

BRITAIN BITES BACK IN THE FIGHT AGAINST LOAN SHARKS

- Over **£5.5 million** will be spent to fund the fight against loan sharks, helping to investigate and prosecute illegal lenders, and support their victims.
- A further **£100,000** of money already seized from loan sharks will also be spent to encourage people in England at risk of being targeted by loan sharks to join a credit union, helping them to access a safer form of finance and get their lives back on track.
- And for the **first time** in Northern Ireland a new education project will be created to raise awareness of the dangers of loan sharks and to support vulnerable communities.



Loan sharks face a fresh crackdown, with more funding to tackle unlawful lending, and an increase in the amount of money seized from loan sharks to support those most vulnerable to their nasty tactics.

People who run a money lending business without the correct permissions are breaking the law. Often known as loan sharks, these illegal lenders typically charge unfair high rates of interest and use intimidation or violence to go about their business.

In total, £5.67 million of funding will be provided to Britain's Illegal Money Lending Teams to tackle illegal lending. The money will be used to investigate and prosecute illegal lenders, and to support those who have been the victim of a loan shark.

Since the Illegal Money Lending Team was established in 2004, they've made over 380 prosecutions in England, leading to 328 years' worth of sentences, and have written off over £73 million of illegal debt, helping over 28,000 people to escape the jaws of the loan sharks.



John Glen, Economic Secretary to the Treasury:

"These nasty lenders are nothing more than lowlife crooks taking hard-earned cash from the pockets of the most vulnerable. Over 300,000 people are in debt to illegal money lenders in Britain and they need to know that we're on their side. That's why we're taking the fight to the loan sharks and spending more than ever to support their victims."

**TO REPORT A LOAN SHARK
CALL 0300 555 2222**

LOAN SHARK ORDERED TO PAY BACK £450,000 OF HIS ILL-GOTTEN GAINS



Pictured: George Ngan

A loan shark, who preyed on desperate Filipino healthcare workers and fleeced them out of thousands of pounds has been ordered to pay back almost half a million in proceeds of crime.

George Ngan, 67 from Romford, received a two-year suspended prison sentence after pleading guilty to illegal money lending and money laundering offences back in March 2017.

Appearing in Snaresbrook Crown Court on 22nd February for a confiscation hearing, George Ngan was ordered to pay £450,000 under the Proceeds of Crime Act. The defendant was given three months to pay the full amount or he will face four and half years in prison.

The England Illegal Money Lending Team (IMLT) brought the case against George Ngan after officers, working in partnership with London Borough of Havering Trading Standards and the Metropolitan Police Service executed a warrant at the defendant's home address on 8 December 2015.

During a search of the defendant's home, officers seized paperwork which indicated that Ngan was conducting an unlicensed money lending business and had issued over 60 loans. At a sentencing hearing, prosecutor Simon Mortimer told the court that the defendant had been running an illegal money lending business for over five years.

A financial investigation into George Ngan's illegal activities revealed that he was charging victims up to 50% interest on loans and adding penalty surcharges for late and missed payments.

The prosecution added that the loan shark would visit borrowers' homes and take photocopies of their personal documents including wage slips, utility bills and driving licences as form of security on the loans.

One victim was put under extreme pressure by the loan shark to sell his house to clear his £13,000 debt. In September 2015, the victim fell behind on repayments so Ngan suggested he should sell his house so the outstanding debts could be deducted from the proceeds of sale.

SLOUGH COUPLE SENTENCED TO PRISON FOR £400,000 LOAN SHARKING BUSINESS

A couple from Slough, who ran a £400,000 illegal money lending business and preyed on vulnerable members of the Filipino community, have been sentenced.

Jesus Gutierrez (aged 57) and Maria Gutierrez (aged 55) received suspended prison sentences and community payback after pleading guilty to illegal money lending.

Appearing at Reading Crown Court on 6th April 2018, Mr Gutierrez was sentenced to eight months in prison, suspended for 18 months and was ordered to carry out 200 hours of unpaid work. Mrs Gutierrez was sentenced to six months, suspended for 18 months and made to carry out 150 hours of unpaid work.

Prosecutor Simon Mortimer told the court that the defendants had issued loans totalling £410,623, to which they applied interest payments of £219,510 between February 2013 and November 2016.

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CHORLEY COUPLE TOLD TO PAY BACK £50,000

A Chorley couple were ordered to pay back thousands of pounds in proceeds of crime, following a confiscation hearing at Preston Crown Court on 13th April.

Loan shark John McCullagh, aged 54, was jailed for 15 months at Preston Crown Court on 7th August 2017 after pleading guilty to illegal money lending between the period July 2008 and August 2016.

Karen Roberts, aged 58, received a nine month suspended prison sentence and 160 hours unpaid work after she was found guilty by a jury of laundering cash from her partner's illegal money lending business.

The defendants have now been ordered to pay back £50,322 under the Proceeds of Crime Act (2002).

At an earlier hearing, Prosecutor Jonathan Barker told the court that McCullagh was not authorised by the Financial Conduct Authority (FCA) to lend money during the eight year period he was running his illegal money lending business.

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

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

The prosecution moved on to Roberts' illegal activities and told the court how £50,000 was transferred from a business account held by John McCullagh in to her bank account the day after her partner was arrested by the IMLT (11 August 2016). She was arrested and interviewed under caution by Investigators on 29 September 2016 and admitted the receipt of the £50k. Roberts denied knowing or suspecting that this money came from crime.

#WHYBORROWED CAMPAIGN



Jay's Story

An awareness campaign designed to encourage victims to come forward and report loan sharks was launched on social media earlier this year.



Danao's Story



Matthew's Story

The England Illegal Money Lending Team campaign, called #WhyIBorrowed, featured real-life stories of victims who have been put through a harrowing time because of a loan shark.

One victim - who fell into £7,000 worth of debt with a loan shark – almost took his own life because of the distress caused by the lender.

Another victim, who had a loan to purchase a vehicle to be a taxi driver, was beaten up in front of his wife and told by the lender that the women in his family would be raped if he fell behind on repayments.

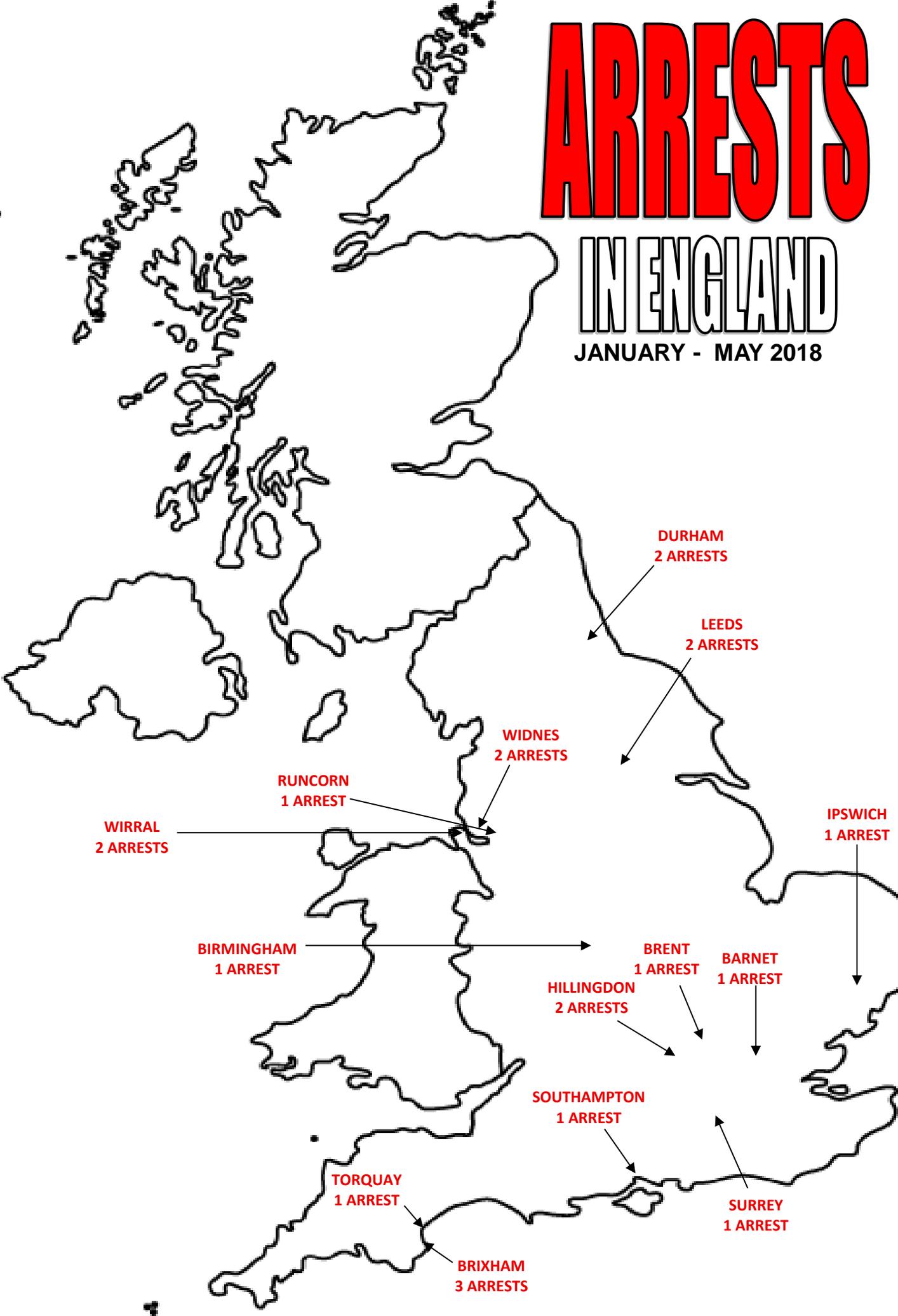
Another video tells the story of a Filipino nurse who was threatened by a colleague who she had a loan from. The lender threatened to spread rumours and expose Danao on Facebook if she did not pay up.

Watch the campaign videos on YouTube: www.youtube.com/stoploansharks

ARRESTS

IN ENGLAND

JANUARY - MAY 2018



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IMLT MAKE HEADLINES...



**BBC
NEWS**

Loan sharks face fresh government
crackdown

BBC News (Business)
25th April

**The
Shuttle**

Wyre Forest campaign to bite back against loan sharks

Kidderminster Shuttle
18th May

**YORKSHIRE
Evening Post**

Help for Leeds people preyed on by
illegal lenders

Yorkshire Evening Post
27th April

ChronicleLive

Two alleged loan sharks arrested after raids in
County Durham

Chronicle Live
9th January

**LANCASHIRE
Telegraph**

Film brings message of loan-sharking home as
Blackburn with Darwen prepares drive to tackle illegal
moneylending

Lancashire Telegraph
17th April

Mirror

New rules to crack down on shameless loan sharks
preying on helpless families - what to do if you find
yourself caught up in a 'deal'

The Mirror
25th April

DevonLive

Illegal money lender ordered to pay back
£315,000

Devon Live
12th April

**Runcorn and Widnes
World**

Two arrested in 'loan sharks' probe after homes raided
in Widnes

Runcorn and Widnes News
18th April

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PROCEEDS OF CRIME PUT TO GOOD USE



STUDENTS HEAR OF LOAN SHARK DANGER

The England Illegal Money Lending Team (IMLT) worked with White Socks Theatre to deliver a performance about loan sharks in schools across Worcestershire.

The theatre group visited eight secondary schools to perform 'Borrowed Time' – a play about the dangers of using loan sharks and help available to victims.

Over 1000 students from years 7, 8 and 9 learnt about safe borrowing and the importance of avoiding loan sharks .

Students took part in an interactive workshop which used live actors to educate them on the risks of borrowing from loan sharks and where to get help if needed.



The project was funded using money seized from loan sharks, who have had assets stripped from their criminal benefit.

Plans have been arranged for the students to learn more about loan sharks and safe borrowing in PSHE lessons.

Download our free education packs:
<http://www.stoploansharks.co.uk/for-education/>

BITING BACK AGAINST LOAN SHARKS IN WISBECH

Officers from the IMLT and mascot Sid the Shark spoke to local residents about illegal money lending and gave advice on how to report loan sharks.

Information leaflets were given to shoppers with contact details for the IMLT if residents need to contact the team for advice and support with loan sharks.

Fenland District Councillors Michael and Virginia Bucknor, who volunteer with the Credit Union, said they were pleased to support the work of the Illegal Money Lending Team and encourage those in financial difficulties to visit Rainbow Saver Credit Union at the Oasis Community Centre any Thursday between 12.00 and 2.00pm.

Rainbow Saver Credit Union offer the people of Cambridgeshire, Suffolk and South Northfolk safe savings, affordable loans and other financial services.



A campaign to raise awareness of loan sharks and the help available to victims was launched in Wisbech earlier this year.

The Illegal Money Lending Team worked with Wisbech Town Council, Fenland District Council and Rainbow Saver Credit Union to deliver a loan shark awareness event at Wisbech Market Place on Friday 23rd February.

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CHARITY WARN OF LOAN SHARK DANGER WITH DISPLAYS

Members of the Growing Together projects, run by local mental health and wellbeing charity Trust Links, have produced a range of creative displays to raise awareness of loan sharks.

Members made mosaics, a collage, bird box and tree with warning messages, to remind them and others of the risks of borrowing money from illegal money lenders.

The creative pieces will be exhibited at the Growing Together community gardens in Westcliff, Shoeburyness, Thundersley and Rochford as a reminder to be aware of loan sharks and to report unauthorised money lenders to the England Illegal Money Lending Team.



"Members really enjoyed making these creative displays, which will be used on our Growing Together sites to remind people of the dangers of loan sharks. Growing Together provides specialist support and therapeutic gardening for adults with mental health problems, who may be vulnerable to illegal money lenders."

- Gareth Evans, Growing Together Manager at Trust Links.

LOAN SHARK MURAL UNVEILED AT NEWCASTLE SPACE2 HUB

Youngsters at YMCA Newcastle's SPACE2... centre have created a loan shark mural as part of an awareness project.

Cash seized from illegal money lenders helped fund a series of workshops aimed at young people, educating them on topics such as safe borrowing, money management and how to avoid loan sharks.

The young people went on to produce a vibrant loan shark wall mural, which is now on display at the SPACE2... centre on Pilgrim Street.

YMCA Newcastle is one of the many local charities to benefit from funding for their project that promotes the stop loan sharks message among local people at the SPACE2...centre.



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FAMILIES PLAN TO KNOCK LOAN SHARKS OUT OF BIRKENHEAD

A new project that uses boxing to teach families about loan sharks has launched in Birkenhead.

Liverpool Housing Trust (LHT) and Beechwood, Ballantyne and Bidston Village Big Local (BBBVBL) are using the sport to teach youngsters and their parents about the dangers of using illegal money lenders and where to seek help if they have been the victim of crime.

The project is being supported by the Birkenhead Venture Boxing Club and the Illegal Money Lending Team (IMLT).

The classes are designed to teach people about how to spot a loan shark, where to get help and the alternative ways to borrow money safely.

Families attending the Boxing and Box-fit sessions are asked to wear Stop Loan Sharks t-shirts to promote the IMLT's 24 hour victim hotline number (0300 555 2222).



Pictured: Oakwood Children's Centre staff join Sid the Shark to say no to loan sharks

CHELTENHAM SAYS NO TO LOAN SHARKS WITH NEW CAMPAIGN

Cheltenham Borough Homes delivered the #CheltenhamSaysNo campaign to tackle loan sharks operating illegally in the borough.

Anti-loan shark adverts were placed on popular bus stop shelters across Cheltenham during the campaign, warning commuters about the dangers of using illegal money lenders.

Key organisations backed the project and shared information about the IMLT with clients, including Oakwood Children's Centre, P3 Charity, Cheltenham Borough Council, Cheltenham Food Bank, Christians Against Poverty and many more.

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BLACKBURN RESIDENTS STAR IN NEW FILM 'LANDSHARKS'

Shadsworth residents made their big debut at the launch of a new short film back in April.

Landsharks, a 15 minute film raising awareness of loan sharks, was shown to residents and partner agencies at Bureau Centre for Arts on 5th April.

The film stars local residents and follows the life of a young teenage boy whose mum is struggling to make ends meet.

Main character AJ falls in with the wrong crowd and turns to a loan shark for money.



Pictured: Scenes from Landsharks film (AJ)

The IMLT worked with Blackburn with Darwen Council, Great Places Housing Group, Newground and Blackburn Filmmaker Aaron Dunleavy to create the film.

Landsharks has been selected out of almost 3,500 entries from around the world to be screened at the 48th edition of the Giffoni Film Festival in Italy!

HUGE RATE OF INTEREST IN NEW LOAN SHARK FILM



Pictured: Director of photography Morgan Stephenson; scriptwriter Debbie Owen and director Daymon Britton.

Everyone has been talking about new film "SHARK" since its premiere at North Tyneside Cinema on June 5.

SHARK is a short film made in the North East about sharks. However, unlike the Hollywood Oscar winning blockbuster "Jaws," there's no connection with the denizens of the deep.

The short film "SHARK" has been commissioned by the IMLT to highlight the devastating impact that loan sharks can have on the lives of their victims, as well as the advice and support that is at hand for those caught in the grip of these criminals.

The IMLT commissioned a team of three talented creatives from the North East to deliver their key messages and information in the form of a short film. The team comprising of TV scriptwriter Debbie Owen, Director Daymon Britton and Director of Photography Morgan Stephenson worked with Gateshead based production company HT Media to produce the film "SHARK".

The plot follows the lives of three people who are the victims of loan sharks. The characters are based on real cases and the film shows that anyone can be targeted depending on personal circumstances and the situations that people often find themselves in.

SHARK is now available to watch on Vimeo, visit <https://vimeo.com/272124620/Oda712fe83>

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RADIO SHOW WARNS LISTENERS OF LOAN SHARK DANGER

Members of Embrace Change have created a radio show made up of loan shark facts, anonymised interviews with victims and songs themed around illegal money lending.

The IMLT commissioned the radio project using proceeds of crime money. The show engages and informs young listeners of the dangers of using loan sharks and where to get help if they have borrowed from an illegal money lender.

The radio show increases awareness of the risks of borrowing money from loan sharks and provides useful information to listeners on the alternative and safer ways to borrow and save money.



Pictured: Behind the scenes of recording the stop the loan shark radio show

Listen to the radio show on YouTube:
bit.ly/2lpXm0F



Pictured: Youth practitioners are trained on how to support young people affected by loan sharks.

YOUTH WORKERS TRAINED ON HOW TO SUPPORT LOAN SHARK VICTIMS

The IMLT worked with Developing Youth Practice London to deliver a rolling programme of bespoke illegal money lending workshops to practitioners of young people in Guildhall.

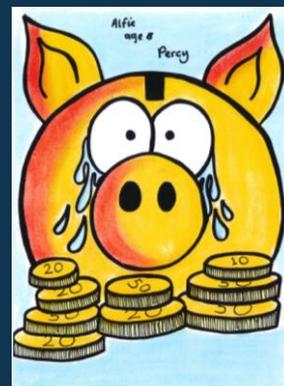
The workshops clarified what illegal money lending is; the signs and symptoms that a young person may be involved with a loan shark; the consequences; sources of support for young people and practitioners' and best practice in working in this area.

The project was supported by the IMLT using proceeds of crime money.

SCHOOLS GET CREATIVE FOR LOAN SHARK PROJECT

The IMLT worked with Northumberland Community Enterprise Limited to deliver a series of educational assemblies and a 'shark bait' drawing competition in schools across the county.

The educational assemblies discussed responsible borrowing, saving habits and raised awareness of illegal money lenders. Pupils took part in a 'shark bait' quiz and drawing competition where they were able to put their knowledge and skills to the test. The winners of the competition received prizes and had their artwork submitted to a local artist for interpretation. The artist is currently in the process of designing a large outdoor mural themed around loan sharks for display in the local community.



WORKING WITH PARTNERS

TACKLING LOAN SHARKS IN CHATHAM



The IMLT teamed up with the Diocese of Rochester back in February to raise awareness of loan sharks on Chatham High Street.

Caroline Clarke, Community Engagement and Social Responsibility Advisor for the Diocese, was joined by Sid the Loan Shark and other local civic, community and Trading Standards representatives to hand-out leaflets raising awareness of the dangers of borrowing money from loan sharks and to give details of how to borrow and save money safely with the credit union.

The campaign also involved a charter signing which saw Bishop James pledge to support a commitment to 'Zero Tolerance to Loan Sharks'. Representatives from across the Diocese joined him in committing to Stop Loan Sharks preying on local communities and included the dignitaries, Kent Police, Council Leaders and Councillors, local Credit Unions, CAP Centres, Trading Standards, Citizen's Advice Bureaus, Community Wardens, and the school 'good finance' project LifeSavers.

WORKING WITH POLICE TO SUPPORT LOAN SHARK VICTIMS

The National Economic Crime Victim Care Unit at City of London Police have joined the campaign to raise awareness of the dangers of using loan sharks in their community.

Staff on the Victim Care Unit were trained on how to spot loan sharks, make referrals to the IMLT and support victims susceptible to illegal money lending.

The unit has recently taken on the remit of vulnerable victim care for those affected by fraud in the West Midlands, Manchester and London policing areas. Officers are now better positioned to spot the signs of illegal money lending and provide advice and support.



LOAN SHARKS' CASH USED TO HELP SHROPSHIRE SAVERS



For more information on how to become a member of Just Credit Union, visit www.justcreditunion.org

The IMLT is working in partnership with Just Credit Union to use proceeds of crime money as an incentive to encourage people in Shropshire and Telford & Wrekin to save.

Money confiscated from convicted loan sharks will be used to support new accounts set up with Just Credit Union in Shropshire. The first 50 people who join Just Credit Union before the end of October, and who save a minimum of £10 over a 13 week period, will qualify for a savings boost of £25.



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STOP LOAN SHARKS

NATIONAL CHAMPIONS AWARDS

WINNERS



Cheltenham Borough Homes



Aspire Housing



Whitehaven & Egremount Credit Union

Congratulations to the winners of this year's Stop Loan Sharks National Champions Awards! Each organisation has been awarded with £3,000 of proceeds of crime money to spend on a project of their choice which will help raise awareness of loan sharks and promote safe and legal alternatives to using illegal money lenders.



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NATIONAL CHAMPIONS AWARDS

HIGHLY

COMMENDED



Telford Citizens Advice



Bradford District Credit Union & Incommunities



Bolton Safeguarding Adults Board



Diocese of Rochester



Unify Credit Union



Citizens Advice Liverpool

A massive well done to all our partners who have had their projects highly commended in the Stop Loan Sharks Awards. Each project contributed to making a difference, raising awareness of the dangers of loan sharks and tackling crime in communities.



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TOP TWEETS!



countydurhamhg @countydurhamhg · Jun 12
Do you want to report a loan shark but don't want to give your name? You can remain anonymous. Call @LoanSharkNews on 0300 555 2222 and they will help. Calls are treated in confidence.
bit.ly/2ivcqVB
#StopLoanSharks



DYP @you_develop · May 21
Thanks to all from @StreetGames for a great #financialcapability and #StopLoanSharks @LoanSharkNews exploring how to spot loan shark activity in your community and encourage young people to save with #CreditUnions



MerPolWallasey @MerPolWallasey · Jun 4
Loan sharks charge exorbitant interest rates and will add extra amounts to your loan at random! If you've been the victim of an illegal lender, call @loansharknews for help on 0300 555 2222 #StopLoanSharks goo.gl/ahgCUL



Bolton Film Festival @BoltonFilmFest · May 12
Just watched amazing #landsharks film by @arron_dunleavy @vucinemmas #blackburn loanshark film resonant with gritty authenticity, stella acting and pure energy from its community cast. Jaw dropping good #communityfilm #socialhousing funding @MyGreatPlace @LoanSharkNews @nwgrrnd



Citizens Advice T&W @TelfordCAB · May 26
We were pleased to receive an award from the Illegal Money Lending Team this week for our 'bite back' campaign which showed the dangers of using illegal money lending (loan sharks). To safely report a loan shark call 0300 555 2222 ow.ly/97sH30kc5Ao @LoanSharkNews



Essex Trading Standards @EssexTS · May 3
Essex Trading Standards welcomes the decision for increased funding to tackle unlawful lenders in the wake of recent local prosecution. ow.ly/TPOJ30jH40g To report a loan shark call the 24/7 confidential hotline 0300 555 2222 @LoanSharkNews #StopLoanSharks



Trading Standards @bhamts · May 9
#ScamAware Always check before you borrow. Money lenders must be @TheFCA authorised! Check your lender is legal by searching the Financial Services Register here > bit.ly/2A5LG3h #StopLoanSharks #BrumTS @KennedyJacqui @BhamCityCouncil @LoanSharkNews

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WALES IMLU UPDATE

LOAN SHARK'S ILL GOTTEN GAINS SOLD AT AUCTION

The ill-gotten gains of convicted Loan Shark Robert Sparey, 55, of Caerphilly, have been sold off at auction.

Sparey, who had not worked since 1990, claimed disability benefits, and made his collections in a Motability car, using a disabled family member as "a front". He told one woman he would burn her house down with her children inside if she did not pay. He told another woman he would find "heavy-handed people" to enforce the debts and drove past another victim holding a baseball bat, saying it was "just in case".

Following a Proceeds of Crime Act hearing, his assets were confiscated. In addition to the £20,000 that was seized from his home, a further £22,000 was raised at auction. The assets included a Coachman Caravan and awning, two trailers, two Rolex watches and a collection of gold jewellery.

Sparey was deeply unpopular in his community due to the way he bragged about his wealth, flaunting wads of cash so big that he struggled to fit them in his pockets. Among the areas targeted by the pitiless loan shark was Lansbury Park, identified as Wales' most deprived area.



Pictured: Loan shark Robert Sparey

Sparey's victims received over £12,000 in compensation.

STAY IN TOUCH WITH THE IMLT



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www.facebook.com/stoploansharksproject

VISIT THE WEBSITE

www.stoploansharks.co.uk

Wales
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