National Investigations Conference

THURSDAY 25TH MAY

General Stream

Welcome

Brought to you by…

OXFORD investigation service

Supported by: NIOG

And this year also supported by:

TFF Tenancy Fraud Forum

ITS Training · iFB INTEC FOR BUSINESS

National Investigations Conference

Exhibitors

TRUST ID · iFB INTEC FOR BUSINESS · OXFORD investigation service · Ascendant Solutions · ITS Training · Third Line Analytics · GBG · TFF Tenancy Fraud Forum

General Stream - Day 2

10:20	- Making Whistleblowing Work	- *John Stalley & Lous Maxwell*
10:55	- Employee Identity Vetting	- *Trust ID*
11:25	- Refreshments & Exhibition	
12:00	- Disclosure – AG's Guidelines 2022	- *C. Norris (ITS Training)*
12:35	- Persistent Evaders the Hidden Menace	- *Alan Wood – NPED*
13:05	- Lunch & Exhibition	
14:10	- Direct Payment Fraud, The Investigation	- *P. Juhasz & H. Turner (SAFS)*
14:45	- Direct Payment Fraud, The Prosecution	- *A. Johnson (SPB)*
15:15	- Refreshments & Exhibition	
15:50	- Cartels & Procurement	- *R. Saunders (CMA)*

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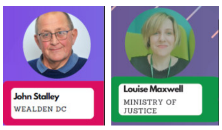

Making Whistleblowing Work

John has been with Wealden District Council Investigations team for the past 13 years and for the last 2 years as their Investigations Manager. The team form part of Audit and Investigations within the Wealden organisation.
Prior to joining Wealden District Council in 2010 John had served 31 years with Sussex Police, 18 years within CID with investigations and Intelligence teams as a senior Investigator and supervisor at district, county and national levels.
John has over 40 years' experience in investigations, fraud and corruption across the many sides of the industry and public life. He is keen to develop and promote investigations throughout local government and the public sector.

Louise Maxwell, Head of MoJ Counter Fraud Centre of Expertise
Louise has a 23 year career in criminal justice, starting in Legal Aid and moving into Ministry of Justice Headquarters in 2019 to set up a Departmental Counter Fraud response. Louise is responsible for leading, co-ordinating and facilitating the MoJ's counter fraud community and driving continuous improvement.Louise works closely with the Public Sector Fraud Authority to ensure the MoJ meets the requirements of the Government Functional Standard for Counter Fraud.
Outside of work, having achieved a Masters in Criminology and Criminal Justice in 2021, Louise is now undertaking a PhD with research focused on prison policy.

WHISTLE BLOWING:

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Public Interest Disclosure Act 1998

- An Act to protect individuals who make certain disclosures of information in the public interest; to allow such individuals to bring action in respect of victimisation; and for connected purposes.

What is Whistle Blowing?

- Whistleblowing is **when a worker exposes illegal, illicit or dangerous activity happening in their workplace**. It is also known as 'blowing the whistle' or 'making a protected disclosure'. If you are a worker and you report certain types of wrongdoing, you can be classed as a whistleblower and covered by whistleblowing law.

Who is a Whistleblower ?

- You are a whistleblower if you are a worker and you report certain types of wrongdoing. This will usually be something you've seen at work - though not always.
- The wrongdoing you disclose must be in the public interest. This means it must affect others, for example the general public.
- As a whistleblower you're protected by law - you should not be **treated unfairly or lose your job** because you 'blow the whistle'.
- You can raise your concern at any time about an incident that happened in the past, is happening now, or you believe will happen in the near future.

When is whistleblowing used?

- There are several reasonable grounds for when whistleblowing can be used. However, most cases must include one of the following:
- Criminal offence: This includes acts like financial corruption, human trafficking, and modern slavery.
- Noncompliance of legal obligations: This relates to conduct like discrimination, bullying and harassment and safeguarding breaches.
- Miscarriage of justice: This involves penalising someone for the actions of a different person, as well as victimisation.
- Health and safety risks: This includes neglecting working standards, using inappropriate machinery, and exposure to unsafe chemicals.
- Environmental damages: This covers things like illegal disposal of chemicals and toxins; as well as damaging natural habitats.
- Deliberate concealment: This uncovers whether the following information or accounts have been deliberately concealed. For example, tampering reports, excluding findings, or presenting false information.

Who can be a Whistle Blower?

There are certain people who can legally raise concerns through whistleblowing. The 'whistleblower' must identify as one of the following:

- A current employee.
- A former employee.
- A trainee.
- An agency worker.
- Member of an organisation (like the Limited L[illegible] (LLP)).

Complaints that count as whistleblowing

- You're protected by law if you report any of the following:
  - a criminal offence, for example fraud
  - someone's health and safety is in danger
  - risk or actual damage to the environment
  - a miscarriage of justice
- the company is breaking the law, for example does not have the right insurance
- you believe someone is covering up wrongdoing

Whistle Blower's or Traitors?

Who is the odd one out?

Any Questions?

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Employee Identity Verification

Elliot Thompson
Senior Sales Executive

"TrustID is a leading identity verification business. Our ID checking services support Right to Work, Right to Rent, DBS and KYC legislation and reinforce counter fraud checks. As one of the first government-certified Identity Service Providers (IDSPs), we can also support the latest Digital Schemes. Our services simplify ID checks, protect against fraud, save time and drive efficiencies during an onboarding process.

I joined the TrustID Business Development team 2 years ago. My role involves advising organisations of all sizes on the most suitable and affordable ID checking services to drive compliance, reduce their risks and support their internal processes."

About TrustID

- ✓ Specialists in the verification of identity documents to support:
  - ✓ Right to Work (RtW) checks and compliance
  - ✓ Right to Rent (RtR) checks
  - ✓ DBS checks
  - ✓ KYC/AML checks including address validation and PEP & Sanctions checks
- ✓ Certified Identity Document Service Provider (IDSP) for the UK Home Office Digital RtW, RtR and DBS Schemes
- ✓ Currently support around 2,500 public and private sector organisations
- ✓ Interface into Home Office online checking service
- ✓ ISO27001 and CE Plus certified
- ✓ Founding member of the Association of Document Validation Professionals

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Some examples of TrustID customers

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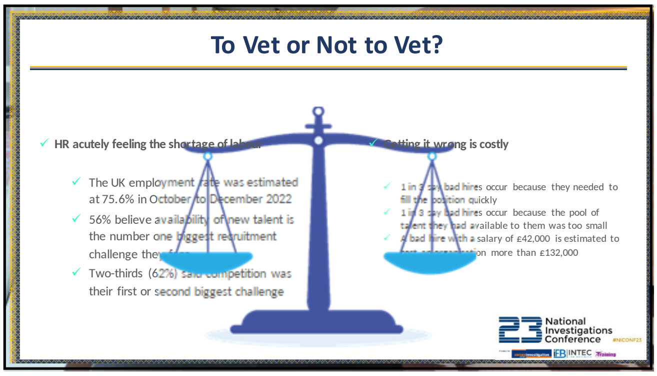
To Vet or Not to Vet?
HR acutely feeling the shortage of labour
The UK employment rate was estimated at 75.6% in October to December 2022
56% believe availability of new talent is the number one biggest recruitment challenge the
Two-thirds (62%) said competition was their first or second biggest challenge
Getting it wrong is costly
1 in 3 say bad hires occur because they needed to fill the position quickly
1 in 3 say bad hires occur because the pool of talent they had available to them was too small
A bad hire with a salary of £42,000 is estimated to
on more than £132,000
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Why is Employee Vetting Important?
Deter non-trustworthy employees and ensure staff have right qualifications
According to CIFAS, 1 in 11 people in the UK have lied about their qualifications on their CV
BBC NEWS
Unqualified doctor who faked degree took £1.3m from NHS, trial told
CITY of LONDON POLICE
Serial fraudster sentenced after forging CV and employment reference
INDEPENDENT
Fake court interpreter earned £65,500 from 140 cases including grooming gang trial
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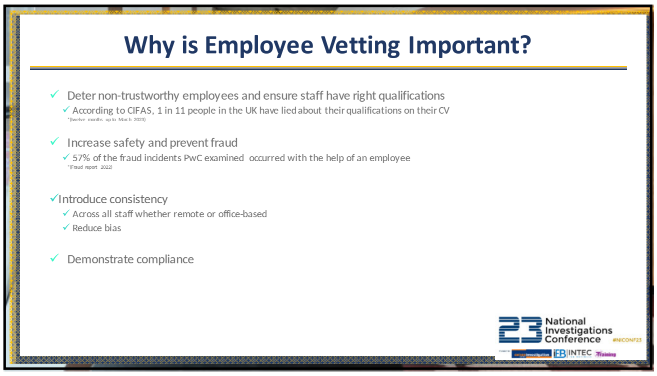
Why is Employee Vetting Important?
Deter non-trustworthy employees and ensure staff have right qualifications
According to CIFAS, 1 in 11 people in the UK have lied about their qualifications on their CV
Increase safety and prevent fraud
57% of the fraud incidents PwC examined occurred with the help of an employee
Introduce consistency
Across all staff whether remote or office-based
Reduce bias
Demonstrate compliance
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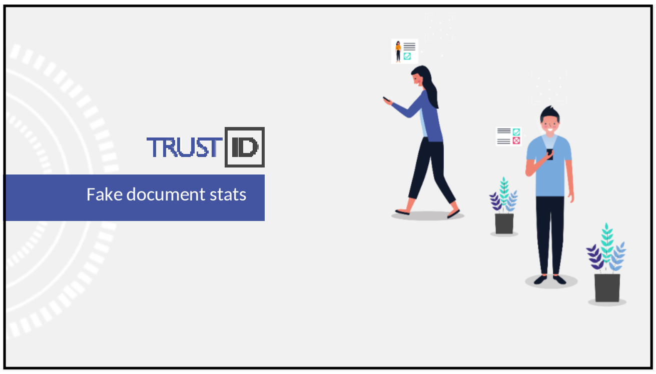
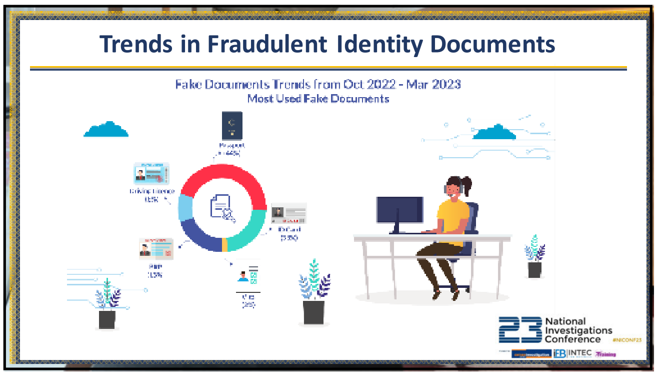

TRUST ID
Fake document stats


Trends in Fraudulent Identity Documents
Fake Documents Trends from Oct 2022 - Mar 2023
Most Used Fake Documents
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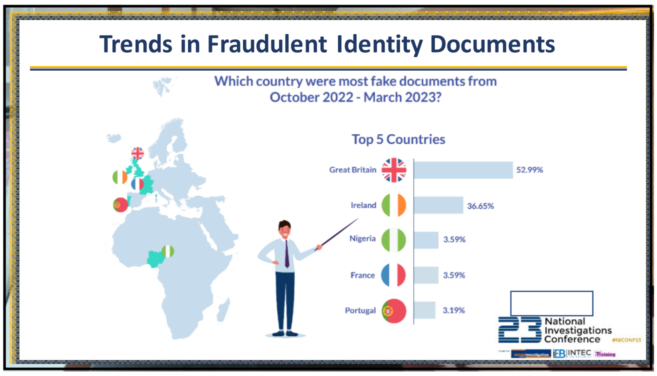
Trends in Fraudulent Identity Documents
Which country were most fake documents from October 2022 - March 2023?
Top 5 Countries
Great Britain 52.99%
Ireland 36.65%
Nigeria 3.59%
France 3.59%
Portugal 3.19%
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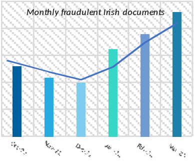
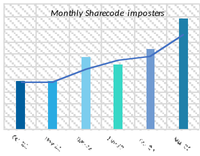
Insights from our Document Analyst Team

Risk Analysis

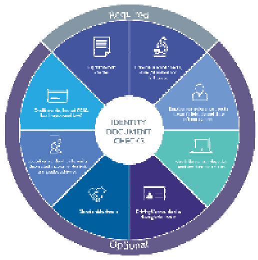
Digital Checks



Digital / Remote checks (Sharecodes)



Widely used Pre-employment checks



Why are Right to Work checks important?

All employers in the UK have a responsibility to prevent illegal working.
You do this by conducting right to work checks before you employ someone, to make sure the individual is not disqualified from carrying out the work in question by reason of their immigration status.

If you're found guilty of employing someone who you knew or had 'reasonable cause to believe' did not have the right to work in the UK, you could face:

- ✓ Up to £20,000 fine (per illegal worker)
- ✓ Up to 5 years in prison
- ✓ Brand damage and negative PR
- ✓ Damage of trust internally and externally
- ✓ Business disruption

Right to Work guidance

Digital Checks

- ✓ In-date UK and Irish biometric passport and Irish passport card holders
- ✓ Using Identity Service Provider (IDSP)
- ✓ Must achieve GPG 45 medium level of confidence (MLoC)

Digital / Remote checks (Sharecodes)

- ✓ eVisa holders
- ✓ RtW status confirmed via the Home Office service through Sharecodes
- ✓ BRCs and BRPs **no longer permitted** as evidence of RtW (Annex B to RtW guidance)

Non-Digital Checks

- ✓ All other List A and List B documents, e.g.
  - ✓ Out of date British & Irish passport holders
  - ✓ NI & Birth Certificates
- ✓ Physical document checks

How can Identity Service Providers (IDSP) help?

Digital Checks

Must use IDSP

Certified IDSP	VS	Non-certified IDSP
App Download	VS	Non-App Download
Fully Automated	VS	Technology Support by Humans

Digital / Remote checks (Sharecodes)

IDSP with interface into Home Office service?

Not Compulsory — Not Compulsory

Non-Digital Checks

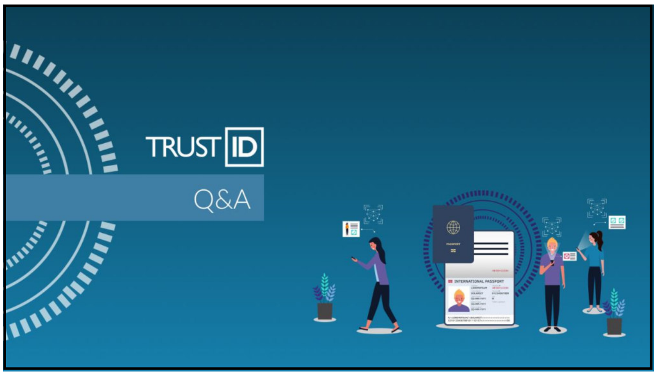
Document Authentication

Eligibility Assessment

IDSPs can support some or all of these check types

DBS Guidance

Typical Checks	[illegible]	Standard/Enhanced DBS Check		Standard/Enhanced DBS Check
GPG45 Profile	[illegible]	[illegible]		[illegible]
Required Level of Confidence	[illegible] Medium	[illegible] High		[illegible]
RFID Chip Opening	Not Required*	Required		Not Required*
Address Verification	Not Required*	Not Required*		Required
Document Upload	[illegible]	[illegible]		[illegible]
			[illegible]	[illegible]
Document Type	[illegible]	[illegible]	[illegible]	[illegible]
Document Type	[illegible]	[illegible]	[illegible]	[illegible]



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REFRESHMENTS

Back in 30 Minutes!

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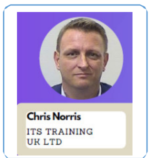
Disclosure
2022 Attorney General's Guidelines



Senior Consultant

Chris has a strong investigation and management background, having worked with organisations including the DWP, Serious Fraud Office, Financial Conduct Authority, and the Metropolitan Police Service. With a career spanning central and local government, policing, and financial regulation, Chris now focusses on disclosure, exhibits management, and case quality standards. Chris joined ITS in 2015. He delivers training in many areas but specialises in disclosure and the National File Standard.
With a determination to drive standards across the disclosure regime, Chris recently founded and chairs the National Disclosure Working Group. Members include the Insolvency Service, Serious Fraud Office, MOD, FCA, HMRC, NCA, and the Food standards Agency

Disclosure, but first a bit of history

- 1215 – Magna Carta (right to a fair trial)
- 1981 – AG Guidelines
- 1996 – CPIA
- 2005 – AG Guidelines
- 2011 – AG Guidelines
- 2013 – AG Guidelines
- 2018 – Revised Code for Crown Prosecutors
- 2018 – National Disclosure Improvement Plan
- 2018 – CPS National Disclosure Standards
- 2020 – AG Guidelines
- 2022 – AG Guidelines

808 years (and a lot of guidance) to get it right…

- In the year to June 2021 – 1,648 cases collapsed through disclosure
- In 2022, SFO cases Unaoil and Serco hit the headlines
- And the Post Office…

The Guidelines – Key Themes

- Common Law duty of Disclosure
- Rebuttable Presumption
- Identifying Reasonable Lines of Enquiry
- Investigation Management Document
- Disclosure Management Document
- Early engagement with Defence
- Technology, electronic devices, digital material
- Effective management of 3rd parties and their unused material

And…

- Sensitive material, relevance, and redaction
- LPP
- Defence obligations
- NFS & Streamlined Disclosure Procedures versus full MG6 series
- Training – demonstrate appropriate skill authority

Disclosure – The key takeaways

- ✓ Branding
- ✓ Culture
- ✓ Training
- ✓ Systems
- ✓ Material Management (Record Retain), Review Strategies (Review Reveal)
- ✓ Supervision and Strategic Leadership

Questions?

(…or come and speak to us on the ITS stand!)

Contact Us

Email chris@its-training-uk.com

Post a question on ***www.niog.org.uk***

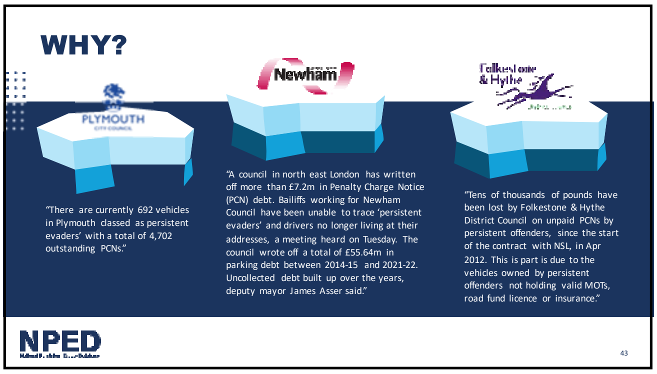
Call us on 0330 022 8262

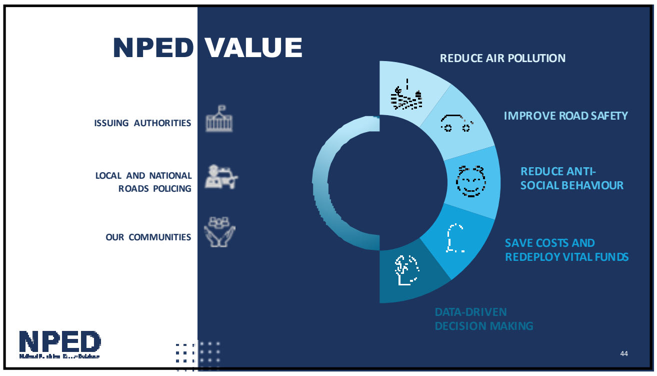
National Persistent Evaders Database

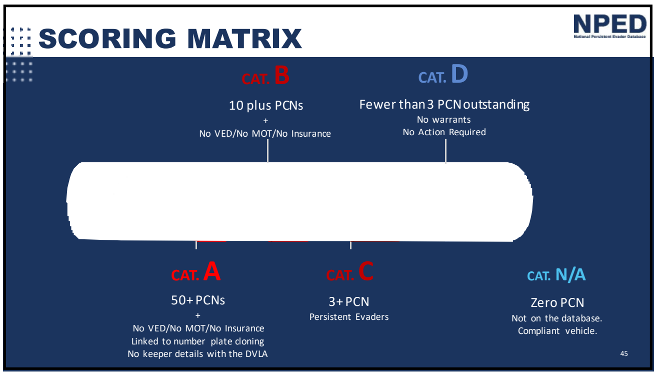
Alan has over 23 years' experience in recovering Local Authority debts and has undertaken a variety of roles giving him a unique insight into all aspects of debt.A multi award-winning decision-maker and Fellow of the British Parking Association with a proven track record of achieving year on year growth and improved operational performance. Alan leads the parking industry on nuisance vehicle research and is the founder of the National Persistent Evader Database – NPED, currently working with the cabinet Office and National Roads policing to establish a pilot scheme aimed at improving our vehicle community and denying criminals the use of our roads.

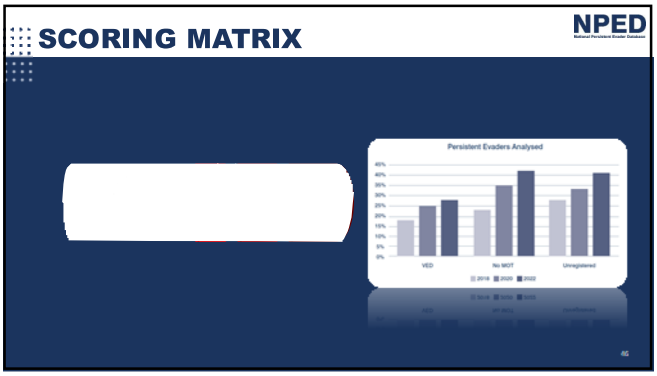
NPED

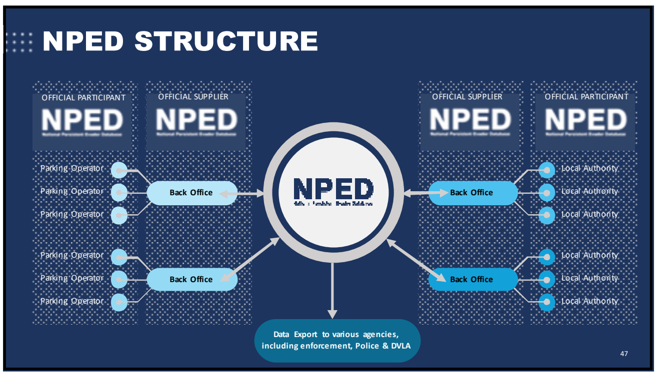
National Persistent Evader Database

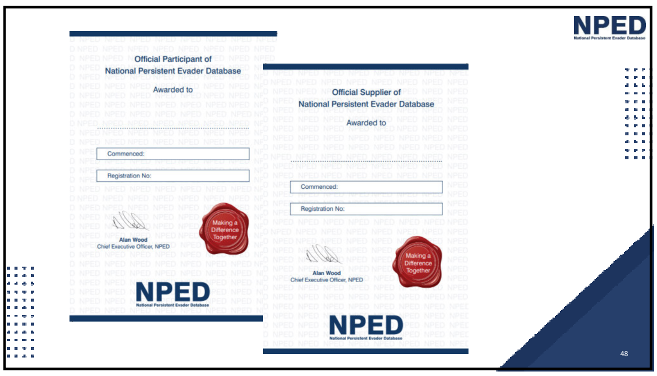

WHY?
PLYMOUTH
"There are currently 692 vehicles in Plymouth classed as persistent evaders' with a total of 4,702 outstanding PCNs."
Newham
"A council in north east London has written off more than £7.2m in Penalty Charge Notice (PCN) debt. Bailiffs working for Newham Council have been unable to trace 'persistent evaders' and drivers no longer living at their addresses, a meeting heard on Tuesday. The council wrote off a total of £55.64m in parking debt between 2014-15 and 2021-22. Uncollected debt built up over the years, deputy mayor James Asser said."
Folkestone & Hythe
"Tens of thousands of pounds have been lost by Folkestone & Hythe District Council on unpaid PCNs by persistent offenders, since the start of the contract with NSL, in Apr 2012. This is part is due to the vehicles owned by persistent offenders not holding valid MOTs, road fund licence or insurance."
NPED
43


NPED VALUE
ISSUING AUTHORITIES
LOCAL AND NATIONAL ROADS POLICING
OUR COMMUNITIES
REDUCE AIR POLLUTION
IMPROVE ROAD SAFETY
REDUCE ANTI-SOCIAL BEHAVIOUR
SAVE COSTS AND REDEPLOY VITAL FUNDS
DATA-DRIVEN DECISION MAKING
NPED
44


SCORING MATRIX
NPED
CAT. B
10 plus PCNs
+
No VED/No MOT/No Insurance
CAT. D
Fewer than 3 PCN outstanding
No warrants
No Action Required
CAT. A
50+ PCNs
+
No VED/No MOT/No Insurance
Linked to number plate cloning
No keeper details with the DVLA
CAT. C
3+ PCN
Persistent Evaders
CAT. N/A
Zero PCN
Not on the database.
Compliant vehicle.
45


SCORING MATRIX
NPED
Persistent Evaders Analysed
VED
No MOT
Unregistered
2018
2020
2022
46


NPED STRUCTURE
OFFICIAL PARTICIPANT
NPED
OFFICIAL SUPPLIER
NPED
OFFICIAL SUPPLIER
NPED
OFFICIAL PARTICIPANT
NPED
Parking Operator
Parking Operator
Parking Operator
Back Office
Parking Operator
Parking Operator
Parking Operator
Back Office
NPED
Back Office
Back Office
Local Authority
Local Authority
Local Authority
Local Authority
Local Authority
Local Authority
Data Export to various agencies, including enforcement, Police & DVLA
47


NPED
Official Participant of
National Persistent Evader Database
Awarded to
Commenced:
Registration No:
Alan Wood
Chief Executive Officer, NPED
Making a Difference Together
NPED
Official Supplier of
National Persistent Evader Database
Awarded to
Commenced:
Registration No:
Alan Wood
Chief Executive Officer, NPED
Making a Difference Together
NPED
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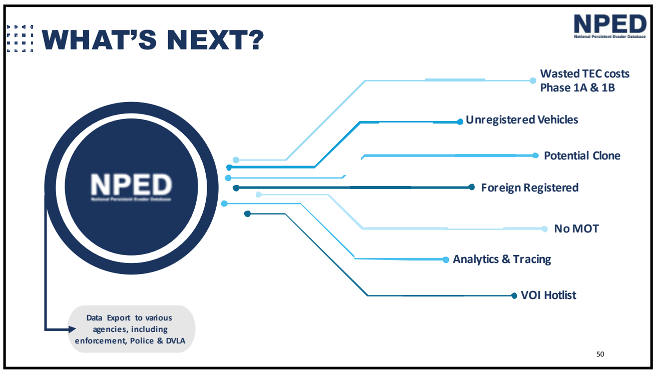
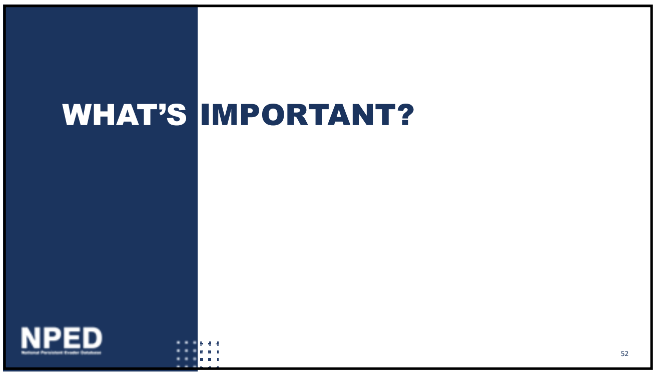
WHAT'S NEXT?
NPED


WHAT'S NEXT?
NPED
NPED
Wasted TEC costs Phase 1A & 1B
Unregistered Vehicles
Potential Clone
Foreign Registered
No MOT
Analytics & Tracing
VOI Hotlist
Data Export to various agencies, including enforcement, Police & DVLA
50


THE JOURNEY SO FAR
NPED
british parking awards 2018 WINNER
british parking awards 2019 WINNER
british parking awards 2020 WINNER
british parking awards 2021 WINNER
WINNER
PEOPLE IN PARKING
AWARDS


WHAT'S IMPORTANT?
NPED
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WHAT'S IMPORTANT
NPED
DIGITAL ETHICS


WHAT'S IMPORTANT
NPED
CORE VALUES
CUSTOMERS
GOALS


NPED
NPED
XTRA


HOW IS IT GOING
TO WORK?
NPED
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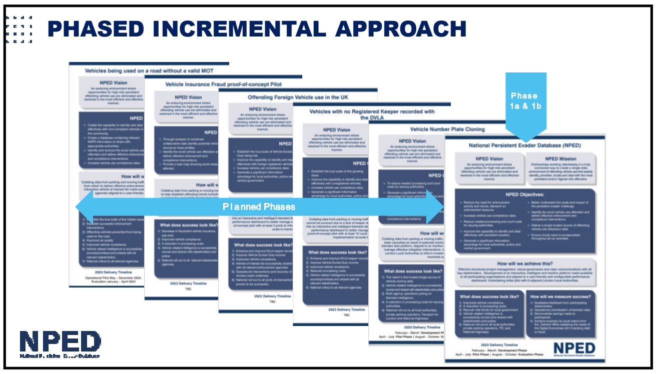
PHASED INCREMENTAL APPROACH
Planned Phases
Phase
1a & 1b
NPED
NPED


NPED
COLLECTIVE
VOICE FOR
CHANGE
Local
Authorities
Roads
Policing
PATROL
Steering Group
Department
for Transport
Others
58


Cabinet Office
Digital Economy Act 2010
HOW IS IT GOING TO WORK?
NPED
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Lessons
Learned
Report to
Steering Group
Influence Policy
& Legislation
EVALUATE & SHARE SUCCESS
NPED
60

WHAT ARE THE BENEFITS?

NPED

ISSUING AUTHORITIES

NPED

- Much needed cost savings
- Reduce anti-social behaviour
- Reduce air pollution
- Recover vital funds
- Make our roads a safer place

LOCAL & NATIONAL ROADS POLICING

NPED
National Persistent Evader Database

- Significant Information advantage
- Deny criminals the use of the roads
- Reduce anti-social behaviour
- Better use of resources
- Make our roads a safer place

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OUR COMMUNITIES

NPED
National Persistent Evader Database

- Identifiy the worst offenders in society
- Zero cost vehicle management tool
- Reduce anti-social behaviour
- Help tackle air pollution
- Protects the lawful motorist

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HOW WILL THESE BENEFITS BE MEASURED?

NPED
National Persistent Evader Database

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ARE WE IN A GOOD POSITION WITH THE BASELINE?

NPED
National Persistent Evader Database

66


YES!
NPED


YOU NEED POWERS?
NPED


YOU NEED POWERS?
UK Parliament
NPED


LET'S CHANGE THE WAY WE MANAGE & LOOK AT OUR VEHICLE COMMUNITY.
NPED
National Persistent Evader Database


Alan Wood
CEO & Founder
alan.wood@nped.co.uk
07840 437703
PLAY YOUR PART IN CHANGING THE WAY OUR VEHICLE COMMUNITY IS MANAGED.
NPED


23 National Investigations Conference
Powered by
INTEC
Training
LUNCH
Back in 60 Minutes!
EXHIBITORS

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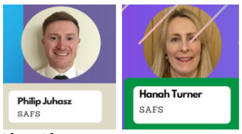


Direct Payment Fraud, The Investigation

SAFS

Philip has worked within Local Government since 2016 when he joined Hertfordshire and Bedfordshire's Shared Anti-Fraud Service. Philip is a Senior Fraud Investigator and has been instrumental to the success of the Shared Anti-Fraud provided a counter fraud function to several Local Authorities and Housing Association's.

Philip is ACFS qualified and was the first Local Authority investigator to join the Government Counter Fraud Profession in 2019, where he is a Local Authority lead on the GCFP Advisory Panel. In 2020 his achievements were acknowledged when he was awarded the TECA's Outstanding Male Professional award.

Hannah has been an Accredited FI for 12 years. She started her FI carer with Hertfordshire Police within ERSOU (Eastern Special Operations Unit). Hannah joined the Shared Anti-Fraud Team in November 2018 as their first Financial Investigator.
Hannah has dealt with a large variety of cases from large scale drug cases to direct payment cases, including some very complex and high-profile cases.

Shared Anti -Fraud Service

Frances Noble

A Web Of Lies

Philip Juhasz: Senior Fraud Investigator
Hannah Turner: Accredited Financial Investigator

SAFS

National Investigations Conference

Fraudster family faked illness to scam council of £734,000

Amazon deliveries arrived every day at their house 'like money was no object'

Hannah Al-Othman and William Noah Glucroft, in Berlin

In the village of Weston in Hertfordshire, neighbours could not help but notice the daily stream of Amazon packages arriving at one house.

There were also the nice cars parked on the drive. Until one day a skip appeared, and villagers say they saw dozens of items, including bikes and computers, being thrown in.

The house, in an area where similar properties have sold for half a million pounds, belonged to Laura and Philip Borrell. Last week the couple were convicted for their part in what is believed to be one of the largest frauds against a local authority. Laura's mother, Frances Noble, was also involved.

Over 12 years Noble, 66, had faked a neurological condition, claiming £733,936.20 in a care package from the

crime and were due to stand trial last week. However, the Borrells entered guilty pleas days before the case was due to begin. Noble had pleaded guilty earlier.

This is not the first time the family have found themselves in the spotlight.

In 2017 Laura, then 39, sat on the sofa on ITV's *This Morning*. The presenters, Holly Willoughby and Phillip Schofield, described her as "one of the youngest people to be diagnosed with fronto-temporal dementia".

Willoughby said how "scary" the diagnosis must have been. "Whilst I can be an ambassador and get the word out," Laura told them, "that's exactly what I want to do."

She received sympathy from around the world. A fundraising page set up to raise money for a trip to America, on the website GoFundMe, raised almost £7,000.

time. Despite her reported dementia diagnosis, Laura Borrell had been studying for a law degree, playing the flute and driving, and she was often seen out with the dogs, those who knew her claimed.

Her uncle John O'Sullivan, 71, a retired chef from Stevenage, questioned his niece's condition last week.

At O'Sullivan's mother's funeral, in October 2018, Laura played the flute in tribute to her grandmother.

"It's just unbelievable," he said. "For someone to get up at my mum's funeral in the church to play a flute, expertly play the flute ..., someone who had dementia couldn't do that," he argued.

O'Sullivan believes the couple cared only about money. "She always drove nice cars, Mercedes and things like that," he said.

About three years ago the Borrells packed up. "The skip arrived, and the things that went into the skip, I can't tell

were advised that the vendors were the subjects of a fraud case.

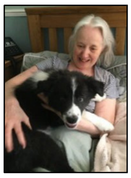
Neighbours never saw Laura again — but Philip occasionally came back to check on the house. When, about two years ago, neighbours asked after Laura, he is alleged to have told them she had resumed her law degree.

The family settled in Karolinenhof, a district of woods and lakes in Berlin's outermost eastern suburbs.

In Weston many remember a fundraising coffee morning. "I think they went first class to America," a neighbour said.

Unan Choudhury, a lawyer representing Laura, said she denied any allegation of wrongdoing relating to the dementia. "She has suffered with serious neurological illnesses in the past and continues to suffer with illnesses now," he said. "She is receiving specialist treatment for her various conditions. She has no furth

Meet the Family



FRANCES NOBLE

LAURA & PHILIP BORRELL

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The Allegation

National Investigations Conference

Council Records

15-8-14

Dear Ms Garrity

Hope you received my email!
Shirleymaria@outlook.com

Enclosed break down of care hours until you can get to see Frances. Hope this helps?

Maria Smith - no night worker.

P.S. night hours. 21.00pm - 08.00am

Frances said "I need all the support I receive as I am unable to do anything for myself and I am totally dependent on my carers and family to support me"

Laura Noble (daughter) said "the direct payment my mum has works really well, it means we can arrange the essential support my needs which we wouldn't be able to do otherwise"

Days - Job Share + 2 carers
D. Barker
T. Mateer (nee Ansell)

Nights - 2 carers
L. Borrell
M. Smith

O2-UK 16:24

Mrs Marginalised
@Unwellinbed

Another letter from HCS. Resort to always sending by special delivery now, as once 4 statements not 'received ' only fourth time by 'special delivery at cost of £6.45. Ref: states received on 5/5/16 at 7.59am. Signed for. Mrs Noble gets very anxious and upset by this, especially as now pays for SD yet they still lose them! Do you still want email as now have all info? Thank you for this btw .

Toni, carer for Frances Noble.

04/06/2016, 21:17

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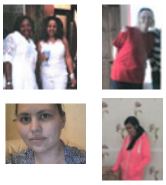
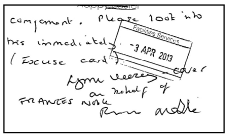
Local Authority & Housing Association





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Further Enquiries

- Direct Payment Quarterly Returns
- Witness Statements

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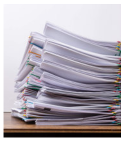
Financial Investigation

- 4 separate Production Orders 2017; 2018 x 2 and 2022(confiscation) – France NOBLE, Laura BORRELL and Philip BORRELL.
- Identified from the accounts:
  - Possible care?
  - Transfers to Laura and Philip accounts
  - Loans/money transfers
  - Cheque payments
  - Self funding other own accounts



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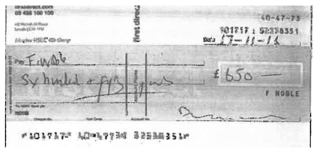
The use of Cheques

- Matched cheque payments from care account to NOBLE own accounts
- Paid herself £184k via cheque payments



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Layering

NOBLE's HSBC account
£18,000 loan

Laura and Philip's Joint Lloyds account
2 separate credit transfers £10,000 and £8,000 credit

Laura's sole Lloyds account
£18,000 credit transfer

Laura and Philip's Joint Lloyds account
£19,000 credit transfer

To solicitors for conveyance of house purchase

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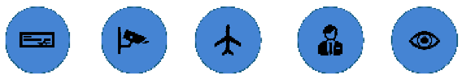
Lines of Enquiry from Production Orders



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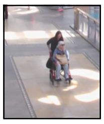
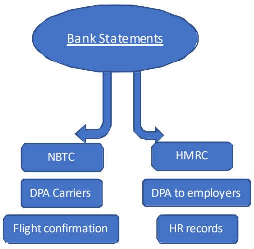
Account Monitoring Order



Travel and Employment



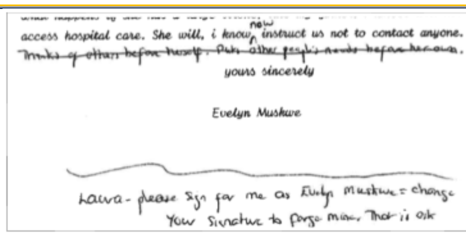
Directed Surveillance

Witnesses

Search Warrants

HERTFORDSHIRE CONSTABULARY

Exhibits



access hospital care. She will, i know, new instruct us not to contact anyone. ~~Thinks of others before herself. Puts other people's needs before her own.~~

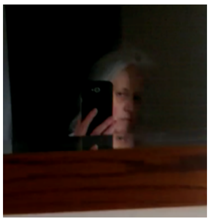
yours sincerely

Evelyn Mushwe

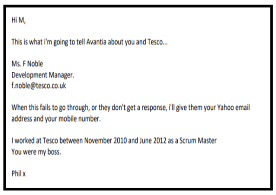
Laura - please Sign for me as Evelyn Mushwe = change Your Signature to forge mine, That is ok

Digital Forensics

Digital Forencics



Propensity to be Dishonest



Hi M,

This is what i'm going to tell Avantia about you and Tesco...

Ms. F Noble
Development Manager.
f.noble@tesco.co.uk

When this fails to go through, or they don't get a response, i'll give them your Yahoo email address and your mobile number.

I worked at Tesco between November 2010 and June 2012 as a Scrum Master
You were my boss.

Phil x

4a Employment details

First applicant
Employed applicants should complete this section

Nature of duties: Legal Advocate for a Disabled person.

Employer's name: F Noble Ltd

Employer's address: 11 Nutcroft, Knebworth, Herts
Postcode SG3 6TQ

Telephone number: 01438 813262

On the Sofa with Holly and Phil

The Shared Anti-Fraud Service

Philip Juhasz: Senior Fraud Investigator:
Philip.juhasz@hertfordshire.gov.uk

Hannah Turner: Accredited Financial Investigator
Hannah.turner@hertfordshire.gov.uk

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Direct Payment Fraud, The Prosecution

5 PAPER BUILDINGS

Andrew Johnson was called to the Bar in 2008. He primarily acts in the Crown Court for non-CPS prosecutors, particularly acting in consumer law, health and safety and fraud prosecutions by local authorities. He also appears frequently in the High Court and Court of Appeal (Criminal Division) as freshly instructed counsel for the Crown, dealing with cases involving alleged procedural errors and out of time appeals by victims of trafficking. He is ranked as a leading junior in both the Legal 500 and Chambers and Partners, and is a member of the Attorney-General's Regulatory List.
He has sat as a Deputy District Judge (Magistrates' Courts) since 2017 and as a Recorder of the Crown Court since 2020.

Frances Noble

The Prosecution

Andrew Johnson
5 Paper Buildings

5|P|B
5 PAPER BUILDINGS

The Prosecution Timeline

- Pre-charge
- Defendants travel to Germany before informations laid
- COVID

The Prosecution Timeline

- Applications to dismiss the charges
- Fitness to plead issues for two defendants
- Arraignment with a visiting German Judge

The Prosecution Timeline

- An unexpected guilty plea
- Failure to surrender
- More guilty pleas

The Prosecution Timeline

- Sentence
  - Frances Noble: 4 years and 9 months' imprisonment
  - Laura Borrell: 3 years and 9 months' imprisonment
  - Philip Borrell: 4 years and 3 months' imprisonment

The Prosecution Timeline

- An unsuccessful attempt to appeal
- Initiating extradition – there is a route for local authorities!
- A sad ending

The Prosecution Timeline

- Confiscation
  - Laura Borrell - £22,707.68
  - Philip Borrell - £37,204.21

The Route to Success

- The quality of the investigation
- Early legal liaison
- Collaborative working
- Judicial continuity

Andrew Johnson
aj@5pb.co.uk

5 | P | B
5 PAPER BUILDINGS

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REFRESHMENTS

Back in 30 Minutes!

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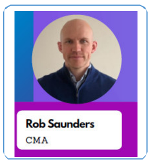
Cartels & Procurement



CMA Competition & Markets Authority

Rob Saunders is a Principal Intelligence Officer in the Specialist Intelligence Unit at the Competition and Markets Authority (CMA). Rob is currently leading on work designed to spread awareness of competition law and proactively identify anti-competitive behaviour. Over the last nine years, Rob has worked in both the investigation and intelligence teams at the CMA and acted as the lead investigator on a number of competition enforcement investigations.

Cartel fraud in public procurement

- Rob Saunders, Principal Intelligence Officer, Specialist Intelligence Unit

CMA – who we are

OFFICE OF FAIR TRADING
+ 2014
COMPETITION COMMISSION
CMA Competition & Markets Authority

- UK's primary competition and consumer law enforcement agency
- Formed out of functions of the OFT and CC
- Responsible for promoting business competition in the UK
- HQ in Canary Wharf + bigger presence in the devolved nations, Manchester and Darlington expansion planned

Cartels...

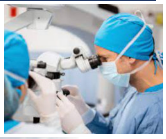
closer to home than you might think

Importance of fighting bid-rigging

- Bid-rigging is a key risk in public procurement
- Gov spends around £290bn per year on public procurement
- Increasing importance of public procurement as emerge from Covid-19
- Public procurers must be on high alert to anti-competitive practices

Cartel cases cross sectors

- Raft of recent cases- £136 million fines
- 27 Director Disqualifications
- 2 criminal convictions
- Damages claims
- Reputational harm
- Debarment risk
- But awareness of risk still seems low



Powers of investigation

- 'Dawn raids'
- Interviews
- Requiring companies to provide us with documents and information
- Surveillance Powers
- Covert Human Intelligence Sources
- Communications Data

Bid-rigging

~~NO CONTEST~~

Bid Suppression
Firms agree not to submit a bid at all so there is less competition

Company A, Company B, Company C

Bid Rotation
Firms take it in turns to 'win' contracts

Cover Pricing
Firms who don't want the work discuss with competitors to submit inflated 'cover' prices

Market Allocation
Firms agree to divide up customers or geographic areas

Office fit-out case

- Clients, which included a further education college in East London, missed out on opportunities to get the best possible deal.
- Value for money undermined
- Fines over £7 million
- Disqualification of 6 directors

DISQUALIFIED

Cover-bidding evidence

MAIL

"Attached is version to send to [company 1 director] …This is about (x)% over our base price … ask him to logo up and send with covering email…"

"he (the commercial property agent) wants us to quote this […] job, but do you want to do a crappy plan and exorbitant cost for us…This is what we need another (bid) for. It needs to be rubbish and ultimately not work."

Construction case

Concrete drainage products

- Operating between July 2006 – March 2013
- 3 companies broke competition law
- CMA secretly recorded cartel meetings
- Fines over £36m
- 4 directors disqualified
- 1 criminal conviction

Price fixing evidence

"But guys… look at all our financial numbers, we've all had a good year… And that's come about by all sitting here and [being] patient."

Secretly recorded evidence from cartel meeting

Demolition and asbestos removal case

CMA found 10 companies engaged in bid-rigging

- Decision issued March 2023
- 10 construction firms
- Total fines almost £60 million
- Bid-rigging in demolition and asbestos removal contracts
- 3 directors disqualified
- Each involved in at least 1 of 19 contracts worth over £150 million affected
- Met Police Training College, Selfridges and Oxford University among those affected
- Compensation payments (5 firms)

Collusion detection

BIDVIEWER

Developed to identify bid-rigging and collusion
- Tested on live tender data
- Seeking further data to test and refine the tool
- The CMA keen to work in collaboration with public sector bodies

Tender data required for tool

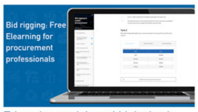
- Date of tenders
- Goods/works/services involved
- Location of tenders
- Expected value
- Bidders and their bids
- Winning bidder
- **Screens then applied to identify suspicious patterns based on "red flags"**
- **Data will be securely stored and in accordance with GDPR**

Where to find out more

VISIT: gov.uk/cheating-or-competing

Our Cheating or Competing campaign page houses:

- New, free e-learning module on bid-rigging dangers
- Quick guide with advice for public procurers
- Series of animated explainer films and reporting info



E-learning module on bid rigging in public procurement

Bid rigging risk: guidance for public sector procurers

How to report to us

CALL THE CARTELS HOTLINE ON

020 3738 6888

Alternatively, report via our online reporting form or email: cartelshotline@cma.gov.uk

Questions

National Investigations Conference

CLOSE OF CONFERENCE