

## Loan shark awareness - Breaking down the barriers

The easiest way to break down barriers is by talking to people. Be open and honest and reassure people that they are not alone, they have done nothing wrong and they are the victim.

<p>Loan sharks don't operate in our areas – all the local pubs are closed.</p>	<p><i>People don't openly talk about loan sharks / debt etc.</i>  <i>Loan sharks build client lists through:</i></p> <ul style="list-style-type: none"> <li>• <i>social networking</i></li> <li>• <i>the pub</i></li> <li>• <i>word of mouth</i></li> <li>• <i>schools gates</i></li> <li>• <i>taxi rank</i></li> <li>• <i>through sport,</i></li> <li>• <i>Local football team, gyms etc ...</i></li> </ul>
<p>People don't talk about loan sharks or money problems.</p>	<p><i>Be direct - Talk openly about loan sharks / money / debt.</i></p> <ul style="list-style-type: none"> <li>• <i>"Have you borrowed money from a loan shark?"</i></li> <li>• <i>It takes the average person 12months to admit debt problems – prompt this where possible.</i></li> </ul>
<p>Ashamed of debt</p>	<ul style="list-style-type: none"> <li>• <i>Most people borrow money from time to time - loan sharks prey on vulnerable people</i></li> <li>• <i>Its estimated 310,000 UK households use Loan Sharks.</i></li> </ul>
<p>Fear "they threatened my family. . . they said they will kill me . . ."</p>	<ul style="list-style-type: none"> <li>• <i>Once this is reported, you will get protection from IMLT &amp; police - dedicated support team.</i></li> <li>• <i>The IMLT report that out of all the witnesses we have supported – ZERO% have had any physical harm after they got involved.</i></li> </ul>
<p>Intimidation - "if I'm in prison, my mates can still get to you"</p>	<ul style="list-style-type: none"> <li>• <i>Once this is reported, you will get protection from IMLT &amp; police - dedicated support team.</i></li> <li>• <i>The IMLT stay in contact with all witnesses</i></li> <li>• <i>They risk assess any new situations and react quickly.</i></li> </ul>
<p>They say even if you report them, nothing will be done.</p>	<ul style="list-style-type: none"> <li>• <i>The IMLT have a 100% prosecution success rate!</i></li> <li>• <i>There have been over 324 prosecutions,</i></li> <li>• <i>Over 26,150 victims have been helped</i></li> <li>• <i>and over £62 million illegal "debt" wiped out</i></li> </ul>
<p>Isolated / Alone</p>	<ul style="list-style-type: none"> <li>• <i>Assure victim they are not alone.</i></li> <li>• <i>Loan sharks prey on vulnerable people who feel isolated</i></li> <li>• <i>Once this is reported you will get protection and support from IMLT &amp; police - dedicated support team.</i></li> </ul>
<p>I borrowed money illegally – I may go to prison</p>	<ul style="list-style-type: none"> <li>• <i>You have done nothing wrong</i></li> <li>• <i>THEY have broken the law.</i></li> </ul>
<p>I was forced into criminal activity and I'm afraid of prosecution.</p>	<ul style="list-style-type: none"> <li>• <i>The Police will support cases where you have been forced into criminal activity if it can be proven that this was their method of repayment.</i></li> </ul>
<p>Don' know how to report it</p>	<ul style="list-style-type: none"> <li>• <i>You can report this to your local police or the Illegal Money Lending Team (IMLT) by phone, email or text.</i></li> <li>• <i>Calls can be anonymous so you don't need to give your name or address.</i></li> </ul>

<p>Don't have all the facts / information to report them</p>	<ul style="list-style-type: none"> <li>• Report anything that you think is relevant, no matter how small the detail. <i>Intelligence builds into the bigger picture - like a jigsaw :</i> <ul style="list-style-type: none"> <li>○ <i>E.g. it's a male, about 6 foot</i></li> <li>○ <i>Drives a black Mercedes</i></li> <li>○ <i>Has a scar above his right eye</i></li> <li>○ <i>Operate on smith street</i></li> <li>○ <i>The business address is above the garage on Fred avenue</i></li> <li>○ <i>On a Wednesday they go to number 15 Bank street</i></li> <li>○ <i>I see her taking money outside school with a black Filofax</i></li> </ul> </li> <li>• <i>7 different people may report small 'pieces' of information but together, it builds into the bigger picture.</i></li> </ul>
<p>Don't want to give my name or statement</p>	<ul style="list-style-type: none"> <li>• <i>Calls can be anonymous.</i></li> <li>• <i>You don't have to provide your name and address to report it. Prosecutions have been made with zero witness statement.</i></li> <li>• <i>If you want to provide your details, a member of the IMLT will support you and your family</i></li> </ul>
<p>What if the victim doesn't want to report it?</p>	<ul style="list-style-type: none"> <li>• <i><u>You</u> can report if you suspect your customers, friends, customers, colleagues are affected by loan shark.</i></li> <li>• <i>You just need to report that the victim doesn't want to be named.</i></li> </ul>
<p>Its what my parents did / how they grew up</p>	<ul style="list-style-type: none"> <li>• <i>Education about alternative methods of borrowing / budgeting.</i></li> <li>• <i>There are lots of free support services that can provide information about safe borrowing and budgeting.</i></li> </ul>
<p>Don't know where else to turn for help</p>	<ul style="list-style-type: none"> <li>• <i>There are lots of places that people can turn to for free help and support:</i> <ul style="list-style-type: none"> <li>○ <i>Citizens Advice</i></li> <li>○ <i>Money Skills Bolton</i></li> <li>○ <i>Bolton at Home Money Advice Team</i></li> <li>○ <i>Hoot Credit Union</i></li> <li>○ <i>Christians against poverty</i></li> </ul> </li> </ul>
<p>I think my friend / neighbours may be dealing with a loan shark, but why should I bother reporting it?  It doesn't affect me?</p>	<ul style="list-style-type: none"> <li>• <i>Loan sharks affect everyone, not just victims and their families.</i></li> <li>• <i>Loan sharks are often connected to wider criminal activity, once they are convicted, there is a reduction in:</i> <ul style="list-style-type: none"> <li>• <i>Crime rates</i></li> <li>• <i>Firearms discharges</i></li> <li>• <i>Serious violent crime</i></li> <li>• <i>Robberies</i></li> <li>• <i>Anti social behaviour</i></li> </ul> </li> </ul>

**If you spot a loan shark or have borrowed money from one you can report this anonymously:**

**Local police on 101**

**Illegal Money Lending Team**  
reportaloanshark@stoploansharks.gov.uk  
Telephone: 0300 555 2222  
24-hour service  
Text LOAN SHARK and the lender's details to 60003