THE ENGLAND ILLEGAL MONEY LENDING TEAM NATIONAL NEWSLETTER
SUMMER 2026

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AI edited image!

We hope you've had a shark-free summer!

We hope you've been enjoying the fantastic summer weather we've been having this year - even if it has taken a turn for the worse! But while it has been a time for fun and relaxation, the summer can also bring extra financial pressures, from days out and holidays to back-to-school costs. At times like these, it's important to stay aware of illegal money lenders who may target people facing financial difficulties. In this newsletter, we're sharing how we and our partners are working together to keep communities safe from loan sharks.

IN THIS ISSUE

Court orders £11,000 forfeiture in landmark case for the England Illegal Money Lending Team

A man suspected of being an illegal lender has been ordered to forfeit more than £11,000 in a landmark case for the England Illegal Money Lending Team (IMLT).
Magistrates ordered that £11,323.20 held in frozen bank accounts be forfeited after ruling that the money had 'on the balance of probabilities' come from illegal lending activity.
The IMLT had been investigating allegations of illegal money lending in the Blackpool area. It pursued the civil forfeiture action under the Proceeds of Crime Act after determining that a criminal prosecution would not be possible.
The case, heard at Preston Magistrates' Court on Friday, August 7, was the first of its kind for the IMLT. During the hearing, magistrates heard evidence from the IMLT as well as from the man involved. They ruled in favour of the IMLT, deciding, on the balance of probabilities, that the funds were likely to have come from illegal money lending.
Dave Benbow, head of the IMLT, said: "While we do pursue criminal prosecutions wherever possible, there are a number of ways we can tackle illegal money lending in communities. A criminal prosecution is not always achievable for a variety of reasons, for instance, it could be that borrowers choose not to engage or there is insufficient evidence to meet the criminal threshold.
"Even in those cases, we continue to use all the powers available to us, including pursuing forfeiture orders and Criminal Behaviour Orders."

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Loan shark who lent more than £4.7m jailed

A London loan shark who lent more than £4.7 million and expected more than £6.5 million in return has been jailed for 12 months.

Alexander Ali Baba, aged 66, of Morden, south London, admitted two charges of illegal money lending, one between January 2020 and December 2022 and the second between January 2023 and October 2025.

The Judge, Recorder William Featherby KC, sentenced him to 12 months immediate custody at Kingston upon Thames Crown Court and said: “This is a very unpleasant offence. It is predatory upon vulnerable, financially poor people.”

The case was prosecuted by the England Illegal Money Lending Team (IMLT) working in partnership with the Metropolitan Police and Merton Council Trading Standards Service.

Mr Ben Irwin, prosecuting on behalf of the IMLT, told the court Ali Baba ran an illegal money lending business between January 2020 and October 2025 from his home in Morden, and his grocery store, in Mitcham. Loans were given to people in the community and had ‘oppressive’ repayment terms.

Ali Baba. Pic from Metropolitan Police

The IMLT received a report that Ali Baba was illegally lending in March 2025. An investigation followed and on October 15, 2025, IMLT officers, working with Metropolitan Police officers conducted a warrant at his house in Florence Avenue, arresting him.

His home and his grocery store were searched and over £155,000 in cash was found, mostly in white envelopes.

Borrowers said they felt intimidated and threatened when they were unable to pay.

Ali Baba claimed to be an organiser of a ‘sou sou’, a money sharing scheme.

The court also heard he did not know he was acting illegally and the lending began as a genuine intention to help people in his community.

Recorder Featherby said he did not accept that Ali Baba was running a ‘sou-sou’ scheme and also did not accept that he didn’t know he was acting illegally. He said he started out lending to people in the Ghanaian community, but it turned into something more akin to a business with high interest and penalty fees.

Following the case, Dave Benbow, head of the IMLT, said: “This case involved huge sums of money and this defendant was well known in the community for lending money. This is how many illegal lenders operate, they pretend they are offering a service and a favour, in fact they are exploiting the vulnerable and ripping people off.

“We hope this sentence sends a message to other illegal lenders who operate in this way that they are not above the law. And we would urge anyone who thinks they may have borrowed from an illegal lender like this to contact us for support.”

Brave mum shares story of loan shark ordeal

An East Midlands mother has bravely shared her ordeal at the hands of a ruthless loan shark as she urged other parents who might be struggling with costs like school unform not to get trapped like she did.

Caroline*, aged 46, borrowed around £3,000 over the years from someone she initially thought was a family friend helping out - but she ended up paying him back more than £50,000 - working three jobs to make sure she could feed and clothe her family, while he lived a life of luxury. One of the things she borrowed for was for school uniform items for her children and she wanted other mums, dads and carers in that position to know that help is available with those costs, and a loan shark is never the answer. Caroline reached a point when she know she couldn’t continue and contacted Stop Loan Sharks for help. She revealed that one of the things that surprised her was the reaction from people living in her local area.

She thought she would be labelled a ‘grass’, but when people found out what had been happening they were supportive and backed her all the way.

Caroline’s story can be viewed on the Stop Loan Sharks YouTube channel here: https://www.youtube.com/watch?v=PZ4Wi2SMkEA

For more Stop Loan Sharks news go to stoploansharks.co.uk/news

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Arrests June 2026 to August 2026

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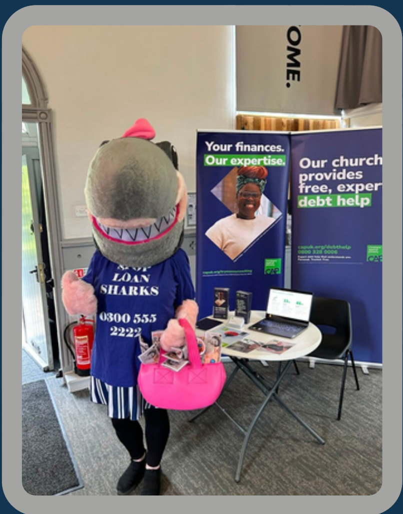
Out and about with Sid and Glenda



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A warm welcome for our newest partners

StepChange Relationship Manager Helen Handzel, CEO Vikki Brownridge and Vulnerability Proposition Manager Paula Searle

A warm welcome to all the organisations that have recently joined Stop Loan Sharks as new partners or renewed partnership status. Our partners play a crucial role in helping protect communities from the harm caused by illegal money lending. Through awareness campaigns, training, referrals and community engagement, they go above and beyond to support people affected by loan sharks. We are especially pleased to congratulate Sunderland City Council and StepChange Debt Charity, which have both achieved prestigious Partner Plus accreditation. Sunderland is the first local authority in England to receive the award, recognising its commitment to raising awareness of loan sharks and supporting local residents.

StepChange Debt Charity has worked closely with the England Illegal Money Lending Team for many years and continues to help identify and support people who may have been targeted by illegal lenders. Thank you to all our partners for your ongoing support.

New partners

Citizens Advice Gateshead
GR Finance Ltd
Central Credit Union
Beyond Housing
Acorn Community Bank
Rooftop Housing Group
Tamworth Borough Council
Star Academy Primary Sandyford, Stoke-on-Trent

Partner Plus

Sunderland City Council
StepChange Debt Charity

Renewals

Thirteen
Stockton District Advice & Information Service
Wirral Credit Union
Horden Together Partnership
Public Protection Partnership (Bracknell Forest West Berkshire Wokingham councils)
Citysave Credit Union
Unify Credit Union
Darlington Credit Union
The Life Rooms
Mersey Care NHS Trust

Sid the Shark meets his counterpart at Central Credit Union

The team at Tamworth Borough Council with their certificate

The Citizens Advice Gateshead team with their Stop Loan Sharks award

To find out more about Partner and Partner Plus accreditation, visit www.stoploansharks.co.uk/partner-recognition-programme/ or email catherine.wohlers@birmingham.gov.uk

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New funding for community projects

A new round of funding for community projects with an anti-loan shark message will be available from this September.
The funding comes from money confiscated from convicted loan sharks under Proceeds of Crime legislation and is reinvested into communities to help raise awareness of illegal lending and he support available.
Over the years, many of our partners have used these funds to deliver creative and engaging projects that spread important messages locally.
Here are a couple of recent POCA-funded projects to inspire you. In Wisbech, funding helped create a vibrant anti-loan shark mural at an adventure playground, while in Sunderland, young people have benefited from new equipment including branded darts flights and table tennis bats.

For more details and an application form, go to https://www.stoploansharks.co.uk/poca-funding/

The table tennis bats and darts flights funded in Sunderland

Before, during and after - the mural at the Spinney Adventure Playground in Wisbech takes shape

New access points open

Our network of Stop Loan Sharks Access Points continues to grow.
The community hub Your Space and Citizens Advice Solent East, both in central Gosport; Citizens Advice East Suffolk and Priorswood Community Centre in Taunton, have all signed up recently.
This means people in those areas have access to a safe space where they can be guided by staff to contact Stop Loan Sharks for support, advice and information.
Thanks to everyone who has signed up so far. If you would like to join the network, visit the website to find out more - https://www.stoploansharks.co.uk/wewillhelpyoumakethecall/

Priorswood, top, Citizens Advice East Suffolk, right & YourSpace, Gosport, below

Leeds charter event

Representatives from dozens of frontline organisations across Leeds joined together at a charter signing event in July.
Awards recognising the outstanding commitment of organisations that go above and beyond to support vulnerable residents and help keep communities safe and many signed pledges to support the work of Stop Loan Sharks.
It was a wonderful day and we are so grateful to everyone who attended and supports our work in the Leeds area.

Dave Benbow, head of the IMLT, and Cllr Asghar Khan

Award winners at the event

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New research reveals hidden crisis of loan shark borrowers

Stop Loan Sharks has recently worked with Three Hands Insight on a major research project exploring the experiences of people who have borrowed from loan sharks but have never reported the lender or accessed support.

The report, A Community of Silence, provides a powerful insight into the hidden reasons people turn to illegal lenders and the barriers that stop them seeking help. For many participants, borrowing was driven by crisis rather than choice, with people facing unexpected bills, low incomes, limited access to affordable credit and a lack of awareness of the support available.

One of the most striking findings was that many borrowers were focused solely on solving an immediate problem. Faced with urgent financial pressures, they were less concerned about how much the loan would ultimately cost and more concerned about getting money quickly to deal with a crisis.

The cases featured in the report include a woman who borrowed to cover essential costs linked to her disabled equipment and assistance dog, a woman who turned to a loan shark to pay visa fees, a man who lost his job after being harassed by a lender, a single mother who was frightened to answer her own front door, and a man who was groomed and exploited by a neighbour posing as a friend.

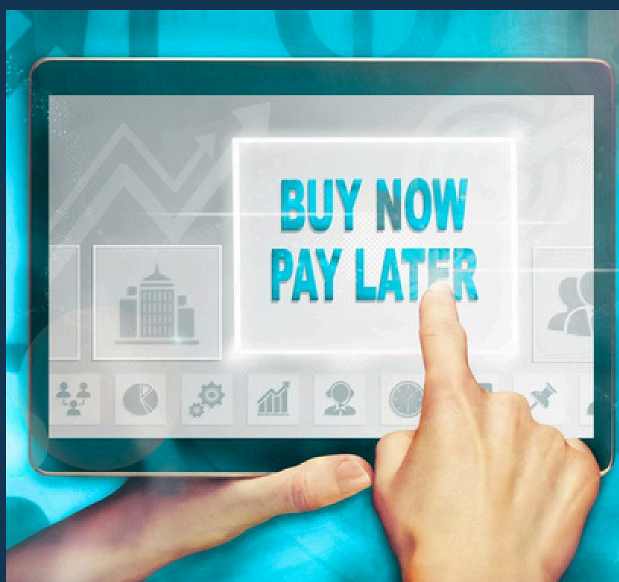
The research has given us valuable insight into the people we most want to reach but who are often invisible to services. It will help shape our future awareness, engagement and support work, ensuring we make it as easy as possible for people to access help before a situation reaches crisis point.

A key message from the report is that if something doesn't feel right, it probably isn't. Illegal lenders often exploit trust, vulnerability and isolation, but support is available and borrowers are never to blame.

As always, partners play a vital role in helping us reach those affected by illegal lending. By raising awareness, sharing information about available support and acting as a trusted access point through our We Will Help You Make the Call campaign, you can help break the silence surrounding this hidden crime.

Read the full report here: A Community of Silence

Buy Now Pay Later changes



Did you know there have been some major changes to the Buy Now Pay Later (BNPL) systems in the UK.

Millions of people now use Buy Now, Pay Later (BNPL) services such as Klarna and Clearpay to spread the cost of purchases.

From July, BNPL providers are now regulated by the Financial Conduct Authority (FCA). The new rules mean lenders will be required to carry out additional affordability checks before offering credit, helping to ensure repayments are manageable based on a customer's financial circumstances.

For borrowers, this may mean an extra step during the application process. However, it also brings greater consumer protection and aims to reduce the risk of people getting into financial difficulty through unaffordable borrowing.

At Stop Loan Sharks, we welcome any measures that help borrowers make informed financial decisions and improve protection against problem debt.

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A handful of our recent headlines

The Midsomer Norton, Radstock & District Journal with Chew Valley Gazette

Pair of suspected loan sharks and money launderers arrested by specialist team

ITV Anglia

Blackpool man suspected of illegal lending must forfeit £11k

Lancashire Telegraph

Lowestoft The Journal

Citizens Advice East Suffolk joins loan shark battle

Middlesbrough: Woman arrested on suspicion of loan-sharking

The Northern Echo

Your Local Guardian

Alexander Ali Baba- Morden man jailed for loan shark scheme

Why Leeds is stepping up its fight against illegal lenders targeting vulnerable people

YEP Yorkshire Evening Post

BBC Radio Nottingham

Colourful loan shark warning mural unveiled at Wisbech playground

Fenland Citizen

Echo

Woman, 70, and man, 68, arrested in dawn raid in Dingle

The suspects were taken into custody to be questioned

Suspected loan shark arrested in Derbyshire after warrant executed at property

Derbyshire Times

Taunton community centre joins campaign against loan sharks

Somerset County Gazette

News from Scotland and Wales

Stop Loan Sharks Wales hosting UK illegal lending conference

Illegal money lending remains a significant challenge across the UK, impacting vulnerable individuals and communities.
In response to this a new conference is being launching to bring together organisations from across England, Wales, Scotland and Northern Ireland to share insights, strengthen collaboration and develop solutions to address illegal money lending.
The UK Illegal Money Lending Conference and Awards is a free, full day event taking place in Cardiff on Wednesday, 4 November 2026. Attendees will have the opportunity to explore the latest intelligence, policy developments and emerging challenges as well as celebrate the work making a difference to communities.

Who Should Attend

The conference will provide valuable insight and practical support, so it is ideal for professionals working across:

- Local authorities
- Housing associations
- Police and enforcement agencies
- Advice and support services
- Financial organisations
- Third sector and community groups

Conference Highlights

- Updates from Illegal Money Lending Units across Wales, England, Scotland and Northern Ireland, providing insights into intelligence and operational activity across the UK.
- Expert-led sessions exploring economic abuse and coercive control, immigration-related financial vulnerability, and gambling harms affecting young people.
- Interactive roundtable discussions bringing together specialists to share approaches to tackling illegal lending and supporting communities.

Don't miss this opportunity to connect with colleagues, hear from leading experts and celebrate achievements in tackling illegal money lending. Places are free and lunch is provided, so secure your spot now by scanning the QR code and registering to attend.

UK Illegal Money Lending Awards

The event will also include an awards ceremony recognising outstanding work across the U.K. with awards recognising:

- Partnership Working
- Illegal Money Lending Investigations
- Improving Financial Wellbeing Projects

Loan shark is fined

An Irvine Valley loan shark has been fined £10,000 and ordered to pay a further £750 victim surcharge following an investigation by the Scottish Illegal Money Lending Unit (SIMLU).
Samuel McVie (70) of Galston, pleaded guilty at Kilmarnock Sheriff Court to illegal money lending. The investigation found that McVie had been lending and collecting money in the Irvine Valley area between August 2023 and March 2025. Those identified during the investigation included people experiencing significant vulnerabilities. A search warrant was executed at McVie's home address on the 4th of March 2025 by officers from SIMLU supported by Police Scotland. Officers recovered loan books, bank cards, and cash.

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Scottish Illegal Money Lending Unit

Roadshows and research

The Scottish Illegal Money Lending (SIMLU) has been working with the Money Guiders Scotland to host several roadshows across Scotland to raise awareness of loan sharks and affordable credit.
The first took place in Galashiels in June with the second in Aberdeen in July. The third was scheduled for Inverness at the end of August.

SIMLU has also commissioned Scottish Women's Aid to research the impact of Economic Abuse and explore links to illegal money lending and the use of loan sharks by victims of Economic Abuse and Domestic Abuse. The research was launched in May with an event in Edinburgh and received significant interest from national media and politicians. Further opportunities to showcase this research were undertaken, with this concluding a conference in Glasgow.

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Stop Loan Sharks in numbers

At least **33,000** people supported

439 successful prosecutions

1.7m people borrowing from a loan shark in England

622 years in jail for loan sharks

At least **£92m** illegal debt written off

917 arrests

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. 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 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 or email press@stoploansharks.gov.uk

Find us on social media here:

- Facebook - @StopLoanSharksEngland
- Instagram - @stoploansharksengland
- X - @SLSEngland
- LinkedIn - @stoploansharksEngland

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