



Neighbourhood Watch

News

Bolton

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How to Stay One Step Ahead of Fraudsters

Scams are growing smarter, slicker and harder to spot than ever before. Technology, social media and AI are putting powerful tools into criminals' hands — but with the right knowledge, we can all keep one step ahead.

Fraud remains one of the UK's most widespread and worrying crimes. According to the National Crime Agency, investment fraud, romance scams, courier fraud and payment-diversion schemes are among the most serious threats we face today. Criminals are no longer just relying on smooth talk and bold lies: they are harnessing cutting-edge technology alongside age-old tricks such as impersonation, urgency and emotional manipulation to catch us off guard. But here is the good news: our best defence is not expensive software — it is awareness. When we know what to look for, we can spot the red flags, protect ourselves, and look out for our neighbours too.



THE LATEST SCAMS TO WATCH OUT FOR

AI and Deepfake Scams

Artificial intelligence is giving fraudsters terrifyingly powerful new tools. Today, they can create convincing fake photos, videos, websites and even voices that sound exactly like people you know — or trusted public figures.

We have already seen UK scams using AI-generated footage of well-known personalities to promote fake investment opportunities. The lesson? Never assume something is genuine simply because it looks professional or sounds familiar. If a request involves money or sensitive information, always verify it independently — use a phone number or contact detail you already trust, not one sent to you.

Impersonation Scams

Fraudsters are masters of disguise. They may pretend to be your bank, HMRC, the police, a delivery company, your broadband provider — or even a distressed family member. Their favourite weapon? Panic. Phrases like *"Your account has been compromised"*, *"Act now"*, *"Move your money"* or *"Give us your security code"* are designed to make you act fast before you think.

Golden Rule: Stop and check before you act. No legitimate organisation will ever tell you to transfer money to a "safe account" because an unexpected caller told you to.

Investment and Cryptocurrency Scams

If it sounds too good to be true, it almost certainly is. Fraudsters advertise "guaranteed" high returns across social media, backed up with fake news stories, celebrity endorsements and AI-generated videos designed to look authentic.

Be extremely wary of unsolicited investment opportunities. Anyone promising guaranteed profits or unusually high returns is almost certainly lying.

Property Payment Scams

Buying or selling a home? Be on high alert. Criminals intercept or copy genuine emails between buyers, solicitors and estate agents to alter bank details and divert huge payments into their own accounts. This is so common it has a name: “Friday afternoon fraud” — when people are rushing to finish the week and are less careful.

Never trust changed bank details sent only by email. Pick up the phone and speak to your solicitor or agent using a number you already know is correct. Confirm every detail before you press “pay”.

Text, Email and Online Shopping Scams

Fake delivery notices, phishing emails, fraudulent websites and too-good-to-be-true online offers remain everywhere. A message may look like it came from a company you trust — but the link inside leads to a fake site built to steal your passwords, card numbers and personal data.

Watch for the warning signs: suspicious sender addresses, demands for urgency, links you didn't expect, and requests for personal or financial information.

YOUR BEST DEFENCE: STOP · CHALLENGE · PROTECT

Neighbourhood Watch has distilled scam awareness into three simple, powerful steps:

- **STOP** — Take a moment. Pause before handing over money or personal details. Scammers want you to act fast. Taking your time is your strongest protection.
- **CHALLENGE** — Ask yourself: *Could this be fake?* It is perfectly okay to say no, hang up, or ignore an unexpected request.
- **PROTECT** — If you suspect you have been caught out, contact your bank immediately and report what has happened.

STRENGTH IN NUMBERS: HOW COMMUNITIES HELP

Scams don't just hurt individuals — they hurt our whole neighbourhoods. That is where Neighbourhood Watch comes in: sharing one person's warning can protect dozens of others. We can all help by:

- Sharing local scam warnings with neighbours
- Checking in on people who may be more vulnerable
- Talking openly with family and friends about fraud
- Passing on reliable advice, not rumours
- Supporting anyone targeted, without blame or embarrassment

Talking about scams isn't about mistrust — it's about making sure everyone has the knowledge to spot manipulation before it's too late.



A HANDY TOOL: FRIENDS AGAINST SCAMS

Another fantastic resource is Friends Against Scams — a National Trading Standards Scams Team initiative — and its brand-new app, launched in December 2025 and available on Apple and Android devices. It puts practical protection right in your pocket:

- Awareness training covering doorstep, telephone and mail fraud
- Ask Silver AI: upload a screenshot or photo of a suspicious message and get an assessment
- Website checker: verify whether a link looks safe
- Practical advice to help you spot red flags

Please note: The app is an aid, not an infallible crystal ball. Results are not guaranteed 100% accurate, so always do your own research, and never upload sensitive personal or banking information. Think of it as one more layer of protection — not a replacement for common sense and independent checks.

FIVE SIMPLE HABITS TO ADOPT TODAY

1. Slow down. — No genuine request for money or information needs an instant answer.
2. Verify independently. — Don't use phone numbers, links or contacts sent to you in suspicious messages. Find the real ones yourself.
3. Keep security secret. — Banks and legitimate organisations will never ask you to share passwords, PINs or one-time passcodes.
4. Talk it through. — If you are unsure, speak to someone you trust. A second opinion breaks the scammer's pressure.
5. Share knowledge, not shame. — Anyone can be targeted. Fraudsters are professional manipulators. Being caught is nothing to be embarrassed about. We follow a #NoBlameNoShame approach.

IF YOU THINK YOU'VE BEEN SCAMMED

Act fast. Contact your bank as soon as possible — they may be able to recover funds or offer reimbursement. Report the incident through the official UK fraud reporting service. And most importantly: tell people. Reporting helps spot new trends and protects others. Don't stay silent out of embarrassment.



LET'S BUILD SCAM-SMART NEIGHBOURHOODS

Beating fraud isn't just about police or technology. It is about us — looking out for each other, talking openly, and sharing what we learn.

Stay informed, use tools like the Friends Against Scams app, follow Neighbourhood Watch advice, and keep the conversation going.

Stop. Challenge. Protect. And if you spot something suspicious? Speak up — your warning could save someone else from becoming a victim.



Download the Friends Against Scams app today. Stay alert. Stay safe. And let's make sure fraudsters don't stand a chance.



Back to School & University: Staying Safe This September

As the summer holidays come to an end and children, young people and students prepare to return to school, college and university, it's a good time to think about personal safety.

Whether travelling on foot, by bike, public transport or car, a few simple precautions can help everyone start the new academic year safely and confidently.

Staying Safe on the Journey

For children and young people walking to school or college, encourage them to plan their route before the first day back.

- Stick to familiar, well-lit routes where possible.
- Avoid isolated areas, shortcuts through secluded places or poorly lit paths.
- Where appropriate, walk with friends or as part of a group.
- Keep phones and other valuables out of sight when walking.
- If using headphones, keep the volume low enough to remain aware of what is happening around you.
- Let someone at home know your expected arrival time.
- If something doesn't feel right, trust your instincts and move towards a busy, safe place.

Older students travelling independently should also make sure they know what to do if they miss their bus, become stranded or feel unsafe. Having a charged mobile phone and knowing who to contact can provide valuable reassurance.

Look After Your Phone and Personal Possessions

A new school or university year often means carrying expensive phones, tablets, laptops, headphones and other equipment.

A few simple steps can reduce the risk of losing them or becoming a victim of theft:

- Mark or register valuable items where possible.
- Keep phones, laptops and other valuables secure and avoid leaving them unattended.
- Don't leave bags containing expensive items unattended in public places.
- Use a strong PIN, password or biometric security on devices.
- Enable tracking features such as Find My iPhone or Find My Device.
- Keep important data backed up.
- Avoid displaying expensive phones or other valuables unnecessarily.
- Consider using a discreet bag rather than one that advertises expensive contents.
- Never leave your bag unattended on public transport.

Students heading to university should also think about security in halls and shared accommodation. Keep doors and windows locked when leaving your room, don't allow strangers to follow you into secure buildings and avoid leaving valuables on display.

Keep Personal Information Safe

Personal safety isn't just about protecting yourself and your belongings — it's also about protecting your identity.

Remind young people not to share passwords, banking information or personal details with others. Be particularly cautious about messages or social media accounts asking for money, passwords or verification codes.

University students should also be alert to scams involving accommodation, jobs, tickets, accommodation deposits and online purchases.

If something seems too good to be true or someone is putting pressure on you to act quickly, stop and check before handing over money or information.

Bikes, Scooters and Travel

If cycling to school, college or university:

- Wear appropriate safety equipment and use lights and reflectors when required.
- Lock bikes securely to a fixed cycle stand.
- Use a good-quality lock and consider registering the bike.
- Don't leave helmets, bags or other valuables attached to an unattended bike.

Anyone using an e-scooter should also be aware of the rules surrounding their use. Privately owned e-scooters remain illegal to ride on public roads, pavements and cycle lanes in the UK, except where permitted under an official rental scheme.

Parents: Please Park Safely Around Schools

The school run can become extremely busy, particularly during the first few weeks of a new term.

Please help keep children, pedestrians, residents and other road users safe by parking considerately.

- Don't park on yellow zig-zag markings outside schools.
- Don't block school entrances, pedestrian crossings, driveways or junctions.
- Avoid parking on pavements where this could force pedestrians, wheelchair users or parents with pushchairs into the road.
- Never stop in a position that obstructs the view of children crossing the road.
- Follow any temporary restrictions or traffic management measures introduced around schools.
- Allow children to exit vehicles on the pavement side wherever possible.
- If the area is particularly congested, consider parking further away and walking the final few minutes.
- Never use a disabled parking space without the appropriate entitlement.

A few extra minutes of walking is a small price to pay for helping make the journey to and from school safer for everyone.

Look Out for One Another

Personal safety is something we can all contribute to.

Parents, schools, students and local residents can help create safer communities by looking out for one another, reporting concerns and sharing sensible crime prevention advice.

For younger children, make sure they know who they can approach if they feel worried or unsafe. This could be a teacher, school staff member, police officer, trusted family member or another responsible adult.

For older students, encourage them to look out for friends and make sure nobody is left walking home alone if they are feeling vulnerable or uncomfortable.

A Safe Start to the New School Year

Returning to school, college or university should be an exciting time — not something to worry about. By taking a few simple precautions, looking after our belongings, staying alert and parking responsibly around schools, we can all play our part in making the new academic year a safer one for our children, young people and wider community.

Stay alert. Stay safe. Look after each other.

10 TOP TIPS for Student Safety



Neighbourhood Watch is the largest volunteer-led crime prevention charity in England and Wales. We work in local communities to provide safety resources, expert guidance and opportunities for neighbours – and students – to help make our communities safer, stronger places to live, study and enjoy.



1 Stick with your friends on nights out – safety in numbers!



6 Look after yourself – mental health and self-care is as important as physical wellbeing



2 Be aware of your surroundings, when walking home at night or using your phone in the street



7 Get to know the key safety contacts where you're staying – that includes the Fire Warden!



3 Keep an eye on who's getting the drinks in – drink spiking is not worth the risk



8 Keep an eye on your belongings (your handbag and your phone!) when out and about



4 Keep your doors and windows locked when you're not in your room or houseshare



9 Check out student insurance – it's not just you who thinks your valuables are valuable!



5 Going on a date? Let your friends know who and where you're meeting



10 Be a positive force in your community – you'll feel good and your new home will benefit too!



Want to find more great tips and resources like this? Visit ourwatch.org.uk/young-people and check out our social channels too!



@neighbourhood.watch insta



@OurWatch



@N_Watch



Neighbourhood Watch Network is a charity registered in England & Wales, CIO no. 1173349



Your local Neighbourhood Watch is run entirely by volunteers, whether it's your scheme coordinator or association area lead, each one gives up their own time, energy and hearts to make their communities safer and more secure for everybody. If you've ever been touched by their work or simply want to say "thank you," consider buying us a coffee! Your small gesture helps fuel their big impact.

Buy Us a Coffee – because kindness deserves a refill. Every cup counts. Every sip supports. And every donation reminds our volunteers that their work matters and makes a big difference to your community. ❤️

www.buymeacoffee.com/boltonneighbourhoodwatch

WE NEED YOU!

Pet Fosterers are urgently needed in your area to help keep animals safe from domestic abuse.

Get In Touch

Call: **01204 394 842**

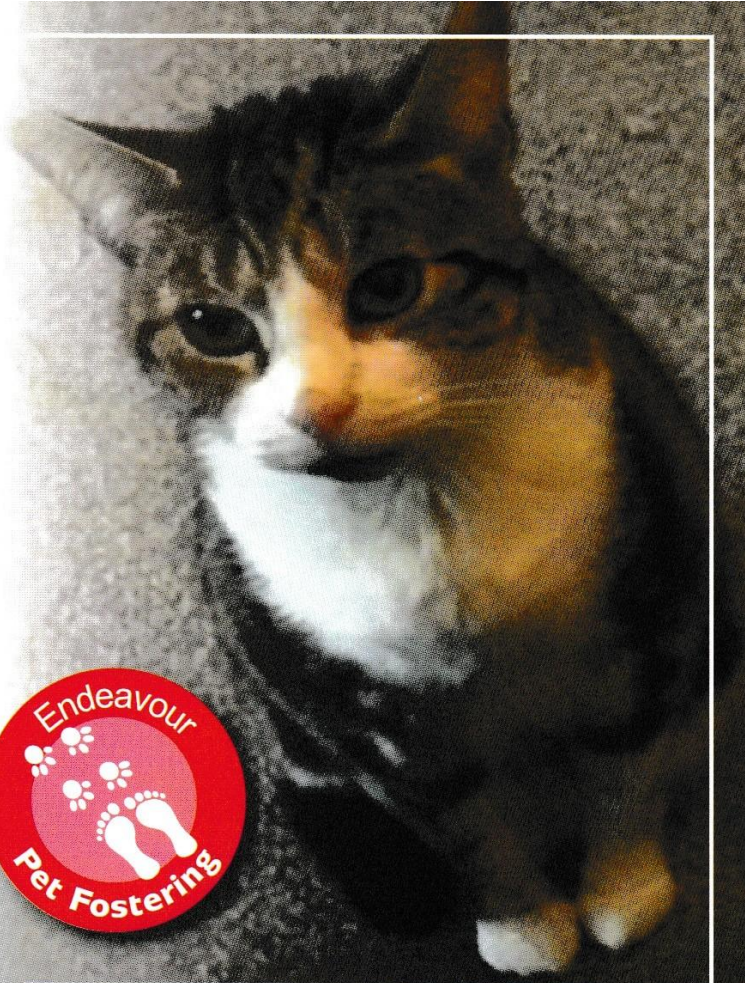
Email: petfostering@endeavourproject.org.uk



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Endeavour is a working title of Paws for Kids, Company Limited by Guarantee No: 4070391 Reg. Charity No. 1084861



No One Should Have to Choose Between Their Safety and Their Pet

Britain is a nation of animal lovers. For many families, pets are much more than animals — they are part of the family, providing companionship, comfort, stability and unconditional love.

Sadly, for people experiencing domestic abuse, pets can sometimes become a tool used by perpetrators to control, frighten and intimidate.

Threatening to hurt or kill a much-loved pet can be a powerful way of preventing someone from leaving an abusive relationship. For some victims, worrying about what will happen to their pet can become a very real barrier to seeking safety.

The link between domestic abuse and animal abuse

Research highlights the scale of the problem:

- **Two thirds of women in refuge** reported receiving threats to harm their pets.
- **38%** said their pet had actually been harmed.
- **94%** said that access to a pet fostering service would have made it easier for them to leave.
- **More than half** were forced to give up their pets when entering refuge accommodation.

These figures demonstrate why safe and confidential pet care can make such an important difference to someone trying to escape domestic abuse.

Endeavour's Pet Fostering Service

Bolton-based Endeavour has been providing specialist pet fostering support since 1997, when the organisation was founded after recognising that some women were unable to leave abusive relationships because they were concerned about the safety of their pets.

Today, Endeavour's Pet Fostering Service provides confidential, temporary foster placements for pets while their owners secure safe accommodation.

For safety reasons, owners cannot visit their pets during their placement, but Endeavour provides regular updates and ongoing communication.

The service aims to support a wide range of domestic pets, including:

 **Cats**

 **Dogs**, in partnership with the Dogs Trust Freedom Project

 **Small animals**

 **Birds**

 **Reptiles**

 **Fish**

Veterinary care can be arranged where needed, while foster carers can receive support with pet food and equipment expenses.

Worried about your pet?

If you are planning to leave an abusive relationship and are worried about what will happen to your pet, you don't have to face that decision alone.

Endeavour can talk through your options safely and confidentially and help you understand what support may be available.

Professionals and organisations can also make referrals into the pet fostering service.

Endeavour is a member of the Links Group, which works to raise awareness of the connection between the abuse of people and animals through collaboration, research, training and advocacy.

Could you become a Pet Foster Carer?

Endeavour is always looking for compassionate volunteers across the Northwest who can provide a safe, temporary home for a pet.

By becoming a foster carer, you could play a direct role in helping someone and their family leave domestic abuse safely.

Who can apply?

You must:

- Be aged 18 or over
- Have experience caring for pets
- Be able to provide a stable, temporary home
- Live within the Northwest

Fostering can last from a few weeks to a few months, depending on the circumstances.

What support is provided?

Foster carers receive:

- Ongoing support from Endeavour
- A named contact for advice and assistance
- Access to veterinary care
- Support with pet food and equipment where available

All placements are confidential and carefully managed.

How can the community help?

Domestic abuse can be difficult to recognise, and someone experiencing abuse may not feel able to ask for help directly. Understanding that concern for a pet can be one of the reasons someone feels unable to leave is an important part of supporting victims.

As neighbours, friends and community members, we can help by listening without judgement, offering reassurance and helping people find appropriate specialist support.

If you are concerned about someone experiencing domestic abuse, do not confront the perpetrator or put yourself or the victim at greater risk. Encourage them to seek specialist support when it is safe to do so.

About Endeavour

Endeavour is an independent community charity supporting people and their pets affected by domestic abuse.

Founded in Bolton in 1997 by women working in domestic abuse support, Endeavour began after recognising that some women were staying in unsafe homes because they were frightened about what might happen to their pets.

Originally established as Paws for Kids, the charity began at a kitchen table and was run entirely by volunteers in its early years. It has since grown into a wide-ranging organisation supporting individuals and families across the community.

Today, Endeavour provides specialist support including advocacy, safety planning, outreach, counselling, support for young people and dedicated services for older adults and people at risk of harmful practices.

Its Community Hub in Great Lever also helps reduce isolation and connect people with support before situations reach crisis point.

Endeavour works alongside people rather than making decisions for them, helping individuals understand their options and make their own choices while working to remove barriers to safety and support.

Find out more

If you would like to find out more about the Pet Fostering Service or becoming a foster carer, contact:

Endeavour

340 Chorley Old Road
Bolton
BL1 4JU

petfostering@endeavourproject.org.uk

No one should have to choose between their safety and the safety of a beloved pet.

By raising awareness, offering support and volunteering as a foster carer, our communities can help remove one more barrier for people escaping domestic abuse.

#NoOneGetsLeftBehind

