

THE TIMES

The brutal ins and outs of life inside

Gary Parkinson
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Steve Dagworthy looks like just another suit nursing a coffee at one of the tables in the Royal Exchange, surrounded by boutiques peddling criminally priced baubles to all the other City suits to keep high-rent wives and mistresses sweet.

Steve's not just another City suit, though he was a corporate financier in a previous life and worked on some football deals. Steve's a consultant. Not the usual chimp-with-a-clipboard scuzzball telling bosses who else to wring out a tenner's more bonus from, either.

Steve tells brokers, traders and bankers facing prison how to survive. And business is brisk. His bona fides are a six-stretch for fraud. Chelmsford, Highpoint South, Hollesley Bay and Elmley. The judge called it a Ponzi scheme. The local papers chopped up rough. Even Steve hated Steve when he read that.

Think of prison, and you probably conjure up some kind of crappy hotel crossed with boot camp. Wrong. When that door bangs shut behind you, it's like being parachuted in your skivvies into North Korea, a dictatorial state with a whole new set of rules, official and unofficial, that no one lets you in on. But count on the wrath of God anyway should you fail to obey.

You're a white-collar crook. You come from wealth. You're going to stick out on the wing like a woman on a market-making desk. The criminally minded (no, not you) can spot a "straight runner" faster than an algo can screw up a "sell" order.

The first question coming your way, guaranteed, is what're you in for? Fraud? How much? Have you still got the dough? A prison

wing is like the City: it's a closed place. Full of chit-chat. Before long, everyone knows who you are.

Soon, someone comes up to you. Seems straight up. Anything you need, he says, you come and see me. A little later, some big bloke starts giving you grief. You go back to your new pal, and he sorts it. Now you owe him. Thing is, they were working together all along. You were played. And you're in a hole.

Rule No 1 in prison: never borrow, never lend. Avoid card schools. Tough for people whose super-lucrative day job had been super-charged gambling, lending and borrowing on industrial scale. Forget who you were on the outside. Big Swinging Dick, star trader, fancy pants fund manager, lawyer or accountant, Master of the Universe, wind up inside and you will be shocked, bewildered and unprepared.

Steve was.

Hence, **Prison Consultants**, to coach white-collar criminals how to cope with being inside. After he got out, Steve took his idea to an old pal, a former chairman of Swansea City FC, who set up the company in July last year and employed him as a consultant. Based in the City, the business really started trading only this year. Including Steve, it employs four ex-offenders (all fraudsters) as consultants, as well as an ex-prison governor, a former senior Met copper and a doctor, important for anyone going in with a medical condition.

The condemned tend to come to Steve in the month or so between conviction and sentencing. For about three grand, they get five two-hour sessions based on Prison Consultants' "5 Ps": preparation, practicalities, progression, psychology and probation.

You won't get a fact sheet of do's and don'ts. You will be made more ready for what's coming. From knowing what prison jobs you want (avoid the kitchens — too much risk of being bullied into smuggling out food) to the milestones you'll need to hit to become a lower cat prisoner, crucial for enhanced privileges. And those aren't like bonuses. Privileges are earned.

Steve's thinking is that the more prepared you are you are before

you walk into the prison, the better for everyone. You're less likely to break the rules, you'll need less management time from the screws, your family is less likely to fall apart, and you're more likely to get through it in one piece.

He's busy and only likely to become busier. Not because the City is bent (it's not), but because in this post-crisis world, regulation, compliance and transparency are king. What once might have been sharp practice, even if everyone was at it, is now strictly verboten. As more financial folk find out the hard way, week in, week out.

So, be good. If you can't be good, be careful. If you can't be either, and the worst happens, go and talk to Steve. It'll be the cheapest three grand you ever spend.

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