

STOP LOAN SHARKS

Intervention . Support . Education

Stop Loan Sharks Community Fund

2026/27 APPLICATIONS NOW OPEN!!

Got an idea to help stop loan sharks in your community?

Apply for funding and make a real difference

The England Illegal Money Lending Team (known as Stop Loan Sharks) has grants available, using money confiscated from convicted loan sharks. Instead of benefiting criminals, these funds are being reinvested into communities to help protect people from illegal lenders and prevent future harm. Illegal lenders, or loan sharks, lend money without having authorisation from the Financial Conduct Authority. They often give loans with no paperwork and can add huge charges or use violence and intimidation, to ensure you keep paying them.

We're looking for creative community projects that help raise awareness of the dangers of loan sharks and illegal lending.

Successful projects should meet our five key criteria:

1. Innovative

Has this been done before and if so, what makes this project different?

2. Community Engagement

Who will this project reach and how many people will be involved? Will you help get the Stop Loan Sharks message to a new audience?

3. Impact

How will it affect and influence the people reached and how will it change their actions and understanding?

4. Legacy

What will it leave behind and how is it sustainable?

5. Value for Money

How does this project represent value for money?

Ready to apply?

If your project meets these criteria, then please complete the application form and email it to: **partner@stoploansharks.gov.uk**. Please note the closing date for applications is **Friday, October 16th, 2026**.

Successful applicants will be notified by October 31st. Funded projects should be delivered by September 1st, 2027.

Here are some links you might find useful to find out more about Stop Loan Sharks:

Website: www.stoploansharks.co.uk

Free lesson plans: www.birmingham.gov.uk/stoploansharks

View our films on: <http://www.youtube.com/user/StopLoanSharks>

We hope the FAQs below will answer any queries you have, but if not, please contact your local LIAISE officer or email catherine.wohlers@birmingham.gov.uk

FAQS

Who can apply?

Local residents' groups, charities, private companies, social enterprises, community and voluntary groups, schools and statutory agencies can apply.

How much can you apply for?

Up to £5,000. We encourage bids from multiple organisations working together who can each bid for £5000 to put towards a collective project. Please budget realistically as your bid will be considered alongside similar ones from across the country.

You may not be awarded the full amount that you apply for.

What can you spend the money on?

Funds can be spent on any worthwhile community project that meets the following criteria:

- *Contributes to raising awareness of the dangers of using loan sharks.*
- *Prevent crime and disorder and publicises the Stop Loan Sharks message.*
- *Promotes the work of the Illegal Money Lending Team (IMLT) in communities.*
- *Encourages reporting of loan sharks.*

What can't you spend the money on?

Stop Loan Sharks must be the main focus of the project and expenditure.

As such funds cannot be spent on:

- *Staff training, presentation slides, posters and other publicity materials which can all be provided free of charge by your local IMLT LIAISE Officer. We do not provide funding for translation services or translated literature.*
- *Staff salaries, day-to-day running costs of your organisation or vehicle costs. We can, however, pay for*

additional sessional staff costs or for current staff to deliver activities that are beyond their normal remit.

- *Producing freebies, publicity merchandise or distribution costs.*
- *Film production (unless niche and with a guaranteed audience).*
- *Office or home working equipment including laptops and filming equipment.*
- *Plays – we will only fund plays that have a guaranteed audience of 50 people. If significantly less people attend, we will ask for some funding to be returned.*
- *Food – we can fund tea and coffee for projects but not food.*
- *Any costs you incur whilst putting together your application.*

If your project idea involves working with a school/schools, you must have agreement and engagement from the schools before submitting your bid. The same is true of partner agencies.

Please note:

We can help your organisation deliver a social media campaign free of charge. Please [contact our press office](#) to find out more. You can bid for money to deliver paid advertisements and sponsored marketing messages about Stop Loan Sharks. We won't fund organic content, account management and staff costs. The IMLT requires a full social media report for the evaluation process, giving details on what has happened each week with a breakdown of activities and engagement.

For some great project ideas see the IMLT newsletter for previous successful bids or speak to your local LIAISE Officer. Remember, your project must cover the five main objectives outlined above and have Stop Loan Sharks at its core.

We will require evidence of spend and outcomes. If you have received previous funding from us you are welcome to apply again, but if the evidence of expenditure and outcomes was not provided previously, you will be excluded from receiving funding again.

What happens after I apply?

*The application period is open until **Friday, October 16th, 2026**, so please ensure you have applications submitted by that date. Invoices should be received **by March 31st, 2027**, or the monies will be re-allocated. Our local LIAISE Officer will need to meet you and any partner agencies before monies are paid.*

Your application will be checked to ensure that all information provided is correct and that all practical aspects of the project are covered to make sure that it can be delivered successfully. We may be in touch with you at this stage to ask for further information. Applicants will be notified by their local LIAISE Officer if they have been successful or not. All successful applicants must be able to invoice us, to claim the funding.

*The project needs to be delivered by **September 1st, 2027**. All successful applicants, when notified, will be forwarded with a project evaluation sheet which will need to be returned upon completion of the projects.*

Successful applicants will also be expected to book free Stop Loan Sharks training which will be delivered by a member of the IMLT for staff and/or volunteers (if they have not already had this). We would also like an article and text about your project for our newsletter - this goes out to thousands of contacts across the country.

Upon completion of the application, we request that you send a copy to your local LIAISE Officer via email who can proofread the form and provide you with guidance. If you don't know who that is, send the completed application to partner@stoploansharks.gov.uk where after the closing date a panel will make a decision regarding the applications received. If you require any further information, help or assistance with this form please contact your local LIAISE Officer or email catherine.wohlers@birmingham.gov.uk

The application form is below:

About you or your group:				
A	Name:			
B	Address:			
C	Contact Telephone Number:			
D	Email address:			
E	Are you applying on behalf of a group of people?			
F	Is your group formally constituted?			
G	Are you a: School?			
	Charity?			
	Statutory agency?			
	Other (please state)			
H	Does your group/school/charity have its own bank account?			
I	If not, is there an organisation that can act as bankers? E.g., church, school, residents' association, mosque.	If yes, please tell us who		
J	Have you received funding from us before?			
K	How much are you applying for?			

L	Have you been awarded Stop Loan Sharks Partner Recognition Status in the last year? If yes, which level – Partner or Partner Plus?	
M	Are you currently part of the We Will Help You Make The Call Campaign? If yes, when did you sign up?	
N	If your project depends on match funding – please detail how. If this project is linked to another application to the Stop Loan Sharks Community Fund, please state so here.	
O	Do you have social media accounts?	
P	Do you have an in-house photographer?	
Your Project: We want to know about your proposed project: Please continue on a separate sheet if more space is needed.		
1	Describe your project and how it meets the criteria of the grant. Please be specific about what you will do, how you will do it and what you would spend the grant on.	

2	What is the change or difference your project is going to make? How will the Stop Loan Sharks message continue after your project has ended?	
3	Who will be involved in the project? Please state names if other organisations are helping you deliver the project. By listing them here you must have got their agreement to work together on this project.	
4	Where is your project going to happen?	
5	How will you ensure no one is excluded from the project?	

6	How will you measure the outcomes?
7	What are the risks involved in this project? What could go wrong and how will you mitigate for this?

Safeguarding:	
8	If your project is dealing with children, young people under 18 or vulnerable adults, please let us know that you have safeguarding policies in place:
• That is appropriate for your organisation and work. • That are reviewed at least once a year. • That you conduct relevant Criminal Record Checks with staff. • That you secure extra insurance cover (e.g. Public Liability Insurance) if appropriate.	
Please tick to say that your organisation meets these requirements:	

How much will your project cost?	
9	Please provide a description and break down of total costs below. Please include descriptions of all items that you are applying for and also any other costs that are to be funded from grants received from other organisations, or that you are funding.
ITEM OR ACTIVITY DESCRIPTION	COST
TOTAL COST OF PROJECT:	

Your name.	
Your signature.	
Your job title (if you are applying on behalf of your employer).	
Named contact in your organisation/group (for any enquiries if you're not available, therefore must be someone other than you).	
Named contact email or telephone number.	
Date.	