

Press release: Northern Ireland bites back in the fight against loan sharks

- For the first time in Northern Ireland a new education project will be created to raise awareness of the dangers of loan sharks and to support vulnerable communities.
- Over £5.5 million will be spent to fund the fight against loan sharks across the United Kingdom, helping to investigate and prosecute illegal lenders, and support their victims.

Rt Hon Karen Bradley MP, Secretary of State for Northern Ireland, said:

Loan sharks are a blight on society and prey on vulnerable people who struggle to make ends meet and their callous methods will not be tolerated. Northern Ireland is at the forefront of fighting back against their criminal activity with the Consumer Council educating potential victims on the dangers and the PSNI ensuring those responsible will be brought to justice.

More money than ever before is being spent to fund the fight against loan sharks as this Government continues to build a United Kingdom fit for the future.

In Northern Ireland, the Consumer Council will lead its first ever education and awareness campaign to help prevent the most vulnerable from being bitten by loan sharks, and the Police Service of Northern Ireland (PSNI) will get funding for a specialised officer who will lead on illegal lending within the Paramilitary Crime Task Force.

In total, £5.67 million of funding will be provided to Britain's Illegal Money Lending Teams (IMLT) and bodies in Northern Ireland to tackle illegal lending – a 16% increase compared to the previous year. The money will be used to investigate and prosecute illegal lenders, and to support those who have been the victim of a loan shark.

Since the Illegal Money Lending Team was established in England in 2004, they've made over 380 prosecutions, leading to 328 years' worth of sentences, and have written off over £73 million of illegal debt, helping over 28,000 people to escape the jaws of the loan sharks. Similar teams operate in Scotland and Wales.

John Glen, Economic Secretary to the Treasury said:

These nasty lenders are nothing more than lowlife crooks taking hard-earned cash from the pockets of the most vulnerable. Over

300,000 people are in debt to illegal money lenders in the United Kingdom and they need to know that we're on their side. That's why we're taking the fight to the loan sharks and spending more than ever to support their victims.

Further Information

- People who lend money without the correct permissions are breaking the law. Often known as loan sharks, these illegal lenders typically charge unfair high rates of interest and use intimidation or violence to go about their business.
- The Illegal Money Lending Teams in England, Scotland and Wales work alongside the Financial Conduct Authority (FCA) to enforce the consumer credit market, but unlike the FCA they have broader powers to tackle the wider criminality associated with loan sharks, such as violence and blackmail.
- The Government committed at Autumn Statement 2016 to expand the scheme that uses funds recovered from convicted loan sharks under the Proceeds of Crime Act to incentivise consumers to join credit unions in communities at risk of being targeted by illegal lenders. The more money seized, the more that can be spent.
- In 2018/19, the England IMLT will spend up to £100,000 in funds seized from loan sharks to incentivise consumers in communities at risk of being targeted by illegal lenders to join and save at a credit union. Four times more funding is available compared to in 2016/17, helping more consumers access alternative sources of credit and avoid the misery caused by loan sharks.
- In 2016 the Government legislated to introduce a ringfenced FCA levy on consumer credit firms, and since April 2017 this levy has been used by HM Treasury to fund crucial action against illegal lending.
- You can find your nearest credit union [online](#):
- Citizens Advice can also help those in debt or who are thinking about borrowing from a loan shark. Their advisors are available in-person, over the phone or on their online web chat.
- All queries should be directed to Charles McKnight at the Treasury press office on Charles.McKnight@hmtreasury.gsi.gov.uk or 020 720 4290

[Notice: Hanson Quarry Products Europe Limited application made to abstract water](#)

The Environment Agency consult the public on certain applications for the abstraction and impoundment of water.

These notices explain:

- what the application is about
- which Environment Agency offices you can visit to see the application documents on the public register
- when you need to comment by

Notice: CB22 7RQ, Cemex UK Cement Limited: environmental permit issued

The Environment Agency publish surrenders that they issue under the Industrial Emissions Directive (IED).

This decision includes the permit, decision document and site condition report evaluation template for:

- Operator name: Cemex UK Cement Limited
- Installation name: Barrington Works Landfill
- Permit number: EPR/BV1461IV/S009

News story: Will you be ready for GDPR before 25 May?

Data protection regulation is set to change on 25 May this year as part of new General Data Protection Regulation (GDPR) laws, which could affect how organisations and businesses collect, use and store people's personal data.

Your customers, employees and other individuals need to be able to trust you to look after and use their personal data responsibly and safely. Knowing they can trust you is good for your organisation or business and you may risk a fine if you don't comply.

To help you prepare, you can:

- Take the [Information Commissioner's Office \(ICO\) self-assessment test](#) to see if GDPR affects you
- Follow the [guidance on the ICO's website](#)

Your professional association or trade body can also provide advice.

Speech: On peacebuilding and sustaining peace

Mr President, Excellencies,

The world today is experiencing greater instability and a wider range of threats to peace than we have seen for a generation.

The scale of violent conflict, and the desperate human suffering it causes, is immense. If we are to truly realise the ambition of the UN Charter, that said “to save succeeding generations from the scourge of war”, then the need for peace, and the real motivation to prevent further conflict, is as great as ever before.

And that is why the UK very much welcomes Secretary General Guterres’ vision for peacebuilding and sustaining peace, and particularly the renewed focus on conflict prevention, that is set out in the report.

We also fully endorse the idea that sustaining peace should be a shared priority across the whole United Nations system – from peace and security to development and human rights.

We have summarised the key elements needed to successfully sustain peace into four clear and memorable pillars; the four ‘Ds’ approach. The first is diversification; diversification of the tools the UN deploys to promote and sustain peace. Secondly, development; more effective development interventions to address the drivers of conflict; Thirdly, diplomacy active diplomacy to de-escalate crises and create the political conditions for long-term peace; and finally the fourth element which is delivery, efficient delivery in partnership with others.

In this regard, the UK has identified three key priorities:

Firstly, developing a stronger partnership for peace between the UN and the World Bank. Their combined vision, expertise and global presence are essential to ensure that multilateral investments in development tackle the drivers of conflict;

Secondly, encouraging more preventive diplomacy within the UN, because we all know that political agreements are the bedrock of effective conflict prevention and peacebuilding; and,

Thirdly, we need to ensure smoother transitions to and from Peacekeeping missions in country to other UN entities, through earlier and better and more effective planning.

For the United Kingdom, these three priorities are underpinned by our wider

commitment to a broader, values-driven, protection agenda.

In that context, the UN's work to tackle Sexual Exploitation and Abuse and in preventing Sexual Violence in Conflict, efforts are extremely important, indeed for me personally and for our Prime Minister Mrs. May, as her personal representative on the issue of Preventing Sexual Violence. The UK plays a leading role on these two issues.

And of course sustaining peace is part of the wider UN reform agenda that the United Kingdom also supports.

As we look to the future, we need to be more creative in finding ways to broaden the donor base for peacebuilding, and to deliver more thorough solutions and through the partnerships the UN enjoys with a wide range of organisations.

As a leading contributor to peacebuilding over many years, both politically and financially, the UK stands ready. It stands ready to support the process set out in the UNGA Resolution, so that, together, we can work effectively to sustain peace, and create a world in which future generations are saved from the scourge of war.