

## Sutton Neighbourhood Watch – March 2026 Newsletter

Welcome to the March edition of the Sutton Neighbourhood Watch (SNHW) newsletter. We hope you and your family are keeping well and thank you, as always, for your continued support.

This edition brings together a reminder about supporting SNHW through the Co-op Community Fund, guidance on avoiding illegal money lending, and information about the “Fearless” anonymous reporting service for young people. We also outline major national policing reforms focused on faster emergency response times, include details of the Stonecot Neighbourhood Watch community meetings, and highlight free crime-prevention training for businesses, charities and community groups.

### ♥ Co-op SNHW Partnership – A Reminder

I hope that many of you have already voted for us, but if you haven't, please choose us as your local Community Cause [here](#).

### 🦈 Stop Loan Sharks – Protecting Our Community

At the SNHW committee meeting on 12 January, members received an informative presentation from Wendy Loades, Liaison Officer (South West) for the England Illegal Money Lending Team, part of the national Stop Loan Sharks initiative. The session highlighted the growing impact of illegal money lending and the importance of raising awareness within our community.

Recent figures shared during the presentation illustrate the scale of the issue. In 2024, the majority of people seeking quick access to cash (71%) borrowed between £300 and £10,000, though amounts ranged from £20 to £400,000. Only 3% of clients had loans of less than £100. In many situations, borrowing was driven by financial pressure, with 27% of loan payments used directly for essential living costs such as food, fuel and childcare.

Post Christmas and during the first three or four months of the year, many of us experience financial difficulties, and illegal money lenders often target people when pressure is at its highest. Borrowing from them can, however, quickly become devastating when huge rates of interest are added. Some illegal lenders have attempted to charge interest rates as high as 719,000%, leaving victims paying far more than they borrowed and facing harassment or intimidation if they fall behind on payments. Effectively that would mean if you borrowed £100 you would have to pay £200 every day in interest.

#### **How to spot a loan shark:**

Loan sharks can initially seem very friendly, but they will often target low income or desperate families. There are, however, a few pointers to look out for as they will:

- Offer little or no paperwork, including a record of your payments or any form of licence

- Add charges without your permission thereby increasing your debt
- Refuse to provide clear loan details, such as the interest rate
- Take passports, driving licences or bank cards as security
- Refuse to let you repay the debt in full
- Use threats, intimidation or violence

It is important to remember that loans from illegal lenders do not have to be repaid because the loan itself is unlawful. You can **check before you borrow** via the [Financial Conduct Authority \(FCA\)](#).

### Credit unions

If you're on a low income, need to improve your credit rating and you need to borrow a small amount for a short time, look into borrowing from a credit union. You will generally have to join first, and some credit unions may ask you to save a small amount before you can borrow. Advice about borrowing from Credit Unions can be found [here](#).

### **Further help and reporting:**

- [Stop a Loan Shark](#)
- 24/7 confidential hotline: 0300 555 2222
- WhatsApp: 07700 102773

If you feel in immediate danger, always call 999.

### **Fearless: Anonymous Crime Reporting for Young People**

Fearless is the dedicated youth service of the independent charity Crimestoppers. It provides young people with a safe, non-judgemental and completely anonymous way to share information about crime.

### **What makes Fearless different?**

- You can report information 100% anonymously.
- Your phone number and IP address cannot be tracked.
- You do not need to give your name or any personal details.
- You will not be contacted by the police afterwards.

Reports can be made:

- Online via the [Fearless website](#)
- By calling Crimestoppers anonymously on **0800 555 111**

Young people can share information about **any crime**, and even small details could be the missing piece that helps solve a case.

#### **Fearless cannot take reports about:**

- Emergencies (always call 999)
- A missing person
- A noisy neighbour or party
- Fly-tipping or dumped rubbish
- Scam emails or phone calls

[Learn more](#)

#### **White Paper: Faster Emergency Response Targets**

The Home Secretary has announced what are described as the most significant policing reforms in two centuries, setting out a new national model designed to strengthen accountability, improve standards and ensure consistent service across England and Wales.

A central focus of the reforms is faster emergency response times. Police forces will be set national targets requiring the most serious incidents to be reached within **15 minutes in cities** and **20 minutes in rural areas**, while **999 calls must be answered within 10 seconds**. These targets will be published and monitored so communities can compare performance and hold forces accountable.

The reforms and new powers will assist in identifying underperforming forces by sending in specialist teams from with a high-performance.

Neighbourhood policing will be strengthened through the expansion of named, contactable officers in every council ward, helping ensure stronger local engagement and improved understanding of community concerns. Officers will also be required to maintain a licence to practise throughout their careers, ensuring they continue developing the skills needed to tackle evolving crime, including digital and organised crime.

More information on the [White Paper](#).

#### **Stonecot Neighbourhood Watch Community Meeting**

Stonecot Neighbourhood Watch, which is part of SNHW, invites residents to attend its 2026 community meetings at St Bede's Conference Centre, St Raphael's Hospice, starting at 7.30pm on the following meeting dates: **23 April 2026; 2 July 2026; and 15 October 2026**.

These meetings are informative and you can hear from your local police, officers and councillors, and Steve Triner, CEO of [Citizens Advice Sutton](#), will be the guest speaker at the April meeting. For further information, contact: [snhwchair2018@virginmedia.com](mailto:snhwchair2018@virginmedia.com)

### **Free Crime-Prevention Training for Businesses**

National Neighbourhood Watch is offering free crime-prevention training for local businesses, charities and community groups across England and Wales.

Participants receive:

- Interactive training on anti-social behaviour, harassment and personal safety
- Practical crime-prevention advice
- Invitations to workshops and events

[Sign up today.](#)