

Forensic Shields

Fortifying Estates & Trusts
Through Vigilant Practice
Management

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Imagine This...

- An estate valued at R180 million.
- Every document appears legitimate.
- The trustees are respected professionals.
- Annual financial statements are signed.
- Beneficiaries receive reports.

R180m

Estate value — everything looks compliant.

R42m

Vanished over five years. Nobody noticed.

Humansdorp Attorney Krouwkamp-Claasen Pleads Guilty to Stealing R6 million From Deceased Estates

🕒 Published 31 Jul 2026 👤 By [Tebogo Mokwena](#) ⌚ 2 min read

- Gqeberha attorney Anene Krouwkamp-Claasen appeared in the Specialised Commercial Crime Court on 14 counts of theft
 - Krouwkamp-Claasen admitted to misappropriating nearly R6 million from the bank accounts of 14 deceased estates near Humansdorp
 - The court heard that the stolen funds were spent on gambling, leaving nothing to recover before sentencing
-



The Supreme Court of Appeal in Bloemfontein. Picture: File

- **Supreme Court of Appeal orders permanent removal of attorney for repeated misappropriation of client trust funds.**
- **Judgment clarifies that disciplinary committee sanctions are not binding; only the courts decide on disbarment.**
- **The decision sends a strong message: dishonesty and a lack of candour are incompatible with legal practice.**

Today's Reality

Traditional Risk Management

“Did we comply?”

Backward-looking. Tick-the-box.

Forensic Risk Management

“How could someone exploit this process?”

Adversarial. Anticipatory.

That is the forensic mindset.

DISCLAIMER – FIDUCIARY TRAINING MATERIAL

This training material has been prepared for **educational, professional development and risk-awareness purposes** for fiduciary officers, trustees, executors, administrators and other persons involved in the administration and management of trusts and estates.

The information contained herein is intended to promote **good governance, vigilant practice management, fraud awareness, risk identification and the protection of fiduciary assets and beneficiaries**. It is not intended to constitute, and should not be relied upon as, **legal, tax, accounting, investment, financial, regulatory or forensic advice**.

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The Scale of the Risk

561

alleged trust-fund theft cases

R1.4bn

unprosecuted, in value

22,000+

unresolved LPC complaints

1,100

firms under curatorship

"South Africa's legal-sector trust-account statistics demonstrate a significant fiduciary-risk environment: 561 alleged trust-fund theft cases involving more than R1.4 billion remained unprosecuted, while the LPC reported more than 22,000 unresolved complaints and 1,100 firms under curatorship in November 2024. Although these statistics are not limited to deceased estates and trusts, they demonstrate the magnitude of the control, governance and fiduciary-risk environment in which practitioners entrusted with client, trust and estate assets operate."

Definition and Overview

Occupational fraud refers to **fraudulent activities committed by individuals against the organisations that employ them**, often for financial or personal benefit. It is also known as **employee fraud or internal organisational fraud** and can occur at any level of an organisation, from entry-level employees to executives. The risk arises because organisations must entrust employees with access to assets, financial records, or operational control, creating opportunities for exploitation.

Why This Matters

Digital fraud

Identity theft

Beneficiary disputes

Complex trust structures

AI-enabled fraud

Cybercrime

Document manipulation

Professional liability

What Is a Forensic Shield?

A layered system designed not merely to investigate — but to:

Prevent

Stop fraud before it starts

Detect

Surface anomalies early

Respond

Act decisively when flagged

Recover

Restore assets and trust



The Fraud Triangle

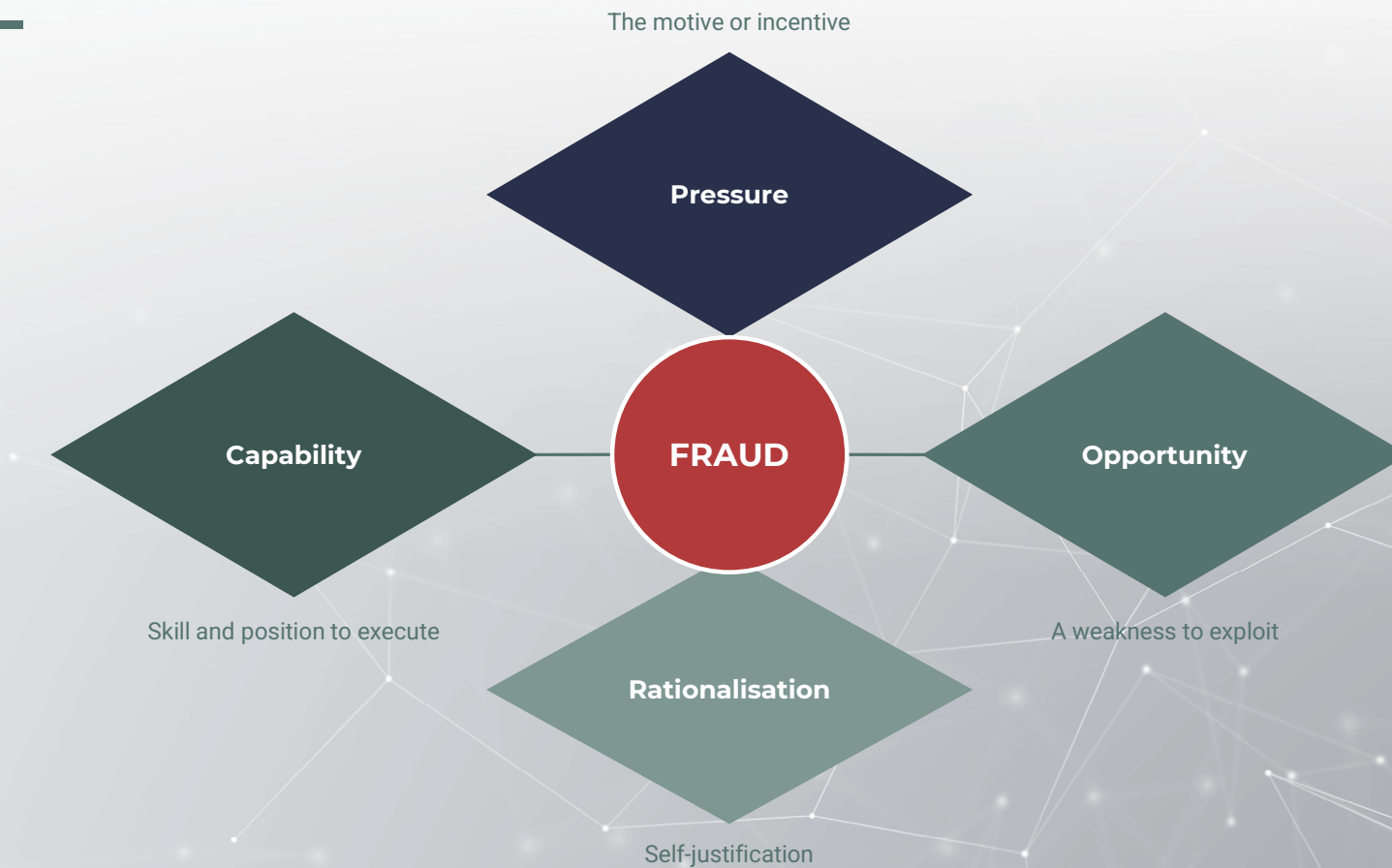


Which of these can we actually control?

Opportunity

That's where governance lives.

The Fraud Diamond



Sophisticated fraud requires a capable offender – often a trusted insider.

Where Estates Become Vulnerable

Client onboarding

Death notification

Asset identification

Valuations

Distribution

Investment management

Payments

Record retention

The Anatomy of Estate Fraud



Common Fraud Schemes

False creditors

Ghost beneficiaries

Forged wills

Backdated trust resolutions

Inflated valuations

Unauthorised payments

Identity substitution

Collusion

Asset diversion

Behavioural Red Flags

Reluctance to share information

Unexplained lifestyle changes

Avoiding oversight

Overprotective file ownership

Resistance to taking leave

Excessive overtime

Unusually close vendor relationships

Documentation Red Flags

Different fonts within a document

Unusual or inconsistent signatures

Metadata inconsistencies

Missing annexures

Poor audit trails

Photocopied originals

Version conflicts

Digital Red Flags

Email spoofing

Deepfake voice instructions

Modified PDFs

Synthetic identities

Fake banking confirmations

Cloud access anomalies

Building the Forensic Shield

- 1 Governance
- 2 Policies
- 3 Verification
- 4 Technology
- 5 Independent Review
- 6 Culture
- 7 Continuous Monitoring

Layered defence — no single control stands alone.

Governance

Independent trustees

Segregation of duties

Authority matrices

Rotation of responsibilities

Conflict declarations

Annual governance reviews

Documentation Integrity

Authenticate originals

Digital verification

Version control

Secure storage

Metadata preservation

Document chain of custody

Verification



Verify identities



Verify beneficiaries



Verify bank accounts



Verify ownership



Verify authority

**Trust —
but verify.**

Independent Review

Forensic health checks

Quality assurance

Peer review

External audits

Fraud risk assessments

Technology as a Shield

AI anomaly detection

Continuous auditing

Data analytics

Behavioural analytics

Document authentication

Cybersecurity monitoring

AI — Friend or Enemy?

Threats

- Deepfakes
- Synthetic identities
- AI-generated documents
- Convincing fake emails

Opportunities

- Pattern recognition
- Predictive analytics
- Transaction monitoring

The same technology cuts both ways.

Case Study 1: The Helpful Trustee

THE SCENARIO

A trusted, ever-helpful trustee handled everything personally. Over several years, that unchecked trust enabled quiet, systematic diversion of estate assets.

Why it worked

- ✗ No segregation of duties
 - ✗ No independent review
 - ✗ No verification
-

Case Study 2: The Forged Resolution

THE SCENARIO

Millions were transferred out on the strength of an apparently authentic trustee resolution. Every approval box was ticked.

The signature was genuine. The document wasn't.

Case Study 3: The Ghost Beneficiary

THE SCENARIO

A fictitious identity was inserted into an estate as a beneficiary. Payments flowed to it for years — routine, unquestioned, and never traced back to a real person.

Nobody verified identity.

The Human Factor

Stress

Pressure

Opportunity

Poor oversight

Normalisation of small compromises

Practice Management Through a Forensic Lens

Client acceptance

Risk scoring

Staff vetting

Rotation of duties

Quality reviews

Training

Whistleblowing channels

Continuous improvement

Five Questions Every Fiduciary Should Ask

1

Who benefits?

2

Who approves?

3

Who verifies?

4

**Who
challenges?**

5

Who monitors?

Ask them at every stage.

The Forensic Shield Model



Ten Immediate Actions

1 Annual fraud risk assessment

2 Independent file reviews

3 Document authentication

4 Beneficiary verification

5 Conflict declarations

6 Rotation of duties

7 Digital security

8 Continuous monitoring

9 Whistleblower protection

10 Build a forensic culture

Final Message

Fraud is rarely caused by one failed control — it is the consequence of many ignored warning signs.

The strongest fiduciary practices do not merely comply.

Anticipate

Verify

Challenge

Protect

Every estate tells a story. Every trust protects a legacy. Every fiduciary holds someone else's future.

Build your forensic shields before the first crack appears.