

THE VALUE OF LUCK

PROLOGUE

HE WAS LATE FOR the meeting. Surprisingly, for a senior civil servant, time keeping was not his thing. He was a problem solver who could focus to the exclusion of everything else when he had a task to perform. It had been his assistant, a trainee, who had reminded him of his commitment, who held out his coat and umbrella as a respectful prompt to get moving from Horse Guards Parade.

Thrusting his laptop into a rucksack, he had muttered rapidly in acknowledgement and headed for the exit.

“Angela, can you get a message to this Marshall chap that I will be a few minutes late and he should start without me?”

His sympathetic assistant nodded, and he was gone.

Swapping the calm but regimented cloistered corridors of the department for the chaos of the drizzle-adorned street outside, where all of humanity seemed to be competing for their own momentary pavement space, didn't seem to worry him.

With hindsight it should have done.

In his head he was anticipating the encounter to come. He crossed the road in a hurry looking to hail a taxi coming the other way.

From nowhere, so it seemed, a motorbike suddenly arrived on his shoulder. The leather-clad rider pushing him to the ground in front of a No 458 coming the other way. There was no time for the shaken driver to avoid the crunching impact and the total confusion that ensued.

The motorbike roared away leaving pandemonium in its wake. He was well and truly gone.

“Good morning everyone. Thanks for taking the time out to get together. We are here for a case review of Ciller Terzili with the potential for lodging a UWO – an Unexplained Wealth Order.

“For the benefit of all concerned, I would be grateful if we could just go round the table to make some brief introductions. I am happy to start. My name's Phil Marshall, Senior Investigator with the National Crime Agency.”

He paused and looked to his left.

“Jane Clark, Monitor from Government Communications Headquarters – GCHQ.”

“Oliver Watson, special investigations department, HM Revenue & Customs.”

“John Smith, Cabinet Office – Corporate Intelligence.”

“Thanks. We have another colleague, Hugh Fotheringham, from the Corporate Fraud Investigations Branch of the Treasury who will be joining us as well, but I’ve had a message he’s running late. Hopefully you have all had the opportunity to review the file which I must credit Hugh for pulling together for us. This looks like it’s becoming a complex investigation involving the use of international links and may extend beyond the present remit. I have to say, at present the weakness of our position is that although we have collected quite a lot of circumstantial evidence to build this proposition, we really need to fill out the picture to justify the resources we are committing to the case. Naturally this has to be kept secret until we can go to the Crown Prosecution Service.

“Let me summarise the present position as we understand it. Ciller Terzili – that’s a woman by the way – is a Turkish citizen.

She runs an international trading company, Turhan International, nominally based in Istanbul but with representative offices in five centres across the world. She is single and a ‘hands on’ manager with an enviable grasp of detail on commercial matters. Turhan trades in virtually anything and everything, specialising in high- growth markets from commodities to pharmaceuticals. They are pretty difficult to track as they set up shell companies and single project joint ventures in places where either no one takes an interest or where they are untraceable via nominees. We got close to them about six months ago when they set up a major arms deal for the opposition in Mali, which for some strange reason they routed through Northern Cyprus via a single entity. It was sloppy by her standards, providing a short trail back to her Istanbul operations.

The guy who set it up, Gemlik Canecale earned Terzili’s displeasure for not covering his tracks so well and got involved in an unfortunate diving accident off the coast near Bodrum, shortly before we were able to issue an international arrest warrant. Unfortunately, with him went the evidence we needed.

“As you will have seen from the photographs, Terzili is considered visually appealing, perhaps attractive to some – so she’s high profile and smart. We think she is running the day- to-day aspects of the business with or possibly on behalf of her father, Kerim. He had five kids, four who were pretty feckless and spent their time wasting their daddy’s money. Ciller stood out because she liked making it and didn’t give a shit about who she was prepared to step on to do it. She had an expensive education in Switzerland, but she’s also smart in a streetwise way. Although she works hard she plays hard too.

She is high profile because she supports a number of charitable causes including helping to fund Syrian refugee camps. Her commercial activities are less principled, however. There is anecdotal evidence of widespread ‘below the line’ weapons trades across the Caucasus region and beyond. The source of the supplies comes from Turkey, Bulgaria and Ukraine where her company has known agents and supporters.

“Intelligence suggests she is developing a new partnership to cultivate emerging markets, with North Africa thought to be a priority. This is particularly troublesome because potential clients will only be interested in procuring weapons they cannot acquire from state patrons, which means she will be looking to transfer either restricted products, technologies or embargoed materials. That’s the big picture, but at this point, it is still conjecture.

From our immediate point of view, Terzili has connections to a number of operations closer to home linked to criminal activity. Some are not that significant yet, such as procuring women for the sex trade via a network of nightclub partners and facilitating people trafficking into the UK. The family have dabbled in cocaine dealing from time to time but given the falling street prices their activities are not considered to be a threat for now. So, although they are players in these games they are by no means market leaders.

It is their more brazen operations that are of more concern as they seem to demonstrate a consistency of approach – taking control of the market for doner kebabs through a nominee franchise, 'Izmir Barbeque' for example – which is estimated to sell one in four kebabs sold here, from a standing start two years ago. The 'Izmir' shops tend to be staffed by illegal immigrants and operate as late- night admin centres for fencing drugs and stolen merchandise. Dealing in the theft and export of high-performance cars to parts of the Middle East and Africa seems to be a growing area of business based on some of our most recent interceptions.

“But why should we be interested right now? Because we believe their core trades are fuelling a new spike in violent crime across the country. It seems they are becoming a major service provider to the serious criminal fraternity hereby helping them to launder many millions of pounds earned from robberies and other extortion rackets. Evidently, the Terzilis have hit upon a way of making their money disappear with their active support, which means they are getting it back in some way we have yet to discover and, like any other investments, probably with interest.

“We have circumstantial evidence that suggests Turhan has taken delivery of large sums of cash in recent months, so large in fact, there has either been a discrepancy in the reporting of major thefts or that some of the money relates to crimes committed over the past two years that the perpetrators have not known how to clean.”

At that moment, a colleague entered the room and passed a note to Marshall. As he read it, the Revenue man took the chance to break Marshall's commentary.

“How much?”

“We can't be sure, but it looks like it is in the tens of millions, and we have no idea what has happened to it, so we need another line of attack. Remember our aim is primarily about recovering the lost wealth. If we are able to secure prosecutions along the way, that is a bonus.

We need to establish whether Kerim or Ciller is running the show, but they've got some legit investments in the UK, some of the best real estate in London plus some interesting private equity in new, rising high-growth start-ups including a rural fibre provider Communi-Kate, HeadingtonMeds, the company that has patented the new virus jab and the Flit Hydrogen microcar amongst others.

Interestingly, Ciller Terzili does have one major trading activity in the UK where she is not just a passive investor, Global Bus, a luxury international travel coach operation, running daily services from London to Istanbul with calling points in Brussels, Munich, Venice, Zagreb, Belgrade and Sofia. We need to take a closer look at all these investments and operations to see whether we can recover this lost wealth though sequestering some of these corporate assets.

As things stand, Turhan and the Terzilis have access to what appear to be considerable funds, but we think she hasn't the ability to justify where it has all come from."

Jane Clark took her cue. "How are we going to deal with this?"

"We can only succeed with a multi-agency approach. My team in the NCA is researching the recovery of assets from criminal activity in the UK from the last couple of years. This will indicate a potential pipeline for her money laundering operations. I hope your people at GCHQ will target their electronic communications to pick up clues on their clandestine activities and networks. HMRC are putting any Turhan-linked trading operations in the UK under the microscope to check whether we have a full picture of their assets and corporate activities, and our friends here at the Cabinet Office have got the really big job, which is setting the international context. We need to know to what extent Turhan's operations are mirrored overseas and who is helping them. That means they have to get close to the family personally.

"Given her eligibility, Ciller Terzili has not been short of suitors, and our information says she's had at least four serious relationships that have all broken down when it came to money. Apparently she took the lead in bedding them and pulled the plug, one after the other, when she thought they were getting too confident. In each case, we don't know what happened to them. They just disappeared.

"So, as you will have concluded, the file is a better read than most crime fiction – I think you'll enjoy researching this assignment and it's clear there is much more to learn."

John Smith stared over his glasses. "Does she have any idea she's the subject of an investigation?"

Marshall responded: "I don't think we know for sure. She is certainly a cool customer – probably well aware that it would be dangerous to show nervousness with her business associates, but for all her cunning she only needs to make a slip and we'll have her on a hook. It could just be a coincidence, but our colleague Hugh, who really is the expert on the Terzilis and Turhan, has been run over by a bus in Whitehall, victim of a drive-by mugging on the way here. Colleagues from the Met are on the scene and if there is a connection we'll find it."

There was a momentary stunned pause as if the assembled company could not believe the turn of events. Even Marshall had been shocked by his own, almost casual, sharing of the news.

"How often is she in the UK?" asked Watson.

"Twice in the last year according to the Border Control statistics. On her last two visits she arrived from Monaco via Nice and she's always careful to observe the 90-day rule."

"But based on what you're saying, she's got people here working on her behalf?"

"This sophisticated operation will need lots of hands and good communication. We must assume she has intelligence to match."

"Where does she go when she leaves?"

Smith interjected: "Back to Istanbul. We have watchers in place covering her home and office, but they have to be careful. She has her own team of professional minders. Also, our Turkish hosts don't like foreigners operating solo on their patch on principle, and we can't tell them of our interest in case it leaks."

"So how are we going to manage in the future?"

"Our people will continue their day-to-day surveillance work, but we need additional resource on this. We have to get close so we're planning a honey trap."

Marshall felt the temperature in the room rise. Watson was quick to respond.

"What? We're sending in a guy to seduce her?"

Marshall glanced at Smith.

"Don't be so surprised – we have people practised in that sort of thing. After all we are not subject to the same rules in our conduct of international investigations."

"And how are we going to get close?"

"GCHQ has intercepted messages between her and a notorious Omani arms dealer in Dubai. She has a meeting fixed next Thursday at 16.00 at the Burj Hotel. This is our opportunity."

"You're going to bug their meeting?" Watson was in shock.

"In a way, but not by our normal operating practice. With the help of our Israeli friends, we have discovered that both this dealer and Terzili have booked office suites covering the period.

She seems to be having two meetings in the hotel that day before her appointment with the Omani. Given the sensitivities involved we are pretty sure he will not agree to the meeting unless it is in his own suite, and he will have had it swept first. It is also to be expected they will request a physical search on anyone entering the room.

"We have arranged for these two bookings to be accommodated on separate floors. Neither party will have met each other before, so our plan will be to send lookalikes to each."

"Are you crazy? We won't get away with it." The man was fidgeting at the idea.

Marshall conceded: "It's a risk, sure, but perhaps no more of a risk than any other method of eavesdropping, and the potential benefits are huge. We really need to get the inside track on what this Omani is doing in terms of defence procurement. He seems to have access to an *à la carte* network of unsavoury people. We must assume that is the reason why Terzili wants to work with him, instead of dealing direct. Also, we need to understand her capabilities.

"The Israeli secret service, Mossad, are supplying our two decoys and managing the hotel staff arrangements to ensure the right people are in the right place at the same time. We have the opportunity to supply questions they will incorporate into the briefings of their people. So the riskiest bits of this rest with them. Our piece is the honey trap that is being configured at the moment."

"Configured?" Watson was starting to wonder if he had entered a parallel universe.

“We are creating the opportunity and narrative to support the field officer. The Cabinet Office is selecting the individual to do the job.”

“Whoever he is this seems like a big responsibility. We don’t know much about her personality. What happens if they don’t get on?”

It was Smith’s turn to pick up the conversation.

“That is why we will be using someone with a proven track record of dealing with this type of assignment. You are right. He may not get anywhere, which is why we can’t rely on this to deliver an outcome. The point is, if it doesn’t work, we avoid leaving an incriminating trail in our wake.”

“Why are the Israelis bending over to help us when our prime interest is recovery of public funds for the UK?” Jane Clark had tabled the question her bosses had already raised with her.

“Good point, Jane. Don’t worry – we are not obliged to be exchanging any cyber intel you may collect. That is outside our arrangement. The short answer is human intelligence – the most valuable commodity there is and the hardest to obtain. Opportunities such as this are relatively rare and the subject of defence procurement in the Gulf is one of their hot buttons. It is true whatever intel emerges will be given to us second hand, but even allowing for that possibility, this is a good deal and may give us some compelling leverage to support our objectives.”

“Who are we putting up as bait in this honey trap?” Watson was just starting to focus on the implications of the investigation. Marshall saved Smith from having to explain.

“That is a matter for the Cabinet Office and something we don’t need to know, other than the fact this situation creates a separate opportunity for us which could produce results. It doesn’t mean that we become reliant on this as our sole method for collecting evidence, but it may produce further lines of inquiry for us to pursue.

“So, to summarise the priority actions on this assignment:

“One, GCHQ will continue to monitor Terzili’s communications and map their stakeholders and networks and will report on a needs basis as developments occur.

“Two, HMRC will continue to identify appraise and review fixed assets held by the Terzili family and associates in the UK.

“Three, the Cabinet Office, through department six, will be responsible for managing the investigation into all international aspects of this case and, four, we at the NCA will act as the central coordinators who will be responsible for preparing the case for the Crown Prosecution Service and investigating all UK-based leads including this recent development with Fotheringham.

“Given the fact this case will have political undertones, speed and confidentiality are key requirements. In the event that one of you is unable to attend further regular review meetings you will need to provide advance notification to me, and any nominee will be subject to separate additional security vetting.

Finally, securing this high-profile target will not only be a credit to our own individual organisations but we will all share in the success of demonstrating how public sector partners can work together for the common good.

So the challenge is significant but so too is the prize. Thanks for your attendance just now. We are scheduling a review at the same time, same place next week. In the meantime, if you have questions or intel to share, contact me directly. Good luck.”

Those assembled in the glass bubble of the confidential meeting room in the Ministry of Justice collected their coats and headed for the exit escorted by a stern-looking older office assistant, whose manner suggested she had been seconded from the Prison Service.

Marshall gestured to Smith to wait behind.

Want to know what happens next? Follow this [link](#) to get the book...

SAMPLE