

# YOUR BUSINESS

## Business Fraud

In the present economic climate, cases of reported fraud appear to be on the increase. Although the police will endeavour to identify and deal with suspects, the investigation of fraud can have an impact on resources due to the fact that this type of crime may be complex and the evidence gathering procedures time consuming.

Businesses can reduce the



potential for becoming a victim of crime by adopting strict Risk

Management and Internal Policies which may include checking the validity of references of potential employees. In relation to internal budgets for external expenditure, this should be managed by more than one individual with multiple signatories in an effort to prevent abuse. The identity of new clients being verified and cleared funds being obtained prior to the release of goods.

In the event that you become a victim of crime, you can assist the

police investigation significantly by providing a detailed summary of the complaint, highlighting how the loss had occurred especially in the more complex matters.

Relevant documents and other evidence should be collated together with details of accountants, banks or third parties who may be able to assist with the investigation.

The initial information will assist us in assessing the nature of the complaint and determining whether it is a criminal or civil matter. It will also enable us to determine which department would be best placed to investigate the matter, thereby giving you the appropriate level of response at the earliest opportunity.

### Times are hard.....Make Fraud Hard for the criminals.....

The recession brings with the potential for otherwise honest businesses to resort to desperate measures and this, along with the criminal activity, can lead to an increase in figures of reported crime. It's therefore a time for businesses to take extra care when taking orders over the telephone. Our experience shows

that builders' merchants can be one of the hardest hit in these times. We particularly urge you to take extra precautions and be aware of your obligations under your Merchant Service Agreement with the banks.

**Some tips:** Be wary if a customer wants to pay with multiple credit cards, this can be an indication of cloned cards. View any card presented to you... seek ID at the point of delivery ....insist on presence to present payment...When they turn up, take details of the vehicle they are driving and check ID by asking to see driving licences.



Frauds are often dealt with by banks internally, and sometimes reported to police. For both organisations they are hugely time consuming, slow and difficult investigations. Please protect yourselves from becoming a victim in the first place.

**Spanish Lottery** scams are still continuing. Please pass on the message to family and friends, if it appears too good to be true, it probably is. Don't be tempted.



Ch Supt Richard Rowland  
Commander  
Western OCU

Hampshire Constabulary is divided into six geographical areas and I have the privilege to command the western part of Hampshire which covers the council areas of Test Valley, Eastleigh and the New Forest.

In this command are 700+ staff made up of 515 police officers, 63 PCSOs and 131 police staff that cover roles such as admin, finance, front offices and custody staff.

We are very fortunate to live in a low crime area and this year we have seen crime drop by a staggering 10% despite the recession and its associated pressures.

Each day across this whole area we have only 72 crimes on average, however this is still 72 more victims than I would like and with the help of all sections of the community, including the business community, I believe we can further drive this figure down.

Of concern is that at a time when crime is falling, some crimes are still rising, such as fraud and shop lifting, crimes which most affect businesses. The purpose of this new quarterly Business Community newsletter, is to engage you in the fight against crime and anti-social behaviour so that we can deliver the best possible service to you, and together make our area safer.

*Richard Rowland.*

The New Forest is split into three sectors in which there are 29 individual neighbourhoods managed by six sergeants. They are responsible for working pro-actively within their communities with partner agencies to help reduce crime and disorder. This work is something that is the responsibility of not only the police or statutory agencies working together, but also other key members of our communities, including the business sector.

Part of our work involves knowing who lives and works in our communities and what their experience of crime and disorder is. This will in part provide us with the opportunities to find solutions to either short or longer term problems.

While we work very closely with some businesses, particularly in town centres, we realise that some businesses have not had the opportunity to engage with us. We therefore don't know what your views or concerns are. We know you are busy people but, we would welcome your views about what is good and what is not so good in your area. Please let us have your views to help us provide you with a quality service. You can 'feedback' on any of the following email addresses:

- New Forest East [new.forest.east.snt@hampshire.pnn.police.uk](mailto:new.forest.east.snt@hampshire.pnn.police.uk)
- New Forest North [new.forest.north.snt@hampshire.pnn.police.uk](mailto:new.forest.north.snt@hampshire.pnn.police.uk)
- Totton and surrounding area [totton.snt@hampshire.pnn.police.uk](mailto:totton.snt@hampshire.pnn.police.uk)
- Lymington and surrounding area [lymington.snt@hampshire.pnn.police.uk](mailto:lymington.snt@hampshire.pnn.police.uk)
- New Milton and surrounding area [new.milton.snt@hampshire.pnn.police.uk](mailto:new.milton.snt@hampshire.pnn.police.uk)
- Ringwood and surrounding area [ringwood.snt@hampshire.pnn.police.uk](mailto:ringwood.snt@hampshire.pnn.police.uk)



Ch Insp Gary Cooper  
New Forest District  
Western OCU

### Business crime statistics for the New Forest. April-August 2008/2009

Overall crime in the New Forest is down by 3 per cent, however business-related crime is still of concern to us. By following some of the advice in this newsletter we can work together to reduce incidents of this nature.

Burglary (Commercial)		Shop theft (Shoplifting)		Making off without payment		Theft by Staff	
2008	2009	2008	2009	2008	2009	2008	2009
29	34	337	321	207	200	13	16

In the next edition of **YOUR BUSINESS**: We introduce your local Safer Neighbourhoods Sergeant and the area they cover; more crime prevention advice, information about the Counter Terrorism 'Prevent Agenda' and the important role you play in this.



To report anti-social behaviour and neighbourhood issues, call 101.



In an emergency, dial 999.





Ron Smith

As Crime Prevention Officer for the New Forest, I work with professional partners and the business community to provide advice on crime prevention and other community safety matters.

In today's economic climate, sustained criminal activity can have a serious impact and often devastating consequences for business continuity and indeed for the survival of your business. Ensuring your business is well informed about sensible day-to-day crime prevention is a two way exchange that can help you, help us, help your business

While the Borough is a safe place, it is acknowledged that the lack of accurate information can heighten the fear of crime, therefore I make no apologies when I inform you that across the Borough in the quarter from Oct to Dec 2007 -2008, there was significant rise in burglaries at business premises, shoplifting, fraud and forgery, and as we approach Christmas, we would be foolish to predict these figures will drop significantly, despite all our best efforts.

I therefore invite you to regularly review your security needs and make sure that your security measures are fit for purpose. Here is a 10 minute check list to help you to identify the areas where you may be vulnerable. It is not designed to cover all aspects of security, or for all premises types, but it will identify some common vulnerabilities. Answering all questions will help you identify your strengths and weaknesses.

If you wish to contact me for crime prevention advice, please email: [ron.smith@hampshire.pnn.police.uk](mailto:ron.smith@hampshire.pnn.police.uk) or phone 023 8067 4226.

## THE 10-MINUTE CHECKLIST

### Visitor access to your building



- Are visitors allowed entry to your building by appointment only?
- Do they have to report to a reception area before entry?
- Are visitors asked for proof of ID?
- Are they provided with visitors' badges?
- Are all visitors asked to sign in when they enter the building?
- Are visitors' badges designed to look different from staff badges?
- Are all visitors' badges collected from visitors when they leave the building?
- Does a member of staff accompany visitors at all times while in the building?
- Are the visitors' badges cross-checked against those issued?
- Does your staff wear ID badges at all times when in the building?

### Information security



- Do you lock away all business documents at the close of the business day?
- Do you have a clear-desk policy out of business hours?
- Do you close down all computers at the close of the business day?
- Are all your computers password protected?
- Do you have computer firewall and antivirus software on your computer?
- Do you regularly update this protection?
- Do you employ the principle of least privilege?
- Do you back up business critical information regularly?

### Personnel security checking

- It is important to prove the identity of potential new staff. You should see original documents and not photocopies and, where possible, check the information, explaining any gaps.
- During recruitment do you require:
- Full name?
- Current address and any previous addresses in last five years?
- Date of birth?
- National Insurance number?
- Full details of references (names, addresses and contact details)?
- Full details of previous employers, including dates of employment?
- Proof of relevant educational and professional qualifications?
- Proof of permission to work in the UK for non-British or non-European Economic Area (EEA) nationals?
- Economic Area (EEA) nationals?
- Proof of identity is vitally important, Passports, birth certificates, P45 can help to verify that.

### Communication



- Do you have a security policy or other documentation showing how security procedures should operate within your business?
- Is this documentation regularly reviewed and if necessary updated?
- Do you have a senior manager who takes responsibility for security within your business?
- Do you regularly meet with staff and discuss security issues?
- Do you encourage staff to raise their concerns about security?
- Are you a member of a local Business Watch or a similarly constituted group?
- Do you know your local community police officer or community support officer?
- Do you speak with neighbouring businesses on issues of security and crime that might affect you all?
- Do you remind your staff to be vigilant when travelling to and from work, and to report anything suspicious to the relevant authorities or police?

### Physical security of your building

- Are there good quality locks on all doors and windows at ground level?
- Are there good quality locks on each accessible door and window above ground level?
- Can internal doors be locked when left unattended for long periods?
- Are all fire doors alarmed?
- Do you nominate members of staff to check that all doors and windows are closed and locked at the end of the business day?
- If you have a burglar alarm are your staff familiar with the procedures for switching it on and off? (In order to reduce false alarms)
- Do you maintain good visibility around the perimeter of your building? e.g cutting back overgrown planting.
- Do you have adequate lighting around your building during the hours of darkness?



- Do you have your CCTV cameras regularly maintained?
- Do the CCTV cameras cover the entrances and exits to your building?
- Do you have CCTV cameras covering critical areas in your business, such as server rooms or cash offices? Do you store the CCTV images in accordance with the evidential needs of the police?
- Could you positively identify an individual from the recorded images on your CCTV system?

**What do your results show?** Having completed the checklist, you need to give further attention to the questions that you have answered 'no' or 'don't know' to. If you answered 'don't know' to a question, find out more about that particular issue to reassure yourself that this vulnerability is being addressed or needs to be addressed.

If you answered 'no' to any question then you need to address that particular vulnerability as soon as possible.

Where you have answered 'yes' to a question, remember to regularly review your security needs to make sure that your security measures are fit for purpose.

#### To start the process:

Contact other businesses in your neighbourhood, and trade associations that represent your business interests.

Set up a Warning, Advice and Reporting Point (WARP). These small-scale communication networks keep you up to date with the threats to your IT system.

Visit the website – [www.warp.gov.uk](http://www.warp.gov.uk) – for more information. Make use of public information about threats from crime and terrorism. The following websites are a good starting point too: [www.crimereduction.gov.uk](http://www.crimereduction.gov.uk) [www.businesslink.gov.uk](http://www.businesslink.gov.uk) [www.homeoffice.gov.uk](http://www.homeoffice.gov.uk) [www.mi5.gov.uk39](http://www.mi5.gov.uk39)