

Financial Scamming

Trading standards have, for a long time, worked to disrupt scammers and rogue traders operating on Britain's streets. However, in recent years the issues surrounding financial scamming, and of the hidden victims of these scams, many of whom live alone and are isolated in their own homes, have moved to the fore as we begin to understand more and more about the sheer scale and impact of this issue.

Since the founding of the National Trading Standards Scams Team in 2012, trading standards' involvement in this area has evolved and expanded. The Scams Team's work with local authorities and corporate organisations, including several of the UK's major banks, is helping to identify victims, allow increased numbers of interventions, and disrupt the criminal activity of financial scammers operating all over the world.

However, we recognise that despite continuing good work from our colleagues, just 5% of victims report being scammed. Thus much work is still needed to understand victim psychology and to reach out to all those who need help. It is therefore imperative that the important research being undertaken by Bournemouth University and partners is able to

Foreword



Financial scamming and its impact have been receiving a higher public profile in recent months, yet though it is recognised as a growing problem, there is a lack of clear research and evidence into the scale of the problem, its causes and the impact on the public.

The National Centre for Post Qualifying Social Work and Professional Practice at Bournemouth University have been working with key national organisations in the UK to develop a better understanding of this issue, seeking ways and solutions to reduce the risk of financial scamming.

I want to thank the many organisations who have shared their experience and data with us to help formulate our thoughts and understanding. In particular The National Trading Standards Scams Team, Chartered Trading Standards Institute, North Yorkshire Trading Standards and the City of London Trading Standards Team.

We are continuing to work with these bodies plus other leading agencies in this field to develop a clearer understanding of the scale and impact of scams and their implications for society.

Listed on the next page are our three campaign points which we believe are both achievable and would make the greatest impact in reducing the risk of being scammed for the most at risk citizens in our society. In particular, those at risk are lonely older people, and especially those with a cognitive impairment (Dementia) who may be unable to safeguard themselves as a result of their health or social care needs.

This work is far from complete and we are continuing to research and develop our ideas and understanding. If you would like to contribute your thoughts or ideas please contact me. It is only via our collective efforts that we will be able to tackle this growing issue and we positively welcome your input and support.

Professor Keith Brown

Director

[The National Centre for Post-Qualifying Social Work and Professional Practice](#)

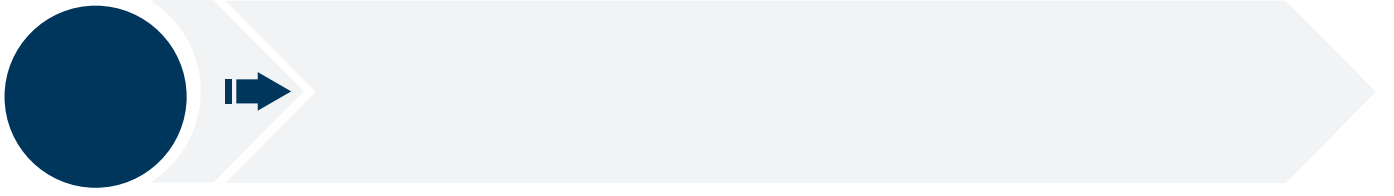
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Our Campaign asks that...

1. All agencies, especially financial institutions should:

- Recognise that consumers/clients with Dementia are by definition more at risk of being scammed. Therefore measures to protect this population group are required as part of a 'duty to care', and those with a diagnosis of Dementia have by definition a cognitive impairment which means that their potential 'unwise decision' is a result of their cognitive state rather than simply an unwise decision.



What is the problem?

The Care Act (2014) has recognised the risk posed by financial abuse/crime on individuals and society. Financial scamming is a growing problem and if we fail to respond appropriately to the threat by safeguarding those at risk, it is likely that the financial and social implications will grow in the future.

Scams are a form of fraud or financial abuse designed to extort money from people using misleading or deceptive 'selling' techniques. Scams are illegitimate schemes, often disguised as business practises, that rely on the premise of false promise. They offer, for example, a product, investment or relationship, or the perceived value of the offer does not exist. Scamming is increasingly a global problem.

For a scam to be successful the victim must choose to participate in the scheme, financially or psychologically. To make the transaction appealing scammers use techniques of persuasion, utilising business skills and professionalism.

What are the different types of scam?

Fraudsters use a wide range of techniques, methods and communication media to make contact with victims which results in many different types of scam. This is not an exhaustive list as scammers evolve their methods. Here are some of the most common:

Lottery or prize draw scams

Claim you have won a large sum prize on a lottery or draw, that you didn't enter. To claim the winnings victims must send a fee to release the funds or cover taxes.

Nigerian (419) letter scams

Offer a share in a large sum of money in return for helping to transfer it out of the country. Once scammers have bank account details they empty the accounts.

Romance scams

Involve fake online dating or chat rooms which groom the victim by building an online relationship. Victims are often persuaded to hand over money to help their 'partner'.

Clairvoyant scams

Lure victims by offer of a contact with a deceased relative or a prediction of their future - bereaved individuals may be particularly susceptible.

Catalogue scams

Sell 'miracle cures', products and vitamins at bargain prices. Products either do not arrive or are of little or no value. Victims are sometimes entered into a fictitious prize draw as an incentive to continue ordering products.

Charity scams

Pocket donations, use details to access accounts and use premium rate phone numbers.

Pension scams

Pension liberation schemes target older people by offering to convert pension benefits to cash benefits. Victims pay high fees and often face tax bills as a result of such schemes.



Mail Scams

Scammers commonly contact people through the post. Some victims, particularly older people, receive hundreds of scam letters a week. Despite the growth of the internet there is no evidence to suggest a reduction in mail scams. Common mail scams include lottery and prize draw scams, Nigerian letter scams, clairvoyant scams and catalogue scams.

Mrs. M, 92, lives alone. When Trading Standards visited her house there was little evidence of scam mail in the living room, but it transpired she had been responding to prize draw mail scams for over 10 years and had been hiding the mail. Mrs. M's estimated spend was £500 a month, amounting to a detriment of approximately £60,000. 34 bags full of scam mail were removed from her house.

Don't pay anyone in advance for a prize or cash sum.

Don't send money abroad or to

**2 in 5 of all postal scams are
lotteries or prize draws.**

(Citizens Advice, 2015)

Telephone Scams

Scammers commonly make contact over the telephone to obtain personal details. These scams are referred to as 'vishing' and are becoming more prevalent. Common telephone scams include courier scams, pension scams, investment scams and charity scams.

Courier scams are evolving into different variations. It usually consists of two parts; firstly scammers cold call, claiming to be from the bank or other authority and persuade victims to offer their PIN. Secondly, scammers send a fraudulent courier to pick up their bank card which will also give them their address.

Mrs. A suffered a power cut after a storm which resulted in her telephone blocking device disengaging. During the four hours without power her daughter received 10 phone calls. After investigation, it was found that Mrs. A was receiving an average of 70 nuisance calls per month. During the worst month 121 calls were received.

58% of people received suspect calls, an increase from 41% the previous year.

(Financial Fraud Action, 2014)

£23.9 million lost to vishing in one year, which is up £7 million in one year.

(Financial Fraud Action, 2014)

Investment Scams

The investment market is vulnerable to scams because of the large sums of money involved. Scammers often attempt to groom victims and form relationships to build trust. There are many types of investment scams including share or 'boiler room' scams, get-rich-quick or 'ponzi' schemes and pension scams.

Mr. O, 45, was cold called by an alleged financial adviser, offering to make a better return on his pension pot. The deal included a 30% cash back rate and an 8% return, plus an annual £1,000 for agreeing to be locked into the scheme for 10 years. The offer was time limited. Thinking it too good to be true, Mr. O did his research and found the company was government registered with a legitimate looking website. A courier was sent with the paperwork and Mr. O signed, also agreeing to become a company director and trustee. Mr. O received his first bonus, but lost his pension pot after the alleged adviser disappeared. HMRC also fined Mr. O for tax related offences.

(The Pensions Regulator, 2015)

Total losses through boiler room and

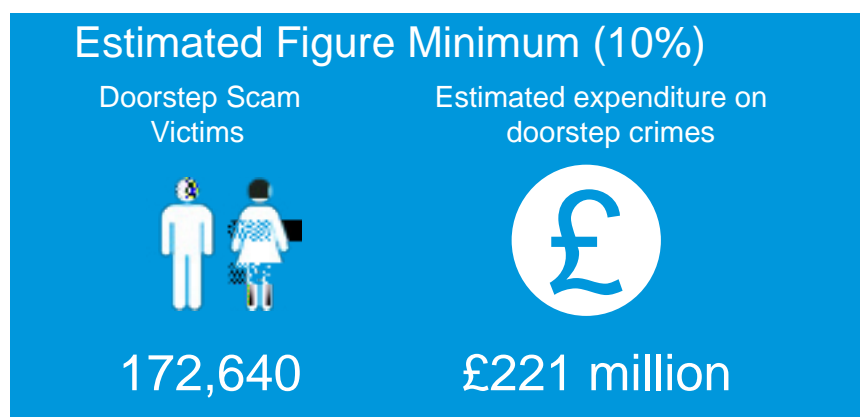
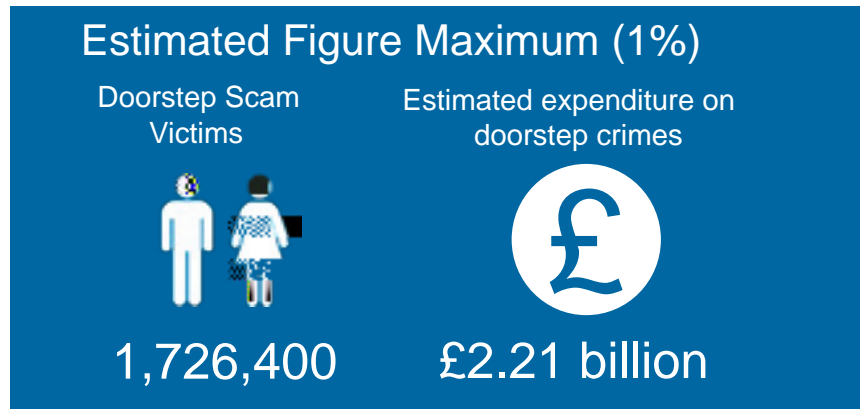
(Financial Fraud Action, 2014) £47.49 million in 2014, up from £30.02 million in 2013. Total losses through boiler room and investment scams in 2014 were £47.49 million, up from £30.02 million in 2013.

How big is the problem?

Financial scamming is under reported by victims which means the true scale of the problem is unknown. It is estimated that only 1% - 10% of scams are reported.

Doorstep Scams in England (2014-2015)

“Reporting levels of doorstep crime are believed to be between 1% - 10%”



(National Trading Standards Board, 2015)

Why is it under reported?

Often victims feel embarrassment and refrain from admitting their actions to friends, family and the authorities. Some victims feel their financial loss is too insignificant to alert the authorities, or that the offence will not be investigated seriously.

Scammers commonly target small amounts of money from large numbers of people because insignificant loss is less likely to be reported. Low levels of reporting make it difficult to achieve accurate information about the scale of financial scamming. The reported figures are likely to be only the tip of the iceberg and the true detriment could be much higher.

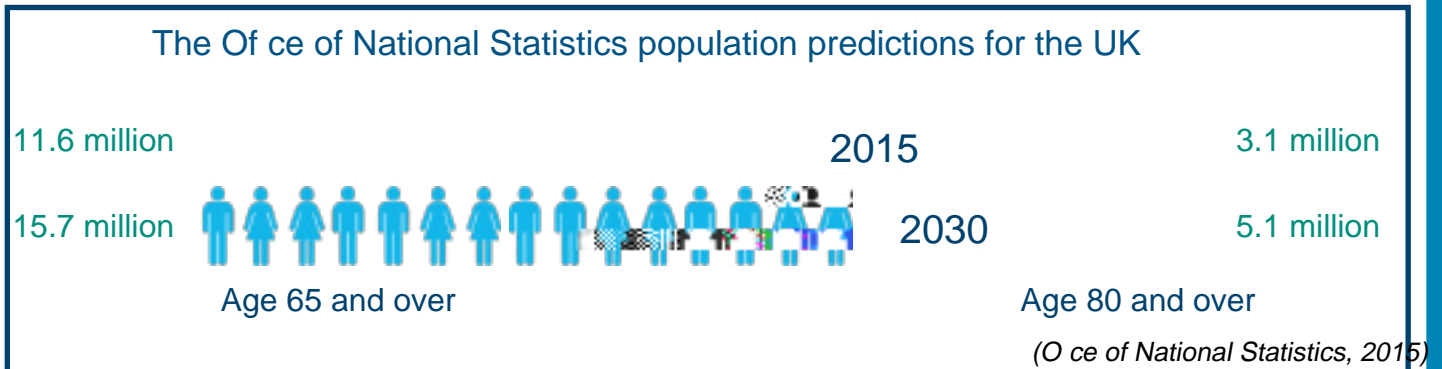
Is scamming a growing problem?

Yes. Scamming has been taking place for many years but, due to an increase in use of the internet and e-communications for mass marketing fraud, it is a growing problem and internet has enabled criminals to reach a global audience.

With more personal and business transactions completed online the opportunities to obtain personal information has become much easier. By collating this information in 'suckers lists' criminals can easily send personal data across the globe.

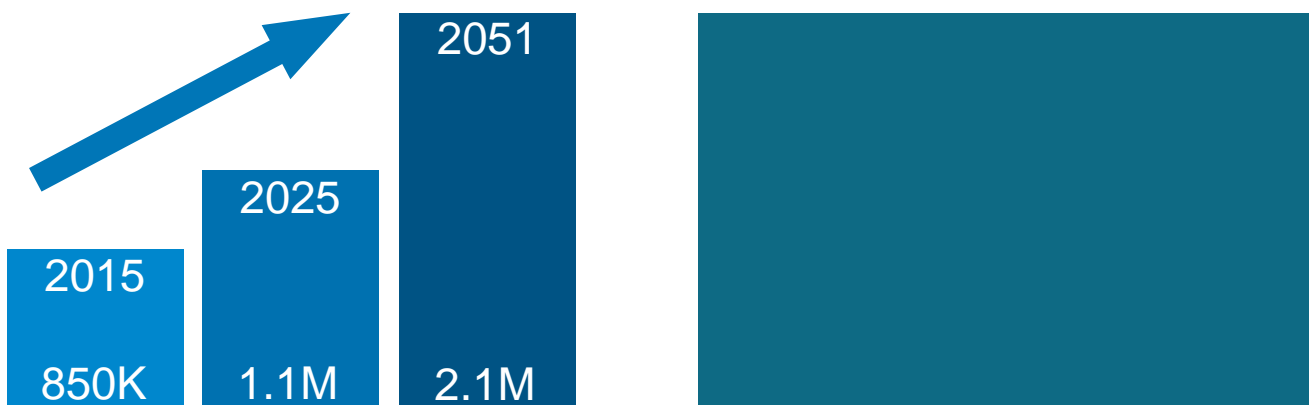
How big will the problem get?

The UK has an ageing population and this means that the proportion of older people in the UK will increase. There will be greater pressure to meet the needs of an ageing population over the next 15 years.



Older adults are more at risk of developing Dementia and of living alone and are at particular risk of being targeted by scammers.

Alzheimer's Society Predictions from the Population with Dementia in the UK



Therefore an ageing population in a future that is increasingly living alone may predict increased numbers of older people at risk of financial scams.

In 2015, 68% of people who were living alone were female, in comparison to 32% of males.

The demand and costs for health and social care are likely to increase over time as the population ages. Older people who lose savings to scams will be unable to contribute to care costs in old age resulting in a higher burden on state funded provision.

Predictions for People Over 65 Living Alone in England

2015 2020 2025 2030

3.54 million 3.92 million 4.44 million 4.97 million

Who is at risk from scamming?

Financial scamming is a problem that can affect everyone. Research by the Office of Fair Trading shows that in 2006, 48% of the adult population in the UK were likely to have been targeted by a scam; this is

Risk Factors

Loneliness

Loneliness is a significant but under recognised problem for society and people experience it differently. There is a difference between social isolation and loneliness. People who are socially isolated are likely to feel lonely, but people who feel lonely may not be socially isolated (Luo et al., 2012).

Social isolation is an objective term to describe a lack of contact with others including friends, family and the community.

Loneliness is a subjective term to describe how a person feels about themselves and how their level of contact with others differs from their desired social interaction.

Older adults are vulnerable to feelings of loneliness because of a combination of

Loneliness is not only a problem for older people; however, older adults are more vulnerable because of a combination of the above factors. Older adults are more likely to live alone because of infrequent contact with family, divorce and sequential loss including bereavement or friends and loved ones moving into care. Income and wealth will affect an individual's ability to participate in social events or recreational activities and older adults are less likely to have as much of a disposable income for such interests.

Older adults are more likely to suffer with health problems or disabilities which can reduce their mobility and engagement with the wider community. Cognitive impairments are more prevalent in older adults and can make it difficult to maintain or create new relationships.

Loneliness is a social problem which can have an impact on health, well-being and quality of life. Chronic feelings of loneliness can lead to health problems including poor sleep quality, memory problems, increased blood pressure, cardiovascular disease, depression, anxiety and feelings of worthlessness or emptiness (Age UK, 2014).

Half of people aged over 65 said the television or pets are their main form of company.

(Age UK, 2014)

Older people who are socially isolated are often without social support such as relationships or contact with other people in the community. For some their only form of social contact comes from market-based communication such as telemarketing phone calls and scam mail. For some people, responding to these calls or this type of mail forms a relationship. Strong relationships can form between socially isolated individuals and market-based individuals because frequency of contact becomes more highly valued than quality of contact (Kang and Ridgway, 1996). These relationships are socially supportive and can have a positive impact on health and well-being.

9% of older people feel trapped in their own homes.

(Office of National Statistics, 2015)

Loneliness makes older adults more vulnerable to responding to scams. Older people who experience loneliness are more likely to respond to telemarketing phone calls, doorstep sales and scam mail and so loneliness is related to higher frequencies of telephone and doorstep contact. Older people who have no other form of social support are more likely to listen to a sales pitch (Lee and Geistfeld, 1999). This type of contact is more likely to expose older people to scammers.

People who do not have a social support network can find it difficult to talk to others about their finances or about scam offers. Socially isolated individuals may be less aware of good business practice or popular scams in the local area. There may be fewer opportunities for others to identify or intercept scams for people who are isolated.

For some older people who experience loneliness, responding to scams gives them a form of social contact that would be lost should they stop responding. In some cases it is not easy for individuals to stop their involvement with a scam because there is nothing to take its place.

Mr. G is 67 and has lived alone since his wife died. Awaiting a hip replacement he has poor mobility and cannot drive. Mr. G received clairvoyant scams after the loss of his wife and he responded because he felt lonely. He then started receiving and responding to prize draw and catalogue scams in his wife's absence until he got caught up in a daily routine of repeat orders to pass the time.

After intervention from Trading Standards it emerged that Mr. G had £41,000 of debt across five credit cards he had taken out to fund scams. Wardrobes and cupboards in his house were stacked with goods that were of no use to him.

Ms X is in her mid-70's and has been replying to clairvoyant scams for over 20 years following the loss of her husband. Although Ms X remains fairly active and has a family, her family do not visit and responding to clairvoyant letters helps her with feelings of loneliness. Ms X received 10-15 scam letters per week, sometimes more, and encloses between £10-40 in every response, the majority of her disposable income.

Trading Standards have attempted to intervene but Ms X gets comfort from the frequent 'social' scam contact and chooses not to stop responding.

Dementia

Dementias result in cognitive impairments that can interfere with everyday life. The prevalence of Dementia increases in old age. Symptoms include memory loss and difficulties with communication, problem solving and reasoning. It is a progressive condition affecting a person's abilities and mental capacity over time.

Dementia can cause fluctuations in mental capacity, and ability to make decisions and judge risk. Dementia can make it more difficult for people to identify and understand risk and to apply caution to decision making. This makes people with Dementia particularly vulnerable to scamming.

1 in every 14 of the population aged 65 years and over have Dementia.

(Alzheimer's Society, 2016)

Dementia currently costs the UK £26.3 billion a year.

(Alzheimer's Society, 2014)

The financial sector is changing rapidly and people with Dementia may find it difficult to understand new methods of financial transactions; for example, online banking, telephone banking and cash machines. People with Dementia may require support to safely manage their finances.

Managing finances can be a difficult and complex process for everyone, This process can be more difficult for people with Dementia putting them at higher risk of financial abuse. Having Dementia can also make it more difficult to detect financial abuse.

62% of carers said the person they care for had been approached by cold callers, or doorstep sales people.

(Alzheimer's Society, 2011)

70% of carers said that nuisance telephone cold callers routinely targeted the person they cared for.

(Alzheimer's Society, 2011)

Scammers target people with Dementia because they are more susceptible to scams. They may be unable to identify the value of money or identify the risks of sending money in advance.

Mr. K, 86, lost his wife 22 years ago and lives alone. He has health and mobility issues and does not leave his property. He is in the early stages of Dementia. Mr. K replied to lottery, clairvoyant, inheritance and other scams. He wanted to pay for improved, social living accommodation in a care home. He receives 80-120 scam mail letters and 20 scam phone calls a week. Mr. K has spent at least £30,000 on scams in three years, although this is likely to be much higher. With no savings, Mr. K survives on his state pension and benefits. His Dementia is such that he has moments where he understands that he has been replying to scams, but he quickly forgets.

Dementia Care

£26.3 Billion per year



£32,250 per person

Social Care

£10.3 Billion per year

Private



£5.8

Billion per year

Public



£4.5

Billion per year

(Alzheimer's Society, 2014)

The Mental Capacity Act 2005

The Mental Capacity Act 2005 was implemented in England and Wales in 2007. It was introduced to correct of a lack of consistency in the law concerning mentally incapacitated adults and best interest decision making on their behalf. Prior to 2005 the law did not always respect independence and autonomy.

Victim Characteristics

Most people will have received some form of scam, but only those who respond become victims. Research has focused on why victims respond to scams and what makes them more at risk. Victims appear to be more open to persuasion particularly by people they do not know. People who use heuristics to make decisions are vulnerable because of the short-cuts made in decision making. Victims are more likely to be scammed because of a number of errors made in decision-making processes.

Involvement in scams may also provide the victim with a sense of utility through engagement with meaningful activity, and a sense of purpose (Olivier, Burls, Fenge and Brown, 2015). This can make victims reluctant to give up their involvement.

Urgency and scarcity

Some people are more vulnerable to the pressure put on by scammers. People who struggle to make decisions under pressure are likely to be more vulnerable to scams.

Consistency and commitment

Scammers may ask for small steps of compliance such as regular payments or contact. People who are comfortable with routine and consistency are likely to respond to such scams.

Gambling rewards

Some people view scams as a gamble and are prepared to pay the relatively small costs for the chance to gain high rewards. The relationship between costs and rewards, the susceptibility to gambling, can make people more vulnerable to scams.

Emotional control

Some victims have less control over their emotions compared with non-victims. People who struggle to regulate their emotional attachment are likely to be more vulnerable to scams.

(Of ce of Fair Trading, 2009)

What victims had to say

“ It gave me something to do, take my mind off ... Like a little job, because I had nothing else. ”

They play on that you see, your emotions and everything. It wasn't until sometime after my husband died that I really began to get involved with it because it gave me, I know this sounds silly, something to take my mind off my grief

They kept saying we can wait, there is

(Olivier, Burls, Fenge and Brown, 2015)

What impact does scamming have?

Financial scamming can have seriously damaging consequences on individuals and society. The impact is often underestimated. Becoming a scam victim can be a life-changing event.

Individuals

The financial detriment to victims can range from a few pounds to hundreds of thousands of pounds, depending on the type of scam and the number of times a victim has responded. In many cases the financial loss is severe enough to impact an individual's well being and day-to-day standard of living. Scam victims may go without food, sell or re-mortgage their home or take out loans to fund scams or debts caused by scams.

Scams can cause long lasting or permanent damage to an individual's health and quality of life. Many victims experience injury to their confidence and trust, and some victims are left with the psychological effects of stress, anxiety, fear, depression and shame. Many victims face denial and others place blame on their own shoulders.

Scams can be a major factor in the decline of health in older people. The Home Office carried out a study in 2003 on burglary and it was reported that older victims of doorstep crime decline in health faster than non-victims of a similar age (Donaldson, 2003).

Mrs. M began responding to prize draw scams, sending £10-£15 regularly to 'win' the money to pay off her daughters debts. This could bring her daughter home from overseas. Over 15 years Mrs. M spent her life savings, over £20,000, on scams and admitted she had become addicted to responding. She became seriously ill, couldn't work and lived off benefits. Mrs. M went without food to fund the scams and showed Trading Standards Officers empty food cupboards and piles of daily scam letters. Whilst recovering from a stomach operation, Mrs. M survived purely on liquid supplements supplied by the hospital. She accrued a debt of £2,000 to her bank.

Society

Scamming causes financial detriment to both individuals and wider society. Scamming increases the pressure on public services who have a duty of care as a result of the Care Act (2014) to safeguard individuals from financial abuse. The Care Act (2014) recognises the significant threat that financial abuse poses to adult health and wellbeing and places a responsibility for protection on Local Authorities. This will result in increased demand for 'safeguarding' responses from Local Authorities, the police and Trading Standards.

Loss of assets and finances may result in individuals being unable to contribute to their health and social care costs in old age, increasing the financial burden on society for future care provision.

People with Dementia are particularly at risk of financial abuse and scamming, and this puts additional pressure on community and residential Dementia care services. The average annual cost in 2007 of supporting a person with severe Dementia in the community was £37,473 and in a care home was £31,296 (Alzheimer's Society, 2007).

With more scam victims losing large sums of money, there is more pressure on public funding. Financial scamming will continue to be a challenge for the economy if it is not tackled in the future. Scams can undermine the health and wellbeing of victims resulting in increased demand for health and social care support.

Joint Fraud Taskforce

In February 2016 the Home Office announced the establishment of a new Joint Fraud

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