



Working with Trading Standards

StopLoanSharks National Newsletter

Court's Round Up:



**Thomas Reid –
North Lanarkshire**

A 65 year old man has been convicted of illegal money lending following an investigation by the Scottish Unit, working in partnership with North Lanarkshire Council.

Thomas Reid, from Motherwell appeared at Hamilton Sheriff Court, admitting lending to vulnerable people in his local area and harassing those who could not make payments.

Reid came to the attention of the unit in April 2010. During their enquiries the Unit identified 24 victims, who were being charged variable amounts of interest on the illegal loans ranging from 1619.1% to 2488% APR.

Reid's own records showed he had made £74,000 through his illegal business and had £105,000 loaned out at the time action was taken. The court heard how Reid was previously licensed, but had allowed this licence to lapse in 2005 and continued to lend illegally. His intimidating behaviour included attending the work place of one his victims to tell colleagues he was in debt.

Reid was fined £750, halved from £1500 in light of his guilty plea. A further financial investigation is now underway, looking into the proceeds of his crime, with a view to confiscating his assets.

Paul Gilpin – Egremont, Cumbria

A Cumbrian man who operated as a loan shark was been sentenced to a nine month sentence, suspended for two years, plus 250 hours of unpaid work at Carlisle Crown Court.

Paul Gilpin, 39 from Egremont was investigated by the England Team and Cumbria Constabulary, working in partnership with Cumbria County Council. He previously admitted offences for illegal money lending, money laundering and possession of a class B drug.

Gilpin came to the attention of the Team via information from Cumbria Constabulary. A subsequent search of his home uncovered substantial documentary evidence of the illegal business and £3850 in cash.

Gilpin admitted running the illegal business for around 10 years, charging varied interest usually between 40% and 70%, however his own records showed in some cases up to 140% was added.

The investigation uncovered around 44 victims borrowing varied amounts, from a small loan of £30 to which £10 would be added as interest to a larger loan of £700 to which £400 would be added as interest. Some borrowers handed over their bank cards and PIN's to Gilpin so he could withdraw directly from their accounts.

By his own admission, Gilpin knew he needed a licence to lend money legally but decided not to get one.

Upon sentencing, Mr Justice Clarke said that it was unclear how much money had been made but that it was substantially more than £36,000

Over a period of six years, more than £32,000 worth of unexplained deposits were put into Gilpin's account. A financial investigation is now underway to ascertain how much Gilpin made illegally, with a view to confiscating this.

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Maurice Saggars – Waltham Cross, Hertfordshire

A Hertfordshire loan shark was sentenced to nine months in prison suspended for two years, plus a four month curfew after he admitting running an illegal money lending business and possessing criminal property.

Maurice Saggars, 53 from the Waltham Cross area of Hertfordshire was also ordered to pay back £34,000.

Saggars was arrested last year following an investigation by the England Team, working in partnership with Hertfordshire County Council, and Hertfordshire Police. He was sentenced at St Albans Crown Court after entering a guilty plea to two offences just before he was about to stand trial.

As a result of information received from Hertfordshire Police the Team executed a warrant at Saggars' home, in Sexton Close, Cheshunt. They seized and removed a number of documents; including documentation which recorded 330 loans. Repayments totalling over £250,000, were recorded as due on these by Saggars.

Loan books seized showed illegal loans had been dealt out to around 35 people. Whilst it was impossible to properly estimate the full extent of his activity, the evidence seized showed that his was a substantial business. Receipts in excess of £190,000 were found and it appeared he was charging interest between 196% and 353% APR. One victim who took out a loan for £500 paid back £900 with interest.

Saggars resigned from a legitimate loan company in 2005, where he worked as a self employed collector. Since then he has been operating illegally.

The court heard how Saggars befriended his victims, for example by buying them chocolates at Christmas. Yet this was a façade as he was targeting vulnerable people, often those with poor credit history who would struggle to access mainstream credit.

The Court made an order that cash in bank accounts operated by Saggars and held as premium bonds in the sum of £34,323 be confiscated.

Andrew Barnett – Bishops Stortford, Hertfordshire

Also in Hertfordshire, in an unrelated case, a 35 year old man was sentenced to an eight month custodial sentence, suspended for two years, following an investigation by the England Team, working in partnership with Hertfordshire County Council.

Andrew Barnett from Bishops Stortford admitted operating as a loan shark lending mainly to work colleagues. He came to the attention of the Team after his employers raised concerns.

Barnett was arrested by the Team in July this year, after they executed a warrant at his home. During the search they found documentary evidence of the loans given and interest charged, including a calendar which marked the days on which he was due to collect. The records dated back to April 2009.

St Albans Crown Court heard how victims felt under pressure to make payments, and how Barnett had threatened to send bailiffs.

Barnett offered no credit agreements or other paperwork and his own records were very poor,

making it impossible to accurately estimate the full extent of his unlicensed business.

However from the snapshot of records discovered it was seen that in just six months 23 people took out loans, with in excess of £3000 already returned to Barnett and more than £6500 recorded as still owed. More than £8000 worth of unexplained deposits were also placed into his bank account during this time.

Upon sentencing Judge Plumstead said "Illegal money lending is an evil, because those involved have no protection. Lawful lenders have lots of regulation and codes to prevent problems. All illegal money lending should warrant a custodial sentence."

Barnett was sentenced to eight months for illegal money lending and eight months for money laundering to be served concurrently, but suspended in light of his previous good character. He was also ordered to complete 40 hours of unpaid work.

London loan shark ordered to pay back more than £370,000

A convicted loan shark has been ordered to pay back more than £370,000 to the courts, after a financial investigation found he had made this illegally.

Kanadasaba Nadarajah, 69 was convicted of illegal money lending and money laundering following a trial in April this year and subsequently sentenced to eight months in prison. He will have now have to pay back £370,257.68 to the courts or face a further jail term of up to three and a half years.

The court heard how Nadarajah made almost £2,500,000 through his lucrative illegal business, lending to members of the Sri Lankan community throughout the London Borough of Newham.

During a warrant at Nadarajah's home in Keppel Road, East Ham, executed by the regional London Team in April 2010, a quantity of jewellery, identified by victims who had handed this over 'as security' on loans, was found. The Team also seized documentation outlining names and amounts.

- At a hearing at Newcastle Crown Court, David Freeman, 52 was ordered to pay a £250 fine plus £100 in costs, in addition to forfeiting £4500 which was seized by the North East Team during the investigation. During the search the Team found the cash along with complex loan books, which would indicate that Freeman had loaned money to around 70 people.

- A Surrey woman has admitted running an illegal money lending business, following an investigation by the England Team, working in partnership with Surrey County Council Trading Standards.

Rowena Santos, aged 51 appeared at Guildford Crown Court and pleaded guilty to running the illegal business from her home in Pondfield Road, Godalming since 2002. She is due to be sentenced later this month.

Santos was arrested when officers executed a warrant at her home in October 2010. She made full admissions in interview about the illegal business, telling officers she lent to 18 'customers' within the local Filipino community.

Santos operated an unlicensed business and used a practise known as 'renting the loan', she

loaned borrowers amounts ranging between £600 and £7000, and charged 5% interest at regular intervals until they were able to repay the loan in full.

- A 37 year old man from Hull has been charged with illegal money lending, money laundering and intimidation of witnesses, following an investigation by the England Team, working in partnership with Hull City Council.

The man was arrested in October after the England Illegal Money Lending Team executed a warrant at his home seizing cash and a substantial amount of documentation. A second suspect was arrested but released without charge.

A decision was made to charge the man prior to his bail date in January, after information was received alleging he was intimidating witnesses involved in the case. He was remanded in custody, but has since been released. The court case is ongoing.

- In December the Scottish Unit executed warrants in East Kilbride and Hamilton with two males being detained for questioning in relation to illegal money lending. A report is now being prepared for submission to the Procurator Fiscal.
- A suspected illegal lender, alleged to be operating in Glasgow is being reported to the Procurator Fiscal for offences under the Consumer Credit Act 1974. There is also an additional charge under the Identity Documents Act 2010 and restraints under the Proceeds of Crime Act have been placed on around £700,000.
- In Stoke a new trial date has been set for a 41 year old man charged with illegal money lending, money laundering, three counts of blackmail and intimidation of witnesses.
- Court proceedings are ongoing for cases in Preston, Swindon, Kings Lynn and Liverpool.
- The England Team have made further arrests in Salford, County Durham, Hampshire, Coventry and Newcastle for which enquiries are ongoing.

Communities choose how loan sharks cash is spent:



All the winners

Cash extorted by convicted loan sharks is being ploughed back into communities across the country, in whichever way residents see fit, thanks to an initiative, which was piloted in Middlesbrough recently by the England Team.

Local community groups are being offered a chance to bid for the confiscated cash to spend on a project which raises awareness of the perils of borrowing from loan sharks, promotes legal credit or financial management and budgeting and ultimately works to reduce crime and disorder in the community.

In Middlesbrough 23 community groups showcased their ideas in front of residents and more than 80 votes were cast. The following 12 winners each took a share of £3000 worth of convicted loan sharks cash:

Mano River Union will host an evening of discussion with crime prevention officers and the England Team.

Breckon Hill Community Enterprise will buy money boxes and teach young people to save rather than borrow, especially not from loan sharks.

Just 4 Youth will provide accredited money management information to young people, including an anti-loan shark message.

Streets Ahead for Information will host workshops for people to report crime, anti-social behaviour and illegal money lenders.



The first vote is cast

Abingdon Children's Centre and Breckon Hill Children's Centre are combining funding to put on a play about the issue of illegal money lending with Shontal Theatre Group.

Refugee Community will be using the cash to fund financial management and issue warnings about illegal money lenders to refugee communities.

Interlink will provide personal safety information for students including information on the dangers of loan sharks.

Investing in People and Culture will use the cash to promote budgeting awareness and anti-loan shark sessions for young asylum seekers, refugees and migrant youngpeople.

Consumer Minister Edward Davey said of the initiative "This is an excellent chance to turn a criminal's ill-gotten gains into a positive outcome. This fund has come about as a result of the hard work by the England Team and their efforts are to be congratulated – I am glad the community has taken advantage of this opportunity"

Similar events are planned in the New Year in Swindon, Derbyshire, Birmingham and the London Borough of Havering.

Month of action in Stockport:



Partners unite to tackle loan sharks in Stockport

A month of action and awareness raising in Stockport was a success. Throughout October the England Team worked alongside Stockport Council, Greater Manchester Police, Stockport Homes, Stockport Credit Union and other partner agencies to share the message throughout the Stockport Community, with a particular focus on the Brinnington area. During the campaign, the Team:

- Used proceeds of crime money to encourage residents to join the credit union and save for the future. 76 adults joined the credit union, plus 40 junior members, increasing credit union membership in Brinnington by 41%.
- Held training sessions on the issue for more than 100 frontline workers, residents and volunteers.
- Attended assemblies at two local schools, advising nearly 500 children on the dangers of loan sharks, in order for them to be able to relay what they have learnt home to their families and gain an understanding of the dangers.
- Held a competition for children to design a poster warning of the dangers, which had nearly 200 entries.
- Displayed large banners, posters and leaflets at sites throughout Brinnington.
- Distributed water bottles with the hotline number to football and boxing clubs.

Scrooge – Productions in Warrington and Stoke



Scrooge in Stoke

Children at Carmountside Primary School in Stoke and Brook Acre Primary School in Warrington took to the stage for a very special take on the Dickens classic 'A Christmas Carol', which raised awareness of the dangers of borrowing from loan sharks.

The England Team worked in partnership with housing provider Affinity Sutton and theatre company Altru Drama as well as other local agencies

to put together the performances. Altru Drama's creative team have worked with the youngsters over a six week period in Warrington and for three intensive days in Stoke to develop the script and create a performance that raises awareness in the community.

Kate Gorst Director of Altru Drama Group said; "The subject of money and finances is so important, and using drama to develop knowledge and understanding of this topic is an innovative and exciting way for children to learn. Because their learning is done in an active and participatory way, the knowledge is much more likely to be retained and the performance they do at the end of this project will benefit both the whole school and the local community."

Visit the Stop Loan Sharks You Tube channel to watch the performance at Carmountside Primary School:



Campaign in Solihull

The England Team joined forces with Solihull Partnership Financial Inclusion Group, Solihull Council's Trading Standards team and other local agencies to host a series of fun days with a serious message around illegal money lending.

At the events in Chelmsley Wood and the centre of Solihull, representatives from the Team offered information and advice, whilst North Birmingham Community Credit Union provided a safe and legal alternative to illegal money lenders. There were

also fun and games for children including a colouring competition with prizes and appearances from 'Sid the Shark'

The England Team have also been working alongside the Solihull Financial Inclusion group, to host training sessions for frontline staff across the Borough. More than 220 people have attended the sessions so far, with more sessions planned over the coming months.

"Just a few Quid" – Weston Super Mare



Entrance to advice day in Weston Super Mare

A Community Theatre Group took to the stage to warn people of the dangers of borrowing from illegal money lenders as part of an advice day for residents taking place in Weston Super Mare.

With funding from cash confiscated from convicted loan sharks, the England Team hosted the event in partnership with North Somerset Council, North Somerset Credit Union and Bournville Community Theatre, supported by Theatre Orchard Project.

Working with the Theatre Company they put together a production which accurately reflects the experiences of illegal money lending victims. "Just A Few Quid" was first shown at the event, with plans to roll out to various locations throughout North Somerset in the near future. Adults and Children involved with the production attended sessions hosted by the Team to find out more about the issue.

The Team also ran an incentive at the event using proceeds of crime money to encourage people to save with North Somerset Credit Union.

Work with pubs and bars – County Durham

The England Team have been working with Durham County Council Trading Standards and Licensing Teams and the County's Pubwatch initiative to distribute beer mats, which warn the public about falling prey to loan sharks. They have also hosted training sessions for landlords and bar staff so they can be alert to what an illegal money lender is and how they operate. The Team recently launched in County Durham and this initiative is just part of their ongoing work to tackle illegal money lenders locally.

A loan in Liverpool

The England Team worked in partnership with South Liverpool Homes and Liverpool Trading Standards to put together a performance which poignantly shows the impact illegal lenders can have on communities.

The performers were members of South Liverpool Homes Junior Board, all aged between 11 and 22, worked with Attitude Drama School to develop their singing and acting skills, ready for a performance incorporating drama, music and physical performance,

The young people learnt about illegal money lending during a question and answer session with the Team, asking thoughtful questions.

The evening formed part of the Team's wider awareness raising work in Liverpool, encouraging victim's of illegal money lenders to seek help.

Click the You Tube button and watch the performance.



Christmas Campaign in Worcestershire

In Worcestershire the England Team hosted a campaign working with the Worcestershire Partnership and the Financial Inclusion Task Group, plus several local housing providers. Sixteen training sessions were held during the four week campaign, with almost 140 attendees who learnt about the issue of illegal money lending.

They also worked with Birchen Coppice, Foley Park and Sutton Park Primary Schools, to engage with pupils and give them an understanding of the issue in order to avoid illegal money lenders in later life. Almost 700 children from Kidderminster took part.

A Christmas card design competition was also launched for the children. The winning designs were printed onto the cards, with contact details for reporting loan sharks, and sent to all of the parents.



The winning designs



Campaign in Leeds:



Partners unite to tackle loan sharks in Leeds

Loan sharks in Leeds were targeted as part of a campaign organised by the England Team working in partnership East North East Homes, West Yorkshire Trading Standards, Leeds City Council, West Yorkshire Police, and other local agencies.

Representatives from each of the agencies came together to visit residents at 800 East North East properties, throughout the Seacroft area of Leeds, offering information and advice.

The Team also worked with Leeds Barwatch and West Yorkshire Police to encourage staff and customers in local pubs and bars to be alert.

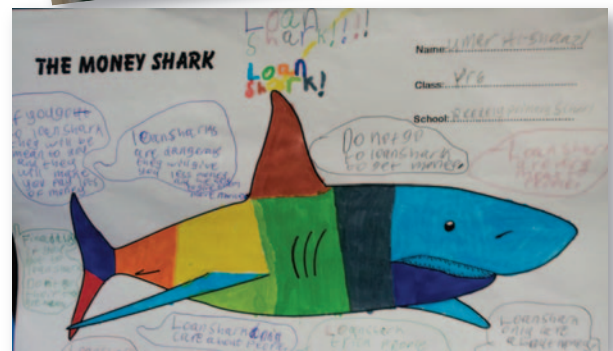
The Team hosted a presentation for the Barwatch, which explained how illegal lenders operate and what help is available for those who fall victim. 5000 beer mats with the Team's contact details to report a loan shark, are being distributed throughout the city.

Frontline Training in Shropshire

In Shropshire the England Team delivered joint training sessions with the CAB and Credit Union Ltd. More than 100 attendees from Shropshire Council, Shropshire Housing Group, Shropshire Council's Tenant Group, A4U information and advice service, The South Shropshire Housing Association, Severnside Housing Association, Bromford Housing Association and the Tenant Association South Shropshire, attended one of the six sessions.

Work with Reedly Primary School in Lancashire

Representatives from the England Team hosted an assembly at Reedly Primary School in Brierfield, Lancashire on the issue of illegal money lending. The children showed the messages that they had learnt as they designed a poster warning of the dangers of illegal money lending.



ABCUL conference Scotland

In December the Scottish Unit attended and exhibited at the first ABCUL (Association of British Credit Unions Limited) Scotland Conference, held in Glasgow. The event was very well attended and it allowed the Unit to make further connections with credit unions and look at ways of working with them to raise awareness of the dangers of borrowing from illegal money lenders.

Gamesley Estate Festive Market – Derbyshire

The England Team sponsored a festive market in Derbyshire using proceeds of crime money taken from convicted loan sharks. Over 550 people attended the event organised by the Team working in partnership Derbyshire County Council and Gamesley Sure Start Centre. Representatives from the Team were on hand to offer information and advice, alongside agencies including Derbyshire Health Services and Derbyshire Constabulary.



Sid with organiser Pat Javanaud

Sunderland Charter

In Sunderland the England Team have put together an agreement with the LIBRA partnership, a network of advice agencies across the city. The charter is designed to create a solid foundation for developing best practice in tackling illegal money lenders in Sunderland.

Work with Campaign partners on the South East Coast

On the South East coast, more than 10 registered social landlords and council landlords have signed up to become campaign partners with the England Team. The organisations are working with the Team to put together an action plan for tackling illegal money lenders in the areas where their tenants live. In early January Mole Valley Housing Association, will be door-knocking with the Team, as well as sign posting to debt and welfare agencies in the area.

Campaign in Knowsley – Update

Following on from the campaign in Knowsley the England Team were nominated for a Guardian Public Service Award in the category “Innovation and Progress: Customer Service Category” and a Knowsley Business Award, in recognition of their work in partnership with Knowsley Housing Trust.

Student Survey

The England Team are working with NASMA (The National Association of Student Money Advisors) to carry out research into whether illegal money lending is an issue affecting students. Students are encouraged to fill in an online survey, and there is also a survey aimed at student money advisors. The results will be collated in the New Year.

If you are a student wishing to complete the survey visit:



If you are money advisor working with students and wish to complete the survey visit:



Campaign in Warrington

In October a campaign was launched to target loan sharks in Warrington. The England Team worked in partnership with Warrington Borough Council, housing provider Affinity Sutton and other local partners, to raise awareness of the dangers of borrowing from illegal money lenders.

Over the past few months, as well as the performance of Scrooge, the Team have:

- Hosted free Community Advocate sessions for any resident groups who are interested in learning more about the issue, and how they can help to raise awareness locally.
- Worked with pubs and bars to raise awareness with customers.
- Distributed leaflets, with information about reporting loan sharks, to properties throughout Warrington.
- Hosted sessions for Council employees, staff at housing associations, at Surestart Children's Centres and at Job Centre Plus to ensure they are aware of the dangers of illegal money lenders, should they come across victims in their day to day work.
- Displayed banners, posters and other publicity material throughout the community.

Finances Day – Central Bedfordshire

In Bedfordshire the England Team have put convicted loan shark's cash to good use, as they encouraged residents to turn away from illegal money lenders and look towards saving for the future.

The Team worked in partnership with Central Bedfordshire Council, Citizens Advice Bureau, Money Matters Credit Union and other local agencies to offer advice to Bedfordshire residents at a finances day.

Representatives from each of the organisations were available on the day to provide information and answer any questions on illegal money lending or other financial issues.

In an initiative sponsored by the Team using the confiscated proceeds of crime monies from past illegal money lending cases, people were encouraged to open saving accounts with Money Matters Credit Union, for a debt free Christmas.

A limited number of Central Bedfordshire Council residents had have their £5 membership fee paid and those who continued to save up until Christmas received a £20 bonus.

Launch events

Launch events have been held in Bath, Middlesbrough, Sunderland, Plymouth Bournemouth plus the London Boroughs of Croydon, Tower Hamlets, Westminster, the City of London, Hackney, Islington and Kensington and Chelsea. Each of the events were attended by local partners who spoke with the England Team to form an action plan for tackling loan sharks in the area.

In the New Year further launch events are planned in Cambridgeshire, Leicester, Leicestershire, Cornwall, Durham, West Berkshire, Devon, Northumberland, Newcastle, Kingston, Richmond and Hounslow and the Outer London Authorities.

Christmas Campaign in Staffordshire

In the run up to Christmas an awareness raising campaign was launched in Staffordshire by the England Team working in partnership with Staffordshire County Council Trading Standards, Sure Start Children's Centre, the Citizens Advice Bureau and Staffordshire Credit Union.

Representatives visited three locations, to speak to shoppers about the issue and show people where they can turn. The Team also hosted a colouring competition where children were able to win one of the three high street vouchers.

Proceeds of Crime Day – Scotland

In November representatives from the Scottish Unit took part in a Proceeds of Crime Day held at the Scottish Police College. The audience at the event consisted of Procurator Fiscals, financial investigators from all 8 Scottish Police Forces and representatives from a range of specialist reporting agencies.

The Unit gave a presentation on the general work that they do and a detailed case study on the case of Colin Morrison, who was sentenced to 15 months imprisonment and was ordered to pay over £7000 under the Proceeds of Crime Act. The Unit were invited to give the presentation by Crown Office who view the work that the Unit does in relation to proceeds of crime as particularly proactive.

Scottish Parliament Event

In October an event was held at the Scottish Parliament to promote the financial inclusion work being done in Scotland. Staff from the Scottish Unit attended the event, promoting their work tackling illegal money lenders to Members of Scottish Parliament and a number of key figures in the financial inclusion arena.

Bus Tour – Newcastle Under Lyme

In Newcastle-under-Lyme the England Team launched a week long campaign working in partnership with Staffordshire County Council's Trading Standards, Aspire Housing Association, Moneyline and Staffordshire Credit Union.

In November, the agencies embarked on a bus tour throughout the borough, offering information and advice to residents. Anyone concerned about illegal money lending activity or other financial issues was encouraged to climb aboard and chat to representatives.

At each of the Newcastle events the England Team used proceeds of crime money, confiscated from convicted illegal money lenders through the courts to encourage people to save for the future. The first 25 people who opened a new credit union account during the campaign will receive a £20 reward, if they continue to save into the New Year.

The bus visited locations in Kidsgrove, Crossheath, Lower Milehouse, Crackley, Poolfields and Knutton. Representatives also knocked the doors of residents in the local areas, to talk to them about the issue and deliver leaflets with contact details for reporting loan sharks.

Housing Providers in Wolverhampton Unite:

In Wolverhampton the Team worked in partnership with local housing providers Wolverhampton Homes, Bromford Group and Midland Heart to send a clear warning that illegal money lenders will not be tolerated in the city. Representatives visited locations throughout the city offering information and advice.

This awareness-raising campaign followed on from the prosecution of loan shark Sarah-Jane Dixon from Wednesfield, who was recently sentenced to three years and nine months in prison.

Work with Prisoners

The England Team have been working with current and past prisoners, to raise awareness of the dangers of using loan sharks, showing them that help is available should they or anyone they know get into debt with an unlicensed lender.

A report revealed that 8% of prisoners have tried to borrow from illegal lenders, with a quarter of prisoners stating that they had been threatened for a debt whilst they were in the community.

With more than half of those in prison, admitting they have been rejected for a bank loan in the past there are concerns that prisoners are becoming financially excluded and would be tempted to seek credit from illegal sources upon their release. There are further concerns that's debts to a loan shark could act as driver for other crimes, with the borrower acting

illegally to pay back the loan shark.

The Team have been working with prisoners and staff in prisons across England, to raise awareness.

One of the prisons which the Team have been working with is Ashford Prison in Middlesex. Representatives from the team visited the remand prison to give a presentation to new inmates and visited inmates and families' advice days, providing advice and support to prisoner's relatives.

They also produced training packages and hosted presentations for Money Advisors, Probation Services Managers and some officers at the prisons, enabling them to provide the necessary information to prisoners, showing them why illegal money lenders should be avoided at all costs.

Upcoming

- In Sefton the Team are working with One Vision Housing to host an awareness raising day in the post Christmas period.
- In Devon an awareness raising week is planned beginning with a launch in Exeter.
- In Milton Keynes the Team are working with KRS Productions to put together two films on the issue, funded using proceeds of crime money. One will be silent for plasma screens, the other will be a six minute version aimed at teenagers.
- In Southampton the Team are working with charity, The Society of St James to produce a piece of fine art with the issue of illegal money lending as the theme. The charity help house the homeless, provide services for people with drug addictions and work with people with mental health issues. All of whom are vulnerable to loan sharks because of their financial status. The piece will be created by a service user's art group, and displayed for other service users to see.
- In London a week of action is planned in Newham in February. The England Team are also working with a group of young people, to put on a play about illegal money lending to be shown in a number of venues throughout Islington and Hackney in the same month.
- In Scotland, in early January the Scottish Team will launch an advertising campaign targeting areas which have been identified as at risk from illegal money lenders, using the Scottish Index of Multiple Deprivation. The advertising will take the form of bar vinyls with tear of contact slips and will be placed in community centres, pharmacies, pub toilets and GP surgeries.



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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