

Dumfries and Galloway

# FINANCIAL HARM STRATEGY

This Financial Harm Strategy ensures that partners and agencies work collaboratively and efficiently to tackle financial harm in all its guises and wherever it occurs throughout our communities



# About Financial harm



## Financial harm working definition

“Financial harm is the risk of experiencing, or the actual perpetration of, financial abuse by whatever means, including theft, fraud, exploitation, pressure in connection with wills, property, inheritance or financial transactions, or the misuse or misappropriation of property, possessions or benefits.”

The methods used in the commission of financial crime are complex, varied and often extremely deceptive. People at risk of financial harm are not restricted to sectors of our community who might already be supported by agencies, indeed there may be many people who fall victim to financial harm who be otherwise unknown to agencies. Therefore the reach of this strategy is sufficiently wide and inclusive to ensure it engages with everyone within our communities.

Analysis of the problem in Dumfries and Galloway identified an upward trend in the commission of financial harm across the region. Whilst there is also an upward trend recorded in other areas of the country the impact and related fear of crime within smaller communities can often be more pronounced.

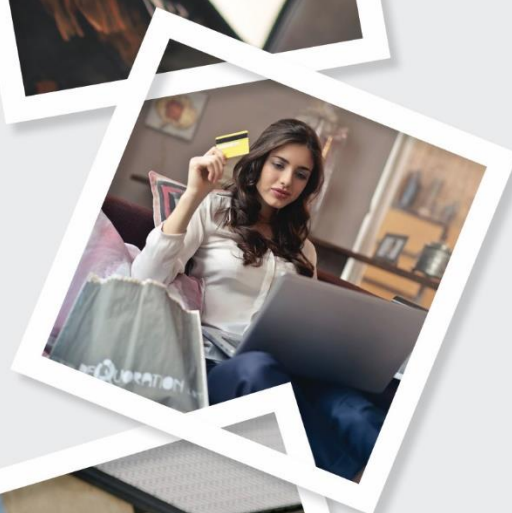
The modes of harm described on the following page highlights different modes of harm that have already been experienced in Dumfries and Galloway.



# Modes of Harm

Whilst not an exhaustive list, the following modes of harm have all been experienced in Dumfries and Galloway during 2017-2018, demonstrating the complexity of perpetration and the wide spectrum of people who may fall victim to harm within our communities.

- Electronic scams (internet and e-mail)
- Written correspondence / unsolicited mail
- Telephone call scams
- Personal cold-callers / Bogus workmen
- Social media scams
- 'Winning-ticket' scams
- Befriending for the purpose of committing crime
- Inter-familial abuse of trust
- Premeditated targeting of individuals at their home address
- Opportunistic crime within residential areas, town centres and shopping centres
- Sextortion scams
- Falsely claiming to be a friend/associate to acquire sensitive information
- Computer/TV/Telephone maintenance scams



# Community Planning

## Working Together

The Dumfries and Galloway Local Outcomes Improvement Plan 2017-2027 is a strategy aimed at making positive and tangible changes in our region. It defines the vision and principles under which partners will work collaboratively to deliver outcomes. The plan sets out a number of Outcomes and Improvement Actions which are designed to make a difference to people living in Dumfries and Galloway. This Financial Harm Strategy links directly to those outcomes.

## Our Vision

Our overarching Community Planning vision is 'working together to create an ambitious, prosperous and confident Dumfries and Galloway where people achieve their potential.'

## Our Principles

Our principles include working together to find ways of planning and delivering services in a better way that makes a real difference to people's lives.



A study undertaken by Dumfries and Galloway Council's Graduate Experience Employment Program 2016/17 indicated that local people were concerned about the increasing volume of nuisance telephone calls, unsolicited mail, email and door-step callers and the increasing risk of being caught out by scams.

# Our Outcomes

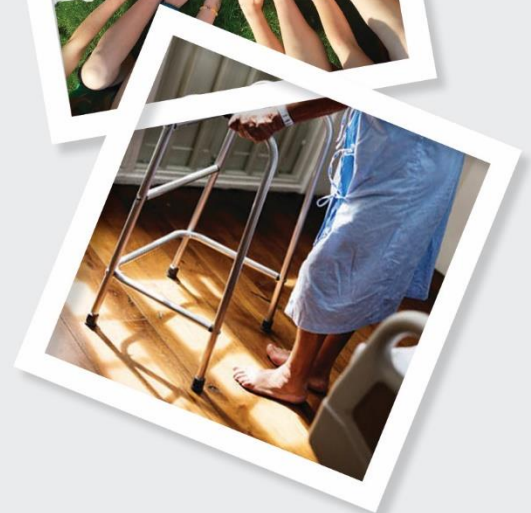
There are eight outcomes documented within the local Outcomes Improvement Plan 2017-2027.

This Financial Harm Strategy specifically links to three of those outcomes -

Outcome 3 – Health and wellbeing inequalities are reduced: Financial harm can and does have an impact on the emotional and mental wellbeing of victims. In older people it can affect personal confidence, happiness and the feeling of independence which in turn impacts upon health and quality of life.

Outcome 6 – People are safe and feel safe: This Financial Harm Strategy is focused on prevention of harm, protection of vulnerable people and enhancing resilience within communities and individuals to avoid becoming a victim of crime.

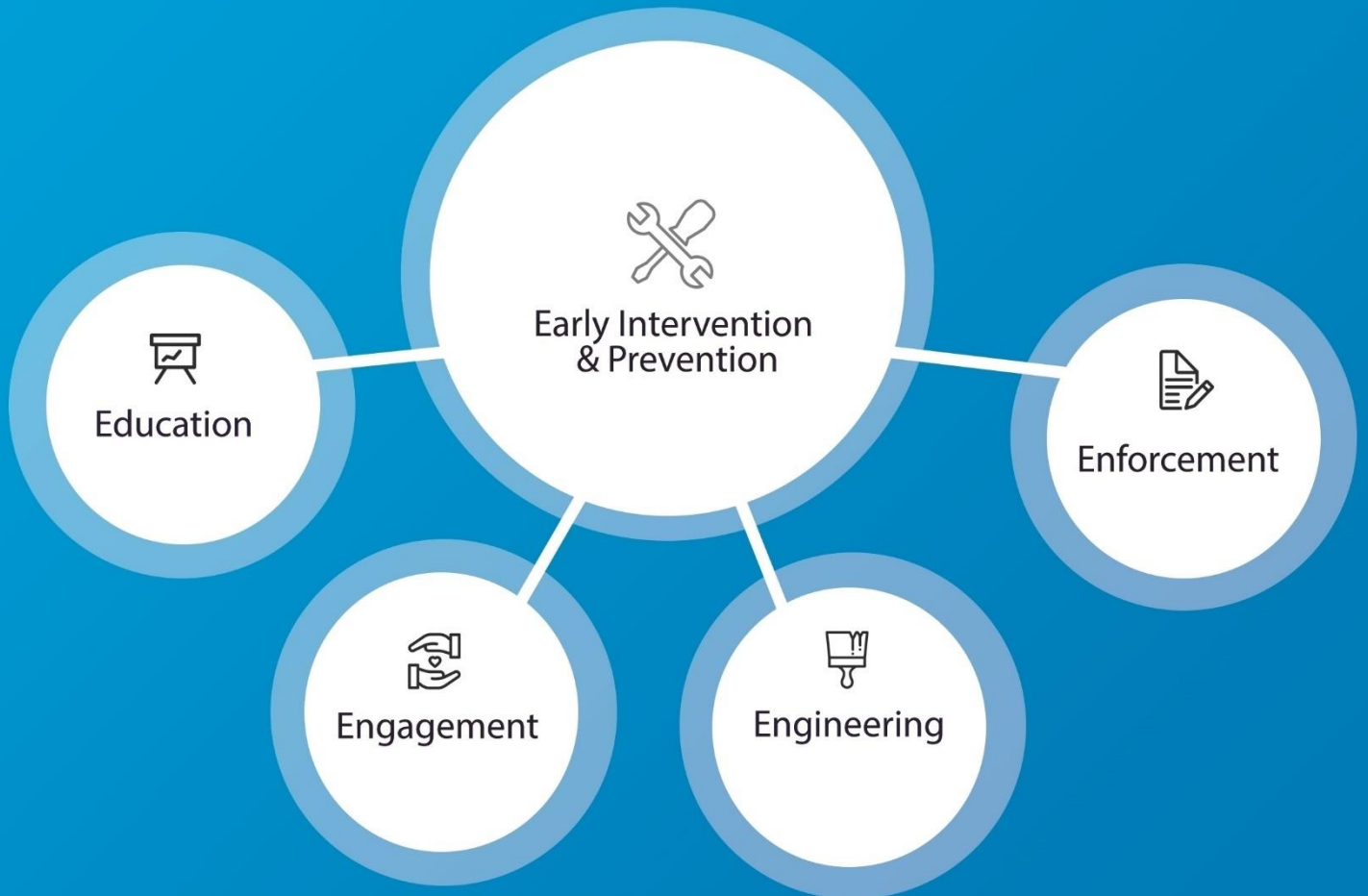
Outcome 8 – Individuals and communities are empowered: This Financial Harm Strategy encourages people to make a contribution to their community through promoting positive neighbourhoods where people look out for each other. It empowers people to work with organisations to make a difference in reducing crime and the fear of crime in their area. It promotes independence and resilience within communities to reduce the likelihood of harm occurring.



# Our Plan

The Financial Harm Strategy in Dumfries & Galloway will focus on five 'Es' under which objectives are defined and managed

## Five E's



# Early Intervention and Prevention

Optimising positive action at the first point of contact and ensuring facilities such as the Multi-Agency Safeguarding Hub act as a conduit through which agency action can be triggered. Ensuring partners can identify potential criminality and have a mechanism to report it quickly.

What we want to achieve	How we will achieve it
<p>To prevent harm occurring</p> <p>Criminals find it more difficult to commit crime in Dumfries and Galloway and are deterred from operating in the region</p>	<ul style="list-style-type: none"> <li>• Effective information sharing within agencies and partners to ensure early identification of risk and promote confidence around reporting, enhance safeguarding and prevent crime</li> <li>• Through effective communication and engagement, empower local communities to stay safe</li> <li>• Identify local social groups, support groups and forums which focus on the more vulnerable sectors of the community through which proactive messages and guidance can be disseminated</li> <li>• Remain flexible and adapt quickly to changing trends, methods of offending or targeted victim profiles locally and nationally.</li> <li>• Use analytical tools, intelligence, environmental scanning and information sharing to predict where harm may occur and take action to lower the likelihood of people falling victim</li> <li>• Promote a neighbourhood-watch ‘guardianship against crime’ initiative within local communities</li> <li>• Trigger plans in banks, public services, utility providers and local retailers to take action where criminality or harm is suspected</li> </ul>

What we want to achieve	How we will achieve it
Where harm does occur, respond effectively and efficiently	<ul style="list-style-type: none"> <li>• Robust protocols adopted in each agency to take decisive action at the first point of contact, ensure risks are identified, relevant information is captured and safeguarding implemented</li> <li>• A single multi-agency hub will collate potential concerns, assess risk, identify repeat victims and trigger victim-focused agency support</li> </ul>
Support victims who are harmed	<ul style="list-style-type: none"> <li>• Documented care plan put in place to reduce the fear of crime, improve wellbeing and reduce the likelihood of repeat victimisation</li> <li>• Free security survey offered regarding property, internet and banking security</li> <li>• Proactive engagement with other service providers (telephone providers, housing, banks etc.) to trigger the implementation of supportive measures to protect victims and prevent offending</li> <li>• Within the boundaries of GDPR raise awareness of financial harm with a responsible named person within the victim's family or immediate neighbourhood</li> <li>• Work in partnership with Criminal Justice and the Crown to ensure victims can provide evidence during criminal cases in a non-confrontational and supportive manner with due regard to victims' vulnerabilities, fear of crime and wellbeing</li> </ul>
Perpetrators in prison who have committed or who are at risk of committing offences involving financial harm take part in programmes aimed at reducing the likelihood of reoffending	<ul style="list-style-type: none"> <li>• Work in close partnership with the Scottish Prison Service to identify relevant perpetrators and related risk</li> <li>• Develop and deliver supportive programmes amongst those deemed to be at risk of reoffending</li> <li>• Share intelligence about modes of offending and known risks involving the perpetrator, their families or the wider community</li> </ul>





# Education

Raising awareness of financial harm and the associated risks through effective internal multi-agency communication and joint training.

What we want to achieve	How we will achieve it
<p>Staff within agencies are aware of how financial-harm is perpetrated. Staff are aware of associated risks and can identify potential victims and the early indicators of harm.</p>	<ul style="list-style-type: none"> <li>• Implementation of an effective internal communication strategy to raise awareness amongst staff in all key agencies and partner organisations which includes the early identification of potential risks and indicators of harm.</li> <li>• Internal communication strategy supported by dissemination of audience-relevant messages through team briefings</li> <li>• Participation in joint-agency training focused on the risks and impact of financial harm</li> <li>• Participation from relevant private sector organisations in joint training</li> <li>• Awareness amongst agencies of available technologies which can reduce the risk of internet and telephone scams, and securing access to those technologies for vulnerable people</li> </ul>
<p>Staff within agencies know how and where to raise concerns and are confident in doing so quickly</p>	<ul style="list-style-type: none"> <li>• Joint training and internal communication strategies will include policy and procedure around notification of concerns</li> <li>• Clearly understood lines of reporting will be evident within each agency</li> <li>• Each agency will implement guidance on taking immediate steps to safeguard, support and prevent crime where potential risks are identified.</li> </ul>

# Engagement

Providing support and information to vulnerable people, community groups and their families through a number of traditional and innovative channels, making best use of technology, social media and awareness campaigns.



What we want to achieve	How we will achieve it
<p>Maximise the reach of information and awareness within local communities through a high profile launch of the financial harm strategy with a focus on keeping people safe across Dumfries and Galloway</p>	<ul style="list-style-type: none"> <li>• Invite local press, radio and television media to cover the launch</li> <li>• Effective use of social media and agency websites</li> <li>• Poster campaign in places frequented by vulnerable people, public offices and local retailers</li> <li>• Raise awareness through elected members and community councils</li> </ul>
<p>Raise awareness amongst local communities about the methods used to commit crime, key prevention methods and what victims can expect from agencies when a crime does occur</p> <p>Ensure people within Dumfries and Galloway are informed about risks, feel safe and are best placed to avoid</p>	<ul style="list-style-type: none"> <li>• Develop a Public Protection Committee social media site for proactive messaging to local communities</li> <li>• Enhance accessibility to information by establishing links on existing agency websites</li> <li>• Identify social groups, support groups and forums associated with or attended by vulnerable sectors of the community through which proactive messages and guidance can be disseminated</li> <li>• Optimise reach through posters and leaflets in GP waiting rooms, hospitals, public buildings, citizens' advice offices, banks, day-centres, garden centres, supermarkets and other retailers</li> <li>• Encourage partners and utility providers to include relevant messages in correspondence and billing information</li> <li>• Pop-up themed public engagement activity at key locations to offer advice, share information and discuss concerns</li> </ul>
<p>Support victims who have been harmed or who may be at risk of being harmed</p>	<ul style="list-style-type: none"> <li>• Early recognition of risk and the impact that financial harm has on individuals and their families</li> <li>• Decisive action taken to report harm or the risk of harm through recognised multi-agency channels</li> <li>• Early intervention to safeguard where appropriate</li> <li>• Identify named point of contact for the individual</li> <li>• Early review of each case to determine the most appropriate lead agency and trigger an appropriate response to ensure long-term well-being</li> </ul>

# Engineering

Identifying opportunities to safeguard by design for individuals and within organisations.



What we want to achieve	How we will achieve it
Safeguarding by design	<ul style="list-style-type: none"><li>• Review of building security at identified locations</li><li>• Consideration of low-cost security measures such as door chains and peep-holes within dwellings occupied by vulnerable people</li><li>• Distribution of relevant leaflets and guidance booklets/toolkits amongst vulnerable people and groups</li><li>• Awareness amongst agencies of available technologies which can reduce the risk of internet and telephone scams, and securing access to those technologies for vulnerable people</li><li>• Promote best use of pre-agreed passwords which should be used by genuine callers from banks, utility companies and telecommunications companies etc. to reduce the likelihood of vulnerable people falling victim to scams</li><li>• Review of ATM security and waiting area/kiosk security within banks, building societies and other outlets to prevent and detect crime.</li></ul>
Accessibility to effective technology/funding	<ul style="list-style-type: none"><li>• Develop links with key personnel within utility, telecommunication and other service providers to ensure local awareness of available technologies, services and tools is kept up to date</li><li>• Consider available internal and external funding streams which may provide opportunities to acquire technologies for distribution amongst vulnerable people</li></ul>



# Enforcement

Heightening awareness amongst enforcement agencies, robust information sharing, intelligence gathering around criminals and their methods and development of trigger plans to maximise the disruption and apprehension of perpetrators.

What we want to achieve	How we will achieve it
Create a toxic operating environment for criminals in Dumfries and Galloway	<ul style="list-style-type: none"><li>• Robust training and awareness within agencies to maintain heightened readiness amongst staff</li><li>• Effective sharing, gathering and distribution of intelligence relating to known criminals and organised gangs who may seek to operate within Dumfries and Galloway</li><li>• Decisive investigative action at the first point of contact where a crime is suspected to have been attempted or has been committed</li><li>• Best use of modern investigative technologies, locally and nationally to optimise the identification of criminals</li><li>• Best use of joint-investigations where more than one agency can offer expertise and resource in the investigation of crime and in the support of victims</li><li>• Enhanced information sharing and agreed protocols with store security and radio-link operatives where suspicious activity is observed or anticipated</li><li>• Best use of joint working agreements and protocols with banks, building societies and other service providers to optimise early reporting, evidence collation and the identification of perpetrators</li></ul>
Perpetrators are brought swiftly to justice	<ul style="list-style-type: none"><li>• Instances of financial harm are treated as high priority</li><li>• Investigations are expedited efficiently and are overseen by a named supervisory officer</li><li>• Best use of legislative provisions around bail conditions, curfew and investigative liberation in support of victims, and where circumstances permit, ensure perpetrators appear before the court from police custody</li><li>• Liaison with the Procurator Fiscal to ensure that the consequence of harm within the community is reflected in sanctions and disposals for perpetrators at every stage of the justice process</li></ul>

# Measuring Success

How will we know if the strategy is effective?	How we will measure success?
<p>Heightening awareness amongst enforcement agencies, robust information sharing, intelligence gathering around criminals and their methods and development of trigger plans to maximise the disruption and apprehension of perpetrators.</p>	
<p>Partner agencies will be able to demonstrate clear paths of internal communication to promote staff awareness. Staff within each agency will be able to demonstrate knowledge of financial harm, indicators of risk and confidence around how and where to report concerns quickly</p> <p>Links evidence to the following 5'Es strands:            Education            Engagement            Early Intervention &amp; Prevention            Enforcement</p>	
<p>Each agency will be able to demonstrate clear procedures for supporting victims or potential victims of financial harm in meaningful and practical ways</p> <p>Links evidence to the following 5'Es strands:            Education            Engagement            Early Intervention &amp; Prevention            Engineering            Enforcement</p>	

How will we know if the strategy is effective?	How we will measure success?
<p>People within communities will be more aware of financial harm and the methods used by criminals to commit crime. People will feel safe, confident and empowered to avoid becoming a victim</p> <p>Links evidence to the following 5'Es strands:            Education            Engagement            Early Intervention &amp; Prevention            Engineering            People within communities will be more aware of financial harm and the methods used by criminals</p>	
<p>People within communities will identify potential vulnerable people within their immediate neighbourhood or families and will take steps to look out for each other to guard against crime</p> <p>Links evidence to the following 5'Es strands:            Education            Engagement            Early Intervention &amp; Prevention            Enforcement</p>	
<p>Staff within agencies are able to confidently apply relevant legislation, procedures and protocols to swiftly bring offenders to justice</p> <p>Links evidence to the following 5'Es strands:            Education            Early Intervention &amp; Prevention            Enforcement</p>	

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