

SAMPLE

Latent Hazard

Piers Venmore-Rowland

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About Latent Hazard

Two MI5 interrogators are furious when they are ordered to hand over Rafi Khan, a key terrorist suspect, to the City of London police. Detective Inspector Kate Adams and her team face a race against time to foil a plot threatening the already weakened financial markets. The stakes multiply as the scope of the terrorists' plans is uncovered.

Powerful vested interests and a web of conspiracy force the City of London police and MI5 to hide the truth from their political masters. But as the full magnitude of the hazards facing the United Kingdom and the City of London is uncovered, necessity dictates that those on high have to be involved.

Unbeknown to the new Government, they are sleepwalking on a tightrope without a safety net – oblivious to the grave dangers. With time running out, will they face the threats head-on or will political spin and procrastination give the terrorists' skilfully planned attacks an unstoppable momentum?

Praise for Latent Hazard

City types fleeing their own woes by perusing even bigger ones will love new financial-market thriller *Latent Hazard*. *Mail on Sunday*

This spooks-meets-financial-markets story comes with a dash of real estate. Our verdict:- Unmissable. *Estates Gazette*

The world of banking is on its knees. Meanwhile, the terror threat is ever present. Sound familiar? These are the foothills of a novel by Piers Venmore-Rowland. Two years in the writing, the former City man would appear to be as much soothsayer as author... Certainly Piers has put to good use the knowledge gleaned from keeping a weather eye on the financial sector from his various perches down the years. Banks sailing close to the wind in the past gave him the ammunition for a story which turned out to be more pertinent to the present than even he could have imagined. *The Sentinel*

Former financials analyst and one-time professor at City University, Piers Venmore-Rowland has published his debut novel, *Latent Hazard*, set against the background of a banking crisis and market turmoil. Venmore-Rowland uses his knowledge of the City to weave a tale of “conspiracy, suspense and political intrigue”. *Express*

Art mirrors real life in debut novel - A terrifying world where terrorism and the credit crunch come together is painted in the debut novel by a former Hertford schoolboy. Piers Venmore-Rowland's book *Latent Hazard* set against the background of a credit crunch it weaves in with a story about how terrorists may raise cash for their evil deeds. It is a thinking person's thriller. The book is packed full of action and suspense, but it also gives you something to think about and has a plot that keeps you guessing. *Mercury*

An extremely modern and topical thriller made all the more interesting by the current ongoing economic crisis. Fast paced, informative and action packed, this thrilling story of political and economic intrigue also offers up credible solutions to this nations political and financial problems... *Assistant Manager, Waterstone's, Newton Abbot*

Scarily convincing! This book is a mesmerising read! An innocent man is whisked from a brutal MI5 interrogation into the heart of the biggest terrorist conspiracy to hit the Western world. I don't want to give away too much for obvious reasons, but the sheer detail, breakneck pace and terrifying accuracy of the story make this book an absolute must-read for all! If any politicians read this, please take Piers Venmore-Rowland's thankfully fictional story to heart and make sure it never happens here. *The Fiction Guru - Amazon Customer Review*

Dedication

To the memory of my father, Owain Venmore-Rowland. His love, encouragement and all the happy times he bestowed upon me will long be remembered and cherished.

Part 1

The splintering crash of the front door hitting the floor woke Rafi Khan with a jolt. Terrified, he sat bolt upright, but was too slow; before he could get out of bed, a harsh voice barked, ‘Don’t move, or we shoot.’ There was no escaping the bright red dots which danced on his chest.

‘Move your hands to where we can see them.’ Rafi slowly lifted up his arms, but at that second the wind was knocked out of him. Under the weight of his assailant, he fought for breath. His hands were pulled behind his back in a vice-like grip, and in a matter of seconds he was expertly trussed up, blindfolded, gagged, dragged off the bed with a bump and left lying on the floor.

‘Suspect apprehended and in our custody. Flat secure. You can come up,’ a harsh voice called out.

Rafi’s heart pounded. His chest ached. He was bewildered and scared. He couldn’t move and the blindfold across his eyes was painfully tight. It took a full minute for his mind to catch up and start functioning again. What on earth was happening?

‘He didn’t give any trouble,’ said the curt voice. ‘His front door was a piece of cake; when will people learn?’

‘Thank you, sergeant,’ said the man in charge. ‘What have we got here? Cases packed; ready to leave. It’s lucky we got here when we did.’

The tone of his voice changed. ‘Rafi Khan, I’m arresting you under the powers conferred under section 41 of the Terrorism Act. You will be held in detention and informed of the charges against you within the prescribed period.’

The man paused. Rafi sensed he was standing very close to him. ‘Put those guns away and take him down to the van, then search this flat from top to bottom. Let’s see what’s hidden here.’

‘Yes, sir.’

A pair of strong hands grabbed Rafi and forcefully dragged him across the floor like a sack of potatoes.

What the hell was going on? Things had happened so fast. Three flights of stairs later, Rafi felt like damaged goods. He was man-handled into the cold February air. From his blindfolded world, he could make out the sound of a diesel engine.

The man pulling him shouted, 'Constable, help me lift him into the back.'

Rafi landed on the metal floor. His expletives were muffled by the gag and came out as little more than irate grunts. The tape across his mouth held firm. He was dragged on to the side bench. The door slammed shut. A bang on the side of the van signalled it was time to go and it lurched forward. In his dark world he heard the police sirens blaring. The van was travelling fast through the deserted streets of London. Just as he was becoming accustomed to his environment, it came to a sudden halt. Rafi was untied and hauled out. Fresh air washed across his face.

He was now sandwiched between two men.

'Start walking.'

Rafi moved forward. His shin bumped into a solid object. Pain shot up his leg. He stopped.

'Oi! Keep moving!' bellowed one of the men next to him. 'Keep moving!' he repeated.

Rafi tried to proceed in a straight line, but his sense of balance had deserted him. He staggered along in an ungainly manner.

'Stop! Stand still!' came the stern order.

To the best of his ability he tried to obey. There was no warning of the ripping sound that came next. Pain seared across his eyes as the sticky tape removed chunks of his eyebrows and eyelashes. He'd hardly drawn breath when the gag was ripped from his mouth.

'Bloody hell!' he yelped. He screwed up his eyes in the bright fluorescent light. Either side of him were two burly policemen in full protective clothing. In front of him, behind a tall wooden desk, was the duty officer, with a pen in his hand.

'Name?' he inquired in a no-nonsense manner.

'Rafi Khan.'

A series of quick-fire questions followed: 'Address? Date of birth? Nationality? Personal effects: pyjamas, watch . . . Yes, sign for them 'ere. Stand 'ere, height – 175 centimetres,' the duty sergeant read off the measure on the wall. 'Turn to face me.' The flash of the camera surprised him. 'Turn sideways.' Another flash. 'Hands out.'

In a whisk he was fingerprinted. The whole process was like a production line.

‘Come over ’ere! Remove your pyjamas! Bend over!’ Unceremoniously, he was strip-searched. His dark-skinned legs showed a selection of new purple bruises. The one on his left shin looked particularly spectacular.

‘Been clumsy, ’ave we?’ enquired the duty sergeant. No reply was sought. ‘Get dressed in these.’

Rafi awkwardly put on the drab clothing. It swamped his slight frame. ‘Take ’im away.’

He was led to a basement cell. It was claustrophobic and depressing. A desolate overhead light shone starkly. The door closed behind him with a thud. He hardly had time to take in his surroundings before the heavy metal door swung open.

‘Follow me,’ said a guard. ‘Don’t get any ideas! This way!’

He was led down a bare corridor to an interrogation room. One wall was obscure glass; like everything else in the police station, the room was devoid of character, bleak and utilitarian. Two interrogators sat on the other side of a narrow desk in a steely silence. The guard pointed to the chair opposite them. Rafi sat down; his stomach knotted with apprehension. Their manner made him uncomfortable: one smirked, the other scowled.

The smirking interrogator, Andy, looked at him carefully. His bright blue eyes were framed by slightly over-length blonde wavy hair. ‘Let’s get started,’ he said, switching on the tape recorder next to him.

‘Am I not entitled to a solicitor?’ asked Rafi. ‘I’ve done nothing wrong!’

‘Flaming hell!’ said Mike, the scowling interrogator. ‘You are a terrorist suspect. You don’t get a telephone call and no one gets to see you.’

‘But what about my human rights?’ asked Rafi anxiously.

‘The rules are different. You’ve absolutely no rights. No calls, no visits, nothing,’ replied Andy.

‘A terrorist suspect? How have I broken the law?’ asked Rafi bewildered.

‘All in good time,’ said Andy.

‘Surely I should at least be told why I have been locked up?’

‘No!’ replied Mike. In contrast to his colleague, he had black crew cut hair and a scar running across his left temple into his hairline.

‘The law makes it very clear. Terrorist suspects can be detained without charge,’ said Andy, ‘for rather a long while, as it happens. So

don't get your hopes up. You're going to be cooped up here for weeks or until such time as you tell us what we want!

'Mr Khan,' said Mike, with menace. 'You can either make this relatively trouble-free and help us, or be difficult, which would be very unwise.' His scowl deepened. 'Being difficult or uncooperative isn't your best option. We have evidence that puts you in the middle of a major terrorist conspiracy.'

Rafi couldn't believe his ears. He opened his mouth to say, 'You what?' but nothing came out.

Their questions rained down and they became increasingly intrusive. Rafi tried his best to answer Andy and Mike as they interrogated him on his religion, contacts, reading habits and favourite websites, but they were dismissive of his answers. Their fierce questioning was frightening him and he was reeling from the onslaught.

'I'm a law-abiding British citizen. I'm innocent! Tell me what you think I have done and I will prove my innocence,' said Rafi in desperation.

'That's not the way it works. Sod off back to your cell and think about the dangers of not cooperating fully,' said Mike.

Back in his cell, Rafi sat on the corner of his bed, shaking. He was cold and his nose was running, but he had nothing with which to blow it. His mind was in turmoil – he'd been accused of being a terrorist. It was all incomprehensible. He was scared. What the hell did they think he had done?

Andy and Mike stayed in the interview room. They were frustrated. They agreed that they had got nothing out of their suspect. It was as if he had been expertly tutored in the art of interrogation. He gave answers, but they revealed nothing relevant to his crime. The evidence they had against him was substantial.

'He's a slimy bugger,' said Andy, 'and a first class actor.'

'Gives the impression that he ain't got a clue why he's here,' replied Mike. 'Obviously he's been well trained.'

'He is going to be a hard nut to crack,' said Andy. 'When do you reckon we move on to the Bishopsgate police station bombing?'

'As I see it he knows damn well why he's here, so I reckon we don't need to tell him,' replied Mike. 'Anyway, we've got weeks before we have to charge him – my inclination is to use the time to break him.'

'But time isn't on our side,' said Andy. 'Our intelligence indicates there could be a follow-up bombing. We have got to get information out of him, or more lives could be lost.'

‘If he ain’t going to crack soon, what’s the hurry? Shouldn’t we go for a confession, add it to all the evidence we have and secure a conviction?’ said Mike.

‘But we need information, now,’ replied Andy.

‘He’ll break given time. Who wouldn’t in these surroundings? Hell’s teeth, just think of the praise we’d get,’ said Mike.

‘So you let another bomb go off just to prove a point and suck up to our political masters?’ said Andy uncertainly.

‘It’s an option, but – Bugger it you’re right! We’ve got to bring things to a close as quickly as possible,’ said Mike.

‘OK let’s see if we can tie this up in record time,’ said Andy.

Rafi was sitting in his cell. He’d asked for a blanket, but did not get one. He was reflecting on his helpless predicament and his utter lack of rights when his cell door swung open.

‘You’re wanted. Now! Get a shift on!’ bellowed the guard.

Rafi sat down opposite his two interrogators. He sensed they were raring to get started again.

‘We’ve evidence that puts you in the frame for the Bishopsgate police station bombing. We’ve got you on CCTV talking to the bomber next to the cashpoints in South Place, on Thursday lunchtime, the day before the bomb blast,’ said Andy.

Rafi was dumbfounded. He couldn’t recall speaking to anyone. He’d been in a hurry.

‘Watch the tape,’ said Andy.

A grainy but unmistakable picture appeared on the wall-mounted screen opposite the one-way glass window.

‘The City of London has cameras everywhere now. The camera on the corner of Moorgate and South Place picked you up.’

The screen showed the row of five cashpoint machines on the return frontage of the nearby Barclays bank. Moments later, there he was joining the back of a queue in a smart suit with his neatly cut black hair. His turn came; he withdrew his money and turned. Behind him, to one side, was a man dressed in nondescript clothes with a hoodie largely obscuring his face. They talked for a minute and then the man gave him a hug. His hoodie slipped back off his head, revealing a tanned, ordinary-looking face. The CCTV footage stopped, framing the man standing right in front of him. Rafi was passing something to him, but it was largely obscured from view by the other man’s body.

Rafi’s mind raced. He tried to recall what he had handed over. Slowly it came back to him. The man had passed him an A to Z map book, and

asked if he could show him which underground station he should use to get to Finsbury Park. Rafi had not needed the map, and explained that Moorgate station was just round the corner, where he could catch a train straight to Finsbury Park. It had been an utter surprise to Rafi when the stranger had hugged him to show his gratitude.

Rafi looked at the picture on the screen, bewildered.

‘Caught red-handed!’ said Andy. ‘Tell us how you know Imaad Wafeeq.’

Rafi thought for a moment. The CCTV footage painted a very misleading picture. It made an innocent conversation look very incriminating.

‘I didn’t know that was his name and that was the first time I met him,’ Rafi replied. ‘I was just getting some cash for my boss, Jameel Furud.’

‘Cobblers!’ burst out Mike. ‘You can do better than that. Do you think we’re dead from the neck up?’

Rafi saw malice in his dark eyes and sensed that the table between them would give him little protection.

‘That was the first time I’d ever seen him,’ he repeated.

‘Bullshit! We know that you know Imaad Wafeeq, the Bishopsgate bomber. Lying to us is pointless. Why else did he embrace you as a friend? Look at his body language.’

Rafi was dumbstruck.

The two interrogators fired questions at him.

‘Who else was involved?’

‘What’s the next target?’

They kept on at him for what seemed like hours.

Rafi kept pleading his innocence. There was little else he could do, but it only infuriated his interrogators. Eventually their patience ran dry. Bland answers were not what they wanted.

Mike looked straight at Rafi; his eyes were like those of a cold-blooded snake. ‘Let’s get this straight: with the evidence we have against you and the new laws, you’ve next to no human rights. We can send you to Belmarsh Prison, throw the key away and leave you to rot. No one will give a toss! Foxtrot Oscar back to your cell and do some very careful thinking. When you come back, we’ll expect answers, or else . . .’ Mike raised his hand in the direction of the one-way glass wall. The door to the interrogation room swung open and a guard walked in.

‘Take him back to his cell,’ commanded Andy.

‘Yes, sir,’ replied the guard, under his breath. He was ugly, seriously ugly. His face was pockmarked, his nose was bulbous and bent, and

he made the dour interrogator look like a softy. He escorted Rafi to his cell in double quick time and slammed the door shut behind him.

Rafi tried to come to terms with what he'd seen. It was absurd. He had never met that man before; he had just wanted directions. The implications shook him. Thoughts flooded through his head. The horrific bombing had taken place on Friday morning. It was now Saturday. There must be hundreds if not thousands of CCTV cameras in the City of London. How did they pinpoint the terrorist meeting him so quickly? OK, the camera was only a couple of blocks away from where the bomb had gone off, but still Rafi couldn't help wondering whether the police had managed to retrace the bomber's movements, simply been lucky or been tipped off. It all seemed far-fetched.

As his circumstances and plight struck home, his brain moved into panic mode. He realised that he was staring at the back of his dark brown hands. He was a secular Muslim, not a fanatical extremist. He surmised that his skin colour, religion and the misinterpreted CCTV evidence put him squarely in the frame.

Slowly, Rafi regained control of his thoughts. He was in serious trouble. With the new draconian laws, it would be easy for them to hold him in this hellhole with no charges for weeks on end. He looked around at his surroundings: the bed was solid, the floor and walls were bare and there was a slops bucket in the corner. Superficially, the cell looked fairly clean, but there was an all-pervading smell of stale urine and the feel of grime everywhere. It was deeply depressing.

The stark overhead light gave no warmth and just provided glare. It was getting to him. Its rays penetrated remorselessly into his eyes. He closed them. The light was still there. It was as if the bulb had been doctored to give maximum discomfort. He was tired, but he had to keep his brain working. He had to think, and think carefully. The only logical conclusion he could reach was that somebody had set him up. But what might he have done to make someone go to all that trouble? Nothing in his life, both private and professional, sprang to mind as unusual. At work things had been pretty normal, except for the research Callum and he had been pursuing. So by process of elimination that had to be at the top of the list . . .

The thud of the cell door caught him by surprise.

'You're wanted again,' growled the guard.

'Jump to it you little oik! Time to be on parade!' he shouted when he noticed that Rafi wasn't in a hurry to follow him.

He wore irritability in his craggy face and didn't try to hide his hatred for Rafi.

'Get up you little sod. I bet they want your balls for dinner.'

Rafi winced as he was pulled forcefully to his feet and pushed down the corridor to the interrogation room. He was stuck in a nightmare.

'**Y**ou said that you didn't know the Bishopsgate bomber, Imaad Wafeeq. So why did he have one of your £20 notes in his pocket when he died? Let's see you wriggle your way out of that!' barked Mike.

'Yes, go on!' said Andy. 'The £20 note was from the sequence you took from the cashpoint. Three policemen so far have lost their lives and several others are gravely ill. Don't give me any bullshit! You knew the bomber, didn't you?'

Rafi remained silent.

'Playing the innocent, are we?' interjected Mike.

'Do you think that we are stupid or something?' said Andy. 'I am waiting for a reply.'

'Can I have a lawyer?'

'No you bloody well can't!' came the retort from Mike. 'The likes of you forfeit all their rights. You don't get a lawyer until you've been charged, and that could be weeks away.'

The questions rained down on Rafi – 'Who else?' 'Why?' and 'What are they planning next?'

His lack of helpful answers was seriously annoying them.

'We haven't got all bloody day. Start talking or we will get *real* mean.' Mike's dark eyes narrowed and stared threateningly, just inches away from Rafi.

Rafi's brain was in turmoil.

'Talk!' ordered Mike threateningly.

'We have two cast-iron pieces of evidence against you. The CCTV footage and the £20 note. Case closed! We keep you here for weeks, break you, get your confession, have the courts lock you up and then throw away the keys,' said Andy.

'With the evidence we've got on you, you've become invisible and the system doesn't give a bloody monkeys!' added Mike.

'But I'm innocent, I tell you. All I can think of is I stumbled on something at work which upset some people,' said Rafi.

'Like what?' snapped Mike.

'Breaking the City rules on takeovers,' replied Rafi.

'What?' burst out Andy.

'Bullshit!' Mike's manner was becoming increasingly intolerant.

‘We want to know about the bomber and what his colleagues are planning next. Not about some poncey City insider dealing,’ said Andy.

‘Be very clear there’ll be no respite. We’ll hound you night and day. We *will* win and you *will* lose,’ said Mike.

Rafi felt sick with fear. His stomach churned. What was he caught up in? The evidence against him was impressive and the only explanation he could find was that someone had gone to a lot of trouble to implicate him. All he could think of was the research that Callum and he had been working on, but what the hell was the link?

‘Are you going to talk?’ asked Andy.

‘Or do we let you rot forever?’ demanded Mike.

How long would it be before they started getting really rough? Soon, thought Rafi. He sensed their physical aggression bubbling just below the surface.

‘Make a start and tell us how you were financing the bomber, Imaad Wafeed,’ said Andy.

‘I wasn’t,’ replied Rafi.

‘Get real!’ shouted Mike.

‘I think I’ve been set up,’ said Rafi. ‘At least hear me out.’

There was a momentary silence. ‘OK,’ said Andy, ‘but it had better be good.’

‘I stumbled upon some information that suggested my employers, Prima Terra, and a group of Luxembourg fund managers were in serious breach of the City takeover code,’ said Rafi.

‘Go on,’ said Andy, looking nonplussed.

‘Thursday before last, I received a phone call from Callum Burns, a friend who worked as a financials analyst at Landin Young. He is fantastically good at his job and I’ve been one of his best clients. He wanted to talk about Renshaw Smithers, a niche finance business in which my company, Prima Terra, is a major investor, but he didn’t want to have the discussion over the phone, so we met for a drink at a local bar that evening.’

‘And?’ asked Mike.

‘How much do you know about fund managers?’ asked Rafi.

‘They look after other peoples’ money,’ replied Andy.

‘At Prima Terra we have £30 billion of funds under management, of which I manage £4 billion of equities. It was quite a bit more, but we too got caught by the stock market crash. Have you heard of the Stock Exchange Blue Book?’ asked Rafi.

Andy and Mike shook their heads.

‘It’s the rule book governing company shareholdings and takeovers, by which as fund managers we have to abide.’

‘Obviously,’ said Mike, ‘but how the hell does this relate to the bomber?’

‘Callum thought Prima Terra had possibly broken the rules. He said he’d found something very dubious that was being hushed up,’ said Rafi.

‘I still don’t see how this relates to the bombing,’ commented Mike, thrusting his jaw forward at Rafi. ‘If you’re taking us for a ride, remember we can make life seriously uncomfortable for you.’

‘Callum suspected that Renshaw Smithers was being controlled by unknown offshore investors and wondered if there might be a connection to Prima Terra – the largest investor in the company.’

Mike raised his arms and was about to cut Rafi off.

‘Before you throw the keys away, what’s the harm in hearing me out?’ pleaded Rafi. ‘I spent last weekend trying to substantiate Callum’s theory. To start with it was like looking for a needle in a haystack. Then it hit me; all I had to do was look at the companies in which Prima Terra had large shareholdings – there are just fourteen companies where they have more than 7.5% of the shares. So I checked their shareholders’ registers for the dubious nominee names Callum had identified.’ Rafi paused then went on, ‘There were no matches!’

‘What the bloody hell! Why are you pissing around wasting our time?’ Mike thumped his fist on the table centimetres away from Rafi.

Rafi flinched. ‘Then I speculated that they’d be smart and cover their tracks. So I went through each shareholder’s register with a fine-tooth comb.’

‘So?’ asked Mike aggressively.

‘I found three more companies that had a large number of untraceable nominee names on their shareholders’ register.’

‘And . . .’ prompted Mike, whose short temper was getting the better of him.

‘Last Monday morning I gave them to Callum to investigate,’ replied Rafi.

‘And . . .’

‘I met Callum in a nondescript pub just off Moorgate on Monday evening. He was concerned. He had passed the three shareholder lists to his colleagues. My suspicions were confirmed. Callum’s colleagues had spoken to the companies’ registrars who said that it was all to do

with a switch to a new nominee name management business, and they were having a few teething problems. They promised that the lack of information on the owners of these shareholdings would be rectified shortly.'

'So this is a red herring,' interrupted Andy.

'No, I don't think so. These shareholdings, when added to Prima Terra's big shareholding, give them control of these companies and break all the rules. *And* there has to be a reason why I was set up.'

'Tell us more about these four companies you singled out,' said Andy.

'Renshaw Smithers and Unicorn Sceptre Finance are niche finance businesses. ESSA is an executive recruitment agency and Dewoodson is a property consultancy business.'

'So what is special about them?' asked Andy.

'Callum and I couldn't come up with any reasons why these companies might be worth controlling. They are unexciting and hardly takeover candidates,' replied Rafi. 'But there *has* to be something, otherwise why incriminate me?' mused Rafi.

'You're taking the piss,' said Mike. 'Sounds to me as if you're just trying to distract us from your links to the bomber. Bullshit isn't what we need.'

Rafi looked at Mike's frustrated eyes. 'Whatever I say you're not going to believe me, are you?'

'Sod off back to your cell. We'll deal with you shortly,' said Mike irritably. 'Your time is running out. We'll break you and you will want to talk to us very soon.'

Their lack of interest in his story and Mike glowering centimetres away from him made the knots in Rafi's guts clench even tighter.

Fifteen or so minutes later, the door of Rafi's cell opened. A man in catering uniform entered. 'I've got you some food. Where do you want it?'

To Rafi's surprise, the tray fell to the floor. He bent down to pick it up. With the speed and strength of a black belt, the man let fly a kick. It struck home just below Rafi's left shoulder blade. It was followed by a punch to the kidneys. Doubled up, Rafi slumped to the floor.

'You effing murderer! Prison's too good for your sort!' He stepped towards Rafi, who tried to shout. He had to get the attention of the guard but only managed to let out a strangled noise. To his relief the guard stuck his head around the door.

‘The nobhead seems to have slipped on ’is food! ’E should be all right soon, when ’e gets ’is wind back. Shame ’e didn’t get to eat it. Still, no doubt it’ll do ’im good to go hungry.’ With that the man left.

The guard looked at the crumpled body on the floor. ‘You silly ijut! What a waste!’ He turned and pulled the door closed.

Rafi remained where he was: an untidy heap amongst the food. He was too sore to get up.

His thoughts went back to his phone call with Callum on the previous Tuesday morning. Callum had been excited, as he had managed to arrange a trip to Luxembourg.

‘A couple of meetings have cropped up. I thought it was too good an opportunity to miss! I fly out early tomorrow from City airport and fly back from Amsterdam on Thursday evening. I’m seeing a local REIT. But it gets better: they’ve lent me a car for the drive from Luxembourg to Amsterdam. One of their directors works in Luxembourg, but has a home in Amsterdam and he’s lending me his Porsche. Isn’t that great?’ Callum had said.

‘So a bit of a detour via Germany?’ Rafi asked.

‘You got it in one. I’ve always wanted to take a Porsche through its paces on an Autobahn without the fear of speed cameras, or blue flashing lights in the rear view mirror.’

Rafi went cold. How the hell had he managed to forget to tell his interrogators that Callum was dead? In the interrogation room he was acting like a rabbit caught in the headlights. He had to think carefully. When was he going to tell them that Callum had given him a USB memory stick, with details of the shareholder lists and the work that they had done on the companies?

Rafi was suddenly jolted back to reality. There, standing in the door frame, was the ugly guard, staring at Rafi slumped against the cell wall, surrounded by a sea of cold, inedible food.

‘I see you’ve been having fun, you silly little wazzock,’ he said, almost smiling. ‘You’re wanted again.’

Waiting for him were the two familiar faces.

‘You look worse every time we see you,’ said Andy.

‘At this rate we’ll need to get a move on,’ added Mike, ‘or you’ll be in no fit state to talk at all.’

‘You’re a slimy little bugger,’ said Andy. ‘Explain why you didn’t tell us Callum was dead?’

‘Bloody good ploy, if you ask me,’ commented Mike. ‘Stops us checking your story!’

‘He was murdered.’

‘Bullshit!’ said Mike. ‘The local police say that he was driving a Mercedes hire car and hit black ice. Are you going to tell us what’s really going on?’

‘But, he should have been driving a Porsche . . .’ Rafi hesitated. ‘Can I explain what Callum was doing in Luxembourg?’ asked Rafi.

Andy considered this, then nodded.

‘According to a colleague of his at Landin Young, Callum had five meetings in Luxembourg: one with a REIT – real estate investment trust – then a couple of tax advisers, an FCP investment fund and another meeting in the afternoon. The REIT was picking up the tab for the trip. Callum was due to fly back from Amsterdam on Thursday evening.’ Rafi paused. ‘The MD at the REIT had agreed to lend Callum his Porsche. Callum had planned a detour via the German Autobahns.’

‘Bloody bollocks!’ burst out Mike. ‘The local police have spoken to the REIT director. Callum phoned him to cancel the offer of the Porsche, as he’d be running late.’

‘Good try,’ added Andy, ‘but your story doesn’t fool us!’

‘There’s more,’ said Rafi with a touch of desperation in his voice. ‘The afternoon Callum died, he phoned me. He was excited. He said he’d found some proof. He was about to tell me what it was when he was cut off. I tried calling him back but his phone went straight to voicemail.’

‘That proves sod all!’ said Andy.

‘One of the people he saw was in on the shareholdings’ cover up. I’m sure of it,’ said Rafi. ‘He got too close—’

‘If you refuse to cooperate and continue to mess us around, we do have other options,’ said Mike, in a steely voice. ‘We’ve an, er . . . understanding with the Americans. We suggest to them that you’re holding back information that they might find helpful and, magically, through the rendition process you’re whisked away to some god-forsaken place.’

‘I hear Guantánamo Bay will shortly get its first star,’ interrupted Andy disparagingly, ‘though its rooms are minimalist!’

The knots in Rafi’s stomach tightened another notch.

‘It’s got great sea views,’ jeered Andy.

Rafi started to speak. His voice was hoarse from the tension and lack of fluids. ‘If Callum had found out who was running the clandestine nominee names and could prove that Prima Terra was involved, wouldn’t this give them a motive for his murder?’ Rafi was

aware that this seemed to have nothing to do with the bombing on the surface, but he had to keep talking about it as he could find no other reason for finding himself in this nightmare.

‘Bloody hell! Not that old story again,’ said Mike. ‘Tell us about the Bishopsgate bombing first. We can get back to Callum later.’

Rafi slumped in his chair and looked away from his interrogators.

‘Get real, you uncooperative little sod! You’ve told us the square root of nothing. If you continue to take the piss, remember that no one, I repeat, no one has the ability to come and find you. You have disappeared off the radar screen. There is absolutely nothing anyone can do to help you,’ said Andy.

‘You’re deluding yourself,’ spat out Mike. ‘You’re trying to convince yourself that you’re innocent, but in reality you’re guilty – as guilty as hell!’ He looked like a pug that had licked a nettle.

‘Look at the bloody evidence,’ said Andy forcefully. ‘The CCTV footage of you conspiring with the bomber and the proof that you gave him money is more than enough. Take this bastard back to his cell while we consider whether Belmarsh is too good for him.’

Rafi started to panic but did his best to fight back his feelings of helplessness.

The scene looked more like Gaza than the City of London. In the foreground was the burnt-out shell of the building in which the police garage had been located. The offices above had also been devastated. On the other side of the narrow street, the windows of the 1950s office building had been blown out and venetian blinds flapped in the wind.

The stage-managed news conference had all the hallmarks of a major media event. The top political reporters and their cameramen were hemmed into the narrow space behind Bishopsgate police station.

In pole position, with his entourage behind him, strode the Home Office minister towards the prearranged spot in front of the gutted garage. He was a man with a mission. He looked determinedly at the destruction, conscious no doubt that the TV cameras were trained on him. One of the burnt-out police cars had been pulled out of the garage and now would conveniently provide the backdrop for the minister’s meeting with the commissioner of City of London police. On the ground next to the car lay a police helmet in a pool of dark liquid. It gave those watching a stark reminder of the tragic loss of life.

The commissioner was looking agitated. He had been expecting the Home Secretary, with whom he very much wanted to talk. But at the last moment he had been advised that his number two would be coming. He had been standing in the cold February air, waiting for over thirty minutes, whilst the minister's PR team got the location ready for the press and the arrival of the minister. Their attention to detail when it came to dealing with TV shoots was legendary.

As the minister turned the corner, the commissioner walked across to the agreed rendezvous point close to the burnt-out car and the forlorn police helmet. The senior political reporters were nearby, ready to ask their questions. The minister, dressed in shirt sleeves and a Metropolitan police flak jacket, shook the commissioner's hand and turned towards the TV cameras.

'You see before you the latest carnage wrought on our society by fundamentalists who seek to challenge our freedoms. I can assure you that the appalling loss of life here will spur us on in our quest to bring to justice all those who assisted the suicide bomber, Imaad Wafeeq, in this heinous act. As I speak I can reveal that we are already making good progress in our investigations. We have in custody at Paddington Green police station a man, who we believe to be the financier of the terrorist cell responsible for this outrage.'

The minister turned to the commissioner, who unlike him had not had the opportunity for a makeover before facing the cameras. 'I understand that the investigations are progressing well.'

The commissioner paused before making his reply. He had his concerns. The modus operandi of the attack troubled him. The bomber was *not* a suicide bomber and had *not* intended to be a victim of the bombing. It looked as if the timer had set off the bomb sooner than expected. Then there was the rucksack of explosives. It had produced far more damage than would have been expected from home-made C4 explosives, the telltale trademark of bomb attacks orchestrated by the ITS – Islamic Terror Syndicate – to which MI5 seemed convinced Rafi belonged. And how the terrorist had managed to get into the garage unchallenged worried him. He had personally reviewed the security of all his police stations only weeks earlier. The garage should *not* have been unguarded. At least he had been able to secure a copy of the CCTV footage showing the suspect's meeting with the bomber.

'We have a number of ongoing enquiries, which look promising,' replied the commissioner.

'Excellent. Please let me know if you require any additional resources. I shall be available 24/7. My Government has every con-

fidence in your ability to track down and bring to justice these barbaric criminals.'

Had the cameras not been trained on the minister, they would have spotted a fleeting frown on the commissioner's face. He had asked to interview the suspect, but had been thwarted. 'It is a matter for MI5, given the gravity of the situation,' the commissioner had been told by his political masters. He had lost three of his police officers and had several more on the critical list. He did not like being out of the loop and had gone to the top. A meeting was being scheduled for Monday with his longstanding friend, the head of MI5. He wished it could have been sooner. The commissioner stood there while the minister took questions from the press, anxious to get on with his work.

Suddenly a signal was given and the interview was over. The press officer spoke to the reporters. 'The minister will now be visiting the injured at the Royal London Hospital, in Whitechapel Road, and will be available for further questions there. Those of you with red press passes have been allocated seats in the hospital's press room.'

The commissioner watched as the flak jacket was tossed to an aide. 'Nice touch, that helmet,' said the minister. 'What did you use for the puddle?'

'Coca Cola,' came the aide's reply.

The minister smiled and strode off towards his chauffeur-driven car without so much as a goodbye to the commissioner, who turned and headed back to work.

Back in his cell, Rafi sat on the bed trying to sort out what was going on. His thoughts went back to the previous Thursday. The early morning meeting had been an upbeat affair. His boss, Jameel, announced that he'd arranged an impromptu lunch to mark the upturn in the stock market.

During the morning Rafi had tried ringing Callum a couple of times, but his mobile was still on voicemail.

Just before lunch Jameel walked over to Rafi's desk. 'I think we should be prepared for some serious celebrations,' he said. 'I need to go across to *The Bishop of Norwich*, the restaurant, to line up a few things. Could you do me a favour and drop by the cashpoint and draw out, say, £500 in case I don't have enough cash for the bar bills and tips?'

'Fine,' replied Rafi, thinking nothing of it. There was a row of cashpoints between the office and the restaurant, in Moorgate. By the sounds of things, it was definitely going to be a session and a half for

his drinking colleagues. Lunch was booked to start at 12.30 p.m. The whole fund management team was invited.

The restaurant welcomed the unexpected request for lunch for twenty-eight and arranged an area for just Prima Terra. No expense was spared; the food was first-class and, judging by his colleagues' remarks, the champagne and wine were excellent. Before, during and after lunch the drinks flowed freely. Rafi's colleagues became increasingly well lubricated and were on great form. Rafi, for his part, did not drink.

Ben, a burly East End lad who looked as if he'd missed the opportunity of being a second row forward, was revving up for a long session. He and a group of his colleagues decided that it was the perfect night to visit a nightclub. They'd recently returned from a stag night in Warsaw and had coined a new expression: zloty for totty. This was their war cry, which the dealer next to Rafi was chanting. It was going to be a very long and lively celebration. Ben and his friends decided that they'd have a few more drinks and move on to a cocktail bar in the West End, before some visual entertainment.

Rafi looked at his watch; it was approaching six o'clock. Half an hour earlier, Jameel had given his apologies and left to catch his flight to Paris. Rafi still hadn't spoken to Callum. He rang his mobile without success, then decided to ring his office and leave a voicemail message, but to his surprise his call was diverted. A kindly-sounding woman from Landin Young's HR team answered the phone. 'Mr Khan, I'm sorry,' she said and then, after a short pause, added, 'Callum Burns has been killed in a car accident. His Mercedes hit black ice, crashed and caught fire in Luxembourg on his way to Belgium. Can I get one of his colleagues to phone you tomorrow morning?'

Rafi could not reply straight away. He was nearly sick on the spot. Disbelief was his immediate reaction. Then the shock struck home and tiredness swept through him. His hands shook. 'Thank you, that would be helpful,' he said weakly and hung up.

He tried to put on a brave face. He wanted to leave and go home there and then. But he did not want to draw attention to his premature departure. He bought a couple of bottles of Champagne for his colleagues and then quietly slipped outside and headed for home.

Sitting on his hard cell bed, his thoughts remained on what had happened to Callum and whether his death might be linked to the bombing. Too many things just didn't make sense: why was Callum

driving a Mercedes and not a Porsche? Why had he been driving straight to Amsterdam and not via Germany? What had Callum gleaned in Luxembourg? How many people were involved? Was he in the frame too? What should he do? Or could it all just be a coincidence? Rafi's thoughts went round in circles. Eventually he came to the realisation that he didn't have enough information to understand what was going on.

His thoughts were suddenly interrupted by the cell door swinging open. The ugly guard stood a few feet away, scowling.

Moments later Rafi was back in the austere interview room, facing his two interrogators.

Andy started the ball rolling. 'We are concerned that there will be further bombings. We need to know how to stop further carnage and bloodshed. Our patience only goes so far. If you don't cooperate, we have a good mind to lend you to the Yanks.'

'I'm not sure that I've any information that will help you,' replied Rafi.

Andy erupted like a Roman candle. 'What the bloody hell do you think you're playing at? You drag things out, waste our time and refuse to talk. Lives are at stake!'

The grilling went on for what seemed like ages. Rafi answered the very few questions he could.

The interrogators knew they were getting nowhere and their behaviour had become even more intimidating. Rafi had repeatedly been in and out of the interview room like a yo-yo, but he was never allowed to settle in his cell. If he tried to sleep he was hauled back in front of his two interrogators. He had lost sense of time – he guessed he had been interrogated for all Saturday and it was now probably Sunday. He was mentally drained and his recently acquired bruises ached like hell, as did his eyes. His head throbbed from the lack of sleep and the relentless stress. It then dawned on him that he would not be able to withstand the verbal assault for much longer.

'You're close to your sister, aren't you?' asked Mike.

'What?'

'We think that she can help us. We've been looking into her research work at the University of Birmingham. She is, we're informed, very bright. We think that she could be involved,' said Mike.

'How about we pull her in?' said Andy

Rafi felt the fury building up inside him. His little sister was the one

person in the world he would protect with everything he possessed, even with his life. He felt shocked and angry.

‘My sister is 100% innocent. She has nothing to do with this,’ he pleaded.

‘As we are not getting very far here, I think it’s time for a two-pronged attack,’ said Mike. ‘We send him for a stint of solitary at Belmarsh. Meanwhile we can put pressure on his sister.’

‘I agree,’ said Andy. ‘She is bound to crack like an egg under pressure.’

Rafi was visibly shaking. ‘I’m not telling porkies. Can’t you bloody well see I’ve been set up? Stuff you! I can’t frigging well help – I know sod all about the bomber.’

Mike lent forward. ‘Don’t worry; your sister will tell us what we need to know!’

Rafi weakly tried to swing a punch at Mike who, despite being inches away, caught his fist and smiled.

‘Last chance to come clean or Saara gets the full treatment!’ said Andy.

Rafi said nothing.

‘Bog off back to your cell and think of the fun we’ll have with your sister.’ Mike stood up to emphasise his height over him. ‘You’ll talk, you *know* you *will*.’

Back in his cell, Rafi thought long and hard. Time had run out; the case against him viewed from the interrogators’ standpoint was overwhelming. They didn’t give a shit about what he and Callum had found on the four listed companies. They’d played their trump card: his sister. He sat, shoulders hunched. The knowledge that he’d involved her in this frightening world scared him.

His thoughts drifted back to happier times, living at home with her and their parents. He treasured the time he had spent with her. She was eighteen months younger than him, but at times she had treated him like a younger brother. He was an able student; in contrast Saara was exceptionally bright. He watched with admiration as she excelled in everything academic: she had been top at school, achieved the highest mark in her undergraduate year and her PhD dissertation had been deemed exceptional by her professor.

Saara’s successes had spurred him on. With a BSc in Business Studies and Accounting and a couple of years’ experience working in the treasury department of a bank under his belt, he’d set his sights on working in the equities markets. He completed a full-time MBA

and found a good corporate finance job. Eighteen months later his and Saara's happy lives had been shattered by their parents' untimely death in a car crash.

The money from his parents' estate and his savings had enabled him to muster the deposit needed to purchase his flat. He'd worked on an old adage: 'There are three important things to consider when purchasing property, namely: location, location, location.' So, he'd spent the summer evenings four years ago visiting smart residential areas in London. He'd added a fourth element: access to open space. He'd zeroed in on Hampstead and purchased a two-bedroom flat in the attic space of a large red-brick house in Well Walk, close to the Heath and an eight-minute walk from the tube station. The entrance to the flat was off a narrow path – Well Passage.

Rafi put his hands over his eyes and forced his brain to think. They were convinced that he knew the bomber. Why the hell wouldn't they listen to him? It was as if his bloody interrogators weren't interested in the potential wrongdoing Callum and he had uncovered. The more he thought about it the more certain he became that there *had* to be a connection between his finding out about the dubious shareholdings in the four companies and his being set up. He had to find a way to get them to look at things from his perspective. But how?

Rafi turned his thoughts back to the one piece of evidence he had that they might want: the USB memory stick Callum had given him.

The devastating news of Callum's death had shaken him to the core. Once back home after the office party on Thursday evening, he had slumped in an armchair and done nothing for several hours. It had slowly dawned on him that he was wasting valuable time. He had to plan for the worst – and assume someone had killed Callum. And it might not be long before the Financial Services Authority and the fraud squad spotted what Prima Terra were up to. Callum's USB stick might just be his insurance policy or even a valuable bargaining chip if he was confronted by the authorities.

He needed to hide the USB stick away from prying eyes. His mind was in disarray. He recalled wondering whether he was being paranoid – *no*; after Callum's suspicious death he could not afford to take chances.

He recalled looking at his watch; it was 3 a.m. and inky dark outside. Where could he hide it? He considered places in the building and its small garden, but ruled them out as being too obvious or too

close to home. So where then? It needed to be within walking distance of his flat and easy to find but, perversely, somewhere people wouldn't look.

An idea came to him. He had changed into warm, dark-coloured clothes and wrapped a black cashmere scarf around his neck. He looked at himself in the mirror: with his dark skin he would be practically invisible in the shadows – or so he hoped. He picked up his gloves, put them with a number of things into his pockets and slipped quietly out of his front door on to the landing. Slowly, in the pitch black, he went down the three flights of stairs towards the communal front door leading out into the alleyway.

He was about to open the front door, when the seriousness of his predicament properly sank in. What *were* the chances he was being watched? Could someone be outside waiting for him to make a move? He felt a cold shiver run down his back. It was preposterous, but he needed to be careful. His friend Callum was dead.

He checked in his left pocket: keys, torch, gloves – all there. And in his other pocket: USB stick and chewing gum – excellent. Tentatively he opened the front door. The catch clicked back like the bolt of a gun being cocked. He jumped, imagining that everyone could hear him. He recovered his composure. His heart raced, but everything around him remained hushed. He pulled the door ajar, stopping for a moment to test his night vision. Quietly, he slipped outside, closing the door behind him. The passage was sheathed in darkness. He turned right and, hugging the wall, walked slowly up the murky passage towards the next street.

Near the top of the alley, before turning right towards the Heath, he stopped and looked back. At the bottom of the alley, across the other side of the road, was the silhouette of a Mercedes car parked sideways-on. Large Mercedes cars were popular around where he lived.

Rafi stood still. Then his heart missed a beat. Was he seeing things? Inside the car there was a small orange glow. The glow of a cigarette tip brightening as someone inhaled. He was petrified, his feet glued to the spot. The small blob of light moved. Oh sod it! There was someone there, watching. He wished the path would swallow him up. If the person had seen him slip out of the front door, surely he would have followed him? Or perhaps he was waiting to see which way he went? Whether they were on to him or not, Rafi needed to keep moving.

He headed towards the Heath, and to The Pryors – an upmarket, Edwardian-style apartment block. He turned left off the side of the road and made his way carefully down the path alongside the tall wall

of The Pryors. The trees on the edge of the Heath appeared ghostlike, just visible, towering over him. He was feeling utterly terrified. The hairs on the back of his neck stood up. There was stillness – a cloak of silence around him. A rustling in the undergrowth startled him. His senses were on their peak setting. He stood still. The noise faded and he moved on again, his heart racing.

He put his hand into his pocket, pulled out the packet of chewing gum, quietly unwrapped four pieces and put them into his mouth. Sod it, his mouth was parched. Fear had turned off his saliva glands. ‘Think lemons, think lemons,’ he said to himself.

Rafi turned right and followed the garden wall around a corner for a short distance. In summer, the deep verge between the wall and the path was overgrown with nettles and brambles. In winter long grass, dead brambles and weeds remained. There, against the wall was a small, dark object, barely visible in the gloom. He had first spotted it a couple of summers earlier, when he had gone to retrieve a ball for a child; it had intrigued him and he had carefully inspected it. He approached it tentatively, stopped and turned around to check that there was no one was behind him. He breathed a sigh of relief; everything was still. He stepped forward, took off his glove and placed his hand on top of the frost-covered metal, slid his fingers over the curved front and felt for the protruding letters. Yes, this was the marker post. The raised lettering on its front clearly stated: ‘London County Council Boundary’. There was a small gap between it and the wall. Unlike the other boundary posts Rafi had subsequently looked at next to the wall, the flat metal back of this one had been broken, leaving a small but hidden hole near its top.

He put his hand back into his pocket and pulled out the USB stick; he raised his hand to his mouth, spat out the blob of chewing gum and pressed it to the side of the USB stick. He put his hand around the back of the cold iron post and with his fingertips felt for the irregular hole. He reached inside and pushed the USB stick firmly up into the top section of the post. He smiled as the chewing gum stuck. The main part of his job was done.

Rafi retraced his tracks to the road. He’d been gone probably no more than twenty minutes. His eyes had become accustomed to darkness and he could clearly pick out the outline of the houses fronting on to Heath Road. He looked up into the sky. The cloud cover, thankfully, remained impenetrable. He glanced across at a small bedroom light in the distance. Early birds, he thought. On a

normal working day like this, he would only be in bed for another couple of hours and therefore he needed to get back home as quickly as possible.

Although it was still dark, he was aware that just one light switched on near his front door would scupper his return, making him clearly visible to the person in the Mercedes car. Rafi slipped across the road and retraced his steps back to the passage. At the corner he stopped; in front of him was the last straight leading to his front door.

Gingerly, he peeped round the corner. Was the Mercedes car still there? Oh hell, it was. On the way out he'd initially been oblivious to it. Now the black silhouette was straight in front of him. It looked menacing. He studied the car carefully. There was no sign of a lit cigarette. Either the person had stopped smoking, or he had got out to follow him. Oh shit, he thought, what if he was in the shadows waiting for him? Rafi hesitated and then forced himself to move, lest the light of an early-rising neighbour gave him away.

He moved carefully down the passageway, hugging the wall on his left. He reached his front door. Everything around him was dark. He slipped his key into the lock and turned it. At that precise moment the light from a nearby flat came on. It was as if he had been caught in the arc of a spotlight. He pushed open the door, slipped inside and closed the door behind him. Had he been spotted? Only time would tell. He was relieved to be back on home territory. Quickly, with a bounce in his step, he climbed the stairs in the dark. As he reached the landing, he froze. Could he smell cigarette smoke? Could the person from the car be waiting for him in the shadows? He peered up the last flight of stairs into the darkness, but could make nothing out. He stood still, listening for anything.

Not eight feet away his neighbour's front door opened, lighting up the landing.

'Oh bejesus!' exclaimed the neighbour. 'What the bleeding hell are you doing here? You scared the holy shit out of me.'

If he knew what he'd done to Rafi's nerves, he'd have apologised. Rafi stuttered, 'Sorry mate, just got back from a night away with the girlfriend. I was creeping in trying not to make any noise.'

'You lucky so and so,' he commented, smiling at Rafi.

The neighbour turned on the stairwell light, closed his front door, muttered, 'Must get going, I've got the early shift at work today. See you around,' and went on his way in a cloud of cigarette smoke.

Rafi climbed the last flight of stairs, went into his flat and stood there, shaking. He felt as if he'd aged years.

Was the Mercedes still on guard duty out front? He needed to check so he climbed the narrow staircase to the top floor bedroom. It was in darkness. He stopped before the window, dropped to his knees and shuffled forward, resting his elbows on the windowsill in order to peer down towards the road. The Mercedes was still there, its dark shape hauntingly visible, but he couldn't make out if the person was still inside the car. He stayed on his knees, surveying the dark shape parked across the road. Who could it be? Did he really want to find out? His mind was full of questions and precious few answers. He dozed off, leaning on the windowsill.

The distant buzz of his alarm clock woke him. Rafi raised his weary head and looked outside; it was still dark. He came back to reality with a bump. The Mercedes was still there. He shuffled backwards, stood up and hurried downstairs to turn off the alarm.

He was sure he was being watched, but by whom? He decided that he had no option but to continue as normal. He slipped into his early-morning routine. Twenty minutes later, he was sitting at the small kitchen table, staring at a bowl of cereal and milk. Normally he ate breakfast quickly. This morning, his appetite had vanished and the coffee tasted bitter. He gathered up his things and left for work.

Rafi carefully opened the entrance hall door. Would the Mercedes still be there? If so, would he have the courage to walk by it on his way to the underground station? He stepped out into the shadows of the narrow alleyway and looked left towards the road.

The Mercedes was nowhere to be seen; Rafi breathed a sigh of relief.

On the tube, Rafi hid behind his Friday's *Financial Times*, taking in little of its news. His head was in turmoil. Act normally, he kept telling himself. His mind was trying to stay rational, but his body was under a different set of controls. He felt his hands shaking and steadied them.

At last, Moorgate tube station arrived. He got out and made his way to his office round the corner in South Place.

Rafi greeted the security guard with a wave and headed for the coffee machine. He felt like death warmed up. The office was like a morgue. You idiot, he thought to himself, as he recalled the celebratory lunch and the previous evening's festivities. His spirits rose a little as he realised that at least he would look a whole lot better than most of his colleagues.

The office started to fill up. The open plan floor on which he worked was the quietest he could remember; the telephones were being answered in hushed tones and no one was really in the mood to work. By all accounts, the previous night had been an unreserved

success; the bar bills would have been huge and the accounts team would no doubt have to do some creative juggling with the expenses claims!

By 9 a.m. the office was regaining some of its momentum and the noise level had moved up a notch from deadly quiet to hush. The coffee machines were in demand, but unlike normal days there was little gossiping going on around them. At one of them Rafi bumped into Jameel's secretary.

'Did he make his flight last night?' he enquired.

'Fraid not! He missed it by a mile,' she smiled. 'It was a good session yesterday, though, wasn't it?'

Rafi recalled seeing her perched on the edge of a table, enjoying the adulation of a group of dealers.

To his surprise, she said, 'Didn't you see Jameel first thing this morning? He told me he had a couple of things to sort out before he rushed off to London City airport to catch a flight to Paris. Luckily, I managed to rearrange all his meetings.'

'Is he still due back next Tuesday?' Rafi asked.

'As far as I know.'

Why had Jameel missed his evening flight? He'd left the party early and had plenty of time. Rafi wondered what he had been up to.

Minutes later, Seb Warren, a colleague of Callum's, phoned. 'Judy Ballantyne of HR asked me to give you a call.'

Rafi could vaguely put a face to the young individual. He was of a similar age to Callum, but not in Callum's class.

'Is there any further news?' asked Rafi.

'Sorry, nothing. All we can glean is that he'd finished his work and was on his way to Amsterdam. The local Luxembourg police aren't saying much. His body should be flown home early next week. I understand that his family is arranging the funeral for next Thursday somewhere near Bristol, I think.'

'Callum was seeing some people for me,' Rafi said, hoping Seb wouldn't pick up his white lie. 'Could you run through who he saw?'

Seb hesitated briefly, but then went on. 'Yes, OK. He had a meeting with a REIT, followed by a couple of meetings with tax lawyers. He had lunch with a local investment fund manager and then went to see a contact in the same building for an afternoon meeting. Rafi, I spoke to Callum as he was leaving the afternoon meeting. He was very upbeat, saying, "I've done some useful research for Rafi, he will be very interested." I don't know what he meant – sorry – do you?'

'Not really,' said Rafi disingenuously.

Seb paused and carried on. 'He was in a hurry, said he was late for his rendezvous with the REIT director.'

'I tried ringing him at around 6.30 p.m. but got put through to his voicemail,' said Rafi.

'So did I,' replied the youngster.

'Before you ring off, could you tell me who he had lunch with?'

'I'm not certain if I should, but I know Callum was a good friend of yours so I'll tell you off the record. He met Hubert Vynckt of CPR Investment Funds.'

'Thank you Seb, you've been a great help, and I'm so sorry about Callum.'

Rafi made a mental note of the name and had just stood up to go to the library when the whole building was rocked by a dull thump.

'What the hell was that?' asked Gavin, a director who sat near to Rafi.

'Oscar has self-imploded,' quipped Dominic, to Gavin's left.

A voice from across the room said, 'That was a bomb blast.'

'Are you sure?' asked Gavin.

All eyes in the open plan office focused on the office junior. He was seen but usually never heard. 'Not close, but definitely in the Square Mile. I reckon it went off somewhere to the east of us.' He paused before adding, going rather pink, 'I'm in the TA so I am used to these sorts of bangs.'

'So now what?' asked Gavin.

'There could be a follow-up bomb. People should move away from the windows.'

'OK,' said Gavin, 'do as the man says and get away from the windows. We'll wait for some news; it'll be all over the screens very soon and then we'll decide what to do.'

Rafi looked at the newsflash on his trading screen. 'Bombed – Police garage at the rear of Bishopsgate police station, opposite Liverpool Street Station.' The newsflash continued. 'City of London police are unable to confirm whether there will be any further attacks. The London Stock Exchange and Euronext.liffe have closed.' This was followed by, 'London underground and all mainline stations are shut.'

Gavin stood up. 'The office is closed for business. You are free to stay put or leave for home whenever you wish.'

Rafi knew that news of the bomb blast would be plastered across the media, so he picked up the phone and dialled his sister's number at her university department.

A colleague of hers answered.

‘Is Saara there? It’s her brother speaking.’

‘Sorry, she’s nipped out. I’ll tell her you rang.’

‘Thanks,’ he said, ‘could you put a note on her desk to say that I’m fine.’

‘Will do,’ she reassured him and the line went dead.

Rafi decided it was time to leave. ‘See you Monday. Have a good weekend,’ he called across to Gavin.

Outside, it was bright February sunshine. The streets had an unreal feel. There was the sound of sirens in the distance. It was the expressions on people’s faces that were different. They had a sense of anxious determination. The buses and taxis were still working but the queues at the bus stops and cab ranks were very long. Rafi considered his options. He wanted to get home. There was nothing for it but to walk and hope he came across an empty taxi on the way. With a coffee break in the middle, the six-mile walk was not too bad.

The walk gave him the opportunity to think things over. He would take a holiday. If he went abroad and Prima Terra were investigated by the authorities, they might think he was escaping from them so he decided to find a comfortable hotel in Cornwall. He would leave first thing the following morning; being a Saturday it would be a good time to travel.

Just under three hours later Rafi was opening the front door to his flat. It was a relief to be home. He stripped, showered and, with a bath towel around his waist, headed for the dining room table, opened up his laptop and went surfing for hotels in Cornwall. Into the search engine he entered: Cornwall +hotel +sea and scanned through the very long list of possibilities. He changed sea to “good food” and looked at the new list. Near the top, Headland Hotel, Fistral Bay, Newquay caught his eye. He clicked on the link. Its location looked great. Its restaurant had two rosettes and they were doing special deals on stays of over five days – perfect. He opened up another window, pulled up the search engine again and found National Rail Enquiries. London to Newquay was a five-hour journey from Paddington and there was a 10.05 a.m. train.

He picked up the phone and dialled the Headland Hotel. In the space of a couple of minutes he’d booked himself a small suite with ocean view for ten days, extendable to fourteen, starting the following night.

He decided he would travel light and packed some clothes into his computer rucksack and briefcase. He would look businesslike in the

hope of concealing his escape plans. Tired, he turned in for an early night.

A few hours later his living nightmare started, as he was dragged from his bed and taken to the godforsaken police station.

Rafi lurched back to the present. From the memories he had managed to piece together, he concluded that Jameel, his boss, with some persons unknown in Luxembourg were involved in something highly illegal and could even be linked to the terrorist attack. Callum *must* have unearthed proof of what was going on.

But why did they want him out of circulation? If Jameel *was* involved and something sinister *was* going on with the four companies, what were they up to? Why was he a danger to them and why hadn't they killed him, as they'd done with Callum? Perhaps two deaths close to home would raise too many questions, and setting him up as the bad guy achieved the desired effect?

Rafi's head ached from the lack of sleep. The absence of edible food and the small intake of fluids were also taking their toll. The physical side was unpleasant but didn't overly concern him. It was the mental fatigue that worried him. Without a brain he wouldn't get out of there, he told himself.

His thoughts changed tack. How long would it have taken for the evidence to be fabricated against him and the bombing to be planned and carried out? And how many people might be involved? His conclusion was that the bombing had already been scheduled and it had simply been a convenience to link him to it.

So how was Jameel, a finance heavyweight, involved? Jameel was a big picture man: fine print and micromanagement weren't his biggest strengths. Therefore, he had to be working with or for someone.

Next question, mused Rafi: what was Jameel's and Prima Terra's part in the plot? It had to be something to do with the City of London – one of the three great financial capitals of the world. His thoughts drifted back to the research that Callum and he had been working on: the clandestine nominee names and the four companies in which Prima Terra was a large investor. Might they have thought he was on to them and close to unravelling what they were planning?

In simple terms, he had two sets of obstacles to get over. The first was to show that the evidence against him – the CCTV footage and the £20 note – was contrived. The second was to get his interrogators to believe that he was on their side and potentially was the key to unlocking a larger terrorist plot.

‘I’ve got it!’ It came to him, out of the blue. What he needed was someone they trusted to do the persuading for him. Someone who would wish to look carefully at the four companies and work on what Prima Terra were up to. In the eyes of his interrogators he was guilty and he knew they wouldn’t be prepared to listen to a word he said as long as he insisted on protesting his innocence. Corporate finance was a blank in their book. Who might they listen to? His mind ached.

It needed to be one of them! Yes, of course that might work. He needed a police officer who could put his case to them. Furthermore, he needed someone who was familiar with the workings of the City and understood corporate finance. His mind raced. Ideally it would need to be someone from the Corporate or Economic Fraud Squad at the City of London police force. Would they be prepared to help him? Bloody hell, it was going to be a tall order. The bomber he was accused of being linked to had killed three – or was it four? – City policemen. He would be seriously unpopular with them. But it was on their turf and they might be interested in his story if they thought it would hasten the arrest of those who masterminded the bombing. He thought through the practicalities: he needed to get someone from the City Police to visit him. He could give them the location of the memory stick, but he was aware that it wouldn’t be wise to tell MI5 as they might then not let the police be involved.

There was a problem, though. He probably only had twelve hours left before it all became too much for him to handle coherently. In particular, the lack of sleep and water were taking their toll. As he wondered how best to get things moving, the cell door swung open.

In the interrogation room, he faced his two least favourite people. He was desperately tired and had lost track of time, but felt as if he had missed a night’s sleep.

Before Rafi could speak, Andy started talking. ‘We passed your laptop to our boffins. They’ve found nothing to do with the four companies.’

Thank goodness he hadn’t copied across the files from Callum’s USB memory stick, thought Rafi.

‘Very suspicious if you ask me,’ said Mike. ‘So where is the information Callum and you put together on the four companies?’

Rafi’s stomach tensed up; he had to play things very carefully. The information on Callum’s USB stick might just be his passport out of there.

‘It’s rather complicated,’ said Rafi.

‘Proceed. Do we look thick?’ added Andy.

Rafi allowed himself an inward grin. He hesitated; time for a bit of financial gobbledeygook.

‘Oi! Wake up and get your arse in gear!’ shouted Mike as if every second was urgent. ‘You’re here to talk to us not to daydream.’

Rafi drew breath and started: ‘Do you understand what I mean by butterfly positions in the forward financial futures markets, when a leveraged investor is speculating on a break out of a trading range, precipitated by new knowledge coming into the market?’ He stopped. The two interrogators looked at each other, dumbfounded.

It was bullshit, but not total bullshit. ‘OK, I’ll go through it slowly. In the futures market you have two positions: calls when you’re a buyer and puts when you’re a seller of the market. With a call position, you make a profit if the market rises more than is anticipated and in a put contract you make a profit if the market falls by more than anticipated. OK so far?’ Rafi carried on before they had had the opportunity to respond. ‘Leveraged derivatives are when you’ve borrowed money to finance your positions in the market, thereby making your profits bigger. Do you follow me?’

‘Er . . . Could you perhaps speak English?’ said Andy.

‘Where do these butterflies come in?’ asked Mike in a bemused manner.

‘They’re a type of trade where you mix call and put contracts together. It’s the information flows that make the derivatives market appealing in highly volatile times.’

The two interrogators obviously didn’t have a clue what Rafi was talking about. Their faces showed that as much as they wished to follow his line of thought, it wasn’t their area of expertise.

‘Perhaps we should have a break whilst you check out what I’ve said?’

Mike scowled. They chatted between themselves for a couple of minutes. Apparently they’d had enough trouble understanding what an equity was, let alone a futures product.

‘By the way, I have a USB memory stick with the data on it, which will back up my assertions.’

‘You what?’ exploded Mike. ‘Why the hell didn’t you tell us earlier? Where is it?’

Rafi remained silent.

‘You devious little sod,’ said Andy. ‘Back to your cell while we decide what to do with you.’

Rafi was bundled back to his cell. He lay on his bed and hoped that they'd make a decision relatively quickly.

The bolts on the cell door clunked loudly and the door swung open. There, standing in the doorway was his *bête noir*.

'They want you back, now!' the guard said ominously. 'Come with me,' he barked.

Rafi struggled to sit up; his back had seized up as a result of the blows he'd received from the man who had brought his food. He rolled on to his side, slid off the bed and on to his knees. Yes, he could stand up now, he thought as he straightened his knees.

He was too slow. Suddenly he felt the vice-like grip of a pair of hands locked around his neck and was forcibly hauled upright. He couldn't breathe and started to struggle, which had no impact other than to increase the pressure on his neck. Rafi felt himself starting to black out.

The guard was strong, very strong, and with ease he pulled Rafi up. Then in one movement sent him flying towards the corner of the cell.

Instinctively, Rafi tried to cushion the impact by stretching out his right arm in front of him – it hit the inside rim of the slops bucket taking much of the brunt and was unceremoniously lying in the contents. Then his shoulder hit the wall with a sickening thud. Rafi felt sick as pain shot up his arm from his wrist.

'You messy little git,' said the guard. 'Can't take you anywhere without you making an effing mess of yourself. Phwaaw! You smell like a sewer rat. Better not keep 'em waiting.' With that he hauled Rafi to his feet and frogmarched him down the corridor.

His wrist was already swelling up and going a deep purple-blue colour. Rafi tried to move his fingers; they hurt like hell, but he found he could still partially move them – at least nothing seemed broken.

As he pushed Rafi towards his chair, the guard hissed under his breath, 'You won't be so lucky next time!' His distinctive company's badge – the BlueKnite emblem – was inches away from Rafi's eyes and impressed itself in his memory.

'Silly idjut tried to get here in too much of an 'urry, slipped and put his hand down the karzi. A right plonker, in't 'e?' said the guard.

Rafi laid his swollen wrist and reeking wet sleeve on the table. He looked at his two interrogators and tried to give them his best grin.

'Phew, you stink! Before we go any further we need to get you cleaned up.' Andy beckoned to those behind the one-way glass window.

A couple of minutes later there was a knock at the door and a new face appeared. The man was carrying a clean shirt and a plastic first aid box.

‘Meet Sergeant Chris Archery. We thought you should be checked over before we continue.’

Rafi slowly unbuttoned his shirt and then got stuck.

‘Could you help me pull it off?’ Rafi sat there, leaning slightly forward in his chair, and, as his shirt came off there was an involuntary intake of breath.

‘Bloody hell, mate!’ said the sergeant. ‘You’re looking a bit rough aren’t you?’

Rafi’s wrist had swelled up to nearly three times its normal size and had turned a deep shade of dark blue and purple. He couldn’t see the bruises on his back, but they ached like hell.

‘I can’t do much about your back, but I can strap your wrist,’ the sergeant turned to the two interrogators. ‘Can I give him a couple of painkillers, or are they off the menu?’

‘Don’t see why not. Don’t want him accusing us of treating him badly,’ said Mike sarcastically.

The sergeant carefully lifted Rafi’s arm up. ‘Looks painful; let’s get it washed and strapped.’ He opened his first aid box and pulled out a couple of sterilised cleaning towels. He cleaned his forearm, wrist and hand.

‘Hold still; this may be a little uncomfortable’ – an understatement if ever there was one. The sergeant quickly and efficiently strapped his wrist from the base of his thumb to his elbow and helped Rafi put on the clean shirt.

The sergeant rummaged again in his box and took out a plastic bottle of a yellow-looking liquid. He opened it, poured some of the contents on to a piece of cotton wool and wiped Rafi’s swollen hand. ‘Nothing to do with the treatment – I thought it might cover up the smell; it’s the best I can do on the deodorant front,’ he said grinning at the two interrogators. ‘If that’s all gentlemen, I’ll go now.’

As soon as the door closed, Mike recommenced the inquisition. ‘Tell us where you have put the USB memory stick – and why the files are important. If you don’t, we’ll send you on holiday to the Americans.’

Though the threat was probably hollow, the idea of what they *might* do scared Rafi. He remained silent for a moment.

‘I suppose a phone call is out of the question?’ Rafi asked hopefully.

‘Bloody well right!’ said Mike.

‘What was on the files? Tell me! Then you get a phone call,’ added Andy.

At last he had something to go on. Up to then he’d been hitting a brick wall. ‘I’ve a proposal,’ Rafi said quietly.

‘Yes, what is it?’ said Mike.

‘I’d like to speak to someone, but I’ll need your help.’

‘You must be bloody joking!’ interjected Mike.

‘Please hear me out,’ said Rafi.

‘Make it quick,’ replied Andy.

‘Find me a detective who’s an expert in corporate fraud or economic fraud. The City of London police force has a specialist economic fraud team. I know they’re bloody livid with me as a prime suspect, but if you can get one of them to interrogate me, they’ll understand what I have to say.’

There was silence; it was definitely not what the two MI5 officers had expected to hear.

‘One of our specialists should be able to understand,’ said Andy, who looked as if he’d just eaten a lemon.

‘Should be, I’m afraid, isn’t enough. I need to speak with someone who really knows their stuff. The people at City Police are experts and won’t suffer fools gladly. If I’m seen to be pissing them around, they’ll no doubt tell you,’ countered Rafi.

‘I don’t think your suggestion is viable. They’re not MI5, or anti-terrorism, so they are outside the group of people we work with,’ said Mike.

‘Even though they’ve got a vested interest in the Bishopsgate bombing?’ insisted Rafi.

‘Oh hell, you’re a little shit, aren’t you? We’ve got enough to bang you up for decades. Your bargaining position is crap and yet you’re asking to be interrogated by a plod from the City of London.’ Mike looked far from pleased.

‘Bloody nutmegs, if you ask me,’ cut in Andy.

‘Yes, I agree,’ said Mike. ‘I think he’s just trying to give us the runaround.’

‘We’ll ask the boss, but I reckon the answer will be a categorical no,’ said Andy.

They left the room, leaving Rafi to wait anxiously. A couple of minutes later they reappeared.

‘We’ve a proposal. You tell us the information and we then pass the tapes to City of London police.’

‘Are you sure there’s time?’ Rafi asked. ‘All I’m asking is to meet a detective from City police; you can record the conversation and hear everything we talk about.’

‘I still don’t think it’s a good idea,’ mumbled Andy under his breath.

‘Time for you to go back to your cell,’ said Mike.

Rafi was ushered to his cell by another guard who had obviously been to the same training school as his ugly colleague.

Back in his cell Rafi waited nervously. He rehearsed in his mind what he was going to say. He waited and waited. Finally they came for him – the walk to the interrogation room felt like the longest of his life.

As Rafi entered the now familiar place, his heart sank. There were just two people in the room: Andy and Mike. His request had fallen on deaf ears. There was no one from the City of London police to interrogate him. Rafi felt despondent and broken. His hope of having someone to help fight his corner evaporated.

Mike started the conversation. He was looking very pleased with himself. ‘Let us recap why you’re under arrest. We’ve got CCTV footage of your meeting with the Bishopsgate bomber; one of the £20 notes you took from the cashpoint was found in the dead bomber’s wallet; you’ve hidden a USB memory stick with crucial data on it *and* you’ve consistently refused to cooperate.’

‘What the hell is your defence?’ added Andy.

Rafi’s mind was close to calling it a day. He hesitated. A phrase a former hostage had once used in a TV interview came to mind: ‘It’s your belief in there being a future that pulls you through the ordeal’. Sod it, he thought; even if the City Police weren’t there, he still had to give it a try.

‘Could I have a whiteboard or a flip chart?’

The two interrogators looked at each other. ‘No you bloody well can’t,’ snapped Mike.

‘It would speed things up and make things clearer,’ Rafi countered weakly.

‘The answer’s still no,’ said Andy.

‘How about some paper and a pen?’

Andy pushed his pad and a pen over to Rafi, who picked up the biro in his left hand and transferred it across to his swollen right hand and winced as he started writing on the paper sheet. The pain wasn’t too bad if he supported his swollen wrist with his left hand. In the middle of the sheet, he wrote:

*£20 note
CCTV footage*

Visit www.galleonsgreen.com to find where to buy

“Less than the price of a cup of coffee”

About the Author

Piers Venmore-Rowland grew up in Hertfordshire and read Estate Management and Contemporary European Studies at Reading University, and Finance at City University Business School. He worked in London, first as a chartered surveyor and then as an investment analyst. He spent fifteen years at City University, London, where he was a professor and a member of City University Senate. He was also a visiting professor at the Faculty of Art, Design & Architecture, Kingston University, London. As an academic, investment analyst and consultant he has worked with leading UK & international companies, and public sector businesses. His employment has taken him to over twenty countries around the world. Piers is now a full-time writer of social science, finance and fiction books. He is married, with three daughters, and lives in Suffolk, England..

This novel is entirely a work of fiction. Names, characters and incidents portrayed are the product of the author’s imagination and are fictitious. Any resemblance to actual persons, living or dead, events, business establishments or localities is purely coincidental.

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