



Notes

Meeting:	Cornwall Gateway Community Network Panel <i>Virtual MS Teams Meeting</i>
Date and Time:	Wednesday 9 December 2020 at 6.00pm

Present:	Title/Representing:
Derek Holley CC	Cornwall Councillor - Saltash East (CNP Chairman)
CLlr Martin Worth	Chair, Landulph Parish Council (CNP Vice-Chairman)
Jesse Foot CC	Cornwall Councillor - St Germans and Landulph
Hilary Frank CC	Cornwall Councillor - Saltash South
Sheila Lennox-Boyd CC	Cornwall Councillor - Saltash North
Sam Tamlin CC	Cornwall Councillor - Saltash West
Gary Davis CC	Cornwall Councillor - Torpoint East
CLlr Pete Samuels	Mayor of Saltash, Saltash Town Council
CLlr Sarah Martin	Saltash Town Council
CLlr John Tivnan BEM	Torpoint Town Council
CLlr Peter Bulmer	Antony Parish Council
CLlr Graeme Francis	Vice-Chair, Landrake with St Erney Parish Council
CLlr Mervyn Gingell	Chair, Landrake with St Erney Parish Council
CLlr Dave Edwards	Chair, Botus Fleming Parish Council
CLlr Nigel Witton	Vice-Chair, St Germans Parish Council
CLlr Roy Hoskin	Vice-Chair, St John Parish Council
CLlr Nicky Millbrook	Chair, Millbrook Parish Council
CLlr Diana Lester	Sheviocck Parish Council
Inspector Rupert Engley	Devon and Cornwall Police (min no 2)
Glenn Bullock	Driving for Better Business, Highways England (min no 3)
Dave Monk	Stop Loan Sharks (min no 4)
Paul Allen	Highways and Environment Manager, CORMAC (min no 5)
William Glassup	Highways and Environment Steward, CORMAC (min no 5)
Louise Wood	Service Director for Planning & Sustainable Development / CLT Representative
Catherine Thomson	Community Link Officer, Cornwall Council
Lisa Grigg	Communities Support Assistant, Cornwall Council
Apologies for absence:	
George Trubody CC	Cornwall Councillor – Rame Peninsula
Apologies for early departure:	
Hilary Frank CC	Cornwall Councillor – Saltash South

Item	Key/Action Points	Action by:
1.	Welcome and Introductions The Chairman, Cornwall Councillor Derek Holley welcomed all present.	

2.	<p>Devon and Cornwall Police Update – Inspector Rupert Engley</p> <p>Inspector Engley summarised the latest crime figures for the sector (which includes Liskeard, Saltash, Looe and Torpoint). Please see attached report. There was an overall 12% increase in recorded crime compared to the same 3-month period (Sept-Nov) last year. This is partly attributed to the changes in how violence without injury and harassment crimes are recorded. However, it was emphasised that crime levels still remain relatively low.</p> <p>Following the recent two armed robberies in Saltash, Inspector Engley updated that the court case has taken place and both offenders were sentenced accordingly.</p> <p>Positive staffing news with a further 4 officers being recruited to the sector. PCSOs Mary Wells and Debbie Smith are due to retire on Christmas Eve. Duties will be covered by existing resources across the sector.</p> <p><u>Questions and Answers</u></p> <p>Q. The PCSOs for Saltash will not be replaced?</p> <p>A. No as this is in line with the required reduction in PCSOs. However, should the number fall below the required allocation for the sector, then recruitment can take place. Saltash will be a priority as it has no PCSOs based in the town.</p> <p>Q. There were concerns at the potential impact of large numbers from Tier 2 areas ‘crossing the border’ to visit pubs in SE Cornwall. Has this been an issue?</p> <p>A. No, there have been extra patrols and marshals on the Torpoint Ferry but no issues to report.</p> <p>Q. Is there any information we can disseminate regarding the recent robberies in Saltash to try and reassure businesses, residents and the public?</p> <p>A. Following the court case, a 15-year old and a 17-year old were both sentenced and received referral orders with severe restrictions which will be monitored.</p>	
3.	<p>South West Peninsula Road Safety Partnership - Update from Glenn Bullock, Programme Development Manager, Driving for Better Business, Highways England</p> <p>Glenn updated on the activities of the Peninsula Partnership, now known as Vision Zero South West. The following points were noted;</p> <ul style="list-style-type: none"> • The Vision Zero road safety strategy aims to deliver dramatic reductions in fatalities and injuries on the region’s roads. • £150k funding secured for planned activities for this financial year and next. • A Communications Manager has been employed. • As part of the Driving for Better Business programme to reduce work related road risks, 170 dashcams will be given to businesses that operate on the A38 between Saltash and Bodmin. Footage will be uploaded to Operation Snap. <p><u>Questions and Answers</u></p> <p>Q. Is the £150k additional funding?</p> <p>A. Yes the engineering works are being separately funded. This additional funding will cover the planned activities including the dashcams and a number of targeted webinars for businesses.</p>	

	<p>Q. Are the dashcams front or front and rear facing? How will footage be tracked and reviewed?</p> <p>A. They are front facing. Footage will be reviewed as part of Operation Snap and will highlight offences and also identify any trends on how and where incidents are occurring.</p> <p>Q. Will there be associated signage to make people aware?</p> <p>A. Yes we are working with Safe38 to design graphics and to identify suitable locations for banners etc.</p>	
4.	<p>Stop Loan Sharks - Dave Monk, Illegal Money Lending Team LIAISE Officer for Devon and Cornwall</p> <ul style="list-style-type: none"> • The Illegal Money Lending Team (IMLT) was set up in 2004 and is a government funded law enforcement team covering the whole of England. • The team investigates and prosecutes illegal money lenders and supports victims as well as raising public awareness. • 310,000 households in England are in debt to illegal money lenders. This is expected to significantly increase following the impact of Covid-19. • In 2018, Devon and Cornwall had the 2nd highest number of loan sharks but no conviction has ever been secured in Cornwall. Active investigations are still ongoing in the county. • Stop Loan Sharks has a Community Fund made up of money seized from convicted loan sharks. Any organisations can apply for funding of up to £5k for a project provided it can help raise awareness of Loan Sharks. • The team has a wide range of resources to help get messages out to communities including posters, flyers, newsletter articles, webinars etc. The Team are also happy to give talks to local groups to help highlight issues. Please contact CT if you would like further information or visit their website; Home - Stop Loan Sharks <p><u>Questions and Answers</u></p> <p>Q. Why has there not been any convictions in Cornwall?</p> <p>A. It could be attributed to fear factor and reluctance to report issues.</p> <p>Q. Does your remit also include businesses?</p> <p>A. No, this would be the remit of Action Fraud or the National Conduct Authority to investigate.</p> <p>Dave was thanked for his helpful and informative presentation.</p>	
5.	<p><u>Public Participation</u></p> <p>There were no members of the public present.</p>	
6.	<p>Community Network Highways Scheme Update - Catherine Thomson, Community Link Officer and Paul Allen, Highways Manager, CORMAC</p> <p>A spreadsheet was circulated outlining the 17 applications received for Year 4 schemes and the assessment of those by the Highways Manager. The estimated total of these schemes amounts to £199k which is over the remaining budget of £87k (which is based on the year 4 allocation of £50k plus underspend).</p>	

<p>Based on the approach used for the previous three years of highways schemes, a scoring mechanism was used to assess each scheme according to safety and deliverability. Schemes were divided into red, amber and green projects. As a proposed way forward, the panel were asked to consider approving the green projects amounting to £66k and to then decide on a) an amber project or b) the MSAS for the remaining funding.</p> <p>It was clarified that the MSAS was based on 11 moves a year for a 4-year period so would benefit each Town and Parish. Preferred priority locations had also been identified by each Town and Parish Council.</p> <p>Cllr Worth made representations for the Landulph schemes to be included in the green projects. However, whilst the merits of the schemes were acknowledged, the assessment took account of the potential land negotiations that would be required.</p> <p>Cllr Witton clarified that the St Germans scheme was for a feasibility study and not for measures to be installed. As this would reduce the estimated cost from £20k to £5k, the panel agreed to move the scheme into the green projects.</p> <p>Cllr Roberts explained that due to the extensive consultation required, the parish council would be willing to hold the Hounster Hill scheme until next year.</p> <p>Cllr Bulmer queried the proposed parking restrictions for Military Road. PA clarified it would likely consist of double yellow lines for no parking all year round or seasonal timed restrictions. Cllr Bulmer responded that a solution was needed to prevent parking on verges. Cllr Bulmer and PA to further discuss.</p> <p>Upon voting, the panel agreed that;</p> <ul style="list-style-type: none"> a) The schemes outlined in green on the circulated spreadsheet, including the St Germans Feasibility Study, be approved and; b) The remaining funds are allocated to the MSAS on the basis that it scores highly in terms of safety and deliverability and will be of benefit to all Towns and Parishes across the network area. <p>There were 14 votes in favour and 1 against.</p> <p>It was noted that should there be any underspend from the 'green' projects this would be considered for the amber projects. The panel also asked whether any underspend from other CNP areas could be utilised, however, this was felt unlikely as other areas were also fully committed.</p> <p>It was noted that the amber projects would remain on a reserve list. The merits of the highways scheme were acknowledged. The panel agreed to write to the Portfolio Holder for Transport expressing its support for the continuation of the scheme. Town and Parish Councils to write separately should they wish to do so.</p> <p>The panel were introduced to Will Glassup who will be taking over from Paul when he retires in March. Will is currently the Highways Steward for the area. Will was congratulated on his appointment and thanks were extended to Paul for all his help and support to the network and the Town and Parish Councils and his pragmatic approach to dealing with issues.</p>	<p>PB/PA</p> <p>CT/PA</p> <p>CT ALL</p>
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7.	<p>Town and Parish Councils – update from each representative on their issues/activity</p> <p><u>Antony</u></p> <ul style="list-style-type: none"> • Parish Council now meeting in the village hall adhering to government advice. • Work continues on play area improvements, which is now open. <p><u>Botus Fleming</u> (representatives had to leave the meeting for a Parish Council meeting).</p> <p><u>Landrake</u></p> <ul style="list-style-type: none"> • Parish Council still meeting via Zoom. • Village Hall remains closed until the new year. • Speedwatch group established by residents working closely with the police. <p><u>Landulph</u></p> <ul style="list-style-type: none"> • Parish Council still meeting via Zoom which is proving popular and attendance has increased. • Climate Change Statement Review undertaken and a new Working Group has been formed. • 65 community volunteers still assisting parishioners with Covid support. • Ongoing road safety concerns. <p><u>Millbrook</u></p> <ul style="list-style-type: none"> • New Parish Clerk is in post. • Parish Council still meeting via Zoom which is proving popular and attendance has increased. • Issues with anti-social behaviour. The parish council are trying to encourage reporting. • Issues with people living in caravans parked on the roadside. Worked with police and Cornwall Council and hopefully now resolved. <p><u>Saltash</u></p> <ul style="list-style-type: none"> • Town Council still meeting via Zoom which is working well. • Precept has been set with a reduction in 8.4%. • Successful Winter Window Wanderland organised by the Chamber of Commerce. • A decision is still awaited on the future of the Post Office following the announcement that McColls are to close 300 stores across the country. <p><u>Sheviock</u></p> <ul style="list-style-type: none"> • Parish Council still meeting via Zoom. • Considering installing gym equipment in the parish open space. • Footpaths - waiting sign-off date to open new coastal path linking Craithole to Portwrinkle. Awaiting works to commence on footpath 1 Georges Lane which stills remains closed following safety concerns. <p><u>St Germans</u></p> <ul style="list-style-type: none"> • Lease renewal with Port Eliot for the play area at Tideford – ongoing. • Bethany Chapel – thanks to CT for help in registering as an asset of community value and providing examples of other schemes. Residents survey to be carried out in January. Asbestos survey to be undertaken on the building. 	
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	<ul style="list-style-type: none"> Community larder reopened during the second lockdown. <p><u>St John</u></p> <ul style="list-style-type: none"> Parish Council now meeting in the village hall adhering to government advice. Cluster Service Level Agreement (SLA) for parking enforcement – CC making changes to the SLA. Charge of £750 being introduced. Parish has decided to withdraw as only income is the parish precept. Overhanging branches from private property into the road – CT to email Cllr Bulmer with CC contact details. <p><u>Torpoint</u></p> <ul style="list-style-type: none"> Town Council still meeting via Zoom. Contracts for devolution of parks and tennis courts to be signed on 11th January. 	CT
8.	<p>South East Cornwall Economic Development Sub-Group Update - Gary Davis CC / Councillor Martin Worth</p> <ul style="list-style-type: none"> Productive meeting held with Mark Duddridge, Chair of the CLOS LEP. Insightful discussion on agriculture and shortage of local labour. Potential for an “Employ Local, Sell Local” campaign; also potential to explore opportunities under the World Heritage Site Status and mining in the Tamar Valley. Tolls on the Tamar Bridge and Torpoint Ferry and adverse economic impact on SE Cornwall – LW to follow up support for an economic impact assessment with Glenn Caplin-Grey. 	LW
9.	<p>Community Network Panel Priorities</p> <p>Water Transport Working Group Update</p> <ul style="list-style-type: none"> Arcadis appointed by Cornwall Council to produce a costed proposal for a landing stage in Torpoint. The Feasibility Study has been completed and circulated to the Working Group. <p>A38 Update</p> <ul style="list-style-type: none"> Discussed under min no 2. Safe38 now has a regular column in the Cornish Times. Working with Highways England and partners on Vision Zero South West. SM to find out when the latest Highways England survey results are expected. 	SM
10.	<p>Notes of the last meeting (09.09.20)</p> <ul style="list-style-type: none"> Agreed as a correct record. 	
11.	<p>Urgent Items</p> <p><u>Tamar Bridge and Torpoint Ferry</u></p> <ul style="list-style-type: none"> Update provided by Sam Tamlin, Cornwall Councillor and Joint Chair of Tamar Crossings. Funding of £1.6million received from Government’s Lost Fees and Charging Schemes towards the first 4months of the pandemic. Hopeful of further funding. This has prevented any immediate increase but future still uncertain. Bridge Resurfacing delayed until Spring 2021. 	

	<ul style="list-style-type: none">• Next meeting of the Committee to be held on 18 December.													
12.	<p>Next meeting dates</p> <p>The proposed dates for 2021 were noted:</p> <ul style="list-style-type: none">• Wednesday 10 February – MS Teams• Wednesday 16 June• Wednesday 8 September• Wednesday 8 December <p><u>The meeting closed at 8.21pm</u></p>	ALL												
<p>Contact Officers:</p> <p>If you have any queries about the Community Network Panel, please contact:</p> <table><tr><th>Name</th><th>Role</th><th>Telephone</th><th>Email</th></tr><tr><td>Catherine Thomson</td><td>Community Link Officer</td><td>07769 724877</td><td>catherine.thomson@cornwall.gov.uk</td></tr><tr><td>Lisa Grigg</td><td>Communities Support Assistant</td><td>01726 223604</td><td>lisa.grigg@cornwall.gov.uk</td></tr></table> <p>Website: http://www.cornwall.gov.uk/community-and-living/communities-and-devolution/community-networks/cornwall-gateway/</p>			Name	Role	Telephone	Email	Catherine Thomson	Community Link Officer	07769 724877	catherine.thomson@cornwall.gov.uk	Lisa Grigg	Communities Support Assistant	01726 223604	lisa.grigg@cornwall.gov.uk
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Rolling YTD crime and incident figures Saltash and Torpoint Sep 20 -Nov 20

Offence	Recorded Crime 01/09/2020 to 30/11/2020	Recorded Crime 01/09/2019 to 30/11/2019	Recorded Crime % Difference
Violence with Injury	51	57	-10.5%
Violence without Injury	116	95	22.1%
Rape	12	6	100.0%
Other Sexual Offences	8	11	-27.3%
Burglary Dwelling	4	10	-60.0%
Burglary Non-Dwelling	8	12	-33.3%
Vehicle Offences	11	3	266.7%
Shoplifting	11	17	-35.3%
Other Theft	41	42	-2.4%
Criminal Damage	58	58	0.0%
Public Order Offences	42	24	75.0%
Possession of Weapons	6	4	50.0%
Trafficking of Drugs	3	2	50.0%
Possession of Drugs	13	9	44.4%
Other Offences	12	3	300.0%
Total	396	353	12.2%

Incident Closing Category	Incidents - 01/09/2020 to 30/11/2020	Incidents - 01/09/2019 to 30/11/2019	Incidents % Difference
Anti Social Behaviour	149	122	22.1%
Crime Not Recorded	9	6	50.0%
Crime Recorded	157	142	10.6%
Public Safety	467	428	9.1%
Transport	231	277	-16.6%
Total	1013	975	3.9%

Rolling YTD crime and incident figures Saltash and Torpoint Dec19 -Nov 20

Offence	Recorded Crime 01/12/2019 to 30/11/2020	Recorded Crime 01/12/2018 to 30/11/2019	Recorded Crime % Difference
Violence with Injury	218	210	3.8%
Violence without Injury	440	408	7.8%
Rape	34	20	70.0%
Other Sexual Offences	48	44	9.1%
Robbery	8	2	300.0%
Burglary Dwelling	20	28	-28.6%
Burglary Non-Dwelling	50	53	-5.7%
Vehicle Offences	52	47	10.6%
Shoplifting	66	94	-29.8%
Other Theft	127	151	-15.9%
Criminal Damage	235	257	-8.6%
Public Order Offences	106	100	6.0%
Possession of Weapons	13	10	30.0%
Trafficking of Drugs	10	5	100.0%
Possession of Drugs	57	21	171.4%
Other Offences	35	22	59.1%
Total	1519	1472	3.2%

Incident Closing Category	Incidents - 01/12/2019 to 30/11/2020	Incidents - 01/12/2018 to 30/11/2019	Incidents % Difference
Anti Social Behaviour	642	566	13.4%
Crime Not Recorded	35	27	29.6%
Crime Recorded	583	565	3.2%
Public Safety	1844	1759	4.8%
Transport	854	1096	-22.1%
Total	3958	4013	-1.4%

Cornwall Gateway – year 4 highways scheme

Town & Parish council	Scheme	Issue	Proposed solution	Cost/ RAG rating
Landrake with St Erney	School Road, Landrake	Speeding concerns and safety of students using virtual footway at school drop-off/pick-up times. Concerns raised by students to the PC, Local Member and Portfolio Holder at presentation at school in March 2019.	Flashing signs	£14,000
Saltash	Longmeadow	Obstructive parking	Parking restrictions	£4,000
Botus Fleming	A388 Hatt Roundabout	Speed of vehicles approaching roundabout. Visibility of oncoming traffic for pedestrians when crossing road.	Signs and lines	£5,000
Torpoint	Antony Road, Torpoint	Speed of vehicles entering Torpoint.	Extend 30 mph limit and new gateway signs and lines	£10,000
Saltash	Barkers Hill & Burraton Coombe	Speeding concerns. Damage to buildings through speeding or HGVs unable to negotiate junction.	20mph speed limit	£15,000
Saltash	Ashton Way junction leading to New Road	Obstructive parking at junction.	Parking restrictions	£3,000
Sheviock	A374 Sheviock Village Gateway, eastbound carriageway	Speeding concerns for all road users. Numerous accidents and fatalities involving motorbikes. Lack of visibility for drivers & pedestrians due to blind bends. Pedestrian crossing concerns.	VAS (if suitable location)	£10,000
Antony	Military Road, Whitsand Bay	Parked cars causing obstruction for emergency vehicles and buses.	Parking restrictions	£5,000
St Germans	St Germans Village	Speeding concerns. Speed survey carried out in Q1/2020 identified average speed is 40mph.	20 mph speed limit	£5,000

Landulph	Road from Landulph Cross towards Callington to Wayton	Speeding concerns; school walking route and the access points to public footpaths.	30 mph speed limit	£5,000
Millbrook	Top of West Street/Lower Hounster Hill, Millbrook	Pedestrian safety	Traffic calming measures	£25,000
All	Mobile Speed Activation Sign (MSAS) for the CNA	Speeding concerns	MSAS to be moved around the towns and parishes in the CNP area.	£22,000

Saltash	Church Road below Alamein Road	Safety of pedestrians crossing busy road, in particular school children attending the three schools in the Saltash area.	Part of Saltash Strategic Walking & Cycling scheme	£0
Landulph	Highdown	Single track road with limited vision due to alignment, topography and hedges. Number of accidents and road rage incidents have occurred.	Passing bay	£25,000
Landulph	Highdown	Single track road with limited vision due to alignment, topography and hedges. Number of accidents and road rage incidents have occurred.	Priority system with signage	£0
Saltash	B3721 – west of roundabout with Yellow Tor Road	Speeding concerns and associated noise issues for residents. Pedestrian safety as access for nearby Rights of Way.	New footway	£10,000
Landrake with St Erney	Landrake Village & Tideford Road	Speeding concerns	Parking restrictions	£25,000

Stop Loan Sharks Reporting App Launched

A smartphone app has been launched to make it quicker and easier for people to report loan sharks and access support.

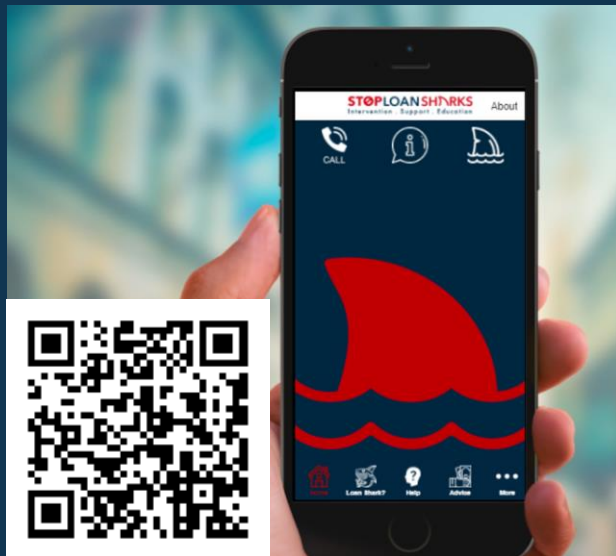
The Stop Loan Sharks app, launched by the England Illegal Money Lending Team (IMLT), includes a contact form and phone number to report loan sharks, as well as information to help victims of illegal money lenders to get support.

It also offers users advice on the tell-tale signs that someone is a loan shark. These include offering cash loans without any paperwork, charging extortionate interest, taking bank cards and passports as security, and threatening behaviour or violence to get money.

The app was funded from cash recovered from loan sharks under the Proceeds of Crime Act (POCA).

It provides information to various frontline professionals who may meet loan shark victims in the course of their work, such as debt advisors, social workers and housing staff.

These professionals can read information on how to recognise the signs that a client may be involved with a loan shark and advice on how to respond.



Other features include a search tool to help users find credit unions and legitimate lenders, links to confidential debt advice services and push notifications about loan shark arrests and court cases.

Download the Stop Loan Sharks App for free from the [App Store](#) and [Google Play](#) or scan the QR Code on your phone!

Couple sentenced for illegal money lending

A husband and wife team ran a lucrative illegal money lending business in the Stockton area and netted over £500k in loan repayments.

Alan Fromson, 80, and Joyce Fromson, 78 were both sentenced to 10 months in prison, suspended for two years at Teesside Crown Court on November 17.

The pair from Carlton, Stockton, pleaded guilty to two charges of illegal money lending between July 2007 and October 2019.

The couple ran a legitimate business until 2007 when they failed to renew their licence that would enable them to lend to customers legally.

Simon Mortimer, prosecuting, said they issued loans worth around £382,800, earning £214,044 in interest payments and netting a total of £573,457 over a 12-year period.

In interview, Alan told investigators “the money goes straight into our pockets and we could get away with it, so we did” and “we have had a very, very good living out of it”.

The couple explained they had copied the Provident model and ran their own separate money lending rounds, with Alan operating in the Thornaby area and Joyce in Stillington and Carlton. **Read the full story [here](#).**

Exeter man sentenced for illegal money lending

An Exeter man who exploited vulnerable people has been given a suspended sentence.

Robert Ferguson, 69, from Exeter, admitted running an unlawful money lending business and was jailed for 30 weeks, suspended for two years at Exeter Crown Court on November 4.

He was also ordered to do 180 hours unpaid community work and pay £300 costs.

The case was prosecuted by the IMLT in partnership with Devon, Somerset and Torbay Trading Standards and Devon and Cornwall Police.

Simon Mortimer, prosecuting, told the court that Ferguson had been running his illegal money lending scheme between April 2014 and November 2019.

He charged exorbitant rates of interest to friends or people he met in pubs and received tens of thousands of pounds in loan repayments, which was paid directly into his bank by more than 20 people.



His customers in Exeter, Devon called him 'The Bank of Fergs'.

The court heard how some victims were given details of Ferguson's bank account, so they could pay him as soon as they got their benefit payments.

One victim met Ferguson in a pub and took out loans to pay for general living expenses such as food and rent. He ended up repaying £6,797 on loans totalling £1,575. **Read the full story [here](#).**

Loan shark suspects charged in Oldham

Three people have been charged with offences of illegal money lending, money laundering and fraud by false representation in Oldham.

The IMLT working in partnership with Oldham Council Trading Standards and Greater Manchester Police, executed warrants at two addresses in the Hollins and Holts areas of the town on Wednesday, December 9.

Searches were carried out at the properties where officers seized electronic devices.

The suspects, two men aged 31 and 33 and a 32-year-old woman, have been released on bail to appear at Tameside Magistrates' Court on Thursday, January 14, 2021.



Loan shark survivor wins hero award after sharing her story to help other victims

A Teesside mum who fell into the clutches of an unscrupulous loan shark has been awarded a Chartered Trading Standards Institute (CTSI) Hero Award for sharing her experience to encourage other victims to come forward.

Becky found herself in financial hardship and borrowed £50 from someone she considered a friend to buy school uniforms for her children but ended up repaying an estimated £35,000.

She bravely spoke about her horrific ordeal of becoming entrapped by a loan shark, which led to attempts to take her own life after falling in debt and receiving terrifying threats from an ominous "Big Man."

Becky and her husband were both unemployed at the time, and with no access to credit cards or able to get a loan from the bank, she felt she had no option but to accept the cash from the woman posing to be her friend.

Becky said: "I had the £50 in 15 minutes. It seemed like easy money, but I didn't realise the dangers.

"The first time I was in arrears she added another £150 on top. So, you could borrow £50 one week, and owe £100 the next. But if you couldn't pay it would be £250 in a fortnight, £400 in three weeks.

"The most I ever owed was £1,500. She was taking hundreds a week off me, and I had to use food banks."



The loan shark would text Becky's kids if she was late with payments and warned they would be coming to visit unless she paid up.

The family have moved away from the loan shark and the lender is now under investigation.

Becky was nominated for the award by the IMLT.

If you or someone you know is in a similar situation to Becky, call the Stop Loan Sharks Helpline on **0300 555 2222** or get help [here](#).

Loan shark survivor shares story in new video

Loan shark survivor 'Bee' has shared her story in a new video to encourage others to come forward and get help.

'Bee' needed £3,000 to pay for her mum's funeral in Thailand. She had a poor credit rating and struggled to obtain credit through legitimate means. Bee was introduced to the loan shark through a friend in the Thai community whose boyfriend lent her the money.

Bee was forced to hand over £600 interest (20%) on the loan every month until she could pay off the capital. She was constantly harassed for money and she had to sell her late husband's jewellery to keep up with the payments.

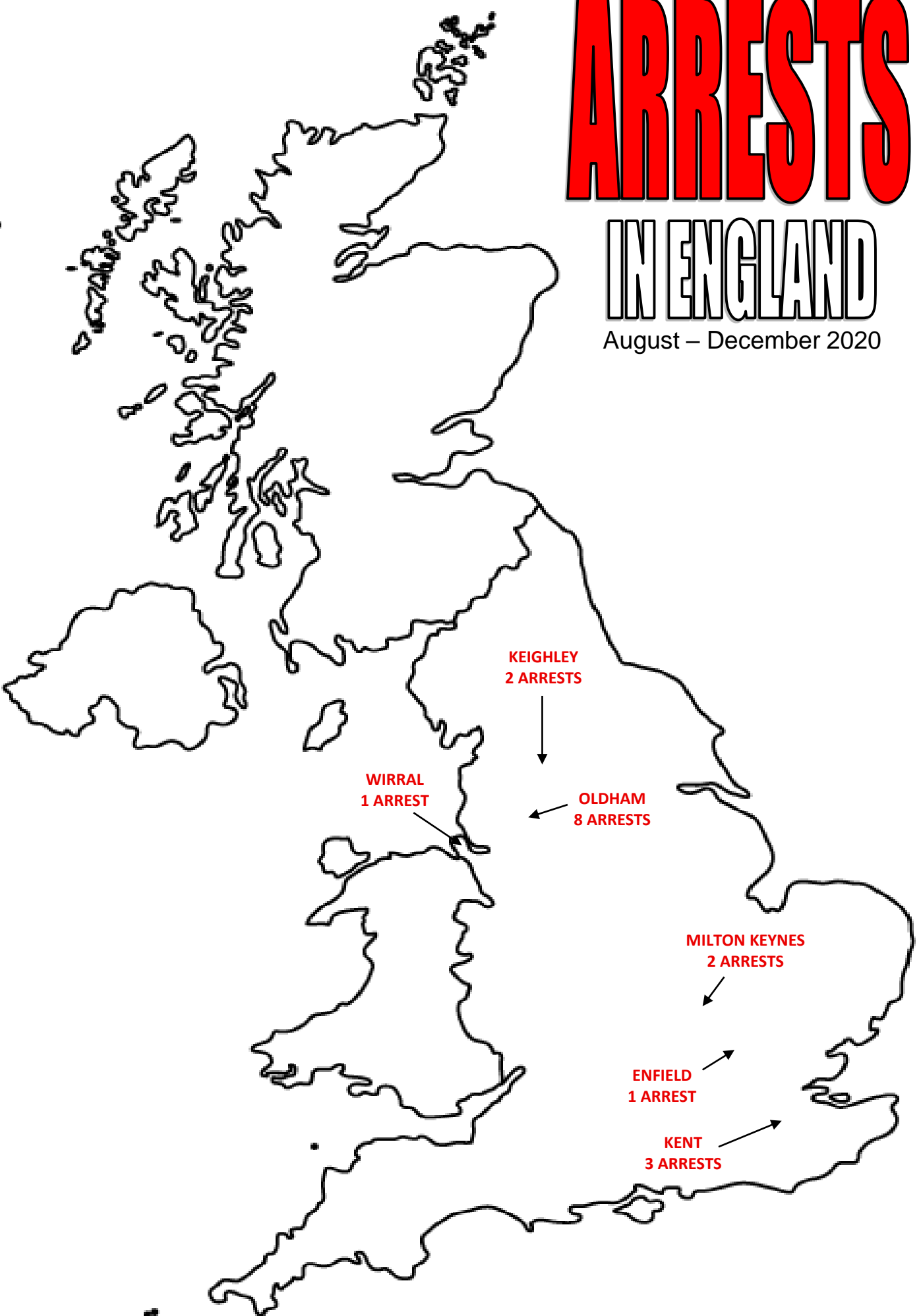


You can watch Bee's Story on [YouTube](#)

ARRESTS

IN ENGLAND

August – December 2020



STOP LOAN SHARKS

Intervention . Support . Education

Campaign launched to tackle online loan sharks

The IMLT have launched a new campaign aimed at tackling illegal money lending on the internet and warning of the dangers of online loan sharks.

The **#SharkFreeSurfing** campaign comes amid concerns that more people are falling prey to unscrupulous lenders online as recent statistics show one in five met their lender on social media in the first half of 2020.

Loan sharks are increasingly using social media platforms, such as Facebook, Instagram and Snapchat, to advertise their illegal loans and target potential victims.

These criminals will lure people in with seemingly attractive loan offers, but will quickly resort to intimidation, threats and violence to enforce repayment and trap borrowers in a spiral of debt.

It is hoped that the campaign will help encourage not just victims, but the wider community to report online illegal money lending activity.

A promotional graphic for the Stop Loan Sharks campaign. It features a shark emerging from a smartphone screen, which displays a social media post with red 'X' marks. The text on the graphic includes: 'DID YOU KNOW', '1 IN 5 FIND THEIR LOAN SHARK ON SOCIAL MEDIA', 'CALL OUR 24/7 CONFIDENTIAL HELPLINE', '0300 555 2222', a QR code with the instruction 'Scan the QR code to download the Stop Loan Sharks App.', and the hashtag '#SharkFreeSurfing'. The Stop Loan Sharks logo is in the top right corner.

The IMLT and partners have been sharing information and advice on social media about how to spot and avoid online loan sharks. Find out more and check out our top tips for staying safe online [here](#).

Congratulations to all the Stop Loan Sharks Short Story Competition winners!
Listen to the 7 Days of Sharks stories on [Apple Podcasts](#), [Spotify](#) and our [website](#).

Partner Recognition Programme launching 2021

The IMLT is pleased to announce the upcoming launch of the [Stop Loan Sharks Partner Recognition Programme](#).

The programme encompasses Partner and Partner Plus awards for organisations that pledge, demonstrate or advocate support for the IMLT to raise awareness of the dangers of loan sharks in communities.

Partners must actively ensure that their staff are able to respond to suspected and reported illegal money lending by either signposting victims to relevant services or providing direct support.

[Contact us](#) about free loan shark awareness training.

The Recognition Programme is open to all partner organisations who meet at least five of the priority criteria outlined on our [website](#).



Partners will need to complete an application for recognition and submit this with supporting evidence.

[Get in touch](#) to find out more or visit our [website](#) for the award criteria.

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PRESS COVERAGE

**The
Guardian**

My working week: 'One woman is forced to pay off debts with sexual favours'

The past six months in my job working to help people targeted by loan sharks have been busier because of the pandemic



The Guardian
My Working Week Series
5 October 2020

BirminghamLive

New Birmingham app to rescue loan shark victims - using money seized from criminals

23 September 2020

DevonLive

Exeter pub loan shark dubbed 'Bank of Fergs' exploited desperate punters

5 November 2020

Telegraph & Argus

Man arrested in Keighley 'loan shark' operation

21 August 2020



Channel 4
Steph's Packed Lunch
11 November 2020



BBC One
Ill Gotten Gains
14 September 2020



Suspected 'loan sharks' arrested during early morning raids at properties across Oldham

5 August 2020

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Foundation 92 awarded POCA funding for project

Cash confiscated from convicted loan sharks has been awarded to [Foundation 92](#) to help fund a community project raising awareness of loan sharks.

Foundation 92's Positive Pathways programme was successful in its POCA application and will work to deliver a socially distanced early action and intervention project throughout Salford, specifically working with young people aged 16-24 and adults who are currently economically inactive or unemployed.

Staff from the charity's Education Team will utilise training from IMLT to help provide financial and budgeting support to local residents throughout the Salford community, helping Salford to thrive.

The funding received from IMLT will enable Foundation 92 to tackle crime, support family financial stability and educate the community on how to recognise illegal money lending, and how to lead a financially sustainable lifestyle.



The funding will also see Foundation 92 staff work collaboratively alongside [Everton in the Community](#), the charitable arm of Everton Football Club, as the two organisations will join forces to offer an engaging and interactive learning experience for people at risk of illegal money lending.

Milton Keynes crackdown on loan sharks

The IMLT have working in partnership with [Milton Keynes Council](#) and [Thames Valley Police](#) to raise awareness of loan sharks in the city.

Council colleagues and partners have been speaking with residents across MK about the dangers of getting involved with loan sharks.

The campaign aims to encourage people to avoid using loan sharks and report the crime if they have been a victim. It also focuses on informing people on the help available if they are struggling with debt and safer ways to borrow money.



Stop Loan Sharks extend Live Chat open hours

The IMLT has extended its Stop Loan Sharks Live Chat opening hours to provide additional support to victims of loan sharks during the ongoing COVID-19 pandemic.

Live Chat is available on the [website](#) from 9am to 5pm Monday to Friday, excluding bank holidays. Victims can talk to an IMLT officer in real-time and access free, safe and anonymous support.



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Scottish Illegal Money Lending Unit Launch Charter Mark

The Scottish Illegal Money Lending Unit (SIMLU) have launched the Stop Loan Sharks Scotland Charter Mark.

The first recipients of the award are housing, care and property management company Wheatley Group and StepChange debt charity in recognition of their commitment in supporting and promoting the work of the SIMLU and for taking a zero-tolerance stance on illegal money lending within their communities.

The organisations have also pledged to work in partnership with the SIMLU to increase their reach within communities and to raise the confidence of residents to enable them to report illegal loan shark activity safely.

The launch comes as the SIMLU issue a warning to Scots to avoid borrowing from loan sharks this Christmas. As more people find themselves in financial difficulties due to the Covid-19 pandemic, illegal lenders may look to take advantage of those who are most vulnerable.



Although loans from community-based lenders may be seen as providing a quick solution for those in crisis situations, the lenders may not be authorised by the Financial Conduct Authority and could charge huge interest rates. On average, loans from illegal lenders end up costing three times as much as a legal loan.

To find out more about the work of the SIMLU and to find organisations who can provide support and advice to those in financial difficulties, visit the website or call the confidential helpline on 0800 074 0878.

Listen to the Scottish Illegal Money Lending Unit's first ever podcast on Spotify.

Tredegar man fined for illegal money lending

Mark Dean Jenkins, aged 51 from Tredegar in Blaenau Gwent pleaded guilty to illegal money lending at Newport Magistrates' Court in a case brought by the Wales Illegal Money Lending Unit (WIMLU).

He lent £2,000 to an old school friend and neighbour who was struggling with a gambling addiction.

The friend lost his job and his marriage broke down.

He eventually lost his home and ended up sleeping rough before a charity helped him find accommodation at a hostel in Abergavenny.

Magistrates heard Jenkins threatened to "cripple him" and burn his hostel down unless he paid the money back plus £1,000 in interest.

He was fined £200 and ordered to pay £450 in court costs. His victim is now living in a flat of his own and is trying to rebuild his life.

Ryan Evans, from the Wales Illegal Money Lending Unit said: "Jenkins tried to make out he was a Good Samaritan.

"He said 'I did lend him money but I didn't charge him interest, I was just helping out a friend', but as time went on and the investigation continued the evidence was stacking up against him."

Many loan sharks are known to their victims - they could be a neighbour, a parent at the school gate or appear to be a friend at first. **Call the WIMLU 24-hour hotline 0300 123 33 11.**

Follow Stop Loan Sharks on social media



Listen to the Your Money and Your Life podcast series
Available on Apple Podcasts, Spotify & Google Podcasts.