



# THE EDINBURGH PARTNERSHIP

## LOIP 1 'Enough Money to Live on'

### 1. Executive Summary

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- 1.1 As part of the Affordable Credit Action Plan, one of the priorities is to prevent problem debt and raise the profile of illegal money lending by supporting the work of the Scottish Illegal Money Lending Unit (SIMLU) and support people to feel safe reporting it.
- 1.2 To raise the awareness of illegal money lending with staff, Money Counts training now includes information on this, and specific illegal money lending training has been organised, which is delivered by the SIMLU.

### 2. Recommendations

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- 2.1 The Board is recommended to:
  - i. Consider and support further work to raise awareness of illegal money lending by agreeing to sign up to the SIMLU's Stop Loan Sharks Charter Mark.
  - ii. Help support this by getting involved with an Edinburgh wide communications on this.
  - iii. Agree that Edinburgh's designated Champion is the current contact for the SIMLU.

### 3. Background

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- 3.1 The Edinburgh Poverty Commission report recommends "Edinburgh Partnership should make available new long-term investment to expand the availability of and access to affordable credit..."<sup>1</sup>

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<sup>1</sup> Edinburgh Poverty Commission final report. [A Just Capital](#). September 2020

- 3.2 Back in 2021, the Edinburgh Partnership Board approved an Affordable Credit Action plan, which included a priority of ‘Preventing problem debt’ with a specific action of:
- “Work with Trading Standards Scotland Illegal Money Lending Unit to raise awareness of what constitutes illegal lending and support people to feel safe reporting it.”

#### 4. Update on progress

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- 4.1 The Partnership & Support Officer of the SIMLU presented at the Income Maximisation & Poverty Group (IMPG) this year which resulted in organising training sessions for Edinburgh’s workforce on this topic and delivered by the SIMLU.
- 4.2 The IMPG have also supported their current media campaign ‘Ask the Question’ and are in the process of organising resources to be distributed throughout the city.
- 4.3 The next action that the IMPG are proposing is through The Edinburgh Partnership, Edinburgh signs up to SIMLU’s Stop Loan Sharks Charter Mark.
- 4.4 Through the IMPG, Edinburgh has fulfilled the requirements of the Charter; with only the exception of designating a Champion who can serve as a point of contact between the SIMLU and Edinburgh.
- 4.5 It is proposed that Edinburgh’s designated Champion is the current contact for the SIMLU (Lauren Browne-Islam, Public Health Practitioner, EHSCP) for this work of raising the awareness and support for staff (as per the requirements set out in the SIMLU’s Charter in the appendix). This recommendation has been discussed and agreed at IMPG and LOIP 1 Strategy Group.

#### 5. Contact

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## APPENDIX

### **Loan Sharks Charter Mark**

#### **What we expect from Charter Mark Holders**

##### **1. Work in partnership with and support the work of the Scottish Illegal Money Lending Unit**

We would expect the Charter Mark holder to appoint an organisational Illegal Money Lending Champion. That person/role would allow for a single point of contact to be established between the organisation and the SIMLU. It would be up to the organisation to decide where this would be placed.

The role would be able to link us to other parts of the organisation (if necessary) and assist the team in promoting our work within their communities.

##### **2. Adopt a zero tolerance approach to illegal money lending within their community/service user groups**

We would expect Charter Mark holders to make sure that staff/volunteers know that they are expected to report any instances, confirmed or not, of illegal money lenders operating in their community. It would be expected that organisations cannot and should not break client confidentiality to do this but we would expect that information would be reported as without that being broken

##### **3. Promote the Stop Loan Sharks Campaign**

We would expect that Charter Mark holders will assist in promoting our campaigns throughout the year. This will be done through placing poster and leaflets in public spaces, promoting our social media messaging by sharing it through their own platforms. We would expect that we would be allowed to publicise our work through the organisations internal and external communication. In return we will make sure that we will make. We will provide quarterly newsletters to organisations promoting our work.

##### **4. Increase the confidence of service users to enable them to report illegal loan shark activity safely**

We would expect that organisation who achieve the Charter Mark to encourage people within their communities to report any instance of illegal money lending that they know about. We would expect that this can be achieved by the organisation providing advice and support to reporters in their communities.



**5. Take a multi-agency approach to facilitate the illegal money lending team to increase their reach within communities/service user groups**

We would expect organisations that achieve the Charter Mark to work with partners to raise awareness of illegal money lending. This can be done through organising training for staff and/or volunteers with partners to be run in conjunction with the SIMLU, joint events promoting the work of the team in communities.

**To achieve all of this we commit to making sure that all Charter Mark holders are trained regularly, support any events that they will hold, make sure that we provide them with a supply of publicity materials and support and promote the Charter Marks holders work through our channels.**