



TACKLING FRAUD TOGETHER 2020

Partner and Supporter Prospectus



Winners of Nottinghamshire Police & Crime Commissioner's Partnership Award 2016



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Outreach Solutions is a social enterprise, created and owned by two well-known national charities.

We exist to engage 'hard to reach groups'. Our first campaign focussed on helping people with the Government's Digital TV Switchover. Since then, we have carried out work for government, public authorities, private corporations and for major charities. Our work has centred on a wide range of important issues to society such as digital inclusion, cancer awareness, fuel poverty, sexual health, reducing food waste, and of course, fraud prevention.

Tackling Fraud Together is our award-winning community outreach programme, engaging local communities and helping people to understand the risks, and avoid becoming victims, of fraud. Read on to find out how we are now rolling-out Tackling Fraud Together 2020 and how your organisation can get involved and become a partner.

We need your support.

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Outreach Solutions is a joint venture created by:



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INTRODUCTION

We are using our proven delivery model, working with grassroots organisations to engage and educate potential victims.

Fraud causes misery. It affects thousands of people, of all ages, every day of every week.

Those aged 55+ are particularly at risk. In fact, recent changes to the law, which allow people of this age group to access their pension funds, places them at a greater risk than ever before. And sadly, many individuals do not realise this - ***Until it is too late.***

Fraud can take many forms. The perpetrators of fraud act and adapt to situations and trends very quickly. Fraud victims can be trapped through a myriad of methods. They can be approached at their own front doors, through the postal system, in the shopping centre, on the phone or over the internet.

Whether you call it being 'hustled', 'scammed', 'duped', 'swindled', 'conned' or 'tricked' – the fraud nearly always follows the same methodology; it is made to look like a stroke of luck, like genuine friendship, or a wonderful bargain being offered by a familiar-sounding or even much-trusted service. **Such crimes are rarely reported by the victim.** Shame, embarrassment, fear, pride, disbelief and horror are the common initial reactions for those who are preyed upon by such ruthless conmen and women. Some are even placed on 'suckers' lists, shared by fraudsters worldwide and are targeted time and time again, with a different tactic.



FRAUD AND SCAMS IN THE UK TODAY

Fraud costs the UK economy £190bn each year. Figures from the Annual Fraud Indicator 2017 do not make pleasant reading. Fraud against individuals amounted to £6.8bn, affecting some 3.25 million victims.

**FRAUD AFFECTS
3.25 MILLION
VICTIMS**

**FRAUD COMPRISES
OVER 50% OF CRIME
IN THE UK**

Fraud devastates

- Fraud now comprises over 50% of crime in the UK
- It is causing misery to countless people, many of whom are older and vulnerable
- It damages lives, sometimes irreparably
- Suicide rates amongst fraud victims is at its highest ever

A Greater Manchester Police study into the impact of 'doorstep crime' on older people demonstrated that their health declines faster than non-victims of a similar age when fraud-related crime has taken place.

Many victims experience severe physical and/or mental health problems, damage to relationships, and fear of threats or violence from the scammers. Typical side-effects include loss of trust, paranoia, poor self-esteem and intense anxiety.

It perhaps goes without saying that those who are socially isolated, those who live with a cognitive impairment or who speak English as a second language are even more vulnerable to fraudulent activity such as doorstep crime.



“Rarely do we see physical violence associated with fraud offending; we do, however, see the significant psychological harm experienced by victims which can often be just as devastating and difficult to overcome.”

Rob King, Detective Inspector, Derbyshire Constabulary

In 2017 The Serious Fraud Office (SFO) investigated a series of **pension liberation scams**, in which investors lost at least £120m by handing their pension pots to two ‘investment’ companies. The actual figure lost through pension scams is unknown, but the lure of high yields coupled with the work of some very cunning scammers who use professional-looking materials and websites, means that this is now happening on a frightening scale.

Right now, as you are reading this information, this new fraudulent activity is resulting in a shattering and terrifying experience for those who are targeted. It is scandalous that after working hard for all their lives and saving for their future, our older citizens suddenly find that, through no fault of their own, they may have lost everything.

We know that you will agree that this makes for grim reading. We all want our customers, staff, service users and our local communities to feel safe from crime. And because of this, **Outreach Solutions has developed ‘Tackling Fraud Together 2020’**

Based on our pilots in Durham and Nottinghamshire, and followed by our successful programmes in Glasgow, Leicestershire and Rutland, we are using our proven delivery model, working with grassroots organisations to engage and educate potential victims so that they can both recognise and protect themselves against fraud. We help them to gain the tools that they need, in order to be confident to say “no” and to become more resilient to fraudulent approaches, whenever and wherever they come from.



With overwhelmingly positive evaluation and feedback from partners and participants, we are now eager to roll out the programme nationally. We are seeking the most reliable and driven partners, so that together by 2020, we can increase the number of people that are significantly better-protected from fraud and scams. Our aim is ambitious; but our track-record is undeniable.

By 2020 we aim to prevent over one million additional people from suffering the trauma and financial loss that accompanies being scammed.

We need your support to make this happen.

COUNTING THE COST FOR OLDER PEOPLE

Whilst most fraud against individuals goes unreported to the police, evidence suggests that scams are becoming much more prevalent in society and are increasingly sophisticated.



The incidences of fraudulent activity per household have skyrocketed. According to the Money Advice Service, eight scam phone calls occur during every second of every day. In 2006, the Office of Fair Trading estimated that the average 'losses per scam' were higher for those aged 55+ (£1,261) than they were for younger people (£684).

Research by Age UK (Only the tip of the iceberg, April 2015) found that one third of older people who responded to a scam may have lost £1,000 or more. A study by Citizens Advice (Too good to be true? March 2016) found that 2.4 million 55-64year olds had received unsolicited contact about their pension since April 2015. Furthermore, when put to the test, 88% were unable to spot a pension scam.

Certainly, people aged 55+ are more susceptible to certain types of fraud, with more repeat victims and more devastating consequences than other cohorts; perhaps because they are more trusting of those who portray themselves to be 'officials' or perhaps because they are less aware of the technology and ever-evolving tactics used by the double-dealers. And if it is difficult enough for public authorities and the police to stay one step ahead of the latest scam – how much more so for an older person who lives alone or who has little support? So, both financial and psychological costs are inestimable; to society at large as well as to the individual.

CAMPAIGNS ARE NOT REACHING THE MOST VULNERABLE

Despite numerous campaigns and an enormous amount of money being spent on this issue, we know that people aged 55+ have simply not been engaging sufficiently with these important anti-fraud messages.



“ Fraudsters are fast, inventive, adaptable and willing to quickly exploit new opportunities. There is no question: fraud in Britain is taking place on an industrial scale. ”

Annual Fraud Indicator 2016

No matter how strong and catchy a traditional campaign is, at least 20% of the UK population, including many over 55s, simply don't respond to its messages. This is why we advocate using our *evidence based outreach and engagement methodology* - to ensure that those who are harder to reach are supported to hear, retain and respond to the messages and protect themselves from fraud and scams.

Our TFT 2020 programme is designed specifically to build awareness and resilience. Our approach involves going far beyond a simple poster or leaflet or media campaign. Rather, we communicate with people face to face, via trusted local partners. Face to face outreach ensures that our messages are well received and engaged with. It means that the outreach takes place in a warm, familiar and comfortable environment where individuals feel at ease and not foolish; where they won't be patronised, or receive confusing messages. Where they know they will be supported.

Our ambition is simple. We aim to utilise our ten years' experience of working through grassroots partners to significantly reduce the number of victims and the impact of fraud in the UK by 2020. We are deeply committed to create as hostile an environment as possible for fraudsters.

To send them packing before they have even started.

OUTREACH SOLUTIONS – TACKLING FRAUD TOGETHER

Our ambition with Tackling Fraud Together 2020 is to reach over one million people across the country with this crucially important message. And you can help us to achieve this.



**AIM TO REACH OVER
1,000,000 PEOPLE**

We are a team of specialists who know how to engage with, and raise awareness, amongst hard to reach audiences in the UK. We know how to do it FAST, with behaviour-changing results.

What Tackling Fraud Together 2020 looks like on the ground

Our Tackling Fraud Together 2020 programme uses our 'Embedded Outreach' approach. We have developed this model in order to engage the most difficult to reach members of our population – those who are often wary of getting involved with organisations and agencies. We only partner with the most outstanding voluntary and community sector organisations; those who are already on-the-ground experts at engaging and supporting vulnerable people. Because of this approach, we are now the UK's most experienced and successful organisation when it comes to supporting grassroots partners.

"At Experian, we have been working with Outreach Solutions to deliver ground-breaking outreach programmes across the country, that equip older people with the knowledge and skills to protect themselves from scams and fraud. We're dedicated to protecting the most vulnerable in society and our partnership has now helped more than 90,000 people become more vigilant about keeping their personal data safe and providing them with life changing fraud prevention advice. We hope that we can inspire like-minded organisations to follow suit and build on the great work already being undertaken throughout the UK."

Experian, Head of Community Involvement

“ Outreach Solutions’ programme enabled us to reach deeper into local communities and engage more of our target audience than ever before... Through peer-to-peer conversations, they were able to relay honest, genuine feedback from the audience group to us, which will be invaluable for informing and building future schemes. They were quick to put the project in place, reliable in delivery, responsive and flexible. ”

Akile Clinton, National Fraud Authority

We are proud of the fact that our work upholds and promotes the efforts of the UK’s community and voluntary champions. We commission, train, support and work alongside known and trusted local voices for the target audience.

We support organisations who already have a relationship which allows them to pass on information in order to generate a positive response. Through harnessing these ‘known and trusted voices’ within the community, we are able to:

- Embed the key messages into existing community and social events
- Support individuals who need more help to understand the message (adapting information to suit a vulnerable person’s learning preferences e.g. some people with cognitive impairments ‘remember’ better when being given case study examples, others need visual reminders)
- Utilise at-home visit services; reaching the most socially isolated and vulnerable
- Raise awareness in community venues; at locations familiar with the target audience (many of these places will not offer access to the more traditional campaigns)
- Cascade the information through friendly, committed volunteers
- Use local communications networks and appropriate social media to reinforce the messaging
- Provide 12 months of revisits that refresh and update the information; because our local partners become passionate about the message, the ‘conversation’ and messaging gets repeated – even when the commissioning element has elapsed



Tackling Fraud Together 2020’s embedded outreach programme focusses on the needs of each vulnerable individual. It enables them to protect themselves against fraud by:

- Recognising how to identify a scam
- Building confidence to know how to deal with a scam – how to act fast!
- Empowering them to feel able to reject scams and to build future resilience
- Knowing what to do when a fraud has taken place and how to access support
- Telling them where to report suspected fraud to – and why this is so important
- Encouraging them to share the message with friends, family and neighbours

To date, our fraud prevention programmes have been helping vulnerable people across Durham, Nottinghamshire, Leicestershire & Rutland and Glasgow. We have worked closely with Financial Fraud Action, part of UK Finance and all our programmes utilise the Take Five branding.



You can read more detail about what we have been doing in these different geographical areas by visiting www.tacklingfraud.org

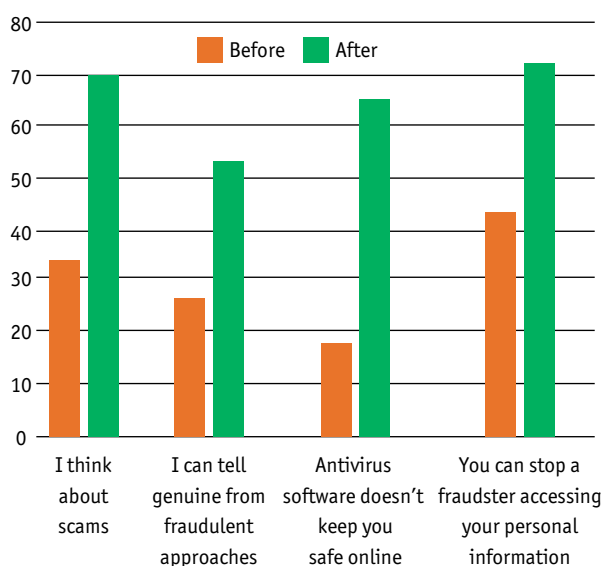
OUR IMPACT

Behaviour Change

Analysis of Tackling Fraud Together programmes and our embedded outreach speaks for itself; we see impressive positive shifts in knowledge, behaviour and attitude of individuals after they have received our Tackling Fraud Together messaging.

The graph below illustrates the impact that we had on people in Nottingham in 2016.

Findings from Outreach Solutions Research 2016



Across Nottinghamshire, Glasgow and Leicestershire, our programmes engaged around 40,000 individuals, speaking to people at community events, local venues and in their own homes.

What we have achieved:

- Fewer victims of fraud
- Reduced financial losses to individuals
- Fewer older people in financial difficulties
- Better health and wellbeing outcomes for people engaged
- Healthier, more resilient, educated communities who are empowered to resist fraud, and more able to pass-on their new-found knowledge onto others
- More joined up approaches across all sectors in relation to fighting fraud

"Through delivering the project over the last six months, in partnership with Outreach Solutions, we have been able to access – and share – a huge amount of advice and information with those most vulnerable in our society. Through working with community leaders and groups, we have helped to make 'fraud' a regular topic of conversation and with the excellent monthly updates and support received through Outreach Solutions, have helped to show a significant number of people how they can take control and prevent themselves from being a future victim".

Sue Renton, Delivery Manager, Rural Community Council

“ I never felt that it would have such a vast impact on so many people. It has been an honour to go to these people and help change, hopefully, lives. ”

Jill, Age UK Leicester Shire & Rutland

Return on Investment

Shifts in behaviour are crucial outcomes – but so is being able to prove the financial value of what we do. Return on Investment (ROI) studies undertaken during our programmes assess how much money would be saved in terms of reduced losses by a Tackling Fraud Together programme. Independent research by Ipsos MORI on behalf of the National Fraud Authority in 2012 demonstrated that for every pound invested in our programme, £5 was saved – providing a 5:1 ROI. In County Durham where the programme reached just over 9,400 people, the estimated savings were £573,079.

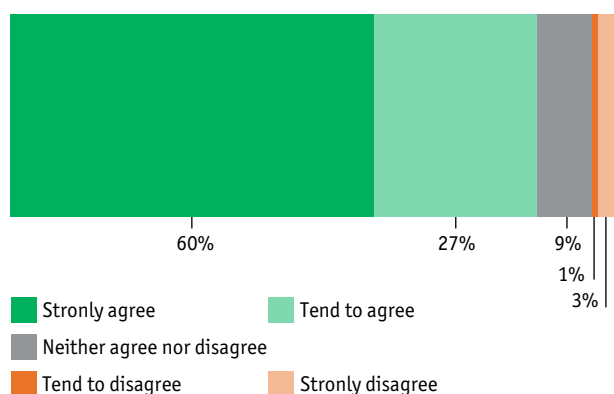
In Glasgow, the study showed a ROI of 8:1, or for every £1 invested £8 of losses were saved, based on typical frauds that affect older people. However, if you consider investment scams that affect far fewer people but are of, typically, a far higher value, the ROI can be calculated as 25:1. Based on some calculations of average losses affecting older people, ROI is likely to be significantly greater.

These savings are clear-cut; reduced losses to individuals as they benefit from their new knowledge and support. Moreover, research suggests that the programmes inform three to five times the number of people directly engaged, as participants spread the word to their friends, family and contacts.

Most took more notice of the information they heard through their community group

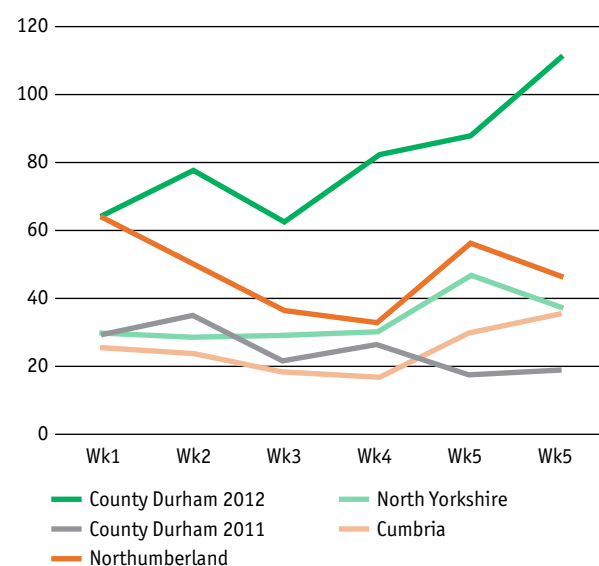
Q2b Hearing about this through my community group makes me take more notice

Base: Cardiff Responses (71)



Independent research carried out during an outreach programme on energy saving

Significant increase in reporting during the campaign



Research conducted by Ipsos Mori, based on Action Fraud statistics, before and after County Durham pilot

WHAT OUR DELIVERY PARTNERS SAY...

“ We have encouraged people to talk about their experiences amongst their trusted groups. Never did we think there would be such an outpouring on the scale we have heard.”

“ It gives them so much more confidence, it empowered, it motivated them to want to take a greater responsibility for themselves and for their community.”

Rural Community Council (Leicestershire & Rutland)

“ We save people a whole load of emotional heartache.”

Age UK Nottinghamshire

“ The campaign has been well thought out. People listened, genuinely listened.”

Rural Community Action Nottinghamshire

“ The turning point came when we could see we were able to change people's thinking, from victim mode, to an army of people who can actually make a difference.”

“ When we handed the group leaflets in Gujarati, it was like we had handed them GOLD.”

“ And because we are now more knowledgeable, if we receive a call from someone who is concerned or worried, we are better able to deal with that call.”

Age UK Leicester Shire & Rutland

CASE STUDY: MARY

Mary is 81. She lives on her own in a terraced house in a poor, disadvantaged urban area. She has no family living locally and her only income is a state pension. Mary is no fool - wary of scams, she had placed notices on her door asking people not to post junk mail and she told us that she had always been cautious about the way she uses the internet.

However, Mary was caught out. She became the victim of an innocent-sounding scam when she ordered some skincare products. The advert suggested that she would pay just £3.99 p&p for the products. However, the unscrupulous company set up an unauthorised direct debit and began taking money from her account. She managed to stop it, only after they had taken £90.00. Mary had recently recovered from a stroke and told us that the anger she felt after being conned 'nearly caused another one'.

We visited Mary in her home shortly after this had happened to her and spoke with her about many different methods used by fraudsters. She was advised on how to spot fraudulent activity so that she wasn't tricked out of money by such people again. Mary said she had learned a great deal about the ways people can be targeted from us. For example, she had never heard the term 'phishing' and was particularly interested to learn how she might detect a fraudulent email in the future.



She also learned that she should never feel rushed about parting with her money and that she should not worry about 'sounding rude'; that saying, 'No, thank you' was imperative and empowering, and that she should never feel too embarrassed to report a scam. It can happen to any one of us.

After our visit, it became of huge importance to Mary to 'keep an eye out' for her friends and neighbours and those at the local carers group where she volunteers. She said it was her 'duty as a citizen to help others avoid scams and the like'. A video of Mary's story is available on our website.

www.outreachsolutions.org.uk

“ I think it's vital to keep telling people, you can never keep telling them enough... Thank you very, very much on behalf of old people – we need you. ”

Mary

TAKING TACKLING FRAUD TOGETHER 2020 TO SCALE

Over the next three years we are committed to reaching and protecting more than one million vulnerable older people by replicating the success of the early Tackling Fraud Together 2020 programmes, and rolling it out nationally.

Tackling Fraud Together 2020 has already been attracting a range of partners from the public, private and the voluntary & community sectors.



Funding Model

The UK's largest credit reference agency, Experian, was the first organisation to support us and to contribute funding from its corporate social responsibility fund for our work. The first phase of our Nottinghamshire programme was funded by Experian and ran for six months between April and September 2016. This programme included 12 months of follow up activity, incorporating revisits and communication materials.

As a direct result of receiving the funding from Experian, we leveraged additional local contributions from Nottinghamshire Office of the Police & Crime Commissioner (OPCC) and Nottingham City Council (NCC) who supported our approach.

These match-funding elements facilitated additional fraud prevention activities, enabling us to focus on the most disadvantaged parts of the county and city and to reach a greater number of people,

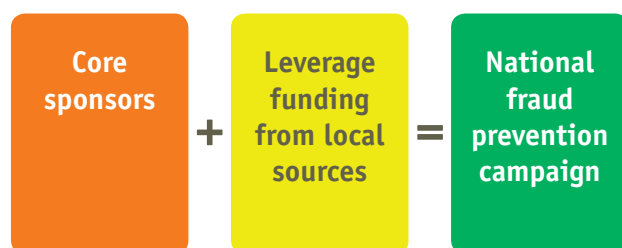
Following our success in Nottinghamshire, Experian provided further funding which helped deliver the programme across Glasgow and Leicestershire & Rutland. Again, the initial investment from Experian enabled us to leverage additional funds from Trading Standards Scotland for the Glasgow programme and Leicestershire County Council, Leicester City Council and The Midlands Fraud Forum for the work in Leicestershire.

“ Large amounts of money are lost through fraud;
a little investment will reduce this. ”

Jacqueline Ferguson-Lee, Victim Support

Cifas, the UK's largest cross-sector not-for-profit fraud prevention membership organisation, provided funding for a research project, where we worked with organisations and practitioners who support victims and vulnerable individuals. The data we provided for Cifas has contributed to the development of their Protective Registration scheme and Protecting the Vulnerable scheme. Both initiatives help to prevent fraudsters from using the details of vulnerable people to apply for products and services.

A small investment like this can make an enormous impact both for individuals and for wider communities.



Award Winning

In 2016 Outreach Solutions won the Nottinghamshire Police & Crime Commissioner's Partnership Award for bringing together private, public and third sector organisations to fight fraud.



Robert Smith and Caroline England receive the Partnership Award from Paddy Tipping, Nottinghamshire Police & Crime Commissioner.

“ With your support we have a
unique opportunity to support those
who are most vulnerable.
Join us and make a difference. ”

Sarah Jones, Chairperson, Outreach Solutions

TEAM UP WITH US

In order to enable us to roll-out the programme nationally, we are pro-actively seeking additional partners. We want to work with organisations who share our vision of crushing the con-artists and the increasingly sophisticated scammers, those who prey on our most needy and vulnerable citizens.



If you feel as strongly as we do about empowering individuals and local communities to;

Recognise / Reject / Report scams

then perhaps you would like to become one of our trusted partners.

All our partners will benefit from a highly visible campaign.

This will include positive publicity via marketing and materials which – thanks to our grassroots partners - will reach deep into community venues (where often media space cannot be bought). And this crucial information will directly reach the most difficult to reach audiences, through face to face conversations, leaflets, posters, presentation materials and banners.

We are dedicated to making a difference and protecting our most vulnerable citizens by rolling out our programme across all 43 police areas and reaching over one million people in the UK.

Our sponsorship options are varied and flexible. We always welcome innovative ideas and approaches and we would be very happy to talk with you about how you can become involved as a supporting partner.

To find out how you can team up with us to raise awareness and to help engage communities to combat fraud more effectively, contact us today.

“ The resources were visually strong and because some of the banks have already got Take 5 [branding], people recognised it. ”

Delivery Partner

“ People like Mary should be enjoying their retirement. They shouldn't feel ashamed of having been scammed, and neither should they live in fear of predatory con-artists.

At Outreach Solutions, we work to create a society where people can come together and tap into their local grassroots services, so that they can tackle fraud. At the end of the day, what we do is all about empowering people to protect themselves and one another – and you can't ask for more than that. ”

Ian Agnew, Director, Outreach Solutions



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“ We know about what goes on. We read it in the news and see it on the TV, but folk still get caught out. People need a talk like this on a yearly basis, so that they remember not to let their guard down and so that they can hear about all the new things they (the fraudsters) are trying. ”

Participant in Breathe Easy Hucknall Support Group, Nottinghamshire



“ This is a great concept and really hits the mark as a way of conveying challenging messages and changing social norms.”

Michelle Cracknell, CEO, The Pensions Advisory Service





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