

LOCAL WATCH-WORD



The Newsletter of the Eastleigh Neighbourhood Watch Association keeping you up to date with crime and safety issues in your area

Sept 2025

BEWARE OF LOAN SHARKS

Anybody who lends money in the UK has to be registered with the Financial Conduct Authority. If not, that would imply to them that you are an illegal lender as you DO NOT have the correct permissions to lend money.

Don't panic!!

You are perfectly fine to lend money to a friend or family member as long as you are not doing it for financial gain or on a large scale. To prove that somebody is a Loan Shark the FCA would have to evidence they are doing it as a business, lending to multiple people and making money out of this.

10 years ago, the government estimated 310 thousand people in the UK were using a loan shark. They now estimate 1.08 million in the UK use a loan shark. That is nearly 2% of the adult population.

Loan Sharks initially will start off being nice and friendly to win trust, making you think they can't do enough to help you in your situation or time of need.

BUT!!

Loan Sharks use coercive, controlling and manipulative behaviour to make the victims feel like they are the ones who are actually in the wrong and breaking the law.

They make victims feel ashamed and guilty that they have borrowed money from them.

They make their victims feel vulnerable and reliant on them for money.

In some cases, they even take victim's, bank cards and passports from them for 'security' so that they can control their victims.



Quarterly Tip

***Crime is easier to prevent
than to punish!***



How to Report a loan shark

Calling our free 24/7 confidential hotline:

0300 555 2222

Joining Live Chat at stoploansharks.co.uk
(available Monday to Friday 9am to 5pm)

Emailing us at:

**reportaloanshark
@stoploansharks
.gov.uk**

Texting: **07860
022116**

CONTENTS

- 1 Loan Sharks
- 1 **Quarterly Tip**
- 2 Chair's Note
- 2 **Corben's Corner**
- 3 Travellers
- 3 **Speed Watch**
- 4 Police Report
- 4 **Phone Advice**
- 4 National Conference

STOP LOAN SHARKS
Intervention . Support . Education

Eastleigh-Chandler's Ford-Bishopstoke-Boyatt Wood-Fair Oak-Horton Heath-Hedge End-Botley-Bursledon-Hamble-Butlock's Heath-Netley-West End

A NOTE FROM OUR CHAIR



Claire Wills

On a positive note, although we have lost one committee member, (Michael Bliss) we now have 3 new committee members. Welcome to Lisa Thomas, Heidi Bailay and Dave Kinloch. I will ask them to write a short intro for a future Watch Word.

We are having a stall at Eastleigh Pride on 6th September, so if you are there, come and say hello.

Eastleigh Town Council have given us a grant to hold meetings to encourage new schemes in the Pirelli and Sirocco Estates (30th September); Newtown, Bakers Quarter and Toynbee area (18th September); and Lakeside and Ovington Gardens area (9th October). More information will be going out to all the households in those areas, but if you know someone in Eastleigh Central area, please encourage them to attend – more information will be on our Facebook page nearer the time (Eastleigh Neighbourhood Watch).

I am often asked why we don't hear more from the police about positive things they have done.

The AGM was held in July and although it was quorate not as many people attended as we would have liked. To help me for next year, could you please let me know (chair@eastleighnhw.org.uk) what would encourage you to attend – would you prefer to attend via a Teams or Zoom link? What sort of speaker would you like? Where should we hold it?



Lots more information can be found on our ENWA website

www.eastleighnhw.org.uk/

and also take a look at our [Facebook](#) page



Well, they are posting some on Alert, which you should be seeing one way or another and on Facebook. I have now started posting a link to such good news on our Facebook page, so keep an eye on both if you want to know how the police are tackling crime in our area.

Claire

CORBEN'S CORNER

By John Corben

Hi everybody, I am receiving phishing emails virtually every day and I think I am pretty good at spotting them, some by their terrible grammar and others by poor spelling. However last week was pretty much (I believe) a first for me when an email from the Halifax popped into my inbox addressed to me personally Dear John Corben. Not a bad start, I thought, but it does confirm to me something I have known for a long time that my name and email address are out there in cyber world, most probably as a result of a company security breach which resulted in my details being stolen by hackers. So, reading on the subject line it referenced my account security being strengthened over the coming months. It advised that whilst some emails may look different, I was to be assured that all of them were from the Halifax. It went on to reference the FCA (Financial Conduct Authority) regulations and biometric authentication, which became mandatory for all accounts from 25 August 2025. To ensure uninterrupted access I needed to click a link to update my details.



So here's why, for me it was pretty much a first, the text etc. was convincing, no spelling or grammatical inconsistencies, the email colour appeared correct for the Halifax, the logo appeared correct, the page layout was convincing, even down to the unsubscribe link etc at the bottom of the email. In my opinion Artificial Intelligence (AI) must have played some part in constructing such a convincing email and this is the bit that is worrying. I would like to think not. However, sadly, I do suspect the convincing way this scam had been put together

would have convinced some people to click on the link, updating whatever details were requested, with potentially bad consequences.

Yes, AI has the potential to do great good, for example, in the field of medicine, but in the wrong hands it can also do great harm.

So, for me the game was up right from the get go. Firstly, I do not have any Halifax accounts at the moment, although in the past I did. Secondly, as my cursor hovered over the 'from' in the subject line this appeared, 'info@otelreami.com' (I have deliberately altered this a bit for safety) which did not inspire me with any confidence that this was from the Halifax.

I have forwarded this email to report@phishing.gov.uk who acknowledged receipt. Hopefully, others would have done the same, and this will hasten the closure of this nasty little scam.

Please remember, never ever click on an embedded link in an email unless you are 120% confident of the source of the email.

LOSS OF LOCAL AMENITIES

Recently, there seem to have been several illegal encampment incidents within our area, and affected members of the public have wondered where the law stands with relation to this behaviour.

Under Section 61 of the Criminal Justice and Public Order Act 1994, police have the power to direct individuals to leave the land and remove any vehicles or property they have with them.

Failure to comply with this direction is a criminal offence. These powers can be considered in the following circumstances:

- Communities are deprived of local amenities; or significant impact on the environment
- There is local disruption to the economy
- There is other disruption to the local community or environment
- There is a danger to life where there is a need to take preventative action.

Following a review of the circumstances surrounding an encampment, police utilised these powers at Fleming Park (Thursday 21 August) and the group left the site.



Eastleigh Neighbourhood Policing Team Inspector, Andy Mooge, said: “We will always ensure that we balance the needs and rights of all our communities with actions that are proportionate, lawful and necessary.

“We work closely with landowners, our partners and our communities to ensure that a robust approach is taken against unauthorised encampments within legal parameters.

“Our partnership work also seeks to identify repeat locations where there has been criminality or disorder in order to target harden these sites.”

‘LET’S TALK’ ABOUT SPEEDING



Hampshire Police have been operating their ‘Let’s Talk’ initiative for over a year now. In that time over 30,000 surveys have been completed. One of the regular issues raised has been speeding motorists. As part of the initiative to make communities safer, Hampshire Police have supported the volunteers of the Community Speed Watch teams.

Community Speed Watch (CSW) is a national UK initiative that empowers residents to monitor vehicle speeds in their local areas in partnership with the police. Volunteers use police-approved speed detection devices to record details of vehicles exceeding the speed limit and report the data to local police for educational and, in cases of repeat offenders, enforcement purposes.

Volunteers only operate at sites approved by the police, typically in 20, 30, or 40 mph zones with known speeding problems. They must also work in teams and be in daylight hours.

Volunteers wear high-visibility jackets and often use portable signage to make their presence clear to drivers. This visibility serves as a deterrent to encourage drivers to slow down.

Volunteers use speed detection devices to measure the speed of passing vehicles. If a vehicle exceeds a certain threshold (e.g., 10% over the limit), they record its registration, make, model, and colour.

EASTLEIGH INSPECTOR

I'm Inspector Andy Mooge and I have responsibility for policing in Eastleigh town, Chandlers Ford, and Bishopstoke, Fair Oak and Horton Heath. I've been a police officer for 20 years, serving in a number of roles and areas across Hampshire and the Isle of Wight.

Our current district priorities are drug related harm, motor vehicle theft, and anti-social behaviour. These priorities are set every month and are based on information we get from the public as well as recorded crime patterns. Theft from motor vehicles continues to occur, usually overnight, and most often from vehicles left unlocked by owners. It's really important to that we all lock their vehicles at all times and do not leave any valuables inside.

In general, recorded crime is down across the district, particularly burglary and shoplifting, where recent successes have seen some prolific criminals charged and found guilty in court, resulting in custodial sentences. This is only the beginning as I want to make Eastleigh a hostile environment for all those that want to commit crime here.

You can help by reporting things to us and using Let's Talk and community meetings, where I really want you to tell my officers what concerns you and hear your ideas on how you think we can tackle problems.

PHONE ADVICE

Analysis shows phone theft claims in UK have risen by 425% since 2021. The best insurance is preparation and prevention. The Metropolitan Police advise using your phone for the shortest possible time on the street and avoid texting while walking.

Criminals often use bikes or mopeds when snatching devices, so watch out for anyone lurking nearby when using your phone and stand away from the roadside.

Keep your phone physically secure. You can use phone cases with straps or lanyards that attach to your wrist to help keep you connected to your phone. They're not 100% secure, but may act as a deterrent.



Switch on your phone's security features to protect your phone and use the keypad lock so that thieves cannot immediately access your phone, or use the biometric authentication if your phone has it (finger print or facial recognition).

2025 ON-LINE CONFERENCE

National Neighbourhood Watch will be trialling an on-line conference this year. The date and time will be Wednesday 24th September 2025 from 10am to 2pm. The aim is to have as many coordinators, volunteers, and members as possible, who they have struggled to attract to their in-person conferences. The four-hour length is what they think is reasonable for being on-line with a few breaks. As usual, there will be a few presentations from experts on crime prevention, etc and some input from Neighbourhood Watch coordinators and groups, who have been innovative or successful in some aspect. There will also be the usual Q & A with staff and feedback on the themes of the emerging strategy.

Register your place today: [Click here to register](#)

