**EXTRACTS OF WHATSAPP DISCUSSIONS BETWEEN TIM ROBINS AND RITCHIE OKESENE**

**PERTAINING TO THE ADVANCES FROM TIM ROBINS TO RITCHIE OKESENE**

15 May 2019

Hey Tim

A question & favour to ask.

Do you have any monies in AUD still in your AUD account I could borrow until my Parramatta settlement completes?

I got a 238k tax bill due today of which I’m short 40k If you can help with AUD40k plus IDR100m. I will organize to have the rupiah picked up in cash. I’m extremely happy to pay you interest on it.

Parramatta is due to settle 17th May (there’s an allowable 14 days post settlement date for purchasers by law to do all their financial fuckaronds), if they fail to complete I then have the right to issue them a breach & order to complete, if they fail after 30 days, then I get to keep their $2.5m deposit.

I have about AUD 30,000 in my NAB account and I have the IDR. I will need the AUD back by late June as Russ and I are selling a short lease on a villa for which I will be paid in IDR and I will have to give the equivalent in AUD to Russ

Can help if you need it

That’ll be great it’s 46 days max I’m over in July also.

Where’s the short lease at?

If you can put the 30 in my ANZ account

NAME: OKESENE R

BSB: 012396

ACCOUNT: 457361295

That is appreciated.

😘😘😘

My apologies I only have $25,000 (TR)

Better than a poke in the eye with a blunt burnt stick I’ll have to tap into my Super to top up 😖

Thanks mate.

😘😘😘

3 June 2019

I owe you $35k so just tip $21 in for your 17.5% I really have a good gut for thoroughbreds & this one has shown all the signs.

Don’t want you to miss out.

With the Vedas core business, I’ll tip in & trust that to you.

4 June 2019

I’ll give it all back in AUD? Is that ok?

19 June

I’m expecting Parramatta buyers to sign of on the amendments in the next week giving me a 20% increase in sale price (extra $5m) if their S96 application is approved in return for a 6 month delay in settlement.

And I’ve asked for the full release of the 10% deposit.

I’m also entertaining exiting my 33.33% shares in Cogee to my partners if they can raise the capital, together this will free up my $7m obligation to ANZ on my home and give me breathing room to breathe and invest.

28 June

I can pay it as soon as I have my money released to me from the trust.

I signed all the contracts yesterday but their lawyers now want to make an amendment to 2 clauses that were inserted by my lawyers.

Once it’s all signed off my funds will be released to me 🙏🙏🙏

Ok sweet, it’s a matter of days now, lawyers nit picking, but I don’t want to upset them, they’re going along smoothly.

PS: you should’ve taken a piece of the horse, it’s absolutely flying.

Trainer is saying he’s Group material

Hey Tim

It’s been all systems go with lawyers & bankers here today.

I’ve had to cave in on some amendments on Parramatta to get the deal across the line with my extra 20% increase in price :

Key

1. New sale price $30mil

2. $5mil extra subject to S96 30% increase 3. Deposit increased to 20% from original $2.5m to $6m 4. Deposit must remain in trust no longer than 6 months from date of new contract 5. No penalty payments 6. Settlement 6 months from date of new contract Means I get $6m if they don’t settle but their lawyers fought hard to not release deposit, alternatively, they release $2.5m and pay no more deposit.

This way I’m guaranteed $6m, and my joint venture buyer will still come in if they don’t settle.

I’ve got a small settlement of $360k coming in 70days so I will be able to fix you up then & unless something else goes into settlement sooner.

I’m now negotiating with bank to see if they can lend on the deposit in trust so I can throw into the resort.

Had meetings with them this morning & is at their decision making people. Hopefully I get an answer within a week.

My partner who wants to buy me out of Coogee will give me 20% extra shares in Parramatta & $2m cash if he can raise the cash to buy my Coogee shares out.

That will clear my $7m on the house and put me in a good position with whether Parramatta settles (extra $24m) or JV which will have a $12.5m sale of 50% @ 25m currently and giving me 45% in the end product GR about 180m 🙏🙏🙏

24 August 2019

Do you have any AUD?

Anastasia had to pay a bill on Monday but my small settlement is not happening until end September I currently owe you AUD$25k & IDR100mil

Yes I do, but I gave careful thought to your previous request, and I decided to offer you a gesture of goodwill and confidence. I asked you to pay it back by the time I had to pay Russ for his 50% of Arushi in late June. You said you would do that, but when it came to the due date you were not able to back your words with deeds. Luckily I had taken in enough AUD from wedding guests to cover this payment, so it did not matter much. Now you ask again after seeing me lend money to Stuart (I have met the CFO of Sippy, who will pay me directly, and I know for certain that Stuart’s shares are worth 4x the loan amount, and that the dividends from them will repay the loan within 18 months absolute max).

With respect you have “defaulted” once and unlike Stuart you are presumably offering no collateral. I can’t do more in the current circumstances, and you should tell your wife to wait until September. And you should pay me 15% p/a or more as well on the existing loan, which has been outstanding for a lot longer than we agreed, and is certainly not the quick “in and out” that we envisaged.

Tim when Parramatta delayed you told me don’t worry you had funds from weddings. And you told me you didn’t need until my Parramatta settlement.

If there is a misunderstanding & mistrust then it’s been caused by me & sorry.

Saying default is not exactly what went down.

But that’s ok. Sorry for asking.

When I get back to Sydney I will make arrangements to pay you back in full. Plus 15% pa interest for the period you lent me the funds.

It’s 35k and you want me trust you in return wil $millions.

Now I see where our trust lies.

Thank you for your kind help in the past mate.

No it’s all 100% cool. But I certainly did the right thing by you, and if you that has asked me to do it again, and put me on the spot. I prove my credentials by what I do every day, and I do not need to prove myself by how much I am willing to lend. My track record speaks for itself.

All good Tim, I’m annoyed to allow you the luxury of questioning my character & my word! I’m annoyed at myself. It seems Stuart is a better person for you to do business with 😉. I’ll arrange to return the Finns cards back to Finns rec reception & just let me know if you want the bike returned to Nippi or Vedas. If I wanted to pay 15% interest I could’ve secured a personal loan from the bank at those rates. Banks which I have collateral loans in $millions at 6.25%. I will raise a PL at 14.99% as soon as I get back & will get your money back to you forthwith. Thank you again for your kindness & hospitality.

I did not ask to lend you money. I did the right thing, and it is unfair to criticise me when I declined to do it again. I was not concerned about the original loan, and if you had not pushed your luck with a request for an additional loan, I would have said nothing, you would have repaid the loan in due course, and that would have been the end of the matter. I would never have lent that money to anyone else in the world (at the time i did it I did not have a AUD 650,000 loan from Permata, and I have done the right thing, and shown my good faith and trust in you, because at the time I sent you AUD 35,000 I could not afford to lose it. I can now.

I appreciated it Tim, I had a large tax bill and didn’t want to hit bank at 14.99% PL rates.

Your help was much needed at the time.

I’m more than happy to return the favour in the future.

I will make good with my word as promised.

Thank you again mate. 😘

28 August 2019

Of course I’m interested, I’m just disappointed I allow you to say “not keep my word” and “default “ These are things I’m proud to not be

I thought we were talking about big numbers, and the second request for a small loan when we have no financial history behind us (other than the initial loan and a few pass-throughs of cash to your ex) came as a surprise. I apologise for choosing the wrong word, even if I put it in inverted commas to indicate that I did not intend its normal implication and meaning. It's not a big deal (at least not to me), and not worth fixating on I hope?

No I wasn’t asking for a big loan, I was talking 15k to top our loan to 50k And had no problems with 15% It was just the comments that upset me.

🙏

I will do it no problem. Let's put it behind us and start with a clean slate? Let me know how you want it.

30 August 2019

Hey Tim can I get Valeriya’s friend in LA to eft US$5000 into your USD account and if you can convert to AUD and send me.

She wants me to make some transactions for her.

But my USD account is joined with Anastasia

17 September

I cannot talk about it forever, and I need to do something in terms of wedding guest accommodation soon. If I wait until December for you to tell me whether you have the money to buy a slice of Vedas and fund the resort, and you come up short (also, you potentially have Anastasia competing for resources), I will have wasted another 3 months. How high do you rate your chances of having the free cash (say AUD 6.5 million) by December to fund this project?

High

Settlement is mid dec I think, need to check contracts, Usually a 2 weeks grace allowed under contract by law. Because banks & funding can be held up.

If settlement doesn’t occur after 14 days grace.

We can exercise “order to complete “ which notifies the purchaser to complete within 30 days or lose deposit.

So I should hit clear air 44 days after settlement date on the contract.

My idea is to buy 50% of Vedas and then we equally fund the project.

The project doesn’t need 6.5m by Dec, the project will unfold in stages, don’t forget I’m a developer.

However I am fully funded.

My situation with Anastasia is irrelevant to funding.

We have just been approved the $16m to build Coogee by end of this year.

Obviously Roger’s 200k is part of your share purchase?

When we are ready to form our corporations or entities for the project, I will be very much hands on in running the development, ensuring we are effective.

18 September

Tim, Valeriya ‘s friend is transferring to your USD Permata Account

NAME: OKESENE R

BSB: 012396

ACCOUNT: 457361295

You can put AUD into my private account for her (don’t put in the joint account with Anastasiia which you did last transfer)

19 September

Thanks mate, I’ve messaged her, how about increasing my loan? 😉😉😉

20 September

Tim can you top me up & I’ll sign whatever guarantees you need & interest.

I received email this morning from sister, my old man has 2 months to go and I need to go hang with him before it’s too late.

I haven’t got time to jump the hoops with banks now.

Maybe you might want to come to NZ and check it out.

It’s a Nigerian ponzy scheme to rip you off $50k 🤷🏻‍♂

The millions is from business transactions Small money is for me not business My assets are tied up by banks until Parramatta settles or Coogee sells The event about my Dad is very real, I’m packing to head over there now. My old man’s last 2 months is more important than any business deal I have at the moment.

Didn’t want you to be uneasy & shit your pants 🤣🤣🤣

20 September

Yes I know people for over 30 years and some I wouldn’t even touch up, more grief than good.

I prefer to keep my touch ups in a narrow corridor, away from my mainstream of social & business dealings.

A word that I’ve touched up somebody is highly explosive & bad for business.

Finally touching up the same person keeps my accounting simple, I don’t have the Nigerian creativity to do multiple touch ups.

One simple touch up is easier to pay back than lots of touch ups.

So shut the fuck up and let me touch you up. (Oh shave your balls) I’ve got to get on plane to NZ

🤣🤣🤣

I have $13,000 in my NAB account after I transferred that $7,350 for Valeriya's mate. I can do $10,000 more as a final gesture of goodwill if that helps you?

29 November

When does your money arrive? I have to pay a deposit on tents soon, and I don’t have much

Should be late January early February I think, lawyers pull the pin from 14 December till 2nd week January

23 December

Do me a special deal & I pay you on settlement, then I can be flexible with shoot & might even throw a party 🤣🤣🤣

25 January

Settlement is contracted for 4th February for Parramatta Both side’s lawyers have a 14 day window to book it in and complete.

Funds are latest will hit my no later than 28th and my personal account 1-3 business days after. And I’ll immediately eft to you

23 February

Please don’t buy any Rupiah yet

I’ve got IDR5.4B owed to me and will hopefully be paid this week

I might get them to transfer to you to Permata You can take out what I owe you and you can give me AUD or USD because you’re going to need Rupiah for your project.

They are giving me IDR16B in total

Ok 👌 I’ll need you to hold it for me if you don’t mind Don’t want it showing in my divorce settlement

29 February

Today is the last day of February. Am I getting my money back on Monday?

Macquarie VALUERS are waiting for Parramatta Council panel meeting on Tuesday before they release their valuation to bank for settlement.

That's the update I just received from buyers lawyer yesterday.

Shouldn't be far away now

🙏🙏🙏

The Val is waiting on an application they had in council for amendments, hence their original delay in settlement.

Council Planners have recommended, but, now waiting to go in front of panel for approval.

Value of the site is dependent on whether they get their extra 50 units or not.

Macquarie has requested for the valuation to be done as the market has changed since the last approval which was 12 months ago.

Everything is awaiting to settle, just funds holding it up.

Trust me I can’t wait to get my hands on my money and fuck off all my creditors.

1 March

I need you to lend me 3.5k Euro and transfer to Elizaveta if you can, she needs to pay Agent for her visa documentations and applications in Moscow 🙈

But she only got a Euro account

I thought it was USD but that was Anastasia (Missus)

2 March

Mate can you send me copy of receipt when you’ve done the transfer so I can send Elizaveta

Can this wait until you can pay me back the money you owe me? I need every penny I have plus the money you owe me after I told all BBG investors to come up with their money by 15 March, and I am not in a position to make fresh loans to you at the moment

She needs to get it before 4th March because the visa application is with Agent & she needs to pay Agent by 5th, that’s why I asked you. 🤗

My rupiah guy is back to Jakarta from Vegas next week and that’s when he’ll transfer, he just needs to sign the contract with Notaris in Jakarta.

Otherwise, I’d do it from my money transfer.

He will transfer into your account so you can take out all your monies in Rupiah

Before 15th

My mate Sam just dropped off 25mil for me to pay the Notaris this morning for the certificate

Mate can you confirm you’ll send Elizaveta the Euros 🙏😘

I am wondering why I should. I repeatedly did the right thing by you lending you money I could not afford not to get back. The drop dead date by which you knew I needed to have the money back has long passed, and crunch is upon me. And you just ask me for even more loans!

Let her wait like I have to wait

Because swings and roundabouts, you will 5 fold your investment with me and I always love spending at your joint, and I love you 😘

It’s only 3.5k euro

Promise you will repay me back double this new loan if I do not have my money back by 15 March. It’s only 7k Euro

That’s a silly promise, but yes you’ll get your money by 15th

You’ll get to use my rupiahs and pay me off

And I won’t charge you interest

Desperate for Ciputra to give us an all clear on Pigstone

If I bring in the Indo, our project is 40-50mil before doors open

Okay I will do it but you need to stop talking and start doing! I am tired of the manana manana promises.

I am going to look like a right cunt if I do not have that money back on 15th. I am now threatening to charge BBG 35% commissions for bookings unless we can agree on a reasonable shareholding structure

You’ll be right

7 March

Do you think you will be able to get my money back to me by the Ides of March?

Yes

Great! A lot of money is being spent on BBG now, and I need it!

8 March

If you send me the 50k now, you can have it at 9,483 as well as the monies I owe you.

By 25th rate will certainly be different

I owe you about 73k plus 3.5k euro

I can’t send big money now. That is critical money that I absolutely must have. There is no way I can lend it. Small as the risk might be, I can’t take a single risk on a single dollar now

Why can’t the guy just transfer it? I thought that was the plan? What happened to your Parramatta settlement? You told me drop dead date for that was end of January, and we are now heading into mid March and you have gone quiet about it. You talk only about an Indonesian who calls you brother, and you are talking about wads of cash again. Do I need to start worrying? You told me you would have my money back to me by 15 March earlier today. Are you confident that this is still the case?

It was 3 February, Macquarie is holding up the settlement because they want a new valuation done, and, valuer hasn’t delivered the Val, they’re waiting on the Parramatta City council panel decision on the Section 96 application for variance. Panel sits this Tuesday.

I’m annoyed but can’t do anything about it.

Town planning has recommended approval but it still needs to go in front of the panel. 🤷🏻‍♂🤷🏻‍♂🤷🏻‍♂

This is all because of the market changes of the last 12 months when last valuation was done.

I’m expecting settlement ASAP (after the panel meeting)

I’ve already started excavation at Coogee, we have funding backed by the sale of Parramatta

And I got a $7mil security on my house which I want to release

12 March

I am likely to lose a fair bit of money through cancellations that I was budgeting to receive, and lending you AUD 80,000 that is critical to me looks ever more stupid :( I really hope you can get it back to me soon

Will do

I should not have taken even the smallest risk with money i knew that I absolutely must have :(

Your 80k odd is safe, I just think it’s important to reevaluate the ROI on your BBG and really get the thing recession and especially weather proof, I’ve always aired on the side of caution,

I’ve even readjust my expectations out of Coogee from 28.9mil to 25mil

But by completion in Feb 2021 we might see over 31mil, but at least all my numbers work on the lesser figures

14 March

Please keep me informed on how you are going with returning my loan to you. I had two more cancellations yesterday, and of the 10 balance payments I was scheduled to receive for weddings between now and the end of May, I might receive none.

I am thinking about delaying the 2.4 billion furniture order that we plan to commit to by early next week, which would mean a late opening.

Tim you mention your loan at least 5 times a day. The about Aud$80k I spoke at lengths with my Jakarta guy last night.

2 things will happen:

- he needs to transfer 16B to me

- Parramatta is scheduled to settle

You will get your money in either of those events.

I get that, and that is my problem. But getting my money back from you has nothing to do with that. Kindly update me regularly on that.

That’s the 4th time you’ve mentioned it and I really hope that you do not advertise our transaction to other people as you e told me about other people’s business.

That whole champagne dummy spit in front of my guests was not correct decorum

- la Bulan guy arrives back to Jakarta 25th March

- lawyers informs me settlement is booked for Monday 30th March (this would’ve been a month ago if it was not Macquarie changing the goal posts. This delay is not due to anyone but the bank)

18 March

Is this likely to nix either you Parramatta deal or your Labuan Bajo sale? If I cannot get my AUD 80,000 back from you I am fucked

I don’t see Parramatta falling over unless they world banking system & Australian property market suddenly collapses.

And LB deal awaits the return from Vegas of the buyer, only he might be disrupted by the airline travel restrictions

Oh by the way, I don’t know how everything gets rounded up, must be a banker’s way of seeing things.

The last invoice you gave me was around $72k (inclusive of your interest) Now I don’t know how €3.5 has become AUD$8k?

22 March

Has the guy buying the land signed anything? Is he obligated in any way to proceed? Deposit? What about a Parramatta? Everything is affected by this. Assuming the buyer will get out of it he can, what does he lose by not going ahead?

The Indo? He signed a HOA with Agent and paid 5% deposit in escrow with Notaris, the Notaris has drawn up a contract of sale, he needs to sign when he gets back to Jakarta after 25 March

Parramatta it looks ok, buyer has applied for 30 levels on one side and 40 levels on the other side with town planners, for hotel complex.

So they’re not pulling the pin, but if they get the 30-40 levels, I’ll be pissed off

Seriously if Parramatta delays, I will offer to give most of their deposit back and Section 96 my DA to 40 levels myself .

It’s a $60-75mil play

These guys are using my asset & my time & my holding costs to make $30mil on a flick through to the hotel group, I’m fucking annoyed because I really fought hard to get 15 levels and council told me that’s the maximum allowable, but now they’ve opened the door for double that size

27 March

Ritchie,

Please can you update me on how you are going on repaying your loan from from me? I apologise for being repetitive about this, but I am fighting battles on every front, and I desperately need this money back now.

The AUD has firmed to IDR 9,850, so now would be an excellent time to get back the AUD I loaned to you, and I will be selling AUD today anyway.

Thank you for your understanding, and I look forward to receiving an update.

Parramatta is supposed to settle today, purchaser lawyer didn’t attend, it’s booked for Tuesday now 😰

30 March

Is this money week? I sold AUD 30,000 at IDR 9,900 today

Message from Jakarta today

Parramatta settles tomorrow

I’m sweating on the Jakarta money, because the deal was in Rupiah and now the value is dropping

31 March

You back in the 💰?!

Waiting for confirmation that they settled today

They couldn’t sign mortgages with bank because they needed the commitment contract from Raddison

3 April

Any progress?

Parramatta reschedule to settle today 1pm buyer’s Bank (Macquarie) still waiting on commitment contract from Raddison so they can sign and release funds 😤🤯😱

7 April

Is there no date by which your buyers have either settle to lose their deposit? When you were looking to borrow money from me you told me that the "drop dead" date was the end of January...? Had I known that they could string it out into mid April, by when I knew we would be deep into BBG's construction, I would never have lent you money that I knew I had to have for the project, even without the virus :(

They’ve used a loop in the contract, they’ve technically settled in all ways, the hold up is that Macquarie will not let them sign the mortgage document to release the funds, Macquarie has changed the goal post & wants from them a contractual obligation from the Raddison group.

My hands are legally tied and I cannot access the deposit in trust either 😤

Council has already approved the 40 levels

I’m hoping the Raddison renege on their deal because I now have a 40 level DA Approved site to sell instead of the 15 levels I had

My site is worth more than the 30 mil on offer (I paid $25mil for it)

I need to plan carefully in these extremely difficult conditions. Is there a date by which your deal must settle, or the buyer loses his deposit? Or can he string you out forever?

They’ve settled subject to finance, We’ve signed off on a 14 day window and I’ll take their deposit

23 April

Your Parramatta deal settling this week?

They’ve paid $9mil total into escrow, waiting on another $6mil cash (from JV Raddison group) to secure Macquarie funding, they’ve changed LVR to 50% Lawyers amending contracts you include Raddison More fuck around, I wanted to access the $9mil but can’t until contract is amended

😤

24 April

How long can this continue? I am having to talk to potential investors and consider further dilution in BBG, which is the last thing I want to do :(

78-80k is not going to change the structure of a 2.4mil project, it’s in the lawyers hands at moment, I want to get my hands on the $9mil right now & my lawyers are negotiating a way to try and get it now

29 April

Can you give me call to explain to me when this never ending situation will settle? I have to go looking for new money for BBG next month, and I just need to know when I will get my money back.

Sorry just got out of late meeting & driving home

Let’s talk tomorrow

4 May

Any news? I am looking for new equity for BBG, partly because I cannot get my money back from you. BBG will be worth at least AUD 12,000,000 when it opens, and while I have managed to raise new money at a AUD 4,000,000 valuation, thst is 1/3 of what it will be worth in 6 months time, so not having my $80,000 is costing me $240,000, plus a lot of anguish. You told me I would have this money back in January when you were scrounging for a loan from me, and we are now in May, and I need it back badly.

Interesting how you value a $1.8mil project at $12mil But couldn’t see how a $15mil project will be worth $46mil?

Sometimes you talk nonsense.

We already spoke about your money so please stop fucking harping in about it.

It’s AUD$78k not US$800k or US$8mil

12 May

Please keep me posted if any money might be coming my way. We have got commitments for the AUD 500,000 extra we need to finish BBG (more if we need it), but I want to be diluted as little as possible, and if the money I advanced to you ever came back I would apply that to reduce my dilution

Yes I will as per previous emails & texts

14 May

Please do not casually ask me to do favours like this in the future. I had to go to all of the guests and ask them, and then run it past Wija. To get here people need hospital confirmation that they are not infected. After this casual inquiry that I made happen for you, and then your people did not care, please do not ask me to do this again. Nor will I invest any further credibility in assisting you with Ciputra until you have money. At the moment I am mightily unimpressed by you.

When they asked me I said I will ask you, but I assume at the same time they were looking at options.

Obviously by the time I got back to them they had made other arrangements.

I asked because I thought the yoga market was good for Vedas & BBG as alternative to weddings.

Quite frankly I was trying to help them and you.

I appreciate the expediency in which you acted but obviously they were looking for alternative arrangements had your answer been no.

There is no harm done and your guests are interrupted in the end.

You’re over reacting and seriously? I only ask you to deal with Ciputra as a courtesy and that you deserve a piece of my action.

But if you want to be emotional over a potential photoshoot that would’ve benefited you tremendously and try to hold me over the barrel with Ciputra, no worries.

I will approach them directly and once they know who my investor is, it will be no problem, that’s if I still want Pigstone.

There are plenty of land and locations in Bali.

You can keep your credibility.

I can’t wait to give you your money and interest, because seriously your behaviour is ridiculous.

👌👌👌

No good deed goes unpunished, and I am paying a very high price now for helping you out . It is also very disturbing to hear that you did not transfer this money to Valeriya as well.

She asked me to hold it for her and as I’ve given her Rupiahs I deduct

What business is it if yours when you don’t know the whole story

I’m sick of your mate Stu putting his gossip about people when he doesn’t know anything

Valeriya didn’t trust anyone to hold her money but me

Pay me back and let’s talk again after that. You are not a serious player in my eyes at the moment, and today was the final straw.

What money?

I did not ask to lend money to you. You asked to borrow money from me. You knew I needed it back by January, and you promised to repay it by then.

We are now in mid May, and your failure to repay me is going to cost me $250,000 because I have been forced to dilute my equity holding in a very valuable project, but it could have put my project at risk.

Luckily I was able to raise money that I foolishly lent to you, and we will be able to finish the project.

I did not ask to be told that you have borrowed money from Valeriya, and not paid her back either. The information was volunteered to me, and of course it troubled me that you are borrowing money off people like her, who, like me, can ill afford not to get it back from you.

I did the right thing by you, and you did not reciprocate. Now, rather than apologising for fucking me over, you dare to threaten me as well?

If you are interested in maintaining any credibility with me, consider apologising for what you have done, keep me informed on progress, and return my money by no later than 15 June, because after that my dilution is cast in stone, and you will have cost me $250,000.

Thank you

I never borrowed money from Valeriya, so stop sticking your nose into my affairs and I’m very dirty about your comments to Valeriya which is a reflection of how you gossip and talk to others.

Anyway, I owe you nothing nor her.

Finished end of conversation.

My consultation about your business is over. I’m not interested anymore.

Are you denying the existence of the bank transfers that have been made to you, and your repeated acknowledgement that these transfers constitute a debt?

You have no idea of my dealings with Valeriya, just as you keep a spreadsheet of what people owe you, I keep a spreadsheet of all the monies, advances I given to her.

To then compound matters and big note yourself to her about you lending me money and how concerned you are?

You’ve crossed the line, you’re not trustworthy, you leak like a siv

Repaid in consultation

See ya & sue me Dickhead