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INDEPENDENT COMMISSION AGAINST CORRUPTION

THE HONOURABLE MEGAN LATHAM

PUBLIC HEARING

OPERATION TUNIC

Reference: Operation E13/1800

TRANSCRIPT OF PROCEEDINGS

AT SYDNEY

ON WEDNESDAY 1 APRIL, 2015

AT 2.05PM

Any person who publishes any part of this transcript in any way and to any person contrary to a Commission direction against publication commits an offence against section 112(2) of the Independent Commission Against Corruption Act 1988.

This transcript has been prepared in accordance with conventions used in the Supreme Court.

THE COMMISSIONER: Yes, Mr Naylor.

MR NAYLOR: Commissioner, I call Barbara Inskip.

THE COMMISSIONER: Yes, Ms McGlinchey, have you explained to Mrs Inskip the effect of a section 38 order?

MS McGLINCHEY: I have, Commissioner.

10 THE COMMISSIONER: And she wishes to take advantage of one?

MS McGLINCHEY: Yes, she does.

THE COMMISSIONER: Thank you.

MS McGLINCHEY: She'll be sworn to give her evidence.

20 THE COMMISSIONER: Thank you. Just take a seat, Mrs Inskip. Could I just explain to you for more abundant caution that the section 38 order protects you from the use of your answers against you in any civil or criminal proceedings but it does not protect you if it should be found that you have given false or misleading evidence to the Commission because in that event you would still be liable to prosecution under the ICAC Act and your answers could be used towards proof of that offence. Do you understand that?

MRS INSKIP: Yes.

30 THE COMMISSIONER: Pursuant to section 38 of the Independent Commission Against Corruption Act, I declare that all answers given by this witness and all documents and things produced by this witness during the course of the witness's evidence at this public inquiry are to be regarded as having been given or produced on objection and there is no need for the witness to make objection in respect of any particular answer given or document or thing produced.

40 **PURSUANT TO SECTION 38 OF THE INDEPENDENT COMMISSION AGAINST CORRUPTION ACT, I DECLARE THAT ALL ANSWERS GIVEN BY THIS WITNESS AND ALL DOCUMENTS AND THINGS PRODUCED BY THIS WITNESS DURING THE COURSE OF THE WITNESS'S EVIDENCE AT THIS PUBLIC INQUIRY ARE TO BE REGARDED AS HAVING BEEN GIVEN OR PRODUCED ON OBJECTION AND THERE IS NO NEED FOR THE WITNESS TO MAKE OBJECTION IN RESPECT OF ANY PARTICULAR ANSWER GIVEN OR DOCUMENT OR THING PRODUCED.**

THE COMMISSIONER: Could we have the witness sworn please.

THE COMMISSIONER: Just take a seat, Mrs Inskip. Do you have some water there?---Yes, I do, thank you.

Right. Yes, Mr Naylor.

10 MR NAYLOR: Mrs Inskip, what's your full name?---Um, Barbara Inskip.

And you're the wife of Kevin Inskip?---Yes.

All right. And you're also a director of a building company called Plantac Pty Limited?---Yes.

And your husband is a director of Plantac as well?---Yes.

20 All right. And you were involved in keeping the books for Plantac, the accounting books?---That's right.

And have you done that since Plantac first commenced?---Yes.

And that was in about 1994?---Correct.

Has anyone else been involved in keeping the, the books of Plantac?---No.

All right. Does Plantac have any employees?---No.

30 All right. And since about October, 2013 the office from which you have worked has been at your home?---Correct, yes.

All right. And prior to that Plantac had an office in Caringbah if I'm not mistaken?---That's correct, yes.

Okay. Plantac has a bank account with Westpac at Caringbah. Is that right?---That's right.

Right. And is that a cheque account?---Yes, it is.

40 And who are the signatories to that cheque account?---Um, Kevin and myself.

Right. And are you able to sign cheques individually without a second or a dual signatory?---Yes, it's either/or.

All right. Okay. Mrs Inskip, I'm going to show you some documents this afternoon and I'd ask if you can be handed volumes 2 and 3 of the financial

brief. Just coming to you, Mrs Inskip. So you see on the front of those folders one is marked file number 2 and one is marked file number 3?
---Yes.

All right. Can I ask you to go first of all to file number 2. Have you got that?---Yes.

And if you can just, you'll see there a number of dividers, a number of tabs?---Yes.

10

If I can ask you to go first of all to tab number 2. And the first page that you should see behind tab number 2 would appear to be a bank statement or in fact a duplicate statement Westpac Banking Corporation business cheque plus account for Plantac Pty Limited. Do you see that?---Yes.

Does that appear to you to be an extract from the bank statement for Plantac Pty Limited?---Yes.

20

You would have some familiarity, would you not, with bank statements for Plantac Pty Limited?---Correct.

All right. Does Plantac Pty Limited use a firm of accountants?---Yes, we do.

And what's the name of the firm of accountants that Plantac uses?
---Finncorp.

30

All right. And do you remember the name of the accountants who you use at Finncorp?---Yeah, I mainly deal with Andrew Finney and Alfredo um, Cerboneschi or something like that his surname is.

Okay. And am I right in thinking Finncorp is spelt F-i-n-n-c-o-r-p?
---Correct, yes.

Okay. And does Finncorp prepare Plantac's end of year financial statements?---Yes.

40

Has Finncorp also been involved in preparing a BAS spreadsheet template for you?---Yes.

Right. And, Commissioner, could the witness be shown T1 volume 6 at page 2588. Mrs Inskip, you'll see that starting at page 2588 there's a bundle of documents going through to 2657. Can you take a moment to look at those pages, 2588 through to 2657 and let me know when you've done that? I'm not asking you to read each and every page in detail, I just, I want, I want you to identify the documents?---To 26, sorry?

To 2657. Have you had a look at those pages?---Yes.

Am I right in thinking, madam, they are BAS spreadsheets or BAS worksheets for Plantac Pty Limited kept by you for the period January 2008 to April 2013?---Um, yes.

So whenever you as the bookkeeper for Plantac needed to record a transaction such as a payment to a supplier - - -?---Ah hmm.

10 - - - you would enter the relevant data into these BAS worksheets, is that right?---Yes.

And would you then periodically forward the BAS spreadsheets or BAS worksheets onto Finncorp?---Correct.

And Finncorp would prepare the BAS returns?---That's right.

And that would be done on a quarterly basis?---Yes.

20 All right. Was there anyone else responsible for inserting the data or the information into these BAS worksheets other than yourself?---No.

All right. The husband wasn't involved with the accounts or keeping the accounts for Plantac?---No.

Just yourself?---Yes.

30 All right. Can I ask you to turn to the front of that same folder, so at the front of the folder you'll see an index and then starting at page 2489 - have you found that page?---Yes.

You'll, you'll see what appear to be cheque butts?---Yes.

And these cheque butts go through to page 2535, again can I ask you to look through those pages and when you've done that let me know?---To 2537 did you say?

2535?---Yes.

40 Yes. Madam, are they cheque butts that you have written out?---Yes.

Yes. And they appear to be cheque butts for the dates from 12 February, 2010, that's at page 2490, through to at page, it's a little hard to read but it's 2534, the date is 5 December, 2013, do you see that?---Yes.

And your handwriting appears on all of those cheque butts?---From what I've seen, yes.

From what you've seen. Well, have you see any cheque butts which appear not to be in your handwriting?---(No Audible Reply)

Take your time?---Unless I've missed a page but no, that all looks like my writing.

10 And if I can then ask you to go over the page to 2536 and I'll ask you to go through the same process if you don't mind, if you can look from page 2536 through to 2586, take your time and I'll ask you some questions about those documents when you've had a chance to look at them. Have you looked at those documents?---Yes.

All right. That, not all of the pages but a lot of the pages would appear to be copies of cheques written to cash - - -?---Yes.

- - - on the Plantac Caringbah Westpac cheque account?---Correct.

20 And have you seen any cheques written to cash on that account – I withdraw that. Does, does your handwriting appear on any of these documents?
---Yes, it does.

Which documents?---On the cheques.

The cheques. These are the cheques written out on the Westpac Caringbah Plantac cheque account?---Yes.

30 Right. Is it the case that all of the cheques that are written out to cash are written out in your handwriting or have you seen some that aren't?---I don't think I saw any that weren't in my handwriting.

So if we start with the first page, 2536?---Yes.

That appears to a be a cheque written to cash dated 13 February, 2008 for \$2,000?---Yes.

And is that your signature that appears on that cheque?---Yes, it is.

And that's your handwriting?---Yes.

40 All right. And same for the next page?---Yes.

Yeah. And we go over a couple of pages, 2539, same again, your handwriting, your signature?---Yes.

That's page 2539. Over the page, again you wrote that cheque out?---Yes.

Page 2541 again?---Correct.

Yes, you wrote that cheque out?---Yes.

Page 2542, ignore if you might the typewritten or printed details but just look at the cheque in the middle of the page. Seems to be another Westpac Caringbah Plantac cheque?---Ah hmm.

11 March, 2009 written out to Vari Plan Homes Pty Limited, \$6,840. Did you write that cheque out?---Yes, I did.

10 And that's your signature?---Yes.

All right. You've looked at each and every page of that bundle of pages I've taken you to. Is that right?---I think so.

Up to page 2586. Have you looked at each and every page?---I don't think I missed a page. Yes.

20 And is it the case that in relation to all of the copies of cheques that appear in that bundle of documents they are copies of cheques that were written out by you and signed by you?---Yes.

All right. Can I take you to page 2571. Do you have that?---Yes, I do.

Am I right in thinking that – is your signature on that document?---Yes, it is.

That would appear to be a withdrawal slip. Is that right?---Um, from the bank, yes.

30 From the bank. Is that, is that a proper description of the document?---Um, no. I think that's a – like if you cash a cheque they give you a printout. They provide - - -

It's a receipt?---Yes.

All right. Okay. So they, they – you've cashed a cheque and they've given you this document?---Yeah. Sometimes they did, yeah.

Not always?---I couldn't say for sure.

40 Okay. All right. Just put that volume to one side just for the moment, Mrs Inskip. Did Plantac have a habit of paying suppliers such as subcontractors in cash?---In paying suppliers and subcontractors?

Yeah?---Um - - -

Do you pay many people in cash?---Yeah, some subcontractors would want to be paid in cash.

Do you remember who?---Um, well, Brett Piesse um, Mark Fenech, Johnny Dodder um, I'm just trying to think. They're just recent ones.

Yes?---Yeah.

All right. Well, these documents go back a little ways - - -?---Yes.

10 - - - to 2008. Thinking back from about 2008 to about 2014 do you remember with what kind of frequency you paid suppliers or subcontractors in cash?---Well, some subcontractors um, would get paid weekly.

Yes?---And they'd come up to the office to get um, a cash cheque.

Do you remember who they were?---Um, yeah, the same please like, Brett Piesse, Mark Fenech. Um, I think Vari Plan used to but then they changed to wanting to – not – they didn't want cash cheques any more.

Mmm?---Um - - -

20 Are you still thinking, yeah?---Yeah.

Okay?---I don't know. It's a long time ago. Um, who else used to come up. John Dodder. Um, I can't really remember.

Okay. Can I, can I put this proposition to you and tell me if it's correct or incorrect or fair or unfair, that most suppliers you didn't pay in cash?---Not suppliers, not really, no.

30 No. And a supplier – well, what's your definition of a supplier, a Plantac supplier?---Um, someone who provides materials.

Right. What about a subcontractor, do you regard them as a supplier, someone who provides labour, a service?---No.

Okay. All right. So you've mentioned a number of subbies, Brett Piesse among them, that they are subbies to whom you've paid cash?---Yes.

40 And is there, apart from those subcontractors is it the case that – am I understanding your evidence correctly to mean to say that with the exception of those few you otherwise paid other subcontractors by means other than cash?---Um, yes, we could pay them EFT when that – just depending how the subbie wanted to be paid really.

Mmm?---Some of them wanted to get paid online, others wanted to pick up a cheque.

Yes. And are you able to say whether it was the exception to the rule that they would be paid in cash or, or not?---(No Audible Reply)

Would most subcontractors want to be paid other than by cash or you can't say?---Oh, it's hard to say really.

Right?---I don't really understand - - -

That's all right. Was it a - - -

THE COMMISSIONER: Mrs - - -

10

MR NAYLOR: Was it a regular thing for you to pay subcontractors in cash?---Well, some subcontractors, if they come I'd give them a cash cheque and they'd go and cash it themselves and um, yeah, but it was a pretty regular thing.

Right. Okay.

20

THE COMMISSIONER: Mrs Inskip, could I just ask you, when you talk about subcontractors who wanted to be paid in cash, I take it they were people who you have named who regularly worked for Plantac by providing their labour?---Yes.

And they would come to the office and they would say I want cash for the last fortnight, or words to that effect, they want to be paid - - -?---Or, or for the week normally.

30

Or for the week. And when they did that, they weren't presenting you with an invoice for that amount were they, they were just relying on, on a recording of the number of hours that they'd worked. Was that the position?---Um, no, sometimes they, they'd give me an invoice.

Sometimes they would give you an invoice?---Yes, well, most of the time.

So - - -?---Unless they didn't have their invoice book or whatever and then they used to have to get it approved by Kevin.

All right. So it didn't, the payment of cash didn't depend on whether they presented you with an invoice or not?---Well, in most cases it did.

40

In most cases it did, meaning that if they presented you with an invoice you would write a cheque or - - -?---Yes.

So if there was an invoice for something that was billed to Plantac, you would write a cheque to that, to the person who had issued the invoice?---Yes.

And otherwise - - -?---And if they wanted to cash the cheque at the bank I'd make it out to cash.

Right.

MR NAYLOR: You differentiate do you between a subcontractor and a supplier?---Yes.

Right. And a supplier I think you said was someone who supplies materials?---Basically, yeah.

10 So that means building supplies?---Yes.

Or other kinds of materials?---Well, um, I don't know what you mean, sorry.

Okay. Well, I just wonder if, if you used any other kinds of suppliers, whether Plantac used any other kind of suppliers in the course of its business other than building supplies?---I don't – not really I don't think.

20 No. Okay. Would, would it be an unusual situation to pay, to pay a supplier or to, to – I withdraw that. Would it be an unusual situation, madam, to write up a payment in the BAS spreadsheets as a payment to a supplier when you hadn't received an invoice from the supplier?---Yes.

Right. And if the account showed that that payment was made in cash what would that suggest to you?---It would suggest to me that was cash that I'd gone to the bank to withdraw.

For what purpose?---To give to Kevin.

30 And why were you giving the money to Kevin?---So he could give it to Darren.

Right. Well can you step me through the process whereby you obtained funds from the Plantac bank account to give to Kevin so that he could give the money to Mr Bullock? Just from your perspective as the bookkeeper, what was the process?---Kevin would ask me to, if I could get him some money.

40 Right?---And, um, so I'd go to the bank and cash a cheque and bring it home.

All right. And would Kevin ask you for a specific amount of money?---Not really, no.

All right. So how would you know how much money to get for Kevin so that he could give to Mr Bullock?---Well, I'd have a look on a, um, a spreadsheet thing that I kept to see what the balance of monies owed were and just make up a figure.

And how is that you kept this spreadsheet? How did you know what information to put into this spreadsheet?---Um, well when Kevin, when we were invoicing jobs I'd receive invoices to type out and if there was an amount on it at the bottom for Darren, I'd enter it on the spreadsheet. So - -

10 And how would you know that an amount written on the bottom was intended as an amount for Mr Bullock?---Well I just knew if there was amount down the bottom there, it was meant that I had to include it on that spreadsheet.

Was it in a form of handwriting that was different from other handwriting on the document?---No, it would just be in Kevin's writing.

All right. And so having received that information, what would you then do? Having received that document and noting the amount at the bottom, what, what was your job with respect - - -?---Well I'd prepare the - - -

20 - - - to that document?--- - - - document and then I'd just make sure that I'd enter it onto that spreadsheet so I could keep a tally of those amounts.

Are you saying you would type up the invoice?---Yes.

All right. And would the invoice include somehow, the amount that was written at the bottom?---Yeah. I'd say it was already included in the invoice.

Okay. And, I'm just trying to understand the relationship with the spreadsheet. Would there be some, would that amount down the bottom

30 find its way into that spreadsheet that you're talking about?---Yes.

All right. Where was this spreadsheet kept?---On my computer.

All right. And, so every time you got one of these documents – did you get these documents from Kevin?---Yes.

All right. Every time you got one of these documents and you saw one of those amounts written down the bottom you'd note up the spreadsheet, would you - - -?---Ah hmm.

40 - - - with that particular amount?---Yes.

All right. And why were you doing that?---So we could keep, um, an account of what was owed to Darren.

What was owed?---Yeah.

To?---To Darren.

All right. And what, from your understanding, why did you owe money to Darren?---Well because Kevin and, um, because Darren used to put money on jobs and, um, it was just why I just knew what it meant.

Right. When you say “Darren used to put money on jobs,” what’s the basis for you saying that?---Well, Kevin would come back with the paperwork and say that’s the extra or whatever.

10 That’s the extra?---Yeah.

All right. And these, this paperwork that he’d come back with, this, these would be invoices or draft invoices in respect of a particular job?---Um, not always draft invoices, no.

Okay. Well - - -?---Just handwritten all documents or just sheets of paper really.

20 Right. Well, you had a role in typing up those documents?---Yes.

Yes. All right. And am I right in thinking that at least some of the documents would be invoices that you’d type up?---Yes.

Right. And any other kinds of documents that you remember typing up other than invoices?---Oh, just quotes and like, heaps of different sorts of letter.

30 Okay. All right. And having – let’s focus on the invoices. Having, having typed up the invoice, the invoice including that amount on the bottom of the other sheet of paper that Kevin gave you, is that right?---(No Audible Reply)

The invoice would include - - -?---Yes.

- - - or somehow incorporate the amount that - - -?---Yes.

- - - was on the bottom of the page that Kevin had given you which, and you transferred that amount to the, the spreadsheet?---Ah hmm.

40 Are these invoices that were intended for the Mine Subsidence Board?---Yes.

Would you have some role then in transmitting the invoice to the Mine Subsidence Board?---Yes.

Right. It, it was part of your job to do the administration, the office work - - -?---Correct.

- - - for Plantac?---Yeah, yes.

Not just the bookwork but the general administration?---That's right.

Which included sending out correspondence - - -?---Yes.

- - - including invoices?---Yes.

10 All right. As best as you can recall when did you start receiving from Kevin these pieces of paper which I think your evidence is Mr Bullock had noted at the bottom a certain amount, do you, do you know how long ago that, that started?---I couldn't say for sure, no.

No. Are we talking months, years?---Years probably, yeah, years.

And would they arrive, would Kevin give you these documents on a regular basis or an irregular basis?---No, just whenever.

Just whenever?---Yeah.

20

Okay. All right. And was, were the amounts different or the same?---Were different.

And how, how would you go about accounting or recording in the Plantac accounting system these amounts that you needed to incorporate into invoices sent off to the Mine Subsidence Board?---I didn't.

All right?---Oh, sorry, I don't really - - -

30 That's all right. Let, let, let me put it - - -?---Well, I'd just put the invoice total.

Okay?---Yeah.

All right. Can I, can I ask you about the, the other – your evidence earlier in relation to the cash payments?---Ah hmm.

Yeah. Kevin would ask you from, for money from time to time?---Yes.

40 And you would arrange for money to be withdrawn from the bank, the Plantac bank account?---Yes.

And how would you do that?---I'd go to the bank and cash a cheque.

All right. And the bank would give you cash?---Yes.

And what would you do with the cash?---I'd bring it home.

And what would you do with, what would you do then?---I would put it downstairs on the bar or if Kevin was home I'd give it to him but normally he wasn't so I'd just put it down, left it downstairs for him.

Okay. Would you put inside an envelope or you'd just leave the cash on the bar or elsewhere in the house?---No, it was in an envelope.

Okay. How would you go about recording these cash payments in the accounts?---In the spreadsheets?

10

Yeah?---Um, well, I just used to make something up basically.

Make something up?---Ah hmm.

So you would record in the spreadsheets the cash payment out of the Plantac bank account - - -?---Ah hmm.

- - - by making up the details of to whom the money was being paid?---Yes.

20

Right. And do you remember sitting there now the names of any of the payees that you made up and included in the accounts?---Yes.

Yes. Who or what?---Um, there was um, Don Bruce Kitchens.

Don Bruce Kitchens?---Yeah.

Is that, is that a real or a fictitious supplier or contractor?---Fictitious.

30

Right. So if Don Bruce Kitchens appears in the BAS spreadsheets, it's made up?---Yes.

All right. And is that made up by you or Kevin or - - -?---By me.

By you. Okay. Any others?---Um, I think there was a couple that I made up. Um, I think there was D&B Manufacturing or - - -

You said D&B Manufacturing?---Yes, something like that.

40

Right?---Um, or I used to, some names that I used to put it under was um, Brush Brothers um, APC um, Williams Timber and Hardware um, Demo Force, Lamond um - - -

Still thinking?---All I can think of at the moment.

That's okay. D&B Manufacturing, is that a real company or a made up company?---Made up.

Right. What about DB Kitchen Installations?---No, that's something I made up.

You made that up. So if that appears in the BAS spreadsheets it's a fictitious transaction?---Yes.

And that's a payment, that's a record of a payment of money intended for Mr Bullock?---Yes.

10 Same for Don Bruce Kitchens?---Yes.

If Don Bruce Kitchens appears in the BAS spreadsheets that's a record of a payment intended for Mr Bullock?---Yes.

Same with D&B Manufacturing?---Yes.

Right. Let's deal with the others that you mentioned. Brush Brothers?
---Ah hmm.

20 That's a real company, isn't it?---Yes.

Right. APC, that's a real company?---Yes.

So is Lamond?---Yes.

That's Lamond Landscaping?---Yes.

Williams Timber and Hardware, is that a made up company or a real company?---It's a real company.

30

Right. Demo Force, that's a real company?---Yes.

And in relation to those real companies, am I understanding your evidence correctly that where, where those transactions appear in the BAS spreadsheets they may be transactions which record cash payment to Mr Bullock?---Yes.

And that would be the situation, correct me if I'm wrong, that would be the situation if the records show that payments were made by cash?---Yes.

40

And if payments were not made by cash but they were made to one of those companies that we just, that you've just mentioned, that is the real companies - - -?---Ah hmm.

- - - if the payments were not made by cash - - -?---Ah hmm.

- - - then they were real transactions?---Yes.

Yeah. So in relation to Brush Brothers - - -?---Ah hmm.

- - - if it was a real transaction you wouldn't make the payment in cash?
---Hmm, no, not – I don't, no, we'd stopped using Brush Brothers at that, some time ago.

Okay. What about Lamond?---No, we never paid them in cash.

10 You never paid them in cash. And Demo Force?---No, not as far as I know, no.

APC?---No, they used to get cheques. Maybe early – I can't be a 100 per cent sure with APC.

You might have given them a cash payment or you're not sure?---Not a 100 per cent sure.

All right. Williams Timber & Hardware?---No.

20 Did you ever pay them in cash – Demo Force?---I don't think so, no.

Didn't pay them in cash?---No.

So if the accounts record a payment to Demo Force and the accounts also show it's a payment in cash, it's a payment to Mr Bullock?---Yes.

30 All right. Just sitting here now, you've been the bookkeeper for Plantac for a long period of time, this might be a difficult question and if you can't answer it say so but as a – can you give some general estimate about how much in total Mr Bullock might have been paid through these cash payments over the period of time that you've worked as the bookkeeper?---I couldn't say with – no.

Okay. I just want to ask you about some other companies. You've already told the Commission about a number of companies. What about Sydney Labour Contracting?---Um - - -

40 Do you remember any occasions when you've been invoiced by Sydney Labour Contracting or paid Sydney Labour Contracting in cash?---I don't remember whether - - -

They're two separate questions. I don't mean to confuse you?---No. I don't remember whether I paid them by cash cheque or – I don't remember how I paid them.

Okay. What about, what about Vari Plan?---Ah hmm.

Is Vari Plan a real company or a fictitious company?---Real.

A real company. And to the best of your knowledge have you ever paid Vari Plan in cash for a real transaction?---Um, yes, I would have given Bob cash cheques earlier on.

All right. Is it possible that you may have recorded in the accounts a payment to Vari Plan when it was a cash payment but it was a cash payment that was made to Mr Bullock?---I don't recall if I've used Vari Plan.

10 Okay. What about New Colour Painting & Decorating, would you have recorded any payments that were made to Mr Bullock against the name of that supplier in the accounts?---New Colour. It doesn't even ring a bell.

It doesn't ring a bell?---No.

Okay. What about Fowlers Carpets Pty Limited?---Yes, I think I have used them.

20 You have used them to record payments – cash payments that were made to Mr Bullock?---Yeah.

All right?---I don't think it was very often though.

Handyman Timber Sales Pty Limited?---Um, I think so, yes.

Yes. And by that you mean there were occasions when you recorded in the accounts payments to Handyman Timber Sales Pty Limited that were in fact cash payments made to Mr Bullock?---Yes.

30 The next one is One Stop Roofing Pty Limited?---I couldn't be 100 per cent sure.

Not 100 per cent sure?---No.

Possible?---Yeah, possible.

Possible that you've recorded in the accounts a payment to One Stop Roofing Pty Limited but it was in fact a payment to Mr Bullock but you're not sure?---I'm not sure.

40

Okay. Pardon me, Commissioner.

All right. Have you still got file number 2 there, Mrs Inskip? That's the one - - -?---Yes.

- - - with all the tabs in it?---Yes.

All right. Can I ask you to go to, back to tab 2?---Yes.

And you've looked at the first page of this already which is a duplicate statement from the Plantac cheque account, you see that?---Yes.

And there's a transaction there, 13 February, a withdrawal, a cheque, 402834 in the amount of \$2,000, see that?---Ah hmm. Yes.

10 Go over the page. That would appear to be a cheque that is in your handwriting and signed by you, \$2,000, the cheque number is the same, 402834, you see that?---Yes.

So you've written a cheque out to cash, you've withdrawn the cash from the cheque account, that's right?---Ah hmm. Correct, yes.

And go over to the next page which is – in fact there are two pages, those two pages appear to be extracts from the BAS worksheet for Plantac Pty Limited, that's right?---Yes.

20 And on the second page the line second from the top should be highlighted? ---Yes.

The transaction there recorded for 13 February, 2008?---Ah hmm.

Made out to Kevin Inskip loan in the sum of \$2,000, you see that?---Yes.

Go over the next page, I ask you to make the assumption in relation to the next page that that is a GST ledger that has been provided by Finncorp to the Commission?---Yes.

30 See the line which is highlighted, 13 February, 2008?---Yes.

And against – it's a payment of \$2,000, the same cheque number?---Yes.

And against that transaction is recorded the details MSB Mine Subsidence Board?---Yes.

You see that? Is that likely to have been a payment that was intended for Mr Bullock?---Yes.

40 Why do you say that?---Because I prepared this particular spreadsheet um, for the Commission in January.

All right. When you say prepared do you mean you obtained copies of the spreadsheets and arranged for them to be supplied to the Commission? ---Um, yes, but this one I actually um, composed in January.

All right?---Because when the Commission originally asked for the paperwork I had to have Finncorp provide me with all the documentation.

I see. Well, are you suggesting, I might, might be misunderstanding you but when you say you composed, is this extract from the BAS worksheet that I've just taken you to that includes that transaction for 13 February, 2008, does this record – is, is – were, were the – is this is a record of the transactions that you made at the relevant time? So is this in a sense a, a contemporaneous document that you kept up to date and as when the transactions occurred?---This particular one, was it - - -

10 Yes?--- - - - no.

THE COMMISSIONER: When you say this particular one, you're talking about the spreadsheet, Mr Naylor?

MR NAYLOR: Yes.

THE COMMISSIONER: We're referring to the whole of the spreadsheet?--
-Yes.

20 MR NAYLOR: So let me, let's go back to the first page of the spreadsheet?---Yes.

And the first transaction is for 2 January, 2008?---Ah hmm.

You see that, transaction fee?---Yes.

\$18.20?---Yes.

30 Right. And am I right in thinking that you probably inserted the details of that transaction some short time after 2 January, 2008?---No.

Well what are you saying?---When the Commission requested the documents from Plantac, all their financial documents.

Yes?---I had to receive all the documents from our accountants and from the first two quarters, like from January to June, 2008 they weren't done in spreadsheet form.

40 Right?---The documents that I'd received from Finncorp and the rest so I did them in spreadsheet form to keep them all uniform.

I see. So, but the information in these spreadsheets came from, came from your accountants?---Yes.

And what - - -?---And I'd changed a couple of entries.

Right. So you've composed these spreadsheets based on data or information that you obtained from your accountant?---Yeah. And from the bank statements.

And from the bank statements?---Yeah.

And you did that for the purpose of responding to a request from ICAC?---Yes.

10 Right?---Just for those six months because they were in a different format.

I see. And that six months is the first half of 2008?---Yes.

All right. And what format were they in before you put them into this format?---Well, Finncorp had sent them to me on their, in their format of, um, I think they had done it on, I'm not sure what they used.

20 Okay?---Because it must've been when Finncorp originally, um, commenced working as our accountants, I would say. I'm not sure when it was that they commenced.

I see. At some point they prepared a BAS worksheet template for you - - -?---Yes.

- - - did they not?---Yeah.

30 And is it possible then that the information for the first six months of 2008 was kept by Plantac in a form different from that BAS worksheet because you didn't have the template at that time?---Yes.

Right. In any event from halfway through 2008 - - -?---I think that's when Andrew wanted to commence the spreadsheet for me.

Right. Okay?---It was the accountants decision to want to do it that way.

All right. So you still have volume 6 there with all the BAS spreadsheets in it. And that starts, they start page 2588?---Yes.

40 So pages 2588 through to 2593 appear to be transactions for the first half of 2008?---That's correct.

Right. And then pages 2594 - - -?---Yeah.

- - - through to the end of the bundle of spreadsheets which goes through to 2657 - - -?---Ah hmm.

- - - that's for after 30 June, 2008?---Yes.

Yes. So you're saying that the transactions which appear on the BAS spreadsheets, on the first few pages 2588 through to 2593, they are spreadsheets that you composed with information obtained from your accountants so as to put the information into the same spreadsheet form as what appears in the subsequent spreadsheets?---Yes.

Right. Okay. And the subsequent spreadsheets from 2594, am I right in thinking that the information contained in those spreadsheets was recorded as you went along?---Um, yes, I wouldn't do it daily or weekly.

10

Right?---Sometimes I'd do a couple of months at a time.

All right?---It would just depend, yeah.

Yeah?---I wouldn't do it daily or, yeah.

But these other spreadsheets are not in the same category in the sense that you haven't gone and recomposed or you haven't gone and composed fresh spreadsheets, they are documents that record transactions from July 2008 and you recorded the transactions on a periodic or semi-periodic or regular kind of basis from July 2008?---Yeah.

20

As you went along?---Well, either, I'm not sure whether I did the first ones or whether Finncorp did the first lot.

All right?---I can't remember.

Okay?---I know that, yeah, Andrew just wanted to put it all in, start doing it all in spreadsheet format.

30

Right. And these are the spreadsheets that you would send along to him quarterly so he could put the - - -?---Yes.

- - - BAS returns together?---Yes.

All right. Well, can we go back to that transaction we were talking about at tab 2 in the, in the number 2 financial file. Have you got that back in front of you?---(No Audible Reply)

40

And can we go to the second page of the BAS spreadsheet?---Yes.

And there's the highlighted transaction dated 13 February, 2008 and beside that is written, "Kevin Inskip," and then to the right of that in the next column is written, "Loan." See that?---Yes.

And that, that records – I just want to understand your evidence – that records a payment does it that was made to Mr Bullock?---Yes.

Right. And, sorry, just so I understand, on what basis do you say that that was a payment intended for Mr Bullock?---Well, from the Finncorp statement, if it's got MSB it would have been a payment for - - -

From the GST ledger that's been obtained from Finncorp?---Yes.

Right. Okay. Can I take you to the next tab, tab 3. First page would appear to be a duplicate statement from your Westpac cheque account held at Caringbah?---Yes.

10

Do you see there's a transaction underlined, 30 April?---Yes.

Withdrawal of \$4,000 cheque number 4-0-2-9-0-0?---Yes.

Go over the page. It would appear to be a rather condensed copy of a cheque made out to cash date 30 April, 2008 - - -?---Ah hmm.

- - - in the sum of \$4,000?---Yes.

20

Same cheque number?---Yes.

Your signature?---Yes.

Go over the page, please. See that's an extract from the BAS worksheet? ---Ah hmm.

And again this is for, this is for a period 1 April, 2008 through to 14 May, 2008. This is one of those spreadsheets that you composed in response to the request from ICAC - - -?---Yes.

30

- - - using data or information that had been obtained from Finncorp?---Ah hmm.

And there's a highlighted transaction dated 30 April, 2008?---Ah hmm.

In the sum of \$4,000, described as "KI Loan."?---Ah hmm.

Go over the page. Make the assumption that this page is an extract from a GST report for Plantac kept by your accountants, Finncorp?---Yes.

40

There's a highlighted transaction, 30 April, 2008?---Yes.

The same cheque number?---Ah hmm.

The same amount?---Yes.

Described as MSB Mine Subsidence Board?---Yes.

What do you think that payment was all about?---Well, the same, I would assume that that was a payment for Darren.

Why do you make that assumption?---Because on the um, when the accountants would have done these documents they would have had all the cheque butts and it would have been MSB on the, the cheque butt.

Okay. And let's go to the next tab, tab 4. There's an under, again, the first page is the same, the same form, a duplicate statement from Plantac's
10 Westpac cheque account dated 27 May in the sum of \$4,000, a withdrawal in the sum of \$4,000, cheque number 402940, go over the page please, you see there there's a copy of a cheque - - -?---Ah hmm.

- - - dated 27 May, 2008, a cheque made out to cash for \$4,000 on your, on the Plantac cheque account, that's your handwriting, yes?---Sorry, you've lost me.

I'm sorry. You're behind - - -?---My - - -

20 I'm behind tab 4 now?---Yes.

Yeah. And the first page that I was showing you was the extract from the Westpac - - -?---Statement?

Yeah, the statement?---Oh, sorry, I'm with you now, yeah.

Yeah. There was a transaction underlined, 27 May?---Yes.

You see that?---Yes.

30 Withdrawal \$4,000?---Ah hmm.

Over the page there's a copy of a cheque?---Yes.

Go to the next page, yeah, cheque dated 27 May, 2008?---Yes.

Made out to cash for \$4,000?---Correct, yes.

All right. The same cheque number, 402940?---Ah hmm.

40 Go over the next page please?---Yes.

You see that would appear to be an extract from the BAS worksheet?
---Ah hmm.

30 April – sorry, keep going, I'm sorry, I've got – misled you. So the second page of the, of the BAS spreadsheet?---Yes.

There's a transaction highlighted, 27 May, 2008?---Ah hmm.

And it's a payment of \$4,000, the same cheque number, and it would appear that the payee is someone named D Beard for painting?---Yes.

Go over the page please and assume that that's an extract from a GST report for Plantac kept by your accountants which shows the highlighted transaction is 27 May, 2008, the same cheque number?---Yes.

10 Payment of \$4,000?---Ah hmm.

And the description given there is just DB, can you say whether that's likely to have been a payment made to Mr Bullock?---Yes, it probably was.

And why do you say that?---Well, on the cheque butt there would have been DB. It just looks like a payment.

All right. Well, does the fact that the transaction was a cash transaction inform you as to whether or not it was likely to be a payment made to Mr Bullock?---Yes.

Were there any occasions to the best of your knowledge when payments to Mr Bullock were made otherwise than by cash?---No, not that I can recall.

I'm sorry, I missed - - -?---Not that I can recall.

Not that you can recall. All the payments for Mr Bullock were made by cash?---As far as I know, yeah.

30 And just that, that involved you going to the bank to cash a cheque made out to cash?---Yes.

Did Mr Inskip at any time go to the bank to cash a cheque made out to cash intended for Mr Bullock?---Um, yes, I think he has but not - - -

All right?--- - - - it wouldn't be very - it was mainly me.

Mainly you?---(No Audible Reply)

40 All right. Just go to tab 5 please, Mrs Inskip. The first page behind tab 5 is an extract from a Westpac Plantac bank account statement. The transaction underlined there is 16 June,2008?---Ah hmm.

Withdrawal in the sum of \$,3600?---Yes.

Cheque number 4-0-2-9-7-0?---Ah hmm.

Go over the page please. See there there's a copy of a cheque the same date, 16 June, 2008?---Yes.

The same cheque number 4-0-2-9-7-0?---Ah hmm.

The same amount \$3,600. Cheque made out to cash. Your handwriting, your signature?---Yes.

10 Over the page please. In fact go over two pages. You see towards the bottom of the page, this is the second page of the extract from the BAS spreadsheet?---Ah hmm.

There's a transaction highlighted for 16 June, 2008. Payment in the sum of \$3,600. The same cheque number?---Yes.

And the payee is described as Tea Gardens?---Ah hmm.

20 Over the page please. Assume this is an extract from the GST reports kept by your accountants for Plantac. See there's a highlighted transaction? ---Yes.

16 June, 2008?---Ah hmm.

The same, the same cheque number, yes, 4-0-2-9-7-0?---Yes.

The same amount?---Yes.

3,600?---Ah hmm.

30 Payee is there described as MSB, Mine Subsidence Board?---Yes.

Is that likely to have been a payment intended for Mr Bullock?---Yes.

Why do you say that?---Because I – when I prepared these spreadsheets so that they were in the same format I also changed those couple of entries so it wouldn't look so obvious.

40 All right. Let's go to the next tab, tab 6. Again the first page is another duplicate bank statement. There's an underlined transaction 11 July, 2008. It would depict a withdrawal of \$5,000 by way of cheque 4-0-3-0-1-8. See that?---Yes.

And if you go over the page this is a document that has been obtained from the bank so you may not recognise it but you see down the bottom of the page it's a landscape document. It would appear to show that an amount of cash \$5,000 was withdrawn at 10.47am?---Yes.

And you see at the top of the page there's a date 11 July, 2008?---Ah hmm.
Yes.

Over the page, please. This is an extract from the Plantac BAS worksheets
that you kept. That's right?---Yes.

And this is not one of those spreadsheets that you composed after you
received the request from ICAC, this is an original form of BAS worksheet.
That's right, is it not?---Yes, it is.

10

And there's a highlighted transaction for 11 July, 2008?---Yes.

It would appear to be a payment of \$5,000?---Ah hmm.

The payee is Don Bruce Kitchens?---Yes.

Is that a payment that was intended for Mr Bullock to the best of your
knowledge?---Yes, it was.

20

And is that because Don Bruce Kitchens was inserted as the, as a fictitious
supplier?---Yes.

And you've inserted the name of that fictitious supplier to hide the fact that
that was a payment for Mr Bullock?---Yes.

Pardon me, Commissioner.

30

Go over to the next tab, please, Mrs Inskip, tab 7. We're taking the same
approach. Bank statement, Plantac cheque account, date 31 July, 2008,
withdrawal \$5,360. See that?---Yes.

Cheque 4-0-3-0-2-5?---Ah hmm.

Over the page, a rather condensed copy of a cheque made out to cash for
5,360 on the 31 July, 2008?---Ah hmm.

Cheque number 4-0-3-0-2-5. Over the page, please. Extract from the
Plantac BAS worksheet being the original version, 31 July, 2008, there's a
highlighted transaction, Don Bruce Kitchens - - -?---Yes.

40

- - - is the payee, 5,360?---Yes.

Is that another transaction that was a fictitious transaction and the payment
was intended for Mr Bullock?---Yes.

All right.

Pardon me, Commissioner.

Okay. I'm just letting you know, Mrs Inskip, that we're – I'm up to tab 8 and in fact these tabs go through to the second volume up to tab 71 and I'm anxious to avoid saving people's time by being here and going through every transaction?---Okay.

Can I ask you to turn please to the second financial volume that you've got there, which is file number 3, and go to tab 72. Do you see that's a spreadsheet?---(No Audible Reply)

10

Have you got that in front of you?---This document?

This large document?---Ah hmm.

This A3 size document and it's got lots of red colouring on it?---Ah hmm.

20

So this is a summary of the information that appears in the folders, or it's one form of summary and I'll take you to another form of summary in a moment, but this is a form of summary in respect of payments made to suppliers. And you see there's a subheading there, Mine Subsidence Board, and there are three transactions coloured in red, do you see those?---Yes.

And they're the transactions that I've just taken you to which were recorded in the accounts as a loan, or "KI Loan."---Yes.

See that?---Yes.

30

And the next series of, the next transaction is in respect of Sydney Labour Contracting. Let's go to that transaction?---Yes.

That's a transaction for 12 September, 2011?---Ah hmm.

Pardon me, Commissioner. So if I can ask you to go, Mrs Inskip, to tab 40 which I think, if I'm not mistaken is at the beginning of folder, folder 3. So it's the same folder with that large spreadsheet that you were just looking at but right at the beginning?---Yes.

40

And you see the first document there is what appears to be a cheque butt?---Yes.

Dated 3/8/2011?---Ah hmm.

Made out to Sydney or Syd Lab Cont which is I presume a shorten version of Sydney Labour Contracting. Is that right?---Yes.

And then it says MSB?---Ah hmm.

And then there's an amount 3890?---Yes.

Cheque number 0-4-3-9-0-7?---Ah hmm.

Over the page, please?---Yes.

Extract from the bank statement cheque account, 3 August 2011, withdrawal of 3890 cheque number 4-0-3-9-0-7, see that?---Yes.

10 And then the next page is a copy of a cheque written to cash, same date?---
Ah hmm.

Same amount?---Yes.

Your handwriting, your signature?---Yes.

All right. Over the page, please. In fact over two pages. This is again an extract from the Plantac BAS worksheets that you kept. That's right, is it not?---Yes, it is.

20 Transaction highlighted 3 August, 2011, Sydney Labour Contracting, payment of 3890. Is this likely to have been a payment that was intended for Mr Bullock or not?---I couldn't say for sure.

Right?---I can't remember how I used, whether I used to pay Sydney Labour by cash cheque or not.

30 Okay. Let's go back to the spreadsheet which is towards the back part of that folder. And let's have a look at the next transaction, which is a transaction in relation to Vari Plan. I'll tell you which tab to go to.

So stay with that volume, go to tab 43. Have you got tab 43 there, Mrs Inskip?---Yes.

All right. The first page behind tab 43 appears to be a cheque butt dated 21 November, 2011?---Yes.

And written on the cheque butt are the initials "MSB 18 Park Street"?
---Yes.

40 The sum is \$4,785.50?---Yes.

And the cheque is 4-0-3-9-7-5?---That's correct.

Over the page is the bank statement, there's a transaction highlighted at 21 November, 2011 for the same amount?---Yes.

And there's a description on the statement, "Branch staff assisted withdrawal Caringbah", see that?---Yes.

Over the page please, a cheque written out to cash dated 21 November, 2011?---Ah hmm.

The same amount?---Yes.

The same cheque number?---Yes.

10 Go over two pages please, see the highlighted transaction 21 November, 2011?---Yes.

Vari Plan Homes?---Yes.

The same amount, 4,785.50?---Ah hmm.

Is that likely to have been a payment to Mr Bullock or not?---Um, probably because it looks like they've given the cash to me from the bank.

20 It probably is?---Yes.

Because it's a – because you've withdrawn cash?---Yeah, and it's got my name on the back of the cheque obviously so they've obviously given me the money, I don't remember going to the bank - - -

I see?--- - - - to cash cheques for (not transcribable).

30 Okay. I'm going back to that large spreadsheet and the next transaction is in relation to New Colour Painting & Decorating and I'll tell you which tab to go to, bear with me. If you can go to the other financial file that you've got there and go to tab 17 please. Have you got that?---Yes.

All right. The first page again is a bank statement - - -?---Ah hmm.

- - - for Plantac cheque account 23, there's a highlighted transaction, 23 September, 2009, a withdrawal in the sum of three thousand, sorry, \$4,200?---Ah hmm.

Cheque 4-0-3-4-7-5?---Correct.

40 Over the page cheque written to cash, the same date, yes?---Yes.

23 September 2009, the same amount, \$4,200. That's your handwriting and your signature?---Yes.

Go three pages over please, there's a highlighted transaction for the same date, the description of the payee is New Colour Painting, then there's a column, it says "MSB job", cheque number is the same, payment amount is the same, is that likely to have been a payment intended for Mr Bullock?

---Probably because New Colour Painting doesn't really ring any bells for me.

Right?---I don't recall that, that subcontractor.

And because you don't recall it and because it was a cheque payment that leads you to think it was a payment intended for Mr Bullock?---Yes.

10 All right. Can we go back to that spreadsheet please. There's a – the next series of transactions are transactions in relation to Fowlers Carpets Pty Limited?---Ah hmm.

And I think your evidence is that you did use Fowlers Carpets Pty Limited as the name of a supplier to record in the books where you made a payment to Mr Bullock. That's right?---Yes.

20 All right. Can we just look at that transaction and I'll tell you the number, number 37, so it should be in that first financial volume that you've got, and the first document behind tab – wait, I'm sorry. The first document behind tab 37 appears to be a cheque butt, yes, a copy of a cheque butt?---Yes.

18 March, 2011. It says if I'm reading it correctly Fowlers Carpets (MSB – Tahmoor) in the sum of \$9,890?---Ah hmm.

Cheque 4-0-3-8-3-4?---Yes.

Over the page please. Copy of a bank statement on the Plantac cheque account. Transaction for 18 March, 2011. Withdrawal of \$9,890?---Yes.

30 Same cheque number?---Yes.

Over the page please. Copy of a cheque on the Plantac Westpac cheque account 18 March, 2011 made out to cash in the same sum 9,890?---Yes.

Your handwriting and your signature?---Yes.

40 Over the – over three pages please. Extract from the BAS worksheet for Plantac for 18 March, 2011. Highlighted transaction is for – is a payee of Fowlers Carpets. The next column says MSB. The same amount, same cheque number. See that?---Yes.

Is that likely to have been a payment intended for Mr Bullock?---Yes.

And the basis for saying that is two things, this is a cash payment and your evidence that you did use Fowlers Carpets as a way of recording, at least on one occasion, a payment to Mr Bullock?---That's correct.

We go back to the large spreadsheet. See the next bundle of transactions relates to AC Brush Brothers?---Yes.

Now, AC Brush Brothers is a company that actually exists?---Correct.

Your evidence is that you did use AC Brush Brothers as the name of a supplier to hide or record in the accounts the payment – a cash payment to Mr Bullock?---Yes.

10 Yeah. So wherever a cash payment is made to AC Brush Brothers, is this your evidence, wherever a cash payment is made to AC Brush Brothers that that was a payment to Mr Bullock?---Correct.

So let's take the first one as an example. Transaction for 12 March, 2009. Let me give you the tab. Tab number 13 in the first financial volume that you have. Have you got that?---Yes.

20 All right. The first page again is a statement from the Plantac cheque account, the highlighted transaction is for 12 March, 2009, withdrawal in the sum of \$5,500, cheque 4-0-3-3-1-0. See that?---Yes.

Over the page is a copy of a cheque made out to cash for the same date in the same sum?---Ah hmm.

And the same cheque number?---Yes.

Go two pages over, please, and you'll see there a highlighted transaction, 12 March, 2009?---Yes.

30 AC Brush Brothers is the description of the payee?---Ah hmm.

Then there's a note, "Painting."?---Yes.

Same cheque number, same amount. That was a payment that was a cash payment to Mr Bullock, wasn't it?---Yes, it was.

And all of the other cash payments to AC Brush Brothers were payments to Mr Bullock. Correct?---That's correct.

40 Let's go to the next series of transactions on the second page of the spreadsheet for Handyman Timber Sales Pty Limited. The first transaction is for 1 July, 2013. You'll find this in the second volume of the, well, file number 3 of the financials at tab 59. Have you got that?---Yes, I do.

First page behind tab 59 is a copy of a cheque butt 1 July, 2013?---Ah hmm.

And on the cheque butt appear the initials MSB and the amount, 4,950?---Yes.

Over the page, bank statement, Plantac cheque account 1 July, 2013, withdrawal 4,950, cheque 4-0-4-1-8-1. See that?---Yes, I do.

Over the page copy of a document which has been obtained from the bank for a transaction on 1 July, 2013. See that at the top of the page, it's in landscape format?---Yes.

10 Down the bottom of the page, last line, withdrawal of \$4,950 at 12.14 hours?---Ah hmm.

Over the page, this is an extract from the general ledger of the Plantac, Plantac business. That's right, isn't it?---Yes.

Right. You kept this general ledger?---Yes.

Highlighted transaction for 1 July, 2013. Handyman Timber Sales, payment of 4,950. See that?---Yes, I do.

20 Is that likely to have been a payment intended for Mr Bullock?---Yes.

All right. And you say that on the basis that it was a cash transaction? ---Yes.

Right. If you had received an invoice from Handyman Timber Sales and paid them otherwise than by cash, that would have been a real transaction probably?---Correct, yes.

30 But this transaction is not in that category?---No.

All right. And if there are other payments in the same category as this, being cash payments to Handyman Timber Sales Pty Limited, they're likely to have been payments to Mr Bullock?---Yes.

40 All right. Let's go to the next series of transactions, One Stop Roofing Pty Limited. Go to tab 14 if you wouldn't mind in the first of those two volumes, the financial volumes. The first page, another bank statement on the Plantac cheque account transaction for 23 March, 2009 is highlighted, do you see that?---Yes.

Withdrawal of \$4,500, cheque number 4-0-3-3-1-9, do you see that?---Yes.

Over the page copy of a cheque made out to cash, 23 March, 2009?---Ah hmm.

The sum is \$4,500?---Yes.

The same cheque number, yes?---Yes.

Go three pages over please. This is an extract from the BAS worksheets that you kept and you'll see there, that's right, isn't it?---That's correct, yes.

See there a highlighted transaction, 23 March, 2009, payment, the payee is One Stop Roofing Pty Limited?---Yes.

The next column says "Tahmoor job", the same cheque number, the same amount \$4,500, see that?---Yes, I do.

10

Is this likely to have been a payment to Mr Bullock?---I think so, yes.

And that's because of?---Because I don't think One Stop Roofing got cash cheques from memory.

Right?---I can't be 100 per cent sure but I don't think they did.

20

All right. Now can we go back to this spreadsheet, to your large spreadsheet at the, towards the back of volume 2 or the second volume rather of the financials?---Yes.

You see the next, the next transaction is for DB Kitchen Installations, this is the second page of that large spreadsheet?---Yes.

And DB Kitchen Installations is just a false name isn't it?---Yeah, as far as I know.

It's not a real company?---I don't think so.

30

And you, you made that up in order to hide as it, hide a cash payment to Mr Bullock in the accounts?---As far as I can remember, yes.

All right. And the same applies to Don Bruce Kitchens, the next series of transactions?---Yes.

And the same applies to the next series of transactions, D&D Kitchens or not?---No, D&D Kitchens is a proper company.

40

Okay. All right. Well, if a payment was made to cash and, well, recorded in the books as a payment for D&D Kitchens is that likely to have been a payment intended for Mr Bullock?---Yes.

All right. I'll just take you to the transaction. Go to tab 11 in the first of those two financial volumes please. Have you got tab 11 there, Mrs Inskip? ---Yes, I do.

Right. First page bank statement Plantac cheque account, highlighted transaction 6 January, 2009, withdrawal \$7,200, see that?---Yes.

Cheque number 4-0-3-1-9-1, over the page, a bit hard to read I'm sorry, not a very good copy, a copy of a cheque made out to cash on the Plantac cheque account 7, 7 January, 2009, the cheque number, take my word for it, is the same. The amount is certainly the same, you can see that, \$7,200?
---Yes.

Over the page extract from the BAS worksheet that you kept, that's right?
---Yes.

10

Transaction highlighted 6 January, 2009, payee is D&D Kitchens, the same cheque number, 4-0-3-1-9-1, it's the same amount, \$7,200, you see that?
---Yes.

That's likely to have been a payment to Mr Bullock?---Yes.

And in respect of payments that are recorded as having been payments to D&D Kitchens, it's likely to be the case, is it not, that wherever the payments were made by cash they were payments intended for Mr Bullock?---That's correct.

20

We move onto – the next category of transactions relate to Brett Piesse. See that, this is onto the third page of that spreadsheet, that large spreadsheet?---Yes.

Now, are these payments likely to have been payments to Mr Bullock or not?---Um, no, I don't think - - -

No?---No.

30

And that's because Brett Piesse was a subcontractor was he not - - -?---Yes.

- - - to Plantac?---Yes.

And he was paid in cash?---He was paid by cash cheques, yeah.

Yes. The next category of transactions relates to Lamond Contracting?
---Yes.

I'll just take you to the first of these. Go to tab 42 which is in the same volume. Got that?---Yes.

40

First page behind tab 42 copy of a cheque butt dated 9 September, 2011 and on the cheque butt appears the initials MSB?---Yes.

Cheque in the amount of \$8,150?---Ah hmm.

Over the page please. Copy of a bank statement showing a transaction for 9 September, 2011, a withdrawal of \$8,150 by cheque number 4-0-3-9-2-7 See that?---Yes.

Over the page please. Copy of a cheque 9 September, 2011 made out to cash in your handwriting and your signature, yes?---Yes

\$8,150, yes?---Yes.

10 The same cheque number?---Yes.

Go three pages over please. This is an extract from a BAS worksheet that you kept?---Yes.

Transaction highlighted is 9 September, 2011 and the payee is Lamond Landscaping?---That's right.

The next column appear the initials MSB?---Correct.

20 The payment amount is \$8,150 and the cheque number is the same, yes? ---Yes.

That's likely to have been a payment to Mr Bullock isn't it?---Yes, it is.

And that's because it was a payment made in cash?---Correct.

All right. So whenever a payment was made in cash, and it's recorded as a payment to Lamond Landscaping, that was a payment that was a payment intended for Mr Bullock. That's right isn't it?---Yes, it is.

30 Go to the next – go back to the spreadsheet please. We're on the third page of the spreadsheet. We'll go to the next series of transactions, APC New South Wales Pty Limited, and I'll ask you to go to the first transaction number 10 in the first financial volume. Have you got that there?---Yes, I do.

The first page is a bank statement on the Plantac cheque account. See the underlined transaction is 17 December, 2008. Withdrawal in the sum of \$5,000?---Ah hmm.

40 Cheque number 4-0-3-2-2-2. Yes?---Yes.

Over the page. Copy of a cheque made out to cash dated 17 December, 2008 in the sum of \$5,000, same cheque number, yes?---Yes.

Your handwriting, your signature?---Correct.

Over the page, please. Extract from the BAS worksheet, BAS spreadsheet for Plantac that you prepared, yes?---Yes.

Date, the transaction is highlighted, 17 December, 2008 and there's a highlighted transaction described as, the Payee is described as Painters and then, rather the Payee is described it seems as APC Pty Limited in the next column over. And there's a description of painters. Do you see that?---Yes, I do.

10 Payment amount of \$5,000?---Yes.

That likely to have been a payment to Mr Bullock?---That looks like it to me.

I missed that, I'm sorry?---Sorry, yes. It appears to be.

All right. And is it, is it the case that payments to, that were ascribed in the accounts as payments to APC that were payments made to cash, were payments intended for Mr Bullock?---Yes.

20

All right. Let's go to the next series of transactions. Go to the last page of the spreadsheet, please, Mrs Inskip. And if I can ask you to turn to page, tab 51 in the second bundle of the financial documents you've got. Your evidence is as I understand is that Demo Force is a real company?---Yes, it is.

And Plantac did engage Demo Force to do work from time to time?---Yes.

30 Look at the first page of this tab which is a cheque butt, a copy of a cheque butt dated 16 October, 2012. It says, if I'm reading it correctly, Demo Force (MSB) and the amount is \$6,700. That's your handwriting, isn't it?---Yes, it is.

Over the page. Copy of a bank statement, Plantac business cheque account, highlighted transaction 16 October, 2012, withdrawal in the sum of \$6,700 using cheque 4-0-4-1-0-6. That corresponds does it not to the cheque butt for the previous page?---Yes.

40 Over the page, please. This is an extract from the Plantac BAS worksheet that you prepared. 16 October, 2012. See the highlighted transaction, Demo Force - - -?---Yes.

- - - is the payee, then there's a description, MSB, then there's a payment amount and a cheque number, both of which correspond to the earlier two documents?---Yes.

Is that likely to have been a payment intended for Mr Bullock?---Yes.

And that's because it was a payment made by cash?---Correct.

If it had been a real transaction involving Demo Force it wouldn't have been paid by cash?---No.

If the bank records show that a payment is made by cash and your records show that it's a payment made to Demo Force, it's unlikely to have been a payment to Demo Force, it's likely to have been a payment intended for Mr Bullock?---What was the first part of that question, sorry?

10

If, if bank records show that a payment is made by cash - - -?---Yes.

- - - that it's, the transaction is recorded in your accounts, the BAS spreadsheet, as a payment to Demo Force - - -?---Yes.

- - - it's unlikely to have been a payment to Demo Force?---Yes.

It's likely to have been a payment intended for Mr Bullock?---If it was a cash cheque, yes.

20

Pardon me. Can I ask you to turn to tab 57. Pardon me. Pardon me, Commissioner.

Commissioner, I anticipate that I'll be another 15 to 20 minutes. I'm in the Commission's hands. I imagine Mrs Inskip will have to come back tomorrow for cross-examination anyway I suppose.

30

THE COMMISSIONER: Yes. Can – it's unfortunate, Mrs Inskip, but even if we were to continue it would probably go on for another three-quarters of an hour which would not be desirable from your point of view. Can you come back tomorrow morning?

THE WITNESS: Yes.

THE COMMISSIONER: Right. All right. Well, we'll leave it there for today. Could I just ask you, Mrs Inskip, not to discuss your evidence with anyone over the adjournment and we'll resume at 10 o'clock tomorrow morning.

40

THE WITNESS: Okay.

MS McGLINCHEY: Am I an exception to that?

THE COMMISSIONER: I beg your pardon? Of course you are, Ms McGlinchey, you're an exception to that, to the extent that you need to take instructions. Thank you.

MS McGLINCHEY: Thank you.

THE COMMISSIONER: Yes, I'll adjourn, thank you.

THE WITNESS STOOD DOWN

[4.01PM]

AT 4.01pm THE MATTER WAS ADJOURNED ACCORDINGLY

[4.01pm]

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