



Fraud Barometer 2021

A snapshot of fraud in the UK

February 2022

KPMG LLP

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Welcome

Welcome to the latest edition of the annual KPMG Fraud Barometer report, which provides an analysis of UK fraud cases in 2021.

The bi-annual KPMG Fraud Barometer releases identify the latest fraud trends and patterns affecting the UK economy which helps us remain alert to new threats and respond to fraud risks in an appropriate and proactive manner. We hope you find this report insightful, interesting and useful.

We also encourage you to contact us if you have thoughts or questions about the trends identified in the report (or the wider issues raised by fraud).

It considers major fraud cases, as reported in the media, being heard in the UK's Crown Courts, where charges are in excess of £100,000.

The KPMG Fraud Barometer team is co-ordinated by Roy Waligora (based in London) and covers a national and regional perspective by the following leads:

- Annette Barker (Scotland)
- Damien Margetson (North West)
- Sara Smith (North East)
- Julie Bruce (Midlands)
- Kathryn Wasteney (Midlands and East Anglia)
- Damian Byrne (South East and Wales)
- Steven Wadley (South West)

Details of the national KPMG Fraud Barometer team can be found at the back of this report.



With the introduction of the BEIS White Paper and heightened focus on fraud, I would hope that it has helped tackle the prevalence of high-value fraud. With increased controls, it is only logical that fewer of these crimes slip through the net. With new regulation and heightened awareness of fraud, I hope cases as catastrophic as some outlined in the Fraud Barometer can be avoided.



Roy Waligora

Head of Investigations
Partner, KPMG Forensic

E: roy.waligora@kpmg.co.uk

T: +44 (0)20 7694 2637

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The national picture

Fraud cases worth £100k and above increased to 298 in 2021 up from 180 in 2020.

The number of alleged fraud cases heard in UK courts in 2021 went up by 66% compared to 2020. Despite another lengthy COVID-19 lockdown at the start of 2021, UK courts appear to have got back on their feet and made headway with the backlog of cases that built up because of initial COVID-19 measures.

The Fraud Barometer found 298 alleged fraud cases were heard during 2021 (up from 180 in 2020). Yet the opposite trend was seen in terms of fraud value: the total value of fraud reaching UK courts in 2021 fell significantly from £724m in 2020 to £444.7m in 2021.

Whilst cases in UK courts provide an indicator of fraud activity, these cases are small in the context of fraud crime reported to **Action Fraud**. Between 2020 and 2021 there were 875,622 reports made to Action Fraud with a reported loss value of £2.35bn, pointing out the stark reality that relatively few cases are brought to court.

When analysing the data in more detail, it appears that there weren't any high value fraud cases over £50m last year, rather it was the lower value crimes that increased in both value and prevalence. Fraud cases worth between £100k and £5m rose from 166 in 2020 with a value of £110.3m, to a total of 285 in 2021 to the value of £178m.

Perpetrators of fraud continued to take advantage of the general public – in 2021, 93 cases of fraud were committed against a member of the public, to the total value of just under £116m, compared with 39 in 2020 totalling £33.3m.

“Criminals immediately exploited new ways of working and living created by the pandemic, causing a huge spike in online fraud. Many fraudsters continue to take advantage of this, yet it's promising to see that some of these criminals have been brought to justice.”

Roy Waligora
Head of Investigations
Partner KPMG Forensic



Digital related fraud is on the up, and UK courts are cracking down

When the pandemic hit, everyone's lives were forced online, and the same was true for the criminal population. According to figures from **The National Fraud Intelligence Bureau**, 80% of reported fraud is cyber-enabled. The Fraud Barometer data revealed that fraud relating to cyberattacks or the trading of stolen data rose significantly from 1 case worth £9.2m in 2020 to 5 cases worth £22.6m in 2021.

The data exposed a significant increase in the number of cases heard in UK courts pertaining to account takeover or payment transfer fraud. The volume of this type of fraud increased by 288%, from 8 cases in 2020 to 31 cases in 2021. The value of this type of fraud also grew from £8.3m in 2020 to £46.8m in 2021, a rise of 462%. Account takeover or payment transfer fraud was the second most common type of fraud, second only to embezzlement, which had 51 cases heard in UK courts in 2021.

From a sector perspective, the UK healthcare sector has continued to be affected by fraud, not only from external criminals, but from individuals working within the sector. The **NHS Counter Fraud Authority estimates that the NHS is vulnerable to £1.14 billion worth of fraud each year**, a bill inevitably picked up by the taxpayer.

This year's Fraud Barometer found several cases where hospitals and hospital trusts were the victim of either employee or management fraud. For example, one fraudster boss was found guilty of embezzling £200k over a three-year period from his GP surgery during the pandemic. In addition, a gang, including one member who was an NHS employee, has been accused of stealing more than £322k from Worcestershire Acute Hospitals NHS Trust.

"Almost overnight government organisations had to find a way to support individuals who could no longer work because of the pandemic restrictions, so it's inevitable that some fraud would happen and go undetected. The Fraud Taskforce put in place earlier this year is already sifting through thousands of cases to identify these criminals, so we will hopefully see an uptick in cases reaching the UK courts going forward, though many could go unprosecuted."

Roy Waligora
Head of Investigations
Partner KPMG Forensic

What's on the horizon?

Given that all elements of the classic fraud triangle in which fraud thrives (motivation, opportunity and rationalisation) have been heightened throughout the COVID-19 pandemic, the prediction for increased cases remains.

The increase of cases heard in court relating to government fraud continued to rise, seeing 72 cases with a total value of £215.3m in 2021. However, there were still very few COVID-19 related fraud cases reported in the Fraud Barometer data. This could be due to several factors such as court delays and case backlogs, or that the value of cases typically doesn't go above the £100k threshold that the Fraud Barometer covers.

That said, the **National Audit Office** (NAO) recently announced that government failed to put adequate measures in place to prevent fraudsters stealing billions of pounds through its Bounce Back Loan scheme, so it may be that these cases will simply never reach the UK courts. Managing economic crime in a holistic and joined up way has proven difficult and has become and will continue to be an urgent priority for government as it deploys funding for resources to investigate fraud.



The trend for cases relating to insider threats may continue to become more prevalent. This year's data found a substantial rise in fraud committed by employees (66 cases in 2021 compared with 44 in 2020) and management (66 cases in 2021 compared with 21 in 2020). This is potentially linked to weaknesses in internal controls driven by the impact of COVID-19, as businesses continue to handle new ways of remote working.

With widespread concern over the significantly increased cost of living in the UK, we predict that this will be an added driver of insider threat fraud cases in 2022.

"COVID-19 has changed so many aspects of our working lives. As organisations have made changes to adapt to hybrid working, many employees may feel a mixture of reluctance and anxiety about being forced to perform their job in a certain way to comply with new measures. Those working from home may think that they have a lower chance of being caught because they are out of sight of their employer and are willing to risk it."

Roy Waligora

Head of Investigations
Partner KPMG Forensic

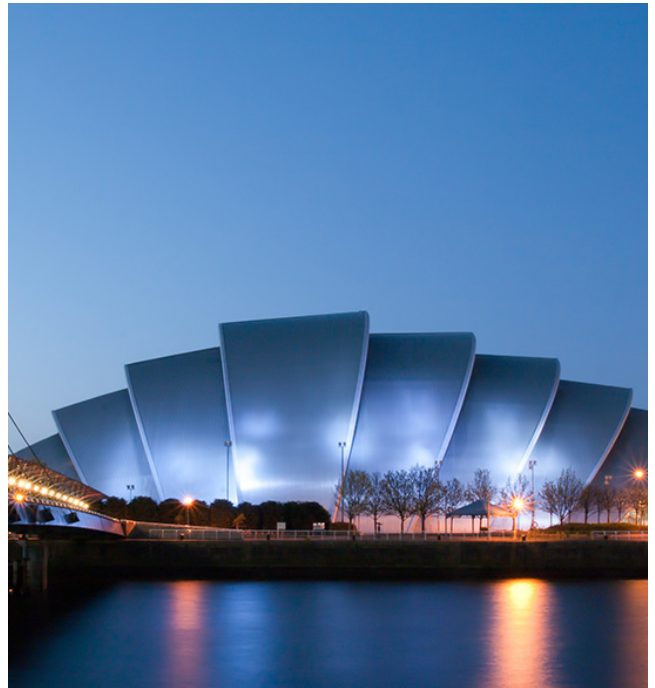
Scotland

Fraud cases in Scotland rise dramatically from one case to 16 cases totalling £5.9m in 2021

The number of alleged fraud cases being heard in Scottish courts rose dramatically last year. A total of 16 cases totalling almost £5.9m reached Scottish courts in 2021, skyrocketing from 2020 when only one case worth £240,000 came to light.

The dramatic increase is believed to be a combination of rising instances of fraud brought on due to the pandemic, and courts working through a backlog of cases which built up of because of initial COVID-19 measures throughout 2020.

Most cases had a value of between £100k - £250k, however one was worth £1m. 8 of the 16 cases in Scotland concerned commercial businesses, 7 of which were targeted by their own employees.



Annette Barker

Partner
Head of KPMG Forensic
T: +44 (0)113 231 3273

"Rising fraud cases in Scotland reflect the changing environment criminals have adapted to in the past 12 months. COVID-19 changed many aspects of our working lives and how businesses operate, creating more means, opportunity, and motive for people to commit fraud."

"While cases have risen in Scotland for all forms of fraud, it is promising to see more cases being detected and brought to court. It's increasingly important for organisations and the public to be aware of increased threats, particularly online fraud, and implement preventative measures where possible to reduce their risk of falling victim."

Notable case in Scotland includes:



A shop owner charged with evading £1.1m in tax by suppressing the total value of sales submitted in quarterly VAT returns.



An operations admin assistant pleaded guilty to embezzling £500k from a college.



A man pleaded guilty to embezzling £245k from his employer to fund his gambling addiction.

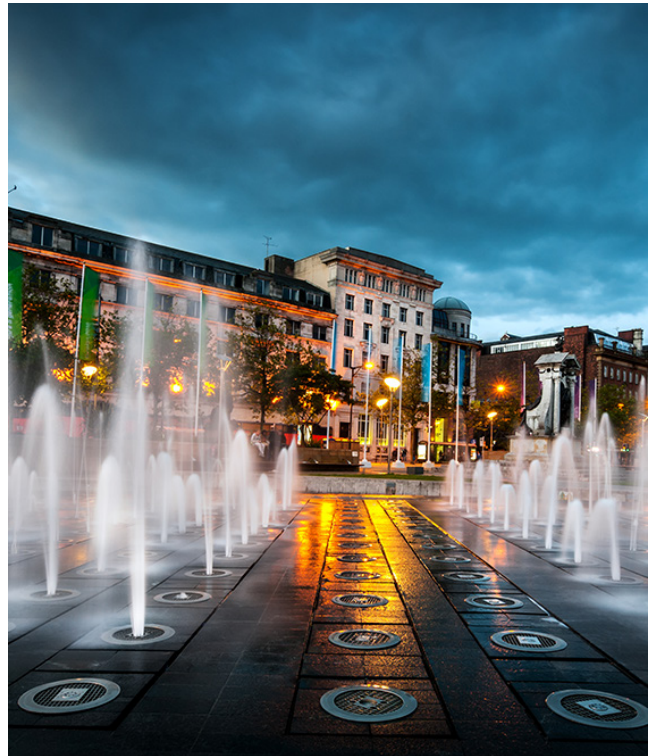
North West

The value of fraud in the North West increased from £14.9m in 2020 to £83.9m in 2021

The value of fraud cases in the North West in 2021 increased by 463% on the previous year. The total value of the 34 cases heard in North West courts was £84m, compared to £14.9m in 2020.

Just 15% of cases in the North West in 2021 account for the majority (89%) of the value of fraud perpetrated. The other 85% of cases all have a value of less than £1m.

Commercial businesses were the victim of the highest number of cases (12) and the Government targeted the second most with 8 cases. Financial institutions and the general public were also targeted, being the victim in 5 cases each. Professional criminals were the largest group of perpetrators for fraud cases in the North West, responsible for 41% of cases, closely followed by management who made up 32% of cases.



Damien Margetson

Director
KPMG Forensic
T: +44 (0)161 246 4643

"The value of fraud cases in the North West has gone up significantly due to a handful of brazen alleged fraudsters committing high value crimes against the general public, financial institutions, businesses and the Government. While these cases are the ones that will stand out for 2021, it is worth noting that the majority of crimes committed were smaller scale as criminals look to line their pockets with lower values."

Interestingly, we saw a high number of crimes being committed by perpetrators who classify as management as they looked to make some extra money from schemes involving businesses and the Government."

Notable cases in the North West includes:



Alleged cryptocurrency conspiracy involving up to £20.0m.



A man with a gambling addiction received £500k for fictitious projects.



A business accused of a multi-million pound fraud involving mis-selling of energy supply contracts to small businesses.

North East

The general public fell victim to 62% of fraud crimes in the North East in 2021

The general public were the victims of 62% of fraud cases in the North East in 2021, up from 27% in 2020. The total value of such cases has risen from £519k last year to £1.7m this year, while the total value of all cases heard in the North East was £5.3m, increasing from £3.4 m in 2020.

In terms of volume, out of the 13 cases heard in the North East, the general public were the victim of the highest number of cases (8), followed by the Government (3), commercial businesses (1) and financial institutions (1). Professional criminals (8) were the largest group of perpetrators for the fraud cases in the North East, followed by management (2), employees (2) and private individuals (1).



Sara Smith

Director
KPMG Forensic
T: +44 (0)113 231 3401

"While we aren't seeing a huge increase in fraud crimes being heard in the North East, we are seeing a worrying trend as professional criminals take advantage of the general public to make money for themselves.

One of the best ways we can look to reduce fraud against the general public is through increased awareness of fraudulent behaviour and schemes – and for individuals to remain vigilant."

Notable cases in the North East includes:



A gang hacked Facebook accounts to run a mobile phone scam which defrauded £250k out of more than 60 victims.



A fraudster is suspected of falsely presenting himself as the accountant of a building company to elicit over £120k in payments from a pensioner.



Three individuals were used by scammers to help launder £170k of proceeds from a HMRC telephone scam fraud.

Yorkshire

The general public were victims of 47% of the fraud crimes in Yorkshire and the Humber in 2021

The general public were the victims of 47% of the fraud cases in Yorkshire and the Humber in 2021. This is more than double what was seen last year. The total number of cases in the region increased by 32% from 13 cases in 2020 to 19 cases in 2021. The total value of the 19 cases was £10.7m; an increase of 156% on 2020.

The number of frauds conducted by professional criminals also quadrupled from last year to 8 cases this year.

In terms of volume, out of the 19 cases in Yorkshire and the Humber, the general public were the victim of the highest number of cases (9), followed by the Government (6) and commercial businesses (2), investors (1) and other (1). Professional criminals were the largest group of perpetrators for the fraud cases in Yorkshire and the Humber, closely followed by management.



Annette Barker

Partner
Head of KPMG Forensic
T: +44 (0)113 231 3273

"We are seeing a worrying trend as professional criminals take advantage of the general public to make money for themselves. One of the best ways we look to reduce fraud is through increased awareness of fraudulent behaviour and schemes, so I hope to see more awareness campaigns in 2022."

We've seen a significant amount of people taking advantage of their management positions to commit fraud. In 2020 our region saw no fraud crimes reach the courts involving management so in 2021 we have a stark contrast as they account for 37% of cases heard."

Notable cases in Yorkshire includes:



A man conned elderly victims out of more than £100,000 for charging inflated prices for household repairs and roofing works which were not needed.



A company Secretary had siphoned over £500k into her personal account in the space of a 7-year period.



A couple from Scarborough stole an elderly man's life savings (£196k) by acting as trustworthy carers.

Midlands

Fraud cases rise by 84% across the Midlands.

Despite the lockdowns experienced last year, courts across the Midlands experienced a surge in the number of fraud cases being heard in 2021. The volume of cases increased by 84% from 25 in 2020 to 46 in 2021, while the value decreased by just 1%, from £59.8m in 2020 and £59.0m in 2021.

Across the West Midlands, both the value and volume of fraud cases rose, from £36.3m to £43.0m, and from 13 to 26 cases, respectively. Interestingly, 18 of these cases were committed by males, accounting for £40.7m of the region's £43m total, while females accounted for 6 of the cases worth a value of almost £1.7m. There were 2 cases committed by males and females with a combined value of £550k.

It's a slightly different picture in the East Midlands, however, as the number of cases has increased by 67%, while the value of cases has decreased from £23.6m in 2020 to £16.0m in 2021. Commercial businesses were the most common victim type, accounting for 8 of the 20 cases heard in the East Midlands. The majority of these cases were committed by employees or management.



Julie Bruce

Director
KPMG Forensic
T: +44 (0)115 935 3420

"With household purse strings tightening and concerns over rising energy bills and inflation, we expect to see a spike in fraud cases reaching courts in 2022. We could see a record year for fraud values and volumes with fraudsters looking for every opportunity to strike, businesses and consumers need to stay on high alert and ensure protective measures are in place to help them to do so."

Notable cases in the Midlands includes:



A Nottinghamshire-based surgery practice manager pocketed £200k, claiming the money was being spent on locum doctors.



A gang of men pretending to be police officers stole almost £200k from elderly and vulnerable victims across the West Midlands.



A 46-year-old female from Stoke-on-Trent took £107k of taxpayers' money as part of an income tax scam.

The value of alleged fraud cases heard in the East of England courts falls by 93%.

The value of fraud cases heard in the East of England's courts fell significantly to just under £4.0m in 2021 compared to £56.7m in 2020. This substantial decrease is largely attributable to two significant cases in 2020 having a combined value of £53.5 m, in comparison the largest two cases in 2021 had a combined value of £2.3m.

There has also been a decrease in the number of alleged fraud cases heard in the region's courts, down from ten cases in 2020 to six in 2021. Notably, only one alleged fraud case was heard in the region's courts during the second half of 2021 compared to 7 in the same period in 2020.

The main perpetrators of fraud by value in the East of England were management, accounting for £2.3m of the fraud value, followed by professional criminals (£880k) then employees (£806k).

Men remain much more likely to commit fraud than women in the region, accounting for 83% of the alleged fraud that was heard in East of England courts in 2021.



Kathryn Wastenev

Director
KPMG Forensic
T: +44 (0)116 256 6039

"While the data may suggest that fraud in the region has decreased from 2020, there can be no doubt that fraud risk remains high. There has been an exponential increase in fraud attacks since the start of the pandemic with fraudsters looking for new ways to defraud potential victims."

"The pandemic continues to have a significant impact on the UK's legal system and despite efforts made by those working within the system, the backlog of cases has continued to increase. This backlog may remain a pervasive issue for years to come, as recently reported by the National Audit Office."

Notable cases in the East includes:



A man has been jailed for over three years for his £330k fraud from an online payment platform.



A former IT manager has admitted defrauding his former employer, an NHS Trust, out of £806k in a series of fraudulent acts spanning a 7-year period.



A gambling addict who lost £1.3m to betting firms has admitted to siphoning funds from his employer, a clothing company, over a 4-year period.

Wales

The value of alleged fraud cases heard in the Welsh courts almost doubles to £7.9m.

The value of fraud cases heard in the Welsh courts in 2021 reached almost £7.9m, nearly double the value of £4.1m in 2020. This substantial increase is largely attributable to a general rise in the value of cases heard in the region's courts. In 2021 the 3 highest value cases had a combined value of £5.5m, whereas in 2020 the 3 highest value cases totalled £2.5m. There was also a 60% increase in the number of alleged fraud cases heard in the region's courts, from 10 in 2020 to 16 in 2021.

As observed in 2020, professional criminals were, by number of cases and value, the main group of perpetrators in 2021, allegedly committing 7 cases of fraud worth £4.4m. There was also a marked increase in the number of frauds committed by individuals in management roles, from one case with value of £500k in 2020 to 4 cases in 2021 totalling £2.7m.



Damian Byrne

Director
KPMG Forensic
T: +44 (0)118 964 2198

"The increase in the number and value of fraud cases heard in Welsh courts in 2021 compared to 2020 reflects the high fraud risk that is faced by organisations and individuals."

"Despite the efforts of those working within the legal system, there has been an increase in the backlog of unheard cases since the start of the pandemic. It may take a number of years for this to clear. Therefore, we may see high numbers of fraud cases being heard in the region's courts into 2022 and beyond."

The data shows that government organisations were the main victims of fraud in 2021, suffering an estimated £5.3m in losses across 6 cases. This is an increase in both the number and value of cases compared to 2020 when government organisations were the victim in 3 cases totalling £970k.



Notable cases in Wales includes:



A businessman who stole nearly £1.9m of public money has been jailed for more than 5 years after committing VAT fraud.



Two men convicted of running an illegal £2.6m waste racket involving the burial of toxic rubbish next to a Grade II-listed mansion.



A business manager of a family firm from which he stole almost £200,000 has been found guilty of "systematically, deliberately and cynically" defrauding his employer.

South West

The value of alleged fraud cases heard in the South West's courts increases by over 162%.

The number and value of alleged fraud cases heard in the South West's courts more than doubled in 2021, from 12 cases with a total value of £5.4m in 2020, to 31 cases with a value of £14.2m in 2021; an increase in value of 162%. This included 7 cases with an individual value of at least £1m.

The most common perpetrators in 2021 were professional criminals, with 14 cases with a total value of £7.7m in 2021 compared to 4 cases totalling £3.3m in 2020.

The general public were the class of victim worst hit from fraud last year. In the cases heard in 2021 individuals suffered losses in 14 cases totalling £6.4m in 2021, including one case where an alleged fraudster conned over 200 victims. This compares to 2 cases totalling almost £1.2m in 2020 that featured members of the general public as victims.



Steven Wadley

Senior Manager
KPMG Forensic
T: +44 (0)7823 533192

"The significant increase in the number and value of alleged fraud cases heard in the South West's courts reflects the high fraud risk that persists across the UK. However, it is important to remember that whilst these increases appear significant, the number of cases heard in the region's courts in 2020 was reduced compared to 2019, at least in part, due to the significant disruption the courts experienced during the first months of the COVID-19 pandemic.

The backlog in unheard cases has been growing since the start of the pandemic and despite the additional funding announced by the UK Government may take years to clear down."

A notable change from 2020 is the number of cases involving government organisations, with 8 cases totalling £4.1m in 2021 compared to zero cases in 2020. The types of fraud committed against government organisations included VAT fraud, tax evasion, procurement fraud and benefit fraud.



Notable cases in South West includes:



A Finance Director has been found guilty of stealing an estimated £1.4m from his employer.



A conman posing as a car salesman has been jailed for 9 years after defrauding over 200 unsuspecting car buyers out of a total of more than £1.0m.



An accountant's assistant has been jailed for 4 years after stealing approximately £120k from a housing association.

South East

The value of alleged fraud cases heard in courts in the South East increases by 176%

The value of fraud cases heard in the South East's courts in 2021 reached £21.3m, an increase of 176% compared to 2020. The increase is attributable to a general increase in the value of cases in 2021, including 6 cases with an individual value greater than £1m. There was also an increase in the number of alleged fraud cases heard in the region's courts, from 14 cases in 2020 to 37 cases in 2021.

Professional criminals remain the most common perpetrators of fraud, allegedly responsible for 12 cases in 2021. However, there was a significant increase in the number and value of fraud cases allegedly involving employees or individuals in management roles, from 4 cases totalling £710k in 2020 to 18 cases totalling £14.3m in 2021.



Damian Byrne

Director
KPMG Forensic
T: +44 (0)118 964 2198

"Our data shows a significant increase in both the number and value of alleged fraud cases heard in the South East's courts, which appears to be due to two main reasons. Firstly, fraud risk across the UK remains high with opportunistic fraudsters exploiting weaknesses to steal money from organisations, commercial businesses, and individuals alike.

Secondly, thanks to the efforts of those in the legal system, the courts have suffered less disruption than during 2020. However, the backlog of unheard cases in the UK's courts has grown since the start of the COVID-19 pandemic and is expected to take several years to clear down, despite additional funding agreed by the Government."

The data shows that the primary victims in the fraud cases heard in the region's courts were members of the general public and commercial businesses. These groups were also the most common victims in 2020, suffering alleged losses of £3.3m across ten cases. Financial institutions and investors were also among the victims in 2021, with a combined number of 6 frauds committed against them, compared with zero cases in 2020.

Notable cases in the South East includes:



A woman defrauded a religious organisation out of more than £2.0m.



A doctor pleaded guilty to defrauding a healthcare group out of more than £1.1m over a period of just 41 days.



A finance manager has been jailed for six years for defrauding his employer out of £173k over a period of more than two years.



London

The value of fraud cases heard in London's courts decreases by 60% last year compared to 2020.

The value of fraud cases heard in London's courts in 2021 reached almost £225.9m, a reduction of 60% compared to 2020. This decrease is largely attributable to a general decrease in the value of cases heard.

However, the data shows an increase of 32% in the number of alleged fraud cases heard in the region's courts from 50 cases in 2020 to 66 cases in 2021.

Continuing the trend identified in 2020, professional criminals were the main group of perpetrators in 2021, committing an alleged £172.5m of fraud. However, there has been a marked increase in the number of alleged fraud cases perpetrated by employees and individuals in management roles, from 14 cases in 2020 to 24 cases in 2021.



Roy Waligora

Partner
Head of Investigations
KPMG Forensic
T: +44 (0)20 7694 2637

"The Fraud Barometer data shows that London remains the fraud hotspot in the UK with the number and value of alleged fraud cases heard in the region's courts the highest across the UK.

Whilst the value of alleged fraud cases heard in the region was lower in 2021 compared to 2020, the increase in the number of cases heard may suggest that the measures introduced, such as remote hearings and additional funding, to reduce the impact of the significant disruption caused by the COVID-19 pandemic on the legal system may be helping the courts to function. It also remains unclear if the courts are delaying the hearing of larger and more complex fraud cases until a future date."

The data shows a considerable increase in the number of cases featuring members of the London public as victims, from 8 cases in 2020 with a combined value of £17.2m to 19 cases in 2021 with a combined value of £67.0m. Financial institutions were also the victim in 12 cases in 2021. Commercial businesses and government organisations continue to be common victims of fraudsters, suffering from a combined 27 alleged fraud cases in 2020 and a combined 32 alleged fraud cases in 2021.

Notable cases in London includes:



A gang smuggled large volumes of illicit alcohol into the UK and evaded paying more than £16.7m in taxes.



A worker has been jailed for helping a gang launder £25.0m through a series of companies posing as suppliers.

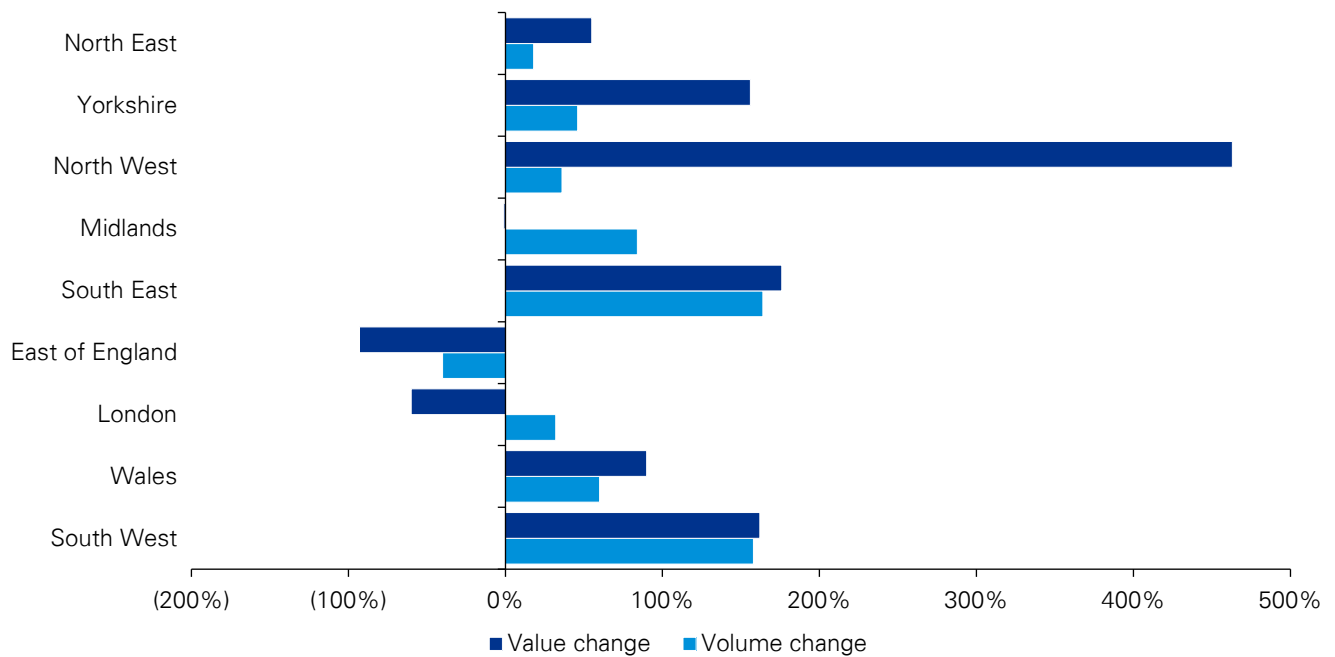


2 men were sentenced for 33 years in prison for offences including £10.0m in fraudulent bounce back loan claims

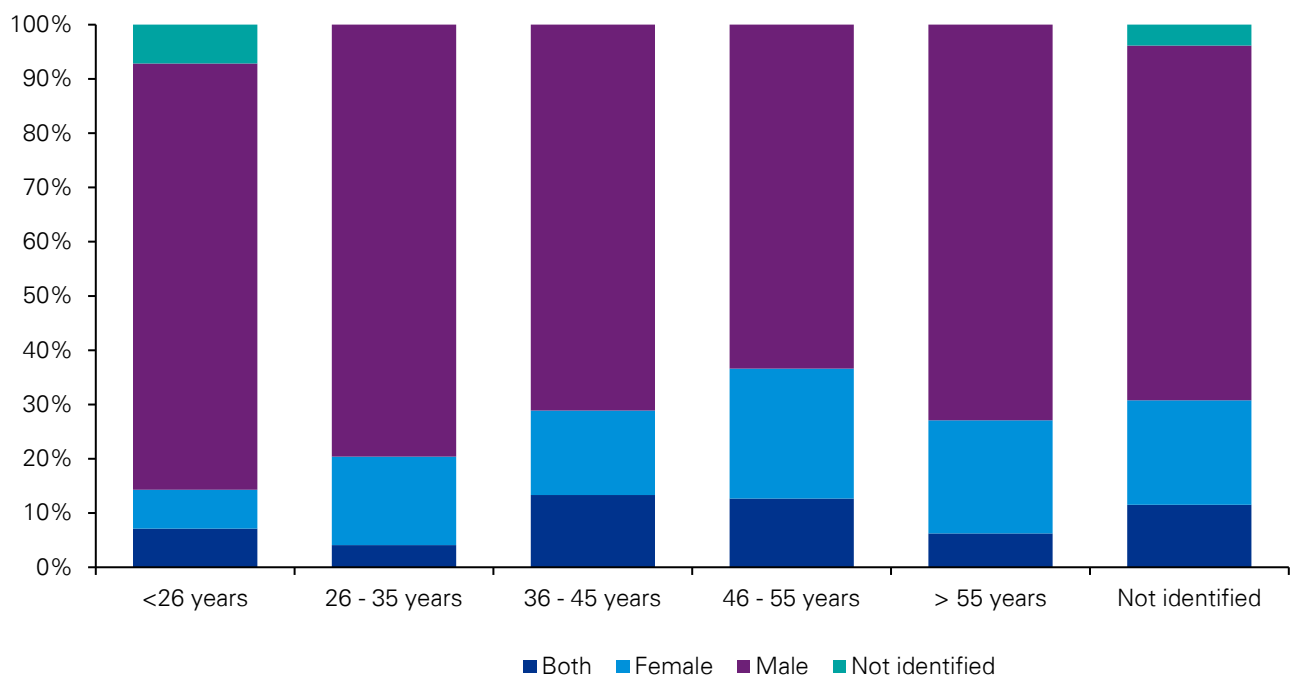


The historical view

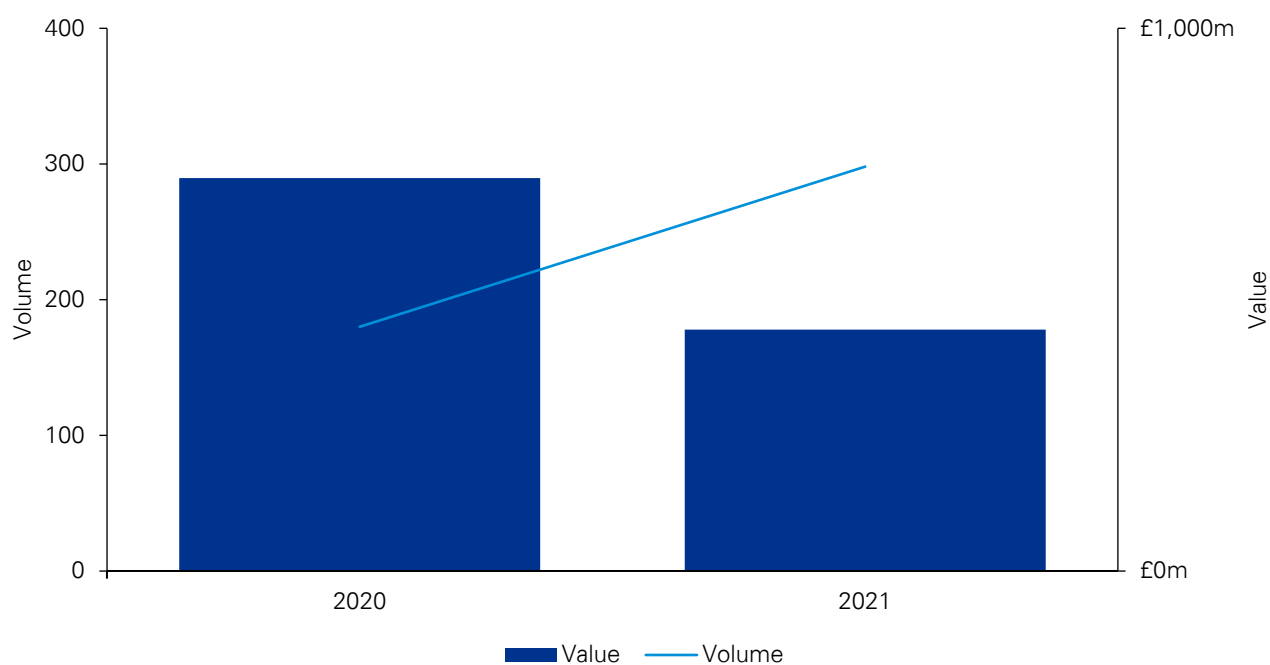
Change in volume and value of cases by geographic region, excluding Scotland (2021 versus 2020)



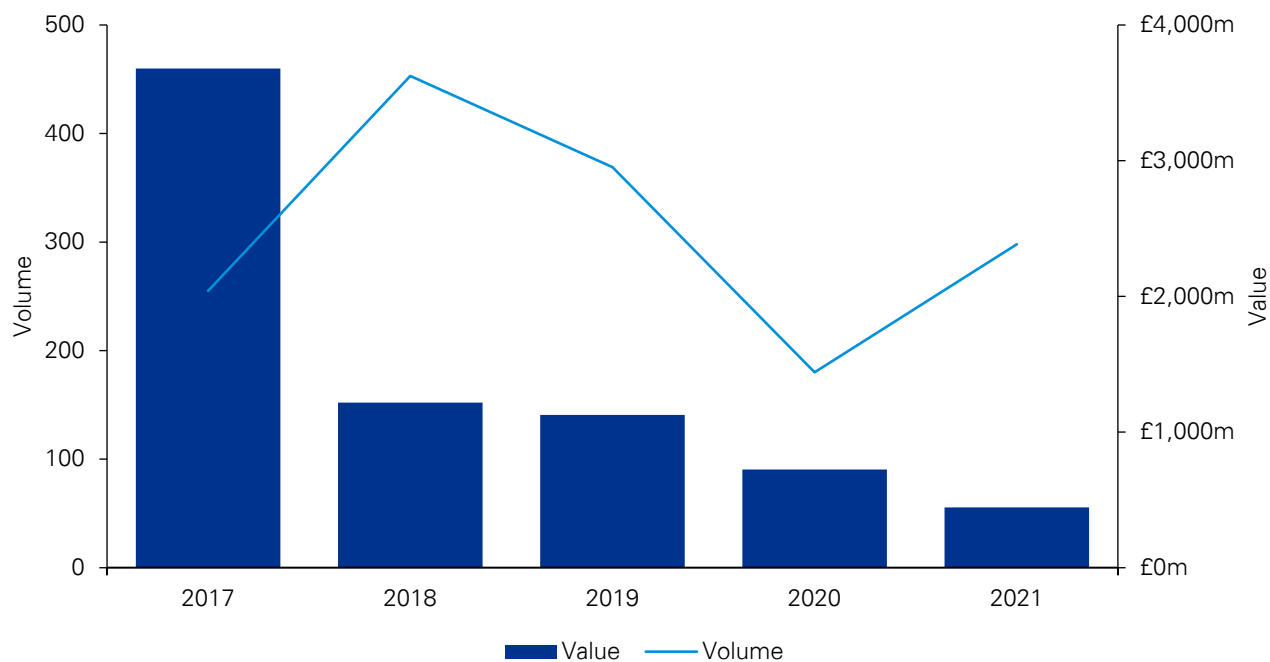
Frauds in 2021 by perpetrator age, analysed by gender (volume of cases)



Change in total volume and value of cases recorded (2021 versus 2020)

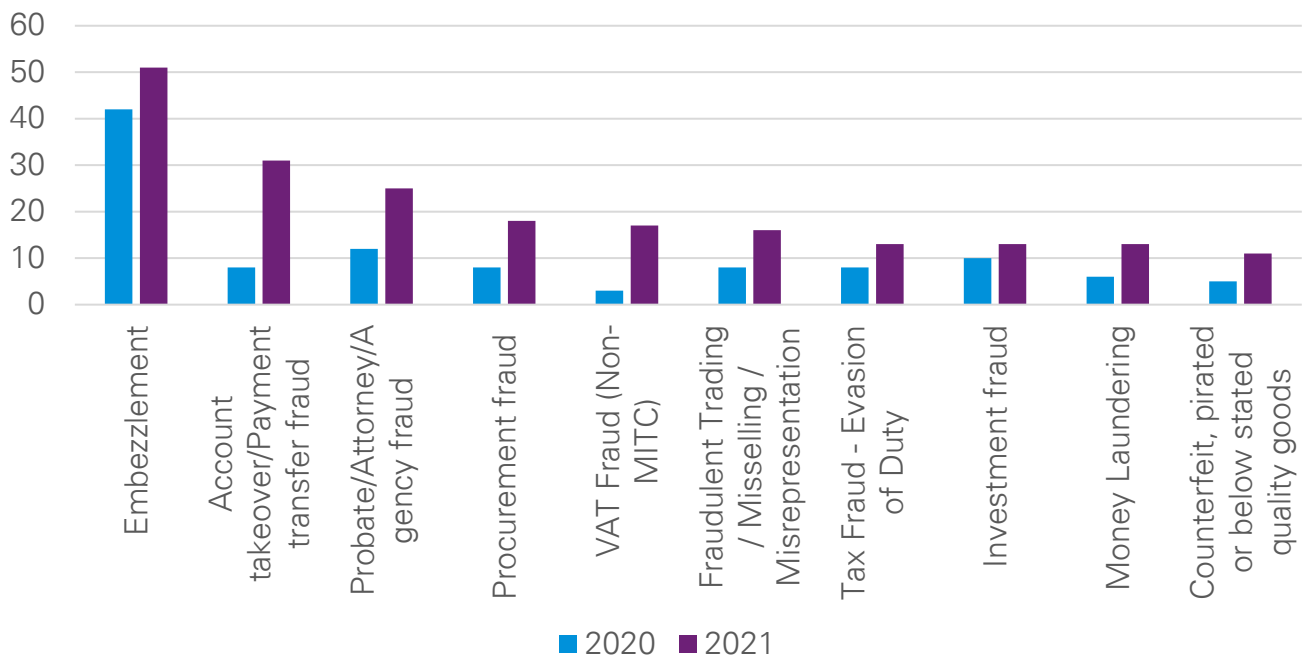


Change in total volume and value of cases recorded over the last five years

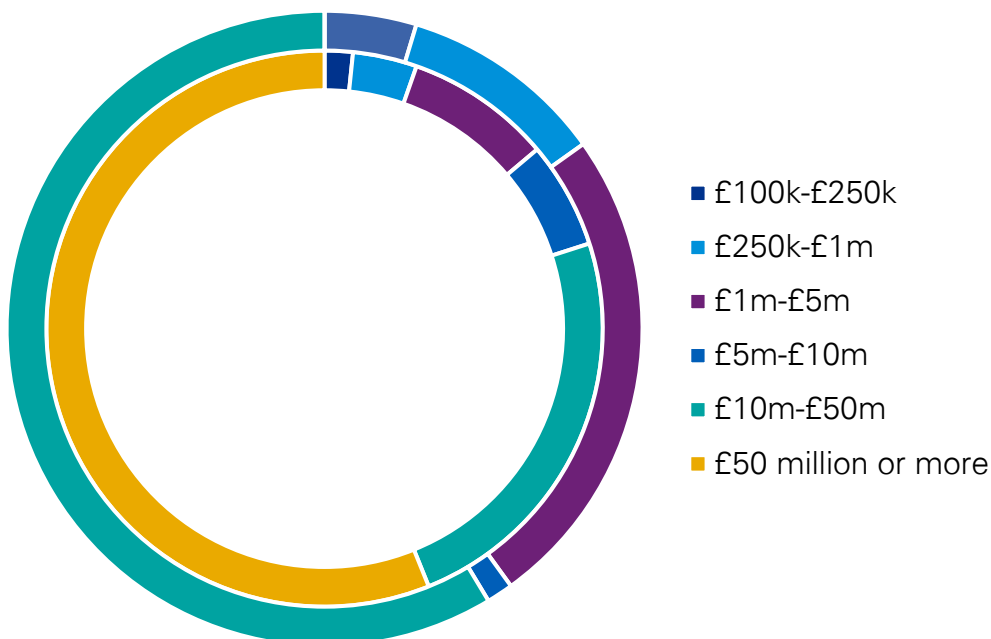


From 2020 onwards, bribery and corruption cases have been excluded from the data due to a methodology change and this graph does not show a like-for-like comparison, rather it shows a comparison of the volumes and values reported by the Fraud Barometer at the time.

Top frauds by case volumes in 2021, with prior years comparison

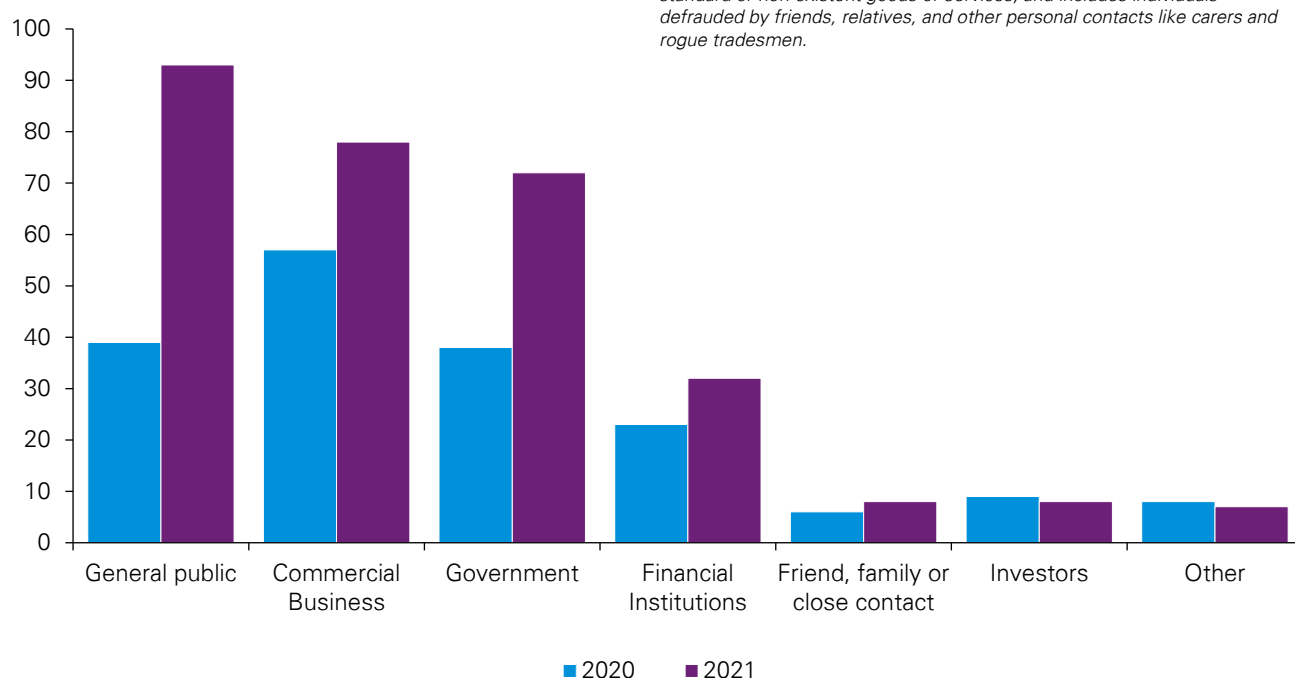


Proportion of values in Fraud Barometer, by case value range



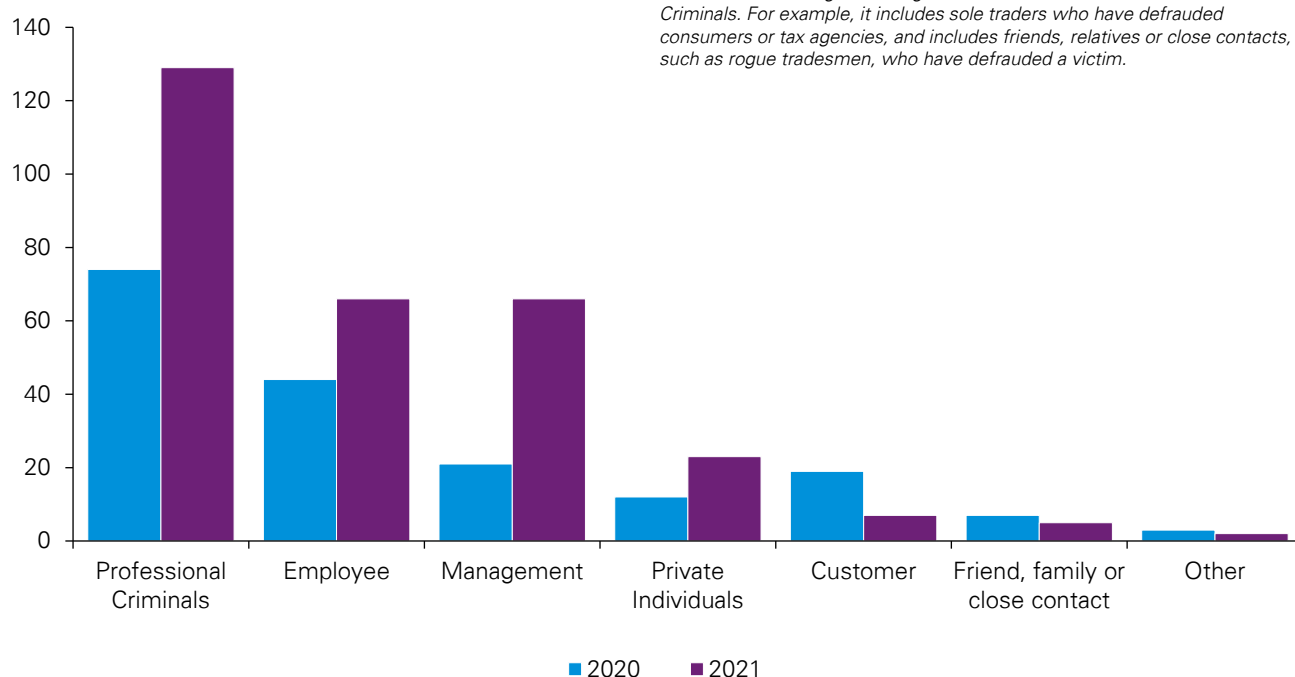
Fraud volumes by victim, 2020-2021

In respect of victims, "Individuals and other" primarily reflects members of the public. For example, it includes consumers who have been sold sub-standard or non-existent goods or services, and includes individuals defrauded by friends, relatives, and other personal contacts like carers and rogue tradesmen.



Fraud volumes by perpetrator, 2020-2021

In respect of perpetrators, "Individuals and other" primarily reflects individuals not categorised elsewhere as staff (Management/ Employees), Customers (including users of government services) or Professional Criminals. For example, it includes sole traders who have defrauded consumers or tax agencies, and includes friends, relatives or close contacts, such as rogue tradesmen, who have defrauded a victim.



The KPMG Fraud Barometer national team

Roy Waligora

Head of Investigations and Fraud Barometer Lead
Partner, KPMG Forensic

E: roy.waligora@kpmg.co.uk

T: +44 (0)20 7694 2637

Cuthbert Chiduku

Manager, KPMG Forensic

E: cuthbert.chiduku@kpmg.co.uk

T: +44 (0)207 078 3587

Matthew Croad

Manager, KPMG Forensic

E: matthew.croad@kpmg.co.uk

T: +44(0)117 905 4758

Roxana Mulcahy

Assistant Manager, KPMG Forensic

E: roxana.mulcahy@kpmg.co.uk

T: +44 (0)7776 631894

Phoebe Calloway

Graduate Trainee, KPMG Forensic

E: phoebe.calloway@kpmg.co.uk

T: +44(0)755 414 5892

Rishiharan Ragulan

Apprentice, KPMG Forensic

E: rishiharan.ragulan@kpmg.co.uk

T: +44(0)207 311 8117



kpmg.com/uk



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