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

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

[2022 - present]



## Witness Personal Account and Victim Impact Statement

[Complainant #27]

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: Friday, **25 October 2024** 5:05 PM  
To: [steve@naturetrail.com.au](mailto:steve@naturetrail.com.au)  
Subject: [REDACTED] response from Local member and Minister Dib response.

Hi Steve

Copy for file attached of letter received this afternoon.

I will organise a follow meeting with my local member as the response does not address any of my questions in regards to the process.

Basically all the points we have discussed previously.

I would be happy to take the pdf with the questions for the Premier.

I want to discuss the matter that was resolved by The Hon Mark Speakman.

While saying the internal review has been initiated the questions relating to the validity of the process even occurring have been ignored.

I am keen to ask my local member his views on the reply and offer any suggestions.

The member will be provided with the additional documentation provided from my accountant for his files when I get to meet with him again.

\*

**22-Oct-2024:**



22 October 2024

[Redacted]

Dear [Redacted]

You will recall my letter of 28 August in which I advised I had written to the Minister for Customer Service and Digital Government, the Hon Jihad Dib MP, regarding the notification you received from Service NSW to repay your COVID-19 grant.

Enclosed please find the response I have received from the Minister in reply to the representations I made on your behalf.

Unfortunately, the Minister has advised that the internal review is still in progress. I am sorry that I was not able to obtain a more satisfactory reply for you in this matter, however if I can be of any assistance to you in the future please do not hesitate to contact me.

With kind regards,

Yours sincerely



**GURMESH SINGH MP**  
Member for Coffs Harbour  
Deputy Leader of The Nationals  
Shadow Minister for Regional Health, Emergency Services  
and the North Coast  
Our Reference: CO22218

**THE NATIONALS** for Regional NSW

✉ coffsharbour@parliament.nsw.gov.au 02 6652 6500  
🌐 www.gurmeshsingh.com.au 📍 Suite 1/9 Park Avenue, Coffs Harbour NSW 2450

\*

**From:** [REDACTED]  
**Sent:** Friday, 25 October 2024 3:45 PM  
**To:** steve@naturetrail.com.au  
**Subject:** Copy of new address

In confidence

If used please block out my details

[REDACTED]

**From:** Service NSW Customer Support <[customersupport@service.nsw.gov.au](mailto:customersupport@service.nsw.gov.au)>  
**Date:** 25 October 2024 at 11:18:00 am AEDT  
**To:** [REDACTED]  
**Subject:** Internal Review - Covid 19 Microbusiness Grant 2021 - [REDACTED] [ref [REDACTED]ref ]

Thank you for your quick response [REDACTED].

If you have access to these documents can you please send them again to:

**Attention: Cindy**  
**Customer Resolutions & Disputes Team**  
**Service NSW 51-55 Currajong St**  
**PO Box 21**  
**PARKES NSW 2870, AUSTRALIA**

Once you have sent them can you please send me the tracking number so i can know when to expect to see them in the office.

Thank you for your cooperation, i am looking forward to receiving the documents to review and use them for consideration for your internal review.

Kind Regards

Cindy  
A/Dispute Resolution Specialist  
**Customer Resolutions & Disputes Team**



Sent from my iPhone

\*

**From:** [REDACTED]  
**Sent:** Friday, 25 October 2024 3:42 PM  
**To:** steve@naturetrail.com.au  
**Subject:** Fwd: Internal Review - Covid 19 Microbusiness Grant 2021 - [REDACTED] [ref: [REDACTED] ref ]

In confidence Steve , if used please block out my details

Thanks

[REDACTED]

\*

Begin forwarded message:

**From:** Service NSW Customer Support <[customersupport@service.nsw.gov.au](mailto:customersupport@service.nsw.gov.au)>  
**Date:** 25 October 2024 at 10:09:47 am AEDT  
**To:** [REDACTED]  
**Subject:** Internal Review - Covid 19 Microbusiness Grant 2021 - [REDACTED] [ref: [REDACTED] :ref ]



Dear [REDACTED]

I am emailing you today in response to your request for an internal review to be completed in response to the outcome of your Audit on your application for Covid 19 Microbusiness Grant 2021.

I note that you have advised my team that you were sending supporting documents to Service NSW via post.

Unfortunately, these documents have not been received at our mail hub. You have referred to the mail as being registered. Can you please track the parcel and advise of the status or provide me with a tracking number for me to further investigate and seek to locate the documents.

Alternatively, if you would like the matter investigated as a matter of urgency please provide the documents via return email to enable me to promptly commence the internal review with the additional supporting documents.

Please respond to me via reply email within 5 business days so that i am aware you have received this email.

Your Internal review will be completed within 28 days of this email, so it is paramount that i receive any additional supporting documents for consideration in the internal review.

If you would like me to call you to further discuss this please let me know of a time that is appropriate for you.

Kind Regards

Cindy  
A/Dispute Resolution Specialist  
**Customer Resolutions & Disputes Team**



\*

From: [REDACTED]  
Sent: Monday, 7 October 2024 8:37 PM  
To: steve@naturetrail.com.au  
Subject: [REDACTED]

Hi Steve

\*Ombudsman paperwork submitted

\* Paperwork using attach c argument submitted by registered mail directly to wells at Service NSW directly from my accountant.

\* still no update from local member

\* spoke with [REDACTED] last week.

\* no phone calls, no emails no letters

Regards

[REDACTED]

\*

The reason for jobkeeper being excluded was it was not earned on the course of normal business.

NOTE

I can show aggregated turnover exceeds the minimum threshold on years each side of the pandemic.

I was hoping this would exhibit turnover in a normal year of trading.

I have not supplied any information for this review, I was waiting on reply from my local member.

If you had others like me, that if jobkeeper was not excluded their criteria would be met.

Then in my case it would/ should go away.

I look forward to your reply

[REDACTED]

\*

After receiving this I rang the Service NSW Number and was advised to speak with The small business Concierge.

On the 11th of August spoke to them and recived this a message with a link to request an internal review.

This is what was at end of the link.

Service NSW feedback page.

No reply received making mention of the requested audit.

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**From:** [REDACTED]  
**Sent:** 19/9/2024, 7:36 pm  
**To:** [customersupport@service.nsw.gov.au](mailto:customersupport@service.nsw.gov.au)  
**Subject:** Re: Service NSW Disputes – Unable to Contact [ ref: [REDACTED]:ref ]  
Good evening

Sorry I was unable to take your call earlier this afternoon.

I will be submitting additional information to you Via registered post directly from my accountant .

This will Support the review of the previously Approved 2021 micro business grant.

Yours sincerely

[REDACTED]

Sent from my iPhone

\*

On **19 Sep 2024**, at 4:48?PM, Service NSW Customer Support

<[customersupport@service.nsw.gov.au](mailto:customersupport@service.nsw.gov.au)> wrote:

?



Reference Number: [REDACTED]

Dear [REDACTED]

we are contacting you about your request to review the decision made on the 2021 COVID-19 Micro-Business Support Grant for [REDACTED]

We have tried to contact you on the mobile phone number you provided, however we have been unable to reach you.

Is there a different number we should call to discuss this? We understand you may be busy, so please let us know a day and time that suits you and we'll try again.?

If you would like to provide further documentation to support your application, you can provide it as an attachment via reply email

If you have any questions, please reply to this email to contact me directly

Yours Sincerely,

Sam  
Dispute Resolution Specialist  
Dispute Resolution Team  
Service NSW  
T 137788



ref: [REDACTED]:ref [REDACTED]

\*

From: [REDACTED]  
Sent: Thursday, 12 September 2024 2:55 PM  
To: steve@naturetrail.com.au  
Subject: Service NSW Micro Business Grant

Hi Steve

Thank you again for your efforts.

When we get to the end of this, win or lose I hope to be able to sit and have a quiet drink.

Please look after yourself.

My Current Position with Service NSW

As discussed I have not yet received and invoice Initial contact regarding my grant being ineligible was on August 8th this year.

Well after the 24 months they had for review.

\*

From: [REDACTED]  
Sent: Thursday, 12 September 2024 9:24 AM  
To: steve@naturetrail.com.au  
Subject: [REDACTED]

Hi Steve

Like you I have been away visiting family and have nieces returned to [REDACTED] and normal work.

A quick insight to my progress with the issue.

1. Meet with my local member on August 21st and received confirmation that he had raised the matter directly with minister Dib.

Also indicated he would respond in writing once he received answers to his questions in my behalf.

2. I was contacted by phone last week questioning my local member questioning their actions.



(Answered by mistake on watch while out walking)

I have been given the opportunity to get the issue reviewed and they have supplied a reference number.

Again by email with one word name , did include a phone number.

Asked for clarification of their identity through the secure Service NSW portal, they said that was not possible.

So moving forward,

I will wait for the official response from my member before considering the review process.

My position seems different to yours, Not questioning my eligibility directly, they are making reference to an ATO ruling regarding my turnover at the time and without jobkeeper payments their criteria was not met.

They state the jobkeeper was assessable but not applicable to aggregated turnover.

Anyone else in a similar position?

3. I did want to ask you about the 24-month clause 4.8

It has now been in excess of 36 months, have you asked if this clause is enforceable?

As mentioned in your last email it is a legal matter now, they have obviously legal advice they can apply this ruling retrospectively to all of us effected.

Has anyone of the 31 tested this or obtained legal advice on this?

4. Just to clarify, in your investigation did you find changes to the original criteria.

Having trouble finding out more information about this ATO ruling they are applying to me.

Think it was 2022 but not sure.

If you had anything applicable, I would be very grateful if you could share it.


Thank you again for your efforts.

████████

Sincerely

██████████  
████████████████

Sent from my iPhone

 **We appreciate your feedback**  
Thank you for taking the time to write to us. Your feedback is important to us, and helps us to continuously improve our services.

What type of support did you apply for?  
Grant

Was the application for a business or an individual?  
An individual

Program name  
Other

Other  
2021 COVID-19 Micro Business Grant application

Customer reference number  
ref: [REDACTED] ref


First name  
[REDACTED]

Last name  
[REDACTED]

Email  
[REDACTED] [Request an Internal Review](#)

Phone number  
[REDACTED]

Your message  
Thank your the opportunity to provide additional information relating to the above mentioned grant.

 [Privacy - Terms](#)

\*

3-Sep-2024:

**From:** [businessinfo1@service.nsw.gov.au](mailto:businessinfo1@service.nsw.gov.au)  
**Date:** 3 September 2024 at 11:30:11 AM AEST  
**To:** [REDACTED]  
**Subject:** [REDACTED] - Service NSW  
**Business Bureau Customer Resolutions -  
Dispute Audit Outcome [ ref:!  
[REDACTED]:ref ]**

Hi [REDACTED]

Thank you for your time on the phone today. As discussed, a dispute of the initial assessment has been referred to the Service NSW Customer Payments Support Team to undertake an internal review; reference [REDACTED]. Detailed information in relation to the Internal Review can be found at <https://www.service.nsw.gov.au/common-questions/internal-review-of-a-grant-decision>.

I refer to your correspondence in relation to a dispute of initial assessment of the 2021 COVID-19 Micro-Business Support Grant, please note the internal review outcome is final and there is no further avenue for review by Service NSW. The terms and conditions, along with the 2021 COVID-19 Micro-Business Support Grant guidelines are attached for your convenience.

If you have any concerns in relation to procedural fairness or the way your dispute was handled, please contact us via reply email to address any additional concerns. <https://www.service.nsw.gov.au/common-questions/internal-review-of-a-grant-decision#principles-of-procedural-fairness>

Kind Regards,

Tara  
[02 3814 0687](tel:0238140687)  
Customer Resolution Team,  
Service NSW Business Bureau



28-Aug-2024:



\*

From: [Redacted]  
Sent: Thursday, 15 August 2024 2:29 PM  
To: [steve@naturetrail.com.au](mailto:steve@naturetrail.com.au)  
Subject: Re: Service NSW - important information

Hi Steve

Thanks so much for your email.

Actually extremely happy that you are a real person and the information you have collated is factual.

[REDACTED]

I will be watching this evening and I will also share the outcome of my meeting with my local member next Wednesday afternoon.

I am yet to receive a reply to my request for the opportunity for the review of the grant from Service NSW.

You are correct in that Service NSW staff changing their approach.

My first calls on August 8th and subsequent appointment with a small business advisor on the 12th felt like I was being listened to but the responses were like something from a script.

The service NSW ladies were empathetic but the solution offered was to click on a link and submit my details for an audit or an opportunity to submit additional information.

(Which I did on Monday the 12th of August )

I will submit this additional information, and include some points that you have outlined in your blog that apply to my circumstances.

I'm not an accountant but used one during the whole process and he is closely assisting me.

Thank you again for your blog and message, I'm happy for any contact that may assist anyone in this fight.

Realistically I'm at the start of the process, so I'll share my experience with you so the information and responses from Service NSW you share are current.

Your blog has given me some cause for optimism for that I am truly grateful.

Sincerely

[REDACTED]

[REDACTED]

Sent from my iPhone

\*

From: [REDACTED]

Sent: Thursday, 15 August 2024 12:26 PM

To: steve@naturetrail.com.au

Cc: [REDACTED]

Subject: Service NSW

Hi there

My name is [REDACTED] and find myself in the same situation as you were in regarding the COVID micro grant audit.

I just wanted to reach out to say thanks.

This has only occurred to me in the last 2 weeks and I found the information you shared.

I have requested a review through Service NSW and have set up a meeting with my local member.

I hope to , through due process to show my eligibility for the grant was correct.

I hope your business is going well and the dealings with service NSW have ended.

Thanks again

Sincerely

[REDACTED]

[REDACTED]

[REDACTED]

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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)

**I·C·A·C**

INDEPENDENT COMMISSION  
AGAINST CORRUPTION

Level 7, 255 Elizabeth Street  
Sydney, New South Wales  
Australia