**Methodist Church Connexional Safeguarding Team**

**Financial Abuse Webinar,**

**Mon 13 June, 2022**

Dear Delegate

Thank you very much for watching our Financial Abuse webinar, either live or by playing it back at a later date. The webinar can now be watched in its entirety here:

[www.methodist.org.uk/safeguarding/webinars/financial-abuse-webinar-13-june-2022/](http://www.methodist.org.uk/safeguarding/webinars/financial-abuse-webinar-13-june-2022/)

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**1. Speakers/running order of webinar**

**Tim Carter**, Director of Safeguarding: introduction, will be acting as host/link person, introducing each speaker etc

**Veronica Gray,** Deputy CEO of Hourglass (formerly Action on Elder Abuse), speaking on their research about abuse of older people, including financial abuse

**Adam Carter**, Senior Project Officer for the National Trading Standards Scams Team and the “Friends Against Scams” Project, speaking about financial scams and how they can be avoided

**Sandra MacDonald,** former public Guardian for Scotland speaking about the role of Lasting Power of Attorney

**Mark Brooks**, Chairman of Mankind Initiative

**Daphne Franks**, Predatory Marriage

**Revd Kathy Brooke**, Methodist Presbyter offering the church perspective

**Jasbinder Kaur** from Surviving Economic Abuse. Ms Kaur kindly pre-recorded a video for us, speaking about the impact of domestic abuse upon many victims finances and how they are also abused in an economic way by their abuser. Unfortunately we did not have time to play this video during the webinar, but the video is available alongside the main webinar here:

[www.methodist.org.uk/safeguarding/webinars/financial-abuse-webinar-13-june-2022/](http://www.methodist.org.uk/safeguarding/webinars/financial-abuse-webinar-13-june-2022/)

2. Answers to the Questions posed during webinar in Q&A function

1. “Rated People is an organisation that tradespeople who are rated highly by others belong to. Do you know whether Rated People have ever been hacked so that unscrupulous tradespeople can get their contact details put up as though they were approved companies?”

Answer from Adam Carter:

“I don’t know if Rated People have been hacked and I don’t think that’s the problem. A number of these platforms have quite a lacklustre Know Your Customer (KYC) policy meaning that anyone can sign up as a trader with very little identification needed and start targeting consumers straight away. We recommend a google search on the company/person targeting the consumer, TrustPilot can be a good tool to use although we are aware of Fake reviews. Just be wary. A great way to get a good trader is recommendations from family and friends, they have your needs at heart over any unknown entities.”

Answer from Kate Little (Connexional Safeguarding Team):

“I found the following online on the Consumer Protection Association’s website:

[www.thecpa.co.uk/news/can-you-trust-rated-tradesmen-websites/](http://www.thecpa.co.uk/news/can-you-trust-rated-tradesmen-websites/)

“[An investigation by BBC Inside Out](https://www.bbc.co.uk/news/uk-england-42783279) found that fraudulent tradesmen could advertise their services without any prior experience on [Rated People](https://www.ratedpeople.com/) and [MyBuilder](https://www.mybuilder.com/" \t "_blank). This was followed by [an investigation by the Daily Telegraph](https://www.telegraph.co.uk/news/2018/08/05/exclusive-failing-stop-fake-reviews-trusted-trader-website/) that found that it was simple to post a fake review on the [Which? Trusted Traders site](https://trustedtraders.which.co.uk/). Action was taken to rectify the vulnerabilities by all sites, but both investigations revealed that consumers are defenceless against dishonest information, even on larger, established websites.”

So this suggests that it can be possible for any fraudulent tradesperson to advertise on a website such as ‘Rated People’.”

1. “I feel that my in-laws were groomed into equity release. What is the distinction between someone being a pushy salesperson and a ‘scam’? How are these companies different?”

Answer from Adam Carter:

“As for the equity release question, it’s something we hear about but don’t really specialise in I’m afraid. This is where Take 5 comes in, take 5 minutes to think about what is being asked of you, verbalise the opportunity, this can help people understand why it may not be a good idea. Talk to people and go through it step by step. I understand that this is quite hard to get across and I agree there is a fine line between a food salesman and aggressive practices.”

1. “Can power of attorney be revoked?”

Answer from Sandra MacDonald:

“Yes, but the person has to have capacity to revoke it in the same way as they do to make it.”

1. “Locally, we are dealing with a situation where there is an underlying issue with financial abuse caused by physical and emotional blackmail to fulfil the perpetrator’s demands for their habits? The victims and direct family are normally too controlled by the perpetrator to report it. What can an outsider do?”

Answer from Kate Little (Connexional Safeguarding Team):

“Under the Mental Capacity Act 2005, every person is believed to have mental capacity to make a decision until it is proven otherwise. If the people you describe as victims have mental capacity to give the money to the person you describe as the perpetrator, then nothing can be done to stop them. As you say, it might be that the victims and their direct family are being controlled by the perpetrator. However, it should also be considered whether the ‘victims’ are making an informed choice, that they would rather give money to the person seen as the perpetrator and continue to receive support and company than report them as a perpetrator of abuse and potentially lose the contact. If on the other hand, it is felt that the ‘victims’ may lack capacity and are being abused, it may be that an outsider could help by reporting the situation to Adult Social Services or the local Safeguarding Team, to ensure that a social worker has discussed the situation with the ‘victims’ to ascertain the truth of the situation.”

1. “My Dad is the sole attorney for my Mum- neither of them thought of a backup- and Mum now has severe dementia so may be judged as not having capacity to make changes. As a family we're concerned what might happen if Dad dies before Mum- what's the best thing to do for everyone's welfare?”

Answer from Sandra MacDonald:

“Indeed - therein lies the problem of only have one attorney. If your Dad predeceases Mum, or loses his own capacity, or even ability, to be able to fulfil the role then someone will need to be appointed as a financial deputy (guardian in Scotland) - which is a court appointment and comes with supervision and annual reporting. This is a good reason for having more than one attorney nominated in the first place.”

1. “I am aware of a 97-year-old homeowner, who is bedbound and living in her living room. Her nephew moved in, items started disappearing from her home, which is now being redecorated by the nephew and his wife. The homeowner has dementia. A Lasting Power of Attorney is in place, dated march 2022. Upon questioning, the homeowner was not able to recognise the phrase “Power of Attorney”. Can a person with reduced capacity give approval for a Lasting Power of Attorney please?

Answer from SM: “Theoretically not, but in England, the certificate provider who testifies that the person is able to grant a Power of Attorney can be a family friend, for example, so they could easily say the person is able when they are not. Hence me stressing that use of a solicitor closes that loophole.”

**3. Useful organisations**

* Hourglass (formerly Action for Elder Abuse) (www.wearehourglass.org)
  + the only UK charity dedicated to calling time on the harm and abuse of older people
  + 24 hour free helpline 0808 808 8141
* ‘Friends Against Scams’ Project ([www.friendsagainstscams.org.uk](http://www.friendsagainstscams.org.uk))
  + Friends Against Scams is a National Trading Standards Scams Team initiative which aims to protect and prevent people from becoming victims of scams by empowering people to take a stand against scams.
  + The NTS Scams Team is funded by National Trading Standards and is hosted by Surrey County Council.
  + The team was founded in 2012 to tackle the problem of postal, telephone and doorstep scams.
  + The team works across England and Wales with trading standards and partner agencies to investigate scams and identify and support those who fall victim to them.
  + Offers 20 minute training course to the public to become a ‘Friend Against Scams’
  + You can train to become a Scams Champion and then lead sessions to train others to become ‘Friends Against Scams’
* Mankind Initiative (www.mankind.org.uk)
  + Support for male victims of domestic abuse and male victims of domestic violence from across the whole of the UK
  + Confidential helpline, weekdays 10am – 4pm, 01823 334 244
  + Mark Brooks (Chairman): “For further information and support -please visit our website (www.mankind.org.uk) and of course, please feel free to contact me at [chairman@mankind.org.uk](mailto:chairman@mankind.org.uk) ”
* Predatory Marriage ([www.predatorymarriage.uk](http://www.predatorymarriage.uk))
  + Charity set up by Daphne Franks, whose mother became a victim to predatory marriage, to try to Reform UK marriage laws and procedures to protect people with dementia
  + Daphne Franks: “If people would like to write to their MP that would be great. Please ask them to support Fabian Hamilton, MP in his work to stop predatory marriage.  Fabian is a Labour MP but has made it very clear that it's a cross-party issue and indeed our Bill was passed unanimously for a second reading and had support from all parties.

Many thanks for asking me to take part. If anyone would like my contact details they are [info@predatorymarriage.uk](mailto:info@predatorymarriage.uk) and I'm always happy to give talks to any other group.”

* Surviving Economic Abuse ([www.survivingeconomicabuse.org](http://www.survivingeconomicabuse.org))

#### **Surviving Economic Abuse (SEA) is the only UK charity dedicated to raising awareness of economic abuse and transforming responses to it.**

* + The core principles of their work are being survivor-centred and evidence-based.
  + They campaign for change, work to improve public awareness and understanding, and carry out research.
  + They also run an online Survivor Forum and an Experts by Experience group.

Thank you once again for your interest in the Financial Abuse webinar, organised by the Connexional Safeguarding Team.

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