



### INTRODUCTION

Loan sharks are illegal moneylenders who often target people struggling financially. They operate without authorisation from the Financial Conduct Authority (FCA), which means they don't follow any legal lending rules or offer consumer protections.

Why are loan sharks so dangerous?

- They charge extremely high interest rates, often unregulated, making it nearly impossible for people to repay.
- They use threats and intimidation—some even resort to harassment or violence to get their money back.
- There's no paperwork, so borrowers often don't know exactly what they owe or have any way to challenge unfair treatment.
- They exploit vulnerability, especially targeting people in poverty, with poor credit, or in crisis.

From a safeguarding perspective, this can lead to serious concerns:

- People may be at risk of financial abuse or coercion.
- There's a risk of physical harm or threats, either to the individual or their loved ones.
- Many avoid seeking help due to fear or shame.
- Some people may be pressured into criminal activity to repay debts.
- The stress can lead to mental health issues, like anxiety or depression.



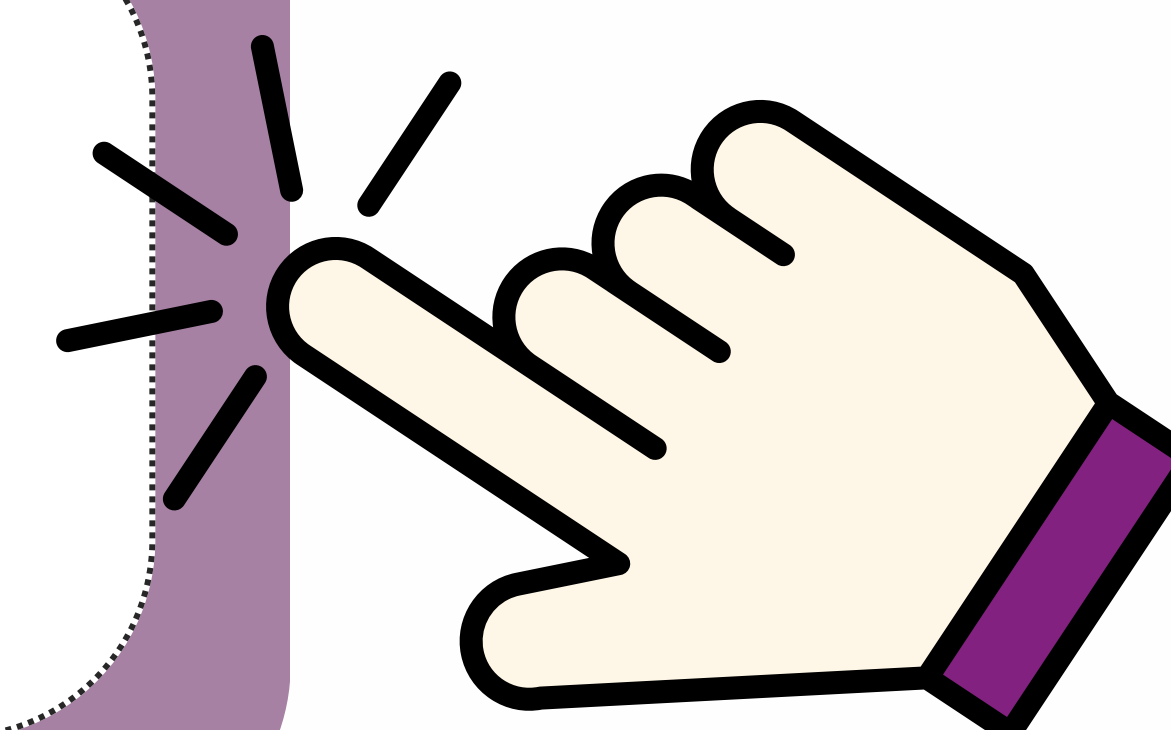
### TEAM TALK REFLECTIVE QUESTIONS

1. Who can be a loan shark? Could this potentially include friends and family?
2. What could be a sign or indicator that someone has loan shark debts?
3. Would you know where to refer someone (outside of contacting police) that you are working with, if they need support due to involvement of a loan shark?
4. Are you aware of any support available to you in your role as a professional, whilst also supporting the person that you work with in relation to concerns about loan sharks?
5. Can you think of specific reasons why an individual may turn to a loan shark to borrow money?
6. Final reflection – how will discussions today impact upon your practice?



### FURTHER RESOURCES AND TRAINING

[Illegal Money Lending Team](#)  
[InformationNOW 'Money' landing page](#)  
[Citizens Advice](#)  
[Northumbria Police – Force Intelligence](#)  
[NSAB Financial Abuse Guidance](#)







- The Newcastle Safeguarding Adults Board is exploring different ways that key messages can be cascaded to front-line staff. Although formal training can be an important aspect of learning, we are trying to encourage creative ways of learning - in diverse, flexible, and innovative ways. The Team Talk training tool is intended to be used in a Team Meeting but could equally be used in a supervision scenario.
- The tool is divided up into three sections:

## INTRODUCTION

Details any relevant legislation or learning from Safeguarding Adult Reviews (SARs). This information could be used to provide an introduction to the topic – why it is being discussed.

## TEAM TALK REFLECTIVE QUESTIONS

Suggested questions which should prompt discussion around a particular topic area. Is it not intended that there are right and wrong answers to these questions, hopefully they will facilitate discussion around the topic and give the opportunity for practitioners to share experiences and knowledge that are relevant to their role/p rofession/ service. Try to take an appreciative approach (see below).

## FURTHER RESOURCES/TRAINING

Includes a variety of resources, some of which could potentially be used within the team meeting e.g. showing a video/animation or are there for team members to access at a later date.

The Manager of the Team could send out the information in advance to allow team members to consider the topic and questions that are posed. Using the Team Meeting Training Tool could be used to evidence Continuing Professional Development (CPD) for those professions who are required to evidence this.

## TAKING AN APPRECIATIVE APPROACH

### **Focus on Strengths and Positive Outcomes:**

- What went well? Celebrating successful safeguarding interventions and good practice.
- Encouraging staff and volunteers to recognise and build on strengths within their teams and cases.

### **Solution-Focused Reflection:**

- “What solutions can we implement to improve this situation?”
- Focus on next steps and positive change.

### **Collaborative and Open Discussion:**

- Foster an open dialogue where everyone feels heard and valued.
- Share ideas and experiences to promote mutual learning and team building

We'd like to know more about the use of the Team Talks, please complete this [short survey](#) to help us understand their use and improve them for the future.