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 Blue Mountains World Heritage Area, Australia
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Thursday, 26th December 2024 [Boxing Day]

Ms Karen Webb, APM
 NSW Police Commissioner
 NSW Police Force HQ
 Locked Bag 5102
 PARAMATTA NSW 2124

Dear Commissioner Webb,

I confirm my name is STEVEN JOHN RIDD, [REDACTED] and I continue to live at my family address at [REDACTED]. I confirm that I have operated my trading tour business, Nature Trail, since August 2019 from this address.

MATTER 1: NSW Police Public Notice of its Fraud Investigation of November 2021 into Cyber Fraud of Service NSW '2021 COVID-19 Micro Business Grant' – Strike Force Sainsbury – Request for NSW Police’s Official Report to be made public.

MATTER 2: (related to Matter 1) Service NSW’s '2021 COVID-19 Micro Business Grant' - retrospective clawback extortion of paid monies to 63,009 NSW micro businesses.

YOUR REF: NSW Police Event Number 'E99731480' [reported by this author at Springwood Police Station, 3rd September 2024.

Please provide me with a copy of NSW Police official report into its 'Strike Force Sainsbery' that was initiated on 9th November 2021 at the request of Service NSW.

Justifications for my request

1. The grant funding subject to criminal fraud was public money;
2. The stated total fraud value amounts to more the \$20 million, so the scale of this fraud has been significant;
3. The organisation subject to the criminal fraud, Service NSW, is a public authority;
4. The NSW Police fraud investigation was publicly notified by Assistant Commissioner Stuart Smith on 7 News television media at the time;
5. Separate to this particular fraud investigation, Service NSW CEO Greg Wells using a new internal department within Service NSW, the 'Business Bureau', since his appointment on 30th November 2022, has 'piggybacked' on Strike Force Sainsbury by fabricating an internal criminal extortion grant clawback racket by this Business Bureau directed at ordinary 'mums and dads' micro-business grant recipients all as default fraudsters. This is illegal behaviour and has been well publicised. I am thoroughly aware of the corrupt details of this racket, since my I have been one of the targeted grant recipients; also I have assisted 36 other micro-business similarly targeted. The total value of the grant payout was reportedly \$781.1 million and there have been 63,009 grant recipients, so the scale of this extortion by Service NSW is potentially significant; It is akin to the Centrelink Robodebt scandal, only this time, continuing to being perpetuated by a NSW Government department;
6. As is fraud, extortion is a 'criminal matter'. Neither can be dismissed as any kind of 'civil matter' in any way, shape or form.

MATTER 1: NSW POLICE STRIKE FORCE SAINSBURY

Back on 9th November 2021, NSW Police's State Crime Commander Assistant Commissioner Stuart Smith publicly had announced 'Strikeforce Sainsbury' to investigate instances of grant fraud associated specifically with Service NSW grants. Watch the video below.



NSW Police Assistant Commissioner Stuart Smith Press Release November 2021 [7News media]

Watch copy of this video by visiting: <https://naturetrail.com.au/blog-post/service-nsw-covid-19-micro-business-grant-ceo-greg-wells-overseeing-indian-giving-claw-back-scam/>

[NOTE: We sense that the strikeforce naming of 'Sainsbery' was deliberately misspelt by NSW Police to distinguish it from the real traditional Sainsbury from the UK so as not to contaminate the legitimate UK retail brand Sainsbury's.]

Importantly, Nature Trail has NOT been contacted by police because we have not committed any fraud. We had provided copious factual evidence to Service NSW as requested before, during and then afterwards to Service NSW to prove that. Perhaps Service NSW had failed to keep proper records of our grant application, for it to asks us to supply it with our same evidence again later?

We retain all that evidence and we kept screen captures of every single submitted information on the Service NSW 's website application form at the time back on 1st August 2021.

Now the press release by Service NSW (November 2021) came just four months into the NSW Berejiklian Government's Micro Business Grant offer from July 2021. So it took some time for some senior bureaucrat in Service NSW to wake up to the realisation that its grant application checks and balances and processing had serious loopholes.

By November, Service NSW had referred some 13,000 COVID-19 paid out grant claims to the fraud police.

One enterprising young fraudster Jai Falzon (21) of Nowra wangled \$530,000 from the Micro Business Grant by applying for it some 51 times!

So how did this youngster's excessive grant claims not get detected as suspicious by Service NSW? Apparently the Service NSW assessors didn't detect any anomalies during the application assessment process because Falzon had simply used different bank accounts to receive the funds.

Clearly this lay tactic fooled Service NSW's grant application process checks and balances , all wangled by a young 21-year-old!

May be also fraudsters applied from interstate and overseas and even dead people managed to get auto-paid by Service NSW auto-approval process?

Governance at Service NSW clearly does not exist.

Following the 13,000 payout vetting failures by Service NSW, then CEO Damon Rees called in outsourced debt collectors. As the fraud snowballed, in desperation he then called in the cavalry via Gladys - NSW Police's Financial Crimes Squad.

This departmental otherwise diverting the work of its 50 police investigators and resources.

It has transpired that Service NSW approved \$15.9 million worth of fraudulent Micro Business Grants which it happily paid out between July and September 2021. This equates to 2.6% of all paid applications.

This calculates to a total of \$611 million pay outs by Services NSW for Micro Business Grants.

Fraud Police had since prevented a further \$4.6 million in suspected fraudulent micro-business grant applications being paid by Service NSW.

So in the video above, NSW Police's State Crime Commander, Assistant Commissioner Stuart Smith certainly found himself a busy task, no thanks to Service NSW incompetence.

How much did all the outsourced debt collection agency fees and NSW Police budget cost to clean up Service NSW's extreme financial loss mess from start to finish? That yet to be disclosed cost, needs to have the \$15.9 million fraud rort reported transparently in Service NSW's annual financial reporting.

Service NSW Statement:

“From 20 September businesses were required to reaffirm their eligibility each fortnight to continue to receive the 2021 COVID-19 micro-business grant payments. Service NSW fraud and compliance investigators identified anomalies in some applications made for the 2021 COVID-19 micro-business grant in late October. We were forced to pause the 2021 COVID-19 micro-business grant payments temporarily while the anomalies in some applications were investigated. Recurring payments for existing applicants have now resumed with 7,500 applications processed overnight with the majority of eligible payments expected to restart in the coming week. It is incredibly disappointing that deliberate, coordinated fraudsters have undermined the systems put in place to support the businesses of NSW in one of the most challenging times we have faced. Service NSW is continually strengthening its fraud prevention and detection systems and takes action to report suspected fraudulent activity to the NSW Police and other law enforcement bodies. There are multiple checks and balances in place to ensure applications are properly reviewed and taxpayer funds go to those who meet the eligibility criteria and need it most.”

SOURCE: 'Service NSW and NSW Police announce Strike Force Sainsbery to investigate grant fraud', 9 Nov 2021, released by: NSW Department of Customer Service (service NSW, [^https://www.nsw.gov.au/customer-service/media-releases/service-nsw-and-nsw-police-announce-strike-force-sainsbery-to-investigate-grant-fraud](https://www.nsw.gov.au/customer-service/media-releases/service-nsw-and-nsw-police-announce-strike-force-sainsbery-to-investigate-grant-fraud))

MATTER 2: Service NSW's '2021 COVID-19 Micro Business Grant' - retrospective clawback extortion of paid monies to 63,009 NSW micro businesses

Commissioner Webb, I similarly draw your attention to an ongoing current serious criminal matter concerning extortion of multiple micro business owners including myself, which I have become aware of since 11th April 2023.

I have first reported this matter to NSW Police 13th August 2024 to Constable Cronen by phone at NSW Police Force HQ Parramatta and then acting upon his advice, then in my person to Police Constable Sara Buchtmann at Blue Mountains Police Area Command at Springwood Police Station on 3rd September 2024. I requested to make a formal signed statement about these crimes, however Constable Sara Buchtmann refused my request.

Please refer to my email follow up reply attached to Constable Sara Buchtmann dated that same day. I invite you to read it. It is now more than two weeks since my visit to my reporting of this matter to NSW Police and my follow up email, yet I have received no response from NSW Police since. So I am escalating this serious matter, which I shall explain below, to the NSW Police.

I am prepared to make a sworn detailed statement to NSW Police regarding all information I now report in this letter to you and to also provide any related documentary/evidentiary information/records that I have in my possession, as may be required by NSW Police.

The Grant Background

This matter is based upon the NSW Berejiklian LNP Government's specific payment of its '**2021 COVID-19 Micro Business Grant**' (The Grant) offered to NSW micro businesses between 26 July 2021 and 18 October 2021. Please refer to the attached news article from 3 September 2021, particularly at page 2 shown by the asterisk..

The grant was one of a number of financial compensatory grants provided by the NSW Government during its imposed mandatory pandemic lockdown throughout the state of New South Wales 2020-2022. This particular Grant was direct financial compensation by the NSW Government to seriously adversely impacted micro businesses across NSW.

Each Grant application was then assessed by Service NSW at the time of each application being received, then either rejected or approved by Service NSW according to whether specified eligibility criteria had been met, as listed in the Grant Guidelines in the online application process on the Service NSW website at the time. This approval process was also supported by the Grant's Terms and Conditions, also specified on the Service NSW website at the time.

The Grant applicants assessed as meeting the eligibility criteria, and so approved, were then each paid by fortnightly instalments into the respective nominated bank accounts of the micro business owners not a loan nor was it a debt to be repaid. The payments varied between \$10,000 and \$15214 in total to each grant recipient micro business.

In all the official statistics of the payments of this Grant from Service NSW on its website show from the following extract:

Program name	Closed date	Applications received	Paid	Value of paid or approved applications
COVID-19 micro-business grant	18 October 2021	82,497	63,009	\$781.1m

SOURCE: <https://www.service.nsw.gov.au/performance-dashboard/closed-programs-statistics>
[Accessed: 2024-09-18]

The scale and amounts involved are not insignificant. Of the 82497 applications received and assessed by Service NSW, not all were approved and paid. Some 63009 were approved and paid, whereas the balance of 18488 applicants were assessed but rejected by Service NSW.

The total amount paid out totalled \$781.1 million.

So, of note, The Grant approval and assessment process was not “automated” as being subsequently claimed by Service NSW, including in my particular case. I lodged my application on 1-August 2021. It was assessed and additional supporting evidentiary details were requested of me by Service NSW to validate my business’s eligibility, which I immediately provided.

My tour business Nature Trail was approved and assessed as eligible in writing on 11 August 2021. I then received \$15214 in total. As the business accountant also, I kept and hold full records of this process and of all the evidentiary records lodged.

The Grant payments finished in December 2021.

The Subsequent Intimidating Clawback

Twenty months (nearly 2 years) after my Grant application had been approved (11-August 2021), on 11 April 2023 I received the first of many unidentifiable/ anonymous calls and emails from various individuals claiming to be from Service NSW.

In brief summary, the nature of these multiple anonymous calls to my mobile phone and emails:

1. Each caller/emailer provided only their first name (possibly a pseudonym);
2. No contact details (position title, phone number, address) were provided – the emails were from various sources including no-reply@service.nsw.gov.au or ‘Service NSW’s call centre switchboard Tel: 13 77 88;
3. I treated the callers and emailers as fraudulent scammers, so hung up immediately;

4. Each caller accused me of being retrospectively ineligible for the Grants, without any basis explained, and deemed me to be a default “fraudster”, unless I prove my eligibility (again);
5. The phone callers demanded that they first had to identify myself to them with various personal information about myself (despite them having rung me);
6. I received threatening emails that unless I repay the grant in full that they would garnishee my bank account and seizing my personal assets from my home;

I will appreciate your prompt response and inclusion of that report. I recommend also that to satisfy yourself of the voracity of these two matters that you personally arrange your own internal investigation in a timely manner.

Sincerely,

Steven Ridd

Tour Director
NATURE TRAIL

Attachments:

1. Police Constable Sara Buchtmann’s SMS Event Number to my mobile phone of 3rd September 2024;
2. My email reply to Police Constable Buchtmann of same day 3rd September 2024 (3 pages)
3. Extract of the publicised statistics on the COVID-19 Micro-business grant, obtained from the Service NSW website <https://www.service.nsw.gov.au/performance-dashboard/closed-programs-statistics> accessed 26th December 2024;
4. NSW Government’s press release announcing NSW Police’s Strike Force Sainsbery, 9th November 2021 (2-pages);
5. Two other media articles relevant to this matter