

**Paul Turner: Founder Member of SME Alliance.**

My wife and I first became aware of serious financial crime when our business was one of the many destroyed by events originating at HBOS Reading. Back in 2007 and before the many and varied bank frauds had been identified and exposed, HBOS was adamant the allegations we made had no validity. Consequently and as bankers were still considered to be absolutely trustworthy then, we struggled to persuade any authority to investigate our allegations and it was left to us to uncover what Thames Valley Police have now said is potentially “the biggest bank fraud in British history.” However, our persistence and the thousands of documents we collected and collated and gave to the police and the regulator eventually paid off and 10 people were arrested in 2010, charged in 2013 and are due to stand trial in January 2016 on various charges including corruption, money laundering and fraudulent trading. All the same our business, our lives and many other lives will have been on hold for 9 years by the time the criminal trials are over.

We have been in the music business all our adult lives and were forced to change careers and start investigating crime as the only way to save our home having already had our business ruined (we've had 22 eviction hearings from HBOS /Lloyds). Having had our eyes opened to the scale and consequences of white collar crime, we have gone on to investigate other bank crimes and, where possible, help the victims. But it's become increasing clear over the last 8 years, there has been little appetite from the UK authorities to deal with the systemic abuse of the SME sector by financial firms.

In September 2014 Nikki co-founded SME Alliance Ltd with Nick Gould and Jon Welsby to encourage SMEs to join together, share information and become a united front lobbying for justice and better regulation. Paul has been a dedicated campaigner for better justice for many years and was thanked as a contributor to Lord Woolf's Interim report on Access To Justice 1995. He currently devotes all his time to helping victims of economic crime. He also researches specific crimes for the media.

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