

**SUPPLIED IN CONFIDENCE TO THE NSW I.C.A.C.**

# [Service NSW 2021 COVID-19 Micro Business Grant] **‘Retrospective Clawback and Extortion Scam’**

[2022 - present]



## **Witness Personal Account and Victim Impact Statement** [Complainant #26]

The following written evidence received from Steven Ridd by email to [steve@naturetrail.com.au](mailto:steve@naturetrail.com.au) .

[Emails (most recent at top)]

### START OF EVIDENCE

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**From:** [REDACTED]  
**Sent:** Tuesday, **17 September 2024** 8:33 AM  
**To:** [REDACTED]  
**Subject:** Re: Service NSW Micro Business Grant clawback battle [REDACTED]  
[REDACTED]

Hello All,

So grateful to Steve for leading the path with this whole nightmare. I would be absolutely lost if I'd never found his blog articles.

I agree with [REDACTED], the more noise we can make, the better. I only received my audit request in April this year which seems later than many of you. I've escalated it to my local MP's office who thinks it's bureaucracy gone mad. They've contacted Jihad Dib's office but no response as yet. I finally requested personal details from the Indian call centre bot representative who was hounding me with her calls and email templates in order to make a formal complaint and that sent her quiet with a now escalation to a "Peter" who said he would "talk to others in his organisation" and get back to me, whatever that means.

I plan to also make a complaint to the (NSW) Ombudsman.


Pam, re Michael Pascoe, try: [mpascoe@thenewdaily.com.au](mailto:mpascoe@thenewdaily.com.au) or [nfrankland@thenewdaily.com.au](mailto:nfrankland@thenewdaily.com.au) to submit a news story with attention to Michael. He also has a message option on LinkedIn, though unsure how responsive he is on there.

Keep in touch and all the best on your individual fights against this injustice.

Kind regards



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**From:**   
**Sent:** Tuesday, 10 September 2024 4:56 PM  
**To:** [steve@naturetrail.com.au](mailto:steve@naturetrail.com.au)  
**Subject:** Re: Microbusiness Grant - back and on deck ready to assist

Hi Steve,


Lovely to hear from you and apologies for the delay in response.

I must admit that this whole saga makes my anxiety worse than it already is.

I'm glad you had a good time away, though I feel your pain about long haul economy. The older I become, the less I enjoy it ha ha!

I saw your update regarding A Current Affair wanting to do a follow up, which is wonderful news.

While you have been away, I have been in touch with my MP's office again and advised by someone who worked there that they had contacted Jihad Dib's offices for information but was yet to receive a response. He is following up again and insists this is a case of bureaucracy gone mad! I tend to agree, as I'm sure everyone else affected by this nonsense would. I have not yet sent off the formal complaint letters to Greg Wells etc because I'm unsure if it will even reach them.

I have also connected with another lady, , who I believe you have spoken to also. It seems most of you have received your audit requests in 2023 or possibly earlier, however my audit request did not arrive until April of this year. Most perplexing to me.

I have attached a PDF trail of the correspondence between myself and Ruchi. My last email requesting her identification details in order to make a formal complaint seems to have resulted in my case being escalated to a "Peter".

Feel free to share as you please once personal information has been redacted. At present I'm just in limbo I suppose, unsure what is happening next!

As always, I appreciate your interest and support in this matter.

Cheers,



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On Sat, 7 Sept 2024 at 08:23, <[steve@naturetrail.com.au](mailto:steve@naturetrail.com.au)> wrote:

Hello [REDACTED],

I am pleased that you are keeping in touch with all this.

[REDACTED]

Now that I am back I am focusing on better organising my records of the more than 30 small business owners who have contacted me through finding my website protest blog campaign against Service NSW in its unconscionable dealings with ordinary/honest small business owners (which I am grateful for BTW).

I was similarly baselessly accused of being a fraudster from the outside by anonymous first namers. This whole so-called 'audit' of us grant recipients to me is an immoral scam by the bureaucrats within Service NSW – public servants?

Now that I am back, I am dedicating my time to this.

I need to still read through your correspondence to me it is very detailed – which is good.

I am interested in the records of the threats and intimidation you have received. All personal information will be redacted so as not to identify anyone.

I have received more than 30 phone calls and emails from genuine NSW small business owners about all this with so much similar accounts since November 2023.

Also , thanks letting me include your email address with the other business owners who have contacted me on this Service NSW grant clawback matter.

Cheers

Steve

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**From:** [REDACTED]  
**Sent:** Thursday, 22 August 2024 6:48 PM  
**To:** [steve@naturetrail.com.au](mailto:steve@naturetrail.com.au)  
**Subject:** Re: Microbusiness Grant - thanks for your email, happy to chat

Hi Steve,

Thanks so much for getting back to me! My apologies for the late response - I started a new part-time job around the same time and it has been a busy and exhausting few weeks. I have kept up with all your emails, watched you on the telly and read all your blog articles about the microbusiness grant.

I hope you are having a wonderful trip [REDACTED]

I can't tell you how appreciative I am for your efforts in supporting the rest of us through this. I have been harassed continuously over the last few weeks by Service NSW - despite trying to talk sense with them about my situation, I don't seem to be getting through to a human being who can look at the situation reasonably. Instead I am speaking to what appears to be an Indian call centre bot (this is the second one now, first one ran off when he couldn't seem to understand what I was saying!).

I have today been threatened with escalation to Revenue NSW if I don't respond to them in one calendar day. I've also contacted my local member of parliament - they have asked that I email through a summary of the situation and what support I am seeking. I am unsure what this would be and was wondering if you might be able to offer some direction here. I attach a copy of my email here in the event that you want to have a read.

Please do share my email address so that I may make contact with the others.

I'm so glad this matter is getting some media coverage and it was nice to see the person at the end of this email! Unfortunately, I could not see an email address for [REDACTED] within the body of the email, apologies if I have missed this somewhere. If you do have this available, that would be wonderful.

Thanks again Steve, hope you're having a restful time and I will hopefully give you a buzz at some stage in the near future when you are back [REDACTED]

Cheers,

[REDACTED]

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On Thu, 8 Aug 2024 at 19:37, <[steve@naturetrail.com.au](mailto:steve@naturetrail.com.au)> wrote:

Hello [REDACTED]

Thank you for your email.

No worries.

I am no different from many grant recipients like you who have copped this rubbish and despite being hounding Service NSW scam clawback and me winning , I have nothing to gain now by staying involved with others still threatened.

I am not going anywhere but I'm more than happy to give my best support and guidance to those still in the despicable debt collecting 'firing line' so to speak.

Importantly, don't give up, don't pay them. Make touch with trusted others – family and friends on this.

I suggest you read this recent campaign webpage blog that I have created for the benefit of impacted others. Please become familiar with the goings on by reading these articles I have written: <https://naturetrail.com.au/blog-category/government-indian-givers/>

My website is simply all about tours, but since all the lockdowns I have questioned government mismanagement. Since it seems on Google that no-one else is standing up for all the targeted small business victims (thousands I reckon) not even accounting or legal firms), I am it seems. Bizarre!

Anyway, feel free to call me to chat.

Cheers,

Steve

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**From:** [REDACTED]  
**Sent:** Thursday, 8 August 2024 2:02 PM  
**To:** steve@naturetrail.com.au  
**Subject:** Microbusiness Grant

Hi Steve,

I am a micro business grant clawback victim and I just wanted to reach out and say thank you so much for sharing so openly and with much detail about what you have done to get over this nightmare.

I was absolutely horrified when I received the first call and email a few months ago. Coming off the back of a tough few years with Covid, then losing my son traumatically and gaining a PTSD diagnosis, I was concerned this would end me. Of course, I expressed all this in my letter of reply including all the documents they requested but none of it appears to be read or even considered. I do appreciate also that you have shown that you used job keeper as a means to calculate your income, which I called service nsw about several times for direction about before applying for the grant.

Your blog posts are really helping me to work out what next steps to take. It's overwhelmingly difficult when you have PTSD to have the brainpower to deal with this, and every time a call or email comes through it sends me into a massive adrenaline spike and crash.

I just wanted to say thank you again, your posts have given me hope. It looks like a huge community of us are being unfairly targeted and while I hate that to be the case, I'm grateful I'm not alone.

P/s is there a fb group or online community somewhere for those of us in this boat that I might have missed in my travels?

With much appreciation,

[REDACTED]

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**Email trail with Service NSW grant clawback debt collectors:**



## 2021 COVID-19 Micro-business Grant application - Final follow up to prove your eligibility [ ref: [REDACTED] ]

[REDACTED] Thu, Aug 22, 2024 at 6:00 PM  
To: Service NSW Small Business Assistance <smallbusinessassistance@service.nsw.gov.au>

Ruchi,

I am confirming receipt of your email.

You will remember from our previous conversation on 30 July 2024 at 9.57am during which I advised that I had spoken to two Service NSW representatives prior to applying for this grant. During these calls, I was advised to provide a 3 month summary of my income for the period Oct to Dec 2020 as a means of applying for the grant under alternative circumstances, which I duly complied with. Please note my business falls under Highly Impacted Industries, as outlined in Attachment B of your Terms and Conditions, ANZSIC code 9539, Other Personal Services, n.e.c. I refer you back to the Terms and Conditions of this grant which indicate that:

*6.8 There are several circumstances where a business may not meet the eligibility criteria and supporting evidence requirements, but still may be able to apply. These circumstances include:*

***businesses not operating for the full year to 30 June 2020 (e.g. new businesses)***

*businesses affected by drought, bushfires or other natural disasters*

*business acquisition, disposal, or business restructure that has impacted the business' turnover*

*a sole trader or small partnership impacted by sickness, injury or leave*

*businesses that are a group employing entity with the principal function of supplying employee labour to other members of a Group.*

*Alternative rules for these businesses are provided at Attachment C.*

*Businesses in these circumstances should contact Service NSW to determine if an alternate comparison period, or alternative supporting evidence, can be applied.*

As you are aware, my business was not operating for the full year to 30 June 2020, and as per the directive, I complied with the Terms and Conditions, clause 6.8, and contacted Service NSW who advised that I provide information for the alternative comparison period of Oct to Dec 2020, under which I proceeded with my application. There would be no reason for me to fabricate a timeframe of my own choice as it would have made no sense unless I received a directive from somewhere. It appears to me that you should be taking up the issue with the Service NSW representative that conveyed this information.

Re your request "As you have commenced your business from January 2020, it means you were operating for that FY for 6months, we need to see your earning for that period."; as a sole trader registered as a highly impacted industry ANZSIC code 9539, Other Personal Services, n.e.c., I was unable to operate my business due to the lockdowns from March 2020.

You are now seeking a different set of parameters in which to review whether my grant application is valid, which is unfair. As you have clearly stated (as have your colleagues), no-one at Service NSW knew what they were doing during this time - however, you are willing to penalise hardworking small and microbusiness owners through the incompetence of Service NSW and its agencies. I duly applied for this grant in good faith after trusting Service NSW to provide the correct information and was accordingly, approved for the grant. It is a grant, not a loan.

I provided a response to your email along with all supporting documents on 12th May 2024, following which I received a phone call from someone called Binak on 14th May 2024, who clearly had not read my email or reviewed my documentation thoroughly. Similarly to my experience with you, I had to reiterate and point out what I had supplied in my response email despite the fact that I had neatly summarised and categorised every document and corresponding summary for you. Binak advised me that he was unsure what to do about the fact that I was advised to apply using a 3 month period and said he would escalate my application to a supervisor. It appears this did not occur, as the next correspondence I received was a phone call from yourself on 30 July 2024.

I advised you during our last phone call that I was just about to start a new job and would be busy with that, requiring time to provide the information you requested. You advised the information requested was due by 11th July 2024.

However, I had no correspondence from Service NSW between 14th May 2024 to 30th July 2024, so I'm unsure how you were expecting me to provide any further documentation when I had not been contacted! Again, this is akin to harassment!

Why am I starting a new part-time job alongside my business? Because the effects of Covid, the economy and current cost of living crisis on small and microbusinesses means that I need income supplemental to my business. Unfortunately, the times during which you have rung on 09/08/24 at 4.43pm, 20/08/24 at 3.43pm and today 22/08/24 at 1.10pm, I have been at work and unable to take your call.

Please also note that the emails you have sent are unclear and include parts of what is clearly a template that Service NSW uses to send the same, repetitive emails to its poor victims. I am more than a tick in a box, I am a hard working human being who has not done anything wrong and your inability to see and/or discuss a set of circumstances outside of your tick boxes, or escalate it to a human who can, is ridiculous.

I would also like to point out Clause 4.8 of the Terms and Conditions of this grant:

4.8. A business or not-for-profit organisation consents to being contacted by DCS, Service NSW and/or NSW Treasury for a period of **24 months** after receiving a payment under the Program for the purposes of reporting on and evaluating the Program. A business or not-for-profit organisation agrees to provide any information that is reasonably required under this clause.

Payment for this grant ended by December 2021, and first contact from Service NSW was in April of this year, well over the 24 months after the last payment of this program was disbursed.

I am currently seeking support from my local member of parliament, Ms Maryanne Stuart MP, alongside writing a formal complaint to the following people:

- Greg Wells, Chief Executive Officer, Service NSW
- Cassandra Gibbens, Executive Director, Service NSW Business Bureau
- The Hon. Jihad Dib, MP, Minister for Customer Service and Digital Government, Minister for Emergency Services and Minister for Youth justice
- The Hon Courtney Houssos, MLC, Minister for Finance and Natural Resources

Until such time that my case can be escalated to someone other than yourself who can discuss the circumstances logically and/or I receive further direction from my local member of parliament, I am unable to respond. It is completely unclear to me what further information or explanation I need to provide as what you are requesting is contrary to the Terms and Conditions of the grant, therefore it is unfair of you to threaten to escalate this to Revenue NSW for further action.

Kind regards,

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[Quoted text hidden]

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End of supplied evidence

This document submitted by Steven Ridd, Managing Director, Wistmans Wood Holdings Pty Limited [ACN 600 331 931] as trustee for Wistmans Wood Trust [ABN 51 965 308 493 ] trading as Nature Trail. Registered Address: 5 Kundibar Street KATOOMBA NSW 2780.]

By email [icac@icac.nsw.gov.au](mailto:icac@icac.nsw.gov.au)



INDEPENDENT COMMISSION  
AGAINST CORRUPTION

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