



THE POLICE & CRIME COMMISSIONER FOR CLEVELAND

DECISION RECORD FORM

REQUEST: For Police and Crime Commissioner (PCC) approval.

Title: Fraud Financial Advocate funding

Executive Summary:

In August 2022 the Ministry of Justice (MOJ) provided additional funding to the PCC to support the local Victim Service. Following consultation with representatives from Safer Communities, it was agreed that £31,784 of the additional funding would be utilised to appoint a part-time Fraud Financial Advocate (FFA) with the aim of helping fraud victims recover their financial losses and to provide advice on how to reduce the risk of repeat victimisation – as detailed in [DRF 2022 -0021](#). The FFA Service was delivered for a pilot period between the 19th September 2022 and the 31st March 2023.

The aim of the role was to:

- Help victims of fraud recover their financial losses
- Reduce the risk of repeat victimisation
- Improve their physical and emotional welfare
- Improve levels of satisfaction with the services provided

An evaluation undertaken towards the end of the pilot period demonstrated that the role had been very successful in recovering financial losses. During the period evaluated 33 victims of fraud were supported, with 22 of those victims receiving either a full or part reimbursement, totalling £170,298. In addition to this two fraudulently obtained loans were cancelled, together valued at £32,500 meaning that the total financial benefit for victims of fraud was therefore £202,795. At the time of completing the evaluation 19 of the victims supported had claims outstanding. The total value of these claims was £831,906.

The evaluation also highlighted the success of the role in preventing repeat victimisation with 90% of those who completed the evaluation questionnaire stating that they were more aware of how fraudsters operated, and how to prevent themselves from becoming a victim of fraud in the future. During the pilot period two victims were re-contacted by fraudsters and asked for additional money. Both declined and spoke to the FFA for advice which demonstrates a reduction in repeat victimisation.

The MOJ funding for the FFA post was time limited and the pilot could not be extended through core victims' funding.

The role is to be reinstated for a pilot period of one year through Proceeds of Crime Act funding, with equal contributions from the OPCC and each of Cleveland's four Local Authority Trading Standards teams, thereby utilising funding seized from criminals by the police and courts to help recover victims' financial losses and also to prevent further victimisation.

The FFA role will assist vulnerable victims in pursuing compensation from banks, when there is evidence that they failed in their duty to protect their customers' accounts.

One FTE post will work 2.5 days North (Hartlepool and Stockton) and 2.5 days South (Middlesbrough and Redcar and Cleveland). The costings are set out below:

Salary 1 FTE @ 37 hours pw for 12 months (incl on costs) – one post North, one post South	£43,261
IT (Laptop and licences) x 2	£2,000
Case Management Licence	£500
Recruitment	£500
Mobile Phone x 2	£900
Mileage	£2,000
Overheads (utilities etc)	£1,000
Management fee	£4,000
Total	£54,161

Decision:

To approve £10,832.20 PCC Proceeds of Crime Act Funding for one FTE Fraud Financial Advocate role hosted within Safer Communities for a pilot period of one year.

The post will be joint funded with equal contributions from each of Cleveland's four Local Authority Trading Standards departments funded through their respective POCA funding streams.

OPCC Lead Officer: Sarah Wilson

Contractor Details (if applicable): Safer Communities

Implications:

Has consideration been taken of the following:	Yes	No	
Financial	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Legal	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Equality & Diversity	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Human Rights	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Sustainability	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
Risk	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

(If yes please provide further details below)

Decision Required – Supporting Information

Financial Implications: (Must include comments of the PCC's Chief Finance Officer where the decision has financial implications)

The (non-statutory) guidance around the how Proceed of Crime Account funding is used is 'a matter for each agency but incentive payments should be further used to drive up performance on asset recovery and, where appropriate, to fund local crime fighting priorities for the benefit of the community'.

I am therefore happy that the proposed use of the POCA funding is in line with the guidance and happy there is sufficient funding to be able to support the costs of this decision.

Legal Implications: (Must include comments of the Monitoring Officer where the decision has legal implication)

There are no legal implications arising.

Equality and Diversity Implications:

No equality and diversity issues have been identified.

Human Rights Implications:

No human rights issues have been identified.

Sustainability Implications:

An evaluation of the role will be undertaken towards the end of the pilot period to ascertain the impact which the role has made to victims within the Cleveland area in order to influence future funding decisions.

Risk Management Implications:

None identified

OFFICER APPROVAL

Monitoring Officer:

I have been consulted about the decision and confirm that financial, legal, and equalities advice has been taken into account. I am satisfied that this is an appropriate request to be submitted to the Police and Crime Commissioner.

Signed



Date 04.10.24

Police and Crime Commissioner:

The above request HAS my approval.

Signed

Matt

Date 07/10/2024