

## Enhancing Care for Older People Webinar Series. Session number: 36

**Date: Tuesday 16<sup>th</sup> September 2025 1.30 – 3.00 pm**

**Title: Tackling Loan Sharks : An insight into Illegal Lending- the detrimental impact it can have on lives and what support is available**

**Presenters:** Laura Mawson and Gary Gorman, Liaise Officers for the national England Illegal Money Lending Team. Birmingham City Council



**EnCOP Strategic Lead: Lynne Shaw**



## Housekeeping

- Please ensure microphones are muted and during presentation cameras are turned off.
- The event will be recorded and shared.
- The webinar recording and presentation will be circulated and uploaded on to the website following the event.
- If you have any questions during the session then please use the chat facility. We will attempt to address questions, if we can't then we will follow up after the event.
- Please also use the chat facility to inform us of any technical issues as this will be monitored closely throughout by one of the EnCOP team.
- Occasionally you may have difficulty seeing or hearing video clips that are played, this will usually be due to your own device or software settings and not something we can influence during the webinar session. Please be assured all content will be shared following the event so you will have an opportunity to view afterwards.
- If you need to take a break at any time throughout the session please feel free to do so.



## Session aims and linked EnCOP Competencies

- **Aim:** To provide insight into illegal money lending , raise awareness of how to recognise older people at risk, share best practice and understand support available for older people locally

- **Linked EnCOP Domains:**

Domain A: Values, Attitudes and Ethical Practice

Domain B: Partnership working and communication with older people, families and others

Domain C: Interprofessional and interorganisational working , communication and collaboration

Domain D1: . Ageing Well – Understanding Frailty - Prevention, Identification and Recognition

Domain D2: Ageing Well – Assessing , Planning, Implementing and Evaluating Care & Support with Older People

Domain D4: Ageing Well: Promoting and supporting holistic psychological health and wellbeing with older people

Domain D5: Ageing Well – Promoting & Supporting Holistic Psychological Health & Wellbeing with Older People

# Tackling Loan Sharks

An insight into Illegal Lending- the detrimental impact it can have on lives and what support is available

Presented by Laura Mawson and Gary Gorman  
England Illegal Money Lending Team

# Tackling Loan Sharks

## Session Information

- Take care- the presentation contains very upsetting information which includes details of sexual assault, violence, threats.
- Please feel free to ask questions
- Online- please mute your mics unless speaking and leave your cameras on if possible.
- This session is about sharing best practice and learning so please engage where possible.

# Tackling Loan Sharks

## Session Content

- The England Illegal Money Lending Team- who we are, what we do, what we have achieved.
- What is a Loan Shark/Illegal Lender? And what do they look like in our communities.
- The borrower- why would someone borrow from a loan shark?, a borrower's story, borrower stat, focus on over 55s.
- How to help- spotting the signs, asking the questions and referring into IMLT.

# Tackling Loan Sharks

## Who are the Illegal Money Lending Team?

- England Illegal Money Lending Team- also known as Stop Loan Sharks is a Trading Standards Initiative from 2004- rolled out country wide 2007.
- Hosted by Birmingham City Council
- Remit to investigate and prosecute loan sharks.
- Prior to the team being created, it had been 20 years since anyone had been prosecuted for illegal money lending.

# Tackling Loan Sharks

## How do we work?

- Small team of 60 who work together to Prosecute unlicensed lender and support victims.
- The team is made up of Investigators, Liaise Officers, Intelligence Officers and Financial Investigators.
- The idea is that Liaise Officers raise awareness (Stop Loan Sharks) which generates intelligence that then leads on to an investigation and ideally an arrest and prosecution.
- Always charge for money laundering offences and any other offences relating to the lending.
- Utilise Proceeds of Crime Act- seize assets.

# Loan Shark Awareness

## Local Liaise Officer

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- One to one support from Liaise Officer. Able to contact directly and able to see in person.
- No statement required, No time limit on support.
- Holistic approach – needs assessments that looks at finances and budgeting, advocacy, housing, physical and mental health, family and childcare, wellbeing, cultural and faith needs, substance misuse.
- Risk assessments – safe from harm, safe in your home.
- Safe house.
- Raise awareness and generate intelligence by creating links and relationships with partners.
- First point of contact for staff support.

# Tackling Loan Sharks

## IMLT Achievements

- We have helped 31k borrowers.
- 91M of illegal debt wiped out- post arrest follow up.
- Secured over 410 prosecutions.
- Prison sentences totalling almost 600 years for illegal money lending and associated crimes.
- 327 loan sharks have been arrested in the last 6 years.
- POCA money back into community. 32M.



# Tackling Loan Sharks

## What is a Loan Shark?

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- Financial Services & Markets Act 2000 – it is a criminal offence to lend money without a permission from FCA.
- The definition of a loan shark is someone who lends money without the correct permission.
- <https://register.fca.org.uk/s/>
- Penalty - up to 2 years in prison or a £5000 fine

# Tackling Loan Sharks

## Loan Shark MO

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- Repayments of at least twice the amount lent- “Double Bubble”, often with very high charges for defaulting.
- No credit agreements given – “you owe me this much today”.
- No receipts for payment or payment books given to victim.
- No affordability checks.
- Violence or intimidation (or threats of such) if repayments are missed.
- Age is no barrier- 14 the youngest, 91 the oldest.
- Can take illegal securities e.g. cash card.

# Tackling Loan Sharks

## Who are the Loan Sharks?



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# Tackling Loan Sharks

Why would someone borrow from a Loan Shark? Would over 55s be more or less likely?

Think of your own experience/current or previous roles etc.  
Pop in the chat or hands up.

# Tackling Loan Sharks

## Why would someone (over 55) borrow from a Loan Shark?

- Lack of access to bank branches
- **Digital exclusion.** May not be comfortable with applying for credit online- most credit agencies have online forms.
- Believe the Loan Shark to be a friend- 57% last year.
- A trusted professional or someone long standing in the community.
- Crisis- cash required quickly.
- **Helping a family member.**
- Local doorstep lender or high interest lenders no longer in business. Provident and Greenwoods no longer an option.
- Part of culture/community.

# Tackling Loan Sharks

## Case Study 1

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- When 91-year-old Joe asked his local credit union for a loan to 'pay his mate back' alarm bells started ringing for staff.
- Why was someone in Joe's position being pressured to pay back money? Who exactly was the friend that had lent him cash?
- When it was discovered that he had also gone to the local Citizens Advice to ask for help as well, it became obvious that he was in trouble.
- Staff asked the right questions and pointed Joe in the direction of Stop Loan Sharks, or the England Illegal Money Lending Team.
- The specialist staff there quickly established that Joe had borrowed from someone who was not legally authorised to do so by the Financial Conduct Authority – a loan shark.
- Joe, who is mentally and physically fit for his age, revealed that he knew the loan shark through selling jewellery and had classed him as a friend.
- He had been borrowing money from this 'friend' since 2013 and his debt had grown to over £6,000.
- The loan shark was demanding repayments of £600 a month and Joe had run out of money and needed to borrow elsewhere to pay.

# Tackling Loan Sharks

## Case Study 2


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- Boris and Bob were both pensioners in their 70s, living on disability living allowance benefits.
- They were struggling to pay some bills and other debts and borrowed in total £18,000 from the loan shark, whose family they had known for many years. They thought the lender was helping them and said they would pay back £250 a week.
- But they were never given any paperwork and the loan kept going up, until it doubled to £32,000.
- Doris went to the post office every Monday morning and drew out £250 per week out of their benefits to pay the loan shark, but still they never seemed to make a dent in what they owed.
- Eventually they sought debt advice and, again, a frontline worker spotted the signs and put them in touch with Stop Loan Sharks.
- The team worked out that they had paid the loan shark £27,000 from their benefits over a two-year period.

# Tackling Loan Sharks

## Case Study 3

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 > News > North East News > Crime

## Man arrested in Sunderland raid on suspicion of being a loan shark

Officers from Northumbria Police worked in partnership with investigators from the England Illegal Money Lending Team



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# Tackling Loan Sharks

## Who is borrowing?

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Taken from our most recent Support Report, this is what an average lender looks like;

- **1.08 million people in England use Loan Sharks.**
- 59% identified as females, 41% identified as male.
- The most popular age categories were 35-54.
- **Since 2019 the figures for older people borrowing have increased.**
- 48% of borrowers had dependent children.
- 43% were lone parents.

# Tackling Loan Sharks

## Who is borrowing?

17

Taken from our most recent Support Report, this is what an average lender looks like;

- 47% in some form of employment
- 10% self employed (highest rate since 2015).
- 64% in receipt of a benefit, 51% Universal Credit.
- **69% confirmed that they have a long-term health condition-** highest figure yet.

# Tackling Loan Sharks

## Who is borrowing?

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Taken from our most recent Support Report, this is what an average lender looks like;

- 70% on borrowers live in rented accommodation, **49% social housing.**
- 13% owner occupier- a rise of 7% since last year.
- 60% had debts with other lenders beside the loan shark.
- **91% didn't have any savings to fall back on.**
- The remaining 9% didn't have sufficient savings to buy a new washing machine or vehicle breakdown.

# Tackling Loan Sharks

## Borrowers Statistics- the impacts

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Taken from our most recent Support Report, this is what an average lender looks like;

- 93% of borrowers were in a state of extreme stress, worry or depression because of their involvement with the loan shark.
- 40% of borrowers had thought about or attempted suicide.
- 40% of borrowers went without food, fuel or making priority payments to pay the loan shark.
- **It took on average 4 years to reach out for support (1.5 years longer than 2023 stats).**

# Tackling Loan Sharks

## Spotting the signs

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- Are they struggling to pay other bills? Rent, Council Tax arrears, spiralling debts?
- Do they seem to be experiencing low mood, depression?
- Obvious signs of deprivation- lack of food heating, using food banks.
- Signs of abuse physical, emotional, financial and sexual.
- Bank statements- regular payments out to an individual- loan, borrowed, lent. Majority repay via bank transfer.
- Reluctant to give details about a loan/lender.
- Reluctant to leave or return to their home.

# Tackling Loan Sharks

## Asking the right questions

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### Asking the right questions;

- Are they borrowing from a “friend”?, Is their “friend” lending to anyone else?
- How do they make the payments?, Is the “friend” is charging them interest?
- What would happen if they didn’t repay the loan?
- Do they know what they owe? Is the amount decreasing with payments?
- Do they have their bank card?
- Do they owe money to anyone that scares them?

# Tackling Loan Sharks

## Introduce IMLT

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### What to say;

- Do you know there is a team that helps borrowers/victims of loan sharks?
- Do you know that you don't have to pay it back and that you haven't done anything illegal?
- Can I refer you for some support/someone to talk?
- Do you know you could report this person anonymously?

### What not to say;

- Please don't make any reference to the Police
- Please don't say we need the loan shark's name.

# Tackling Loan Sharks

## Best Practice

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- Ask the question!
- Try to get the client to speak with IMLT directly during the appointment
- Pass the information to IMLT
- Reassure client that they have done nothing wrong
- Bad things don't happen when victims report
- Plant the seed / offer the help

# Tackling Loan Sharks

## Other ways to help

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- Provide intelligence- you may not be aware of how relevant a small piece of information is. Be our eyes and ears in your community. GDPR not a barrier due to criminal activity.
- We can target an area we believe victims pay be.
- Consider incorporating within your organisational structure a framework to help victims report Illegal Money Lending activities.
- Be Visible. Display “Stop Loan Sharks team” posters, leaflets, banners etc.
- Use Social media material to demonstrate your pro-active involvement.
- Leaflet drops.

# Tackling Loan Sharks

## Other ways to help

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- Complete feedback forms so we can ensure we are providing the best service to our partners.
- Attend schedule IMLT's presentations as these will cover variety of aspects relating to Illegal Money Lending, e.g. Introductory to IMLT England, Debt specific training and Loan Shark Awareness.
- Keep updated - sign-up to IMLT's Newsletter - Mobile App – Website – Twitter etc...
- Become part of the Partner Recognition Program.
- Payroll savings to encourage financial resilience in the workforce.

# Keep in touch!

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*For updates on Stop Loan Sharks follow us on social media:*



Facebook - @StopLoanSharksEngland



Instagram - @stoploansharksengland



X - @SLSEngland



TikTok - @stoploansharks



LinkedIn - @stoploansharksEngland

## You can contact us by:

Calling our free 24/7 confidential hotline:  
0300 555 2222

Joining Live Chat at [stoploansharks.co.uk](https://stoploansharks.co.uk)  
(available Monday to Friday 9am to 5pm)

Emailing us at:  
[reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk)

Texting: 07860 022116

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SCAN ME

Call Us On - 0300 555 2222 - To Safely Report A Loan Shark



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## KEEP YOUR PENSION SAFE

Contact Stop Loan Sharks for help and support with a loan shark - 0300 555 2222

Stop Loan Sharks investigates and prosecutes illegal money lenders and provides support for borrowers in the UK.

If you have borrowed from a loan shark or are worried about someone else, we're

### Report A Loan Shark, Call Us For Help

Complete the secure form below and we'll call you back for more information at a time



# Tackling Loan Sharks

## Your Local Liaise

Laura Mawson  
LIAISE Officer- North East  
(Northumberland and Tyne and Wear)  
07592272875  
[Laura.mawson@birmingham.gov.uk](mailto:Laura.mawson@birmingham.gov.uk)

# Tackling Loans Sharks , your Local Liaise

Gary Gorman

Liaise Officer- Northeast  
(Durham Tees Valley region)

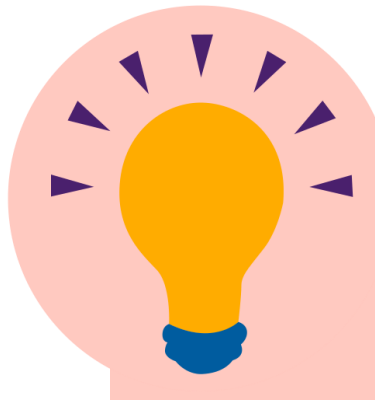
07707168447

[gary.gorman@birmingham.gov.uk](mailto:gary.gorman@birmingham.gov.uk)



# EnCOP

Enhanced Care for Older People



## Consolidating Learning:

### Reflection on the session & considering application to practice & what this means 'your people'

- Think about this session in relation to your own role
- How much of this was revision?
- What have you learned today ?
- How will this help you in your role ?
- Think about your EnCOP self–assessment; consider which performance indicators this session may relate to and how this can be used as part of your own development / competency achievement.



## Reminder of linked EnCOP domains

Domain A: Values, Attitudes and Ethical Practice

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<b>Year – 2025 Month</b>	<b>Session Title</b>	<b>Presenter(s)</b>
<b>Wednesday 22<sup>nd</sup> October 2025 1.30 – 3.00pm</b>	<b>The experiences of older people involved in adult safeguarding enquiries</b>	Professor Sarah Lonbay Dr Keith Chappell University of Sunderland
<b>November - To Be Confirmed</b>	TBC	TBC
<b>Tuesday 16<sup>th</sup> December 2025 1.30 – 3pm</b>	<b>Supporting Ageing Well – Building Resilience against Fraud – Recognising Fraud, Protecting from Fraud &amp; Reporting Fraud</b>	Andy Hampson, Protect Officer (National Fraud Protect Network) North-East Regional Organised Crime Unit – Regional Economic Crime Coordination

Feedback about today's session and any future sessions you may like to see included in our webinar series....

All feedback welcomed; You may want to consider the following –

Was it easy to book onto the session?

Did you find the session went well in this online format ?

Was the content of the session relevant to your area of practice / job role?

Did you enjoy the session?

Thinking about future webinar's, which topics linked to older person's care would you be most interested in? Please put any suggestions in the chat.

Please comment in the chat today or feel free to email us: [ghnt.encop@nhs.net](mailto:ghnt.encop@nhs.net)



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[www.frailtyicare.org](http://www.frailtyicare.org)

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