



## The Executive Programme on Paramilitarism & Organised Crime

This campaign has been developed and delivered by the Northern Ireland Executive Programme on Paramilitarism & Organised Crime.

This Programme wants to create safer communities that are resilient to paramilitary criminality and control.

They work with a wide range of organisations including government departments and community groups to try to break the cycle of crime and violence carried out by these gangs.

The Programme also supports the victims of paramilitary crime to ensure that communities are kept safe from abuse and violence.

For more information visit:  
[endingtheharm.com](http://endingtheharm.com)

## DO YOU NEED FREE DEBT ADVICE AND SUPPORT?



Advice NI runs a free and confidential service offering practical advice and support to people dealing with debt of any description, including illegal loans, credit cards, loans, mortgages and rent arrears.

 0800 915 4604

 [advice@adviceni.net](mailto:advice@adviceni.net)

 To find your local advice centre, visit: [www.adviceni.net](http://www.adviceni.net)

## IF YOU ARE IN DISTRESS OR DESPAIR PLEASE CALL

# Lifeline

## 0808 808 8000

TEXTPHONE: 18001 0808 808 8000  
LIFELINE IS A CRISIS RESPONSE HELPLINE WHERE TRAINED COUNSELLORS WILL LISTEN AND PROVIDE YOU THE HELP AND SUPPORT YOU NEED.

THE HELPLINE IS FREE TO CALL & AVAILABLE 24 HOURS A DAY, 7 DAYS A WEEK

[www.lifelinehelpline.info](http://www.lifelinehelpline.info)

## IF YOU OR SOMEONE YOU KNOW NEEDS URGENT HELP

If there is, or is likely to be:

- a risk to life;
- use or immediate threat of use of violence;
- serious injury caused to a person;
- serious damage caused to a property; or
- an offender disturbed, or detained, at the scene who poses, or is likely to pose, a risk to other people.

CALL POLICE ON 999



Police Service of Northern Ireland

# DON'T LET ILLEGAL MONEY LENDERS CONTROL YOU



[ENDINGTHEHARM.COM](http://ENDINGTHEHARM.COM)



## ILLEGAL MONEY LENDING IS A CRIME THAT TARGETS VULNERABLE PEOPLE.

**Illegal money lenders exploit, abuse and victimise those in our community who need help the most.**

This form of criminality is one of the ways paramilitary gangs try to exert control and build their empires.

By offering illegal loans, they drag people down into a spiral of debt with extortionate interest rates making repayments more and more difficult.

The way paramilitaries inject fear and dread into their victims means that illegal money lending is a hidden and under-reported crime in Northern Ireland.

## WHO ARE ILLEGAL LENDERS?

**Illegal money lenders are often well-known in their communities and may appear to be a trustworthy source for a 'quick fix' loan.**

But in reality, these people are part of crime gangs, usually connected with paramilitary activity.

They use loans as a way to start the process of exploiting and controlling the most vulnerable people in our communities.

This criminality damages our community and there is no place for paramilitary gangs in our society.

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*Since my husband passed, it became difficult to make ends meet and I borrowed from someone local.*

*The payments got to be more and more, and the debt just didn't seem to be going down.*

*He stood outside my house, shouting that I owed him money. He threatened to hurt me. I was so frightened.*

- Widow, Age 72

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## WHO ARE THE VICTIMS?

**Illegal money lenders exploit all types of people, no matter their age, gender or background.**

Victims are often at their lowest point when they resort to this way of getting funds.

Using their paramilitary connections, lenders target these vulnerable people, drawing them into a cycle of unmanageable debt.

This type of abuse hurts and harms people and communities.

**If you are in debt or worried about debt, please seek financial advice.**

You are not alone. There is free, confidential help available.

Get support at  
**[endingtheharm.com](https://endingtheharm.com)**

