



The Counter Fraud Professional Awards Board

Registered Charity Number 1201280

A Charitable Incorporated Organisation

TRUSTEES' 2025 ANNUAL REPORT

Reporting period:

January 2025 - December 2025

Charity name: The Counter Fraud Professional Awards Board

Charity registration number: 1201280

Principal Address: 77 Mansell Street, London E1 8AN

Charitable Objects

As set out in its constitution, the objects for which the Counter Fraud Professional Awards Board (CFPAB) is established, for the public benefit, are for advancing the education of the public in counter-fraud and thereby promoting and ensuring high professional standards in counter-fraud practice by:

1. Establishing and maintaining professional standards in the delivery of a portfolio of approved professional training programmes in the field of counter-fraud practice, to those engaged in (or training to be engaged in) such work and in line with the core learning aims and syllabi agreed by the CFPAB
2. Overseeing the delivery of approved training programmes by CFPAB Approved Training Providers (ATPs), considering their quality and effectiveness, in accordance with the rules and requirements stipulated by the CFPAB
3. Ensuring, where appropriate, that approved training programmes are structured so that higher education learning credits can be awarded to successful programme participants and that in particular a recommended credit rating is communicated to the CFPAB by a relevant higher education institution
4. Formally recognising, by way of professional certification, an individual's successful completion of an approved training programme with the bestowal of the appropriate award
5. Encouraging and fostering the continued professional development (CPD) of CFPAB award holders through the giving of advice, guidance and recognition of CPD activity
6. Promoting professional training programmes for counter-fraud practitioners (or those training to be such practitioners) and working with organisations with an interest in supporting economic security and sound financial management through adopting counter-fraud practices

“Counter-fraud” and “counter-fraud practice” means the practice of protecting the economic well-being and security of the public (including critical national infrastructure, commerce, public and third sector services and individuals) from the threat of fraud and other cognate threats, such as bribery and corruption.

The work of the CFPAB is supported by Member and Associate Member volunteers. The Trustees are therefore extremely grateful for the time given by these individuals and their respective member organisations whom they represent.

Achievements and Performance Against Charitable Objects 2025

- During this reporting period, the CFPAB has overseen the professional accreditation of 698 individuals for a variety of awards, as detailed in the table set out at Appendix 1 (Objects 1, 3 and 4)
- Continued its membership of the Government Counter Fraud Profession’s (GCFP’s) Trailblazer Group for the proposed Fraud Control Officer apprenticeship (Object 6)
- CFPAB representative Trustee Alan Doig appointed as GCFP “Challenge Panel” member Advisor (Object 6)
- Retained a position on the Tackling Economic Crime Awards (TECAS) judging panel and attended the annual awards ceremony (Object 6)
- Sponsored TECAS category “Outstanding Young Professional” (Object 6)
- Grown the CFPAB’s LinkedIn social media page to 900 followers, an 8% increase from the previous year (Object 5)

Other notable activity

- Extensive internal review undertaken of CFPAB governance, quality assurance (QAF) and continuous professional development (CPD) arrangements
- Governance restructure involving dissolution of the Executive Board (EB) and the Technical and Education sub-Committee (TEC) and the consequent establishment of a single operational governance board: the Management and Advisory Board (MAB)
- Creation of a new CFPAB membership class: Associate Member
- Appointment of a part-time independent Executive Officer (ExO) to lead the MAB and direct the operations of the CFPAB
- Appointment of a part-time independent Assessor to lead the new QAF and CPD scheme
- Jackie Harvey appointed as a Trustee
- Collaborated with the GCFP in updating its Fraud Investigator standards
- Collaborated with the GCFP in developing its currently named “Red Tractor” Training Provider Assurance Scheme

- City of London Police stepped down as a CFPAB Member
- Cognitas Global withdrew as an Authorised Training Provider (ATP)
- Considered one application for ATP and Associate Member status, currently paused by the applicant until 2026

Planned activity in 2025 and outturn

Set out in the CFPAB's 2024 Annual Report were 5 workstream activities – over and above the CFPAB's ongoing 'business as usual' activities – planned for 2025. These activities are tabulated immediately hereunder along with their outturns and corresponding comment:

No.	Activity	Outturn	Comment
1	Commission a review of the CFPAB's governance and secretariat arrangements to identify potential areas for improvement in terms of delivering the Board's charitable objects; and the simultaneous establishment of Quality Assessment and Continuous Professional Development frameworks for CFPAB awards involving the appointment of a dedicated supplier to carry out the required work in conjunction with University of Northumbria, Newcastle (UNN) with a view for full implementation by Quarter 1 2026.	Review commissioned and supplier appointed 28th March 2025. Review commenced 1 April and final report submitted 31 July. All recommendations arising accepted by the Trustees and subsequently by Members. Governance restructuring implemented: Executive Board and Technical and Education Sub-Committee dissolved 17th September 2025, and Management and Advisory Board (MAB) established along with new class of CFPAB membership: Associate Member. 1st October 2025, Independent Executive Officer (Les Dobie)¹ appointed to lead MAB and direct CFPAB operations. CFPAB Constitution and Scheme of Delegation amended to reflect new governance arrangements 1st November 2025, independent Assessor	QAF and CPD scheme scheduled for implementation throughout and until the end of 2026, ahead of the next cycle of ATP licensing and training programme reaccreditations (see "Planned Activity in 2026" section below)

¹ Les Dobie resigned as CFPAB Trustee prior to assuming Executive Officer role

		appointed to lead on QAF and CPD implementation New Quality Assurance Framework (QAF) and Continuous Professional Development (CPD) scheme agreed by Trustees and Members 10th December 2025	
2	Engage with the Government Counter Fraud Profession concerning recognition of the ACFS and ACFIS awards as gateway qualifications to 'the profession'	Work in progress with positive engagement continuing throughout 2025	Recognition of awards contingent on CFPAB attaining GCFP "Third Party Assurance" status (Red Tractor scheme compliant) in 2026 i.e. subject to establishment of QAF and CPD scheme. (see "Planned Activity in 2026" section below)
3	Broaden the portfolio of CFPAB awards with a focus on fraud prevention and international specialist awards	Development of the fraud prevention award continued to be held in abeyance in 2025 pending the publication of the GCFP's Level 4 Fraud Control Officer Apprenticeship (FCOA) Occupational Standard. Publication of this standard is now anticipated Q1/early Q2 2026. No material progress was made on the development of the desired International Specialist award	A Fraud Prevention Award CFPAB Working Group was established in December 2025 in anticipation of the FCOA Standard publication which the CFPAB intends to utilise in creating and aligning its own award (see "Planned Activity in 2026" section below) Development of an International Award remains on the agenda for 2026 with one ATP signalling an intention to develop a draft programme for MAB consideration

4	Active stakeholder participation in UNN's "Strengthening Counter Fraud Across the NHS in England" research project aka "SCAN"	SCAN commenced in 2025 and is set to continue throughout 2026 and 2027. The CFPAB has not yet participated in the project	The CFPAB is expected to participate in SCAN in 2026
5	Continue to engage with identified partners concerning the distribution of charitable funds	Charitable funds were distributed to the Tackling Economic Crime Awards (TECAS)	The CFPAB remains committed to sponsoring TECAS for year 2026. Otherwise, the Trustees have resolved to pause charitable giving for 2026 (see "Financial Review" section below)

Planned activity in 2026

- Implementation of the agreed Quality Assurance Framework and CPD scheme by the end of 2026
- New ATP subscription licensing scheme
- Renewal of Secretariat Services Agreement
- Attain GCFP Third-Party Assurance (Training Provider) Scheme status – contingent on establishment of scheme
- Development of Fraud Prevention and International Specialist awards

Financial Review (1st January to December 31st, 2025)

A review of the CFPAB's financial position has been undertaken and can be summarised as follows:

Income:	£4,035
Expenditure:	£20,518
Bank balance:	£15,176

Expenditure Breakdown:

Item	Amount
Grants	£3,000
Travel & Expenses	£216
Admin Costs	£17,302
Total	£20,518

The CFPAB experienced an improved 2025, marked by a 50% plus increase in accreditation applications and a corresponding rise in income. This growth confirms previous forecasts and is expected to continue throughout 2026. The launch of the CPD scheme in Q1 2026 will further diversify income, likely bolstered by the GCFP's recent policy updates in this area.

The significant year-on-year increase in 'Admin costs' is largely attributable to fees incurred in relation to the organisational review undertaken in the spring and early summer of 2025 and can be considered one-off in nature.

Recent investments by the Board include the appointments of a contract-based Executive Officer and an Assessor, both on a part-time basis for an initial period of 12 months. To manage these costs and ensure financial stability, charitable giving is suspended for 2026 (excluding TECAS 2026) while Trustees explore new revenue streams. Despite these internal investments, the Board's finances remain healthy, and the 2025 accounts are ready for Charity Commission filing.

Reserves Policy

The Trustees continue to maintain a financial reserves policy for one-off, infrequent or unanticipated costs associated with CFPAB activities; for example, costs associated with advertising and tendering for services, financial support to an Authorised Training Provider (ATP) to take on additional students in the event another ATP becomes insolvent, legal advice, authorised out-of-pocket Trustee expenses and so on.

The trustees consider that an ongoing reserve balance of £5,000 should be maintained in the CFPAB accounts, reviewable on a regular basis and at least annually.

Structure, Governance and Management

The CFPAB is a Charitable Incorporated Organisation, and the Board of Trustees is the key body accountable for its governance. The CFPAB's primary governing document is its constitution. In addition, pursuant to their powers the Trustees, through a scheme of delegation, delegate certain powers and/or functions to a

subordinate board known as the Management and Advisory Board (MAB). The MAB is made up of CFPAB volunteer 'Member' and 'Associate Member' organisation representatives and is led by an independent Executive Officer. The scheme's document sets out the extent of the delegation that must be exercised reasonably and with due care and attention by the MAB.

In summary and notwithstanding certain matters reserved for the Board of Trustees, the MAB is responsible for the general running and operational management of the CFPAB, and the effective implementation of policies and strategy as determined by the Trustees, with the Executive Officer responsible to the Board of Trustees.

Trustees

Trustees are private individuals acting in their personal capacity who are appointed in accordance with the CFPAB's constitution.

The CFPAB's Trustees are:

1. Peter Darby
2. Alan Doig
3. Phillip Sapey
4. John Rosenbloom
5. Jackie Harvey

Members

Full CFPAB membership is made up of organisations in the UK and Northern Ireland that meet the following criteria:

- are incorporated by law, statute or other similar enactment
- can demonstrate having a significant interest or role in, or influence over, the counter fraud sector
- have a clear interest in furthering the CFPAB's objects and possess the resources and capability to do so
- conduct business either on a non-commercial or not-for-profit basis

The Members are:

1. Chartered Institute of Public Finance and Accountancy
2. Cifas
3. Department for Work and Pensions
4. His Majesty's Revenue and Customs
5. Insurance Fraud Investigators Group

Member organisations are voting members and nominate representatives from within their ranks to the MAB.

In accordance with the constitution, Trustees are Members *ex officio*.

Associate Members

There is an additional class of CFPAB membership: Associate Members. Associate Members are Authorised Training Providers (ATPs) who do not meet the criteria for full membership but nevertheless make a valuable contribution to the running of the CFPAB. Associate Members nominate representatives from within their ranks to the MAB on a non-voting basis.

Associate Members are:

1. Larus Consulting Ltd.
2. Naylor & Osborn Ltd trading as RNA Training

CFPAB Executive Officer

The CFPAB's independent Executive Officer and MAB Chair is Les Dobie

CFPAB Assessor

The CFPAB's independent Assessor, responsible for the Board's Quality Assurance Framework and CPD Scheme is Dr Peter Sproat.

Secretariat

The secretariat is an administrative function responsible for providing administrative support to the CFPAB. The role is renewed every 3 years by way of a competitive process. The secretariat is University of Northumbria, Newcastle. Both the Board of Trustees and the Executive Board are grateful for the ongoing support provided by the secretariat.

Declarations

Signature: *John Rosenbloom*

Full name: John Robert Rosenbloom

Position: Interim Chair of the Board of Trustees

Date: 11 March 2026

Appendix 1

2025 CFPAB Awards

Provider Name	Number of Awards	ACFS	ACFTech	ACFT	ACFM	ACFIS	ACFITech	ACFSS
CIPFA	128	71	48					9
CIFAS	32	16	16					
HMRC	390	230	21	19		35	85	
Larus Consulting	6	6						
Peter Darby Associates	56	39	17					
RNA Training	85	85						
Totals	697 *	447	102	19	0	35	85	9

(* NB 698 including 1 x Graduate Counter Fraud Specialist [GCFS] award)



CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name	No (if any)
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Receipts and payments accounts

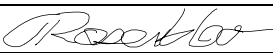
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For the period from	Period start date 01/01/2025	To	Period end date 31/12/2025
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Northumbria University	715	-	-	715	-
Northumbria University	1,380	-	-	1,380	-
Northumbria University	1,940	-	-	1,940	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	4,035	-	-	4,035	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	4,035	-	-	4,035	-
A3 Payments					
Grants	3,000	-	-	3,000	13,000
Travel & Expenses	216	-	-	216	477
Operational & admin costs	147	-	-	147	135
Professional Services - Executive Officer	2,925	-	-	2,925	-
Professional Services- CFPAB review	6,000	-	-	6,000	-
Consultancy	8,230	-	-	8,230	-
Travel	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	20,518	-	-	20,518	13,612
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	20,518	-	-	20,518	13,612
Net of receipts/(payments)	- 16,483	-	-	- 16,483	- 13,612
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	- 16,483	-	-	- 16,483	- 13,612

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds		-	-	-
		-	-	-
		-	-	-
	Total cash funds	-	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		J. Rosenbloom	18-May-26	