

Burton Loan Shark Sentenced To 4.5 Years

Loan shark Mantas Daujotas aged 38, who pleaded guilty, was sentenced for illegal money lending, money laundering and unlawful possession of identity documents.

Daujotas left the country after he was arrested and was extradited from Lithuania to face justice. England Illegal Money Lending Team with valuable support from Staffordshire Police and other law enforcement agencies conducted the investigation. Daujotas lived in Burton-upon-Trent and kept detailed records of loans and repayments on an electronic device. Ben Mills, prosecuting told the court that Daujotas made roughly £100,000 a year from vulnerable consumers.

It is estimated that Daujotas, who had previously worked for a legal credit business for 5 years but had no license to lend himself, had at least 260 customers. Investigators found the defendant to be in possession of over 80 documents belonging to other people. These were mainly passports and identity documents but included bank cards and driving licenses, kept as security until the loan was paid off. Ben Mills argued that this caused borrower's considerable difficulty and increased the pressure on them to repay. In sentencing Daujotas HHJ J Edwards stated that this gave the lending a level of sophistication. Financial investigations revealed a significant business with loans of just

under £2million with a £450,000 profit between March 2015 and August 2019, which was described in court as an eye watering amount. Most borrowers had multiple loans.



Sentencing Daujotas, HHJ J Edwards said "Your background as an agent gave you an insight into the highly regulated credit industry", adding that Daujotas therefore knew he needed a licence to lend money in this way. HHJ Edwards also stated "Individuals such as you thrive and prosper" from "the exploitation of the financially vulnerable" and the enterprise was "highly profitable, large scale and well organised". Daujotas will serve 45 months for money laundering, with a 12 month sentence for illegal money lending to run concurrently, an 8 month sentence for possessing identity documents that did not belong to him to run consecutively and a consecutive 1 month sentence for the bail offence.

Watford Man Sentenced For Illegal Money Lending

A Watford man who illegally lent money to people has been given a 12 month prison sentence, suspended for 12 months.

David Evans, 74, from Watford pleaded guilty to running an unlawful money lending business and was sentenced at St Albans Crown Court.

The case was prosecuted by the IMLT, in partnership with Hertfordshire County Council Trading Standards and Hertfordshire Police. The court heard how Evans had been running his illegal money lending scheme between 2017 and 2021. Historically, Evans worked for a legitimate,

authorised credit business so he was aware that permission from the FCA was required. He even went as far as to advise customers that he was operating personally and lending on "the down low".

Evans had 175 borrowers on his loan books charging a minimum of 20% interest. No one received any paperwork and borrowers were advised to repay loans into his personal account with the instruction not to annotate the word loan on any payments. Over the period he operated he issued at least 655 loans to the value of £175,653.20 and collected at least 3,100 payments.

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Magic Money Tree's Created By St Helens School Children To Raise Awareness Of Loan Shark Dangers

An eye-catching art installation has been created by school children across St Helens to raise awareness of the dangers of loan sharks and signpost people to the support available from the IMLT

Digital Arts Box CIC worked with students from Mill Green Primary School, Eaves Primary and St Augustines High School to marry digital design with installation art in creating the 'Magic Money Trees'



The project saw students learning about the dangers of loan sharks at the same time as getting creative with graphic design apps to create unique designs from each participant.

The artwork project was commissioned by the IMLT using £5,000 of money which had been confiscated from loan sharks following successful prosecutions.

The project culminated in a celebration and public exhibition event on the 11th March with the lasting message aiming to serve as a reminder to local residents about the dangers of loan sharks.

New Social Media Toolkit launched by IMLT

The IMLT has launched a new social media toolkit which is free for all partner agencies to access. The toolkit includes many useful resources for use on a number of social media platforms. The toolkit can be found here:

[Social Media Toolkit Home page - Stop Loan Sharks](#)

Consumer Duty

The FCA's new consumer duty rules come into force from the 31st July 2023 and aim to ensure that customers receive 'good outcomes'. The IMLT can help FCA regulated organisations to consider the impact of loan sharks within their consumer duty, as per FCA expectation. For more information on how we can help please call 0300 555 2222 or email

Catherine.Wohlers@birmingham.gov.uk

Liverpool Man Sentenced For Illegal Money Lending Racket

A Liverpool man who illegally lent money to vulnerable people has been sentenced to 10 months in prison.

Alan Hayden, 52, from the West Derby area of Liverpool, admitted running an unlawful money lending business and was jailed at Liverpool Crown Court.

The case was prosecuted by the IMLT, in partnership with Liverpool City Council Trading Standards and Merseyside Police.

The court heard how Hayden had been running his illegal money lending scheme between 2021 and 2022. Historically, Hayden ran a legitimate, authorised credit business but in 2021,

the FCA revoked his permission, meaning the company should have ceased trading. Hayden charged at least 100% interest on short term loans and lent to some very vulnerable people. The court heard from some of Hayden's borrowers who said "he didn't care how we got it he wanted paying" and described him as a Jekyll and Hyde character who "has this habit of sucking you in". They described how he threatened to take a taxi driver off the road and how, when they started to struggle with repayments they "saw the other side of Mr Hayden".

Chatham Woman Sentenced For Illegal Money Lending

A woman from Chatham has been handed a suspended prison sentence after admitting to the offence of unlawful money lending amongst colleagues she worked with at a local hospital.

Malai Gambrill, 55, who worked as a caretaker at the Medway Maritime Hospital in Kent, started lending money to her colleagues and charging interest rates of around 60%, lending around £80,000 in total.

Gambrill, of Ingle Road, Chatham, appeared at Maidstone Crown Court on Friday, 12th May 2023, and was sentenced to 30 weeks custody, suspended for 12 months and 150 hours unpaid work.

The case was prosecuted by the IMLT in partnership with Kent County Council trading standards and Kent Police.

On 29th September 2020, officers from the IMLT worked alongside the police to execute the warrant at the defendant's home and workplace. During a search of the address, documents containing evidence of illegal money lending were recovered. Furthermore, computer and a mobile phone device were also seized.

Ms Luttmann prosecuting, said there had been no violence, threats or undue pressure to repay – which are usually elements associated with "loan sharking"

Liverpool Man Sentenced For Illegal Loans Business

An illegal money lender who pocketed over £163,000 from vulnerable customers has been sentenced.

Anthony Suku, 65, from Liverpool, admitted charges of unlawful money lending and money laundering.

Suku was sentenced to 22 months in prison, suspended for 18 months. He will also have to complete 250 hours of unpaid community work and adhere to a curfew of 8pm-6am for 3 months. The case was prosecuted by the IMLT in partnership with Liverpool Trading Standards and Merseyside Police.

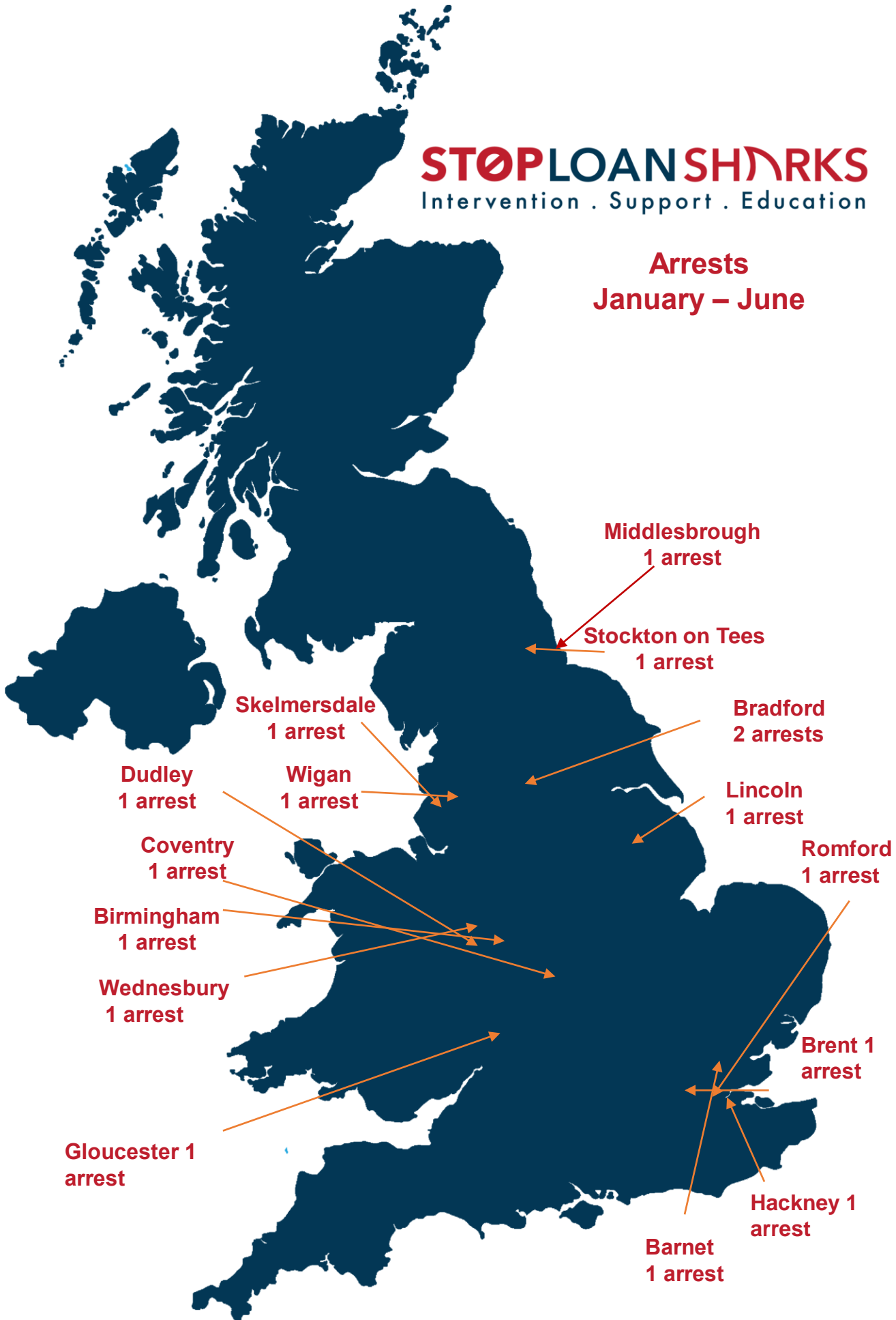
Simon Mortimer, prosecuting, said Suku was running an illegal money lending business over a period of three years.

The court was told that he made at least £163,000 from his criminal enterprise lending to a minimum of 26 people. The unlicensed loans activity took place between March 2018 and July 2021 and Suku would provide multiple loans to his borrowers. Loans were for a variety of things including weddings and funerals.

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Arrests January – June



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Lightening Man Stops Loan Sharks In Their Tracks!

TLC college, based in Wolverhampton has been working with the England Illegal Money Lending Team to warn learners to avoid loan sharks. The college were awarded a proceeds of crime grant to work on a short story book which would help communities, where English isn't their first language, know how to spot and report a loan shark. The book tells the story of Hawa who hopes to get some new trainers for her birthday. Her father looks at different ways to pay for them when he is offered a loan by a Loan Shark. Quick as a flash Lightning Man comes to his aid and tells him the problems he will encounter if he does – the loan is refused and the family is saved from the Loan Shark!

The book is available in English and will be translated into Kurdish, Polish and Arabic. It has been illustrated by Angela Vives and brings the story to life so parents reading it to their children will get a powerful anti loan shark message.

Mahmood Khan (Chief Executive) said

“The Loan Shark project has sparked a lot of interest at TLC College and we are grateful for everyone’s support, including our young scouts and adult ESOL learners who helped develop the characters in the book and our very own tutor Donna David who has served up such a fantastic read. With the book parents can read the story alongside their children and talk about money issues and the need to plan for any spending. Both will understand that loan sharks should be avoided and that there is help out there if they have borrowed from one. We also use the book within our college and young migrant learners get a fun lesson which helps with their English as well as understanding that loan sharks are illegal and should be avoided”.



The book can be downloaded at

: https://drive.google.com/drive/folders/1AqVZ4v5V4afzVX2yFraOKCmgPHA-h4bP?usp=drive_link

Grime Music Story Highlights The Dangers Of Using A Loan Shark

A youth community group in Solihull are using music and drama to highlight the dangers of loan sharks.

Young Solihull commissioned [Nourish Social](#) to create a grime music and drama video, telling a story of a young woman who needs to borrow money for rent before experiencing the perils caused by a loan shark she met online.

The story depicts a typical scenario, typically loan sharks will not discuss repayments or interest at the time the loan is taken.

Unaffordable repayments and charges lead to the borrower being caught in a cycle of debt, having to borrow again to make the repayments. In most cases, victims are introduced to the lender either through a friend, family member or because they are known in the community.

They may offer what appears to be a quick-fix small loan but in the long term, any money borrowed will come at a very high price and may lead to violence, threats, and intimidation.

The immersive video, which has been funded from cash recovered from loan sharks, is due to be published on YouTube, Facebook and Twitter. The video can be viewed here : <https://youtu.be/aSvjrjWg1pw> Theo Thompson of Nourish Social said:

“Storytelling has always been used throughout history to pass on useful information. We created a relatable, realistic story based on data available and packaged it in a way that’s edutainment to 18–24-year-olds rather than coming across as condescending. It grabs attention, educates, and entertains while helping to be memorable through music. Hopefully it helps some young people to avoid life changing situations.”

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Top Marks For Bolton Uni Students

A group of marketing students from Bolton University have used their creative talents to help fight the scourge of loan sharks. Working with the Illegal Money Lending Team the students have designed posters and brilliant straplines to grab people's attention and let them know how they can access specialist help from the team. Loan sharks affect everyone within the community; with this in mind the students have levered their artwork to reach and engage wide audiences so that anyone who is in the grasp of a loan shark knows they are not alone and help is available.

The student's work is being proudly showcased at the Bolton Summer University Show and will be used across England helping the Illegal Money Lending Team protect communities and reach more victims of this horrible crime. Loan sharks may offer what appears to be a quick-fix loan but in the long term, any money borrowed will come at a very high price and may lead to violence, threats, and intimidation.



One of the students involved said, "Throughout my three years studying graphic design at the University of Bolton, I worked on a handful of exciting 'live briefs' where I had the opportunity to collaborate with real clients.

Working with the IMLT was particularly enjoyable for me personally, as it allowed me to utilize the photography studios and create fantastic tactile design solutions for the brief. However, the most important aspect of these types of briefs is their inherent FUN FACTOR!"

Have you gained Partner Recognition status yet?

The Stop Loan Sharks Partner Recognition Programme recognises and rewards partners that work alongside IMLT to raise awareness of loan sharks, their impact on local communities and to create safer spaces for people to live and work.

Congratulations to our latest recognised partner organisations: West Mercia Police, Community First Credit Union, FAIRSHARE Credit Union, Mid Devon Housing, Mid Devon District Council, Moat House School, Morses Club Ltd, Shelby Finance Ltd, Teign Housing, Disability Action Haringey, Nuneaton and Bedworth BC, Staffordshire Woman's Aid, Test Valley BC.



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Charge Down The Loan Sharks

A group of young people have been learning new artistic skills in Portico and Thatto Heath in St Helens. Kingsyze Graffiti and People Empowered CIC have been delivering graffiti workshops funded by the IMLT. A large graffiti mural now sits proudly in Portico Vine ARFC ensuring that the community will continue to 'Kick Loan Sharks Out Of St Helens'.

Loan sharks may offer what appears to be a quick-fix loan but in the long term, any money borrowed will come at a very high price and may lead to violence, threats, and intimidation.

Phil Glover of People Empowered CIC added, "It has been a delight to be part of this project, we have worked with some amazing young people in two great communities around these rugby league clubs. We have been able to help these young people experience an activity that is exciting, new to them, in a safe place and with positive role models.



Sie, the amazing artist from Kingsyze Graffiti has been inspirational, showing the children that graffiti, when done responsibly with permission is an accessible and exciting form of art." Tony Quigley, Head of the IMLT said: "Loan sharks are criminals who prey on vulnerable people and are a blight on our communities. They fleece their victims and have been known to use intimidation and violence to get their money. "This is a fantastic project which will help young people and families understand the dangers of using loan sharks and encourage reporting of illegal money lending.



Merseyside Society For Deaf People Scoop National Award For Tackling Loan Sharks

Merseyside Society for Deaf People (MSDP) has won a national award in recognition of its efforts to raise awareness of the dangers of using loan sharks. MSDP is the first Deaf charity in the country to be awarded Partner Recognition accreditation from the IMLT.

The IMLT investigates and prosecutes illegal money lenders while supporting those who have borrowed money from a loan shark. The Liverpool based charity has been recognised by the IMLT for their initiatives tackling loan sharks in the county and making communities safer.

The new accreditation programme recognises and rewards partners that work alongside IMLT to raise awareness of loan sharks, and their impact on local communities, and to create safer spaces for people to live and work.

As well as training staff on how to support clients at risk of loan sharks and educating the Deaf Community on loan sharks in BSL, the charity also teamed up with Merseyside Theatre Group to create a film. The 10 minute production 'In the Hands of a Shark' was a result of workshops with the Illegal Money Lending Team and sees Deaf people re-enacting scenarios of illegal money lending. The video was premiered to local Deaf clubs and groups.

Loan sharks are increasingly using social media platforms to advertise their illegal loans and target potential victims.

A recent campaign by IMLT, called #SharkFreeSurfing, ran across the Stop Loan social media platforms, with the aim of encouraging not just victims, but the wider community to report online illegal money lending activity.

Janice Connolly, Community Engagement Manager of MSDP said: "It has been fantastic to work with the Illegal Money Lending Team on both our film project and the Partner Recognition accreditation. We are delighted to be the first Deaf charity in the UK to become a partner.

"This project is important as Deaf people are routinely excluded from mainstream services. Deaf people who use BSL as their first language do not have the same access to information as hearing people. We know that many of our beneficiaries are digitally and financially excluded. Even the basics of understanding % rates of loans is difficult when your first language is not English. We have worked hard to educate our communities about the dangers of taking out loans and also letting them know about saving with the local Credit Union. The project has raised awareness of loan sharks for our Deaf staff as well as our Deaf Community."

For more details of MSDP's Stop Loan Shark campaign and film please go to <https://www.msdp.org.uk/loan-sharks>

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PRESS COVERAGE


 INDEPENDENT PREMIUM

IN FOCUS

Intimidation, violence and endless debt: how loan sharks are circling the cost of living crisis

More than half of victims who borrowed from illegal money lenders last year did so to pay for food and fuel. Some of them were soon fearing for their life, writes **Polly Dunbar**

The Independent 9th July 2023

 News ▶ Liverpool News ▶ Courts

Loan shark 'didn't care' how he got his money after charging 100% interest

Alan Hayden has been sentenced to 10 months in prison



Liverpool Echo 5th July 2023

Burton loan shark who fled to Lithuania 'kept passports' of those who owed him cash

Mantas Daujotas was extradited back to the UK following a complex investigation



Derby Telegraph 26th June 2023

The loan sharks profiting from the pain of soaring prices



BBC News 28th June 2023

So much for UK savers and homeowners – what about the have-neithers?

Research suggests 3mn people have borrowed from an illegal money lender over the past three years

Financial Times 28th June 2023



Wales Update

From the Courts

An 83 year old woman from Newport has pleaded guilty to illegal lending and money laundering. She is due to be sentenced at Cardiff Crown on the 20th July.

A 61 year old man has pleaded guilty to illegal money lending to 30 individuals and is being sentenced at Cardiff Magistrates on the 4th August.

Victim Support

Client Liaison Officers have been supporting one vulnerable witness with a claim for Personal Independence Payment since November 2021. Despite two assessments and a request for a reconsideration she was refused any form of support. Client Liaison Officers represented her at tribunal and she was successful in her appeal and granted indefinite full support. She has received a back dated payment of £12,750.

Awareness Raising

Using POCA funds, Stop Loan Sharks Wales sponsored a family fun day with a Father's Day theme in partnership with Blaenau Gwent Flying Start and Smart Money Community Bank. The event was held at Ebbw Vale rugby Club and was attended by 180 individuals. SLSW agreed to match the £5 initial deposit for any young person that opened an account with Smart Money with the result that 8 new savings accounts were opened.

Sharky on tour...



At the HALO project and The Forage Community Project in Sunderland



At a partner event in Dudley



With staff and students at South Devon College

