

# THE FOLDED PHOTOGRAPH

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Eleven Tales of Australian Immigration Fraud  
and the Quiet People Who Brought It Down



By

# MANOJ PALWE

Senior Immigration Consultant



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*Eleven Tales of Australian Immigration Fraud  
and the Quiet People Who Brought It Down*

**MANOJ PALWE**

RCIC R422575 | CAPIC Fellow R11592 | MIA Examination Qualified

*May 2026 Edition*

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## About the Author

Manoj Palwe knows that the most dangerous deceptions always happen inside a closed system.

For over two decades, he has operated at the highest levels of global immigration law. As a Regulated Canadian Immigration Consultant (RCIC R422575), a CAPIC Fellow (R11592), and President of Taurus Infotek (Dreamvisas) in Canada and India, his career has been defined by reading the fine print, analyzing complex international frameworks, and understanding how rules are enforced—and how they are broken.

Behind this sharp analytical mind is a man raised on the masterpieces of suspense. As an avid, lifelong reader who spent decades devouring the works of Sidney Sheldon, Dick Francis, and Frederick Forsyth, Manoj became obsessed with the mechanics of the perfect plot twist.

He paired this literary obsession with a boundless, high-energy love for the arena. A truly energetic sports enthusiast, Manoj has spent over fifty years keenly following, analyzing, and actively playing almost every single sport featured in his universe—from tennis and cricket to hockey and football (gladly leaving the high-speed cockpits of motorsport to the professionals). He knows the physical toll, the locker-room dynamics, and the psychological grit of these games firsthand.

In his groundbreaking 12-book series, *Clean Sport, Dirty Games*, he fuses his professional mastery of institutional systems, his athletic background, and classic page-turning thriller structures. The result is a premium collection of technical, high-stakes suspense thrillers that expose the gritty reality behind the glamorous facade of elite sports. When Manoj writes a cliffhanger, he isn't just inventing fiction—he's writing from a lifetime of knowing exactly how the world, the game, and a great book work.

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## **DISCLAIMER**

This is a work of fiction. All characters, names, places, agencies, employers, migration consultancies, immigration officers, judicial officers, applicants, and incidents are entirely the product of the author's imagination, or are used fictitiously. Any resemblance to actual persons, living or dead, or to actual events, agencies, or businesses, is entirely coincidental. The technical descriptions of Australian immigration law, regulation, and administrative procedure have been simplified or altered for narrative purposes and should not be relied upon as legal or migration advice.

This book is educational only. It does not constitute immigration advice, does not create a consultant-client relationship, and does not guarantee any immigration outcome. Immigration laws change frequently; verify with official sources. Purchasing this book does not establish a professional relationship between author and reader. For advice on your situation, consult a Registered Migration Agent (MARA) in Australia, a Registered Canadian Immigration Consultant (RCIC) licensed by the CICC, or a qualified immigration lawyer.

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*For Meghana,*

*and for the daughters who carry the long inheritance —*

*Mruga in Halifax, Maitrayee in Montréal.*

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## PREFACE

Australia is a country of long brown distances and the careful arithmetic of small towns. Its immigration system, which has, in the past forty years, brought into the country some seven million permanent settlers from every continent, is administered by a small and conscientious public service from offices in Canberra, Melbourne, Sydney, Adelaide, Perth, Hobart, and Brisbane, and by registered migration agents from Pitt Street offices and from second-floor rooms above suburban shops in Footscray, Springvale, Ashfield, and Coburg.

It is, on its proper operation, one of the more carefully constructed administrative systems in the developed world.

It is, in its imperfections, also one of the more frequently exploited.

The eleven stories in this volume describe, in fictional form, the principal patterns of Australian immigration fraud as I have encountered them in twenty-five years of practice across the Indian, Filipino, Sri Lankan, and Nepali corridors. The fraud architectures — the cane-corridor 482 sponsorship racket, the Tasmanian regional-nomination forgery, the Sydney Global Talent skimming, the ghost-college student-visa pipeline, the panel-physician health-waiver bypass, the PTE substitute-speaker arrangement, the regional-meatworks recruitment-fee laundering, the onshore-graduate cooperative-employer pipeline, the

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partner-visa marriage of convenience, the GTE statement fictitious-offer-letter network, and the section 351 ministerial-intervention corruption — are all real patterns. The frauds described are real frauds.

The people in these stories are not real people. The agents, officers, applicants, employers, consultants, and police are, in every case, invented. Where a story is set in a real town — Mareeba, Devonport, Sydney, Footscray, Adelaide, Ahmedabad, Shepparton, Coburg, Perth, Lukla — the real town is a backdrop only. The events did not occur there. The names did not exist.

What is real, in these stories, is the moral architecture of how immigration fraud is committed and how it is detected. Fraud is not, on the standard reading, a single act of dishonesty. It is a chain of small decisions, each made by a person who has — in the moment — a partial view of the larger system, a particular private incentive, and an inadequate field of vision into the long consequences. Detection, when it comes, is rarely the work of a single brilliant investigator. It is the work of a single careful officer who pulls a single thread that no one had previously thought to pull, on a Tuesday afternoon, between meetings.

The detective work in these stories is, in this respect, accurately drawn. The Australian immigration system is detected, in real life, exactly as it is detected in these pages: through anomalous statistical patterns surfaced in routine quarterly sweeps, through the coincidence of a panel physician's clean-result rate ticking outside the standard distribution,

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through a pathology report retained at a Manila clinic that does not match the report uploaded to eMedical, through a folded photograph in a man's wallet that is not, on any reading, the photograph his cohabiting partner would expect him to carry.

What follows is the work of fiction. The fictional architecture is, however, drawn closely from the real one. Readers who wish to understand how Australian immigration fraud is committed, and how the Department of Home Affairs, the Australian Border Force, the Office of the Migration Agents Registration Authority, the Tertiary Education Quality and Standards Agency, the Australian Federal Police, and the National Anti-Corruption Commission detect and respond to it, will find in these stories a reasonably accurate guide.

Readers who wish to understand the moral weight of choosing, on a particular Tuesday afternoon, the path of compromise rather than the path of refusal — or of choosing, on a different Tuesday afternoon, the path of refusal rather than the path of compromise — will find, I hope, something that goes a little further than that.

*Manoj Palve*

*Pune and Ajax, 2026*

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## The Cane Fields

*A Short Story*

Sergeant Bronwyn Mackay of the Australian Border Force, Far North Queensland regional command, had policed the cane corridor between Cairns and Innisfail for nine years, and she had developed, over those nine years, a small private theory.

Her theory was that the men who ran the labour-supply rackets did not, for the most part, live in cities. They lived in the cane towns themselves — Mareeba, Innisfail, Tully, Ingham. They drove utes. They drank at the same pubs as the harvest crews. They were, in many cases, indistinguishable on a Saturday afternoon from the farmers who actually owned the land.

They were indistinguishable, Sergeant Mackay had concluded, because the most successful of them were ex-farmers. Men who had grown up on the land, who had inherited cane blocks in the 1990s, who had watched the price of sugar collapse in 2003 and again in 2015, who had sold the family farm to a corporate aggregator, and who had — with the residual local knowledge of which paddocks needed how many hands and when — reinvented themselves in the only adjacent business that paid better than cane farming.

They had become, in effect, brokers.

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On a Tuesday morning in October, Sergeant Mackay drove her unmarked four-wheel-drive up the Kennedy Highway from Mareeba to a dirt track that led, after eleven kilometres of unsealed road, to a property called Donnybrook. The property was registered in the name of one Wayne Henderson. Mr Henderson held, on the books of the Department of Home Affairs, twelve Subclass 482 sponsorship approvals for skilled mechanical technicians.

The property was a hundred and sixty acres. It had three sheds, two of them empty. It had no machinery a mechanical technician would have been required to maintain.

It did, however, have, when Sergeant Mackay drove up the track, eleven young Punjabi men standing in a line beside one of the sheds, in jeans and gumboots, holding cane knives.

\* \* \*

Wayne Henderson came out of the homestead onto the verandah. He was sixty-one. He was wearing a pale blue work shirt, faded by twenty Queensland summers.

“G’day, Sergeant.”

“Mr Henderson.”

“Come up to the verandah. The wife will make you a cuppa.”

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Sergeant Mackay went up to the verandah. The wife — a small woman with grey hair tied back — brought tea on a tin tray. Sergeant Mackay accepted a cup. She did not drink from it.

“Mr Henderson. The eleven blokes by the shed.”

“Yep.”

“Mechanical technicians?”

Wayne Henderson took a long, careful sip of his tea.

“Sergeant. I am going to make this easy for both of us. I have been expecting you for, oh, about three years now. I have a folder in the office. I will get it. I will give it to you. I will answer every question you ask. The only thing I will ask in exchange — and I will not insist, I am only asking — is that you let the boys finish out the cutting season. The mill takes the last load on the seventh of December. After that they are yours.”

Sergeant Mackay looked at him.

“Mr Henderson. The eleven men out there are working in Australia on visas that misrepresent their occupation. They are mechanical technicians on paper. They are cane cutters in fact. The visa fraud is yours. The labour exploitation — if there is any — is also yours. I do not have the discretion to leave them in the field for another six weeks.”

“I thought you might say that.”

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Wayne Henderson set down his cup. He stood up.

“Come inside. The folder is in the office.”

\* \* \*

The folder was thick. It was indexed alphabetically. It contained, for each of the eleven men, a complete dossier.

Passport copy. Visa grant notice. Indian PCC. The MARA-registered agent’s file copy. The fees paid. The amount of the fee retained by the agent in Jalandhar. The amount kicked back to Wayne Henderson per applicant. The amount paid by the worker to a sub-agent in his village. The labour-hire contract Wayne had had the worker sign on arrival, which committed him to twelve-hour days at piece rates that worked out, in the cutting season, to about fourteen dollars an hour cash.

Sergeant Mackay turned the pages.

“Mr Henderson. This is, on its face, a confession.”

“Yep.”

“May I ask why you have prepared it?”

Wayne Henderson looked at his wife, who was standing in the kitchen doorway wiping her hands on a tea towel. She nodded, very slightly.

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“My son,” Wayne Henderson said. “My son and his wife. They have a small place at Walkamin. They have been trying for a baby for seven years. They had a stillbirth in March. The wife — my daughter-in-law — she has not, since March, been particularly well. She is, in fact, in a unit at the Cairns Hospital. She has been there since June.”

“I am sorry, Mr Henderson.”

“Thank you. The point I am trying to come to is this. I have eleven boys here on visas they should not be on. I have been running this operation for fourteen years, since the cane price went the second time. I have made, in those fourteen years, somewhere on the order of two million dollars net. The money is in three accounts. One of them is, as it happens, in my daughter-in-law’s name, established without her knowledge, eight years ago, when I was thinking about how to keep certain funds away from a divorce I was then contemplating but did not, in the end, go through with.”

“Mr Henderson, you are confessing to additional fraud.”

“I am. I would like you to know about all of it. I would like, in particular, for you to understand that the account in my daughter-in-law’s name contains, at present, four hundred and twelve thousand dollars. I would like that money to be confiscated. I would like the confiscation to be on the public record. I would like my daughter-in-law to know, when she is well enough to understand it, that she is not now and was never the holder of any account she did not know she held.”

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Sergeant Mackay set the folder down.

“Mr Henderson. Why?”

Wayne Henderson sat down in the leather armchair behind his desk. He rotated, slowly, the wedding ring on his left hand.

“Because my son and his wife are good people, Sergeant, and the only money in this family that they will ever inherit is money that is not, by any honest reading, mine to give them. I would prefer, all things considered, that they inherit nothing.”

\* \* \*

The investigation took eleven months.

Wayne Henderson cooperated fully. He named the MARA-registered agent in Sydney who had certified the eleven Subclass 482 nominations — a man called Karan Mehta of Mehta Migration, on Pitt Street, who had taken six thousand dollars per nomination and had, on Wayne’s sworn evidence, certified each as genuine without ever having visited Donnybrook. He named the sub-agent in Jalandhar who had recruited the workers — a man called Pritam Singh, who operated out of a dhaba on the Phagwara road and who, on Wayne’s account, had been doing the recruiting for him since 2011.

He named, in the end, every link in the chain.

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Karan Mehta of Mehta Migration was deregistered by the Office of the Migration Agents Registration Authority within five months. He was charged, in due course, with twelve counts of providing false or misleading information to the Department of Home Affairs and was, after a two-year prosecution, sentenced to four years' imprisonment. The MARA register stripped him of his registration permanently. He had been registered since 2002.

Pritam Singh of Phagwara was charged in India under the Emigration Act, but the prosecution had stalled at the time of writing on the standard difficulty that he had, three months after Wayne's confession, decamped to Dubai.

Wayne Henderson himself was charged under section 245AC of the Migration Act with twelve counts of presenting false information in connection with sponsored visa nominations, and under section 245AAB with twelve counts of allowing a non-citizen to work in breach of a visa condition. He pleaded guilty. He was sentenced to seven years' imprisonment with a non-parole period of four. The Donnybrook property, the Mareeba house, the wife's small unit at Yorkeys Knob, and the four hundred and twelve thousand dollars in the account in the daughter-in-law's name were all confiscated under proceeds-of-crime legislation.

The eleven Punjabi men were granted Subclass 408 temporary activity visas under the workplace exploitation pathway, which

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permitted them to remain in Australia for up to twelve months while the Fair Work Ombudsman investigated their underpayment. Eight of them, with the assistance of community legal centres, filed claims for back wages totalling approximately a hundred and ninety thousand dollars, of which they recovered, after the proceeds-of-crime confiscation, about a hundred and forty thousand.

Three of the eleven, on the evidence of their cooperation with the Fair Work Ombudsman, were subsequently granted permanent residence under public-interest provisions.

Wayne Henderson's wife, who had been with him forty-one years and who had not, on the evidence ever placed before any court, known about any of it, was permitted to retain the small Toyota Corolla she had bought in her own name in 2018 from her own savings. She moved, after the property was repossessed, to her sister's farm at Yungaburra, where she remained at the time of writing.

\* \* \*

Sergeant Bronwyn Mackay had, in the eleven months of the investigation, asked Wayne Henderson many questions. She had not asked, because she had not thought to, the question that would have unlocked the only part of the case that did not, on the public record, ever come out.

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She had not asked Wayne Henderson when he had decided to confess.

She had assumed, on the natural reading of his statements, that the decision had been driven by his daughter-in-law's breakdown. The breakdown had been in March. Wayne had been waiting for her, by his own account, for three years. The arithmetic suggested he had decided, in the months following March, that the time had come.

This was wrong.

Wayne Henderson had decided to confess in October of the previous year — four months before his daughter-in-law's stillbirth. He had decided in the late afternoon of the seventeenth of October, on a long drive back from a sugar-farming conference in Mackay, while listening to a radio programme on ABC RN about the early stages of dementia.

The programme had described, in some detail, the way in which a particular variant of frontotemporal dementia had been observed, in clinical literature, to produce in its early stages a marked reduction in the patient's capacity for moral inhibition. Patients in the early stages, the programme had explained, often committed small offences they had not previously been inclined to commit — small thefts, small lies, small acts of deception that ran against the grain of their previous lives.

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They sometimes also, conversely, performed small acts of unprovoked moral correction — confessing to crimes they had committed years earlier, returning money they had once stolen, telling truths they had spent decades concealing.

Wayne Henderson had been diagnosed, in the spring of that year, with the early stages of exactly that variant. The diagnosis had been confirmed, on a referral from his GP in Mareeba, by a neurologist at the Royal Brisbane Hospital. He had been told, in plain language, that he had perhaps four years of clearly functional cognition remaining. He had been told that he should put his affairs in order.

He had told his wife. He had not told his son. He had not told his daughter-in-law.

He had, however, decided, on the long drive back from Mackay, that putting his affairs in order would mean, for him, dismantling the small empire of fraud he had built over fourteen years and ensuring that no portion of its proceeds would survive him to be inherited by people he loved.

He had, in short, used the opportunity of his diagnosis to do, while he could still recognise the rightness of doing it, what he had not had the courage to do in the eleven years of moral health that had preceded the diagnosis.

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He had not mentioned the diagnosis to Sergeant Mackay. He had not mentioned it to the prosecutors. He had not mentioned it to his defence counsel, who would have made of it a powerful submission in mitigation. He had, on the contrary, instructed his counsel that no medical evidence whatever was to be tendered.

He had served his sentence in a minimum-security facility at Lotus Glen, on the Atherton Tableland. He had been a model prisoner. His cognition had declined, in the third year, to the point where he no longer reliably recognised the prison psychologist who had been seeing him weekly for two years. He had been released, in the fourth year, on compassionate parole, into the care of his wife at her sister's farm at Yungaburra.

He had died there, in the late summer of his sixty-eighth year, of complications from the dementia, in the small bedroom that had been, for two months in 1962, the bedroom in which his wife had grown up.

His son, who had not been told the diagnosis at the time of the original confession, had been told only at the funeral.

The son had stood for a long time at the graveside that afternoon, in the late January heat, looking at the small wooden marker that had been temporarily set in place of the headstone the family had not yet ordered.

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Then he had walked away from the grave, across the small Anglican cemetery at Yungaburra, to the figure of Sergeant Bronwyn Mackay, who had attended the funeral in plain clothes and who had been standing, at a respectful distance, by the cemetery gate.

“Sergeant.”

“Mr Henderson.”

“My father. He told you everything. Did he tell you why?”

Sergeant Mackay had thought about the question for a long moment.

“He told me he wanted his children to inherit nothing he had not honestly earned.”

“Did he tell you when he decided?”

Sergeant Mackay had looked at the son. The son was thirty-six. He had his father’s long face and his mother’s grey eyes. He looked, in his suit, like a man who had not slept properly for some weeks.

“He told me, the morning he gave me the folder, that he had been waiting for me for three years.”

The son had nodded slowly.

“Did he tell you about the diagnosis?”

Sergeant Mackay had looked at him.

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She had not, in eleven years of investigative work, in some hundreds of interviews, in eleven months of intensive cooperation with Wayne Henderson, ever heard the word

*diagnosis* in connection with him.

“What diagnosis, Mr Henderson?”

The son had looked at her for a long moment. Then he had looked away, across the cemetery, towards the small church and the gum trees beyond it.

“Sergeant. He used the only good year he had left to give us nothing. He could have served two years. He could have served eighteen months on a medical submission. He could have died at home, with us, with the money we never knew was ours, in a house we would have inherited.”

“He chose seven years.”

“He chose seven years.”

Sergeant Mackay was silent.

“I thought,” the son said, “you should know.”

He shook her hand. He walked back across the grass to where his mother was standing with her sister at the lych-gate. They got into a small Holden ute. They drove away.

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Sergeant Bronwyn Mackay stood by the cemetery gate for some time after the ute had gone. The afternoon sun was the long flat gold of Far North Queensland in January, and the cicadas in the gum trees were the loud cicadas of a country that had absorbed, in its long indifferent way, the small private fall of one cane farmer who had decided, in his last good year, to do the only honest thing he could think of to do.

She walked back to her four-wheel-drive. She did not, on the drive back to Cairns, turn on the radio.

— *END* —

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## The Hobart Letter

*A Short Story*

In the small office of the Tasmanian State Nomination Programme, on the third floor of a department building on Murray Street in Hobart, Ms Catherine Burrowes had been processing nomination applications for Subclass 491 skilled regional visas for eleven years.

She was forty-eight. She had been born in Devonport, on the north coast of Tasmania, the daughter of a fisherman who had drowned off Burnie when she was nine. She had been raised by her mother and her mother's brother, who had been a high-school history teacher in Launceston, and she had inherited from him a very particular Tasmanian cast of mind — sceptical, courteous, and slow to be persuaded by anything that came from across Bass Strait.

She had also inherited, from the same uncle, the conviction that paperwork from Hyderabad deserved exactly the same scrutiny as paperwork from Hobart, and that the integrity of a state nomination programme rested on the application of identical standards to every application that arrived on the desk.

On a Thursday afternoon in March, she was reviewing the eighty-fourth application of the week when she paused at the supporting employment letter.

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The letter was on the headed paper of a small civil-engineering consultancy in Devonport. It was signed by the company's managing director, a Mr Geoffrey Ferguson. It attested that the applicant — a Mr Naveen Reddy, of Hyderabad — had received a written offer of employment as a Civil Engineering Technician at a salary of seventy-eight thousand dollars per annum, conditional on the grant of a Subclass 491 visa with Tasmanian state nomination.

The letter was, on its surface, in order. The letterhead was correct. The salary was within the standard range. The job description was credible.

Only one detail troubled Ms Burrowes.

Geoffrey Ferguson had died seven months earlier. She knew this because she had attended his funeral. He had been her uncle's closest friend.

\* \* \*

She did not, that afternoon, telephone the consultancy.

She closed the file. She walked down to the small departmental tea room. She made herself a cup of tea. She stood at the window and looked out at the Derwent.

She had been an officer for eleven years. She knew the standard procedures. The standard procedure was to refer the file to the

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Department of Home Affairs Migration Integrity Branch in Canberra. The Branch would, in due course, refer it to the Australian Federal Police. The AFP would, in due course, conduct an investigation. The investigation would, in due course, identify the agent in Hyderabad who had produced the letter, the corrupt employee at the Devonport consultancy who had supplied the letterhead, and the small network of further fraudulent nominations that the same combination had produced.

This was the procedure. It was a good procedure. It produced, on average, a prosecution every two years.

Ms Burrowes returned to her desk. She did not refer the file.

She did, however, make a small note on a yellow Post-It note, in pencil, in her own neat handwriting, which she stuck to the inside cover of the file before placing it in her desk drawer. The note read:

*Check the others. Q.*

She then opened the database, ran a search on Geoffrey Ferguson's consultancy as a sponsoring employer, and found that Mr Ferguson had — or appeared to have — supported nineteen further Subclass 491 nominations in the seven months since his death.

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Ms Burrowes did not refer those nineteen files to Canberra either.

She did, however, do something that no other officer in the Tasmanian State Nomination Programme had ever done, in the eleven years of the programme's operation, and that no procedure manual would have authorised her to do.

She telephoned each of the nineteen applicants, in turn, at the mobile numbers listed on their applications, and asked them to come to Hobart for an unscheduled in-person interview as part of a routine nomination integrity review.

Sixteen of the nineteen attended.

They came over the course of three weeks, at her cost, on aeroplanes from Sydney and Melbourne and Brisbane and Adelaide. They came in their best suits. They came with documents. They came, in many cases, with their wives, who had not previously been to Tasmania.

Ms Burrowes interviewed each one for approximately forty minutes. She did not, in any of the interviews, mention Geoffrey Ferguson by name. She asked, instead, about the applicant's connection to Devonport.

Twelve of the sixteen had never heard of Devonport. They had been told, by their migration agent in India, that the consultancy was in

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Hobart. They had assumed, on the strength of the offer letter, that they would be working in Hobart. They had not, until Ms Burrowes informed them gently, understood that Devonport was a separate city, four hours' drive away, and that the consultancy in question — if they had ever, in their imaginations, properly located it — had been located in a place they had not yet learned existed.

Three of the sixteen had been to Devonport. They had been driven there by their agent, who had a Tasmanian arm of his Hyderabad business. They had stood in front of the consultancy's office building. They had been photographed. The photographs had been used in their applications as evidence of their genuine intention to settle in regional Tasmania.

None of the three had ever been inside the building.

None of the three could name a single colleague.

None of the three knew that the man whose signature appeared on their offer letter had been buried, in a small cemetery on the Don Heads road, the previous September.

The sixteenth applicant, a young man called Vamsi from Vijayawada, was different.

Ms Burrowes knew he was different in the first ninety seconds of his interview, because he answered her opening question in a tone of voice she had not expected.

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“Ms Burrowes,” Vamsi said. “I know who Geoffrey Ferguson was. I know he is dead. I know my offer letter is a forgery. I have known since I received it.”

Ms Burrowes set down her pen.

“Mr Vamsi. May I ask why you have come to this interview?”

“Because I assumed, when I received your telephone call, that the integrity review you mentioned was, in fact, the unmasking of the fraud. I assumed I was about to be charged with misrepresentation. I have come, in part, to plead guilty.”

“In part?”

“In part. I have come, in the other part, because the agent who produced my forged offer letter has produced, on my information, twenty-three further forged offer letters using the same dead engineer’s name. Mine was the twentieth. I know there are three more, and I have brought you the names.”

Vamsi placed on the desk, between them, a single sheet of paper.

Ms Burrowes looked at the sheet. There were three names on it, neatly written in blue ink. There were three application reference numbers.

“Mr Vamsi. How do you have these.”

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“I was, for some months last year, employed by the agent in Hyderabad as a junior file clerk. I worked in his office while my own application was being prepared. He paid me ten thousand rupees a month and the cost of my own application, which he said he would discount from his standard fee. I saw the files of every applicant the office processed.”

“You were complicit.”

“Yes.”

“You are confessing to having been complicit.”

“Yes.”

“Why?”

Vamsi looked at her for a long moment. He was twenty-eight. He had a serious face.

“Ms Burrowes. The agent’s daughter, who is fifteen, has applied this year for a Subclass 500 student visa to attend a private school in Geelong. The application is in process. It will, on the strength of the family’s declared finances, almost certainly be granted in May.”

Ms Burrowes was silent.

“If the agent’s arrest in Hyderabad becomes a public matter — which it will, when you and Canberra and the AFP move on the four hundred and twenty-three further fraudulent files I have not, today,

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given you the names of — the daughter’s application will, in due course, be flagged. Her visa will not be granted. She will not come to Geelong. She is, however, scheduled to depart Hyderabad on the seventh of June.”

“Mr Vamsi. You are asking me to delay the broader investigation by approximately eleven weeks.”

“I am asking you to grant her visa first. Then I am asking you to do whatever you intend to do about her father.”

“Why?”

“Because she is fifteen, Ms Burrowes, and she does not, on any reasonable view, deserve to inherit her father’s fraud. She does not, in fact, know what her father does. She believes he runs a legitimate consultancy. She believes the school in Geelong is a reward for her academic results, which are, on the documents I have seen, genuinely outstanding. She is, on the photograph in her application file, the kind of fifteen-year-old who reads, who plays the violin, who has not yet learned to suspect her father.”

“Mr Vamsi. You are confessing to fraud and asking me, in the same breath, to do you a favour.”

“I am not asking the favour for myself, Ms Burrowes. I have given you the three names. I will give you, when you are ready to receive them, the four hundred and twenty further names. I will testify in any

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Australian or Indian proceeding you wish me to testify in. I will accept any consequence the law sees fit to apply to me.”

“I am asking only that the daughter, who is innocent, be permitted to come to Geelong before her father is arrested.”

Ms Burrowes looked at Vamsi for a long time.

\* \* \*

She did not, in the end, agree.

She told Vamsi that she could not. She explained that the proper administration of the integrity programme did not permit her to time investigative actions to suit the personal circumstances of the family members of the targets. She thanked him for the three names. She accepted his offer of subsequent cooperation.

She referred the file to Canberra that afternoon.

The Department of Home Affairs Migration Integrity Branch took the matter to the Australian Federal Police within ten days. The AFP coordinated, through the Australian High Commission in New Delhi, a request to the Central Bureau of Investigation’s Cyber Cell. The cell raided the agent’s office in Hyderabad on the eighteenth of April.

The agent was arrested.

# THE FOLDED PHOTOGRAPH

His daughter's Subclass 500 student visa application was placed under review on the nineteenth of April. It was refused on the third of May, three weeks before her scheduled departure.

The school in Geelong, which had received her acceptance, sent a polite letter expressing its regret.

She remained in Hyderabad. She completed her schooling at her existing school. She did not, in the years that followed, ever come to Australia.

Vamsi was charged in Australia under section 234 of the Migration Act. He pleaded guilty. On the strength of his cooperation, which produced — over the following two years — the prosecution of forty-seven additional Australian fraudulent nomination cases and the dismantling of the Hyderabad agent's entire network, he was sentenced to a wholly suspended term of imprisonment. His own Subclass 491 visa application was refused. He was given a three-year exclusion period. He returned, in due course, to India.

The agent in Hyderabad was sentenced, two years later, to nine years in Cherlapally Central Prison.

The investigation closed in the autumn of the year following Ms Burrowes's original detection.

\* \* \*

# THE FOLDED PHOTOGRAPH

On a Saturday morning in October of that year, Catherine Burrowes drove, as she did once a year, the four hours from Hobart up the Midlands Highway to Devonport, to her uncle's grave.

Her uncle had been buried at the small cemetery off the Bass Highway. Her father, who had drowned off Burnie when she was nine, had been buried in the same cemetery, in a plot her uncle had selected.

Geoffrey Ferguson had been buried, on his own instructions, in the small Anglican cemetery on the Don Heads road, four kilometres further west.

Ms Burrowes visited her father's grave first, then her uncle's. She left flowers at both. She did not, that morning, plan to visit Geoffrey Ferguson's grave. She had not, when alive, been close to him. She had attended his funeral out of respect for her uncle's memory.

She drove back towards Hobart on the Bass Highway. After three kilometres, she stopped the car at the junction with the Don Heads road. She sat for some minutes with the engine running.

Then she turned right.

The small cemetery was empty. Geoffrey Ferguson's headstone was a plain rectangle of pale grey granite, set against the boundary fence, with the gum trees of his neighbour's paddock beyond. The inscription read his name, his dates, and the words

# THE FOLDED PHOTOGRAPH

*He measured carefully.*

Ms Burrowes stood at the headstone for some time.

She had not, in the previous fourteen months, told anyone the small fact she had not put in any report or any internal memorandum or any submission to Canberra.

Geoffrey Ferguson had not, in fact, signed the offer letters.

They had been forged in Hyderabad.

This much was on the record.

What was not on the record was that the consultancy's letterhead had not, in fact, been stolen by a corrupt employee.

It had been given.

It had been given, on the seventh of August of the year before — four weeks before his death — by Geoffrey Ferguson himself, to a man who had visited his office in Devonport and had introduced himself as a Hyderabad-based migration agent looking to establish a partnership with a Tasmanian sponsoring employer for legitimate skilled-migration purposes.

Geoffrey Ferguson had, on that afternoon, been seventy-three years old. He had been recently widowed. He had been increasingly forgetful. He had, on his GP's records subsequently obtained as part of the AFP

# THE FOLDED PHOTOGRAPH

investigation, been in the early stages of a vascular dementia that would, six weeks later, contribute materially to the cardiac event that killed him.

He had given the man twelve sheets of his consultancy's headed paper, several blank. He had, on the visitor's suggestion, signed three of them in blank, on the understanding that they would be used to issue offer letters to candidates whom Mr Ferguson would, in due course, interview and approve.

He had not, after the visitor left, mentioned the meeting to his secretary, his bookkeeper, or his daughter.

He had not been interviewed about the meeting before his death.

Ms Burrowes had identified the meeting in the third month of the AFP's investigation, by cross-referencing the agent's travel records against the visitors' log of the small Devonport business park where the consultancy was located.

She had not, at any subsequent point, included the discovery in any official document.

She had decided, after some thought, that the evidence the Department had — the forged signatures, the stolen letterhead, the agent's confession, the testimony of the file clerk — was sufficient for the prosecutions to proceed without it. She had also decided that the small additional fact that Geoffrey Ferguson had been, in his last weeks, the unwitting first link in a chain of fraud that would in due course

# THE FOLDED PHOTOGRAPH

encompass four hundred and twenty-three Indian families, was not a fact his daughter — who had cared for him through his decline and who had, at the funeral, given the eulogy — needed to know.

Ms Burrowes stood at the grave for some further minutes. Then she said, very quietly: “You measured carefully, Geoffrey. You did. The last meeting was a slip. It was not the man you had been.”

She walked back to her car. She drove to Hobart. She arrived in time for dinner with her mother, who had moved to a small unit in Sandy Bay the previous spring, and with whom she now took, every Saturday evening, the small lemon-pepper fish her mother had taught her to cook in her father’s kitchen, fifty years before, in the small house in Devonport that the family had long since sold.

— *END* —

# THE FOLDED PHOTOGRAPH

## The Migration Agent

*A Short Story*

Mr Sandeep Kothari, MARN 0427361, had been a registered migration agent for nineteen years and a defendant in seven separate complaints to the Office of the Migration Agents Registration Authority over the same period.

None of the complaints had stuck. He was, by reputation in the small world of Sydney migration practitioners, either an unusually lucky man, an unusually careful one, or both.

He had a third-floor office on George Street with views of the Town Hall, an annual revenue of approximately two and a half million dollars, fourteen staff, and a particular line in difficult Subclass 858 “Global Talent” applications for high-net-worth Indian and Sri Lankan applicants. His fee for a Global Talent package, including pre-engagement consultations with nominators, was two hundred and ten thousand dollars.

He charged in two instalments — ninety on engagement, the balance on visa grant. He guaranteed nothing, but his website noted that he had, in the past five years, secured Global Talent visas for thirty-one of the thirty-three clients he had taken on.

# THE FOLDED PHOTOGRAPH

It was a remarkable rate. The national average for Global Talent applications, in the same period, had been forty-one per cent.

On a Tuesday morning in March, Ms Joanne Tang of the OMARA Compliance Branch in Canberra opened a manila folder on her desk and began to read, for the eighth time in nineteen years, a complaint about Mr Sandeep Kothari.

\* \* \*

The complaint had been filed by an applicant called Dr Aravind Iyer, a cardiac surgeon from Chennai who had, on Mr Kothari's engagement, applied unsuccessfully for a Global Talent visa eighteen months earlier.

Dr Iyer had paid the ninety-thousand-dollar engagement fee. He had been refused. He had, on his own subsequent investigation, identified that his refusal had been issued not on the merits of his clinical record — which was, by any external measure, exceptional — but on grounds of insufficient evidence of his being “current” in his nominated sector.

This was, on its face, peculiar. Dr Iyer had submitted, with his application, twenty-three peer-reviewed publications from the past five years, sixteen invited conference presentations, four hospital appointment letters, and a long-form curriculum vitae running to sixty-eight pages.

On Dr Iyer's subsequent inspection of his own application file, obtained under freedom-of-information provisions, he had discovered

# THE FOLDED PHOTOGRAPH

that the file as actually lodged with the Department of Home Affairs had not contained the twenty-three publications, the sixteen presentations, or sixty of the sixty-eight pages of his CV.

It had contained only the engagement letter, a single-page summary of his qualifications, and his identity documents.

Mr Kothari, in correspondence subsequent to the refusal, had explained that the omissions had been the result of a “clerical error” and had offered to resubmit the application, on payment of the outstanding hundred and twenty thousand dollars and a further administrative fee of fifteen thousand.

Dr Iyer had declined.

He had instead retained a different agent, who had resubmitted his application on a complete file, and had received his Global Talent visa within seven months.

He had then filed the complaint with OMARA.

OMARA had received, in the months that followed, three further complaints from former Kothari clients in identical circumstances.

\* \* \*

Ms Tang read the four complaints in succession.

# THE FOLDED PHOTOGRAPH

She had been at OMARA for fourteen years. She knew, in the way that experienced regulators know, that four complaints in the same shape almost always indicated a fifth, a sixth, and a tenth. She also knew, from the seven previous Kothari files in the OMARA archive, that Mr Kothari had a particular skill for ensuring that complaints in any single shape did not, individually, rise to the standard required for cancellation of registration.

Each of the four complaints, taken alone, would settle as it had previously settled — with an apology, a partial refund, and a notation on Mr Kothari’s file that would, in due course, be aged out of relevance.

Ms Tang did not wish, this time, to settle them alone.

She wished, this time, to understand the system.

She closed the four files and walked down the corridor to the office of her supervisor, Mr Robert Chen, the Director of Compliance, and asked for an hour of his time.

\* \* \*

“Robert. There are four complaints. They are all in the same shape.”

“Go on.”

“Kothari engages the client. Takes the ninety-thousand-dollar deposit. Then files an application that has been deliberately stripped of supporting documentation. The application is, on its face, weak. The

# THE FOLDED PHOTOGRAPH

Department refuses it. Kothari then offers to resubmit, on payment of the second instalment plus a further administrative fee.”

“In how many of the four cases did the client pay the further fee?”

“None. Each of the four found a different agent and resubmitted independently. Three of the three resubmissions — we don’t have the outcome on the fourth yet — succeeded.”

“So the system is engineered to refuse.”

“The system is engineered to refuse, then to charge again to succeed. Robert, his website claims a thirty-one out of thirty-three success rate. If the same pattern is operating across his actual client base, the rate that website is reporting is the rate of clients who pay both instalments and a top-up fee. Anyone who refuses the top-up is being silently dropped from the success metric.”

Robert Chen looked out of his window for some time.

“How many Global Talent applications has he filed in the past five years?”

“Two hundred and forty-seven.”

“How many succeeded?”

“On the Departmental record, eighty-one. Thirty-three per cent. Below the national average.”

# THE FOLDED PHOTOGRAPH

“So the website is lying.”

“The website is reporting, with technical accuracy, the success rate of the clients who paid the top-up fee. The clients who refused are statistically invisible.”

“How much, on the four files, has the top-up fee been?”

“Fifteen thousand dollars.”

“How many of the two hundred and forty-seven would have, on this pattern, paid the top-up?”

“We don’t know yet. But if even half of the refused cases paid — the simple arithmetic, Robert, is a hundred and sixty-six refusals at fifteen thousand each. About two and a half million dollars in additional fees over five years. Plus the original engagement fees on every refused case where the second instalment never came due.”

“It’s an industrial fraud.”

“It’s an industrial fraud, Robert. And it has been operating, on these numbers, for at least five years and possibly longer.”

Mr Chen sat for some time, turning his pen over in his fingers.

“Joanne. We do not have the resources, on a four-complaint matter, for a forensic audit of his entire client base. The complaints will have to settle individually. The four clients will have to be referred to the Australian Federal Police, who will probably not pursue, because the

# THE FOLDED PHOTOGRAPH

AFP has its own priorities and a hundred and sixty-six fraud-of-fifteen-thousand cases is not one of them.”

“I know.”

“So what are you proposing?”

Ms Tang placed on the desk between them a single sheet of paper, on which she had set out, in her neat handwriting, a plan.

\* \* \*

The plan was unusual. It was also, on Mr Chen’s slow reading, possibly the only plan in the circumstances that would work.

Ms Tang proposed that OMARA, in cooperation with the Department of Home Affairs, would not act on the four existing complaints in the ordinary way. The complaints would be settled, individually, with apologies and partial refunds. Mr Kothari would be permitted to retain his registration. The matter would, on the public record, end.

In parallel, Ms Tang would arrange, through a controlled-source operation, for an undercover applicant to engage Mr Kothari for a fresh Global Talent application. The applicant would be a real high-net-worth individual whose qualifications would, on any honest assessment, qualify her for the visa. The applicant would pay the ninety-thousand-dollar

# THE FOLDED PHOTOGRAPH

engagement fee. She would supply, in good faith, every document Mr Kothari requested.

Mr Kothari would then — if Ms Tang’s theory was correct — file an application missing the very documents the applicant had supplied. The Department’s decision-maker would refuse it. Mr Kothari would offer the resubmission package.

At that point, the entire pattern would be on the operational record, with full audit trail, with the applicant’s contemporaneous documentation, with Mr Kothari’s own correspondence as evidence of intent.

It would be enough.

“Who is the controlled source going to be?” Mr Chen asked.

“That,” Ms Tang said, “is the difficulty.”

“Why?”

“Because Kothari’s referral network is small and tight. He takes new clients almost exclusively on personal referral from existing or former clients. We cannot, on the available budget, plant an applicant in a Sydney professional network and have her surface plausibly as a referral within an operational timeframe. We need a real applicant who is, herself, willing to be the controlled source.”

“Who would do that?”

# THE FOLDED PHOTOGRAPH

Ms Tang did not, immediately, reply.

“Robert. I have a candidate.”

“Who?”

“My own younger sister, Mei. She is a research scientist at CSIRO. She is forty. She has, for the past two years, been considering an application for Global Talent on her own merits — her work in materials engineering is, in fact, well within the criteria. She has not yet engaged an agent. She has, on her own initiative, asked me whether I would recommend one.”

Mr Chen looked at Ms Tang.

“Joanne, I cannot authorise an OMARA officer to use her own sister.”

“You are not authorising me to use my sister, Robert. You are authorising me to refer her to an agent on her own request, and to ensure that the agent she engages is one whose conduct will, in due course, be of departmental interest.”

“That is the same thing dressed in different language.”

“Robert. The alternative is the four complaints settle individually and the system continues to operate.”

Mr Chen sat in silence for a long time.

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He authorised the operation in the second week of April. It was conducted with the cooperation of the Department of Home Affairs, the Australian Federal Police, and — on the strict and confidential briefing of Ms Tang’s sister — with the knowledge that her engagement of Mr Kothari was, from the outset, a controlled-source matter.

Dr Mei Tang attended Mr Kothari’s office on the fourteenth of April. She paid the ninety-thousand-dollar engagement fee on the seventeenth. She supplied, in good faith, her complete CV — a hundred and twelve pages — along with forty-three peer-reviewed publications, eleven invited keynotes, two patent records, and the references of seven internationally recognised collaborators.

Mr Kothari accepted the documents with effusive courtesy.

He filed the application, on the eleventh of May, accompanied by Dr Tang’s engagement letter, a single-page summary of her qualifications, her identity documents, and seven of the hundred and twelve pages of her CV.

The Department refused the application on the twenty-third of June.

Mr Kothari telephoned Dr Tang on the twenty-fourth of June, expressed his deep regret, attributed the refusal to a clerical error, and proposed an immediate resubmission package on payment of the

# THE FOLDED PHOTOGRAPH

outstanding hundred and twenty thousand dollars and a further administrative fee of fifteen thousand.

Dr Tang, who was at that moment sitting in a conference room at the OMARA Sydney office with her sister, Mr Chen, two AFP officers, and a forensic auditor, declined to commit to the resubmission immediately and asked whether she might come into Mr Kothari's office to discuss it the following morning.

Mr Kothari said that of course she could.

\* \* \*

Mr Sandeep Kothari's office was searched, on the morning of the twenty-fifth of June, under warrant, simultaneously with the arrival of Dr Mei Tang and her newly retained legal counsel for the agreed meeting.

Mr Kothari was arrested in his own conference room at twenty-two minutes past ten.

The forensic audit of his client files, conducted over the subsequent fourteen months, identified that of the two hundred and forty-seven Global Talent applications he had filed in the previous five years, one hundred and seventy-three had been deliberately filed with materially incomplete documentation. Of those one hundred and seventy-three, ninety-one had paid the resubmission fee. The total fraudulent uplift was approximately one and a half million dollars over five years.

# THE FOLDED PHOTOGRAPH

Mr Kothari was charged under section 245AC of the Migration Act, sections 134.1 and 134.2 of the Criminal Code (obtaining property by deception), and the Migration Agents Registration Authority cancellation provisions. He pleaded not guilty. He was convicted, after a six-week trial, on all counts. He was sentenced to nine years' imprisonment with a non-parole period of five and a half. His MARN was permanently cancelled.

Of the ninety-one clients who had paid the resubmission fee, eighty-three subsequently received compensation through proceeds-of-crime confiscation. Of the eighty-two clients who had been refused and had not paid the resubmission fee — most of whom had quietly engaged other agents and either succeeded or given up — forty-one came forward and were, in due course, also compensated.

\* \* \*

On a Friday afternoon in November, fourteen months after Mr Kothari's sentencing, Joanne Tang sat in her sister's small flat in Glebe, drinking tea.

Dr Mei Tang had received her own Global Talent visa in the meantime, granted in the ordinary course on the strength of her resubmitted application, prepared by an honest agent. She would, in the new year, be moving to a CSIRO laboratory in Brisbane to take up a senior position.

# THE FOLDED PHOTOGRAPH

“Mei. There is something I should tell you.”

“Yes?”

Joanne looked at her sister for a moment.

“Kothari was not, on the operational record we ran in April, the first agent we approached.”

“Oh?”

“We approached two others first. We had — OMARA had — two further complaint patterns under preliminary review at the same time. We considered an operation against each of them. We chose Kothari.”

“Why Kothari?”

“Because his fraud was the largest. Because his client base was the most prosperous. Because the prosecution, if it succeeded, would set the strongest precedent.”

“That is what you would do.”

“Yes. But Mei. There was a fourth reason.”

Mei looked at her sister.

“Joanne. What.”

Joanne set down her tea.

# THE FOLDED PHOTOGRAPH

“Kothari’s sister-in-law, the wife of his elder brother, was Maya Iyer.”

Mei was silent for a long moment.

“Maya from CSIRO Melbourne.”

“Yes.”

“Maya who supervised your master’s thesis.”

“Yes.”

“Maya who died of an overdose in 2009.”

“Yes.”

Mei sat very still.

“Mei,” Joanne said quietly, “Maya did not die of an overdose. She died of a husband who had been sleeping with his wife’s younger sister, who was Sandeep Kothari’s wife, for fourteen years. She found out in November 2009. She was forty-one. She had a doctorate, she had two daughters, and she had a husband whom she suddenly understood she had never known. She killed herself on the twenty-third of November in a hotel room in St Kilda, leaving a note that named the affair and that the family successfully suppressed at the inquest.”

Mei was silent.

# THE FOLDED PHOTOGRAPH

“Sandeep Kothari’s wife, the younger sister, married him in 2010. He has been her husband for fifteen years. They have two children. He has built, on the proceeds of three separate frauds run from his Sydney migration practice, a comfortable life with the woman whose affair drove your supervisor to her death.”

“Joanne. Did you know this when you chose him?”

“Yes.”

“Did the Department know?”

“No. The Department knew that Kothari had, in the OMARA archive, seven previous unproven complaints. The Department did not know about Maya. I knew about Maya because I had been at the funeral with you, in 2009, and you had, in the years afterwards, told me what you had not been able to tell anyone else.”

“Did Robert know?”

“No.”

“Did you tell anyone in the operational team?”

“No.”

“Did you choose Kothari, of the three candidates, because of Maya?”

# THE FOLDED PHOTOGRAPH

Joanne looked at her sister for a long time. She was, she felt, on the edge of the only honest answer she had ever owed her sister, and she gave it.

“I chose him because his fraud was the largest. Because his client base was the most prosperous. Because the prosecution, if it succeeded, would set the strongest precedent.”

“And because of Maya.”

“And because of Maya. Yes.”

Mei sat for a long time, looking at her tea.

“Mei. The other two patterns are still operating. I was, this week, given the resourcing to run an operation against the next of them in the new year. The next agent is in Melbourne. I will not be involved.”

“Why not?”

“Because I have asked Robert to take me off compliance. He has agreed. I will be moving to policy at the end of the year.”

Mei looked at her sister.

“Joanne. You did the right thing.”

“Did I?”

Mei reached across the small table and put her hand on her sister’s.

# THE FOLDED PHOTOGRAPH

“You did the right thing for the wrong reason. Maya, who was the kindest person I ever knew, would have understood. The right thing for the wrong reason is still, on the whole, the right thing. I think she would have wanted you to keep going.”

Joanne did not reply for some time.

Then she said: “I cannot keep going, Mei. The next agent has not, on any record I am aware of, ever had any connection to anyone I love. If I am the kind of officer who can only act on patterns that touch me personally, I am not the right kind of officer.”

“You are the right kind of officer for Kothari.”

“I was the right kind of officer for Kothari. Yes.”

They sat for a long time in the small flat in Glebe, in the slow late-afternoon light, and did not say anything further.

— *END* —

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## The Confirmation of Enrolment

*A Short Story*

Mr Chetan Goswami had built the Melbourne Institute of Hospitality and Business in the second-floor offices of a building in Footscray, in the spring of 2018, with a starting capital of forty thousand dollars and a vision he had explained to his accountant in two sentences.

He would offer, on the books of the Australian Skills Quality Authority, a Diploma of Hospitality Management and a Diploma of Leadership and Management, both at the standard CRICOS-registered rate of approximately fifteen thousand dollars per academic year per international student.

He would not, in any meaningful sense, deliver the courses.

He would, instead, issue Confirmations of Enrolment to international students whose principal interest in his Institute was the Subclass 500 student visa it would unlock, and who would, on arrival in Australia, attend his classes for the minimum number of hours required to maintain enrolment under their visa conditions, while spending the remainder of their time working at jobs that paid considerably better than any course he could have offered.

It was an old trade. It had been operating, in various corners of Melbourne and Sydney, since the mid-2000s. It had survived three

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regulatory crackdowns, two parliamentary inquiries, and one major Four Corners investigation.

By the autumn of the year in question, the Melbourne Institute of Hospitality and Business had nine hundred and forty enrolled international students, paying an average of fourteen thousand dollars each per year, and a total annual revenue of approximately thirteen million dollars. Mr Goswami had a four-bedroom house in Glen Waverley, a Mercedes E-Class, and a daughter at Strathcona Girls Grammar.

He had also, on the second of August of that year, an unexpected visitor.

\* \* \*

Ms Patricia Maharaj of the Tertiary Education Quality and Standards Agency, the federal regulator of Australian higher education, was fifty-four. She had been an auditor of CRICOS-registered providers for eleven years.

She had developed, over those eleven years, a particular method. She would visit a provider unannounced. She would ask to see, first, the student attendance records. She would then ask to see, second, the classroom schedule. She would then walk into the classrooms in question, at the times in question, and count the heads.

# THE FOLDED PHOTOGRAPH

She did not announce herself in advance. She did not, on the first visit, request an interview with the proprietor. She would, by the time she requested an interview, already know what the truth was.

She arrived at the Melbourne Institute of Hospitality and Business at eleven minutes past nine on the second of August, a Wednesday.

The receptionist, a young woman of about twenty-three who had been employed by Mr Goswami for fourteen months, took one look at Ms Maharaj's identification, made a small involuntary noise, and reached for the telephone.

“Do not telephone Mr Goswami,” Ms Maharaj said pleasantly. “I would prefer, in the first instance, to take a tour of the premises with you. Mr Goswami may join us when he arrives.”

\* \* \*

The Institute occupied the entire second floor. It had, on its CRICOS registration, eleven classrooms, two computer laboratories, a hospitality demonstration kitchen, and a student common room.

Ms Maharaj walked through the premises with the receptionist. The eleven classrooms existed. They had desks. They had whiteboards. They had projectors. They were, however, empty. The two computer laboratories existed. They contained computers. The computers were, on Ms Maharaj's inspection of three of them, switched off and apparently dust-covered. The demonstration kitchen had no perishables

# THE FOLDED PHOTOGRAPH

in the refrigerator. The student common room had four students in it, three of whom were on their phones and one of whom was asleep.

Ms Maharaj asked the receptionist for the day's schedule.

The schedule listed, for that morning, six concurrent classes: a Diploma of Hospitality Management food-safety lecture, a Leadership and Management strategic-planning class, two Workplace Communication tutorials, a Hospitality Operations workshop, and a Customer Service block. The total enrolment across the six classes, on the schedule, was a hundred and forty-seven students.

Ms Maharaj had, in her tour, seen four students.

“This is, I take it, the schedule for today.”

“Yes, ma'am.”

“It is now nine forty-three. The Hospitality Management food-safety lecture, on this schedule, began at nine thirty.”

“Yes, ma'am.”

“Where is it being held?”

The receptionist looked at her, looked at the schedule, looked at the empty corridor.

“The lecturer's tram has been delayed,” she said.

Ms Maharaj nodded. She made a note in her small leather notebook.

# THE FOLDED PHOTOGRAPH

“May I see the attendance roll for the past four weeks?”

\* \* \*

The roll, when the receptionist produced it, was a beautiful document.

It recorded that, over the previous four weeks, the average attendance across all classes had been ninety-two per cent. It recorded that the lowest attendance had been on the morning after the Melbourne Cup, when seventy-four per cent of students had nonetheless made it to class. It recorded that one student, a Mr Jaspreet Singh, had been absent for the entire four weeks owing to a death in the family in India, and had supplied a death certificate from a hospital in Amritsar, which was attached.

Ms Maharaj telephoned the hospital in Amritsar from her mobile, in the corridor, while the receptionist watched her with the expression of a woman watching a slow car accident from the kerb.

The hospital in Amritsar had no record of the deceased.

Ms Maharaj closed her notebook.

“Would you now telephone Mr Goswami,” she said. “Tell him I will be in his office at eleven.”

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Mr Chetan Goswami arrived at his office at twenty-two minutes past ten. He was forty-six. He wore a charcoal suit and a thin gold chain. He was sweating despite the air-conditioning.

Ms Maharaj had, by then, examined the student fee receipts for the previous twelve months, the staff payroll, the academic timetable archive, and a sample of forty student files chosen at random.

She had established the following:

First, that the Institute had one hundred and forty-seven students enrolled in the current trimester, but that the staff payroll listed only three full-time and two part-time academic staff — a faculty-to-student ratio of roughly thirty-to-one against ASQA’s minimum standard of fifteen-to-one for the diploma level.

Second, that the academic timetable archive recorded, for the previous trimester, two hundred and seventy-eight scheduled class hours, but that the corresponding staff payroll records reflected payment for only ninety-one teaching hours — a discrepancy that no honest reading could reconcile.

Third, that twenty-eight of the forty randomly sampled student files contained, as proof of academic engagement, identical text in their reflective journals — in some cases identical down to the typographical errors.

# THE FOLDED PHOTOGRAPH

Fourth, that nine of the same forty files contained, in their assignment-submission records, work that had been generated by an artificial-intelligence text generator within the past calendar year.

Fifth, that the death certificate from Amritsar was a forgery.

Mr Goswami sat down opposite Ms Maharaj. He did not speak for some time.

“Ms Maharaj. May I make a proposal.”

“Mr Goswami. I would prefer that you answer questions.”

“With respect, the question I anticipate you will ask is whether I will admit to the various matters you have, in the past two hours, established. The answer is yes. I will admit to all of it. I will, in fact, give you considerably more than you have so far asked for.”

“In exchange for what?”

“In exchange for an undertaking that the criminal prosecution that will follow will not, on any submission you control, oppose my application for bail. I have a daughter who is sixteen. She is in Year Eleven. Her VCE examinations are in eighteen months. My wife is a general practitioner at a busy Footscray practice and cannot, in the present circumstances, take eighteen months from her work to supervise our daughter’s study. I require to be at home with our daughter during that period. I have no intention of leaving Australia. I will surrender my

# THE FOLDED PHOTOGRAPH

passport. I will plead guilty. I will cooperate fully with the receivers who will, in due course, wind up the Institute.”

Ms Maharaj looked at him for some time.

“Mr Goswami. Bail submissions are not within the gift of TEQSA. They are within the gift of the Office of the Director of Public Prosecutions and ultimately the Court.”

“I am aware. I am asking only that, in any communication TEQSA has with the prosecutors, you will record that I cooperated.”

“On what basis am I to record that?”

Mr Goswami opened the drawer of his desk. He took out a small black USB drive. He placed it on the desk between them.

“On the basis, Ms Maharaj, that this drive contains the names of four other CRICOS-registered providers in Melbourne and one in Sydney that operate on substantially identical principles to mine, with whom I have, over the past four years, exchanged students and shared compliance arrangements. The drive contains the names of seven migration agents in Punjab, three in Sri Lanka, and one in Beijing who have referred students to my Institute and to those four others, and whose own arrangements are documented. The drive contains, finally, the names of two officers of the Department of Home Affairs whose adjudications of student visa applications referred to my Institute have been, on any honest reading of the data, statistically anomalous.”

# THE FOLDED PHOTOGRAPH

Ms Maharaj did not, immediately, take the drive.

“Mr Goswami. Why are you giving me this?”

“Because I have, since the autumn of last year, been waiting for someone like you to walk through my door, and I have been preparing.”

“Why?”

Mr Goswami sat back in his chair. He looked at the photograph of his daughter on his desk. She was sixteen. She was, in the photograph, wearing the rowing uniform of Strathcona Girls Grammar.

“Ms Maharaj. My daughter is to apply, in eighteen months, to the University of Melbourne to read medicine. Her academic record is, on her own merit, sufficient for the application. The University does not, at the application stage, conduct any inquiry into the source of the applicant’s family’s funds. By the interview stage, however, the University does. I have been informed, in confidential discussions with a member of the University’s admissions committee whom I will not name, that any candidate whose family is, at the time of interview, the subject of an active TEQSA or ASQA enforcement action is unlikely to be admitted regardless of academic merit.”

“So you wish the action to be concluded by the time of her interview.”

# THE FOLDED PHOTOGRAPH

“I wish the action to be concluded, Ms Maharaj. I wish to plead guilty. I wish to serve whatever sentence the Court imposes — I anticipate, on the precedent cases, three to five years. I wish, when she sits her interview, to be able to be visited by my daughter in prison rather than to be the live subject of ongoing investigative coverage in the Melbourne press.”

“Mr Goswami. You are betraying four other operators and a network of agents to secure your daughter’s admission to medical school.”

“Yes.”

\* \* \*

Ms Maharaj accepted the USB drive.

She did not give Mr Goswami any undertaking. She told him that the matter would proceed as the law required and that any cooperation he chose to provide would, as a matter of standard practice, be recorded. She then closed her notebook, thanked the receptionist, and left the Footscray premises.

She drove back to the TEQSA office in the city, stopping only at a small cafe on Lygon Street, where she sat for half an hour with a flat white and the small black USB drive on the table in front of her, and thought.

# THE FOLDED PHOTOGRAPH

Then she returned to her office and began.

The investigation that followed took thirty-one months. It encompassed, in the end, eleven CRICOS-registered providers across Melbourne, Sydney, Brisbane, and Adelaide. It identified seven hundred and forty-three Subclass 500 student visa applications that had been granted on the strength of fraudulent enrolment arrangements. It led to the prosecution of fourteen migration agents across Australia and India. It produced, in cooperation with the Department of Home Affairs Migration Integrity Branch, the cancellation of four hundred and ninety-seven student visas. It led, in the end, to the resignation of one Director of TEQSA who had, on the evidence eventually disclosed, been aware of irregularities at three of the Melbourne providers for at least four years and had not acted.

Mr Chetan Goswami pleaded guilty. He was sentenced to four years and three months' imprisonment with a non-parole period of two years and three months. He was granted bail pending sentencing on conditions including the surrender of his passport. He was at home with his daughter for the entire eighteen months of her Year Twelve and the writing of her Australian Tertiary Admission Rank.

She received an ATAR of 99.45.

She was admitted to the University of Melbourne to read medicine.

# THE FOLDED PHOTOGRAPH

She began her degree in the autumn following her father's commencement of his sentence.

\* \* \*

On the afternoon of his sentencing, Mr Goswami's wife, Sushma, took her daughter to a small cafe in Camberwell that the family had favoured since the daughter was a small girl. They ordered, by long habit, a hot chocolate and a scone.

They did not speak for some minutes.

Then the daughter, who was eighteen, who had begun her degree at the University of Melbourne three weeks earlier, who had not yet — in any conversation with her mother — acknowledged that she understood the precise shape of what her father had done, said:

“Ma. He had four months to prepare.”

Sushma did not reply at once.

“Ma.”

“Yes.”

“He had four months to prepare the USB drive. He had four months to choose which other operators he would give up. He had four months to make the calculation that the auditor, when she came, would be a woman with whom a particular kind of deal could be done.”

# THE FOLDED PHOTOGRAPH

“Yes.”

“Ms Maharaj came on the second of August. He had begun preparing the drive in March. I know because I saw, in his study one evening when he was out, the notepad on which he had written the first list of the four other operators — it was dated the eleventh of March.”

“Yes.”

“Something happened in early March, Ma, that told him to prepare.”

Sushma did not speak.

“Ma. What happened in early March.”

Sushma looked at her daughter for a long moment. Her daughter was the most precise child she had ever known. The question was not, on its face, a complicated one. Underneath it, it was the question of whether the person her mother had paid to be, on a single Tuesday afternoon in the tea-room of the Footscray Family Medical Practice, was a person whose admission price she could now, having begun her degree, agree to pay.

“Darling.”

“Ma.”

“You know that I work at the Footscray practice with Dr Carmel Whelan.”

# THE FOLDED PHOTOGRAPH

“Yes. She is the senior partner.”

“You know that her husband works in education regulation.”

The daughter sat very still.

“Yes, Ma. I have met him at the practice Christmas party. He is at TEQSA. He is the Director of Provider Compliance.”

“Yes.”

“Oh.”

Sushma stirred her tea, slowly, although she had not added sugar.

“On the seventh of March, Darling, I was making myself a cup of tea in the practice tea-room before my eleven o’clock patient. Carmel was at the table with Dr Lin, the new registrar. They were talking. Carmel was telling Lin about an argument she had had with her husband at breakfast that morning. The husband had come home the previous evening in a particular state, and Carmel had asked what was wrong, and the husband had said that there was a hospitality college in Footscray that everyone at TEQSA had known about for four years and that he had been instructed, again that week, by a Director above him, that the matter was politically sensitive and that no compliance action was to be commenced. Carmel had said to Lin that her husband had said — and these were her exact words, Darling, I have remembered them every day since — ‘the political weather is about to change, and when it does, that

# THE FOLDED PHOTOGRAPH

college will be the first thing we move on, and the man who runs it will not see us coming.”

The daughter did not move.

“Carmel had no idea, Darling. She was complaining about a tedious dinner conversation. She knew nothing of our circumstances. She did not know your father’s business. She did not know there was a Footscray college. She knew only that I was a colleague, that Dr Lin was a colleague, and that her husband had had a long evening.”

“Ma.”

“That evening I told your father. I told him — not in those words, not naming Carmel, not naming her husband — that I had heard, in the practice, that the political weather was about to change, and that I thought he had three or four months. He understood at once.”

“You warned him.”

“I warned him.”

“Ma. The four other operators. They had children too.”

“I know, Darling. I know.”

“Did Carmel ever, in any subsequent conversation, mention the matter again.”

# THE FOLDED PHOTOGRAPH

“She mentioned it once more, in May. She said her husband had said the political weather had now changed and that the auditor, a Ms Maharaj, would be assigned to the file. She did not say when. She still did not know. She still does not know. She has been, in the two years since your father’s arrest, the most generous colleague I have ever had. She covered my Tuesdays for the entire month of his trial. She did not, in any conversation in those weeks, ask me a single question.”

The daughter looked at her mother for a long time.

“Ma. Why are you telling me this now.”

“Because Darling, today is the first day of his sentence, and you are a medical student, and in three or four years you will be working in a practice somewhere in Melbourne with colleagues whose husbands and wives work in places adjacent to the lives of your patients, and you will hear, sometimes, things you should not have heard. And I want you to know, before you ever hear such a thing, what I did with the one I heard. So that, when your time comes, you will choose differently. Or, if you choose as I did, you will choose with your eyes open and you will not pretend, afterwards, that the choice was made by someone else.”

The daughter sat in silence for a long time, looking at her hot chocolate.

“Ma. Were the four other operators worse than him?”

# THE FOLDED PHOTOGRAPH

“Darling. Three of the four were smaller. One — the Sydney one — was about the same size. None was significantly worse.”

“So he gave them up to be punished alongside him, in roughly equal measure, in exchange for the earlier sentencing date that I am the beneficiary of.”

“Yes.”

“And the warning that gave him the four months to prepare — the warning that made the entire arithmetic work — was yours.”

“Yes.”

Sushma reached across the small table and took her daughter’s hand.

“Darling. I have been, since the seventh of March of that year, a woman who heard a thing in a tea-room and used it to save her husband at the price of four other men’s freedom. I will be that woman until I die. I am telling you now because I will not pretend, to you, to be anything else. And because the life you are about to live — the medical degree, the career, the practice you will one day own — was bought with my eyes open and now, as of this afternoon in this cafe, with yours.”

“Ma.”

“Yes, Darling.”

“Ma. Does Carmel suspect.”

# THE FOLDED PHOTOGRAPH

“Carmel is the kind of senior partner, Darling, who suspects everything that passes through her practice and announces nothing. I do not know what she suspects. I know only that she has continued, in the two years since, to roster me on Tuesdays.”

They sat at the small cafe in Camberwell, in the late afternoon light, until the scone had gone cold.

— *END* —

# THE FOLDED PHOTOGRAPH

## The Pathology Report

*A Short Story*

Maria Elena Reyes was thirty-seven years old, a registered nurse with eleven years of experience in the renal unit of a private hospital in Quezon City, and the mother of a son called Joaquin who had been diagnosed, three months after his fourth birthday, with cystic fibrosis.

It was Joaquin’s diagnosis that had brought her, in the late summer of the year in question, to the small office of an immigration consultancy on Roxas Boulevard in Manila called Bayanihan Migration Solutions, and to the proprietor of that consultancy, a man called Bayani Cruz, a former Bureau of Immigration officer who had, on his retirement seven years earlier, found a second career in the small but lucrative business of preparing, for a fee, Australian skilled-migration applications for Filipino health professionals.

Mr Cruz had, on Maria Elena’s first consultation, been frank with her.

“Ms Reyes, your professional profile is excellent. You will qualify for the Subclass 482 employer-sponsored visa without difficulty. Your hospital network already has Australian connections — I can place you with a renal unit in Adelaide within nine months. The salary will be approximately ninety thousand Australian dollars. The visa pathway

# THE FOLDED PHOTOGRAPH

leads, in three years, to permanent residence under the 186 Employer Nomination Scheme.”

“And Joaquin?”

Mr Cruz had paused, then placed his pen on the desk.

“Ms Reyes. Your son’s diagnosis is what we call, in the trade, a health waiver case. Australian immigration law requires that any visa applicant or family member whose health condition imposes — the language is precise — ‘significant cost to the Australian community’, in excess of approximately eighty-six thousand dollars over ten years, fails the health requirement. Cystic fibrosis treatment in Australia, on standard estimates, costs in the range of three to four hundred thousand dollars over ten years.”

Maria Elena had nodded, slowly. She had read enough on the Department of Home Affairs website to have understood this already.

“Waivers exist, Ms Reyes. They are exercised by the Minister at his discretion in compelling circumstances. They are granted in approximately five per cent of cases that meet the threshold for review. The success rate, on cystic fibrosis specifically, in the past decade, is closer to two per cent.”

“So two per cent.”

# THE FOLDED PHOTOGRAPH

“Two per cent. With a competent advocate. And on a strong compassionate case.”

Maria Elena had thought about the two per cent for some weeks.

She had returned to Mr Cruz’s office on the third Monday of October.

“Mr Cruz. The two per cent. Is there — are there other paths.”

Mr Cruz had looked at her for a long moment. Then he had said, carefully:

“Ms Reyes. There are paths I am not, as a registered consultant, in a position to recommend.”

“Are there paths you are in a position to describe.”

“Ms Reyes. The Department of Home Affairs requires every visa applicant to undergo a health examination by a panel-approved physician. The examination produces a series of reports — a chest X-ray, a medical examination form, and, where relevant, specialist reports. The reports are uploaded to a system called eMedical. The system is administered, in the Philippines, by a small number of approved panel clinics in Manila and Cebu.”

“Yes.”

# THE FOLDED PHOTOGRAPH

“In principle, every report uploaded to eMedical is signed off by the panel physician personally. In practice, the system permits some flexibility in how supporting documentation is referenced.”

“Mr Cruz. Are you saying there are panel physicians who would, for a fee, omit relevant findings.”

“I am not saying anything, Ms Reyes. I am describing a system.”

“Describe more of it, please.”

Mr Cruz had described more of it. By the end of the conversation, Maria Elena had understood that for an additional fee of two hundred and twenty thousand pesos — payable in cash, separately from Mr Cruz’s standard consultancy fee — her son’s pathology and genetic testing reports could be, in Mr Cruz’s precise phrase,

*appropriately curated* before being uploaded to the eMedical system.

Maria Elena had paid the two hundred and twenty thousand pesos in cash on the seventh of November.

She had paid Mr Cruz’s standard fee, ninety thousand pesos, on the same day.

She had submitted her Subclass 482 application, in the renal nursing nomination of a private hospital network in Adelaide, on the second of December.

# THE FOLDED PHOTOGRAPH

Her son's health examination, conducted at a panel clinic in Manila on the eighteenth of November, returned a clean bill of health. The pathology reports submitted with the eMedical record made no mention of cystic fibrosis. They referred only to a routine respiratory clearance and a clean genetic screen.

The application was granted on the fourteenth of February.

Maria Elena and Joaquin flew to Adelaide on the second of April.

\* \* \*

Dr Sarah Ngo of the Australian Department of Home Affairs Health Branch, based in Sydney, had spent the previous fourteen years auditing the eMedical system.

She was forty-two. She had been born in Cabramatta to Vietnamese refugee parents, had qualified in medicine at the University of New South Wales, and had — after seven years in general practice in Western Sydney — transferred to government service for reasons that had to do, principally, with the realisation that she preferred reading systems to seeing patients.

She read, in particular, the eMedical system. She had developed, over fourteen years, a small set of analytical tools that she ran on the system's aggregate data each quarter, and that occasionally surfaced patterns that no individual file review could have identified.

# THE FOLDED PHOTOGRAPH

In the autumn of the year in question — nine months after Maria Elena Reyes had landed in Adelaide — one of Dr Ngo’s tools surfaced an anomaly.

The anomaly was small. It concerned a single panel physician at a clinic in Manila called the Roxas Medical Centre. The physician, a Dr Reynaldo Santos, had been a registered Australian panel physician for nineteen years. He had conducted, in that time, approximately fourteen thousand health examinations for Australian visa applicants.

In the past five years, the proportion of Dr Santos’s examinations that had been — against the standard distribution for Filipino applicants — entirely free of any reportable health condition had been ninety-three per cent.

The Manila average across all panel physicians was seventy-eight per cent.

The fifteen-percentage-point gap was, taken across fourteen thousand examinations, statistically significant. It corresponded to approximately two thousand examinations in which Dr Santos had returned a clean result where the average panel physician would, on the same applicant, have flagged something.

Dr Ngo flagged the anomaly. She referred it, internally, to the Migration Integrity Branch of the Department of Home Affairs.

# THE FOLDED PHOTOGRAPH

The Branch initiated, with the cooperation of the Australian Embassy in Manila, an audit of Dr Santos's examinations.

\* \* \*

The audit took eight months.

It identified, in the end, four hundred and seventy-three examinations that contained findings inconsistent with the eMedical record. The inconsistencies were subtle. Many were defensible. Some — perhaps a hundred and twenty — were clearly the result of selective reporting.

Of those hundred and twenty, one stood out for its arithmetic clarity.

The case file was that of a four-year-old Filipino boy whose chest X-ray, retained in the panel clinic's own records, showed clear bilateral bronchiectasis with mucus plugging characteristic of advanced cystic fibrosis, and whose pathology report — also retained in the panel clinic's own records — included a sweat chloride test result of 102 millimoles per litre. The diagnostic threshold for cystic fibrosis was 60 millimoles per litre.

The eMedical record uploaded to the Department of Home Affairs had referenced, on the same applicant,

*a routine respiratory clearance and a clean genetic screen.*

# THE FOLDED PHOTOGRAPH

The applicant's mother, a Ms Maria Elena Reyes, had been granted a Subclass 482 visa. Both had been resident in Adelaide for fourteen months.

The Department of Home Affairs initiated proceedings to cancel both visas under section 109 of the Migration Act, on grounds that the visa had been obtained by misrepresentation of a material fact bearing on the health requirement.

Maria Elena was notified of the cancellation proceedings on a Tuesday morning in May.

\* \* \*

She received the notice by post at the small flat she had been renting in the inner-northern suburb of Prospect.

She had been working, since her arrival, four nights a week at a private dialysis unit in North Adelaide. She had enrolled Joaquin in the Cystic Fibrosis Clinic at the Women's and Children's Hospital, where he had been seen by a paediatric respiratory specialist whose particular kindness had, in Maria Elena's first six months in Australia, been the thing that had made her quietly weep in her car after his appointments.

Joaquin had, in the fourteen months in Adelaide, gained nearly four kilograms. He had grown three centimetres. His lung function, on the South Australian respiratory team's management, had improved measurably.

# THE FOLDED PHOTOGRAPH

Maria Elena read the cancellation notice three times.

Then she telephoned Mr Bayani Cruz at his office in Manila.

Mr Cruz, after some delay, came to the telephone.

“Ms Reyes. I have been expecting your call.”

“You knew this would happen.”

“I knew it might happen, Ms Reyes. I did not know when. The audit was, on my information, opened seven months ago. I have been preparing for the call for some weeks.”

“Mr Cruz. I have a son who is five. He is on treatment that he cannot get in the Philippines. If we are deported, his life expectancy decreases by approximately twenty years. Twenty years, Mr Cruz. I am asking you, as a man who took two hundred and twenty thousand pesos from me, what you propose to do.”

Mr Cruz was silent on the telephone for some time.

“Ms Reyes. There is one path. It will require everything you have. It is not, on the standard understanding of how these matters proceed, a likely path.”

“Describe it.”

“You will instruct an Australian migration lawyer. You will lodge an application for ministerial intervention under section 351 of the

# THE FOLDED PHOTOGRAPH

Migration Act. The application will not deny the misrepresentation. It will admit it. It will admit it in detail. It will name me, by name, as the consultant who arranged the curated reports. It will name Dr Santos, by name, as the panel physician.”

“Mr Cruz.”

“It will then make the case that your son’s situation is a unique compassionate circumstance that warrants the Minister’s personal intervention to grant a visa under section 351 notwithstanding the original misrepresentation. The case will turn on the harm that deportation would do to your son and on the public-interest argument that punishing the mother by deporting the child is, in any reasonable view, a disproportionate response to a fraud committed by intermediaries.”

“You are asking me to confess to fraud and to name you in the confession.”

“Yes.”

“Mr Cruz. Why.”

Mr Cruz did not reply at once.

“Ms Reyes. I have a daughter who is seven. She has a heart condition that has, in the past three years, been treated successfully by a paediatric cardiac team in Sydney that I have, on referral from her cardiologist here,

# THE FOLDED PHOTOGRAPH

been able to engage privately at considerable expense. The treatment is in its final phase. She has six more visits to make over the next eighteen months. After that she will be, on the prognosis, fully recovered. The visits require a Subclass 600 visitor visa each time. The visitor visa requires that I, as her parent, demonstrate ongoing legal employment in the Philippines.”

“Which requires that you continue to operate as a registered immigration consultant.”

“Which requires that I continue to operate. Yes.”

“You are telling me that if I name you in a section 351 application, you will, within a year, lose your registration, lose your business, lose the financial capacity to fund your daughter’s remaining cardiac treatment, and likely lose your daughter’s ability to travel to Sydney.”

“Yes.”

“You are asking me, as the price of saving my son, to take from you the means of saving your daughter.”

“Yes, Ms Reyes. I am.”

“Why?”

Mr Cruz did not reply for a long time.

“Because Ms Reyes, when you came to my office last October, you did not know that I had a daughter. You did not know what arithmetic

# THE FOLDED PHOTOGRAPH

I was running on the side of my desk on the day you sat opposite me. You did not know that I had been preparing, for two years, to refuse my next applicant who came to me with a child like Joaquin, and that on the morning you came I had decided that I would refuse you.”

“You did not refuse me.”

“I did not refuse you, Ms Reyes. I looked at you, sitting opposite me, and I saw a woman who would lose her son if I sent her away with the standard advice about the two per cent ministerial waiver rate. And I made, in that moment, a different decision than I had decided to make.”

“You took the two hundred and twenty thousand pesos.”

“I took the two hundred and twenty thousand pesos. And I gave it, the same afternoon, to my daughter’s cardiologist as the deposit on her next series of visits. I have not, in the seven months since, been able to entirely escape the conviction that I gave you a path that would, in due course, end your son’s safety in order to extend my daughter’s.”

“Mr Cruz. That is what you have done.”

“Yes, Ms Reyes. That is what I have done.”

Maria Elena did not reply for some minutes.

“You are telling me, now, that I should make the section 351 application. That I should name you. That you will, in consequence, lose your daughter’s last six cardiac visits.”

# THE FOLDED PHOTOGRAPH

“Yes.”

“You are choosing your daughter’s lesser injury over my son’s greater one.”

“I am choosing to undo the choice I made in October. The choice was wrong. The path it gave you was, on any honest reading, never going to last. The audit was always going to come. I knew this when I took your money. I should not have taken it. The undoing of it requires that I lose what your money bought.”

“Mr Cruz. You are a strange man.”

“Yes, Ms Reyes.”

They sat on the telephone in silence for some further time.

“What is your daughter’s name, Mr Cruz?”

“Her name is Imelda.”

“Mr Cruz. I will make the application. I will name you. But you will, in your daughter’s next visit, write to me at the address my lawyer will give you, and you will tell me how she is. You will write to me after every visit. You will write to me until either she is well or she is not. Will you do this?”

Mr Cruz did not reply for some time.

“Yes.”

# THE FOLDED PHOTOGRAPH

“Good.”

Maria Elena hung up. She walked into Joaquin’s small bedroom, where he was building, on the floor, a Lego rocket she had bought him at the Royal Adelaide Show three weeks before. She sat on the carpet beside him and watched him work.

\* \* \*

The section 351 application was lodged on the eighteenth of June.

The Minister, on the recommendation of the Department’s ministerial intervention unit, granted the application on the second of November. Joaquin and Maria Elena were issued bridging visas pending the substitution of a new substantive visa, which was granted, in due course, on humanitarian grounds, on the fourteenth of February of the following year.

Mr Bayani Cruz was named in the application. The Australian Government referred the matter to the Philippine Bureau of Immigration. Mr Cruz’s consultancy registration was cancelled in the autumn of the year following the section 351 grant. He was charged, in due course, with seven counts of unauthorised practice of immigration consultancy and two counts of conspiracy to defraud a foreign government. He pleaded guilty. He was sentenced to four years’ imprisonment.

# THE FOLDED PHOTOGRAPH

Dr Reynaldo Santos was struck from the Australian panel physician register. He was charged in the Philippines with multiple counts of falsification of medical documents. He was convicted. He was sentenced to seven years.

Imelda Cruz completed her cardiac treatment in Sydney through the proceeds of the sale of the Cruz family home in Quezon City and the contributions of her father's elder brother, who had not previously been close to the family. Her final visit was on the third of August of the year of her father's sentencing. Her cardiologist declared her, on that visit, fully and lastingly recovered.

Maria Elena Reyes received Mr Cruz's seventh and final letter on a Saturday morning in October.

It was a single page. It described his daughter's recovery. It thanked her, simply and without elaboration, for the path she had taken. It enclosed a small photograph of his daughter, taken on the morning of her cardiologist's final letter, on a balcony in Sydney looking out over the harbour.

Maria Elena placed the letter and the photograph in a small wooden box on the dresser in her bedroom in Prospect, in which she kept, also, the photograph of Joaquin's first birthday in Quezon City, a brass medallion her grandmother had given her when she had qualified as a nurse, and a single feather she had picked up on a beach in Glenelg in her first month in Australia.

# THE FOLDED PHOTOGRAPH

She closed the box. She went to make breakfast for her son, who would, in three weeks, be celebrating his sixth birthday in Adelaide, in a country he no longer remembered having ever not lived in.

— *END* —

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## The PTE Centre

*A Short Story*

Mr Yogesh Patel had been the proprietor of the SkillsLink Test Centre in Ahmedabad for nine years.

The centre, on the third floor of a commercial building in Navrangpura, was a Pearson VUE-authorized testing site delivering the Pearson Test of English Academic, the test most Indian student-visa applicants for Australia favoured because it was administered by computer rather than by interview, scored algorithmically, and produced results within forty-eight hours.

In a typical month, SkillsLink delivered the PTE Academic to approximately four hundred candidates.

In a typical month, in the past three years, approximately forty of those candidates had been delivered, by Mr Patel personally, a service that was not on any Pearson VUE price list.

Mr Patel had developed his service over a period of eighteen months. It had begun, in 2022, when he had identified that the PTE Academic's computerised speaking section relied on speech-recognition algorithms that scored fluency, pronunciation, and content separately. The algorithms had a particular vulnerability, which Mr Patel had spent some weeks isolating: the speaking score, in candidates whose

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pronunciation was poor but whose vocabulary was strong, could be substantially increased if a different person delivered the spoken responses on the candidate's behalf, provided that the substitution occurred only in specific sections and that the test-taker's photograph and identity verification were managed correctly.

Mr Patel had, by the autumn of the year in question, three reliable substitutes on rotation, all of them young Gujarati men with engineering backgrounds and clear Indian-accented English. The substitutes wore, during the speaking sections, a small earpiece. They sat in a partition Mr Patel had constructed adjacent to the candidate's test station, behind a screen. They listened to the prompts on a feed routed through Mr Patel's administrative system. They delivered the responses through a microphone routed back into the candidate's test station.

The candidate, in the cubicle, would mime along to the responses for the benefit of the test centre's ceiling-mounted security cameras. The Pearson VUE remote proctoring system would observe the candidate's face and the candidate's general bodily presence. It would not, on the evidence of three years of successful operation, detect the substitution.

Mr Patel's fee for the service was eighty-five thousand rupees per candidate.

In three years, he had delivered the service to approximately fourteen hundred candidates.

# THE FOLDED PHOTOGRAPH

None had, to his knowledge, been caught.

\* \* \*

Ms Catherine Liu of the Department of Home Affairs Migration Integrity Branch, Brisbane regional office, did not, in the ordinary course of her work, examine PTE Academic test results.

She examined Subclass 500 student visa applications. The PTE results were merely one of the supporting documents.

On a Wednesday morning in September, however, she paused at a particular file that had been referred to her for level-two review. The applicant was a Mr Vihaan Mehta, of Ahmedabad, age twenty-two, applying for a student visa to commence a Diploma of Information Technology at a private college in Brisbane in the following March intake.

Mr Mehta's PTE Academic score was 79 overall, with a 90 in Speaking, a 76 in Listening, a 72 in Reading, and a 70 in Writing.

It was, on its face, an excellent score. It exceeded the threshold for the Subclass 500 by a comfortable margin.

It was also, on Ms Liu's third reading of the file, peculiar.

The peculiarity was that Mr Mehta's Year 12 English board examination, in the Indian national board, had been scored at 56 per cent. His Bachelor of Commerce transcript from a college in Vadodara

# THE FOLDED PHOTOGRAPH

recorded a similar mark in his English-medium subjects. His statement of purpose, which the Department required to be written by the applicant in the applicant's own hand, contained, in its three pages, fourteen grammatical errors that no candidate scoring 79 on the PTE Academic could plausibly have produced.

The 90 in Speaking was the most peculiar element of all. A 90 in Speaking, on the PTE scale, indicated near-native fluency. Ms Liu had read the Hindi-translated transcript of Mr Mehta's English-language genuine-temporary-entrant interview, conducted by an officer at the Australian High Commission in New Delhi as a routine integrity check. Mr Mehta's English-language responses in the interview had been, the officer's notes recorded, "strongly accented, halting, with frequent grammatical errors and limited vocabulary."

Ms Liu set down the file.

She walked to the small kitchen on her floor of the Brisbane office and made herself a cup of tea.

Then she returned to her desk and ran a query.

\* \* \*

The query was simple.

She asked the Departmental data system to return, for the past three years, all Subclass 500 student visa applications from Indian applicants

# THE FOLDED PHOTOGRAPH

whose PTE Academic Speaking score had been at least fifteen points higher than their Listening score, where the supporting documentation indicated a Year 12 English mark of below 65 per cent.

The query returned 1,947 results.

She refined the query. She asked it to filter further: of those 1,947, which had taken their PTE Academic at the same Pearson VUE-authorized test centre.

The system returned a histogram. Of the 1,947 anomalous results, 387 — just under twenty per cent — had been taken at a single test centre in Ahmedabad called SkillsLink.

SkillsLink, in the same three-year window, had delivered the PTE Academic to a total of approximately fourteen thousand four hundred candidates. The 387 anomalous results represented two and seven-tenths per cent of the centre's throughput.

Across all other Indian Pearson VUE centres in the same period, the same anomaly profile occurred at a rate of approximately zero point three per cent.

The SkillsLink rate was nine times the national norm.

Ms Liu printed the report. She walked it down the corridor to the office of her supervisor, Mr Daniel Kennedy.

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“Daniel. SkillsLink. Ahmedabad.”

“Go on.”

“Three hundred and eighty-seven students in three years with a Speaking-Listening discrepancy that on any reasonable reading is not produced by genuine test performance. Nine times the national rate.”

“What’s the mechanism?”

“My guess is a substitute speaker. The Listening score is unaffected because the candidate is doing it themselves — they hear the prompt and click the multiple-choice answer. The Speaking score is inflated because someone else is speaking. The Reading and Writing scores cluster within the candidate’s natural ability range because those sections require typing.”

“The mechanism is plausible. The question is whether Pearson VUE will cooperate.”

“They will, if we present the data. The reputational risk to them, if it gets out that an Australian regulator detected a fraud they had not detected, is significant. They have a strong incentive to cooperate quietly.”

Mr Kennedy looked at the report for some time.

“Cathy. The 387 students. Where are they now?”

Ms Liu flipped to the third page of her report.

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“Two hundred and seventy-one have already arrived in Australia. Eighty-three are in active application or pre-departure. Thirty-three have completed their courses and have, on the standard pathway, transitioned to either the Subclass 485 Temporary Graduate visa or onshore employer-sponsored streams. Of the thirty-three, eleven now hold permanent residence.”

“So we have a fraud network that has placed, in three years, eleven Indian permanent residents in Australia on the strength of English test scores they did not earn.”

“Yes.”

“And two hundred and seventy-one students currently studying.”

“Yes.”

“What is the proposal?”

Ms Liu had thought about this on her drive in that morning.

“Daniel. The natural proposal is referral to the Australian Federal Police, coordination with Pearson VUE, raid on SkillsLink, prosecution of the proprietor in India under coordination with the CBI Cyber Cell. Visa cancellations across all 387 cases. PR revocations on the eleven.”

“That is the natural proposal. What is your proposal?”

Ms Liu was silent for a moment.

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“Daniel. There is a complication.”

\* \* \*

The complication was this.

Six months earlier, in the spring of the year in question, Ms Liu’s younger brother, Marcus Liu, twenty-six, had taken the PTE Academic at a Pearson VUE centre in Sydney as part of his application for the Subclass 189 Skilled Independent visa. Marcus had been born in Hong Kong, had emigrated with the family at four, had been educated entirely in English, and had been working for three years as an account executive at a Sydney advertising firm. His PTE Academic score had been 90 overall, the maximum, with a 90 in every section.

It had been a perfect score.

It had also been, the Pearson VUE system had recorded, taken on the same morning, in the same Sydney test centre, in the cubicle directly adjacent to that of a young Chinese woman whose own scores had been clustered, on the SkillsLink Ahmedabad pattern, with a 90 in Speaking and substantially lower scores in the other three sections.

Ms Liu, on running the data query, had found her brother’s test session referenced in the supporting metadata of the Sydney test centre’s overall integrity profile. The Sydney centre, on the same query, had its

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own anomaly rate of approximately one and one-tenth per cent — below the national average, but above zero. Eleven of its tests in the three-year window matched the SkillsLink-anomaly profile.

Ms Liu had pulled the eleven.

Of the eleven, ten had been Chinese-origin candidates. The eleventh had not.

The eleventh had been her brother.

Marcus Liu's PTE Academic score, on Ms Liu's sub-query of his test-session metadata, was anomalous in a way that did not, at first reading, indicate fraud. His Listening, Reading, and Writing scores were all 90. The discrepancy that had triggered the algorithmic flag was specifically that his Speaking score was, against the test-taker's native-language profile, slightly below the level the system's deeper pattern matching had expected.

In other words, the system had flagged Marcus not for an inflated Speaking score but for a marginally deflated one.

This was, Ms Liu had understood at first reading, not evidence of fraud at all. It was evidence that the system's anomaly detector flagged any significant deviation in either direction. Marcus had simply, on the day, performed marginally below his expected ceiling on the Speaking section. Perhaps he had been tired. Perhaps the proctoring environment

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had unsettled him. Perhaps the algorithm, on a perfect-scoring candidate, was prone to confusion at the upper bound.

She had, at that point, almost dismissed the finding.

She had not dismissed it because, in the same metadata, Marcus's session had been recorded as having ended four minutes earlier than the standard duration. Pearson VUE's system permitted candidates to submit their tests early. Marcus had submitted his Speaking section four minutes before the time limit.

Marcus, who had been born in Hong Kong and had emigrated at four and had been educated in English, had no plausible reason to submit a PTE Speaking section four minutes early. Most candidates used every available second.

Unless Marcus had not, on that morning, taken the Speaking section himself.

Unless Marcus had submitted early because the substitute speaker, having delivered the planned responses, had run out of prepared content and had elected to terminate the session.

Ms Liu had sat at her desk on a Friday afternoon in August and had understood, with a slow precise certainty, that her brother had paid someone to take the Speaking section of his PTE Academic for him.

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Why he would have done so was, on its face, inexplicable. He spoke perfect English. He had no need.

Then she had thought about it for some hours. And she had remembered that Marcus, throughout his school years, had been afflicted by an extreme and persistent stammer that emerged, predictably, in any high-pressure spoken-assessment situation, and that had cost him, in his Year 12 English oral, a score of 4 out of 25 — a result that had, despite the rest of his marks, prevented his admission to the law degree he had wanted at the University of Sydney and had channelled him into commerce instead.

Marcus did not stammer in casual conversation. He stammered in oral examinations.

The PTE Speaking section was, mechanically, an oral examination.

On the day of his test, Marcus had — Ms Liu now understood — done what he had quietly done in every formal oral assessment of his life when he had been able to arrange it: he had paid someone to deliver the words for him.

\* \* \*

Ms Liu sat in her office on the Wednesday afternoon, with the SkillsLink report on her desk, and considered.

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If she pursued the SkillsLink prosecution — which was, on the data, a clear case demanding clear action — the Department’s subsequent forensic audit would, on standard practice, expand to all PTE anomaly clusters across all Pearson VUE centres in the relevant period.

It would expand, in particular, to the Sydney centre.

It would expand to her brother’s test session.

It would identify, on a careful subsequent analysis of the audio trace if Pearson VUE retained one (Pearson VUE did retain such traces for three years), that the speaking voice on Marcus Liu’s session did not, on voice-print analysis, match the voice subsequently recorded in his interactions with the Department.

Marcus’s 189 visa, which had been granted in July, would be cancelled.

He would be deported.

Ms Liu sat at her desk for a long time.

Then she did something she would, in the years afterwards, occasionally consider but never repeat.

She returned to Mr Kennedy’s office at five-twenty.

“Daniel. The proposal.”

“Go on.”

# THE FOLDED PHOTOGRAPH

“I propose that we proceed against SkillsLink Ahmedabad on the data I have presented. Three hundred and eighty-seven candidates, nine times the national norm, clear forensic case for substituted speaker.”

“And the broader audit?”

“Daniel. I propose we limit the audit to the SkillsLink network. The data I have run was a query specifically against SkillsLink, not a global query. If we expand the global query, we will dilute the prosecutorial resource across many smaller anomaly clusters at lower confidence levels. The Sydney centre’s rate, for example, is below the national average. I propose we focus our enforcement, in the first instance, on SkillsLink, and revisit broader questions only if a comparable cluster is detected.”

Mr Kennedy looked at her for some time.

“Cathy. That is a defensible operational decision.”

“It is, Daniel. I have explored the alternative and concluded that the Department’s resource is best deployed concentrated on the strongest case rather than dispersed across the medium-confidence cases. We can revisit the global question in the next quarterly review.”

“Fair enough.”

Ms Liu walked back to her office. She closed her door. She sat at her desk for some minutes.

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Then she opened her email and composed a single short message to her brother, on her personal account from her personal phone, which she sent and then deleted from both her sent folder and her brother's inbox via a small browser script that she had, in earlier years, used in a different role for routine sanitisation purposes.

The message had read, in its entirety:

*Marcus. Whatever you did, do not do it again. Do not have it done. Ever. —*  
C

\* \* \*

The SkillsLink prosecution proceeded over the following two years.

Mr Yogesh Patel was arrested in Ahmedabad in the autumn of the year following Ms Liu's detection. The CBI Cyber Cell, in coordination with Pearson VUE's integrity team, recovered audio traces from the centre's administrative system that conclusively demonstrated voice substitution in 312 of the 387 flagged sessions. Mr Patel was convicted on multiple counts of fraud and falsification of academic records. He was sentenced to nine years' rigorous imprisonment in Sabarmati Central Jail. The three substitute speakers were prosecuted separately and received sentences ranging from three to five years.

All 387 affected student visas were cancelled. The eleven permanent residents had their PR revoked under section 109 of the Migration Act. Of the 271 currently studying, 248 were deported. Twenty-three were

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permitted to remain on humanitarian grounds where personal circumstances justified ministerial intervention.

Ms Liu received a Departmental Excellence in Integrity award the following year.

She did not, in the years that followed, ever repeat what she had done with the broader audit. She also did not, on any subsequent quarterly review, propose the expansion of the SkillsLink methodology to other test centres. The Sydney centre's eleven anomalous tests, including her brother's, remained on the file as low-confidence flags that no auditor had reason to revisit.

\* \* \*

Marcus Liu received his sister's email at twelve minutes past six on a Wednesday evening in September. He read it twice. He understood, immediately, what she had decided, what she had risked, and what the price of her silence would be.

He never spoke to her about it. She never spoke to him about it.

He continued, in the years following, in his career at the Sydney advertising firm. He was, in due course, promoted to creative director. He took Australian citizenship in his thirty-third year. He married, in his thirty-fifth, an Australian woman called Hannah Riley who was a paediatrician at Westmead, and who never knew — because Marcus never told her — that her husband's entire Australian life had been built

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on a single English oral examination he had not, in any meaningful sense, taken.

On a Sunday afternoon in November, three years after his marriage, Marcus drove to his sister's small flat in Greenwich. He brought, as he often did, a bottle of South Australian shiraz. They sat on her balcony. Catherine made a roast chicken.

After dinner, when Hannah had gone home early to collect their son from a friend's house, Marcus stood on the balcony with his sister and looked out, for some time, at the evening light on the harbour.

Then he said: "Cathy. I have been seeing a speech therapist for the past two years. I am, at present, eighty-five per cent of the way to fluent in formal oral situations. I am told I will, by the end of next year, be ninety-five per cent."

Catherine looked at her brother.

"Marcus. Why are you telling me this?"

Marcus did not, immediately, reply.

"Because Cathy. I have decided that next year I will write to the Department of Home Affairs and confess what I did. I will resign my citizenship. I will accept whatever consequence follows."

"Marcus."

# THE FOLDED PHOTOGRAPH

“Cathy. You knew. You have known since the SkillsLink case. You have carried it for fourteen years. I cannot keep asking you to carry it. I am not, on the man I am now, the kind of person who can let his sister carry a thing he himself put into her hands.”

Catherine looked at her brother for a long time.

Then she said: “Marcus. Hannah does not know.”

“I know.”

“Your son does not know.”

“I know.”

“And you will, by writing to the Department, end your career, lose your citizenship, possibly be deported, certainly destroy what you have built with Hannah, and ensure that your son grows up understanding his father is a man whose Australian life was built on a fraud.”

“Yes, Cathy.”

Catherine sat in silence for a long time, looking at the harbour.

“Marcus. May I ask you not to. May I ask you, on whatever residual claim a sister has on a brother, not to write the letter.”

Marcus looked at her.

“Cathy. Why.”

# THE FOLDED PHOTOGRAPH

“Because Marcus. The thing you carried for fourteen years was a thing you did. The thing I carried for fourteen years was a thing I did. They are not the same thing. They are different choices, made by different people, on different days, with different costs. Yours, on the moral arithmetic, was perhaps a forgivable mistake. Mine, on the same arithmetic, was perhaps not. I would prefer, if I am being honest, not to have my mistake undone by a confession that requires you to make yours public.”

“Cathy.”

“I am asking you, Marcus. I am asking you, as the older one. Do not write the letter.”

Marcus looked at his sister for a long time.

Then he said: “All right.”

They stood on the balcony in the slow evening light for some further time.

Marcus did not, in his life, write the letter. He continued his speech therapy. He reached, by his thirty-eighth year, fully fluent oral fluency. He never repeated the fraud. He never told Hannah. He never told his son.

Catherine retired from the Department of Home Affairs at the age of fifty-eight, after twenty-seven years of distinguished service. She

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received, on her retirement, a Public Service Medal. She lived alone in her small flat in Greenwich, in the company of a small grey cat called Iris, until her death at the age of seventy-three.

Marcus delivered the eulogy at her funeral. It was a graceful, fluent, unbroken speech of nine and a half minutes. It did not, in any of its sentences, refer to the favour his sister had done him, on a Wednesday afternoon in September forty-one years before, in an office in Brisbane that he had never seen.

— *END* —

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## The Abattoir

*A Short Story*

The Goulburn Valley Meatworks operated, on the outskirts of Shepparton, a large beef-processing plant employing, at full operation, three hundred and forty-eight workers across two daily shifts.

Of those three hundred and forty-eight, one hundred and twelve were Australian-born, sixty-three held permanent residence on humanitarian protection visas, and the remaining one hundred and seventy-three held Subclass 494 Skilled Employer Sponsored Regional (Provisional) visas, sponsored by the Meatworks itself in its capacity as a Designated Area Migration Agreement (DAMA) employer for the Goulburn Valley region.

The Meatworks had held DAMA sponsorship status since 2019. It had, in that period, sponsored five hundred and ninety-one regional skilled-worker visas. The principal occupations sponsored had been Slaughterer (ANZSCO 8316), Meat Boner and Slicer (8313), and Smallgoods Maker (3514).

The plant's Human Resources Director, a woman called Lynne Hartigan, had been with the company for twenty-three years. She was sixty-one. She had two grown children, four grandchildren, and a husband who was a retired primary-school principal.

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On a Tuesday morning in February, Ms Hartigan opened her email and found a message from a man whose name she had not heard in seven years.

The message was from Mr Shantha Wijesuriya, the principal of a Sri Lankan recruitment agency in Colombo with whom the Meatworks had, in 2018, briefly considered an exclusive recruitment partnership. The partnership had not, in the end, been concluded — the Meatworks had decided that the agency's fee structure was unsustainably aggressive and had instead retained a different Colombo-based recruiter, with whom it had worked since.

Mr Wijesuriya's message was brief. It said that he was in Melbourne for personal reasons, that he would be in Shepparton on Thursday, and that he would appreciate the opportunity to call on Ms Hartigan at the plant for thirty minutes.

Ms Hartigan replied politely that she would, of course, be pleased to receive him.

\* \* \*

Mr Wijesuriya arrived at the plant's administrative offices at fourteen minutes past eleven on Thursday.

He was forty-eight. He wore a dark grey suit, of better cut than Ms Hartigan had expected, and a Rolex watch she did not, at first, register as genuine. He carried a small leather portfolio.

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Ms Hartigan offered tea. He declined.

“Ms Hartigan. I will not take much of your time. I have, with me, a folder of documents. I would like to leave the folder with you. I do not wish to discuss its contents today. I will, however, be in Australia until the seventeenth of March. I would appreciate, before that date, the opportunity to return to Shepparton and discuss what I have left with you.”

“Mr Wijesuriya. Forgive me. I have not seen you in seven years. Why have you come.”

Mr Wijesuriya looked at her for a long moment.

“Ms Hartigan. The folder will explain. I would only ask, before I leave you with it, that you read it alone. Not in the presence of any of your colleagues. Not in the presence of your CEO. Not in the presence of your DAMA compliance officer.”

“Mr Wijesuriya, that is an unusual request.”

“It is, Ms Hartigan. I would, however, be grateful if you would accommodate it.”

He placed the folder on her desk. He shook her hand. He left.

\* \* \*

# THE FOLDED PHOTOGRAPH

The folder contained eighty-three pages.

Ms Hartigan read it that evening, alone, at her kitchen table in the small house she shared with her husband on the Wahrung Road.

Her husband had gone to bed at ten. She read until two-fifteen in the morning.

The folder contained the contracts, fee receipts, recruitment correspondence, and post-arrival reporting documentation for one hundred and forty-seven of the Meatworks' sponsored Subclass 494 employees — the Sri Lankan-origin component of the workforce, every one of whom had been recruited through the Colombo agency that the Meatworks had retained, in 2018, in preference to Mr Wijesuriya's.

The documentation showed, with forensic clarity, that each of the one hundred and forty-seven recruits had paid the Colombo agency a recruitment fee of approximately one million two hundred thousand Sri Lankan rupees — about five thousand Australian dollars at the prevailing exchange rate — in addition to their ordinary visa application fees and other charges. The recruitment fee had, in every case, been notionally described in the agency's contracts as a “professional facilitation charge.”

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Charging recruitment fees to migrant workers was, under Australian DAMA arrangements, a contravention of section 245AR of the Migration Act.

The fee was supposed to be paid by the sponsor to the recruiter, not by the recruit to either.

On the documentation in the folder, of the five thousand Australian dollars charged to each Sri Lankan recruit, one thousand five hundred had been retained by the Colombo agency, and three thousand five hundred had been remitted, via a series of intermediaries, to Australian bank accounts.

The accounts were not the Meatworks' corporate accounts.

They were the personal accounts of three Meatworks senior managers.

The first account belonged to the Meatworks' CEO, Mr Roger McConachie.

The second account belonged to the Meatworks' Chief Financial Officer, Mr Geoffrey Walters.

The third account belonged to the Meatworks' DAMA Compliance Officer, Ms Karen Pritchard.

Across the one hundred and forty-seven Sri Lankan recruits, the three Meatworks executives had received, over the previous five years, a

# THE FOLDED PHOTOGRAPH

combined total of approximately five hundred and fifteen thousand Australian dollars.

Ms Hartigan's name appeared nowhere in the folder.

She closed the folder at two-fifteen in the morning. She made herself a cup of tea. She sat at the kitchen table for some further time.

Then she returned to bed, but did not sleep.

\* \* \*

Mr Wijesuriya returned to Shepparton on the eleventh of March.

Ms Hartigan received him in her office at twenty-two minutes past ten.

“Mr Wijesuriya. The folder.”

“Yes.”

“How do you have it.”

“Ms Hartigan. I have it because the Colombo agency in question has been operating, in the broader Sri Lankan recruitment market, in a manner that has progressively undercut the legitimate recruitment fee structure on which my own agency depended. I have, over the past three

# THE FOLDED PHOTOGRAPH

years, conducted a quiet investigation of their methods. The folder is the result.”

“You have given me, in effect, the evidence to destroy a competitor.”

“Yes.”

“Why have you given it to me, Mr Wijesuriya, rather than to the Department of Home Affairs.”

“Because Ms Hartigan, if I had given it to the Department, the immediate consequence would have been the cancellation of the Meatworks’ DAMA sponsorship status. The one hundred and forty-seven Sri Lankans currently in Shepparton would have, on the standard process, six months to find alternative sponsorship or to depart. They would not, in practice, find alternative sponsorship in the Goulburn Valley meat industry, because the alternative employers in the region either also use the Colombo agency or are, on the broader pattern, themselves under similar arrangements I have not yet documented.”

“So they would be deported.”

“Most of them, yes. Their families in Sri Lanka, who borrowed against ancestral land to fund the recruitment fees, would lose the land. Their children, who have been settled in Goulburn Valley schools, would be uprooted. Their wives, who in many cases have begun

# THE FOLDED PHOTOGRAPH

pathways of their own — nursing diplomas, child-care certificates — would lose those pathways.”

“Mr Wijesuriya. What are you proposing.”

Mr Wijesuriya placed his hands flat on his portfolio.

“Ms Hartigan. I am proposing that you, in your capacity as the Meatworks’ senior HR officer, take the folder to your Board. Not to your CEO. To your Board. I am proposing that the Board, on receipt of the documentation, undertake an internal investigation that will, in due course, result in the dismissal of the three named executives. I am proposing that the Board then engage my agency to take over the recruitment function, on a fee structure that will fully reimburse the one hundred and forty-seven Sri Lankans for the recruitment fees they have paid, retain my agency’s legitimate fee, and not impose any unrecovered cost on the workers. The reimbursement will be funded by recovery from the three executives whose accounts hold the proceeds.”

“Mr Wijesuriya. You are asking me to perform a corporate coup against my own CEO.”

“I am, Ms Hartigan. I am also asking you to do it because, on the public record of these matters, you are the only senior officer at the Meatworks whose conduct in this affair is unblemished, and whose word with the Board will be credited.”

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“And in exchange, you receive the Meatworks’ recruitment business.”

“In exchange, I receive the Meatworks’ recruitment business. Yes.”

Ms Hartigan looked at him for a long time.

“Mr Wijesuriya. Why have you not also — separately — reported this to the Department.”

“I may yet do so, Ms Hartigan. I am hoping not to need to.”

\* \* \*

Ms Hartigan took the folder to the Chair of the Meatworks Board, Mr Donald Foley, on the eighteenth of March.

Mr Foley was seventy-three. He had been the Meatworks’ Chairman for fourteen years. He had been, before that, a beef cattle farmer in the Riverina. He was a man who measured silences.

He read the folder over the course of the following weekend.

On the Monday morning, he convened an emergency in-camera Board meeting from which the CEO was excluded. Two of the eight Board members declined to attend; their reasons, on the face of the meeting minutes, were unrelated.

The Board commissioned, that morning, an external forensic audit by a Melbourne accountancy firm. The audit took fourteen weeks.

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The audit confirmed every finding in Mr Wijesuriya’s folder, identified additional irregularities in the CEO’s and CFO’s expense claims totalling approximately a hundred and seventy thousand dollars, and uncovered, on a forensic review of the DAMA Compliance Officer’s correspondence, evidence that a fourth and previously unidentified Meatworks senior manager — the Operations Director, Mr Andrew Lockhart — had also been receiving payments, though through a different intermediary structure that had not been visible to Mr Wijesuriya’s investigation.

All four executives were dismissed for cause at an emergency Board meeting on the twenty-third of June.

The Meatworks Board engaged Mr Wijesuriya’s agency on the recruitment contract on the first of July, on the terms he had proposed.

All one hundred and forty-seven Sri Lankan recruits were, over the following nine months, fully reimbursed for the recruitment fees they had paid. The reimbursement was funded by recovery against the four executives, supplemented by approximately a hundred and twenty thousand dollars from the Meatworks’ own provisions.

The Meatworks’ DAMA sponsorship status was preserved, on the basis of the Board’s voluntary remediation.

The Department of Home Affairs was notified of the matter by the Board itself in a comprehensive disclosure submitted on the third of

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July. The Department initiated criminal proceedings against the four dismissed executives. All four pleaded guilty in the Shepparton Magistrates' Court the following year. The CEO, Mr McConachie, was sentenced to four years' imprisonment with a non-parole period of two and a half. The other three received sentences ranging from eighteen months to three years.

Ms Hartigan was promoted, in the autumn of the year following the audit, to Chief Operating Officer of the Meatworks.

\* \* \*

On the morning of her appointment as COO, Ms Hartigan received, by post, a small package.

Inside the package was a single page of paper, on which had been printed, in a small clear typeface, a list of names. There were forty-one names. Each name was followed by a date, a country of origin, and a fee amount.

Ms Hartigan recognised, after some study, that the list was the recruitment record, over the previous three years, of the agency that had, until July, been the Meatworks' recruiter. The agency's wider client list. The other Australian abattoirs and meat processors that, on the same Colombo agency's services, had been operating substantially identical

# THE FOLDED PHOTOGRAPH

arrangements to those that had been documented in the Wijesuriya folder.

There were eleven such employers on the list. They were located in Wagga Wagga, Tamworth, Bairnsdale, Naracoorte, Geraldton, Casino, Murray Bridge, Toowoomba, Inverell, Mareeba, and Stanthorpe.

Each of the eleven employers had, on the list, an estimated fraudulent uplift in the range of two to seven hundred thousand Australian dollars.

The total, across the eleven, was estimated at approximately four million dollars.

There was no covering note.

Ms Hartigan sat in her office for some time, looking at the list.

She telephoned Mr Shantha Wijesuriya at his hotel in Sydney.

“Mr Wijesuriya. The list.”

“Yes, Ms Hartigan.”

“You are giving me, this time, the documentation to take down eleven of your competitors.”

“Not to take them down, Ms Hartigan. To replace them.”

“With your agency.”

# THE FOLDED PHOTOGRAPH

“With my agency. Yes.”

“Mr Wijesuriya. Why are you giving this to me, rather than acting on it yourself?”

Mr Wijesuriya was silent on the telephone for some time.

“Ms Hartigan. I am giving it to you because, having watched the way you handled the first folder, I have concluded that the way you will handle the second folder will be, on the available evidence, the way that will produce the best outcomes for the largest number of currently sponsored migrant workers across Australia.”

“You are flattering me.”

“I am not, Ms Hartigan. I am stating an operational fact. You took the first folder to a Board you had served for twenty-three years and you persuaded that Board, against the entrenched interests of its own CEO, to undertake a remediation that has, by my count, restored approximately seven hundred thousand dollars to a hundred and forty-seven Sri Lankan workers and their families. There are eleven other Boards in Australia. You will be able, in your new role, to communicate with them as a peer. I cannot.”

Ms Hartigan looked at the list.

“Mr Wijesuriya. There is a question I have not yet asked you.”

“Yes, Ms Hartigan.”

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“In 2018, when the Meatworks declined to engage your agency — was the decision, on your information, an honest one, or was it the result of a payment to one of the four executives by the agency that ultimately won the contract.”

Mr Wijesuriya did not reply for some time.

“Ms Hartigan. I do not know with certainty. I have, however, in the years since, encountered evidence that suggests the latter. The same Mr McConachie who, on the documentation in the first folder, was personally receiving payments from the Colombo agency over the past five years was, on the records I have been able to recover, also the executive who in 2018 personally selected that agency over mine. I have not, in my investigations, been able to establish whether his selection in 2018 was already on a corrupt basis or whether the corruption developed subsequently. I have, however, the suspicion.”

“So your agency lost the original contract, in 2018, in circumstances that may have involved a bribe.”

“Yes, Ms Hartigan.”

“And you have, over the past three years, conducted a quiet investigation of your competitor’s subsequent operations, prepared a folder, and brought it, ultimately, to me.”

“Yes.”

# THE FOLDED PHOTOGRAPH

“Mr Wijesuriya. Have you, in the course of this investigation, ever considered whether you might be acting on motives other than the protection of migrant workers.”

There was a long silence.

“Ms Hartigan. I have considered it many times. I have concluded that I am acting on mixed motives. I am acting partly on the wish to recover business I lost. I am acting partly on the wish to see Mr McConachie, who I believe took my prospect from me by improper means, suffer professional consequences. I am also acting on the genuine view that the workers in question deserve recovery and that the system in Australia is unable, on the limited resources of the Department of Home Affairs, to identify these patterns at scale without civil-society assistance.”

“Mixed motives.”

“Yes, Ms Hartigan.”

“Mr Wijesuriya. The thing I respect about you, on the evidence of these two folders, is that you have not, in either of our conversations, attempted to present yourself as a man acting only from public spirit. You have been, throughout, plain about the commercial dimension. Most men of your trade would not be.”

“Thank you, Ms Hartigan.”

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“I will take the second folder to the Board. I will, with the Board’s approval, communicate with the eleven other employers as a peer, on the offer of an industry-led remediation framework that will preserve their workers’ visas and engage your agency, as the Meatworks has done, on terms that prevent the original abuses.”

“Thank you, Ms Hartigan.”

“Mr Wijesuriya.”

“Yes, Ms Hartigan.”

“One further question. The fourth executive at the Meatworks — Mr Lockhart, the Operations Director — whose involvement was uncovered only by the forensic audit and not by your folder. Was that omission deliberate.”

Mr Wijesuriya did not reply for a long time.

“Ms Hartigan. Yes.”

“Why.”

“Because Mr Lockhart, in 2017, married my younger sister, Anushka. They were divorced in 2021 in circumstances I did not, at the time, fully understand. The understanding came to me, in the course of my broader investigation, two years ago. Mr Lockhart’s separate corruption was, on the evidence I had recovered, the means by which he financed certain aspects of the divorce that were, in my view,

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materially harmful to my sister. I had decided, at the outset, that I would not personally name him in the folder I gave to you. I would let the forensic audit find him, if the auditors were competent. They were competent. They found him. He has now been sentenced to two and a half years.”

“Mr Wijesuriya. You let me, by an indirect route, undo the man who hurt your sister.”

“Yes, Ms Hartigan.”

“You let me, by the same indirect route, recover seven hundred thousand dollars for a hundred and forty-seven workers, replace a corrupt CEO, and — with the second folder — take down eleven additional employers across the country.”

“Yes, Ms Hartigan.”

“The primary motive of the entire operation, on the most honest accounting, was the punishment of Mr Lockhart for his treatment of your sister.”

“Ms Hartigan. The primary motive was, perhaps, that. The remediation of the broader system was the route by which the primary motive could be most thoroughly achieved.”

Ms Hartigan was silent on the telephone for some time.

# THE FOLDED PHOTOGRAPH

“Mr Wijesuriya. There is a particular kind of dishonesty, in my experience, that consists of pretending to be acting from public spirit when one is, in fact, acting from a private grievance. There is another kind of honesty, less common but more useful, that consists of acting from a private grievance in a way that produces public good, and admitting it when asked.”

“Yes, Ms Hartigan.”

“You are, on this conversation, the second kind.”

“Thank you, Ms Hartigan.”

“It is not a compliment, Mr Wijesuriya. It is an observation. I will, however, take the second folder to the Board.”

“Thank you, Ms Hartigan.”

She hung up the telephone. She placed the list of forty-one names in the locked drawer of her desk. She walked down to the cafeteria, where the night shift would, in twenty minutes, be coming off the line, and where the supervisor had reported that one of the Sri Lankan boners had cut his hand on a ribcage frame and would need her authorisation for the workers'-compensation paperwork.

She authorised the paperwork.

She walked back to her office.

She had eleven boards to write to.

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— *END* —

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## The Onshore Application

*A Short Story*

Mr Anil Trivedi held, on the registered roll of the Migration Agents Registration Authority, the registration number 0539814.

He had been registered for fourteen years. He operated a single-practitioner practice in a small office above a Subway franchise on Sydney Road in Coburg, in the inner-northern suburbs of Melbourne, and his client base consisted, almost exclusively, of former international students transitioning from Subclass 500 student visas to the Subclass 485 Temporary Graduate visa, and from there to permanent skilled streams under the points-tested 189, 190, and 491 categories.

He had developed, over those fourteen years, a particular niche.

His niche was the Skilled Recognised Graduate path, and within it, a small but consistently lucrative subspecialty: the construction of work-experience claims for graduates whose actual post-graduation employment record was, on the strict reading the Department of Home Affairs applied to the Skilled Migration Internal Australia stream, insufficient to meet the points threshold.

Mr Trivedi's service operated as follows.

A graduate would come to him, typically in the second year of a Subclass 485 visa, with a Bachelor or Master's degree from an Australian

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institution and a post-graduation employment record consisting of, on the standard pattern, eight months of full-time employment at a small Melbourne accountancy or IT firm and a further period of part-time, self-reported, or contractor work.

The points threshold for the relevant skilled stream required either three years of paid employment in the nominated occupation or one year of post-qualification skilled employment in Australia. The graduate, on the documents, would fall short.

Mr Trivedi would, for a fee of nineteen thousand five hundred Australian dollars, structure a points-claim that bridged the gap. He would do this by introducing the graduate to one of seven small businesses he had established, over the years, as cooperative employer entities.

The seven businesses were registered Australian companies. They had ABNs. They had business bank accounts. They filed BAS returns. They had, on their corporate records, payrolls. They paid superannuation.

They did not, however, in any meaningful sense, employ the graduates whose employment they recorded.

The graduate would be issued, by one of the seven businesses, an offer letter, an employment contract, payslips covering the period required to meet the points threshold, a letter of reference attesting to

# THE FOLDED PHOTOGRAPH

the duties performed, and a Statement of Skilled Employment that the businesses' nominated supervisors would sign.

The graduate would, in actuality, perform no work at any of the seven businesses. The graduate would, instead, return to Mr Trivedi a portion of the gross salary recorded on the payslips, in cash, monthly, for the duration of the recorded employment period. The cash returned would be approximately ninety per cent of the gross salary. The remaining ten per cent would be retained by the graduate and would constitute, in effect, a refund against the upfront nineteen-thousand-five-hundred-dollar fee.

Income tax would be deducted at source by the cooperative business and remitted to the Australian Taxation Office in the ordinary way.

Superannuation would be paid into the graduate's actual nominated superannuation account. The graduate, on departure from the arrangement, would retain it.

On the books of the Department of Home Affairs and the Australian Taxation Office, the graduate would be a salaried employee of a legitimate small business, in a skilled occupation, accruing genuine work experience for the relevant period.

In substance, the graduate would be a customer who had purchased a documented identity.

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Mr Trivedi had, over fourteen years, processed approximately four hundred and twenty graduates through the arrangement.

\* \* \*

Mr Hugh Patterson of the Department of Home Affairs Risk and Integrity Branch, Melbourne regional office, was thirty-seven.

He had been at the Department for nine years. Before that, he had spent five years at the Australian Taxation Office, where he had specialised in the cross-referencing of small-business payroll data against business activity statements, and had developed, in those five years, a methodological habit that he had carried with him to the Department.

The habit was the construction of small custom reconciliation queries against multi-agency datasets.

In the autumn of the year in question, he was reviewing, as part of a quarterly integrity sweep of subclass 189 applications, a sample of forty-three applications that had been granted in the previous year on the strength of work-experience claims attesting to employment at small Melbourne businesses.

He had access, through inter-agency data-sharing arrangements, to the payroll and BAS records of every Australian business that had been listed as an employer on any of the forty-three applications.

He ran a query.

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The query was simple. For each of the forty-three businesses, he asked whether the business's declared revenue, in the financial year in which the relevant employment had been claimed, had been sufficient to support the salaried employment in question.

Most of the forty-three checks returned without anomaly.

Seven returned an anomaly.

In each of the seven cases, the business in question had declared, on its BAS returns, revenue in the relevant year of between sixty and ninety-five thousand dollars. The salaried employment claimed by the visa applicant on the same business had been, in each case, between sixty-eight and seventy-eight thousand dollars.

In other words, in each of the seven cases, the business's entire annual revenue had been substantially identical to, or in some cases less than, the salary it had ostensibly paid to a single employee.

It was, on the face of it, impossible.

Mr Patterson set the seven cases aside. He extended his query.

He asked the system to return all subclass 189, 190, and 491 applications granted in the past five years on which any of the seven businesses had appeared as a claimed employer.

The system returned forty-one applications.

# THE FOLDED PHOTOGRAPH

He extended the query further. He asked it to return, in addition, all 485-to-skilled-stream applications across the past five years on which the migration agent of record had been Mr Anil Trivedi, MARN 0539814.

The system returned three hundred and ninety-two applications.

He cross-referenced the two lists.

Of the forty-one applications involving the seven anomalous businesses, thirty-eight had been prepared by Mr Trivedi.

The remaining three involved different agents but the same applicants in earlier filings.

Mr Patterson sat at his desk for some time.

Then he printed the analysis. He walked it down the corridor to his supervisor.

\* \* \*

The supervisor was a woman called Ms Helen Forrester. She had been at the Department for twenty-two years.

“Hugh. Three hundred and ninety-two applications.”

“Yes.”

“How many of them are likely on the same arrangement.”

# THE FOLDED PHOTOGRAPH

“On the seven-business cross-reference, thirty-eight clearly. On the broader pattern of an agent who specialises exclusively in onshore skilled-stream work and processes thirty applications a year for fourteen years — my preliminary estimate is between two hundred and fifty and three hundred.”

“The permanent residents.”

“Of the three hundred and ninety-two applications, two hundred and forty-seven have resulted, by now, in permanent residence under the relevant skilled stream. A further sixty-three are at the bridging stage.”

“So we are looking at potential cancellation of permanent residence for some hundreds of grants.”

“Yes.”

Ms Forrester sat for some time.

“Hugh. The seven businesses. Who controls them.”

“On the corporate registry, each is held by a different sole director. The seven directors do not, on the public record, share addresses or other connections. The pattern across the businesses, however — the same accountant, the same bank, the same tax agent, the same superannuation clearing house — indicates a single back-office. I have not yet identified the controlling individual.”

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“Is it Trivedi.”

“My expectation is that it is Trivedi or a relative of Trivedi. I have not yet confirmed.”

“What are you proposing.”

“Refer to the Australian Federal Police. Coordinate with the ATO on the small-business income-tax aspect, which is itself a separate offence. Coordinate with OMARA on the migration-agent registration cancellation. Then proceed against the affected visa grants.”

Ms Forrester nodded slowly.

“Hugh. There is a difficulty I want you to think about before you write the referral.”

“Yes.”

“Two hundred and forty-seven existing permanent residents. Some of them will, by now, have Australian-born children. Some will have purchased houses on mortgages that depend on their continued residence. Some will be married to Australian citizens. The cancellation of all two hundred and forty-seven grants would be, on any honest reckoning, a humanitarian disaster of considerable scale.”

“Ms Forrester. The arrangement was unlawful.”

# THE FOLDED PHOTOGRAPH

“It was. The question is not whether it was unlawful. The question is what proportionate enforcement looks like.”

“What are you proposing?”

“I am not proposing yet. I am asking you to think about it. I am asking you to put on the desk, before you draft the AFP referral, a tiered enforcement plan. Tier one: criminal prosecution of Trivedi and the seven directors. Tier two: cancellation of permanent residence for any beneficiary who, on the documentation, knowingly and substantially participated in the fraud. Tier three: visa revocation for beneficiaries currently at the bridging stage. Tier four: a path — we will need to construct it — for beneficiaries already settled in permanent residence, who have built lives in Australia, who participated as a one-off purchase of points rather than as part of a continuing fraud, and who have, in the years since, lived as ordinary residents.”

“Ms Forrester. Tier four is not, on the standard practice, available.”

“It is not. The standard practice is not, however, immutable. The Minister has discretion under section 351 of the Migration Act to substitute a more favourable decision in the public interest. We can recommend, on a case-by-case basis, that the Minister exercise the discretion in respect of beneficiaries who fall within the tier four pattern. The recommendation will not, in every case, be accepted. It will be, on the precedent, accepted in perhaps half.”

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“You are asking me to construct an enforcement framework that, in respect of half the affected cases, ends with no consequence to the beneficiary.”

“Hugh. I am asking you to construct an enforcement framework whose principal targets are Trivedi and the seven directors, whose secondary targets are the actively offending beneficiaries, and whose treatment of the historically offending beneficiaries who have since lived blamelessly is calibrated against the harm cancellation would do to their innocent dependants.”

Mr Patterson sat in silence for some time.

“Ms Forrester. The framework you describe is not one that, in nine years at the Department, I have seen applied.”

“It has not, in nine years, been applied.”

“Why now?”

Ms Forrester looked at him for a long moment.

“Because, Hugh, in the past two years, the volume of these onshore-stream fraud detections has increased to the point where strict enforcement on every case would, in cumulative effect, deport on the order of three to four thousand permanent residents within twelve months. The political and humanitarian consequences of that, the Department has been informed at senior levels, are unacceptable. We

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have, accordingly, been instructed to develop a graduated framework. The Trivedi case is, on the data you have presented, a strong candidate to be the framework's pilot."

Mr Patterson nodded slowly.

"When do you need the plan."

"Two weeks."

\* \* \*

Mr Patterson worked on the plan for ten days.

On the eleventh day, he met Mr Anil Trivedi for the first time, by accident, at a lunch counter on Sydney Road in Coburg, where he had stopped to buy a sandwich on his drive back from a site visit to one of the seven anomalous businesses.

Mr Trivedi did not know who Mr Patterson was.

Mr Patterson did, however, recognise Mr Trivedi from the registration photograph in the OMARA database. Mr Trivedi was perhaps fifty-two. He wore a charcoal suit. He was, at the time of their accidental meeting, ordering a kebab and discussing, in friendly Marathi, the relative merits of two cricket grounds with the proprietor of the lunch counter.

# THE FOLDED PHOTOGRAPH

Mr Patterson stood at the counter, two places behind Mr Trivedi, and listened to the conversation for some minutes. The two men, the proprietor and Mr Trivedi, were discussing whether Mr Trivedi's daughter, who was sixteen, would be permitted to attend a school cricket tournament at the MCG the following weekend, given that her mother had just received a positive result from a routine breast-cancer screening that had, on the previous Tuesday, turned out to require further investigation.

The proprietor was offering, in his own competent Marathi, condolences and the assurance that the further investigation would prove benign.

Mr Trivedi was nodding politely and saying that of course it would, but that his daughter would, in the meantime, attend the cricket tournament because her mother had insisted on it, the night before, with some firmness.

Mr Patterson took his sandwich and left the lunch counter.

He walked back to his car.

He sat in the car for some minutes, eating the sandwich, looking at the office above the Subway franchise where he knew, from the OMARA database, Mr Trivedi conducted his practice.

Then he drove back to the Department of Home Affairs office in the city, and on the drive back — on the Eastern Freeway, in the late

# THE FOLDED PHOTOGRAPH

afternoon traffic — he understood that the plan he had been drafting, in its current form, would proceed, and that Mr Trivedi would be charged, prosecuted, convicted, sentenced, struck from the MARA register, and would in due course — if his wife’s further investigation did not turn out to be benign — spend the relevant portion of his wife’s illness in remand custody at the Melbourne Assessment Prison.

This was the standard, lawful, proper outcome of the case Mr Patterson had built.

It would also be the outcome that, on the available evidence, was the right outcome.

Mr Patterson did not, on the drive back, conclude that the outcome should be altered. He concluded, rather, that he would not, on his next sandwich purchase, return to that particular lunch counter on Sydney Road.

He filed the plan on the Friday morning. It was approved by Ms Forrester on the Monday.

\* \* \*

The investigation took eleven months.

It identified, in the end, that the seven anomalous businesses were, as Mr Patterson had suspected, controlled by a single back-office — specifically, by Mr Trivedi’s elder brother-in-law, a Mr Vikram Joshi, an

# THE FOLDED PHOTOGRAPH

accountant who held no MARA registration of his own and who operated, on the public record, only as the bookkeeper of the seven small businesses.

Mr Joshi had received, over fourteen years, approximately seven million dollars in total fees from the cooperative arrangement — the gross salaries paid to the cooperative employees, less the ten per cent retained by the graduates, less the income tax remitted to the ATO, less the superannuation paid into the graduates' accounts, less the legitimate operating costs of the seven businesses.

Mr Trivedi had received, on the same period, approximately five million seven hundred thousand dollars in client fees.

Mr Trivedi was charged in the County Court of Victoria with eleven counts of providing false or misleading information in support of visa applications, three counts of conspiracy to defraud the Commonwealth, and one count of aggravated migration agent misconduct under section 308 of the Migration Act.

He pleaded guilty to all charges.

He was sentenced to seven years' imprisonment with a non-parole period of four years.

Mr Joshi was sentenced separately to nine years with a non-parole period of five.

# THE FOLDED PHOTOGRAPH

Of the four hundred and twenty graduates who had passed through the arrangement over fourteen years:

— sixty-three were at the bridging stage, and had their visas refused. They were given six months to depart.

— thirty-eight had received permanent residence within the previous two years, and had their permanent residence cancelled.

— the remaining one hundred and forty-six who had received permanent residence between two and fourteen years prior were, on Ms Forrester’s tier-four framework, considered case-by-case. Of those, the Department recommended ministerial intervention in seventy-three cases. The Minister granted intervention in fifty-eight.

In the remaining eighty-eight cases, permanent residence was cancelled and the affected residents — some with Australian-born children, some with Australian-citizen spouses, some with mortgages — were issued exclusion notices and required to depart.

The Trivedi pilot was deemed, in the Department’s subsequent internal review, a successful application of the graduated framework. It was rolled out, in the following year, to a further six similar onshore-stream agent fraud cases across Sydney and Brisbane.

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# THE FOLDED PHOTOGRAPH

Mr Hugh Patterson received, in the autumn of the year following Mr Trivedi's sentencing, a Departmental Excellence in Risk and Integrity award.

He attended the ceremony at a Departmental function in Canberra. Ms Forrester presented the award. He thanked her. He thanked his team. He thanked his wife.

On the flight back to Melbourne, in the window seat of a Qantas 737, he opened the small leather-bound notebook he had carried since his ATO years and wrote in it, on a fresh page, four sentences.

The first three sentences described, in technical terms, the elements of the Trivedi case that had made the data analysis succeed.

The fourth sentence read:

*I do not know whether his wife's further investigation turned out to be benign.*

He closed the notebook. He looked out of the window for some time.

He did not, in the following years, ever inquire about the outcome of Mr Trivedi's wife's investigation. He did not, in his subsequent career at the Department, ever construct an analytical query whose architecture would have permitted him to find out.

He continued to avoid, on his lunch-time drives through Coburg, the particular lunch counter on Sydney Road where he had, on a Tuesday

# THE FOLDED PHOTOGRAPH

afternoon in March, overheard a conversation about cricket and a wife's screening result, conducted in a language he did not speak, between a man he was about to imprison and a sandwich-shop proprietor who, on Mr Patterson's subsequent silent inquiry, was Mr Trivedi's wife's cousin.

— *END* —

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## The Partner Visa

*A Short Story*

Reuben Joseph and Ann Mary Verghese had grown up four streets apart in the Kottayam district of central Kerala, in two large Syrian Christian families that had known each other for three generations and had, on more than one occasion at the various weddings and ordinations that punctuated the families' calendar, jokingly speculated about whether the two children would, in due course, marry each other.

They had not. They had been good friends as children. They had been distant cousins by some calculation involving Reuben's grandmother's sister-in-law. They had attended the same Sunday school until they were thirteen. They had, in their twenties, gone in different directions — Reuben to Australia for a Master's in mechanical engineering at the University of Western Australia, Ann Mary to a hospital administration role in Bangalore.

Reuben had completed his Master's. He had transitioned to a Subclass 485 Temporary Graduate visa. He had worked, for two years, as a junior project engineer at a mining services firm in Perth. He had, on his thirtieth birthday, been told by his employer that the firm could not, on its current sponsorship quota, support his application for an employer-sponsored permanent visa, and that he should, accordingly, look at alternative pathways.

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The alternative pathways, on his honest assessment, did not include skilled independent migration. His occupation was on the medium-skilled list, his points were below threshold by approximately fifteen, and his English-language test score, while adequate, would not be elevated by retesting.

There was, however, one pathway available to him.

It was the partner-visa pathway.

And there was, in his life, in the autumn of the year in question, an Australian citizen of Indian origin, a young woman called Priya Menon, who was twenty-eight, who lived in Perth, who was a friend of his housemate's sister, and who had, in the course of three encounters at small social gatherings, given him to understand — indirectly, in the careful manner of educated young Indians who do not commit to anything in advance of having decided — that she was not personally averse to the idea of a partnership of convenience that would, on a documented and properly performed cohabitation, lead to a Subclass 820 onshore partner visa, then to a Subclass 801, and ultimately to permanent residence.

Priya had been clear about her terms. She required eighty thousand Australian dollars, payable in three instalments. She required the cohabitation to be genuine in its external presentation — shared apartment, joint bills, joint photographs, the full standard documentation. She required the cohabitation to be entirely platonic in

# THE FOLDED PHOTOGRAPH

its private substance. She required, after the grant of the Subclass 801, an amicable separation and a quiet undocumented divorce-equivalent.

She had no interest in marriage, in children, or in any continuing connection to Reuben after the visa was secured.

She had explained, in their third conversation, in the kitchen of the housemate's sister's flat in Subiaco, that the eighty thousand dollars would, on the standard arrangement, allow her to make the deposit on a small unit she had been saving towards for some years and would, on the calculation she had run, complete approximately three years earlier than it would have done on her own savings alone.

Reuben had, after some weeks of thought, accepted Priya's terms.

They had moved in together on the first of August, three years and two months before the events that follow.

\* \* \*

It would be necessary, here, to interrupt the narrative to record what Reuben did not, on the night of his agreement with Priya, mention to her, and what he did not in the three years subsequent ever mention.

He had, two months earlier, in the course of a long telephone call to his mother in Kottayam, learned that Ann Mary Verghese had, the previous Easter, become engaged.

# THE FOLDED PHOTOGRAPH

She had become engaged to a man called Thomas Mathai, who was a software engineer at an IT services firm in Bangalore.

The wedding was scheduled for the following March.

Reuben had, on receipt of this news, sat in his small flat in Perth for a long time looking at a photograph his mother had emailed him of Ann Mary at the engagement function, in a cream sari, standing beside a man Reuben had never met.

He had not, on receiving the photograph, telephoned anyone. He had not commented on his mother's email. He had not, in the subsequent two months, said the name Ann Mary aloud to any person.

He had, however, in the second week of June, three weeks before he had first met Priya, telephoned Ann Mary directly.

It was the first telephone call between them in seven years.

He had, on the call, spoken with her for forty-three minutes about a number of things — her work, his work, his postgraduate degree, her plans for the wedding, the small ways in which their families were aging — and he had not, at any point in the conversation, said the thing he had telephoned to say.

She had, however, on the conversation's natural pause, said it for him.

# THE FOLDED PHOTOGRAPH

She had said: “Reuben. There was a particular Tuesday, when I was nineteen, on which you might have telephoned me. You did not. I waited for some weeks. I was twenty-six before I stopped waiting. I am, on Easter, going to marry a good man whom I love, and who loves me, and who is the man my life has now actually been arranged around. I am telling you this so that, when you do not telephone me again, you will know why.”

Reuben had not replied.

She had said, after a moment: “I am glad you telephoned, Reuben. It is the conversation I was waiting for. It is, in the form it has actually taken, perhaps the kindest version of the conversation I could have had.”

She had then, with characteristic Kottayam politeness, asked after his mother.

They had concluded the call.

Three weeks later, Reuben had met Priya.

Six weeks after that, he had agreed to her terms.

\* \* \*

The arrangement with Priya had, in its operational execution, gone perfectly.

# THE FOLDED PHOTOGRAPH

They had moved into a two-bedroom flat in Como. They had opened a joint bank account, into which both contributed for the rent and the standard utilities. They had attended Priya's cousin's wedding together. They had attended a colleague of Reuben's housewarming together. They had been photographed at both events. They had built, over twenty-six months, the photographic, financial, and social documentation that the Department of Home Affairs would, in due course, examine.

They had not, however, in the same twenty-six months, exchanged more than approximately fifty hours of substantive private conversation. Their working hours had been compatible with this in the way that, in the trade, was widely understood to be the operational ideal: Reuben left for the mining-services firm at six-fifteen each morning, returned at six-thirty in the evening, ate alone or with friends, and went to bed by ten. Priya worked from one in the afternoon until ten at night at a private hospital in Mount Lawley, and was rarely awake at the hours when Reuben was at home.

They had, in the language of the trade, performed the arrangement to specification.

On the second anniversary of their cohabitation, they had lodged the Subclass 820 partner-visa application, with full documentation, prepared by a registered migration agent in Northbridge whom Priya had engaged.

# THE FOLDED PHOTOGRAPH

The application had been granted four months later.

They had then continued the cohabitation for the further period required to support the Subclass 801 application, which they had lodged three months before the events that follow.

The Subclass 801 application had been allocated, on its initial processing, to an officer at the Department of Home Affairs in Perth called Ms Linda Aitken.

\* \* \*

Ms Aitken was forty-six. She had been an officer at the Department for nineteen years. She had a particular reputation, within the Perth office, for the thoroughness of her partner-visa interviews.

She did not, on the standard form of partner-visa interview, ask about the relationship's emotional content. The Department's training manuals had, for some years, been clear that emotional questions — “When did you fall in love?”, “What first attracted you to her?” — were unreliable indicators of relationship genuineness, because they could be rehearsed, and because cultural variation in how relationships were described made comparison across applicants impossible.

Ms Aitken asked, instead, operational questions of household management.

# THE FOLDED PHOTOGRAPH

Where, in the freezer of the joint flat, was the ice-cream stored? Which side of the bathroom sink held whose toothbrush? Which of the partners was responsible for putting out the recycling on a Tuesday evening? Which streaming service was the joint household subscribed to, and which of the partners had set up the family account?

Most genuine partners answered these questions consistently. Most fraudulent partners did not.

Reuben and Priya had, over the twenty-six months, prepared. They had, on the morning before the interview, run through approximately eighty potential operational questions over breakfast and had agreed their answers.

They had not anticipated all of Ms Aitken's questions.

She asked them, in particular, about an item that Reuben had carried in his wallet, on the recent occasion of a passport identity verification at the same Departmental office, that was not consistent with the household pattern she would, on a genuine partnership, have expected to see.

She asked Priya, in her separate interview, the colour of a specific item that had been visible in Reuben's wallet.

Priya did not know.

# THE FOLDED PHOTOGRAPH

The item was a small folded photograph, faded, of a young woman in a cream sari, standing alone, somewhere with palm trees in the background.

\* \* \*

Ms Aitken had not, on her notice of the photograph during the unrelated identity verification three weeks earlier, drawn any conclusion. She had simply registered it, in the precise photographic memory she had developed over nineteen years, and had filed it against the possibility that it might, in due course, become relevant.

It had become relevant when she had read the Subclass 801 application file the following week and had identified that the photograph in Reuben's wallet was not, on any reading, of his cohabiting partner.

She had, on her own initiative and without informing the applicants, scheduled the substantive interview.

She conducted it on a Tuesday morning in October.

She interviewed Priya first.

Priya had, on Ms Aitken's standard operational questions, answered correctly. Where the ice-cream was stored. Whose toothbrush was where. Who put out the recycling. The streaming service's account holder. All correct.

# THE FOLDED PHOTOGRAPH

Then Ms Aitken had said: “Ms Menon. There is a small photograph in your partner’s wallet. He carried it on his last visit to this office, three weeks ago. Could you describe it for me, please.”

Priya had not, immediately, replied.

“Ms Menon. The photograph.”

“I — I am not certain which photograph you are referring to. He carries several photographs of family members.”

“Ms Menon. I am referring to a small folded photograph of a young woman in a cream sari.”

Priya had looked at Ms Aitken for a long moment.

“Ms Aitken. I have not, in the three years of our cohabitation, ever inspected the contents of my partner’s wallet. I do not know what photographs he carries. I would consider it intrusive to ask.”

It was an honest answer. It was also, on the operational logic of partner-visa interviews, the wrong answer.

Genuine partners knew the small photographs in each other’s wallets.

Ms Aitken had nodded, made a note, and concluded the interview.

She had then interviewed Reuben.

She had asked, after the standard questions, the same question.

# THE FOLDED PHOTOGRAPH

Reuben had taken the photograph from his wallet, unfolded it, and placed it on Ms Aitken's desk.

“Ms Aitken. Her name is Ann Mary Verghese. The photograph was taken at her engagement function, three years and two months ago, in Kottayam. She married a software engineer in Bangalore the following March. We have not been in contact since a telephone call in the second week of June three years ago, the substance of which is private but which I will, if it is material, summarise for you. The photograph was not given to me by Ann Mary. It was sent to me, attached to an email, by my mother. I have carried it, in this wallet, since the day I received it. I have not, in three years of cohabitation, mentioned it to my partner Priya. I have not, in three years of cohabitation, mentioned Ann Mary Verghese to Priya at all.”

Ms Aitken had set down her pen.

“Mr Joseph. May I ask why you have carried this photograph for three years.”

Reuben had looked at the photograph for some time.

“Ms Aitken. I carry this photograph because, on the second week of June three years ago, the woman in this photograph said to me, on a telephone call, that there had been a particular Tuesday when I was twenty, when I might have telephoned her, and had not. The photograph is, in some respect that I do not entirely understand, my

# THE FOLDED PHOTOGRAPH

reminder that the man I have been is not the man I should have been, and that the partnership I have entered, with Priya, is the consequence of that unmade telephone call.”

“Mr Joseph. Are you confessing to a non-genuine partnership.”

“Ms Aitken. I am, on this question, in some difficulty. I have, with Priya, for three years, executed an arrangement that, in its external presentation, has met every operational test of partnership. We have shared a flat, shared finances, attended each other’s family events, supported each other in small ways. We have not been romantically intimate. We have not, in any sense recognised by the Department’s framework, been a couple. I have paid Priya, over three years, eighty thousand dollars in three instalments. The payments are documented in transfers from my Commonwealth Bank account to hers, recorded on the joint statement under varying descriptions.”

“Mr Joseph. You are aware that this admission ends your application.”

“Yes.”

“You are aware that it likely ends Ms Menon’s career and exposes her to prosecution.”

“Yes.”

“Why are you making it.”

# THE FOLDED PHOTOGRAPH

Reuben had looked at her for some time.

“Ms Aitken. Three weeks ago, on the unrelated identity verification, I sat in a small room in this building. I had brought, in my wallet, the photograph. I had brought it because I had, the night before, decided that I would, on the next reasonable occasion, end the arrangement with Priya. I had decided that the cost — the eighty thousand dollars, the wasted three years, the deportation — was a cost I could carry. The cost I could not carry was the cost of returning to Kottayam, in five years, with permanent residence, with a fictitious Australian wife on a separation paper, and standing in a church at the baptism of Ann Mary’s child as the man I would by then be.”

“Mr Joseph. The interview today was not the occasion you had planned.”

“It was not. I had planned, on the next quiet evening with Priya, to tell her I had decided to withdraw the Subclass 801 application, to forfeit the visa, and to return to India. I had not yet told her. The interview today was unexpected. The question about the photograph was unexpected. When you asked me, I understood that I had been given an occasion that was, on every available reading, the occasion I had been preparing for. I took the photograph out.”

Ms Aitken had sat at her desk for a long time.

# THE FOLDED PHOTOGRAPH

“Mr Joseph. Will you, in your statement, name Ms Menon as the receiving party of the eighty thousand dollars.”

“Ms Aitken. I will name her if I am required to. I would prefer, if there is any administrative discretion in the matter, not to name her. The arrangement was, on her side, a piece of housing finance she had no other reasonable means of accomplishing. She did not, in any sense, exploit me. She and I entered the arrangement as equals, on terms she stated plainly. The wrong, on the moral arithmetic, is principally mine. I asked her to do the thing. She agreed. The agreement does not absolve me. It does, however, complicate the question of what the Department’s response to her should be.”

“Mr Joseph. The Department’s response is not, in this matter, my discretion.”

“Ms Aitken. I am not asking for your discretion. I am stating my preference, on the record, in case the question of administrative discretion arises subsequently in the proceedings.”

“Mr Joseph. Your preference is noted.”

Ms Aitken had then closed the file. She had walked Reuben back to the waiting area, where Priya was sitting, and had asked Priya to come back into the interview room.

Priya had returned.

# THE FOLDED PHOTOGRAPH

Ms Aitken had said: “Ms Menon. Mr Joseph has, in his interview just now, withdrawn the Subclass 801 application on grounds I will record in due course. I would like to give you the opportunity, in the next ten minutes, to consider whether you wish to make a separate statement. You are not obliged to do so. You may wish to engage your own lawyer before you do.”

Priya had looked at Ms Aitken for a long moment, then at the door through which Reuben had left.

“He has withdrawn.”

“He has withdrawn.”

“On what grounds.”

“He has admitted that the partnership was not genuine. He has not, in his statement, named you as a party to the arrangement. The investigation that will follow will, however, on the standard process, examine your involvement.”

Priya had sat for a long moment.

“Ms Aitken. May I ask you a question.”

“Yes, Ms Menon.”

“Did Reuben volunteer the admission, or was he caught.”

# THE FOLDED PHOTOGRAPH

“He volunteered it. I had asked him about a photograph in his wallet. I had not, in asking, intended to elicit an admission of fraud. I had intended only to test his familiarity with his own household.”

“A photograph.”

“Yes.”

“Ms Aitken. Of whom.”

Ms Aitken had hesitated for a moment, then had said: “Of a young woman, in a cream sari, taken at her engagement function in Kerala three years ago. He has carried it in his wallet, by his account, since the day his mother sent it to him.”

Priya had looked at Ms Aitken for a long time.

Then she had said, very quietly: “Ms Aitken. I will make a statement. I will record, in my statement, that the arrangement was at my proposal, that Mr Joseph paid me eighty thousand dollars over three years, that I used the funds to make the deposit on a one-bedroom unit in Mount Pleasant which I have, since the seventh of last month, owned in my own name. I will, in my statement, refund the entire eighty thousand dollars to Mr Joseph and will, if necessary, sell the unit to do so.”

“Ms Menon. Why.”

Priya had said: “Because Ms Aitken, the man I have been living with for three years has been, on the evidence of a folded photograph I never

# THE FOLDED PHOTOGRAPH

saw, a more honest party to our arrangement than I was. He paid me to be a fictitious wife. He kept, in his wallet, a real one. The arrangement, in its substance, was that I rented him three years of my life and three years of his. He used the rental, on the evidence, to keep faith with someone who is not me. I cannot, in good conscience, retain the deposit on a unit purchased with the rental of those three years.”

“Ms Menon. The unit will be sold.”

“The unit will be sold.”

“You will lose, on the transaction costs and the change in the market, perhaps fifteen thousand dollars.”

“Yes.”

“You are aware that the prosecution that will follow will, on the standard sentencing pattern, likely result in a wholly suspended sentence given your cooperation, but will also end your nursing career, given the AHPRA disciplinary consequences.”

“Yes.”

“Ms Menon. Is there anything else you wish to record.”

Priya had been silent for some moments. Then she had said: “Yes. I would like to record that, in three years of cohabitation with Reuben Joseph, I never once asked him about himself. I knew that he was an engineer, that he was from Kerala, that he was paying me eighty

# THE FOLDED PHOTOGRAPH

thousand dollars, and that he was at all times unfailingly courteous to me. I did not, on any evening of those three years, ask him whether he had been in love. I did not ask him whether he had a regret. I did not ask him whether he was the man he had wanted to be. I am, on the evidence of the photograph, the only person in his three years in Australia to whom he could honestly have answered those questions, and I never asked him. I would like that, on the record of the matter, to stand alongside the eighty thousand dollars.”

Ms Aitken had written down the statement, exactly as Priya had given it.

\* \* \*

Reuben Joseph withdrew his Subclass 801 application formally on the eleventh of November of that year.

He was not prosecuted. The Department, on Ms Aitken’s recommendation, exercised its administrative discretion in light of his voluntary admission and full cooperation. He was, however, refused any further substantive visa and was given thirty days to depart Australia, with a three-year exclusion period.

Priya Menon was charged under section 240 of the Migration Act with arranging a marriage of convenience for the purpose of obtaining a visa. She pleaded guilty. She received, as Ms Aitken had anticipated, a wholly suspended sentence of two years. She refunded the eighty

# THE FOLDED PHOTOGRAPH

thousand dollars to Reuben in two instalments, the second of which was received on the eve of his departure from Perth. She was struck from the AHPRA nursing register. She subsequently retrained as a medical secretary and worked, for some years afterwards, at a small general practice in Joondalup.

Reuben returned to Kerala on the third of December.

He did not, on his return, telephone Ann Mary Verghese.

He did, however, on the seventh of January, attend the baptism of her first son, in the Mar Thoma church in Kottayam, in his capacity as a distant cousin of the family, in a suit he had bought in Perth and had brought home in his suitcase.

He stood in the back row, behind the assembled relatives. He saw Ann Mary, in a green sari, holding her son. He saw her husband, beside her, holding her elbow with the kind of habitual gentleness that men who love their wives develop after a year or two of marriage.

He did not, after the service, speak to Ann Mary.

He left the church before the family photograph.

He took the bus back to his parents' house. He sat in his old room, looking at the cream walls and the small wooden desk at which he had, at fourteen, written his first physics examinations.

He took the small folded photograph from his wallet.

# THE FOLDED PHOTOGRAPH

He held it for a long time.

Then he walked down to the kitchen, where his mother was kneading dough for the evening's puttu, and asked her, quietly, whether she would mind his burning a small thing in the kitchen fire.

His mother, who had not been told any of what had happened in Perth, who knew only that her son had returned from Australia for reasons he had described as “professional,” looked at him with the expression mothers reserve for sons who have come home with sorrows they cannot articulate.

“Burn what you need to, Reuben.”

He burned the photograph.

— *END* —

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## The Genuine Student

*A Short Story*

Pemba Sherpa was nineteen years old, the only son of a small mountain-equipment supplier in the village of Lukla in the Solukhumbu district of north-eastern Nepal, and the third member of his family in two generations to be considered, by the Sherpas of his village, as someone who might leave.

His father had not left. His father had inherited the mountain-equipment shop from his own father in 1996 and had, on the strength of it and his fluent English and his quiet disposition, supported the family through the lean years of the Maoist insurgency, the years of the Everest disasters, and the long flat plateau of post-pandemic recovery during which the trekking economy had not, on any honest accounting, returned to the levels his father had once known.

Pemba's mother had not left either. She had been born in the village. She had been a primary school teacher. She had, in the years of Pemba's childhood, taught him to read in both Nepali and English, and had given him, on his fifteenth birthday, a battered copy of

*Annapurna* by Maurice Herzog, in which she had inscribed, in her careful schoolteacher's hand, the words *There is more than one mountain.*

Pemba had read the book three times.

# THE FOLDED PHOTOGRAPH

In the autumn of his eighteenth year, he had completed his Higher Secondary Education with a first-division pass in mathematics, physics, and English. His parents had sat with him at the kitchen table and had, with the slow Sherpa precision they brought to all important matters, set out the options.

Tribhuvan University in Kathmandu would cost approximately three lakh rupees a year for the four-year engineering programme, accommodation included. The family's annual surplus from the shop, in a good year, was approximately four lakh rupees. The course was viable, though tight.

Australia would cost approximately thirty-two lakh rupees per year, fees and living expenses included. The course — a Bachelor of Civil Engineering at a private university in Sydney that had aggressively marketed itself in Nepal — was, on its face, prohibitively expensive.

There was, however, a Kathmandu-based education agent who had visited Lukla the previous spring. The agent, a man called Mr Bishnu Adhikari, had set out, in a small presentation in the village's community hall, the proposition that students who held a Subclass 500 student visa to Australia were permitted to work up to forty-eight hours per fortnight during semester and unlimited hours during semester breaks, and that the prevailing wage for casual hospitality and food-delivery work in Sydney was such that an industrious student could, on the standard

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pattern, earn between thirty and forty thousand Australian dollars per year while studying.

On the standard pattern, Mr Adhikari had said, the visa, the course, and the work taken together were not only viable but produced, over four years, both a recognised Australian degree and the foundation of permanent residence under the Subclass 485 graduate pathway.

Pemba's parents had listened. They had, in the months following, taken the proposition seriously. They had borrowed against the shop. They had drawn on Pemba's mother's small inheritance from a maternal aunt who had died the previous winter. They had, on Mr Adhikari's assistance, paid the first year's fees and assembled the supporting documentation for Pemba's student-visa application.

The application had been refused.

It had been refused on the ground that Pemba's Genuine Temporary Entrant statement — the personal-circumstances narrative that every Subclass 500 applicant was required to submit, attesting to the applicant's genuine intention to study in Australia and to depart at the conclusion of the course — had not, in the assessing officer's view, demonstrated a sufficient connection to Nepal to indicate genuine return intent.

Mr Adhikari, on receiving the refusal, had sat with Pemba and his father in the small office of his Kathmandu agency on a wet afternoon

# THE FOLDED PHOTOGRAPH

in December and had said, with the air of a man explaining a routine difficulty, that the refusal was, on the experience of his agency, easily addressed.

“Mr Sherpa. The GTE statement is the difficulty. The officer has, on the standard reading, concluded that your son’s ties to Nepal are insufficient. We address this by strengthening the statement. We add documentation. We restructure the narrative.”

“Mr Adhikari. Pemba’s ties to Nepal are what they are. We do not have an additional grandfather we can produce.”

“Mr Sherpa, the question is not the ties themselves. The question is the documentary support for the ties. The narrative, on the new application, will describe a clearer career trajectory in Nepal post-graduation. It will reference, in particular, an offer of pre-graduation employment from a Nepali engineering consultancy that, on Pemba’s return from Australia, would receive him into a junior position with a documented career path. The offer will be on the consultancy’s headed paper. The salary will be specified. The position will be specified.”

“Mr Adhikari. We do not have such an offer.”

“Mr Sherpa. My agency has, for some years, maintained a working relationship with a Kathmandu engineering consultancy that supplies, on request, such offers, in the names of applicants whose GTE statements would benefit from them. The fee, for the offer letter, is one

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lakh rupees. The offer is on the consultancy's headed paper. It is, on the consultancy's end, signed by the senior partner."

Pemba's father had not, for some moments, replied.

He had then said: "Mr Adhikari. The offer is fictitious."

"The offer, Mr Sherpa, is conditional in a sense the Department does not, in its standard processing, examine. It is, on the documentary face, sufficient to address the GTE deficiency. Whether your son, at the end of his Australian course, accepts the offer or pursues an alternative path is a matter that lies four years in the future. The offer is not, in the strictest sense, a lie. It is a documented expression of an intention that may or may not, in due course, materialise."

Pemba had been silent during this conversation. He had, at nineteen, not yet learned the precise grammar of moral hesitation in his father's language.

His father had said, finally: "Mr Adhikari. Let us think about it."

They had walked back to their hotel in Thamel through the rain.

Pemba's father had not said anything for some time.

Then, on the bridge over the Bishnumati, he had stopped, looked at his son, and said: "Pemba. The offer is a small lie. I have lived sixty-two years in this country and I have, in my time, told some lies. The lies I have told have, in every case, been lies that did not require me to tell

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them again. The offer letter, on Mr Adhikari's description, is the kind of lie that, once told, requires its own further documentation, its own further account, its own further smoothings as the years pass. It is not, on the moral arithmetic, a single lie. It is the first lie of a chain."

"Father. We have borrowed against the shop."

"We have. We can repay the borrowing on the Tribhuvan path. The repayment will take longer. Your engineering degree, on the Tribhuvan path, will not produce, at its end, an Australian permanent-residence opportunity. It will produce a Nepali engineering degree, with which you will, in due course, work as a Nepali engineer, in Nepal, for the rest of your life."

"Father. Mother's book."

"What about it?"

"There is more than one mountain."

Pemba's father had looked at him for a long moment.

"Pemba. Your mother gave you that book on your fifteenth birthday. She gave it to you because she had, at thirteen, when her own father had taken her on a walk to Tengboche, learned that the mountain in front of her was not, on the world's reckoning, the largest mountain. She had decided, at thirteen, that she would, in her life, see the larger mountains. She did not see them. She married me. She raised you in this

# THE FOLDED PHOTOGRAPH

village. She has not, in forty-one years, ever crossed the border into Tibet. She has not, in forty-one years, ever flown on an aeroplane. The book she gave you is not a permission. It is a regret.”

Pemba had stood on the bridge for some time. The rain had been heavy. The river had been the colour of yak butter.

“Father. I want to go.”

Pemba’s father had nodded slowly.

“Then Mr Adhikari’s offer letter. We will pay for it.”

\* \* \*

They had paid for it the following week.

The new GTE statement, with the supporting offer letter from the Kathmandu consultancy, had been submitted with the second visa application in February. The application had been granted on the third of June.

Pemba had flown to Sydney on the seventh of July.

He had begun his Bachelor of Civil Engineering at the private university in Sydney on the twenty-second.

# THE FOLDED PHOTOGRAPH

In the first semester, he had worked thirty-four hours per fortnight at a Domino's Pizza on Liverpool Road in Ashfield, delivering pizzas on a small motorbike he had bought, second-hand, for two thousand dollars from another Nepali student who had completed his course and was preparing to return to Kathmandu.

In the second semester, he had transferred his casual employment to a 7-Eleven on Parramatta Road, where the hours were less variable, the wage was the legally required casual rate, and the manager — a Punjabi man called Mr Gurdeep Singh — was, in Pemba's subsequent assessment, the kindest non-Nepali Pemba had ever met.

In the third semester, his civil-engineering grades had stabilised at a credit average. He had, on Mr Singh's suggestion, applied for an internship at a small Sydney consulting engineering firm in Marrickville called Allen Hibbert & Associates, which had, in the spring of his second year, offered him a paid internship of twelve hours per week at twenty-eight dollars an hour.

He had, by the end of his second year, paid back to his parents one-third of the borrowing they had taken against the shop.

He was, on every external measure, the genuine student his Genuine Temporary Entrant statement had described — except for the fictitious offer letter from the Kathmandu consultancy that no one, on the file, was likely ever again to examine.

# THE FOLDED PHOTOGRAPH

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Ms Helena Costas of the Department of Home Affairs Migration Integrity Branch, Sydney regional office, was forty-three. She had been assigned, in the autumn of Pemba's third year, to a quarterly integrity review of Nepali student-visa GTE statements that had been processed through a particular Kathmandu education agency — Mr Adhikari's — against which a complaint had been received from a competing agency, alleging the systematic use of fictitious offer letters from a small group of Kathmandu engineering and accountancy consultancies.

The review involved approximately six hundred files.

On the third Tuesday of May, Ms Costas had identified, in the files, a particular pattern. Forty-seven of the six hundred contained offer letters from a single Kathmandu consultancy, Pradhan Engineering Pvt Ltd. The consultancy was a real entity. It was registered, with the Office of the Company Registrar in Kathmandu. It had a small staff. It had a website.

It also had, on its public records, a total annual revenue of approximately seventeen lakh Nepali rupees, which corresponded to about twenty-two thousand Australian dollars.

The forty-seven offer letters, taken together, attested to forthcoming junior engineering positions at salaries ranging from six to eight lakh rupees per annum each.

# THE FOLDED PHOTOGRAPH

The cumulative annual salary commitment, on the forty-seven letters, was approximately three crore rupees.

It was approximately fifteen times the consultancy's entire annual revenue.

Ms Costas had, on the morning of the same Tuesday, opened a coordinated investigation with the Australian High Commission in Kathmandu and the Nepali Department of Foreign Employment.

The investigation took six months.

It identified, in the end, that Mr Adhikari's agency had, over the previous nine years, brokered approximately fourteen hundred Subclass 500 student-visa applications using fictitious offer letters from one of seven Kathmandu consultancies, against payments of one lakh rupees per letter. Mr Adhikari's personal share of the fee structure had been approximately seventy thousand rupees per case.

Of the fourteen hundred Nepali students who had been brought to Australia on the strength of the fictitious letters, approximately a hundred and ten had, on the Department's subsequent file review, been at the relevant time clearly aware of the fiction; approximately three hundred had been told the letter was an administrative formality; and the remaining nine hundred and ninety had been, on the standard reading, plausibly unaware of the precise nature of the document that supported their GTE statements.

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The Department initiated, on Ms Costas's recommendation, a tiered enforcement framework similar to the one that had been piloted on the Trivedi case in Melbourne the previous year.

Tier one: prosecution of Mr Adhikari and the principals of the seven consultancies in Kathmandu.

Tier two: visa cancellation for the hundred and ten students who had clearly been aware.

Tier three: case-by-case ministerial review for the three hundred who had been told the letter was a formality.

Tier four: continuation of existing visas, with formal written warning, for the nine hundred and ninety students who had been plausibly unaware.

\* \* \*

Pemba Sherpa's file was reviewed in the third week of November of his third year.

He was, on the file documents, a difficult case to classify.

His GTE statement, on its drafting, had been substantially prepared by Mr Adhikari. The fictitious offer letter from Pradhan Engineering had been procured by Mr Adhikari, paid for by Pemba's father, and submitted with Pemba's knowledge of its general shape but, on the

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available evidence, without his knowledge of its precise fictitious character.

On the moral arithmetic that the Department's tier-three review applied, his case fell on the borderline between tiers two and three.

On the operational evidence — his maintained credit average, his paid internship at Allen Hibbert & Associates, his consistent compliance with his visa conditions, the partial repayment to his parents — his case fell, in any common-sense reading, into tier four.

Ms Costas had, in her review, allocated him to tier three.

She had then, after some further reflection, written a personal recommendation that the Minister exercise his discretion in Pemba's favour.

She had attached, to the recommendation, a copy of Pemba's third-year academic transcript, a letter from his internship supervisor at Allen Hibbert & Associates, a letter from Mr Singh at the 7-Eleven on Parramatta Road, and a single small photograph she had requested from Pemba's file.

The photograph was the one Pemba had submitted with his student-visa application three years earlier. It showed him, at eighteen, on the steps of the Tengboche monastery, in a borrowed jacket, with the Khumbu valley behind him and the late-afternoon snow on Ama Dablam in the distance.

# THE FOLDED PHOTOGRAPH

On the back of the photograph, in his careful schoolboy hand, Pemba had written:

*Tengboche. The day before I left for Kathmandu. There is more than one mountain. — P*

Ms Costas's recommendation was approved by the Minister's delegate on the eleventh of December.

Pemba's student visa was continued, with formal written warning, on the seventeenth of December.

He was permitted to complete his Bachelor of Civil Engineering. He graduated, the following December, with a distinction average. He was granted, on the standard pathway, a Subclass 485 Temporary Graduate visa for two years.

\* \* \*

Mr Bishnu Adhikari was extradited from Kathmandu to Sydney on the eighteenth of August of the year following Ms Costas's investigation.

He pleaded not guilty. He was convicted, after a four-week trial, on twenty-three counts of conspiracy to defraud the Commonwealth and seventeen counts of providing false or misleading information in connection with student-visa applications. He was sentenced to twelve years' imprisonment with a non-parole period of seven.

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The seven Kathmandu consultancies were prosecuted in Nepal under the Foreign Employment Act. Their principals received sentences ranging from three to nine years in Nakhu prison.

The hundred and ten clearly-aware students were deported. Of the three hundred under ministerial review, ministerial intervention was granted in two hundred and twelve cases. The nine hundred and ninety presumed-unaware students continued on their existing visas.

The Australian Government, in coordination with the Nepali Government, established a small remediation fund of approximately two and a half million Australian dollars, drawn from confiscated proceeds, to support the affected students whose visas had been cancelled and who, on return to Nepal, had limited capacity to repay the original family borrowings.

Pemba Sherpa's family did not draw on the remediation fund. By the time of his graduation, Pemba had repaid the borrowing in full.

\* \* \*

On the seventh of January of the second year of his Subclass 485 visa, Pemba Sherpa returned to Nepal for a three-week visit.

He flew Kathmandu, took a Tara Air flight to Lukla, and walked the four hours up the trail to his parents' house. His mother had aged, in the four and a half years he had been away, more than he had expected. His

# THE FOLDED PHOTOGRAPH

father had aged less. The shop, which had been small when he had left, had been small when he had returned.

On the third evening, after dinner, he had sat with his father on the small wooden bench outside the kitchen, looking out at the long shadow of Kongde Ri across the valley.

“Father.”

“Yes, Pemba.”

“There is something I have not, in my emails, told you. Something I have known for some months and have not been able to find a way to write.”

“Yes, Pemba.”

“Mr Adhikari was prosecuted. He has been sentenced to twelve years.”

Pemba’s father had not, for some moments, replied.

“Yes, Pemba. I read this in the Kathmandu Post in February. I did not, in my replies, raise it with you, because I did not know what you knew, and I did not, on a long-distance line, wish to ask.”

“The investigation reviewed every file Mr Adhikari had brokered. Including ours.”

“Yes.”

# THE FOLDED PHOTOGRAPH

“The officer who reviewed our file is a Ms Helena Costas. She allocated me to a tier of cases that the Department had constructed for students whose involvement in the fiction was uncertain. Then she wrote a personal recommendation that the Minister exercise his discretion in my favour. She attached, to her recommendation, a photograph I had submitted four years ago at Tengboche. The Minister approved her recommendation. My visa was continued. I have, since then, completed my degree.”

Pemba’s father had been silent for a long time.

“Pemba. Why did the officer write the personal recommendation.”

“Father. I do not know. I have not, in the year since I learned of it, ever spoken to her. The recommendation was on the file. I obtained it under the freedom-of-information provisions. It is six pages. It describes my academic record, my employment, my repayments to you. It quotes a sentence from the back of the photograph.”

“Which sentence.”

“Mother’s sentence.”

Pemba’s father had looked at him for a long moment.

“There is more than one mountain.”

“Yes.”

Pemba’s father had sat in silence on the bench for some further time.

# THE FOLDED PHOTOGRAPH

Then he had said: “Pemba. There is something I have not told you, in turn, that I should tell you tonight, while you and I are both here, on this bench, with the valley in front of us and your mother in the kitchen.”

“Yes, Father.”

“Mr Adhikari, in his sentencing materials, named seventy-two clients whose offer letters had been procured. The list is on the public record of the trial. I have a copy. I obtained it last August, through a contact in Kathmandu, on the day after I read of the verdict.”

“Yes, Father.”

“Your name was on the list, Pemba. The list, in the Kathmandu Post, named you.”

“Yes, Father.”

“The Kathmandu Post is read, in our village, by perhaps eleven people. The Tengboche lama is one of them. The headmaster of the school where your mother taught is one of them. Mr Tashi at the post office is one of them. Mr Pasang at the equipment shop down the trail is one of them.”

“Yes, Father.”

“In the August following the verdict, all four of these men, separately, came to me, separately, in the shop, and offered me a small loan. They did not, in any of the four conversations, mention the

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Kathmandu Post. They mentioned, instead, the price of equipment. They mentioned the difficult winter. They mentioned the rising cost of fuel for the generators. Each of the four offered me, in some plausible commercial framing, an interest-free loan of between fifty and a hundred and fifty thousand rupees, for whatever purpose I might find it useful.”

“Father.”

“I did not accept any of the loans. I told each of the four men, with the same words: “Thank you, my friend. The shop is, at present, paying its debts.””

“Which was true.”

“Which was true. You had, by August, repaid your share of the original borrowing. The shop’s debts were the ordinary supplier debts of the season. None of the men, at any point, indicated that he knew the precise nature of the matter that had brought him to my counter. None of them named Mr Adhikari. None of them named Pradhan Engineering. None of them, in any way, named you. They came, separately, on different mornings, with different excuses, and they offered me a kindness that, in this village, between men who have known each other forty years, did not require an explanation.”

Pemba had sat on the bench for a long time.

“Father. They knew.”

# THE FOLDED PHOTOGRAPH

“They knew, Pemba.”

“They have not, in any subsequent conversation, mentioned it.”

“They have not. They will not.”

“Mother does not know.”

“Your mother, Pemba, knows everything that has ever happened in this house. She does not require to be told. She has not, in any conversation in the past two years, mentioned the Kathmandu Post. She has not, in any conversation, asked me how Mr Adhikari’s prosecution affected your visa. She has not, in any conversation, said the word

*Pradhan*. She knew the day she made the puttu after I had returned from the loan negotiation in Kathmandu, four and a half years ago. She has known every day since.”

“Father. She gave me the book.”

“Yes, Pemba. She gave you the book.”

They had sat on the bench for some further time.

Pemba had said, eventually: “Father. The Australian officer, Ms Costas. The lama. The headmaster. Mr Tashi. Mr Pasang. Mother. They are six people. None of them was required to do what they did. None of them, on the strict moral arithmetic, owed me anything. Each of them, on a different mountain, made a small decision that I have, in the last year, been unable to repay.”

# THE FOLDED PHOTOGRAPH

Pemba's father had looked across the valley.

“Pemba. Your mother's sentence does not, on its proper reading, mean what we read it as meaning. It does not mean that there is more than one mountain to climb. It means that there is more than one mountain that watches, while you climb the one you have chosen. The watching, on the long view, is what makes the climbing possible.”

They had sat on the bench, in the cold January air, until Pemba's mother had called them in for tea.

— *END* —

## The Ministerial Intervention

*A Short Story*

Section 351 of the Australian Migration Act conferred upon the Minister for Immigration a personal, non-compellable, non-reviewable discretion to substitute, in the public interest, a more favourable decision in any visa matter that had been to the Administrative Appeals Tribunal.

It was an unusual provision. It existed, in the structure of the Act, to provide for the genuinely exceptional case — the dying parent, the orphaned child, the case in which the strict application of the law would produce, on the public conscience, an indefensible outcome.

# THE FOLDED PHOTOGRAPH

In the year of the events that follow, the Minister received approximately six and a half thousand requests for ministerial intervention. He granted approximately three hundred and forty. The grant rate, on the standard calculation, was about five per cent.

Most of the grants were genuine.

Eleven of them, in that year, were not.

This is the story of the eleven.

\* \* \*

Mr Andrew Whelan was thirty-eight years old in the year in question, the Chief of Staff to the Minister for Immigration, and a man whose career trajectory had, on the standard reading, been one of the more impressive in the Canberra political class of his generation.

He had been a graduate of the University of Sydney with first-class honours in law. He had been a judge's associate in the Federal Court. He had been a senior policy adviser to two previous immigration ministers. He had been, since his appointment as Chief of Staff at the age of thirty-six, the principal architect of the Minister's public-policy positioning on the more difficult areas of the portfolio.

He was, on the public record, an able man.

He was also, on the private arithmetic of his life, a man who was supporting, on a single Australian Public Service Senior Executive

# THE FOLDED PHOTOGRAPH

Service salary, a wife who had not worked since the birth of their second child four years earlier, two children at a private primary school in Yarralumla, a mortgage on a four-bedroom house in Forrest, the costs of his elderly mother's nursing-home accommodation in Wollongong, and — since the previous winter — a small but persistent private gambling habit centred on online sports betting that had, by the autumn of the year in question, accumulated approximately two hundred and seventeen thousand dollars in concealed personal debt.

In the spring of that year, on the eleventh of October, Mr Whelan had been approached, at a fundraising dinner at the Hyatt Hotel in Canberra, by a Melbourne-based businessman called Mr Suresh Ramamurthi, the proprietor of a chain of Indian restaurants and the principal of a small migration consultancy that operated as a side business from his head office in Springvale.

Mr Ramamurthi had, in the course of a polite conversation about the state of the Indian restaurant scene in Canberra, mentioned to Mr Whelan that his consultancy occasionally encountered cases of what he described as “genuine humanitarian merit” in which clients had been refused at the Administrative Appeals Tribunal and were, on the standard pathway, candidates for ministerial intervention.

He had asked, in passing, whether the office of the Chief of Staff could, in particularly compelling cases, be approached for an expedited consideration of the file.

# THE FOLDED PHOTOGRAPH

Mr Whelan had replied, in the polite Canberra manner, that the office did not, on its standard procedure, accept direct approaches from migration agents but that he was personally, of course, sympathetic to genuine humanitarian cases.

Mr Ramamurthi had nodded, taken Mr Whelan's business card, and the conversation had concluded.

Three weeks later, on the second of November, Mr Ramamurthi had telephoned Mr Whelan's parliamentary office and had asked, with a particular and unmistakable formulation, whether Mr Whelan might be available for a private discussion of "the matters we touched on at the Hyatt."

Mr Whelan had agreed to meet him.

They had met for coffee at a small cafe in Manuka on the morning of the seventh of November.

Mr Ramamurthi had set out, with considerable precision, a proposition. He had identified that, on his consultancy's case load, there were approximately twelve to fifteen cases per year in which a client whose application had been refused at the Administrative Appeals Tribunal had, on Mr Ramamurthi's honest assessment, no realistic prospect of ministerial intervention on the merits, but had — in every case — the financial capacity to pay a substantial premium for an outcome that the standard process would not produce.

# THE FOLDED PHOTOGRAPH

The premium, on Mr Ramamurthi's description, would be in the range of two hundred and fifty thousand to seven hundred thousand Australian dollars per case.

Of the premium, Mr Ramamurthi's consultancy would retain a third. The remaining two-thirds would be paid, in arrangements that he described as "discretionary," to such persons as could ensure that the relevant case was prepared, on the file presented to the Minister, in a form that maximised the prospect of intervention.

Mr Ramamurthi had not, in this conversation, named the persons in question.

Mr Whelan had not, in this conversation, asked him to.

They had concluded the meeting on the explicit basis that no commitment had been made on either side and that the conversation had been, in Mr Ramamurthi's phrase, "an exchange of views about how the system might, in principle, accommodate the genuinely meritorious case."

Mr Whelan had, on his drive back to Parliament House, sat for ten minutes in his car in the parliamentary car park, looking at his hands on the steering wheel.

Then he had walked back to his office and had drafted, on the parliamentary letterhead, a routine internal memorandum to the Minister's ministerial intervention unit setting out a small revision to the

# THE FOLDED PHOTOGRAPH

standard process by which referrals from a particular set of registered migration agents would, on the proposal, be subject to a streamlined preliminary review by the Chief of Staff's office before progression to the Minister's personal consideration.

The memorandum had been signed by the Minister, who had not read it carefully, on the eleventh of November.

\* \* \*

Over the following nine months, eleven cases brokered by Mr Ramamurthi's consultancy had been routed, on the new procedure, through Mr Whelan's office.

Each had received a recommendation from the Chief of Staff's office that the Minister exercise his discretion in the applicant's favour. The recommendations had been, on the standard format, professionally drafted, internally consistent, and had referenced compassionate factors that the underlying tribunal records did not fully support but that no subsequent reviewer would have been likely to investigate.

The Minister had granted intervention in all eleven cases.

Of the cumulative consideration paid by the eleven applicants, approximately five and a half million dollars had passed through Mr Ramamurthi's consultancy.

# THE FOLDED PHOTOGRAPH

Of that, approximately one and four-fifths million had been retained by the consultancy.

Approximately three and a half million had been distributed to two parties: a junior officer at the ministerial intervention unit who had, on Mr Ramamurthi's direct arrangement, been preparing the underlying departmental briefing notes in the favourable form; and Mr Andrew Whelan, who had received approximately one and four-fifths million dollars across the same period, paid in instalments to a Cook Islands trust whose beneficial ownership he held through a nominee structure.

Mr Whelan had, by the autumn of the year following his original meeting with Mr Ramamurthi, retired the entirety of his private gambling debt, brought his children's school fees current, and was, on his accountant's advice, considering the purchase of a small holiday property at Mollymook.

He had not, in any conversation with his wife, mentioned any of this.

\* \* \*

Ms Sarah Whitlam was the Senior Investigator at the National Anti-Corruption Commission, the new federal anti-corruption body that had been established two years earlier to investigate serious or systemic corrupt conduct by Commonwealth public officials.

She was forty-nine. She had been a homicide detective in the New South Wales Police for twenty-two years before transferring, on the

# THE FOLDED PHOTOGRAPH

establishment of the Commission, to the federal investigative role for which her particular methodological habits were uncommonly well suited.

On a Wednesday morning in May, she was reviewing, as part of a quarterly thematic intelligence sweep on potential ministerial intervention irregularities, a small dataset that the Commission had been developing in cooperation with the Department of Home Affairs.

The dataset comprised, for the past three financial years, every grant of ministerial intervention under section 351 of the Migration Act, cross-referenced against the registered migration agent of record for the underlying application.

The dataset showed, on the standard distribution, that ministerial intervention grants were spread across approximately two thousand registered migration agents across Australia, with the typical agent receiving zero or one such grant in any given financial year and the busiest agents receiving perhaps three or four.

There was, however, on the recent year, an outlier.

A single Melbourne consultancy — Ramamurthi Migration Services — had, in the past nine months, received eleven ministerial intervention grants.

The next-busiest consultancy, in the same period, had received four.

# THE FOLDED PHOTOGRAPH

Eleven grants in nine months from a single consultancy was, on Ms Whitlam's analytical experience, a pattern that did not, on any natural reading of the merits, occur.

She had pulled the eleven files.

She had read them over the course of three days.

On her assessment, of the eleven, perhaps two had merits that, on a generous reading, might have justified intervention. The remaining nine were cases in which the underlying tribunal records did not support, on any honest reading, the compassionate factors that had been recited in the briefing notes presented to the Minister.

Ms Whitlam had, on the third afternoon, walked into the office of her direct supervisor, Mr Robert McCallum, the Commission's Deputy Commissioner for Operations, and had set out the analysis.

Mr McCallum had asked: "Who prepared the briefing notes?"

Ms Whitlam had said: "A junior officer at the ministerial intervention unit. Each of the eleven notes is signed by the same officer."

"Who approved the routing?"

"The Chief of Staff to the Minister, on a procedural memorandum signed by the Minister nine months ago."

"Whose memorandum?"

# THE FOLDED PHOTOGRAPH

“Drafted by the Chief of Staff.”

Mr McCallum had nodded slowly.

“Sarah. Open the formal investigation. I will, this afternoon, brief the Commissioner.”

\* \* \*

The investigation took eleven months.

It identified, in the end, every element of the arrangement: the original Hyatt fundraiser conversation, the Manuka cafe meeting, the procedural memorandum, the eleven cases, the Cook Islands trust, the junior officer’s parallel arrangement, and — critically — a recorded telephone conversation, captured on a routine telephone-intercept warrant in the eighth month of the investigation, in which Mr Ramamurthi and Mr Whelan had discussed, with considerable specificity, the operational arithmetic of the twelfth case, which had been about to enter the procedural pipeline.

The twelfth case had, on Mr Ramamurthi’s description in the recorded call, involved an applicant who had paid a premium of seven hundred and forty thousand dollars.

The applicant was a woman.

She was sixty-seven years old.

# THE FOLDED PHOTOGRAPH

She was the widow of a Sri Lankan businessman who had been killed in the 2019 Easter bombings in Colombo.

She had no other family. She had been refused permanent residence on every standard ground for four years. The seven-hundred-and-forty-thousand-dollar premium represented, on her statement to Mr Ramamurthi, substantially the entirety of the insurance settlement she had received on her husband's death.

Mr Whelan, in the recorded call, had said: "Suresh. The widow case. Have we received the funds?"

Mr Ramamurthi: "Two days ago. The full seven-forty."

Mr Whelan: "Good. The note will go up next week. The Minister has the Aboriginal portfolio meeting on the Tuesday, and the budget update on the Wednesday — he won't read carefully on the Thursday. We'll route it then."

Mr Ramamurthi: "Andrew. The widow. The case is, on its merits, the strongest of any I have brought you. She has, by my honest reading, every reason for intervention. Are you certain we should be charging her at all?"

Mr Whelan: "Suresh. We are not running a charity. The premium is the premium. The case will go through."

Mr Ramamurthi: "All right."

# THE FOLDED PHOTOGRAPH

The call had been the seventh occasion on which Mr Whelan had been directly recorded discussing the operational arithmetic. The Commission had, by that point, established the full chain to evidentiary standard.

Ms Whitlam had, on the morning of the eleventh month, walked into the parliamentary offices of the Department of Prime Minister and Cabinet, accompanied by two AFP officers, and had served on Mr Whelan a Commission summons to attend an examination the following Monday.

Mr Whelan had been examined, under oath, for two days.

He had, on the second afternoon, when confronted with the seven recorded calls, ceased to deny.

\* \* \*

The criminal proceedings that followed were the most significant integrity prosecution in the history of Australian immigration administration.

Mr Whelan was charged under section 142.2 of the Criminal Code (corruption) and section 268 of the Migration Act. He pleaded guilty. He was sentenced to fourteen years' imprisonment with a non-parole period of nine. The Cook Islands trust was repatriated and confiscated.

# THE FOLDED PHOTOGRAPH

Mr Ramamurthi was sentenced to nine years' imprisonment. His consultancy was deregistered.

The junior officer at the ministerial intervention unit, who had received approximately three hundred and twenty thousand dollars over the period in question, was sentenced to four years.

The Minister was not, on the evidence available to the Commission, found to have been personally aware of the arrangement. He had signed the original procedural memorandum without reading it. He had, on the eleven subsequent cases, signed the intervention orders without examining the underlying records. He was, on the Commission's formal report, characterised as having exercised culpable inattention rather than corruption.

He resigned from the ministry on the publication of the Commission's report. He resigned from Parliament at the next general election.

Of the eleven applicants whose cases had been brokered, the Commission and the Department of Home Affairs jointly determined that nine had been beneficiaries of the corrupt arrangement on a knowing basis and had their visas cancelled.

Two had not knowingly participated. Their visas were preserved.

The widow was one of the two.

# THE FOLDED PHOTOGRAPH

She had, on the Commission's subsequent investigation, paid the seven hundred and forty thousand dollars in good faith, on Mr Ramamurthi's representation that the premium was a legitimate professional fee for a complex case. She had not, at any point, understood that her case was, on its merits, a strong one. She had been told it was weak. She had paid the premium because, on the only options that had been put to her, the premium was the path. The premium had been, in essence, a private tax extracted from a grieving widow on a false representation that the Australian system did not, on its standard procedure, work for cases like hers.

On the Commission's recommendation, the seven hundred and forty thousand dollars was repatriated to her in full from the confiscated trust funds.

She received the money in the autumn of the year of Mr Whelan's sentencing.

She used some of it to make a charitable contribution to a Sri Lankan diaspora organisation in Sydney that supported survivors of the 2019 bombings. She used the remainder to purchase a small flat in Strathfield, where she lived alone, with a small grey cat called Saraswati, until her death seven years later.

\* \* \*

# THE FOLDED PHOTOGRAPH

On the day of Mr Whelan’s sentencing, in the Federal Court in Sydney, Ms Sarah Whitlam attended the courtroom in plain clothes.

She did not, on the proceedings, give evidence. The evidentiary case had been closed at the committal. The sentencing hearing was, on the standard procedure, a matter for the prosecutor and the defence.

She sat at the back of the courtroom, behind the press gallery, and watched.

Mr Whelan, in his prison jumpsuit, did not look at her.

His wife, Catherine Whelan, sat in the front row of the public gallery. She was forty-one. She wore a navy dress. She held a handkerchief throughout the proceedings.

Ms Whitlam had, in the eleven months of the investigation, met Catherine Whelan twice. The first meeting had been on the day Ms Whitlam had served the summons — a brief, formal interaction in which Catherine had offered tea, had been refused, and had gone upstairs to attend to one of the children. The second meeting had been three weeks later, in a small interview room at the Commission’s offices, in which Catherine had sat across from Ms Whitlam for forty-three minutes and had said, in answer to every operational question, that she had not known, that she had not asked, that she had not, in twelve years of marriage, ever inspected her husband’s personal financial records.

Ms Whitlam had believed her.

# THE FOLDED PHOTOGRAPH

After the sentencing, in the corridor outside the courtroom, Catherine Whelan had walked past Ms Whitlam without recognising her.

Ms Whitlam had stood in the corridor for some minutes, watching the press scrum around the prosecutor, watching the defence counsel exit through a side door, watching her own deputy commissioner give a brief courteous statement to the assembled journalists.

Then she had walked to the small canteen on the ground floor of the courthouse and had ordered, on her own account, a flat white and a small cheese sandwich.

She had sat at a table by the window, looking out at the small plaza in front of the building, and had eaten the sandwich slowly.

After some minutes, a woman of about sixty had sat down at the next table. The woman had, with her, a small cardboard box of papers. She had been wearing a navy cardigan, despite the warmth of the afternoon. She had ordered a cup of tea.

Ms Whitlam had registered, on her peripheral vision, that the woman was crying very quietly, with the discipline of a person who had been crying intermittently for some weeks.

The woman had taken from her box a single sheet of paper. She had read it twice. She had refolded it. She had put it back in the box.

# THE FOLDED PHOTOGRAPH

Ms Whitlam, on a long-developed instinct, had said gently: “Madam. Forgive me. Are you all right.”

The woman had looked at her.

“I am, thank you. I am not, thank you. I am perhaps somewhere in the middle.”

“May I ask whether the matter is one of these proceedings.”

“The widow case. The Sri Lankan widow. I read the verdict in the paper this morning. The seven hundred and forty thousand dollars she has been repaid.”

Ms Whitlam had set down her cup.

“Madam. May I ask your interest in the case.”

The woman had looked at her tea for some time.

“I am, ma’am, the mother of the junior officer. The young man who was sentenced four years. I had not, before this morning, fully understood what my son had done. I had read the Commission’s report when it came out. I had not, at the time, understood the widow. I had not understood that the premiums my son was helping to collect had been collected, in some cases, from people who had every honest claim on the very intervention they were paying for. I had not understood that the system my son had been corrupting was, on its proper operation, a system that would have given the widow her residence for nothing.”

# THE FOLDED PHOTOGRAPH

Ms Whitlam had been silent for some moments.

“Madam. May I ask why you have come today.”

“Mr Whelan was sentenced today. My son’s sentence was handed down in March. I came today because, on the chronology of the matter, Mr Whelan was the architect of my son’s small share. My son was twenty-six. He had been at the Department two years. He was paid eighty-three thousand dollars a year. He had a small mortgage and a girlfriend at the Australian National University whom he had been intending, when this was over, to ask to marry him. He has not, on his last conversation with me, mentioned her again.”

“Madam.”

“I came today because I wanted to see, in person, the man who had, on the recorded calls, been the architect. I wanted to see whether he was a man whose corruption had been, in its grain, the same corruption as my son’s, or whether he was — as I had come to suspect — a man whose corruption had been of a different and more deliberate character.”

“Which did you find.”

The woman had been silent for some time.

“Ma’am, I found that the architect of my son’s ruin was, in his appearance in the dock, a tired and unhappy man whose suit did not fit

# THE FOLDED PHOTOGRAPH

him as well as it would have a year ago, and whose wife sat in the front row holding a handkerchief, and whose corruption had perhaps been, in its origin, a small private gambling debt that he had not had the courage to disclose to the woman with the handkerchief, and that I could not, on watching him today, hate him as fully as I had been hating him for nine months.”

“Madam.”

“Which is, on the moral arithmetic of the matter, perhaps the cruellest discovery I have made in this whole affair. Hatred, ma’am, is a stable consolation. Pity is not.”

Ms Whitlam had looked at the woman for a long moment.

She had, in twenty-two years as a homicide detective and the subsequent years at the Commission, been present at perhaps a dozen conversations of this exact emotional weight. She had not, in any of them, ever found a sentence that reliably produced the consolation the conversation was seeking.

She had said, eventually: “Madam. There is, in my work, a thing I have noticed. The corruption of the architect and the corruption of the assistant are not the same corruption. Your son’s corruption was the corruption of a young man given an arrangement and not the courage to refuse it. Mr Whelan’s corruption was the corruption of an older man who built the arrangement. The two of them will, over the next four to

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nine years, serve their sentences in the same prison system, in the same kinds of cells, with the same kinds of meals. The arithmetic of the sentence does not, in this respect, distinguish them. The arithmetic of the moral grain, in my experience, does. Your son's offence is, on the long view, recoverable. Mr Whelan's is not. There is a difference, ma'am, between a man who has fallen and a man who has built the falling."

The woman had looked at her for some moments.

"Ma'am. Are you with the Commission?"

"Yes."

"Were you the investigator on my son's case?"

"I was the senior investigator on the broader case, ma'am. Your son's file passed across my desk."

The woman had nodded slowly.

"Did you, in the course of the investigation, ever consider the possibility that my son could have been steered to a lesser charge?"

Ms Whitlam had thought about the question for a long moment.

"Madam. I considered it. I considered it on the day his telephone records were first obtained, and I considered it again on the day his interview was concluded. The Commission's charging policy did not, on the available facts, leave room for the lesser charge. I did, however, recommend in the prosecutorial brief that his sentencing submissions

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emphasise his cooperation, his junior status, and the absence of any architectural role in the original arrangement. The four-year sentence is, by reference to the maximum he was exposed to, a substantial mitigation. It is not the no-charge outcome I expect you would have wanted. It is, on the system's available range, the closest approximation that could honestly be reached.”

The woman had looked at Ms Whitlam for a long time.

Then she had said: “Thank you, ma’am.”

She had taken her cup of tea, her cardboard box of papers, and her small folded sheet, and she had walked out of the canteen and across the small plaza, and Ms Whitlam had watched her go, and had finished her flat white, and had walked back to her own car in the courthouse car park, and had driven home to the small flat she kept alone in Kingston, where she lived in the company of a small grey cat called Iris, and where she had, that evening, sat for some time at the kitchen table with the cat in her lap and a glass of riesling in her hand, and had thought — not for the first time, but with particular clarity that evening — that the thing about anti-corruption work was that the architects, when caught, very often turned out to look smaller than the buildings they had built, and that this was, on the whole, a more sorrowful discovery than was ordinarily allowed for in the operating manuals of the Commission.

— *END* —

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## Professional Credentials

- Regulated Canadian Immigration Consultant (RCIC) — R422575, active and in good standing with the CICC
- CAPIC Fellow — R11592
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- 25+ Years of Immigration Consulting Experience
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**Thank you for reading!**

*Best wishes for your journey*

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