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INDEPENDENT COMMISSION AGAINST CORRUPTION

THE HONOURABLE REGINALD BLANCH AM QC

PUBLIC HEARING

OPERATION TARLO

Reference: Operation E15/1982

TRANSCRIPT OF PROCEEDINGS

AT SYDNEY

ON TUESDAY 13 JUNE, 2017

AT 2.00PM

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

THE COMMISSIONER: Yes, Mr Rajalingam.

<EMAN SHAROBEEEM, on former affirmation

[2.06pm]

MR RAJALINGAM: Thank you, Commissioner.

10 Ms Sharobeem, I'm going to take you to receipts that were submitted from Lily Room Cosmetic Medical. I'm going to suggest to you that between August 2012 and May 2015, \$11,025.79 worth of receipts were submitted in support of reimbursements from the IWHS account to your account. Do you understand that?---I understand what you said.

\$11,025.79 from Lily Room Cosmetics. Do you understand that?---(No Audible Reply)

20 Do you?---You just answered, sorry you just asked the question and I answered.

And what was your answer?---I understand what you said.

What's your response to the allegation that you dishonestly submitted receipts from Lily Room Cosmetic Medical to be reimbursed from IWHS funds the amount of \$11,025.79?---No, it's not dishonest, it's um, um, mix up with the invoices and I repaid the amount as far as I remember.

30 How much do you think you repaid in relation to Lily Room Cosmetic Medical?---Everything the auditor and the management committee said it was wrongly paid to me, I repaid it in full.

Do you know an amount?---I can't remember right now but it's all documented.

In relation to Eye Concepts, can I ask you first, was that where you went for your personal optometry?---Yes, and I already responded to that as well and I said that it's mine and it shouldn't be reimbursed to me, it was wrongly taken and repaid to me. And I repaid, sorry.

40 Firstly, do you understand that \$2,196 worth of receipts were submitted in support of reimbursements to your account for the IWHS account? ---It wasn't submitted.

Firstly, do you understand that it was \$2,196?---You have the figure, I can't respond to that, but I understand what you said, and also in response I say I did not submit, I was reimbursed wrongly and I had a conversation with the management committee where they said to me you were wrongly

reimbursed and I repaid the amount to the organisation based on what the auditor said.

Ms Sharobeem, would you accept that in relation to Eye Concepts that you were being reimbursed for those receipts between December of 2011 and March of 2015?---You have - - -

10 It's a long time, isn't it, it's about four years?---You have the figure and you have the document. What my response is exactly as I said before, it was wrongly paid to me.

You submitted - - -?---I didn't submit, no.

- - - nine receipts – well, I withdraw that, nine receipts were submitted in support of reimbursements to your account. Do you understand that? ---Do I - - -

Do you understand that?---Do I understand what you said?

20 Yes, yes?---I understand your English.

And they were submitted between 2011 and 2015. Do you understand that? ---I understand the statement you made.

You knew that you were submitting receipts for your personal optometry, didn't you?---No, I didn't.

30 You must have known you were submitting receipts for those personal optometry expenses, didn't you?---No, I didn't.

Over four years you didn't realise that you had submitted receipts from your personal optometrist?---Over 12 years this organisation was Eman Sharobeem to the extent that people came to me and said the organisation will close if you would leave. I was the only one doing everything from A to Z, that's what I understand.

40 I'm going to take you to another topic, Andrew's Designer Jewellery. Firstly, do you understand this. We went to this topic on the last occasion in May.---Yes.

Then I asked you questions about credit card receipts in the 2014-2015 financial year.---Yes.

Do you understand?---Yeah.

I forgot to ask you about two of those receipts but I'll get to them in due course. I'm going to ask you about 2012-2013 receipts. Do you understand that?---Okay.

Okay. Firstly, I'm going to show you a transfer to your account reimbursement brief volume 2, page 161. Do you see that's a transfer from IWHS to your account in the amount of 2,261.32 at 9.27pm on 14 September, 2013. Would you agree with that?---I can see that.

Okay. Now, page 168. That's another transfer to your account. Is that 168? For \$2,201.52 at around about the same time. Would you agree?  
---Yes.

10

Page 178 The same date, 14 September, 2013 agreed?---Yes.

Page 178. Is that another transfer to your account on 14 September and also at about 9.00pm that night for \$1,041.60. Do you agree?---1,000, yes. I'm just writing the numbers so if you ask me again I have it.

Page 184.---Yeah.

20 Another transfer to your account from IWHS on 14 September, 2013 at about 9 o'clock that night. Do you understand?---Yeah.

Do you accept that there have been four transfers on 14 September, 2013 at about 9.30?---Yes.

In relation to this transfer at page 184 a receipt from Andrew's Designer Jewellery was submitted, page 189, for 150. Do you understand that?  
---Mmm.

30 So I'm saying a receipt from Andrew's Designer Jewellery in relation to that last transfer was submitted to the amount of \$150. Do you see that on the screen?---\$150. All right.

Page 190. Do you see that? Just turn it around please. Page 190. That's a receipt for \$250. Would you accept that?---I can see that.

And it's from Andrew's Designer Jewellery, Ms Sharobeem, I'm telling you because the Commission has investigated this matter.---All right.

40 Do you understand that?---I can see the 250.

Can you tell the Commission firstly, how the \$150 spent at Andrew Designer Jeweller at page 189 that I showed you previously related to the Immigrant Women's Health Service?---I just said before, sir, that we use local services to buy presents so definitely I bought something from there.

Is that your explanation for both of those receipts, presents for \$150 and \$250 or just the \$150 receipt?---No, I believe the two of them. I - - -

Were they presents for kids?---Kids, no.

Children?---Why children?

Well, if you go to page 184, that receipt was submitted in support of a transfer which has writing on it program childminding.---The - - -

Why are you submitting receipts in relation to childminding when they're from the jeweller?---Right.

10

That's the question?---And the answer is, under the word "Program" there is classification and whatever classification, sorry, whatever program money wasn't used to the full during that financial year, we try to put the expenses against it, so if we didn't use enough childminding at that time we put the expenses against it, and this is not my advice or creation, this is just bookkeeping for the MYOB business. It doesn't really reflect the expenses, we just do that for coding in the MYOB. And it's not my invention anyway, this is bookkeeping.

20

All right. The \$150 receipt was on 31 July, 2013. That's on page 189. Can you just show that again. You can't see the dates on these receipts, Ms Sharobeem, but at the end of this exercise I'm going to take you to the dates. All right. I'm going to move on to the next receipt. Firstly volume 2 of the allegation, page 210. It'll be a transfer from the IWHS account to your account in the name Eman West for \$1,477.83 on 19 November, 2013 at 10.45am. Can you see that transfer on the screen?---I'm writing the numbers down. Yes.

30

Go to page 212. Do you see there should be a receipt for 140 at the bottom right-hand corner?---Yes.

That relates to Andrew's Designer Jewellery. Do you know what was purchased?---No.

Can you turn to page 211. What does expense code 61106 relate to? ---These are the codes the auditor put for bookkeeping.

40

But do you know what it relates to?---No, not really, not, not, it's, he provided me with a document to look at numbers and just choose any number to code against it, but as I said, the coding doesn't really reflect the purchase most of the time. We're just a tiny organisation to look at all these details, it's not my job anyway.

Whose handwriting is that on page 211?---Oh, yeah, it's my handwriting.

So you have allocated expenses under receipts with a tag to under 6-1106. Is that fair?---Yeah, that was just random from the paper he gave us, myself and the bookkeeper.

Go to page 253 of volume 2, allegation brief. Is that a transfer to your account on 19 May at 6.41pm for \$404.45 from IWHS to your Eman Sharobeem account?---Ah, yeah.

And the next page, another transfer to your account in the amount of \$5,000 on 19 May at one minute later, 6.42pm, to your Eman West account, a different account.---Yeah, I had two accounts.

10 Page - - -?---One old and one new.

Page 273. That's – pardon me, Commissioner. Page 273. Is that your handwriting?---Yes, it is.

Is that you allocating \$2,261.94 to the first bundle of receipts and \$3,142.51 to the second bundle of receipts?---It's not bundle. I just calculate numbers.

You calculate a total of a number of receipts, don't you?---Mmm.

20 It's a bundle, isn't it?---I, I don't bundle them. I just leave them for her.

They're together, aren't they?---No, I just leave them all for her and say - - -

Do you throw them onto the table, do you? Just how do you leave them on your table?---I leave them on my desk.

Yeah.---And she actually look at them.

30 Where do you put the number one and two?---I actually have a picture of how my desk look, if you would like to see that. So you would see the - - -

Maybe later.--- - - - piles of paper.

All right. So you go to page 263. Do you see a receipt for \$100 on the screen? The - - -?---I can see it, yes.

That's a receipt that relates to Andrew's Designer Jewellery.---Okay.

40 Go to pages, firstly 260. So a couple of pages behind that. 260. The Commission discovered these receipts under the – in the third bundle. Do you see the number 3 there?---Yes.

And you go to page 254. Expense code – sorry. The number 3 relates to expense code 6-1-0-7-4, doesn't it?---I can read that.

Is that your handwriting?---It looks like mine, yes.

And you've calculated a total of \$938.89 for the third portion of receipts, can I use that word? Would you agree with that?---All right.

All right. Volume 2 of the allegation brief at page 271 and 272 are the transfers. That's a transfer to your account on 19 May, isn't it, at 6.41pm for \$404.45?---Yes.

And the next page. 19 May for \$5,000?---Yes.

10 If you go to page 275 you can see a receipt there for \$200.---Yes.

That's an Andrew's Designer Jewellery receipt, Ms Sharobeem.---Okay.

Do you see the number 2 on that screen?---Yes.

Go back to page 273. Is that your handwriting?---It looks like it, yes.

Your calculation of the total for the receipts in the second pile of receipts. ---Okay.

20

Do you agree with that?---I can see that.

Can I take you back to page 275. You'll actually see there's another receipt from Andrew's Designer Jewellery, the bottom right-hand corner, second from the bottom for \$970.---I can see that.

Can't really see the dates on the screen but they relate to 30 and 15 May, 2014, Ms Sharobeem. I'm asking you to accept that by virtue of the Commission's investigation.---Isn't this - - -

30

Can you tell the Commission how these receipts related to the Immigrant Women's Health Service, that is purchases of jewellery for about \$1,000 over two days?---As I said before we were getting different presents for different occasions. The personal purchase I reimbursed it and I already declared and explained that before so I, I can't give more explanation really.

I'll take you to volume 2, page 279. Is that a transfer to your account for \$5,000 and the next page 280, so one's for 5,000 the next is for \$192.20. Do you agree on both of those figures?---I can see them.

40

Do you agree that you are looking at transfer documents, Ms Sharobeem? ---It is St George document, that's right.

From IWHS to your account. Correct?---Yes.

Go to page 282. If you see the top left-hand corner there's a \$500 receipt which has been cut. Would you accept that?---Yes.

And there's another one at the bottom of the page which is also cut, Ms Sharobeem, for \$500. Would you agree?---Yes.

Both of those transactions took place on 21 May, 2014 and they are for a total of \$1,000. How does this possibly relate to the Immigrant Women's Health Service? \$1,000 gift for a politician are you saying seriously to this Commission?---We didn't only gifted politicians.

10 Who else deserved a \$1,000 gift from the Immigrant Women's Health Service?---When you see a receipt for 500 it doesn't mean the purchase was for 500 for one present. It could be two or more and having two receipts for 1,000 it could be actually multiple - - -

20 So you're suggesting to this Commission that this receipt in May, 2014 may have been in relation to many, many, many small items. Are you saying that?---I just said more than one. Three, four, five, I can't remember and again while you're trying to say something I'm responding from an explanation point more than the fact point because I can't remember. I'm just explaining what could happen because of the trend, because of what I used to do.

Go to page 283. There is a receipt there for \$900. Do you accept that? ---Yes, I can see that.

Now, go back to page 281. All of those receipts, 900, 500 and 500, what does that make, Ms Sharobeem, \$1,900, you're saying in May 2014 didn't relate to gifts but they related to membership subscriptions. That was false, wasn't it?---No, I didn't say that as you put it.

30 Well, here - - -?---You said it's politician, I responded and say, "And other people as well."

Ms Sharobeem, you agreed that this was your handwriting a moment ago? ---This is my handwriting, yes.

Yeah. You wrote, "membership subscriptions?"---But it's not, not on the side, this is not my handwriting.

40 Well, if it wasn't your handwriting did you tell someone to write membership subscriptions for those receipts?---No. What is membership subscription? That's a term I didn't use it before.

You've never used the term membership – I withdraw that. Never used the term membership subscriptions before, was that what you're saying?---The word never, I was reminded not to use it while it was part of my language, the word never is never, let me be precise again, the word membership subscription might have been used in different occasion my life but never in this incident and I don't know what it means in this document.

Page 2 - - -?---And, and neither the one after that.

Page 297, 96 and 97. That's a transfer on 10 June, 2014, isn't it Ms Sharobeem?---I can see that.

From IWHS to your account at 7.53pm for \$5,000. Is that correct?---And the handwriting on the top is not mine.

10 Yeah. And the next page there's another transfer a little later on 10 June, 2014 at 7.54pm for \$1,010.55?---I can see that.

Agreed?---And that tick is not mine as well.

Page 298, is that handwriting yours? It looks like the handwriting on the other page?---It looks like mine.

All of it's your handwriting, isn't it, Ms Sharobeem?---I just responded to that.

20

All of it?---They are all the same handwriting and I'm saying it does look like my handwriting.

Page 303 there are receipts from Andrew's Designer Jewellery, top right-hand corner there's one for 500, bottom right-hand corner there's one for 500. Do you understand that?---I can see them.

30 And they were both on 30 April, 2014. You can actually see that on the receipts if you look hard enough. Would you agree?---I can, I can see them, yeah.

Again that's \$1,000 spent on jewellery on one day, would you accept, by you using your personal credit card first of all?---My personal credit card was the organisation because we didn't have any other source.

And you – did you cut these receipts, Ms Sharobeem?---Let me see the date and tell you. And by the way, I didn't need to cut receipts.

40 No, because you say some of these are related to work, don't you?---It doesn't matter if it's relating to work or not, I had my personal receipts.

Do you remember cutting those receipts?---No. I, I um, don't have a reason to cut receipts and hide information. I'm getting lost in between all of them now but I don't have reasons to do that.

If you go to page number 2, sorry, 298 – pardon me, Commissioner. Do you – sorry. Do you see that page? What does 61042 relate to as an

expense code? Just forget about the receipts?---I just explained to you, sir, that it's numbers.

No, no, no, no. I'm asking you what the expense code relates to. I know you explained something else about the expense code?---No, I actually explained this, that they are numbers given to us as codes and I can't tell you now. It's what he said is you just code them based on the coding he gave us in this statement and we just pick whatever close or related or might not even relate but we don't have an item to relate to so it's just random.

10

So what would you put gifts for politicians under?---I don't think there is an item in that coding against it.

So you would never really be able to know if you purchased a gift for a politician, would you?---I don't think the auditor of that small service had a coding under gifts for politicians. I don't think he did.

20

How many politicians did you personally give gifts to?---You definitely can see the number of politicians we dealt with. But I again repeat it's not only politicians, sir. It's politicians, other guest speakers, management committee members, women in different occasions, and I was the only one, as I said, full-time. I'm not expecting or suggesting that the rest of the organisation would know about it, because I was the public speaker. I was going around and doing all the lot. So I'm not expecting to say and ask so-and-so.

30

I'll take you to another Andrew's Designer Jewellery receipt and you can explain that one as well. Page 307, volume 2, allegation brief. 308 and 309. The first is a transfer for \$5,000, agreed?---Yes, I can see that.

Next page. The second is another transfer for \$5,000, agreed?---I can see that.

Third, that's for \$790.33, would you agree?---I can see that.

40

Just run through those again from the first one. The first transfer goes to Eman Sharobeem's account and the final two go to Eman West's account, don't they?---Definitely if the account cannot take more money, we go to the other account because there is a limit on each account per day.

What, putting money into the account?---Yes.

Can you just go to the next two transfers? They're all about 5.53pm in the afternoon, evening. Next one. Except for the last one. In any event - - ? ---Yeah.

- - - you agree that there are transfers from the IWHS to accounts held in your name, don't you?---Oh, yes. That's, it's my right to be reimbursed when I spend money on the organisation if that's what it means.

I'll take you to page 320. Do you see a receipt, bottom right-hand corner and on the right-hand side, for \$600 and \$650?---I can see that.

They were both receipts relating to 23 May, 2014 from Andrew's Designer Jewellery, Ms Sharobeem.---All right.

10

Do you agree that they're for 23 May, 2014, Ms Sharobeem?---Yeah.

Are you able to tell if they relate to the Immigrant Women's Health Service?---Um - - -

No, you can't, can you? Because they're cut, aren't they?---No, no, no, no. What you're saying is different than the question.

20 Sorry, can – just answer the question. Can you determine from the receipts - - -?---Your question is simply saying to me that - - -

Can you determine from the receipts what was purchased?---Your question is simply saying to me that this is for Andrew but you cannot from the receipt determine if it's for Immigrant Women's Health or not. No one from a receipt can determine what for but this is a jewellery place so simply there were jewellery purchased and I already said before that majority of the purchase from him was for work and also I identified the others where it's personal related and it was reimbursed and I already declared that before to the Commission.

30

I'll take you to - - -?---So I'm just getting confused with this again. Sorry, it's just confusing.

There's absolutely no need to apologise. Volume 3, page 48. Is that a transfer – it will be transfer you'll see to your account on 12 January, 2015 in the morning at 10.30 for \$4,092.60. Can you see that?---Yeah, I can.

It goes to your Eman West account doesn't it?---Yeah, yeah.

40 Go to the next page, page 49. Whose handwriting on the reimbursement form, Ms Sharobeem.---No.

Yeah, and it's – what have you written in your handwriting on that page? ---Nothing.

You just gave evidence that it was your handwriting on the page.---On this page?

Yeah.---No. I can't see this is my handwriting I'm sorry.

All right. Well, Ms Sharobeem, Ms Chanthalangsy was shown this particular document and identified that to be your handwriting. Do you see that where it says STEPS to Employment \$4,092.60 with your initial next to it?---No, that's not my handwriting.

10 I suggest to you it is your handwriting.---I don't write the Y like that or the nine and twos like that. That's not my handwriting. I – well, it's easy for me to know my handwriting isn't it instead of other people saying it's my handwriting. I wasn't able to identify hers yet alone she's able to identify mine. Strange.

I'll take you to page 56 of that brief, volume 3 allegations. Is there bottom right-hand corner of the page a receipt from Andrew's Designer Jewellery \$400?---Yes, I can see that.

20 And it's for the date 1 July, 2014?---Yes, and this is not my handwriting notes on the paper at all.

Yeah. The handwriting on the receipt is Neth's handwriting isn't it?---I cannot say it's handwriting - - -

Well, she's identified it as her handwriting.---That's her claim.

How do – didn't you provide Neth with instructions in relation to what each receipt related to?---No, not all the time. We had an agreement that if she doesn't know she ask me.

30 Yeah, and if she didn't know she would ask you and - - -?---Yeah.

- - - and you would tell her wouldn't you?---And I already have a bundle of receipts where it actually support my claim that I used to leave everything for her and then she would come back to me with receipts she doesn't know what belongs to and I would take it and write personal on it and I do have these. I do have those receipts.

40 THE COMMISSIONER: Why did you have in place a system where you had personal receipts with business receipts mixed together, why would you do that?---It's actually very – I wouldn't even call it stupid, sir, but I was the only one doing everything and that wasn't the system. That was absolutely wrong but it's, it's the lack of system which led to all this, the lack of structure in the place because again I was doing everything. So it wasn't that I mix personal and business together, it was my big bag thrown to the desk and I didn't have an office at home so my, my office at work was my office at home, was home. So everything was emptied including my own letters, my own invoices. That wasn't the system that was wrong. That was bad management but it wasn't anything else but I didn't have time and that's

why in writing I say to management several times that I need people to aid me and we were working towards that.

So you - - -?---Training Nevine.

- - - ran a system where you deliberately left your personal accounts with the business accounts?---No, sir, not deliberately at all. I didn't have any other place. That was my office

10 One side, other side, that tray, that tray. It's very easy to do?---Yes, exactly, and that's where the, the – sorry, I'll get the word, the paper, the invoice for my layby for Eternity Jewellery was there on that side, the personal side, and it was taken from there and it was all taken into my business not personal, but it was there.

So are you saying you did have a personal side and a business - - -?---I had a pile where whenever there is any invoice identified I would take it and put it on the left side and the right side was all for business, but at the beginning when I empty my bag - - -

20

So you had that system?---I had that left side and right side, yes, sir, I did, and on the left side it was my layby and other things where I was able to identify quickly or she would brought to me.

So didn't it ever occur to you that she was paying and organising everything and that you didn't have to pay anything yourself over a long period of time? All your personal, a lot of your personal things were being paid for. Didn't that occur to you that that was happening?---No, it wasn't paid for and it wasn't over a long time, period of time. If you notice, sir, in particular '14-'15 was the time where they deliberately, and I'm sure now they deliberately took my personal items and put it into business and my evidence of that is the Eternity layby.

30

So they deliberately – what you're saying is that they deliberately took your personal items and processed them?---Paid it, and double paid.

And why would they do that, to frame you, you were saying?---Yes.

40 But then if they didn't succeed in framing you, they were doing you an enormous favour because they were giving you all this money over a period of time?---But they worked very hard to be successful in the framing and hence I am here and part of the framing is that fraudulent invoices, I saw one of them today and the other one for Inada chairs which Inada doesn't do chairs, and not only that but also they managed to send anonymous letters to Centrelink complaining about Audrey and also to the Health Department complaining about me at the same time.

So now you're saying they, so you're saying - - -?---And one to the ICAC as well.

Sorry, you're saying they because you believe that there's more than one person there who was trying to frame you?---There is one person aided by others. That's my understanding.

10 How many others?---Nevine was the brain behind it and others were participating, whether they know or not, but there was participation of others. I wouldn't expect in any, in my lifetime that Marie or Watfa would betray me. Watfa, when she came to me, she was a supported person by Commonwealth Rehabilitation Service. I give her a career. I wouldn't expect her to betray me. Somebody played in their mind. Marie was a woman suffering from personal drama, I cannot claim it here or say it here, but I aided her to remain in the workforce to forget her personal drama.

20 No, I'm just more interested in who you say is doing the framing?  
---I believe Nevine behind the framing, that's my core belief, and I believe that she manipulated others to aid her, whether they were aware of the manipulation or not but I cannot say because I don't have evidence on anyone except Nevine and the participation of Nathan on that.

30 And you weren't aware of this over a number of years?---I became aware when Nevine came and visited me at home. I became aware but I kept doubting myself. It's not over a number of years. It's only '14/'15. To the extent that she came to me in my office one day and she said to me, "I'm afraid I will disappoint you." And in another email I found also she wrote to me that, "I was used against you and I am sorry if I disappointed you," and I have that email and I showed it to my lawyer. It's evidence that she did that. Not only that but she sent an unsigned letter to the department and the department sent it back to me saying, "Eman, this came to us unsigned. Can you please investigate it?" And in that letter she mentioned very personal information about me no-one else would know except her. That's how I knew it was her. And you can check with her. I know she's the brain behind it. No-one would be able to do all this. 

40 You're saying that this was going on for years?---Nevine started with us – she became aware of the service - - -

When did she start with you?---I believe 2013 she started to come and become part of the service.

2013?---'13. And then she went - - -

But some of these matters go well before 2013, when she wasn't there.---I -  
- -

So who was doing it, then?---I can't remember. That would be a mistake definitely, but the fraudulent invoices, it's all in that time. It's all in that time. That's where I – but the others are definitely bad management and mistakes. But what the picture here, when we lump sum everything together I would look like the bad person, but, sir, the truth is if you separate them you will see where is the mistakes and where is the framing, and it's very clear.

- 10 Okay. While I'm asking you questions, a lot of these transfers are done late at night, many of them after 6 o'clock, after ordinary business hours. Quite a few of them, as you see, 9.30 at night. Who would be making those transfers?---That would be anyone who would have the account information. The bookkeeper either or myself, or anyone who have access to the office. The information always was left in a paper which is folded to four folds and on my desk. And also all the keys, my office is never locked. I became aware of locking the office maybe a month before I fell ill and had all this trauma physically and psychologically. But before that even during any time, Marie and Watfa would have key to my office if it's locked and
- 20 there is something in it. And apart from that, everybody else had access. Also another sign that Nevine was – it drew my attention to Nevine and her (not transcribable). We were doing accreditation for the service, and one of the things I was draw, my attention was drawn to it is having a key holder registry. So I actually sent an email to everybody asking, "If you have a key, please let me know." And I sent it also to Nevine. She replied in a very aggressive way. She stormed in my office. She wrote to me a very aggressive email saying, "Who do you think you are to ask for the key and what do you think I would do with your key?" and she came and threw the key to the reception. That action was actually shared with Marie and Watfa
- 30 and we were all wondering why did she do that. All these hence drew my attention later to understand that there's something she's hiding and I'm not aware of.

So your theory is that from 2013 she was doing this? So that from 2013 she was effectively putting significant amounts of money into your account that shouldn't have gone there and that eventually came to attention in 2015 or '16?---I think she started from '14, not from '13.

- 40 Sorry?---I think she started from '14, not from '15. From the time - - -

Sorry, I thought you said she started from '13. She started from '14?---With us. She started knowing the organisation and coming to the organisation from '13.

And when did she start actually working there on a full-time basis?---I believe '14.

So anything that happened before 2014 had nothing to do with her?---Would be my mistake or my bad management on, on very spread occasions.

Was she still there when you stopped?---Yes.

But I was asking you about these late-night transfers so - - -.---Yes.

- - - the conclusion that is being suggested is that you were doing these transfers yourself late at night. Were you?---No.

10

All right. Thank you.---No, not all the time, no.

Sorry, not all the time?---No, no.

You were some of the time?---No. The bookkeeper would ask me specifically to pay after she leave because of the limitation in the account. That's only the time where I would pay.

So there were times when you organised - - -?---Were asked.

20

- - - organised a transfer yourself?---Yeah, but that wouldn't be at 9.00pm. Would be 6.00 or after she leave if she ask me to do that.

All right. Thank you.

MR RAJALINGAM: Thank you, Commissioner. I'll take you to volume 3, page 92. That's a transfer to your account at 9.40am isn't it for \$4,171.95, agreed?---Yes, I can see that.

30

Page 95. Just – actually page 95. If you go to bottom left-hand corner there's a receipt from Andrew's Designer Jewellery for \$400. Do you see that?---(No Audible Reply)

Do you see that one?---Yeah, I can see it now.

And it's got what appears to be Neth's handwriting staff amenities. Would you agree with that?---Staff something, yeah.

40

Yeah, okay. Then the page before that whose handwriting is on the Post-it note which says STEPS to Employment 417.95?---STEPS to employment is my writing but not the figure and not the top at all.

Ms Chanthalangsy said that the words bank receipt I30954642 \$4,171.95, the top half of the page was her handwriting and the words STEPS to Employment \$4,171.95 on the Post-it note was your handwriting.---I had the yellow - - -

Could that be correct, could that be correct?---I just said that STEPS to Employment is my writing.

But could the figure underneath STEPS to Employment also be your writing?---No, no, no, no. No, that's not, no.

10 I was identified by Ms Chanthalangsy as your handwriting, Ms Sharobeem. ---I, I don't know if this is two or seven and if she said that well, good luck to her. I don't write a star. That's not my style. And also, sir, I'd like to make clear here to the Commission that I had sticky notes, pink and yellow in particular, and in – she ask me to write the name of the programs or the coding on all of them and give it to her so then when she does the coding she put the figure and stick them to it. So I did that and I wrote on the notes the names of the projects and then she would add the information as she wishes and that's clear in many of the notes you presented.

All right.---So I wouldn't know how she's using them but she said to me she is using them for the purpose of identifying the expenditure.

20 What – I've taken you through a number of Andrew's Designer Jewellery receipts and they related to the year 2013-2014. The final two receipts were for the next financial year 2014-2015.---Right.

Do you understand that, that's the process we've just gone through?---Yeah, you did that.

30 All right. I want to focus now back on the 2014-2015 reimbursements to you from Andrew's for receipts from Andrew's Designer Jewellery. Do you understand?---I understand what you said.

You said in relation to the expenses from the previous financial year that a lot of them related to gifts for people. Is that correct for 2013-2014, the ones I just took you through?---I just explained what I remember.

40 Yeah. And for the next financial year would you say that that was the same, that you were buying gifts for politicians and other people?---And I also say that I identified many of them as wrongly paid to me and they used my own personal purchase and pay it back to me and I reimbursed the organisation when this was identified.

I'm going to ask you to have a look at volume 5, page 279. All of the credit card reimbursements and also the facilitator transfers, you remember those that I took you to on the last occasion, to Mr Toma, do you remember those facilitator transfers?---And I also say that I never - - -

Just do you remember?--- - - - saw this before.

I don't want to go over it again. Do you remember the facilitator transfers that I took you to last time, to Mr Toma?---I, do I remember what?

Do you remember the transfers that were made from the IWHS account to Mr Toma's account?---Yes, yes, you showed me that.

Yes. And there were some facilitator invoices that were submitted in support of those payments?---And I already explained that.

10 What I'm suggesting to you is that the reimbursements for Andrew's Designer Jewellery receipts and all the transfers to his, to his account, related to three items?---Three items?

Three jewellery items?---Right.

So all the payments to him in 2014 to 2015 related to three items. Do you understand that?---I understand your English, yes.

20 Okay. I'm going to show you volume 5, page 279. What is this?---I said to the Commission before that I didn't see this before. I didn't see this document before when you show it to me last time.

Well, what is it describing, isn't it describing a bracelet that you purchased from Mr Toma?---I purchased and I said before and I just said now that that, I purchased items for me from him.

And that is an item for you, isn't it?---The, similar, yes.

30 Yes, the bracelet with the three pendants on it or the petals?---Similar, yeah.

That item was purchased by you, it would seem, with a number of credit card transactions and three facilitator transfers. Do you understand that? ---I don't think so. If it's for me it would have been paid by the credit card.

40 Well, there were three transfers to his account, on 25 February, 2015, on 2 March, 2015 and 11 March, 2015. The allegation is that you've bought this using your personal credit card, you've reimbursed yourself from IWHS funds and you've also paid the remainder of what was owing on this receipt or layby using facilitator invoices. What do you say about that?---No, it's absolutely wrong. I explained before to the Commission that I bought jewellery and I did not submit it for and I never submit it for reimbursement and it was taken from my desk and no, I didn't pay him from the facilitation. For that I paid by my credit card, as far as I remember.

Did you yourself make payments to Mr Toma for facilitator invoices? ---I said the word – can I just explain the word facilitation, how it's used at Immigrant Women's Health?

Sorry, I'm just going to withdraw that question?---Right. Can I explain?

I'm going to withdraw the question?---But I'd like to make that - - -

I haven't asked you a question?---Not, not relating to - - -

All right. I'll ask you another question, Ms Sharobeem?---Sir, can I make an explanation about the facilitation?

10 THE COMMISSIONER: No, just wait until the question, just answer the question?---Sure.

MR RAJALINGAM: Ms Sharobeem, did you transfer money to Mr Toma's account from the IWHS account?---I said yes before.

So did you?---Transfer money from IWHS to his account? Yes, I did.

20 I'm going to show you volume 5, page 277. Pardon my back, Commissioner. Ms Sharobeem, this particular piece, whatever it was, cost 7,000. It was paid by nine facilitator transfers for that amount. Do you understand that?---I cannot agree with that.

Well, do you understand that I'm telling you?---I understand your English.

30 Do you agree that it relates to a personal item?---No, I can't because I don't know how he came up with this figure and all that. Andrew doesn't keep figures and doesn't keep records. I keep reminding him on the messages because I know that he doesn't keep records. This is fabricated or made later on.

Do you know what it relates to?---I never saw it, no.

What I'll do is I'll come back to that piece. Do you ever recall purchasing an item from Andrew's Designer Jewellery for \$7,000 for the Immigrant Women's Health Service?---No.

It's a bit absurd, isn't it, to suggest that you were purchasing something for \$7,000 for the health service from a jewellery shop, isn't it?---Um - - -

40 What's the answer to that?---I don't know the answer. You're making a statement. I don't see - - -

Isn't it absurd to suggest to the Commission that you spent \$7,000 at a jewellery shop for IWHS work-related expenses?---But you're putting the statement. I didn't. What should I reply?

Do you agree that that is absurd?---Okay. I really don't know some of the statement what to say, and I'm very careful.

THE COMMISSIONER: Do you accept that proposition, that it would silly to suggest that you would spend \$7,000 on one item for the, for the women's service?---Jewellery, yes, of course. But any other item, yeah.

Thank you. That's all.

10 MR RAJALINGAM: I'm going to suggest to you that all of the Andrew's Designer Jewellery expenses in the 2014-2015 financial year, three that I've taken you to, the three lay-by orders, were for personal items, weren't they? ---No.

How many were for personal items, Ms Sharobeem?---I remember in this year buying one item, maximum two, but nothing more.

Before you answer that fully, to be clear, there was a third one at page 271, volume 5, and it relates to your son's engagement ring.---My son paid for his engagement ring.

20 Didn't you contribute \$1,700 from IWHS funds to that ring, Ms Sharobeem?---No, no, he's very proud of paying for his engagement ring. Please don't try to take that away from him.

The Commission - - -?---He's already damaged.

Yeah. Okay.---Please don't damage my children equally to the damage you made to me.

30 The Commission - - -?---Enough.

The Commission has evidence - - -?---Sir, just a second. Thank you, sir.

40 On 10 June, 2015, Ms Sharobeem, there was a transfer from the IWHS account to Mr Toma, and he accepted in his evidence that it was in relation to this particular invoice. And I'll take you to the part of the order, page 271, volume 5. So your son didn't pay for the entire ring. You made two payments towards it. Mr Toma came to this inquiry, and if you look at the order do you see the box at the bottom with all the writing in it? Do you see where it says, "Deposit transfer 10 June, 2015 \$750?" Do you see that?---I offered to help Richard from my own money and he refused. That's all what I can say about that.

Do you see where it says, "1700 paid 16/6?" Do you see that?---That's his handwriting. I never saw this, neither Richard.

Those two payments, Ms Sharobeem, were from the IWHS account. What do you say about that?---No, sir, I didn't contribute to my son's engagement ring.

You just said that you did?---No, I just said I offered to help, it doesn't mean that I did. I offered and he refused. That's what I said. Don't try to put words on my mouth.

Both of those payments, Ms Sharobeem, came from the IWHS account?  
---No, sir.

You can take it from me?---No sir.

10

All right?---Nothing was paid towards my son.

Next question?---He was capable of, of paying 10,000. 1,000 wouldn't help him.

Between September 2013 and March 2015 did you dishonestly submit receipts from Andrew's Designer Jeweller to be reimbursed, total amount of 14,500 to your account from IWHS funds?---No, sir, I didn't.

20 Eternity Jewellers, was that all in relation to your personal items?---I said that before.

The Commission has evidence that between 22 May, 2014 and 18 February, 2015, receipts totalling \$29,695 from Eternity Jewellers were submitted in support of reimbursements to your account?---No, it wasn't submitted.

Well, it was, Ms Sharobeem, that's what the Commission has found, and you were reimbursed to your account – are you listening - \$29,695. What do you say about that?---The word, if you are referring to the word  
30 submitted as I did, no, I, no, I did not.

Were you reimbursed \$29,695 to your account for expenses at Eternity Jewellers?---And I already explained to the Commission that it was all cut fully from my own layby which was left on the left. It was all taken and spread and repaid to me and when I knew I was already injured and the management apologised and said it was wrongly done and I repaid the amount which was wrongly put in my account. I did not submit anything.

40 THE COMMISSIONER: Did you repay the \$29,695?---I believe I did.

Thank you.

MR RAJALINGAM: Volume 4 of the allegation, page 203. This invoice was purchased by you using your personal credit card, Ms Sharobeem. Do you see that?---Yes, it's mine.

What's it for?---(No Audible Reply)

A diamond ring, isn't it?---Eternity is mine. Everything about Eternity is mine.

No, no, what items have you purchased?---I can't remember. Whatever it is, it's layby.

Well, look at it, it's a diamond ring and a gent's ring?---Yeah.

10 A gold diamond ring and gent's ring for \$3,760-odd. Isn't that right?---Yes.

Volume 4, page 205. That's an invoice from Eternity Jewellers for \$8,000 and that's a diamond pave-set ring?---Yes.

20 You purchased with your credit card for \$8,000 and the Commission has evidence that you then submitted those receipts for reimbursement. What do you say about that?---The Commission had evidence that the receipt was in IWHS account and a minute ago I just said that I did not submit any receipts from Eternity Jeweller to Immigrant Women's Health to be paid to me.

All right. Go to volume 4 - - .---At all.

- - - page 204. That's an invoice for \$385 from Eternity Jewellers. Accepted?---(No Audible Reply)

You paid that using your credit card receipt. Did you also submit that receipt in support of a reimbursement to you for a personal expense?---No, sir, it didn't happen.

30 Volume 4, page 206. I took you to this invoice on the last occasion and we step by step went through each particular day and proved that you had used IWHS funds to pay for this particular, what is it, a diamond necklace for \$20,000?---How, sir, how did I do - - -

You don't remember going through this invoice on the last occasion?---(No Audible Reply)

40 Do you remember going through this invoice on the last occasion in May this year with me at the inquiry?---Eternity Jewellery.

Do you remember going through the invoice?---Eternity Jewellery is purchased for me not for IWHS. I didn't even once bought a present or a gift from Eternity and for the fourth time, maybe fifth, I'm just saying that these receipts were taken from my lay-by and paid intentionally to my account to trap me in something or to lead me to this seat.

This was – this framing that you're talking about occurred in 2014. If we add up the invoices and the amounts you were reimbursed it nearly gets to

half of your wage from the IWHS, Ms Sharobeem. Are you seriously saying you didn't know the money was coming into your account?---Half of my wage? How much I receive?

Have a look. Let's go back.---What's half?

203, no, no, no, don't – we'll be precise about it.---Sure.

10 203, that's 3,700, let's just round that off. Next one, that's 300.95, let's just make that 300 so we get to 4,000. Next one. That's the 8,000. 4,000 plus 8,000 what's that, 12,000 isn't it?---Yeah.

And how much did the diamond necklace cost the Immigrant Women's Health Service?---It didn't cost the Immigrant Women's Health Service.

It cost \$20,000 didn't it so 20, what were you on, \$80,000 about weren't you?---I'm glad you said it out loud to the world to hear that I was on - - -

20 Weren't you - - -?--- - - - \$80,000 - - -

Were you receiving about - - -?---But, sir - - -

- - - \$80,000 per year from the Immigrant Women's Health Service? That's the question.---The, the point is also that in this year I was after 20 years of being a single woman finally married and I was able to afford this with the support of my husband. That's why together we bought these items from Eternity because that was my first diamond purchase he's giving me and as I said before, all Eternity is mine and all Eternity was paid back. I'm not sure why the Assistant Commissioner is trying to put back the blame on me. I  
30 said clearly that I didn't put it, I didn't submit it. I repaid it when I was alerted to it and I was in shock for many days and in treatment for many days. What else would I say.

THE COMMISSIONER: I think the proposition that's being put to you is asking you to explain how when you're on a small salary you embark on a, and even allowing for the fact that you're now married, you're not a person who is awash with money, if we can put it that way.---No.

40 And yet you have spent about 30,000, 30-something thousand dollars on jewellery and none of that has come out of your bank account from 2014 until the audit was done and you repaid it some couple of years later. How could you not be aware is the question of the fact that you hadn't actually had to pay for such large objects?---It was all paid on instalment in lay-by. My husband was helping me. Not only that but the truth of the matter is in or culture the husband have to buy gifts and buy – participate in the furniture and the making of the home. Because it was my home and it was settled and I had the children living with us, when he married me he only bought me the ring and then he participated in this purchase so as a man of

the house he would be coming with jewellery and gifts to his wife equally to her value as we say in our culture. That is the truth of the matter because he didn't buy anything else in the house. He came in and it was everything set for him. That's all the cultural perspective part. But the other thing is during that time, sir, especially in this year, my psychological and physical wellbeing was very deteriorated and it's a well-known fact. Everybody in the area knew that. I even in pictures appear very deteriorated in many of the pictures. So basically I wasn't really following up everything and anything, and I already declared to you, sir, before that I was (not  
10 transcribable). In a matter of fact, the cash in my hand was always given to me by my husband, and the house and everything else was managed by my son and my husband. So I wasn't really looking closely into this two years into what's happening or what's going on. I was very tired and deteriorated, hence the operation I had in 2015 and being very ill before that. So that's the actual reason. But with Eternity I just (not transcribable) that it's my purchase. My husband supported that.

No, well, that's – we understand what you're saying about it. As I said, the  
20 question is rather if you were a billionaire, for example, you might not notice 20,000 or 30,000, or however much the Mercedes cost, going out of your account or whether it went in or went out of your account. But for someone who is on a salary of \$80,000, these are very significant amounts of money.---Yes.

And the question rather is how did you not notice that you actually hadn't had to pay it because it had got reimbursed into your accounts?---I, I paid for my account already from the credit card. They reimbursed me.

Yes.---Yeah. So that I didn't even know that they reimbursed me until the  
30 management told me. I didn't even know. And I was very ill after that for quite some time because of the discovery. I, sir, it's so easy to look at my account and see the log-in. I rarely logged in in my accounts and my accounts is not that easy to read. It has all the investment accounts in it. So I was only looking at the credit card to have the balance in it. But the, the, the frank point is the Eternity, it was my husband trying to gift me back because he didn't participate in anything in the house, and buying me diamond is culturally appropriate in our culture.

But you're the one who bought it, weren't you?---Yeah, because it's my  
40 choice and then he would pay me cash, and usually he always gives me cash. Always. And that's why I always had money in my hand. But I am not rich and I have zero dollar in the bank now and (not transcribable).

Yes.

MR RAJALINGAM: Thank you, Commissioner. We move to S & S Hair and Beauty. You were having your hair done at S & S Hair and Beauty since 2013, weren't you?---I can't remember '14 or '13.

You remember regularly frequenting S & S Hair and Beauty salon, don't you?---They are the locals and I always try to use the locals.

Do you remember your hairdresser's name?---Stephanie.

You went there quite often, didn't you?---Yes, I believe so.

10 How often do you think you went to S & S Hair and Beauty?---Maybe every 10 days or so.

You submitted receipts from S & S Hair and Beauty, didn't you?---To be paid?

To be reimbursed to your account.---No, I can't remember doing that.

20 There are many, Ms Sharobeem. There are many, many receipts from S & S Hair and Beauty. Do you see that? It's a whole page of rows of expenses at S & S Hair and Beauty. Do you see that? That's one page. That's the second page of expenses. Do you see the document?---I - - -

Expenses at - - -?---I (not transcribable).

You see this? This is a third document.---Okay.

Okay? That's another page of expenses at S & S. And then look. There's a fourth one. S & S Hair and Beauty. And on all those occasions the receipts were submitted for reimbursement. Did you submit those receipts?---No.

30 I've taken you to about four pages of expenses. Between 17 February, 2012 to 26 June, 2015, receipts from S & S Hair & Beauty were submitted in support of reimbursements to your account totalling \$7,498.95. Do you understand that?---The - - -

40 Do you understand that those receipts were submitted and your account was reimbursed about \$7,500 for your hair and beauty, do you know that?  
---I understand your English and I understand that the auditor presented the hair and beauty and I already responded to the management committee about that, I identified which one was items purchased for the organisation and the others and I repaid already the one which wrongly was paid to me.

After you had your hair done did you give your credit card to the person at the front desk?---Yes.

And you paid?---Yes.

And they gave you a credit card receipt, didn't they?---Yes.

Did you – who did that transaction, your hairdresser or someone else?  
---Hairdresser.

And then from 2012 to 2015 are you suggesting to this Commission that you mistakenly submitted your S & S Hair & Beauty receipts or someone else picked them up and reimbursed them to you, all of them?---I didn't go - - -

All of them?---I didn't go, I didn't go to S & S whatever in 2012, they didn't even open, it was hardly '14 and '15.

10

Sorry, Ms Sharobeem, let's just be clear about this?---As far as I remember.

Your transactions start on 31 January, 2012 and they go to 9 June, 2015. Do you want me to count how many there are on each page and tell you?  
---I already, sir, explained that.

20

Do you accept that there are many transactions at S & S Hair & Beauty? In 2012 there are about 15, in 2013 there look like there are about 30?---In the whole year '12 and '13, all what I'm saying is, I already responded to that to the auditor and repaid the amount which I believe it was wrongly paid to me.

But over those years you never ever paid yourself for your hair, did you?  
---Of course, sir.

You didn't even pay for your dental work, did you?---My dental work? It's my teeth.

30

Yes, you didn't pay for that yourself, you got reimbursed from IWHS, didn't you?---No way.

40

The Commission has evidence that between February, March 2012 and June 2014, receipts from Balmain Dental Clinic and Dr Raymond Platon were submitted in support of reimbursements to your account totalling \$1,811.20. What do you say about that?---No, I, I cannot, I even – this is like new information to me, I didn't come to my attention before and I do have the financial report from the previous auditor for the year 2012 and 2013 and she made remarks about the organisation, nothing in reflection to this at all, or the credit card receipts and I have all her notes. I, I can't remember submitting this. I wouldn't remember submitting this and I can't remember seeing this.

All right. Volume 1, page 215. I'll show you the receipts very quickly so you can satisfy yourself. Volume 1, page 250. Sorry, 258 first. Are you being serious in your evidence about not submitting receipts from the dentist for reimbursement?---I don't think I did that.

You could have, couldn't you?---(No Audible Reply)

Could you have, Ms Sharobeem?---I don't know what to answer you really.

That's a receipt for Balmain Dental Clinic for \$231.70 on 12 March, 2012. I'll show you the next one, page – sorry, is that page 258? Page 258, that's a receipt from Balmain Dental Clinic for \$142,10. Do you understand that, Ms Sharobeem?---(No Audible Reply)

10 I'm asking you, don't look at it, just – you can look at it, you can't see much because it's obscure, but the investigation we've conducted would establish that it was for a transaction at Balmain Dental Clinic on 24 March, 2012. All right. \$142.10. And if you want we can go to your credit card ultimately. Next one, page 259, \$231.70 was submitted and all of these receipts that I'm showing you, Ms Sharobeem, the amounts were reimbursed to your account for your benefit. Do you understand that? ---You're saying that.

20 Yes. Do you want me to show it to you?---If I, if I submit it then I would accept your claim but I can't remember submitting this at all.

262 of volume 1. That's a receipt, that's a receipt for \$280 on 31 March, 2012. Page 280 of volume 1. This receipt actually relates to your son's dental work for \$42.80. Next one, volume 2, page 128. These are from - - - ?---No, I'm sorry. I'm sorry, don't move on.

All right. Have a look.---Just let me just read it. You're just bringing my kids to the equation again. This is not even my Visa.

30 Pardon me. Richard's credit card, Ms Sharobeem.---Richard doesn't have a NAB credit card. Richard doesn't have a credit card at all.

It's an ANZ credit card ending 5-9-7-4-7.---He doesn't have a credit card until now. He never had credit card.

All right. Well, I'll ask Richard about that but that is a credit card receipt from Richard's credit card account.---He doesn't have credit card.

40 A debit card, I apologise. It's a debit card.---So why it's here? That's another thing. Why a bookkeeper would pay this.

Ms Sharobeem, the suggestion is that you have submitted this receipt that belonged to your son in support of a reimbursement to your own account. ---No, I don't accept your suggestion.

All right.---I did not submit anything. And by the way, I am the one keeping all these receipts. If there is anything wrong in the receipts wouldn't it be easy for me to hide it or throw it away or do anything. Would I keep wrong document against my own self.

THE COMMISSIONER: Can I just, while you're talking about that can I just ask you this. There are quite a significant number of visits to the hairdresser and paid by a credit card.---Yes.

Now, in the ordinary course of events you might just either not bother to pick up the receipt from the hairdresser or throw it in the nearest garbage bin as you are going because it has no significance.---Yeah.

10 And if you took it somewhere you'd put it in the garbage bin. But what appears to have happened is that you made sure you kept each of the receipts and you took them back and you put them on your desk.---Not that of a pattern for any particular purpose but I was advised by my bank because I had some illegal, I can't even remember the word they use in the bank, somebody used my credit card before and the bank advised me whenever I use the credit card to always keep receipts until you get the, the actual statement from the bank and compare it so this wouldn't happen again. It became my habit.

20 So did you, did you get the statements from the bank and compare what happened?---At the beginning when I was afraid that it would happen again, I did that. But then with the busy lifestyle I used to have, I stopped doing that. I stopped even opening the credit card.

But you still kept on taking the receipts back to your desk?---It became habit that I never throw any receipts. It became – until now it is my habit to keep all the receipts. It's just force of habit.

All right. Thank you.

30 MR RAJALINGAM: I'll just show you volume 2, page 128. Ms Sharobeem, do you agree that in relation to that receipt that was submitted for Richard's dental work that on the credit card receipt you couldn't see Richard's name on it, could you?---Um - - -

We'll just go back to that, actually. Volume 1, 280. 280. Volume 1, 280. When you look at the actual receipt, you can't say it's Richard's, can you? If you don't know the details.---The bookkeeper of any organisation would know - - -

40 No, no. I'm asking you when you look at this receipt on the screen, you can't see Richard's name on that, can you?---What draw my attention to it is the NAB.

The question is – the question is you can't see Richard's name on the receipt, can you?---You can't see any names on any receipts.

You can't see anything on that document which would of itself identify it as Richard's credit card receipt, can you?---And you didn't find my name to identify me on any other receipts.

10 Is that why you submitted it for reimbursement, because you couldn't tell it was Richard's?---As ill as I am now, showing me this, straightaway I looked at the logo of NAB and said, "What is this? This is very (not transcribable)," because we didn't have NAB. And then you said to me it's ANZ, I even didn't see ANZ but I saw the NAB down there. So that's, any ill, even any person like myself would identify it. How about the bookkeeper? That's what I'm trying to say, sir, that it was definitely taken there by mistake, hundred per cent by mistake. But the bookkeeper at that time didn't even notice or see it.

All right. Page 128 of volume 2. I'm just going to show you these dentist receipts, Ms Sharobeem. The amounts have all been reimbursed to you. The middle of the page, there's one for 144. Have you seen that?---I just saw it now.

20 Okay. Page 249. Volume 2. There's another one for \$367.85.---And again the bookkeeper didn't draw my attention to it at all. As I said, whenever there is any personal or any doubt about the receipts, the bookkeeper would come to me and say, "Can you please explain this?" So because it didn't come to my attention, I couldn't identify it. I just see it for the first time.

Do you see the next receipt on the page, for \$367.85? Page 249 of volume 2?---Yes, I see it.

30 All right. Page 300 of volume 2. There should be another receipt for \$143.10. There you go.---Yes, I can see it.

That's the whole receipt, isn't it?---Sorry?

40 That's the whole receipt. It's not even cut.---Yes, that's my point again that it – you've explained it yourself. Definitely that was taken by mistake, hundred per cent. And again I declared that we had bad bookkeeping management, not intentionally but because of the size of the organisation and the work I've been doing alone. But this is ultimately the work of a bookkeeper, not mine. You saw yourself the client receipts paid to me.

Go to page 298. 298. Just before you do, go back. You see the number 1 – sorry, page 200. Number 1, top right-hand corner. I suggest to you that that's your handwriting.---No.

Go to page 298?---No, it's not my handwriting.

All right. That's your evidence. Go to page 298. The number 1, all of that writing you've already identified is your handwriting?---That looks like my handwriting.

You put 1 there, you've come up with a total of 1,514.72, haven't you?  
---I just calculated receipts.

You're instructing someone to reimburse this to you, aren't you?  
---No, there is no instruction on the page, this is just calculation.

10

It's coded instruction, isn't it, Ms Sharobeem?---What is it, sorry?

It's a coded instruction, isn't it, Ms Sharobeem?---We don't give coding or coded instructions. This is just a calculation of numbers.

All right?---It doesn't have any other instructions in it.

THE COMMISSIONER: What's the 6-1028?---As I said, the auditor put coding.

20

Okay. And that's what you're being asked about?---Oh.

That by putting that coding there it is an instruction to pay that amount against that entry?---I'm suggesting that this entry could be under that. I didn't even know after that it was paid or not. I don't follow up, I just leave the calculation. That's when I not very often have time to do calculation but left it again on the desk.

30

So what's being put to you is that because you've added it up and said pay it under this heading, that's what that amounts to, so it is an instruction to the bookkeeper from you?---To some extent the auditor had been very strict about this coding so I was trying to participate and support the coding as much as I can.

40

But it is an instruction from you to the bookkeeper?---It appeared like that, if it appears like that, but we didn't have this verbal or informal instruction, all what I said to her is I will try to do calculation, I will try to do the coding, you follow up, you do the calculation, you check the receipts and you tell me after, that's when the checks after that happens and she give me whatever she doesn't understand and I explain it.

MR RAJALINGAM: Under the total for the first whatever it is, code, there was another dentist receipt, page 301, submitted in support of it, and that was for \$70.80. Do you see that?---I see the NAB logo.

You've added up all these receipts and you've put those details on page 298, if you go back to it?---I can't agree with that. I can't agree that I added up and I put this and - - -

Go - - -?---I can't remember doing that.

All right. All right. Page 334. This is another dentist receipt that was submitted in support of a reimbursement to your account. Do you agree with that?---No, I don't.

10 Well, let me show you first of all, you see there's, there's the dentist receipt at the top right-hand corner. Do you agree with that?---That's similar to the other receipt you had in full and already mentioned there in full and yet the bookkeeper didn't ask me about it and just paid it. We don't even have an account with this bank.

20 That may not relate to the bank, it might relate to the health insurance, Ms Sharobeem, so don't, there's no need to pay particular close attention to that, just have a look at the amount of money and the date and I'm going to show you a transfer on page 324, all this money's going into your account. We've got to go back, 321 on 26 June, 2014, for some reason it was appropriate to reimburse your account \$5,000 and another \$5,000 a minute later, some minutes later another \$3,000 to your account?---I don't think I did this reimbursement.

11.13am, another \$3,000?---That's not my tick.

30 So money was going into your account and these receipts were being, were at least with the bookkeeper for reimbursement to your account. You knew all that, didn't you?---No, I didn't. This is, receipts were left on my desk and this is not my work and I didn't send this money, I didn't pay this money.

Go to volume 1, page - - -?---And a matter of fact - - -

- - - 43?---Anyway.

Page 43. Those two receipts, Ms Sharobeem, you're looking at are for credit card purchases on the IWHS credit card. Do you understand that? ---If you identify the number. Oh, 74, it's, I believe it is.

40 3-7-7-4 Visa. That's your IWHS credit card isn't it?---If you know the number and, yes, it is if you know the number of the card.

That was submitted in support of a reimbursement to your account so you got paid twice for those receipts.---I didn't - - -

The next page 44.--- - - - submit those. I didn't submit those.

The next page 44 is another IWHS credit card receipt for \$18.45 that you've just slipped into the mix haven't you to receive a reimbursement to your account?---What do you mean by slipped in the mix?

Well, you just put the receipt into the bundle for the bookkeeper to reimburse to you didn't you?---The bookkeeper's job is to look at the details of everything she's making.

10 Well, that's not what the bookkeeper told the Commission, that's not what Ms Chanthalangsy told the Commission, that's not what Ms Pappas told the Commission and it's not what Ms Chen told the Commission. Are these IWHS credit card receipts that you submitted for reimbursement to your account?---If IWHS credit card is used then there is no need for reimbursement. This is definitely wrongly done.

So as of 2010 you're being reimbursed for IWHS credit card expenses?  
---Definitely this was wrong and I don't think it is – I can say it's only - - -

20 Page 52.--- - - - human mistake. I can't see anything else in it.

Page – well, it's not going to look like a mistake because there's many of them. Page 52 is another receipt.---Because you're trying to bundle them all together and you're trying to frame me as a person who is doing this.

Not at all. Not at all. I'm showing you the evidence, Ms Sharobeem.  
---What evidence? This is definitely a mistake.

30 I'm going to show you another receipt, an IWHS credit card receipt.---If the bookkeeper is seeing that this is not – this is the credit card of the organisation and she's paying me - - -

THE COMMISSIONER: The question that's being examined is were deliberately stealing this money from IW - - -?---No. That word is like a knife in my heart. No.

Okay. Well, let's look at what the evidence is.

40 MR RAJALINGAM: If you go to that page 52 there's another IWHS receipt. Do you agree with that, that's for 2,010?---I have all those paper here.

Go to volume 2, page 43. There's an IWHS credit card receipt there, bottom right-hand corner for \$500 and you've been reimbursed that amount as well. 500.---Definitely this is - - -

Bottom right-hand corner.---This is definitely a mistake, definitely.

Page 51 another one.---How can I be reimbursed - - -

Another one.--- - - of the organisation credit card?

Another one, Ms Sharobeem.---How can that happen?

Page 51. On 15 October in 2012 another IWHS credit card receipt for \$350 submitted and reimbursed to your account. What do you say about that?---I say it's a mistake by the bookkeeper that she didn't draw my attention or even come back to me and say, not only the bookkeeper but also the auditor.  
10 We have an auditor after the bookkeeper so magically I would do mistakes and no one at all look at them. It's, it's just – anyway, I'm trying to answer the question only.

THE COMMISSIONER: Are you suggesting you're being framed in relation to these things?---No, no, but this is definitely mistakes and that's where - - -

But they're cut – aren't they cut receipts across the top?---But, sir, the Visa number is clearly identified here.  
20

Yes.---Even if they were cut to reduce the size the Visa number is there.

Yes.---And the bookkeeper and the auditor knows that's the Visa number of the organisation and the Visa number of me. So this is where I'm saying separate the issues from each other and you will find where is the mistakes and where is the framing. This is 100 per cent mistake. Not only passed through me but also passed through the bookkeeper and the auditor.

Well, partly it will depend on how many of these there are, of course.  
30 ---Exactly.

And, I mean, if it's been going on on a regular basis over a period of time.  
---I don't think regular basis at all. I don't think so.

And what were those receipts doing in a bundle that was being paid by the bookkeeper?---Definitely it was a mistake. Definitely. I am sure it was a mistake because I can't see any good bookkeeping system would look at this and wouldn't see it or even the auditor, because all these little document goes to the auditor in every details, without even my supervision. I don't  
40 see any document after it leaves my desk. How it's processed, I don't follow that or supervise it.

I suppose the question is, what was it doing on your desk?---It's the credit card of the organisation. It should be submitted. That's – it should be accounted to by the bookkeeper. So definitely she took it to account to, but she didn't look at that to reimburse me. So it's, it's, it's legal to give it to her.

Yes.

MR RAJALINGAM: Yes. Ms Sharobeem, do you say that receipts for purchases by your son Richard Sharobeem may have been on your desk at the office?---Yes. Yes, I - - -

Page 119.---I was the only one responsible about the house.

10 What were your son Richard's receipts doing on your desk?---All receipts and letters relating to us, it's with me.

His debit card receipts were on your desk, were they?---Everything relating to our family is with me. Everything.

On your desk at the IWHS?---My desk at IWHS is my desk.

Did you give - - -?---I didn't have any other desk.

20 Did you give your son the IWHS credit card to use to purchase motorcycle equipment?---Oh, no, never.

Page 119.---And I already talked about that as well.

Page 119 is an IWHS credit card for \$1,000 from Action Motorcycle. What's that all about?---No, actually this is a mistake and I actually said that last time when you said that to me.

30 But what does it relate to?---This is my personal purchase and the card was used wrongly. And I already mentioned that there is another wrong use of the account I identified a month ago.

This one's cut, isn't it?---I don't know.

It doesn't say Action Motorcycle on it, does it?---I don't know. I don't know.

It doesn't say it, does it?---I don't know. It's, it's, it doesn't appear here. I don't know.

40 Well, anyway, that was one that you were reimbursed for.---But I don't think - - -

I'll ask your son about that. How about that?---I don't think that is repeated. That's definitely a mistake and I identified that straightaway.

What about page 145? There's another one. From Lily Room Cosmetics for \$1,000. You used the IWHS credit card.---Again - - -

Then you submitted it. Wait. Wait.---(not transcribable)

Then you submitted it to the bookkeeper for payment to you again. So not only did you get the services from Lily Room Cosmetics, you were given another \$1,000 from funds that were meant to go to Immigrant Women's Health Services. Do you understand that?---I understand that everything you said is not true.

10 Look at page, well, look at page, you say it's not true? Look at page 145.  
---I did not submit anything from Lily Room.

That's a Lily Room purchase using the IWHS credit card. You can barely see it. We've had to dig through to find out what it related to. Why were you using the IWHS credit card at Lily Room Cosmetics?---Definitely that was a mistake (not transcribable).

20 It wasn't a mistake, Ms Sharobeem. The IWHS card was either black or red, and your personal card was either black or red. They're both completely different.---When you pointed that to me last time during the month, I actually call that I had an account with St George for many years personally, and I then – when St George became more of corporate, I change when I bought my house to another bank and then to Westpac. So at the beginning I had that as well. And that's where sometimes the confusion happened. I don't think – not I don't think, I disagree fully that I used the card for personal purchase and went and submitted to get reimbursed or double reimbursed. Not any person in their own brain would do such a thing. Definitely it was a mistake.

30 THE COMMISSIONER: Well, except a dishonest a person. And that's the question. Are you a dishonest person?---Absolutely not. Never. I am known to be honest and credible to a lot of people, thousands of people. I wouldn't, sir, for \$1,000, for 1,000 or 400 or \$42 jeopardise my reputation. I wouldn't. For the money of the world, I wouldn't.

40 So what's being suggested here is that you have been basically plundering the resources of the International Women's Service for your own benefit and that of your family and that's why it's been worthwhile for you to do it?---No, sir, I didn't do that. For many years since I started in this organisation the organisation had become the place where I invest all my time. I didn't have a husband, all my life was work as a husband and people said Eman is married to her work and her children and I spent most of my time over there, day and night, working. People know if I'm not in the office I'm outside advocating for women and girls. That's why when anyone talks about abusing women I feel like this is the actual crime they are putting on my shoulder. I didn't.

Well, that is being suggested, that you have in fact deprived these women of the assistance that they otherwise would have obtained by using the money

that you have taken that you shouldn't have taken. That's the matter that's being looked at?---And it didn't happen, sir, it didn't happen.

Well, we're back to this question of you spent \$1,000 at the hairdresser.

MR RAJALINGAM: Lily, Lily room.

THE COMMISSIONER: Lily White, Lily - - -?---And if, if - - -

10 - - - Room Cosmetics?---If that's intentionally done, sir, would any simple person take the credit card of the organisation, use it for personal, not only that but get reimbursed for it, would any person do that?

We've just heard that you did do it on a number of occasions. How many occasions have we heard so far?

THE WITNESS: I don't think I did that.

MR RAJALINGAM: So far there are about 20 all-up, 20 to 30.  
20

THE WITNESS: I don't think I did that. I don't think I did that on this number of occasion. The card didn't have enough money. Sometimes, and this is very clear, if my own card is, doesn't have any money and I'm buying for the organisation I would use the organisation card, but not intentionally doing that.

THE COMMISSIONER: I understand what you're saying about that, but what's being put to you is that there are 20 - - -

30 MR RAJALINGAM: 23.

THE COMMISSIONER: 23 occasions where you used the business credit card and then got reimbursed yourself. So you asked me the question what sort of a person would do that, and as I understand it what's being put to you is that you did it on 23 occasions?---Over 12 years of service in the organisation did 23 mistakes and being the only one in the organisation doing everything and everybody can witness that, yes, consider me that a person did 23 occasions of mistakes and I declare that I was overwhelmed with the work I was doing, I was overwhelmed with the work put on my  
40 shoulder and I have enough evidence to say what I was doing.

Okay, thank you. I understand what you're saying.

MR RAJALINGAM: Page - - -?---And I, I, I, I doubt that 23 number, I don't think I used the organisation card 23 numbers. I don't think I was reimbursed 23 numbers and, and, sir, I just would like out loud now to say that if I made a mistake why the bookkeeper or the auditor didn't follow this

mistake and appoint, and point it out to me because on other occasions they did.

THE COMMISSIONER: Okay.

MR RAJALINGAM: Page 154, Ms Sharobeem, there's another one for \$320 and I'm not sure what this relates to, I'm trying to find out, 'cause it's so faint, but it actually looks clear on that. So that's \$320. The next one, page 160. I'm not really interested in what these receipts were for because ultimately you're getting paid again, aren't you. That's a receipt there for \$66. Do you see that?---(No Audible Reply)

It's paid using the IWHS credit card and you were reimbursed that amount to your account. Page 215?---And that's again another – sorry, sir, but if you will go back to this one, it's just exactly what I'm just saying, it's the confusion between the two cards. It's written down by my own handwriting, paid by manager, it means I paid it, and, and of course it's a mistake, paid by manager, I even didn't specifically write which credit card were used but I paid it, that's why I'm saying I paid it, that's the confusion. It was around the credit card and the use of the credit card and that's where the auditor later on said it's better to get a credit card for the organisation with a bigger amount and we tried and we couldn't do that.

THE COMMISSIONER: I'm sorry, I'm not following what the witness is saying.---Because they took it away.

Could you bring that back up.

MR RAJALINGAM: Yes. 160.---That's my handwriting saying paid by manager and reimbursement required. What I'm trying to say here is I did the payment and the confusion about the credit cards is what really didn't, didn't clearly – was made here. Just let me explain because that actually will explain exactly the 23.

THE COMMISSIONER: Well, what it says is you are giving a direction to the bookkeeper to pay, reimburse you for something that you shouldn't have been reimbursed for. That's what you've written on it. You've instructed the people to do it.---No, sir. This is exactly what I want to get to. Just allow me please. This is exactly what happened when we used to use the previous service of Sandra Grollmus as an auditor. The, the administrator, Marie Abboud, organised the pack and send and we supposed to pay so the guy came maybe after hours or Marie wasn't there to pay and facilitate the payment. That's why I got the credit card and said here, get – take the boxes to take it to Sandra and I paid by the credit card. That's where the confusion happened that I used the organisation credit card.

Yes.---And I said paid by manager. I didn't even said anything about the credit card. I just say paid by manager to refer to myself.

You also said - - -Reimbursement required.

Yes.---This is what I'm trying to say, that the confusion about the credit cards it was very clear.

But this is confusion in your mind.---Yes.

10 But you've – what the document is actually saying is that you have directed them to reimburse you for that amount on that thing.---That's where, that's where I'm referring to the confusion that I had the St George card and I had the credit card of the organisation. That's where I was confused. That's just my example of the confusion.

All right.---And I had to pay on the spot.

20 On the other hand it looks like a direction, a clear direction to the bookkeeper to reimburse you for something that you weren't entitled for reimbursement for.---But that's again, sir, my, my specific argument that the organisation credit card is inserted there, the credit card number is there so that's where I was confused between my own credit card and the organisation credit card. If this to make me to be more blamed I wouldn't draw it to your attention more and further, this is just a clear explanation of the confusion I was in as the only person responsible of the organisation after 2.30 of every day managing everything. That's simply my evidence of the confusion that I even use the credit card of the organisation and saying they reimbursing me.

30 Well, you understand that it's going to be suggested that it's the very clearest evidence of your guilt.---It might look in anyone's eyes like that but it's also my evidence of not guilty.

40 Yes, well, I understand what you're saying.---That's how simple I am in the instruction I'm giving internally to my people. I left everyone to do – especially with finance, I left the bookkeeper to do her own business and even writing anything like that to her it's to direct her to, yeah, reimburse the manager. I did the payment but again the organisation had the receipt with, with the information and this is going to the auditor. This is actually – Sandra is the auditor of the organisation. This is my evidence of the confusion status I was in.

Yes.

MR RAJALINGAM: Commissioner, I note the time.

MR CHHABRA: If I may interrupt, and I apologise to Counsel Assisting. With unfeigned respect I would ask the Commissioner or Commission rather to perhaps not use words such as guilt or the like.

THE COMMISSIONER: Well, I was using it in a hypothetical sense of saying that's what you'll be accused of in respect of this but I think the witness ought to understand that that's an accusation that would be made and that she has to answer it in some fashion. No, I think it should stand, Mr Chhabra.

MR CHHABRA: May it please. I say it only because this is not the jurisdiction - - -

10

THE COMMISSIONER: Yes.

MR CHHABRA: - - - where such determinations are made or to be made.

THE COMMISSIONER: Yes.

MR CHHABRA: I'll say nothing further.

20 THE COMMISSIONER: Yes, no, absolutely. You're absolutely right about that. This isn't the jurisdiction to determine that but it's a question that may need to be addressed. It would be better for the witness if she has an explanation to be able to address it.

THE WITNESS: But I didn't - - -

MR CHHABRA: May it please.

THE WITNESS: I didn't.

30 THE COMMISSIONER: Ah hmm?---I didn't. I didn't.

No, I understand what you're saying. You were saying that it was – your explanation as I understand it is that you were totally confused. You were busy and totally confused at that stage. And that what you're wanting to say is that it's obvious, on the face of it, that it was the women's service's card and that it was obvious, on the face of it, that what you've written on it was a mistake.---Absolutely. Until now, to this minute, I still have Immigrant Women's Health credit card.

40 Ah hmm.---I didn't have a handover, proper handover to give what I have or to take what I have there. And I lived there for 12 years. So I'm just trying to show how simple and innocent everything was done in this organisation, and especially with the bookkeeper. I left the bookkeeper always responsible about following up, to the extent that in this year Sandra wrote back to us some points about the audit, and I found my own handwriting to the bookkeeper at that time and saying, "I don't want the auditor to say any comment about our bookkeeping anymore. Please look after this, and I don't want to see these mistakes again." And none of the points she made

refer to any of this. If anyone draw my attention to the slightest, I would. But why everything is thrown to my shoulder while I have other people responsible with me about the finance. I wasn't the ultimate person about the finance. I was doing everything including carrying notes from the staff. "Eman, buy this. Eman, we need this." And I still have those notes if you would like to see it.

No, I understand what you're saying. Yes.

10 MR RAJALINGAM: Commissioner, I just note the time. There was one matter that I was asked to raise, and that's in relation to Ms Sharobeem's evidence about Nevine's, [REDACTED] [REDACTED] [REDACTED]. I've been asked to – ask the Commissioner for a section 112 suppression order with respect of that evidence only, because he will not be giving evidence but Ms Ghaly will be. So I'm not asking for the order to relate to the evidence about Ms Ghaly [REDACTED].

20 So I'm not asking for the order to relate to the evidence about Ms Ghaly [REDACTED].

THE COMMISSIONER: Any problem with that, Mr Chhabra?

MR CHHABRA: No, Commissioner.

THE COMMISSIONER: Okay. Then I do make the order in respect of anything [REDACTED]

30 **SUPPRESSION ORDER: ACCUSATIONS MADE BY EMAN SHAROBEEEM** [REDACTED] [REDACTED]

MR RAJALINGAM: Please the Commission.

THE COMMISSIONER: Where are we up to with - - -

40 MR RAJALINGAM: We're nearly finished the first allegation. The only things remaining are further credit card purchases not on Ms Sharobeem's account, the a wrap-up of allegation 2, allegation 3 would be the next substantive allegation, 4's already been covered, 5 relates to statistics, and that is another substantial part whereas 6/7 relates to NESH, 8 relates to the public appointments and they would take less time ordinarily. I said on the last occasions we'd be another two days, potentially three. I think it might be a bit more by a day. But having said that, today we didn't have to call a witness and it might be the case that later in the week we may not have to call witnesses and their evidence might be reduced to statements so we can focus on simply providing Ms Sharobeem with the evidence the

Commission has because it is of such a huge volume, but we're getting there. The reimbursements was the hardest part and we're nearly done with that.

THE COMMISSIONER: Right. Well, if there's a substantial amount of other material in paper, where does that leave Mr Chhabra and preparation?

MR CHHABRA: Perhaps those discussions can be had with Counsel Assisting in terms of timelines, timetables and time for preparation.

10

THE COMMISSIONER: Yes.

MR CHHABRA: It's probably a matter I can't comment on, on my feet at this moment.

MR RAJALINGAM: In terms of reports I can say that the evidence from the last occasion has been collated, so in terms of the time I'd need to prepare my report it probably won't be more than a standard – the submissions, yeah, submissions.

20

THE COMMISSIONER: Okay. All right. Well, we'll adjourn till – is there any point in pushing the envelope a bit, starting earlier and finishing later or doing anything like that or is that going to intrude on everybody's time?

MR CHHABRA: It should be fine, but perhaps if that push could commence on Thursday.

THE COMMISSIONER: Left till Thursday?

30

MR CHHABRA: Yes.

THE COMMISSIONER: All right. We'll adjourn now.

**THE WITNESS STOOD DOWN [4.11pm]**

**AT 4.11PM THE MATTER WAS ADJOURNED ACCORDINGLY [4.11pm]**

40