

The Little Book of Romance Fraud

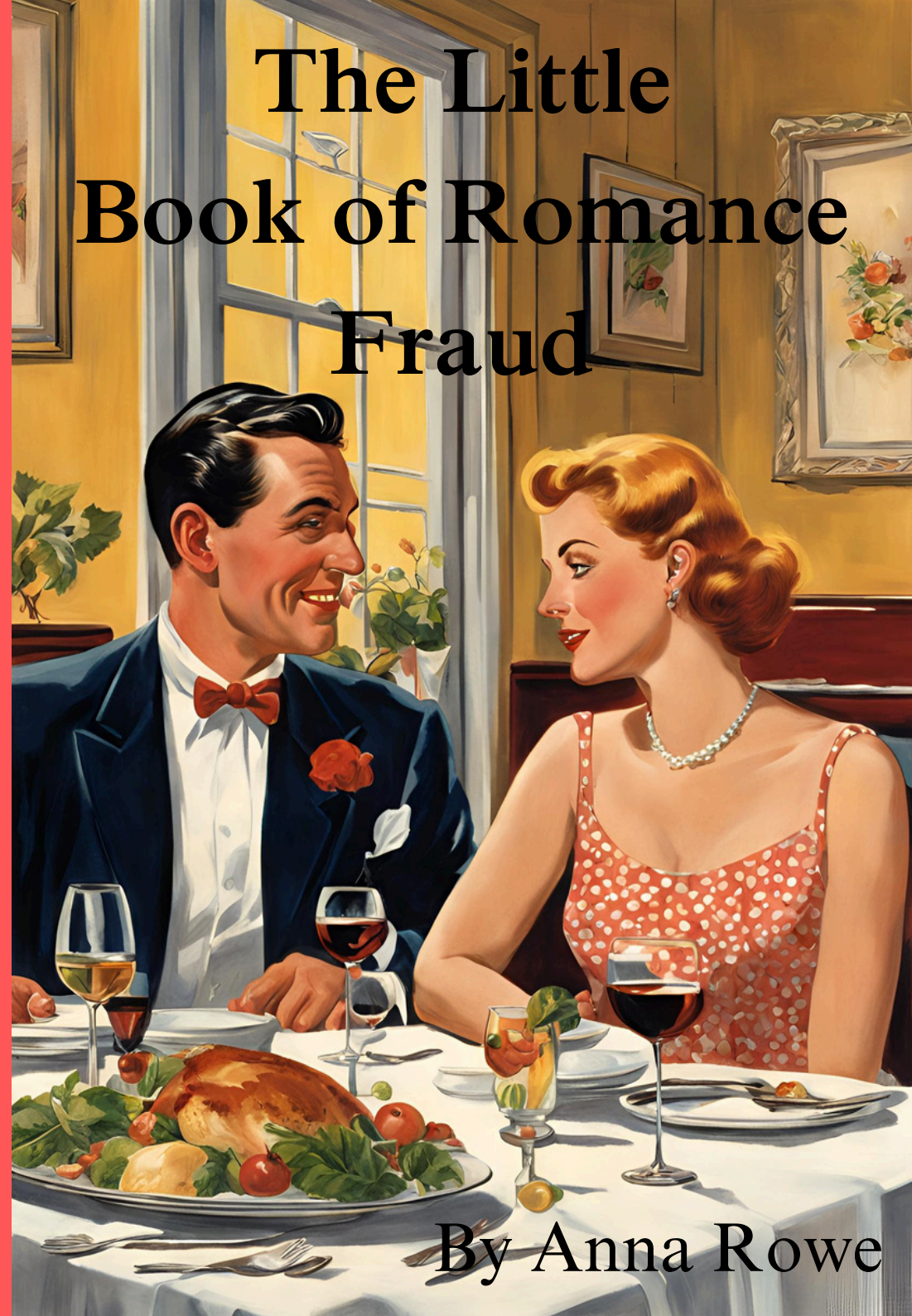
For every soul who has survived the storm of
romance fraud — this book is for you.
For your strength, your vulnerability, your heart
that still dares to hope.
May these pages remind you that you're not alone,
that laughter can sit beside healing, and that your
story matters.
And to those who wish to learn — thank you.
Your curiosity is a lifeline for change.
Together, we light the way forward — one truth,
one chuckle, one shared moment at a time.

Much Love
Anna

CC
CATCH THE
CATFISH

LOVE
SAID
FRAUD CENTRE
& TRUTH TALK

The Little Book of Romance Fraud



By Anna Rowe

It had been 2 years since June's husband had cheated and left her for a younger woman. She decided with support of her family, that it was time to start dating again.



Frank had been single for five years. He was contemplating changing 'Locomotive Weekly' for something a little more racey. He suggested 'Formula One monthly' to his friends. His friends told him it was time to get out more and meet people.



The neighbours all got together on Sundays to catch up on the week's news. June and Frank quietly informed the others that they were going to try online dating and some other groups on something called social media. The rest of the friends thought this sounded interesting and asked more questions.

They had been told about Match and something called Tinder (they thought they sounded a little inflammatory), but Elite Mingles had a good ring to it.

FB, IG, TT, and X all sounded a bit like they were trying to be mysterious when, in reality, how much can you trust someone who hides behind a bunch of jumbled consonants? The profiles on all of them looked really exciting, though; it was hard to resist taking a peek.



The Guardian Angels were working overtime, trying to distinguish the bad actors for a formal review. (Ps-AI came up with these definitions not me.)

They looked at:

FB-Frequently Busted (for privacy breaches and too many other things to mention).

IG-I'm Gullible (I allow very noticeable fakes to be created on this platform).

X- 'don't get me started' one scribbled in the margin of the review. Sounds more like an algebra problem no one wants to solve.

TT-I mean come on! Total Time-waste. Don't bother.



Motch: You'd imagine from the name you'd find your perfect partner but feels more like 'match the crazy story'.

Tender: Swipe right, hope it's not a bot or maybe it should have been called 'kindling' because most connections burn out faster than you can say 'So what do you do for fun?'

Elite Mingles:

Where every profile looks like it's taken at the yacht club or board meeting. Sounds fancy but remember, 'elite' doesn't mean 'better' just means more expensive wine in the pictures.

Facebook Doting:

Who needs privacy when you can date while your Aunt comments on the pictures.



eHermony:

Where your personality test takes longer than most of your relationships. The 'e' does stand for eternal wait for someone who actually fills out the profile. Next...

Lots of Fish:

There is plenty of everything on this app, including questionable photos and bios that sound suspiciously recycled. Men holding fish, fish puns, Tilapia (bottom feeders).

Dating.con:

Want to talk to a bot or an operator? This one, is for you.

Guardian Shmates:

For those who enjoy having every sentence proofread. Nothing says 'romance' like a well placed Oxford comma!



These dating apps were something else entirely.

The men's profiles had a predictable theme across them all.

There was the hunter-gatherer; holding fish seemed particularly popular.

The 'gym rat'; when would they have time to woo you when they clearly spent every minute there?

The 'MirrorMates' clearly love their own reflection more than life itself.

The anonymous lothario claims you mustn't think badly of their soliciting affairs; just swipe on past...



The women's profiles had a predictable theme across them all too but in a different way.

The majority of pictures all looked a little similar, perfectly airbrushed and a strange pouty expression, similar to that of duck.



The men from the street discussed how to present themselves for their profiles and decided to be suited and booted.

None of that flashy fisherman, mirror modelling muscle men or flirtatious finessers.

They were real men. Professional.

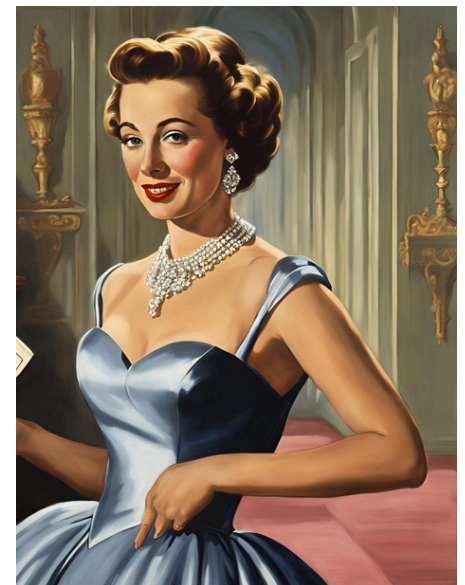


The women got to work on creating their profiles too.

None of that pouty nonsense, just glamour, gorgeousness and grace.

They wore their best dresses and quaffed their hair. The family jewels were unboxed and worn with pride.

NO one would be able to resist.



The singles started chatting with the other excited users.

They wondered if the conversations were normally like this on these dating platforms.

It had been some years since any of them had dated; they wondered if this was the new norm.

Are you a parking ticket? You've got FINE written all over you. June rolled her eyes.

Do you have a map because I keep getting lost in your eyes...Gloria nearly laughed but managed to refrain.

Do you have a name, or can I call you mine? Eliza graciously spat out her Babycham.



The women didn't seem any different.

Are you a magician? Every time I look at you, everyone else disappears. Roderick thought about this for a second (or the women prancing about in stockings next to them on the TV) but gave himself a shake.

You must be tired because you've been running through my mind all day. Alan responded that he was as fit as they come, and he never got tired.

Are you WiFi? I'm feeling a strong connection! Frank wondered if WiFi was a new monthly magazine.

Barry's personal favorite was "Is it hot in here or is it just our conversation?" His cheeks reddened a little.



The following Sunday, the neighbours talked together about the new friends they had started to chat to.

As they discussed the whole experience and the people they liked, there seemed to be a familiar theme with some of the aspects they talked about.



The first thing they noticed was that the people they had found a connection with to talk to, all appeared to have very sad pasts.

Their partner had died in either a car crash, of cancer, of covid or in childbirth.

Sometimes they said their ex had cheated with a best friend. June felt this, she kept her head down.

It was quite concerning that many also appeared to be orphans, with little to no family, other than a child or elderly relative.



The other familiar thing they noticed, was that they all seemed to be working abroad or planned to leave for work abroad, in the near future.

They explained it wasn't a permanent position.



The individuals did have lots of varying professions though.

They talked about the exciting new additions to their lives.

Gloria was talking to an army gent who was deployed in a country recently at war.

Lilly was engaged in conversation with a doctor employed by the UN.

Glen was chatting with a pilot who said he was fortunate to get to fly supplies for the military as well as some other important folks.

Eliza was having a wonderful tete a tete with a chap working as an offshore engineer (she'd always secretly liked a bit of rough and ready).



Roderick was having a giggle with a very professional lady who was an entrepreneur.

June was reeling over this gent who was an architect, building a huge holiday complex.

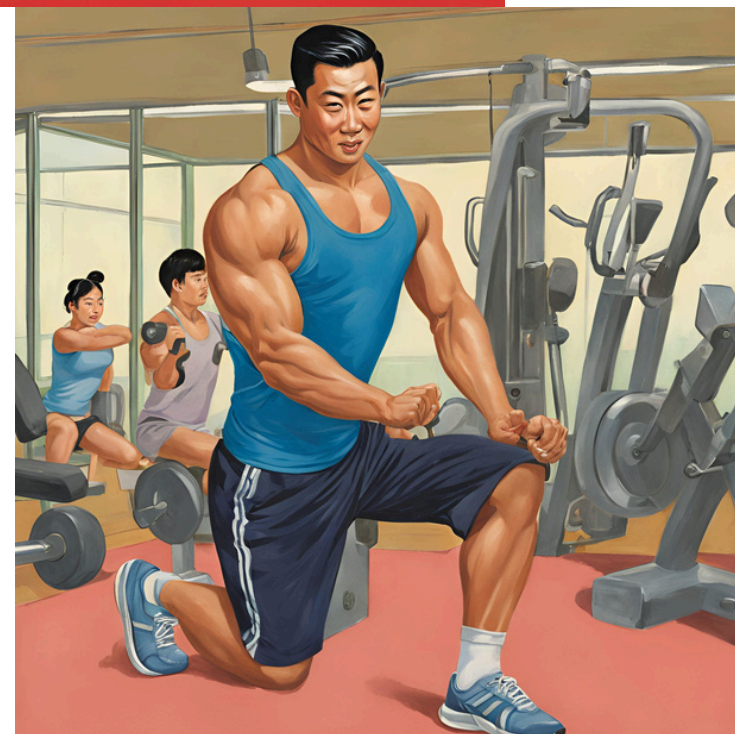
Barry was trying to keep the smile off his face because he was chatting with this incredible younger woman who he didn't want to share any information about.

Alan, was loving life, talking to an elite property dealer, who had connections with other luxury goods dealers, such as cars and gems. Thoughts were already racing through his mind.



Some of the other friends were chatting with profiles who had replied to comments on their celebrity pages. It was humbling and incredibly flattering that someone of their status, was happy to chat with the ordinary folk.

Miriam was wide eyed about a chap from the new TV series 'world's strongest man'. He was too hot to handle.



Something strange was happening and quickly.

The friends found that their new interests were incredibly attentive and caring (and a breath of fresh air, compared to the cheesy chat up lines they had experienced from others, on the platforms they had tested).

The new connections happily told the friends everything about themselves and wanted to know everything about the friends.

They hadn't had this kind of friendship or attention from anyone around them for years.



The new partners always wanted to see them and asked for lots of selfies and pictures, wherever they were in their day.

The friends thought they were blessed to have found others who wanted and needed them so much.

They didn't want to tell each other how lucky they were just in case the others had not been so lucky or jealous of this amazing new connection; that's what the new people in their lives had started to say anyway.



They always checked in, several times a day to ask if the friends had eaten. They always wanted to know ‘what’ they had eaten and asked for pictures of that too.

On some occasions, they even suggested a certain meal so even though they were in different countries for a while, they could cook the meal and eat together as if they were at the same table.



The friends found that these *new loves* were constantly on their minds, there was no room to think about anything or anyone else.

They had never felt this kind of attraction or connection before (and they didn't mean the the superfast fibre broadband). It was like they had found someone who mirrored everything they held dear about life, love, the world. For the first time, they had found someone who 'got them'.

It was almost overwhelming. The new loves were the first person they talked to in the morning and the last at night.

They started to dream of the future more and more and felt fear at the thought of not having this person in their life.



The *new loves* made sure they let the friends know that there was nothing more important than getting home to them as soon as they could.

They told the friends that every moment away from them was so hard.

When they closed their eyes, they could almost imagine they were already together.

They made plans for the future and without words, they knew that they would be together forever.



Some months later, the friends realised that they hadn't seen each other for quite some time.

It was for the best; no one else would understand the special bond between them and their *new love*.

Without realising it, of course, because they weren't catching up like they used to, all of them felt the same. The new loves had warned of the danger of discussing their private lives and conversations.

They only needed each other.



Always present, was that deep feeling of pain and worry from the time they had mentioned that they might meet up with everyone next Sunday. Their new loves had gone quiet and not messaged for a while.

The anxiety this had caused shook them, as they didn't understand why they felt this deeply in just a few months.

They had wondered what they'd done wrong. Their new loves must just care so deeply for them that they were really concerned.

One thing was for sure: when they did finally message back, the relief was overwhelming, and they vowed never to put their relationship at risk again.



In this time, the new loves had started to introduce other people to the friends.

Some introduced their children. The new loves explained the children loved to chat and were really excited to have a new 'mum or dad' in their lives.

They had their own number or 'e'mail (this was a new concept), and some of them were in boarding school while their parent was working away.

The cost for these places were very exorbitant, but sadly there was no other option when they didn't have other family to step in.

As they grew to know each other, the friends suggested sending a gift to the children for birthdays. Their *new loves* said it was unnecessary but thank you for thinking of them that way.

The friends thought how ethically grounded their new loves were, for turning down the offer of money or presents.



Other people that the friends had been introduced to were:

Army commanders (scary much!)

Friends and colleagues

Elderly aunts or uncles (so devoted)

Doctors (working with the family)

Bank managers

Lawyers

To name but a few.



Some of the ‘*new loves*’ had been sending gifts to the friends.

Beautiful bouquets of flowers, cuddly teddies, bottles of prosecco and decadent truffles, items of jewelry along with poetry.

Pizza, sometimes breakfast, framed photos of their new love, their favourite local beer.

Some bought artwork the friends had for sale and some paid a bill, that was outstanding.



The new couples had never felt so trusted by someone in their lives.

Several of them had been asked to do some banking on their new loves behalf.

They had been sent the bank website and given the username and password to log in to their new loves account.

Even though it felt a little strange to be trusted so wholeheartedly, the loved one explained this was a huge favour that reduced their workload so they could concentrate on getting the job done rather than 'life admin'.



Everything worked fine, the names and even sometimes a 'profile picture' was matching and the transfer winged its way to where it was sent.

The bank balance was just as they had mentioned before too, they really were as successful as they mentioned!

That evening, when their love had finished for the day, some had sent through a notification they had received about a suspicious login (the friends felt weirdly guilty about that) and that a transfer had gone through. All was good it seemed.



Some of the *new loves* had started getting a ‘little fruity’.

They talked about how having such long, loving talks and seeing all the wonderful pictures that had been sent, was making them long for ‘something more’.

Long nights alone were agony without their love in their arms and they hoped their love felt the same, surely they felt as strongly?

Not wanting to let their new love down or make them feel unloved, some of the friends tried to reciprocate the sexy pics that their new love had already sent or requested.



Betty Jane sent through a picture for Barry. She looked stunning. He noticed that the person taking the photo looked a little different from the reflection in the mirror, but put this down to those 'filter' things he had heard about from his nephew.



Barry tried his hardest to create the hot and steamy intimate image that Betty requested. He wasn't sure it was what she wanted but he wasn't the sort of guy who did show and tell on the first date.

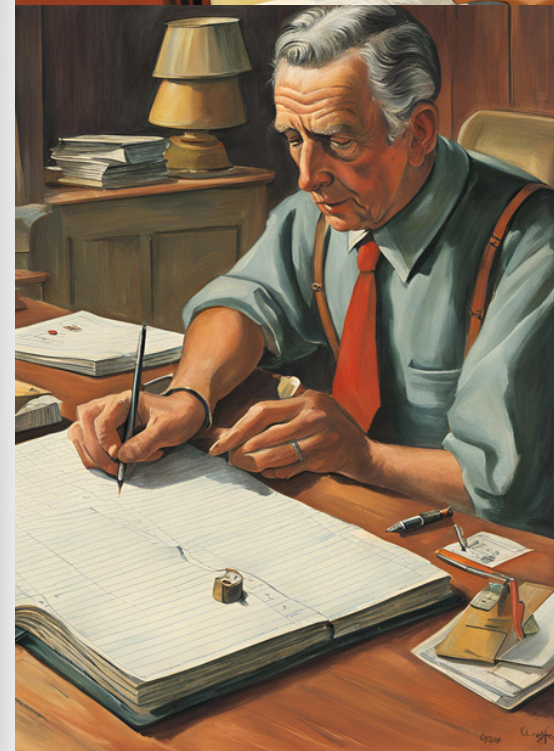


Some of the other new loves, had asked the friends to open new bank accounts for them to use, to save money for their future together.

Jean-Luke had written to Lilly, that he would send a mule. She was a little confused at this but put it down to him being French and thought he must have meant 'a pony' (£25).

He must be really serious about her she thought, because as soon as it was open, there were *grand, monkeys* flying into the account.

He also mentioned opening some of those social media accounts for his family as a surprise.



Roger wasn't quite so successful.

When he mentioned *crypto* to June, she thought she misheard and he had said 'cryptic', as in crossword.



She sent it the next day. He should be pleased she thought, she had splurged on the best one in 'The Guardian'.



Meanwhile, the Guardian Angels were on the phone to HR (the Higher Realm) explaining they were going to need to be paid overtime. These criminals were clever and were in this for the long haul. It was going to be a big job.



One talked to her colleagues who confirmed this was indeed a pandemic. Covid was nothing compared to this disease and the criminals were nothing short of life sucking leeches.



Paul Henry asked Eliza to buy him a phone because his was broken and he couldn't video call her without it. She was a little confused as to what a video call was and wondered where she would see the moving picture he described.



The man behind the counter, directed Eliza towards 'Carphone Warehouse' for a 'smartphone'. My goodness, they must be smart if phones can drive, she thought.



Some of the friends had video calls with their new loves. Some of the calls were very short and they couldn't talk because they said they would get in trouble being deployed, or that the signal was bad where they were.

It was still wonderful seeing that face moving and smiling at them through the screen though. They looked just the same as their pictures.

Some of the other friends had long video calls and chats with their new loves. It was truly heartwarming to see and hear the person they would spend their life with, finally looking into their eyes.

Thank goodness they had found real people and not those 'catfish' that people had talked about. There were warnings from people who knew, that these catfish wouldn't make video calls...



Roger had told June that he wanted to send her a package. He took photos of the lovely things he was sending, along with a little spending money.

He told her to expect an email with the tracking details of the package, she would be able to trace this on the shipping website.

Glenn was getting a package from Michael too, but there were also some important personal documents in this consignment. Michael told Glenn he could only leave these documents with someone he trusted.

June got an email and Glenn got a call when the packages arrived at customs. They needed to pay the import taxes for the parcels to be released as well as providing identity documents. It was quite a hefty amount.

June phoned Roger, “It’s fine!” he assured her. “There is money in the box, remember I showed you? You can take the tax you pay back from there, once the package is with you.”



Gloria was really excited, because John Robert had an idea of how he could get back to her more quickly.

The past nine months had been gruelling on deployment and fraught with danger. Gloria had already sent some money for food supplies because JR said he couldn't access his bank there and supplies had been destroyed when the base was targeted by enemy fire.

He didn't think he could last another month and suggested they might try for special leave, maybe even for a special marriage leave if she thought she might be ready. Gloria couldn't contain herself.

JR said he would email the forms and she, as next of kin, would need to fill in her personal information, provide ID documents and request the leave from his commander.

He knew the fee for leave was heavy, but they must be together, it couldn't wait any longer and they only had a small window, to make this work.



Disaster had struck on the rig and Eliza was terrified at what would happen next.

There had been an explosion. Machinery was broken and people were injured.

Paul Henry told Eliza that he had never felt so much guilt. He was responsible for getting the machinery replaced and arranging transport for those more seriously injured. Until this was all put right, there was no way he could finish up his part of the contract.

He asked Eliza if she could do some transfers for him like last time, to pay for the helicopter invoices and order the new equipment. He would send the items required.



Eliza tried to login but it said the account was frozen. Paul Henry swore, “This must be about the security alert I got last time. I can’t get in to the bank until I’m home to get this sorted out.”

He told Eliza he would contact his other business associates to try and gather some money together in the interim. He hated to ask, but was there anyway she could help raise some of the funds until he was back...



Frank had been chatting to Daphne for nine months. She had opened up to him about her past with an abusive ex husband that she had escaped from.

The pictures he had seen broke his heart, she was such an amazing young woman and the thought that someone would hurt her, was too much.

The ex had blocked her from their joint account, meaning the cupboards had no food and she couldn't get the car fixed until the divorce was finalised. Frank had to help.

Thankfully, he had been there when the abusive husband had turned up, defying his court order. Knowing it wasn't safe for Daphne and her grandmother, he sent money for a flight to somewhere safe and a hotel to stay. He would show her how a real man looked after their loved one. On top of everything, her grandma then fell ill and needed a doctor.

Frank offered to send his old copies of 'locomotive weekly' to help pass the time, but she declined. He was secretly relieved.



Alan had been deeply involved with Dorothy for some months. They connected daily on the phone and had chatted on 'facetime'. She was currently in Dubai, finalising a deal on a huge new property complex there.

She seemed a little distracted this week and Alan asked her what was wrong. She told him her grandfather had died and she was the sole beneficiary of the estate. It was her Grandfather that had initially got her into this field of work so it was a huge blow that she wouldn't be able to attend his funeral in Scotland.

Her Grandad owned lots of property there and she sent him the details of one property she was thinking of selling to raise some funds for a new deal. She had partnered with a friend who dealt in gems.

She was so busy and didn't particularly trust the lawyers where she was. She wondered if he would take over the legal requirements of being executor for the estate so it could be dealt with there. She warned there might be fees to pay but the estate was huge (she had sent the documents from the family lawyer) so any money he needed to pay could be easily recovered.



Miriam had been chatting to her dreamboat 'Too hot to handle' for months now. After a long time on tour, he was finally coming back to meet her in person.

They had shared many evenings on video call or on the phone, after the performances. He was furious at his agent and manager, because they had insisted that she pay the published cost of the VIP packages to do this, but he had got his own back by making the calls and conversations twice as long as the publicised time slots.

He had bought his ticket, and was on his way to the airport. It was 2 a.m when the phone rang. He had been arrested on some mistaken charge of fraud. They had been through his case and taken his passport. He wondered if she could contact his lawyer and pay a retainer for help until he could make some more calls...



Roderick hadn't had much luck on the dating platforms. He was a businessman and all the women he chatted to didn't have the same mindset as him. His life revolved around risk and transactions, spotting a new trend. He wasn't really a 'Netflix and chill' kind of guy.

He was surprised one day to get a phone call from a young lady. When he answered, she had thought he was someone else. They started chatting, and hours later were laughing at the incidental way they had met.

A few days later, Mai Ling mentioned that her uncle was a trader in a new phenomena called 'Crypto Currency'.

Having not heard of this but always on the lookout for chances to invest, he asked more about this 'Bitcoin' (he imagined people harvesting new grown coins in some far away land).



No silly! she explained, it's all online. Let me show you how to make some quick money! For months, with her support, he made a great return on his investment, using the insider tips from her uncle. He fell in love with her over this time and the thought of making enough money to settle down with this perfect partner, was something he never thought would happen.

One day, a big tip came in and he was confident to make his biggest investment yet. He transferred the money to the crypto website and waited to watch the increase over the next few days. A week later, he attempted to log in to see the progress, but it wouldn't let him access his account.

It's fine he pondered, he'd just call Mai Ling and ask her to sort this with her uncle. He dialled the number but got a disconnected tone. He tried her uncles number and got the same tone. The wallet was empty, the money was gone and so was Mai Ling.



Gloria was so excited. John Robert was finally on his way home. The leave had been approved by his commander and she had sent money to cover the cost of the flights home.

Today was the day. She drove to the airport and waited. After a few hours, she went to the desk to ask if there had been a delay. The kind lady took the flight information she had, but looked confused. She told Gloria there wasn't a flight with this number. A feeling of foreboding came over her. As she turned away from the desk, she saw Barry and Lilly sitting on one of the seats nearby.

She walked over and asked why they were there. They explained they had been waiting for their new loves to arrive from their overseas locations but both had just had calls to say that something had happened and they couldn't make it this time.

All three friends decided to go for coffee. Something was bothering them and it was time they started talking. At least they had each other again and knew they weren't alone.



The Guardian Angels were at their wits end.

Never before had they witnessed such a vile and emotionally manipulative fraud. It reminded them of the way abusive partners hooked their targets in the abhorrent domestic violence cases that were all too common, where coercive and controlling behaviours were used to make the victims behave how the abusers wanted.

They reached out to all the authorities and to newspapers to help raise awareness of the friend's experiences.

They were horrified once more, at the lack of understanding and compassion they faced from all around them.

Something was needed to help these victims and to make sure others understood the complexities of these crimes.



One clever little Angel, who was new to the job, had stumbled across a new organisation called 'LoveSaid'.

She looked into the information on their pages and an associated organisation called 'Catch The Catfish'.

Here she found lots and lots of information about all the things the friends had experienced.

These organisations had been set up by victims themselves, who wanted to help others. The Guardian Angels realised there was much, much more to learn.

Victims were supported here. There was no blame or shame about what happened to them because these people had educated themselves (unlike some of the other ignorant characters the Angels had come across in their quest to raise awareness). They understood what the victims had been through.

The Angels and LoveSaid collaborated to make sure as many people as possible could access the information and support they needed.

Together, they were able to Prevent, Support and Empower many people in the future.

