Welcome to the third Newsletter of 2018. We hope you find it helpful.
This is following our AGM and Members Meeting held on Wednesday 12th September 2018 at Bedfordshire Police Headquarters, Kempston.
We were pleased to have a Liaison Officer from the Illegal Money Lending Team based in Peterborough as our guest speaker for the evening.
This was followed by our AGM, with reports from the Trustees and election of new Trustees for the coming year.

But first - some news:

1. We now have a supply of new trifold leaflets which have details of the three schemes in Bedfordshire and designed to give to our neighbours, with details of how to register.
   Copies are available by emailing us on bedfordnhwatch@gmail.com

2. During National Neighbourhood Watch Week in June, new ‘Toolkits’ were launched.
   These are part of an awareness tool kit available to members and partners as and when needed.
   They are accompanied with other presentation materials on the National website and well worth a visit.
   We are looking for funding to produce them, but they can be downloaded from the National website now.
3. We now have a new Registration and Consent form for new members not registering direct to the database and which is in line with new GDPR Regulations. However our preference is for new members to register themselves direct using the information on the trifold leaflets. Electronic copies are available via our email address.

Our guest speaker for the evening was from the East of England Illegal Money Lending Team

**Biting back against loan sharks in Bedford!**

Bedford Neighbourhood Watch has joined forces with the England Illegal Money Lending Team (IMLT) to raise awareness of loan sharks and provide guidance to residents on where help can be found. The IMLT is a government agency set up in 2004 that investigates and prosecutes loan sharks whilst providing support to victims and communities under the control of illegal money lenders.

Unlicensed illegal money lenders, or “loan sharks” as they are more commonly known, target vulnerable communities and individuals, charging exorbitant rates of interest and using fear and intimidation to recover monies ‘owed’. The team have secured more than 380 prosecutions for loan sharks, leading to nearly 330 years’ worth of custodial sentences. £74,000,000 of illegal debt has been written off with over 28,000 people helped.

The IMLT are currently delivering a “bite back” week of action in Bedford to try and deter people from using illegal money lenders. Residents are also being encouraged to contact the IMLT if they have been the victim of a loan shark and advised of alternative affordable lending options.

As part of this presentation, members present received advice on spotting illegal money lending activity and how to report suspicious activity to the IMLT and supporting vulnerable victims.

**How do I know if I’m a victim?**

If you can answer yes to one or more of these questions you might be borrowing from a loan shark:

- Did they offer you a cash loan without any paperwork?
- Did they add huge amounts of interest or APR to your loan?
- Have they threatened you?
- Are you scared of people finding out?
- Have they taken your bank card, post office card, passport, watch or other valuables from you?

You are not in trouble if you have borrowed cash or have been paying back a loan from an illegal money lender, the loan shark is. They are the people committing a crime, not you.

To report a loan shark, call the 24 hour confidential hotline on 0300 555 2222, email reportaloanshark@stoploansharks.gov.uk or visit www.stoploansharks.co.uk.

You can report an illegal money lender to the team in full confidence and completely anonymously. After you have made contact with the team, you will receive a LIAISE Officer who will support you throughout the investigation into the loan shark.

If you are a partner agency and would like to arrange illegal money lending training for staff or a presentation to service users, visit http://www.stoploansharks.co.uk/for-partner-agencies/.

Our thanks go to the Loan Shark Team for a very informative presentation, which was well received by our members and guests at the meeting.
The AGM started with a reminder of current Trustees:
Chair—Hazel Snowball. Vice Chair—Pat Maskey. Treasurer— Graham Boyle.
Secretary—Brian Marsh. John Abington. Nina Bransgrove Knight. Rosemary Drewery and Margaret Carpenter.

Minutes of the AGM held on 30th August 2017 were accepted and there were no matters arising.

The Trustees report, given by Hazel, gave an outline of activities and achievements since the last AGM in August 2017.

Below is a summary of those achievements.

1. We have continued to grow as a movement with an average of 34 new members per month. This is equal to last year and we are finding that most are registering themselves on line independently.

2. As you know, new GDPR legislation came into force in May and in order to comply, we were required to delete some members who were classified as incommunicado, that is, those we could not contact by either email or telephone.

We have worked to contact as many as we can and those who have not responded will be deleted by 31st October 2018.

Thanks to our Administrators and others who have worked to locate and retain many of those members.

3. We continue to work in partnership with

A number of initiatives supported throughout the year were listed and they included:

**September:** A Multi-Agency event in Queens Park highlighting burglary.

**October:** Involved in Hate Crime Awareness campaigns at Wyboston Lakes and Robinson Pool area of Bedford Park.

**November:** Attended a Multi Agency event led by BPHA in Manton Heights, Bedford.

**December:** Attended a Multi Agency Community Engagement day in Kendall Road, Kempston following issues raised by the local residents.

**February 2018:** Invited to the Police Community Awards event in Luton.

Also in **February:** Attended a Bedfordshire Cyber Crime Conference at Kings House, focusing on GDPR regulations coming into force in May 2018.

**March:** The Annual Community Safety Partnership Event in the Corn Exchange

**April:** Attended a Multi Agency networking conference in the Harpur Suite.

**May:** Attended a Multi Agency Week of Action in the Tavistock Street/ Midland Road area.

**June:** Neighbourhood Watch Week was launched with a National on line awareness toolkit, with videos and downloads. The material includes the leaflets mentioned earlier and are available on line on the National website.

**September:** Supported the Bedfordshire Police fun day at Police Headquarters.
We have held four Quarterly meetings, including August’s AGM, when our speaker was Sean O’Neal from the Cybercrime Unit. Bedfordshire Police.

**November 2017:** Guests for the evening were Lianne Taylor - Police Liaison & Community Engagement Director from National Neighbourhood Watch. Chief Superintendent David Boyle And Chief Inspector Juliette Everett from Bedfordshire Police. This was also an awards evening to recognise the work achieved by our Area Coordinators over the years.

**February 2018:** Our Guest for the evening was Paul Coombes, Chair of Bedfordshire CrimeStoppers. Following this, we had a campaign over several weeks highlighting the importance of reporting crime, the various ways to report and the criteria between 101 and 999 calls.

**June 2018:** Guests for the evening were David Lynch. Area Community Safety Officer - Bedfordshire Fire & Rescue Service, introducing a new initiative. And — Detective Inspector Katie Dounias and MDS Coordinator, Veroniki Chervena. from the Modern Slavery & Human Trafficking Team at Bedfordshire Police.

A newsletter highlighting the talks given was produced following each of these meetings and distributed to the wider membership.

**Crime Stats** have been distributed to Area Coordinators and local Councillors and continue to be a useful source of information. There have been some recent difficulties since Bedfordshire Police have adopted a new system for information sharing between forces and collating information (ATHENA) and this has meant Dave Girling and his team have been unable to gain access to the system for some time, but we know the team are working hard to resolve the problem.

There have been several **Urban and Rural Community Priority Setting meetings** organised by the Police and we have advertised these through the website and Alert Messaging Service to encourage participation. These meetings are an opportunity to have your say on local crime concerns and helping to set local priorities. We encourage all our members to be involved.

The **Trustees** met ten times during the year. Two meetings were cancelled due to sickness or holidays.

**Other activities in the year included:**
- 26 Partnership meetings
- 28 Public Engagement events with our Partners
- 5 Bedfordshire Association meetings
- 3 National Neighbourhood Watch meetings
- 8 Neighbourhood Watch public events
- And 6,100 leaflets and Alerts were delivered to 7 locations.

We welcome three new Area Coordinators:  
**Pat Pedersen** – Harrold  
**Beverley Brightman** – Colmworth  
**Lee Melville** – the Area Coordinator from Greenlakes Rise, who has instigated a re-generation in Stewartby.
**Treasurers Report**

Graham Boyle presented the 2017/18 accounts for approval. These have been examined by an external examiner and were as follows:

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<td>Brought Forward</td>
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<td>Payments</td>
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<td>BALANCE</td>
<td>£24,797.34</td>
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A breakdown of income and expenditure for the year was itemised at the meeting.

**Election of Trustees for the coming year**

Three Trustees retired, but four new nominees were elected as Trustees for the coming year. They are Colleen Atkins from Harpur in Bedford, who is well known and started this Association. Jane Owen who was previously a Trustee, Martin Gossage from Keysoe and Lee Melville from Greenlakes Rise/Stewartby. The Trustees willing to stand for a further year were re-elected by Members present. They are: Hazel Snowball; Graham Boyle; Pat Maskey; Margaret Carpenter; John Abington.

All Trustees were thanked for their commitment for the coming year and Officers will be elected at the next Trustee meeting on 2nd October.

The three retiring Trustees, from left to right, Brian Marsh, Nina Bransgrove Knight and Rosemary Drewery were presented with a small gift as an appreciation of their work and dedication over the years. They have been supporters of Neighbourhood Watch for many years and their contribution has been valuable and most welcome.

The Trustees would like to thank everyone in Neighbourhood Watch and our Partners for their help and support over the year.

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You are very Special

Our next quarterly meeting will be held in November 2018
The date and time to be arranged