

# Business Crime in Staffordshire and Beyond

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**STAFFORDSHIRE COMMISSIONER**  
Police | Fire and Rescue | Crime



**INSTITUTE  
OF POLICING**

**Business crime is a national problem with wide-ranging and damaging consequences, beyond the direct financial cost of the loss or damage to property**



## Foreword

Successful businesses are the lifeblood of thriving communities. Thanks to the raft of support available in Staffordshire, it's one of the safest places to do business, which is not only good for them, but benefits the region as a whole – a safe county is attractive for inward investment.

For those businesses which are victims of crime, however, there can be a significant impact on their development. These are far from victimless crimes and can devastate companies of any size, in any industry. Small and medium-sized enterprises are particularly vulnerable; in certain circumstances, crime can even force them to close, with jobs lost as a result.

Business crime poses a very real threat to companies and our wider communities, and this report – commissioned by the Staffordshire Commissioner's Office – is a reminder there is still much work to be done. It is only by understanding the issues from the business owners' perspective that we can improve the support available for them, which will in turn help increase economic growth and job creation in Staffordshire.

I'd like to thank everyone from the business community who took part in this research, many of whom were approached directly and at short notice by the Staffordshire University team. Staffordshire Police and other key stakeholders willingly gave their time and provided invaluable data and information to enable this report to be produced.

Thank you to you all.

**Sue Arnold**  
**Deputy Staffordshire Commissioner**  
**for Police, Fire and Rescue and Crime**



# Introduction

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Staffordshire University was commissioned by the Staffordshire Commissioner's Office (SCO) to undertake research into business crime, looking at:

- ▶ The scope, scale and impact of business crime in Staffordshire
- ▶ The regional police, partner and local support available to businesses
- ▶ The impact of business crime on victims in Staffordshire

# Executive summary

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- ▶ Smaller businesses reported feeling frustrated with the narrow understanding of the term 'business crime' which they felt was restricted to larger retail and service businesses, leaving them feeling unheard, under-recognised and under-supported.
- ▶ Businesses in general were concerned not only with crime, but with wider perceptions of a decrease in public order and public security, which they saw as damaging both for communities and commercial businesses.
- ▶ Fraud and online crime are not always being reported, but fear of these offences is preventing some smaller businesses from using technology and the internet as much as they would like.
- ▶ Some of the more isolated rural businesses were unhappy with the perceived decline of traditional neighbourhood policing, community engagement and local knowledge.
- ▶ Businesses expressing dissatisfaction with the police response when reporting crime tended to be located in rural areas of the county, where they saw fewer police than urban areas.
- ▶ Businesses said they recognised the wider pressures the police service faced, and the way a stretched police resource created problems when dealing with their issues.

# The impact of business crime

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Business crime is a national problem with wide-ranging and damaging consequences, beyond the direct financial cost of the loss or damage to property. It can increase insurance premiums, damage a business's ability to meet customer needs, cause it reputational damage with customers and suppliers, impact on its employees, jeopardise future commercial activity, waste valuable time, cause stress, anxiety, anger and frustration, and even result in physical harm.

Many Staffordshire businesses are small enterprises with only a few employees, or sole traders. Becoming a victim of crime can be devastating for these businesses and the welfare of their owners and staff, but their views are not well documented.

The biggest areas of concern for those businesses interviewed as part of this research include low-level 'conventional' crimes, but there was also a fear of fraud in all its forms, particularly online, which may hamper online trading and transaction. There was also an anxiety about the impact of cyber-enabled crimes, which can harm the whole infrastructure of a business.

There were many positives identified in Staffordshire, and good work and initiatives underway. These are helping to build a healthy, vibrant and resilient business community, which is vital to the wellbeing the county and the nation. Strong businesses encourage growth and investment, often meaning more jobs and prosperity – which has a positive effect on economic confidence and community safety across Staffordshire.

# The national picture

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## Current understanding of business crime

**While reported crime has broadly been falling, there are real gaps in knowledge about the impact of crime on a broad range of commercial activities, which may be even more apparent in the case of fraud.**

A literature review was conducted by Matt Hopkins, one of the UK's leading academic experts on commercial victimisation and business crime, looking at current academic knowledge about this type of crime. It showed the conventional description of 'business crime' tends to be limited to retail and those providing services in the night-time economy.

Much of the commercial activity understood by 'retail crime' is big business which, while facing higher levels of crime, is better able to be involved in influencing policy responses and taking practical measures to prevent becoming a victim.

Interviewees taking part in the research felt that discussions were too narrowly framed around the priorities and concerns of a big, well-resourced and extremely vocal majority, drawn from big business in retail and the night-time economy.

Researchers aimed to provide less-heard local businesses with a voice in the debate, providing insights into their perceptions of the issues and helping to develop a more comprehensive approach.



## Patterns of crime and current threats to businesses

Research has consistently shown that businesses face higher risks of crime than households or individuals. Data from the most recent Commercial Victimisation Survey (CVS) showed that:

- ▶ Business premises in the wholesale and retail sector are most likely to be victims of any crime (40%) over a 12-month period, with **one in five** businesses in that sector being a victim of external theft (10.1 million incidents of crime).
- ▶ Over **one in three** businesses in the arts and entertainment sector are victims of at least one crime over a 12-month period and businesses in this sector are most likely to be victims of vandalism (14%) and assaults (11%).
- ▶ All business sectors experience higher rates of online crime per 1,000 than individuals. The highest rate is **3,631** in the admin and support sector, compared to 21 per 1,000 against individuals. Online crime is most prevalent (16%) in information and communications.
- ▶ The average number of burglaries per 1,000 across all business sectors (except information and communications) is substantially higher than for households. The wholesale and retail sector at **355** per 1,000 is over ten times higher than households (28 per 1,000).
- ▶ Most business sectors experience substantially higher rates of violent crime, such as robbery and assaults, than households or individuals.
- ▶ All business sectors experience higher rates of criminal damage per 1,000 than households. The highest rate is **622** in the arts and entertainment sector, compared to 44 per 1,000 against households.
- ▶ All business sectors experience higher rates of fraud per 1,000 than households. The highest rate is **1,234** in the arts and entertainment sector, compared to 82 per 1,000 against households.

The median cost of shop theft in 2012 was **£237** but had risen to **£626** by 2018

Home Office, 2019

## The costs of crime against businesses

Being a victim of crime can affect business profits, staff morale and decisions about where businesses locate, and can potentially result in business closure. Several studies have produced headline figures relating to the costs of crimes to businesses nationally:

- ▶ The most recent British Retail Consortium (BRC) survey claims the direct cost of crime to the retail sector is **£900m per year**, with costs of fraud, robbery, customer theft and criminal damage all increasing.
- ▶ The Association of Convenience Stores' Crime Report (ACS, 2018) suggests that crime costs individual retail stores **£5,308** (or 7p per transaction) per year.
- ▶ The actual cost of crime across all business sectors has increased since 2012. The median cost of shop theft in 2012 was **£237** but had risen to **£626** by 2018 (Home Office, 2019).

Larger turnover businesses experience higher rates of crime. These translate into greater average financial losses, with these businesses losing, on average, over **£11,000** to crime each year. The financial burden of crime, however, appears to be most greatly felt by those with a lower turnover. Crime loss for these businesses is **3.4%** of their turnover – significantly more than that of the higher turnover businesses (0.18%).

Heaks et al (2018) draw on CVS data to not only estimate the cost of a crime in terms of value of goods stolen or damaged, but overall costs in terms of anticipation of crime (such as security expenditure); consequence of crime (costs of stolen goods and damage) and response to crime (costs to the police and criminal justice system).

They identify that:

- ▶ The value of loss to businesses per incident is highest for theft of vehicle (£24,800) and burglary (£3,600).
- ▶ The overall costs (total costs of anticipation of crime, consequence of crime and response) are highest for theft of vehicle (£35,180), burglary (£15,460) and robbery (£15,000).
- ▶ Businesses face far higher losses than individuals as a result of crime.

Businesses face far higher losses than individuals as a result of crime

Through re-analysis of CVS data for 2015, Hopkins (2016) illustrated how the costs of crime and security spending as a result of crime experience or anxiety about crime might impact businesses differently. By comparing the financial impact of crime for businesses with a turnover of over £200,000 per annum to those with a lower turnover, it was identified that larger turnover businesses are at greatest risk of experiencing crime, but they can possibly absorb crime costs and preventative expenditures much better than smaller turnover businesses.



## The human cost of business crime

Data on the human consequences of crimes against businesses – such as the impact of abuse and violence – is sketchy due to a lack of studies focusing on this issue, a lack of systematic data collection by retailers (and sometimes staff reluctance to report).

The Union of Shop Distributive and Allied Workers 'Freedom from Fear' report 2018 estimates around 50% of abuse and 20% of physical abuse against staff is not reported to employers. Apathy is seen as a key driving factor, as staff feel nothing will be done if they report incidents. The report also claims 64% of workers have experienced verbal abuse over the previous year and 40% have experienced threats of physical violence, with 280 retail staff being violently attacked every day.

The 2019 BRC survey reports that 115 shop workers are physically attacked every day and the 2018 'Crime Report' conducted by the ACS estimates there are nearly 10,000 incidents of violence against staff over the year, of which 41% result in injury.

There are serious consequences of crimes such as violence in retail settings:

- ▶ The ACS Crime Report 2018 noted that in 39% of cases, there is a physical injury to a member of staff.
- ▶ Stutzenberger & Fisher (2014) note that there can be costs to organisations in terms of employee absence, premature retirement and poor staff performance.
- ▶ Negative media coverage can result in damage to business reputation and loss of customers.
- ▶ Taylor (2019) notes there are potential mental health consequences of violence. Post-traumatic stress disorder is often cited as a possible consequence of violence in retail settings, but there is little empirical data exploring the relationship between victimisation and PTSD.

## Security and business

Businesses spend vast sums of money on security (BRC, 2019; Heaks et al, 2018) and there has been an increased 'securitisation' of business over the past 20 years with businesses purchasing security hardware such as CCTV. Research shows that businesses invest in security due to:

- ▶ Demand factors including anxieties about crime, the growth in health and safety legislation requirements and insurance requirements (Sarre and Prenzler, 2011).
- ▶ The desire to have adequate and up-to-date security provision, which can be important in enhancing their business image and reputation (Westerlund, Rajala and Rajala, 2011).

While technological solutions to crime have often been used by businesses, there are many examples of how non-technological approaches to crime prevention have been effective in commercial settings.

Cardone and Hayes (2012) identify how 'conscientious' and 'attentive' staff in retail environments can act as effective place managers or guardians.

In relation to internal theft, strict staff vetting procedures can help to ensure that 'honest' people are employed, and promoting staff satisfaction and engagement can reduce the likelihood of employee dishonesty (Beck, 2014).

# The Staffordshire picture

## Initiatives to tackle business crime in Staffordshire

A number of initiatives are available to support businesses in Staffordshire, and prevent them becoming victims of business crime:

### ▶ **Staffordshire Commissioner's Office (SCO)**

Responsibility for tackling business crime in the SCO rests with the Deputy Police and Crime Commissioner, and a business crime strategy (Business Crime Matters) was first launched in 2013.

The SCO commissioned Staffordshire Chambers of Commerce to deliver specialist support to businesses impacted by crime. This service concerns the identification and specialist support for victims of business crime. Its focus is on ensuring practical advice, guidance and support is provided, in a timely manner, to ensure business continuity following a crime. All victims of business crime are entitled to receive one hour of free confidential specialist support should they wish to take up the offer. This can include ICT, security and insurance. The Business Crime Helpline service can be reached on **01782 900239**.

The initiative also manages business crime alerts provided by Staffordshire Smart Alert, a mechanism which allows Staffordshire Police, local authorities and other public organisations to keep members of the public and businesses informed about issues which may affect them. Individuals and businesses can register, at no cost, to receive the service. Other advice offered to businesses through the strategy relates to domestic abuse in the workplace and cyber crime.

### ▶ **The Staffordshire Business Crime Strategy**

The Business Crime Strategy addresses concerns from the business community that such crimes were often regarded as 'victimless', when they can devastate companies of any size, in any industry.

The refreshed Business Crime Strategy is due to be published in 2021 and the findings from this review will inform that process.



### ► Staffordshire Police

A business crime analyst, located in the knowledge hub at Staffordshire Police HQ, collates data from a variety of sources, carries out analyses and assessments of the data and produces information to inform decision making. This provides a degree of resilience, as well as facilitating easy sharing of data, however, more can be done to effectively utilise the intelligence gathered to inform strategic decision making.

Staffordshire Police also offers a variety of advice to businesses about reporting business crime and prevention via its website.

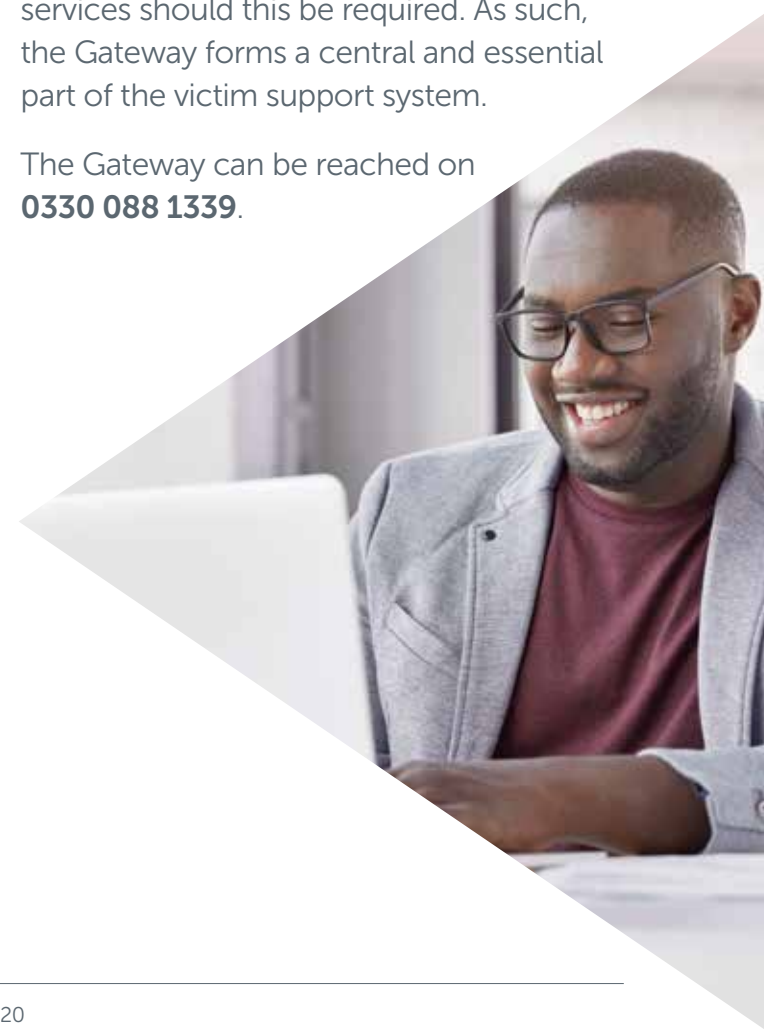
### ► Partnerships Against Business Crime in Staffordshire (PABCIS)

PABCIS is at the forefront of the fight against crime and disorder affecting retail and night-time economy businesses and is an award-winning Business Crime Reduction Partnership (BCRP) in Staffordshire. The objective of PABCIS is to work with its partners and businesses using an intelligence-led approach to bring about a corporate, consistent approach to managing crime affecting businesses.

### ► Staffordshire Victim Gateway

The Gateway provides prompt, professional, victim-led emotional support to help victims of business crime cope and recover from the impact of the crime and the harm they have experienced. It is delivered in a respectful, sensitive and professional manner without discrimination. The service encompasses a triage assessment, tailored advice, emotional support and a managed and supported onward referral to specialist services should this be required. As such, the Gateway forms a central and essential part of the victim support system.

The Gateway can be reached on **0330 088 1339**.



## Hearing victim voices in Staffordshire

**Interviews with 74 business stakeholders in various business sectors were undertaken by trained Staffordshire University researchers. The research covered locations in Lichfield, Wombourne, Hanley, Burton, Eccleshall, Stoke-on-Trent, Stafford, Stone and Newcastle-Under-Lyme.**

To present as comprehensive a picture as possible, the team focused on the often-neglected voices, targeting small independent stores rather than established retail chains and multinationals.

This resulted in a wide range of retailers, from paper shops to opticians, war-game retailers to vape shops, fashion businesses to funeral services. The team also interviewed traders from sectors including agricultural, construction, motor trade, taxi drivers, hotel, food and leisure, financial and insurance and property services, alongside business administration and support services.

As core themes, several topics repeatedly emerged:

- Anxiety about broad social changes and the declining place of 'law and order' and respect for authority and community
- Feeling un-consulted and ignored as legitimate citizens with smaller voices
- A lack of faith in the justice process at every stage
- Greater anxiety about the broader impacts of crime, and the difficult and insecure environment business proprietors face.



## Stakeholder perceptions of business crime

A recurrent theme was frustration with how business crime was narrowly conceived and understood, how the response seemed narrowly restricted to the most privileged businesses and commercial groups (large retail and service businesses, in larger urban settings) and how small businesses felt unheard, under-recognised and under-supported.

They talked about how anti-social behaviour impacted on footfall, the rising tide of fly tipping, and the spiralling cost of business rates while big companies and illegitimate businesses practice tax avoidance and tax evasion.

*"We get calls from everybody really, so we tend to see different peaks and troughs depending on the time of year, so for example Christmas time is where a lot of smaller retailers get attacked or there's shoplifting and things like that. During the summer break for schools, we saw a big spike in anti-social behaviour."* (Stakeholder)

*"Every day, you see another one on Facebook that has had their van done, because whatever advice you are given, it's not practical to empty the van every night, but people do your van, your tools and that... what they sell for a few quid can cost you days of work."* (Construction)

A recurring theme was that legitimate business people trying to earn a living lawfully were at an ever-growing disadvantage. Several times, those outside the retail sector talked of unregulated, unscrupulous individuals impacting not only their business, but public perceptions more broadly:

*"We get problems with drivers. Some are from other areas, but some it's people who don't even have a taxi license, they come in and take business, and people do not realise what they are when they have been drinking, and these people offer to pick them up. That is wrong, but if the police cannot deal with kids with knives, why would they deal with that?"* (Transport)

Business Crime Reduction Partnerships (BCRPs) and Shopwatch and Pubwatch schemes across the county were mentioned favourably by some town centre businesses. However, this consideration of 'business crime' tends

to fix concern with urban retail and the night-time economy, and other interviewees were keen to present broader definitions of business crime:

*"We have a lot of problems, we are really squeezed. I am trying to sell good quality items at a good price, but I know I am being hit all the time by counterfeits and stolen goods, sold on markets and boot sales. That side, nobody really polices that, but it hurts me, as much as any crime. I also know stolen stuff gets sold door-to-door, because my own customers have told me. I am competing with that, so I am a victim twice over, in a way. It's not just the stuff being stolen or faked, it is that this then undercuts me."* (Fashion Retailer)

*"In this area, it's not the crime that hurts us – it's a nice area, lots of older people, good people – but the problem we have is that we see a lot of drug dealing on the street, anti-social behaviour, from the younger ones, but we are in a bad place. If we report it, they know it comes from us, they target our premises, they will break windows. If we do not report it, it gets worse and then people do not want to leave their homes and come here. I would say that anti-social behaviour, that is a business crime, it is a crime against the business."* (Café)

An overriding theme was that the businesses in general were concerned not only with crime, but with wider perceptions of public order and public security, the lack of which was seen as damaging for communities and commercial businesses.

Some business owners spoke of the importance of tackling local problems. They complained they often did not feel safe and that 'addicts', 'druggies', 'Spice Heads' and 'Monkey Dust' users, who continually targeted businesses (particularly retail) were in a 'revolving door' of police station, court and prison, with too few alternatives.

Some voiced frustration at what they described as a constant stream of drunks congregating openly and unchallenged, beggars frequently asking for money on the streets, and out-of-area serious and organised criminals targeting 'softer' targets in Staffordshire rather than Birmingham. All of these were perceived as more concerning than online crime.

## Perceptions of the police

A number of businesses, particularly retail and those linked to the night-time economy, expressed satisfaction with the service they received from Staffordshire Police. They reported a favourable interaction either before or during incidents, and were largely positive in their encounters. Some also showed knowledge of crime prevention planning.

Satisfaction with the police was tied to geographical location, with businesses in more urban areas reporting greater satisfaction. There was some knowledge about the PABCIS scheme, particularly among retail and night-time economy businesses in retail-focused locations.

Where stakeholders had direct experience of reporting crimes to the police, feelings and attitudes were mixed. This seemed to be geographically linked, and businesses expressing dissatisfaction were primarily located in more rural parts of the county where they saw fewer police than urban areas. The residents and businesses knew this and didn't like it.

Some sectors were particularly anxious that the crimes they suffered were recognised as business crime, or were simply afforded the priority, attention or concern they should be:

*"I have had six quads nicked and never found...The police take days to get back to you and sometimes you don't even get a visit, just a crime reference number." (Agricultural)*

*"We had a break in, it got reported to the police in progress, they came around, but didn't walk round the property properly. If they had, they would have got them in the act, but they literally only left the car to leave us a note." (Retail)*

*"We know the town centre is not policed at night now, everyone does, and some of the break ins, they show it. A few stores have been robbed by people on push bikes, they're not even coming in and clearing stuff out into a car. It's very opportune and brazen, but then they can be, because even if anyone sees and calls the police, they know that the police are too few, often they are spread all over the county, they are not going to be coming quick." (Retail)*

The general reporting, however, was of a positive response from police to the crimes businesses experienced and reported. Most respondents said they recognised the wider pressures the police service faced, and the way a stretched police resource created problems:

*"It isn't the police's fault that there aren't enough police, is it? We all know there are not enough, that's why they are recruiting more of them, but that's not of much comfort when people are having a fight in my pub, is it, when they are breaking my furniture and giving my place a bad reputation. I don't blame the police for any of that though. The police, when we call them, really I will be honest, I cannot fault them." (Night-Time Economy Manager)*

*"The roads now, there are a lot of bad and uninsured drivers, and the police do not stop them, they do not have the resources... The problem now is that there is a lot of crime you can do with no real fear of punishment." (Transport)*

Many described using a mechanism whereby they often resolved their own problems:

*"If we catch someone stealing now, we don't call the police. There is no point, we just ban them from the shop. There is no point with the police really most of the time – we the traders just get together and sort it out, spread the word among us." (Retail)*

In general, there was little dissatisfaction with the police, rather a recognition and sympathy with them. In some places where fieldwork was undertaken, schemes such as PABCIS and engagement work had created a favourable view of police activities.

There was, however, a widespread dissatisfaction among many businesses that elements of neighbourhood policing and police contact had disappeared. Research shows the public value seeing police officers on patrol (Radcliffe et al, 2011) and those who see officers in uniform at least once a week are more likely to have confidence in their local police.

Interviewees wanted an engaged form of neighbourhood or community policing to make the police more visible, reduce fear and aid interaction between the public and the police. In contrast, they largely reported being reliant on a reactive, unknowledgeable and ever-changing group of officers.

***“We used to have a police station in Lichfield. You had the police in their uniform and undercover, they would come down to the town centre. Not now, that has gone. You never see the police really. The odd PCSO on a bike maybe, but we see more parking wardens now. The police are not here anymore in the community, and that has changed things a lot.” (Retail)***

Where businesses had reported a crime, a number said they were only encouraged to do so in cases where they could claim through their insurance. Even here, the loss of time and profits made them worse off and the threshold was often based on a calculation of efficiency, rather than a broader desire to report. For many, reporting was only an option or consideration as a means of obtaining tangible outcomes outside the justice system. They did not feel others should be involved, but fundamentally wanted a police presence:

***“It’s no good these business retail crime street warden people or whatever you have, what you need is the police. You want the police around keeping an eye on things, here we are alright, they drop in occasionally, they are alright, but they could be so much better.” (Café)***

***“It is no good having police in cars all the time, distant and not around. We want police that know the area, know the businesses, know the people. You get none of that now.” (Retail)***

A common grievance in some of the more isolated business locations was the perceived decline of traditional neighbourhood policing, community engagement, visibility, community intelligence-gathering, local knowledge and perceived interest in preventative proactivity.

Those in the agricultural sector expressed a great deal of dissatisfaction and felt cut adrift, often due to their rural locations. Never seeing the police was an issue for these businesses, and there were concerns that should there be a need for urgent police attendance, it would not be forthcoming.

## Fraud and cyber crime

Cyber crime has emerged as a major threat over the past 20 years with the rapid growth in digital networked technology. Very few smaller businesses can succeed without at least the most basic digital tools, such as email and the internet, but the vast majority are using technology in more sophisticated ways.

The widespread use of these technologies has increased the vulnerability of many small firms to increasingly sophisticated criminals, who exploit the weaknesses in common technologies, and the lack of experience of those operating them. Around **20%** of smaller firms in England and Wales said they were victims of cyber crime at least once in the previous two years (Federation of Small Businesses, 2019: 23).

In Staffordshire, the cyber-safe initiative from the Deputy Staffordshire Commissioner was praised by several interviewees. This involves a collaborative approach to tackling cyber crime and was launched by the SCO and the Chief Constable in September 2016.

When discussing frauds against businesses, researchers encountered a range of perspectives, and those interviewed spoke about an array of frauds circulating generally, from online and email scams, to the potential to be defrauded by scam phone calls, scams

using Royal Mail and postal systems, investment scams and financial service scams, including mortgages and insurance. Not all were online, but there was a perception that online threats had increased and were harder to spot.

Most interviewees exercised caution; for example, having received emails claiming to be from banks, they would check and call, and all were acutely aware this was an area of risk. Fewer businesses seemed to be clear on how or where to report, or whether to report such things at all.

Several businesses knew of and had contact with the SCO’s Cyber Champions in the Workplace initiative, but felt that nationally the picture was a minefield to navigate, where certainty in terms of where to report or seek advice was unclear. Many simply decided to limit their businesses, attempting as far as possible to limit their risk of exposure by dealing with those they knew and had established reputations.



Several of the small independent businesses interviewed suggested they stayed off the internet and dealt person-to-person in part because of concerns about cyber crime:

***“Trust is important to me. I tend to do a lot of my business with those I have known a long time, financial advice right through to banking and everything. I know I have had people try and scam me, by email, by text. I am suspicious of everything now, even if it looks really official. I think that is the way you have to be.” (Retail)***

***“I have benefited from having advice about protecting the property in the past, and I know there is a lot of focus on making people better with the cyber stuff, but you have to be careful. In any line of business, you can be scammed, and I wouldn’t need much of that to hit me really badly. That’s why while I use Facebook to promote my business and talk to customers, the threat of online frauds and things, and the hassle of sorting it out if it did happen, is one of the reasons I will not do that sort of trading.” (Retail)***

***“I use Facebook to advertise, to speak to my customer base, but I do not do any e-trading, it is just not for me really... I think e-commerce opens you up a lot more, to fraudsters, to problems, to a whole range of things I do not want really.” (Retail)***

***“The internet, a lot of businesses use it now, have Instagram, Facebook, a web page...but it is a lot of work, and I also think it can be a lot of risk and a lot of trouble. For one, it can be showing the outside world, here I am, and that can increase your risk through increasing your exposure in lots of ways. It’s not just people using stolen cards to buy things or hacking your site, that worries some people, but for me, it can just make you a bigger target too.” (Retail)***

Despite this, almost all businesses had a cyber footprint, to manage customer satisfaction and company reputation, and reach more customers. Few reported any direct experience of cyber crime, although several reported attempts; for example, spam and phishing. There is also an issue whether victims were able to immediately recognise their victimisation.

## Business crime prevention schemes

Business crime prevention and a focus on ‘keeping your business safe’ was not universally popular, especially as businesses often felt this neglected the vital role of the police. Most respondents suggested that rather than current arrangements, which they felt were muddled and confusing with an array of reporting mechanisms, stakeholders and involved parties, they wanted a simple approach, with the police as the place for advice, contact and guidance, and community officers who knew and understood their locality and the nature of their business.

***“A lot of the emphasis is on what we should do to keep our businesses safe, and that’s fine, to a degree, but then what are you doing to keep my business safe? I employ people and pay wages, I pay my rates and taxes, why should protecting my business be on me? Why should it be a confusing minefield to try and report something that costs me time and effort?”***

***Why should it not be saying to the local officer, ‘look, this is what happened today’? That’s the bit that annoys me to be fair, the fact that now everything seems to be pushed onto the businesses.” (Retail)***

While the focus was not on the efficacy of PABCIS, BID schemes and the range of cross-region initiatives, as they tend to deal predominantly with businesses located in central areas and focused on retail and the night-time economy, researchers spoke to several businesses that had knowledge of them or were located in areas where they operated.

Assessments of the various BCRPs, Retail Crime, Townsafe, Storewatch and Pubwatch schemes were varied, but a recurrent complaint encountered was the perception that such initiatives were unreasonable in unduly burdening victims and potential victims, especially smaller traders.



*"I will be honest, to me a lot of this is just a new way of getting the businesses to pay the cost of what should be a public service, and that I do not like. It's a bit of a catch-22, in that you feel compelled to buy in, you cannot really refuse in a way, but what do we get from all of that? Nothing very much really."*  
(Hospitality)

*"I am quite positive. I think all in all we have it better than a lot of other places. I think there is reasonable communication and things are generally good. You hear a fair bit of grumbling, but isn't that always the way. When you ask what more they would want done, nothing very much comes back. I would have to say, overall, I think we have a decent handle on things. I like that there is a policy for exclusion within retail, and on the whole, I am reasonably happy."* (Retail)

An element of awareness-raising encountered among smaller independent businesses was through Smart Alert schemes delivered via mobile phones. Several businesses suggested they had used this service to receive information from the police and were positive about such information sharing.

## Next steps

This report plays an important role in the development of a new business crime strategy for Staffordshire and Stoke-on-Trent, which will create a place of greater safety for our business communities.

## Best practices against business crime

A range of useful resources is available for those seeking further information, and practical guidance for business owners seeking to mitigate the risk of victimisation:

- ▶ **Action Fraud** [www.actionfraud.police.uk/](http://www.actionfraud.police.uk/)
- ▶ **National Cyber Security Centre** [www.ncsc.gov.uk/cyberaware](http://www.ncsc.gov.uk/cyberaware)
- ▶ **Get Safe Online** [www.getsafeonline.org/](http://www.getsafeonline.org/)
- ▶ **National Pubwatch** [www.nationalpubwatch.org.uk/](http://www.nationalpubwatch.org.uk/)
- ▶ **The Mayor's Office for Policing and Crime in London has produced a useful business self-assessment tool 'Safer Spaces':** [www.london.gov.uk/mopac-publications/safer-spaces](http://www.london.gov.uk/mopac-publications/safer-spaces)
- ▶ **Association of Convenience Stores** [www.acs.org.uk/advice](http://www.acs.org.uk/advice)
- ▶ **Secured by Design** [www.securedbydesign.com/](http://www.securedbydesign.com/)
- ▶ **National Association of Business Crime Partnerships** [www.nabcp.com/](http://www.nabcp.com/)
- ▶ **College of Policing (Business Crime)** [www.app.college.police.uk/app-content/investigations/policing-business-crime/](http://www.app.college.police.uk/app-content/investigations/policing-business-crime/)
- ▶ **National Security Inspectorate** [www.nsi.org.uk/information-centre/information-for-businesses/](http://www.nsi.org.uk/information-centre/information-for-businesses/)
- ▶ **Security Systems Alarms Inspection Board** [www.ssaib.org/](http://www.ssaib.org/)
- ▶ **Surveillance Camera Commissioner** [www.gov.uk/government/publications/surveillance-camera-commissioners-buyers-toolkit](http://www.gov.uk/government/publications/surveillance-camera-commissioners-buyers-toolkit)
- ▶ **Bank of England Banknote Checking Scheme** [www.bankofengland.co.uk/banknotes/retailers-and-businesses](http://www.bankofengland.co.uk/banknotes/retailers-and-businesses)
- ▶ **Victim Code of Practice** [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/936239/victims-code-2020.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/936239/victims-code-2020.pdf)

## Local resources

- ▶ **PABCIS** [www.pabcis.co.uk/](http://www.pabcis.co.uk/)
- ▶ **Staffordshire Chambers of Commerce** [www.staffordshirechambers.co.uk/business-crime/](http://www.staffordshirechambers.co.uk/business-crime/)
- ▶ **Staffordshire Commissioner's Office** [www.staffordshire-pfcc.gov.uk/initiatives/business-crime-matters/](http://www.staffordshire-pfcc.gov.uk/initiatives/business-crime-matters/)
- ▶ **Staffordshire Smart Alerts** [www.staffordshiresmartalert.co.uk/](http://www.staffordshiresmartalert.co.uk/)

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