



Part of Trading Standards

StopLoanSharks National Newsletter

Court's Round Up:



Giovanni Caruso

A loan shark who threatened his victims was sentenced to four and a half years in prison, after an 8 day trial at Stoke Crown Court in which he was convicted of operating an illegal money lending business and a number of other related offences.

Giovanni Caruso, 41 from Stoke-on-Trent was prosecuted by the England Team, working in partnership with Stoke-on-Trent City Council. He was found guilty of running the unlicensed business, money laundering, three counts of blackmail and two counts of perverting the court of justice.

On behalf of the prosecution, Ben Mills told the court how unemployed Caruso loaned money at a rate of £50 interest for every £100 borrowed to begin with, but increased the interest amount once people had taken out their loan. He gave no paperwork and was unclear with borrowers as to the terms of the loan, and how long they will be paying. He told one victim to just to keep paying and he'd tell him when to stop.

Caruso's own records, kept on his mobile phone, revealed he was lending money illegally to 88 people and receiving payments of around £3,000 each week, over an 18 month period. His illegal business was valued in excess of £360,000.

Most of Caruso's victims were friends with him initially, but grew frightened of him as he made threats to them and their family members.

Caruso, a cage fighter, told victims he would "rearrange their face", "break their legs" and "chuck acid into their face so no-one would recognise them again". Victims spoke of how they felt he was capable of carrying out the acts.

On a number of occasions Caruso told a female victim she should work as an escort to pay of the debts, telling her he could drive her a long way from Stoke to do so.

In November 2010 officers from the Team accompanied Staffordshire Police on a warrant at his home in Foley Street, Fenton. After Caruso was arrested and released on bail, the court heard how he visited one of his victims.

He was said to be angry as he took the SIM card from her mobile phone, and told her not to speak to investigators.

Upon sentencing Judge Trevor Jones said Caruso "Made money lending to vulnerable people on low incomes, aided by the absence of any records and charging very high levels of interest. He used ugly threats of violence and whilst they were never executed, his reputation and involvement with boxing and cage fighting meant the threats were taken very seriously. Caruso was no stranger to the courts and had a record of violence and dishonesty"

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Rowena Santos

A Surrey woman, who operated as a loan shark, was sentenced to six months in prison, suspended for two years following a hearing at Guildford Crown Court. She has also been ordered to complete 180 hours of unpaid work.

Rowena Santos, 43 previously pleaded guilty to four counts of illegal money lending between March 2006 and her arrest in October 2010.

When the England Team, in partnership with Surrey County Council Trading Standards, executed a warrant at her home in Pondfield Road in Godalming, Santos handed officers documentation related to the illegal business. She then made full admissions in interview to lending to at least 18 'customers' within the Filipino community. Santos told officers that she knew she needed a licence but was 'irresponsible'

On behalf of the prosecution Ben Mills told the court how Santos operated using a practice known as 'renting the loan'. Borrowers would take out loans of varying amounts, and pay back 5% interest at regular monthly intervals. However these payments never reduced the amount and they would continue paying interest until they paid the original loan in one lump sum.

One victim borrowed £5000 from Santos and set up a standing order into her bank account. She paid £600 as the first payment, then £250 each month. When she began to struggle Santos offered her a second loan and her payments increased, soon she found herself in a situation where she was paying £1000 each month.

The victim said she felt 'harassed and intimidated' by Santos after she turned up at her work shouting at her, insulting her and demanding payment in front of her colleagues. At the point when Santos was arrested the woman had paid back about £9000 without ever clearing any of the original loan.

Santos lent to those who were unable to get credit from legitimate sources because of their personal, social or financial situation. Most of her borrowers were originally friends or 'friends of friends'.

She would draw up a handwritten agreement which lacked the formalities and customer safeguards which would have been included in a legal consumer credit agreement. Borrowers would rarely be given a copy of this.

A financial investigation is now underway.

Lee Bates

A loan shark was described as being guilty of "unregulated exploitation of desperate individuals" by a Judge as he was sentenced at Hull Crown Court.

Lee Bates, 38 of Cottingham Road was investigated and prosecuted by the England Team, working in partnership with Hull City Council. He pleaded guilty an early hearing to illegal money lending and money laundering over a 14 month period. He pleaded not guilty to further charge of intimidating witnesses and this was not proceeded with.

Bates was arrested in October last year, after the England Team received information from Hull Trading Standards alleging he was running an unlicensed money lending business.

During a search of his home documentation in

relation to the illegal business was found including a clipboard with several loan agreements, a book of names and amounts and a number of payment books.

On behalf of the prosecution Simon Mortimer told the court how Bates had worked previously as a collector for a licensed loans company, it was here he got to know and earned the trust of his customers, before beginning his illegal enterprise. He was deceitful to his employers not only by enticing their customers, but by amending and using their official loan agreements.

One woman spoke of how she first met Bates when she took out a legitimate loan and he was her collector. After a time, he told her he was leaving the company and would be giving out his own loans. He

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told her that he had paid off her debt with the licensed company and had transferred the outstanding the balance to the debt she now had with him.

Bates never gave any paperwork for these loans, except for a payments book which his borrowers kept for a while before he took this off them. He never explained the terms of the loan, and as such borrowers were unaware of how much interest they were actually paying.

When the borrowers were shown the records which Bates had been keeping for himself, the figures were much higher than the amounts they had borrowed.

It was impossible to ascertain how many customers Bates had, and how much he made, as it unlikely that he kept all of his old records.

However from the records seized, it was discovered that he was charging varying levels of loans, everything from a £200 loan to which £50 or £60 would be added in interest, to a £1000 loan to which between £400 and £800 would be added as interest.

On loans of £5370 he was making a profit £2250- more than 40% of the amount lent. At the time of his arrest he had outstanding loans in excess of £20,000 and customers had repaid him more £14,000.

His Honour Judge Sampson sentenced Bates to a 24 month community order plus 180 hours of unpaid work to run concurrently on each of the two counts.

MaryLou Gonzales

A Southampton woman operating as a loan shark was been sentenced to a 12 month community order and 150 hours of unpaid work.

MaryLou Correa Gonzales, 43 of Vine Road, Shirley was investigated and prosecuted by the England Team working in partnership with Southampton City Council. She admitted a charge of illegal money lending at a hearing a few days before she was sentenced at Southampton Crown Court.

On behalf of the prosecution Adaku Oragwu told the court how Gonzales had been lending money illegally to members of the Filipino community in Southampton for approximately 6 years. She offered

no paperwork and borrowers were unclear as to how much they would have to repay.

Gonzales was arrested in August 2011 when officers from the England Team executed a warrant at her home seizing documentary evidence of the illegal business.

Whilst the scale of her business is unclear, it is believed she had around 30- 60 borrowers. Records suggest that within the period of 2005 up until her arrest in 2011, she had loaned over £50,000 and collected almost £125,000 with added interest. A financial investigation is also underway.

Sarah Dixon- Proceeds of Crime



**Sarah-Jane
Dixon**

A convicted loan shark in Wolverhampton has been ordered to pay back all of her available assets to the courts, following a financial investigation by the England Team.

Sarah- Jane Dixon 34 who was described at sentencing by

Judge Nawaz as guilty of “exploitation, extortion and profiteering” had assets amounting to £20,049.72. She must pay this amount within six months or face a further jail term of 12 months.

Dixon was investigated and prosecuted by the England Team, working in partnership with Wolverhampton Trading Standards and in September last year sentenced to 45 months imprisonment after pleading guilty to eight counts of illegal money lending. Her sentence was later reduced to two years following an appeal.

At the proceeds of crime hearing Simon Mortimer on behalf of the prosecution told Wolverhampton Crown Court, how Dixon made £224,692 over a number of years through the lucrative illegal money lending business she ran from her home in Cannock Road, Wednesfield.

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However her current available assets amounted to just over £20,000. These assets include just over £9,000 in cash which was found at her home during the warrant, money in four bank accounts and the value of her car.

Dixon's own records uncovered by the Illegal Money Lending Team showed that loan amounts ranged

from £50 to more than £30,000. Most people were paying back around double the amount borrowed. Penalty charges of up to £600 were added for late payments.

One victim said she had borrowed a total around £15,000 from Dixon over the years, yet paid back around four times this amount.

Hudson Obetoh

A convicted loan shark has been sentenced to two years in prison after failing to pay back the cash he had profited illegally.

Hudson Obetoh, 54 from Sutton Coldfield was ordered to pay back the full amount he made through the illegal business to the courts at a hearing in June 2010. This totalled more than £163,000. He was warned that failure to pay would leave him facing a jail sentence.

However having paid back less than £7000, he appeared again at Birmingham Magistrates Court in January and was ordered to serve 726 days in prison.

Obetoh ran 'Cash Operators' on Lozells Road in Aston. When officers from the England Team searched the business in September 2008, they found loan agreements and payment records along

with a passport, computer, camera and MP3 player, all of which belonged to Obetoh's customers. A subsequent search of his home found £6,500 in cash as well as more items belonging to his customers including passports, travel documents, computers and jewellery.

Obetoh would confiscate his customers' passports as security for the loans. He would then charge them £35 to take them out of the bank vault; despite the fact they were just kept in his home. He even refused to return one woman's passport after she had repaid her loan, as her husband had not yet paid off his £1000 loan.

Obetoh was convicted of charges of deception, acquiring criminal property in 2009 and given a 12 month suspended sentence for the first two offences and a 22 week suspended sentence for the later, along with a 200 hour community service order.

Cases Round Up: England

- Court proceedings are ongoing for cases in Liverpool, London, Preston and Kings Lynn.
- In March three people were charged after the England Team executed warrants at three residential properties in the Great Sankey, Knowsley and Runcorn areas, and several items were seized. The suspects, two men aged 55 and 33 and a woman aged 59, were arrested and taken to custody.

Following questioning, the 55 year old man was been charged with illegal money lending, and offences under the firearms act. He was remanded in custody and made his first appearance at Warrington Crown Court earlier this month. He is next due to appear on 13th

June for a plea and case management hearing.

The 33 year old man has been charged with illegal money lending and handling a stolen car, and the woman has been charged with illegal money lending. Both of these suspects have been released on bail and are next due to appear at Warrington Magistrates on 16th May for a committal hearing.

- A 59 year old man in Rochdale, a 46 year old man in Croydon and a 61 year old man in Essex have all been charged with illegal money lending and related offences, in three separate cases. Each defendant is due to make their first appearance at Magistrates Court in the coming months.

- Further arrests have been made in Essex, Rochdale, Wakefield, Bradford, Harrogate, the Wirral, Halton, Cambridgeshire, Leicester,

Kingston, Gateshead, Birmingham, Widnes, Westminster and Manchester for which enquiries are ongoing.

Cases Round Up: Scotland

- On 21st February the Scottish Unit executed a warrant at an address in the Drumchapel area of Glasgow following an investigation into an allegation of illegal money lending.

During the search 85g of herbal cannabis was recovered. A 37 year old male was detained for questioning and subsequently arrested and charged with illegal money lending, possession with intent to supply a controlled substance and a common law breach of the peace.

The accused appeared in Court on 22nd February and was remanded for 7 days. He appeared again on 29th February and was remanded until trial.
- On 27th January the Unit executed a warrant at an address in the Airdrie area of North Lanarkshire. During the course of the search a quantity of herbal cannabis made up into deals was discovered. Two males were detained. They were subsequently charged with an offence under the Misuse of Drugs Act and remanded in custody until 30th January.

Further enquiries are ongoing in relation to the illegal money lending.
- On 25th January 2012 the Unit executed a warrant at an address Newton Mearns on the outskirts of Glasgow, the culmination of an investigation of a man who was alleged to be illegal money lending.

A case will be reported to the Procurator Fiscal.

- On 11th January the Unit executed a warrant at an address in the Wishaw area of North Lanarkshire. This followed an investigation into a 37 year old female who was allegedly operating as an illegal money lender. A case will be reported to the Procurator Fiscal.
- As part of an investigation into two men who were alleged to be operating as illegal money lenders, warrants were executed in December and a number of computers and data storage devices were seized for further examination. The examinations have revealed pornographic images of children. This has been reported to Strathclyde Police and one of the males has been arrested and charged. One of the hard drives seized is still to be examined as it is encrypted and will require specialist examination.
- On 14th March 2012 a warrant was executed at an address in Dundee and a 48 year old male was detained for questioning in relation to illegal money lending. A case will be reported to the Procurator Fiscal.
- On 27th March 2012 the Unit executed a warrant at an address in the Niddrie area of Edinburgh. A female in her 30's was detained for questioning in relation to illegal money lending. A case will be reported to the Procurator Fiscal.

Scottish Unit Round Up



The Scottish Team have been working with some of our key partners delivering presentations and service talks to front

line staff. Louise Irving, East Kilbride & District Housing Association, hosted an event and invited

along representatives from Clyde Valley Housing Association, South Lanarkshire Housing Services and West Whitlawburn Housing Co-op.

Many of the Registered Social Landlords have taken up the offer of including our leaflet in with new Tenancy support packs and are running articles in their newsletters to all their tenants. We will continue to work with our partners eradicating the Illegal Lenders and supporting some of the most vulnerable members of our communities, whilst continuing to raise awareness about the background of the unit.

Beat the Streetz

Young people from West Middlesbrough raised awareness of the dangers of loan sharks, as they performed a rap and a play they have devised on this issue.

Beat the Streetz hosts street dance classes for young people aged 6-16. In October last year, they were one of 12 winners to receive funding for their project at the England Team's 'U Choose' event held at Newport Neighbourhood Centre.

The young people worked alongside the Team, West



from left to right: Taylor Plachotny, Annabelle Sefton, Leah Lane, Hannah Carr and Marshall Delph perform the 'Fresh prince of social welfare'

Middlesbrough Neighbour Trust and Middlesbrough Council to put together the performance entitled 'The Fresh Prince of Social Welfare'

Campaign in Salford



Tony Quigley- Head of the England Team with Ron Pennington from Salford Trading Standards and Detective Inspector Caroline Walker from Greater Manchester Police.

A campaign to crack down on loan sharks in Salford is continuing following its launch in February, as Taxi's displaying the hotline number are unveiled.

The Taxi's will be seen in Salford and the wider Manchester area, and have been funded using money taken from convicted loan sharks through the courts.

Representatives from several local agencies, including The England Team, Greater Manchester Police, Salford Trading Standards and members of the financial inclusion group met to discuss the issue and form an action plan, with every agency pledging to carry out an action to raise awareness and help to tackle this crime.

Following this; advice on reporting loan sharks has been delivered to more than 110,000

households in Salford along with council tax bills and publicity materials are being distributed to pubs and at sporting events.

In April, Footlights Theatre and Great Places Housing Group joined the campaign as they staged a play called "Just a few quid" which showed the dangers of loan sharks and where people can get help.

Furthermore training sessions on the issue of illegal money lending are being held for frontline workers at a variety of organisations. Sessions will also be held for residents, tenants and community groups, parents at children's centres and schoolchildren, to help them to avoid illegal money lenders.

Staff at Greater Manchester Police and Salford City Council have already attended sessions hosted by the England Team as part of the campaign.



Sunderland Month of Action



Banner designed by Sunderland schoolchildren and displayed at Sunderland FC vs Arsenal FC during campaign.

A month of action to tackle loan sharks in Sunderland was held in February. The England Team worked jointly with Sunderland City Council and other key partners including Gentoo Homes, SAFC

Foundation, schools and the voluntary and community sector, to host a variety of activities, events and promotions including:

- Work with schools including assemblies on the issue for schoolchildren.
- Training sessions for council and partner agency employees, voluntary and community groups and members of the public.
- A design a 'report a loan shark' banner competition, for Southwick Primary School children (in conjunction with SAFC Foundation) with the winning design enlarged and displayed at a Sunderland vs Arsenal game at the Stadium of Light.
- The premiere of 'It's only a few quid' – a stage production created by community interest company, Shontal, to raise awareness of the issues surrounding illegal money lending.

Community Choose how loan sharks cash is spent

Following on from the success of last years 'U choose' event in Middlesbrough, similar events have been held by the England Team in Swindon, Derbyshire and the London Borough of Havering.

Congratulations to the all of the winners. Here is just a selection of the projects, chosen by local residents which will be funded with loan sharks cash:

In Swindon:

- St Peter Friday Club, will use the cash to host a talk for their elderly members on financial issues, with a guest speaker.
- The Clivey Project, a drop in centre for young people had two winning bids. One of the bids is to host sessions for young people around budgeting and awareness of the dangers of illegal money lending. The second is to work with the young people helping them to gain a greater understanding of the negative impact of crime and disorder in the local community.



Winners in Swindon

In Derbyshire:

- The residents chose Shirebrook Rangers Community Football Club as their overall winner and they received £500. They will use the cash to fund a five year development plan which includes the provision of an end of season coaching programme to introduce to new players, and parents, to the club and to create additional teams for the following season. They will also purchase additional and replacement equipment to ensure there is enough for all the young people attending.

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Many of the players live in deprived areas, so the plan aims to reduce crime and disorder in the local community by taking young people off the streets, and encouraging them to engage in sport.

- 2 Shires Credit Union placed two successful bids. In their first project they will design and supply beer mats for use in pubs and bars throughout Shirebrook. These beer mats will have information about the danger of loan sharks and how to report them on one side, and on the other details of how to contact the credit union for a safe and legal source of credit.

Their second project will involve the design and distribution of balloons with the message 'Say no to loan sharks, say yes to the credit union' to schools and organisations which work with children in the Shirebrook area.

In Havering:

- Single Homelessness Project Floating Support Services will use the money to help ex-offenders after they have been released from prison, to purchase ID in order to open bank or credit union accounts. This is aimed at encouraging ex-offenders to turn away from illegal money lenders and towards safe and legal financial services.
- HUBB Mental Health User Group plans to hold meetings to raise awareness of the dangers of

illegal money lending to people who use mental health services in Havering. There will also be a newsletter produced.

In Birmingham a similar event is planned to take place on Friday 15th June, and local groups are encouraged to bid. £5000 worth of proceeds of crime money has been put forward to fund 'Your Choice'.

Local residents, charities, community and voluntary groups, schools and statutory agencies benefiting those that live in Tyburn, Shard End or Hodge Hill are all welcome to apply for the cash, to spend on any worthwhile community project which does one of the following:

- Contributes to raising the awareness of the dangers of using 'loan sharks'
- Promotes professional credit options to people at risk of using 'loan sharks'
- Promotes financial management or budgeting to people at risk of using 'loan sharks'
- Reduces crime and disorder in the local area

Applicants have until Friday 25th May 2012 to place their bids.

For an application form contact Catherine.wohlers@birmingham.gov.uk or call 07500809339.

Croydon Week of Action

The England Team hosted a week of action in Croydon. Assemblies were held for more than 300 primary school children and poster competition was launched with prizes.

Leaflets were delivered to courts and libraries, representatives from the Team did a walkabout with mascot 'Sid the Shark' and enhanced training sessions were held for Croydon Churches Housing Staff and MIND staff and service users. Furthermore the Team joined POP (partnership for older people) speaking to visitors on their information bus.



'Sid the Shark' during Croydon's week of action.

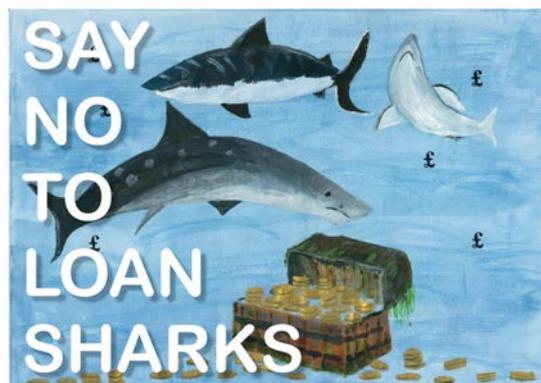
Work with the Society of St James

The England Team have been working with the Society of James to raise awareness of the dangers of loan sharks with the charities client group and the wider Southampton and Hampshire community.

The Society of St James is Southampton's largest homelessness charity and provides a range of services to support vulnerable adults across Hampshire. This client group as a whole includes some of society's most impoverished individuals. Many of whom would, for a number of reasons, struggle to access credit from legitimate sources and as such are vulnerable to loan sharks,

Service users at the Drug Intervention Programme have been working together to create an eye catching piece of artwork to highlight the dangers of loan sharks and to encourage people not to use them.

The artwork was funded using proceeds of crime money taken from convicted loan sharks through the courts, and took five weeks for the art group to design and produce. The group get together every week in order to focus their energy and creativity into something positive.



Artwork designed by the Society of St James

Partnership with credit unions in Norfolk and Suffolk

Through a joint initiative the England Team used proceeds of crime money, confiscated from convicted illegal money lenders to sponsor new credit union accounts in Norfolk and Suffolk.

At West Norwich Credit Union, 59 users of the Money Advice and Budgeting Scheme opened new accounts and began to save. As a reward the Team added £20 into peoples 2013 Christmas saving accounts.



with credit unions in Suffolk

At Ketts Credit Union, North Norwich residents were encouraged to join up for the initiative, with the first 50 people to join and make two payments into their account, qualifying for a savings boost of £20.

At the Ipswich and Suffolk Credit Union, members were invited to recruit a friend. As a reward they were credited with £10 to both the current and new member's account.

Campaign Partners

The Campaign Partners initiative has continued to be a success with agencies across England signing up to work alongside the Team. These are just a few examples of the partnerships in place:

Employees of Birmingham based **Per Temps People Development Group (PPDG)** will have the opportunity to learn from the Team's expertise then use their new knowledge to help any job seekers who may have fallen prey to unlicensed lenders. A series of seminars are being held at PPDG offices across England from Surrey to Teesside.

Maggs is an open-door free-access day centre catering for anyone who is homeless, isolated or lonely in the Worcestershire. They will be working with the Team to encourage vulnerable service users to steer clear of unlicensed money lenders

Sessions will also be held for staff and service users and posters and leaflets with the hotline number for reporting loan sharks will be displayed in the centre.

Equita Bailiff's staff are to attend training sessions hosted by the England Team. New staff at the

organisation will also be briefed on the issue of illegal money lending during their inductions and information on reporting loan sharks will be provided on Equita's website.

A4U provide free, confidential and impartial, advice and advocacy on all aspects of disability, to people with disabilities, their families and carers as well as health and social care professionals in Telford, Wrekin and Shropshire. Their staff will attend sessions with the Team and then will be speaking to their clients about the issue, particularly during money management sessions. Leaflets and posters are being displayed with details for reporting loan sharks.

CBO is a community led, charitable organisation, committed to the alleviation of disadvantage, inequality and deprivation through a targeted range of services with particular focus upon Bangladeshi and other ethnic minority communities in Sandwell. Their staff are attending sessions with the Team and leaflets and posters are being displayed at their centre.



Staffordshire Moorlands Advice Days

Staffordshire Residents were able to seek advice on the dangers of illegal money lenders as part of a campaign across the Staffordshire Moorlands, organised by Staffordshire County Council and the England Team working in partnership with the Citizens Advice Bureau and Sure Start Children's Centres.

Representatives from local agencies joined by the Team's Mascot 'Sid the Shark', offered information and advice to shoppers in Cheadle, Biddulph and Leek.

Campaign in the Staffordshire Moorlands



Biting Back in Buckinghamshire

In Buckinghamshire the Team are working with South Bucks District Council, Chiltern District Council and Wycombe District Council, Buckinghamshire Trading Standards and other local partners to host 'Bite Back' month.

The agencies are highlighting the dangers of loan sharks to residents. Training sessions are being held for frontline staff at agencies including housing associations, benefits agencies, community safety teams, the police, money and debt advice agencies and the citizen advice bureau.

Other activities throughout the month include; primary school assemblies to enable children to learn more about the issue, community events with representatives from the Team and other agencies on hand to offer information and advice, and posters and banners with the hotline number for reporting loan sharks displayed throughout Buckinghamshire.

Waltham Cross Month of Action

The England Team joined forces with Hertfordshire County Council and Broxbourne Community Safety Partnership to launch a series of awareness raising events.

Throughout late March and early April, the Team and partner agencies were out and about throughout Hertfordshire encouraging residents to steer clear of illegal money lenders.

- Representatives from the team and other agencies visited market days to offer advice to shoppers.
- Drop in sessions were hosted during the daytime and evenings at Hurst Primary School for parents to find out more about the issue. A competition was also held for children to design a poster warning of the dangers of loan sharks.
- Representatives attended coffee mornings at Children's centres throughout Hertfordshire in March and April.
- In a joint initiative with Hertsavers Credit Union, funded using proceeds of crime money taken from convicted loan sharks through the courts, the first 50 people to sign up to a new credit union account and save for two months will receive a £25 bonus.
- Information packs on the dangers of illegal money lending were distributed throughout the campaign.
- Representatives from the Team visited homes in the local community to speak to residents about the issue.
- The Team are hosting training sessions for Council and agency staff.

Joint Campaign with West Midlands Fire Service

West Midlands Fire Service staff and volunteers were given the opportunity to attend free training sessions hosted by the England Team, as part of a joint campaign.

The sessions were aimed at helping members of the Fire Service know where to turn should they come across victims of this crime in their day to day work.

During the campaign, more than 80,000 leaflets with details of 'how to report a loan shark' were delivered to 39 fire stations throughout the West Midlands. These will then be distributed by Firefighters during Home Fire Safety Checks to some of the more deprived areas.

In schools, teachers were given Money Matters booklets, to help teach their pupils about illegal money lending and other financial issues, and

representatives from the Team visited to host assemblies on loan sharks.

A further education and training programme will be developed for new migrants which promotes safety, wellbeing and community cohesion.

Later in the year further awareness raising sessions will be held for frontline Fire Service, NHS and Local Authority staff in Lichfield.

Vij Randeniya, Chief Fire Officer for West Midlands Fire Service said, "We are dedicated to improving the safety of communities across the West Midlands and I am delighted that my Firefighters and our volunteers are assisting in the delivery of this important programme"

Launch Events

The launch of the England Team in Devon was marked with a week of action in January. The week began with a launch event, attended by staff from various local organisations, and then representatives from the Team were on hand to offer information and advice throughout the week.

- Beer mats with contact details for reporting loan sharks were distributed in pubs and bars.
- The Team hosted awareness raising sessions

for frontline staff at the Citizen's Advice Bureau and Age Concern.

- Members of the Team, supported by Devon and Cornwall Police and Tor Homes spoke to residents at their homes in Beacon Heath.

Further launch events were held in, Cornwall, Newcastle, Northumbria, County Durham, Leicester, Leicestershire and the London Boroughs of Kingston, Richmond and Hounslow.

Awareness Week in Cumbria

The England Team, Cumbria Trading Standards and the Whitehaven Egremont and District Credit Union (WEDCU) worked in partnership with a range of other agencies to host a 'Week of Action' in February with a serious message to stop loan sharks.

Events throughout Whitehaven and Egremont included:

- Training sessions for credit union staff and volunteers
- Training for community members
- High profile banners displayed in community facilities
- School assemblies
- Poster competitions
- Beer mats delivered to pubs in the area warning of loan sharks
- Appearances by mascot 'Sid' the Shark
- Free Credit Union Membership (normally £2) and £20 bonus credited to accounts.

Residents were encouraged to kick start their savings, in an initiative organised jointly by the England Illegal Money Lending Team with WEDCU, and funded using proceeds of crime money. The membership fee to join WEDCU was waived for the first 100 people who opened new credit union accounts during the week and those who continue to save will receive a £20 bonus.

Greenham Common Fun Day

The England Team, Greenham Common Trust and the Community Youth Project worked in partnership with a range of other agencies to host a fun day in West Berkshire.

The event celebrated the opening of the newly refurbished Greenham Community Centre, after it underwent a £300,000 transformation by new owners Greenham Common Trust and brought together several agencies, who offered information about finances and other issues affecting local people.

Other partners involved include the Citizens Advice Bureau, Community Savings and Loans Credit Union, Sovereign Housing Association, Sanctuary Housing, Sure Start, Thames Valley Police and West Berkshire Council.

Residents were encouraged to kick start their savings, in an initiative organised by the England Team working in partnership with Community Savings and Loans. The first 50 people who opened accounts at the event and continue to save for three months received a £10 bonus paid for using cash confiscated from illegal money lenders through the courts.

Whilst adults sought advice, there was plenty of fun and games for children including a photo competition organised by Greenham Common Trust, a "Wacky Challenge" organised by the Community Youth Project, face painting and a video booth. The England Teams mascot 'Sid' the shark made an appearance and there was a performance from Willows School Choir.

Campaigns in Kent

Two separate campaigns were launched to tackle loan sharks in Kent, in partnership with local trading standards.

In January at the Fusion Healthy Living Centre in Maidstone, representatives from the England Team were on hand to speak to residents showing them the key signs to look out for to avoid loan sharks.

The Team also joined up with Kent Savers Credit Union to offer residents of Park Wood an opportunity to try the ten week saving challenge. New members were encouraged to open a savings account with Kent Savers and save £4 each week for ten weeks. The first 25 successful residents will receive a bonus £10 from the Illegal Money Lending Team and a goody bag.

During the campaign the Team door knocked more than 300 homes in the Park Wood area of Maidstone offering information and advice to residents.

Also in Kent the Team launched a campaign on the Isle of Sheppey with posters and flyers, with details for reporting loan sharks displayed throughout the community and delivered to homes, businesses, police stations and charities.

The awareness campaign came at a critical time after 350 redundancies at Thamesteel on the Isle were made at the start of the year, residents are urged to seek help and advice for their finances rather than being tempted by a loan shark.

The Team worked with Sheerness Gateway and have added gingerbread biscuits in the shape of sharks along with information flyers on the dangers of loan sharks to food parcels provided for former Thamesteel employees.

Campaign in Trafford

In March the England Team launched a month of action to tackle loan sharks in Trafford, in partnership with Trafford County Council, Greater Manchester Police and the Sale West and Ashton Partnership. Activities which took place throughout the month included training sessions for frontline staff at a variety of agencies, and regular updates on twitter and facebook.

A questionnaire was also distributed across Sale West to not only raise awareness of loan sharks and the harm they can cause, but also give information on the local Credit Union and other sources of support that are available.

‘One Families Story’ - Telford

The England Team worked in partnership with Telford and Wrekin Housing Trust, Telford and Wrekin Council and community interest theatre group Shontal to raise awareness.

Shontal performed to residents at a Telford and Wrekin Housing Trust Tenants meeting and then for pupils at Ercall Wood Technology College in March.

Shontal specialise in using live interactive theatre to highlight issues relating to financial exclusion. Professional actors worked alongside the agencies to put together a performance of “One Families Story” which accurately depicted the experiences of illegal money lending victims.

The audience were then encouraged to partake in a discussion about loan sharks and think about what they would do if they were in a situation were they had fallen prey to an illegal money lender.

Following on from this, representatives from the Team hosted a short presentation which covers the issue of loan sharks highlighting where people can turn for help, then there was a talk by FAIRshare Credit Union who covered the benefits of access to safe and legal credit.

Liverpool Month of Action

A month long campaign raised awareness of the perils of loan sharks in the Vauxhall and Westminster areas of Liverpool. Throughout April the England Team worked with Liverpool Trading Standards, Liverpool Mutual Homes and Central Liverpool Credit Union to run a series of initiatives.

The initiative was launched with a community event, where residents sought information and advice from the Team and other agencies. There was also a range of activities including face painting and arts and crafts, for local children to enjoy.

The agencies have visited St Lawrence Primary School and Trinity Primary School to raise awareness with pupils, launched an awareness raising poster competition and hosted free sessions for individuals and community and residents groups interested in finding out more about the dangers of loan sharks. Billboards and posters with the hotline number for reporting loan sharks are displayed throughout the community, promotional beer mats have been delivered to local pubs and leaflets have been delivered to residents at more than 1200 properties.

During the Easter Holidays, Liverpool Mutual Homes resident Nicola Taggart hosted a series of arts and craft workshops themed around the dangers of loan sharks, for children at community centres, encouraging them to learn about the issue in a fun and interactive way.

Furthermore, Liverpool Central Credit Union extended their area to include Vauxhall and Westminster and used proceeds of crime money taken from convicted loan sharks to encourage people to save for the future. Free membership and a £20 bonus was offered to the first 100 people who open an account and save for three months

Week of Action in North Tyneside

In March a week long campaign was launched in North Tyneside, by the England Team working in partnership with North Tyneside Council, Northumbria Police and other local agencies. Representatives from the Team offered advice at a community fun day, were on hand at credit union collection points and attended school assemblies to speak to children about the dangers.

Community Advocate sessions were held for any individuals, residents and community groups interested in finding out more about the issue and training sessions were held for agency staff.

The Team also used proceeds of crime money to sponsor Northern Oak Credit Union accounts. 50 people who opened accounts during the week, are to receive a £10 bonus if they continue to save.

Community Advocate Sessions

Sessions on the dangers on the borrowing from loan sharks were held in Skipton, hosted by the Craven Financial Inclusion Forum working in partnership with the England Team and North Yorkshire Trading Standards.

The sessions were open to the general public, community and resident groups as well as frontline agency staff. The sessions not only covered the dangers of loan sharks but included information on the support and services available locally in relation to debt advice and money management.

Similar sessions were also held in Lincolnshire in partnership with local trading standards.

Research with North West Partners

Agencies in the North West were asked to add a 'Loan shark' category to income and expenditure forms used in meetings with clients. Several agencies took part and the results were collated to see if people were willing to admit any debts to a loan shark, whether the staff found including this category helpful and whether it opened up conversations about the issue.

Although few people were willing to admit debts to a loan shark on the form, most agencies involved stated that it was useful to include as it prompted clients to talk about illegal money lenders.

” The following feedback
was given from agencies;

“This has contributed to raising the profile in respect of tackling loan sharks in the organisation an also the communities in which we work”

“The question has been useful as both a reminder to advisers and also a 'way in' to discuss the subject of loan sharks – which did prompt five people to take the Team's details.”



As a result of the research it has been recommended that a 'Loan shark' category is added to income and expenditure forms used by agencies across England and a section is also added to the 'Common Financial Statement' which is used by all debt advice agencies.

'My Worst Deal'

The England Team took part in BBC1 daytime series 'My Worst Deal', which was aired in April. Producers Screenchannel TV accompanied the Team on warrants across the country and spoke to those who had fallen prey to loan sharks.

To report a loan shark:

Call the **24/7 confidential hotline 0300 555 2222**
Text **'loan shark + your message'** to **60003**
E-mail **reportaloanshark@stoploansharks.gov.uk**
Log-on to **www.direct.gov.uk/stoploansharks**
Twitter **www.twitter.com/loansharknews**



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