

Introduction

Fraud is a serious threat to every organisation, charities included. In fact, it is estimated to cost UK charities more than £2bn a year. With reported fraud increasing at an alarming rate it is vital for charities of all shapes and sizes to protect their income and assets by building strong defences.

Charity Fraud Awareness Week promotes openness and honesty about fraud. It brings together everyone involved in the charity and not-for-profit sectors to raise awareness and share good practice in tackling fraud and financial crime.

The campaign offers you and your organisation the opportunity to take part in internationally co-ordinated efforts to inform charities and the general public about:

- common types of charity fraud
- how to spot the warning signs
- how to protect charities, donors, funders and beneficiaries
- how to report charity fraud to law enforcement and regulators.

In the UK the week is led by the *Charities Against Fraud* partnership of over 40 charities, regulators, professional representative bodies and other not-for-profit stakeholders working together to combat fraud against charities. This includes the Charity Commission for England and Wales, Charity Commission for Northern Ireland, Fraud Advisory Panel, Charity Finance Group, Foundation for Social Improvement, ICAEW, NCVO, Office of the Scottish Charity Regulator, as well as charities such as Oxfam, Macmillan, British Council and Help for Heroes.

**We are stronger when we work together to keep
#CharityFraudOut**

Campaign timeline

The campaign will run between Monday 22 October and Friday 26 October 2018. Each day will have one or more specific themes:

Monday 22 October	Cyber-fraud Current and emerging charity fraud threats
Tuesday 23 October	Grant fraud Due diligence and partnership working
Wednesday 24 October	Donation fraud Legacy fraud
Thursday 25 October	Insider fraud
Friday 26 October	Moving money safely

The hashtag for the campaign is **#CharityFraudOut**

How to get involved

Join us in raising awareness of fraud risks and counter-fraud best practice within the charity and not-for-profit sectors.

- Join the conversation at **#CharityFraudOut**
- Organise some activities aimed at your staff and volunteers, members and beneficiaries, donors and supporters, customers and clients
- Enter the Charities Against Fraud Awards 2018
- Watch, listen and share our short e-learning resources
- Read, enact and share our practical helpsheets
- Download and use our other free resources.

All campaign materials are free to download from
<https://www.fraudadvisorypanel.org/charity-fraud/get-involved/>

Campaign assets

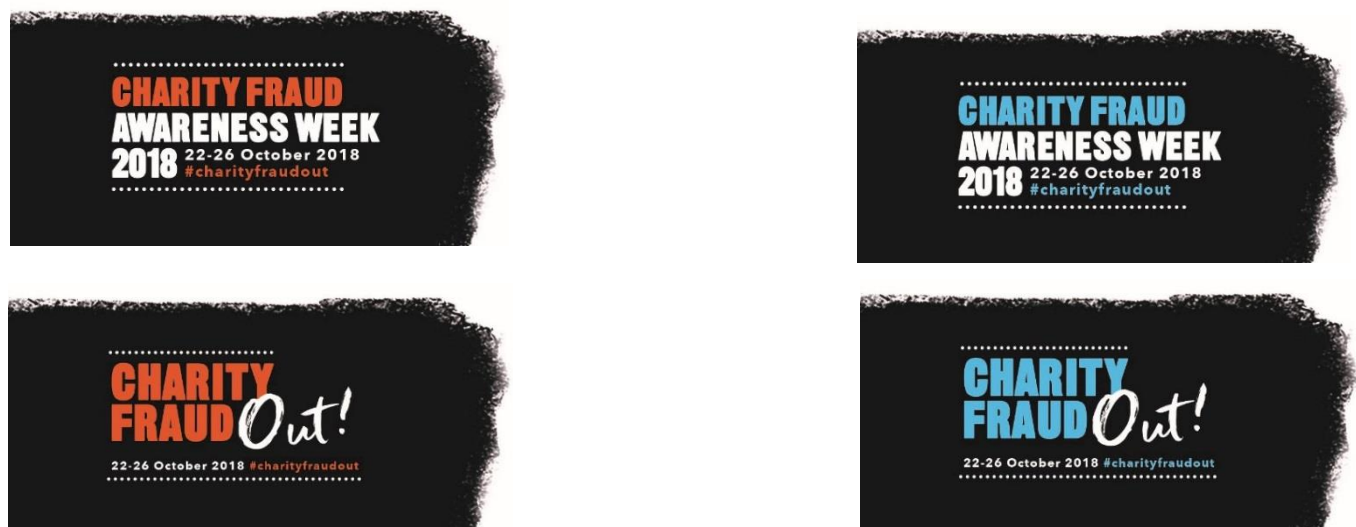
Campaign colours

COLOURS	CMYK	RGB	WEB
Blue	C0 M60 Y100 K0	R0 G177 B235	00B1EB
Orange	C80 M0 Y0 K0	R239 G125 B0	EF7D00

Web banners (975 x 385)



Twitter banners (1200 x 680)



Social media

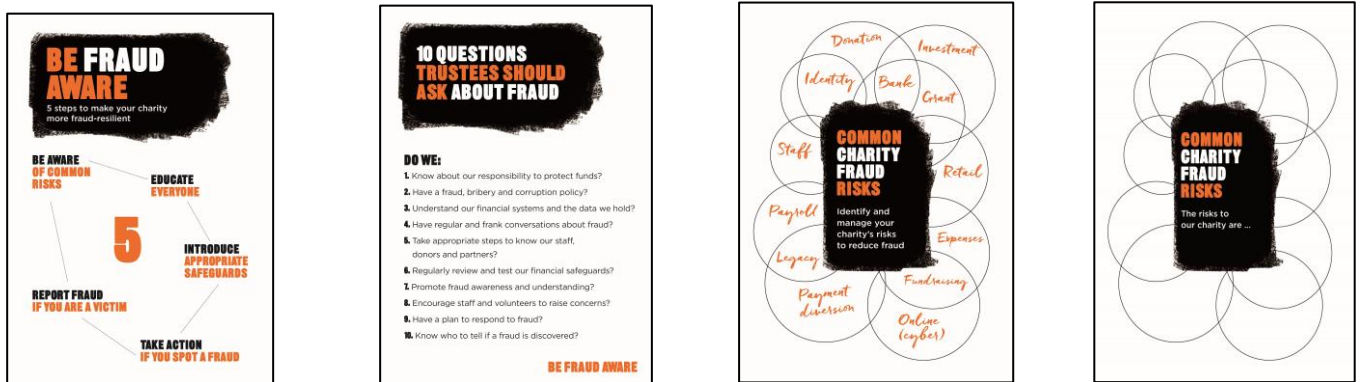


Posters

Posters are editable (so you can add your own logo) and can be scaled to fit any metric size up to A2.



Infographics



Suggested tweets

We have created a wide range of suggested tweets for this campaign. These match our daily themes and are not time-sensitive.

Please tailor these to suit your own in-house style, messaging preferences and/or communications guidelines. Or write your own content which is on-message.

Please remember to include #CharityFraudOut in all your posts. This will enable us to count them in our campaign evaluation.

Anytime: generic posts

[Insert organisation name] is proud to support Charity Fraud Awareness Week 2018. Working together to keep #CharityFraudOut

We're in! Are you in too? We are stronger when we work together to keep #CharityFraudOut

Fighting fraud is a job for everyone, everywhere #CharityFraudOut

Do you talk about fraud? Here are 10 questions all charity trustees & managers should ask #CharityFraudOut [recommended infographic: <http://bit.ly/2x1tG6w>]

Reduce fraud by identifying your charity's key risks & mitigating them #CharityFraudOut [recommended infographic: <http://bit.ly/2wZhbZN>]

10 tips from @ScotCharityReg to help protect your charity from fraud and cybercrime <http://bit.ly/protectyourcharity10tips> #CharityFraudOut

Monday 22 October: cyber fraud

Don't become a victim of ransomware! Install software & anti-virus updates & back up your data regularly #CharityFraudOut

Be wary of links or open attachments in unsolicited emails or text messages to keep #CharityFraudOut Watch this 2 min video for more tips <http://bit.ly/thelittleguidetophishing>

Keep #CharityFraudOut by following these simple steps to improve your charity's cyber security quickly, easily & at low cost <http://bit.ly/smallcharityguideinfographic>

Educate your staff & volunteers about the risks of using public WiFi for charity business. Watch this 2 min video to keep #CharityFraudOut <http://bit.ly/thelittleguidetosafewifi>

Do you know how quickly common passwords can be cracked? Go here to check <http://bit.ly/howsecureisthepassword> Improve password security by using #ThreeRandomWords, numbers & symbols #CharityFraudOut

If you are suffering a live cyber-attack call @actionfrauduk 24/7 for advice & assistance on 0300 123 2040 #CharityFraudOut

Tuesday 23 October: grant fraud / due diligence and partnership working

Fraud-proof your grant scheme with controls to assess & monitor the application, project & payments #CharityFraudOut

Funders should speak to other funders, share concerns & pool intelligence & insights on how a particular sector or organisation is performing to keep #CharityFraudOut

Partnership agreements are good practice & should cover the essentials: roles, responsibilities, deliverables, funding & monitoring #CharityFraudOut

Perform due diligence on all third-party fundraisers to get to know them better #CharityFraudOut

Wednesday 24 October: donation and legacy fraud

Criminals sometimes make small donations (£1) to charities to test stolen credit cards. Regularly review transactions to spot unusual income patterns #CharityFraudOut

Be wary of donations that are anonymous, for unusually small/large amounts, or have strange conditions attached to them #CharityFraudOut

It is okay to say no to suspicious donations to keep #CharityFraudOut

Thursday 25 October: insider fraud

Create a workplace culture where fraud is never acceptable & everyone knows it. Together we can keep #CharityFraudOut [recommended infographic: <http://bit.ly/2x2gwWS>]

Don't turn a blind eye to staff & volunteers who don't follow the rules #CharityFraudOut

Make sure you have a simple, hassle-free way for staff and volunteers to raise concerns. It should be easy to access & use by everyone, everywhere #CharityFraudOut

Friday 26 October: moving money safely

Using cash couriers to transfer money overseas is risky business. Don't let your money fall into the hands of criminals #CharityFraudOut

Always check changes to bank details with the person or organisation directly – using known contacts – before making a payment. Watch this 2 min video for more tips #CharityFraudOut <http://bit.ly/avoidingpaymentfraud>

Don't be rushed & pressured into moving money urgently. Fraudsters often use this tactic. @TakeFive, stop & think to keep #CharityFraudOut

Planned activities

Here are some of our planned activities for the week that you may wish to attend, support or use. All are offered free or on a non-commercial basis.

Fighting fraud on all fronts: changing the global conversation on effective fraud awareness and prevention

Available online from 09:30 onwards Monday 22 October

Listen to a pre-recorded webinar with international regulators and counter fraud charity professionals about the current challenges facing the sector.

Cyber-fraud

e-learning resource

Available online from 09:30 onwards Monday 22 October

Learn more about improving your charity's online security with the National Cyber Security Centre in this short pre-recorded webinar.

Charities against fraud awards ceremony

17:00 Monday 22 October at Moore Stephens, 150 Aldersgate St London EC1A 4AB

Winners will be announced. All entrants will be invited to join leading figures from the counter fraud and charity sectors for the awards ceremony and drinks reception. To attend register at <http://bit.ly/CharitiesAgainstFraudAwards2018>



Supported by [MOORE STEPHENS](#)

Grant fraud

helpsheet

Available online from 00:01 onwards Tuesday 23 October

Get to know your grant-holders better with this practical guide and checklist.

Due diligence and partnership working

e-learning resource

Available online from 09:30 onwards Tuesday 23 October

Learn more about the importance of getting to know your staff, donors and partners better in this short pre-recorded webinar.

Donation fraud

helpsheet

Available online from 00:01 onwards Wednesday 24 October

Get to know your donors better with this practical guide and checklist.

Legacy fraud

helpsheet

Available online from 00:01 onwards Wednesday 24 October

Learn more about legacy fraud and how to prevent it with this practical guide and checklist.

Donation and fundraising fraud

e-learning resource

Available online from 09:30 onwards Wednesday 24 October

Learn more about reducing the risks of donation and fundraising fraud in this short pre-recorded webinar.

Live Cyber security for charities seminar

09:00 – 11.00 Wednesday 23 October at The Clubhouse London, 1 Angel Court, London, EC2R 7HJ

raffingers 
chartered certified accountants

This free seminar will help charities and not-for-profits become more familiar with cyber threats and solutions.

To attend register at: <http://bit.ly/raffingerscybersecurityseminar>

Insider fraud

helpsheet

Available online from 00:01 onwards Thursday 25 October

Get to know your staff and volunteers better with this practical guide and checklist.

Insider fraud

e-learning resource

Available online from 09:30 onwards Thursday 25 October

Learn from one charity's experience of insider fraud about how to put prevention into practice with the Charity Commission and Amnesty International in this short pre-recorded webinar.

Moving money safely

helpsheet

Available online from 00:01 onwards Friday 26 October

Learn more about how to move charity funds safely online and in person with this practical guide and checklist.

Banking fraud

e-learning resource

Available online from 09:30 onwards Friday 26 October

Learn more about banking fraud and the practical measures banks put in place to protect charity money in this short pre-recorded webinar.

Live Q&A with a panel of charity fraud experts (available on demand afterward)

webinar

12:00 to 13:00 Friday 26 October

Put your questions to our experts for practical tips and hints on how to reduce fraud within your charity. Register at <http://bit.ly/askacharityfraudexpertevent>

To access these resources, go to

<https://www.fraudadvisorypanel.org/charity-fraud/planned-activities/>

Charities Against Fraud Awards

#CharitiesAgainstFraudAwards2018

The Charities Against Fraud Awards are specifically designed to recognise excellence in tackling fraud within the charity sector.

The focus of the awards is on pro-active prevention and deterrence including (but not limited to): cyber-fraud, donation fraud, due diligence and partnership working (including grants), insider fraud, and moving money safely.

Why enter?

- Showcase your excellence in tackling fraud
- Benchmark your charity's efforts
- Share best practice knowledge with others in your sector
- Join industry leaders and celebrate the effort you put in
- Win a half-day counter fraud workshop

Key dates for the diary

- Entry deadline: Friday 28 September 2018 at 17:00
- Shortlist announcement: Monday 08 October 2018
- Awards ceremony: Monday 22 October 2018

Award categories

1. *Large charity*: UK-registered charity with an annual income in excess of £250,000 in 2017/18
2. *Small charity*: UK-registered charity with an annual income less than or equal to £250,000 in 2017/18

For further details and to enter, go to

<http://bit.ly/CAF Awards2018>



Counter Fraud Specialist Training Course **12 free places for charity staff**

The first steps taken when fraud is suspected can have a huge impact on the outcome of any subsequent action. The Accredited Counter Fraud Specialist (ACFS) course equips delegates with the necessary skills and knowledge to enable an effective investigation to take place.

Crowe is delighted to offer 12 places free-of-charge on an Accredited Counter Fraud Specialist course, starting in January 2019. The course is delivered in partnership with QuestGates Ltd, a leading firm of specialist loss adjusters, and is accredited by the University of Portsmouth, carrying 40 Level 4 Higher Education credits. Training will be delivered by an Accredited Counter Fraud Trainer over eight two-day modules, which will run one per month at Crowe's central London office.

What's covered?

- The law relating to fraud
- Investigation law and procedure
- Evidence gathering
- Investigative interviewing
- Attending court and giving evidence

Who should be nominated?

- Charity staff who have a responsibility to respond and react to a suspicion of fraud, whether from an internal or external source
- The law covered will relate to that in England and Wales, so nominations should be made for staff who will be applying that law in their work.

Conditions

1. The nominating charity should not have already benefited from a free place on an ACFS course.
2. Nominations should be accompanied by a short description of why the charity should benefit from a free place (not more than 150 words). This will be used to decide who will receive a place in the event of more than 12 nominations being received.
3. The closing date for nominations is Friday 02 November 2018.
4. Crowe accepts no liability in the event of the course or individual course modules being changed or cancelled.

For further details and to nominate a delegate, email

natalie.nova@crowe.co.uk

Other resources

We have compiled a selection of free resources that might be helpful in preparing your own counter fraud initiatives and activities.

Current and emerging threats (general guidance)

Charity Fraud Awareness Week (2017) e-learning resource: *Reporting fraud*

<https://www.fraudadvisorypanel.org/resources/reporting-fraud-e-learning-resource/>

Charity Commission and Fraud Advisory Panel (2018): *Tackling charity fraud: prevention is better than cure*

<https://www.fraudadvisorypanel.org/wp-content/uploads/2018/03/Tackling-Charity-Fraud-Summary-Report-Web-March2018.pdf>

Charity Commission and Fraud Advisory Panel (2018): *Tackling charity fraud: checklist*

<https://www.fraudadvisorypanel.org/wp-content/uploads/2018/03/Tackling-Charity-Fraud-Checklist-March2018-1.pdf>

Charity Commission and Fraud Advisory Panel (2016): *Tackling charity fraud: a summary of conference proceedings*

<https://www.fraudadvisorypanel.org/wp-content/uploads/2016/02/Tackling-fraud-in-the-charity-sector-conference-summary-February-2016.pdf>

Charity Commission and Fraud Advisory Panel (2016): *Top tips for preventing, detecting and responding to fraud: a checklist*

<https://www.fraudadvisorypanel.org/wp-content/uploads/2018/07/Top-Tips-for-Preventing-Detecting-and-Responding-to-Fraud-A-Checklist-February-2016.pdf>

Charity Finance Group: *Counter fraud pledge*

<https://cfg.org.uk/fraudpledge>

Charity Finance Group (2017): *The charities counter fraud checklist*

https://cfg.org.uk/userfiles/documents/CFG%20resources/CFG%20Publication/CFG243_Small_Charities_Checklist.pdf

Charity Finance Group (2017): *Small charities guide to preventing fraud*

https://cfg.org.uk/userfiles/documents/CFG%20resources/CFG%20Publication/CF240_Small CharitiesGuide.pdf

Metropolitan Police Service (2018): *Little book of big scams*

<https://www.met.police.uk/SysSiteAssets/media/downloads/central/advice/met/fraud/the-little-book-of-big-scams.pdf>

Scottish Charity Regulator (2018): *Fraud: reducing the risks in your charity*

https://www.oscr.org.uk/media/3167/v10_fraud-how-to-reduce-the-risks-in-your-charity.pdf

Take Five to Stop Fraud: *Free advice, toolkits and videos to prevent financial fraud*

<https://takefive-stopfraud.org.uk/>

Cyber-fraud

Charity Fraud Awareness Week (2017) e-learning resource: *Identity fraud*

<https://www.fraudadvisorypanel.org/resources/identity-fraud-e-learning-resource/>

Action Fraud (2017): *What to do if you are suffering a live cyber-attack: A guide for businesses, organisations and charities*

<https://actionfraud.police.uk/sites/default/files/Action%20Fraud%20cyber%20attack%20leaflet%204pp%20A5.pdf>

Metropolitan Police Service: *Little book of cyber scams*

<https://www.met.police.uk/SysSiteAssets/media/downloads/central/advice/met/fraud/little-book-of-cyberscams.pdf>

Metropolitan Police Service: *The little leaflet of cyber mistakes*

<https://www.met.police.uk/SysSiteAssets/media/downloads/central/advice/met/fraud/little-leaflet-of-cyber-mistakes.pdf>

National Cyber Security Centre (2018): *Cyber security: small charity guide*

<https://www.ncsc.gov.uk/guidance/cyber-security-small-charity-guide-pdf-download>

National Cyber Security Centre (2018): *Cyber security: small charity guide: infographic*

<https://www.ncsc.gov.uk/guidance/cyber-security-small-charity-guide-infographic-summary>

National Cyber Security Centre (2018): *Cyber threat assessment: UK charity sector*

<https://www.ncsc.gov.uk/guidance/cyber-threat-assessment-uk-charity-sector>

Scottish Charity Regulator (2018): *Cybercrime factsheet*

<https://www.oscr.org.uk/media/3169/v31-cybercrime-factsheet.pdf>

Free tools from the Global Cyber Alliance

DMARC: an email authentication standard that helps users and organisations protect their email domains from spoofers, spammers and phishing attacks. To ensure DMARC is effective both the sending and receiving organisation should have it configured correctly.

More information: <https://dmarc.globalcyberalliance.org/>

Setup guides: <https://dmarcguide.globalcyberalliance.org/#/>

Quad9: is a service that protects users from accessing known malicious websites while providing robust security protections, high performance and privacy. If Quad9 detects a site is infected, it is blocked from access.

More information and an easy setup guide: <https://quad9.net/>

Grant fraud / due diligence and partnership working

Charity Fraud Awareness Week (2017) e-learning resource: *Bribery and corruption*

<https://www.fraudadvisorypanel.org/resources/bribery-corruption-e-learning-resource/>

Charity Commission, Fraud Advisory Panel and Moore Stephens (2018): *Tackling charity fraud: good practice case study (Saga Charitable Trust)*

<https://www.fraudadvisorypanel.org/wp-content/uploads/2018/03/Tackling-Charity-Fraud-Case-Study-Saga-March2018.pdf>

Charity Commission (2011): *Compliance toolkit: protecting charities from harm: chapter 2 due diligence, monitoring and verifying the end use of charitable funds*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/677252/Chapter2new.pdf

Charity Commission (2011): *Risk assessment checklist*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/550693/Tool_5.pdf

Charity Commission (2011): *Know your partner – key issues to think about*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/550697/Tool_8.pdf

Charity Commission (2011): *Verification of proposed partner – form template*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/550698/Tool_9.pdf

Charity Commission (2011): *Outline partnership agreement*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/550699/Tool_10.pdf

Charity Commission (2011): *Grant monitoring report – declaration by partner organisations*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/550700/Tool_11.pdf

Charity Commission (2011): *Monitoring visit checklist*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/550701/Tool_12.pdf

Charity Commission (2011): *Options for on-site inspections*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/550702/Tool_13.pdf

Charity Commission (2011): *Monitoring visit log*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/550703/Tool_14.pdf

Charity Commission (2011): *Project monitoring checklist*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/550704/Tool_15.pdf

Charity Commission (2011): *Due diligence – core principles*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/550705/Tool_16.pdf

Donation and legacy fraud

Charity Fraud Awareness Week (2017) e-learning resource: *Fundraising fraud*

<https://www.fraudadvisorypanel.org/resources/fundraising-fraud-e-learning-resource/>

Charity Commission (2011): *Holding, moving and receiving funds safely in the UK and internationally*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/691191/Chapter4new.pdf

Charity Commission (2011): *Checklist for donations received from outside the UK*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/571773/Chapter4_Tool2.pdf

Charity Commission (2011): *Know your donor – key questions*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/550694/Tool_6.pdf

Charity Commission (2011): *Suspicious donations log template*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/550696/Tool_7.pdf

Fraud Advisory Panel, GoFundMe and GetSafeOnline (2017): *Giving safely: a guide to donating through crowdfunding*

<https://www.fraudadvisorypanel.org/wp-content/uploads/2017/10/Giving-Safely-Crowdfunding-WEB-Oct17.pdf>

Fraud Advisory Panel and others (2017): *Giving safely: a guide to donating to UK charities*

<https://www.fraudadvisorypanel.org/wp-content/uploads/2017/10/Giving-Safely-WEB-Oct17.pdf>

Insider fraud

Charity Fraud Awareness Week (2017) e-learning resource: *Insider fraud*

<https://www.fraudadvisorypanel.org/resources/insider-fraud-e-learning-resource/>

Charity Commission (2018): *Case studies of insider fraud in charities*

<https://www.gov.uk/government/case-studies/case-studies-of-insider-fraud-in-charities>

Charity Commission (2018): *Focus on insider fraud: research report*

<https://www.gov.uk/government/publications/focus-on-insider-fraud-in-charities/focus-on-insider-fraud-research-report>

Charity Commission, Fraud Advisory Panel and Moore Stephens (2018): *Tackling charity fraud: good practice case study (SAFERjobs)*

<https://www.fraudadvisorypanel.org/wp-content/uploads/2018/03/Tackling-Charity-Fraud-Case-Study-SAFERJobs-March2018.pdf>

SAFERjobs

<https://www.safer-jobs.com/>

Moving money safely

Charity Commission (2011): *Holding, moving and receiving funds safely in the UK and internationally*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/691191/Chapter4new.pdf

Charity Commission (2011): *Practical advice on operating bank accounts*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/571772/Chapter4_Tool1.pdf

Charity Commission (2011): *Using intermediaries – risk management checklist*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/571774/Chapter4_Tool3.pdf

Charity Commission (2011): *Using intermediaries – financial controls checklist*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/571781/Chapter4_Tool4.pdf

Charity Commission (2011): *Physical cash transfers – checklist of key controls*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/571782/Chapter4_Tool5.pdf

Charity Commission (2011): *Cash courier agreement form*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/571783/Chapter4_Tool6.pdf

Charity Commission (2011): *Cash payments record form*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/571785/Chapter4_Tool7.pdf

Charity Commission (2011): *Using other charities or NGOs to transfer funds outside the UK – checklist*

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/571786/Chapter4_Tool8.pdf
