



## IN THIS ISSUE

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## PayPlan becomes 100th partner



Huge congratulations to PayPlan – the 100th official partner of Stop Loan Sharks and the first national debt advice agency to receive the Partner Plus accreditation! This is a major milestone for the Stop Loan Sharks team, and we are thrilled to have PayPlan on board. They have already proved to be a key player in the fight against loan sharks in England. Read the full story about PayPlan and other new partners inside.



## Fortem takes support to new heights

We are so grateful when partners find new and creative ways of supporting our work. Building maintenance firm Fortem did just that when it started displaying huge warning banners at its sites, to make sure every passer-by got the message about the dangers of illegal lenders. Around 15 of the three-metre banners were put up on scaffolding at properties undergoing repairs. Thanks Fortem!



## Loan shark who ‘spread misery’ sentenced

A 23-year-old loan shark who preyed on vulnerable customers, charging ‘crippling interest’ and threatening them when they couldn’t pay has been given a suspended jail sentence.

Hakeem Suleman, of Eastbourne Road, Middlesbrough, admitted illegal money lending and money laundering between October 2019 and May 2023, when he was arrested following an investigation by the England Illegal Money Lending Team.

He appeared before Teesside Crown Court on Thursday, February 13, and was given 12 months in prison for illegal lending and two years for money laundering.

Those sentences are to run concurrently, and the total two-year sentence was suspended for two years. Recorder Nicholas Lumley KC told Suleman he “preyed on the vulnerable and the desperate” and spread misery by “taking money from people who could not afford it”.

The case was prosecuted by the IMLT in partnership with Middlesbrough Trading Standards and Cleveland Police.

The court heard Suleman had given at least 178 loans to approximately 62 individuals.

The court heard that Suleman usually charged a 100 per cent flat rate of interest, although it did vary from 0 per cent in one instance to 600 per cent in another.

Just over £40,000 was loaned out and the total repaid was £70,199 with penalties of £10,297 applied, the court was told.

During the hearing, a number of messages between Suleman and his borrowers, were read out. Some of them contained threats and some showed how he arranged loans in just a few minutes.

You can read the full story on [stoploansharks.co.uk/news](https://stoploansharks.co.uk/news)

## Carer handed community order

A 47-year-old woman was given a 12-month community order with 300 hours of unpaid work after admitting acting as a loan shark in the Exeter area.

Renita Mendoza lent over £100,000 to at least 25 people over a period of three years, even though she was not authorised to do so by the Financial Conduct Authority.

She appeared before Exeter Magistrates’ Court on Wednesday, November 20 to be sentenced. The case was prosecuted by the England Illegal Money Lending Team in partnership with Heart of the South West Trading Standards Service and Devon and Cornwall Police.

In her defence, the court was told that Mendoza did not realise what she was doing was wrong and she was very highly thought of within the community and by her employers.

Read the full story on [www.stoploansharks.co.uk/news](https://www.stoploansharks.co.uk/news)

## Students spread anti-loan shark message with Christmas ads



We’ve been back in the studio with the team from Bauer Media Group for another Creation Station project – this time with young people from BMet College in Birmingham.

The students wrote and starred in their own radio ads during the session at the Hits Radio Birmingham studios in Hagley Road.

Five ads were produced, of which three were aired in the run up to Christmas on the Hits Radio Birmingham network.

Once again, we were blown away by the creativity on show and the ads that were produced. We are hugely grateful to Bauer and BMet for getting involved.

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Arrests  
November 2024 -  
February 2025

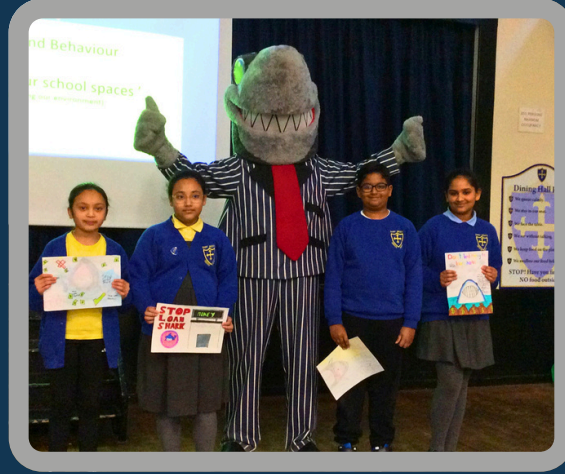




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## Out and about with Sid the Shark





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Above, the Derbyshire County Council Financial Inclusion team are among our new partners

## New partners join Stop Loan Sharks family - PayPlan makes it 100!

We are thrilled to welcome a number of new partners to the Stop Loan Sharks extended family.

Since our last newsletter, Derbyshire County Council Financial Inclusion team, Gloucester City homes and the London Borough of Barking and Dagenham have all been awarded official partner accreditation. Their support means the fight against loan sharks in all those areas will be strengthened and we are hugely grateful for everything they are doing to help eradicate illegal lending from our communities.

Meanwhile PayPlan has become the first national debt advice agency to be awarded Partner Plus accreditation from the England Illegal Money Lending Team.

It also became the 100th organisation to officially join the team in its fight against loan sharks.

PayPlan has worked with Stop Loan Sharks for several years already and has played a huge part in helping to spot the signs of illegal lending and signpost vulnerable clients to the IMLT for support.

Emma Gibbons, Vulnerability Lead at PayPlan said: "PayPlan have been working in partnership with the Illegal Money Lending Team and the Stop Loan Sharks campaign for over two years now and we are delighted to have enhanced our partnership with achieving the Partner Plus accreditation.

"This means that more clients will have an increased awareness of the help and support available when using a loan shark through our recent initiatives, and ultimately, more people will get the assistance they need to break this awful cycle of spiralling unlawful debt.

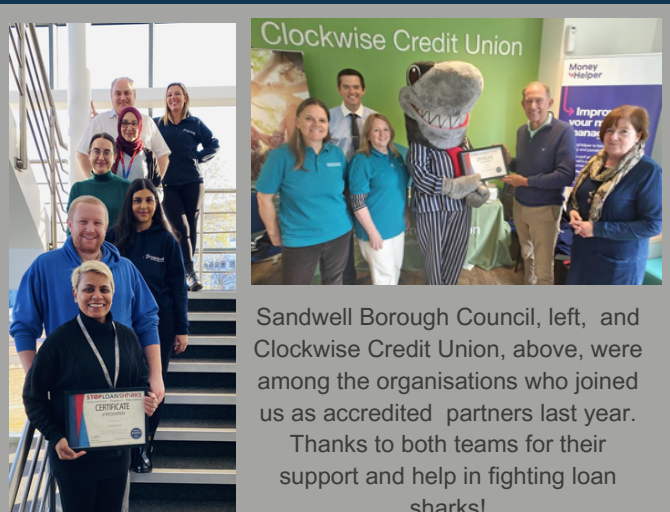
"We are especially delighted to be the 100th official partner. It's a real milestone which means there is a network of organisations all working together across England to stop loan sharks."

Welcome aboard to all of our new partners.

If you'd like to find out more about partner accreditation, visit <https://www.stoploansharks.co.uk/partner-recognition-programme/> or email [catherine.wohlers@birmingham.gov.uk](mailto:catherine.wohlers@birmingham.gov.uk)





Cath Wohlers, IMLT LIAISE manager, Emma Gibbons, Vulnerability Lead at PayPlan, Alice Crayner, head of B2B marketing and Antony Price, Partnership Manager



Sandwell Borough Council, left, and Clockwise Credit Union, above, were among the organisations who joined us as accredited partners last year.

Thanks to both teams for their support and help in fighting loan sharks!

Got information about loan sharks?  
Email us  or call 0300 555 2222 

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## Teaching the next generation to be money savvy



Teaching children about money from a young age is vital if we are to build a generation that has the skills and knowledge to be financially resilient.

Being able to manage money is a key life skill and we realise how important it is for young people to know the pitfalls and risks they may encounter in adulthood that may leave them vulnerable to loan sharks.

We have prepared free education resources that are available to use in primary and secondary schools to help with lessons looking at money and finance.

Our resources have been endorsed by Young Money, and they can help schools and teachers plan effective lessons looking at this subject.

If you work with young people and would like to use these resources, click [here](#) or visit [www.stoploansharks.co.uk/for-education/](http://www.stoploansharks.co.uk/for-education/)

## How you can help in the fight loan sharks

We are grateful to all of our partner organisations across England who do so much to help us find and deal with illegal lending activities in our communities. So how can you help?

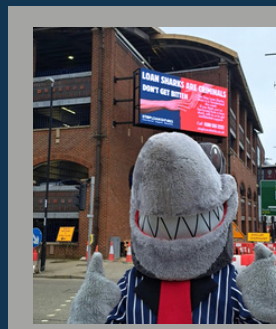
- **Resources** - we have a host of resources available, including posters (including a selection in different languages) leaflets, postcards and other promotional items. We can send those out to you to display and we can also supply bespoke articles or blogs for use on websites, in newsletters etc. We can also supply bespoke screensavers for your organisation to display at specific times of the year, for example, during Stop Loan Sharks Week.

- **Social media toolkits** - we have a variety of social media toolkits ready to post that you can share and add your own messaging to raise awareness and reach those who may need help.

- **Training** - we can offer free training to organisations that may come into contact with potential borrowers. This can be delivered in person or remotely and gives teams the specialist information and tools they need to be able to spot the signs of a loan shark and where they can refer people to get help.



- **Partner accreditation programme** - organisations are invited to apply for full accreditation.

If you'd like to access any of these, or want to find out more, go to [stoploansharks.co.uk](http://stoploansharks.co.uk) or email [press@stoploansharks.gov.uk](mailto:press@stoploansharks.gov.uk)



Here is an example of a digital advertising screen that we supplied artwork for during a week of action in Sunderland.

If you'd like artwork for a screen saver, billboard or digital ad, just let us know.

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## Stop Loan Sharks in the news



Community  
**Building firm's banners highlight dangers of loan sharks in Birmingham**  
BirminghamWorld

**The Northern Echo**  
**Middlesbrough Loan shark handed suspended sentence**  
14th February  
TEESSIDE CROWN COURT COURT CRIME MIDDELSBROUGH

**WARNING OVER ILLEGAL MONEY LENDING AFTER ARREST OF SUSPECTED LOAN SHARK IN HUDDERSFIELD**  
Posted by Huddersfield Hub | Nov 26, 2024 | News | 0



**Credit union gets national award for work to stop loan sharks**  
WarwickshireWorld

Avon and Somerset Constabulary  
**Woman arrested in Clevedon on suspicion of being a loan shark**  
A warrant was executed this morning  
By Molly Seaman  
14 DEC 2024

News Bristol News Bath  
**Loan shark suspect arrested after Somerset raid**  
Officers seized electronic devices and the woman was tak  
By Toby Codd Breaking news reporter  
14 DEC 18 DEC 2024

**Two arrested on suspicion of illegal money lending in Crewe**  
By Ryan Parker 29th Jan 2025

News Teesside News Middlesbrough  
**'Greedy' loan shark threatened cash-strapped Teessiders and charged 'crippling interest'**  
Hakeem Suleman, from Middlesbrough, told one customer: 'On anyone's life if u don't pick up the phone or send that first thing tomoz i'll send a lass to drag u out from work'  
By Georgia Banks Breaking News Editor  
16 DEC 13 FEB 2025

NEWS  
**People warned of risks of using illegal money lenders this Christmas**  
By Lichfield Live  
1st December, 2024



**Derbyshire County Council team gets national recognition for work to stop loan sharks**  
Derbyshire TIMES



Dave Fishwick - the businessman and financial campaigner behind the Bank of Dave - joined the IMLT team on a warrant. The resulting footage featured on ITV's Good Morning Britain



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## New campaign throws the book at loan sharks

Book-lovers across Cornwall have been shocked to find themselves face to face with a giant shark in their local library. Cornwall Library Service teamed up with the [England Illegal Money Lending Team \(IMLT\)](#) last year to host a series of awareness-raising talks and events.

Cornwall Council's portfolio holder for neighbourhoods, Councillor Carol Mould, said: "We are excited to collaborate with the England Illegal Money Lending Team.

"This initiative aims to empower local communities with the knowledge and resources needed to protect themselves from illegal money lenders and access safer financial alternatives. Libraries have always been hub of information and support and through this partnership we're furthering our commitment to fostering a safer informed and financially resilient community."

The libraries tour started in November and runs until April.



## We're making a difference - it's official!





We are delighted and proud to have been named one of the Big Issue magazine's Top 100 Changemakers for 2025.

Each year, the publication celebrates individuals and organisations who have made a significant impact on society.

We are in good company – the list features many outstanding changemakers who share a commitment to improving the world around them.

Our mission is to make a difference, and it is wonderful to have our efforts recognised.

To view the full list, go to [www.bigissue.com/news/activism/changemakers-2025/](http://www.bigissue.com/news/activism/changemakers-2025/)

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## Stop Loan Sharks in numbers

At least

32,300

people supported

428

successful  
prosecutions

1.08m

people borrowing  
from a loan shark in  
England

At least

609

years in jail for loan  
sharks

£91.6m

illegal debt written  
off

867

arrests

## New statistics show devastating toll on borrowers

Our latest borrower statistics for 2024 reveal the devastating effect illegal lending can have on borrowers across England.

A huge 93 per cent of those supported during 2024 said that they were in a state of worry, stress, depression, or severe anxiety because of their involvement with a loan shark, with 40% considering or attempting suicide.

Paying household bills continues to be the main reason for borrowing - 31% said this was the case - and 50% of borrowers went without food or fuel to repay the lender.

Around 76% borrowed on more than one occasion from the loan shark, with some clients borrowing up to 100 times, showing how difficult it can be to escape the cycle.

The stats also show that some borrowers are unaware of some of the help that exists to help them. Eleven per cent said they were acting as a carer for an adult but only 5% were claiming carer's allowance.

And 47% had never heard of a credit union, so were unaware of the other options out there to borrow safely.

On average it took the borrowers supported during 2024 about four years to reach out for support, but some had been in contact with service providers before then for help with debt and finances.

If you would like more information about these figures, or would like to find out more about how we can help you help clients with loan shark debt, email us at [press@stoploansharks.gov.uk](mailto:press@stoploansharks.gov.uk)

### Helping us to help your clients: Engagement survey results are in

We recently enlisted the help of partners to find out how clients are contacting them and how and when support is offered.

We have produced a summary of the findings with some best practice ideas – [Helping us to help your clients](#)

To help you identify people that might be in the grasp of a loan shark, and effectively refer them to us, we offer bespoke training on what a loan shark is and how to spot a victim.

We also offer follow-up sessions that look at aspects of our work in greater detail. To book this free training please contact [catherine.wohlers@birmingham.gov.uk](mailto:catherine.wohlers@birmingham.gov.uk)

Got information about loan sharks?

Email us [✉](mailto:press@stoploansharks.gov.uk) or call 0300 555 2222 [☎](tel:03005552222)

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## Change at the top for Stop Loan Sharks

You may be aware there's been a change at the top of the IMLT. We're excited to introduce Dave Benbow, right, as the new head of the team. Dave has been with the Stop Loan Sharks initiative for many years, both as an investigator and as operations manager.

He steps into this role following the well-earned retirement of Tony Quigley, left, who started his career in Trading Standards and enforcement at the young age of 16. Tony was instrumental in the founding of the IMLT in 2004 and has led the national team successfully for the past 20 years.

Dave is now taking up the mantle, continuing Tony's dedication to supporting borrowers and ensuring illegal lenders are held accountable. We wish him all the best in his new role and send our warmest wishes to Tony for a long and restful retirement!



## What's to come in the next few months

2025 is shaping up to be a busy year for the Stop Loan Sharks team!

We have several new targeted campaigns either running or in development, including initiatives aimed at military personnel, international students, and hospice patients.

We know people within these groups have previously been targeted by illegal lenders, and we want to reach as many people in these communities as possible so that they know what the alternatives are to borrow safely and where to turn for help.

If you work with any of these groups, please get in touch — we'd love to hear from you and explore ways to reach those who might be vulnerable.

Stop Loan Sharks Week this year will take place from May 19th to May 25th, with the theme 'We're Here Whenever You're Ready'. The goal is to reassure people that there is no pressure when they contact us. We are here to help, advise, and support. If we can investigate and prosecute an illegal lender, we will, but we understand how big a step it is for someone to reach out and we want to emphasise that we will work at their pace.

We will also have a toolkit and other resources available ahead of the week for our partners.

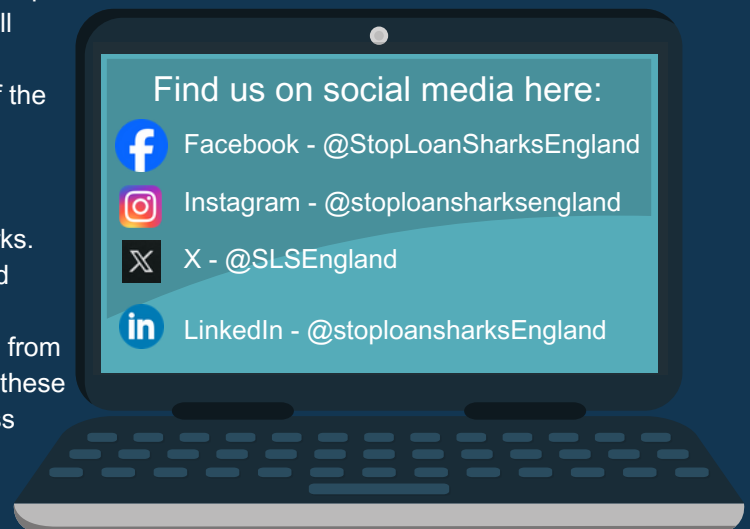
We are also continuing to organise community Bite Back Weeks across England, giving us the opportunity to engage directly with communities and raise awareness about the dangers of loan sharks. We welcome partners who want to join us during these weeks and share their own messages.

In April, applications will open for POCA funding — money seized from convicted loan sharks under the Proceeds of Crime Act. Some of these funds will be used to support initiatives aimed at raising awareness about loan sharks in communities.

For more details on this and any of our initiatives please visit our website and follow us on social media.



**Stop Loan Sharks Week**  
- May 19 to 25, 2025



Find us on social media here:

 Facebook - @StopLoanSharksEngland

 Instagram - @stoploansharksengland

 X - @SLSEngland

 LinkedIn - @stoploansharksEngland

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