



Loan sharks operate illegally in our communities. They may appear friendly at first, but quickly trap their borrowers into a spiral of debt, before resorting to the most callous and extreme methods such as violence, threats and intimidation to enforce repayment.

Loan sharks should be avoided at all costs. Few will offer paperwork, so borrowers are completely in the dark as to how much they are actually repaying. Some will take items as security such as passports or driving licences or as seen in some cases even bank or post office cards with the PIN in order to withdraw directly from borrowers accounts. Borrowers are often left paying back far more than they borrowed or can afford, and living each day in fear of the loan shark.

However help is at hand from the England Illegal Money Lending Team who are cracking down on this crime. Along with Teams in Scotland and Wales, the England Team have secured more than 210 prosecutions for illegal money lending and related criminal activity leading to custodial sentences in excess of 130 years. Almost £40million worth of illegal debt has been written off and more than 18,000 loan shark victims have been helped.

Anyone who has been the victim of a loan shark is encouraged to contact the Team in the strictest confidence.

Call the 24/7 confidential hotline 0300 555 2222

Text 'loan shark + your message' to 60003

Email reportaloanshark@stoploansharks.gov.uk

Private message us on Facebook www.facebook.com/stoploansharksproject

Log-on to www.direct.gov.uk/stoploansharks

As well as investigating and prosecuting loan sharks, the Team work in communities across England encouraging people to turn away from loan sharks. A wide range of events, campaigns and initiatives were held in all parts of the country, with more planned throughout the summer.

News from your area:

Stoke-on- Trent: Loan shark Giovanni Caruso from Fenton was sentenced to four and half years in prison, after the judge described his 'ugly threats of violence'.
(picture)

Surrey: Rowena Santos who pleaded guilty to four counts of illegal money lending between March 2006 and October 2010, was sentenced to six months in prison suspended for two years and ordered to carry out 180 hours of unpaid work. A financial investigation is ongoing.

Hull: Lee Bates was described as being guilty of “unregulated exploitation of desperate individuals’ after admitting operating as an illegal money lender. He received a 24 month community order, and 200 hours of unpaid work.

Southampton: Marylou Gonzales was sentenced to a 12 month community order and 150 hours of unpaid work after lending illegally to members of the local Filipino community.

Wolverhampton: Loan shark Sarah- Jane Dixon who was previously sentenced to 45 months in prison, was ordered to pay back £20,000 of cash made illegally within six months of face a further jail term. Dixon was described as guilty of exploitation, extortion and profiteering”(picture)

Birmingham: Hudson Obetoh who failed to pay back, the £163,000 he had made through his illegal business to the courts was ordered to serve 726 days in prison.

London: Arumugam Murugan was sentenced to eight months in prison after pleading guilty to illegal money lending and money laundering. In a separate case Kanadasaba Nadarajah from East Ham was also sentenced to eight months in prison after he was convicted of illegal money lending following a trial.

Middlesbrough: A group of youngsters known as ‘Beat the Streetz’ performed a play and a rap about loan sharks, after receiving funding through proceeds of crime money taken from convicted loan sharks (picture)

Salford: Taxi’s with the hotline number for reporting loan sharks were displayed as part of a continual campaign to tackle loan sharks in Salford. (picture)

Sunderland: The Illegal Money Lending Teams mascot ‘Sid the Shark’ took the pitch during the Sunderland FC vs Arsenal FC match, and the premiere of ‘Just a few quid’ a play by Theatre Company Shontel were just two of the events taking place in a month of action against loan sharks.

Residents in **London, Swindon** and **Derbyshire** were given the opportunity to vote on how they would like loan sharks cash to be spent in their communities. Similar schemes are also planned for **Birmingham** and **Stockton-on- Tees**.

Buckinghamshire: Bite Back month was held with community events, training sessions hosted by the team for frontline staff at key local agencies and assemblies on the dangers of loan sharks in local primary schools.

Hertfordshire: A month of action to tackle loan sharks saw several drop in advice days, information on avoiding loan sharks delivered throughout the community and a joint initiative with the local credit union, which used proceeds of crime money taken from convicted loan sharks used to encourage saving.

Court proceedings are ongoing for cases in **Kings Lynn, Preston, London, Liverpool, Warrington, Knowsley, Rochdale, Essex** and **Bradford**.

Further arrests have been made in **Wakefield, Bradford, Harrogate, the Wirral, Halton, Cambridgeshire, Leicester, Birmingham, Widnes, Westminster, Manchester** and **Northumberland** for which enquiries are ongoing.