

Loan shark who paid Influencer and threatened borrowers on social media jailed

A loan shark who threatened victims on social media and paid a Snapchat influencer to promote his illegal lending operation has been jailed for 16 months.

Rovin Mavunga charged interest rates of almost 100 per cent on loans and pocketed £140,000 in repayments over a 22-month period.

The 24-year-old from Doncaster preyed on vulnerable people, threatening them with violence when they missed repayments.

Simon Mortimer, prosecuting, said it had been an organised, sophisticated and profitable illegal business.

Mavunga offered short-term, high-interest loans to 130 borrowers – increasing repayments arbitrarily and adding harsh penalty charges for late and missed payments.

His victims included a single mother-of-two, who was attacked in the street as a result of an unpaid debt and was forced to move away to escape the threats.

The woman became aware of Mavunga's business through his Snapchat adverts and took out a number of small loans before being unable to pay.

She was slapped twice on the face by a man who approached her in the street and asked: "Where's Lou's money?"

Mavunga sent a picture of a house and vehicle to another victim in an attempt to intimidate them, believing them to belong to the victim's mother.

He then introduced the victim to a man called "Arnold", who used Snapchat to threaten to burn his house down and increase the interest on his £1,000 loan until he owed £7,000.

One threatening text message sent by Mavunga to his victims said: "Sometimes it's better to avoid some circumstances whilst you can. Because when I start coming for you it will be too late."



Another read: "You keep thinking it's a game till I find you."

One victim pleaded with the loan shark not to involve his family when he sent a message that said: "I will speak to your mum now... And I will come back later... She's got a nice car."

Mavunga was arrested in January 2020 when officers from the England Illegal Money Lending Team, working in partnership with Doncaster Trading Standards and South Yorkshire Police, executed a warrant at his home and seized electronic devices.

He continued to operate illegally following the arrest, setting up a company called 24/7 Loans in February 2020.

He was subsequently re-arrested in March 2020. Phone records showed Mavunga made a profit of £25,000 from one group of 35 borrowers and the outstanding loan balance at the time of his first arrest was £100,000.

Sentencing Mavunga for illegal money lending offences at Sheffield Crown Court on June 30, Recorder Rhys condemned his "appalling conduct taking advantage of people who were personally and financially vulnerable".

Do you have information about loan sharks operating on social media?
Call **0300 555 2222** or email us

Woman sentenced for Illegal Credit Brokerage

A woman from Wandsworth has been sentenced for illegal credit brokerage in the first prosecution of its kind for the IMLT.

Floridel Atilano, aged 58, was sentenced to a 12-month community order and ordered to complete 150 hours of unpaid work, following a hearing at Snaresbrook Crown Court on May 27.

She pleaded guilty to unlawfully engaging in credit broking at a previous court hearing.

Credit broking is a regulated activity under the Financial Services and Markets Act 2000. Credit brokers offer services to help people find credit, such as a loan, by comparing the market and making introductions to companies that can provide deals.

Ms Atilano pleaded guilty to running an unlicensed credit business for three years, where around £97,000 loans were issued in the Filipino community.

The case was prosecuted by the IMLT in partnership with the London Borough of Merton, Richmond upon Thames & Wandsworth Regulatory Services and the Metropolitan Police.

Officers executed a warrant at Atilano's address in July 2018 where documents containing evidence were seized.



Simon Mortimer, prosecuting, told the court the offences took place between 1 March 2015 and 24 July 2018 for which authority was required under the Financial Services and Markets Act 2000.

The evidence recovered from Atilano's address showed an unlicensed credit business had been operating between April 2017 until the date of her arrest.

During this period a total of 116 loans were provided to at least 33 separate individuals in the Filipino community ranging from £500.00 to £2000.00.

The evidence showed that the total value of all the loans issued was £97,500.00, the total interest charged was £24,125.00 and the total amount repaid was £116,675.00.

Devon trio sentenced for Illegal Money Lending

Three people involved in running an illegal money lending business have been given suspended sentences.

Jamie Grant, aged 43, from Brixham was sentenced to two years imprisonment, suspended for two years after pleading guilty to illegal money lending and money laundering offences at Exeter Crown Court on Wednesday, June 23.

This follows the previous sentencing on July 14, 2020 at Exeter Crown Court, where Mahli Binmore, aged 29, and Simon Saunders, aged 39, also from Brixham, were also both sentenced for illegal money lending and money laundering offences.

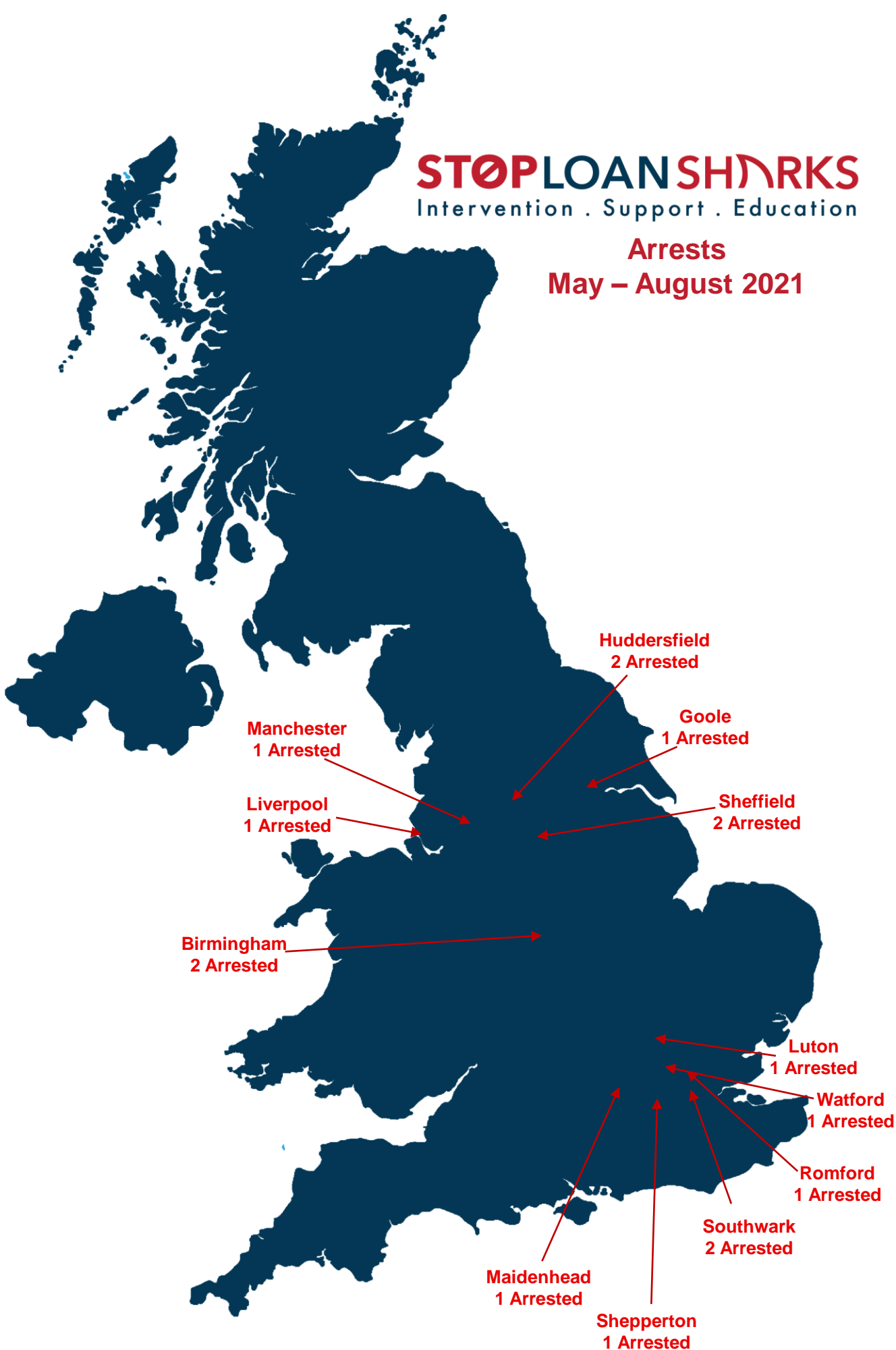
Grant was known to lend money always charging "double bubble" on repayments the following week plus any other interest he wanted to charge. He was also known to pick up his victims from their homes and escort them to a bank to make sure they made their payments, threatening them with violence if payments were missed or short and causing many to have to immediately borrow from him again as he had taken all of their income and left them nothing to live on.

Binmore knowingly allowed the use of her bank account for victims to make payments to her partner Grant. Read the full story on our [website](#).

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Arrests
May – August 2021



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Social media toolkit launched for credit unions

Credit Unions have been telling the IMLT that they would like to know more about how to use social media to connect with their audiences, and promote their key services and loan products.

Credit union customers have been saving more and borrowing less during the COVID-19 pandemic, leaving credit unions with the need to connect with a wider audience and promote their loan and credit products more to ensure those who can benefit from them are aware of their existence.

The IMLT have produced a range of guides, resources and content that will help credit unions and community banks, no matter their experience, start using social media marketing to reach more people with relevant messages and posts.

The toolkit has been created by a professional marketing company and funded solely by the IMLT through proceeds of crime.



The toolkit contains everything from sector research to how to guides to content and images that credit unions can pick up and start posting straight away.

Please fill in the form on our [website](#) to get access to the toolkit.

Halstead signs up to charter to tackle loan sharks

Halstead is the latest town to sign up to the Stop Loan Sharks charter and show their commitment to taking a zero tolerance approach to illegal money lending.

Dignitaries met at Queen's Hall in July to sign the charter, which was spearheaded by the IMLT, Halstead Town Council, Holdfast Credit Union and the Church of England.

Other partners endorsing the charter include Essex County Council, Essex Police, and Braintree District Council.

The aim of the campaign is to deter residents from using loan sharks and instead encourage them to seek out safe and legal alternatives.



Successful forfeiture order obtained under POCA

The IMLT have successfully obtained a forfeiture order under the Proceeds of Crime Act 2002 (POCA) against a man from Hertford, for cash amounting to £45,935.00 that was seized during an illegal money lending warrant.

The money seized through POCA is reinvested back into communities through projects aimed at tackling loan sharks.



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Telecom artwork raises awareness of loan sharks

Striking artwork has appeared on telecom boxes around Gainsborough warning of the dangers posed by loan sharks.

The designs were inspired by ideas and drawings by local school children, young people from Connexions and Lincolnshire Employment Accommodation Project (LEAP) residents, and brought to life by Lincoln artist Mia Monroe and 40 volunteers.

The community art project was the idea of local Social Housing Charity LEAP. It was funded by the IMLT through proceeds of crime and match-funded by West Lindsey District Council.

The project has an important message as it aims to raise awareness of loan sharks, prevent local residents from falling victim to illegal money lenders and signposts to support services.



A walking map has been created for families to answer a quiz whilst discovering all the different patterns in the area.

The project has had a positive response from both Virgin Media and BT Open Reach who gave permission to use their boxes as canvasses for the colourful designs.

Mendip campaign to stamp out loan sharks

The IMLT teamed up with the Mendip Neighbourhood Policing Team, Mendip District Council and the Pluss organisation to deliver a series of community-based events in Shepton Mallet at the end of July.

The 'Bite Back' campaign raises awareness of the dangers of borrowing from loan sharks, signposts residents to support and highlights alternative and safer ways to save and borrow money through the local credit union.

The IMLT's national mascot, Sid the Shark, was spotted in the town handing out information to residents about illegal money lending and how to access specialist help.

Frontline staff were also trained on how to spot loan sharks and refer clients to the relevant support services where required.

The IMLT is committed to doing everything possible to tackle the activities of unscrupulous loan sharks and help residents find legal and affordable alternatives.



This campaign is a fantastic example of the benefits of partnership work, as well as sending out a powerful message that loan sharks are not welcome in Somerset.

If you would like to work with IMLT to deliver an awareness raising campaign in your area, please [get in touch](#) as we'd love to hear from you.

Stay updated with all the latest news and campaigns on our [website](#)

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New music video takes aim at unscrupulous lenders

A **new music video** aimed at raising awareness of the dangers of loan sharks has been launched by a local theatre group in Wolverhampton.

The video, called 'Loan Shark', has been produced by Bilston-based charity Gazebo Theatre, and takes aim at unscrupulous money lenders who cause misery in communities.

Gazebo's efforts have been supported by City of Wolverhampton Council's Public Protection team and the IMLT, who funded the project by using proceeds of crime money confiscated from convicted loan sharks.

The video aims to prevent residents from falling into the clutches of illegal lenders, as well as highlighting the importance of seeking support.

Young people took part in workshops where they discussed the issues surrounding the use of loan sharks and ways to borrow money safely.

The project also gave participants the opportunity to develop new skills, including writing lyrics, performing and recording music, creating a storyboard and production plan for the video and editing digital material.



How to spot the signs of loan sharks:

- Won't provide you with receipts or proof of payments
- Increase the debt or add additional amounts to it without your permission
- Refuse to give information, such as the interest rate or how much you still owe
- Not allow you to settle your debt
- They may resort to intimidation, threats or violence
- May suggest other forms of payment

Loan shark art mural unveiled in Peterborough

An eye-catching mural has brightened up a city street to get people talking about loan sharks.

Citizens Advice Peterborough commissioned Blank Walls to paint a mural of a menacing shark at their office on St Mark's Street to highlight the risks of using illegal money lenders.

The artwork project was commissioned by the IMLT using £2,500 of money which had been confiscated from loan sharks following successful prosecutions.

The colourful design, which features warning messages about illegal money lending, aims to serve as a reminder to residents about the dangers of loan sharks.



The mural features the 24-hour helpline number **0300 555 2222** and website www.stoploansharks.co.uk for people to report loan sharks and access specialist support.

Join the fight against loan sharks and help protect your community

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Fenland pupils design artwork to tackle loan sharks



Fenland pupils will see their artwork shared across the district after winning a local design competition to raise awareness of illegal money lending.

The competition, organised by the Fenland Community Safety Partnership in conjunction with the IMLT, was held over the past two months for Year 6 students at Burrowmoor School in March, Orchards Academy in Wisbech and Ramnoth Junior in Wisbech.

Entrants were tasked with designing a banner to warn of the dangers of loan sharks and raise awareness of the support that is available to victims through Stop Loan Sharks.

The three winners of the competition each received a gift voucher and will see their designs displayed in communities and in high footfall areas across the district.

The competition was part of a wider project launched by the Fenland Community Safety Partnership and the England Illegal Money Lending Team in June to raise awareness of the dangers of illegal money lending. A wide range of local organisations across Fenland got involved including Cambridgeshire Constabulary, Rainbow Saver Anglia Credit Union, Blackfield Creatives and local taxi companies.

Assemblies and creative workshops were held for Year 6 students at schools across the region to help give young people the tools and knowledge they need to stay safe and make responsible financial decisions.

Credit union event promotes safer borrowing

Manchester Credit Union recently held an event at Mill Gate shopping centre in Bury to raise awareness of illegal money lending and help residents access affordable credit and savings.

Families had lots of fun at the event and took part in the arts and crafts activities and 'Draw a Shark' competition with mascot Sid the Shark.

Credit unions promote responsible lending and encourage members to save regularly for future events.



Campaign bites back at loan sharks in Sandwell

The IMLT joined forces with Sandwell Council and Riverside Housing to deliver a campaign to help people access specialist support around loan sharks.

A week of action was held in the borough to encourage people to turn away from loan sharks and access support if they have been affected by this crime, as well as offering advice on alternative lending options.

During the week of activity, officers from the IMLT took part in a targeted leaflet drop on the Harvills and Millfields estates to speak to residents about illegal money lending and provide real alternatives and assistance for those struggling financially.

Sandwell Council alongside a number of voluntary sector partners signed up to the [Stop Loan Sharks Charter](#) back in 2019 in a bid to protect people from unscrupulous lenders.

Under the agreement, partner organisations in Sandwell have been working together to increase awareness of illegal money lending and encourage people to steer clear of loan sharks who will exploit and extort from their borrowers.



Sid the Shark joined the leaflet drop

Project aims to break vicious cycle of loan sharks



A community project is helping to break the cycle of borrowing from loan sharks and educating young people of the dangers of illegal money lending.

Henderson Trust was awarded a proceeds of crime grant to deliver a bike project in Norwich, aimed at raising awareness of illegal money lending and steering people away from using loan sharks.

The 'Not About The Bike' project involved working with young people to build a fleet of bikes with warning messages about the dangers of loan sharks. The six customised bikes were showcased at a Summer fete event in July and guests took part in a 'beat the shark' bike event. They were also given information about safer lending options through West Norwich Credit Union.

The bike discs include support information for people to access help if they are affected by illegal lending.

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PRESS COVERAGE

BBC
NEWS

Snapchat loan shark who threatened borrowers jailed

BBC News Online
30th June 2021

Mirror

Terrified dad in £25,000 debt after borrowing £6k from loan shark who posed as friend

Mirror Online
25th May 2021

Romford
Recorder

Romford woman arrested on suspicion of illegal money lending

Romford Recorder
5th August 2021

Somerset's heartbeat since 1836
County Gazette

Mendip campaign aims to stamp out loan sharks

Somerset County Gazette
12th August 2021

Halstead
GAZETTE

Halstead signs up to charter in bid to crackdown on loan sharks

Halstead Gazette
5th August 2021

Bracknell News

Berkshire man's life made a misery by Snapchat loan shark

Bracknell News
2nd July 2021

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Website launched to help Scottish loan shark victims

The Scottish Illegal Money Lending Unit (SIMLU) has set up a new website in order to provide dedicated advice and support to people affected by illegal money lending.

SIMLU has also expanded its network of organisations who are operating in communities to help residents in reporting loan shark activity safely.

The new recipients of the Stop Loan Sharks Scotland Charter Mark are social enterprise Scotcash, and charity Grampian Regional Equality Council (GREC). The two have been recognised for 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.



In Scotland, you can speak in confidence to the Scottish Illegal Money Lending Unit (SIMLU) to report an illegal money lender on 0800 074 0878 or report it online.

The Unit's new dedicated support and advice website can be accessed at www.stopillegallending.co.uk

Helping credit unions to thrive in communities

NEFirst Credit Union is offering a safer alternative to loan sharks by opening a new branch in Stanley.

IMLT mascot Sid the Shark joined the celebrations at their recent 'Stand Out for Stanley' event where residents were encouraged to sign up to the credit union and start saving.

The first fifty Stanley residents to join NE First and make at least three monthly payments into their account will qualify for a savings boost of £25.

The incentive encourages people to not resort to illegal money lenders and look to save for the future.



Join our Partner Recognition Programme

The **Stop Loan Sharks Partner Recognition Programme** recognises and rewards partners that work alongside IMLT to raise awareness of loan sharks, their impact on local communities and to create safer spaces for people to live and work.

Congratulations to our latest recognised partner organisations: Berkshire Vision, Live West, Your Homes Newcastle, Citizens Advice Cornwall, One Manchester, Dudley Metropolitan Borough Council, Knowsley Council, North Devon NHS, Moat and Citizens Advice Newcastle.

