



Northern Ireland
Assembly

Committee for Justice

OFFICIAL REPORT (Hansard)

Business Crime: Stakeholder Event

14 May 2015

NORTHERN IRELAND ASSEMBLY

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Members present for all or part of the proceedings:

Mr Alastair Ross (Chairperson)
Mr Raymond McCartney (Deputy Chairperson)
Mr Stewart Dickson
Mr Sammy Douglas
Mr Seán Lynch
Mr Alban Maginness
Mr Edwin Poots

Witnesses:

Mr Wilfred Mitchell	Federation of Small Businesses
Mr Glyn Roberts	Northern Ireland Independent Retail Trade Association
Mr Aodhán Connolly	Northern Ireland Retail Consortium
Ms Claire Meharg	Police Service of Northern Ireland
Chief Inspector Robert Murdie	Police Service of Northern Ireland
ACC Chris Noble	Police Service of Northern Ireland
Mr Colin Neill	Pubs of Ulster
Ms Jacqueline Crockett	Retailers Against Crime
Mr Brian Treacy	Retailers Against Crime

The Chairperson (Mr Ross): Today we are having a semi-informal meeting on business crime. A few organisations approached me about the issue and asked that we hold an inquiry on it. Given how tight our schedule is, we are probably not able to do a full inquiry, but I thought that an event like this might be worthwhile. What we are going to do today is invite each organisation up individually. They will have five or 10 minutes to present to the Committee, and then we will invite a representative from each organisation up for a round-table discussion, affording members an opportunity to ask questions and discuss the way forward.

I thank the organisations that have agreed to come along today. The first individuals coming to the table are Jacqueline Crockett and Brian Treacy from Retailers Against Crime (RAC). I invite them to come to the table and take five or 10 minutes to go over the issues, such as the crimes that are impacting on your members, how you are dealing with them and how things could be improved. We will then invite the next group up and have the round-table discussion at the end.

Ms Jacqueline Crockett (Retailers Against Crime): Thank you for the opportunity to come and speak to you today on business crime. For those of you who are not familiar with Retailers Against Crime — I know that probably quite a few of you will not be — RAC is a retail crime partnership that was established in 1997 in Scotland and expanded into Northern Ireland in 2007. We have around 300 members in Northern Ireland and over 2,000 across the UK.

Information on retail crime offenders is shared among our members by distributing newsletters and bulletins on offenders who are travelling throughout Northern Ireland. We gather intelligence and input it into a secure database. We share the information with the Police Service of Northern Ireland (PSNI). We have two information-sharing agreements in place, one for intelligence and one for operational policing. A significant number of offenders are prepared to use violence against staff, and retail theft is often linked to organised forms of crime. Staff safety is a priority for us in RAC, and violent suspects are highlighted in each of our publications. Our intelligence is used in the prosecution of offenders. As I said, many of them are linked to organised crime and travel throughout the UK. Two recent examples of this were individuals who were wanted for distraction theft in Northern Ireland, Scotland and England. They were finally arrested in England and received a prison term for their offences. In another case, RAC assisted the PSNI in an investigation into fraud in Northern Ireland. Working together, sharing information and working in partnership works.

There are three issues that RAC would like to raise today. The first is a common issue raised by our RAC members, which is that the penalty does not fit the crime. One example I would like to give to you is of a prolific offender who is very well known to police and to RAC and has admitted to over 100 thefts to the value of thousands of pounds in Northern Ireland alone who received a relatively small fine in court, left the court, went out to another store, lifted goods to the value of £2,000 and was arrested again. The penalty just does not fit the crime; it does not deter those people from committing crime in the first place.

Feedback from our members' stores highlighted the under-reporting of incidents as well. This is often due to lack of confidence in the justice system and the police, unfortunately, in Northern Ireland. We know that the police deal with much more serious incidents than retail crimes and that those incidents take priority, but that should never prevent a retailer from reporting a crime. A crime is a crime, regardless of how small it is. RAC is currently addressing this issue with its members and is working with the police to improve the confidence our retailers have in them. Retailers should always be encouraged to report every crime. From the beginning of this year, we have seen the number of incidents reported to us double.

Secondly, Northern Ireland needs a retail crime strategy. In RAC, we work with policing and community safety partnerships (PCSPs) in providing information sessions to local communities on retail crime scams. I also work with local banks on counterfeit notes and cards, with the DOJ, where I sit on the business crime working group, and, of course, with the police on an almost daily basis. Although business and retail crime is mentioned in the current community safety strategy, 'Building Safer, Shared and Confident Communities', if Northern Ireland had a retail crime strategy in place, we could all work together in a consistent way to the benefit of all retailers and business across Northern Ireland.

The third thing is that retail crime is not victimless. Prolific offenders can cost retailers many thousands of pounds, which leads to staff losing jobs. Security guarding hours are reduced or, in some cases, actually removed completely, and stores close. We must all work together and have a consistent approach working in partnership in retail crime.

Finally, retail crime is definitely affecting our economy. The most recent retail crime survey by the British Retail Consortium in January this year stated that the direct cost of retail crime was £603 million. That is up 18% on the previous financial year. The survey also claims that retailers are being targeted by more organised, sophisticated criminals, many of whom RAC is already aware of. Our aim at Retailers Against Crime is to detect and deter crime, including acts of violence, and we firmly believe that working in partnership is the way forward. On 23 September this year, we will hold a retail crime conference in Belfast City Hall. The conference will focus on subjects that matter to the business community as a whole, for example cybercrime and staff protection.

Going forward, RAC would like to see stiffer penalties that fit retail crimes, closer partnership working relationships with all agencies and organisations to combat retail crime and, hopefully, we can forge new relationships with those who are here today. Thank you.

The Chairperson (Mr Ross): Thank you very much.

Mr Glyn Roberts (Northern Ireland Independent Retail Trade Association): Thank you. For once, I will be brief, Chairman. First, I thank the Committee for taking the opportunity to examine business crime. I approached the Chair not long after he was appointed, because I think that the Justice Committee has a very important scrutiny role and a role in signposting solutions.

Many of the points you will hear today from my colleagues will probably be around the key theme of partnership. We can only address retail or business crime generally if we have an effective partnership with the police. However, it goes beyond that. We want to bring in the Department of Justice, the Policing Board, the PSNI and colleagues from business organisations. Previously, we had a business crime partnership, which, I have to say, became a bit of a joke in the end. It became a tick-box exercise and was, basically, death by PowerPoint on the few occasions it met. I do not think it has met for the past two years. Ideas about how we get a partnership and what its structure might be will come out of this. We are also in discussions with the Policing Board, which has meetings coming up over the next few weeks.

The key phrase is "strategic relationship", and we have to get that right. We cannot tackle crime unless we have an effective partnership approach. A good example of this was during the ATM robberies back in 2008-09, when the PSNI formed a gold command group on which I was a civilian adviser. It gave me an appreciation of the hard work that the PSNI does at strategic level. Ultimately, while there were no convictions on that occasion, the group was able to provide coherent information to our members who were the victims of ATM robberies. That led to changes in the bank machines and to new procedures for our members when adapting their stores. Sadly, we have had a run of what we call enthusiastic amateurs in the past few years, which has still done a considerable amount of damage.

In the second run of ATM robberies, there was little or no communication with the PSNI. I was keen to hear from them because I had members with ATMs — particularly in many rural areas, because ATMs are a lifeline for local villages and communities — worrying about the danger that those machines could be pulled because they were too much of a risk. People were certainly seeing insurance premiums rise, but there was no communication from the police about what advice we should give our members. We previously had a very effective officer, Chief Inspector Davy Connery, who has since retired. Many colleagues know him well. He used to send emails to us all the time giving advice and pointers. When he retired, it was sad that his good work was not carried on.

Essentially, when we have interaction with the police now, it is only when there is a problem. My colleague from Pubs of Ulster, whom you will hear from a bit later, and some of us in Belfast Chamber of Commerce helped form the 'Backin Belfast' campaign at the height of the flag protests. That was the only time we had face time with senior commanders: when there was a serious problem. We are called together only when there is a serious problem, whether it is parades or protests. Outside of that, there is no ongoing engagement and relationship-building between senior officers and us.

Another disappointment was that I met at least five or six members of the Policing Board, including some MLA representatives, and emphasised the importance of business crime being included in the policing plan for 2015-16; but in this document, there is not a single mention of it. The only mention is in the Chief Constable's foreword, but it is obvious that the Policing Board sets the strategic priorities. I am not saying that this does not reflect the good work that the PSNI does in tackling and fighting business crime, but ultimately, it was not set or even mentioned as a strategic priority in this plan, which has a key role to play in setting the strategic objectives for the PSNI.

We also need to do a lot more in reviewing business participation in the PCSPs. As members know, we are based in east Belfast, but we have tried to use the power of our organisation to get bigger engagement even on a local basis, but, again it is hard. We have a lot more work to do to get that right. We should not necessarily focus on the policy issues or get into the areas in our own little different parts of the business community where the specific areas of crime impact. Rather, we should focus on outcomes. First, there should be a strategic partnership, and we are open-minded about what model that will be. I welcome the fact that Assistant Chief Constable Chris Noble is here. I think that at least one of the assistant chief constables should be given the brief of business crime so that, within the senior command of the PSNI, we at least have a dedicated senior officer who is responsible for ongoing engagement, not just when there is a serious problem but for building relationships with business and other key stakeholders. There has been a lot of good work with the PSNI community officers and the town centre beats, and, as members know, we work very closely with a network of 20 to 25 chambers of commerce. Some fantastic work is being done there. The retail crimewatch in the Belfast chamber is a good example, though it has been difficult to export that into smaller town centres, particularly when you have a higher multitude of independent retailers who cannot afford security staff.

Maybe this is a job of work for your Committee, Chair, but I would like someone to draw up the key themes that you get out of this and provide those to the Chief Constable, the Justice Minister and the chair of the Policing Board and say, "Let's get outcome-focused. Let's not get bogged down in policy

issues. Let's get a proper partnership approach". That, I suspect, is at the heart of what all my colleagues will say today. Thanks for your time, Chair.

Mr Aodhán Connolly (Northern Ireland Retail Consortium): Chair and members, thanks for the opportunity. I am delighted to be here today. You will be glad to hear that I will echo a lot of the comments made by my colleague Glyn and by Retailers Against Crime. Recently, the British Retail Consortium, our sister organisation, along with the Association of Convenience Stores (ACS), the Federation of Small Businesses (FSB) and the British Chambers of Commerce brought together a document called 'Tackling Business Crime Together'. It contains policy recommendations for reducing crime against businesses. I would like to give you a little bit of background about why it is so important to start moving forward on business crime at a more strategic level, and I would then like to quickly run through a few of the recommendations that came from us, the ACS, the FSB and the British Chambers of Commerce.

From the smallest companies to the major multiple-site retailers, businesses of every size sit at the heart of our communities. Crime affecting them acts as a barrier to growth and profitability, but there seems to be a huge misperception that it is a victimless crime. It is always nice to have our figures quoted, and, at the start of this year, we came out with the figure of £603 million as the cost of crime to the UK retail sector alone. To put that into perspective, that is equivalent to over 40,000 entry-level jobs in retail. Offending on our high streets damages perceptions of local areas, and criminals who target businesses are often linked to other types of criminal activity. This is all happening when one in six shops in Northern Ireland is lying empty.

We have set out some specific actions that the Government, police and retailers could take to make a real difference to businesses. The five key areas are as follows: effective partnership and engaging with business; proper measurement and analysis of business crime; dedicated business crime plans and strategy — and I was very glad to hear that Retailers Against Crime has the same sort of priority; action against organised criminal groups; and a greatly improved response to cybercrime and fraud. I will go into those in a bit more depth.

Businesses want and need to work alongside the police, the Department of Justice and other wider stakeholders. Our knowledge and expertise can be harnessed to help achieve crime and policing objectives across the whole retail sector from the small right up to the multiples, and that is why we should be considered to be a valued partner when crime-fighting priorities are agreed at local and national levels. At present, there is no comprehensive official data or proper measure of crime committed against businesses in the UK, so our understanding of the scale and impact of the problem is limited. That is why it is so important, not just for the Police Service of Northern Ireland but across the UK, that all police services should be using the Association of Chief Police Officers' (ACPOs') definition of business crime to allow better collection of data for analysis.

We have talked briefly about why we need to tackle crime, namely to make the community safer, to work in partnership and to deliver a more effective and targeted fight against crime. Tackling crime means the cost of doing business is reduced in terms of direct financial loss and the indirect drain on time and resources.

Here are our recommendations. The first one is on partnership and engagement, and it is to recognise that businesses that are victims of crime and should be treated as such by the police and criminal justice system; that businesses should be engaged with as part of the solution and consulted when crime-fighting priorities are agreed. The Department of Justice and the PSNI should include specific measures to address business crime in their police and crime plans and consider developing dedicated strategies. It should be made clear what service businesses can expect from the police; and consistency should be encouraged in how business crimes are dealt with, from fraud or theft to violence against shop staff. There should also be a better two-way exchange of intelligence.

Our second recommendation is about the measurement and analysis of crime. Again, we are asking for the ACPO definition to be adopted. There should be operational use of business crime data in order to target police resources more effectively. There should be regular engagement with business and representative bodies as well as a routine publication of data for the number of business crimes reported and detected at the police force level.

The third recommendation is for a dedicated business crime plan. We are asking all relevant law-enforcement bodies across the UK to put a more effective framework in place to address business crime and for the PSNI and the Department of Justice to consider working with businesses to develop a dedicated strategy for tackling business crime in their areas. As far as organised crime is

concerned, we are asking for more effective action to prevent and disrupt organised and cross-border crime that affects businesses and a better use of available intelligence to identify organised crime gangs that are targeting businesses and identify their links to other types of crime. Again, this can be helped by a dedicated business crime strategy.

The last recommendation is on cybercrime and fraud. As far as our members are concerned, this is a huge issue. We believe that there is not only a lack of resources, there is also a lack of understanding of how prevalent cybercrime and fraud are. We would like to put an effective action-fraud reporting system in place, including the development of a fit-for-purpose fraud reporting tool for businesses, and get a greater proportion of reported fraud cases resulting in action being taken, such as enforcement activity or prosecution.

This is not something we can cure overnight. There are some very easy wins, and there are some long-term gains we can make from working together. We need to make sure that the right approach — a partnership approach — is taken, and that if retailers and other businesses invest in preventing crime and prosecuting crime the Department of Justice and the PSNI will provide the resources we need, as businesses, to tackle crime together.

The Chairperson (Mr Ross): Thank you very much.

Mr Wilfred Mitchell (Federation of Small Businesses): Thank you for this opportunity to address you. You do not need me to tell you the difficulties. I am the fourth speaker on this topic, so there is potential for a good deal of overlap. We consider ourselves to be the main representative of typical businesses in Northern Ireland. The Federation of Small Businesses represents members across the business sectors, so it clearly goes into retail. We have spoken about retail in depth, so I am going to try to park that and try to emphasise the areas that our members are saying impact on them — *[Inaudible.]* The time taken by businesses to recover from crime often has significant cost implications. These can be down to being distracted from essential business activities, loss of confidence, and a loss of a feeling of safety in operating their businesses. This leads to a reduction in turnover and profitability, for example, a lack of drive and an inability to fulfil orders or meet deadlines. We are concentrating here on the small business sector where these are major implications.

Leaving retail aside, the three areas I will highlight from our sector are organised crime, which has been mentioned, cybercrime and rural crime. Organised crime is particularly concerning. During a recent presentation to the FSB policy committee, the former PSNI head of organised crime Roy McComb advised members that there has been a shift in organised crime since the Troubles. Throughout the Troubles, individual organised crime gangs in Northern Ireland remained relatively small and disorganised because of the constant threat of attack by paramilitaries. This also deterred business crime reporting, due to fear of paramilitaries targeting the business owner. Over the past decade, the number of crime groups has grown dramatically as that threat has diminished, borders have opened up and criminals become more sophisticated. It is wrongly assumed that they are focused only on trafficking and money laundering, which is a dangerous underestimation, as organised crime has a very wide scope.

The most recent cross-border organised crime assessment lists crimes prevalent among organised crime groups operating in Northern Ireland and the Republic of Ireland. These include opportunistic crime, such as cash-in-transit robberies, ATM robberies and rural crime, including the theft of machinery, metal and livestock. There are also more sophisticated and premeditated, long-planned crimes involving alcohol, food, oil fraud, tiger kidnappings, drugs, human trafficking, money laundering and cybercrime. You can see from this that organised crime is of particular concern to Northern Ireland businesses.

The FSB acknowledges that the 2014 report published by the National Crime Agency highlighted that a primary aim of serious and organised criminals is to seek to identify and exploit ways to cross borders into and out of the UK. You do not need me to tell you that Northern Ireland is the most geographically vulnerable part of the UK, as it has a land border with the Republic of Ireland. This enables crime by facilitating the illegal movements of goods, such as drugs, cash, trafficking and money laundering. In an effort to evade law enforcement, goods stolen on either side of the border are often distributed by criminals in other jurisdictions. The FSB therefore promotes the Organised Crime Task Force 'Changing the Mindset: Organised Crime Awareness Raising Strategy' as a means of reducing the demand for products and services supplied by organised crime groups and increasing the reporting of suspicious activity.

Organised criminal activity is growing increasingly sophisticated in the online sphere. As business becomes more connected through the Internet and mobile devices, cybercrime remains an ever-growing threat. The Internet is often regarded by businesses as a double-edged sword: on one side it is necessary to open up business growth and survival, and on the other there is a global community of criminals determined to exploit online connections and vulnerabilities in order to profit from victims. Cybercrime is constantly evolving, with criminals testing any opportunity in security and online vulnerabilities to target businesses. With larger companies having the resources to place more sophisticated IT security teams in place to constantly watch online traffic, small businesses have become a primary target of cybercriminals.

Cybercrime is a clear barrier to growth for small businesses, particularly to the extent that e-commerce provides opportunity for business growth. Of those FSB members that trade online, 27% claim that it generates more than half of their business turnover. A further 20% of FSB members are actively considering trading online or plan to do so in the future. However, the economy is also missing out on lost transactions from businesses that do not trade because they believe that the security framework does not give them adequate protection. Some businesses report not wanting to trade online at all or opt instead to deal with UK customers only. FSB research gauges the average annual cost to small businesses of fraud and online crime at just under £4,000 per year, which is a cost that many small businesses cannot afford.

The research published last year highlighted that, throughout the UK, 41% of members have been victims of cybercrime. The research further highlighted that one in five businesses have been affected by a computer virus, and three in 10 businesses have been the victim of online fraud.

With the increase of smartphones, particularly as businesses remain connected wherever they go, cybercrime has increased, as, often, the cyber security measures taken on computer equipment are overlooked on smartphones. Additionally, mobile technology is ever-evolving, and with the increasing cyber threats to mobile technology, feedback from our members shows that bring-your-own-device policies present additional risk to businesses. That is where employees bring personally owned mobile devices, such as laptops and tablets, to the workplace, and use those devices to access company information.

The main security concerns are malware infection, malicious software, to company data and systems, loss of data and unauthorised access. Bring-your-own-device policies also increase IT costs with extra security measures and resources to manage the additional risk. Ultimately, nationwide cybercrime is costing FSB members a combined £785 million a year, which is £3,050 for every small business.

In Northern Ireland, between 1 October 2013 and 30 September 2014, PSNI figures revealed that there had been 757 offences committed in full or in part through a computer. Unfortunately, that cannot be broken down to show the impact on businesses, as PSNI figures have grouped domestic and business crime together. That is only a very small part of the overall picture. Cybercrime remains one of the most unreported crimes. Many businesses feel that when they report cybercrime attacks, they lose customer confidence. As a member of the cyber information sharing partnership, the FSB encourages its members to use that platform to anonymously report cyber threats and attacks. As a collaborative initiative between government and industry, the platform is social-media focused on cybercrime attacks. When reporting cyber threats, they have experienced the asking of questions of experts and reading other posts on cyber attacks. Our members are able to protect themselves against cyber incidents and provide valuable information to authorities in the fight against cybercrime.

At a recent event on business crime hosted by the Department of Justice and the Ulster Farmers' Union many agribusiness owners and farmers voiced that they do not report many crimes, such as metal, machinery and livestock theft. According to a recent Ulster Bank report into the Northern Ireland economy, one in four businesses are agribusinesses, so you can see that the agrifood sector is extremely important to the economy. The level of rural crime rose by 15% in 2014, according to a survey conducted by the National Farmers' Union.

In addition to the other costs to business I have outlined today, the cost of rural crime remains the highest. It is estimated that it cost Northern Ireland's economy £3.9 million last year and up to £3.4 million in 2012. As I have said, agribusiness is a major contributor to the Northern Ireland economy, with Northern Ireland having the highest agribusiness rate in the whole of the United Kingdom. An FSB analysis of rural and urban business, however, revealed that, overall, urban businesses were more likely to report crime than rural businesses, with 47.1% of urban businesses reporting crime, compared with 40.5% of rural businesses. In 2013, it was reported by the BBC news that there had

been a 15% increase in rural crime in Northern Ireland. That figure is growing, as organised criminal gangs are securing greater profit in livestock than drugs. The National Farmers' Union Mutual Insurance Society's rural crime survey in 2014 further revealed the most commonly stolen items to be livestock, tractors and farming tools. Northern Ireland was the part of the UK most affected by livestock rustling. Rural crime on agribusinesses has severe emotional and financial impacts on them. That is due to the fact that most agribusinesses are home-based, so the crime has a significant impact on home and family life, as well as on livelihood. One area of rural crime that has been of concern to our members is metal theft.

The Chairperson (Mr Ross): I ask you to conclude so that we can keep on time for the discussion at the end. You can have another minute.

Mr Mitchell: One of the main things that we are concerned about is under-reporting and lack of clarity. We are keen that there be a division made between domestic and business crime. We would like to work closely with the local partnerships on the ground. We want to see evidence of things happening by way of follow-up.

The Chairperson (Mr Ross): Thank you for that.

Mr Colin Neill (Pubs of Ulster): Thank you for the opportunity to present to the Committee today. I start by thanking you for putting business crime on the agenda. It is important to see it there. I will be as brief as I can, Chair, for I appreciate that there is a line of people behind me.

I will start off by saying a bit about my background, because it is relevant. Before doing this job, I was in town centre management for about 10 years, where business and retail crime were very high on the agenda. I spent some time in Ballymena, where we established a baseline agreement with the PSNI on policing levels for the town centre. That involved Will Kerr, who is now an assistant chief constable. It was very effective, and it has obviously not done Will's career any harm. He has done OK out of it. *[Laughter.]* Business crime means a lot to many people. Our industry is in the hospitality sector. We are a membership organisation that represents right across the holiday sector. Our brand is deceiving. Yes, we represent pubs, but we also represent bars, cafe bars, hotels, restaurants and many other visitor attractions. It is a very diverse range. Within that, there are all sorts of business models that you could not tie the licence to.

I will mention this later, but I should point out that I do not represent registered clubs. They are a totally different animal. As such, they are represented by a different body.

We are, in essence, the hospitality sector. There are about 60,000 people employed in it. Business crime means very different things to different people, and it all has an impact on the economy. There are cross-cutting themes that we are affected by. Those include theft, fraud and, indeed, assault. There is an urgent need for those to be built into a policing plan with measurable objectives.

We as an industry and sector have an incredibly good relationship with the PSNI, and we work on the ground with them. We have had some really good results, but the police have challenges because of the way in which the law is framed. They are chasing the issue and putting resources into it but cannot tie the problem down. Illegal trading particularly impacts on our sector. That may sound petty, but it is not about people doing small things. Rather, it is about where illegal trading impacts significantly on people's income. Illegal trading comes into play because, in the licensed trade, there are a number of different types of licence. They have different roles. There is a restaurant licence, a pub licence and a hotel licence. With that licence come different costs. A good example of that is hotels and restaurants. They pay their business rates on their turnover, which means that a pub that does food may have five times the business rates that a restaurant that does food has. Therefore, there are significantly different costs involved. The type of licence controls pubs and restaurants when it comes to doing different things. There is more profit in alcohol than there is in food, and it takes an awful lot more people and resources to do food, so the rates are a lot lower.

I stress that we represent in all the sectors right across the board. This is about the rogue element. The majority of the industry operates within its licence type and the spirit of the law, but a rogue restaurant that decides to run as a pub or a nightclub will not have the same costs. Indeed, that can have a severe impact, by taking thousands or tens of thousands of pounds out of the till of someone who is operating legally, paying the higher rates and paying all the higher costs. I know of premises that estimate that they may have lost £50,000. If that were lifted out of someone's till, you could call the police, who would come with a blue light on. It is being taking out of the tills of family businesses,

with really severe consequences. It is costing jobs, because, obviously, their profit margins are down, and they have to try to compete with that. It is costing people's livelihoods. People are going bankrupt and losing their home and premises because of it.

It is a complex issue that needs a joined-up approach, and we have come at this with a joined-up approach. Indeed, Chair, you have been involved in a couple of initiatives that we have on the ground to do that. Creating a large body — another Business crime partnership — is not where we need to go. I know that we will come on to that later. I wish to point out that I chaired the Business Crime Partnership here. Indeed, it was established by former Assistant Chief Constable McCausland about four or five years ago. I chaired it for most of its life, and it died a death because it had too wide a remit and just went on and on. I am not blaming anybody for that, but, really, something is needed that is very specific, identifies the problem and can then bring in all the agencies to do.

Thank you very much, Chairman. I kept that as brief as possible.

The Chairperson (Mr Ross): That is great. Thank you very much. I invite the PSNI to present. We have with us Assistant Chief Constable Chris Noble, Chief Inspector Robert Murdie and Claire Meharg, the deputy principal for partnerships. Again, you have five or 10 minutes, and we will then invite everybody back up and have a bit of a discussion.

Assistant Chief Constable Chris Noble (Police Service of Northern Ireland): Chair, thank you. We are in danger of furiously agreeing around some of the issues, because I absolutely and completely agree with what I have heard. I will try to keep my remarks brief and, if it is helpful, perhaps bring my colleagues in at the end on a couple of bespoke issues.

Even though the issue of business crime is not specifically in the policing plan, there are a number of elements of the plan that fundamentally go the heart of safe towns and centres and dealing with organised criminality. It is a fair challenge to ask why it is not in there, but that does not mean that we are not doing something about it. That it is important to say that up front.

Business crime is not a victimless crime, end of. The victims are corporations, the economy of this place, the well-being of communities and individuals, and, in particular, SMEs, where we are talking about the livelihood of families. We absolutely recognise that there are victims behind all those crimes and, indeed, from not having consequences for the people who commit them. Those people can go on to commit other harmful crimes as well.

It may be helpful to say briefly that there are four particular stages to how we tackle any crime. The first element is around prevention. How can we give businesses that are potential victims information to allow them to protect themselves? How can we support them in doing that? The second element is around intelligence, which, at its most simple, means understanding information about why it is happening, who is doing it, and where, when and how. That is a two-way flow of information, which, for me, works very well with a lot of the agencies around the room. That information flow is there. It could be better, but it is critical.

Thirdly, the "enforcement" word is the one that everyone likes to attach to the police, and we absolutely have a key role to play around enforcement. However, there will be a very broad approach taken to that. Sometimes, it is more than appropriate to take someone all the way to court and, ultimately, into prison, but we probably know from the evidence base now that prison does not really work particularly well, because, generally speaking, people can develop some skills in there and bring those skills back out with them when they are released. Actually, there is a whole raft of different ways, from restorative justice to discretionary disposals to shorter-time community sentences, to stop people reoffending. That is key for us around enforcement. It is not about punishment but about stopping offending and harm to communities and businesses.

The final element is around reassurance. We have heard about that from the organisations today. It is about how we give reassurance to businesses that we take business crime seriously, that they take it seriously and that their voice is being heard.

Those are the four steps to how we approach crimes. On what we are specifically doing, Robert will talk very briefly about some of the work going on in Belfast city, work that will be replicated across the Province. For example, we have seen a decrease of over 4% in theft in Belfast city. A lot of that is down to very proactive work, including work with a number of people in this room. We may well have an opportunity to talk about the safe shop scheme in the round-table discussion later.

The work in our reducing offending units focuses on those offenders who we know commit the most harm and tries to stop them and divert them from what they are doing. A lot of them are involved in dishonesty offences or drugs offences, and those have an impact on local businesses. Partnership — which, for me, is the word that has come out the most from all the people who have spoken so far — is where we put in a huge amount of our effort, working with the Probation Board, the Department of Justice, the Northern Ireland Prison Service and the Youth Justice Agency. We are very much involved in key partnerships, including with the Department of Justice's retail crime working group; with the Organised Crime Task Force and some of the subgroups that do some really critical work around cybercrime and fraud, which we have heard about already; Retailers Against Crime; the bookmakers' security forum; and, indeed, the other groups around the room. As I said, we are actively involved in those, and we want to be. I think that we need to be careful about knowing our role in those, however. It is not always the role of police to lead those forums, but we need to be an active participant. I suspect that that might form part of the discussion after.

Being positive, I can say that Northern Ireland is one of the safest parts of the UK. Therefore, for me, it is one of the safest environments for businesses to grow and operate in. Here are a couple of specifics, especially at the high end of the spectrum. There have not been any attacks on cash and valuables in transit in 2015. I am touching wood as we speak, because, as soon as you say that, you have an idea of what could happen. That is down to proactive and partnership-based work with the industry. Such incidents have been low over the past two years.

There have also been no tiger-kidnapping incidents, which are some of the most impactful incidents for people who own businesses. A tiger kidnapping lives with people for the rest of their life. There have been none of those incidents since March 2014, and we have invested a huge amount of effort in giving people advice on what to do if it happens and how to protect them from it happening. We have also not had any physical attacks — that is, the classic one of a JCB attacking an ATM — since December 2014, and I do not think that that is an accident. I am not saying that such attacks are never going to happen again, because, unfortunately, where there is profit to be made, people will try, but I think that, as the result of a huge amount of investment around prevention and information, as well as proactive police work, we have had a real impact on those crimes, which, until relatively recently, were on the news frequently.

I will finish off by talking about a couple of challenges. Robert represents Belfast city, where there has been the City Centre Beat initiative going on. You may have heard that it has celebrated 10 years. We have a number of officers dedicated to working in Belfast city centre, where they are tackling more than just crime issues. They are trying to create the environment in which businesses can thrive. There is a real challenge around how we continue to fund that. Business improvement districts may be an opportunity to explore how we invest the right money in creating environments that are safe and secure.

We have talked about the growth in cybercrime, the vast majority of which I do not even believe is being reported in the first place. If we do not have a true and accurate picture of what is happening, we cannot tackle it. There is a lot of work going on around how people report cybercrime to police and how we give businesses the opportunity to share information about what is happening. Very often, we do not know about something until it has infected or impacted on multiple businesses, but if we hear from the first business in the chain, we can then spread the news and give advice.

The final element is the balance between prevention and enforcement and how we get the balance right between having some sort of national strategy and something very local. We have a real opportunity now around our new local government districts, our PCSPs and our community planning opportunities, where we focus our efforts on what is impacting on local communities. The issues around business crime in Ballycastle could be very different from those in Ballymena, where I was commander last time, or in Belfast or Derry/Londonderry. There is a need to balance the strategies and working groups that we need at a very senior level and what works locally. By that, I mean dealing with local issues and coming up with local solutions, which, for me, is where the best solutions come from, as opposed to taking a top-down approach.

I will now hand over to my colleagues.

Chief Inspector Robert Murdie (Police Service of Northern Ireland): I represent Belfast city. To take up that local theme, I will give you a very quick flavour of some of the local initiatives that have been developed, particularly around Belfast city. The assistant chief constable has already commented on the City Centre Beat scheme, which is a dedicated team of two officers, sponsored by

Belfast Chamber of Trade and Commerce, that responds directly to the concerns of local businesses and retailers in Belfast. The scheme, as has been said, has enjoyed 10 years now.

Furthermore, look at the legal-high issue that we had in Belfast. It has been eradicated through a very strong partnership and relationship with the retailers in the area. Legal highs brought with them antisocial behaviour and rises in low-level criminality. That put people off coming into Belfast city centre and also impacted on confidence in local policing. It was through working with retailers, getting intelligence and information from them, and then working with Belfast City Council, particularly through consumer protection legislation, that essentially led to the eradication of legal highs in Belfast city centre.

The assistant chief constable also touched on ShopSafe. I can go into that in a wee bit more depth. ShopSafe came out of a slight rise in shoplifting in Belfast around 2012. We asked the pertinent questions, particularly of Belfast Chamber of Trade and Commerce and its members. We asked why this was happening and what it would do with the shoplifter. An interesting response came back, particularly from shop staff, and it was this: nothing. They did not realise what their powers were or what they could do with shoplifters. Therefore, on the back of that, we built the ShopSafe training, which is a dedicated, bespoke training scheme that we roll out to retailers right across Belfast. Indeed, as a template initiative, we are now rolling it out right across Northern Ireland. It is designed to raise the level of awareness among retailers about what their powers are and what they can do. I say "retailers", but this is aimed at the shop staff themselves. The scheme also develops and builds a much stronger relationship between the local police officers, shop assistants and shop managers. That has now led to a year-on-year decrease in shoplifting in Belfast city centre and also a much-increased confidence in policing in the area.

Ms Claire Meharg (Police Service of Northern Ireland): I work in the policing with the community branch in the PSNI and have oversight of crime prevention for the organisation, hence my interest in the Committee. I will add only a couple more things to what the assistant chief constable and Robert have said.

The definitions of "business crime" are of particular importance. Look at our most recent crime figures: they potentially do not marry with the figures that have been talked about here this afternoon, and that is probably down to disparities in the definitions that we use. If you take our definition, business crime is in and around one in 10 in the Province, so that gives the perspective that we are working on in our response.

The other thing that was touched on very briefly is an area of my business, and that is metal theft. We have a working group with the various stakeholders, and we have a voluntary code of conduct with our scrap metal dealers. I know that the stakeholders very much feel that the code of conduct should be mandatory, but that requires legislative change. At the moment, the scrap metal dealer can choose to sign up to the code, but their permission to deal as a scrap metal dealer places no legal requirement on them to do so. If it were a mandatory code of conduct, it would make it much harder for metal to be sold on. That means that it would be much easier to reduce the incidence of metal theft.

I think that my colleagues have covered all the other issues.

The Chairperson (Mr Ross): That is great. Thank you very much.

Let us move to the round-table discussion. I ask one person from each organisation to join the table. You can draw lots if you have not already decided who is going to do that. If others sitting around the edges feel that they want to chip in, by all means do. I want to keep this a relatively informal discussion. If people start talking over the top of one another, though, I may have to intervene. However, I am quite confident that Committee members will behave themselves and that will not be the case. Feel free to sit around the table. Rather than all of us sitting at the top, you can come in at the sides as well.

We have about an hour for discussion, so thank you all for keeping to time to facilitate it. The main theme, as has already been said, is around the partnership. I am keen to explore what exactly that partnership looks like. Let me kick off with three areas that I would not mind people commenting on. Members should feel free to chip in as well.

The first area is whether we want to have a structure of business crime. We have already identified how difficult that is to do. There is cybercrime and rural crime, and within the latter are attacks on animals, as we have seen recently, and the theft of agricultural machinery. There is ATM theft, as

Glyn mentioned, and there is shoplifting. There are all those different things. I wonder whether it would be better to have some sort of business crime strategy or whether it should be done on a sectoral basis. Glyn mentioned the ATM issue. That particular issue made people come together to find some sort of solution, and that appears to have certainly made a difference.

The second area was mentioned by Assistant Chief Constable Noble, and it concerns whether this should be done at a high level or a local level. If it is done at a high level, do we have somebody from the PSNI, somebody from the Department of Justice and people from the representative organisations on the body, or is it better done at a local level? Colin mentioned one of the initiatives that I was involved in, where there was concern over licensing in East Antrim, South Antrim and North Belfast. Pubs of Ulster was able to bring together the local PSNI commanders, the council officers and some of the people in the retail trade. The issue is whether that sort of local work is better.

The third issue is whether having a formal arrangement is better than some sort of informal, voluntary arrangement.

Those are the three areas that it might be worthwhile starting the discussion on. I want this to be just a discussion rather than a formal Committee meeting, so chip in at any time.

Mr Roberts: I echo what Colin says. We are not necessarily looking for a rerun of the old structure, because it started off with good intentions and involved some of the senior people from business and the various different agencies. However, it quickly fizzled out. What we need to get across is what the best way is for us to communicate and disseminate information on a regional level and to build the relationship and partnership at a regional level. There is a difficulty when you come down to town centres. There is a lot of talk about Belfast city centre. Belfast city centre has one of the last town centre managers in Northern Ireland. Sadly, there is only a handful — two or three — of town centre managers left. A lot of the town-based chambers are run by volunteers who have enough of a job dealing with public realm, rates, planning and all the rest.

There is a challenge around getting effective structures in town centres. Belfast is an example with a number of very good initiatives: a well-run chamber of commerce and very active city centre management. You also have a bigger tier of larger retailers, which have security staff and are used to a lot of these things. The difference arises when you get into the Larnes, the Carricks and the other smaller towns where that infrastructure is not present. Some towns will not have chambers of commerce, and some will be more active than others. There is a challenge there. Again, the turnout at PCSP meetings about business is very low, even when there is vital information to get across.

It would help, in the first instance, if there were a single point of contact in the PSNI, the Policing Board and DOJ — a coordination role. From our point of view, those people would have to be senior and able to get things done. That might be one way of looking at it. They would come together when we need to look at some of the issues. The other thing to say is that there are some issues around having a sectoral approach. I do not want to go into too much detail, but there is a whole host of policy issues to do with retail. Fixed penalties have worked to a degree, but the big problem that we had was that a lot of our members thought that, if someone stole a Mars bar, it was not worth the hassle of reporting it. The penalty worked, and obviously that goes up to a certain amount, based on how much you get away with or how much you are caught stealing. We need to be careful from a policy point of view — this was alluded to by Aodhán — that we do not see retail crime as a victimless crime. It has a big economic impact, and Wilfred made that point very well in his presentation.

Having a sectoral approach will be difficult, because we will all bring different things to the table. It is doable, but the first thing to do is for DOJ, the Policing Board and PSNI to appoint a senior representative who is the point of contact for business crime generally, whether that be retail, agribusiness or any other type of crime. We can then see where we go from there.

The Chairperson (Mr Ross): Is there a reason why the police would not be able to do that? Is it something that you would be open to?

Assistant Chief Constable Noble: You touched on it, Chair. The broad concept is just that: it is a broad concept. It covers a huge range of issues. For example, if we are looking at issues around ATMs or tiger kidnappings, the absolutely appropriate place to come in, as opposed to using someone as a postbox or signpost, is directly into the part of the organisation that deals with it. I absolutely get that. There is probably an underlying sense of frustration, and it is something that I can take away from this event. At the very least, there is a point of reference to say, "This is the sort of stuff going on.

Who do you think I should be talk to in the organisation if there is a lack of clarity?”. As those relationships mature, we can do some work to clarify who is responsible for which strands of business crime. I am keen for people to go directly to those who can solve their problems. A lot of that is working, but, clearly, we have a bit further to go. Working with the Department of Justice and the Policing Board, we can probably clarify who takes on what and where are the best points of contact. From a general perspective, I have no difficulty in saying, as someone who is senior in the organisation, "Talk to me, even for just a bit of advice".

Mr Roberts: Dissemination is also crucial. During the second wave of ATM robberies, there was a challenge in getting the right information out, because there was an awful lot of panic. That is also important. That would equally be the case in other sectors of the economy.

Mr Neill: Chair, if I could come in on that point, as a representative of an industry body, I find that the single point of contact exists in the sense that I can lift the phone and ring Chris, and he will either answer or return the call. Indeed, if I thought that something was serious enough and wanted to speak to the Chief Constable, I am sure that I could. That works right across the Province, depending on the area. There is an informal set-up, and it comes back to going as high as you need to when you need to, rather than always chucking something to the top of the tree.

There are sectoral issues, and then there are the cross-cutting themes. I was encouraged when I heard this morning that the Policing Board is to hold a meeting with the business community on 11 June. I think that something should be established, even annually, to make sure that business crime is in the policing plan and is given the credence that it should have so that the value of its impact is understood. We could then deal with the sectoral stuff on an ad hoc basis as it crops up. Business crime is so wide and so different for everybody. If you wrote it all down in a plan, it would be as long as the Encyclopaedia Britannica.

Mr Connolly: I will answer the Chair's three questions from the point of view of our members. First, I agree with my colleague Glyn about the single point of contact so that we can just pick up the phone. Obviously, I am not as well connected as Colin, who can do that all over the Province.

The Chairperson (Mr Ross): Call Colin; he will sort it out.

Mr Neill: For a small fee. *[Laughter.]*

Mr Connolly: In answer to your questions, Colin is completely right: something that is overarching for business crime would be like the Encyclopaedia Britannica. However, there are a lot of similarities and a lot of learning that can take place, especially in things like fake currency and that sort of thing, which flows between sectors.

With the best will in the world, it would be remiss of me not to say that our members would like both high and low levels — belt and braces. There needs to be a strategy. There needs to be clarity about what service the police can provide and who we need to talk to. There needs to be a dedicated business crime strategy. By the same token, you need to have the connections at a local level to be able to deliver. ACC Noble said that there is a big difference between having something in a plan and actually delivering it on the ground. That is the real challenge. How that looks, formal or informal, is not particularly important. What is important is the clarity, the strategy, the understanding of what the PSNI has to do and what we as retailers and as the business community have to do. I will end on this: we have seen forums, and even hints about plans before, but what we have not seen is the PSNI having effective resources to help us to work in partnership with them. I would ask the Minister to make sure that business crime is seen as just as important a crime as any other — it is not a victimless crime — and that it has a commensurate amount of resources put into it.

The Chairperson (Mr Ross): Retailers Against Crime is an organisation that shares information. Your event in the Long Gallery very usefully informed us about how exactly you operate. If there is a shoplifting gang operating, you spread that information along the various stores. Is that right?

Mr Brian Treacy (Retailers Against Crime): That is correct, Chair. Any information from the day-to-day operation of our member stores that is deemed relevant to other members is passed through the executive. Jacqueline clears it under data protection and then disseminates it either by post or on a member-only website to ensure that the details are swiftly disseminated to member partners.

I would like to raise the potential in the current climate, with the changes in policing numbers, for the perception that police are taking a very long time to respond. I have an anecdote from a member who has given me authority to make it public. In greater Belfast, a female was arrested for the theft of £200 worth of goods. The police took two hours and 45 minutes to respond. In that context, the female cooperated, there was no threat of violence and she was happy to wait. People were happy for the process to follow its natural course. However, the store in question has been so concerned by that incident that it has now decided to call its interception process a "theft and cooperation policy". If there is any potential that the person will not cooperate, they will simply let them walk away and the police will then be left with photographs, if they are available, and the report of the crime. They will not have the person, the detection or the clearance that, hitherto, has been a set piece for them. I would just like to make that point. Whether it is a perception or not, it is out there amongst retailers and may not be backed by reality.

The Chairperson (Mr Ross): Seán and Sammy, you do not need to indicate that you want to ask questions in this discussion format.

Mr Lynch: Coming from a rural community, my focus is on rural crime and livestock. I think that you mentioned it, Wilfred. It is a huge problem, particularly along the Clogher valley, and it is on the rise. Each time we meet your senior staff in the constituency, Chris, rural crime and livestock are at the top of the agenda, but there are very few convictions. They will say that farmers do not tell on farmers etc, but it is also a huge problem across the island of Ireland. I wonder whether there is an all-Ireland approach to the issue.

Assistant Chief Constable Noble: There absolutely is, not only in the so-called border region, but more generally in the trends that we are seeing. We have a huge amount of information sharing, and, indeed, joint operations are appropriately carried out with an Garda Síochána. That is a positive approach. It works both east-west and North/South with regard to understanding how organised crime gangs move. To be honest, our biggest challenge around rural crime is the information flow that is coming to us and the fact that, sometimes, reports are not coming through until weeks afterwards because that is when audits or checks are done of livestock. We have dedicated resources in and around rural crime. Again, coming back to the national and local approach, in the local areas where it is the biggest issue, they will dedicate resources to look at that and try to tackle it. Our biggest challenge is getting timely information that allows us to respond quickly, gather evidence where we can and link some of those crimes where patterns occur.

Mr Lynch: I have one quick point. There was a programme in the South of Ireland in which the gardaí gave a reward for information. Are you aware of that?

Assistant Chief Constable Noble: We are. Crimestoppers is the function that we would use here. Again, some of the local PCSPs will have various initiatives to encourage people to come forward. It would probably depend on the scale and pattern of the crime before we would move into the reward-type phase. Generally, we find that the vast majority of people in rural communities are probably public spirited enough not to need the monetary reward to come forward with information, but it can be a spur for those who are maybe wavering about giving information.

The Chairperson (Mr Ross): I want to follow up on one of the points that I think Glyn made about the PCSPs. Paul Frew is not here, but if he were, he would be very critical of them. It is probably a criticism that most of us would share about their value. All of you represent different types of businesses and are in different local areas. Do you value the PCSPs? Are they doing enough to support you or help you? Is there enough of a link between each of your representatives and members and what they are doing? How can that be improved?

Mr Neill: Chair, I think that well-meaning people are involved in them. The biggest challenge is that most small businesses are busy running the business so you tend to find that they are under-represented on the partnerships. That creates a challenge in getting business crime on your local policing plan and so on — really getting it on the agenda.

Mr Roberts: I absolutely echo that. I know that the Policing Board made a big effort and tried hard to encourage members of the business community. There was some talk of giving local chambers of commerce guaranteed seats, which would probably have been a more sensible way of doing it. The big challenge now is that the PCSPs are covering big areas with the new super-councils. The Fermanagh and Omagh district is a very big area. There are going to be challenges, but if I were

designing a local strategy for the PSNI, the network of 20 or 25 chambers of commerce and traders' groups is the best organised model, and that is probably where I would start from.

Mr Mitchell: The PCSPs were very well thought out initially but, for the reasons given, certainly for small businesses, it takes time. There have not been any role models of success for people to buy into. If that were demonstrated and there were links between partnerships on the same themes and subjects, that would help. Before we even look at drawing up strategies, you have to get the full story. If people are not reporting, that has to be addressed because you are not getting the proper picture. To have business and domestic crime linked blurs the focus as well.

The Chairperson (Mr Ross): How do we encourage people to report those sorts of crimes?

Mr Mitchell: It goes back to the fact that people are speaking to others who have been affected and who told them that they reported the crime and nothing happened. You have to get a few role models where it has been effective. People just think that it is a waste of time if there is no evidence that something happened. You have to get some role models so that people see that reporting is worthwhile. There is plenty of evidence that people just do not report crimes. Another statistic that I was going to give you shows that something like 60% of people do not report certain things because they think there is no point.

Mr Poots: People do report crime but often there is no action taken thereafter; it is done purely for insurance purposes. To be perfectly honest, in many cases it would be a waste of police time but, on the other hand, it is not particularly satisfactory that crime is happening and there is no effort made to pursue it. It is a difficult situation.

Organisations such as Lisburn Commerce Against Crime do tremendous work in supporting CCTV and collaborating throughout the city, especially with the retailers. They are watching out for and identifying people. They can, for example, spot a guy wearing a green hoody who is acting suspiciously in a store, and the alert goes out to all the stores. That is excellent work.

What is not as good is the number of rural crime initiatives. The police would be wise to invest time and resources into establishing more of them. We make it easy for criminals. There are people who drive a van up to the back of houses or businesses and ask what seem like legitimate questions, but they are staking the place out. Those individuals may call on eight or 10 properties in a very small area. It would be much better if word got out that a van is going about, that it is suspicious and that people should watch out for it. We need much more of that activity taking place, and we need to ensure that the public are crime-aware and know how to respond appropriately.

Mr Douglas: I have three quick questions. I know of a very successful retail business not far from here that closed down after a number of robberies. It goes back to Aodhán's point, which is that people just get fed up. I want to ask about these strategies and partnerships. Do they include insurance companies as well? The owner of that very successful business closed it down because he just could not afford the insurance; he could not get insurance. Is that a problem right across the UK?

Mr Connolly: Yes, it is. Quite frankly, in the areas where crime levels are higher, it is harder to get insurance. As you said, if repeat offences happen in the same place, the insurance will go up exponentially. It goes even further than that, Sammy. We are all still going through economic hard times, and that affects small and big retailers and all businesses around this table. When our members look to invest anywhere, they have to take into consideration not just the skilled workforce that is needed in a catchment area but they have to get right down to the minutiae of crime and how that will affect the business. When one of our members — one of the multiples — is thinking of investing, they do not think about where to go in Northern Ireland or in the UK; they are thinking about where to go in Europe or globally. Anything that makes our members or any business think twice about opening in a particular area of Northern Ireland, or in Northern Ireland at all, cannot be welcome. To encourage that investment and provide clarity, we are asking for the strategy so that we can say to our members, "This is what the police will do with us and this is what our responsibilities to work with the police are." That sort of clarity not only provides confidence but allows businesses, at a board level, to make those investment decisions.

Mr Roberts: The example that I mentioned earlier was the spate of ATM robberies that took place in the past few years. The issue was the damage done to the shop and the huge hike in the insurance premium. We saw an increasing trend of insurance brokers and underwriters asking our members,

"Do you have an ATM?". We have an evidential base that shows that their insurance premium rose because they had an ATM. That is worrying.

There is also a culture of acceptance of certain types of crime. Tobacco theft is an example. A lot of our members have had thieves breaking into shops and all they have taken is tobacco products, because a lot of the tobacco flow that was coming from China through the black market has dried up. Crime gangs have been targeting local indigenous retailers and selling tobacco in the social club out of the sports bag, so to speak. The worrying thing is the culture of acceptance. These crime gangs are organised and some are linked to paramilitaries. If people are buying tobacco from illegal sources, they are directly or indirectly supporting and contributing to organised crime. We have to work at creating a culture change. We all need to work with community groups and say, "Look, this is not acceptable."

Mr Douglas: With the retail business that I mentioned, the biggest problem was people robbing cigarettes. I must say that the businessperson got tremendous help and support from the PSNI, which bent over backwards. He did not expect the PSNI to be there every day, watching for those people to come back or scouting the place, as we heard about earlier, but he got to the stage where he could not afford to pay out the money on a regular basis.

I will move on to the second question. You mentioned the global aspect. Obviously, business crime happens throughout the world in every country. Are there any models of good practice where countries or regions are cracking this or where new ideas are coming through?

Mr Treacy: Sammy, I am not aware of a specific example that I could point you towards but we are aware that information sharing and partnership working, to go back to those themes, are the absolute key to success. People do not exist in isolation in business, the police or in any other organisation. We all have to work together. What affects one affects us all. If people in one store deter potential thieves, they will not just pack their bags and go home; they will move up the street and go somewhere else. It is important that there are either formal or informal links between businesses on the same high street, towns in the same region and countries in the same area. As Jacqueline mentioned, information shared between Scotland, the north of England and here in Northern Ireland has been successful in apprehending travelling crime gangs. It would be good if someone could point to a model, but, as has been mentioned, it is such a wide-ranging topic, from ATM crime to shop theft. Business/retailers have to face anything from cybercrime to somebody stealing a Mars bar. It is difficult to pinpoint a way to get the information flowing in the right direction at the right time.

Mr McCartney: Is there anything in operation now that you see and ask, "Why does that not happen in my area?"? Is there anything in particular in place now?

Mr Treacy: Retailers Against Crime is a member organisation. People have to pay a fee, so you can choose to be a member or choose not to be a member. It is another cost to businesses. I am sure that Glyn will have a view on this, but some smaller businesses might not see it as a worthwhile investment. They might feel that it is not proportionate to their losses. The British Retail Consortium has a different view on it because it represents slightly bigger organisations. Everybody, selfishly to a degree, works with what they can manage within their own budgets. It is very important for society and for the support of the statutory bodies that the perception is not that it is not worth reporting, that there is no point in reporting it and that there is not a culture of acceptance, as has been mentioned to various degrees. The overarching impression that we have to get is that there is confidence at all levels in reporting and that the figures are, frankly, accurate.

Mr McCartney: When closed-circuit television was introduced in the centre of Derry, statistics were put forward that they would reduce crime by a percentage. If that works, and if that is the outcome, will you be asking, "Is that happening in a, b, c or d? If not, why not?"

Mr Connolly: Colin and I, with another hat on, have talked a lot in front of Committees about the community alcohol partnerships. They work very well because they engage not just the statutory bodies but the retailers, the hospitality sector and everybody involved. That sort of method of delivery works well. If there were a way to replicate that for business crime on the ground, that would be how we change things.

You also asked whether there was learning out there that we should look at. We talked to our sister organisations, the British Retail Consortium, the Welsh Retail Consortium and the Scottish Retail Consortium, and all of our members, in preparation for this. Things that were shouted from the

rooftops included comment on how much cybercrime is growing, how much fraud is growing, that the police need more resources and skills, and that we as businesses need to have a better understanding. The next step from that is to learn from countries that have been very successful in having action fraud reporting systems and the development of fit-for-purpose bulk fraud reporting, so that retailers from the smallest up to the multiples can benefit, and, if things are happening online, they are easily caught. When it is caught once, that bulk reporting means that it is passed on through not hundreds but thousands of other businesses so that it does not happen again. We should be looking at that, but it needs resources.

Mr McCartney: One thing that strikes me is that, sometimes, there is a problem and the solution might be found across a number of agencies. Robert talked about the legal highs; I think that is a good example. It went through the Assembly; it went through to the Justice Minister; and legislation went through Westminster. It is difficult to ban substances overnight. However, Belfast City Council found a mechanism to deal with the problem. So, sometimes, the solutions are sitting in front of us, but we are not pulling them together. Is that similar to some of the things that we are talking about today? Totals of 47% and 40% of crimes are not reported or being reported in urban and rural areas. What are the reasons for that? Are they multilayered? Is it a case of the Mars bar — what is the point of somebody reporting the theft of a Mars bar? Is it that, if you do report it, your insurance premiums automatically come under scrutiny? A crime can be reported but not resolved. A small business owner might say, "It's not worth it because, if my premium goes up by even £100 a year, it is too much for me." It is about trying to identify all of the component parts and then going for the solution.

Mr Roberts: That is why the fixed-penalty system works to some degree. The legal system is not clogged up with minor cases. Obviously, there will be occasions of more serious shoplifting, where businesses will want to prosecute and take the legal route. However, we should put it into some perspective. We talk about strategies, partnerships, committees, working groups, and all the rest of it. Ultimately, we want our respective members on the ground to see a difference: that is the goal in all this. That is why we are not talking about some elaborate new structure. We need to get action on the ground. When our members see results on the ground, we will know we have had success. That is why partnership, communication — all those things — at a local and regional level are so important. I do not think that we should reinvent the wheel; there are a lot of structures there already that we can use. The business community cannot just always say to the police, "You are doing nothing." We have as much of a role to play in this as the police. We should make sure that we work with them, bring them the right information and have that sort of structured dialogue. That was lost, obviously, when there were personnel changes that were not followed through. I hope that one outcome of today will be that we can fix that.

The Chairperson (Mr Ross): Chris, I think you wanted to come in two or three times, but you were too polite to butt in. *[Laughter.]*

Assistant Chief Constable Noble: It is good to let others talk. There are probably a couple of things I would like to say. Coming back to Sammy's point, three things have worked from my point of view. We touched on business improvement districts. We are starting to see them emerge. Retailers can make some choices about what they want additional investment in. It is not my job to complain about the level of resources that we have; those decisions are taken and we will do the best we can with the resources we have, but we are going to have to make harder decisions about where the greatest amount of harm lies. Is it in a rural community, a town or a business? Wherever it is, that is where we will go. We are moving to a different model. We cannot provide the same level of service that we did when, in 1999, we had 13,000 cops. We are now down to almost 6,500. There are choices to be made, but that is where the partnership piece is ever more critical. Business improvement districts will allow a degree of investment, essentially, in what that area chooses.

Secured by Design is a real success for us. At the planning stage, especially around retail developments, town centres or even residential areas, a lot more thought is put into what keeps people safe, and how we can design out crime. That is proven to work and it is where CCTV and how you build houses actually makes a difference.

The final point — we have seen this in particular in our partnership with Colin's people — is just social responsibility and, indeed, joint responsibility, as we have talked about already with respect to retailers. Prevention is the focus here. By the time you get to enforcement, you have lost the argument because that is when the costs occur. The retailers have already had to incur a cost. The police have already had to send someone. If it gets into the court system, we are into thousands of

pounds. The more we can work to take on board prevention the better. There has to be joint responsibility and accountability for that.

Mr Dickson: Thank you. That goes to a question that I was going to ask a little earlier about what designs are in place to prevent crime. There might very well be an argument that retailers actually hand goods on a plate to criminals. If you walk around any supermarket, it is all there to pick up. Design is an important issue. To what extent, as retailers and businesses, do you seriously give that as a brief to architects and designers when you look at how you create a new business or how you build a new shop or store? How much does that actually figure in it, or is it just all profit?

Mr Treacy: It is certainly not all profit, I can assure you. There is significant thought given to the layout of shops and tills, and the provision of very expensive CCTV, tagging systems, electronic article surveillance, all the stuff that is out there that keeps goods safe and keeps a balance between accessibility to genuine customers and protection from malicious people or opportunists who might want to take goods without paying for them. Believe me, significant money and thought is given to that.

Mr Dickson: This is an issue that I have come across. You may have a CCTV system, but it is absolutely useless for providing evidence for the police.

Mr Treacy: Well, speaking selfishly, the organisation that I represent advocates the use of an operational requirement, which is a blank sheet that you give to your provider. You tell them what you want your CCTV system to provide, which includes evidential quality that will fit the police's requirements, both for removing it from the premises, so that it makes it easy for the police to take the evidence away, and the quality of images that are provided so that it can be used in court if necessary. That is the advice that we give to the people we represent. As you will appreciate, people can choose to take or to ignore certain advice, but our advice is that the operational requirement stipulates evidential quality.

Mr Dickson: On the other side of that coin, what efforts do the police put into advising retailers about the standard and quality of equipment that is required to tackle crime?

Assistant Chief Constable Noble: We make a huge effort. Claire, who spoke earlier, leads that team of crime prevention officers. Again, if we are reactive, we have probably lost the argument, so we will do a lot of work to identify vulnerable premises and how we can give them prior advice. There is a mixed take-up on that, and some of that is because there are really hard choices for people to make. Can they afford to invest up front? Over time, however, they will ultimately lose significantly more than the cost of a good-quality CCTV system. The classic one that we struggle with is bilking or making off without payment from petrol stations. There are now very clear processes in place around pre-authorisation and a whole raft of ways of doing that. We have seen that type of crime, if not quite eliminated, significantly reduced. Again there is an up-front investment, a change of the business model and there might be other issues around deployment that make it more challenging, but for sustainable businesses, for a relatively small investment, albeit up front, people can have a real impact on protecting themselves from crime.

Mr Dickson: I wanted to ask about cybercrime. When you reference cybercrime, are you saying that it is failures in the systems that retailers have when, for example, they offer online shopping, or is it something completely different from that?

Mr Connolly: It can be a mixture. It can be anything from identity theft and card theft and using those cards online to more sophisticated crime. The thing about cybercrime is that it is not just one person sitting in a room; it is about gangs, and it is very organised. Every time that retailers invest in a system to protect themselves —

Mr Dickson: Someone is out there trying to crack it.

Mr Connolly: — someone is out there trying to crack it. That is one of the reasons why, as we said when we mentioned cybercrime earlier, we feel that there is a misunderstanding about how much is happening in Northern Ireland or how it can affect anyone from the small retailers to the big retailers. They do not even have to be in this country to do it. There is not only a lack of understanding; I would say again that the PSNI needs more resources. I would ask the Minister to look at cybercrime. As we said earlier on —

The Chairperson (Mr Ross): Is that something you envisage being tackled at a local level? The NCA is obviously there to deal with the big organised crime, so it will work in coordination with the PSNI on these matters. Are you saying that the resource is there about prevention and that there is information out there so that people are not vulnerable to it and can take extra steps?

Mr Connolly: It goes from sharing information right through to the latest developments and initiatives. A lot of police services across England have joint working, where each service has its own cybercrime unit but they work within a national framework. Everyone has a smartphone now and they have the ability. You do not even have to have an IP address to do it; all you have to do is walk into a free Wi-Fi area. It is great that our towns and city centres have that, but, by the same token, it makes it easier to commit those crimes. We need an increased resource at a local level, but we also need to feed into the national framework.

Assistant Chief Constable Noble: I will update you on what we are doing on that. In January this year we launched what is called a computer information sharing platform (CISP), which is probably a version of Mr Poots's radio-link scheme but online, where there is sharing of cyber threats and vulnerability between the industry and government, pretty much as it happens. The other element that we are launching is the cyber essential scheme, which is for SMEs. It gives them badges that represent a baseline level of security. When you set it up, the pack that you get provides a bog-standard level of security. My view is that whenever you give someone a computer, there should — almost as a type of licensing — be some base level of protection and cybersecurity with that. You take the basic steps to protect yourself in the same way as you get a licence before you drive a car. I would think there would be minimal cost over time, but we are seeing a mixed approach to that.

Mr Poots: Can we make a better effort in relation to rural crime? What use could be made of social media to get the message out that there are people behaving suspiciously and to watch out? Most people are on social media, and you can very quickly dispense information over a rural area, which you never could have done in years gone by.

Assistant Chief Constable Noble: The danger is that we blind ourselves with stats. Our indications are that rural crime is coming down; however, the perception —

Mr Poots: It does not matter whether it is coming down.

Assistant Chief Constable Noble: — in rural communities is not that rural crime is coming down. The distinction I would draw is —

Mr Poots: It is totally unacceptable.

Assistant Chief Constable Noble: Absolutely. No level of crime is acceptable. I was a district commander in the north-east, where there were real challenges presented by rural crime. What makes it more painful is the feeling of isolation. People may have lost a police station, a bank or library services. They may not be content with how public services are provided more generally, so whenever there is a crime, there is already a feeling of isolation that makes it worse. That said, we have invested a huge amount in agri-crime, which is slightly different from rural crime. We work on schemes with the farmers' union, and we work with some of the industry on trackers for the high-cost plant equipment. If you lose that, your whole business is potentially at risk.

We are doing a lot, but that does not mean that we are not going to do any more. Not wishing to put all the responsibility on local PCSPs, there is a real appetite for PCSPs, especially if we can group them to come together with a particular strategy for rural crime in a specific area, but more specifically around agri-crime. We get much more information on agri-crime — theft of plant and livestock — than we do about general crime that happens in rural areas. Generally speaking, we do not have the same degree of police coverage, in the form of patrols, as we do in towns and cities because that is where the bulk of the people are.

Mr Poots: In reality, yards are left open with tens of thousands or maybe hundreds of thousands of pounds' worth of plant, and they are not even locked. For whatever reason, the manufacturers keep producing tractors with one key. You could walk up a new tractor with the same key from a 20-year-old tractor, climb into it and start it. Yet it is sitting there, a vehicle of £80,000. You can buy a car at £6,000 or £7,000 with an individual key. There are things that we leave wide open for criminals.

Assistant Chief Constable Noble: We have had some really positive success stories, where, albeit with a significant amount of money up front, someone has invested in a tracker and the property has been recovered, potentially in minutes. On one occasion in Ballymena, if I remember right, one was recovered before it was even reported stolen, because of how it activated. There may be something we can do to support farmers and the industry by trying to further subsidise some of the crime prevention material that is out there, because it works.

Mr McCartney: I know Colin has been waiting to get in, and he can maybe answer my question.

Mr Neill: I do not lend money. *[Laughter.]*

Mr McCartney: I think it was you who mentioned city beat, sponsored by the Belfast city —

Mr Neill: It was Robert, actually.

Mr McCartney: We will maybe get somebody to come back about that.

The Chairperson (Mr Ross): I will let Colin in. There was something you mentioned about the licensing issue, which is perhaps one of those crimes that is not being taken seriously enough or that not enough people know about. I know that you wanted to talk about something else, but when you are answering that, perhaps you could touch on this as well.

I know that, because of the surrendered licensing system we have in Northern Ireland, publicans pay a huge amount of money to be able to operate, and, when you get people who have restaurant licences give away a free bowl of chips or free cocktail sausage or something and are then able to operate pretty much as a bar, it is a great frustration. Do you think that is being taken seriously enough, either by the police or by local councils? How do we address that issue?

Mr Neill: Thank you. That was one of three things I was trying to remember. Obviously a lot of talk today has been about direct theft, theft by fraud or whatever. There is also the indirect theft: the under-the-radar, illegal trading thing. Given the models that we have — I stress that I have members through all of the models — when someone has a particular type of licence, there are certain costs that come with that. A good example is the public house licence, which is based on its turnover. Hotels are the same. In an illegal restaurant running as a pub, costs will be nowhere near the same, so the pub cannot compete. It also damages the other legitimate restaurants around it, because they are running on a business model for food. They cannot subsidise that with the alcohol prices, so we actually lose people from their own sector who are doing the thing properly and well. That carries across to the likes of registered clubs, which are supposed to only be for members. Again, I stress that I am a member of a club. A lot of them are very responsible and do lots of good community stuff, but they were never designed to be a commercial operation and to compete against people who have all of the charges and costs because all of those businesses that are operating commercially pay all of the taxes that go to help my club and everybody else's club. So, there have to be those divisions, and people have to operate within them. It affects the greater economy.

Belfast is a big tourism Mecca. We still have to get tourism to spread across the Province, because that would be future jobs and future growth in our economy. If our hotels across the Province are competing against a registered club that may only pay 20% of the actual rates because of the discount schemes they get and stuff for weddings, funerals and functions, the hotel will not be there when the tourists come. They will not be able to afford to sustain it, because, at the minute, tourism is a small slice of their income, so they need the normal stuff. Those have really severe impacts, direct and indirect, so, whilst all of the other cross-cutting things affect the hospitality sector generally, it carries some very heavy burdens. It is not fair. I would not actually pick on the police, because they do work with us, but, because of the type of thing it is, the penalties are not very strong. A restaurant could be running illegally, like the Glengormley one, which the police took to court, and I think it got a £600 fine. If you are running a nightclub —

The Chairperson (Mr Ross): It is almost built into the business plan.

Mr Neill: It is part of the operating cost. It is great. Actually, it is really cheap.

Mr McCartney: Does it not close down?

Mr Neill: No, that is it. You could just keep getting those. There is no real penalty for it. For example, one very rural pub majors on food — about 85% food. The rates bill is five times higher than that for a restaurant in Belfast city centre. I am talking about a pub down on the Ards peninsula. It is that big a difference in cost to operate, so, once you have somebody taking that business away, it actually goes directly out of your till. It is not about just being jealous or saying that it is not fair: it is actually crime. If I took £50,000 out of Sammy's pocket and left him the other £50,000, the police would be here with a blue light on. It has that level of impact. It is very important. People can understand very easily that the other stuff is crime. They understand if somebody lifts a Mars bar or lifts an ATM from somewhere. It is very obvious that there is a hole where that was, and you can maybe see the person running up the street. It is not the same thing as somebody running up the street with a swag bag, but, believe me, they have got it.

Jennifer McCann also mentioned a couple of points. Mr Poots talked about information. I think the police have come on in leaps and bounds in their social media, but I would like to see business-crime social media, so that we could instantly find out that there is fraudulent money out there and there is an example of it. The current social media is so full of lots of messages for Joe Public and stuff. Everybody knows that I am a bit of a Twitter person. If you follow too many, you never see anything. It is only when you happen to be on there. It is also about posting intelligently. When is the business community most likely to look at that? The timing for that should be scheduled and the focus should be business crime. The other stuff should go on as well.

As a point of information, in my previous life, in Ballymena, I set up the first voluntary business improvement district (BID), which has actually now become the first legal business improvement district in Northern Ireland. I think that another six of those are planned. Those are going to be very effective in partnership working. There is nothing to stop that model being used informally in other places in a voluntary capacity. While I was in Ballymena, I was also responsible for lots of things. I worked for the council there: I think I was responsible for everything that went wrong. The CCTV system is actually the largest council-run CCTV system outside Belfast. We moved to the electronic system on the hard drive, and we see that now in our premises. That will cover the problem of poor quality, because now we are getting decent cameras — they are not dear — and a hard-drive level of recording. Indeed, as an industry body, we actually advise our members on that. We cover everything, right through to exactly how to give evidence when the police come to look for it, even down to a form that is signed off so that you can record that it has gone there. It comes back to the industry bodies to play a role in driving that up.

Mr Poots: Sentencing was mentioned earlier this afternoon and has not been touched on yet. I am strongly of the opinion that some sentencing is not appropriate. In fact, recently, an individual who was caught for the 141st time got away with a suspended sentence. I cannot get my head around that. For me, individuals like that should be locked away for a very long time, because they are a danger to society as repeat offenders. Are you satisfied that sentencing is good enough? Is that a perception about sentencing, or have you found, having looked at cases more widely, that sentencing really needs to be changed?

Mr Treacy: It would be difficult to provide specific examples of someone not getting what we think was a big enough sentence, apart from the one Jacqueline mentioned before. What is apparent is that travelling criminals will commit a crime in the north-west, the south-east and north Down. They will be responsible for a £200 theft in a supermarket in each of those areas, and they will be dealt with by an investigating officer in each area. Then they come before a magistrate for each incident separately, rather than being dealt with as essentially a low-level organised criminal. There would be a degree of benefit in tying together the travelling criminals who make the effort to travel the country and cross the border as well — you are absolutely right. They make a lifestyle choice to support themselves in that way, but they are not dealt with in what people would perceive as an appropriate manner when caught in one of those places and dealt with for that one incident on its own.

Mr Mitchell: The petty thief has usually identified himself before he leaves school. There should be a link with education for that. Contrast that with professional cybercrime, which is carried out by a completely different person altogether, who was probably never a petty thief or never inclined to be one at all. So, you are dealing with quite a range. Petty theft could partly be dealt with through education, because those people usually have a track record long before they leave school, and it is ignored.

The Chairperson (Mr Ross): It is about having a proportionate response. Glyn mentioned the fixed penalty notices, which I think are good. That restorative justice stuff is quicker and everything else.

But Edwin is right: if someone is a repeat offender, clearly that is not working for them. They are not being rehabilitated, and other, more-punitive measures need to be taken.

Mr Roberts: Chair, that is built into the way fixed penalties work; but if we can get a first-time offender and give them a rap on the knuckles on their way, hopefully that will sort it. Obviously, if they repeat, we do have to look at sentencing, as Edwin said. It goes back to what has been said several times today about business crime not being a victimless crime.

The other thing that has not been mentioned — we have been round the houses for all aspects of this — is the increasing problem of red tape and regulation. You have seen scammers and people like that. Wilfred mentioned the example from a few years ago of a fake environmental health organisation, telling businesses that they had to register or contravene a European Commission directive. That is an issue as well, and obviously the Trading Standards Service has a role. Business crime is a complex, difficult area with so many facets. Whatever strategy we come up with has to try to deal with crime in a cross-cutting way right across the business community, as has been outlined today.

The Chairperson (Mr Ross): We have five minutes left. I think Raymond had one more question, after which we will wrap up.

Mr McCartney: You said that there were two police officers on the beat: were they sponsored directly by the chamber?

Assistant Chief Constable Noble: By Belfast City Centre Management and the Chamber of Commerce, but it was very much a joint initiative with the police. We are taking a chunk of the cost ourselves, and they are contributing. But we are getting to the stage now where that might not be feasible going forward —

Mr McCartney: Do you notice a reduction?

Assistant Chief Constable Noble: Absolutely, and we track and share that with the relevant other partners to prove that there is value for money. It is quite hard to prove sometimes that things that did not happen would have done; but the feedback from the retailers is that they are reassured by the proactive operations that are run, and that is very positive. There is a potential model there, but there is a cost to it. Our view is that it is an investment.

Mr Connolly: It is also an investment in consumer confidence. We are very much into that. It is not just that it is preventing the crime; it is giving that little bit of visibility and making people feel safe. We always say that BIDs and high streets should be made safe, accessible and welcoming. That initiative really hits the nail on the head as far as consumers feeling safe and feeling confident is concerned.

Mr McCartney: I say it because, in Derry, you have the community safety wardens and the off-the-streets initiatives. The community safety initiatives started out because of antisocial behaviour around the university, where there are residents close by. It is that type of initiative. Obviously, there is a resource issue. If they were seen, as in Belfast city centre, to be reducing crime, you might find that the business community would be —

Mr Connolly: That is where BIDs give us a really good opportunity. We think that those two initiatives — the one that you mentioned in your constituency and the one in Belfast city centre — work so well because it is not a case of one shoe fits all. It is directly proportional and directly responds to the needs of those two different cities. The sooner we catch up with the rest of the UK and the Republic of Ireland on BIDs, the sooner business crime and retail crime will be covered off. Unfortunately though, it will be a long time before we have it in every town and every city across Northern Ireland. We are asking for a strategy to deal with it before BIDs come into play.

Mr McCartney: The PSNI, through the district policing partnerships (DPPs), as they were then — now the PCSPs — was able to bring some money to the community safety warden schemes. That definitely had an impact.

Mr Connolly: Again, I think that that is a resource issue. If ACC Noble is not going to ask for more money, I will say again that I feel that the PSNI needs it.

The Chairperson (Mr Ross): We are approaching 4.00 pm, and I promised everybody that they would be away before that. We will have some final comments and questions.

Mr Lynch: Aodhán, you said that 40,000 jobs are affected. How do you quantify those?

Mr Connolly: It is over 40,000 jobs, and that is across the UK. That comes from the direct retail loss for 2013-14, which was £603 million.

Mr Lynch: Are those people directly losing their jobs?

Mr Connolly: No, it is the equivalent of what those jobs would cost. That said, it is not just anecdotal. I am sure that, in each constituency, as was the case in the one that Sammy mentioned earlier, shops have had to close in direct response to crime. As well as that, it goes back to the point that I made earlier: should it be a small business or a large multiple, when you are thinking about investing and about opening a shop, because the margins are so small, crime will be one of the things that you take into account.

Mr Neill: I would like to go back to the point that it is really important that business crime is understood as a crime that has victims. We mentioned Belfast several times today. I am not saying this because I know that the inspector is sitting in the Gallery, but I worked with Inspector Murray — sorry, is it Chief Inspector Murray now? I have demoted him. Our future ACC Murray. *[Laughter.]* I worked with Robert when the Belfast city centre scheme was set up years ago, and I think that Belfast has been so successful in this because Robert got it. He understood the impact of crime and understood the business community. It was a true partnership then. That is key. We need to get that understanding in the police and the local authority. This is multi-sectoral. The businesses have to understand that a partnership means that everybody brings something to the table and everybody takes something away. It is about everybody understanding the pain that the problem brings. That will get us results.

Mr McCartney: With that reference, it might be a promotion. *[Laughter.]*

Mr Neill: The Chair did all right. It worked with him.

Mr Douglas: There have been references to criminal gangs being involved in business crime, and that is on a local, national and international level. I have two quick questions. How big is the problem in Northern Ireland? How are we relating to agencies such as the National Crime Agency? I know that, with the PSNI, it is a fairly young relationship and that it takes time to mature.

Assistant Chief Constable Noble: OK. That question has a couple of elements. As regards size and scale, I probably would not be able to put an actual number on the gangs. The challenge for us now is that it is not just about the physical individuals who work in the Province; we have heard now that people can dip in and out internationally and remotely because of cyber opportunities. The assessment now is that more crime is committed online than offline. Recently, we formed a cybercrime unit in our crime operations department. We pulled together a lot of resource and all the organisations that had been previously policing that to focus on that. It is significant. Are we at the same levels of vulnerability to threat as other parts of the UK? Not to an extent. However, the reach now, because of cyber opportunities, means that boundaries do not matter any more.

As regards the NCA, there is a lot of work and information sharing. There is a lot of impact there. There will be a bit of proof in the eating. Obviously, through the Policing Board, there is a responsibility to report on the progress that we make. I suggest that we watch this space for updates, but it gives us additional opportunities and allows us to plug in to what we see at least in one other jurisdiction. That also reflects with the work that we do in the North/South dimension as well.

The Chairperson (Mr Ross): Thank you very much for all your contributions. It has been very useful. We will try to pull together all the information that we got today into a Committee report. We will share that with each and every one of you for feedback. The Committee will decide whether it is useful to bring this to the Floor of the House for wider debate. I really value your time today, so thank you very much.