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| scams banner |
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| Welcome to the March NewsletterThis month the team have chosen to focus on Loan sharks and there was so much information to put in this month a 2 comumn format did not work,  so for this month only we have changed the format to a single colum format so hopfully it is easy to read.  I will change it back next month, but I felt it was really important to get the infoarmation across, in a clear way.We have been lucky to have the [England Illegal Money Lending Team (IMLT)](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDAsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjAzMDMuNTQzMDM1NTEiLCJ1cmwiOiJodHRwOi8vd3d3LnN0b3Bsb2Fuc2hhcmtzLmNvLnVrLz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.gfsa5Jkzf1lOyQ1nIynGOGQiA7AqtVYAuIoDR1j15W8/s/1364892724/br/127448826498-l) help us out this month.  They covered the radio interviews, and supplied the article for our newsletter.  Please contact them if you know of anyone who may be having issues with a loan shark.When the partnership meeting is arranged, I will be asking the [England Illegal Money Lending Team (IMLT)](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDEsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjAzMDMuNTQzMDM1NTEiLCJ1cmwiOiJodHRwOi8vd3d3LnN0b3Bsb2Fuc2hhcmtzLmNvLnVrLz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.GeH3yJnTrufH9KiNgAvHJQCSuUT2xXUOhpwhJ6YPR6I/s/1364892724/br/127448826498-l)  to attend the partnership meeing in person or virtually to offer training for those who wish it.Now things are opening up more I am looking to arrange a partnership meeting for the end of April/beginning of May.  I am planning Zoom/Teams, indoor and outdoor options so we can be flexiible and adapt to the latest covid situation. BBC Radio Cambridgeshire Jeremy Sallis - Update from the Show on Tuesday

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| Jeremy Sallis |  | Cath Williams from the England Illegal Money Lending team joined Jeremy Sallis to highlight the pitfalls of borrowiing money from a Loan Shark.See main article below for details or to listen to the interview [Jeremy Sallis - Causing a Stink - BBC Sounds](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDIsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjAzMDMuNTQzMDM1NTEiLCJ1cmwiOiJodHRwczovL3d3dy5iYmMuY28udWsvc291bmRzL3BsYXkvcDBibXBiYmo_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.ZvpaMrjV5vsT37syyRiuPbHSFj7ZPwKfo4rzwFhBUKI/s/1364892724/br/127448826498-l)and forward to 2:31:44 to listen to Caths advice. |

Scam in focus Loan Sharksstop loan sharks banner**For more information and advice on the subject of loan sharks, please go to**[**Home - Stop Loan Sharks**](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDMsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjAzMDMuNTQzMDM1NTEiLCJ1cmwiOiJodHRwczovL3d3dy5zdG9wbG9hbnNoYXJrcy5jby51ay8_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.r2jGhwuN78rLfwvYXHRGwJipku9kj7VfRmT9pWP3CiM/s/1364892724/br/127448826498-l)**Warning of loan shark dangers in Cambridgeshire** Cambridgeshire County Council is lending its support to a national campaign aimed at tackling loan sharks and raising awareness of where people can seek help.The campaign is being led by the [England Illegal Money Lending Team (IMLT)](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDQsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjAzMDMuNTQzMDM1NTEiLCJ1cmwiOiJodHRwOi8vd3d3LnN0b3Bsb2Fuc2hhcmtzLmNvLnVrLz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.psPNk61y5LRSG3-_Az3Cm80ktid1comiMQm2R-8oIXM/s/1364892724/br/127448826498-l) – a national team that investigates and prosecutes loan sharks. They also provide specialist support for people affected by this crime.Members of the Cambridgeshire and Peterborough Against Scams Partnership (CAPASP) will receive specialist training from the IMLT to help them recognise the symptoms and effects of illegal money lending and give advice to people who may be affected by loan sharks.A loan shark is someone who lends money without authorisation from the [Financial Conduct Authority (FCA)](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDUsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjAzMDMuNTQzMDM1NTEiLCJ1cmwiOiJodHRwczovL3d3dy5mY2Eub3JnLnVrLz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.7rFv2vlAY1SQIw_uiQaKABXuQ39mjaG2wAx0EtRx3Eo/s/1364892724/br/127448826498-l). They often tend to initially appear friendly and helpful but can then turn to violent and aggressive behaviour to force victims to repay the loans with huge interest and extortionate penalties.It's not always easy to spot a loan shark as they come in many different guises and will at first appear friendly, just part of the community. It's when you can't pay that they will turn on you. They could be a regular from the local pub, a parent in the school playground or a friend of a friend.Loan sharks prey on people at their most vulnerable. Borrowing from a loan shark can seem like an easy option but often it will lead to a vicious cycle of threats, intimidation and spiralling debts.You will usually find these predators lurking in communities, but they also operate on social media, using dating sites and online groups to find, threaten and control people in debt.Here are some of the warning signs to watch out for that a lender is acting illegally:* Giving you no paperwork or agreement on a loan
* Refusing to give you information about the loan
* Keeping items such as your passport and bank card until the debt is paid
* Taking things from you if you don't pay on time
* Adding more interest or charges so the debt never goes down
* Using intimidation or violence if you don't pay
* Starting off by being your friend but quickly turning nasty

If you have borrowed money from a loan shark, it is important to remember that you have done nothing wrong and there is no shame in seeking help.It may seem like a difficult step to take, but there is support available from the [England Illegal Money Lending Team](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDYsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjAzMDMuNTQzMDM1NTEiLCJ1cmwiOiJodHRwczovL2V1cjAxLnNhZmVsaW5rcy5wcm90ZWN0aW9uLm91dGxvb2suY29tLz9kYXRhPTA0JTdDMDElN0NIb2xseS5DYXJyJTQwYmlybWluZ2hhbS5nb3YudWslN0NmOTY2MmMzMjIwM2Q0ZmUwODc1NTA4ZDk4MWJjMWM5NCU3QzY5OWFjZTY3ZDJlNDRiY2RiMzAzZDJiYmUyYjliYmYxJTdDMCU3QzAlN0M2Mzc2ODM0NjcyMDg5MDE5MjclN0NVbmtub3duJTdDVFdGcGJHWnNiM2Q4ZXlKV0lqb2lNQzR3TGpBd01EQWlMQ0pRSWpvaVYybHVNeklpTENKQlRpSTZJazFoYVd3aUxDSlhWQ0k2TW4wJTNEJTdDMTAwMCZyZXNlcnZlZD0wJnNkYXRhPTBXaktXeE9pNGc1d1ozSlo1R2g3M3owNiUyRlo1ejV0YTlwMzVFVlN4S1BNZyUzRCZ1cmw9aHR0cCUzQSUyRiUyRnd3dy5zdG9wbG9hbnNoYXJrcy5jby51ayUyRiUzRnV0bV9tZWRpdW0lM0RlbWFpbCUyNnV0bV9zb3VyY2UlM0Rnb3ZkZWxpdmVyeSZ1dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.Gik2whYzgghQBVXa7XipDU2mB9mW49yOHm9elqCj7vc/s/1364892724/br/127448826498-l).Credit unions are a safe and legal alternative than borrowing from a loan shark, find out more about the services on offer locally by going to [www.findyourcreditunion.co.uk](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDcsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjAzMDMuNTQzMDM1NTEiLCJ1cmwiOiJodHRwOi8vd3d3LmZpbmR5b3VyY3JlZGl0dW5pb24uY28udWs_dXRtX21lZGl1bT1lbWFpbCZ1dG1fc291cmNlPWdvdmRlbGl2ZXJ5In0.wuI0fWhUt3gceulL874gepIzuz9igbQWbI27nPzSGr4/s/1364892724/br/127448826498-l).**Why join a credit union?** ✔️ Credit unions are not-for-profit organisations, existing primarily to serve the needs of their members and the communities in which they operate.✔️ It’s easy to find a credit union that you’re eligible to join. To become a member of the Eastern Savings and Loans Credit Union, you need to live or work in Norfolk, Suffolk or Cambridgeshire.✔️ Credit unions help members save and manage their money ethically and responsibly. They offer savings and loans at affordable rates, and just like with banks and building societies, your savings are protected by the Financial Services Compensation Scheme (FSCS).✔️ Credit unions may be more willing to offer you a small loan if you have poor or no credit rating. Banks, along with other loan providers, may be reluctant to lend you money for this reason.It's easy to check that a lender is authorised before considering a loan by visiting the Financial Services Register online at [https://register.fca.org.uk/s/](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDgsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjAzMDMuNTQzMDM1NTEiLCJ1cmwiOiJodHRwczovL2V1cjAxLnNhZmVsaW5rcy5wcm90ZWN0aW9uLm91dGxvb2suY29tLz9kYXRhPTA0JTdDMDElN0NIb2xseS5DYXJyJTQwYmlybWluZ2hhbS5nb3YudWslN0NmOTY2MmMzMjIwM2Q0ZmUwODc1NTA4ZDk4MWJjMWM5NCU3QzY5OWFjZTY3ZDJlNDRiY2RiMzAzZDJiYmUyYjliYmYxJTdDMCU3QzAlN0M2Mzc2ODM0NjcyMDg5MjE4MzklN0NVbmtub3duJTdDVFdGcGJHWnNiM2Q4ZXlKV0lqb2lNQzR3TGpBd01EQWlMQ0pRSWpvaVYybHVNeklpTENKQlRpSTZJazFoYVd3aUxDSlhWQ0k2TW4wJTNEJTdDMTAwMCZyZXNlcnZlZD0wJnNkYXRhPUVmS2NLNlVPbEpGdjFxQlpPUGFKREVYWDhoblFUZFNURjUyUTJjZiUyQjFDQSUzRCZ1cmw9aHR0cHMlM0ElMkYlMkZyZWdpc3Rlci5mY2Eub3JnLnVrJTJGcyUyRiUzRnV0bV9tZWRpdW0lM0RlbWFpbCUyNnV0bV9zb3VyY2UlM0Rnb3ZkZWxpdmVyeSZ1dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.I6sHmRmZimAr7d3jShAwHJzACRMw2iAngEO6Pmiw6hg/s/1364892724/br/127448826498-l)Residents who believe they may be involved with a loan shark or suspect that one is operating in their area can report it to the Illegal Money Lending Team by calling 0300 555 2222, emailing reportaloanshark@stoploansharks.gov.uk or filling out an online form at [www.stoploansharks.co.uk](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMDksInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjAzMDMuNTQzMDM1NTEiLCJ1cmwiOiJodHRwOi8vd3d3LnN0b3Bsb2Fuc2hhcmtzLmNvLnVrP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.pkZHxYxt2Ch_GZuA6Ng4wIM2pt-7r4tzOgBrKr54WOM/s/1364892724/br/127448826498-l). Live Chat is available on the website between 9am and 5pm, Monday to Friday.Partner in the spot light - Police and Crime Commissioner Darryl PresonPCC Darryl PrestonDarryl Preston is your Police and Crime Commissioner for Cambridgeshire and Peterborough. He has proudly served as both a front line police officer and a senior detective for 30 years and understands first hand the devastating effect scams have on their victims.Cambridgeshire Constabulary is pioneering new ways to fight fraudsters but they are also increasing support for the victims of this heartless crime.They have a unique two pronged approach in relation to Fraud & Cybercrime. They have an Investigation team led by Inspector Tom Rowe which is supported by PS Mark Rabel who leads the Prevention team.They work closely with banking groups to identify potential victims and provide swift intervention. Banks provide the team with reports when they identify someone making unusual withdrawals of money (known as SARs) for the team to follow up on. This work has enabled them to spot and support victims of romance fraud and even young people who are being used as money mules for drug trafficking.They also work with Action Fraud to individually contact each victim of fraud in Cambridgeshire that has been identified. The team offer support and advice to help victims cope in the wake of the crime and to protect themselves in the future.In Cambridgeshire, we are working hard to stamp out these crimes.If you have been a victim of fraud you can report it via [Action Fraud](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTAsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjAzMDMuNTQzMDM1NTEiLCJ1cmwiOiJodHRwczovL2dicjAxLnNhZmVsaW5rcy5wcm90ZWN0aW9uLm91dGxvb2suY29tLz9kYXRhPTA0JTdDMDElN0NDb25uaWUuQW5rZXIlNDBjYW1icy5wb2xpY2UudWslN0MzYjZmNWVjZDU5ZDE0NzI4YjM1MzA4ZDlmYmFlZTNjMCU3Q2EzYzU5ZDFiYjhmMTQyOTk5ZDZhMzlhZDhmNTcwNDIyJTdDMCU3QzAlN0M2Mzc4MTc1NTA4MTk4NTk2MTMlN0NVbmtub3duJTdDVFdGcGJHWnNiM2Q4ZXlKV0lqb2lNQzR3TGpBd01EQWlMQ0pRSWpvaVYybHVNeklpTENKQlRpSTZJazFoYVd3aUxDSlhWQ0k2TW4wJTNEJTdDMzAwMCZyZXNlcnZlZD0wJnNkYXRhPVA2eDNmd2FHUlhKN1V5NkZqJTJCNENaNGF2VUJza0NpNzU2TGFUeXRQa3pFRSUzRCZ1cmw9aHR0cHMlM0ElMkYlMkZ3d3cuYWN0aW9uZnJhdWQucG9saWNlLnVrJTJGJTNGdXRtX21lZGl1bSUzRGVtYWlsJTI2dXRtX3NvdXJjZSUzRGdvdmRlbGl2ZXJ5JnV0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.Fd3IUEOuRavTNLdQMAak82Tbz-5xnkS6bj4_77ygKtE/s/1364892724/br/127448826498-l) on 0300 123 2040.Scam to be aware of in February - Fake emails re energy supplyEnergy companies are closing at unprecedented rates and with more than two million customers being affected, this is just another opportunity for fraudsters to exploit.There is limited information that fraudsters are sending fake emails purporting to be from a solicitor on behalf of a recognisable energy supplier, these emails claim to be collecting outstanding payments and may make reference to your account being taken over and managed by another energy company. Like most phishing communications they not only intend to appear genuine, but they also install fear, anxiety, stress, a sense of urgency and a veiled threat such as legal action and disconnection of supply.If you receive any such email or message:**STOP** - Taking a moment to stop and think before replying, parting with your money or information could keep you safe.**CHALLENGE** – Could it be fake? It is ok to reject, refuse or ignore any requests. Only criminals will try and rush or panic you.**PROTECT** – Contact your bank immediately if you think you have fallen for a scam and report it to Action Fraud.Do not reply to the suspicious communication or use the contacts details provided.Do not open any attachment or click on any link.Contact your current and genuine energy supplier using your previously tried, tested, and trusted means, this is either an app, website or contact telephone number from a genuine previous bill.They will soon confirm or deny whether the communication is a scam or not.If you receive a suspicious email forward to report@phishing.gov.uk or text to 7726Ensure any suspicious communication is deleted from your device.Any other business - Funding weekThis might be of interest for local groups and organisations wanting to apply for funding or carry out fundraising so that you can do more to support your residents, helping them to be connected to their community and feel safe from financial fraud caused by scams and rogue tradersfunding week banner[Support Cambridgeshire](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTEsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjAzMDMuNTQzMDM1NTEiLCJ1cmwiOiJodHRwczovL3d3dy5zdXBwb3J0Y2FtYnJpZGdlc2hpcmUub3JnLnVrLz91dG1fbWVkaXVtPWVtYWlsJnV0bV9zb3VyY2U9Z292ZGVsaXZlcnkifQ.9qsrARljAy2yuYhRnWS4t2Yk3Xafv5Zb9s8JPbqNu-M/s/1364892724/br/127448826498-l) is excited to announce its first Funding Week. Four days they are packed with webinars, training and 1 to 1 support around all things funding. These four days are here to give organisations, community groups, or town or parish councils the information they need to apply for the funding they need for their projects and groups. The four days starts with some surgeries with Matt at IDOX, who will support individuals to use the FREE [SupportCambridgeshire4Cambridgshire](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTIsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjAzMDMuNTQzMDM1NTEiLCJ1cmwiOiJodHRwczovL3d3dy5pZG94b3BlbjRjb21tdW5pdHkuY28udWsvc3VwcG9ydGNhbWJzP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.YPeX26B9_L46bicgFnjBmLPot5xKLKsWBpjyp0kCOs4/s/1364892724/br/127448826498-l) database to find suitable funding pots. The second and third day is organisations by our colleagues at Community Matters, where they have arranged 14 national funders to speak on their funding opportunities. These are picked and mixed styles webinars, where you sign up to those talks that you wish to. Finally, we end the four days with a workshop on Successful Fundraising, delivered by CCVS.  An online workshop for voluntary sector groups to consider some examples of best practices in fundraising and identify ideas they can adapt. All events are free and open to any organisation within Cambridgeshire. More information and how to book can be found at [www.supportcambridgeshire.org.uk/Funding-Week](https://lnks.gd/l/eyJhbGciOiJIUzI1NiJ9.eyJidWxsZXRpbl9saW5rX2lkIjoxMTMsInVyaSI6ImJwMjpjbGljayIsImJ1bGxldGluX2lkIjoiMjAyMjAzMDMuNTQzMDM1NTEiLCJ1cmwiOiJodHRwOi8vd3d3LnN1cHBvcnRjYW1icmlkZ2VzaGlyZS5vcmcudWsvRnVuZGluZy1XZWVrP3V0bV9tZWRpdW09ZW1haWwmdXRtX3NvdXJjZT1nb3ZkZWxpdmVyeSJ9.P_I42rcTz9JwUsHsd_0wVrBw1XxwV-AEOpzf_iIz2ow/s/1364892724/br/127448826498-l) |
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| Contact:against-scams@cambridgeshire.gov.uk |
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