



IN THIS ISSUE

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Kids kick loan sharks out!



Money seized from convicted illegal lenders has been put to good use in Sunderland. Stop Loan Sharks has donated £1,600 to help buy new football equipment for local hubs. Sunderland City Council contributed a further £500, and the new items now proudly display the message 'Let's Kick Loan Sharks out of Sunderland'. The community initiative was also supported by Barclays and the Foundation of Light. Young players have been enjoying the new kit, and we hope it will help raise awareness in the city about the dangers of loan sharks and how to stay safe.

*Stop Loan Sharks
Access Point*



*We Will
Help You Make
The Call*

*Come in for help to
access Stop Loan
Sharks support*

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Dozens join network of Stop Loan Sharks Access Points

A huge thank you to everyone who has supported our We Will Help You Make the Call campaign.

Dozens of partner organisations across the country have already signed up to become an official Stop Loan Sharks Access Point – giving borrowers the opportunity to get help at a physical office with extra support and reassurance on hand if needed.

Read more inside . . .

‘Bully’ loan shark is jailed for two years



Graham Tomlinson. Pic from Hertfordshire Police

A 63-year-old loan shark who made around £120,000 a year lending money to vulnerable borrowers and used the profits to pay for expensive holidays while they struggled has been jailed for two years.

Graham Tomlinson, of Baldock, North Hertfordshire, was also ordered to pay almost £550,000 as part of a Proceeds

of Crime Act confiscation. The Judge at St Albans Crown Court said he was a ‘bully’ and a ‘menace’ who was ‘taking advantage of the very poorest in society’.

Tomlinson had worked for around 30 years as a licensed lender but cancelled his registration with the Financial Conduct Authority because it was ‘too much hassle’. Despite not having the authority to lend money, he continued to do so, leaving many borrowers struggling.

We identified 358 people who had taken loans from Tomlinson, many of whom were vulnerable. There were 4,331 loans issued totalling just over £1 million with repayments of more than £1.5m. Around £1.2m of that was through an automated system. Calculations showed the credit amount over and above the debit amount was more than £424,000.

You can read the full story on stoploansharks.co.uk/news

One of Tomlinson’s borrowers - ‘Pauline’ - has bravely shared her story with us in the hope that others in the same situation can see that help is available. You can watch her tell her story on our YouTube channel.

Go to www.youtube.com/watch?v=izJ-hxbjGFo

Court makes £150k confiscation order

A Telford loan shark who was jailed for illegal money lending has now been ordered to pay more than £150,000.

Alvin Hutchinson, 55, of Telford, was sentenced to 28 months in prison in

December 2023 after admitting charges of illegal money lending and money laundering. Shrewsbury Crown Court heard at the time that he threatened and intimidated borrowers. He forced one to buy a 65in TV on credit, which he then used, leaving the customer struggling to make the repayments. Hutchinson was back before Shrewsbury Crown Court on November 7 for a Proceeds of Crime Act hearing.

The court heard his available assets amounted to £158,901.

He was given three months to pay this amount to the court or face another two years in prison.



Alvin Hutchinson. Pic: West Mercia Police

Woman ‘preyed on the desperate’

A 31-year-old Keighley woman who acted as a loan shark ‘preying on the desperate’ has been handed a two-year jail sentence, suspended for two years.

Tyler Conley appeared before Bradford Crown Court for sentence on September 5, after pleading guilty to illegal money lending and money laundering between December 2020 and July 2024.

The court heard she lent money to people who were vulnerable, threatening and intimidating them if they could not pay. She charged interest of 100 per cent and her lending operation had a turnover of at least £74,000.

IMLT officers executed a warrant at Conley’s home in July 2024, working with officers from West Yorkshire Police, and she was arrested.

She was also ordered to undertake 25 rehabilitation activity sessions and complete 300 hours of unpaid work. The court heard Conley had agreed to forfeit £5,500 seized when she was arrested.

Lender ordered to pay £14k

A 24-year-old loan shark has been ordered to pay £14,500 by a court.

Hakeem Suleman, of Middlesbrough, admitted illegal money lending and money laundering between October 2019 and May 2023.

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

Those sentences were to run concurrently, and suspended for two years.

Suleman was back before the court on September 30, for a Proceeds of Crime hearing. The court heard he had available assets of £14,500 and he was ordered to pay this amount to the court within three months.

Read the full stories on these cases and catch up with other news articles on our website by clicking [here](#)

Got information about loan sharks?

Email us [✉](#) or call 0300 555 2222 [☎](#)

**Arrests and warrants
July - October 2025**



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Out and about with Sid the Shark



Coventry unites against illegal lenders as organisations pledge support

Frontline organisations across Coventry pledged their support for the fight against loan sharks at a charter-signing event. The event, hosted by the England Illegal Money Lending Team in partnership with Coventry City Council, took place at the Council House in Earl Street. Around 50 representatives attended from the Council, local housing associations, credit unions, foodbanks, the Department for Work and Pensions and West Midlands Police.

The charter aims to raise awareness of the dangers of illegal lending, encourage victims to seek help, and strengthen partnerships across the city to protect communities. Dave Benbow, head of the IMLT, who hosted the event, said the team had investigated several cases in Coventry in recent years. He highlighted a case last year where a loan shark was jailed for two and a half years after targeting vulnerable people.

Mr Benbow said: "In this case we were successful in obtaining the IMLT's first ever Criminal Behaviour Order which means even after his release from prison, this lender remains subject to strict rules that mean he must not enter the Stoke Aldermoor area, where he operated, and not provide loans."

As part of the event, organisations signed pledge sheets agreeing to undergo specialist training with Stop Loan Sharks and support ongoing awareness campaigns. Coventry City Council's Revenues and Benefits section has also received official partner accreditation from the IMLT for its work tackling illegal lending. Councillor Richard Brown, Cabinet Member for Finance, was presented with the official partner certificate at the event.



Left to right: Cllr Richard Brown, Coventry Lord Mayor Cllr Rachel Lancaster and Dave Benbow, head of the IMLT

Councillor Rachel Lancaster, and Theresa Manning MBE, chief executive of Clockwise Credit Union (which has more than 20,000 members), also spoke at the Charter signing. Cllr Brown said: "I'm really pleased that Coventry is a partner with the Illegal Money Lending Team. This demonstrates our support for people affected by loan sharks. We want to help prevent people needing to seek a loan shark and we also want people, who have been a victim or are aware of any loan sharks, to be able to report the details anonymously."

"As a Council we are very aware of the financial difficulties many people face, and we want to sign post people to other help where we can."

MP talks loan sharks with head of IMLT



The head of the IMLT, Dave Benbow, was also in Hull recently, where he met with Dame Diana Johnson MP, the Minister of State for Employment. She was hosting a Cost of Living Support drop-in at The Orchard Centre. It was fantastic to be part of such an important event, helping raise awareness and share advice with the local community. Events like these make a real difference by connecting people with free, confidential support on energy bills, housing, debt, benefits, finances and more.

Dave had the opportunity to talk with the MP about the issue of illegal lending and how Stop Loan Sharks is working to make communities safer.

Got information about loan sharks?

Email us  or call 0300 555 2222 

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Joining forces with The Bread and Butter Thing



Over the past ten months, the Stop Loan Sharks Team has been hard at work raising awareness across communities in the North East of England, working in partnership with The Bread and Butter Thing.

The Bread and Butter Thing runs mobile food clubs, taking nutritious and affordable food into the heart of communities.

Their mission aligns closely with our work to protect residents from illegal money lending and we work with the organisation in several areas of the country.

As part of the North East project, our local LIAISE officer visited 38 of The Bread and Butter Things community venues across the Durham Tees Valley region, engaging with more than 1,800 staff members, volunteers, and service users.

We're hugely grateful to The Bread and Butter Thing team for their ongoing support and we look forward to continuing our work together across the country.



A warm welcome to our new partners!

We'd like to welcome our latest accredited partners who have joined us recently:

- **Black Country Housing Group**
- **Responsible Finance**
- **FoodSavers**
- **West Country Savings & Loans**

It's great to have you all on board!

We've also had a number of existing partners renew their accredited status – they include:

- **NE First Credit Union**
- **Berkshire Vision**
- **BRANCAB**
- **Royal Devon University Healthcare NHS Training**
- **University Hospital Plymouth**
- **Moat**
- **Melton and District Money Advice Centre**

We really appreciate the efforts of all our accredited partners who work so hard to help us keep communities safe from loan sharks!



Sid with the team at West Country Savings & Loans



The team from Foodsavers



Welcome to Black Country Housing Group

Got information about loan sharks?

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Stop Loan Sharks on the buses!

Ever wonder what happens to money seized from convicted loan sharks under the Proceeds of Crime Act? Some of it is returned to Stop Loan Sharks and then out back into communities to help keep people safe.

One great example of this is a bus advertising campaign launched by Wave Community Bank, which provides safe and ethical financial services to people in East Sussex, Brighton & Hove, Kent, Medway, and the London Borough of Bexley.

Timed to coincide with the start of the Christmas shopping season, the adverts help people recognise the signs of illegal money lending, learn how to stay safe, and find out where to turn if they need to borrow. If you're a Stop Loan Sharks partner and would like to learn more about POCA funds, please get in touch at press@stoploansharks.gov.uk



Jason and Jenny from Wave Community Bank show off the ads

What does being an accredited partner involve?

Being an accredited partner for Stop Loan Sharks means you have gone above and beyond to support our work.

You will also be committed to keeping your local community safe from illegal lenders and supporting those who have borrowed.

We are incredibly proud to recognise organisations that have joined us in the fight against loan sharks over the years.

There are two levels of accreditation available - Partner and Partner Plus+ - each with clear criteria outlined on our website. We want to stress that achieving accredited partner status is completely free, and we truly appreciate the

commitment and effort our partners make in helping us protect communities.

A key part of accreditation involves completing our training programme. This training is also provided free of charge and ensures your staff have up-to-date knowledge on illegal lending and how best to respond. We recommend refresher training at least every two years to make sure your team remains confident and informed.

Our goal is to equip you with the tools and guidance needed to recognise the signs that someone may be affected by a loan shark and to ensure they receive the support they need.

WORKING TOGETHER TO STOP LOAN SHARKS:



Illegal lenders operate in our communities, targeting those who are struggling financially. As a trusted partner, you play a vital role in identifying and supporting those affected.

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Remember:

1. There is no charge to join our partner recognition scheme or for training.
2. We recommend training is undertaken at least every two years to ensure you are up to date.

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

Got information about loan sharks?

Email us  or call 0300 555 2222 

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Stop Loan Sharks in the news

Two arrested on suspicion of being illegal loan sharks in North Devon

DevonLive

Arrest made at Long Lee as part of illegal money lending op

3RD JULY 2024 CRIME BRADFORD KEIGHLEY YORKSHIRE AND THE HUMBER

Telegraph & Argus

BBC RADIO
Stoke

Man arrested in Essex on suspicion of illegal money lending

8TH OCTOBER CRIME

BBC
LOOK EAST

Group award for work tackling loan sharks

Express & Star

THURROCK
Gazette

Middlesbrough loan shark ordered to pay back £14,500

18TH OCTOBER ENGLAND ILLEGAL MONEY LENDING TEAM TEESSIDE CROWN COURT COURT CRIME MIDDLESBROUGH

The Northern Echo

Money seized from loan-sharks goes towards funding youth football teams across Sunderland

The England Illegal Money Lending Team donated £1,600 which was confiscated under the Proceeds of Crime Act to the teams

ChronicleLive

News > Liverpool News > Crime

Suspected loan shark arrested as business and electronic devices searched

ECHO

FEVER
RADIO

Jail for Baldock loan shark who 'preyed on the poor'

The COMET



itv NEWS
Calendar

itv NEWS
ANGLIA

itv NEWS
MERIDIAN

itv NEWS
Tyne Tees

itv NEWS
WEST COUNTRY

itv NEWS
CENTRAL

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We Will Help You Make the Call: New campaign launch

This year we launched the We Will Help You Make the Call campaign to help borrowers who may not have access to a phone or computer to safely access support. Our aim was to create a national network of safe, local spaces where people could go in person to seek help or make a report.

Because we operate across England without regional offices, we called on our partner organisations to help by becoming designated Access Points. The response has been overwhelming, with dozens of organisations signing up to take part. A huge thank you to all the partners who have joined so far - the list is below. We look forward to welcoming many more!

To find out more, visit: www.stoploansharks.co.uk/help-you-make-the-call/

NORTH EAST

Redcar and Cleveland Council
Stockton Citizen Advice
Hartlepool Council (5 Hubs)

GREATER MANCHESTER

Sale West Youth & Community Centre
Wigan Life Centre
Citizens Advice Leigh
Citizens Advice Wigan
OL1, Oldham
Age UK Salford/Trafford
Citizens Advice Bury and Bolton
Bolton at Home (Family Hubs)

BERKSHIRE

West Berks Public Protection Team

NORTH YORKSHIRE

Horizons

ESSEX

Colchester Borough Homes

WEST YORKSHIRE

North & West Foodbank, Leeds
Leeds Credit Union, Central Hub
FoodSavers, WellNest, Bradford
Vico Homes

EAST RIDING

The Hinge

LONDON

London Borough of Barking & Dagenham
Croydon Plus Credit Union
Lewisham & Bromley Credit Union

LINCOLNSHIRE

Citizens Advice Mid Lincs

DERBYSHIRE

Derbyshire Districts Citizens Advice

NORTHAMPTONSHIRE

Welfare Together

CHESHIRE

East Cheshire TS (Council)

NORTH WEST

Neo Community Centre, Birkenhead
Taking Strides, Wirral
Unify Credit Union – all five branches
Wirral Credit Union – two sites
Liverpool – Community Shop/Hub

SOUTH WEST

Clean Slate – Bath/Bristol/Gloucestershire/London
North Somerset Citizens Advice
Curo Housing – Bath

STAFFORDSHIRE

EPIC Limited (Housing Association)
Family Hubs – Staffordshire
Tamworth Council
Citizens Advice Staffordshire North & Stoke-on-Trent

WORCESTERSHIRE

Worcester Community Trust
Caring Hands in the Vale – Evesham
Wyre Forest District Council
Heart of Worcestershire College

WEST MIDLANDS

Dudley Citizens Advice
Dudley Building Society

BUCKINGHAMSHIRE

Family Centres – Milton Keynes

NORFOLK

DIAL Great Yarmouth

LEICESTERSHIRE

Melton Mowbray District Council

CUMBRIA

Whitehaven, Egremont & District Credit Union
Carlisle and District CU

And here's another new way of reporting . . .

09:30

Contact Stop Loan Sharks on WhatsApp

07700 102773

We understand that reaching out for support can sometimes feel difficult, so we're working to make the process as simple and accessible as possible.

As part of this, we've introduced a new WhatsApp messaging service.

People can now send us a message via WhatsApp any time between 9am and 5pm, Monday to Friday. The service is monitored by a member of our team, and all conversations are handled confidentially.

We would be grateful if you could share this information with your clients and service users, so they know we are here to help however they choose to contact us.

Got information about loan sharks?

Email us  or call 0300 555 2222 

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Stop Loan Sharks in numbers

At least

32,500

people supported

432

successful
prosecutions

1.08m

people borrowing
from a loan shark in
England

At least

£91.6m

illegal debt written
off

614

years in jail for loan
sharks

891

arrests

Check out our revamped free resources!



We're excited to announce that our resources have recently undergone a refresh, with brand new designs that we hope you'll love.

A wide range of materials is available free of charge, including posters, postcards, leaflets, business cards and more. Each item has been designed for different settings, for example, public spaces, workplaces, universities or colleges.

We also still have our translated posters in 20 different languages available, which many of our partners have found particularly helpful when supporting diverse communities.

All resources are available to order through our website, where you'll find a full menu and order form.

We can supply printed materials directly to you or, if you'd prefer, send digital versions for your own printing and use. In addition to physical resources, we can also support you with bespoke promotional content, such as articles or blog posts, to help raise awareness of the support available.

To access these resources, or find out more, go to stoploansharks.co.uk/resources-newsletters/ or email press@stoploansharks.gov.uk

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News from the illegal lending teams in Wales and Scotland



Loan shark sentenced

A loan shark who lent money illegally to his workmates and profited off their financial difficulties has been sentenced after an investigation by Stop Loan Sharks Wales.

Michael Barrie Kennedy, 51, from Ellesmere Port, pleaded guilty to charges of illegal money and money laundering and was sentenced to 14 months in prison suspended for two years and ordered to undertake 250 hours of community service by Mold Crown Court. He operated for over eight years and had around 30 borrowers - many of whom worked with him at a restaurant in Chester.

Kennedy exploited his colleagues' financial difficulties, offering loans to make it seem like he was helping them through tough times. Faced with mounting financial pressures, many borrowers felt they had no choice but to turn to him when they had cashflow problems. He advertised through word of mouth and festive Facebook posts, often decorated with emojis to appear friendly and trustworthy. People were left stuck in debt and afraid when Kennedy falsely claimed he was backed by a mysterious partner who would make them pay - adding a layer of fear and anxiety.

Colleagues targeted

The Scottish Illegal Money Lending Unit welcomed the guilty pleas of Neil Stewart Forrester (59), who admitted operating an illegal money lending business across Midlothian between January 2018 and August 2022.

Forrester also pled guilty to threatening and abusive behaviour towards witnesses involved in this case. Mr Forrester was bailed until a sentencing hearing on November 10. A Proceeds of Crime investigation is ongoing.

The man from Gorebridge, Midlothian, who did not hold the required authorisation from the Financial Conduct Authority (FCA), was found to have issued loans ranging from £20 to £500 to at least 14 individuals, many of whom were colleagues of Mr Forrester at Midlothian Council's Stobhill Depot. Evidence presented in court revealed that repayments were often collected under duress.

Mr Forrester, employed as a refuse collector and GMB Union Representative, used his position to target vulnerable workers.

What's to come in the next few months

It might feel a little early to mention the 'C' word, but here at Stop Loan Sharks we're already busy planning our Christmas campaign. Last year saw Elf on the Shelf meet the Shark at the Park, and this year we'll be introducing a brand-new festive approach to help spread our messages - so keep your eyes peeled!

We're also pleased to share that Stop Loan Sharks Week 2026 will run from 11th to 17th May 2026, so be sure to pop the dates in your diary.

Alongside these, we have plenty of other initiatives and campaigns lined up throughout the coming months, and we appreciate your continued support. Keep an eye on our socials - and don't forget to tag us in any related posts! As well as our new resources don't forget to check out fresh content on our YouTube channel, including:

- Our new Business Animation, highlighting how companies can stay safe from illegal lenders
- Safe & Sound, a video designed for young children
- New real-life case studies

In the meantime, if you'd like more information about anything we do, please get in touch at press@stoploansharks.gov.uk



Find us on social media here:

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

Got information about loan sharks?

Email us or call 0300 555 2222