

Resources

The England Illegal Money Lending Team have available, free of charge, the following resources to help spread the Stop Loan Sharks message.



Tweet list – approved list for use on Twitter accounts (see appendix 1).

Please use the most appropriate Tweets for your service users.

Facebook

Please copy and paste the postcard – Appendix 2 onto your Facebook page. Free text is also available from your local LIAISE Officer.

Educating young people about the dangers of loan sharks

Education resources can be downloaded (along with links to the films mentioned within the packs) from the following webpage:

www.birmingham.gov.uk/stoploansharks Scroll down the page and click on the pack you require.
Takes a couple of seconds to download.

Links to films by children and young people

<http://www.youtube.com/watch?v=Lqp0dUaYvHQ&sns=em>

<http://www.youtube.com/watch?v=HvM4BnAjMJ8&sns=em>

<http://www.youtube.com/watch?v=vNYE5mFbmzw&sns=em>

Older teenagers discussion film

<http://www.youtube.com/watch?v=-MTEhFoolrQ&sns=em>

Adult resources:

Talking newspaper

<http://www.youtube.com/watch?v=5pSfE4Tc4os&sns=em>

Russian language film

<http://www.youtube.com/watch?v=myONP7YfkHs&sns=em>

For agencies supporting clients speaking Polish, Russian, Lithuanian or Portuguese, translated posters in PDF format are available in conjunction with a free training session for staff. Please contact Catherine.wohlers@birmingham.gov.uk for further information.

Miss X-Film

The film is of an actress reading the statement of a young lady speaking about her experience of being involved with the illegal lender she knew as Arnie.

<http://www.youtube.com/watch?v=FD5kK23kB1Y&sns=em>

Miss X – Film transcript (see Appendix 3).

For further information about any of the above please contact your local LIAISE Officer. If you do not know who your local contact is please email catherine.wohlers@birmingham.gov.uk

To report a loan shark call 0300 555 2222

Email: reportaloanshark@stoploansharks.gov.uk

Appendix 1



Twitter examples

'Mike', a loan shark victim from Suffolk, tells his story

https://www.youtube.com/watch?v=4YqeJgE_PUQ £250 spiralled to £90,000

We'd urge victims of a [#LoanShark](#) to report them. Calls treated in confidence & you can remain anonymous 0300 555 2222 [#Standuptoloansharks](#)

Report a [#LoanShark](#) Call 0300 555 2222, E-mail reportaloanshark@stoploansharks.gov.uk
[#Standuptoloansharks](#)

The highest interest seen by a [#LoanShark](#) is an extortionate 131,000% APR [#LoanShark](#)
[#Standuptoloansharks](#)

Know how to spot a [#LoanShark](#)? The [@YourMoneyAdvice](#) guide tells you everything you need to know. <http://bit.ly/1axMvhW>

Raising awareness of the dangers of [#loansharks](#) this week with [@Loansharknews](#).
[#Standuptoloansharks](#)

An estimated 310,000 households are borrowing from illegal money lenders.[#Standuptoloansharks](#)
<http://www.manchestereveningnews.co.uk/news/greater-manchester-news/jailed-alison-wilson-loan-shark-10147738> [#Standuptoloansharks](#)

Avoid fake loans and [#loanshark](#) fraudsters, seek debt advice from [@CitizensAdvice](#)
[#Standuptoloansharks](#)

Illegal lenders prey on the vulnerable, often those who would struggle to access mainstream credit
[#LoanShark](#) [#Standuptoloansharks](#)

Been bitten by a [#loanshark](#)? A phone could be your best defence ... great video!
<http://ow.ly/IEmYn> [#Standuptoloansharks](#)

Small loan, no paperwork and large repayments? Have you been bit by a loan shark? Call 0300 555 222 for help? [#Standuptoloansharks](#)

Loan sharks, the only thing they want is your money, to report a loan shark call 0300 555 2222
[#Standuptoloansharks](#)

England Illegal Money Lending Team, fighting loans shark in your community. Call 0300 555 2222 to report any sharks [#Standuptoloansharks](#)

Don't let a loan shark mess with your head: Call 0300 555 2222 for confidential help and advice
[#Standuptoloansharks](#)

Loan sharks = bad news! Call 0300 555 2222 for confidential help and advice
[#Standuptoloansharks](#)

Depressed and in debt with an illegal lender? Call 0300 555 2222 for confidential help and advice
[#Standuptoloansharks](#)

Tell your colleagues, tell your clients: loan sharks are never a good idea! For training for agencies or support for clients, we're here 0300 555 2222 [#Standuptoloansharks](#)

Shark bite? Act fast, think quick and call 0300 5552222 and report a loan shark
[#Standuptoloansharks](#)

Taken out a loan with no paperwork? Feeling hopeless? Call 0300 555 2222 for confidential help and advice [#Standuptoloansharks](#)

England Illegal Money lending Team, helping loan sharks into prison and keeping money in victim's pockets! To help us catch loan sharks call 0300 555 2222

Looking for a deposit? Don't use a loan shark. Report or get help: 0300 555 2222
[#Standuptoloansharks](#)

Struggling to pay your rent? Don't use a loan shark. Report or get help: 0300 555 2222
[#Standuptoloansharks](#)

Have you borrowed money from a friend, who is bleeding you dry? Friend or loan shark call 0300 555 2222 for help. [#Standuptoloansharks](#)

When the lending has no ending give us a call 03005552222 [#Standuptoloansharks](#)

Once you report it we're with you 100%. Report a loan shark to the national illegal lending team on 03005552222 [#Standuptoloansharks](#)

Friends, family, loan shark, who comes first? [#Standuptoloansharks](#)

Change your life, report a loan shark to 03005552222 [#Standuptoloansharks](#)

What's being done to you is illegal. Don't accept the loan shark's rules [#Standuptoloansharks](#)

Warn people about loan sharks. Report to 0300 555 2222 [#Standuptoloansharks](#)

Behind in rent? Easy cash from guy in a pub? Don't use the loan shark. Report or get help: 0300 555 2222 [#Standuptoloansharks](#)

Facing eviction? Don't use a loan shark for your new pad. Report or get help: 0300 555 2222
[#Standuptoloansharks](#)

Need cash for removals? Don't use a loan shark. Report or get help: 0300 555 2222
[#Standuptoloansharks](#)

Kicked out by mum? Need cash fast? Don't use a loan shark. Report or get help: 0300 555 2222
[#Standuptoloansharks](#)

Washing machine on the blink? Need to buy white goods? Don't get caught in the loan shark cycle. Report or get help: 0300 555 2222 [#Standuptoloansharks](#)

Scared to tell us about a loan shark? We have 100% conviction rate on prosecuting loan sharks. Report or get help: 0300 555 2222 [#Standuptoloansharks](#)

Credit Unions, Councils and Charities may all be able to help with a deposit for private rented housing. Don't use a loan shark. [#Standuptoloansharks](#).

Do you give advice and support to Private Rented Tenants? We do too! For free, bespoke training from our team call 0300 555 2222 [#Standuptoloansharks](#)

Working in a hostel? Loan shark proof your policies! For free, bespoke training from our team call 0300 555 2222 [#Standuptoloansharks](#)

Mate, pal, colleague... sure it's not a loan shark? 62% of victims in 2014 referred to the loan shark as a friend. Call 0300 555 2222 for help [#Standuptoloansharks](#)

Client in rent arrears? Suddenly helped by 'mate'? Free shark-proofing policies for agencies, helping you spot the signs 0300 555 2222 [#Standuptoloansharks](#)

Retweet if you agree: Illegal money lenders are a living nightmare for their victims. STOP THEM TOGETHER. Report, get help and free training: 0300 555 2222 [#Standuptoloansharks](#)

Moving in a hurry? Need rent upfront? Don't use a loan shark. Report or get help: 0300 555 2222 [#Standuptoloansharks](#)

Loan sharks smile, so when they bite you don't believe it has happened. They're not friends so report them to us 0300 555 2222 England Illegal Money Lending Team [#Standuptoloansharks](#)

Priority debt to our victims means paying loan shark first. Free shark-proofing policies for agencies, helping you spot the signs 0300 555 2222 [#Standuptoloansharks](#)

Client using an illegal money lender? Let us help, local support for your clients and your organisation, talk to the experts on 0300 555 2222 [#Standuptoloansharks](#)

Appendix 2



Don't get bitten by a loan shark!

Have you or anyone you know:

- ⇒ Been offered a cash loan without paperwork?
- ⇒ Been threatened when you couldn't pay?
- ⇒ Had your bank card taken from you?
- ⇒ Had a loan which keeps growing even though you are making payments?

If you can answer yes to the above you may have been bitten by a Loan Shark.

For confidential help contact the Illegal Money Lending Team

Telephone: 0300 555 2222 (local call rate)

Email: reportaloanshark@stoploansharks.gov.uk

NATIONAL TRADING STANDARDS
Illegal Money Lending Team England

Stop Loan Sharks

BIS Department for Business Innovation & Skills

Appendix 3:

The film is of an actress reading the statement of a young lady speaking about her experience of being involved with the illegal lender she knew as Arnie. This would have been the first meeting between the victim and the England Illegal Money Lending Team.

There's this man I know called Arnie. I've known him since 2002. I knew him from around the area – got to know him through a friend. He always used to say to me "when are you going to go out with me" he used to say it openly in front of my friends. I just used to say "you're crazy" and laugh it off.

My personal circumstances changed – I was really struggling for cash. I'd just lost my job and had started to sign on. I was round my friend's house and Arnie was there. He said to me "are you ready for a loan yet?" I was feeling really low about losing my job and wanted to cheer myself up so I said yes. I had a loan for £300. Arnie said I'd have to pay him back £20 a week – a total of £680 altogether. He gave me the money there and then. He had a clear plastic wallet with a zipper on the top and inside he kept his cash and a black book.

The black book was like a Filofax and inside he kept the names and addresses of all the people who owed him money. I had no problem making the first four payments but then I had to go away for a few weeks; I was having a really difficult time – which Arnie knew about. Anyway, when I came back he's added an extra £300 to my total. I said that was unfair but he said he didn't care and I'd have to pay.

What I did was, I went to family members and got £700, saw Arnie and gave him the cash. He counted it and I said "That's it – you and me are done now."

I didn't see Arnie for a while – not until the incident that happened in the January. I was round my friend's house and Arnie came round. He said that I still owed him money. I was just like "no I don't think so" and I thought Arnie was alright about it –initially he was laughing and joking about it because he thought I was joking. But when I got serious and said I'd paid him all the money I owed, Arnie got serious and said I had to pay for my ex-boyfriends loan as well.

I said "no way, I'm not paying that." That was when Arnie changed. He had his sunglasses pushed down on his nose and I could see his eyes. His eyes went wide and in a deep serious voice he said "get your gold off." He grabbed me round the throat and lifted me off the sofa. He lifted me up so I was eye to eye with him. I was panicking because I couldn't breathe. He started to squeeze harder and harder. I could see my friend behind start to punch out at him. I was trying to kick him; I didn't know what he was going to do next.

He threw me across the room against the corner unit and I hit my left side. I could hear my friend on the phone saying "police, police." Arnie was walking towards me and when he heard my friend he walked over to her and ripped the phone out of the wall. He left and the police came and I gave a statement. I was taken to City Hospital and it was found that I had cracked rib on my left side.

Since that incident I don't go back to that area. I don't visit my friends. He said to my friend that if I don't drop the charges, he will drop me off a cliff. I believe that he will find me and he'll hurt me. He also said that it might be 5, it might be ten or it might be 15 years but he will find me and he will scar me.

He told my friend that he knew my new address so I moved a few days later into private rented accommodation – I'm really struggling to pay the rent but I don't care. If I see a car like his go past I worry. He really has affected my life.

Arnie got 4 years in prison but committed suicide whilst incarcerated.