



Anti-Fraud, Bribery and Corruption Policy

1.0 Policy Statement

The Trustees of Age UK Nottingham & Nottinghamshire (Age UK Notts) have a duty to manage the charity's resources responsibly and to ensure that funds are protected, applied and accounted for.

Age UK Notts has a 'zero-tolerance' policy towards fraud, bribery and corruption. This means that the charity:

- a) Does not accept any level of fraud, bribery or corruption within the organisation or by any other individual or organisation receiving charity funds or representing the charity and
- b) Will always seek to take disciplinary and/or legal action against those found to have perpetrated, been involved in or assisted with fraudulent or other improper activities in any of its operations or entities controlled by the charity.

Age UK Notts is committed to developing an anti-fraud culture and reducing or eradicating the opportunities for fraud, bribery and corruption. The charity requires all staff and representatives to act honestly and with integrity at all times and to safeguard the resources for which they are responsible.

This policy will be reviewed annually or after a significant change in operations or a significant incident (whichever is sooner) and processes will be subject to appropriate consultation with staff and volunteers.

1.1 Relevant legislation

Trustees will apply the following guidance and legislation in carrying out their duties.

Fraud Act 2006

Bribery Act 2010

Criminal Finances Act 2017

Charity Commission Guidance – CC3

2.0 Definitions

2.1 Fraud – knowingly making an untrue or misleading representation with the intention of making a gain for oneself or another which causes a loss or risk of loss to another.

Examples of fraud may include:

- falsifying expense claims,
- submitting false supplier invoices,
- understating cash receipts,

2.2 Bribery – the offering, promising, giving, accepting or soliciting of money, gifts, and/or inducements to do something illegal or that breaches trust in the course of carrying out the charity's activities.

Bribery is illegal under the Bribery Act 2010 and organisations are liable for bribes given or taken on their behalf where adequate prevention procedures are not in place.

Examples of bribery may include:

- a potential supplier offering money or a gift to influence a tendering/purchasing process,
- a job applicant offering money to increase their chances of being offered employment,
- a contractor offering a gift in return for being awarded a contract.

2.3 Facilitation payments – these payments induce officials to speed up a process which the payer is legally entitled to anyway. This is a bribe and therefore covered by the Bribery Act 2010. (Legitimate ‘fast-track’ legally required administrative fees are not covered by this definition).

2.4 Corruption – the misuse of entrusted power for personal gains covering behaviour such as fraudulent behaviour or dishonest behaviour by those in position of power. It includes the offering, giving and receiving of bribes to influence the actions of someone in a position of power or influence and/or the diversion of funds for private gain.

2.5 Tax Evasion (Fraud) – any deliberate omission, concealment or misinterpretation of information, or the false and deceptive presentation of information or circumstances in order to gain a tax advantage.

An example of tax evasion could be:

- by paying suppliers in cash in exchange for a lower price

Failing to prevent an organisation’s staff or representatives from facilitating tax fraud is a criminal offence.

2.6 Gifts and Hospitality – these can range from small gifts (such as diaries) to expensive hospitality such as tickets to major events, holidays etc. Hospitality or promotional expenditure which is proportionate to the demonstration of goods and services or reflecting a positive working relationship are unlikely to qualify as a bribe. However, extravagant gifts and hospitality may be used to disguise bribes intended to induce improper conduct. Further details regarding gifts can be found in the Ethical Fundraising & Gifts policy.

3.0 Responsibilities

At all levels, all involved in the charity are expected to take a proactive role in improving the organisation’s anti-fraud, corruption and anti-bribery policy and practice.

3.1 Trustees	Providing leadership, resources and active support for the implementation of this policy and ensuring it and any associated policies are fit for purpose and complied with.
3.2 Joint Chief Executive	The Joint CEO is responsible for ensuring these policies and procedures are implemented consistently and with clear lines of authority. The Joint CEO and Senior Leadership Team will visibly lead this policy and associated practice.
3.3 Human Resources Team	The HR Team is responsible for ensuring the spirit of this policy is incorporated into all aspects of Age UK Notts people management processes including recruitment, induction, promotion, training, performance evaluation, remuneration and reward and that these policies are subject to the charity’s continuous improvement cycle.

3.4 Finance Team	The Finance Team is responsible for ensuring the spirit of this policy is incorporated into all aspects of financial management including corporate accounting, gifts, volunteer and staff expenses and donations and that it forms part of the charity's continuous improvement cycle.
3.5 Managers	Managers are responsible for holding their direct reports and project partners to account and ensuring their projects are properly planned, risk assessed and mitigated in line with this policy and continuous improvement cycles.
3.6 Individuals	Individuals are responsible for not giving or receiving bribes and challenging instances where bribery may occur. Individuals are responsible for awareness of and complaints with requirements within this policy through induction and ongoing awareness training.

4.0 Risk Management

Age UK Notts operates an overarching risk management system in which fraud, bribery and corruption are regularly reviewed and risks mitigated.

We recognise the threat of fraud, bribery and corruption varies across countries, areas of work, partners and types of transactions and that we must respond proportionately to those risks. A specific fraud risk assessment is carried out annually to cover high risk projects and activities.

A 'link' Trustee is appointed to work with the policy owner on an annual basis to review the fraud risk and mitigations assessment. Results are presented at the next available Board Meeting.

Fraud risk due diligence is also carried out in the following areas:

4.1 Working with service suppliers and in partnerships – In recognition of our liabilities under the Bribery Act, Age UK Notts requires all individuals engaging with suppliers of services or products to ensure that:

- a) they are selected through a transparent and competitive selection process;
- b) due diligence is carried out on partners and suppliers before entering into contracts.

(Other policies should be utilised in conjunction with this expectation – Financial Management procedures, Purchasing Policy, and Code of Conduct).

4.2 – Charitable and political donations – like all charities, Age UK Notts is not permitted to make political donations to parties or individuals. Staff and volunteers should ensure that any charitable donations received or made are not inducements to conduct its business improperly. Any such donations must be approved in line with Age UK Notts Code of Conduct, Financial Management policy and procedures, Ethical Fundraising & Gifts Policy and Grant Making policy.

4.3 Overseas activity – Age UK Notts area of benefit is Nottingham and Nottinghamshire so it is unlikely that staff will manage projects or work overseas. Should the opportunity arise, guidance must be sought from senior managers and the risks associated with working in specific countries or sectors must be assessed prior to commencement.

5.0 Communication

All staff, volunteers and suppliers must understand and comply with this policy. To ensure that it is communicated effectively, Age UK Notts will:

- a) Clearly identify the Anti-Fraud, Bribery and Corruption Policy on our website,
- b) Publish the policy on the internal *Oracle* resource,
- c) Reference this policy in the Code of Conduct, Financial Management procedures, Purchasing Policy and Ethical Fundraising & Gifts Policy,
- d) Brief all staff and volunteers on the policy during induction and periodically thereafter through awareness raising updates & training.

6.0 Procedures for reporting and investigation of possible policy breaches

6.1 Internal reporting – staff and volunteers must immediately report any suspected or actual instances of fraud, bribery or corruption. Failure to report could result in disciplinary action.

Reports should be made to line managers or (if not comfortable reporting to the line manager) to a member of the Senior Leadership Team. Age UK Notts will not penalise anyone raising a concern in good faith, even if it turns out to be unfounded. Any staff member who victimises or harasses someone for raising a concern in good faith will themselves be subject to disciplinary action.

6.2 Investigation – To enable proper investigation, staff and volunteers should record details of any fraud, bribery or corruption (actual or attempted) as soon as possible after the event. Any reported instances of suspected or actual fraud, bribery and corruption should be investigated as soon as possible in line with the procedure outlined in the Whistleblowing Act 1998 Public Interest Disclosure policy.

The objective of the investigation will be to:

- a) Confirm whether fraud, bribery or corruption has taken place and to identify who was responsible
- b) Confirm whether internal controls and procedures have worked in practice
- c) Identify any improvements required to agreed policies and procedures

Depending on the outcome of the investigation, subsequent action will be determined. This may involve disciplinary action against staff and volunteers and external reporting to:

- A senior official or director of another organisation (if the person attempting fraud, bribery and corruption is from that organisation)
- [Action Fraud](#) and Local police or law enforcement agencies (where appropriate)
- [Serious Fraud Office \(sfo.gov.uk\)](https://www.sfo.gov.uk) (which has primary responsibility for the UK Bribery Act)
- HMRC (if the offence is related to tax)
- Relevant government departments where the offence took place
- The Charity Commission (if the matter is considered a Serious Incident)
- Transparency International UK

All fraud investigations will be recorded by the Manager carrying out the investigation on the Fraud Incident log which is kept within the Senior Leadership TeamSite.

7.0 Monitoring and review

This policy will be reviewed annually or after a significant change in operations or a significant incident, whichever is sooner in consultation with Age UK Notts' volunteers and staff.

Related policies:

- Financial Management procedures
- Code of Conduct
- Ethical Fundraising & Gifts Policy
- Whistleblowing Act 1998 Public Interest Disclosure policy
- Disciplinary Policy
- Purchasing Policy
- Grant Making Policy

Appendix A: Corruption indicators

Six Red Flags to Help You Spot Workplace Bribery & Corruption

The following [red flags](#) indicate that bribery might be taking place:

1. Purchasing unnecessary or inappropriate items

If someone purchases unnecessary or inappropriate items, it could be an indication that there is a corrupt relationship in play. This could be between an employee and the supplier or contractor. It is important to be alert for items of large quantities, particularly if there is no visible need for such items.

2. Questionable invoices

Has an invoice been submitted without any supporting documentation? Does it appear unprofessional and/or unmarked? Always look for a pattern of questionable invoices as this can indicate that the invoices are being used to fund bribe payments.

3. Continued acceptance of poor-quality goods

If an employee or customer is continually accepting poor quality goods, especially after complaints have been made, this could be a strong indicator for corruption.

4. Conflict of interest

Does an employee have a personal or economic interest in a particular transaction? Does their behaviour change when it comes up? Are they acting differently or suspicious? All this could indicate a conflict of interest.

5. Unqualified third party

Look out for signs of corruption if the third party your company is dealing with seems unqualified for the job he/she is contracted to perform.

6. Incomplete travel and expenses

Incomplete travel and expenses forms could indicate an employee is trying to hide something. It could be that they are being used to obtain money for improper payments. By being aware of the potential signs of bribery and corruption, we can help stop it from taking place in the workplace. Not only will people know the signs to look out for, but the raised awareness could help put people off and prevent corruption from happening in the first place.