

What is Financial Abuse?

Financial Abuse is the theft or misuse of money, property or personal belongings, taken without consent or under pressure in connection with wills, property or inheritance.

Financial abuse can include the following;

- Theft of money or possessions
- Fraud or scamming
- Preventing a person from accessing their own money, benefits or assets
- Employees taking a loan from a person using the service
- Undue pressure, threat or influence put on the person in connection with loans, wills, property, inheritance or financial transactions
- Arranging less care than is needed to save money to maximise inheritance
- Denying assistance to manage/monitor financial affairs or access to benefits
- Misuse of personal allowance in a care home
- Misuse of benefits or direct payments in a family home
- Someone moving into a person's home and living rent free without agreement or under duress
- False representation, using another person's bank account, cards or documents
- Exploitation of a person's money or assets, e.g. unauthorised use of a car
- Misuse of a power of attorney, deputy, appointeeship or other legal authority
- Rogue trading e.g. unnecessary or overpriced property repairs and failure to carry out agreed repairs or poor workmanship

Spot the signs?

Possible signs of financial abuse include the following;

- Missing personal possessions
- Unexplained lack of money
- Unexplained withdrawal of funds from accounts
- The person allocated to manage financial affairs is evasive or uncooperative
- The family or others show unusual interest in the assets of the person
- Signs of financial hardship in cases where the person's financial affairs are being managed by a court appointed deputy or power of attorney
- Recent changes in deeds or title to property
- Rent arrears and eviction notices
- A lack of clear financial accounts held by a care home or service
- Failure to provide receipts for shopping or other financial transactions carried out on behalf of the person
- Disparity between the person's living conditions and their financial resources, e.g. insufficient food in the house
- Unnecessary property repairs

Cumbria Case

In October 2018 Dr Zholia Alemi a Consultant Psychiatrist employed by Cumbria Partnership NHS Foundation Trust, Memory Matter Dementia Service denied three fraud allegations and two accounts of theft. Dr Alemi was found guilty of faking the will of a wealthy elderly widow months

after being asked to assess her capacity. Despite denying any criminal conduct, Alemi was convicted unanimously of four fraud and theft charges following a week-long trial at Carlisle Crown Court and jailed for 5 years. Passing sentence, Judge Adkin ruled “This was despicable, cruel criminality motivated by pure greed and you must be severely punished for it.”

Dr Alemi gained the trust of the pensioner before she fraudulently applied for powers of attorney to control the widows medical and financial affairs, stole bank cards and also duped two other women into providing signatures they thought would be used for another purpose.

Read more here;

[Times & Star article](#)

Detective Constable Louise Carter said:

“Alemi saw someone who was vulnerable and sought to take advantage of her to make a financial gain. Her actions are all the more abhorrent as she met the victim in her capacity as a medical professional and should have been helping her. Instead she sought to befriend the elderly woman and quickly made plans to commit theft and fraud”

“I’d like to thank the carers and other witnesses who came forward to raise concerns about their suspicions and I hope today’s sentencing shows how seriously such offences are taken by the courts.”



Cumbria Partnership NHS Foundation Trust have issued a [statements and advice](#) for patients and family who have had contact with Zholia Alemi.

For further information;

[SCIE: Safeguarding adults – types and indicators of abuse](#)

[Friends against Scams website](#)

[Age UK: Safeguarding Older People from Financial Abuse](#)

[Case study and banking protocol](#)

[Think Jessica](#)

