

Company No: 7495168

Herefordshire Rural Hub CIC

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The Directors and Jenny Beard Ben Corbett Paul Crumpton Catherine Every Charlotte Gibb Clare Greener Caron Johnson Rachel Jones Frances Keogh Andy Offer Julian Partridge Nick Read

Disclaimer

The Herefordshire Rural Hub accepts no liability for any direct, indirect or consequential loss arising from any action taken in reliance on the information contained in this newsletter.

Herefordshire Rural Hub Helping Rural Businesses Thrive March 2019 Newsletter

I wanted to say hello and thank you for the very positive welcome I have received from everyone since joining the Rural Hub.

My new role as Hub coordinator stared officially on 11th February, but I have been working alongside Cathy Meredith for a while trying to absorb a little of her knowledge. As you know Cathy will be staying on as a Hub Director, for which we are all grateful.

I have been along to the Green futures briefings which are so informative and there were some excellent speakers.

It was also good to meet some of you at the Faster Farmers workshop on "Managing the digital office", and there are more events planned, which are well worth going along too.

It's an interesting time to be joining the Hub with the challenges ahead for rural businesses and farming post-Brexit. However, I know there are a number of knowledgeable organisations in Herefordshire, and I am looking forward to working with them moving forward.

Please do get in touch if you think there are specific areas of information or training that you think would be helpful for us to consider in the future.

Best wishes,

Caron

HAVE YOU VISITED THE

Herefordshire Rural Hub website

Lots of useful contacts and links to information, funding etc.

Details of forthcoming events in and around the County.

News items of interest. Past Newsletters. Go To Businesses.

Find out about Herefordshire Rural Hub & who we work with.

Check it out at:- www.herefordshireruralhub.co.uk

If you have your own website please add a link to our website, and also share it via social media. Thank you.

You can also follow us on **W** twitter@Hfds_RuralHub

and on Facebook **T** - search Herefordshire Rural Hub

Copy deadline for the next newsletter is: -15th March 2019

Applications for Countryside Stewardship Schemes

Mid-Tier, Higher Tier, Wildlife Offers, Hedgerows & Boundaries, all opened on 18th February 2019. <u>https://www.gov.uk/government/collections/countryside-stewardship-get-paid-for-environmental-land-management</u>

Mid-Tier - Request an application pack by 31st May. Application deadline 31st July Online Wildlife Offers (Arable, Mixed farming, Upland, Lowland) - Application deadline 31st July Hedgerows & Boundaries – Application deadline 3rd May Higher-Tier - Request an application pack by 31st March. Application deadline 3rd May

Call 03000 200 301 to request Application packs

The Guide Cross Compliance in England 2019 <u>https://www.gov.uk/guidance/cross-compliance-2019</u>

 Latest news about Basic Payment Scheme 2019 in England
 https://www.gov.uk/guidance/bps-2019

 You can sign in to view your land now at
 https://www.gov.uk/claim-rural-payments

The Guide to Cross Compliance in Wales 2019 <u>https://beta.gov.wales/cross-compliance-2019</u>

Single Application Form 2019 Wales – Rules <u>https://beta.gov.wales/single-application-form-saf-2019-rules-booklet</u>

Don't forget

From 1st March - You must not cut or trim hedges or trees from this date, but you can carry out hedge and tree coppicing, and hedge laying from 1st March until 30th April. Fruit and nut trees in orchards, or trees acting as windbreaks in orchards, vineyards, hop yards or hop gardens are not included in the ban. (GAEC 7a and 7c)

Red Tractor News

New inspection regime to be rolled out to poultry sector from April Poor performing poultry farms are to receive unannounced inspections in a move to increase consumer confidence in Red Tractor logo. From April 2019, Red Tractor poultry farms will move to a new risk-based inspection regime. For full details go to:-

https://assurance.redtractor.org.uk/contentfiles/Farmers-6988.pdf

Farm Plastic Recycling

Deosan/Avanti scheme for recycling farm plastic – for information click HERE

Catchment Sensitive Farming

The Countryside Stewardship Scheme is now OPEN for applications for Mid-Tier and Water Capital Grants. Please visit https://www.gov.uk/government/publications/countryside-stewardship-mid-tier-including-water-quality-capital-items-manual

for further information. To request an application form please call 03000 200 301.

Some capital and in field options within the scheme are only available with the support of a Catchment Sensitive Farming Officer (CSFO) to priority farms. If your farm is within the Wye or Teme catchments and you would like further information on whether you are eligible for these and a free advisory visit, please contact your local CSFO:

<u>River Wye</u>

Rachel Bosanquet (south) tel: 07770 331 669 Sue Buckingham (east/north) tel: 07833 095 708 Wayne Davies (west/north) tel: 01588 640 980

River Teme

Anne Marie Jones (east of A49) 02080 261 240 Sally Powell (west of A49) 07770 645 037

Catchment Sensitive Farming Officers Rachel Bosanquet and Sue Buckingham will be at Hereford Market the first Wednesday/Thursday of each month. Please drop in for a chat about the grants and free specialist advice that they have available.



Herefordshire: A trailer safe county Herefordshire Free Farm Vehicle Workshop - All welcome

Tuesday 5th March, 9.30am for 10am start, 1pm finish

Refreshments – complementary drink and burger for all attendees

At Town Farm, Castle Frome, Ledbury, HR8 1HQ. Courtesy of Russell Price

This free vehicle workshop will provide practical demonstrations and discussion on trailer maintenance, vehicle and driver regulation awareness and risk management services. An introduction will be provided by Stuart Roberts, NFU Vice President. We are delighted that Hadrian Spooner latterly of Scrap Heap Challenge and now HMS Engineering will be speaking at this workshop.

Booking is essential, please contact NFU West Midlands on 01952 400500 or email west.midlands@nfu.org.uk

Workshop attendees will qualify to receive a 20% discount on the cost of trailer testing from either Morris Corfield or Tallis Amos Group following the workshop. Attendees must ensure they collect a voucher at the vehicle workshop and arrange testing direct with either Tallis Amos Group or Morris Corfield.

CSF Shropshire - "Reduce Ammonia Emissions to Improve Business Performance" Wednesday, 6th March 2019 from 10:00am until 2:00pm Light lunch available Regional Food Academy, Harper Adams University, Newport, Shropshire TF10 8NB

Better utilisation of fertilisers and organic manures could reduce nitrogen costs and help future proof farm operations. The UK Government now has ammonia reduction targets and many farms will need to make changes in the near future to reduce the losses which cost UK agriculture £138M/yr. Find out more about ways of reducing ammonia losses and the benefits of reduced costs, optimised inputs and improved efficiencies on your farm.

This meeting will focus on dairy/mixed dairy units and will include an indoor presentation and a demonstration of low emission spreading equipment.

Tom Misselbrook, specialist in ammonia mitigation at Rothamsted Research, will discuss the financial and environmental benefits of reducing ammonia emissions and the best techniques available to do this.

Booking is essential (please have your CPH/SBI to hand) Telephone: 01270 616800 Email: <u>kim.woolley@genusplc.com</u> BASIS points available

AHDB Hereford Monitor Farm "Cultivating a positive future for farming" 8th March 2019, 1:00pm (food included)

at Hereford Racecourse, Roman Road, Hereford, HR4 9QU

Politics and economics are key ingredients to a successful rural economy. Join us on 8 March to discuss a possible framework for a successful farming future.

Speakers include:

- Jesse Norman, Member of Parliament for Hereford & South Herefordshire
- Sean Rickard, Independent Food and Farming Economist
- Russell Price, AHDB Hereford monitor farmer
- Martin Williams, AHDB Hereford monitor farmer

Book on: 07717 493015 or email: Richard.meredith@ahdb.org.uk

Hereford Grassland Society Meeting

"Is there a place for Precision Farming on Grassland"

Tuesday 12th March 2019, at 7.30pm. With guest speaker – Ben Burgess, of Soilquest.

At Hereford Livestock Market, Roman Road, Hereford HR4 7AN

Tea and coffee served before the meeting, and light refreshments following.

Meetings open to all. Annual membership of HGS only £10 HGS Secretary Andrew Edwards Tel: 07825 066859 / 01432 356161 Email: a.edwards@sunderlands.co.uk

Farming to save the planet – a talk by Dave Stanley

Monday 25th March at 6.30pm in Longtown Village Hall, HR2 0LD

Tea & cake at 6.30pm, followed by Dave's talk at 7pm. For full details click HERE

You are invited to the West Midlands launch of Championing the Farmed Environment (CFE) Recognition of agriculture's role in providing Public Money for Public Goods



Thursday 28th March 2019 - 10am until 3pm

Meeting at: The Pear Tree Inn & Country Hotel, Smite, Worcester. WR3 8SY

Lunch is followed by a Farm Walk at Mill Farm, Huddington, Worcester, by kind permission of Jonathan Boaz Click <u>HERE</u> for full details. To book contact Nigel Baskerville on 01785 710564 or email <u>nigel@chrisseabridge.co.uk</u>

Herefordshire Federation of Young Farmers Clubs – Events

2nd March - WMA Entertainments Preview Day, Telford
3rd March - WMA Entertainments & MOTY Area Finals, Telford
23rd March - Southern Area Speaking Finals, Hartpury College
24th March - Southern Area Entertainments Finals, Cheltenham
30th March - YFC Sports, Queen Elizabeth School, Bromyard
7th April – WMA Sports, Worcestershire

14th April - Stockjudging & Fence Erecting – Venue/Time TBC
28th April - Pre-Rally – Shortwood Farm, Ullingswick
12th May - NFYFC AGM 10.30am, Kenilworth

- 12th May NFYFC Entertainments and Senior MOTY Finals, Leamington Spa
- 18th May Rally Day & Dance, Lower Hope Farm, Ullingswick

For more details visit www.hfyfc.org.uk or the contact the County Office Tel: 01432 274187 Email: countyadmin@hfyfc.org.uk

The Wye & Usk Foundation – Here to Help

Natural Flood Management: Our advisers are working with landowners in target catchments to help deliver Natural Flood Management interventions through a DEFRA funded project. The target catchments are the Dulas, Bodenham, Pentaloe, Tedstone, Cheaton, Ridgemore and Red/Twyford Brook. The project is run in partnership with Herefordshire Council and we can offer soil structure assessments, infiltration rate tests, worm counts and organic matter testing. If you farm in one of the target catchment and would like to find out more please call one of our advisers or visit: https://www.herefordshire.gov.uk/info/200196/roads/345/flooding/6

Metaldehyde: It was recently announced that Metaldehyde will be banned from 2020. It has been a concern in the Wye for many years due to its impact on Drinking Water abstractions belonging to Severn Trent lower down the catchment. We are asking users to continue to follow safe spreading and handling procedures with any Metaldehyde based slug pellets they have left to use up during this transition period. Alternative products which use ferric phosphate as the active ingredient are just as effective for slug control thankfully!

Stewardship Schemes: Agreement offers are slowly trickling out for the schemes applied for last summer, if we assisted with your application and you would like us to check your agreement document please contact your adviser. We are also already getting requests for 2019 scheme applications – start thinking about it now and give us a call if you'd like us to help!

Our Advisers: Our team has expanded again, and we are now a team of 8 – Kate, Mike, Lucinda, Tom and Jonny are all working across Herefordshire – we have now been joined by Abi Croshaw who was previously with CSF. Liz Price currently delivers farm advice in the Welsh Wye and has now been joined by Bridie Whittle.

For more information or to request a visit please contact one of the WUF advisers: Kate Adams (07766 330 959) Lucinda Lewis (07824 904 877); Mike Williams (07920 441 215); Tom Jolley (07545 253 155); Jonny Pugh (07825 743 447) Liz Price (07776 197740); Abi Croshaw (07990 068941); Bridie Whittle (07799 049373)

Farm Shop & Deli Show / The Ingredients Show

8th – 10th April <u>www.farmshopanddelishow.co.uk/</u>

Countrytastic

18th April www.countrytastic.co.uk/

Field to Fork 4th May <u>www.fieldtoforkfestival.com/</u>

Ludlow Spring Festival

11th – 12th May <u>www.ludlowspringfestival.co.uk/</u>

Royal Welsh Spring Festival 18th – 19th May <u>www.rwas.wales/spring-festival/</u>

Shropshire County Show

25th May <u>www.shropshirecountyshow.com</u>

Would you like to go to the Oxford Farming Conference?

The Royal Welsh Agricultural Society is offering a bursary to enable a young person to attend the Oxford Farming Conference in January 2020.

- Applicants must be aged between 25-35, not be a student and must be working in a land-based industry.
- Applicants must have been a resident in Herefordshire for a minimum of 5 years.

The successful candidate is to write an article of not more than 1000 words for inclusion in the Society's Journal. For more information on the Oxford Farming Conference please go to the website <u>www.ofc.org.uk</u>

If you are interested and would like some more information please contact Hannah Owens via email owens22@hotmail.co.uk

Nominations are open for the Three Counties Farmer – Farming Awards

https://www.worcesternews.co.uk/awards/tcf/

Nominations close April 10th 2019

The awards aim to celebrate the achievements of the industry in Gloucestershire, Herefordshire and Worcestershire. The twelve categories sheep, cattle, pig, poultry, fruit/hop and arable farmer of the year, as well as young farmer, farming contractor, farming hero, family-run farm, sustainable & diversification farm, and outstanding achievement award Awards will also be presented for the best family-run farm and best farm exhibiting sustainability and diversification.

The award winners will be named at a gala dinner at the Three Counties Showground on Thursday, June 13th, the eve of the Royal Three Counties Show. Money raised there will go to farming charity the Addington Fund, which helps find homes for farming families who have had to leave the industry.

The Prince's Countryside Fund

The Herefordshire Federation of Young Farmers' Clubs (HFYFC) working in partnership with Herefordshire Rural Hub have secured funding to provide support for training in a rurally based career to the end of December 2019. The funding is easy to access. All you need to do is select which course you would like to go on and complete the application form. If your application is approved you will be able to reclaim 70% of your training and test costs, up to a maximum of £250. Applicants must be a current member of HFYFC or a past HFYFC member (up to 40 yrs old).

The fund will support training that will; *improve your employability, increase or improve your skill set, improve your safety or allow you to undertake extra responsibility in your current job.*

Some examples of training that has been funded so far:-

B+E Trailer, Chainsaw Certification, Pesticide Applications, Shearing, Artificial Insemination, Tractor Driving, Forklift Truck Driving You could even apply for funding towards a Rodent Control course

Whatever training you are applying for, please ensure that you submit your application in good time before your course is due to take place, as training cannot be funded retrospectively. Please note, the appraisal panel meets on the first Monday of the month.



For further details and an application form please contact: **Herefordshire Rural Hub CIC**, Agriculture House, Beech Business Park, Tillington Road, Hereford, HR4 9QJ Email: <u>admin@herefordshireruralhub.co.uk</u> Tel: **01432 268 428**

The Jack Hughes Fund - administered by Herefordshire Community Foundation

The Jack Hughes Fund will fund up to a maximum of 70% pf the cost of training or costs up to a maximum of £150. Funding will be limited to one family member/employee per annum

The programme will be available for farmers <u>aged over 40</u> and will specifically provide funds to support those who require:

- retraining or upskilling as they are leaving the industry
- training to support a new farm diversification enterprise
- training or business support for succession planning

Funding will also be available for the following courses:

- Safe use of pesticides PA1, PA2, PA6
- Rodent control on farms
- Emergency first aid
- Food safety (Basic Food Hygiene)
- Chainsaw Maintenance & Cross Cutting (CS30)

The funding is easy to access, but please note that the project will not support training retrospectively &places will be limited. Applicants need to be resident in Herefordshire. For further details or an application form contact:-Herefordshire Community Foundation

The Fred Bulmer Centre, Wall Street, Hereford, HR4 9HP. Email: administrator@herefordshirecf.org Phone: 01432 272550

"Keep Herefordshire Warm"

Herefordshire Council have recently been successful in receiving capital funding to help support the installation of **first-time central heating systems** for vulnerable residents across the County. The funding from the Warm Homes Fund – combined with other energy efficiency grants, should result in works being fully funded for those that qualify.

"Keep Herefordshire Warm" are particularly keen to hear from residents who currently use night storage heaters or gas fires only – as their main heating. Those relying on solid fuel heating will also qualify. Please note – any properties with existing central heating (e.g radiators) that use anything <u>other</u> than solid fuel will <u>not</u> qualify for this scheme. However, KHW can still assist these householders and look at additional grant options.

To enquire about grants to help repair or replace your heating, check your eligibility for the Warm Homes Discount

or for any other energy related advice, Herefordshire residents should contact

Keep Herefordshire Warm on 0800 677 1432 or via email at <u>khw@mea.org.uk</u>

Or visit the website https://www.herefordshire.gov.uk/info/200139/community/682/home_energy

Are you unsure about details of rules or regulations? Need help with understanding record keeping?

You may be cautious about asking for help from a regulatory body such as the Environment Agency, but they are always willing to advise and help you. Herefordshire Rural Hub can help signpost which organisation can help you. Don't hold back from asking for help. It's free and could save your Basic Payment.

- Farming Advice Service Email: <u>advice@farmingadviceservice.org.uk</u> website: <u>www.farmingadviceservice.org.uk</u> The Rural Services Helpline 03000 200 301 provides a single number for all Farming Advice Service, Rural Payments Agency or Animal and Plant Health Agency (AHPA) enquiries. It is open from Monday to Friday, 8.30am till 5pm.
- > Natural England 0300 060 1115 enquiries@naturalengland.org.uk
- Environment Agency Sharon Chisholm (Mon, Tues, Weds) Tel: 02030 251692 Email: <u>sharon.chisholm@environment-agency.gov.uk</u>
- N.F.U. (Herefordshire) Clare Greener Tel: 01432 807464 Mob: 07771 626080 Email: <u>Clare.Greener@nfu.org.uk</u>
- C.L.A. Richard Goodwin 01785 337010 richard.goodwin@cla.org.uk
- Animal Health & Trading Standards (Herefordshire) Tim Barber Tel: 01432 383145 Fax: 01432 383169

Could you or someone you know benefit from support:-

- Farming Community Network 03000 111 999 website: <u>http://www.fcn.org.uk/</u>
- Royal Agricultural Benevolent Institution (RABI) 0808 2819490 website: <u>http://www.rabi.org.uk/</u>
- Borderlands Rural Chaplaincy 07958 591 646 website: <u>www.borderchaplain.org</u>
- You Are Not Alone (YANA) 0300 323 0400 website: www.yanahelp.org/
- Farming Help 0845 367 9990 website: <u>www.farminghelp.org.uk/</u>
- Addington Fund 01926 620 135 website: www.addingtonfund.org.uk/
- > Herefordshire Samaritans website: <u>www.samaritans.org/branches/herefordshire-samaritans</u>

St Michael's Hospice

Big Spring Walk – Sunday 17th March, 2019: Spring will soon be with us. Celebrate this wonderful time of year by enjoying a stroll through our glorious, scenic countryside. The St Michael's Hospice Big Spring Walk guides you along your choice of four circular routes (2k, 5k, 11k, 16k), all beginning at Fownhope Recreation Ground. Your walk will be fully signposted, and our team of marshals will be positioned along the paths ready to help you on your way. There is no cost for this event as long as places are booked in advance online at <u>www.st-michaels-hospice.org.uk/big-spring-walk/</u>

Wyvern Training Ltd

Email: enquiries@wyverntrainingservices.com Tel: 07468 465 303 Website: www.wyvernts-ltd.co.uk

Rodent Control on farms	March date to be confirmed	
C&G PA1 Safe Use of Pesticides	6 th March	
C&G PA3a Air Assisted Sprayers conventional	7 th March	
C&G PA3b Air Assisted Sprayers variable geometry	8 th March	
Lantra Chainsaw Cross Cutting & Maintenance	11 th March	25 th March
Rough Terrain Tele-handlers refresher/experienced operators (1 day)	20 th March	
C&G PA2 Field Crop/Fixed Boom Sprayers	27 th March	
Emergency First Aid at Work (1 day)	28 th March	
PA4s Slug Pellet Applicators	April date to be confirmed	
Level 2 Food Safety	11 th April	

Other courses and dates available – please enquire for details

7Y Training Services

7Y Training Centre, Wharton Farms, Wharton, Leominster, HR6 0NX Contact: Paula Strangwood <u>paula@7ytraining.co.uk</u> 07808 670110

Dates are subject to change if candidate numbers are low

<u>Course</u>	Dates	Venue	
C&G Safe Use of Pesticides (PA1)	20 th March 8 th May	Harper Adams	
C&G Ground Crop Sprayer (PA2)	4 th March	Malvern	
	21 st March	Harper Adams	
CR C Knoneook Spreyer (DAG)	March date to be confirmed	Leominster	
C&G Knapsack Sprayer (PA6)	22 nd March	Harper Adams	
C & G Air Assisted – PA3a & PA3b	Dates to be confirmed	On site	
C & G Chainsaw Maintenance & Cross Cutting	March/April date to be confirmed	Leominster	
C & G Chainsaw CS30 & CS31 5 days	8 th – 12 th April	Harper Adams	
360 Excavator (below 5 tonnes)	20 th – 21 st May	Harper Adams	
Emergency First Aid	22 nd March	Leominster	
First Aid at Work refresher	7 th – 8 th May	Leominster	
Confined spaces	20 th or 21 st March	Leominster	
Working at heights	15 th April	Leominster	

Please contact Paula to register your interest for the following courses & for costs & dates Felling & Processing Trees up to 380mm <> Brush cutters & Trimmers <> ATV Sit-astride Quad Bikes Lantra Counterbalance <> Lantra Rough Terrain Telescopic <> Level 2 Health & Safety in the workplace Manual Handling <> Fire Awareness

Herefordshire & Ludlow College

Tel: 0800 032 1986 Email: enquiries@hlcollege.ac.uk Website: www.hlcollege.ac.uk

All courses are held at Holme Lacy Campu	us, Holme Lacy, HR2 6	LL
Course	Dates in 2019	
CS30 Chainsaw Maintenance & Cross Cutting 2 days + assessment	29 th – 30 th April	1 st – 2 nd July
Chainsaw Maintence & Operations – occasional user	28 th – 29 th March	3 rd – 4 th June
CS31 Felling & Processing Trees up to 380mm 3 days + assessment	18 th – 20 th March	$13^{th} - 15^{th}$ May
CS30/31 CM & CC, Felling up to 380mm 5 days + assessment	10 th – 14 th June	
CS38 Accessing a tree using a rope and harness 5 days + assessment	3 rd – 7 th June	
Safe Use of Brushcutters & Strimmers 2 days	1 st – 2 nd May	
Maintain & Operate your Chainsaw (Hobby User) 2 days	29 th – 30 th June	
PA1 Safe Use of Pesticides Foundation Module	26 th March	21 st May
PA2 Ground Crop Sprayers 1 day + assessment	28 th March	23 rd May
PA6 Handheld Applicators 1 day + assessment	27 th March	22 nd May
PA4s Slug Pellet Applicator 1 day + assessment	29 th March	
Rodent Control (Rats & Mice)	23 rd May	
Safe Use of Aluminium Phosphide	24 th May	
Safe Use of Manually Fed Wood Chipper	22 nd March	21 st June
Tractor Driving 16+	1 st – 2 nd June	
Tractor Driving 13-16 year olds	30 th – 31 st May	29 th – 30 th July

Courses arranged on demand

Ground based chainsaw refresher <> CS32 Felling & Processing Trees over 380mm <> PA Boom Sprayer Air Assisted PA6 refresher <> PA6AW Handheld Applicators in or near Water <> FLT Operations (Rough Terrain Telehandler)

From Paul Crumpton - West Mercia Police

Target Hardening is all about making it more difficult for the crook to get hold of your stuff! It doesn't just apply to the items on the farm or at home, but also online too. In relation to Fraud and Cybercrime here are my TOP TIPs of the month !

1. Do not give any personal information (name, address, bank details, email or phone number) to organisations or people before verifying their credentials.

Always question unsolicited calls, texts or emails requesting your personal or financial information (name, address, bank details, email or phone number). Instead, contact the company directly using a known email or phone number.

2. Make sure your computer has up-to-date anti-virus software and a firewall installed. Ensure your browser is set to the highest level of security and monitoring to prevent malware issues and computer crimes.

- Always install the latest software and app updates on all of your devices. Protect your email account with a strong, separate password and enable two-factor authentication (2FA) where possible.
- Installing, or enabling, antivirus software on your laptops and computers will protect them from viruses and hackers.

3. Many frauds start with a phishing email. Remember that banks and financial institutions will not send you an email asking you to click on a link and confirm your bank details. Do not trust such emails, even if they look genuine. You can always call your bank using the phone number on a genuine piece of correspondence, website (typed directly into the address bar) or the phone book to check if you're not sure.

- Never automatically click on a link in an unexpected email or text.
- Remember, email addresses and phone numbers can be spoofed, so don't use those as a means to verify that a message or call is authentic.
- The best way to get in touch with a company is to use a known email or phone number, such as the one on the back of your bank card.

4. Sign-up to Verified by Visa or MasterCard Secure Code whenever you are given the option while shopping online. This involves you registering a password with your card company and adds an additional layer of security to online transactions with signed-up retailers.

• Layer up your protection. When shopping online, always check the web address to make sure you are on the correct site and sign-up to Verified by Visa or MasterCard Secure Code whenever you are given the option.

5. You should regularly get a copy of your credit file and check it for entries you don't recognise. Callcredit, Equifax and Experian can all provide your credit file. An identity protection service such as <u>ProtectMyID</u> monitors your Experian credit report and alerts you by email or SMS to potential fraudulent activity. If it's fraud, a dedicated caseworker will help you resolve everything.

- You should regularly get a copy of your credit file. <u>Callcredit</u>, <u>Equifax</u>, <u>Experian</u>, <u>ClearScore</u> and <u>Noddle</u> can all provide you with a copy. If you spot anything suspicious, make sure your report it as soon as possible.
- If you have been affected by a data breach that leaked your personal or financial details, monitor your credit file and bank accounts regularly for any unusual activity.
- An identity protection service such as <u>ProtectMyID</u> monitors your Experian credit report and alerts you by email or SMS to potential fraudulent activity. If its fraud, a dedicated caseworker will help you resolve everything.

6. Destroy and preferably shred receipts with your card details on and post with your name and address on. Identity fraudsters don't need much information in order to be able to clone your identity.

7. If you receive bills, invoices or receipts for things that you haven't bought, or financial institutions you don't normally deal with or contact you about outstanding debts, take action. Your identity may have been stolen.

• Stay in control, destroy your receipts and posts with you name on. If you receive a bill, invoice, or receipts for things you haven't brought or normally deal with, take action. Your identity may have been stolen.

8. Be extremely wary of post, phone calls or emails offering you business deals out of the blue. If an offer seems too good to be true, it probably is. Always question it.

- Listen to your instincts and be wary of unsolicited calls, emails or online ads offering deals that sound too good to be true.
- Genuine banks, or other trusted organisations, won't pressure you into making a financial transaction, if something feels wrong then it's usually right to question it.

9. If you have been a victim of fraud, be aware of <u>fraud recovery fraud</u>. This is when fraudsters pretend to be a lawyer or a law enforcement officer and tell you they can help you recover the money you've already lost.

10. If you need advice about fraud or cyber-crime get in contact with Paul CRUMPTON, Rural & Business Crime Officer (Crime Prevention) HEREFORDSHIRE, West Mercia Police Internal 4408 External 101 then 4408 Mobile 07773 044781 Email: <u>Paul.crumpton@westmercia.pnn.police.uk</u>

Herefordshire Rural Hub – Classified Page

Would you like to place an Advert, for e.g. Services / Job Vacancy / Items for sale looking for work??

Then please contact **Frances** for full details of the advertising packages on our **Classified Page** admin@herefordshireruralhub.co.uk 01432 268428

www.herefordshireruralhub.co.uk/advertise-herefordshire-rural-hub-website/

Thank you to our "Go To Businesses" who can be found on our website at www.herefordshireruralhub.co.uk/go-to-businesses/

Berrys <> DJM Consulting <> Moule & Co <> Hope to Achieve

Okells Francis Law <> 7Y Training <> Davis Meade Property Consultants

If you would like to be a "Go to Business" go to:- http://www.herefordshireruralhub.co.uk/apply-become-go-business/

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If you no longer wish to receive this newsletter, please contact Frances at Herefordshire Rural Hub Email: <u>admin@herefordshireruralhub.co.uk</u>

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