

Tips and advice for protecting your retail business

Local and national statistics - what they mean to you

Within Waverley division, Godalming accounts for approx 25% of reported crime. Recently there has been a spate of burglaries (9 over the past few months) with the majority of these crimes being committed just off the High Street.

The general feeling regarding shoplifting is that the majority of shoplifting goes unreported, until either the loss is found during a stock take/audit or unless a suspect is caught in the act. The true cost of shoplifting is almost impossible to put a figure to (Source: John Robini, Crime Reduction Office, Waverley)

Intelligence figures identify when shoplifting is most likely to occur - surprisingly most offences happen on a Monday with a peak at 16.00 (surprising.....). Friday is the next most popular (peaking at 15.00 and 17.00) followed by Saturday afternoon with peaks at 13.00, 15.00 and 17.00. This information can help you plan staffing rotas and to be extra vigilant.

Threats come in all forms, shoplifting, smash & grab, fraud, cash grab (robbery), out of hours break in, employee theft. In a recent retail survey (BRC Retail Crime Survey 2009 see link in next column):

- Employees were responsible for 6.9% of theft,
- Customer theft accounted for 42.0%,
- Fraud 34.8%,
- Criminal damage 3.5%,
- Burglary 8.6%,
- Robbery 4.2%

http://www.brc.org.uk/election2010/downloads/BRC%20Retail%20Crime%20Survey%202009.pdf

Security Planning

There "standard is security no template" each business as is different, with specific risks and needs.

A travel agency with no stock, but costly office equipment will have very different insurance needs to a jeweller with hundreds of thousands of pounds of stock on site.

It is advisable to have a security plan. Such planning does not necessarily have to involve sophisticated or expensive measures. A simple evaluation of your potential risks and practical, cost-effective strategies could prevent considerable loss in the long-run. Put yourself in their shoes, how would you steal from your own business?



Remember when implementing any systems or products, it is sensible to ensure that they and their supplier meet the relevant standards and have the right back up and maintenance skills in place.

Whatever you choose, the solution needs to be effective, fit for purpose and you need to be able to live with it – operating any systems, locks and procedures easily. If they become too difficult you won't use them and they will become ineffective – a potentially expensive waste of money.

Enlist the help of your local Police Crime Reduction Officer and talk to your insurance company (they are not the enemy). Call in your local security provider (we are happy to offer you a free 'no obligation' survey).

Do your homework and carry out a realistic risk assessment. It's easy to be paranoid, conversely don't take the "it won't happen to me" attitude. Godalming on the whole is a very safe place but this can lull us into a false sense of security.

Protecting your store

Think about your store's layout. Can you see over display units? Try and minimise any blind spots and question if you know who is in your premises. Thieves want privacy to steal, so the layout of your shop is very important for theft prevention

Make it as difficult for them as possible. Here are 5 tips on how to do so:

- Position tills near the main entrance/exit so you can monitor who is coming and going. Bear in mind that placing the till close to the entrance can make a cash grab more tempting – so don't keep large amounts of cash in the till and encourage card transactions.
- 2. Assess the visibility of any "staff only or stock doors". You don't want would be thieves going into restricted areas, so consider locking or alarming them. Make sure if you do lock them that you don't contravene any fire regulations or fire exits.
- 3. Place high value goods in sight of staff or you can use defensive merchandise (such as dummy packaging) and keep the real stock safe. Argos don't have much of a problem with shoplifters!!!
- 4. Make theft difficult. Shoplifters can steal a lot of clothing by grabbing as much as they can and running out the door, using the element of surprise to give them a head-start. Try alternating the direction of clothes hangers, so it makes it very difficult for someone to grab a large amount of clothing in one go.
- Make sure personal belongings, wallets, handbags, phones etc are <u>not</u> on show, perhaps consider having staff lockers.



General security measures & tips

Consider implementing additional security such as CCTV, fogging systems, tagging, 24hour alarms on staff doors, panic buttons, burglar alarm, fire alarm, safe/s, shutters, laminated glass, retro fit window film (cost effective option to laminated glass) or strategically placed security mirrors.

Whatever you decide, the measures need to be effective, so ensure they are installed and maintained by a suitably qualified and accredited company. Ask your local Crime Reduction Officer for a list of local approved companies. Here are some more measures and advice you can adopt:

- The use of simple but high visibility signs saying "SHOPLIFTERS ARE ALWAYS PROSCECUTED" will deter some thieves.
- Approach suspicious "shoppers" and ask if they need assistance. This will often deter them as they feel watched – but don't be confrontational.
- Implement a simple signaling system amongst your staff possibly a simple door bell, 1 ring for "I need some help (busy)" 2 rings for suspicious shopper etc. This system will also deter some shoplifters, as they probably know you are calling for help.

- A trick shoplifters use to get money for the goods they have stolen off you, is to return the stolen merchandise to the store for a cash refund. To prevent this you need to implement а policy of supplying cash refunds or credit notes for items that have a receipt. This can create some conflict with real customers, so it is wise to offer same item exchanges for products that don't have a receipt. prevents shoplifters from This gaining anything by trying to make some easy money, but accommodates legitimate customers.
- Also be mindful of what you are throwing out – is it sensitive, does it have personal details, can it be used for fraud?
- Take up references and screen staff as much as possible. Try to speak to previous employers as most are concerned about giving a bad or "truthful" written reference.
- Use a safe, this should be correctly fitted (secured to the fabric of the building) and rated for the maximum amount of cash or other valuables you may need to keep secure. Safes are available in a number of designs, including deposit drawer/chute, combination, electronic or key locking.



Making your insurance fit for purpose

What does your Shop & Retail Insurance policy cover? Ensure you have met all the minimum security requirements stipulated in your policy.

In particular, make sure you have updated your business insurance policy to reflect any new purchases or changes to your business. Build a relationship with your broker/insurance company to help you with this. Most will be happy to advise.

Also do you need/have you considered upgrading your insurance to include add-ons such as stock protection, contents insurance or theft by employees?

Your insurance company will require you to comply with their minimum security precautions for the type of

business you run - such as the installation of a certain type of alarm or specific locks on external doors. Lack of compliance with their specified precautions may invalidate your policy, dramatically increase your excess or leave you exposed if an incident occurs.

All of these points have a very different effect on your business and possibly more importantly on you, your staff & customers.

Remember don't put you or yourself at risk and stay within the law, having a pick axe handle handy is more likely to get you into trouble than help you!!!

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