



**Meeting**            **Cam Valley Forum**

**Date**                **Wednesday, 21st November, 2018**

**Time**                **7.00 - 9.00 pm**

**Venue**               **Priston Village Hall - High Street, Priston, Bath BA2 9EG**

	Subject		
1.	<b>Welcome and Chairs Introduction</b>	John Adler - Chair	5 mins
2.	<b>Minutes and matters arising from the 2nd August meeting</b>	John Adler - Chair	5 mins
3.	<b>Priston Showcase</b>  A showcase of Priston Parish community activities and facilities.	Priston Parish Council	10 mins
4.	<b>Bath Clean Air Zone (CAZ)</b>	Chris Major / Cathryn Brown	30 mins
5.	<b>Rural Speeding and Police Matters</b>  The forum has asked for a discussion around speeding issues in rural areas. There have been quite a few accidents in Camerton / Meadgate area from vehicles travelling down Tunley Hill at excessive speeds. Also there are problems in the lanes of Englishcombe and along the B3115 in Tunley.	PCSO Nigel Penney	20 mins
6.	<b>Taking a stand against scams (Pages 27 - 48)</b>  Ryan Taylor, NatWest Community Banker will hold a discussion on how you can become more aware of scams and provide advice on how you can protect yourself.	Ryan Taylor	30 mins
7.	<b>Community Engagement and Consultation (Pages 49 - 50)</b>  Cllr Paul Myers will explain how B&NES Council are challenging themselves to improve how Community Engagement and	Cllr Paul Myers	20 mins

	Consultation is carried out.		
<b>8.</b>	<b>AOB</b>		
	Reminder of the Budget discussions on 10 <sup>th</sup> December – The Guildhall, Bath		
	Reminder of the CIL training session in 6 <sup>th</sup> December – Cadbury Pavilion, Somerdale, Keynsham.		

**Date of Future Meeting:**  
Thursday, 14 February 2019  
Village Hall - Wellow



**Note of the meeting of the Cam Valley Forum  
held on Thursday, 2nd August, 2018  
in Shoscombe Village Hall - Barn Hill, Shoscombe, Bath, BA2 8LX**

**Meeting Attendance**

<b>In Attendance</b>
Lyn Alvis (Monkton Combe)
Councillor Neil Butters (Bathavon South Ward)
David Dixon (B&NES)
Mark Hayward (B&NES)
Samantha Jones (B&NES)
Steve Kendall (Avon & Somerset Police)
Kathryn Manchee (Camerton, Dunkerton & Tunley, Englishcombe)
Doug Pattison (Priston)
Darren Baker (Avon & Somerset Police)
Diana White (Camerton)
Des Wighton (Monkton Combe)
John Wilkinson (Priston)

<b>Apologies Received from</b>
John Adler (Chair)
Jean Fossaceco (Shoscombe)
Brian Huggett (Englishcombe)
David Orme (Dunkerton & Tunley)
Martin Robinson (Dunkerton & Tunley)
Councillor David Veale (Bathavon West Ward)

**1. Welcome, Introductions and notes from the last meeting**

In the absence of the forum Chair, John Adler, B&NES Council Officer Dave Dixon stood in as Chair for the meeting.

The notes from the previous meeting were agreed as an accurate record.

**2. Chairs Annual Report**

A statement was read out on behalf John Adler, Chair of the Bathavon South Forum.

Since the last AGM of the Bathavon South Forum on 20 July 2017 the forum has met three times including the budget update meeting.

It was decided to hold all forum meetings in local parish locations, it is hoped that this has been of help to all the attendees when travelling to the meetings.

**Police and Fire & Rescue** Updates have been received when operational needs have allowed for this. We are keen to maintain close links with the emergency services as this provides information on the trends that are taking place in our local area.

**Waste Services:** We received presentations and consultation around the changes to our bin collections. The more rural areas required more complex arrangements than in the City, it is hoped that the changes are now embedded and the recycling rates continue to rise in the positive way that they have done since the changes went live.

**Budget Challenge and Pressures'** – The forum hosted one of the Council budget consultation meetings where we heard about the difficult financial picture and the pressures that are being put on the council around Adult Social Care and Looked after Children. We were grateful for the transparency and honesty of the discussions and recognise the need for Parishes we need to work more closely with B&NES.

**Age UK Services:** Janet Dabbs shared with us useful information around the range service that they can assist our residents accessing.

**Fit for Life:** Martin Pellow led a discussion around the health and wellbeing benefits of everyday activities that everybody can easily take part in locally.

I am happy to put myself forward again for one further year as Chair of this forum, after this a new Chair will need to be found.

### 3. Election of Chair

Dave Dixon explained that the position of Chair needed to be agreed for the next year, no nominations other than from John Adler were received before or at the meeting. It was proposed to the Bathavon South Forum members to agree that John Adler continues in the role of Chair for another year. All forum members were in agreement with this proposal and John was re-elected.

### 4. Police Update

The Forum received an update on local crime statistics and trends from Darren Baker, Neighbourhood Beat Manager.

The statistics for the local area for the rolling twelve month period had seen 706 recorded incidents; this sees a decrease of 6% on the previous twelve months. The whole of B&NES has seen a drop in incidents of 10.5% in the last quarter.

It was noted that most types of crime had seen a drop in reported incidents, where prolific criminals are arrested there is a marked difference in incidents. The two recent arrests that related to burglaries showed how crime levels see an immediate effect.

Anti-social behaviour and drug crime are areas that need a grip on them in the villages. There have been some incidents of 'cuckooing' which have been addressed; these incidents affect vulnerable people in our communities.

The level of crimes that are reported that relate to fraud and scams on the internet is an area that continues to develop and can be complex to investigate.

The Police have improved methods for tracking crimes as they are reported and have a strategy which allows local teams to deploy resources where they are most needed.

Several questions were asked around prison release. It was explained that drug use in prison does for some inmates have specific requirements that must be met before they will be released. This can mean that some tests need to show that a prisoner is clean of drugs before release is agreed. The point was discussed about when prisoners are discharged they are left having to wait a considerable time before they start receiving universal credit. The process around prisoners being met when leaving prison is not always being followed up and they are left unsupported.

A question was asked by a forum member regarding the names of the officers that cover the local area, it appears that updates on any changes that are made are not being adequately communicated.

It was asked if radio blocks could be used to prevent mobile phones being used in prisons. This is a difficult issue to resolve as the infrastructure of a prison requires the staff to be able to communicate on radios and phones; therefore a block can't be used.

## **5. Community Safety Plan**

Steve Kendal gave an introduction that provided some background information on the operational issues that the Police have been dealing with. Samantha Jones explained how the Community Safety Plan had been brought together through partnership working with a number of different agencies.

- Manvers Street Police Station was sold in Bath for financial reasons; this led to a counter service being provided in the One Stop Shop and offices being located at Redbridge House on the Lower Bristol Road.
- There is a longer term ambition to have a police station at a central location in Bath as the Redbridge House location will be redeveloped into flats in the next seven years.
- Visibility of officers is of real importance and to help with this laptops are being issued for officers to be able work whilst on the beat and electric cycles are being introduced.
- It is noted that people want to be in places where they go, The Galleries shopping Centre in Bristol and The Library in Keynsham are examples of being located in public spaces.
- The PCC has a commitment to PCSO's and Community Policing, these are Sue Mountstevens priorities, these could change if the PCC changes.
- The Police recognise the different types of people that can be caught up in domestic violence incidents, this topic could be covered in greater detail at a future forum meeting.
- Modern Slavery checks are carried out in the area through work with the Councils Environmental Service Team. Nail Bars and Car Washes are checked, we have involved in the first successful prosecution in the Country.
- Health Services including the A&E departments have representatives that have provided input into this plan.

The Streetlink service was discussed; they connect rough sleepers to local services. Anybody can make a report by using their website [www.streetlink.org.uk](http://www.streetlink.org.uk) or via the Streetlink mobile phone app.

Samantha explained that this plan provides a comprehensive review that is the first big update in three years. The Responsible Authorities Group is a partnership which includes all the relevant agencies which were required to bring the draft of this plan together. The Area Forums priorities have been also taken in through a review of the notes where discussions have taken place with the Police. If anybody has any further comments they think of after the meeting, please can you feed these back through Mark Hayward before 16<sup>th</sup> August.

## **6. Odd Down Park and Ride Service 42**

The Bus Service 42 which has served the route from Odd Down Park & Ride to The RUH in Bath will be withdrawn from 31 August 2018.

The good news is that First Bus has agreed a six month trial for their service number 4 to be extended to serve the Park & Ride Site. As this service commitment is presently only for six months the Forum is encouraged to publicise the new route within their communities and to write to First Bus supporting making this a permanent arrangement. Correspondence can be sent to: The Control Room, First Bus, Bath Depot, Bath BA2 1HB.

## **7. Planning**

It was explained that John Adler had proposed that the forum could look at some of the issues around planning.

It was suggested that a better understanding of how B&NES are deciding which CIL projects will be financed in North East Somerset.

## **8. Forum Rebranding**

The forum was in agreement with the suggestion that was brought forward to rename the Bathavon South Forum. All members present agreed that the new name will now be The Cam Valley Forum.

## **9. Volunteering Opportunities**

The Forum heard from Mark Hayward about the Community Challenge Volunteering Opportunities which took place this Summer, B&NES Council have built up this programme with partners over a number of years. This year we have taken on challenges that have supported successful projects which were put forward by Parish Councils.

As we continue to work with our existing and new partners, we would welcome further project ideas to be put forward from Parish Councils.

Please contact Mark to discuss any ideas you may have 01225 396975 or [mark\\_hayward@bathnes.gov.uk](mailto:mark_hayward@bathnes.gov.uk)

**10. Forward Plan**

Suggestions:  
Rural Transport  
Village Agents  
CIL Funding  
Consultations

The next meeting is scheduled to take place on Wednesday 21<sup>st</sup> November 2018, 7-9pm  
at Priston Hall

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# BreATHe



Tackling air pollution in Bath and North East Somerset

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## Bath Clean Air Plan

## Outline Business Case Summary

Agenda Item 4

Bath & North East  
Somerset Council



## Outcome of this briefing

- To inform you of what we are consulting upon
- To inform you of what the modelling predicts
- To inform you of what we are doing to monitor implementation concerns
- To help residents inform your consultation responses

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# BreATHe

## Health

- There are a number of roadsides in Bath where NO<sub>2</sub> exceeds the EU and national legal limit of 40 µg/m<sup>3</sup>, mainly caused by diesel and older petrol vehicles.
- This seriously affects health. It can worsen existing heart and lung conditions, such as asthma, and reduce lung development in babies and young children. 12,000 people in the area suffer from asthma and high levels of NO<sub>2</sub> can trigger attacks.
- Research also links high levels of NO<sub>2</sub> to increased possibility of heart attacks and dementia.
- Other adverse health effects including diabetes, cognitive decline and dementia, and effects on the unborn child are also linked to air pollution exposure.
- Exposure can exacerbate lung and heart disease in older people
- Approximately 40,000 deaths can be attributed to NO<sub>2</sub> and fine particulate matter pollution in England every year



## Background - Direction from Defra

Due to ongoing exceedances on London Road in Defra forecasts, B&NES were directed (in July 2017) to:

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**“Produce a Clean Air Plan to achieve compliance with European Limit Values in the shortest possible time, or by 2021 at the latest”.**



# Inclusions and Charges

**CAZ Class D – including buses, coaches, taxis, HGV's, LGV's and cars.**

Drivers of the following vehicles will have to pay to drive in the city centre:

- Higher polluting diesel vehicles - older than c.2015 (pre Euro 6)
- Higher polluting petrol vehicles - older than c.2006 (pre Euro 4)

Charges are:

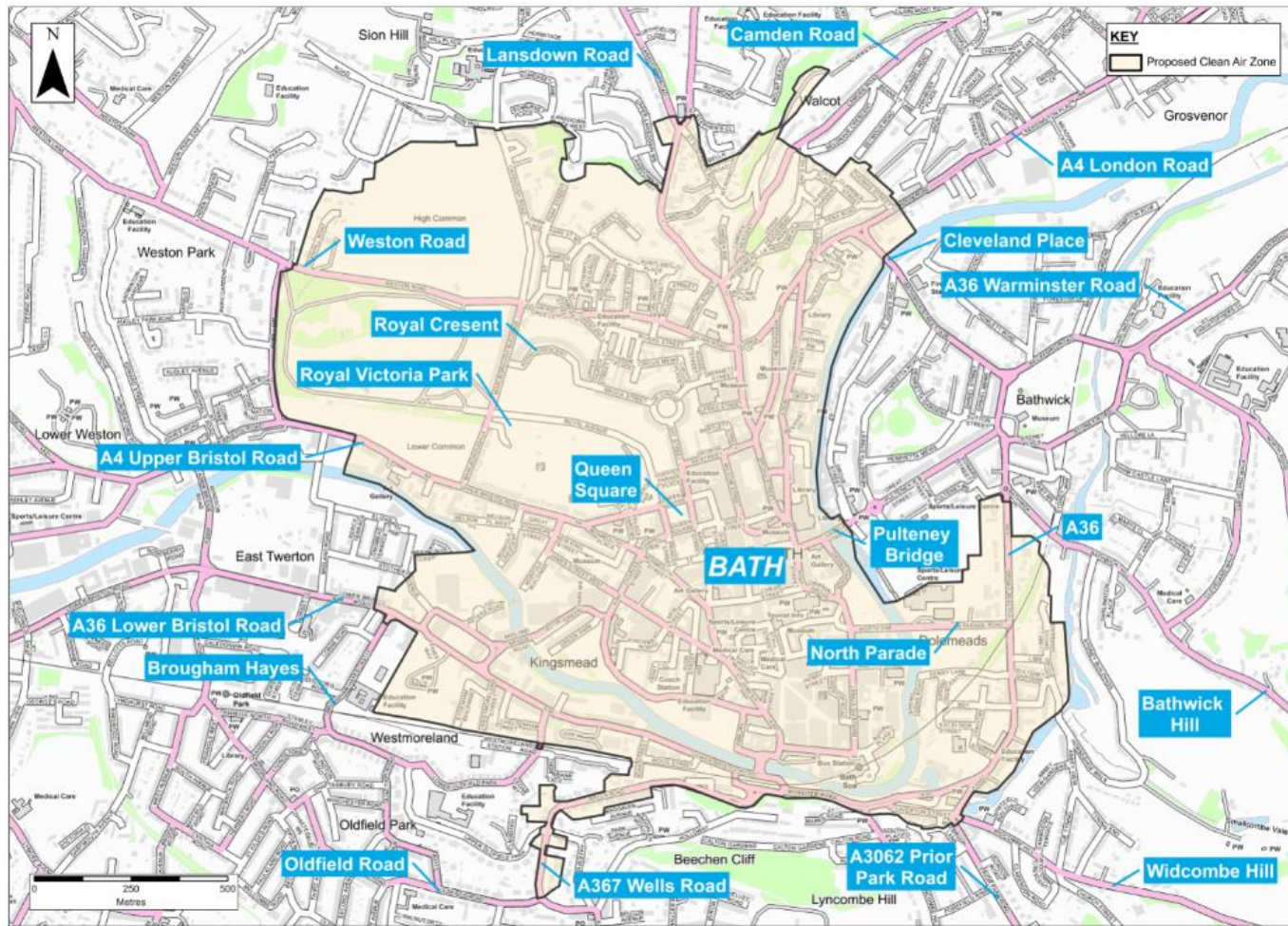
- **£9.00** for higher-emission cars, taxis and vans
- **£100.00** for higher-emission buses, coaches and HGVs

Charges will apply once in every 24-hour period (midnight-midnight) when driving in the zone, 7 days a week, 365 days a year.

If a vehicle is parked within the zone and does not move all day then a charge will not be



# Proposed Clean Air Zone boundary



# Scheme Design for a small Class D CAZ

- **Further requests for inclusion are being considered**
- **Operation**
  - Enforced with ANPR cameras
  - Within 24 hours, drivers of non-compliant vehicles will need to voluntarily pay the charge
  - A letter and eventually a fine will be issued to those that fail to pay



# Impact of the Scheme

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Compliant vehicles (no scheme)	2017	2021
All Vehicles	47%	75%
Cars	55%	79%

On top of this, there will be exemptions and concessions







# Concessions

The following concessions are being proposed, subject to further modelling:

## Until 01/01/2022

- Euro 4/5 diesel for registered blue badge holders
- Euro 4/5 diesel for registered healthcare providers
- Euro 4/5 diesel for registered community transport providers
- Euro 4/5 diesel for accessible taxi and private hire vehicles
- Euro 5 diesel for all other taxi and private hire vehicles

## Until 01/01/2025

- Euro 4/5 diesel for coaches with valid educational trip permits



# Other Measures – proposed shortlist

In addition to retrofitting buses (to achieve a fully compliant fleet), B&NES are bidding for money to provide the following non-charging measures – with option to consider further ideas as they come out of the consultation:

- Walk/cycle/scoot to school initiatives
- Additional cycle parking in the city centre
- Additional electric charging points
- Extended P&R site opening hours and secure parking areas
- A discounted ULEV parking permit scheme
- Targeted financial assistance schemes for vehicle replacements for those residents and businesses who need it most
- Financial assistance scheme for private electric charge points
- Enforcement of anti-idling



# Scheme Finances

## Capital Costs

Cost for Implementing CAZ = £6.5m

Cost for Mitigation Measures = £6.4m

Central Government funding will cover these costs

## Operating Costs

Average annual cost for Operating CAZ = £2.8m

## Revenue – NOT GUARANTEED!

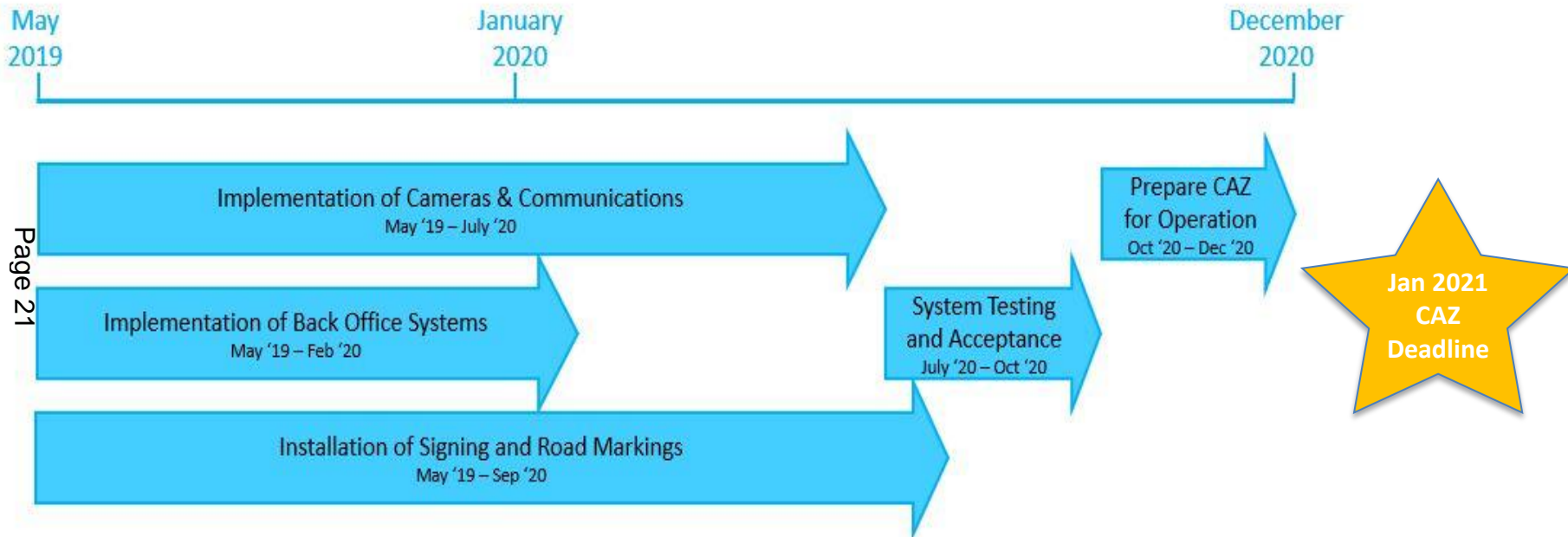
Average annual revenue estimate (over 10 years) = £5.6m per annum

Any excess revenue that may arise from charges above the costs of operation are to be re-invested to facilitate the achievement of local transport policies

Revenue estimates are subject to significant uncertainty, but extensive sensitivity testing suggests that a surplus is possible



# Programme:



# Engagement Feedback so far

- Drop-ins and surgeries held in Bath, Keynsham and MSN- about 500 people have attended these
- As of this morning almost 6000 responses to questionnaire (approx. from local businesses and organisations)
- In general, people are supportive of the need to improve air quality; some think we could go further whilst others have some concerns



# Engagement Feedback so far

## Comments:

- Affordability of the charge and eligibility for financial help
- Feedback about proposed exemptions and concessions
- Diversionary routes
- Alternative options?
- Provision of public transport, particularly in rural communities



## Key dates:

- 26 November- End of public consultation
- 18 December 2018- Cabinet meeting when decision will be taken
- Early 2019- development of Full Business Case for a Cabinet decision around February 2019





Finally, please don't forget the reasons we are doing this.

Nitrogen dioxide seriously affects health. It can worsen existing heart and lung conditions, such as asthma, and reduce lung development in babies and young children.

12,000 people in the area suffer from asthma and high levels of NO<sub>2</sub> can trigger attacks. Research also links high levels of NO<sub>2</sub> to increased possibility of heart attacks and dementia, diabetes, cognitive decline and dementia



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# Friends Against Scams

Delivered by your NatWest Community Banker



An initiative by National Trading Standards which aims to protect and prevent people from becoming victims of scams

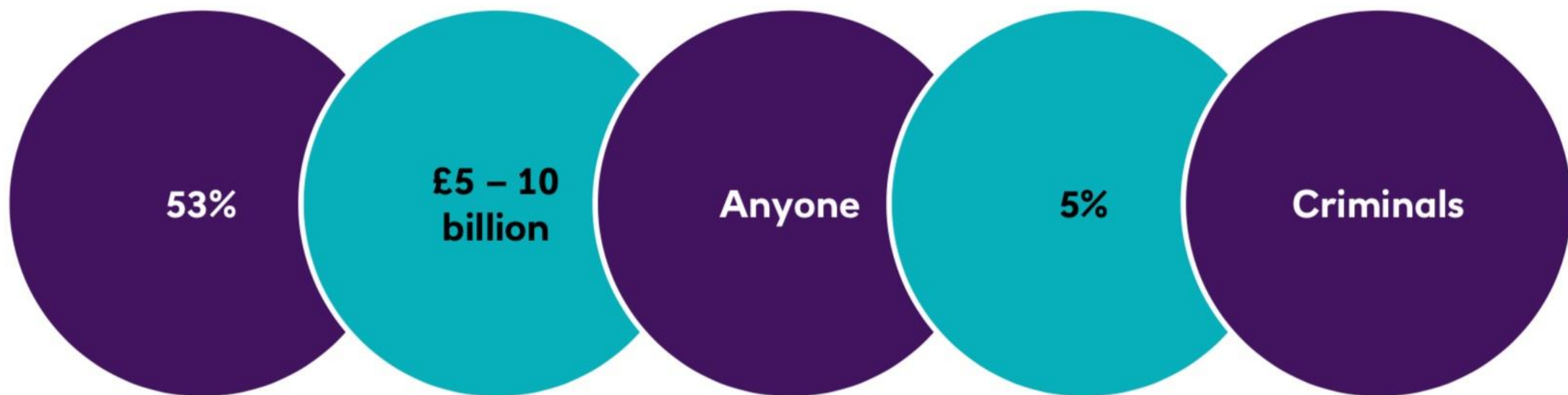


**NATIONAL  
TRADING  
STANDARDS**

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Scams Team

# Five key points about scams



# A cycle of victimisation





# Scams are the product of organised, predatory criminals...

...who gain trust to exploit and steal money.

Use befriending and grooming techniques

Appear legitimate

Helpful

Persuasive

Persistent

Friendly

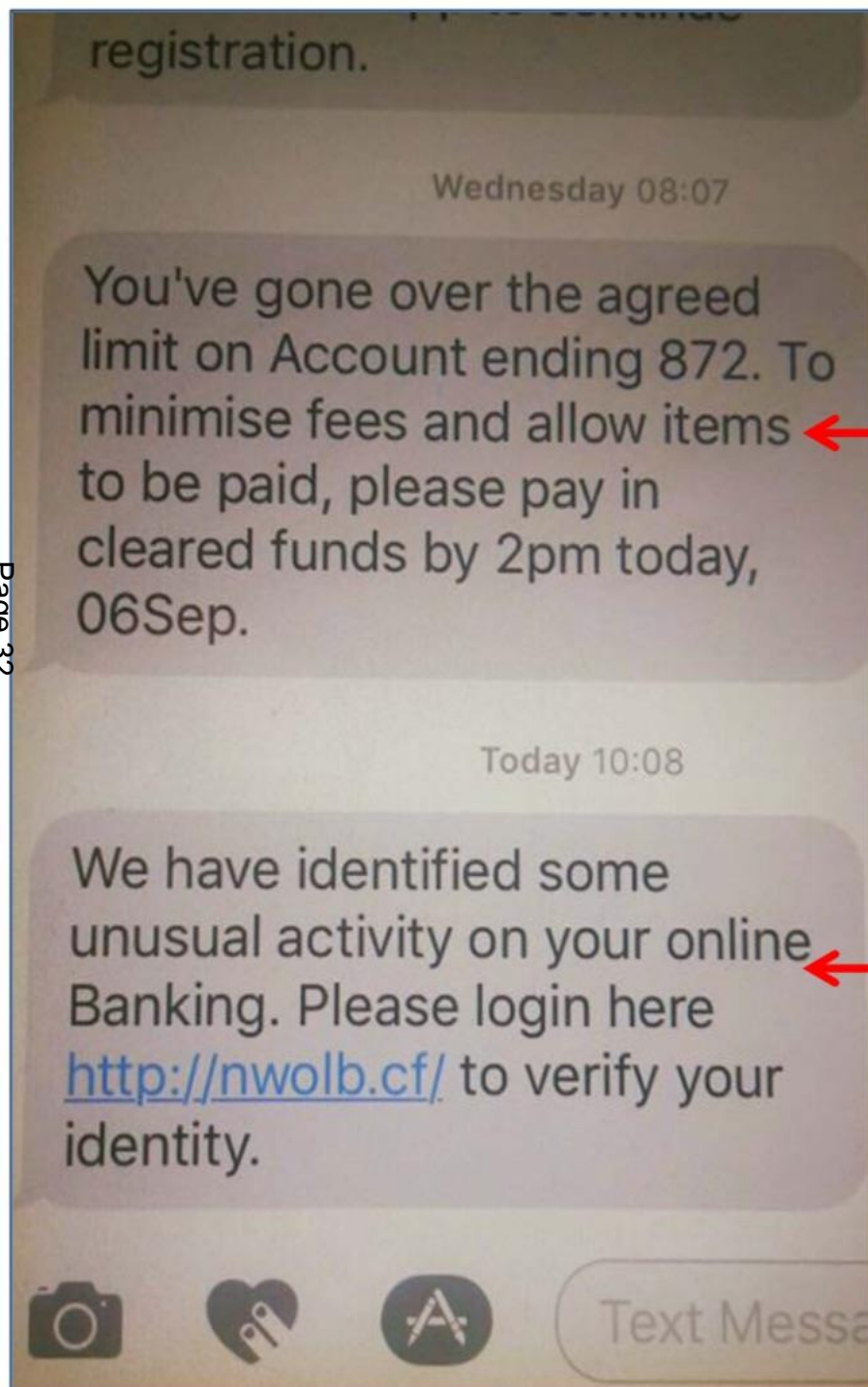
Charming

Threatening

Aggressive

Intimidating

# Scam in action – Smishing

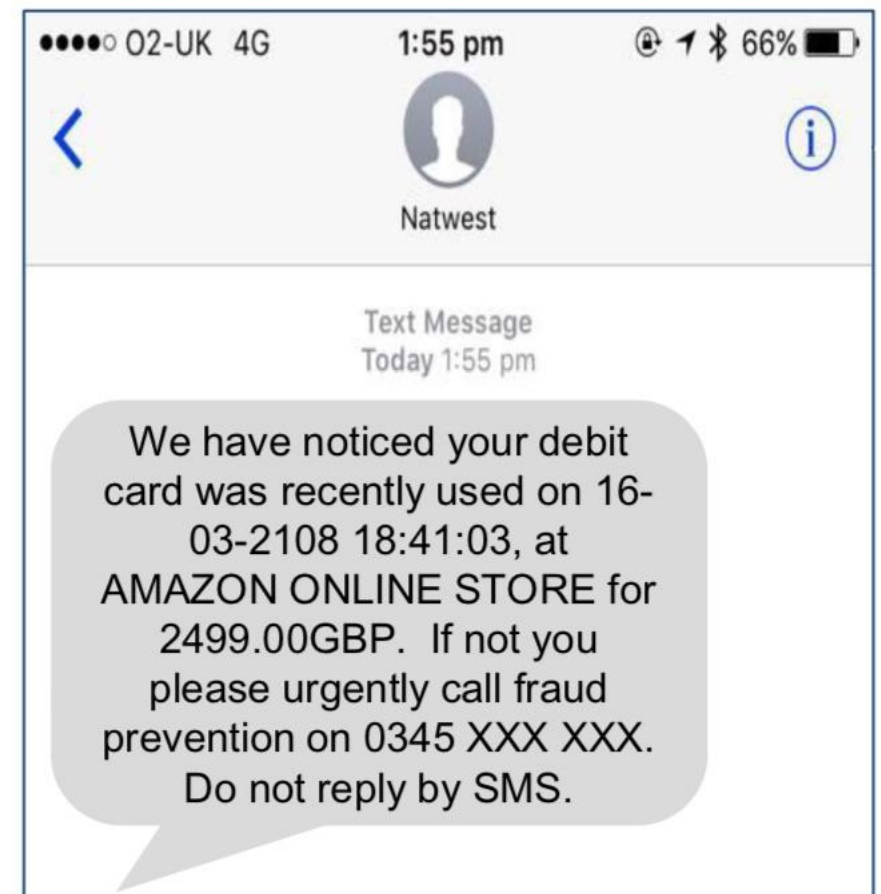


**Text messages sent by criminals can appear in the same thread of genuine messages sent by your bank**

**Genuine text message from customer's bank**

**Text message sent by a criminal. Link will take you to a copycat version of the bank's website**

**Be suspicious of text messages containing links or phone numbers. Call your bank on a trusted telephone number**



**Above text message sent by criminals, impersonating the bank.**

**Telephone number was not the bank's number.**

**Let's listen to a call that was made by our Fraud Team to the number that had been provided.**



# Types of scams

**Postal scams**

**Telephone  
scams**

**Doorstep  
scams**

**Online scams**

**Have you ever been involved in one of these Scams?**

**A victim in Yorkshire added together all the alleged winnings from postal scam mail and over a six month period she would have won £2.8 million**

**Lottery or  
Prize  
Draw Scam**

**Inheritance  
Scams**

**Clairvoyant  
Scam**

**Catalogue  
Scams**

**Many variations of Postal Scams exist**





# Would you respond?

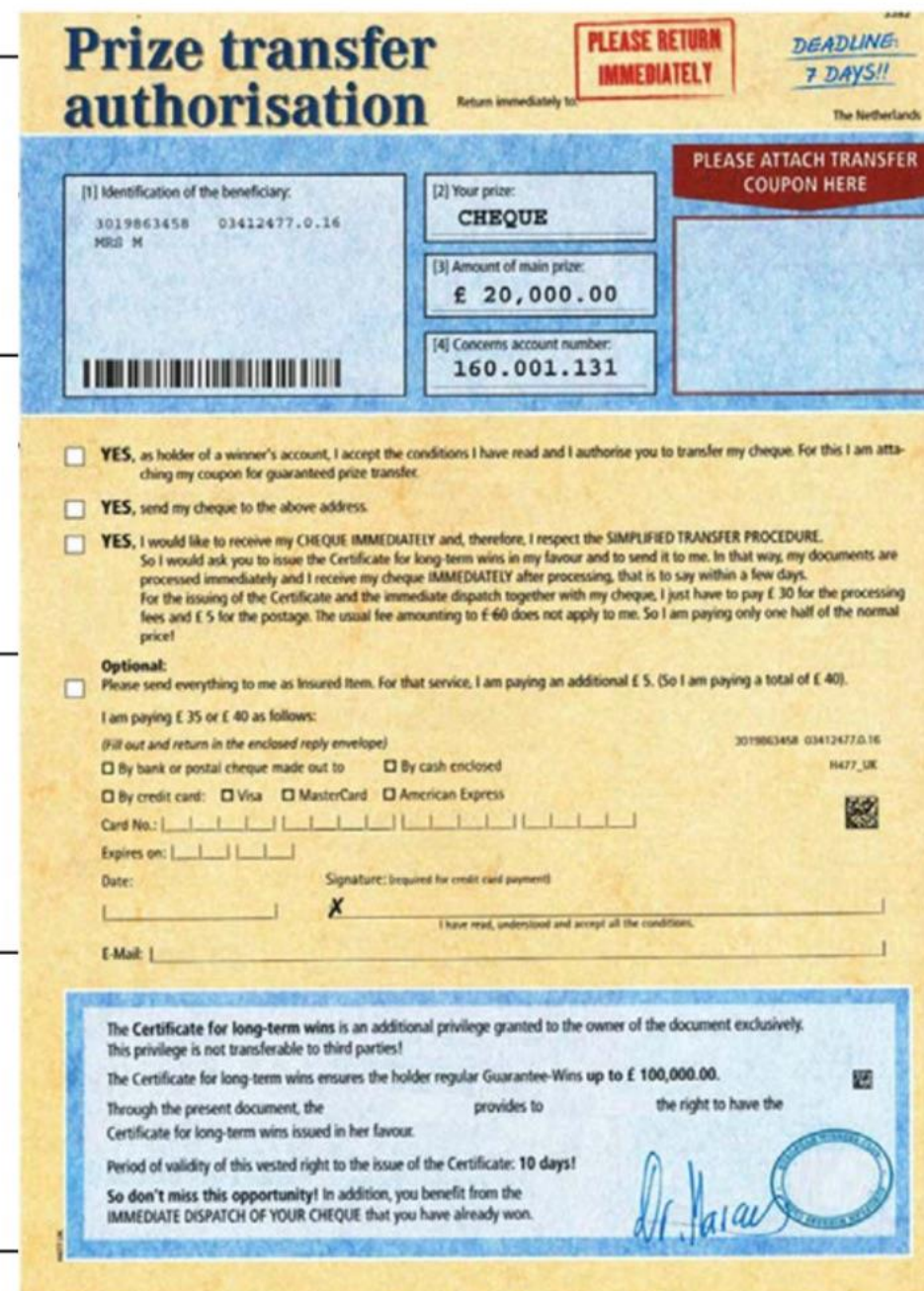
Customer's 1st name is used  
in the letter to make it  
personal

Letter is written to put  
people under pressure to  
reply

PO Boxes are used instead of  
full postal address

Too good to be true offers

Made to look dazzling



**Prize transfer authorisation**

Return immediately to: **PLEASE RETURN IMMEDIATELY** **DEADLINE: 7 DAYS!!**

The Netherlands

**PLEASE ATTACH TRANSFER COUPON HERE**

[1] Identification of the beneficiary:  
3019863458 03412477.0.16  
MRD M

[2] Your prize:  
**CHEQUE**

[3] Amount of main prize:  
**£ 20,000.00**

[4] Concerns account number:  
**160.001.131**

☐ **YES**, as holder of a winner's account, I accept the conditions I have read and I authorise you to transfer my cheque. For this I am attaching my coupon for guaranteed prize transfer.

☐ **YES**, send my cheque to the above address.

☐ **YES**, I would like to receive my CHEQUE IMMEDIATELY and, therefore, I respect the SIMPLIFIED TRANSFER PROCEDURE.  
So I would ask you to issue the Certificate for long-term wins in my favour and to send it to me. In that way, my documents are processed immediately and I receive my cheque IMMEDIATELY after processing, that is to say within a few days.  
For the issuing of the Certificate and the immediate dispatch together with my cheque, I just have to pay £ 30 for the processing fees and £ 5 for the postage. The usual fee amounting to £ 60 does not apply to me. So I am paying only one half of the normal price!

**Optional:**  
☐ Please send everything to me as Insured Item. For that service, I am paying an additional £ 5. (So I am paying a total of £ 40).

I am paying £ 35 or £ 40 as follows:  
(Fill out and return in the enclosed reply envelope)

☐ By bank or postal cheque made out to ☐ By cash enclosed

☐ By credit card: ☐ Visa ☐ MasterCard ☐ American Express

Card No.: \_\_\_\_\_

Expires on: \_\_\_\_\_

Date: \_\_\_\_\_ Signature: (required for credit card payment) \_\_\_\_\_

E-Mail: \_\_\_\_\_

**The Certificate for long-term wins** is an additional privilege granted to the owner of the document exclusively.  
This privilege is not transferable to third parties!  
The Certificate for long-term wins ensures the holder regular Guarantee-Wins up to £ 100,000.00.  
Through the present document, the \_\_\_\_\_ provides to \_\_\_\_\_ the right to have the  
Certificate for long-term wins issued in her favour.  
Period of validity of this vested right to the issue of the Certificate: **10 days!**  
So don't miss this opportunity! In addition, you benefit from the  
IMMEDIATE DISPATCH OF YOUR CHEQUE that you have already won.

Requests money first before  
getting prize

Made to look authentic with  
directors name, picture and  
signature

Stamps are used to make it  
look official

Fake testimonials or money  
back guarantees to make  
offer seem genuine

Often says to keep their  
winnings a secret

# Telephone scams

**In a recent project, whereby call blocker devices were installed in the homes of telephone scam victims, 93% of users felt safer as a result of having a device to eliminate scam calls**

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**Telephone  
Scams**

**Text  
Message  
Fraud**

**Investment  
Scam**

**Pension  
Scam**

**Computer  
Scam**

**Many variations of Telephone scams exist – remember callers will be extremely professional and already have gathered enough personal information about you to appear legitimate**





**You are legally entitled to a  
14 day cooling off period for  
contracts made in your home**

**Doorstep Callers  
(Rogue Traders)**

**Bogus Callers  
(Distraction Burglary)**

**Do not buy, sell or trade from a cold approach**



**53 per cent of the population  
now view online crimes as  
seriously as ‘physical world’  
crimes, destroying the notion  
internet fraud is ‘faceless’ and  
of less importance than other  
offences**

**Email Scams  
(Phishing)**

**Bogus  
Websites**

**Romance  
Scam**

**Impersonation  
of UK officials  
(e.g. HMRC)**

**A “romance/relationship” scam online will quickly progress and your friend” will ask you to send funds to help them out of an urgent and difficult situation – such as a medical emergency or a trip abroad has gone wrong.**



# Would you respond? (cont'd)

Inconsistent email address

Incorrect URL/ website links

Poor spelling and grammar

Pressure to respond

Often contains an attachment

Overuse of capital letters

From: MRS.E <hmrc.refund@intelite.info>  
Date: 8 June 2016 at 16:33  
Subject: Contact Western Union Office  
To:

Good day,

We have deposited your fund of \$2.5million usd dollars through Western Union department after our finally meeting regarding your fund, All you will do is to contact western union director Pastor Terry Cool ( western\_money\_transfer@outlook.com ) He will give you direction on how you will be receiving the funds daily. My agreement with them is \$5000 daily until the whole funds is transferred to you, Contact western union director Terry Cool send him your Full information to avoid wrong transfer such as,

Receiver's Name.....  
Address.....  
Country.....  
Phone Number.....

Though, Terry Cool has sent \$5000 in your name today so contact Terry Cool or you call him +229-62258844 as soon as you receive this email and tell him to give you the Mtcn, sender name and question/answer to pick the \$5000 Please let us know as soon as you received all your fund,

Best Regards.  
MRS.E

Absent or inadequate email signature

Inconsistent subject and content

Vague or non-existent subject

Not addressed to a specific person

Requests for personal or financial information



# Top scams

**Spoof  
payment  
requests**



**Diverted  
payments**



**Text  
Message  
Fraud**



**Goods or  
service not  
received**



**Romance  
scams**



Spoof request can be received over the phone, text message or email

When purchasing a house or other large value item, or when having building work done

If you click on a link in a fake text message, any information you enter will be captured

Can relate to auction websites or unofficial sites selling counterfeit or non-existent goods

Criminals try to get their victim to send money, and gather their personal details

**Many variations of these scams exist**





# Looking after your friends & family – How to spot a victim...



## Postal Scams



- Post office visits
- Lots of mail
- Purchasing stamps
- Cheque books/ issuing a higher number of cheques
- Products arriving at home
- Free gifts appearing for orders placed/ response made

## Telephone Scams



- Phone calls
- Unusual payments
- SMS messages
- “Friends”
- “Helpful caller”
- Opportunities
- “Something wrong at the Bank”

## Doorstep Scams



- Poor quality
- Unnecessary work
- Fearful
- Pressure
- Cash withdrawals
- Sometimes money up front
- Works extended/ follow up visit more costs

## Online Scams



- Suspicious emails
- Final demands
- Refunds
- Online relationship
- Helping a friend out
- Payments

# Looking after our younger generation.....



You may think it is only older people who get targeted by Scammers



Younger people are being targeted more and more

**Identity Theft**

**Money Mules**

**Fake Job Adverts**



Whilst identity theft, fake job adverts and money mule approaches can happen to any of us they are particularly prevalent in the younger age group



# Common scams impacting younger generation

## Identity Theft



- Fraudsters collect their victims personal information from social media, hacking, stealing mail and from personal information you unknowingly provide
- This information is used to apply for loans etc. in the victims name
- You may not realise anything has happened until an unexpected bill arrives
- Check your privacy settings & protect your information

## Money Mules



- A “Money Mule” is where someone's bank account is used to launder the proceeds of crime
- The criminal gangs behind these frauds are highly organised, persistent and determined
- Social Media is often used to recruit young Money Mules with a payment made to allow their bank account to be used
- It's a crime

## Fake Job Adverts



- Jobs which offer good money for very little work
- Often the job adverts are posted online or on social media
- Can ask you for fees upfront for training/other expenses
- Over pay you and then ask you to return the overpayment and the original payment “bounces” leaving you out of pocket

# Top tips – What can you do to protect yourself and/or others?



**1** Never disclose security details

**2** Don't assume everyone is genuine

**3** Don't be rushed

**4** Listen to your instincts

**5** Stay in control



# If you need help

**If you are worried about an approach or fear you or someone you know have been scammed**



**Talk** – You are not alone and shouldn't feel embarrassed



**Report** – The scam via Action Fraud on 0300 123 2040



**Contact** – Your bank



**Seek further help** – You can contact the Citizens Advice Consumer Helpline on 03454 040506

# Take a Stand Against Scams

**Now you are a Friend Against Scams**



**– Make a pledge**



To tell five people about Scams and the Friends Against Scams Initiative



To encourage someone you know to visit the Friends Against Scams website



To share your Friends Against Scams status on social media



To become a SCAMchampion and actively support your local fight against scams by setting up or taking part in a Scam awareness activity or event in your local area



Access the Little Book of Big Scams via our security centre to learn more or to use as a reference point for your scam conversations

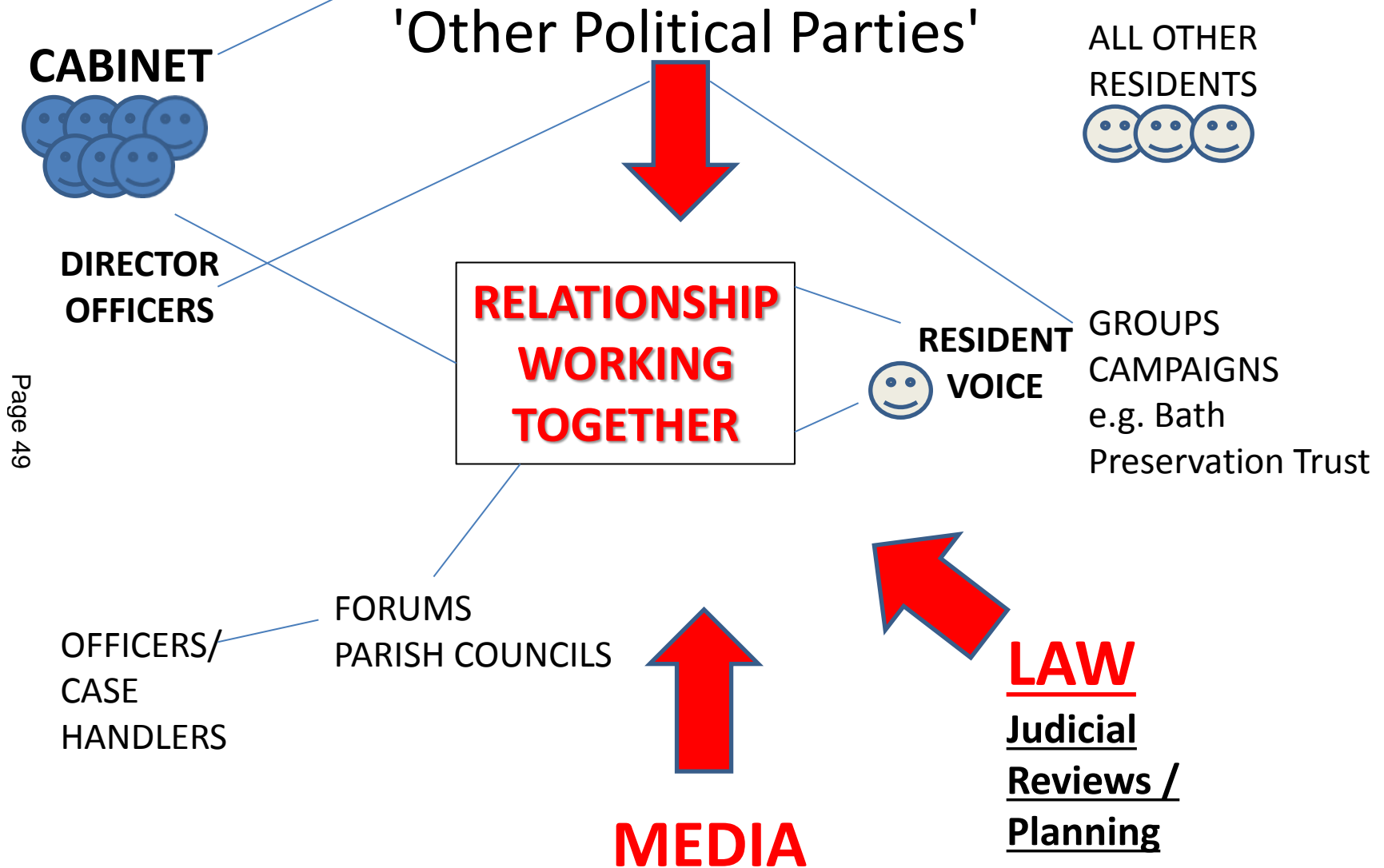
# Thank you



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# CONSULTATION LANDSCAPE = COMPLEX



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