

Agenda Item No.3

DERBYSHIRE COUNTY COUNCIL

MEETING OF CABINET MEMBER – HEALTH AND COMMUNITIES

11 October 2016

Report of the Strategic Director – Economy, Transport and Communities

DERBYSHIRE SCAM WATCH

(1) **Purpose of Report** To inform the Cabinet Member of the conclusion of the Derbyshire Scam Watch initiative launched in September 2015 to support vulnerable local residents who have been victims of scam communications and to agree the allocation of £13,000 to support the Derbyshire Scam Watch Partnership to the end of March 2017 to enable the project to continue whilst seeking further funds to sustain the initiative.

(2) **Information and Analysis** As a consequence of the identification of local residents who have fallen victim of fraudulent trading having been targeted by overseas scammers, the Trading Standards Service supported a bid to the Police and Crime Commissioner to set up the Derbyshire Scam Watch (DSW) project. The bid was led by North East Derbyshire Citizens Advice Bureau (NEDCAB) and supported by Derby and Derbyshire Age UK, as well as Derbyshire Trading Standards. A grant of £25,000 was provided by the Police and Crime Commissioner which has been used to recruit a part-time DSW coordinator who was based at NEDCAB. The primary role of the coordinator was to recruit and train volunteers to carry out home visits to Derbyshire residents who had been identified as victims of fraudulent communications, or 'scam mail'.

There has, for some years, been an awareness of the existence of scam communications, whether by telephone, letter or electronic communication. The locally based charity 'Think Jessica' was set up a number of years ago by Marilyn Baldwin after her mother became a 'chronic' scam victim. Marilyn has been an ardent campaigner to raise awareness about the problem, as have Brian and Candy Smith from South Derbyshire who started the group 'The Fight to stop SAPCO (Scams & Prize Cheque Offences)', again after a family member became a victim of scam communications. The extent of the problem is now becoming apparent and the City of London Police, working in conjunction with the National Trading Standards Scams Team and Royal Mail, have been able to intercept mail boxes used by the scammers and identify the names and addresses of people who have been duped into sending money to the fraudsters. This has enabled the National Scams Team to identify victims

and has enabled local trading standards authorities to not only return cheques to residents, but more importantly, has provided an opportunity for a local intervention. From the initial mail intercepted, 230,000 names and addresses from throughout the UK were identified, approximately 650 of whom lived in Derbyshire. Not all of these people could be traced, but some 450 Derbyshire residents have been identified.

The volume of victims, many of whom have lost thousands of pounds, has swamped the Service. Taking enforcement action against criminals operating abroad is extremely difficult for a local authority based service and so a crucial element of tackling the problem is to raise awareness and seek to advise and inform those people who have been or are susceptible to being misled. The objective of the DSW project was to both raise awareness and to have a direct intervention with local residents who had been identified as having been deceived to make them aware of the extent of financial loss and to seek to change their behaviour. The project set a target of 100 residents to be visited initially and follow-up support provided during the 12 months of the project which ran from 1 September 2015 to 31 August 2016.

Appendix 1 contains the report to the Police and Crime Commissioner for Derbyshire, and provides a summary of the Project Outcomes that were contained in the original project application. The vast majority of the Project Outcomes have been achieved including visiting 100 Derbyshire residents that had been referred to the Authority by the National Scams Team. The following Observations and Conclusions can be drawn from the Project.

Conclusions/Observations

- The total number of scam/fraud victims in the UK each year is unknown. However, 230,000 UK residents have initially been identified by the National Scams Team following Police interception of mailboxes used by the fraudsters; 650 of which were Derbyshire residents. A further 500,000 victims have been passed by Police, with Royal Mail support, to the National Scams Team so it can be anticipated that there will be another 1,000 identified Derbyshire victims in the near future.
- The amount lost varies from a few hundred pounds to tens of thousands. One Derbyshire victim visited through the DSW project is estimated to have paid out £20,000 to the fraudsters.
- Many of the victims are socially isolated. Putting them in touch with local services and, in particular, the Home Library Service, is part of the solution.
- One visit is not enough to change behaviour. The victims are often elderly and forgetful if not confused, and easily misled.
- Support from family and friends could play a crucial part in changing behaviour so it is important that awareness raising activities continue and information about scams made available.
- The fraudsters are sophisticated and organised. They will use multiple communication methods to entrap victims, each approach intended to re-

enforce the deception. It has been established that installing Call Blockers is an effective way of preventing telephone calls from the fraudsters.

- The fraudsters also persuade victims to buy over-priced 'luxury items' (which they can now afford because they have 'won' the lottery) which are often not wanted, poor quality and very poor value for money.
- DSW project is very much part of the solution but needs sustainable funding and the support of other agencies, such as Trading Standards, Adult Care and the Police.

Derbyshire Trading Standards will continue to work with Adult Care, Police and DSW partners to support local residents that have been identified as victims of mail scams and to raise awareness about the problem.

(3) **Financial Considerations** The initial funding for the DSW initiative came from a Police and Crime Commissioner grant of £25,000 to run a 12 month project. The funding paid for a Partnership Coordinator and for the creation of the Scam Watch website, the travelling costs for volunteers to make home visits to Derbyshire victims, as well as attend awareness raising events, and for promotional material. North East Derbyshire Citizens Advice Bureau is seeking additional funding to sustain the initiative from a variety of sources. In the interim period, funding of up to £13,000 (or less if additional grant funding is identified) can be identified from within the Health and Communities Portfolio budget to sustain the Partnership.

(4) **Social Value Considerations** Social value is intrinsic to the bid. Previous studies have shown that victims of fraud are less likely to live independently in their own homes and are thus more likely to need care. DSW will also help to deliver the following:

- delivery of localised services,
- improving connections and relationships with hard-to-reach groups,
- supporting voluntary and community sector,
- building a skilled and confident workforce,
- supporting self-help.

In preparing this report the relevance of the following factors has been considered: legal, prevention of crime and disorder, equality and diversity, human resources, environmental, health, property and transport considerations.

(5) **Key Decision** No.

(6) **Call-In** Is it required that call-in be waived in respect of the decisions proposed in the report? No.

(7) **Background Papers** Held on file within the Economy, Transport and Communities Department. Officer contact details – Robert Tylour, extension 39830.

(8) **OFFICER'S RECOMMENDATIONS** That the Cabinet Member:

8.1 Notes the report.

8.2 Agree the allocation of £13,000 to support the Derbyshire Scam Watch Partnership to the end of March 2017 to enable the project to continue whilst seeking further funds to sustain the initiative

Mike Ashworth
Strategic Director – Economy, Transport and Communities



Derbyshire Scam Watch is a project funded by the Police and Crime Commissioner for Derbyshire. The aim is to raise awareness amongst older residents of the potential harmful effects of mass-marketing, internet, doorstep and telephone scams and to provide one to one advice and support where potential scam/fraud victims are identified.

National Background

“Scammers” are criminals who undermine honest businesses. They target some of the most vulnerable in society – to rob them of money, dignity, confidence, their sense of security, and even entire livelihoods.

(ref: National Trading Standards Consumer Harm Report 2014-2015)

Nationally, there are dozens of types of scams circulating at any one time. They may offer the chance to invest in an exciting new money-making scheme, announce an unexpected “prize draw” or “lottery win” or make amazing claims about products or services at a bargain price.

Scams can affect anyone and becoming a victim can have a serious effect on somebody's physical and mental health as well as their finances.

Millions of people in the UK are scammed every year, losing hundreds, sometimes thousands of pounds with the total annual loss estimated at around £5 billion. Mail scams such as fake competitions and non-existent lotteries cause approximately £3.5 billion of detriment to UK consumers each year *(ref: National Trading Standards Consumer Harm Report 2014-2015)*.

Research shows that 48% of the population have been targeted by a scam – and around half of the victims reported suffering ill health as a result, with older and vulnerable residents being most at risk.

The National Trading Standards Scams Team have so far identified nearly 200,000 potential victims who appear on so-called 'suckers lists' used by scammers.

They have identified that:

- The average age of victims of mail scams is 74, showing that these criminals tend to prey on older – and often more vulnerable – members of society
- The total amount of money lost by 10,843 identified victims of mail scams is £1,184 per person.

What is a suckers list?

Scammers buy a mailing list with your details on it which may have come from you responding to a survey, tempting letter, phone call or advertisement.

Scammers make a list of all the people they have tricked. These lists are called "suckers lists".

Scams fall into four main types



Telephone scams

Including nuisance telephone calls claiming to be from reputable companies and offering to sort out issues such as computer viruses or insurance.



Online scams

'Phishing' emails and 'copycat' websites which charge fees for services like passport renewals, driving tests and tax returns.



Mail scams

Mail about lotteries, prize draw catalogues, psychics and other similar schemes.



Doorstep scams

Cold callers offering services like free boilers, insulation or solar panels.

Reporting levels are as low as five per cent for some types of scam so the full financial and emotional cost isn't fully known. This is worsened by many victims being too embarrassed or frightened to tell anyone.

Strategic Development

In order to comprehensively deliver the project, we formed a strategic Derbyshire Scam Watch steering group which includes the Citizens Advice North East Derbyshire Chief Officer, Project Co-ordinator and members from Derbyshire County Council Trading Standards, Age UK Derby and Derbyshire and Victim Support (now Remedi). Throughout the term of the project, we have met on a three-monthly basis to track progress and share knowledge, ideas and best practice. This has proved invaluable in developing the project.

Project Outcomes

Outcome 1

A Derbyshire Scam Watch website will be established, providing a central resource of information about known scam activity and tips on how to protect against becoming a victim. This web-based resource will be available to the public and also carers, volunteers and enforcement colleagues to provide a reference source of information. (Website to be ready for launch w/c 7th September. Website will continue to be added to and/or amended)


The website was developed and launched on 1st September 2015. It continues to provide an excellent source of information and up-to-date activity regarding both the project and scams in general. We are continually building the website to incorporate more interactive tools to educate in Scam Awareness. We have received positive feedback from members of the public and partner organisations. In addition to the website we have launched a Derbyshire Scam Watch Twitter account and Facebook page. The reach on social media has been excellent, reaching a massive audience.

We have published hundreds of articles on our website news feed (www.derbyshirescamwatch.org.uk), Derbyshire Scam Watch Facebook page and Twitter account (@DerbyScamWatch). These articles include details of scams

that are prevalent locally and nationally, to raise awareness and education in relation to all types of scams.

In August 2016, we were contacted by a concerned Derbyshire citizen who had received a scam lottery letter in the post that morning. Using our social media feeds, we were able to raise awareness of this scam instantly. Within 24 hours, our "scam alert" (see below) had been seen by over 4,000 people online through our own social media channels and was also picked up by the Twitter feeds of six local newspapers. In addition to this, it was also featured by other organisations including Derbyshire County Council (who have over 32,000 followers on Twitter) so the total number of people made aware of this scam in a short period of time will be much higher.

Social Media enabled us to act very quickly to raise awareness of this scam to people who may have received the letter in their letterboxes that day.



SCAM ALERT!

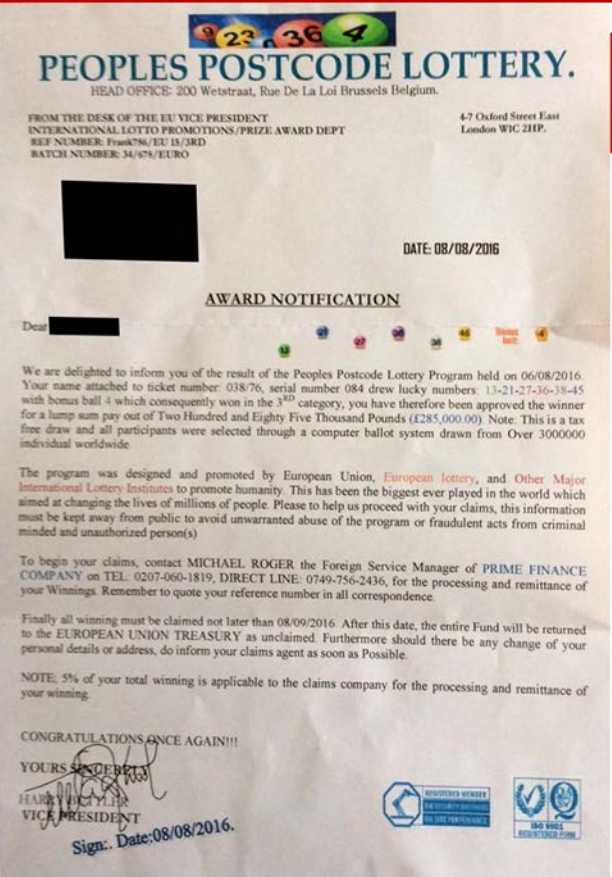
Yet another example of a lottery scam letter as brought to our attention by a Derbyshire resident today which you might find in your letterbox soon.
Please make friends and family aware.

The 5% charge at the bottom is the amount they will try and get you to pay them to "release your prize". In this case, that would be over £14,000!

Watch out for other clues such as the request to "keep away from public", short deadlines to claim your "prize" and poor grammar (often as a result of originating from overseas).

While not all lottery scam letters are the same, they will all be very similar and these types of scams have been around for years.

The key rules to remember are that you will **never win a lottery if you didn't enter**, and **if it looks too good to be true, it probably is!**



PEOPLES POSTCODE LOTTERY.
HEAD OFFICE: 200 Wetstraat, Rue De La Loi Brussels Belgium.
4-7 Oxford Street East London W1C 2HP.

FROM THE DESK OF THE EU VICE PRESIDENT
INTERNATIONAL LOTTO PROMOTIONS/PRIZE AWARD DEPT
REF NUMBER: Fwsk786/EX 15,3RD
BATCH NUMBER: 34/678/EURO

DATE: 08/08/2016

AWARD NOTIFICATION

Dear [REDACTED]

We are delighted to inform you of the result of the Peoples Postcode Lottery Program held on 06/08/2016. Your name attached to ticket number: 038/76, serial number 084 drew lucky numbers: 13-21-27-36-38-45 with bonus ball 4 which consequently won in the 3RD category, you have therefore been approved the winner for a lump sum pay out of Two Hundred and Eighty Five Thousand Pounds (£285,000.00). Note: This is a tax free draw and all participants were selected through a computer ballot system drawn from Over 3000000 individual worldwide.

The program was designed and promoted by European Union, European lottery, and Other Major International Lottery Institutes to promote humanity. This has been the biggest ever played in the world which aimed at changing the lives of millions of people. Please to help us proceed with your claims, this information must be kept away from public to avoid unwarranted abuse of the program or fraudulent acts from criminal minded and unauthorized person(s).

To begin your claims, contact MICHAEL ROGER the Foreign Service Manager of PRIME FINANCE COMPANY on TEL: 0207-060-1819, DIRECT LINE: 0749-756-2436, for the processing and remittance of your Winnings. Remember to quote your reference number in all correspondence.

Finally all winning must be claimed not later than 08/09/2016. After this date, the entire Fund will be returned to the EUROPEAN UNION TREASURY as unclaimed. Furthermore should there be any change of your personal details or address, do inform your claims agent as soon as Possible.

NOTE: 5% of your total winning is applicable to the claims company for the processing and remittance of your winning.

CONGRATULATIONS ONCE AGAIN!!!

YOURS SINCERELY
MICHAEL ROGER
HEAD OFFICE
VICE PRESIDENT
Sign: Date: 08/08/2016.

REGISTERED MEMBER
OF THE EUROPEAN LOTTERY
UNION
180 TIMES
REPUTATION FORM

During the month of July, we supported the national Scams Awareness Month. The #scamaware hashtag was used by a large number of organisations around the country and clearly showed the high interest in scam alerts and updates.

We produced some fantastic social media campaign materials, which captured the thoughts of our followers, increasing Twitter impressions from the monthly average of 2,000 to over 14,000 whilst also gaining new followers and support from local residents and organisations. We hope that these new followers and social media connections will remain with us as we continue to highlight scams throughout the year.

An example of just some of our social media campaign images are below:



apple
'ap(ə)l/'
noun
the round fruit of a tree of the rose family, which typically has thin green or red skin and crisp flesh

DON'T BELIEVE EVERYTHING YOU SEE ON THE INTERNET!

Even if it's been sent or shared by a friend. Share this now to show just how fast misinformation can spread.

Get rich quick schemes, lottery windfalls and fake banking websites are just some of the scams you'll find in your emails or on the internet.

Be "Scam Aware" with Derbyshire Scam Watch and get to know your onions.

citizens advice Derby & Derbyshire ageUK DERBYSHIRE County Council

derbyshire SCAM watch

www.derbyshirescamwatch.org.uk



£5.2 million
The loss to consumers as a result of ticket fraud in 2015
A rise of 55%

SP EVENT CODE X8 SECTION Q ROW / BOX 15 SEAT \$0.00 PRICE

It is always best to buy tickets from a reputable ticket seller or ideally, the box office. Sometimes, people selling through forums or auction sites won't even have the tickets in hand or may send you a counterfeit ticket.

Be "Scam Aware" with Derbyshire Scam Watch

citizens advice Derby & Derbyshire ageUK DERBYSHIRE County Council

derbyshire SCAM watch

www.derbyshirescamwatch.org.uk



SLIMMING PILL SCAMMERS CAN MAKE YOU LOSE MORE THAN JUST WEIGHT

Be careful with "FREE" trials. Once a Scammer has your payment details for postage costs they can continue to withdraw money from your account. Always check Terms and Conditions for "Subscriptions".

Be "Scam Aware" with Derbyshire Scam Watch.



www.derbyshirescamwatch.org.uk



NOT ALL SCAMS ARE THIS EASY TO SPOT

Always read your letters and emails carefully, scammers are getting smarter.

Be "Scam Aware" with Derbyshire Scam Watch.



www.derbyshirescamwatch.org.uk

AS SHIRLEY WELCOMED US INTO HER HOME, SHE WAS DELIGHTED TO TELL US THAT SHE HAD ALMOST WON OVER £146,000 ON A PRIZE DRAW.

Before we visited Shirley in her Derbyshire home, she had no idea that the prize draws were scams. She had been buying over-priced goods for some time now on the promise of a prize draw she was never going to win.



www.derbyshirescamwatch.org.uk

Outcomes 2 and 3

Target - 100 visits to identified local residents identified as scam mail victims

The primary anticipated outcome is to set up a programme of visits to known victims as communicated to Trading Standards by the National Scams Team, and also as identified by referrals from partner agencies including Age UK, Derbyshire CAB, Derbyshire County Council Adult Care, Community Safety, Public Health and Derbyshire Police. The service will also be available to concerned families, friends and neighbours of older residents.

(Visits to 10-15 'victims' by 31st December, 100 victims/potential scam victims will be visited with the following potential results –Visit 30 'victims' in the first six months)

Direct support, advice and 'target hardening' provided to maximise the likelihood of ending a victim's response to scams. This is a statement reflecting the types of input volunteers will have during a visit/intervention with a victim/potential victim. Number of people being visited, and a description of the types of information provided during the visit.

Throughout the term of the project we have visited 116 addresses of residents as identified by Trading Standards.

The general feeling when carrying out visits is that residents tend to be grateful for our intervention. Most of the people we visit are unsure if they are able to spot a scam, however after advice and information, most report feeling more confident of their ability to identify scams and take appropriate action. We continue to develop our resource packs which provide a useful source of information that can be referred to at a later date.

We have a holistic approach to each visit, and understand that there are a whole host of reasons why someone would fall victim to scams. Most often, we have found that the biggest indicator is social isolation. This is prevalent in the older generation as the ability to remain independent in the home can lead to social isolation. A fantastic outcome for this project has been building confidence in the people we visit by providing advice and information whilst also offering access to other services such as home library, social eating projects, befriending, social activities and community transport.

We do discuss targeting hardening with people when appropriate, and people are always shocked to find out that often the money that criminals receive from scams is used to support more serious and organised crime worldwide.

Case Study

I recently visited Shirley with Lesley (one of the Derbyshire Scam Watch volunteers). Shirley welcomed us into her pristine home, she was delighted to tell us that she had almost won over £146,000 in a prize draw. At this point Shirley had no idea that the prize draws were scams. She showed me the letters and envelopes that were “personally signed” by the director of Gourmet Treats, Phyderma and Our Life, she honestly believed that the signatures were real. This is because Shirley receives a telephone call from this person every day at 9am to remind her to place an order to be entered into the next stage of the prize draws.

It was clear to see from the piles of chocolates, biscuits and pots of creams and potions in her home that Shirley was following the instructions and ordering unwanted, overpriced goods on an almost daily basis.

Shirley was more than happy to show me all of the letters she had received and responded to during a two week period in April. There were more than ten of these letters, and on each envelope she had written the date that she responded to the prize draw.

We talked at length, and Shirley told us about her life and how during the last two years she had lost her husband and two daughters within months of each other. She opened up and told me that the only reason she started ordering goods and entering the prize draws was due to loneliness and it gives her something to do. She lost her confidence after suffering such a tragic time and it was easier for her to shop from home than to go out to the high street.

When I told Shirley that the prize draws were non-existent and read out the small print on the back of the letters and pointed out all of the anomalies which evidence the prize draws as Scams, she was devastated. I felt awful in one respect for shattering her dreams of winning a fortune, however on the other hand I felt relieved that I had hopefully protected and stopped Shirley from responding in the future.

I advised Shirley on all types of scams, and explained the harsh reality that the perpetrators are organised criminal gangs that prey on the vulnerability of people and use persuasive techniques to exploit the everyday decisions that we use.

We chatted about Psychic and Clairvoyant scams and Shirley told me that she had gone along with these scams and had sent money for 'readings', but she said that she recognised that these were fictitious and had since stopped.

I asked Shirley how much money she has spent on ordering goods and entering prize draws as well as the Psychic Readings. She could not tell me how much money she had lost, and this is something she says she "can't bear to think about". I estimate that Shirley has in fact lost over £20,000 during the 18 months that she has been responding. On realisation of this she said to us "it's a shame you didn't come out and see me 18 months ago", but is truly grateful for our intervention now.

It was clear to us that the daily calls from scammers were having a massive impact on her ability to stop. We discussed call blockers, which as part of the project are installed free of charge by Trading Standards. Shirley decided that she would like a call blocker installing as a priority as she feels pressured by these calls.

We have also referred Shirley to the Derbyshire County Council Home library service, as she enjoys reading and would welcome the company. We discussed befriending, however at this time Shirley has requested that I send her the information and she will decide if this is something she would like.

Lesley and I will follow up with Shirley on a regular basis, Shirley's case is not unique, however each visit carried out by Derbyshire Scam Watch is approached holistically and we recognise that people require different levels of support.

Outcome 4

Derbyshire County Council (DCC) First Contact referrals made where other needs are identified during the visits. (Target 50% at the end of the project term)

For approximately 38% of people we visited, we were able to refer to DCC First Contact Scheme at the time of the visit. However, we discussed self-referral and provided relevant forms to enable 100% of people visited to self-refer. A high percentage of the referrals have been to discuss security of the home, library services and community transport. The project has signposted individuals to other organisations such as Royal British Legion, Citizens Advice Services, Befriending, Sight Support and the Alzheimer's Society. The project makes appropriate referrals to support initiatives, which builds resilience and confidence. Referrals effectively engage people with social interaction opportunities, recognising that some find the notion of befriending patronising and uncomfortable. However, the home library service helps without having to admit to loneliness, which can carry a stigma for some. Consequently, although this project was primarily set up to support victims of scammers it also clearly addresses loneliness and social isolation, which in turn have significant detrimental health impacts.

Outcome 5

Staff to make Safeguarding referrals where serious care issues are identified that may require statutory intervention

To be monitored as part of the delivery of the project. Advisers to be aware and to refer back if necessary.

All volunteers have been fully trained to identify / recognise markers that would prompt a Safeguarding referral that may require statutory intervention. To support, this both Citizens Advice North East Derbyshire and Age UK Derby and Derbyshire have up-to-date Safeguarding Policies. Support mechanisms are also in place in both organisations to support volunteers and staff who encounter circumstances where safeguarding is required.

Katy Pugh (Age UK Derby and Derbyshire), is a member of the Derbyshire Safeguarding Adults Board. The Project Co-ordinator, and other members of the steering group are now part of a newly formed countywide steering group formed as part of the Adult Safeguarding Board proposals to tackle financial

abuse. A publicity campaign which raises awareness in the local communities with regard to financial abuse at all levels will be delivered by the partnership group.

Outcome 6

Further embedding of vulnerable individuals in local social support structures including befriending services, local groups etc.

70% of potential victims to be referred or provided with information regarding local groups/befriending services and/or relevant advice Inc. benefit checks for their situation.

All of the potential victims who have been visited or spoken to at events have been provided with information and signposted to local groups and befriending services including activities that are happening in libraries and support services tailored to their area. All people spoken to have been made aware of Citizens Advice Services and access details along with services provided by Age UK Derby and Derbyshire. All volunteers are provided with a directory of befriending services across the county and can therefore signpost individuals to the relevant services in their area.

Outcome 7

Where it is identified that victims are affected by nuisance/scam calls, referrals made to DCC Trading Standards for provision of call blocking devices

A number of residents that we visited have stated that nuisance calls are causing distress in many forms. In these circumstances referrals have been made for call blockers.

We have referred seven individuals to Trading Standards for installation of a call blocker, with the circumstances surrounding each one being different. Two referrals have been made for people who have memory problems, which is a vulnerability that scammers will prey on, contacting individuals again and again. Research carried out by Bournemouth University has identified that people suffering from Dementia are by definition more at risk of being scammed.

We have also referred a gentleman who was calling premium numbers to claim prizes through a scam prize draw.

Other referral circumstances include poor mobility and being bombarded by calls at all times of day and night.

In addition to the actual referrals made, six residents who are receiving calls but are unsure regarding the installation of a call blocker have been advised to keep a diary of calls in order to monitor the situation. These residents will receive follow up contact to discuss further.

Outcome 8

Training of approximately 15 additional volunteers specific to the aims of this project

Six volunteers to be trained in the first six months

During the term of the project we have recruited and trained 10 volunteers in various roles.

In addition to trained volunteers, we have expressions of interest from one further volunteer who is in the early stages of the recruitment / training process.

Due to the term of the project being only 12 months and the added complications regarding Disclosure and Barring Service (DBS) checking, we decided to offer the opportunities as an addition to the usual roles offered to Citizens Advice and Age UK Derby and Derbyshire volunteers. Therefore, the Derbyshire Scam Watch volunteers have already completed comprehensive membership training and have experience of advising vulnerable clients.

We have developed a comprehensive training package for all roles within the project, we have utilised the National Trading Standards training package for Trading Standards Officers which includes an eLearning package as well as delivering training in small groups.

We understand the value and experience that each and every one of our volunteers offer and understand that visiting people in their own homes is not always a role that they are willing to undertake. Therefore, we have developed roles for volunteers to talk to groups, help with public stands and deliver presentations along with creating materials to use.

The breadth of experience, knowledge and enthusiasm that Derbyshire Scam Watch volunteers offer is huge, something of which we are very grateful.

Volunteer Feedback

I am a volunteer for Citizens Advice. As part of the Derbyshire Scam Watch Project, I am required to carry out a schedule of visits to older people across the county who have been identified by National Trading Standards as having sent money or personal information to a known 'scammer'.

I feel that the service we currently provide has already made a genuine difference and will continue to do so. The role is not just about visiting clients who are potential victims of scams and advising them; it is also about using further exploration to benefit the client. From these visits we can identify any additional needs the client may have and make referrals to the relevant agencies. Unfortunately, by the time we visited some clients they had moved away, meaning they had not had the opportunity to receive this invaluable service.

I have seen first-hand the difference the Scam Project makes to people and how it helps people to get the most out of life. An elderly client who we visited was receiving scam mail; information was given on how to avoid becoming a victim of scams and consequently the client requested that we remove her details from mailing lists.

Further exploration identified that the client was very isolated and wished to get out and about; but required support to do so. With the client's agreement, a referral was made to the Befriending service and to the Council mobile library. The client was pleased with this as she missed social interaction. The client will receive a phone call from us in a couple of weeks for an update. I feel that we made a small difference to the wellbeing of this client who needed our help and support; she is now aware that there are agencies that she can turn to if she is feeling vulnerable or lonely. I genuinely believe that (funds permitting) this project will make a positive difference to people's lives.

Outcome 9

Twelve external media communications during the project period including an Age UK magazine piece and staff newsletter.

Twelve media broadcasts made through print, radio and television in addition to over 300 social media communications reaching large online audiences.

The project has featured in a number of local newsletters and publications and has been publicised widely throughout the community and voluntary sectors. This has helped to increase knowledge amongst the community and front line workers who come into contact with our target audience to raise awareness and proactively prevent potential victims from responding to scams.

Articles on the project have been published in the Erewash Borough Council Newsletter, Bolsover Partnership News, Age UK Derby and Derbyshire magazine, and North East Derbyshire District Council 'The News' magazine. All articles have helped promote the project and spread the awareness of scams.



We were asked by BBC Radio Derby to broadcast a live piece in May 2016 to warn against potential online scams and how to stay safe online. The project has also featured twice on Peak FM, who have supported our work around scams and National Scam Awareness Month which took place in July 2016.



Derbyshire Police issued a media press release following our High Peak stakeholder event in February 2016.

The project launch was covered on the ITV news website in addition to Derbyshire Police and Crime Commissioner and Derbyshire County Council press releases. During Scams Awareness Month a news feature was also broadcast on BBC East Midlands Today.

Outcome 10

To determine the scale of scams and detriment to those targeted, and a total financial benefit of all interventions/visits with potential victims. This would be calculated, based on the prevention of any future loss by victims (Trading Standards calculate that, on average, each successful intervention results in a pure 'financial' benefit of at least £500 of prevented loss to scams, over a 12 month period)

As a percentage of the 100 victims would we expect a 'success' rate of 50%.

From the 116 visits completed to date, the financial benefit of £43,830 of prevented loss to scams has been generated. This figure is based on the approximate amounts victims have sent when responding to scams, prior to our intervention, alongside the number of victims where it is assessed that the person will stop responding/making any further payments.

The amount lost by victims has varied from a few hundred pounds to tens of thousands. One Derbyshire victim visited through the Derbyshire Scam Watch project is estimated to have paid out £20,000 to the fraudsters.

In some instances it was determined that those visited were not responding at all. In those cases the prevention messages were important, to help identify scams in the future. For those that were victims, it was assessed that the majority had responded positively to the messages given during visits, and would stop responding to the mail (hence the ability to estimate the financial benefit above).

It was also seen that a small number of victims were likely to continue to respond, despite the initial intervention. In these instances it would be important, if resources permitted, to continue to follow up with the victim. In practice it can often take several visits/interventions to get the messages across. Ultimately it will be the case that some victims will continue to respond no matter how many attempts are made.

Outcome 11

As well as mass-media scams, older residents are more likely to become victims of doorstep-crime. Where intelligence is revealed of actionable doorstep criminality, older people will be supported to give evidence so that Police and Trading Standards enforcement staff can conduct criminal investigations, and where appropriate, initiate legal proceedings.

As the project progresses any such issues will be highlighted as significant case studies.

We have come across one incident of doorstep crime as a result of visiting an older gentleman who had been identified by National Trading Standards as a potential victim of scams. Details of which are contained in the case study below.

Case Study

Arthur was visited by Derbyshire Scam Watch as he had been identified by National Trading Standards Scams Team to be on the 'suckers list'. On our arrival, Arthur was pleased to see us and welcomed us into his property. He is an 87 year old gentlemen living alone independently in his own home. It was clear from the outset that he was in fact receiving quite an amount of scam mail as he gave me just that day's worth to look through and there were at least five letters, including foreign lottery entries and prize draws.

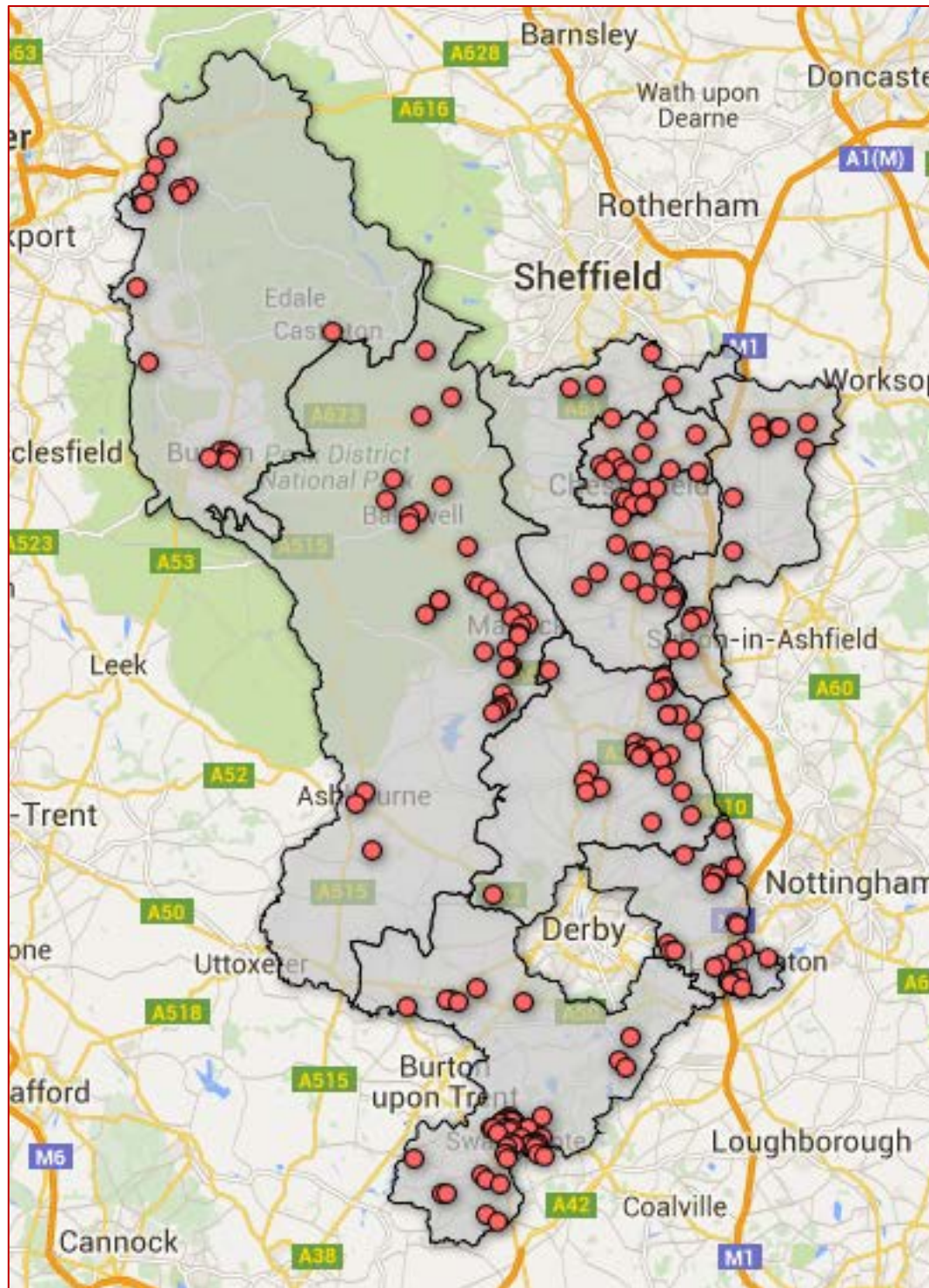
Arthur asked me if I would look at his garage wall, as he had during the last four weeks been visited by a company claiming that they could stop the damp in his garage causing him any further problems. They had used pressure selling tactics and in fact told him that his garage would fall down if the damp wasn't treated, which caused him considerable concern. Arthur paid a deposit on the doorstep of £500, towards a total £1,000 estimate. I immediately contacted Trading Standards who visited him and made enquiries with the owners of the company, who refunded him the £500 deposit. Further enquiries are pending regarding the selling tactics used.

I spent time with Arthur and advised him on scams and the harmful effects that they can have and how to recognise a scam. He now feels confident that he can recognise a scam and knows to contact me if he is unsure.

We also completed a Derbyshire County Council First contact form for Arthur, who now receives regular visits from the home library service and has had security chains fitted to his property.

As a result of our visit, Arthur now has increased confidence that he is able to recognise a scam and act accordingly. He is aware of doorstep sellers and is no longer £500 out of pocket for unnecessary work and is confident that if he reports something in the future action will be taken. He also receives invaluable regular visits from his local home library service.

Throughout the project we have continued to utilise mapping carried out to identify potential hotspot areas for doorstep crime when delivering talks and events.



Map showing local residents identified as scam mail victims

Raising Awareness

In addition to the visits, we are delivering invaluable awareness sessions across the county to vulnerable people and community groups, which we are finding have amazing outcomes.

We have so far delivered talks to community groups including supportive groups run by the Alzheimer's society, events organised for housebound residents run by the Derbyshire County Council Home Libraries service, and Community Health and Wellbeing events reaching over 1,000 Derbyshire residents across all parts of the county. The groups generate positive conversation, sharing stories and information. From attending the groups I have made three phone blocker referrals for residents suffering from dementia. Scammers target people with Dementia because they are more susceptible to scams. They are unable to identify the risks of giving personal information and sending money in advance. *(According to research carried out by the Alzheimer's Society, 2011, 70% of carers said that nuisance telephone cold callers routinely targeted a person they cared for).*

A proud moment for the project was being invited to attend an event hosted by the Diocese of Derby attended by the Archbishop of Canterbury. We had the opportunity to speak to Archbishop Justin Welby, who was very interested in the project and stated that he was unaware of the scale of the problem, and would take that lesson home with him.



Archbishop of Canterbury Justin Welby speaking to us at the event

On the 7th July 2016 we hosted a conference to highlight the seriously damaging consequences of financial scamming on individuals and society. The aim of the event was to increase the understanding of scams and help organisations, carers, health professionals, police personnel and frontline workers spot scams and help those that are most vulnerable to deal with scams. The conference received fantastic feedback, with 100% of attendees stating that the event met or exceeded their expectations.



Wendy Holehouse, Safeguarding Service Manager speaking at the Derbyshire Scam Watch conference

We have also delivered talks and awareness sessions to stakeholders, which include representatives from statutory, voluntary and private sectors, including police, adult care, carers, befrienders etc. All of these representatives have contact with vulnerable and socially isolated groups across the county. The feedback from these events has been very positive as follows:

The event was enjoyable and informative. It gave an insight into scams as a whole and an overview of services to help raise awareness and assist victims. Highly recommended!

Really pleased to attend an event in the north of the county. I feel like I spend a lot of time travelling to events in the south of the county.

I was saddened to think of the bitterness and unhappiness these fraudsters bring to families during what are inevitably difficult times, as family members become frail and vulnerable. As a bereavement counsellor it is easy to imagine how the damage done by scamming will continue to cause upset and distress to families long after the relative has passed away.

Feelings of inadequacy, such as “we let Mum down” and “I should have been able to stop it happening”, could make the bereavement more complex and difficult to deal with and 'move on' from.



L-R: Rob Taylor (Assistant Director, Trading Standards, Derbyshire County Council), Laura Bennett (Derbyshire Scam Watch), Victoria Ellis (Member and Community Safety Officer, High Peak Borough Council), Marilyn Baldwin OBE (Think Jessica), David Smith (Principle Officer, Community and Partnerships, High Peak Borough Council)

I was shocked by the scale of manipulation by the scammers. I hadn't realised what lengths they went to in order to 'get inside people's heads'.

I was alarmed at what seems be a fragmented approach to closing in on these scammers, and that organisations aren't communicating with each other.

I can understand why the focus was on mail scams, however older people are now venturing online (and perhaps not with the confidence of the younger generation) and (as my family have discovered) can be easily scammed.



A display stand at one of our library events

I thought it was an excellent event. I've passed your contact details on to Readycall Macmillan, as I think they would be very interested in sharing this with their volunteers.



The project launch event

L-R: Dave Allen (Cabinet Member, Health & Communities, Derbyshire County Council), Phil Morris (Chief Executive, Citizens Advice North East Derbyshire), Alan Charles (Former Derbyshire Police and Crime Commissioner)

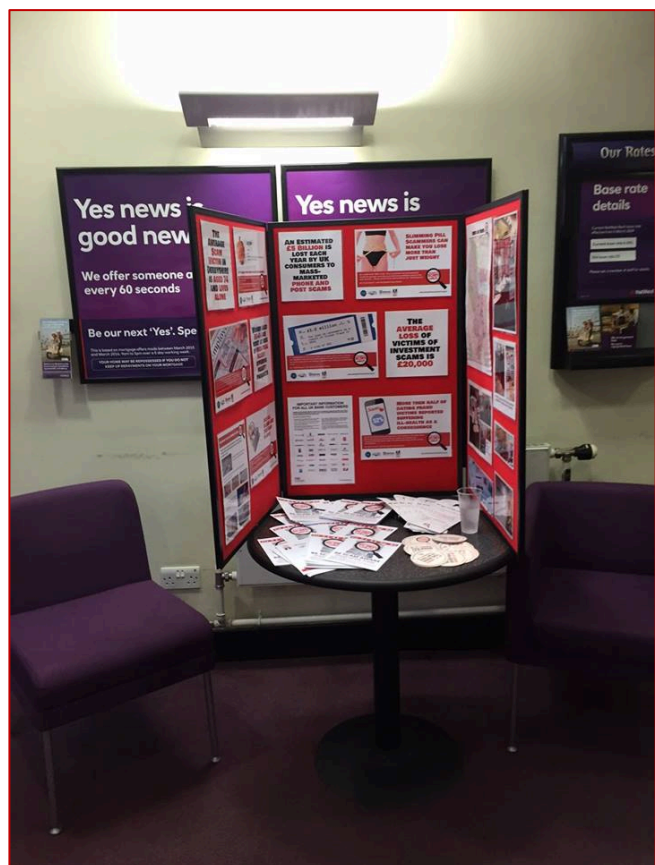
Working Collaboratively

Throughout the project I have aimed to make and sustain effective partnership working which I feel is vital to successfully delivering the project. I have made links with Derbyshire Constabulary Economic Crime Unit who share Action Fraud information with us to assist our research to shape the future of the project and Derbyshire Police Vulnerable Persons unit who support and refer into the project.

Not only do we work closely with our immediate project partners Derbyshire County Council Trading Standards and Age UK Derby and Derbyshire, we have also made links with Derbyshire Befriending Network, Derbyshire County Council Adult Care, Community Safety Partnerships, Alzheimer's Society, Derbyshire Sight Support, Clinical Commissioning groups, Think Jessica and many more.

We have developed an excellent partnership with Natwest Bank and Derbyshire Community Bank who have both supported the project and Scams Awareness Month.

Natwest have also invited us into the bank to raise awareness among their customers, which has received great feedback from customers and bank staff. As a result we are getting requests to attend other branches throughout the county.



An information stand at one of our Natwest events

What Does the Future Hold?

The current funding that we have for the project ended on 31st August 2016, we have made a relatively small but successful impact on a massive problem.

The Care Act (2014) has recognised the risk posed by financial abuse / crime on individuals and society. Financial scamming is a growing problem and if we fail to respond appropriately to the threat by safeguarding those at risk, it is likely that the financial and social implications will grow in the future.

3.2 million people per year fall victim to a scam. Financial scamming can have seriously damaging consequences on individuals and society. The impact is often underestimated. Loneliness is a significant but under-recognised social problem and it makes older adults more vulnerable to scamming. *(Bournemouth University Financial Scamming Guide 2016)*

With the above research in mind and the continually growing number of actual scam victims as identified by National Trading Standards, the scale of this problem needs addressing. We are currently in the process of completing bids to fund the project into the future.

We have commissioned an independent evaluation of the project, which has highlighted various trends which will assist with shaping future bids.

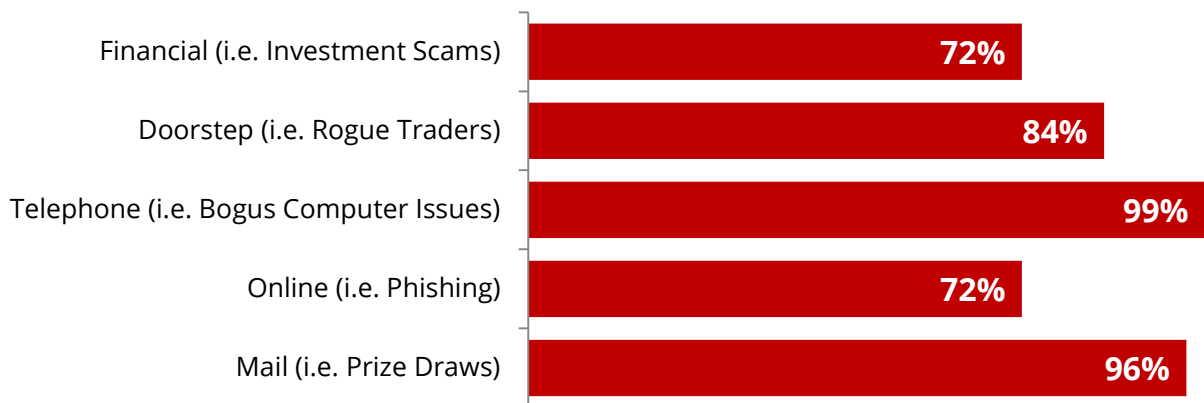
We have also carried out consultation widely in the community with results as outlined below:

What is a Scam?

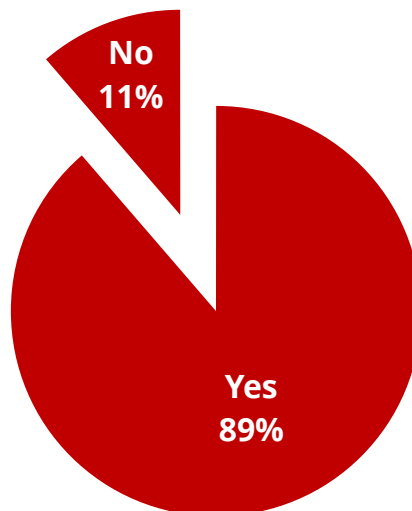
(larger keywords indicate the frequency they were used in responses)



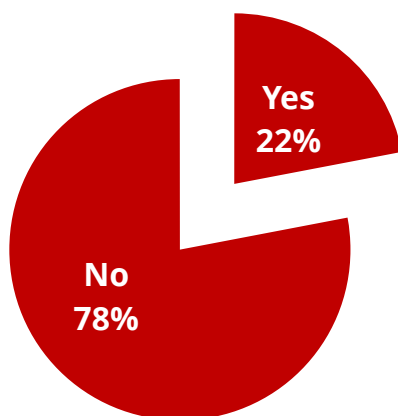
Would you feel confident in being able to recognise a scam in these forms?



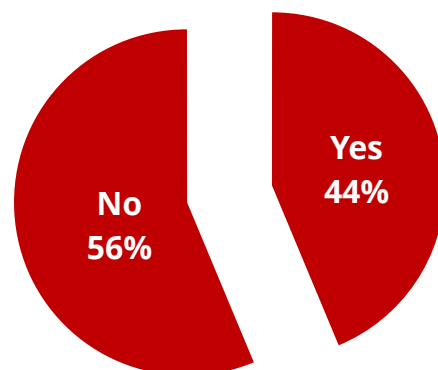
Have you ever been targeted by a scammer?



If so, did you respond?



Did you report it?



What would help to stop people responding to scams?



Why do you think people respond to scams?



