



**Trading Standards**  
27 November 2013

**Report from the Head of Trading  
Standards**

For Information

Wards affected:  
ALL

**Delegation of Powers to Birmingham City Council –  
Enforcement of Illegal Money Lending**

**1.0 SUMMARY**

- 1.1 The attached report provides information to Members of the Joint Advisory Board of the delegation of Brent Council's powers under the Consumer Credit Act 1979 to Birmingham City Council who host the national Illegal Money Lending Team (IMLT) to investigate the activities of loan sharks operating in this area.
- 1.2 Members should note that Executive Approval for the delegation of the abovementioned powers was granted by London Borough of Brent's Executive on 11<sup>th</sup> November 2013 in accordance with the attached report. At the same time, this report was also forwarded to Harrow Officers with a view to obtaining a similar delegation from the London Borough of Harrow's Executive Committee.

**2.0 RECOMMENDATIONS**

- 2.1 That Members discuss the report and consider the merits of such a delegation and how it can be used to protect the residents of both Boroughs from being exploited by loan sharks.
- 2.2 That Harrow Members on the Joint Advisory Board support the proposal to delegate abovementioned powers and take the necessary steps to obtain the Executive approval from their Council in line with the action already taken by London Borough of Brent.

**3.0 FINANCIAL IMPLICATIONS**

- 3.1 There are a no financial implications arising out of this report.

**4.0 STAFF IMPLICATIONS**

4.1 There are no staffing implications arising out of this report.

## **5.0 DETAILS**

5.1 A detailed explanation of how the delegation will operate is provided in the attached report. However, members should note that this delegation will not preclude the London Boroughs of Brent and Harrow Trading Standards Service from undertaking its enforcement functions under Part III of the Consumer Credit Act 1974.

## **6.0 BACKGROUND INFORMATION**

6.1 Any person wishing to inspect the above should contact Nagendar Bilon, Brent Civic Centre, Engineers Way, Wembley, HA9 0FJ; Telephone: 020 8937 5500.

NAGENDAR BILON  
HEAD OF TRADING STANDARDS

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