

# Adur NHW Newsletter



## Lancing & Sompting Issue

January 2025

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## Community Bank Accounts

A number of banks have recently decided to charge for Community Bank accounts, which are designed for not-for-profit organisations such as clubs, societies or associations with an annual turnover of less than £250,000 per year. These charges will include monthly account maintenance fees and also fees in respect of direct debits, cash and cheque payments and BACS payments. While these charges may not amount to much in themselves, they do nothing to help small organisations – including Neighbourhood Watch schemes holding a bank account - which, in many cases, are already struggling to make ends meet.

One alternative provider is Boom Community Bank (<https://boomcb.org.uk/>), which is a not-for-profit cooperative (any operating surplus is ploughed back into operations or paid as dividends to its customers, who are also its members). It is also part of the UK's 300-strong nationwide network of Credit Unions and provides services to individuals, charities, and local organisations and businesses. Boom Community Bank plays a vital role in tackling loan sharking activities, so opening an account with it will enable it further to respond to an increasing demand for affordable loans. However, it does not offer direct debit services.

Alternatively, Neighbourhood Watch has recommended a free online service run by The Charity Excellence Framework ([www.charityexcellence.co.uk](http://www.charityexcellence.co.uk)), a registered charity launched in 2018. With 40,000 members and growing at a rate of 3,500 a month, this is the largest and fastest growing UK charity community. It is a free one-stop-shop for any non-profit organisations which provides advice on funding, writing funding bids and resources in general, including bank accounts.

One of these is the Charity Bank (<https://www.charitybank.org/savings/charities-clubs/>), which was established in 2002 as an independent regulated bank, and is entirely owned by charitable foundations, trusts and social purpose organisations. A slight drawback is that all accounts are operated by post and that the Bank does not currently offer online services once your account is open, but its Savings Team can answer any questions directly by email ([savings@charitybank.org](mailto:savings@charitybank.org)) or by phone (01732 441944).

<https://adurnhw.my.canva.site/>

## Scammers

Younger people are increasingly being targeted by scammers, so Neighbourhood Watch has identified some of the scams and provided tips on how to avoid them:

- Holiday scams - scammers promising luxurious getaways in exchange for upfront fees. They may use fake listings on trusted platforms like Airbnb to make their offers appear legitimate. New research shows that 18-35-year-olds are far more likely to fall victim to holiday scams than those aged over 55.
- Money mules and fake job offers - young people are often recruited as “money mules” to help launder money. The scam often involves the “mules” receiving payments into their bank account and transferring them elsewhere, thus committing the offence of money laundering which is punishable by imprisonment. Those in their 20's are most likely to be involved.
- Online shopping scams – these commonly target young people, and are often linked to fake websites or social media ads offering products at incredibly low prices. These scams typically promise brand-name items at a fraction of the cost, only to leave buyers out of pocket or receiving counterfeit products.

It's not always easy to detect a scam, but if something looks too good to be true, then it probably is. Scammers typically try to rush victims into making far-reaching decisions. Also, beware approaches by unknown companies or individuals whose existence cannot readily be verified, and never send money up front for anything not yet received.

Further tips:

- Don't assume all links and websites are genuine. So, if a link is made up of a random selection of letters and numbers or its wording doesn't match what you're intending to access, don't click it.
- Never share your bank details or passwords.
- Enable two-factor authentication (2FA) which requires you to provide two forms of identification before accessing your online banking or shopping account.

If you think you've fallen victim to a scam, it's important to report it immediately. The faster you report it, the more likely authorities can intervene and prevent others from falling victim. To report fraud, visit Action Fraud (<https://www.actionfraud.police.uk/reporting-fraud-and-cyber-crime>) or call 0300 123 2040.

## Software Service Scams – Remote Access Tool

Fraudsters will pretend to be tech support and try to gain remote access to victims' devices – they'll use a story such as, “your computer is infected with a virus”.

They will typically contact you out of the blue by various means, pretending to be from a known organisation, such as Microsoft, Apple, or a phone/internet provider.

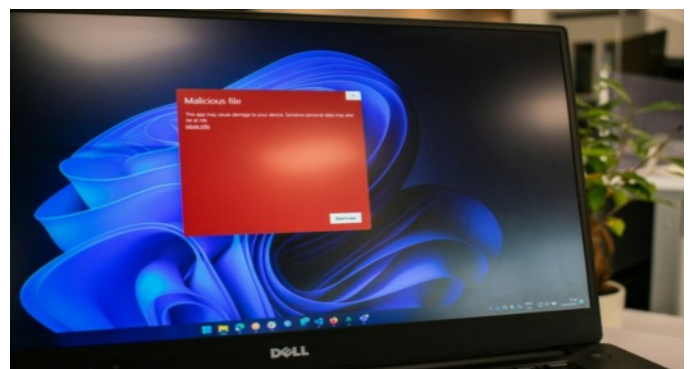
They misuse common remote access software brands, like: AnyDesk, LogMeIn, and GoToAssist – though this isn't an exhaustive list.

Remember, no organisation will call you out of the blue to request remote access.

Never install software or grant remote access as a result of unsolicited communication such as an email, a pop-up message or cold call.

In 2024, a total of £92,558 was lost to this type of scam in West Sussex.

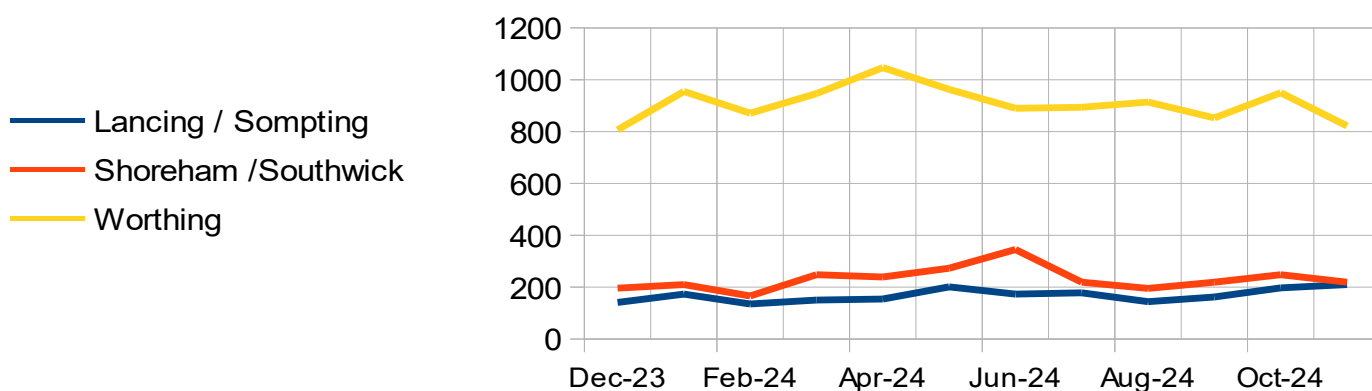
Report software service scams to Action Fraud on their website – <https://actionfraud.police.uk/>, or call them on: 0300 123 2040



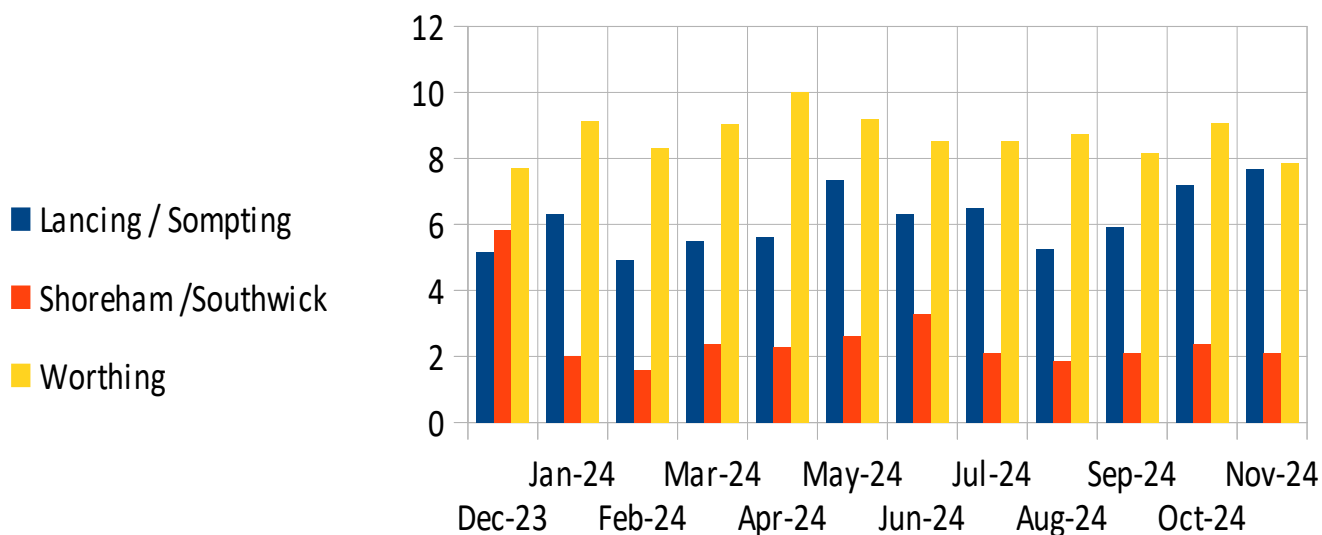
## Crime Statistics for November 2024

November 2024	Churchill	Cokeham	Manor	Mashbarn	Peverel	Widewater	Sub Total
Antisocial Behaviour	3	1	3	7	5	3	22
Bike Theft	0	0	0	0	0	0	0
Burglary	2	1	1	0	0	3	7
Criminal Damage	2	0	3	4	3	2	14
Drugs	2	0	0	0	1	0	3
Other Crime	0	1	0	0	1	0	2
Other Theft	2	0	3	3	3	5	16
Weapons	0	0	0	1	0	0	1
Public Order	4	2	1	11	1	5	24
Robbery	0	0	0	0	0	1	1
Theft Shop	3	0	0	60	8	1	72
Theft Person	0	0	0	0	0	1	1
Vehicle Crime	3	0	2	1	0	1	7
Violence & Sex Offences	10	0	4	9	5	12	40
<b>Totals</b>	<b>31</b>	<b>5</b>	<b>17</b>	<b>96</b>	<b>27</b>	<b>34</b>	<b>210</b>

Crimes December 2023 to November 2024



Crimes per 1000 of Population



See the latest Alerts at : [https:// worthingnhw.ourwatch.org.uk/](https://worthingnhw.ourwatch.org.uk/)