



STOP LOAN SHARKS

Intervention . Support . Education

NATIONAL NEWSLETTER

Winter Issue

LOAN SHARKS TARGETED IN CHRISTMAS SOCIAL MEDIA CAMPAIGN



Photo Credit: Six Town Housing

The Illegal Money Lending Team launched a nation-wide social media campaign back in December to warn families against borrowing from loan sharks in the lead up to Christmas.

The IMLT works closely with outside agencies to generate intelligence about loan sharks in local communities.

The campaign attracted hundreds of partners who all took part in an IMLT Tweet-A-Thon by sharing messages, advice articles and media links with followers about the dangers of using loan sharks and the consequences that can follow.

To spread awareness of the support available to loan shark victims, partners were encouraged to use the team's Stop Loan Sharks Facebook frame and shark-themed photo props.

The IMLT 24-hour hotline 0300 555 2222 was active over Christmas and New Year; victims were able to contact the team for information and support concerning loan sharks.

In other news... our website turned 1 year-old last month!

Our website (www.stoploansharks.uk) turned 1 year-old on 25 January!

A big thank-you to all our partners who have continued to share the link to our website on social media; this helps us reach more victims and spreads the stop loan sharks message far and wide!

Also, a big thanks to our nifty design team for their hard work and maintenance to the website. Victims now have another way of reporting loan sharks and contacting the IMLT.

IMLT 24 HOUR CONFIDENTIAL HOTLINE: 0300 555 2222

HAMPSHIRE LOAN SHARKS ORDERED TO PAY BACK £195,000

TWO illegal money lenders from Hampshire have been ordered to pay back £195,000 in proceeds of crime money or they face more time behind bars.

Kevin Colin White, 57, and Adrian James Dowse, 46, both from Havant, appeared in Portsmouth Crown Court on 19 September for a confiscation hearing.

The defendants were given three months to pay back the lump sum of money or they face more time behind bars for non-payment.

White and Dowse were jailed on 2 November 2016 for running an illegal money lending business worth thousands of pounds.

At an earlier hearing, prosecutor Lee Bennett told the court how the defendants had been supplying cash loans and motor vehicles on credit for a period of two and a half years.

When warrants were executed at the homes of both defendants in October 2015, IMLT officers seized documentation evidencing loans and repayments being made, as well as £12,000 in cash.

The prosecution told the court how recovered records showed a flat rate of interest of between 20% and 50% being charged on loans.

BIRMINGHAM LOAN SHARK ORDERED TO PAY BACK THOUSANDS IN PROCEEDS OF CRIME

A LOAN shark, who preyed on members of the Congolese and Angolan communities, was ordered to pay back thousands of pounds in proceeds of crime money at Birmingham Crown Court on 5 January 2018.

Jean-Roger Mambonzo, 57, from Bournville, received a 10 month suspended prison sentence at an earlier hearing (22 December 2017) after pleading guilty to two offences of illegal money lending.

During a confiscation hearing, Mambonzo was ordered to pay back £33,151 in proceeds of crime money.

The Illegal Money Lending Team brought the case against Jean-Roger Mambonzo after officers, working in partnership with Birmingham City Council Trading Standards and West Midlands Police, executed a warrant at the defendant's home address on 3 May 2017 and found bank receipts evidencing loan activity and over £13,000 in cash.

At an earlier hearing, Prosecutor Simon Mortimer told the court that Mambonzo had been operating an illegal money lending business across the country since 30 April 2012. During this period, Mambonzo had provided over 500 personal loans to 186 borrowers from the Congolese and Angolan communities.

Mr Mortimer said the defendant was charging borrowers 30% interest per month on personal loans.

Financial investigations conducted by the IMLT demonstrated that on some months, customers were only able to pay the interest amount, meaning their capital loan balance was never reduced.

DEVON LOAN SHARK SENTENCED FOR PREYING ON ZIMBABWEAN COMMUNITY

A DEVON loan shark who set up an illegal money lending business among the Zimbabwean community was sentenced on Thursday 30 November.

The defendant, Clever Nyikazino Gwidza, aged 39, from Hatherleigh, pleaded guilty to illegal money lending between May 2016 and April 2017.

Loan shark Gwidza was sentenced to 4 months in prison, suspended for 12 months and was ordered to carry out 150 hours unpaid work by HHJ Mercer QC.

The defendant was investigated by the England Illegal Money Lending Team (IMLT) who work in partnership with the Devon, Somerset and Torbay Trading Standards Service and Devon and Cornwall police.

When IMLT officers executed a warrant at Gwidza's home address on 26 April 2017, documentation and electronic devices were seized.

On behalf of the prosecution, Simon Mortimer told the court how IMLT officers found a spreadsheet on Gwidza's computer labelled '30 Days Loans' which showed over £70,000 being loaned out to 22 individuals.

The prosecution added that the defendant would lend out money for a 30-day period and was charging victims 24% interest. One victim, who borrowed £1,000 in October 2016, repaid Gwidza £1,240 the next month.

PLYMOUTH LOAN SHARK ORDERED TO PAY BACK THOUSANDS IN PROCEEDS OF CRIME

A LOAN shark, who preyed on vulnerable taxi drivers in Plymouth, was ordered to pay back thousands of pounds in proceeds of crime at Plymouth Crown Court on 13 October 2017.

Mark Constantine, 57, from Prince Rock in Plymouth, received a 12 month suspended prison sentence at an earlier hearing (16 May 2016) after pleading guilty to offences of illegal money lending.

A confiscation order of £20,000 was made, which Constantine must pay within 3 months otherwise he risks facing a default prison sentence of 9 months.

The IMLT brought the case against Mark Constantine after officers, working with Plymouth City Council Trading Standards and Devon and Cornwall Police executed a warrant at the defendant's home address on 13 May 2015 and found documentation evidencing loan activity.



At an earlier hearing, Prosecutor Stuart Jessop told the court that Constantine had a Consumer Credit Licence but failed to renew it when it lapsed in 2011.

After his licence lapsed, Constantine continued to sell cars on hire purchase and give out cash loans to vulnerable taxi and private hire drivers. The court heard how Constantine was lending to fifty clients, mainly taxi drivers, who were looking for finance to purchase vehicles.

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ESSEX LOAN SHARK TOLD: PAY £30,000 OR GO TO PRISON

A LOAN shark from Basildon was ordered to pay back thousands of pounds in proceeds of crime money at a confiscation hearing on 18 January 2018.

Sijo Sebastian, 40, from Basildon, received a four month custodial sentence at an earlier hearing (12 May 2017) after pleading guilty to illegal money lending offences.

Appearing before HHJ Pugh at Basildon Crown Court on 18 January, Sebastian was stripped of his available assets and was ordered to pay back £30,000. He was given 3 months to pay the amount otherwise he faces a default sentence of 9 months behind bars.

During searches of the defendant's home address and business premises in April 2016, IMLT officers recovered a number of cheques from Sebastian's home – one of which was for £5,000. When a warrant was executed at the defendant's business premises on High Street North in East Ham, London, officers recovered a computer which contained a number of documents, illustrating aspects of the defendant's illegal money lending enterprise.

An excel spreadsheet which was found on the seized computer and called 'SIJO CLIENTS' listed 54 people and made references to 50 interest bearing loans.

At an earlier hearing, Prosecutor Lee Bennett explained to the court how Sebastian had strong links within the Malayali community and had 'undoubtedly used those links to further his business interests including his own illegal business'.

The defendant was charging an APR of between 49% and 67% on loans. Interest was charged each month and customers were expected to pay a fixed 'rental charge' each month until their capital amount was paid back.

The court heard how Sebastian had made £950 profit on one victim's £2,500 loan.

WEMBLEY LOAN SHARK ORDERED TO PAY BACK THOUSANDS IN PROCEEDS OF CRIME

A WEMBLEY loan shark was ordered to pay back thousands in proceeds of crime money at a confiscation hearing on 15 September.

Appearing at Harrow Crown Court, Velar Sithamparapillai, 64, from Tokyngton was ordered to pay back over £28,000 in proceeds of crime money.

The defendant received a nine month suspended prison sentence after pleading guilty to illegal money lending and money laundering between January 2010 and July 2014 at an earlier hearing in May 2017.

Mr Sithamparapillai was investigated by the England Illegal Money Lending Team (IMLT) who work in partnership with Brent Council's Trading Standards Service and The Metropolitan Police Service.



When a warrant was executed at the loan shark's home on 16 July 2016, IMLT officers recovered loan agreements, a large quantity of gold jewellery and documentation indicating that the defendant was conducting an unlicensed money lending business.

LOAN SHARK VICTIM SPEAKS OUT AFTER HE WAS FORCED TO PAY BACK THOUSANDS ON A SMALL LOAN WITH 'EYE WATERING' INTEREST

A **BUSINESSMAN** tells of his ordeal of being financially 'exploited' by a man who he considered to be a 'father figure'.

After he fell in to financial difficulties after setting up an ill-fated classic cars business, he borrowed money from a man he met in his local bookmaker.

The West Yorkshire man, who would only speak out anonymously, fell victim to a loan shark after he got carried away with gambling on fixed odds betting terminals.

The 53 year-old's main income came from a family business which he ran with his sister and business partner. In 2012, the business plummeted and regrettably took a 'reversal of fortune'.

During this period, the victim was also caring for his sick mother who had dementia. He'd developed a serious drink problem and turned to gambling to escape all the stress built up by work and his unfortunate family situation.

The victim fell behind on other financial commitments whilst running his classic cars business and was approached by a guy in his local bookmaker who offered to lend him some money.

The victim borrowed £1,500 from a man who he described as a sort of "Jekyll and Hyde" figure.

The victim said: *"He was very sympathetic towards me losing my father and caring for my sick mother. It soon became obvious that all he was really focused on was making as much money out of me as possible.*

"I had a serious drink problem at the time; it was a build up of stress from work and then the demise of my father. I was seriously impaired during this point in my life and I think the loan shark knew he could exploit that."

The situation started snowballing and it wasn't long until the victim had to ask his sister and business partner for a loan to pay off the debt owed to the illegal moneylender.

The victim used £6,000 to pay off the debt owed to the loan shark in a hope this would get him "off his back".

He added: *"The loan shark was sufficiently aware of my relationships and the trust issues between myself, my sister and business partner. I allowed myself to be blackmailed. I paid the loan shark to keep him quiet."*

The victim decided to seek help after watching a BBC documentary about loan sharks (The War on Loan Sharks). He reported the loan shark to the Police who in turn referred the case to the IMLT.



ARRESTS

IN ENGLAND

SEPTEMBER – DECEMBER
2017



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IMLT MAKE HEADLINES...



'I was duped by an OAP loan shark'

BBC Business
5 January 2018



Two alleged loan sharks arrested after raids in County Durham

Chronicle Live
9 January 2018



Mural warns of loan sharks' fishy trade

Blackpool Gazette
8 January 2018



Bromsgrove bites back against loan sharks as part of awareness campaign

Bromsgrove Standard
15 October 2017



Seized loanshark cash used in Whitechapel school to teach families how to avoid illegal money lenders

East London Advertiser
2 November 2017



South Yorkshire loan sharks targeted in Christmas campaign

Sheffield Star
5 December 2017



The Illegal Money Lending Team received a mention in EastEnders on 24 November. In the programme, the Taylor family were left heartbroken when they had their family dog taken away from them by loan shark Lloyd. Joyce told Karen to contact the IMLT for help and report the loan shark.



Campaign that aims to reel in the loan sharks

EMMA CURRY

Local agencies gathered at Dilston Lane Methodist Church to discuss plans for a campaign to combat illegal money lending in the town.



From left are Daniel Oliver, Carrivora Shaker from Dilston Lane church, Julie Abbott of Stockport Credit Union, Will Dixon from Lloyds Bank and IMLT member, Glenda the Leader.

The Illegal Money Lending Team (IMLT) - a national team that investigates and prosecutes loan sharks - worked with Stockport Credit Union and Officers resident Daniel Oliver to host the event.

An IMLT support officer gave attendees guidance on how to spot a loan shark and support a client who may be in the grip of an illegal money lender.

The event attracted 37 attendees from 26 different local agencies that deal with vulnerable people on a regular basis. Attendees learnt about the tactics used by loan sharks and the help and support available to victims through the services of the Illegal Money Lending Team.

Tony Outley, head of the IMLT, said: "It is important that Stockport agencies work together to protect communities from illegal money lenders."

"We are urging residents to take the 'check before you borrow' approach as a bid to prevent more people from falling victim to loan sharks."

"Illegal money lending is a despicable crime that affects the most vulnerable in our society. If you or someone you know has been the victim of a loan shark, we urge you to seek help by contacting us on 0204 555 2222. Calls are FREE 24 hours a day and all information is treated in the strictest confidence."

Stockport Express – Front Page
29 November 2017

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PROCEEDS OF CRIME PUT TO GOOD USE



LOAN SHARKS' CASH USED TO HELP PEOPLE IN DEBT

A CREATIVE campaign involving money trees has brought useful messages to libraries in Wiltshire.

The Illegal Money Lending Team worked with Kennet Furniture Refurbiz – a furniture and white goods reuse charity in Wiltshire – to deliver the campaign.

The project involved members of the community coming together to create giant money trees to raise awareness of the support services available in Wiltshire for individuals struggling with loan sharks, debt and poverty.

The leaves on the money trees contain useful messages and contact details for the IMLT, Wiltshire Savings and Loans Credit Union, The Trussell Trust and other support agencies.

The IMLT commissioned the project using £4690 of proceeds of crime money.

The idea for the project came about after a recent report (The Wiltshire Uncovered Report 2014) revealed the areas which have the highest levels of deprivation. Kennet Furniture Refurbiz is often hearing from clients about the need to access finance and flexible payment terms because of their low incomes and stretched finances.



Pictured: Sid the Shark helped members of the community design their own money trees



MP BACKS STOKE-ON-TRENT LOAN SHARK CAMPAIGN

A Labour MP has showed her support for a campaign which raises awareness of loan sharks and warns others against using illegal money lenders in Stoke.

Ruth Smeeth, MP for Stoke-on-Trent North, came down to a local supermarket to show her support for the IMLT bite back campaign back in November.

Ruth handed out posters and information leaflets to customers, warning them about the dangers of using loan sharks and where to seek help if they or someone they know have fallen victim to illegal money lending.

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PROCEEDS OF CRIME PUT TO GOOD USE



STOCKPORT AGENCIES LEAD THE FIGHT AGAINST LOAN SHARKS

LOAN sharks were the main topic of discussion at an awareness event in Stockport on 6 November 2017.

Local agencies gathered at Dialstone Lane Methodist Church to discuss plans for a campaign to combat illegal money lending in the town.

The IMLT worked with Stockport Credit Union to host the event which attracted 37 guests from 28 different local agencies.

Attendees learnt about the tactics used by loan sharks and the help and support available to victims through the services of the Illegal Money Lending Team.



Pictured: Glenda the Lender with Stockport partners

An IMLT support officer gave attendees guidance on how to spot a loan shark and support a client who may be in the grip of an illegal money lender.

MURAL WARNING FAMILIES AGAINST USING LOAN SHARKS IS UNVEILED IN BLACKPOOL

A MURAL warning families about the dangers of using loan sharks has been unveiled in Blackpool.

The IMLT worked with Great Places Housing Group tenants and local artist Shane Johnstone to create a fish themed mural warning others against borrowing from loan sharks.

The mural project - funded using £5,000 of proceeds of crime money – highlights the dangers of using loan sharks and the help and support available to victims.

The mural appears on the side of Talbot and Brunswick Sports Barn; it features the IMLT 24-hour helpline number (0300 555 2222) and website (www.stoploansharks.uk). Victims and worried family members can call the team anonymously or in confidence to report a loan shark.

The Blackpool Fylde and Wyre Credit Union have recently rebranded to CLEVR Money. Visit <https://www.clevr.money/> for information on how to become a member.



Pictured: Colleagues from Great Places Housing Group, Talbot and Brunswick Hub and Blackpool Council with mural artist Shane Johnstone (middle-front) and local children Robbie and Amelia Holden.

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PROCEEDS OF CRIME PUT TO GOOD USE



LOAN SHARKS' CASH HELPS WEST SUSSEX AND SURREY SAVERS

CASH confiscated from loan sharks will be used to reward residents in West Sussex and Surrey who save through a local Credit Union.

The IMLT are working with BOOM! Credit Union to launch a scheme to encourage residents to build up an emergency savings fund while also making them aware of the dangers of borrowing from loan sharks.

A joint initiative will see the team use proceeds of crime money - confiscated from convicted loan sharks - to sponsor new Credit Union accounts.

The incentive is open to the first 50 people who join BOOM! Credit Union and save £25 a month for three consecutive months. Members who meet the saving requirements will receive a £25 boost directly into their Credit Union account.

For information on how to become a member of BOOM! Credit Union call 01903 228496 or visit www.boomcu.com.



Pictured: Jenny Attree, Volunteer at Boom! Credit Union holding a Stop Loan Sharks £25 voucher

CROYDON SAVERS TO BENEFIT FROM LOAN SHARKS' CASH

CROYDON savers are biting back against loan sharks as part of a scheme to tackle illegal money lending in the town.

Croydon Plus have seen an increase in membership after launching a new incentive to combat loan sharks.

After launching an incentive to steer residents away from using loan sharks, the Credit Union have had 50 new members open an account and build up savings in preparation for a special occasion or unexpected financial emergency.



Members who saved £5 per month for three consecutive months were awarded with a £25 boost.

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WORKING WITH OUR PARTNERS

POLICE TRAINED ON HOW TO SPOT SIGNS OF ASSAULT FROM LOAN SHARKS

Over 60 PCSOs from Staffordshire Police were trained on how to spot signs of assault from loan sharks back in December.

The IMLT attended an Organised Crime Group (OCG) conference at Staffordshire Police HQ to train officers on the signs to look out for when dealing with members of the public who may be in the clutches of a loan shark.

The IMLT work with police forces across the UK to gather, share and corroborate intelligence in order to co-ordinate operations and raids.

If you would like an officer input session to raise awareness of illegal lenders and legislation (free of charge) please email us at reportaloanshark@stoploansharks.gov.uk



Pictured: Staffordshire PCSOs learn how to support loan shark victims at OCG conference back in December.

LOAN SHARKS TARGETED AT BISHOP AUCKLAND CONFERENCE

The conference, held at Bishop Auckland Football Club (FC) in October, brought together a number of key organisations such as the Illegal Money Lending Team, NE First Credit Union, Durham Savers, the Police Crime and Victims Commissioner's Office, Think Families, Citizens Advice Bureau and Area Action Partnerships.

The Illegal Money Lending Team and NE First Credit Union have recently become joint sponsors of BAFC and the conference was the first of many events the partnership will be holding to increase awareness of the credit union.

Durham County Council's financial inclusion and credit union awareness project - Durham Savers - has played a pivotal role in bringing the credit union and The Illegal Money Lending Team together with Bishop Auckland FC.



Pictured: Durham Constabulary's Mini Police, who helped out with proceedings.

Loan sharks were targeted at a conference of anti-illegal money lending organisations from County Durham.

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SID & GLENDA'S PHOTO ALBUM



Sid gets arrested during Bromsgrove week of action



Glenda the Lender visited The Acorns School in Ellesmere Port during Financial Capability Week



Glenda the Lender gets arrested at the Billingham Carnival & Garden Show!



Sid joined Citizens Advice Telford to deliver a week of action to raise awareness of illegal money lending in the town.



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TOP TWEETS!



B31 Voices @B31Voices · 24 Dec 2017

Tis' the season to NOT borrow from a loan shark, no matter how tempting it might be. Remember to only borrow from legitimate lenders, like @6TownsCU in #Northfield | Report loan sharks or get advice to @LoanSharkNews on 0300 555 2222 #stoploansharks



PC Joe Iles @ASPJoelles · 20 Dec 2017

Loan sharks are illegal moneylenders who often charge very high interest rates. Don't let them ruin your #FestiveSeason this #Christmas. Report them and get help online: gov.uk/report-loan-sh... #StopLoanSharks



BhamFip @BhamFip · 7 Dec 2017

Need a loan this #Christmas? Credit Unions are a much safer alternative than borrowing from a loan shark. Find a Credit Union: bit.ly/FindCreditUnion #SLSWeek2017 #ThursdayThoughts



Opening Doors @OpeningDoorsLD · Jan 18

@NorwichCU visited @OpeningDoorsLD helping us with credit union information to #stoploansharks be safe around money



North Bristol Advice @NBACBristol · 7 Dec 2017

South Gloucestershire and Stroud College students showing support for Stop Loan Sharks week! Loan sharks have been known to target innocent families at #Christmas, stay safe and know the signs. Visit stoploansharks.uk for more info #SLSWeek2017



G M Police @gmpolice · Jan 4

Help is available to loan shark victims who have been bitten over festive period @loansharknews #stoploansharks bit.ly/SLSNewYear pic.twitter.com/7g1wBDR6QH



Paul Lewis @paullewismoney · Jan 6

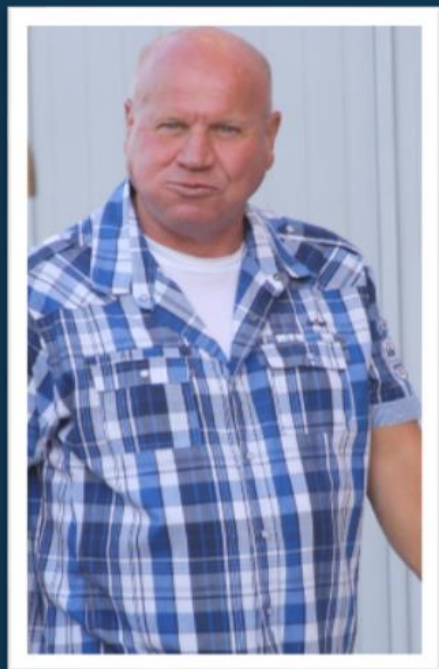
On @Moneybox noon @BBCRadio4 (3) An extraordinary interview by @Tony_Bee with a man who escaped from the jaws of a loan shark - it took five years and a lot of determination.



WALES IMLU UPDATE

CAERPHELLY LOAN SHARK JAILED

“He threatened to set my house on fire”



A Proceeds of Crime Act investigation into Sparey’s ill-gotten gains has been launched.

Benefits claimant Robert Sparey, 55, of Caerphilly was jailed for three and a half years at Cardiff Crown Court after pleading guilty to illegal money lending over a period of more than 20 years, money laundering and attempting to pervert the course of justice.

Sparey, who has 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”. Sparey 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.

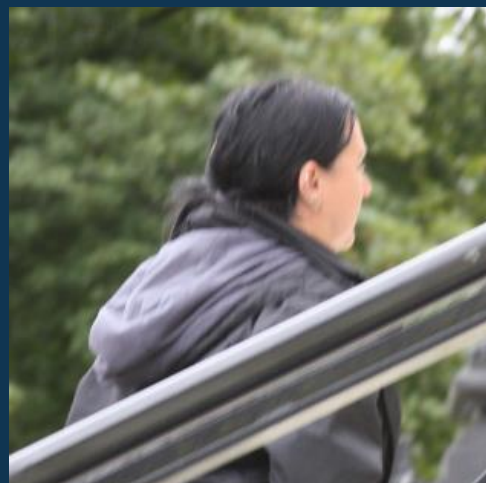
When they arrested Sparey, WIMLU investigators found over £20,000 cash in biscuit tins and cupboards in his house as well as Rolex watches and gold jewellery; investigators also established that Sparey had spent £18,000 on a caravan.

Loan shark Lorna lent to care home colleagues

A loan shark care worker made more than £12,000 by illegally lending cash to colleagues at “extortionate” interest rates. Lorna Llewellyn, 54, was spared prison after she admitted two counts of unlawful money lending and was sentenced at Cardiff Crown Court.

The offending occurred between 2013 and 2017, and was investigated after one of her victims contacted the Wales Illegal Money Lending Unit. Prosecutors told the court that Llewellyn would lend about £100 at a time to colleagues at a care home who were short of money.

Llewellyn was dismissed from her job in a care home and was spared jail when the judge imposed a four month jail term, suspended for two years. She was also ordered to complete 200 hours of unpaid work.





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TRADING STANDARDS SCOTLAND UPDATE



A 32 year old male from Glasgow has been reported to the Procurator Fiscal for illegal money lending. This work was conducted in association with Police Scotland.

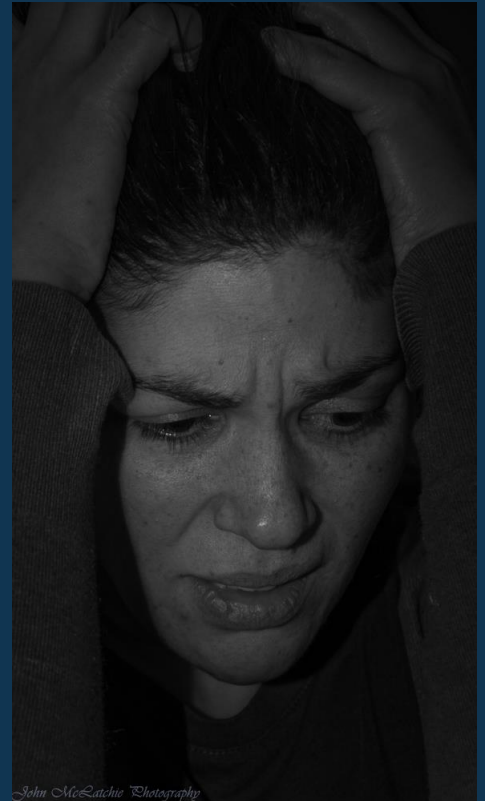
The Scottish Illegal Money Lending Unit, part of Trading Standards Scotland, have produced a prevention film showing real life stories of victims of illegal money lenders. This video will be used by the team and partner organisations to highlight the issue caused by illegal money lending.

The film entitled 'It's Not The Answer' is available to view on Trading Standards Scotland's YouTube channel:

https://www.youtube.com/watch?time_continue=210&v=ismyHK3dBe4

Trading Standards Scotland are asking partners to share the video on social media channels to raise awareness of illegal money lenders over the coming months. The team are using the following hashtags #IDontKnowWhereToGo and #IDontKnowWhatToDo.

The team provide training for staff and members of the community along with awareness raising materials. If you would like further details on the work of the Scottish Illegal Money Lending or to discuss how you can work together, you can contact the team on 0141 577 3534 or using the Freephone number 0800 074 0878.



STAY IN TOUCH WITH THE IMLT



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