

Manchester Loan Shark 'Mickey' Francis Jailed for his Illegal Money Lending Business 'Piggy Bank Loans'



FOUR loan sharks, who ran a sophisticated illegal money lending business across Manchester, were sentenced on 28th November 2016 at Manchester Crown Court. As part of the same operation, two other defendants were sentenced for drug related offences.

Michael Francis (pictured), 56, who at the time lived on Manchester Road and was connected to Eastlands Bar, Beswick was sentenced to 4 years, 6 months. This sentence covered his illegal consumer credit business, which he had been running for a period of about two years and offences relating to the production of cannabis.

Loan books seized during searches had a value of £120,000, showing an expected return of over £325,000 on loans.

The evidence seized demonstrated a total of 390 different people had taken out loans from 'Piggy Bank Loans' with a typical interest rate of 60% being charged on each loan. Charges of £40-£80 for missed payments meant people's debts soon spiralled out of control.

Sentencing Francis, Mr Recorder Rankin described how he preyed on the vulnerable. He described Francis as intimidating and said that while there were no direct threats, he was 'the type of man people would not want to get on the wrong side of'. He described a significant side line in cannabis production, saying 'both enterprises were motivated by profit and greed'.

Simon Mortimer, prosecuting, told the court how this was an extensive, highly organised, lucrative, professional illegal money lending operation which continued even after the initial arrests on 20th May 2015. As a result of information, further searches were conducted on 16th July where additional evidence was recovered.

He continued how since the first arrests, the defendants continued to make cash collections from over 100 separate individuals, valuing in at £7000. 24 new loans with a total value of £10,000 were also issued after this date.

At Francis's home, 48 cannabis plants were found in an outhouse called the 'GUVNORS BAR'. These plants were worth an estimated £38,000. Francis had also illegally extracted electricity worth over £1,200 to power his two cannabis farms. Found in a shoebox, hidden in the sauna at his home was over £15,000 in cash.

For assisting in the running of Francis's illegal money lending enterprise, co-defendants Gary Azzopardi and Jason Westmorland were sentenced to 9 months, suspended for 2 years, a 2 month curfew between 9pm and 6am and 150 hours unpaid work. Lisa Elms was sentenced to a 12 month community order and a 2 month curfew between 9pm and 6am for her role as an administrator in the business.



Pictured: Dr Arjan Damjibhai Savani

Cambridge Loan Shark Sentenced

A loan shark from Cambridge, who operated an illegal money lending business over an extended period, and imposed penalty charges for non-payments was sentenced at Cambridge Crown Court on 28th October 2016.

Christopher Bisanz, 50, from Lower Cambourne was sentenced to 18 months imprisonment, suspended for 2 years and ordered to carry out 250 hours of unpaid work.

The court was told that at the time Officers intervened, there was evidence of 78 loans outstanding to 33 separate individuals.

During the period operating his illegal business, Mr Bisanz has loaned in excess of £400,000 and was charging interest of between 30% and 100%. This included loans which were for the purchase of vehicles and white goods. Mr Mortimer told the court how penalty charges would be imposed for non-payments and the records showed that this amounted to over £39,000.

Harrow Doctor Sentenced for £1Million Illegal Money Lending Business

A Harrow doctor was sentenced to 10 months, suspended for 2 years on 18th October 2016 for running an illegal money lending business. In addition, he was also ordered to complete 120 hours of unpaid work over the next twelve months.

Dr Arjan Damjibhai Savani (49), a Consultant at Central Middlesex and Northwick Park Hospitals in Harrow, pleaded guilty to two counts of illegal money lending at an earlier hearing on 8th September 2016. He had issued loans, totalling more than £1million to hospital colleagues over a period of approximately five years.

Dr Savani ran a well-organised and profitable business from his places of employment, two hospitals in Harrow during January 2011 to December 2015.

During an interview with IMLT Officers, Dr Savani admitted to issuing loans ranging from £500 to £50,000 to his customers since 2011. He said that he knew he was acting illegally but was of the view that it would take too long to obtain a license which would have curtailed his money making. An examination of records held by Dr Savani revealed that victims had often had loans totalling to thousands of pounds.

Simon Mortimer, prosecuting, said Dr Savani had deliberately preyed on members of the Filipino community who also worked at the hospital over a prolonged period of time.

Dr Savani knew his victims could ill afford the payments and was aware that the Filipino community places a great deal of importance on honour and the non-repayment of a debt would be shameful to the victim.

Mr Mortimer added that Dr Savani was motivated by greed and when payments were missed his victims knew extra interest would be added to the debt which had the effect of being, whether intentionally or not, oppressive and pressuring.

REPORT A LOAN SHARK ON
0300 555 2222

Portsmouth Loan Sharks Sent to Prison for £750,000 Illegal Money Lending Business



Pictured: Adrian Dowse



Pictured: Kevin Colin White

Two loan sharks from Havant, who operated an illegal money lending business, supplying cash loans and motor vehicles on credit across Havant and Portsmouth, were sentenced to 2 years and 9 months each on the 2nd November 2016.

Following a hearing at Portsmouth Crown Court, the court were told how Kevin Colin White, 57 and Adrian James Dowse, 46 had been running an illegal money business for a period of 2 years and 5 months, issuing cash loans and supplying credit with motor vehicles.

On behalf of the prosecution, Lee Bennett told the court how records seized demonstrated loans being made to 107 people between June 2013 and October 2015. At the time when IMLT Officers intervened, the defendants loan book value was over £700,000.

Mr Bennett continued that records found consider the flat rate of interest charged on loans to be between 20% and 50%. Top up loans were central to this business and demonstrated further lending.

In conjunction with money lending activity, Mr Bennett went on to describe Mr White and Mr Dowse's activities involving vehicle sales and associated loans.

The defendants were selling cars on credit and issuing loans to cover the deals. When the first warrant was executed at Mr White's home, 18 sets of car keys were found by IMLT Officers. 13 of these keys were identified as relating to vehicles which had already been sold to borrowers, but had been retained. The reason for retaining the second set of keys was either to enable the lender to continue to exercise an influence over the loan victim or in the event of default, enable recovery of the vehicle.

More Prosecutions...

Kent Loan Shark Sentenced

Ian Kevin Carroll , 58, from Gillingham was sentenced to sixteen months , suspended for 2 years following a hearing at Maidstone Crown Court before Recorder McDonagh on 15th September 2016.

On behalf of the prosecution, Craig Evans described the scale of the operation to the court, stating that from June 2012 to September 2015, Carroll had received over £191,800 in loan repayments. Financial investigations showed that Carroll issued a total of 282 loans to at least 71 individuals during this period, some of whom might be financially vulnerable. The operation had been going on for a number of years, with Carroll making a profit of around £30,000.

Mr Carroll's interest rates on the loans were extremely high, and would at times result in the borrower paying back at least double what they borrowed. The loans either related to the supply of cash or home electricals (such as cookers, fridges and televisions) that were agreed verbally without anything put in writing or signed for.

Mr Craig Evans went on to saying that this was a professional, organised and substantial operation. The only paperwork that would be issued to the borrower would be a payment card, which would be amended each week to show the repayments and how much was outstanding.

Upon sentencing Carroll, Recorder McDonagh said:

"In relation to the facts, this either involved people introduced to you or who introduced themselves. However, you took advantage of the financial vulnerabilities of your customers for your own benefit. It is clear that whilst you were conducting activities you were aware that you were committing an ongoing crime"



Taxi Firm Owner Jailed for Running an Illegal Money Lending Business

Samuel John Bromfield, 60 from North Muskham was sentenced to 12 months in prison at Lincoln Crown Court on September 26th 2016.

Simon Mortimer, prosecuting, told the court how Bromfield conducted an illegal money lending business from his business premises over a period of nearly 3 years. Analysis of the items seized revealed that Bromfield had been lending since at least 2011, providing over 940 loans to approximately 105 different individuals in that time. He has received at least £142,154 in repayments from that illegal business. Bromfield had loaned out at least £166,046 on which he had charged interest of £53,491. At the time of Bromfield's arrest, he had at least £71,977 owing to him.

One victim described how their life spiralled downwards due to stress and worry about the debts owed to Bromfield. Due to the level of repayments, the victim had to turn to legitimate borrowers and family for funds. He even sold his personal belongings to Bromfield to maintain payments.

Two Bracknell Couples who Operated As Loan Sharks Sentenced

Two couples from Bracknell, who ran illegal money lending businesses over a period of 3 years each have received prison sentences.

Appearing in Reading Crown Court on 4th November 2016, Patrick Angus Frederick Gilham, 50 and his wife Thongsai Gilham, 40 of Froxfield Down were each sentenced to 6 months, suspended for 18 months. They were both also ordered to carry out 150 hours of unpaid work.

Anthony Crosby, 71 and his wife Saisunne Crosby, 54 from Bracknell each received the same sentence of 6 months, suspended for 18 months at an earlier hearing on 21st October 2016.

The documentation that was found offers a snapshot of the defendants activity and demonstrates that between the 9th May 2012 and the 8th of September 2015, the date of their arrest by IMLT, Patrick Gilham and Thongsai Gilham had provided 56 cash loans valuing in at over £84,000 to 25 different borrowers.

Mr Bruce told the court how Thongsai Gilham would act as the introducer, providing loans to the Thai community.

Prosecution explained how one victim, who was introduced to Mr Gilham through his wife, had borrowed over £23,000 from the loan shark. She was given no loan documentation and was paying monthly interest payments of £1,175.

When the victim had stopped paying due to reduced income, Mr Gillham called her to tell her that he knew she had borrowed from other lenders and had stopped paying them too. When the victim arranged to meet the Gilham's, Mr Gilham asked for the victim's passport, to which she refused and said she will try to pay them back.

The victim later discovered that the meeting between her and the Gilham's was secretly recorded and that Mrs Gillham was using the recording to discredit the victim's good character, calling her a bad person and telling the Thai community not to talk to her. Mrs Gilham also used Facebook to broadcast the victim's unpaid loan.

Newcastle Loan Shark Sentenced

John White from Newcastle was sentenced to 18 months, suspended for 2 years following a hearing at Newcastle Crown Court on 6th December 2016.

On behalf of prosecution, Simon Mortimer told the court how Mr White had been operating an illegal money lending business for a period of over 3 years. He had approximately 50 customers and was charging £40 interest per £100 borrowed.

Evidence recovered during searches demonstrated that the defendant had issued loans totalling to over £28,000. He had received repayments of over £39,000.

Mr Mortimer described to the court how one victim had borrowed £100 from Mr White back in May 2012. She was hit with the £40 interest charge per fortnight until the whole amount was repaid.

The victim's debts increased to between £3,500 and £4,000 with interest rising to between £600 and £900 per fortnight. She became so depressed that at one point, she even considered suicide. She had to sell her personal items to meet payments.

TWO LOAN SHARKS SENTENCED FOR ILLEGAL MONEY LENDING BUSINESS



TWO loan sharks, who jointly operated in different areas across Greater Manchester, were sentenced at Manchester Crown Square on 30th November 2016.

Paul Vincent Dillon, 35, was sentenced to 16 months, suspended for 2 years for his leading role in the illegal consumer credit business. He was also ordered to carry out 200 hours unpaid work and received a 12 month curfew of 9pm – 6am. As well as illegal money lending, this sentence also covered offences relating to the possession of Class C drugs, namely, Phenazepam and 4 counts of benefit fraud.

Darren Roberts, 45 from Failsworth received a 12 month supervision order.

During searches of both addresses, IMLT officers recovered a substantial amount of documentation under the name 'Abacus Loans', a legitimate business that Mr Roberts had previously worked for, which ceased trading in March 2013.

Simon Mortimer, prosecuting, told the court how towards the end of 2012, when Abacus Loans was a legitimate consumer credit business, the owner had engaged the services of Mr Roberts to help him try and recover debts.

Mr Roberts parted with the owner of Abacus Loans when the business came to an end in about March 2013.

Mr Mortimer added that although the owner of the business had not been able to make a success, Darren Roberts and Paul Dillon had effectively hijacked the name Abacus Loans and created their own documents to use in the provision of cash loans.

The criminal enterprise was detected once police seized a vehicle, with the words "ABACUS LOANS – you can count of us for small loans" emblazoned across the back window. In the driver's seat was Paul Dillon, who had no insurance to drive the car.

Prosecution added that the wealth of records seized during searches demonstrated persistent, high-level lending to many customers.

The records showed at least 150 separate names of customers who had received at least one loan. There was approximately 2000 separate transactions over a 12 month period.

The typical interest rate was 50% and over the 12 months covered by the records alone, the enterprise had made a minimum profit of between £50,000 - £100,000.

Penalty charges were applied for late or non-payments and were added on to the total owed.



HERTFORDSHIRE LOAN SHARKS SENTENCED

Two loan sharks from Hertfordshire were sentenced on 6th January 2017, following a hearing at St Albans Crown Court before HHJ Warner.

Carol Fawcett, 54 of Guessens Road, Welwyn Garden City was handed a 2 year community order and ordered to carry out 80 hours unpaid work after pleading guilty to 8 counts of illegal money lending between March 2006 and February 2014 at an earlier hearing.

Philip Fawcett, 64, also of Guessens Road, Welwyn Garden was sentenced to undertake 60 hours unpaid work after being convicted by a jury following a 4 day trial in November 2016. Mr Fawcett was found guilty of 6 counts of illegal money lending dating between 2008 and 2014.



Pictured: St Albans Crown Court

IMLT officers executed a warrant at the Fawcett's home address on 26th February 2014. During searches, officers recovered cash totalling £9,940, over 100 cheques in the names of others totalling nearly £18,000, documentation and assorted jewellery, some of which had been left as security by victims for the loans.

On behalf of prosecution, Ben Mills told the court how between the 1st March 2006 and the 26th February 2014, assisted by Mr Fawcett for much of the period, Carol Fawcett ran a money lending business, issuing cash loans to members of the Filipino community.

During the course of an interview under caution, Mrs Fawcett admitted to IMLT officers that she knew what she was doing was illegal, having had her husband tell her to stop numerous times before. She confessed to knowing that she needed a licence and stated that the interest she was charging was to cover up for the money that she lost.

The scale of the Fawcett's enterprise consisted of more than 440 loans being made to over 100 separate borrowers. The loans ranged from £50 to £3,500, with repayments of over £375,000 made to the loan sharks during their period of operation.

Mr Mills explained how a general picture emerged from the evidence seized, indicating how the Fawcett's would retain jewellery and pre-signed cheques as security for the loans.

Ben Mills explained how Carol Fawcett was most actively involved in the business, with her husband assisting in the running of it by designing and maintaining a spreadsheet that increased its efficiency. The spreadsheet that Mr Fawcett created would automatically calculate the level of interest, the amount to be repaid and produce running totals of debts which his wife could then use when she went out collecting repayments.

Mr Fawcett also assisted in other ways by occasionally collecting repayments for his wife whilst she was away and updating a spreadsheet to reflect the contact with witnesses.

PAYBACK TIME FOR LOAN SHARKS!

DURHAM LOAN SHARK ORDERED TO PAY BACK £60,000!

Wai Lun Cheung, 47, who operated an illegal money lending business in Durham, was ordered to pay back £60,000 on 28th October 2016.

Mr Cheung was sentenced to 38 months in prison back in April 2016 after pleading guilty to illegal money lending and money laundering offences between March 2007 and August 2014.

Mr Cheung admitted to making loans of £85,580 on which he charged interest, and £59,370 without interest. There were also a large number of cash deposits into his account, of which it was agreed a third were related to illegal activity.

He was given 3 months to pay otherwise he faces an additional 9 months in prison.

HERTFORDSHIRE LOAN SHARK ORDERED TO PAY BACK!

Carmine Ricciardi was ordered to pay back £2,500 on 28th October following a hearing at St Albans Court.

He was sentenced to 18 months in prison for running a 'sophisticated' illegal money lending business from November 2008 until his arrest in March 2015.

Records found during the search of Ricciardi's house showed that between June 2009 and November 2012 he had issued 282 loans to 49 individuals. The loans ranged between £30 and £5,000 and the money was "rented" to people in that they paid an amount each week to have the money but the capital balance was not reduced until it could be paid off in full. The value of the loans issued in this period was £104,410 with repayments of £239,430. Records were not found for the rest of the lending period, but if the activity had continued at the same pace, Ricciardi would have received repayments of around £500,000.

**GET YOURSELF TO
SAFETY! REPORT
A LOAN SHARK ON
0300 555 2222**



REDDITCH LOAN SHARK ORDERED TO PAY BACK £11,600!

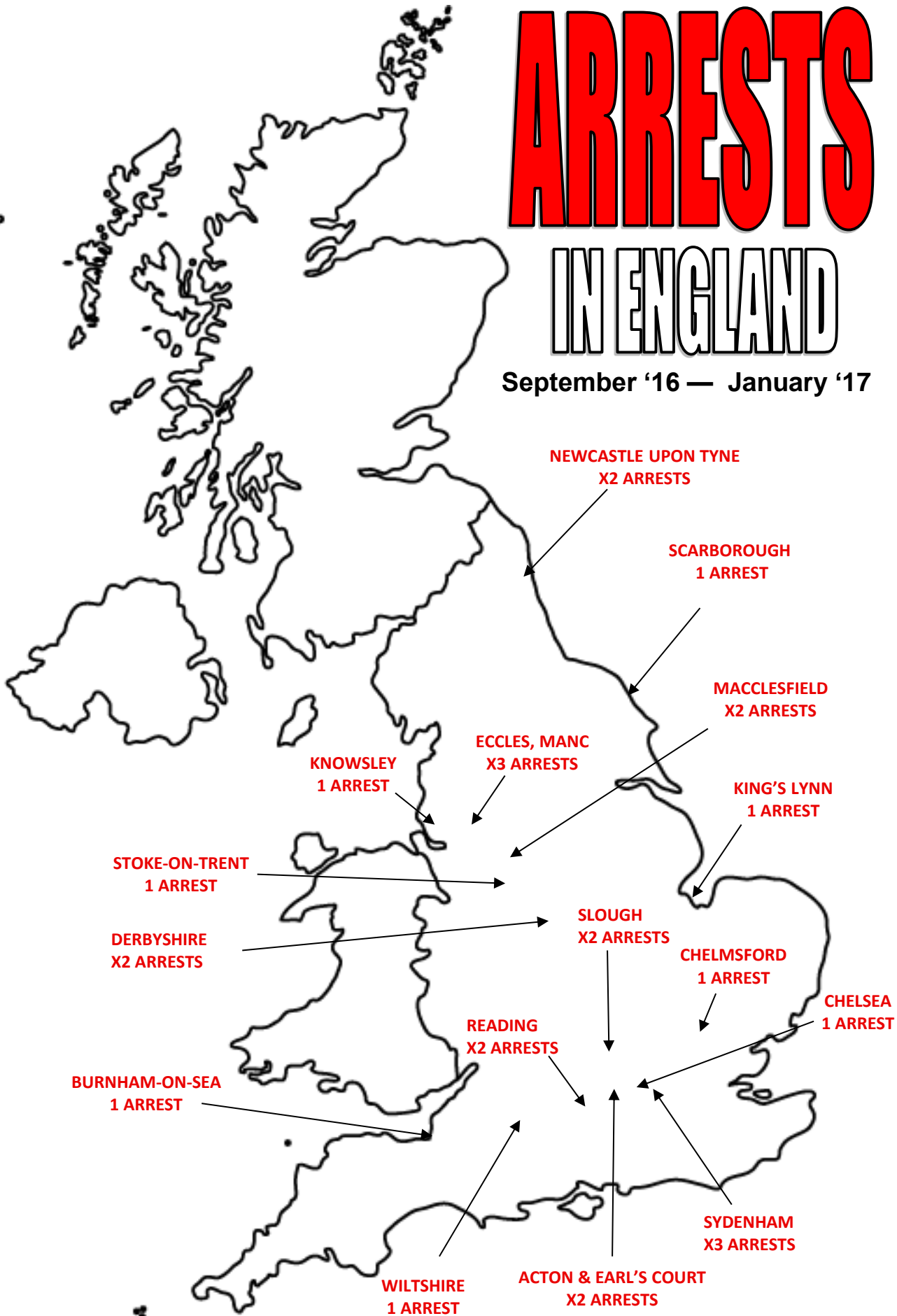
Donna Whyte, 43 from Redditch was ordered to pay back £11,600, following a hearing at Worcester Crown Court on 21st November 2016.

Donna Whyte was given an 8 month prison sentence for running an illegal money lending business without a license at an earlier hearing in May 2016. She must pay the money within 3 months or face a default sentence of 8 months in prison.

Whilst running her illegal money lending business, Whyte had around 50 regular victims, often with multiple loans each, ranging from £100 to £400. She charged 50% interest and had lent out over £33,000 from January 2012 until her arrest in March 2015.

ARRESTS IN ENGLAND

September '16 — January '17





IMLT MAKE HEADLINES...

TALK TO US: [facebook.com/portsmouthnews](https://www.facebook.com/portsmouthnews) [@portsmouthnews](https://twitter.com/portsmouthnews) (021) 5266 4488

The News PORTSMOUTH
IT'S ALL ABOUT YOU
DAILY NEWSPAPER OF THE YEAR
Thursday November 5, 2016

Open event
SATURDAY 5th NOVEMBER
10am - 3pm
Highbury Campus, Silver Crescent
Portsmouth PO1 1GP
www.highbury.ac.uk/openevents

Spaceman Fire's an inspiration
PILLS TO BOOST YOUR SEX DRIVE

£750,000 LOAN SHARKS JAILED

ARE YOU IN THE MARKET FOR A NEW ROLE?
HAVE A LOOK AT OUR SEVEN-PAGE JOBS SECTION

News Greater Manchester News Crime

Former Manchester City hardman Mickey 'Guvnor' Francis jailed for being a loan shark

The security boss and sometime wrestler ran the operation out of his pub, a stone's throw from The Etihad stadium

41 COMMENTS BY CHRIS OSUW 17:51, 28 NOV 2016 UPDATED 12:53, 29 NOV 2016

Piggy Bank Loans
Loan Repayment Plan
Name: Mickey Francis
Address: [redacted]
30th January

Get Manchester City FC updates directly to your inbox
Enter your email [Subscribe](#)

The former leader of Manchester City's hooligan gang has been jailed after accidentally tipping off police he was a loan shark.

Mickey Francis' chronicled his days as a hardman of the terraces in the book 'Guvnors', published in 1997.

SAVE 65% ON CREATIVE CLOUD
Go back to school with all the creative apps the pros use. [Join now](#)

ALTRINCHAM
Man dies following 10-man brawl outside lap dancing bar - latest updates

GREATER MANCHESTER POLICE
Models carried on with fashion shoot and then went for pizza despite finding body in derelict warehouse

THE TRAFFORD CENTRE
Mystery stranger paid for woman's shopping in random act of Christmas kindness

This site uses cookies. By continuing your consent is assumed. [Learn more](#)

METRO

NEWS... BUT NOT AS YOU KNOW IT
102.4M SHARES

HOME **NEWS** SPORT ENTERTAINMENT LIFESTYLE VIDEO MORE [TRENDING](#) [NUTS](#)

Loan shark who preyed on people complains trial is making him 'stressed'

Redditch & Alcester

Advertiser

Donna Whyte was given an eight month prison sentence for running an illegal money lending business

CAMBRIDGE news

Cambridgeshire loan shark who targeted the 'financially vulnerable'

Mirror

Hospital consultant acted as loan shark to lend £1MILLION to nurses at staggering interest rates

Staffordshire

Newsletter

Anti-loan shark campaign launched in Rugeley

Wilts and Gloucestershire

Standard

Residents in Wiltshire warned of risks involved with borrowing from loan sharks

STOP LOAN SHARKS WEEK 2016



IMLT PARTNERS TAKE PART IN NATIONAL STOP LOANS WEEK FOR SECOND YEAR RUNNING!

The England Illegal Money Lending Team (IMLT) launched a nationwide campaign to raise awareness of the dangers of borrowing from loan sharks and to encourage residents to report one if they or some-one they know has been a victim.

Following the success of 2015's National Stop Loan Sharks Week which effectively reached 2.5 million social media users, IMLT launched another week of action but this time, involving the use of shark masks and the work of various partner agencies across England.

During 12th – 18th December 2016, IMLT launched an even larger-scale social media campaign in attempt to hash-tag loan sharks out of vulnerable communities across the country. The campaign featured the use of a loan shark mask, which partners, family members, friends and even pets took selfies with and uploaded to social media websites to promote IMLT's 24-hour hotline.

STOP LOAN SHARKS

Intervention . Support . Education

PROCEEDS OF CRIME PUT TO GOOD USE



STOP LOAN SHARKS MURALS APPEAR ACROSS BRADFORD

Multiple Stop Loan Sharks murals appeared across Bradford during December as part of a pre-Christmas campaign, funded using proceeds of crime money.

Young people in Bradford showed off their creative talents over the festive period by helping design murals with local graffiti artist Martin Haighurst, highlighting the dangers of illegal money lenders.

Around 500 people came along to the awareness sessions in Keighley, Shipley, North and South Bradford. The sessions were hosted by Incommunities in partnership with IMLT, Bradford District Credit Union and Citizens Advice.



TELFORD STUDENTS LEARN ABOUT THE DANGERS OF LOAN SHARKS

Students from Telford College of Arts and Technology (TCAT) and New College Telford learnt about the dangers of borrowing from loan sharks during an event on the 15th February 2017, which was commissioned by the IMLT using proceeds of crime money.

Over 300 students attended the event at The White House Hotel to watch a performance based on a young mother's experience being involved with a loan shark.

The students learnt about what a loan shark is, how they operate, and the detrimental impact they have on the lives of victims.



The production, titled 'It's Only a Few Quid', was presented by a cast from Shontal Theatre Group. The perceptive drama looks at the story of Gill, and how her life is turned upside down by the loss of her job. She struggles with debt and the people she owes, so turns to a loan shark to borrow money. The drama showed how Gill was petrified to seek help at first, but after plucking up the courage to ring the England Illegal Money Lending Team (IMLT) on their 24-hour hotline, the loan shark was later prosecuted.

STOP LOAN SHARKS

Intervention . Support . Education

PROCEEDS OF CRIME PUT TO GOOD USE



SWALE BITE BACK AT LOAN SHARKS WITH WEEK OF ACTION

Between 16th and 22nd January 2017, IMLT launched a 'Bite Back' campaign in partnership with Swale Borough Council and partners.

Local organisations gathered at Swale House on the 16th January to sign a charter pledging a zero-tolerance approach towards loan sharks. The Bishop of Dover, who has oversight for Canterbury Diocese, also attended the charter signing to show his support.

During the week, IMLT Liaise officers delivered a number of training sessions at Swale House. Over 100 guests, including health professionals, housing association staff and council employees attended the training sessions and learnt about how to spot a loan shark and how to direct potential victims to the appropriate help and support available.

On Friday 20th January, as part of the Bite Back initiative, Swale Council's Community Safety Team attended local supermarkets in the Sittingbourne area to get the message across to shoppers that loan sharks pose a substantial risk and must be avoided at all costs.



SERIES OF COMMUNITY EVENTS HELD ACROSS BIRKENHEAD

Wirral Methodist Housing Association were awarded with over £4,000 of proceeds of crime money to host a series of community events across Birkenhead to highlight the dangers of loan sharks.

Loan Shark Week proved successful, with many residents turning up to the free art and craft sessions at the pop up shop in Birkenhead. The free workshops, which ran from Monday 20th to Friday 24th February were led by professional artists. Visitors of all ages had the opportunity to create some fantastic sharks out of paper, modelling clay and paint.



STOP LOAN SHARKS

Intervention . Support . Education

PROCEEDS OF CRIME PUT TO GOOD USE



BRAIN INJURY ASSOCIATION AWARDED WITH PROCEEDS OF CRIME MONEY

Headway Swindon & District were awarded with over £1000 of proceeds of crime money to deliver a project which assisted in raising awareness of the dangers of borrowing from loan sharks.

The charity delivered an expressive art week during the last week of January to encourage clients to get creative. Clients produced a range of inventive pieces, such as money dishes and personalised piggy banks.

During the week, colleagues from the charity, also spoke to a number of clients about ways on how they can manage their finances and stay safe from unscrupulous loan sharks.



LOAN SHARKS CASH PLOUGHED BACK IN TO HARTLEPOOL COMMUNITY

Over £1,700 of proceeds of crime money has been ploughed back in to the Hartlepool community through a new incentive scheme, available to residents living or working in the town.

IMLT have been working in partnership with Thirteen Housing Group and Tees Credit Union to encourage Hartlepool residents to open up a credit union savings account, in an attempt to prevent people from falling victim of loan sharks in the future.

During February half term, IMLT and Thirteen Group hosted two events at West View Community Centre and Kilmarnock Road Resource Centre in Hartlepool.

The events attracted 50 new members to sign up to Tees Credit Union during the special promotion. The first 50 people to sign up and save £1 a week for 12 weeks, will receive a £25 savings boost straight in to their credit union account. This new incentive is being funded using proceeds of crime money, confiscated from convicted loan sharks.



STOP LOAN SHARKS

Intervention . Support . Education

“SID THE SHARK” GUEST APPEARANCES



Sid Posing with Somerset Your Choice
Winners Go Create Taunton



Sid made an appearance at Redditch
Cops 'Under the Sea' Family Fun Day



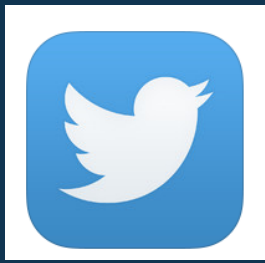
Sid at Worcester Uni with
their Money Advice Team
and Worcester Uni's
Police Community
Support Officers.



Sid made an appearance
at Yorkshire Coast Homes
Pirate Fancy Dress Event



Sid made an
appearance at
Redditch Cops 'Under
the Sea' Family Fun
Day



STOP LOAN SHARKS

Intervention . Support . Education

TOP TWEETS!



Chris Joyce @WYP_ChrisJoyce · Dec 1

Help stop 'loan sharks' - if you or anyone you know needs support or advice ring the national helpline 0300 555 2222 @LoanSharkNews



Info & Advice Hub @infoadvicehub · Nov 28

Our Programme Manager trying out the Sharky costume. Sharky is the mascot for the @LoanSharkNews campaign. Watch out for him!



Together Canterbury

@TogCant



Follow

Stopping the loan Shark @MurstonCommHub ahead of #bluemonday 2017 @diocese of Canterbury @church urban fund @justfinance



Koast Radio @KoastRadio · Nov 27

Sharky out with the Koast Radio Team @ManorWalks for the Christmas Light Switch On. #sharkfreekoast @LoanSharkNews



Area Committees @areacommittees · Oct 18

Cllr Wright & his daughter ready to #stoploansharks. Report illegal lenders anonymously on 0300 555 2222. Debt advice available @IpswichCAB



Cannock Police @CannockPolice · Nov 25

PCSO's at Loan Shark Awareness Training , delivered by the illegal money lending team, @loansharknews





STOP LOAN SHARKS
Intervention . Support . Education

UPDATES FROM...



Pictured: Fiona Richardson (Chief Officer of Trading Standards Scotland) & Councillor Stephen Hagan (Chair of Trading Standards Scotland Governance Board)

Trading Standards Scotland & Scottish Community Safety Network held a joint event to raise awareness of illegal money lending and the dangers that these loan sharks pose to people living in Scotland.

The Event

The event heard from various different speakers. Fiona Richardson, Chief Officer of Trading Standards Scotland spoke about how Trading Standards Scotland works to combat Illegal Money Lending and looked at some of the challenges of investigating illegal lending.

Paul Carberry, Chair, Divert Work Stream, Serious & Organised Crime Task Force spoke about the links between illegal money lending and serious & organised crime. A young Peer Mentor from the Side Step Programme also spoke about his personal experiences of illegal lending, including his mother being seriously assaulted as the result of a debt to a loan shark.

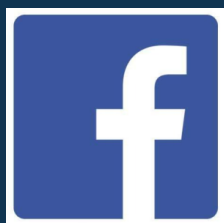
A panel discussion considered the alternatives to illegal money lending and high cost lending. Speakers were John Pollock, Trading Standards Scotland, Beverly Johnston, Salvation Army Gorgie, Sharon McPherson, Scotcash and Allison Barnes, Money Advice Service.

In the final section of the day, Councillor Stephen Hagan, Chair of the Trading Standards Scotland Governance Board, launched the Christmas Campaign on making people aware of the dangers of using Loan Sharks in the lead up to Christmas. The campaign ran between the 21st of November and Christmas with messages across the TSS Social Media outlets on Facebook (TSScot), Twitter (@TSScot) and via www.tsscot.co.uk

STOP LOAN SHARKS

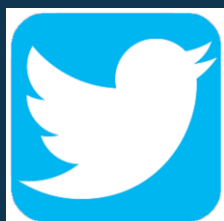
Intervention . Support . Education

STAY IN TOUCH WITH IMLT



GIVE US A LIKE ON FACEBOOK

www.facebook.com/stoploansharksproject



FOLLOW US ON TWITTER

@LoanSharkNews

VISIT OUR NEW WEBSITE

www.stoploansharks.co.uk

unmutefhide page

STOP LOAN SHARKS
Intervention . Support . Education

REPORT A LOAN SHARK, CALL US FOR HELP
Complete the secure form below and we'll call you back for more information at a time to suit you.