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Cover Image - Portrait of a Woman, attributed to Francisco Goya. Discovered as fraudulent after X-Ray in 1954



CONTENTS

- 4 - Editor's Letter**
- 6 - Who needs the Pentacontagon when we have The Fraud Field?**
- 8 - The Insolvency Service's Role in Tackling Abuse of Covid Financial Support Schemes**
- 10 - Restoring Integrity: The Impact of the NHS Fraud Hub on Counter Fraud Efforts**
- 12 - Interview with Matt Dales: Emotional Intelligence and Insights in a Counter Fraud Apprenticeship Journey**
- 14 - Supporting Victims of Fraud: The Vital Role of Victim Support in Restoring Lives**
- 16 - Victim Support - How you can Help**
- 17 - BRIDGE Training with Victim Support**



Editor's Letter



Tom Phillips

Head of GCFP Strategy, Engagement, and Membership

Let me start by introducing myself. I've been at the PSFA since last year, leading our work to grow and embed membership of the Government Counter Fraud Profession. My counter fraud background prior to that has been spent undertaking investigations and leading investigation teams at the Insolvency Service. It has been a really interesting year at the PSFA and I've thoroughly enjoyed the opportunity to meet and work with so many counter fraud experts, both in our member organisations but also in other organisations who give so much support to the profession.

In a thought-provoking piece, Dr David Shepherd from the University of Portsmouth applies force field theory to fraud prevention, offering a fresh perspective on the various factors that can influence the incidence of fraud. This innovative model contrasts the limitations of existing fraud polygons by proposing a more dynamic understanding of the threat and safeguard forces present in organisational contexts. The insights from this article encourage readers to think critically about the systems in place and how strategies might be developed to reduce fraud risk.

Vicky Thomas provides an overview of the successes the Insolvency Service has had in tackling abuse of Covid-19 financial support schemes, particularly the Bounce Back Loan scheme. With an impressive number of director disqualifications and criminal prosecutions already achieved, the article illustrates the range of sanctions that can be deployed to tackle BBL-related fraud and misconduct. As somebody who has been at the forefront of this work myself, it is pleasing that the recovery of public funds lost to Covid fraud remains a Government priority. I hope we can bring something about the work of the recently appointed Covid Commissioner to our next edition.

Paul Tiffen from the NHS Counter Fraud Authority provides an article about the astounding success of their newly established Fraud Hub. Paul highlights how a sharp increase in the detection and prosecution of fraud within the NHS has been achieved as a result of re-establishing vital counter fraud expertise to Local Counter Fraud Specialists. By enhancing collaboration, communication and knowledge sharing, the Fraud Hub has reinvigorated efforts to protect NHS funds.

In a compelling interview, Matt Dales shares his journey through the Counter Fraud Investigator Apprenticeship at the Department for Work and Pensions. He reflects on the challenges and rewards of balancing work with study while developing vital skills in fraud investigation. Matt's experience highlights the value of the apprenticeship in developing highly capable counter-fraud professionals and underscores the benefit of practical experience in understanding and tackling fraud effectively.

Finally, Wayne Stevens from Victim Support shares a powerful narrative about the support services available for fraud victims. By detailing the organisation's methods and key successes, the article spotlights how emotional and practical support from charities can assist individuals in overcoming the challenges posed by fraud. The case study of "Anna", a victim of romance fraud, illustrates the profound impact of scams on victims' lives and the importance of recognising them

as victims deserving of support. You can also find a spread with further information on how you can help.

It was great to see Wayne and members of his team at our GCFP Conference in Birmingham last October. Having Wayne there to provide the victim's perspective was really insightful and served as a reminder as to why as a group of experts working across and in support of the profession, you bring such passion and commitment in all that you do. I'd also like to draw attention to the QR code and link below. Please do feel free to leave feedback on this issue specifically or on the publication as a whole. If you feel like you have something that would be of interest to our readers, you can email us at gcfp@cabinetoffice.gov.uk to discuss potential contributions. We hope you enjoy this edition.

Our team are constantly looking for ways we can improve the Public Sector Counter Fraud Journal.

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Who needs the Pentacontagon when we have The Fraud Field?



Dr David Shepherd,
University of Portsmouth

What has Isaac Newton got to do with fraud? Nothing? Maybe everything? Classical mechanics tells us that the force of gravity causes an apple to fall until it meets an equal and opposite force from the immovable ground

beneath the tree. In complex structures, such as any building, forces are everywhere: some come from outside of the building, e.g. wind, heat expansion, earthquakes, and people entering the building. It is a dynamic field of force that the engineer has to understand and control so that the building doesn't collapse. Force fields are everywhere and they constantly shape our lives, from the invisible quantum forces that regulate atoms to the massive gravitational forces that maintain discipline over our solar system and galaxy.

Classical criminology is based on using classical mechanics to maintain discipline over people and reduce crime: police truncheons, handcuffs and prison bars. But it is more than just forceful restraint. Classical theory tells us that the prospect of prison stops people from even contemplating doing crime. Conjured out of steel and concrete, this invisible force of deterrence somehow acts on people's minds to induce moral self-discipline. Even the appearance of a police badge or uniform can be enough to make people change their thinking. Although this Jedi mind trick undoubtedly reduces crime rates, it alone cannot stop crime. This is especially true for crimes of dishonesty like fraud, which are secret, silent, unobserved and difficult to detect.

The fraud triangle is a kind of force field with three invisible forces: financial pressure, rationalisation and opportunity. The stronger the forces, the more likely it is that a person chooses to commit fraud. Since Donald Cressey introduced this heuristic model of an occupational fraudster, others have gradually added

1 Yusof, K., Khair, A., & Simon, J. (2016). Fraudulent Financial Reporting: An Application of Fraud Models to Malaysian Public Listed Companies. *The Macrotheme Review*, 4(3), 126-145. https://macrotheme.com/yahoo_site_admin/assets/docs/11MR43My.804740.pdf

vertices. The latest version is a heptagon of financial pressure, opportunity, rationalisation, capability, arrogance, ignorance, and greed'. But all these offender polygons are inevitably incomplete: what about honesty, integrity, introversion, empathy, psychopathy and so on? We could justifiably add a huge list of human characteristics until the model turns into a literally pointless circle, in both senses of the word.

From the counter-fraud policy and practitioner perspectives, the utility of these polygons is limited: they are only concerned with occupational fraudsters, and they focus on the characteristics of the offender. This leads to three fundamental problems. Firstly, without access to a psychiatrist's couch, these offender forces are very difficult to identify and control. Secondly, they do not all apply in all circumstances. Thirdly, and most critically, the offender models omit the environmental factors that can be controlled, such as business processes or prosecution policies.

A generalist model is more useful because it unshackles our thinking, encouraging us to consider all the forces that may be relevant to a particular situation, whilst ditching those that aren't. Imagine the purchasing department in a large local authority, for example 'Westshire Council', which processes thousands of transactions worth many millions of pounds. Over time the purchasing procedures have evolved into a weighty, slow labyrinth. As a result, the process is increasingly swamped with the errors of bewildered users as well as the deliberate work-arounds of the more experienced employees who just want to get the job done. A procurement officer, Bob, recognises this is an ideal environment to hide fraud. He also knows that the controls are lax, that management is indifferent, and that the risks of detection and punishment are vanishingly low. And he knows how to manipulate the process with the help of a supplier, so he organises the scheme with Wonky Maintenance Ltd.

In this situation, the threat forces in favour of committing the fraud are greater than the safeguarding forces, so he conspires with Wonky Maintenance Ltd, manipulates documents, presses buttons and the fraud is done. He then does it again and again. Noticing his activities, the absence of controls and the indifference of management, others in the office set up their own illicit schemes, further increasing the fraud rate. Eventually it comes to the attention of management and the fraudsters are quietly dismissed.

This all too familiar scenario illustrates the principles underpinning the fraud field idea²:

- Fraud occurs in a given situation when the threat forces exceed the safeguarding forces
- An increase in the threat forces increases the fraud rate (and vice versa)
- An increase in the safeguard forces reduces the fraud rate (and vice versa)
- A change in a force causes the fraud rate to shift to a new steady state level (up or down)

The task of the counter-fraud engineer is to understand the interactive dynamics of these forces, reduce the threat forces and increase the safeguarding forces. Mapping the opposing forces onto a fraud field helps to visualise the problem in any environment – whether a department, business process, organisation, industry, government or nation. Unlike the fraud polygons, there is no limit to the number of forces and they can be organised into any number of convenient sub-fields to suit the situation.

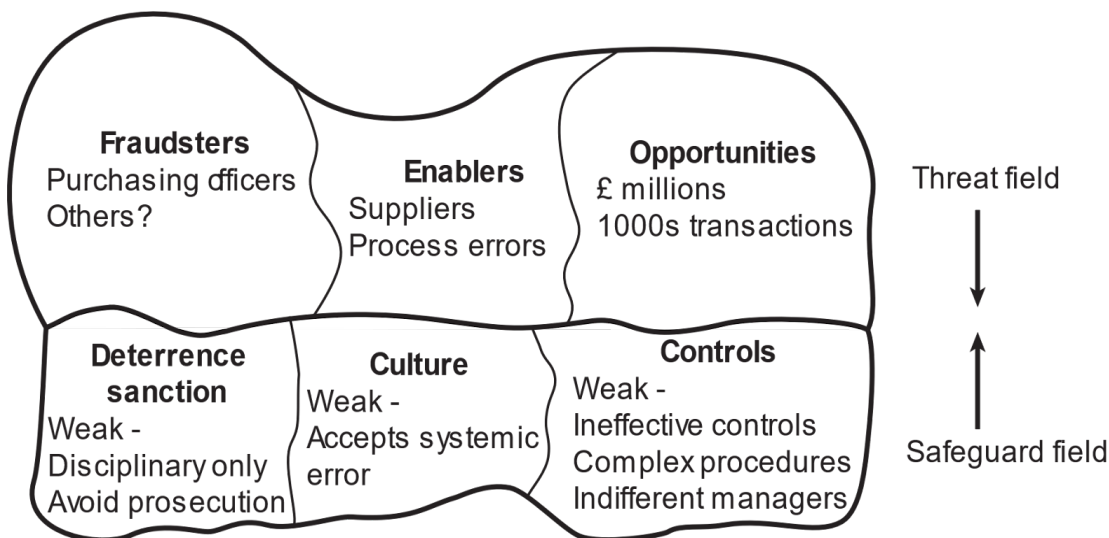
The fraud field diagram below is centred on the purchasing department and purchasing process at 'Westshire Council'. It is important to carefully consider whether characteristics sit in the threat or safeguard field. This is not always obvious – should a weak culture that tolerates fraud sit in the threat or safeguard field? It sits in the safeguard field because increasing the culture

force reduces fraud. Similarly, opportunities sit in the threat field because increasing the amount of money and the number of transactions increases the opportunity force. It is also important to identify and leverage forces that act in multiple directions. For example, more effective controls (stronger control force) bear down on the opportunities, reduce the error or work-around problem and strengthen the culture. After some consideration, I placed the error force in the threat field and within the enabler sub-field – it increases the threat force by enabling the opportunities, whilst crushing the culture force by promoting a culture of error acceptance.

Now that we can see the problem, we can start developing a strategy, policies, controls, training programmes and so on. A real situation would require a lot more detail, but from this superficial analysis we can see a strategy emerge:

- Increase the deterrence force by pursuing prosecutions
- Simplify the purchasing procedures to drain the swamp of errors and work-arounds
- Strengthen the purchasing controls
- Shift the ethical suppliers to the safeguard field by incorporating obligations to report fraud requests in contracts terms
- Replace incompetent managers

Corporate resistance to the plan would be another force. Where would you put that? The fraud field is not a magic solution to the fraud problem - there is no such pixie dust. It is an unrestricted yet structured way to think about the fraud forces in any given situation and how they might be managed. And it is in constant, dynamic flux. You could map the current situation, what it might look like after some proposed changes, and what it actually is after those changes. You could even have fun incorporating the offender triangle or heptagon or, coming soon, the friendly pentacontagon.



² Button, M., Hock, B., Shepherd, & Gilmour, P. (2023). Understanding the rise of fraud in England and Wales through field theory: blip or flip? *Journal of Economic Criminology*, 1, 100012. <https://doi.org/10.1016/j.jeconc.2023.100012>



The Insolvency Service's Role in Tackling Abuse of Covid Financial Support Schemes



Vicky Thomas
The Insolvency Service

Insolvency Service colleagues have been a part of the Government Counter Fraud Profession since its inception in 2018.

With our investigation and enforcement activities supporting government priorities in respect of counter fraud it follows naturally that we also want to provide staff working in those areas with the tools and frameworks needed both to operate effectively and to build a career in counter fraud. Historically, much of our investigation work was focused on director misconduct related to a formal insolvency event. While that remains a core part of our enforcement remit, we are building more than ever towards supporting wider aspects of economic crime and corporate misconduct.

One area we have been able to make a real impact in is tackling abuse of the Covid financial support schemes. We quickly identified that we would be seeing this type of misconduct in some company liquidation and bankruptcy cases and that this would naturally be something for us to investigate. For this type of misconduct to still be such a considerable proportion of our investigation and enforcement activity is perhaps surprising as we are now approaching 5 years since these schemes launched. These support schemes, and the Bounce Back Loan (BBL) scheme particularly, were a unique financial offering being provided in response to a unique situation. It follows that anyone intentionally setting out to obtain funds they were not entitled to should bear a risk of there being consequences for those actions. We continue to see cases where there is evidence of misconduct in relation to these support schemes and continuing to tackle this type of misconduct remains a priority.

In tackling abuse of the BBL scheme, we have used our full range of powers from civil investigations for director disqualification under the Company Directors' Disqualification Act 1986, and bankruptcy restrictions pursuant to Sch 4A of the Insolvency Act 1986, to criminal prosecution. We have also used Companies Act powers to investigate and apply to wind up companies that were actively trading contrary to the public interest and have investigated directors of dissolved companies. Alongside this we have also made use of powers in respect of financial recovery enabling us to seek compensation from disqualified directors and confiscation and compensation orders where appropriate in our criminal prosecutions.

Our investigation and enforcement colleagues were quickly able to apply their skills and experience to this emerging misconduct resulting in the first director disqualification and bankruptcy restriction being obtained before the end of March 2021. At that point the BBL scheme was still open for applications and no repayments were due. Our first criminal prosecution came in June 2022 with the defendant being sentenced to serve 2 years in prison for S1007 Companies Act 2006 and S2 Fraud Act 2006 offences. This sentence demonstrated how seriously the courts viewed this type of offending.

This pivoting of our focus and skills was a key factor in our ability to tackle abuse of the BBL scheme. We were able to take our existing processes and frameworks and adapt them to this emerging misconduct type. This included enhanced use of outsourcing to leverage private sector resourcing and capability to rapidly increase the volume of investigations. By the end of March 2024, we had obtained 1,433 director disqualifications, 256 bankruptcy restrictions and 28 criminal prosecutions. Our commitment to this workstream continues with more enforcement outcomes having been seen through 2024 and 2025. It is worth noting that our outcomes reflect individuals who have received

some form of sanction, but a number of those individuals will have obtained multiple BBLs. Our enforcement efforts have reached a greater number of wrongly obtained loans than the individual enforcement outcomes show.

The volume of outcomes helps to illustrate the scale of our efforts, but this is only part of the picture. Our work can be put into more context through examples of some notable outcomes achieved across our various workstreams, namely:

- Following an investigation into the conduct of the director of a company it was found that they had [secured 3 BBLs totalling £145,000](#). Businesses were only entitled to one BBL with a maximum value of £50,000. At a court hearing the director was given a disqualification order of 13 years and also ordered to pay £100,000 in compensation for their actions.

- A director who overstated his turnover to obtain a BBL which he used to pay personal debts and then sought to dissolve the company without notifying his creditors was [jailed for two-and-a-half years](#). He was subsequently ordered to repay a total of £37,426 or face an additional 18 months in prison.

- An investigation into the financial affairs of an individual subject to a bankruptcy order uncovered evidence to show that 5 separate BBLs had been obtained for 5 businesses operated by the individual. Applications for each of the £50,000 loans were shown to include false information about the turnover of each business. The individual voluntarily agreed to be bound by [bankruptcy restrictions for 13 years](#).

- By using our powers under the Companies Act 1985, which enable us to carry out investigations into live (actively trading) companies, we [obtained winding up orders against two connected companies](#) that owed in excess of £1m in fraudulently obtained Covid loans. In this case the companies were found to have abused both the BBL and the Future Fund Scheme.

These case studies demonstrate that we are using our full range of enforcement powers including the powers we have to seek financial redress. As detailed in our Annual Report for 2023 to 2024, we took steps to recover nearly £3m. We have continued to seek compensation and confiscation

in all appropriate cases. This action ensures that the funds obtained wrongly or fraudulently do not remain in the hands of the perpetrator but find their way back to government, reducing the burden on the taxpayer.

There is still more to the picture beyond the extent of our enforcement outcomes. Another key element in our work to tackle abuse of the Covid support schemes has been the ongoing collaboration with other government departments and external stakeholders. The strong relationships built through working towards a shared objective have enabled us to:

- identify opportunities to use the legislative powers available to us to best effect
- support the priorities and objectives of wider government
- gather the evidence needed to support our investigations
- share knowledge and experience to help inform decision making
- effectively use data sharing gateways to support targeting of cases
- ensure there are deconfliction processes in place to avoid multiple agencies taking action against the same individuals

We are now 5 years on since the start of the pandemic with many people now having moved well past those challenging times. For all of us involved in tackling abuse of the financial support schemes there remains a real commitment to the work. The collaboration between government departments is ongoing and at the Insolvency Service we are finalising our Strategic Assessment for the next financial year. In that, we acknowledge again that Covid support scheme abuse is a priority and therefore expect to see the tally of outcomes and value of financial recoveries increase further.

All of our efforts in tackling abuse of the Covid financial support schemes comes with a real sense of purpose as a civil servant. These cases focus on fraud and abuse of public sector finances which may seem on the surface to be a somewhat faceless victim. That is not the reality though as ultimately, we are all the victim of this type of misconduct. If any additional motivation was needed to keep pursuing these cases, then there is no better one than that.



Restoring Integrity: The Impact of the NHS Fraud Hub on Counter Fraud Efforts

Paul Tiffen

NHS Counter Fraud Authority

In 1999 the NHS established a network of Local Counter Fraud Specialists (LCFS). Mandated to be trained and accredited in counter fraud work they remain a statutory requirement for every NHS organisation in England and Wales. Numbering around 250 postholders, LCFSs must be nominated by the organisation's director of finance and report to the health body's audit committee on a regular basis. Expectations of LCFSs are that they are a 'jack of all trades': trained to carry out criminal investigations, able to implement fraud prevention controls, undertake fraud risk assessments while building relationships within their organisation to develop an anti-fraud culture.

From their inception, LCFSs received wide-ranging support from the NHS Counter Fraud Authority (NHSCFA), either from its central functions or their regionally based counter fraud teams. NHSCFA, in its different guises, has been the lead coordinating body for counter fraud in the NHS for over 25 years. Support to LCFSs included provision of accredited training, practical technical upskilling, oversight of investigations and policy-based work, which was encompassed in an overall nurturing framework. However, this assistance was initially downsized in 2011 and finally phased-out as part of a resource reduction by 2017. There was a belief in some quarters that support for local counter fraud work was not necessary anymore, that LCFSs did not need any 'hand holding' and they should be effective without the aid of NHSCFA.

Unfortunately, these beliefs were misplaced and instead the withdrawal of support led to a dramatic reduction in the performance of local NHS counter fraud work. During the period 2016-17 to 2022-23 there was a reduction of:

- 68% in fraud identified
- 68% in fraud recoveries
- 81% in criminal sanctions
- 49% in disciplinary/ civil sanctions

During the same period as these significant reductions took place the cost of providing the LCFS service remained relatively constant at around £11-12m a year. As costs were broadly the same but the performance was reducing significantly, essentially the return on investment and efficiency of local NHS counter fraud work was being greatly diminished.

The statistics told a story and the NHSCFA realised that this decline needed to be reversed. With ever decreasing sanctions and lower and lower recovery rates proportionate to the fraud being identified there were very real concerns that the local NHS counter fraud response was not fit to meet current day challenges. In response, it launched the Fraud Hub in April 2023. This brand-new team was formed out of a need to support the improvement of the local counter fraud work across the NHS in order to reverse this decline.

The Fraud Hub was developed to act as the focal point of contact between the NHSCFA and the local counter fraud community across the NHS. Its purpose, being to support and enable health bodies to tackle fraud in the most effective way. This assistance, was extended again to all NHS organisations in England and Wales to protect a combined annual budget of £190billion. The services include direct access to technical expertise relating to fraud investigation, prevention and deterrence and the development of an anti-fraud culture and adherence to counter fraud standards.

This includes providing real-time support with investigations from the outset and through all stages of the Fraud Investigation Model, directing and supporting fraud risk assessment and the implementation of fraud prevention techniques, offering excellent training and a free investigative case management system. The Fraud Hub also hosts the nascent Centre of Specialist Learning, which has the responsibility for bringing all NHS counter fraud specialists, both locally and in NHSCFA, into the

Government Counter Fraud Profession over the next couple of years.

Each strand of work provides the necessary support to help NHS organisations to tackle fraud effectively. It links them to NHSCFA knowledge and expertise and identifies ways to work together to detect, prevent and deter fraud. This includes working in partnership with the NHSCFA's National Investigation Service, its Financial Investigation team and digital forensic laboratories. As a result, the Fraud Hub has created alignment and collaboration between the national and local counter fraud organisations where they share knowledge, best practice and expertise to tackle fraud in the NHS. This alignment had been noticeably missing in the NHS for several years and the Fraud Hub has successfully filled this void.

The impact of the Fraud Hub has been immediate, resulting in increasing the recorded financial benefits from both enforcement and prevention work and the number of sanctions (criminal and non-criminal) through co-ordinated counter fraud interventions.

The resulting counter fraud outcomes for the Fraud

Hub's first year 2023-24 were extraordinary and exceeded expectations. Overall, financial values rose by over 375% in the first year, and applied sanctions rose by over 100%. The figures for the value of fraud prevented due to collaboration rose by over 630%.

There are also benefits realised through a consistency that didn't exist in previous NHS counter fraud work as the Fraud Hub is a central focal point, something the old regional teams could not provide.

This amazing turnaround proves the effectiveness of providing access to counter fraud expertise, sharing best practice and transferring counter fraud skills from one part of the public sector to another. For the first time, the reported overall return on investment of the local NHS counter fraud provision has exceeded its cost to the NHS.

As a validation of its great work, the Fraud Hub was the winner of the Outstanding Public Sector, Law Enforcement Initiative at the 2024 Tackling Economic Crime Awards.



Interview with Matt Dales: Emotional Intelligence and Insights in a Counter Fraud Apprenticeship Journey



Shawn Turner
GCFP Development Lead, DWP



Matt Dale
DWP CFCF Fraud Investigator

In early January 2025 one of our counter-fraud investigators, Matt Dales, discussed his experience and insights about being part of the Counter Fraud Investigator Apprenticeship (CFIA). The conversation was not only enlightening but also a testament to the dedication and passion Matt brings to his role within the Department for Work and Pensions (DWP).

Can you give a bit of background about yourself and your role within the DWP?

I started with the DWP in August 2012, and I've been in my current investigation role since March 2023, to the best of my memory. Right now, I'm managing a slightly reduced caseload because I'm still undertaking the apprenticeship. I'm currently up to module 13, and in a couple of months, I have my End Point Assessment (EPA).

You came into the counter fraud role in 2023. What were you doing before that?

I started as a work coach in a job centre, I did that role

for four years. During that time, I took a secondment to support Bedford and Central Bedford councils with the 'Thriving Families Project' when Universal Credit was being rolled out to support their customers. In around 2019, I moved over to compliance. I thought it would be a good challenge for myself to learn something new.

Was it a good move?

Yes, it was the right move for me. It seemed like a natural progression.

What is the apprenticeship you are doing?

I'm doing the CFIA Level 4 apprenticeship. It's a two-year program where some learning is delivered online, and some modules are face-to-face. In August last year, I travelled to Birmingham where we were cross-examined by real barristers to help build our confidence in our roles. It was very interesting.

For anyone who has not undertaken an apprenticeship before, apart from what you have mentioned, what else does it involve?

The apprenticeship is closely connected to my job. What you learn in one module, you can then apply it to your role. It's not just about following a process but understanding why you are doing it and the responsibilities that come with it. You have a paper to write every month, and the trick is not to fear writing it.

What were your first impressions of the apprenticeship?

When I first started, I didn't know what to expect. I finished school at 18 and went straight into the workplace. Things have modernised a lot. A lot of the learning is online on Teams, and you can interact in a modern way.

What is your typical day like in your apprenticeship, and how do the six hours per week of learning pan out for you?

The CFIA was new to both me and my line manager. We get six hours per week, but I found it more effective to combine my hours into one monthly slot after completing my module. This allows me to dedicate time to reading, writing, and updating my tasks.

What is covered during the apprenticeship?

We've covered a range of subjects, from fraud principles and methodologies to emotional intelligence and legislation. Each topic builds a foundation for what we're going to learn. It's comprehensive and essential for our role.

What skills have you gained?

Emotional awareness is one. It's about recognising yourself as a person and ensuring everyone is treated fairly and equally. The apprenticeship really makes you look at yourself and understand the responsibility you have while remaining unbiased.

What challenges have you faced?

The difficulty of finding sufficient time each week. Six hours is not a long period. Combining those hours into a monthly slot allowed me to learn better and manage my workload more effectively.

What have been the benefits of doing the apprenticeship?

It has given me confidence and understanding. I now have background knowledge of areas I might not cover often. For example, applying for a Section 8 search warrant. I know what to do now, which I wouldn't have known two years ago.

Have you had support from your colleagues?

I was confident I would get support from my line manager, and I've also received invaluable assistance from my peers. We've set up a Teams chat where we can discuss our learning and support each other.

What was the most rewarding aspect of your apprenticeship journey?

The most rewarding aspect is knowing that I managed to complete it despite having a lot going on in my personal life. The support from my line manager and colleagues was crucial, and I hope to give something back.

Matt's apprenticeship journey has been one of growth, learning, and self-discovery. His dedication to his role and commitment to continuous improvement are truly inspiring.



Supporting Victims of Fraud: The Vital Role of Victim Support in Restoring Lives



Wayne Stevens
National Fraud Lead, Victim Support

Hi. I'm Wayne and I'm the National Fraud Lead at Victim Support. I met some of you on our stand at October's Public Sector Fraud Authority forum in Birmingham. Thanks to your generosity that day we raised £316.50, and one

person was the lucky winner of the Counter Fraud Professionals Handbook that was donated to our raffle.

Handbook authors Michael Betts, Laura Eshelby and David Whitehouse-Hayes also kindly donated the publisher's advance to Victim Support, and the PSFA team have invited me to share some information about our work and how we support victims of fraud.

Who are we?

Victim Support is a national charity that provides free, independent and confidential support to anyone affected by crime in England and Wales. Our support is available 24 hours a day, 365 days a year - regardless of whether people have reported the crime to the police or when it occurred. We have more than 1,200 employees¹ and 400 volunteers across the country, and last year we celebrated our 50th anniversary.

What do we do?

Most of our services are delivered locally by trained and skilled staff and volunteers who are deeply rooted in their communities. We adapt our services to meet local need and pride ourselves on being responsive to local demands. We support people affected by all sorts of crime including assault, burglary, domestic abuse, sexual violence, and of course fraud.

We are also a campaigning charity, and we speak out for - and with - victims of crime. We do this by engaging directly with government, criminal justice agencies, industry and

other charities to bring about positive change.

We support people to tell their stories in the media, or to speak directly to key stakeholders. We also help people share their experiences to support other victims and raise awareness about the dangers and impacts of fraud.

Our [research and reports](#) shine a light on failings in the criminal justice system and amplify victims' experiences in order to drive systemic change, highlight gaps in services and promote innovation and good practice.

We are a strong advocate for the reimbursement of all victims of authorised push payment fraud, an emerging fraud type which occurs when people are deceived into sending money from their bank accounts to criminals. We contributed to the development of the voluntary reimbursement code and more recently have been lobbying for key safeguards in the new mandatory rules.

What is support?

There are a variety of routes into our services. As well as our 24/7 support line and live chat services, we have digital resources for those confident with self-help tools. These include our My Support Space self-help [website](#) and companion digital app. People can also contact us directly through [our website](#) or by looking up their local Victim Support service if they want to see someone in person or talk to their local team. We have referral arrangements in place with most police forces, with Action Fraud and with many local community organisations.

Our work is underpinned by our Support Framework. This is a structured, evidenced-based approach that focuses on five support areas: helping someone to become safer; keeping them informed of their rights and services to which they are entitled; validation of their experiences; exploring ways to cope; and (re)connecting with services and support



networks. We draw up a personalised support plan with

¹ Victim Support annual report 2023/24 [Supporting victims, creating change](#)

each person, based on their assessment of their own needs and on the steps they want to take to move on from the crime.

Our support is informed by cognitive behavioural therapy (CBT) techniques. CBT helps to change how we think or behave by breaking overwhelming problems down into separate components such as thoughts, feelings and actions. This enables the identification and change of negative behaviours, and the adoption of manageable actions in order to cope better and move on.

In 2023 we reached out to 83,000 fraud victims and provided in-depth support to over 8,700 people. Here's an example of someone who experienced a particularly high impact fraud

Anna² - a case study

Anna was the victim of a romance fraud. She had previously suffered a “brutal” divorce following a bad marriage, and dating was the furthest thing from her mind.

“After [...] four years I felt the trauma was behind me and it was time to move on. My girlfriends kept saying, ‘We’re seeing the old Anna again. Just try internet dating, everyone’s doing it.’ And so I thought I would give it a go. And my very first hit was an exceptionally handsome man called Simon.”

“We had long conversations about this and that and it was really relaxed. I asked why he was on the dating site and he said, ‘I’m widowed and I have a daughter who is 21. I haven’t dated anyone for a few years since my wife died and my daughter said, ‘Daddy – it’s time you went online and met someone.’” Simon told Anna he was a businessman with offices in Paris.

“He was the most soft, kind and normal human being I had come across. We liked the same things – simple things such as cooking, going for a walk and sitting on a beach... We laughed and cried together, cooked together... He would sing to me - he had the most amazing singing voice. He was lonely and a bit wary as a widower. He also said he was in his 50s – we were nearly the same age.” Anna did not know she was being groomed by a criminal gang.

Although their relationship was online they talked of meeting up and Anna did meet him on camera. He said he was often away on business. Anna did not know at the time that the videos were Artificial Intelligence deep fakes.

One day he said he had freight problems in French customs and asked for Anna’s help. He provided authentic-looking documentation, and over the following six months Anna was persuaded to lend £60,000 for supposed charges and insurances. Simon then used other deceptions – he claimed his daughter who lived with him was seriously ill and, with his business disrupted due to the customs issues they were almost destitute. Anna was manipulated into continuing to send money. They exchanged written contracts confirming Simon would repay her when his circumstances allowed. But the demands for money did not stop. The emotional and financial toll on Anna increased.

“I can talk calmly about this now but when I was in this I really wasn’t. It was all-consuming ... every minute of the day... I used to drink half a bottle of vodka a day, just out of the bottle, neat.”

“I had no money left. I sold my car, maxed out on credit cards, had bank loans, had used my friends and family, had sold my old wedding ring and had no pension left. By now I was selling my sweatshirts and jumpers online so I could send him a few pounds”.

Then Anna received a phone call that saved her life, from someone who showed her that Simon’s profile and photos had been stolen. Anna confronted Simon. He confessed he was not the person in the photos but would explain everything. Anna blocked him. She had lost over £300,000 in total over two and a half years, to what the police confirmed was a criminal gang outside Europe. She was devastated. The police referred Anna to Victim Support.

“... It took [my caseworker] a long time to help me understand I am a victim ... and it’s the scammers who are the bad people. I never told my family what I had been through because I was so ashamed.”

Anna’s caseworker supported her to come to terms with what was a sophisticated and persuasive fraud that had insidiously and relentlessly exploited her, causing significant financial and emotional harm. Anna was helped to put her case to her banks and the Financial Ombudsman, and she was reimbursed some of her lost savings. Her life is now back on track.

“Victim Support were there for me when I needed them, and I would recommend them 100%. In the early stages you might not want to talk to anyone but down the line you realise ... it’s much easier to talk to someone you don’t know...”

Anna also joined a Victim Support group for romance fraud victims. The group is a safe, confidential space where victims can meet, support each other and share experiences. “It was really good and helped me to hear from other women who had been through it...”

Anna is now determined to warn others of the dangers of romance fraud “If I can help other people ... that makes me happy.”

How you can help

You will, in the course of your work, come across people who are adversely impacted by fraud or other crimes and you can signpost them to our freephone 24/7 Support line (08 08 16 89 111) or [website](#), which has a Find Help Near You directory to find local support. Another effective way of getting someone the right help is through a direct referral. If you’d like to explore the benefits and costs of establishing a dedicated referral pathway for victims you encounter in your work, please get in touch with me directly

Wayne Stevens
National Fraud Lead

2 Not her real name





VICTIM SUPPORT

Last year alone, Victim Support contacted over 730,000 people affected by crime and traumatic events across England and Wales. Whether a crime has been reported or not, we make sure that victims, witnesses and their loved ones are aware of their rights and can

What we do:

- 24/7 Supportline and live chat available nationally across England and Wales for anyone, anytime they need us.
- Specialised services for children and young people, victims of terror, hate crime, fraud, sexual violence, homicide, manslaughter and domestic abuse.
- 30 local teams of staff and volunteers delivering personal support within communities.

How you can help:

Your donations and fundraising efforts play an essential role in supporting us to provide these life changing services.

- £10 could help a victim of fraud to regain their confidence
- £30 could fund a helpline operator for one hour on our 24/7 Supportline
- £50 could support a child victim of domestic abuse on their journey to recovery



How you can get involved:

Join one of our exciting events - marathons, skydives, walks, and more! Find out more about our upcoming events and opportunities here, or contact us at fundraising@victimsupport.org.uk.

You can also donate or set up a direct debit here to ensure victims continue to receive the support they need.

We rely on our volunteers to keep our services running. We have a range of different volunteering options available across England and Wales, including working one-on-one with victims. If you're interested in joining our team of volunteers, visit our website for more information.

BRIDGE Training with Victim Support

Building resilience, improving disclosures, guiding empowerment

At Victim Support we understand the devastating impact that crime can have on victims and their loved ones. Fraud, in particular, leaves victims feeling incredibly lost and vulnerable.

That's why we've created our Bridge Training programmes - a suite of comprehensive face-to-face, online and eLearning programmes designed to equip organisations with the tools they need to support victims of crime.

Why choose Bridge?

With over 50 years expertise as the leading provider of victims' services in England and Wales, we deliver unparalleled insight, strategies and knowledge to the needs of victims and to our training programmes.

Our Bridge training is designed to help organisations:

Improve their awareness and understanding of victims and their needs
Communicate effectively with victims using compassionate and informed strategies
Prevent re-traumatisation through sensitive, trauma-informed approaches.

Specialised modules include:

- **Impact of Crime:** Understand the profound effects crime has on victims, and discover strategies to provide meaningful support.
- **Trauma-Informed Responses and Compassionate Communication:** Learn the six principles of trauma-informed care, recognise trauma responses and master compassionate communication techniques.
- **Fraud:** A deep dive into fraud, its various forms, and its unique effects on victims. Explore practical steps for incident management, recovery, and support and resources for victims.

Take the first step toward empowering your team to support victims. Contact us today for a no-obligation quote: signup@victimsupport.org.uk.

Notes



Government Counter Fraud Profession

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