

in when Lloyds nominated FRP Advisory, who advised Lloyds not to lend to me. I gave Maddocks the position on Bank Holiday Monday 2014. His main sales pitch, that impressed me, was that he had contacts with a 'no win, no fee' lawyer. On the strength of this, he took the very thick, well evidenced ring binder 'bible' of the nefarious activities of my Financial Director, Hanna, and Lloyds.

- Neville Catton – Lawyer, Bristol
It was evident that Catton had been sent my Financial Director's file by Maddocks. After discussion with Catton, I discovered that he clearly expected to investigate my F.D. Hanna on my behalf, but not on a 'no win, no fee' basis, so I did not go down this route.
- DAC Beachcroft – Undebt's Solicitor, Bristol
PC Chandler put my case on hold when Undebt Insolvency Practitioners took over on 26th May 2014, due to lack of available evidence, but when credit card print outs were discovered, it gave the Police Constable a chance to kickstart the case. PC Chandler asked Undebt for the large evidence file, but they struggled to locate it. Finally, when the PC pushed hard for it, the file was discovered to be held by Beachcroft. Once PC Chandler had the file, he, with the help of my ex-staff, had the bones of a strong case by early 2015. I was confident that the case would be in order for CPS by the end of 2015, but once PC Chandler was superseded nobody pushed the case forward. See link below regarding Beachcroft:
<https://www.alderking.com/dac-beachcroft-first-to-take-space-at-brisbols-welcome-building/>
- Adam Giles – my son
Adam is joint Owner of Cambridge Film Works. He was originally brought into Giles Landscapes as Non-Executive Director, solely for the purpose of the seamless progress of the company on my demise.
- OP Meadows
We are a group that peacefully protest, mainly in connection with the fact that we feel we are victims of abuse/asset-stripping by Lloyds Bank. Trevor Mealham and others head up our team. Approximately 100 people have written up skeletal profiles in connection with our alleged fraud cases. Also, the wider group is just under 1,000-strong. We are one of many groups that are fighting banks and various financial institutions.
- Police Case 1 C/R10765/14/7 (a bit more back-story)
The Case started after I had suspended the main perpetrator, Michael Hanna in March 2014. It was a continual battle between me and senior Police. My contentiousness was caused by the fact I thought the Norfolk Police were pruning out leads that would take them behind the doors of Lloyds Banking

Group. I was served with a Freedom of Speech violation early on. When I tried to get previous PCC involved, I was then 2019 served a Professional Standards violation. To top it all, the Norfolk Police administration lost the evidence file on its way to CPS. This pushed the case into the middle of Covid. Even though I was told my on or around £400K straight theft case was very sound, it was thrown out because the Judge thought that when courts reconvened after Covid, the main perpetrator would be dead. (This was the first case the Norfolk Police took on.) Evidence sent to Police – File 19 – Files 12 to 31.

- Police Case 2 – C/R 36/55070/20 T/DC 1430 Andy Smith
This Case was to target where the monies went to/were laundered to. The suspect's son, also named Michael Hanna, plus his mother, Diane, were looked at by Andy Smith. (I have provided evidence that his son's company was crashing, and he was laundering monies. I even had a letter from the firm of solicitors, Goody Burrett's', Monies Laundering Officer about this. My opinion was that DI Weller's decision to close the case was covered by the precedent set by Supt. Thacker's action in Case 1. Supt. Thacker stated in an email that my monies laundering evidence did not indicate criminal activity, just bad banking practices, and would not be investigated by Norfolk Police.
- Jonathon Miles, Alder King
My MP, Liz Truss, had, re: email 11th March 2016, asked Horta Osorio of Lloyds Banking Group to put a hold on sale of my property, but Jonathon Miles pressed on to push the sale through. I have an email, dated 18th March 2016, which I sent to Miles telling him that his statements to me were rude and threatening.
The Wragg Debate of 2018, on business banking fraud (which is copied into this document) states that Miles perpetrated nefarious activities, posing as a Lloyds Bank Manager.
- Eddie Pardo and Max Meridith – Lloyds BSU/Recovery
These two people also feature in the William Wragg debate of 2018.
- Colin Wills
Colin purchased Giles Landscapes Ltd. out of administration in 2014. His Senior Financial person was LENA Giles Landscapes' LMT. CMS/GLM is the trading name NOW of my original company, but I have no connection with it
- FOOT Anstey – Lloyds' lawyers
I have an email, dated 20th July 2019, where it is clear that they are telling lies on Lloyds' behalf, and this is not the only email of this kind.
- Christine Robinson – nee Oban,
Soon after I went to Lloyds, on 27th November 2013, to register my concerns regarding a second account, it became clear that Lloyds had closed the shutters. An indicator of this was my original Bank Manager, Steve Clarke,

being superseded by Gaynor Pope BSU Hays Financial Recruitment, King's Lynn, sent me Robinson, on 3rd January 2014, who appeared to have change management experience. My intention was to get this person to assist me looking into financial anomalies in connection with Hann/the bank accounts, as it was clear I was flogging a dead horse with Lloyds.

- Paul Fuggle – so called Business Consultant.
Christine Robinson was building a file with me – on financial anomalies around early to mid-March 2014. Christine appeared to have some sort of stress-related breakdown, leading to Fuggle joining the team to give more support. (I would have preferred to have used my trusted former consultant Andre Goodison but, sadly, Andre had brain cancer.)
- Tom Tugendhat – MP
He seemed intent on blocking his fellow MPs (listed below) from giving OP Meadows/Bank scandal victims a voice:
R H Liz Truss, R H Andrew Rosindell, R H James Davies
- Nicola Cowell
Mrs Nicola Cowell, retired, kindly helped me free of charge for a period of time, correcting my written work to make it legible, plus sat in as witness re. meeting with MP/Police, etc. Sometimes proof reading was done on Nicola's kitchen table between 7-8am, just before Nicola went to voluntary work. On one occasion, there was a sentence stating, 'I never knew Hanna's son's business was trading as Creative View'. It should have stated, 'Initially, I did not know the account set up under the umbrella of my business by Hanna was named Creative View'.
- Norfolk.citizenspace.com
See their take on the potential Welney School closure, in connection with lottery funded Ouse Wash Landscape Partnerships. The document explains details about my son, Adam, who was born in Welney and his company is Cambridge Film Works, plus then the last paragraphs appear to be information in connection with my business, Giles Landscapes Ltd. I would think the attached would show the value and initiative of young pupils who attended Welney's school in their formative years.
- Andrew Bailey FCA
Governor of the Bank of England when Norfolk Police served me a professional standards violation in 2019.
On the 6th December 2019, I got a bus from Market Street, Ely, Cambridgeshire to London Stratford to join a demonstration, led by Trevor Mealham, where I put my case to Andrew Bailey face-to-face.

Unfortunately, I now find myself decrying the institutions of British Government, Policing, and banking. I regret this because it was Government member, Lord Rab Butler, who kick-started the career which gave me a very colourful and satisfied life until 2013. Now I realise the institutions I believed in all my life is actively blocking my voice and the voice of my Op Meadows colleagues, plus many thousands more, whose lives and businesses have been destroyed, wilfully, by asset-stripping banks.

In my case, the Bank, instead of working with me when I red-flagged criminal activities, brought in a BSU Manager to practise gaslighting-type cover-ups. This was complimented by the police practising the same type of mental destruction by side-stepping interviewing the main perpetrator of the criminal activities for four years. This man had organised accounts, in connection with Lloyds, to steal monies from taxpayers and others. It was further disturbing when my loyal staff and I were doing all the legwork and getting all ducks lined up, so all that was needed for action was a final 'phone call from the Police.

Unfortunately, the Police *modus operandi* was to find excuses not to give the back-up needed. In my recent Police case, for instance, they shied away from contacting the most prominent witnesses – the Lloyds Business Banking Manager, and the Consultant who appeared to cook the books, so playing into the hands of the Lloyds nominated so-called 'independent' FRP Advisory lending needs assessors, who advised Lloyds not to lend to my company. The Police also totally reneged on their promise to demand my company's final books back from the Receiver in 2015. This evidence could have shown all the different crooks who plundered my book dept and business, and debunked Lloyds' nominated FRP decision that put me out of business.

The case I am referring to is re: D/I Weller, C/R 36/55070/20, which follows on from original Police case C/R 10765/14/7 (see pages 27 and 28). D/I Weller statements the evidence review as only a few bits of evidence in a box. This was backed up by Det. Supt. Thacker, saying my complaint against Lloyds did not amount to criminal behaviour, giving D/I Weller licence to terminate the case.

Also, one of the biggest problems that gave the Norfolk Police license to back-peddle was the actions of Judge Oscar del Fabbro, at Snaresbrook Crown Court, who appeared to do everything he could to dissipate the Hambro case. The principal perpetrator of the Hambro case was my ex-Financial Director who, when I suspended him pending investigation, blatantly moved to Hambro Roofing, laundering money out of the company through the same solicitors and Lloyds accounts – named Creative View Anglia Ltd – as for defrauding my company (see page 19).

In the article below, the phrase 'deep state' mentioned by RH Liz Truss MP rings bells for me. Over the years, many times, my Lloyds Bank victims colleague Jon, of Hambro Roofing, and I have agreed that there always seems to be something faceless and unseen that is blocking our request for justice. Also, Trevor Mealham, David Laity, and a large number of Op Meadows colleagues are of the opinion that there is some sort of dark, unseen second tier of Government that has infiltrated most of the organisations that originally ran this country with honesty and integrity.

It seems now that the 'Do unto your neighbour as you would have done to yourself' mindset has been lost. It is necessary for our British Government to stand up to the useless quangos that achieve nothing for the electorate but have massively elevated lifestyles, and it appears that their operatives get handed out bonuses for covering up large corporate bloodsuckers who destroy genuine SMEs. In recent history, top corrupt CEOs have been awarded Honours.

Testing days lie ahead for Andrew Bailey and the Bank of England. Halfway through his eight-year term as governor of the central bank, his homework is about to be marked.

At the behest of the Court, the Bank's supervisory board, the former chairman of the US Federal Reserve Ben Bernanke will shortly deliver his report on the Bank's faulty forecasting record and how it might be improved.

No-one should expect this to be a barrel of laughs.

Bernanke is a Nobel prize winning economist and there is certain to be a great deal of technical mumbo-jumbo about forecasting models.

Bailey and the Bank might also shortly face some more arrows from Britain's political Right, with former prime minister Liz Truss alleging publicly that the Bank is part of a 'deep state' which contributed to her downfall.

Many criticisms of the Bank's operations have been well aired. It stuck far too long to its belief that the jump in inflation from 2021 onwards, rising to a peak of 11.1 per cent in late 2022, was transitional.

It was slow to recognise the danger – the Bank was not alone in that among G7 countries – but Chile, Norway and Brazil acted earlier to head off danger.

More damaging was the decision to keep on printing money through quantitative easing, against the advice of former chief economist Andy Haldane.

Forecasting of both inflation and output have been so off the mark as to be risible.

If the forecasts had been correct, the UK would be in the midst of its longest recession in history.

There was a short technical recession in the second half of 2023 after interest rates had been hiked to 5.25 per cent.

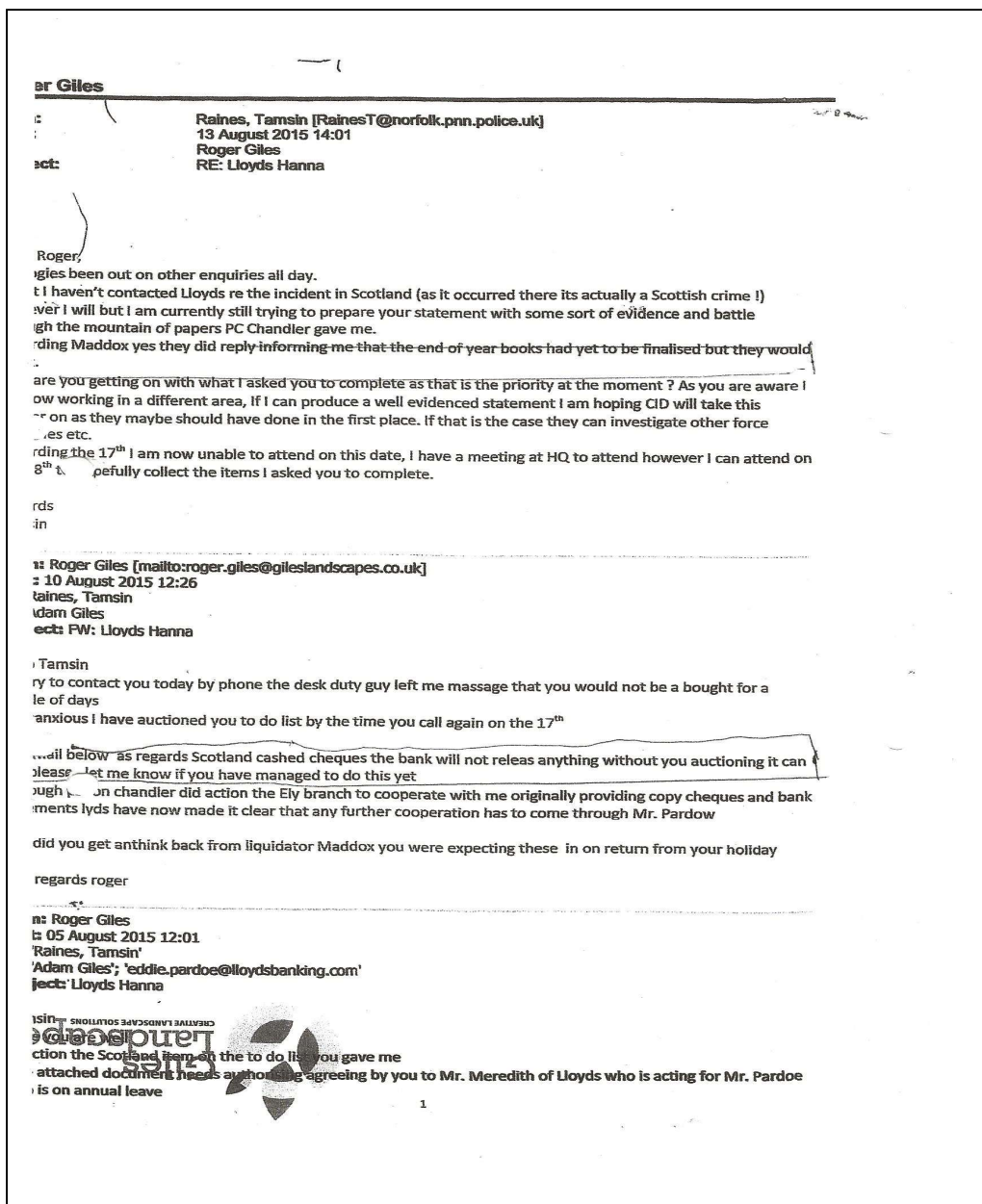


Under pressure: Andrew Bailey

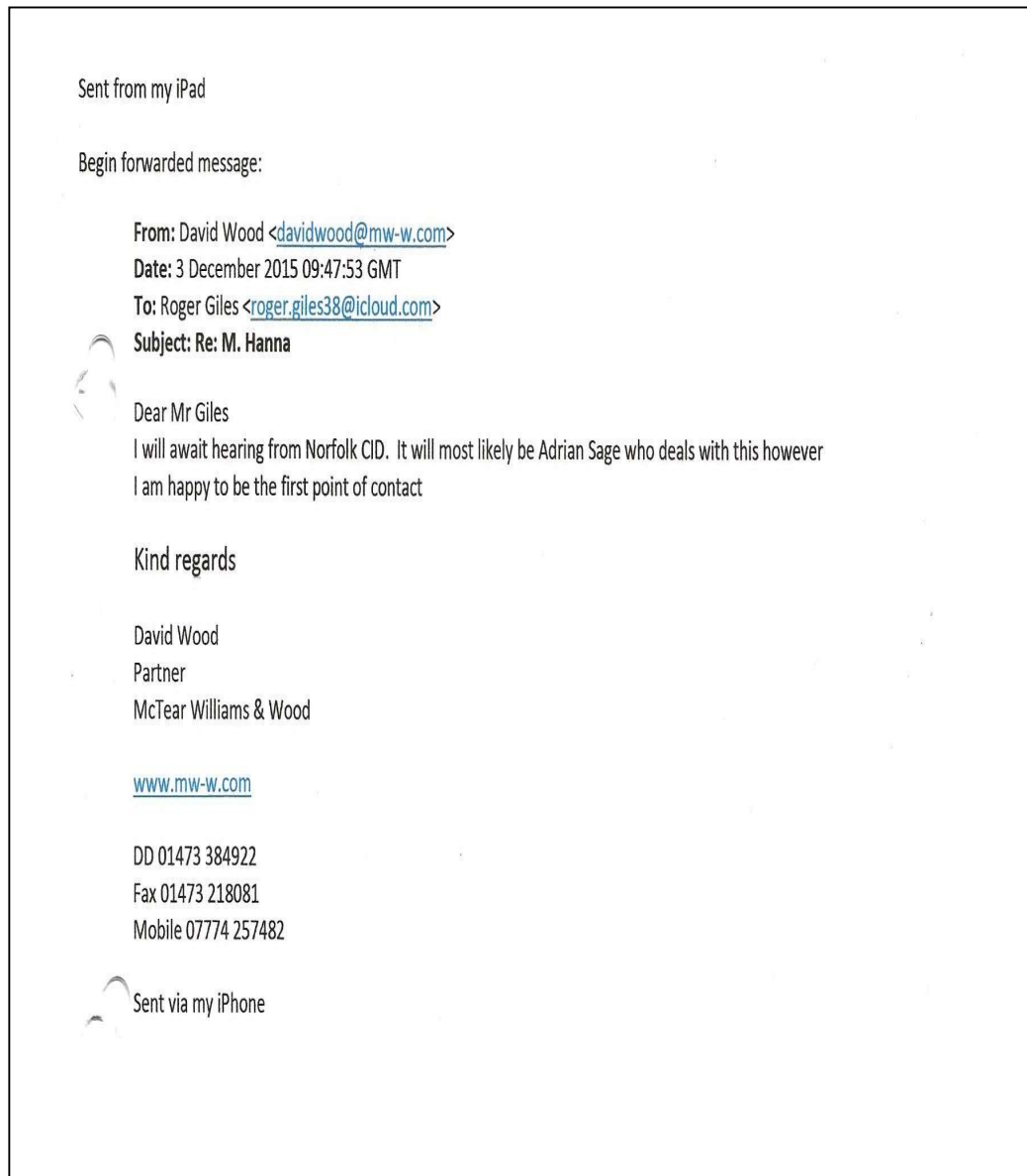
D.C. Deborah Wyatt of the Metropolitan Police, a very diligent officer who investigated the Hambro case, was aware that Hambro Roofing Ltd's monies were being drained through Creative View (Anglia) Ltd – the third Lloyds account explained above. However, the Judge trying the Hambro case did not bring this up, it seems.

Once they took on the case, initially, Norfolk Police investigative activity was positive. P/C Chandler had seized all the Giles Landscapes main account bank statement printouts back from Undebt, the Administrators. When the case passed to P/C Raines, in 2015, she arranged for Undebt to send my company's finalised books.

The image below shows some of the correspondence between P/C Raines and me about the case.



The image below shows email correspondence, dated 3rd December 2015, between David Wood, of the Liquidators – McTear, Williams & Wood – and myself, saying that David Wood awaited contact from the CID. Although I gave the CID detective the information, so he could contact the liquidator of H & M (Trading) Ltd T/A as Creative View, to unearth and get to the bottom of the alleged monies laundering scams that were going on, Norfolk Police did not bother to contact them. After a year or two, I found enough information to prove that, in fact, there had been monies laundering between two Creative View companies.



The image below is of a letter from Goody Burrett Solicitors, which states that the allegation of monies laundering by Michael Hanna would be reported to the National Crime Agency (NCA), with the assumption that the NCA would then advise Norfolk Police. The letter indicates the unsoundness of the NCA because they did not pass this information to the Norfolk Police, and seemingly buried it intentionally.



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GoodyBurrett LLP
solicitors and commissioners for oaths

Mr R Giles
Bramley House
Back Drove
Welney PE14 9RH

Our ref: DJB/Giles
Date: 17th November 2015

Worcester,
Essex CO1 1HE
T 01206 577 676
F 01206 548 704
E law@goodyburrett.co.uk
W www.goodyburrett.co.uk
DX 3663 Colchester

Dear Mr Giles

Re: Giles Landscapes Ltd

I am sorry for the delay in dealing with your letter of 6th November, but as you have been told, I come in to the office only every other week.

I am very sorry to learn of what you say about Mr Hanna's activities and the personal consequences for you. Rest assured I will do all I can to assist you.

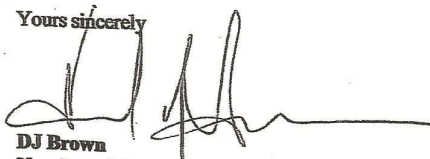
As requested, I enclose copy invoices and billing guides for all the work this firm carried out for your company. Also enclosed are the relevant ledger sheets. Matter 8 in fact never proceeded, hence there being no entries or invoice.

You should be aware that this firm also acted for Mr Hanna on personal matters and for the company run by his son. I have reviewed the ledger cards for these two clients and in view of the source of funds received on several occasions, I have in my capacity as this firm's Money Laundering Reporting Officer made a formal disclosure to the National Crime Agency (NCA) under s.331 Proceeds of Crime Act 2002, which concerns the handling by us of money apparently criminally obtained. I have advised the NCA of the involvement of Norfolk Police at Kings Lynn in the matter and I am certain that my report will be forwarded there by the NCA.

I am next in the office on 4th December, when I will be pleased to have a word if you wish. You can in the meantime contact Alice Brothie.

Kind regards.

Yours sincerely



DJ Brown
Non-Practising Consultant
GOODYBURRETT LLP

Encs



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When I sent evidence of monies laundering to Det/Supt. Thacker, she deemed it as poor financial practices, not monies laundering and, therefore, not criminal activity to be investigated by the Police.

The images below show excerpts of communications from myself to D/S. Thacker and her responses, with acknowledgment of receipt of the evidence followed by her verdict, which caused closure of my Police case against Hanna, looking at monies laundering, and others involved.

DOC048.PDF Open in Documents

26 Sat 24 Feb

Fraud - Giles Landscapes

On 18 May 2018, at 10:59, Thacker, Kathryn <ThackerK@norfolk.pnn.police.uk> wrote:

Mr Giles

Thank you for your correspondence and for the attachments included. Having reviewed the criminal investigation records in relation to your fraud, I can see that Dc Ritchie's enquiries are

CREATIVE VIEW
A Division of H&M (TRADING) Ltd.
Windows Doors Conservatories Roofline

98 Oxford Road
Chichester, W Sussex
PO19 1ST

Telephone: 01243 436622
Fax: 01243 425065
Email: creativeview@norfolk.pnn.police.uk
Website: www.creativeviewhpc.co.uk

INVOICE

Date: 04 October 2013 CV1686
Name: Portman Profile Limited
10 Third Avenue
WALTON-ON-TRE-MAZE
ATTN MISS C HIGGINS
Post Code: SO14 8JJ
Phone No: 07891588687
Depository: 01252 449416

To supply and fit UPVC Profiles

Total Incl. VAT	£19,670.55
VAT	£2,155.17
TOTAL	£21,825.72
Less Deposits	
Interim payments	£3,200.00
by bank transfer	
Balance to pay	£18,625.72
on completion	

PLEASE MAKE CHECKS PAYABLE TO CREATIVE VIEW

14th

12 OCT 2013

FOR GILES LANDSCAPES LIMITED
T/A CREATIVEVIEW

11:04 Sun 19 Mar

Fraud - Giles Landscapes

sanctions. What you have described does not indicate criminal activity, but the potential of poor financial practice, so you have correctly directed your complaint to the F.O. and your Member of Parliament. This will not be a matter for criminal investigation, but Dc Ritchie's investigation into the fraud allegedly perpetrated by Mr Hanna will obviously continue.

Whilst this is clearly a very difficult time for you and the impacts of the financial activity within your company are still being felt, the Norfolk Constabulary will not be conducting an investigation into the practices of Lloyds Bank in this matter.

I hope that addresses your query and thank you for your correspondence.

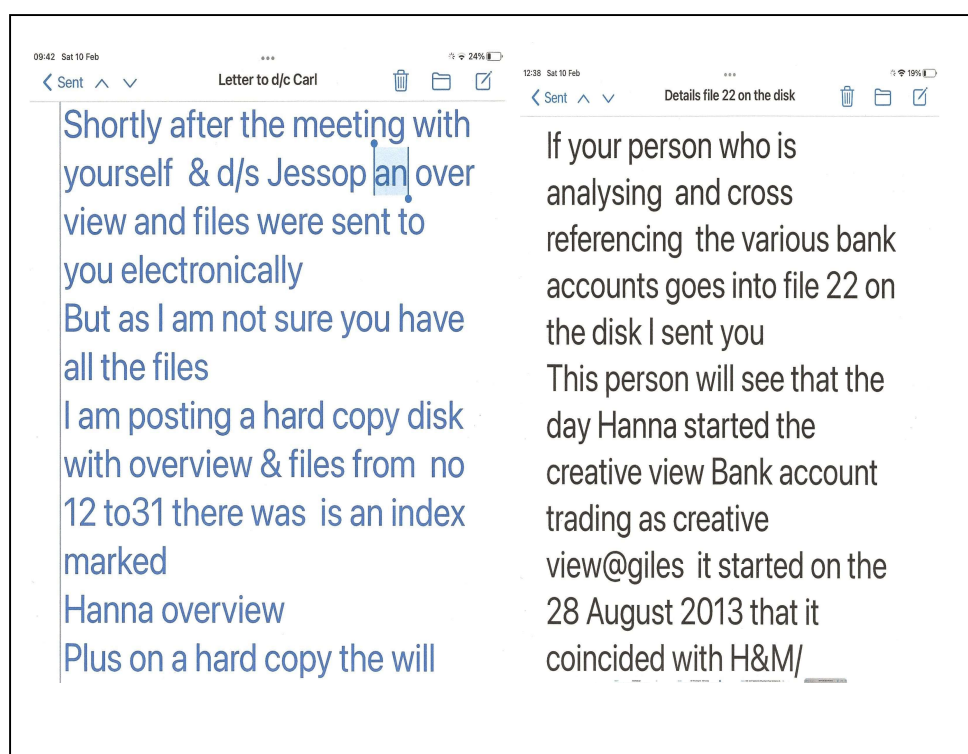
Kind regards

Kathryn Thacker MSc
Detective Superintendent
Investigations Department

I feel most concerned that boxes of evidence that I provided, that are continually being mentioned, have been overlooked by the Police. Not only did Norfolk Police have electronic copies of files 12-31, but they also had a hard copy disc of these files (detailed in the index shown in File 19 – see page 96), all of which could be referred to. I think it obvious that this evidence is being ignored. Leads were not followed, such as speaking to McTear, Williams and Wood – the liquidators of H&M (Trading) Ltd T/A Creative View, to find out more about the monies laundering activities of Hanna Senior and Junior. Evidence of a letter from these liquidators shows that the Police had not contacted them a long time after the lead was given, so that line of investigation was not used.

Loss or redaction of evidence might be why D/I Weller decided there was not enough evidence to indicate Lloyds involvement in the fraud, so the case was closed. The loss of evidence, in whatever manner, might also have prevented a challenge being made against D/S Thacker's statement that monies laundering is poor financial practice, not criminal activity. The letter from Horta Osorio to RH Liz Truss MP, in reply to her enquiries about fraudulent cashing of cheques (see page 36), shows Lloyds to be lying about their activities – criminal activity or, as D/S Thacker states, 'poor financial practice'.

The images below show screenshots of emails I sent to D/S Ritchie regarding files of evidence, numbered 12 to 31, that I sent both electronically and by post.



[illegible]

The image below shows a letter sent from Jon Hammersley to his local MP, RH Andrew Rosindell, regarding Hambro Roofing Ltd's, Giles Landscapes, and other companies' monies being laundered through Lloyds Bank accounts in the name of Creative View. This is one of many examples of correspondence where Lloyds Banking fraud victims have appealed to the Government representatives for help in exposing and prosecuting the criminals involved in banking fraud. Victims also seek increased training and powers for British Police forces to investigate fraudulent activities, and changes of legislation to prevent such activities being repeated. As you can see, Jon requests that his MP acts on his and other Lloyds fraud victims' behalf to progress action against fraud.

<jon@hambroroofing.com>
Sent: 22 January 2024 18:37
To: ROSINDELL, Andrew <andrew.rosindell.mp@parliament.uk>
Cc: GOODFELLOW, Gemma <gemma.goodfellow@parliament.uk>
Subject: Re: Jon S Hammersley, 52 Lyndhurst Drive, Hornchurch, Essex, RM11 1JY - Hambro Roofing Fraudulent Case

Dear Andrew

Re Banking Frauds on SMEs - Hambro Roofing

Please see attachment in connection with Mr Roger Giles / Operation Meadows v Lloyds bank. You will see that I did bring this to your attention in 2016, 8 years ago, with the email chain below. This issue is still ongoing.

The criminals were practicing money laundering & other crimes through previous victim Roger Giles' account at Lloyds Bank, Elly, Cambridgeshire.

When Mr Giles started investigating there action was to suspend the person involved, Mr Michael Hanna, which led to him them moving on to our company, Hambro Roofing.

I also bank with Lloyds Bank.

Michael Hanna had set up a businesses Creative View (East Anglia) Ltd at a Lloyds branch & monies from both Roger Giles and Hambro Roofing, amongst others, were being fraudulently taken out of our companies, some of which passed through Creative View (East Anglia) Ltd. This included the altering of cheques which the bank cashed.

These activities were within a hair of destroying our business that my family has worked hard to establish. I still have trouble sleeping and have suffered indescribable mental health following this.

Can you please give your feed back on Anthony Stansfeld input as you may be able to progress this to my and others advantage.

Regards

Jon Hammersley MloR

The image below shows how RH Tom Tugendhat MP, rightly or wrongly, blocked Lloyds Bank victims George and Megan Jones' MP, RH James Davies, from helping his constituent. (This case was referred to in the Wragg debate in Parliament.)

