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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 #28c ‘Steve Ridd’, Nature Trail]

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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**Considerable email correspondence with multiple detailed financial documentary evidence was supplied by Nature Trail to Service NSW between June and July 2020 in relation to Nature Trail’s prior application for the NSW Government’s Small Business Bushfire Support Grant, as follows.**

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**From:** Service NSW Small Business Assistance <smallbusinessassistance@service.nsw.gov.au>

**Sent:** Thursday, 2 July 2020 3:37 PM

**To:** steve@naturetrail.com.au

**Subject:** RE: Small Business Bushfire Support Grant - more information required - evidentiary documentation - Sales Records FY2020 from QuickBooks [ ref:\_00D4a8aWL.\_5004a10Sof:ref ]

Hi Steve,

Thank you for your time on the phone today.

During our discussion we went through all the documents that you have provided through out the manual assessment process.

I confirm that we can accept your P&L and supplementary financial documents for primary documentation and have provided sufficient secondary evidence through business correspondence and can confirm your address by using the Tax return for 2018/2019. Therefore we have received everything that we require in order to process your claim.

Please find the reference number for your claim COL-2d02fe-SBS.

If you feel the need to confirm your bank account details with the Business Concierge Team please

feel free to call them on 9132 2344

Kind Regard,

Camilla

Camilla Betts  
Middle Office  
Service NSW

T: 137788



ref:\_00D4a8aWL.\_5004a1OSof:ref

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**From:** steve@naturetrail.com.au <steve@naturetrail.com.au>

**Sent:** Wednesday, 1 July 2020 10:47 AM

**To:** 'Service NSW Small Business Assistance' <smallbusinessassistance@service.nsw.gov.au>

**Subject:** RE: Small Business Bushfire Support Grant - more information required - evidentiary documentation - Sales Records FY2020 from QuickBooks [ ref:\_00D4a8aWL.\_5004a1OSof:ref ]

Hello Jacinta,

You completely misread my statements.

This sales report is from July 2019 to June 2020 – THE ENTIRE FINANCIAL YEAR !!! (not two months)

You only requested the Actual Sales records, not a Profit and Loss Statement.

You said you don't need the expenses shown since these are irrelevant to the income I have received.

I have made a significant loss. The expenses are in the tens of thousands.

I have not yet updated my expenses yet for FY2020. The FY2020 finance year only just ended yesterday!

Please check and get back to me.

Regards,

Steven

\*

**From:** Service NSW Small Business Assistance <smallbusinessassistance@service.nsw.gov.au>

**Sent:** Monday, 29 June 2020 1:34 PM

**To:** steve@naturetrail.com.au

**Subject:** RE: Small Business Bushfire Support Grant - more information required - evidentiary documentation - Sales Records FY2020 from QuickBooks [ ref:\_00D4a8aWL.\_5004a1OSof:ref ]

Good Afternoon Steven,

Thank you for sending across your required documents for the Small Business Bushfire grant.

During the assessment process it has come to my attention that your profit and loss statement is for the months of July 2019 and June 2020.

As i am aware of your business situation, the requirements would be a 3 month comparable Profit and Loss Statement.

If i can request from you a Profit and Loss Statement for the months of either July - September 2019 or October - December 2019. and the comparable months of January - March 2020.

All other documentation is fine,

Kind Regards

\*

**From:** steve@naturetrail.com.au <steve@naturetrail.com.au>

**Sent:** Monday, 29 June 2020 9:43 AM

**To:** 'Service NSW Small Business Assistance' <smallbusinessassistance@service.nsw.gov.au>

**Subject:** RE: Small Business Bushfire Support Grant - more information required [ ref:\_00D4a8aWL.\_5004a1OSof:ref ] - evidentiary documentation - Sales Records FY2020 from QuickBooks

Hello Jacinta,

As requested, to support my claim for financial compensation due to being devastate by the NSW bushfire emergency during financial year 2020, I attached my total sales records for FY2020 from my business QuickBooks accounting system, plus summary spreadsheet in PDF for each trading business entity under the ownership of Wistmans Wood Trust (ABN 51 965 308 493).

1. Nature Trail (tour operation)
2. Cogent Works (IT consulting services)

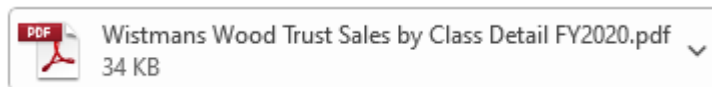
The other three listed trading entities were dormant during FY2020 and earned no income.

Please let me know if you have any further enquiries.

Sincerely,

Steven Ridd

Email attachments:



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**From:** steve@naturetrail.com.au <steve@naturetrail.com.au>

**Sent:** Friday, 26 June 2020 11:46 AM

**To:** 'Service NSW Small Business Assistance' <smallbusinessassistance@service.nsw.gov.au>

**Subject:** RE: Small Business Bushfire Support Grant - more information required [ ref: \_00D4a8aWL.\_5004a1OSof:ref ] - evidentiary documentation - P&L FY2019 v FY2018

Hello Jacinta,

Further to your phone call yesterday, I confirm that as from FY2019 I process the bookkeeping for trading entity '**Nature Trail**' as well as prepare the annual financial report and Trust Tax Return for the ownership entity **Wistmans Wood Trust** (ABN 51 965 308 493). I have over twenty years' career experience in corporate management accounting. I also keep abreast of the current relevant tax laws as they apply to discretionary trust tax accounting and reporting (Wistmans Wood Trust).

I have already emailed you a copy of the Trust Tax Return for FY2019 which I sent to the Australian Tax Office last October. Please find attached the supporting Profit and Loss Comparison Report FY2018 v FY2019 which supported the Trust Tax Return for FY2019. Note that since Nature Trail did not commence commercially trading until August 2019, the sale incomes for FY2018 was a mere \$55 for a one-off cost recovery tour, plus \$350 received and duly declared as a cash donation from a client. The report was generated out of QuickBooks Accounting software, of which I am a registered and qualified QuickBooks ProAdvisor, out of my other trading entity Talbot Analysis.

As requested, I am currently preparing the sales report in QuickBooks for FY2020 for Nature Trail. If you require a sales report for FY2020 for the other 4 entities registered with ASIC under Wistmans Wood Trust, then I am able to generated that as well. I confirm that total sales revenue for Nature Trail for FY2020 was \$455. For the other trading entities, only trading entity '**Cogent Works**' earned/received a total of \$1368 for unrelated IT consulting services for the entire financial year,

making the grade total of sales revenue for FY2020 a mere \$1823. This puts me well below the official Australian poverty line of \$23764 (\$457 per week).

I shall email you the Sales Report for FY2020 ASAP.

Sincerely,

Steve Ridd

Email attachments:



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**From:** Service NSW Small Business Assistance <smallbusinessassistance@service.nsw.gov.au>

**Sent:** Wednesday, 24 June 2020 12:42 PM

**To:** steve@naturetrail.com.au

**Subject:** RE: Small Business Bushfire Support Grant - more information required - evidentiary documentation - FY2020 P&L Budget [ ref:\_00D4a8aWL.\_5004a1OSof:ref ]

Hello Steven.

I have received your documents and i will go over them now.  
if i require anything further i will get in contact with you.

Kind Regards

\*

**From:** steve@naturetrail.com.au <steve@naturetrail.com.au>

**Sent:** Tuesday, 23 June 2020 3:34 PM

**To:** 'Service NSW Small Business Assistance' <smallbusinessassistance@service.nsw.gov.au>

**Subject:** RE: Small Business Bushfire Support Grant - more information required [ ref:\_00D4a8aWL.\_5004a1OSof:ref ] - evidentiary documentation - FY2020 P&L Budget

Hello Jacinta,

I attach the last piece of evidentiary documentation that I have.

It is the Nature Trail business budget for FY2020, which forecast a moderate income of just \$10,000 and forecast wages of just around \$4300 for the entire financial year.

However, in reality since the devastating impact of bushfire emergency upon Blue Mountains tourism, my only income has been \$455, well below the poverty line.

I will appreciate you following up my legitimate claim for financial compensation with Services NSW, as soon as possible.

Sincerely,

Steven Ridd

Email attachments:



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**From:** steve@naturetrail.com.au <steve@naturetrail.com.au>

**Sent:** Tuesday, 23 June 2020 3:24 PM

**To:** 'Service NSW Small Business Assistance' <smallbusinessassistance@service.nsw.gov.au>

**Subject:** RE: Small Business Bushfire Support Grant - more information required [ ref:\_00D4a8aWL.\_5004a1OSof:ref ] - evidentiary documentation - customer correspondence

Hello Jacinta,

Further to your request for me to provide additional evidence of my loss of income and wages from the bushfire emergency, I attach records of correspondence with two particular customers during the lead up to the bushfire emergency and subsequent imposed economic shutdown of the Blue Mountains region to all tourist visitation by the NSW Government.

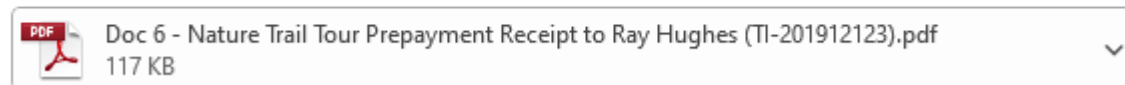
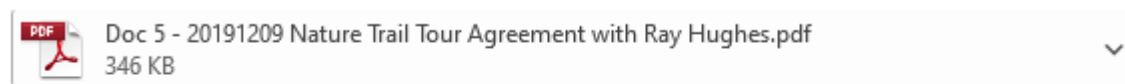
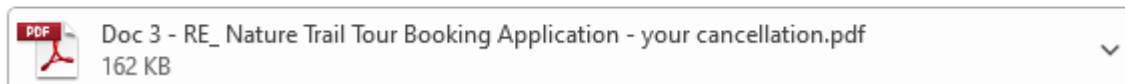
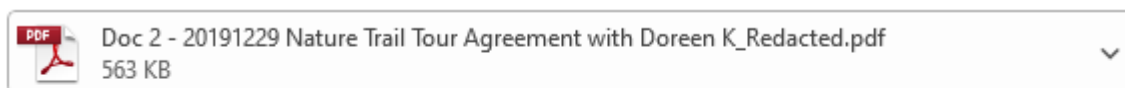
This follows my three emails to you over the past few days.

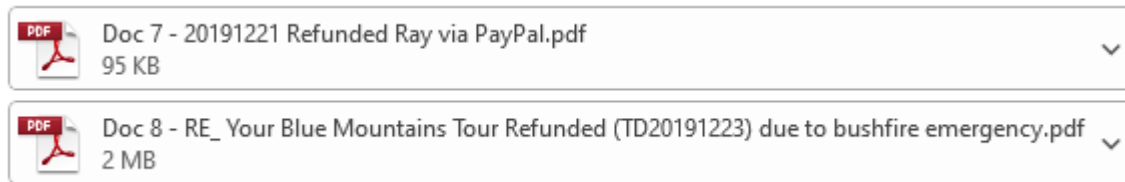
Again, if you have any queries, please contact me.

Sincerely,

Steven Ridd

Email attachments:





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**From:** steve@naturetrail.com.au <steve@naturetrail.com.au>

**Sent:** Tuesday, 23 June 2020 11:20 AM

**To:** 'Service NSW Small Business Assistance' <smallbusinessassistance@service.nsw.gov.au>

**Subject:** RE: Small Business Bushfire Support Grant - more information required [ ref:\_00D4a8aWL.\_5004a1OSof:ref ] - evidentiary documentation

Hello Jacinta,

This is my second email to you providing additional attached evidentiary documentation to validate my claim for the NSW Government's small business compensation grant of \$10,000 due to the imposed bushfire emergency 2019-2020.

In this email, I include my bank account position at the time of the bushfires – both my personal account and the Nature Trail tour operation account.

I also include my last tax return (my personal individual return as well as the Trust Tax Return for Wistmans Wood Holdings (ABN 51 965 308 493). Wistmans Wood Holdings is the legal owner of the trading entity 'Nature Trail', both registered with ASIC since 2014. Wistmans Wood Holdings is the trustee and I am the sole director. This business structure arrangement is quite common and exists solely to legally separate my family assets from my business assets. It also enables me to have workers compensation insurance.

The Doc 4 is copy of the email from National Parks and Wildlife Service of 20<sup>th</sup> December 2019 instructing me not to enter any national park in the Blue Mountains due to the bushfire emergency situation.






I do not know what more proof of direct and catastrophic impact to my business I can provide to prove without doubt the 100% impact on my tour business.

I shall contact you again today.

Sincerely,

Steven Ridd

Email Attachments:

-  Doc 9A Nature Trail CommBank Balance 23 Dec 2019.jpg  
57 KB
-  Doc 9C Steven Ridd CommBank Balance 23 Dec 2019.jpg  
53 KB
-  Doc 10A - 20190729 FY2019 Steven Ridd Individual Income Tax Declaration.pdf  
38 KB
-  Doc 10B - Wistmans Wood Trust Tax Return FY2019.pdf  
3 MB
  
-  Doc 4 - NPWS Advises National Park closure due to dangerous fire conditions 2019-12-20.pdf  
1 MB

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**From:** steve@naturetrail.com.au <steve@naturetrail.com.au>  
**Sent:** Monday, 22 June 2020 4:38 PM  
**To:** 'Service NSW Small Business Assistance' <smallbusinessassistance@service.nsw.gov.au>  
**Subject:** RE: Small Business Bushfire Support Grant - more information required [ ref: \_00D4a8aWL.\_5004a1OSof:ref ] - statutory declaration

Hello Jacinta,

As requested, please see attached my statutory declaration today (witnessed by a JP) that verifies the specific financial loss of my tour business and my wages by 100% as a direct result of the NSW Bushfire Emergency 2019-2020.

Further documentary evidence as requested is to follow today and tomorrow.

If you have any queries, please contact me.

Sincerely,

Email Attachments:

-  Steven John Ridd Stat Dec Financial and Wage Loss.pdf  
1 MB

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**From:** steve@naturetrail.com.au <steve@naturetrail.com.au>  
**Sent:** Friday, 19 June 2020 4:43 PM  
**To:** 'Service NSW Small Business Assistance' <smallbusinessassistance@service.nsw.gov.au>  
**Subject:** RE: Small Business Bushfire Support Grant - more information required [ ref:\_00D4a8aWL.\_5004a1OSof:ref ]

Hello Jacinta,

Thank you for contacting me this week to follow up my claim for financial compensation from the NSW Bushfire Emergency impact on my tour operation.




As requested, I attach supporting evidential documentation to support my claim, and I shall do this over multiple emails to you so as to not overload your data file limits you may have.

Please contact me if either you or any of the Services NSW assessors have any questions whatsoever.

Sincerely,

Steve Ridd

Attachments:

-  Doc 10A - 20190729 FY2019 Steven Ridd Individual Income Tax Declaration.pdf 38 KB
-  Doc 9A Nature Trail CommBank Balance 23 Dec 2019.jpg 57 KB
-  Doc 12 WWT Tax Return FY2019.pdf 12 MB
-  Doc 11 Nature Trail Profit & Loss Budget FY2020.pdf 85 KB
-  Doc 9C Steven Ridd CommBank Balance 23 Dec 2019.jpg 53 KB

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**From:** Service NSW Small Business Assistance <smallbusinessassistance@service.nsw.gov.au>  
**Sent:** Friday, 19 June 2020 11:51 AM  
**To:** steve@naturetrail.com.au  
**Subject:** RE: Small Business Bushfire Support Grant - more information required [ ref:\_00D4a8aWL.\_5004a1OSof:ref ]

Good Morning Steven,

Please see below link in relation to the requirements for the Application

<https://www.service.nsw.gov.au/nsw-small-business-bushfire-support-grant-guidelines>

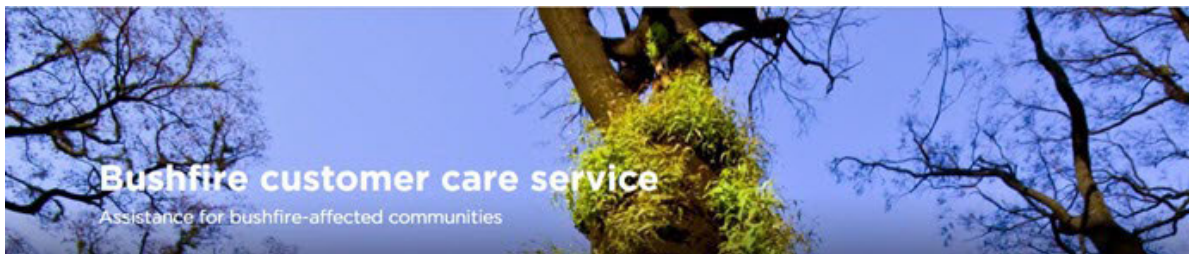
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**From:** Service NSW Small Business Assistance <smallbusinessassistance@service.nsw.gov.au>

**Sent:** Wednesday, 17 June 2020 12:23 PM

**To:** steve@naturetrail.com.au

**Subject:** Small Business Bushfire Support Grant - more information required [ ref:\_00D4a8aWL.\_5004a1OSof:ref ]



Hello Steven,

Thank you for submitting your application for the small business bushfire support grant.

To process your application we need you to supply some additional information.

Can you please reply to this email and attach one document from the Primary Documents Category:

1. Two Business Activity Statements (BAS) - One BAS for the comparable period in the previous year, and another BAS for a three month period during or following the 2019-2010 bushfires to demonstrate a decline in revenue of 40% or more.

Or

2. A letter from a registered accountant on their letterhead. The letter must declare that the business had a decline in turnover of 40% or more by advising:

the revenue for the three month period where the business was affected by the bushfire

the revenue for the equivalent period in 2019 or a comparable period in 2019/2020 when the equivalent period is not an accurate representation of your usual or average turnover.

Or

3 . Two Profit & Loss statements- One profit and loss statement from NSW bushfire period and another one for same period for the prior year. Please ensure profit and loss account must be for a consecutive three month period.

And two documents from Secondary documents category:

- Bank Statement
- Vehicle registration paper
- Business correspondence e.g. Supplier invoices, email request for quotes
- Insurance Policy confirming that the business was active and insured at time of bushfire
- Business licence or permits e.g. Trade permit, real estate license, non-for-profit registration.

If you have any questions about the bushfire recovery support available for your business please call Service NSW on 13 77 88 (24 hours, 7 days a week).

Kind Regards,

Jacinta

Business Concierge

T?137788



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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

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