



20 YEARS OF  
FIGHTING FRAUD  
1998-2018



## Research. Educate. Collaborate.

Twenty years ago the idea of bringing together diverse voices – from the professions, finance, commerce, charities, the police, regulation, government and the public sector – to create a strongly multidisciplinary approach to tackling fraud was novel, to say the least.

Then came the Fraud Advisory Panel. As an independent body of volunteers we work together to overcome barriers and create a shared understanding and response. Every year we challenge old orthodoxies, shed new light and break fresh ground. Our truly remarkable achievements are testament to one thing – the tireless commitment of members and supporters, who give so generously of their expertise and energy.

The practical effectiveness of our pioneering multidisciplinary model also set an important and now widely copied example. The government's 2006 Fraud Review adopted this very approach to its own work, then applied it to the strategic fraud fighting body it created. For more than a decade, cooperative models have underpinned almost every significant practical innovation in fraud fighting.

As the Panel squares up to the shifting sands of its third decade, our founding ideal – that we are all stronger when we work together – is the one thing we are confident will never change.

# Fraud Advisory Panel 1998-2018

## Twenty years of progress

### 1997

ICAEW proposes an independent fraud forum and finds widespread support.

### 1998

The Fraud Advisory Panel opens its doors. Former SFO director George Staple is its first chair. We are among the first to warn of the dangers of 'internet fraud' and to publish detailed guidance. We immediately question current procedures in serious fraud trials, including the heavy burden placed on jurors and the low risk of conviction.

### 1999

Using published sources we estimate annual fraud losses at up to £5bn. Our survey of senior auditors and forensic accountants asks: *Why is management reticent to report fraud?*

### 2000

We call for urgent government action to: measure fraud losses; make fraud a police priority; clarify data protection in fraud investigations; reform serious fraud trials; improve fraud education and training; create a national anti-fraud commission. The crisis in police resourcing is highlighted (and not for the last time).

### 2001

Lord Justice Auld reviews the Criminal Courts of England and Wales and adopts almost all of our proposals for improving jury trials: sentencing discounts; indications for early guilty pleas; better training for judges; expert assessors to replace juries in some serious fraud trials. Our *Cybercrime survey* is published in collaboration with the CBI.

### 2002

We are among the first to highlight the harm fraud does to small and medium-sized enterprises, noting low levels of awareness and preparedness. Ground-breaking research – *Indications of fraud in SMEs* – informs our extensive preventative advice published in *Cybercrime: what every SME should know* and *Fighting fraud: a guide for SMEs*.

### 2003

Rosalind Wright becomes our new chair after six years as SFO director.

Identity fraud has become a scourge. *Identity theft: do you know the signs?* sets out our recommendations for action. A new seminar on identity fraud risk is so popular we repeat it in 2004. A new Criminal Justice Bill adopts most of the Auld Report's views on pre-trial procedures – which were themselves based on our 1998 recommendations.

### 2004

Our sustained campaigning bears even more fruit: the new national policing plan classifies fraud and money laundering by serious and organised crime as national policing priorities; the Home Office at last consults on a generic offence of fraud.

The inaugural Great Fraud Debate asks: are too many obstacles placed in the way of the prosecution in serious fraud cases? The event is so popular it becomes biennial.

### 2005

Our annual review highlights the devastating human cost of fraud, making us the first (again) to bring this issue to the attention of policymakers and the public.

An art and crime conference also breaks new ground, exposing the tricks of art crooks and highlighting the latest counter-measures.

We join the steering group to establish the UK Government's influential Fraud Review – the first comprehensive review of the nation's response to fraud.

## 2006

The Fraud Review's interim report confirms our long-held view that the state is failing in a basic duty: to offer citizens reasonable protection from crime. Underfunding of police investigations is the root cause. The final report goes on to endorse many of our most important proposals. Our long-running campaign for a legal definition and single substantive offence of fraud concludes successfully with the Fraud Act 2006.

## 2007

We sound the alarm on fraud and misconduct in academic and scientific research with a special conference and a new publication, *Fraud in research – is it new or just not true?*

## 2008

A new series of self-help factsheets for individuals and businesses, *Fraud facts*, includes: email and internet scams; identity fraud; fraud hotspots in smaller businesses; pre-employment screening; and investment scams. Six best-practice leaflets also help fraud investigators comply with data protection.

A new document, *Charity fraud*, draws attention to this threat and marks the beginning of our long-term commitment to raising fraud awareness and resilience in the sector.

## 2009

In the aftermath of banking failures, a recession and an MPs' expenses scandal, our annual review argues for the vital importance of restoring trust in business, finance and politics.

Ground-breaking new research into fraud in the charity sector results in a special report, *Breach of trust*, and a number of supporting events over subsequent years.

## 2010

*Fraud reporting: a shared responsibility* closely examines the obligations of UK listed companies to prevent, detect and report corporate fraud. Two stakeholder forums involve more than 50 business leaders and senior figures in law enforcement, regulation and professional services.

*Roskill revisited* considers how a unified fraud prosecution office and independent oversight body might yet improve fraud prosecution and facilitate a more coherent national anti-fraud strategy.

## 2011

We consider the nature and extent of *Fraud in local authorities: past, present and future*, and gauge changes in perception and practice.

*Investigating and prosecuting cases of serious and complex fraud* revisits another early and long-standing Panel concern, that the criminal justice system is not fit for purpose when prosecuting the most serious frauds.

## 2012

New UK-wide guidance explains how to give to charities safely, whether on the doorstep, in the street, or online.

We are among the first to spotlight the many fraud vulnerabilities inherent in the UK's system of company incorporation. An expert roundtable is convened and its proceedings published as *Abuse of company incorporation to commit fraud*. Thirteen improvements are recommended to the government.

## 2013

Our biggest project to date: a comprehensive review of existing routes to financial redress for fraud victims. This hitherto neglected area is part of the UK's national strategy to reduce fraud (Fighting Fraud Together). Our findings form a series of six booklets, *Obtaining redress and improving outcomes for the victims of fraud*.

## 2014

Ros Wright retires as chair after more than 11 years. Our new chair is David Kirk, former chief criminal counsel at the Financial Services Authority and director of the Fraud Prosecution Service.

We are disappointed to see the National Fraud Authority disbanded just five-and-a-half years after it was created.

## 2015

We start work with the Charity Commission on a major event to boost the sector's fraud defences. The result is our first national charity fraud conference. Summary proceedings are published as *Tackling fraud in the charity sector – making your money count*.

## 2016

*The Fraud Review – ten years on* carefully reviews a decade of progress in fighting fraud but laments that 'in many of the main problem areas identified by the Fraud Review, progress has been modest, patchy, non-existent or reversed'.

Our first charity fraud conference exceeds expectations, leading to a second in 2016. This time we start with the first ever charity fraud awareness week. A cheeky campaign slogan – 'Do you use the F word?' – encourages frank discussion of fraud risk.

Summary proceedings are published as *Tackling fraud in the charity sector – prevention is better than cure*.

**2017**

*Businesses behaving badly – fraud, corporate culture and ethics* argues that businesses must do much more to set a good ethical example to society at large and to create workplace cultures that promote and reward ethical behaviour.

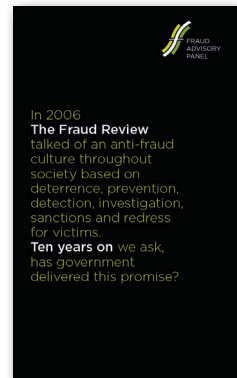
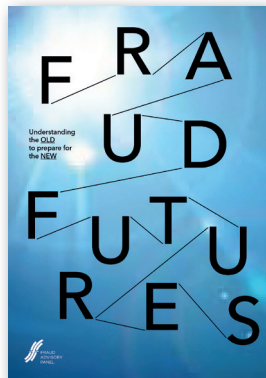
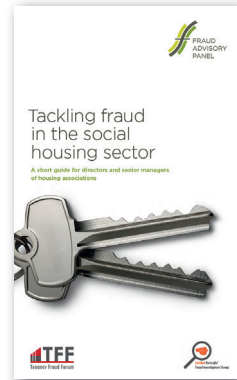
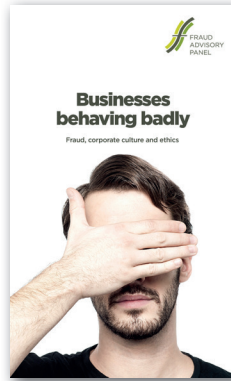
The second charity fraud awareness week urges everyone to 'look out, listen out, and speak out, to keep charity fraud out'. We help establish the inaugural Charities Against Fraud awards.

A future fraud professionals network launches to help new professionals and students to get their counter-fraud careers started and then to develop their skills. A new Cyber Fraud Research Unit aims to advance our understanding of the legal response to cyber fraud and related matters.

**2018**

Charity fraud awareness week goes international. New research is commissioned to investigate how euphemisms shape public perceptions of the seriousness of fraud.

In *Fraud futures: understanding the old to prepare for the new*, six leading thinkers consider the threats emerging from new technologies and together they paint a chilling picture.



## Five good reasons to become a member

1. Keep up to date **with the latest skills, trends and developments.**
2. Share information, experiences and ideas **at conferences, courses and events.**
3. Use our Future Fraud Professionals Network **to begin your career and then develop your skills.**
4. Work with like-minded people **on innovative fraud-fighting initiatives.**
5. Be part of an expert and influential voice **campaigning on the anti-fraud challenges of our times.**

**Any individual, company or organisation with an interest in the prevention, detection, investigation and prosecution of fraud and financial crime can join.**