

## Essex loan shark ordered to repay £100,000

A loan shark from Essex has been ordered to repay more than £100,000 from his ill-gotten gains.

Paul Gladman, 55 from Chelmsford, was handed a six-month prison sentence, suspended for two years with a six-month curfew after admitting illegal money lending at an earlier hearing.

Following a confiscation hearing at Chelmsford Crown Court on 28<sup>th</sup> September, Gladman was ordered to pay back £60,315 under the Proceeds of Crime Act. The legislation stops criminals benefiting financially from their crimes.

In addition to the confiscation order, the loan shark was also ordered to pay £40,000 in prosecution costs.

The case against Gladman was brought by the Illegal Money Lending Team (IMLT) after officers, working in partnership with Essex County Council's Trading Standards and Essex Police, searched his home and business premises in Maylandsea and seized almost £6,000 in cash and documents containing evidence of illegal money lending.



Prosecutor Stuart Jessop told the court that the loan shark had been running his illegal money lending business since June 2015.

A financial investigation into Gladman's illegal activities revealed he was charging victims up to 50 per cent interest on loans and adding penalty surcharges for late and missed payments. During the time he was running the illegal scheme, he issued 185 loans and collected more than £106,000 from approximately 50 victims.

## TV Success for Illegal Money Lending Team



**BBC Defenders UK – 28 November**

The national crackdown on illegal money lending was highlighted on daytime television back in November.

Loan sharks had nowhere to hide during filming for BBC programmes 'A Matter of Life and Debt' and 'Defenders UK'.

The programmes featured the work of the England Illegal Money Lending Team as they raided the homes of suspected loan sharks.

They also showed investigators seizing large quantities of cash and weapons used to intimidate victims.

During the programmes, IMLT head of service Tony Quigley discussed the shocking cases his team had uncovered.

Defenders UK focused on a successful case in Manchester that led to jail time for an unscrupulous loan shark.

The Birmingham-based IMLT work tirelessly to build cases against illegal money lenders who prey on vulnerable communities across the country.

Since being set up in 2004 its investigators have secured more than 330 prosecutions for loan sharks and helped over 28,000 victims.

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

## Stoke-on-Trent loan shark sentenced

A woman from Stoke-on-Trent has been handed a suspended prison sentence after admitting unlawful money lending amongst the Zimbabwean community.

Rita Tahwa, 44, started lending money after she was appointed as the administrator of a community borrowing scheme known as a 'round'. Under the scheme, the defendant issued loan agreements to fellow Zimbabweans and profited significantly by charging members interest.

Tahwa appeared at Stoke-on-Trent Crown Court on 31<sup>st</sup> January, and was sentenced to 10 months jail time, suspended for 18 months and given a community order for 12 months and 180 hours unpaid work.

Recorder Walker also ordered Tahwa to pay £40,000 under the Proceeds of Crime Act. This must be paid in 3 months, otherwise the defendant will face a further 9 months' imprisonment. In addition, she must also pay £600 in prosecution costs.

The case was prosecuted by the England Illegal Money Lending Team (IMLT) in partnership with Stoke-on-Trent City Council Trading Standards and Staffordshire Police, following a report from a victim.

On 13<sup>th</sup> July 2016, officers from the IMLT worked alongside the police to execute a warrant at Tahwa's home. During a search of the address, documents containing evidence of illegal money lending were recovered.



Furthermore, handwritten lists of customers and several loan agreements were also seized.

Jonathan Barker, prosecuting, told the court that Tahwa had been operating as an illegal money lender between February 2014 and July 2016.

Banking records revealed that she had issued over 500 loans to around 100 members of the Zimbabwe UK community.

The prosecution added that some of the loan amounts ran into the many thousands and customers were required to sign an agreement where they put up assets such as their car against the loan.

One victim said she was threatened with being shamed in front of her work colleagues if she could not repay her loan.

## New search tool helps consumers avoid loan sharks

Loan Smart is a new charity formed to help tackle the scourge of illegal money lending. They have recently launched a new website, enabling consumers to check whether their lender is fully authorised by the FCA.

The Loan Smart website draws upon the FCA's registration data to identify fully authorised consumer credit firms. This will help consumers avoid falling into the clutches of illegal loan sharks, complementing the important work already being undertaken by the Illegal Money Lending Teams.

The site also offers consumers practical advice on what to do next if they suspect someone is lending money illegally or where they can get proper help and advice.



**Think Loan Smart, not Loan Shark.**

[www.loansmart.org.uk](http://www.loansmart.org.uk)

## Loan sharks sentenced for £200,000 illegal money lending racket

A pair of loan sharks who ran an illegal money lending business have been sentenced.

Nicholas David Harris, 60, from Enfield, appeared in Wood Green Crown Court on 2<sup>nd</sup> November. He was sentenced to 15 months in prison, suspended for 2 years, and was ordered to carry out 200 hours of unpaid work.

Chortip Thurahai, 49 from Newham, was sentenced to eight months in prison, suspended for two years and received a six-month curfew order.

They had pleaded guilty to illegal money lending and money laundering offences at an earlier hearing.

The case was prosecuted by the IMLT in partnership with Enfield Council and Newham Council Trading Standards and the Metropolitan Police Service.

As a result of enquiries, a warrant was executed at Mr Harris' home address on June 13<sup>th</sup>, 2017. During the search a number of items were seized, including loan agreements stored on an iCloud account and mobile phones.

A search was also carried out at Thurahai's address where documents containing evidence and £7,000 in cash were seized.



Prosecutor Isabella Crowdy told the court that the pair had illegally lent money to 11 individuals between September 2015 to June 2017.

The prosecution added that the pair had issued loans during this period totalling £157,927 and were due to receive interest payments of £83,550 from victims.

The court heard how one victim borrowed money from the pair to help her sick mother in Thailand who was suffering from throat cancer.

When the victim got into difficulty with her repayments, Thurahai and two other women went round to the victim's home and demanded £851 from her.

## Teversham loan shark sentenced

A Cambridgeshire loan shark, who preyed on vulnerable people within the Thai community, was sentenced in December.

Chanarat Squibb, 47, from Teversham, was sentenced to 12 months imprisonment, suspended for two years. She was also ordered to carry out 200 hours of unpaid work and adhere to a three-month curfew between 8pm and 6am.

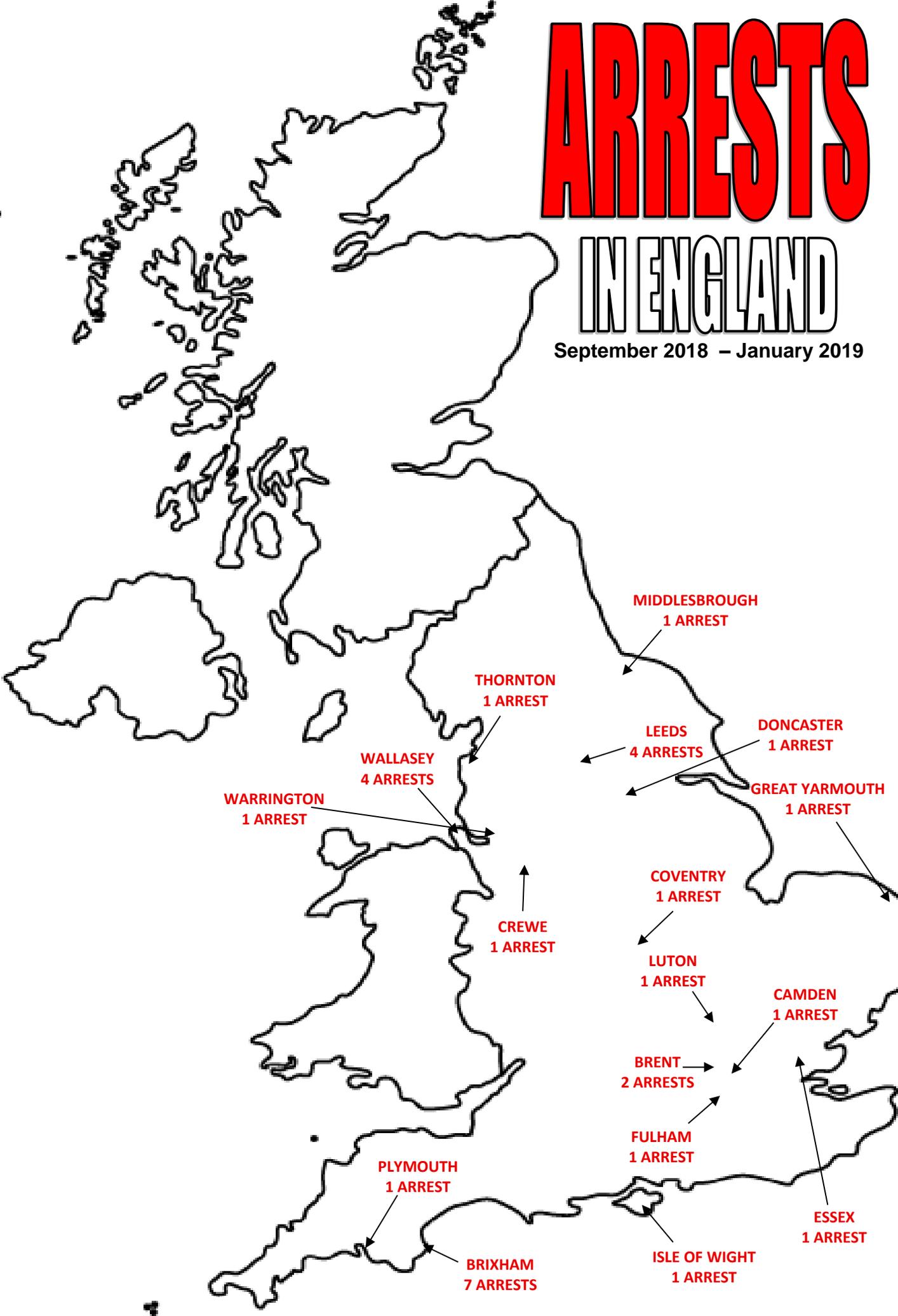
The case was prosecuted by the IMLT in partnership with Cambridgeshire & Peterborough Trading Standards and Cambridgeshire Constabulary. During a search of Squibb's home in May 2017, documents containing evidence and a quantity of cash were seized.

The prosecution told the court that the loan shark had been running her illegal money lending scheme since August 2013. Over the next three-and-a-half years, she issued over 80 loans, ranging from £200 to £10,000.

A financial investigation revealed that Squibb was using both her bank accounts to issue loans and receive repayments from victims. Bank records showed that over £245,000 was transferred into her bank account from named individuals together with £153,720 in cash deposits.

# ARRESTS IN ENGLAND

September 2018 – January 2019



# STOP LOAN SHARKS

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## IMLT MAKE HEADLINES...

**YORKSHIRE Evening Post**

Four suspected loan sharks arrested in Leeds



Yorkshire Evening Post  
14<sup>th</sup> November

**DevonLive**

Seven arrested after 'loan shark' raids in Devon town

Devon Live  
11<sup>th</sup> December

**TeessideLive**

Suspected loan shark arrested in Middlesbrough town centre

Teesside Live  
11<sup>th</sup> September

**Luton Today** | The Luton News  
Herald & Post

Suspected loan shark arrested in Luton

Luton Today  
10<sup>th</sup> October

**Runcorn and Widnes World**

Campaign to tackle loan shark

Runcorn and Widnes World  
20<sup>th</sup> November

**Mirror**

Suspected loan shark's home raided on one of UK's most deprived housing estates



Sunday Mirror  
8<sup>th</sup> December

**The News**

Council's new partnership will help to prosecute loan sharks



Portsmouth News  
17<sup>th</sup> September

**THE PRESS**

Loan shark victims urged to 'bite back'

York Post  
16<sup>th</sup> November

**The Northern Echo**

Action to tackle loan sharks in Chester-le-Street

The Northern Echo  
24<sup>th</sup> September

# STOP LOAN SHARKS

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## School children taught about the dangers of loan sharks

### Loan shark campaign improves pupils' financial awareness

Pupils at a Telford school have created a banner to warn residents about the dangers of borrowing money from unscrupulous lenders.

The IMLT, who regularly team up with local police and trading standards to prosecute loan sharks, launched a competition during an assembly at Holmer Lake Primary School, in Brookside, Telford.

The pupils were tasked with designing a banner to help raise awareness of the perils posed by loan sharks.

The winning banner is now on display at the front of the school and a duplicate is inside Southwater Library.

During lessons, pupils were educated on the dangers of getting involved with illegal lenders. They were also taught about the importance of saving and received guidance on how to manage their money effectively.

Pupils at Holmer Lake are also part of a junior savings scheme delivered by Just Credit Union, a not-for-profit, member owned community bank, operating throughout Shropshire.



Holmer Lake works closely with Just Credit Union to provide its pupils with a school-based savings club that gives them the chance to deposit and withdraw small amounts of money on a regular basis.

**Rachel Gillett, Deputy Head Teacher at Holmer Lake Primary School said:** "Our Finance Fortnight really enhanced the children's understanding of the benefits of saving and the risks involved in borrowing money."

Download the Stop Loan Sharks free teaching resources [here](#).

### Wigan pupils bite back against loan sharks

Children at Marsh Green Primary School are biting back against loan sharks with a poster campaign.

Pupils have been learning about the dangers of illegal money lenders as part of the Stop Loan Sharks initiative, aimed at boosting awareness and helping them to manage their money wisely.

The IMLT has been working with Unify Credit Union and Wigan Council to host assemblies teaching youngsters how to avoid becoming a victim.

Pupils designed colourful "money shark" posters to warn their peers, parents and relatives of the dangers of using illegal money lenders and to promote the help available to those affected.

The posters were then turned into a calendar for 2019 by Unify Credit Union for parents to display at home as a reminder to not be tempted to use a loan shark.



The winner of the poster competition was Jack Briggs (pictured), whose poster has been turned into a banner and is on display at the front of the school. The design includes loan shark warning messages and directs residents who need to borrow to Unify Credit Union.

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## Charter against illegal money lending launched in Winchester

Winchester City Council has pledged to help foster a zero-tolerance attitude to illegal money lending by signing up to the anti-loan shark charter.

The signing was organised in conjunction with the England Illegal Money Lending Team (IMLT) to raise awareness of the problem and help people in the local community.

The partnership will raise awareness of illegal money lending, working with local organisations in Winchester and the surrounding area, to ensure those in the hands of loan sharks are able to access appropriate advice, safe credit and other sources of support.

**Winchester City Council Leader, Cllr Caroline Horrill said:** “Loan sharks have become an increasing problem across the country, and more awareness needs to be raised to prevent people using them, and also catching and prosecuting them.

“I am delighted that we have become a partner with the IMLT’s campaign, and this will help our staff identify loan sharks operating in the area and help residents report loan sharks to us, so we can work with the authorities to secure prosecutions.”



**Pictured L-R: Sid the Shark, Winchester Mayor Cllr Frank Pearson, Winchester projects co-ordinator Janette Palmer and Glenda the Lenda.**

## Harwich week of action to tackle loan sharks

The England Illegal Money Lending Team (IMLT) teamed up with Tendring District Council recently to deliver an awareness campaign in Harwich and Dovercourt.

The ‘bite back’ campaign involved an anti-loan shark charter event, police training, loan shark quiz and school sessions with mascot Sid the Shark.

The Council also joined local agencies to sign a zero tolerance pledge towards loan sharks.

The charter brought organisations together to make a statement that loan sharks will not be tolerated in the local community and send a clear message that they are united in a zero tolerance approach to illegal money lending.

Other activities included police and debt advocates being trained on how to spot loan sharks in the community and support victims.



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## Runcorn campaign to tackle loan sharks

Cheshire Police and the IMLT have undertaken a week of action to tackle loan sharks in Runcorn.

The aim of the partnership operation was to warn residents about the pitfalls and dangers of illegal money lending and provide them with the help and support they may need.

Throughout the week of action, officers from Cheshire Police, Onward Housing and Riverside Housing hosted a number of engagement events across Runcorn, providing residents with advice and support to help stop them from falling victim to illegal money lenders.

The events were hosted in partnership with a number of local agencies, including the Illegal Money Lending Team, Halton Credit Union, Halton Trading Standards and local schools and MPs.

The week of action was part of PC Hampson and Police Community Support Officer Georgie Griffiths' ongoing operation targeting loan sharks.



**PCSO Georgie Griffiths said:** "Throughout this operation we have been able to provide residents with the information they require, helping to ensure that people are aware of all the support that is available."

## Punks put loan sharks in their place with new tune

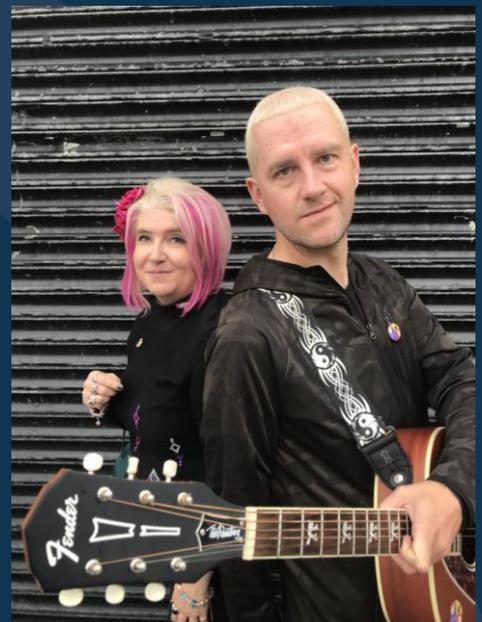
More than 310,000 households in the UK are currently using illegal money lenders. Loan sharks destroy lives and can push victims to the brink of suicide due to the extreme misery they cause.

Now however, a unique project funded by proceeds of crime money has created a radio show and a punk song to help get the message across that help is available.

Radio Northumberland premiered the one hour show before Christmas which featured talented singer songwriter Peter Leithead (Peesh) from Ashington Northumberland and creative poet Beverley Warner (Cherry B) from Harlow in Essex.

The unlikely pair met on a Tyneldols punk tour of Newcastle. Tyneldols arrange bus tours of the region learning about local music, industry and cultural heroes. The event was hosted by punk music presenter Keith Newman whose show New Wave with Newman is one of the station's flagship productions. Since discovering that their unique style of acoustic punk and poetry has a market amongst people of all ages, the pair have played all across the UK and featured in many festivals including the famous "Rebellion Punk Festival" in Blackpool.

The song penned by Cherry and Peesh entitled "Loan Shark" gives out the message that there are alternatives to using loan sharks and that help is always available when needed. Listen to the song on YouTube: <https://www.youtube.com/watch?v=tkevnf1JahQ>



**Cherry said:** "We are so pleased to be able to help get this message out. There are so many people struggling with money these days and we want to warn them not to fall into the trap of loan sharks. There's always an alternative like credit unions who can offer help and support."

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## Hospital staff given advice to help tackle illegal money lending

An initiative aimed at improving the awareness of the dangers of loan sharks for NHS workers was delivered in hospitals across the West Midlands before Christmas.

The IMLT worked with the Birmingham Financial Inclusion Partnership to deliver a series of financial wellbeing sessions to NHS staff in Birmingham and Solihull.

A Talk Money session was held at Queen Elizabeth Hospital Birmingham, where staff received impartial advice about debt management and loan sharks.

The session was delivered by IMLT officers and covered the ways in which illegal money lenders operate and the impact they can have on individuals and communities, advising staff on what to do if they get caught in a loan shark's trap.



It is hoped the staff will be able to utilise what they have learnt to avoid loan sharks in the future and seek help to overcome financial stress.

**Antony Cobley, Head of Inclusion and Wellbeing at University Hospitals Birmingham NHS Foundation Trust, said:** "The link between debt, money worries, stress, lower productivity and absence is increasingly being recognised by employers and we feel it is important that we support the financial wellbeing of our 20,000 staff by working with our partners to bring impartial advice and practical support to them."

## Campaign to stop loan sharks from circling

Illegal money lending is often a hidden problem and has a terrible impact on communities, leaving vulnerable people in financial difficulty.

The IMLT commissioned TV and film scriptwriter Debbie Owen and production company Tri-Hard films to deliver their key messages in a series of short films to raise awareness of loan sharks.

IMLT's latest 'Suspects' campaign highlights the dangerous consequences of getting involved with a loan shark. It also provides guidance as to how people can access help and support if they are being targeted.

The videos feature a police line-up of unlikely characters involved in loan sharking.

The hard-hitting films are based on real cases and show the unscrupulous tactics used by illegal money lenders to threaten and intimidate victims.

The anti-loan shark campaign was delivered in conjunction with Blueline Taxis in the run up to Christmas. The videos were displayed to passengers on digital screens in taxi vehicles across the North East.



The campaign has also appeared in GP surgeries in a bid to warn patients against using loan sharks.

Loan sharks terrorise communities and offer illegal loans at extortionate interest rates. They use callous methods to enforce repayment and victims are often subjected to intimidation and violence.

The videos were viewed over 18,000 times during the campaign.

Watch suspects on Vimeo

<https://vimeo.com/295166964>

# STOP LOAN SHARKS

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## Van-tastic campaign warns of loan shark dangers

After running a successful loan shark campaign last year, Cheltenham Borough Homes (CBH) were awarded additional funding to continue their anti-loan shark campaign.

The extra funding has come from the proceeds of crime of convicted loan sharks.

CBH scooped a national award for its #Cheltenhamsaysno campaign in which IMLT mascot "Sid the Shark" visited deprived areas of Cheltenham to warn residents not to borrow from loan sharks.

The housing company are now working on an even bigger and better campaign to 'keep the wolf from the door'.

The striking message has been printed on the back of five CBH repair vans and hundreds of awareness leaflets have been delivered to areas such as the Moors, St Peters and St Pauls to warn residents about the perils of getting involved with loan sharks.



CBH staff have also provided free benefit and money advice at the Jobcentre to encourage people to avoid illegal money lenders and to remind them that there is help available.

Leaflets and other promotional items are also being displayed in the reception areas of food banks.

With the campaign in full swing, IMLT's mascots 'Sid the Shark' and 'Glenda the Lenda' also made a special appearance to show their support and check out the new designs on the back of the vans (pictured above).

## Loan sharks targeted in social media campaign

The England Illegal Money Lending Team (IMLT) launched a national crackdown on loan sharks before Christmas.

The aim of the "Stop Loan Sharks Week" which took place between 5<sup>th</sup> and 12<sup>th</sup> December, was not only to help people avoid the pitfalls of borrowing from illegal money lenders, but to increase awareness of the help and support available to victims and encourage reporting.

Tony Quigley, Head of the IMLT warned that Christmas was a profitable time for loan sharks as they often prey on people trying to cope with money pressures.

The campaign included advice for social media users on how to avoid falling victim to loan sharks, as well as report illegal money lending activity.

In the majority of cases victims are introduced to the lender either through a friend, family member or because they are known in the community. Victims believe the loan shark is offering them a service but their behaviour can quickly change if repayments are not met.

Facebook users also took part in a Stop Loan Sharks photo caption competition. The best captions for the Sid and Glenda photos won a £25 shopping voucher.



Thanks to all the partners who supported the campaign!



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## TOP TWEETS!



**Brixham Police** @BrixPolice · 11 Dec 2018  
SEVEN people have been arrested in #Brixham as part of a crackdown on illegal money lending in the town. Great multi-agency working with the National Illegal Money Lending Team 👍👏 @LoanSharkNews #BoostTorbay  
Read more here: [bit.ly/2SGRvcO](http://bit.ly/2SGRvcO) #StopLoanSharks



**Oswestry SNT** @OsCops · 19 Dec 2018  
#Oswestry SNT out in Eastern Oswestry and Morda this afternoon, completing a leaflet drop about the dangers of using #Loansharks #staysafe @LoanSharkNews



**whg** @walsallwhg · Jan 31  
whg's Independent Living Team have been with @LoanSharkNews and @impactpoverty today, learning about the ways we can help support victims of illegal money lending - or 'loan sharks' 🐡 - and how we can help stop the sharks circling in future.

**DON'T GET BITTEN BY A LOAN SHARK**

Have you or anyone you know:

- Been offered a cash loan without paperwork?
- Been threatened when you couldn't pay?
- Had your benefit or bank card taken from you?
- Had a loan which keeps growing even though you are making payments?

If you can answer yes to the above you may have been bitten by a Loan Shark.

For confidential help and advice contact the Illegal Money Lending Team

**0300 555 2222** (local call rate, including inclusive minutes from mobiles)

Report a loan shark online at: [stoploansharks.co.uk](http://stoploansharks.co.uk)  
Text us a message on 07860022116



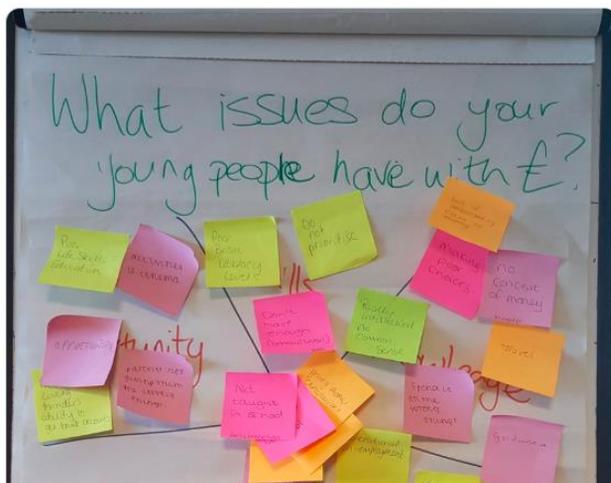
**Loan Smart** @LoanSmartUK · 1 Nov 2018  
We are delighted to be working with the Illegal Money Lending Teams and their @LoanSharkNews campaign. On Tuesday we held a fantastic @UKParliament launch attended by a range of MPs and Peers #BeLoanSmart #StopLoanSharks



**Dewsbury Road Hub** @DewsburyRoadHub · 26 Nov 2018  
Today's South Leeds #xmasspending event also saw @DewsburyRoadHub receive £5000 funding from @LoanSharkNews Illegal Money Lending Team. Working in partnership with @LeedsMoneyBuddy- to produce The Money Buddies Story - a book aimed at children to understand money safety



**DYP** @you\_develop · 28 Sep 2018  
Another great Young People and Money training workshop with @StreetGames Street Savers projects in Doncaster thanks @LoanSharkNews for support and input #communitysafety #financialcapability #choicetheory



**Chelmsley Wood WMP** @ChelmsleyWdWMP · Feb 13  
We received some really useful training this week on the importance of catching loan sharks and the devastating affect they have on peoples lives. Don't be scared to report to @LoanSharkNews or @CrimestoppersUK or tell us! #stoploansharks #chelmsleywood #crime



**StepChange** @StepChange · 10 Dec 2018  
Loan sharks have been known to target innocent families at #Christmas. Stay safe and know the signs. Visit [stoploansharks.co.uk](http://stoploansharks.co.uk) for more information #SLSWeek18 @LoanSharkNews

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# STOP LOAN SHARKS

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## WALES IMLU UPDATE

### Loan shark who made up to half a million out of people's misery ordered to hand over cash

Edwin Thomas, 77, charged struggling customers eye-watering interest rates and made up to half a million pounds from his criminal racket.

Pensioner Thomas loaned out nearly £40,000 over the last 20 years and charged interest of up to 500% - raking in more than £218,000 profit from hard-up borrowers.

A proceeds of crime hearing heard that Thomas was now living on benefits and could only pay back £16,000. The judge ordered that the money should be repaid within three months or the defendant would have to serve twelve months in prison in default. He had previously been given a six month prison sentence, suspended for twelve months.

The court ordered that the ledgers in which he kept records of the amounts being loaned out and the money coming in should be destroyed.

They showed he received repayments of £469,000, but still had £100,000 outstanding.

The Wales Illegal Money Lending Unit searched his Rhyl home twice and found £14,250 in cash, and eight ledgers.

He was convicted in July, when he pleaded guilty to three charges - unlawfully setting up an activity without a licence between 1997-2014, acquiring the criminal property of proceeds of money laundering excesses between 2014 and 2017, and carrying out an unregulated activity of money laundering between 2011 and 2017.

Compensation awards adding up to more than £6,000 were made to eleven of Thomas' victims.

### Wales Proceeds of Crime Act Awards

The Wales Illegal Money Lending Unit have awarded proceeds of crime funding to the following organisations:

**The Social Publishing Project** will include a one-page feature on loan sharks and a recent case study in their Quids in! Magazine. This will encourage victims to come forward, raising awareness of WIMLU, and reassuring victims about any fears they may have about reporting. They also plan to create bilingual educational materials.

**Rhondda Cynon Taff Citizen Advice** ran a publicity campaign to raise awareness of illegal money lending in the lead up to the Christmas holiday period: "Don't be bitten by the cost of Christmas". They also plan to create bilingual educational materials and deliver eight roadshows to raise awareness of loan sharks.

**Celtic Credit Union** are planning a leafleting campaign in the run up to Christmas 2019, highlighting the dangers of loan sharks whilst promoting the Credit Union. This will reach 100,000 households across Neath Port Talbot and the Swansea area.

**Afan Tawe Nedd Crime Prevention Panel** are going to organise reassurance/engagement events across Neath, Port Talbot and Pontardawe. They will be giving free advice and literature to hundreds of people.

**Dewis charity** organised a client inclusion event for 16-25 year olds who are in supported accommodation. A trip to Cardiff's Winter Wonderland took place alongside an awareness session about illegal money lenders.

**Idris Davies School & Caerphilly Homes** are to develop a short film on the dangers of unsafe borrowing. The project will be closely linked with the financial capability curriculum that is integrated across the school.

The Wales Illegal Money Lending Unit have recently joined Twitter, [follow them](#) for regular updates on loan shark cases.

# STOP LOAN SHARKS

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## TRADING STANDARDS SCOTLAND UPDATE

### Illegal Money Lending Research

The Scottish Illegal Money Lending Unit are delighted to launch the 1st Scottish specific research into the world of illegal money lending in Scotland. The research looks at a wide range of issues associated with borrowing and how illegal lenders are operating in the country.

The research was conducted by Nick Hopkins Consulting in association with Craigforth who were commissioned to look at a series of questions. The study explores the financial and psychological impact of using illegal money lenders and borrowers' experiences of accessing and repaying loan sharks.

The Scottish Illegal Money Lending Unit (SIMLU) is part of Trading Standards Scotland, which is run by local authorities body Cosla.

Councillor Kelly Parry, Chair of the Trading Standards Scotland Governance Board said "We welcome the independent research that was conducted by Nick Hopkins Research in association with Craigforth. This is the first Scottish specific research to be conducted and shows some of the reasons why people use illegal lenders, the amounts of interest that are charged and how threats and intimidation are used to force people into paying back the loans."

The Scottish Illegal Money Lending Unit will use this research to assist with the future development of the team.

The online version of the research is available for download [here](#).

## STAY IN TOUCH WITH THE IMLT

*VISIT OUR WEBSITE*



*FOLLOW US ON TWITTER*



*GIVE US A LIKE ON FACEBOOK*

### Free training for frontline staff

The IMLT is offering frontline staff awareness training on illegal money lending. Loan sharks could be having a detrimental impact financially, physically and emotionally on your clients and services users.

The awareness sessions are delivered by an IMLT LIAISE officer (Leads in Awareness, Intelligence, Support and Education). The sessions are free of charge and usually last an hour.

If your organisation is interested in training, please contact us on [reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk)