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Writing about Loan Sharks

PREFACE

In April 2018, Citizen's Advice Liverpool, funded by the national Illegal Money Lending Team, launched a writing competition, inviting Merseyside writers to submit original pieces of writing on the subject of Loan Sharks. The intention was to raise awareness about Loan Sharks in an innovative way.

The Illegal Money Lending Team (IMLT) are a specialist unit that investigate and prosecute loan sharks. The team consists of Investigators, Intelligence staff and LIAISE Officers, who engage in awareness raising and intelligence generating activities, and provide holistic and intensive victim and witness support.

A loan shark is someone who lends money without the correct authorisation from the Financial Conduct Authority (FCA). It is a criminal offence to lend money without authorisation; the crime carries a maximum two-year prison sentence and/or £5,000 fine.

This is an anthology of the entries, together with brief details of the authors, a description of what constitutes Loan Sharking, some examples of how Loan Sharks have operated and the effect that they have had on real people and finally, how victims of Loan Sharks can find help.

If you or someone you know have been the victim of a loan shark, call the IMLT on their 24 hour confidential hotline 0300 555 2222 or visit www.stoploansharks.uk. Calls are strictly confidential and victims can remain anonymous.

CONTENTS

Preface

Contents

C.W.Kinsey – The Last Feed

David Holford – Sarah’s Diary

Brian Wharton – Black Betty

Joe Lewis – Killer Sharks

Cate McAlinden – Letter from school

Pete Laffey – A Town Called

John Hughes – The Loan Shark

Jon Turner – Shark Bite

Pat Breslin – Musings of a Loan Shark

What is a Loan Shark?

Case Studies

Citizens Advice Liverpool

Useful Links

SHORT STORIES

THE LAST FEED

by C.W. Kinsey (Winner)

The doorbell rings, making Jessica instinctively catch her breath. She looks at her wrist watch, a cheap Swatch she's had since high school. It is always around this time, eleven o'clock. Close enough to put her off lunch, far enough from breakfast to ensure she can feel something as her stomach flips with nerves.

It will be Darren.

Fifteen months ago the saviour, now the embodiment of sinister. A shark that can smell one penny of precarious debt in a sea of financial trouble. Most people on the estate are living inside imaginary credit bubbles. Personal borrowing goes up while the likes of Jessica continually struggle to make ends meet.

Jessica sought out the shark when her credit bubbles started to burst. It was just one little loan, that was all she needed. A boost to get her ahead of the red line. Except the shark swam in such a way she was steered from safety. Now she is far from land, seeing his fin more and more.

She opens the door. There is no shark cage to protect her from Darren's glaring teeth. No one around that would hear her cries for help. She is the baby seal lost on the surface. The sort of "help" she could get from the less savoury characters she knows, are the same people Darren insinuates will start to pay her visits if she doesn't repay the debt.

But the debt has been paid. Over and over. £500 has become thousands and continues to grow. Repayments are now more than all her monthly bills and food costs combined. The figure increases faster than she can humanly earn it. It is now an imaginary number, like the imaginary credit bubbles. Except this one can't burst. It will grow as long as she draws breath. Each exhale adds a pound.

"Hello, Darren," she says, noticing the faux leather briefcase in his left hand. It must be holding nothing more than thin air. She's never seen any papers. This has been a verbal deal, Darren repeatedly reminding her they are as binding as anything in ink.

"Long time, no see," Darren says with a grin. It is a sardonic smile. They both know three days isn't a long time. Even if every passing hour between visits is a painful reminder to Jessica she has no means to end them.

"Not really," she says.

"You'll hurt my feelings," he says. "Sounds like you haven't missed me."

She replies with a deliberate "not impressed" one second smile, then looks to the floor. Antagonising Darren is a bad idea.

"I'm afraid I'm here with bad news," Darren says. "My bosses aren't happy with the rate of repayments. They're chewing my balls because I promised you'd be a sound person to lend to."

"But they've had their money back," Jessica says, choking back an unexpected tear.

"Yeah, but you know how loans work. You haven't touched the interest."

"But I paid back straight away," she pleads.

"A month isn't straight away," Darren gives a sympathetic smile with the authenticity of the leather on his briefcase. "By then the interest had accumulated."

Accumulated, Jessica thinks. Such a big word for Darren. Ripping people off must buy a better vocabulary. "It's impossible to pay back the way they're adding money every week."

"That's interest," Darren explains. "And they're not bad guys, they don't wanna see you in a position you can't get out of. That's why I'm back so soon. They'll take anything you can spare to prevent that interest escalating."

Another big word from a small man, and it sends Jessica over the edge. She's unable to show her disdain. Luckily it is mingled with panic. This is the end of the road. Increased demands on something she was never going to be able to repay is too much.

She fears what comes next so she asks: "What now? If I can't make more payments?"

"At first they'll send the boys in to start taking stuff."

"Like . . . bailiffs."

Darren smirks, "Yeah, like bailiffs, if that's what you wanna call them. After that, the boys – the bailiffs – will come in and sort out the problem in other ways."

She is a woman living alone with a small infant, the "other ways" are something she's too scared to mentally explore.

"I'm gonna leave you with that thought," Darren says. "It won't be me coming over soon, it'll be people that don't like standing on doorsteps for a chat. They'll take *whatever* they want."

He swaggers back to his new car, the gel glistening on his combed back hair.

Jessica closes the door.

It won't be three days between visits anymore, this was the final warning. Or just an indication. They're ramping up the pressure, changing the rules of the game in the same way they changed the nature of the loan.

Her limited options have just become more restrictive. Time has always lent a helping hand. Darren has removed this rest bite. Finally, she considers the elephant in the room. The uncomfortable truth.

The quick way out.

The baby must have a sixth sense. He cries when she spends too long rereading the same pages on the Internet about suicide techniques. Baby Peter cries now, as if pulling her thoughts away from the best answer she can fathom.

His wails are no longer a request for food, they're pleading for her to stay.

But she knows death isn't the worst thing. The other ways to keep him fed and clothed penetrate deeper than a blade to the wrists. If she decides to leave, at least her mother can take Baby Peter. If she stays, the men Darren promises to send will steal her soul.

It's obvious now, the money she's scraped together for Darren has been nothing more than chum. Each pound dropped into the water for him has been a way to attract bigger, more dangerous sharks. Darren's visit today informed her the real feeding has yet to begin.

She lifts Baby Peter, attempting to soothe him. All the time his cries become more intense. It's too early for a feed and she can't spare extra formula for impromptu bouts of hunger.

As the infant in her arms continues to cry, her thoughts focus on what appear to be her two clear – and final – options: Take her own life or let others take her.

Such cancerous thoughts should come with a warning. She doesn't want them, they can't be the last truth in all this mess. Perhaps she's not been specific enough when asking Google for help repaying a loan. It's not a loan that's harassing her, it's the shark.

She needs a Rob Scheider and Richard Dreyfuss team to help her slay Jaws.

Placing Baby Peter in his high chair, she goes to her laptop and opens a web browser.

Her search history has lots of "help" inputs, usually followed by "loan" or "suicide techniques." She realises it needs to have "shark" added to the first two before the latter takes over.

While the page is loading, the elephant in the room pictures Jessica writing a leaving note to her mother.

When the results come on the screen, a new word flashes through her mind: *hope*.

The next day Darren rings the doorbell at eleven o'clock, just as expected.

"So then Jessica," he says, "what have you got for me today."

"No money," she says.

"That's a shame," he replies. "It's not just the heavies you have to be worried about, my boss can easily get this money out of you in court."

The shark mentions the lifejacket it can't see Jessica is already wearing. His eyes are blinded by the bobbing waves of greed. He cannot see Jessica is different today. She stands taller, prouder with purpose. His circling fin of deceit is not above the law. It may poke above Jessica's sea of debt, displaying a proud predator, but beneath is a body lower than whale excrement.

"I think the law would be on my side," she says.

The shark's usually lifeless eyes flicker. It's a sign the shark fears the law it threatens. The authorities can harpoon the illegal lender the same way Rob Scheider blew Jaws apart.

She suddenly see's Darren as a synchronised swimmer instead of deadly shark. His performance is intimidation without bite. He stands on the doorstep caught in a net. His power only persists for as long as she plays along.

Jessica doesn't want to swim a moment longer. It has been tiring.

It is tiring.

Physically she appears whole but chunks have been taken over the preceding months.

Feeding time is over.

"These two would like a word," Jessica says. Two police officers emerge from the living room. Their car has been parked out of sight whilst their ears have been close enough to witness Darren at work.

The female officer strokes Jessica's arm, an acknowledgement of how difficult this step has been.

Darren is offered a lift to the station, they all know this is a rhetorical question. He is being taken away, along with his threats.

The law is her life jacket, speaking up allows others to show Jessica where the buoys are located. For the first time since speaking to Darren, she thinks that dry land is visible.

Jessica can swim toward it without the fear of sharks, she is safe at last.

ABOUT C. W. KINSEY



Writing started out as a hobby, much like the guy that picks up a guitar but doesn't expect to play Wembley stadium. Over time, the hobby becomes a necessity. The guitar player still doesn't expect a stadium tour but jamming with a local band isn't out of the question.

As a writer there is no local band to play with so the small goals change. I never pictured becoming a *New York Times* bestseller (okay, I do sometimes but there's still a part of me that thinks a career for Manchester City is possible), still, there was a gradual change in expectation.

I started my first novel in the middle of the noughties. It was a labour of love and I took many breaks from the effort of piecing it together. In each of these gaps I inadvertently learned different aspects of writing.

Eventually other stories became fully realised while the original trundled along, threatening to never see the light of day. It was then I realised writing is about sharing. Under a pen name I independently published a novel via the Kindle platform.

Around the same time, I released an essay, *Financial Fair Prejudice*, about football monetary laws. This sparked the interest to complete a Football Journalist Internship which led me to write for various websites while maintaining my own blog.

The first love always remained creative writing which led me to enter various short story competitions, bringing us to the story included in this anthology.

I was compelled to submit a piece to raise awareness that less affluent people aren't bad with money, but anyone is more likely to make poor financial decisions when under pressure. The lack of funds exacerbates this stress so they need a quick fix. This is never a loan shark. What appears to be a solution becomes the problem.

There's nothing more stressful than being a single parent trying to make ends meet, hence the main character I used in the story. Once a loan shark cranks up the pressure, a person's outlook can appear bleak. There are always other options.

Help is never far away.

I applaud Citizens Advice Liverpool for coming up with a unique way to express this point and remind people of their excellent service. In these turbulent economic times, the organisation is more important than ever.

SARAH'S DIARY

by David Holford (2nd Place)

Saturday

I hate my mum. I only asked her for an ice cream and she shouted at me and made me stay in. Jane's mum got her an ice cream and all the other kids in the street got them. I was the only one who did not get an ice cream. My mum is horrible.

Sunday

I went over to Jane's house and she showed me the nice new tops her mum got for her. My mum used to take me to town and buy me nice clothes and burgers and milkshakes. Mum never gets me anything now, and she gets mad when I ask. I think mum does not like me anymore. I don't know why.

That man came again, the one with the fat head and face like a toad. I call him the Toad Man. Mum always looks worried when he comes. She tells me to stay in the living room and she always closes the door. But I peep through the window so I can see them. Sometimes the Toad Man brings his dog, he is big and brown and has a chain around his neck. His name is Rocky. The other kids are scared of Rocky but I stroked him once and he wagged his tail. I think Rocky likes me. I asked mum if we could get a dog but she said she can't afford to feed another mouth. I think my mum is mean.

The Toad Man has a big black car with shiny wheels. Sometimes he has two other men with him. When they are in the car they always seem to be laughing, but when they come to our house they don't laugh they just stare at my mum. I have seen my mum give the Toad Man money. I think she should use that money to buy me some new tops.

Monday

I had beans on toast for tea again. I'm fed up with beans on toast. Mum didn't have any tea, she said she is on a diet but she is not even fat. I think my mum must be going deaf. Sometimes I have to shout to get her to hear me. All night she kept getting up and staring out of the window. When the phone rang mum almost fell out of the chair and spilt her wine. When I laughed she shouted at me and told me to get to bed. I hate my mum.

Tuesday

My mum gave me some letters and told me to put them in the bin. I told her she

had not opened them but she said they were just bills. Mum always used to open her letters but not anymore. In class Miss Bundy asked me if I was alright. I said yes. I don't know why she asked me that.

Wednesday

I hate Jane. She made fun of my trainers because they are not cool ones like hers. I got mad with her and shouted at her that her mum has got a big fat bum like an elephant. She didn't like that. The Toad Man came again but I don't think mum gave him any money because he looked angry. I hope mum will buy me some new trainers now.

Thursday

I was on a swing in the park and the Toad Man came in his car, the one with the shiny wheels. He smiled at me and said my mum had asked him to take me home. It was only a short drive and the Toad Man's friends were in the car and they kept laughing but I don't know why. I saw Jane and waved but she pulled her tongue at me so I pulled my tongue at her. When we got to our house I could see my mum looking out of the window so I waved to her. But then mum rushed out and was very angry. She started shouting at me and at the Toad Man. She made me go to my bedroom. Why is she so horrible to me? I hate my mum.

Friday

Last night my mum got into bed with me and gave me a big hug. I liked that. I asked her why her face was all wet and she said she had just washed her face, but I don't believe her. I think she had been crying again. I don't really hate my mum.

Saturday

Bad day.

Sunday

Yesterday was horrible. The Toad Man came on Saturday afternoon, he was in our hall and was shouting at mum. I heard him say my name and I got scared but I don't know why. When mum came in she was shaking and she started crying. She gave me a big hug so tight I could hardly breathe. I got upset and started to cry. Mum told me everything would be alright and not to be scared. But I am scared.

Monday

I made friends with Jane. Mum won't let me out on my own now, but she lets me go to Jane's because it's only across the road. Jane told me that her mum is worried about my mum because my mum owes money to big Ste. I told Jane I

call him the Toad Man and she laughed. Jane said her mum had said that Big Ste is bad news, because he is a loan shark. I said the only sharks I know live in the sea and will eat you alive if they get their teeth into you. Jane said her mum said loan sharks lend people money but people have to pay loads and loads of more money back. And loan sharks are nasty if people have not got enough money to pay them.

Tuesday

I was in Jane's house and her mum gave me some chocolate cake. Then she kept asking me about my mum and Big Ste. Jane's mum said my mum should avoid Big Ste like the plague. We learned about the plague at school. A long time ago lots of people got sick and died. I wish the Toad Man would get the plague, but not Rocky. Then Jane said Big Ste's car was outside my house. I looked out of the window and saw the Toad Man coming out of our house. I ran over to our house and my mum looked like she had been crying. My heart was banging very fast and I felt dizzy but I was angry so I shouted at the Toad Man because he had made my mum cry. I told him to leave my mum alone and to stay away. But the Toad Man just laughed and the other two men in the car laughed. I hate the Toad Man.

Wednesday

Jane's mum came over tonight. When she talked about Big Ste my mum started crying, so I gave her a big hug. Jane's mum said there are people called Citizens Advice who can help. My mum said she was too scared to do anything. Jane's mum told my mum not to be scared because other people have had the same problem, and that Citizens Advice can help to get rid of loan sharks like Big Ste. Jane's mum said she would go with my mum to the Citizens Advice office to get help.

Thursday

Mum said Jane's mum went with her to the Citizens Advice people to see about getting rid of Big Ste, the Toad Man. Mum said things would get better now, and she smiled, she hasn't smiled for ages.

Jane's mum is nice. I wish I had not said she has a fat bum.

GREAT NEWS Mum said we can get a dog.

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ABOUT DAVID HOLFORD



My awareness of the loan shark issue began many years ago when I was a volunteer advice worker with Citizens Advice. It was during this time that I came to realize just how much misery loan sharks inflict on people.

At first it was my intention to write a story from the point of view of a person in debt to a loan shark. But then I thought that this would probably be the approach most entrants would adopt, so I decided to look for another angle. It occurred to me that the loan shark's victim is not the only person who suffers, those closest to the victim also suffer – their children. The stressed victim may become distant and irritable, and find's that they cannot afford to buy their children the things that they need, nor those little treats that children enjoy so much. The victim discovers that they must hand over ever increasing amounts of their money to the loan shark in order to repay extortionate rates of interest on their loans. Despite the problems loan sharks cause for people, I wanted to show that there is help available for victims, that there is light at the end of the tunnel.

I chose to look at this problem through the eyes of a child. I made my protagonist a 10 year old girl named Sarah, whose mum was in debt to a loan shark. I decided to call my story 'Sarah's Diary'. I chose a diary format for Sarah because I thought it offered her an 'authentic'

way to express herself. I considered what a 10 year old might make of suddenly finding that her mum wasn't buying her all those nice things she used to receive. Because Sarah does not understand the situation, for her - mum....would become the enemy!

BLACK BETTY

by Brian Wharton

Black Betty sat in her room counting her pennies. She had lived there since her husband was killed in the war. No-one knew how old she was because everyone was afraid to ask but I think she must have been well over a hundred because all the fighting had stopped years ago. She didn't really have any friends and I think even her family despised her. She lived at the top of our block and it was said that when she did leave her room she flew out on a broomstick to scare poor people all over the area. Anyway, if the truth be told I used to hate going to see her when me mam was skint because I know she made people's lives a misery. At first, I used to think that she was giving away free money but as I got older I realised that she charged double on what she had lent, and god help you if you didn't pay back on time as she would make your life a misery. Looking back, I sort of guessed that things weren't good. Me mam had lost her job and me dad had disappeared somewhere within the clouds as she used to say.

Betty lived on the top landing and her stairs and steps were the cleanest in the block because all the mums used to compete to clean for her for when their rainy days came. The climb to her flat which she shared with her eldest daughter seemed like an eternity. Her door was green with a big brass knocker which she made her victims brasso till their hands were sore. I gave it a tiny knock as I didn't want to wake up the living dead. After a minute or so a sad eyed little girl who was smaller than me answered it. I slowly put the note into her hand which mam had given me. She invited me to wait in the dark lobby and then disappeared into a living room which was brighter than I thought with three of Betty's grandchildren all hanging off a white plastic coach which I could see from the open door. After a while Betty emerged in her black mourning dress which she always wore. Her face was red with rage and I expected her to die on the spot as her blood seemed to boil all around her body making her jig uncomfortably from side to side. She thrust me mam's letter violently back into my hand and I could feel her cold claws digging into me as she pointed towards the door. This made me shiver all over and I turned on my heels and fled before she could cast her black wand further over me.

Outside I opened the note but there was nothing inside except a few words that Betty had scribbled in black ink which seemed to run from her lips when you spoke to her. I ran home but was scared to face mam as I knew she would feel bad. Later, Betty who had no sons sent one of her son in laws round to have a

word with mam. He smiled at mam and tried to touch her in a way that I had only seen me dad do but she gave him sharp words and sent him on his way. Later letters were posted through the door at all times of the day and night followed by long rounds of rant tan tans on our door. Mam told us to ignore them, but I could see that her nerves were bad. She was only a little woman, but she wouldn't let anyone in not even when the bailiffs came, and I knew she would fight to the death if anyone tried to harm us. Her brothers my uncles came and stayed with us during the dark nights when the leccy was turned off until one of them won a few bob on the horses and paid Betty off. We had no dealings with the old witch after that and we lived off the social for a while. Dad eventually turned up one day and no much longer after we moved into a new house on the outskirts. We weren't a church going family, but we had the power of good in our hearts and I hope somehow, he taught Betty a lesson and took the darkness from her soul.

ABOUT BRIAN WHARTON



I trained as an actor in Liverpool and London. I produced and directed my first play *Horoscope* at the Unity Theatre in 1991. After this I wrote several more plays before taking time out to continue my studies and pursue my love of acting.

I then became interested in the art of the monologue and went on to direct my own *Youth Dew* and *Salsa Queen*. I did a one man show called *Footballer's Boyfriend* which I took to the Edinburgh Festival in 2007. My monologues were also picked up by Grin Theatre who produced one of my pieces about *Dementia* which was told backwards.

In 2013 I put my directors hat on again to direct my one act play *For Emily* about domestic violence at the Lantern Theatre.

I am currently a member of North End Writers and have worked with them during several Light Night appearances and Christmas celebrations.

I was recently published by Writing on The Wall for an anthology from GLBTQ writers which we performed at Liverpool Pride.

I worked with the mental health charity Imagine for over eight years as an education and employment Bridge Builder and during this time wrote two short shows about breaking down stigma and one about the difficulties of finding employment as result of suffering mental distress. I also inaugurated Imagines' drama group and currently volunteer as a writing workshop tutor. I am also on the board of trustees for the Liverpool Mental Health Consortium.

In the past I volunteered for Walton CAB as both a generalist and debt advisor.

My short story Black Betty is based on both fact and fiction bringing the past and present together. In the 1970s I lived in a close-knit community where a lot of money lenders resided. I was often sent on “messages” although I wasn’t aware of any threats as I could only see what a child could see. However, am aware of loan sharks and the credit companies who give you “cheques” and charge you 100% interest.

As a writer I am interested in many forms such as poetry, the short story and flash fiction as well as drama. I have written more than five full length plays including a children’s play and regularly submit my work to national and local competitions. My goal is also to write a diverse novel.

I am also interested in writing about mental health issues and GLBTQ subjects. I try to cover these topics in my reviews where I regularly write about old and new films, television and the theatre. I have written over 350 reviews so far. These can be found on brianpwharton.wordpress.com My main interests outside drama and writing is listening to music from folk to soul. I also like travelling and trying various kinds of food.

KILLER SHARKS

by Joe Lewis

Summary:

This is a scene from a longer play that deals with the various different triggers that can drive a person towards taking their own life. In this instance the problem is mounting debt and, ultimately, the threat of retribution from loan sharks.

Key Characters:

HELEN (early-forties) - with her three children now grown up and less reliant on her, unemployed Helen struggles with anxiety and, in her misery, has spent the family's entire life savings and racked up massive debt. After a failed suicide attempt a year ago, she was put under the care of the local Mental Health Trust but the financial problems have worsened. Overwhelmed with guilt and being pursued by loan sharks, she can see only one way out.

DEBBIE (late-thirties) - Helen's younger sister. She lent Helen the family's £2,000 holiday money on the premise that it would be repaid within weeks, but Helen has not yet done so. Debbie is desperate to help her sister but is losing patience as she sees the situation beginning to impact on her own family, and compromising her marriage in the process.

Scene

Interior of Helen's living room. Helen is sitting at the kitchen table, dressed in pyjamas. In front of her is a vodka bottle and a half-filled tumbler, along with a stack of unopened mail.

She opens the letters, becoming increasingly agitated as she reads each one before ripping them up and placing them in the bin.

She swigs from the glass as the house phone rings, and switches it to answerphone.

Male voice on phone:

(impatient) It's James. You're really starting to test my patience, Helen. This is the second month running you've missed a payment and gone into hiding. You'd better pay up tomorrow or else there'll be repercussions. Don't say you weren't warned

Helen places both elbows on the table and runs her hands through her hair. She then dials a number from the house phone.

Voice *(On phone)* Hello, South Sefton Mental Health Unit?

Helen This is Helen Jones. I'm ringing to leave a message for my CPN, Joanne Davies. We've had a leak and I'm waiting for an emergency plumber to come out, so I won't be able to attend my appointment today with her and Dr. McCarthy.

Voice OK Helen - I'll pass the message on.

Helen replaces phone as her mobile rings. She checks the number before answering.

Helen *(tentatively)* Hi Mum.

Mum *(concerned)* Hiya love. Just checking that you're OK for your appointment today?

Helen Yes I'm fine. My friend Shirley is giving me a lift.

Mum Are you sure? Me and your Dad were going to come and take you?

Helen *(dismissive)* There's no need. Thanks anyway.

Mum *(concerned)* You will go, won't you, love? It's just that you've cancelled numerous times lately and...

Helen *(agitated)* Mum - I'm 42 years of age and perfectly capable of getting myself to Crosby and back.

Mum I know you are, love, but we're only thinking of you and just want you to get better. What happened before Christmas scared me and your Dad so much, you know, and seeing you like this isn't doing his blood pressure any good.

Helen

(Helen shakes head. Doesn't reply)

Mum We're just worried that the doctors aren't going to be able to help you if you keep cancelling.

Helen *(agitated)* I've told you I'm going. I'm dressed and ready, and just waiting for Shirley to pick me up.

Mum OK. We'll call in this afternoon to see how you got on. We'll probably be passing anyway and...

Helen *(interrupting curtly)* I won't be in, Mum. We're going shopping afterwards, and I don't know what time I'll be back. I'll ring you tonight.

Mum *(disappointed)* You always say that, but never do.

The house phone rings.

Helen *(fearful)* I've got to go. Bye.

Mum *(concerned)* Bye love. Best of luck. Love you.

Helen switches the phone to answerphone and listens to the message

Male voice *(On phone, aggressive)* Helen - it's Tony. I've knocked three days on the run now, and you haven't answered once. I know you've been there each time, so don't take me for a fool. You can hide for as long you like, but just so long as you know that the interest is clocking up by the day. I'll be back tomorrow and you'd better answer and pay up, or else things are going to start getting messy. **Very** messy.

Helen runs her fingers through her hair in a state of high anxiety. There is a knock on the door. Helen is startled and peers discreetly through the blinds to see her sister, Debbie.

Helen hastily puts the vodka and the glass inside a cupboard before opening the door. Debbie enters.

Debbie *(annoyed)* Helen, I've left you countless voicemails and you also haven't replied to any of my texts. You promised you'd give me back the £2,000 on Monday. What's going on?

Helen *(apologetic)* I...I'm sorry, Debbie. I'll have it for you tomorrow. Promise.

Debbie *(unconvinced)* You said the same thing this time last week, Helen. I took that cash out of our holiday savings without John's knowledge to help you out - supposedly for just a few weeks. He's planning to book Spain for us any day now, and if he looks at that account and realises there's nothing in there, all hell will let loose.

Helen *(snappily)* I'll get it for you, OK.

Debbie *(dismissive)* From **where**, though? The very reason I lent it to you was that you said you had literally nowhere else to turn

to. So what's changed to reassure me you'll be able to pay me back? You'll be going to one of those loan sharks next.

Helen looks away.

Debbie (startled) Oh no. Please tell me you...

Helen (interrupting) No I haven't!. I've told you; I'll get it. That's all you need to know.

Debbie You're forgetting that you've told me everything, Helen; the spent life savings, the maxed-out cards, how you've now got no credit rating to get any more loans.

Helen (head in hands) Thanks for reminding me.

Debbie I'm not out to make it any worse for you, Helen.

Helen Really? Worse? How can it **possibly** get any worse?

Debbie (calmer) I take it you didn't sit down with Terry and come clean, like you promised?

Helen looks away

Debbie Nothing's going to improve until you do, Helen. He'll find out eventually, as you can't keep all of this from him for ever. I've told you I'll come over and be here with you when you tell him, if it helps.

Helen (despairing) How do you begin to tell your husband that you've spent the entire £25,000 life savings, cashed in a £15,000 endowment policy without his knowledge and racked up £20,000-worth of debt by forging his signature on loan applications? "Oh, and by the way, we may lose the house because I put it up as collateral for the loans". Whether you're here or not, there will be World War III.

There is an awkward silence.

Debbie I've got to go; the kids are in the car and they're going to be late for school.

Debbie walks towards the door. Helen follows, tearful.

Debbie You're my big sister Helen, and I love you - we all do. You know that. I hate putting more pressure on you like this, especially after you almost went under at Christmas, but somehow this has all got to be sorted, as it's now dragging the rest of the family down, too.

Helen (despairing) Do you not think I'm aware of that? I've got a 17 year-old daughter who rings or texts me from college virtually on the hour every day, essentially just to check I'm still alive, and who goes into panic mode and rings her dad if I don't respond within minutes. And a mum and dad who

turn up unannounced every other day just because they "happen to be driving past"

Debbie It's because they care about you, Helen. We're just fearful you might go and do something stupid again.

Helen (*angry*) Well it's completely claustrophobic! My life's no longer my own and I wish everyone would just leave me alone!

Debbie (*concerned*) You do seem a lot more agitated than normal. Are you sure nothing else has happened? You got very defensive when I mentioned loan sharks earlier?

Helen shakes her head, tearful.

Helen Do you know what it's like being me, Helen? I wouldn't wish this on my worst enemy, let alone my own family, but I wish you could all be me, for one day - just **one** day - so you see what my life is like. Then you might just have an inkling as to why a supposedly intelligent woman gets sectioned for trying to throw herself under a ten-ton lorry in broad daylight!

Debbie looks forlornly at Helen, who stares blankly into space.

Debbie I appreciate that none of us knows exactly how **you** feel, Helen - but then you don't know what it's like to be in **our** shoes, either. Since you tried to kill yourself at Christmas, each time I ring and you don't answer, the first thought that enters my head is "Has she done it again?". I've knocked here numerous times, got no answer and looked through the window to see you lying on the couch - and each time I've thought you were dead.

Helen (*dismissive*) My medication makes me drowsy. I need to sleep in the afternoon.

Debbie I know that now - but you still can't help that immediate, sickening gut reaction. The point I'm making is that it's not just about you, Helen! The situation is a thousand times worse for you than it is for the rest of us - but it's not easy from our side of the fence, either, you know.

Helen shakes her head and stares blankly through the window.

Debbie (*ruefully*) And whenever I have these 'tough love' discussions with you, I always drive away scared stiff that my words might be the ones that finally push you over the edge. What kind of sister would I be then, eh? Imagine having that on my conscience for the rest of my life?

Helen (*crying softly*) I just want to be left alone.

Debbie (*briefly hugs and kisses Helen*) I've got to go. The kids are going to be late for school. I'll ring you tonight. Bye.

Helen doesn't respond to the hug. Still staring blankly over Debbie's shoulder

Helen Bye.

Helen shuts the door before leaning back against it and then breaks down.

Head in hands, her back slowly slides down the door until she's in a crouching position, sobbing.

The phone rings.

Helen composes herself before answering.

Helen Hello?

Joanne (*concerned*) Hi Helen - it's Joanne. I got the message. Is everything OK?

Helen (*composing herself*) We've had a leak and I need to wait in for the emergency plumber.

Joanne Oh no. That's the last thing you need at the minute. Listen, I can come out to see you this afternoon, instead?

Helen (*evasive*) Thanks, but the place is a total mess. I'm still mopping up everywhere, and I don't know when he's going to turn up. It could be anytime today.

Joanne (*concerned*) It's just that this appointment is vitally important, Helen. Dr McCarthy was really concerned about you when he saw you last month - and, to be honest, so was I - and he needs to assess you to see if the new medication is working properly. Plus we need to review all these money problems that are overwhelming you.

Helen (*dismissive*) Tell him I'm fine. I'll ring tomorrow and arrange another appointment.

Joanne (*concerned*) OK, Helen. Please ring the office and ask for me if you need me in the meantime, though, OK?

Helen Yes, I will. Bye.

Joanne Bye.

Helen recovers the vodka bottle and glass from the cupboard and tops up the glass.

She opens her handbag, takes out a pad and tearfully begins writing a suicide note.

Increasingly distressed, she opens a drawer and takes out numerous boxes of medication which she empties on to the table. As she spreads the tablets, various voices are heard from off-stage.

Voice (*Helen's daughter, pleading*) No, Mum! Please - not again! I can't bear to think of you not being in my life. I'll back off from now on - promise. Please don't leave me, Mum.

Mum (*desperate*) Sweetheart, please don't. You're still my baby and it's breaking my heart to see you in such pain. We'll get you through this - trust me. Please don't go, Helen.

Debbie (*tearful*) I'm sorry, Helen. I didn't mean to push you over the edge. Forget the money. I can't lose my sister and best friend for £2,000. We'll sort it all out, babe - just hold on.

The lighting begins to fade slowly as the musical accompaniment plays - 'Everybody Hurts' (REM)

The spotlight is focused on Helen until, as the songs finishes, it goes off completely.

ABOUT JOE LEWIS

My name is Joe Lewis and I work in the NHS as an IT Service Delivery Manager.

I am part of a Liverpool writers' group called The Lantern Writers and am in the process of writing a stage play on the theme of suicide awareness. One of the characters in the play is driven to attempt to take their own life due to having amassed crippling debts, and therefore the Loan Sharks Writing Competition really struck a chord with me.

In the related scenes in the play I try to convey to the audience not only the devastating impact that debt can have on an individual, but also how the ripple effect then transcends to families and friends. I know this to be true, as it happened within my own family.

My main aim with the play is to give people hope that this type of situation can be overcome and that there is help out there in the form of professional organisations such as the Citizens Advice, alongside the support of family and friends. The key theme I try to get across is the importance of communication, i.e. the person in debt needs to know that they don't have to suffer in silence, but can reach out and draw on all the available support.

A secondary aim is to make people aware of the signs that may be on display if somebody they know is suffering in this type of situation, whether it be a family member, a friend or a colleague. That way, it could encourage early intervention and potentially pull somebody back from the brink.

The work that Citizens Advice and its related agencies does in this area is invaluable and events such as the Loan Sharks Competition can't but help in spreading the awareness, which is why I was keen to get involved.

LETTER FROM SCHOOL

by Cate McAlinden

Another letter from school. School trip, voluntary donation of £5. I know it's not much to some, but I'm already furrowing my brow, thinking of how I can pull £5 from my already tight budget. I skip breakfast most days hoping I can stretch the own brand cereal a bowl or two further for the children.

Spring is coming, hopefully we can turn the expensive heating off soon. It's only on for an hour per day, but I might be able to save a pound or two by layering up the socks and cardigans when that 8pm chill kicks in. It's what we have to do anyway when we tick into the emergency credit on the meter. Desperately hoping the power stays on long enough to heat tonight's tea, beans and egg on toast

The flap of the letterbox jolts me awake. Three brown envelopes on the mat, the knot in my stomach tells me they won't be writing to tell me any good news. No windfalls or surprises, just final demands and requests for more money that I don't have. Amongst them, a leaflet from a doorstep lender. The blurb is tempting. Poor credit history, check. Renters, check. Been turned down before, that's definitely a check. It looks easy enough to apply. APR 535%. I don't really know what that means, but I'll only need £100. Enough to pay for this school trip, and some new school shoes. And I can finally pay back the £20 I borrowed from mum

I've been accepted. They visited my home to hand over the cash, this was so easy. Lots of forms to sign, I didn't understand most of it, but the lovely man put crosses in the boxes where I needed to sign. I can do this

I'm struggling with this week's payment. I'll pretend I'm not home when they call. The curtains are closed to keep the heat in, they'll never see me hiding in the back room. I struggled with last week's payment too, although I did manage to borrow money from the money I had aside for the water bill. They won't cut me off, will they? I feel like I'm always borrowing money from somewhere

I've struggled with a few payments now, I owe £66 in missed weeks, and I'm nowhere near paying this £100 off. But it's OK. A different company is offering to loan me £200. I can pay off the original £100, plus interest, and I'll just own money to this new lender.

I can do this ...

POETRY

A TOWN CALLED....

by Pete Laffey (Winner)

This Town called Desperation
Suburban deprivation
That look of resignation
A Town cries desperation

APR and
Interest fees
Rent arrears
Life's big squeeze
Heat or eat
Friday comes
Sink or swim
Do your sums

Robbing Peter
Paying Paul
The Man in Black
Takes it all
Six foot tall
Above the law?
Rat-a-tat-tat
Door to door

This ain't a game of
Hide and Seek
Never ending
Week to week
On the drip
Never never
Sinking teeth

Grind together

This Town called Desperation

A soulless generation

Suicidal hesitation

A Town cried..... **DESPERATION**

ABOUT PETE LAFFEY



Pete, 45

I've been writing for as long as I can remember, mainly poetry and I've had a few pieces published in various anthologies across the UK and I've written a few short plays for amateur dramatics.

I find writing really therapeutic and is good for the soul, as well as writing, I also like to keep fit and follow my favourite football team, Everton. I'm also a big music fan, absolutely everything, my favourite being George Michael.

I got the link for the competition through various writing groups I belong to and with it being associated with The Citizens Advice I took a special interest because my daughter done a couple of years work experience with them before she moved into law, she used to tell me about the hard work and service they provided hence one of the reasons I entered.

THE LOAN SHARK

by John Hughes (2nd Place)

Take a loan from me, I'll fleece you all I can
Miss a payment, makes me a rich man.
You thought you were poor before you met me
I'll make you poorer and poorer, you'll see.

You were desperate for a loan
You took one from me, don't moan.
You accepted my extortionate interest rates
I am not in this business to make mates.

Miss a payment and you'll owe me a lot more.
I'll come to your house and bang on your door.
Miss two payments, I'll have the key to you house.
I am a loan shark, I'm a louse.

You'll be scared and try to avoid me
I'll come to your house and you'll make me a cup of tea.
I'll bring a big van, and strip you house of all your goods
But don't think you are out of the woods

I prey on people like you
Take advantage of the more and more desperate few.
I am a loan shark, that's my job
To make your life a misery, to get my few bob.

I'll prey on your family and friends
You're in debt with me, it never ends.
I'll put you in hell, then you will shout
I am reporting you, I want to get out.

ABOUT JOHN HUGHES

I find it relaxing, writing poetry and short stories. I reminisced on my own experiences, sometimes exaggerating them as we sometimes do.

Often when writing a poem or a story it ends up nothing like I expected or intended.

The story or poem takes in a life of its own.

Writing the loan shark poem, I was thinking of people involved, their background, what led them being in this situation. How did the loan shark become a loan shark, how did the people get into the situation to take a loan from a loan shark.

I thought of my own experience when I was in debt:

County court judgement

Black listed

Solicitors threatening letters.

Better the devil you know.

SHARK BITE

A Haiku by Jon Turner

Short-term cash I'd thought
A friendly face known to help
Now never a loan.

ABOUT JON TURNER



Jon Turner has worked in the not-for-profit sector for over twenty years.

Despite having experience of providing debt advice, it was only after hearing a talk from the Illegal Money Lending Team that he really understood how loan sharks operate.

He wanted to try and convey something of what he'd learnt from this talk in as succinct a way as possible, so chose to write a haiku in support of this writing competition.

Jon's main creative outlet is photography and some self-taught Photoshop; his endeavours including having produced a series of Port Sunlight themed greeting cards that he has sold through a gift shop close to his home.

He also attempts to learn Spanish; although anything nearing fluency still appears far from his grasp.

MUSINGS OF A LOAN SHARK

by Pat Breslin

I watch and wait as they wade or drift into deeper waters

They never learn as I slowly close in

We start off small, £200, £300 sometimes a £1000 – come deeper

Your daughter's wedding, Christmas, new coats and shoes for the kids, no problem

Spread over weekly payments of course you'll manage ...

They call me a Loan Shark

But really I'm just a collector of debts and dues

A voracious feeder on misery and desperation

Dragging you in deeper until I own you or you drown

ABOUT PAT BRESLIN



I have been with Citizens Advice for the past 15 years as a volunteer and then a paid worker.

I have always liked poetry: reading it for pleasure but also when I've been at a low ebb or needed a distraction from stressful events. I used to write poems when younger but hadn't written anything for a few years until prompted by the Loan Shark competition to 'have a go'.

I feel I have some understanding and knowledge of how people's debts can spiral out of control or how easily they can become indebted to a loan shark as other avenues of credit get closed off to them. What I don't really understand is what makes a Loan Shark tick.

For the poem I pictured the Loan Shark as a predator watching, waiting then enticing their victim to get deeper in debt to them. To be able to do that to people you would have to not see them as a person but despise them as 'fools' over whom you gain greater control until 'you own them'.

I hope the poems and stories contained in this anthology help spread awareness of the plight of loan shark victims and raises the profile of the Illegal Money Lending Team and such organisations as Citizens Advice and the invaluable work they do to help people get free.

WHAT IS A LOAN SHARK?

Loan sharks are illegal lenders who often target low income and desperate families. They might seem friendly at first, but borrowing from them is **never** a good idea – even if you feel you have no other options.

Anyone who lends money legally must be authorised by the Financial Conduct Authority (FCA), which regulates legal money lending and which has the safeguard of the Financial Ombudsman Service, which can intervene if problems arise.

People who lend money without being FCA authorised are breaking the law. They are known as loan sharks.

Loan sharks often work from home, charge very high rates of interest and provide very little paperwork, if any, to confirm the arrangements they have made with you. This means that there is often no real way of checking what you have paid and what they say that you still owe. In addition to the high-interest rates, they can often introduce ‘fines’ for late payments or for any ‘inconvenience’ that you might have caused them - for example, causing them to wait outside in the rain!

Loan sharks often take other illegal action to collect the money they have lent you, such as threatening violence or forcing you to hand over your credit cards, valuables or passport. In extreme cases, they have been known to force non-payers into prostitution and drug dealing.

WHAT CAN YOU DO IF YOU OWE MONEY TO A LOAN SHARK?

The first thing to bear in mind is that if you borrowed money from someone who isn't FCA authorised, it isn't you who has broken the law, it is them. They are the ones acting illegally.

In England, if you think a money lender is operating without being FCA authorised, you can speak in confidence to the **Illegal Money Lending Hotline** on 0300 555 2222.

You can also email your query or your suspicions to the Illegal Money Lending Team at reportaloanshark@stoploansharks.gov.uk

You can also report a loan shark by texting '**loan shark**' and your message to **60003**.

If a loan shark threatens you or acts violently, contact the police straight away.

How to find out whether a money lender is registered with the FCA.

It is easy to check whether a money lender is authorised by looking at the register on the FCA website at www.fca.org.uk.

CASE STUDIES

Three case studies from the Merseyside area showing how loan sharks operate and how the Illegal Money Lending Team intervened

ADULT SEX WORKER/YOUNG BORROWER

Gemma, 23, met a loan shark who was posing as a businessman while working part-time as an escort. During a visit with Gemma, the loan shark mentioned that he was able to help Gemma out with a loan that she wanted to pay for a training course.

Shortly after taking out the loan, Gemma realised that she couldn't make any of the repayments. Gemma stopped replying to the loan shark's calls and texts and reported the loan shark to her social worker, who then contacted the Illegal Money Lending Team. After the initial report, Gemma said that she wanted support and advice, as she was worried that the loan shark would contact friends.

Despite numerous calls and texts, a few months passed with very little engagement from Gemma, until her social worker made contact again to advise that the loan shark had contacted a friend of Gemma's and asked her to pass a message to Gemma, saying that she had better pay. Following this, she and Gemma advised that she would make a statement to the Illegal Money Lending Team. However, there was no further engagement, no calls to the hotline and no name provided. Her social worker was providing support for Gemma and her young son, but at times also struggled to engage with Gemma.

A few months passed with very little engagement from Gemma until the social worker made contact and advised that the loan shark had passed the debt to a debt collection agency. The agency had sent a letter to Gemma outlining that Gemma had seven days to either pay the debt in full or agree on a payment plan. Failure to do so would mean the bailiffs would be sent to her property to remove items. Gemma then engaged and agreed to give a statement and provided the details of her friend.

Gemma's main concerns were that her neighbours might find out, the court would make her repay the loan in full, and the bailiffs may try to take her car, which was still on hire purchase. Gemma advised that the whole thing had made her upset and wasted a lot of her time. She wants to put this behind her and carry on looking forward. Despite contact with Gemma being patchy, it is ongoing, and the team have seen some positive changes.

The Illegal Money Lending Team explained that, as loan sharking is illegal there was no need to repay the debt to the loan shark. Gemma now opens and reads

all of her mail. Gemma also keeps in contact with her social worker on agreed timescales. Her attitude to budgeting has changed, she now sets herself a budget each week and is able to keep aside a small amount to save in her son's account.

YOUNG FAMILY IN DEBT

Carol and her partner have three young children and have been victims of a loan shark for three years. Carol's loan shark is also her landlord and this made engagement very hard for Carol as she feared her family would be evicted if he found out she had been speaking to the Illegal Money Lending Team. Carol also had a number of friends, who had spoken to the Team and given statements. Through perseverance, Carol finally agreed to talk but was clear she wouldn't make a statement.

During Carol's first meeting with the team, Carol was asked how she and her family were coping, as they were paying out so much money to the loan shark every week - Carol avoided the question. The team explained they were worried about her and talked about some of the experiences other people in similar situations had been through.

Carol finally admitted that she didn't really know how much they were paying to the loan shark, as he had keys to the house and when they couldn't pay him, things went missing from the house. Carol hadn't told her partner as they were arguing all the time and couldn't keep on top of everyday bills. Carol had an envelope full of red letter bills and court summonses and said she couldn't face dealing with them so put everything in the envelope and pushed it under the sofa.

The Illegal Money Lending Team explained the various means of support that they could offer and that they could help not only her but also her family through this and would be there to answer any questions they may have. Carol agreed to make a statement and accepted the offer of support.

Firstly, the team went through all of the bills in the envelope and organised and prioritised, current bills, court action and court fines. They contacted all agencies and explained the current situation the family were in, and all suspended any further action and recalled the bailiffs. Carol sat down and spoke to her partner and explained everything that was happening and that she wanted to make a statement. Her partner was already aware of the loans, as many of them were loans for him and his company. However, he was unaware that the loan shark was accessing the property and that Carol couldn't sleep at night, as she was constantly scared he would come around and do something.

The Illegal Money Lending Team explained that, as loan sharking is illegal there was no need to repay the debt to the loan shark. Carol was supported to set up payment plans and apply for a United Utilities Grant. Carol also spoke to the

Housing Options team, who advised that she should immediately register and start bidding on properties, as she was at risk.

Carol and her family have now moved into a new property, which is privately rented and out of the community where they previously lived. Carol is sleeping better and is not as anxious as she was before. Her relationship with her children is better, she and her partner are now talking more and working through their debt problems. The family are budgeting weekly and continue to make agreed weekly payments for court fines and outstanding debts.

WORK-BASED LENDING

Ann worked at the local hospital as a ward nurse and had just separated from her husband, due to domestic violence. Ann lived with her two children close to the hospital and belonged to a close-knit Filipino community. Ann had a few close friends, some of whom also worked at the hospital as nurses. After being off work for over six months with depression and anxiety, due to domestic violence, Ann went on to statutory sick pay and soon became unable to pay everyday bills, rent and to send money home to the Philippines.

Ann felt she had no one to turn to until a friend told her that a fellow nurse at work, lent money to friends in the Filipino community. Ann then asked her friend to ask if she could borrow some money to see her through. The loan shark gave her friend the money to give to Ann and told her they would sort things out later when she was back at work. However, after a few days, the loan shark called and said she would soon have to start to make repayments.

Ann returned to work and worked as many shifts as she could, but could never get balanced with the loan shark. At this point, another friend told her what the loan shark was doing was wrong and to call the Illegal Money Lending Team. Ann called and reported the loan shark, but was scared of what others would say. Following a visit, the team explained what they could do and the support and advice that they offer. Ann agreed to make a statement and accepted the offer of support.

The Illegal Money Lending Team looked at Ann's debts and went through her income and outgoings, so they could identify how much she could afford to repay, while also saving a little. They contacted all agencies and advised of the current situation, so they stopped their recovery actions while an agreed payment plan was put in place. They also looked at budgeting and planning for expected events. Ann was worried because the loan shark had threatened to tell work managers, other hospital staff from their community and also tell family back in the Philippines, that she couldn't pay her debt back. If they found out, this would be shameful for her and her family, and they would have blamed her, saying that it was her fault for leaving her husband.

The team explained that the loan shark was the criminal not her and that she had been a victim, there was no debt to repay to the loan shark and that there was no blame or shame on her, which Ann and her friends found hard to believe. Ann was very grateful for the support and said it was a relief to talk about debt and not worry about what people would think about her for getting into this situation.

ABOUT CITIZENS ADVICE LIVERPOOL

Citizens Advice Liverpool is a generalist advice service, advising on a wide range of subjects such as: debt & money, benefits, work, consumer, housing, law & courts, immigration & health.

We strive to find innovative solutions to the advice needs of our community through free, confidential and independent advice and information services.

The two core aims of the Citizens Advice service are:

- to provide the advice people need for the problems they face, and
- to improve the policies and practices that affect people's lives.

In 2017/18, Citizens Advice Liverpool helped 20,000 people with 60,000 different issues and debt concerns continue to be one of the most prominent areas of advice given. Our advisers have many real-life stories of clients unable to meet their day-to-day needs because they are struggling with debt and mounting bills.

We are hopeful that by raising awareness of the dangers of loan sharks, people will be less likely to use loan shark services and seek debt advice as soon as possible before their situation spirals out of control. For anybody that is currently paying back a loan from a loan shark, you are not committing a crime and will not be in trouble. If anyone is feeling worried, anxious or scared to talk about a loan they have taken out from an illegal lender, remember that all of our services are confidential, so we urge you to get in touch.

If you or someone you know have been the victim of a loan shark and need debt support, visit www.citizensadvice.liverpool.org.uk for information about how to access face to face, telephone or digital advice.

We are grateful to all the writers who entered the competition and offer a huge congratulations to all writers whose work is published here. With special thanks to the four judges of the competition, who volunteered their time and expertise, in particular Nick Broadhead who has given up his time to help produce this anthology. Finally, thanks to all the staff and volunteers at Citizens Advice Liverpool who support our local community on a daily basis.

Leanne Campbell-Syers, *Support & Engagement Officer, Citizens Advice Liverpool*



USEFUL LINKS

Check whether a money lender is authorised by the Financial Conduct Authority (FCA) by looking at the register at www.fca.org.uk.

If you think a money lender is operating without being authorised by the FCA, you can speak in confidence to the **Illegal Money Lending Hotline** on **0300 555 2222**.

You can also email your query or your suspicions to the **Illegal Money Lending Team** at reportaloanshark@stoploansharks.gov.uk

You can also report a loan shark by texting '**loan shark**' and your message to **60003**.

There is more information at www.stoploansharks.co.uk/, where you can also request a call-back using their online form.

Citizens Advice offer free advice about loan sharks, debt management and a wide range of other matters. Their website is www.citizensadvice.org.uk

(You can access computers free of charge at any Merseyside Libraries)

Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.



www.citizensadvice.liverpool.org.uk

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