National Trading Standards Scams Team Online Conference 21st March 2025

Biography of speakers

Lord Michael Bichard, Chair of National Trading Standards



Lord Bichard was made a life peer in 2010 and sits on the cross benches, following a long career in local and central government. Having served as Chief Executive of Brent Council and Gloucestershire County Council, he began a succession of senior government roles in 1990 when he was appointed Chief Executive of the Benefits Agency. In 1995, he was appointed as Permanent Secretary at the Department for Education and Employment.

From 2001, Lord Bichard served as Rector of the University of Arts London and Chairman of the Design Council. In 2004, he was asked to lead a government inquiry into the circumstances surrounding the murder of two 10-year-old girls in Soham. He was subsequently appointed Chairman of the Legal Services Commission before becoming Director of the Institute for Government in 2008, Chair of the Social Care Institute for Excellence in 2013 and served as Chair of the National Audit Office until 2020. In 2021 he completed a review of the Royal Institute of Chartered Surveyors. He is currently a Vice President of the Local Government Association. In April 2022 he became the new Chancellor of the University of Gloucestershire and in May 2022 became Chair of National Trading Standards.

Louise Baxter MBE, Head of National Trading Standards Scams Team



Louise graduated with a law degree in 2001 and began working for East Sussex Trading Standards in 2002. Frustrated by the system's support for scam victims, she founded the National Trading Standards Scams Team in 2011. Louise received a Hero's Award from the Chartered Trading Standards Institute (CTSI) in 2015, a CTSI Fellowship, and an MBE in 2017 for her work protecting vulnerable consumers from financial abuse.

Currently, Louise is CTSI's Lead Officer for consumer advice, education, and vulnerability. She holds several non-executive roles, including positions on the Property Ombudsman Board, TrustMark Board, and London Fraud Forum. She chairs the Consumer Protection Panel and the Scams Team Research Innovation & Collaboration Taskforce. Louise was CTSI Chair in 2021 and served on the Advisory Board for Safer Gambling (2018-2022). She has been a member of the Phone Paid Services Authority consumer panel since 2018 and is active in the Government Joint Fraud Taskforce, co-chairing the 3Ps Innovation group. Louise is also the joint CEO of Consumer Friend, an organization dedicated to providing information, advice, and education on consumer rights, with a focus on consumer vulnerability.

Nik Adams, Deputy Commissioner, City of London Police



Nik became Deputy Commissioner National for the City of London Police in October 2023. Nik was appointed as Commander for fraud and cyber crime in March 2022, coordinating national portfolios, including Financial Investigation, Economic and Cyber Crime. Before joining the City of London Police, Nik spent four years as the National Coordinator for Prevent and was the lead for Safeguarding within Counter Terrorism Policing based at CTPHQ in New Scotland Yard.

Nik has been a police officer for over 20 years and spent most of his service with West Yorkshire Police working in Leeds, where he was the Leeds City Centre Commander and Neighbourhood Policing lead for South Leeds, before moving into Counter Terrorism Policing.

Nick Sharp, National Economic Crime Centre



Nick Sharp has worked in the National Economic Crime Centre (NECC) within the National Crime Agency since October 2023. Nick is the Deputy Director for Fraud and heads up the cross-system, operational response to tackling fraud against individuals and businesses. Prior to joining the NECC, Nick worked in HM Revenue & Customs (HMRC) for 17 years, 14 of which he spent combating serious and organised criminal attacks on the tax system in either HMRC's intelligence or investigation divisions. His most recent post was as Deputy Director of Economic Crime where he led HMRC's anti-money laundering and financial investigation teams

Luke Charters, Labour MP for York Outer



Luke Charters is the Labour Member of Parliament for York Outer. Prior to entering Parliament, Luke enjoyed a career in financial services. He started his career at the Bank of England where he worked on a project to launch the new polymer banknotes before joining the Financial Conduct Authority as a regulator.

During his time at the FCA, he focused on fraud and vulnerable customers. In his most recent role before being elected, Luke worked as Head of Fraud and Compliance at the Global FinTech Remote where he was responsible for screening billions of dollars of transactions each year. Since entering Parliament this summer, Luke has been elected as Chair of the APPG for FinTech and sits as a member of several other APPGs focused on financial services. He also held a recent Westminster Hall Debate on the impact of financial fraud and economic crime.

Mike Andrews, Head of National Trading Standards eCrime Team



Mike is the Head of the National Trading Standards eCrime Team who investigate, prosecute and disrupt online crime. He has 20 years experience in digital forensics, e-crime enforcement and disruption in the public and private sectors, working in the UK, Europe and USA. During his time with the eCrime Team, they have dealt with over £300 million in consumer harm, recovered over £15 million in criminal property, disrupted over 20,000 web sites and social media profiles and had over 150 years of imprisonment handed down.

Tracey Wright, Chair of Comms Council UK



Tracey is Chair of Comms Council UK, a thriving trade association, established in 2005, representing over 100 companies in the voice market. Membership is a mix of network operators, service providers and resellers. Tracey is also Managing Director of Magrathea, a wholesale telecommunications network specialising in IP based telephony and providing voice solutions to a diverse range of Communication Providers.

John Livermore, Openreach



John has worked in the Telecommunications industry for over 30 years and has a background in Sales, Marketing, Logistics, Project and Product Management. During that time he also worked in the alarm industry for over 10 years.

He joined Openreach in October 2020 from BT Security, to lead on the All IP Programme for External Industry Engagement. He engages with Industry Bodies, Government Departments, Critical National Infrastructure Organisations and Local Authorities in the UK.

Richard Clarke, Lead Investigator, National Trading Standards Scams Team



Richard has been the lead investigator with the NTS Scams Team for the last ten years, working on mass marketing fraud involving mail and telephone as the enablers. Prior to this he was a 30-year career police officer in Surrey Police, The Met and Home Office. He has 20+ years as a detective in specialist and organised crime, including secondments to Border Force and the National Mobile Phone Crime Unit.

Richard realised that prosecuting his way out of mass marketing fraud was not achievable and, with the team, developed a disruption strategy to make the UK a hostile landscape for fraudsters and protect victims. To date this has proved successful and is recognised by both UK and overseas law enforcement and businesses.

Oliver Brooks-Stephenson, Senior Project Officer, National Trading Standards Scams Team



Ollie has been with the NTS Scams Team coming up to 2 years, joining in May 2023 as an admin assistant and being completely new to the industry he quickly found an interest in the work that Trading Standards provides in protecting and preventing victims of fraud. Today Ollie is a Senior Project Officer and is an integral part of the team involved with numerous projects and campaigns alongside supporting investigations and the disruption element the team provides.

A large part of his work with the team has been providing training sessions both face to face and online, most recently creating a mini training package on the new Authorised Push Payment Fraud reimbursement rules for those that support victims of fraud.

Lee Ede, Senior Project Officer, National Trading Standards Scams Team



Lee Ede, a senior project officer at the National Trading Standards Scams Team, has worked in Trading Standards for over twenty years. She has worked in London authorities including Kensington & Chelsea, Greenwich, and Croydon as well as East Sussex, where Lee lives on the south coast. Living by the sea was a dream for Lee, growing up, and she feels incredibly fortunate to be so close to her ‘vitamin sea’. Her main areas of work have been consumer protection, including enforcement, awareness & education, and community engagement.

Lee’s work for the scams team concentrates on the Multi-Agency approach to Fraud project. This is a collaboration between police, trading standards and adult social care to improve support for victims of fraud across England and Wales.
Out of work Lee enjoys spending time with her family, reading, visiting the theatre, and watching films. She is studying for an English degree with the Open University, is a member of the WI and a mentor with The Girl’s Network. Their mission is to inspire and empower girls from the least advantaged communities to access the best opportunities through a mentoring programme.

David Gillies, Counter Fraud Specialist, Chair Essex Multi Agency Approach to Fraud



David Gillies began his career with Essex Police in 1987, serving in various roles that covered most aspects of modern policing. His extensive experience in Community Policing helped him develop strong, lasting networks. After his promotion, David returned to proactive policing. Upon retirement, he trained as a Crime Prevention Tactical Advisor and Designing out Crime Officer, gaining national recognition for his expertise in vehicle crime and earning the "Ray Stannard" award for his community garden safety program.

David's interest in protecting the vulnerable from fraud led him to become a Prevent & Protect Fraud Officer. He received local and national acclaim for his work with Essex's peer support group for romance fraud victims and won the Tackling Economic Crime Award for Outstanding Individual Contribution. Currently, David leads the UK's first Essex Multi Agency Approach to Fraud, Digital Hub, and co-runs the Essex Romance Fraud Peer Support Group.

Charlotte Hardison, Essex Police



Charlotte Hardison has been with Essex Police since 2021, serving in various roles including Performance and Support Assistant and Business Services Assistant. Currently, she works as the Strategic Development Officer reporting to the Director of Continuous Improvement and Analytics. With a background in event management and a first-class degree in the field, Charlotte brings a unique skill set to her current role.

Charlotte is known for her innovative and forward-thinking approach, which suits the fast-paced environment of Essex Police. She balances core responsibilities with additional support for the Microsoft 365 programme. Her efforts in supporting fraud prevention have earned her recognition on a multi-agency national level.

Dr Elisabeth Carter, Associate Professor of Criminology, Forensic Linguist and Vice President of the International Association of Economic Criminology



Dr Elisabeth Carter is a criminologist and forensic linguist who conducts interdisciplinary research at the intersection of language and the law. She examines how interactional, ethical, and social drivers are manipulated by fraudsters, and the intricate balancing act between power and persuasion, credibility, and vulnerability. She is best known as the UK's foremost scholar on romance fraud, however she uses interactional methodologies to unpick persuasion and manipulation in fraudulent communications of all types.

Elisabeth has been awarded the Tackling Economic Crime Award (TECAs) for Outstanding Tackling Economic Crime Professional and can be regularly found on television series and radio shows bringing understandings of fraud to life, including on BBC One, ITV, Radio 4, Channel 5 and Paramount+. She uses her cutting-edge research to advance academic understandings of economic crime, and across the public, private and third sector through informing law enforcement campaigns, driving police operations, and delivering practical strategies that disrupt the power of fraudulent communications and pervasive negative narratives of victimhood.

Samantha Beckinsale, The Love Project



Sam has had a long and varied career in TV, film and theatre ranging from dramas such as London's Burning and Holby City, to comedies such as Time After Time and An Evening with Gary Lineker to feature films such as Katherine of Alexandria with Peter O' Toole, Steven Berkoff and Joss Ackland. LOVE? is a product of that career and her own experience of Domestic Abuse, particularly coercive and controlling behaviour, which is highly patterned. When Sam discovered her perpetrators tactics and her own experiences were shockingly similar to so many others across the world, LOVE? was born. One voice telling the millions of voices' story.

Sam now works with numerous organisations such as Crown Prosecution Service, UK police forces, NHS,local authorities and other organisations, businesses and politicians to aid the real understanding of coercive control, it's life threatening and life changing impact and the huge costs to society as well as to the victims. She hopes to help towards changing the outcomes for both perpetrators and all victims of this world wide crime, social & economic epidemic.

Clare Forbes, C2 Compliance



Clare is a Chartered Trading Standards Practitioner with over 25 years regulatory experience in broad range of legislative areas within local authorities and as a consultant. She has worked with the NTS Scams Team for several years as an investigator and leading on the Multi-Agency Approach to Fraud Project. As a consultant, Clare also delivers training to local, national and international regulators and provides advice to businesses.

Adam Carter, Senior Project Officer at National Trading Standards Scams Team, and CO/CEO of Consumer Friend



Adam joined the Scams Team in 2018 to re-launch the teams Scam Marshal scheme as part of the Friends Against Scams initiative. This scheme went on to win an award at the Tackling Economic Crime Awards. Since then, Adam has been an integral part of the team, leading on numerous projects aimed at protecting consumers from fraud and scams.

Adam also works on Consumer Friend, an organisation that delivers simple advice to consumers on their rights when buying goods. You can listen to Adam with his Consumer Friend partner Louise on their fortnightly podcast.