



COUNTER FRAUD ANNUAL REPORT 2024-25

Introduction

The roles of the Counter Fraud function are to:

- Receive, track and, where required, investigate financial irregularities (fraud and error) that occur within Kent County Council;
- Provide advice and support to management in mitigating the risk of financial irregularities occurring within their area; and
- Provide awareness and assess the risk of financial irregularities with management and front-line staff.

The Counter Fraud team (CFT) work alongside Internal Audit as one function to support work in providing an independent assurance that the control, risk and governance framework in place within the Council is effective and supports the Council in the achievement of its objectives.

The Governance and Audit Committee are asked to:

- Note the Counter Fraud Annual Report including quarter 4 progress for 2024/25 and reported irregularities from 01 January 2025 to 31st March 2025;
- Note the progress of the Counter Fraud Action Plan for 2024/25 (Appendix B);
- To review, comment and approve the Counter Fraud Action Plan for 2025/2026 (Appendix C).

Key Messages

- Kent Intelligence Network (KIN) outcome for 2024/ 2025 has identified **£3.4m**, with KCC benefiting **£1.8m (0.07% of revenue spend)** from this activity;
- A rise in procurement referrals is showing a greater awareness of this risk within Directorates;
- Actual loss: Actual losses for 2024/ 2025 amount to **£1m (0.04% of revenue spend)** with the majority subject to full recovery;
- Counter Fraud Plan: Updates on progression against the Counter Fraud Plan can be found within the report and at **Appendix B**.
- The proposed Counter Fraud Action plan at **Appendix C**, includes activity to explore the use of AI to prevent counterfeit/ forged documents, as well as supporting an audit on anti-corruption controls within KCC.
- The biennial National Fraud Initiative is in progress with the outputs of this work in **Appendix D**, this has identified savings of **£230k**.

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Proactive Work – January 2025 to March 2025

Awareness Campaigns – January 2025 to March 2025.

In January 2025, over 250 middle managers at the T200 event received awareness training. The training focused on the current and emerging fraud and error risks and how management can identify and mitigate these risks, including the support from Counter Fraud Specialists in completing fraud risk assessments.

In March 2025, the CFT assisted the Serious and Organised Crime Team with their inaugural Learn and Lunch initiative. A bespoke fraud awareness presentation was delivered to 41 council officers.

Due to work pressures on the reactive side, there was a reduction in proactive work delivered in this last quarter.

Proactive Work – 2024/2025

The Counter Fraud Team have delivered the following key proactive work through 2024/25:

- 23 fraud related training sessions delivered to over 1,000 individuals;
- Knet campaign that aligned to international fraud awareness week;
- Training to over 100 school finance staff and governors;
- Supported in the development of a grant acceptance process to prompt the need for fraud risk assessments;
- Three fraud risk assessments completed.

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Irregularity Referrals – January 2025 to March 2025 Overview

A further 120 irregularity referrals were received from January 2025 to March 2025, bringing the total number of referral to 518 received for 2024/ 2025. This is an increase of 51 referrals (**11%**) against the number of referrals received in 2023/ 2024. An increase in referrals is a good indication of awareness of the need to report irregularities to Internal Audit and Counter Fraud to assess where an investigation is required, ensure risks are assessed and mitigated, identifying lessons to be learnt and financial recovery occurs.

As shown in the subsequent slides and **Appendix A**, there has been increases in irregularities relating to:

- Contract Management – Invoice of services not delivered/ overpayments due to data inputting errors;
- No Recourse to Public Funds (NRPF) – Increase in the number of people claiming support due to destitution and not being able to access public funds;
- Blue Badge misuse – Use of stolen and deceased badges in particular;

The types and volumes of irregularities reported are shown in **Appendix A**

National Fraud Initiative

The National Fraud Initiative (NFI) is operated by the Cabinet Office, and it mandates that Local Authorities provide data to detect fraud and error, with fines being imposed for non-compliance. The NFI is run every two years and requires specific data sets to be provided for this purpose. The Counter Fraud Team have engaged with relevant system owners who have extracted and submitted this data to the NFI, this was completed in October 2024.

Work has started to clear the matches with details of each match and savings identified in **Appendix D**. In total, savings of £230k have been identified.

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Irregularity Referrals by Directorate and Fraud Type – Adult Social Care and Health

There has been a further 17 irregularities (excluding blue badges) reported to Internal Audit and Counter Fraud between January 2025 to December 2025, bringing the total number of referrals to 56.

Procurement

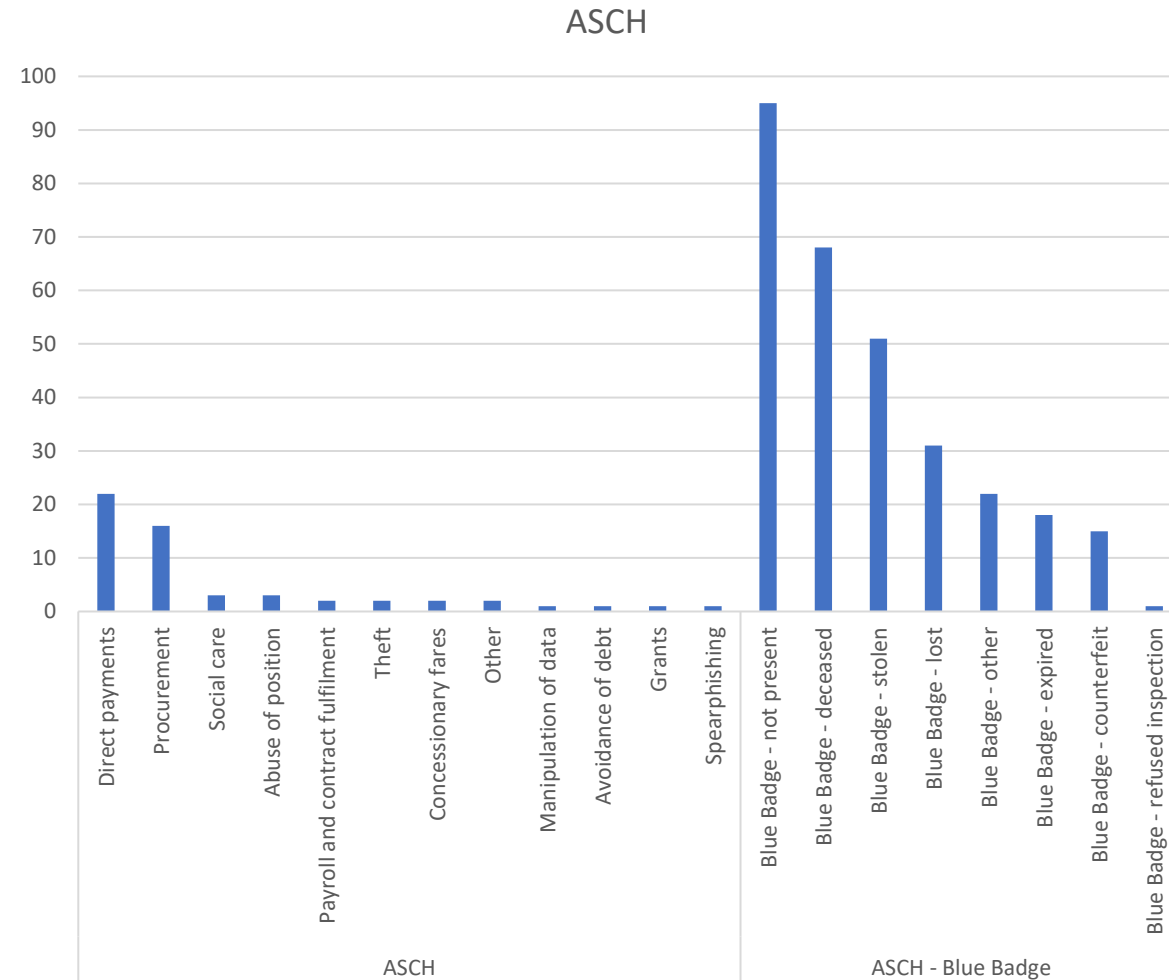
- further referrals (in addition to the five referrals already received) has been received relating to provider invoicing which are currently being progressed with the service to identify what losses may have occurred.

Direct Payments

- There have been 6 cases relating to irregularities within direct payments. Total losses amount to £25k for these 6 cases, bringing the total losses for the 44 referrals relating to direct payments to £30k. All amounts are subject to full financial recovery.

Theft

- Theft of another laptop has been reported, following engagement by the Counter Fraud Team this has been successfully recovered.



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Irregularity Referrals by Directorate and Fraud Type – Adult Social Care and Health - Continued

Blue badges:

There has been a further 85 referrals relating to blue badges received from January 2025 to March 2025, bringing the total number of referrals in 2024/25 to 301 which is comparable to the same level of referrals received in the same period for 2023/ 2024. The outcomes of these referrals are:

- 239 Penalty Charge Notices being issued across Kent resulting in an estimated £8,365 of additional parking revenue.
- 160 Warning Letters to reminder users of the appropriate use.
- 88 badges removed from being misused again.
- 1 prosecution.

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Irregularity Referrals by Directorate and Fraud Type – Children Young People and Education

No Recourse to Public Funds:

The Counter Fraud Team provide a due diligence check to validate someone's circumstances when applying for funding under the Childrens Act.

There have been a further 13 referrals for destitution checks from January 2025 to March 2025, bring the total number to 37.

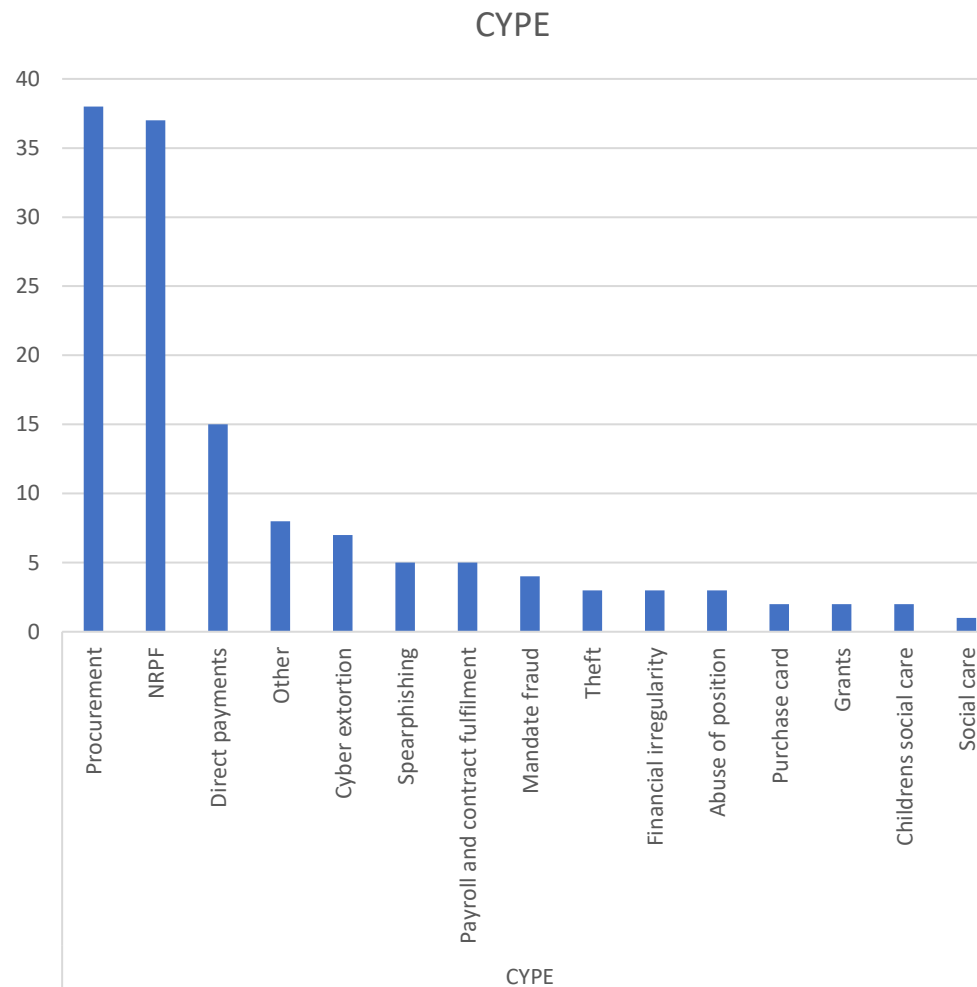
Through these checks, positive assurance can be provided that the person is destitute and public funds are being used to support KCC statutory duties.

Direct Payments:

There has been five referrals relating to direct payment irregularities from January 2025 to March 2025, with losses amounting to £3.6k, bringing the total number of referrals received for 2024/2025 to 13 referrals amounting to £15k. All amounts are subject to full financial recovery.

Home to School Transport

A further 10 irregularities relating to home to school transport invoicing have been reported, bringing the total number of irregularities for 2024/25 to 18, with a total loss of just over £25k.



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Irregularity Referrals by Directorate and Fraud Type – Children Young People and Education - Continued

Essential Living Allowance (ELA):

Management identified 68 irregularities within Essential Living Allowance payments being paid to young people that KCC have a statutory duty to support. ELA payments are made to young people who do not have access to money due to their age (16-17) or immigration status, meaning they cannot access public funds such as Universal Credit. It was identified that payments continued after the young person became entitled to public funds but their ELA had not ceased.

This resulted in a loss of £177k with £40k recovered from the young persons Kent Cards, leaving £137k to be recovered. Overpayments ranged from £17 to £6k. A management letter has been issued raising four issues for management to address these being:

- Policy / guidance – improvements in the policy / guidance was needed to ensure there were relevant authorisation controls in place for payments;
- Procedures – improvements in the way Kent cards are stored, issued and tracked was needed to ensure there was a clear audit trail of when Kent Cards are issued to young people;
- Reconciliations – improvements in how payments to young people is reconciled to ensure entitlement should continue/ cease;
- Historic payments – to determine if the irregularities identified have also occurred to young people who have left the service.

Management have accepted the findings of this review and are implementing management actions to address these issues and seek financial recovery.

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Irregularity Referrals by Directorate and Fraud Type – Growth, Environment and Transport

Concessionary fares:

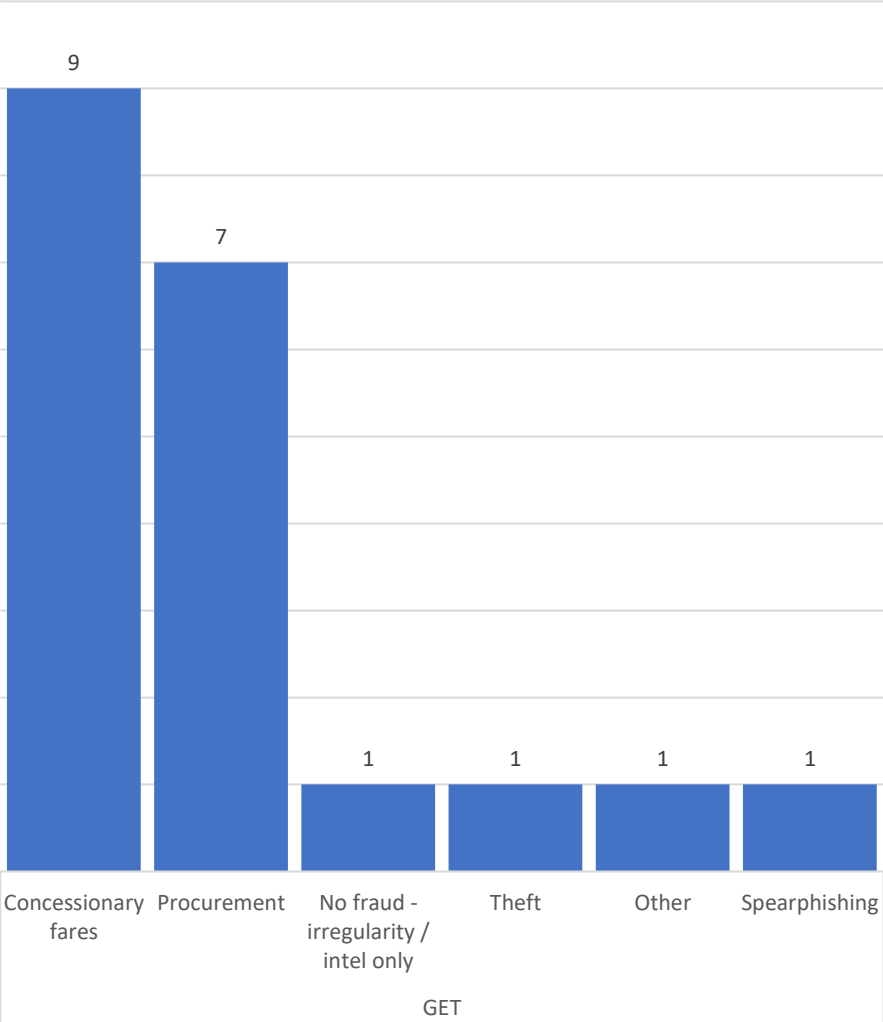
3 further referrals relating to misuse of people's concessionary bus pass have been reported. The actual loss is difficult to calculate, however the Department for Transport places a potential loss of £113 where fares are misused through the avoidance of paying bus fares. This brings the total number of referrals to 9 for 2024/2025.

The NFI mortality match resulted in 3558 Concessionary bus passes matches, from this 2599 Concessionary bus passes required cancelling. This provides an estimated saving of £98,762 based on the cost of reimbursement to bus operators. There is also an estimated future saving provision of £197,524 based on preventing any future use of the pass.

Blue Badges:

Although the Blue Badge scheme is administered by ASCH, the majority of misuse occurs within on-street parking bays, thus having an impact on the amount District/ Borough Councils receive from this income and in turn the amount they could potentially return to KCC.

Growth, Environmental and Transport



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Irregularity Referrals by Directorate and Fraud Type – Chief Executive/ Deputy Chief Executive Departments

Pensions

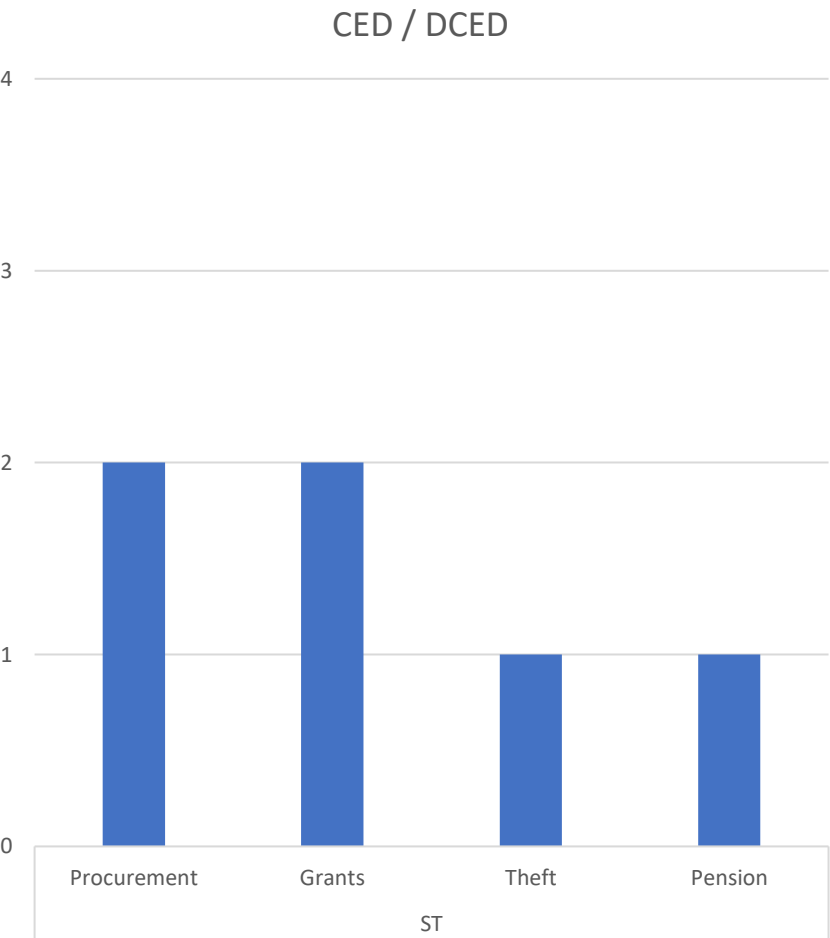
An irregularity within pensions that resulted in a potential theft of someone’s pension has been progressed. Due to human error by the pension recipient an incorrect bank account was provided that resulted in payments being made to an unrelated party.

Through the banking protocol details of the unrelated party was provided to support civil recovery, through engagement by Counter Fraud, it was established the person had received £9k over 6 years and had spent the money. Repayment plan has been established.

The NFI identified 250 matches between pension and mortality data, 242 have been checked, there was £5,538 in overpayments identified with an estimated £130,579 in future loss savings.

Procurement

Two referral have been received and are currently under investigation.



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Kent Intelligence Network (KIN) Overview – 01 April 2024 to 31 March 2025

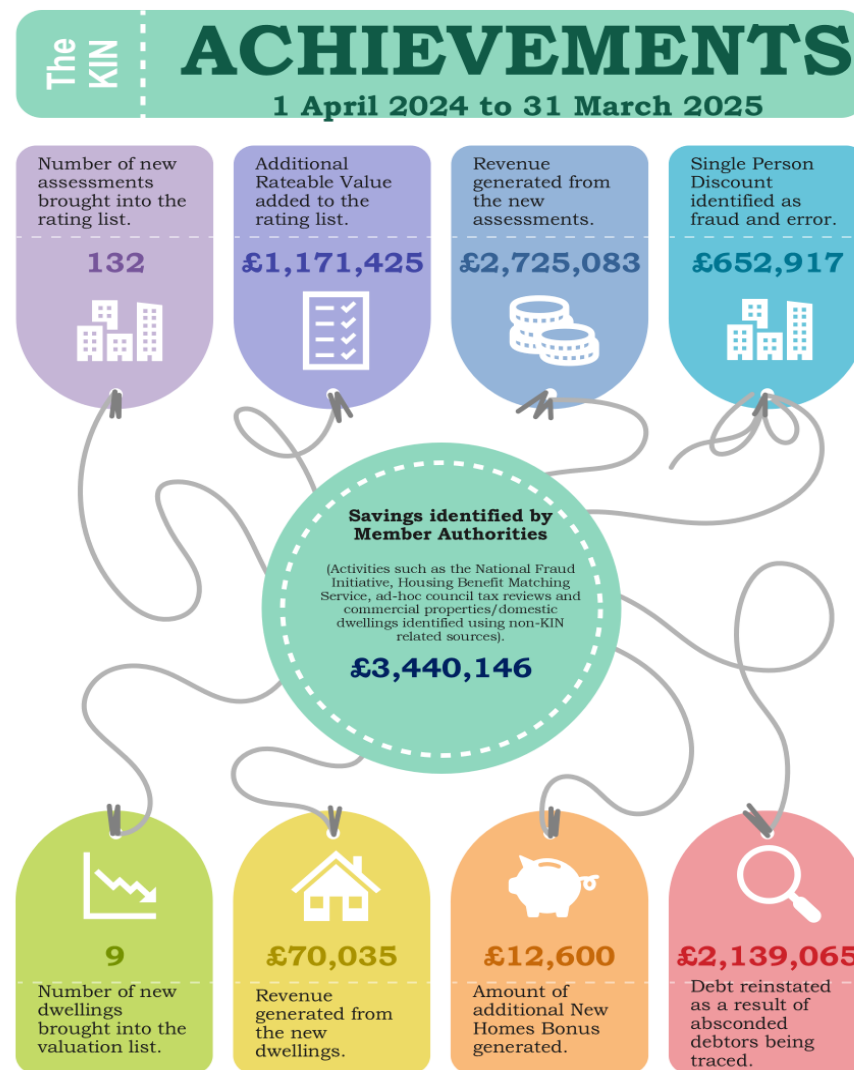
The KIN continues to provide valuable financial support to KCC, Police, Fire Authority and District Councils and the outcomes for the period 1 April 2024 to 31 March 2025, set out below, show the results and financial returns achieved.

Business Rates:

32 commercial properties, amassing a combined rateable value of £1,171,425, have been identified that were previously missing from the rating list. These properties have now been brought into the list by the Valuation Office Agency (VOA) and consequently, the businesses occupying these properties are now liable for business rates.

The additional business rates revenue generated from the identification of these missing properties is £2,725,083 of which broadly 9% (£245,257) comes to KCC, once collected, is a combination of the following:

- The total amount of business rates billed for both the current financial year and previous financial years of £994,472; and
- A 'future loss prevention' provision of 3 years of £1,730,611. This represents the amount of additional income that would have been lost if the respective properties had not been identified by KIN.
- It is also pertinent to highlight that on 31 March there were 111 cases with the VOA awaiting assessment/valuation, none of which are included in the figures stated above, and a further 117 cases which are currently under investigation by billing authorities.



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Kent Intelligence Network (KIN) Overview – 01 April 2024 to 31 March 2025

Council Tax

The KIN also helped to identify dwellings missing from the valuation list and an additional 9 dwellings have been identified in this financial year.

The additional council tax revenue generated from the identification of these missing properties is £70,035, of which broadly 73% (£51,125) comes to KCC, once collected, is a combination of the following:

- The total amount of council tax billed for both the current financial year and previous financial years is £20,034; and
- A 'future loss prevention' provision of 3 years of £50,001. This represents the amount of additional income that would have been lost if the respective dwellings had not been identified by the KIN.

It is also pertinent to highlight that on 31 March there were 5 cases with the VOA awaiting assessment/valuation, none of which are included in the figures stated above, and a further 10 cases which are currently under investigation by billing authorities.

Dwellings added to the valuation list also help to generate additional New Homes Bonus (NHB) for both Districts and KCC. It is estimated that the 9 dwellings identified will generate £12,600, of which 20% (£2,520) comes to KCC.

In respect of the £2,139,065 that has been traced from absconded council tax debtors, this will generate additional income for KCC, depending on the amount that is collected. Even if a bad debt provision of 30% is applied to the amount of debt brought back into recovery, KCC would broadly receive 73% of £1,497,345, once collected, and this would amount to £1,093,061.

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Kent Intelligence Network (KIN) Overview – 01 April 2024 to 31 March 2025

Finally, the proactive work being done in respect of identifying erroneous claims for Council Tax Single Person Discounts has resulted in the additional billing of Council Tax amounting to £652,917, of which broadly 73% (£476,629) comes to KCC, once collected.

In total, the financial benefit to KCC from the KIN related initiatives and successes detailed above amounts to £1,868,592.

It is also important to highlight the investment made by KCC to help billing authorities achieve these outcomes. This investment is by way of an annual grant given to the respective billing authorities, the components for which are broken down as follows:

- A grant of £400,954 for the provision of additional resources to help carry out KIN related work, and also to assist with non-KIN related initiatives that help to increase the tax base and rates base.
- A grant of £19,710 towards a product that helps to trace absconded council tax debtors.

Solely in respect of KIN related work, the financial return to KCC for 2024/25 is £1,447,928 (this figure is derived from the total financial benefit to KCC, less the grants given to billing authorities to help achieve the outcomes detailed above).

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Counter Fraud Action Plan 2024/2025

Updates to the 2024/25 Counter Fraud Action Plan are set out in Appendix B.

The balance between pro-active and re-active work continues to be a challenge within resource levels. Resource levels below include staff working within the shared service with Tonbridge and Malling Council (0.2 FTE Counter Fraud Manager, 1 FTE Counter Fraud Technician & 0.8 FTE Intelligence Officer).

The Action Plan is being delivered for 2024/ 25 with an increase of awareness being seen through more irregularities being reported, this helps inform areas of risk and where needed inform audits in these areas.

Counter Fraud Resources

Position	Current number of employees
Counter Fraud Manager	1
Counter Fraud Specialists	3
Counter Fraud Technician	2
Intelligence Officer	0.8
Intelligence Assistant	1

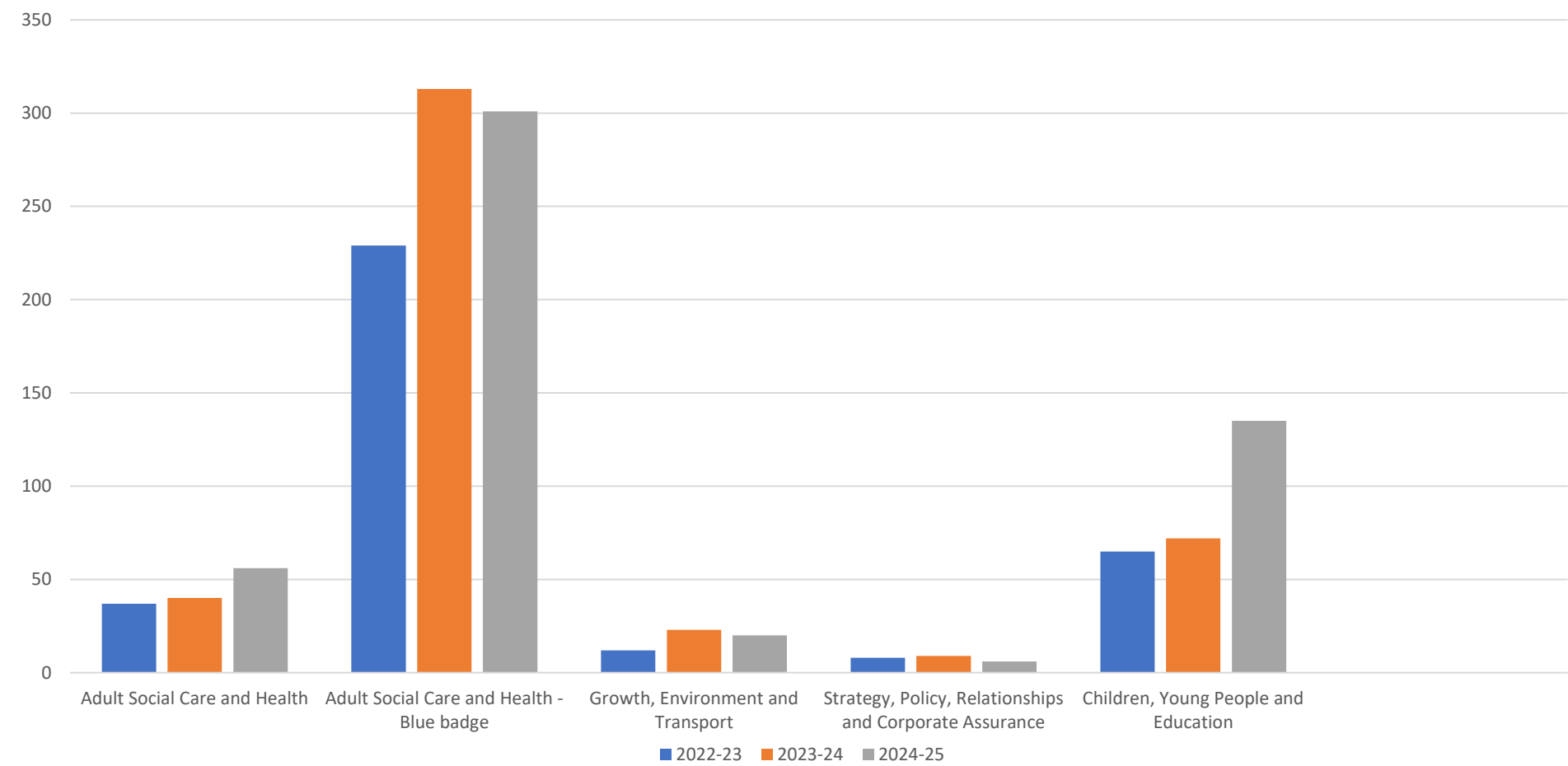
Two of the team are on maternity leave, with one position being filled through another member of the team acting up (with their position being backfilled with a temporary contract) and temporary contract for the other position.

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Appendix A - Year on Year Comparison – by Directorate

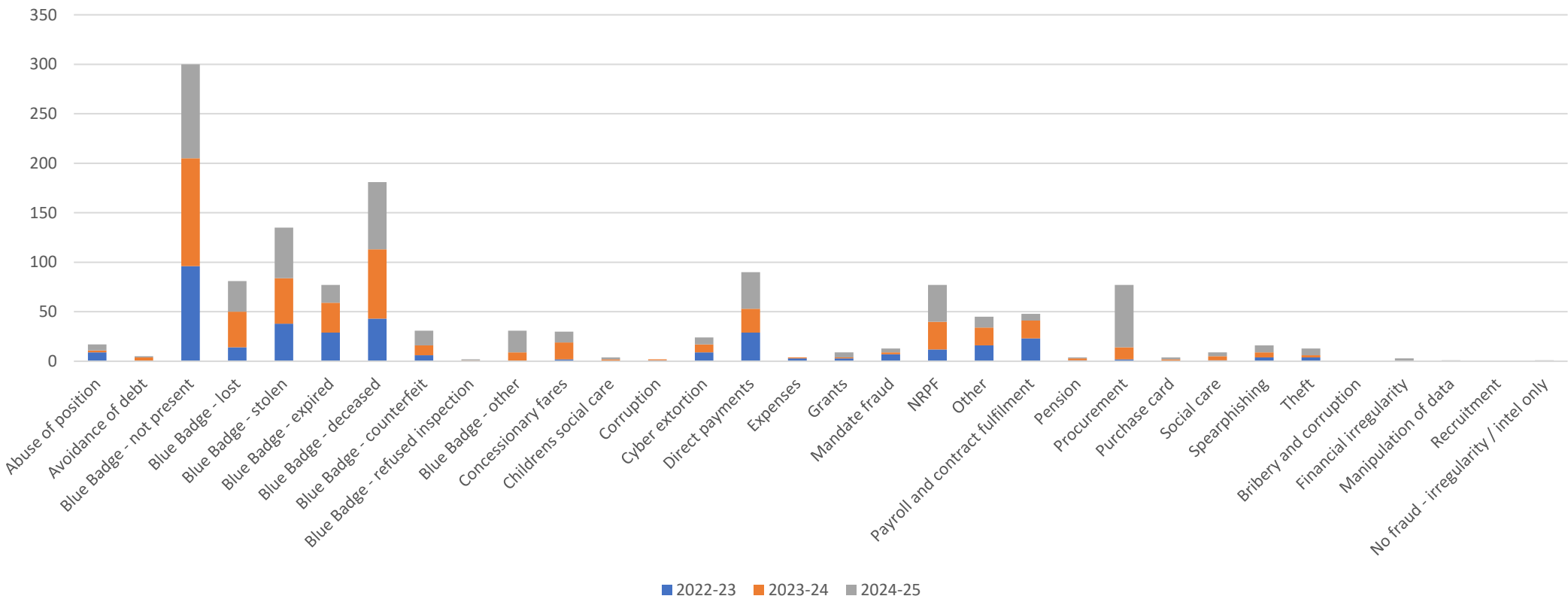
While Blue Badge cases still represent the largest number of referrals the Counter Fraud service receives, there has been increases of referrals in relation to contract management (procurement). ASCH and CYPE represent the highest proportion of our caseload.



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Appendix A - Year on Year Comparison – by Fraud Type

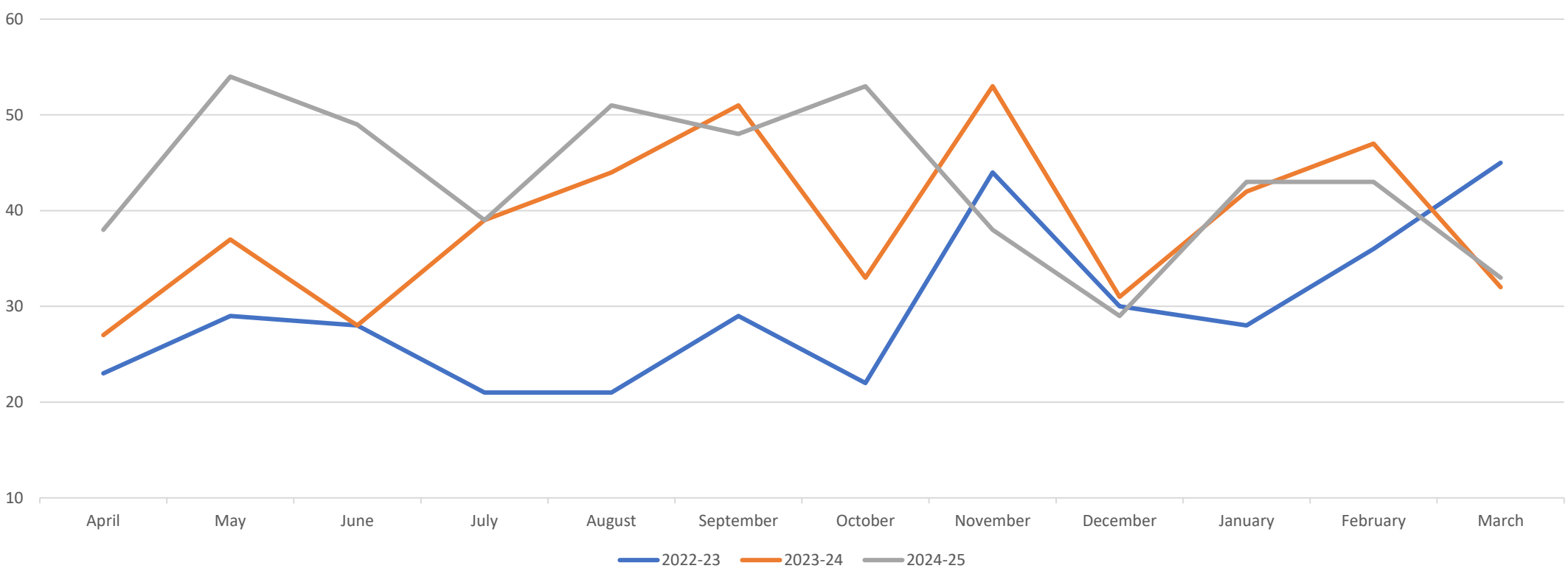
This slide demonstrates that Direct Payments have historically been the biggest risk of fraud after blue badges. This year however, the number of procurement related and NRPF referrals received has a greater financial risk to KCC.



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Appendix A - Year on year comparison – by Month Received

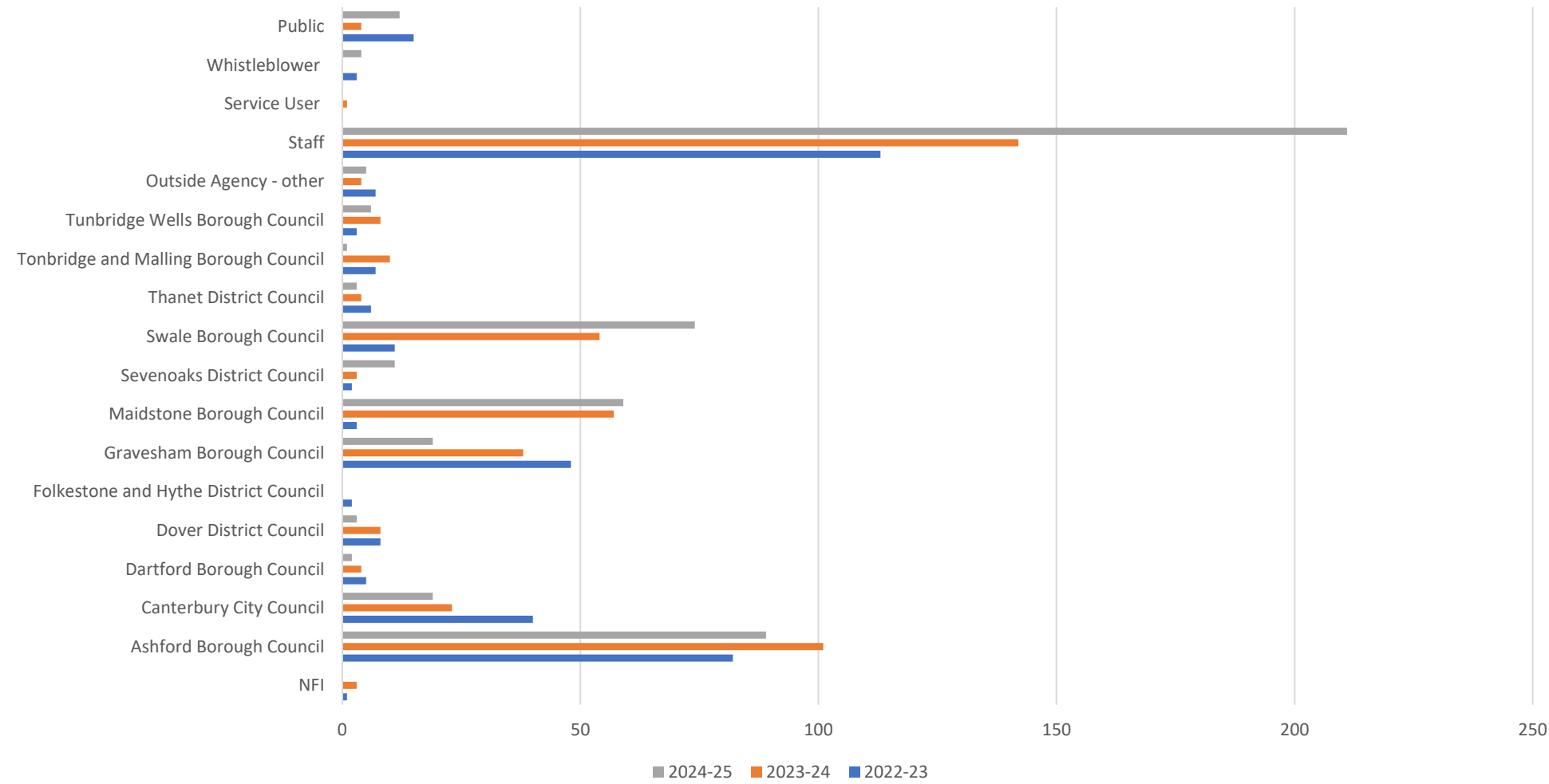
Referrals from April 2024 to March 2025 are still averaging over 40 per month.



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Appendix A - Year on Year Comparison – by Source of Referral

Relationship management/ awareness is working as in most cases, the number of referrals received from KCC staff is increasing.



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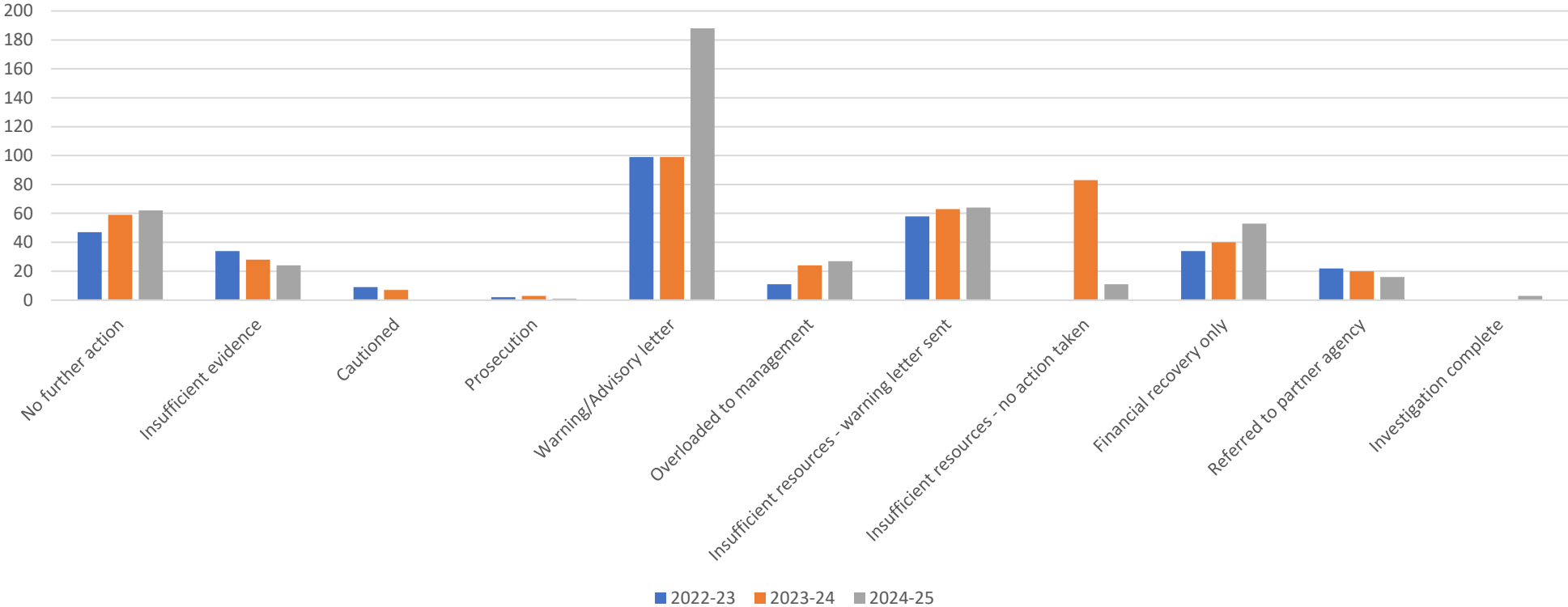
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Appendix A - Year on year comparison – by outcome

The increase in the number of referrals, in particular blue badge referrals, has resulted in some referrals not being progressed due to work on more complex cases taking priority.



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Blue Badge Referrals – By type and Referring Parking Team

Ashford Borough Council continue to detect more blue badge misuse than other District/ Borough Councils, however we continue to see a marked increase of referrals being received from Maidstone and Swale councils.

Blue Badge misuse type	Number of referrals
Blue Badge - counterfeit	15
Blue Badge - deceased	68
Blue Badge - expired	18
Blue Badge - lost	31
Blue Badge - not present	95
Blue Badge - other	22
Blue Badge - stolen	51
Blue Badge - refused inspection	1
Total	301

Parking Enforcemnt Area	Number of referrals
Ashford Borough Council	89
Canterbury City Council	19
Dartford Borough Council	2
Dover District Council	3
Gravesham Borough Council	19
Maidstone Borough Council	59
Outside Agency - other	2
Public	6
Sevenoaks District Council	11
Staff	7
Swale Borough Council	74
Thanet District Council	3
Tonbridge and Malling Borough Council	1
Tunbridge Wells Borough Council	6
Total	301

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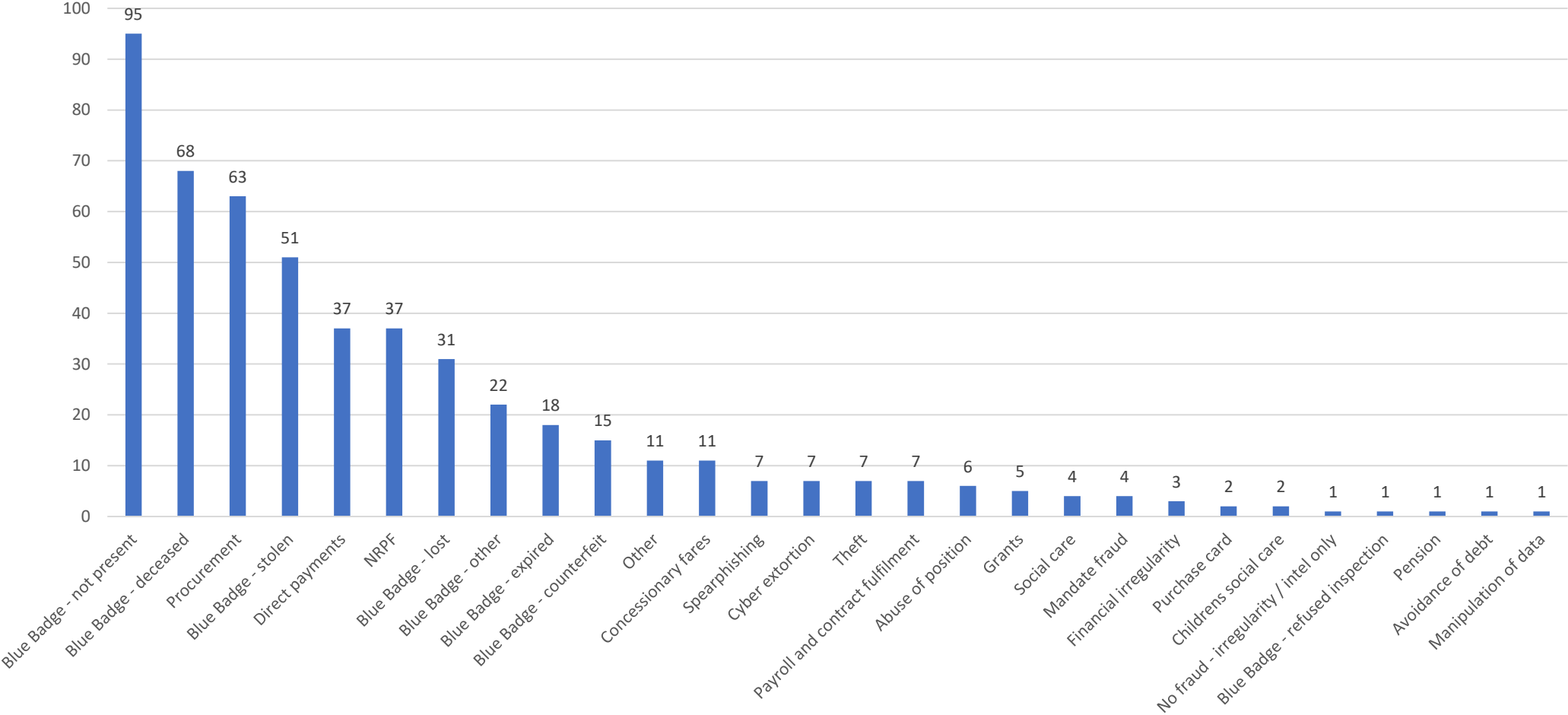
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Appendix A: Fraud and Irregularity Referrals by Fraud Type April 2024 to March 2025

Referrals by Fraud Type



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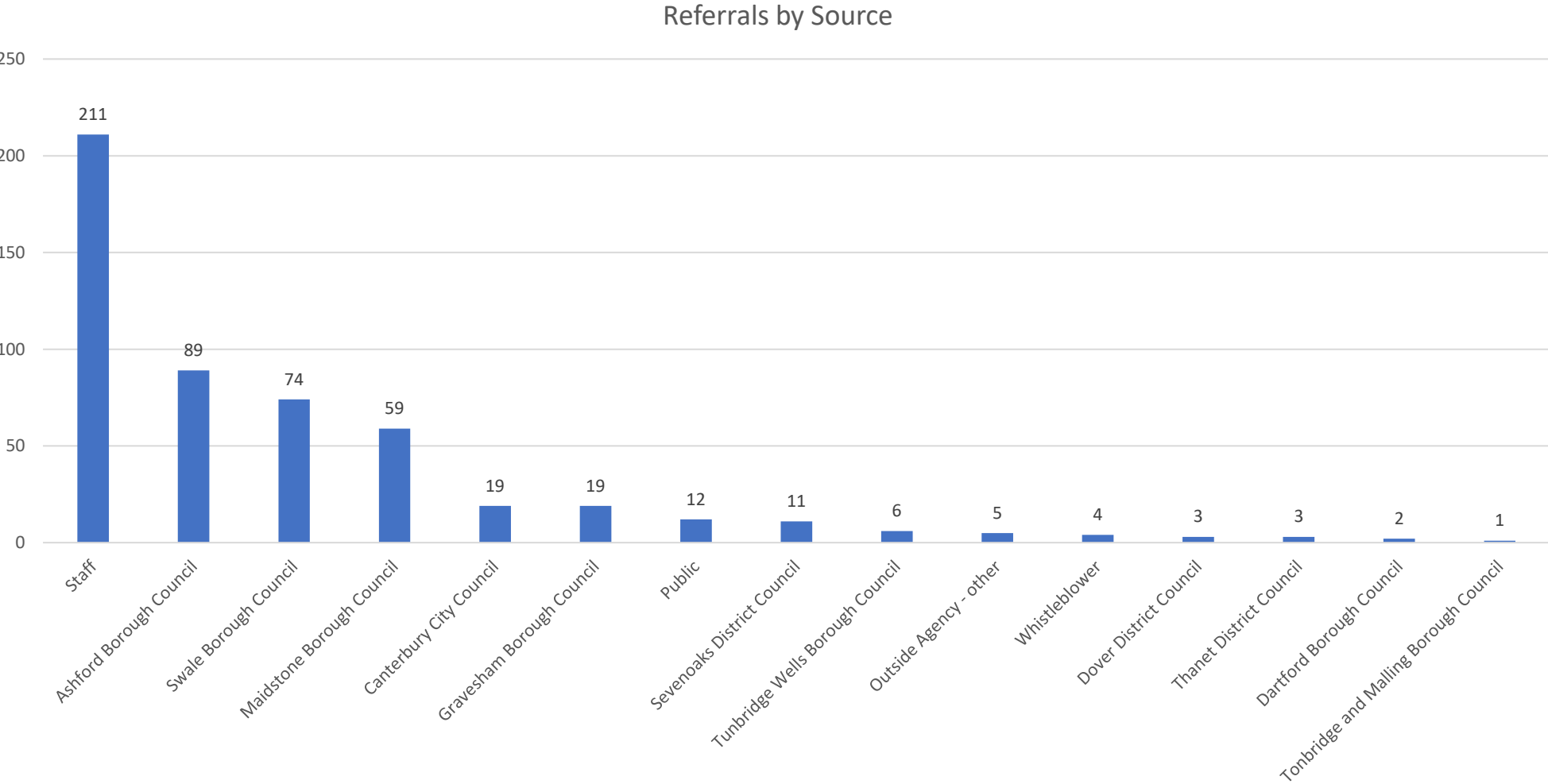
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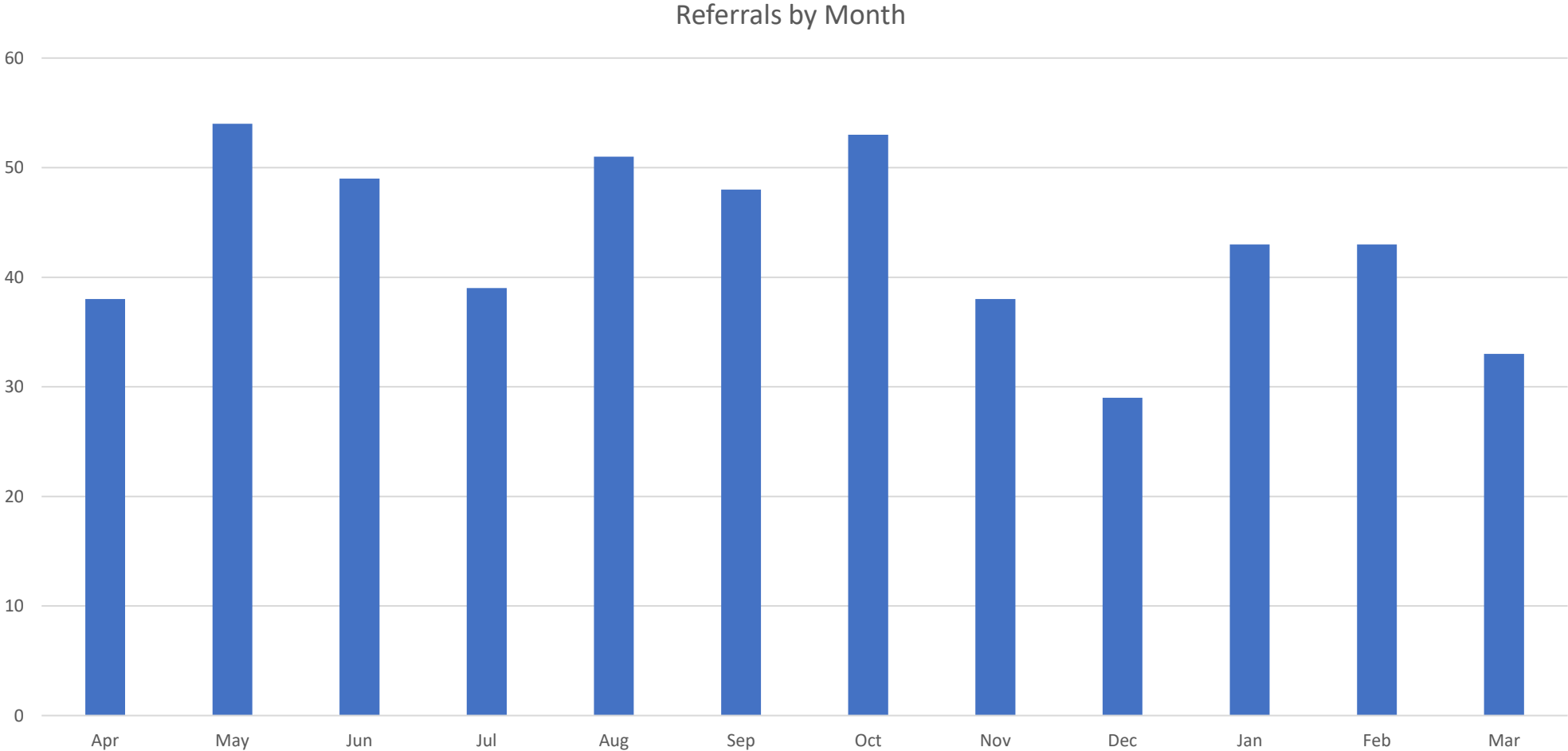
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Appendix B: Fraud Action Plan 2024/25

Pillar	Activity	Detail	Update
Govern - Having robust arrangements and executive support to ensure anti-fraud, bribery and corruption measures are embedded throughout the organisation.	Counter Fraud Update, Audit Committee	A quarterly Counter Fraud update will be provided to Corporate Management Team and the Audit Committee to demonstrate the activities undertaken by the Counter Fraud Team against the plan to prevent and detect Fraud, Bribery and Corruption.	Completed – Counter Fraud Progress Report provided to Governance and Audit Committee in May 2024, September 2024, March 2025 and June 2025. In addition, fraud and error awareness presentation to Cabinet completed.
	Fighting Fraud and Corruption Locally Checklist	The Counter Fraud Team to undertake an assessment of the authority against the Fight Fraud and Corruption Locally Checklist.	Completed – Reviewed and presented to Governance and Audit Committee in March 2025.
Acknowledge - An organisation must acknowledge and understand fraud risks and demonstrate this by having the right support and appropriate resource to tackle fraud.	Fraud Risk Assessments	The Counter Fraud Team to undertake an assessment of current risk registers across the Council to identify if fraud risks have been identified and controls are in place to mitigate the risk. Including risks associated to the Economic Crime and Corporate Transparency Act (failure to prevent fraud). To work with Governance and Law to embed fraud risk assessments within the Key Decision process.	In progress – Key decision app still in development. Grant acceptance process adopted with requirement for fraud risk assessments to be obtained. Fraud risk assessments completed for Grants – Multiply, and one in progress for boot camp grants. Procurement processes updated to ensure questions on fraud prevention controls are included in questions on the invite to tender applications.
	Relationship Management	Strengthening the anti-fraud culture within the organisation requires Counter Fraud to continue with relationship management meetings to report on emerging and current fraud risks identified through investigations.	On Going – Meetings held with senior officers. Attendance at the task and finish group for supporting living to challenge and support management. Support provided and available to ASCH on reconciliation processes for invoicing.
	Whistleblowing Hotline and log	The Counter Fraud Team manage the Councils Central Whistleblowing Log and the Whistleblowing helpline.	In progress – Substantial assurance provided on the whistleblowing arrangements.

Appendix B: Fraud Action Plan 2024/25

Pillar	Activity	Detail	Update
Prevent - Fraud can be prevented and detected by making better use of information and technology, enhancing fraud controls and processes and developing a more effective anti-fraud culture	Fraud Awareness	Deliver fraud awareness training to teams to ensure that sessions delivered to officers on a risk- based approach. The training will seek to raise awareness about new emerging fraud risks and current risks, continue to strengthen the anti-fraud culture (including failure to prevent fraud) and deliver messages about the standards expected of staff and the reporting of fraud and financial irregularities.	On-going see proactive section in main report for update.
	Internal Audit	The Counter Fraud Team will review draft engagement plans to ensure any issues identified through investigations or relationship management meetings help inform the scope of any audits.	On-Going – Draft engagement plans review by Counter Fraud Manager and/ or Counter Fraud Specialist to provide advice to IA.
	International Fraud Awareness Week Campaign	To deliver an internal campaign to officers during International Fraud Awareness week.	Completed – Communication plan supported by internal communications supporting the delivery of key messages.
	National Fraud Initiative	The Counter Fraud Team will lead on the NFI exercise that matches electronic data within and between public and private sector bodies to prevent and detect fraud. Resources will be allocated and based on specific expertise and knowledge – this means matches can be dealt with promptly. A nominated person from each of the data sets will be identified and liaised with through the project to ensure matches are cleared.	In progress – Data specification and project timetable shared with services, data received and uploaded to the NFI. Expecting output from data match mid-December. Engagement with services next step to inform approach to investigate and clear matches.
	Kent Intelligence Network	The Counter Fraud Team will support the Kent Intelligence Network on activities that benefit KCC and the wider Kent Residents.	In progress – See update on KIN

Appendix B: Fraud Action Plan 2024/25

Pillar	Activity	Detail	Update
Pursue Prioritising fraud recovery and use of civil sanctions. Developing capability and capacity to punish offenders. Collaborating across geographical and sectoral boundaries. Learning lessons and closing the gaps	Investigations	<p>The Counter Fraud Team will apply a risk-based approach to investigating all instances of actual, attempted and suspected fraud and financial irregularities. The Counter Fraud Team will ensure;</p> <ul style="list-style-type: none"> that any investigation is carried out in accordance with Council policy and procedures, key investigation legislation and best practice the Council's disciplinary procedures will be used where the outcome of an investigation indicates improper behaviour by a Council employee Appropriate sanctions are applied. 	In progress – outcomes and referral rates reported in main report.
	Partnership Working	To maintain and develop working with key partner agencies in the prevention and detection of fraud such as the Kent Intelligence Network, Local Authorities, Kent Police as well as internal teams within KCC.	In progress – SE County Council Fraud Hub engagement, London Fraud Investigation Group engagement, Kent Fraud Panel engagement.

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Appendix C: Fraud Action Plan 2025/26

Pillar	Activity	Detail
Govern - Having robust arrangements and executive support to ensure anti-fraud, bribery and corruption measures are embedded throughout the organisation.	Counter Fraud Update, Audit Committee	A quarterly Counter Fraud update will be provided to Corporate Management Team and the Audit Committee to demonstrate the activities undertaken by the Counter Fraud Team against the plan to prevent and detect Fraud, Bribery and Corruption.
Acknowledge - An organisation must acknowledge and understand fraud risks and demonstrate this by having the right support and appropriate resource to tackle fraud.	Fighting Fraud and Corruption Locally Checklist	The Counter Fraud Team to undertake an assessment of the authority against the Fight Fraud and Corruption Locally Checklist.
	Fraud Risk Assessments	The Counter Fraud Team to undertake an assessment of current risk registers across the Council to identify if fraud risks have been identified and controls are in place to mitigate the risk. Including risks associated to the Economic Crime and Corporate Transparency Act (failure to prevent fraud). To work with Governance and Law to embed fraud risk assessments within the Key Decision process.
	Relationship Management	Strengthening the anti-fraud culture within the organisation requires Counter Fraud to continue with relationship management meetings to report on emerging and current fraud risks identified through investigations.
	Whistleblowing Hotline and log	The Counter Fraud Team manage the Councils Central Whistleblowing Log and the Whistleblowing helpline.

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Appendix B: Fraud Action Plan 2025/26

Pillar	Activity	Detail
Prevent - Fraud can be prevented and detected by making better use of information and technology, enhancing fraud controls and processes and developing a more effective anti-fraud culture	Fraud Awareness	Deliver fraud awareness training to teams to ensure that sessions delivered to officers on a risk- based approach. The training will seek to raise awareness about new emerging fraud risks and current risks, continue to strengthen the anti-fraud culture (including failure to prevent fraud) and deliver messages about the standards expected of staff and the reporting of fraud and financial irregularities.
	Internal Audit	The Counter Fraud Team will review draft engagement plans to ensure any issues identified through investigations or relationship management meetings help inform the scope of any audits.
	International Fraud Awareness Week Campaign	To deliver an internal campaign to officers during International Fraud Awareness week.
	National Fraud Initiative	The Counter Fraud Team will lead on the NFI exercise that matches electronic data within and between public and private sector bodies to prevent and detect fraud. Resources will be allocated and based on specific expertise and knowledge – this means matches can be dealt with promptly. A nominated person from each of the data sets will be identified and liaised with through the project to ensure matches are cleared.
	Kent Intelligence Network	The Counter Fraud Team will support the Kent Intelligence Network on activities that benefit KCC and the wider Kent Residents.
	Artificial intelligence – Counterfeit/ Forgery	To explore the use of AI as a directional tool to identify counterfeit/ forged documents used to access services.
	Anti – Corruption Audit	To support on the Group of States against Corruption (GRECO) audit on Anti-Corruption controls at KCC.

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Appendix C: Fraud Action Plan 2025/26

Pillar	Activity	Detail
Pursue Prioritising fraud recovery and use of civil sanctions. Developing capability and capacity to punish offenders. Collaborating across geographical and sectoral boundaries. Learning lessons and closing the gaps	Investigations	<p>The Counter Fraud Team will apply a risk-based approach to investigating all instances of actual, attempted and suspected fraud and financial irregularities. The Counter Fraud Team will ensure;</p> <ul style="list-style-type: none"> that any investigation is carried out in accordance with Council policy and procedures, key investigation legislation and best practice the Council's disciplinary procedures will be used where the outcome of an investigation indicates improper behaviour by a Council employee Appropriate sanctions are applied.
	Partnership Working	<p>To maintain and develop working with key partner agencies in the prevention and detection of fraud such as the Kent Intelligence Network, Local Authorities, Kent Police as well as internal teams within KCC.</p>

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Appendix D: National Fraud Initiative outturn

Type	Match name	Purpose of match	Total number of matches	Cleared	Overpayments	Total Savings
Pensions	Pensions/Pension Gratuity to DWP Deceased	The purpose of the match is to identify instances where an occupational pensioner has died but the pension is still being paid.	250	242	£5,538.66	£130.579
	Deferred Pensions to DWP Deceased	The purpose of the match is to identify instances where the former employee has passed away, but payment of any widow/dependant entitlement may not have commenced.	45	45	£0	£0
	Pensions to Payroll	To identify pensioners who may have gone back into employment that could result in an abatement of their pension. Generally, abatements apply in instances where the pay from the new employment plus the pension exceeds the level of pay at the time of retirement.	179	179	£0	£0
	Pensions to Payroll	To identify pensioners who may have gone back into employment that could result in an abatement of their pension. Generally, abatements apply in instances where the pay from the new employment plus the pension exceeds the level of pay at the time of retirement.	201	201	£0	£0

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Type	Match name	Purpose of match	Total number of matches	Cleared	Overpayments	Total Savings
Payroll	Payroll to Payroll	To identify individuals who may be committing employment fraud by failing to work their contracted hours because they are employed elsewhere or are taking long-term sickness absence from one employer and working for another employer at the same time.	6	0		
	Payroll to Payroll	The criteria for a match are a person having one full-time post plus at least one other post elsewhere.				
	Payroll to Payroll - Email Address	Payroll Data Matched on Email Address or Phone Number: The purpose of these matches is to identify fraudsters that may changed their names or are using false identities to avoid detection. There is evidence to indicate they often keep the same phone number or email address for convenience or to facilitate the fraudulent activity.				
	Payroll to Payroll - Phone Number	To identify individuals who may be committing employment fraud by failing to work their contracted hours because they are employed elsewhere or are taking long-term sickness absence from one employer and working for another employer at the same time.	1	0		
		Payroll Data Matched on Email Address or Phone Number: The purpose of these matches is to identify fraudsters that may changed their names or are using false identities to avoid detection. There is evidence to indicate they often keep the same phone number or email address for convenience or to facilitate the fraudulent activity.				
	Payroll to Pensions	To identify cases where employees who have gone back into employment after drawing a pension that could result in an abatement of pension.	7	0		
		Although investigation of these cases would normally be undertaken by the pension scheme, details of the matches where earnings in excess of £15,000 (for the six months the data submission covers i.e. £30,000 per annum) have been provided to allow you to identify any sensitive cases i.e. involving senior employees or employees in a position of trust.				
	Payroll to Creditors	The match identifies instances where an employee and creditor are linked by the same bank account (report 80) or the same address (report 81) to identify employees with interests in companies with which your organisation is trading.	2	0		
		This may indicate potential undeclared interests and possible procurement corruption or where a member of staff has set up a creditor with their own bank details in order to receive payments they are not entitled to.				
	Payroll to Creditors	The match identifies instances where an employee and creditor are linked by the same bank account (report 80) or the same address (report 81) to identify employees with interests in companies with which your organisation is trading	9	0		
		This may indicate potential undeclared interests and possible procurement corruption or where a member of staff has set up a creditor with their own bank details in order to receive payments they are not entitled to.				

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Type	Match name	Purpose of match	Total number of matches	Cleared	Overpayments	Total Savings
Blue Badge	Blue Badge Parking Permit to Blue Badge Parking Permit	The purpose of this match is to identify people who may have committed fraud by obtaining more than one blue badge.	18	0		
	Blue Badge Parking Permit to Blue Badge Parking Permit	The purpose of this match is to identify people who may have committed fraud by obtaining more than one blue badge.	2	2	£0	£794
	Blue Badge Parking Permit to DWP Deceased	Individuals who have a blue badge have been matched to deceased records. This will identify cases where a permit holder has died, but the local authority may not have been notified.	2476	0		
	Blue Badge Parking Permit to Blue Badge Parking Permit - Phone Number	The purpose of this match is to identify people who may have committed fraud by obtaining more than one blue badge.	208	0		
	Blue Badge Parking Permit to Blue Badge Parking Permit - Phone Number	The purpose of this match is to identify people who may have committed fraud by obtaining more than one blue badge.	364	0		
	Blue Badge Parking Permit to Blue Badge Parking Permit - Email Address	The purpose of this match is to identify people who may have committed fraud by obtaining more than one blue badge.	182	0		
	Blue Badges to Amberhill Data	Identity fraud happens when fraudsters use a false identity or somebody else's identity details to support their criminal and deceptive activities. The NFI uses the Metropolitan Police Fraudulent Identity (Amberhill) Data to help identify potential fraud being perpetrated against NFI participating bodies through the use of these false identities including fraud by false representation (Section 2 - Fraud Act 2006).	1	0		
	Blue Badges to Amberhill Data	Identity fraud happens when fraudsters use a false identity or somebody else's identity details to support their criminal and deceptive activities. The NFI uses the Metropolitan Police Fraudulent Identity (Amberhill) Data to help identify potential fraud being perpetrated against NFI participating bodies through the use of these false identities including fraud by false representation (Section 2 - Fraud Act 2006).	8	0		

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Type	Match name	Purpose of match	Total number of matches	Cleared	Overpayments	Total Savings
Concessionary Fares	Concessionary Travel Passes to DWP Deceased	Individuals who have a concessionary travel pass have been matched to deceased records. This will identify cases where a permit holder has died, but the local authority may not have been notified	3558	3558	£98,762	£197,524
	Concessionary Travel Passes to Amberhill Data	Identity fraud happens when fraudsters use a false identity or somebody else's identity details to support their criminal and deceptive activities. The NFI uses the Metropolitan Police Fraudulent Identity (Amberhill) Data to help identify potential fraud being perpetrated against NFI participating bodies through the use of these false identities including fraud by false representation (Section 2 - Fraud Act 2006).	1			
	Concessionary Travel Passes to Amberhill Data	Identity fraud happens when fraudsters use a false identity or somebody else's identity details to support their criminal and deceptive activities. The NFI uses the Metropolitan Police Fraudulent Identity (Amberhill) Data to help identify potential fraud being perpetrated against NFI participating bodies through the use of these false identities including fraud by false representation (Section 2 - Fraud Act 2006).	1			

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Type	Match name	Purpose of match	Total number of matches	Cleared	Overpayments	Total Savings
Creditors	Duplicate creditor by address detail	To identify multiple creditors operating at the same address. These may represent simple errors, where the same creditor may have been set up twice using a slightly different spelling, for example LIMITED and LTD, or an attempt to obscure fraudulent activity.	19	0		
	Duplicate creditors by bank account number	This output shows where the same bank account details appear on more than one record. Of particular interest is where the same bank details are shown against suppliers with different names. These may indicate where a supplier has changed trading name but the standing data has not been updated to reflect this or there are links between companies with different trading names.	16	0		
	Duplicate records by reference, amount and creditor reference	This match highlights possible duplicate payments in excess of £500 that may have arisen as a result of poor controls or fraudulent activity by suppliers and/or staff	1	0		
	Duplicate records by amount and creditor reference	This match highlights possible duplicate payments in excess of £1,000 that may have arisen as a result of poor controls or fraudulent activity by suppliers and/or staff.	23582	0		
	VAT overpaid	This report identifies instances where VAT may have been overpaid. This is based on the information provided within the NFI invoice history data submission and the output includes the level and scale of overpaid VAT. The VAT amount is compared to a calculated maximum VAT of 20%, the maximum VAT rate in the payment period covered by the NFI exercise.	127	0		
	Duplicate records by invoice number and amount but different creditor reference and name	This match highlights possible duplicate payments for the same goods/services but to creditors with different reference numbers, which may have arisen as a result of poor controls or fraudulent activity by suppliers and/or staff.	12	0		
	Duplicate records by postcode, invoice date and amount but different creditor reference and invoice number	This match highlights possible duplicate payments for the same goods/services but to creditors with different reference numbers, which may have arisen as a result of poor controls or fraudulent activity by suppliers and/or staff.	2	0		
	Duplicate records by postcode, invoice amount but different creditor reference and invoice number and date	This match highlights possible duplicate payments for the same goods/services but to creditors with different reference numbers, which may have arisen as a result of poor controls or fraudulent activity by suppliers and/or staff.	10	0		

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Type	Match name	Purpose of match	Total number of matches	Cleared	Overpayments	Total Savings
Procurement	Procurement - Payroll to Companies House (Director)	To identify potential undeclared interests that have given a pecuniary advantage. To do this we have matched your payroll data to companies house information and then to your creditors data.	3	0		
	Procurement - Payroll to Companies House (Director)	To identify potential undeclared interests that have given a pecuniary advantage. To do this we have matched your payroll data to companies house information and then to your creditors data.	11	0		
MOR	Multiple occurrence report	Report 9999 brings together individuals who appear as a match in more than one of the NFI reports. This can alert investigators that there may be more than one issue to consider and potentially save time avoiding duplication of work on a match found later on.	887	0		

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