

# Adur NHW Newsletter



## Lancing & Sompting Issue

January 2024

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## Loan Sharks

The ongoing cost of living crisis has meant that the extra costs associated with Christmas has left many people struggling harder than ever to make ends meet.

Sadly, they often compound their difficulties by resorting to loans from illegal money lenders, commonly known as loan sharks. As far back as last spring, the England Illegal Money Lending Team estimated that as many as 1.8m people could have owed money to a loan shark, laying themselves open to relentless manipulation and exploitation by these lenders, who are increasingly operating online using social media to entice victims, and one in five people are estimated to meet their lender that way.

Loan sharks generally operate from door to door and often target families with children, deceiving them into believing that they are friends. Research by Action for Children (involving data from over 5,000 UK households) shows that those with children are six times more likely than adult-only homes to borrow from illegal lenders and 56% of those helped by the England Illegal Money Lending Team believed that the loan shark was their friend when they first borrowed cash from them.

Loan sharks will usually offer cash loans although they are increasingly using bank transfers and charge interest on a weekly basis at as much as thirty times or more than an authorised lender would.

Moreover, they do not provide their borrowers with paperwork. Authorised lenders will always provide borrowers with a written contract clearly setting out the repayment timeframe. Illegal lenders do not, because they don't want a paper trail setting out their activities to exist.

Under the Consumer Credit Act 1974, it is illegal to lend money for profit without a consumer credit license from the Financial Conduct Authority, so those who have borrowed from a loan shark do not have to repay the money. But, if you are worried about physical or other reprisals, you can report the lender online at [reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk) or call the Illegal Money Lending Team on 0300 5552222.

Always remember that you yourself will have done nothing illegal by borrowing from an illegal lender.

[www.lancingnhw.org.uk](http://www.lancingnhw.org.uk)

## Are you recycling all you can?

Our binfographic (right) shows the average contents of a West Sussex waste bin, including how much of it could have been reduced, reused or recycled. This graphic was produced as part of our #ThinkBeforeYouThrow campaign alongside a series of short videos that explain how your materials are recycled here in West Sussex and why it is so important to reduce, reuse and recycle all you can.

You can watch all of the videos, which follow your recyclable materials through the recycling process, from your household collection to the Materials Recycling Facility (MRF) in Ford at:

<https://www.westsussex.gov.uk/land-waste-and-housing/waste-and-recycling/recycling-and-waste-prevention/think-before-you-throw/>



## How to handle that new year clear out



Now that Christmas is over, you might be looking at clearing some space to de-clutter or make way for any new items you may have received. If you are, make sure you are disposing of old items correctly. Consider the item's reuse value and look at donating it to your local charity shop or selling it on apps like Vinted, or Facebook Marketplace.

If you are disposing of a broken electrical item, please make sure you are disposing of it correctly. Electrical items can cause fires when disposed of in one of your bins at home.

You could:

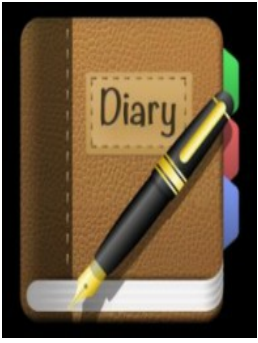
- Take your item to a local repair shop to give it new life.
- Take it to your local Recycling Centre for recycling.
- Make use of your free kerbside small electrical collection.
- Dispose of your single use vapes through kerbside small electrical collections or at the Recycling Centre.

For information, please visit <https://www.westsussex.gov.uk/land-waste-and-housing/waste-and-recycling/recycling-and-waste-prevention/what-happens-to-your-waste/small-electricals/>

If you're heading to a Recycling Centre, or are unsure of how to dispose of an item, make sure you check out our handy [A-Z](#) for information on how to dispose of it and which recycling centre container to use. For more information on our Recycling Centres, including opening hours, and if you need a booking to visit, visit :

<https://www.westsussex.gov.uk/land-waste-and-housing/waste-and-recycling/recycling-and-waste-prevention/recycling-centres/>





Lancing Community Hub - Lancing Parish Hall

Thursday 1<sup>st</sup> February 2024 - 10:00 Hrs to 12:00 Hrs

Thursday 7<sup>th</sup> March 2024 - 10:00 Hrs to 12:00 Hrs



Beach Clean - Sunday 28<sup>th</sup> January 2024 from 10 am.  
- Sunday 25<sup>th</sup> February 2024 from 10 am.



Have you ever wondered what it's like to be a professional boxer?

Come down to the Lancing Youth & Community Hub on January 19th and meet 4 x National Amateur Champion and 12-0 Professional Boxer Tommy Welch!

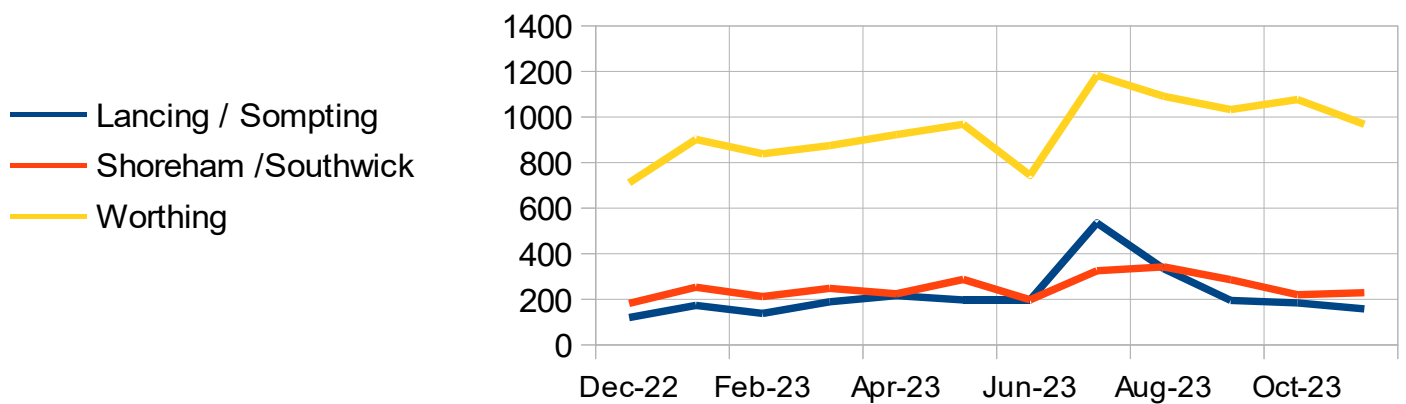
Tommy will be at the Hub to meet and speak with the local community as well as a Q&A and photo opportunity. There will be an open workout and Tommy will be giving a talk on life as a pro boxer and what he has overcome to continue achieving and exceeding his career goals.

We welcome everyone from the community to come down and enjoy a great afternoon at the hub with refreshments provided.

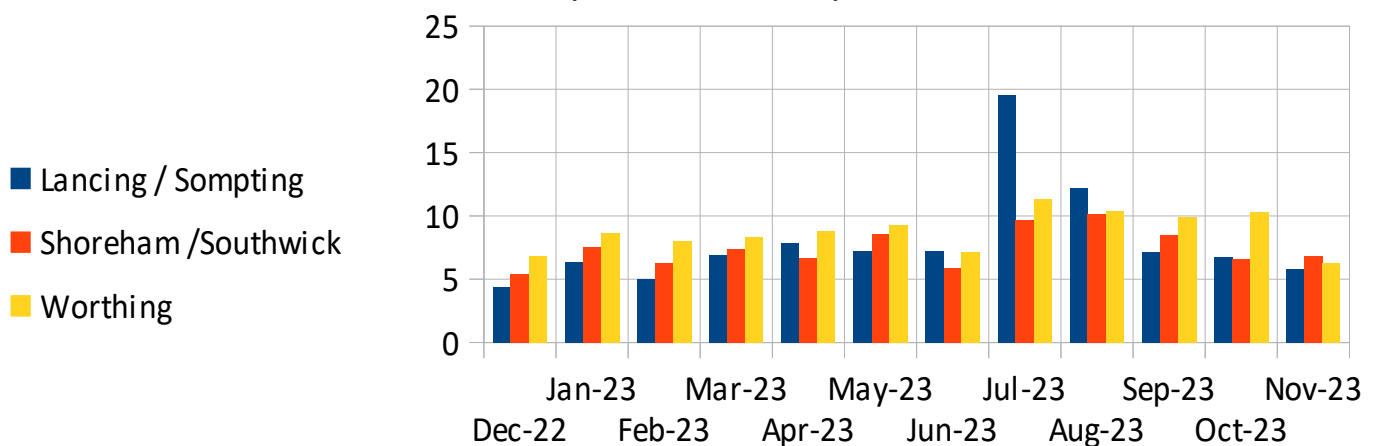
## Crime Statistics for November 2023

November 2023	Churchill	Cokeham	Manor	Mashbarn	Peverel	Widewater	Sub Total
Antisocial Behaviour	3	1	6	1	1	4	16
Bike Theft	0	0	0	0	0	0	0
Burglary	0	0	0	0	2	1	3
Criminal Damage	5	1	2	2	3	7	20
Drugs	0	1	0	1	2	1	5
Other Crime	0	0	1	1	0	0	2
Other Theft	1	1	3	2	4	3	14
Weapons	0	1	1	2	1	1	6
Public Order	5	1	1	0	1	2	10
Robbery	0	0	0	0	0	0	0
Theft Shop	0	0	1	9	6	0	16
Theft Person	0	0	0	0	1	0	1
Vehicle Crime	1	2	1	0	2	0	6
Violence & Sex Offences	10	9	11	13	8	8	59
<b>Totals</b>	<b>25</b>	<b>17</b>	<b>27</b>	<b>31</b>	<b>31</b>	<b>27</b>	<b>158</b>

### Crimes December 2022 to November 2023



### Crimes per 1000 of Population



See the latest Alerts at : [https:// worthingnhw.ourwatch.org.uk/](https://worthingnhw.ourwatch.org.uk/)