Briefing Summary: Systemic HMRC Failures and the Compounded Human Cost: The Matter of "*Gino's Contraband*" (2019–2023) and the Impact on Gabrielle O'Donovan www.thechangepress.com, gabrielle@thechangepress.com
Submitted to: Loan Charge & Taxpayer Fairness APPG | 20 October 2026
Submitted by: Guest Speaker Gabrielle O'Donovan, Organisational Culture and Change Expert, and the first known British citizen to be wrongly named and shamed on HMRC's public list of deliberate tax defaulters
Date of Testimony: 20 October 2026, Portcullis House, Westminster

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I. Executive Summary & Culture Diagnostic

This briefing provides a high-level structural and behavioural analysis of a multi-year enforcement dragnet HMRC executed against me - an innocent citizen. Here, I use my professional lens as a culture and change management specialist to demonstrate that the severe failures exposed in this case are not isolated clerical anomalies. Rather, they are the predictable outputs of a highly fragmented, siloed organisational design characterised by a systemic culture of psychological impunity and normalised process deviance.

The toxic culture within HMRC debt collections stems from a weaponised operational architecture: **it is within HMRC's gift to routinely bypass vital criminal law safeguards—like the presumption of innocence, the right to know the case against you, and the right to a fair trial—by treating tax fraud- which is a crime - as a civil offence.** This lets a powerful state institution bear down on individuals, often innocent citizens, in a David-and-Goliath dynamic that can have terrible human cost.

In this case, HMRC's Individuals and Small Businesses Compliance (ISBC) team completely bypassed basic data verification and identity profiling. On the sole unverified basis that my new home address appeared on paperwork for a contraband consignment (275,000 cigarettes) addressed to a third party ("Gino" at Miki National Co Ltd), HMRC tethered a £132,000 debt to me - a decent, law-abiding, taxpaying business author, lecturer and consultant with a stellar professional and personal reputation. What followed was a coordinated campaign of administrative aggression, public defamation, and data obstruction that directly violated my foundational statutory rights and the HMRC Charter's explicit commitments.

II. Chronological Matrix of Enforcement Failures & Charter Breaches

Leg / Date	HMRC Action & Behavioural Conduct	Specific Statutory / Charter Breach	Real-World Human & Legal Consequence
Phase 1 *Initial Onset* *(Dec 2019)*	Issued substandard correspondence that contained grammar, spelling and mathematical errors, incorrect postcodes, and, over time, an ultimatum to pay £132,000 within 10 days. No record of the correspondence or debt would ever exist on my online HMRC portal account.	Breach of HMRC Charter Principles: *"Treat you fairly"* and *"Get things right by making sure you pay or get the right amount of tax."* Complete lack of individual profiling.	The letters heavily mimicked an international criminal extortion scam. Terrified for my safety, I went to the police. The police assigned a crime reference number and deployed active surveillance to my home on two separate occasions to catch what they believed was an active threat.

Leg 2 *1 Dec 2022*	Published my full name and home address on the public online Deliberate Tax Defaulters List. When I called to correct the grievous error, staff hung up or passed me from pillar to post over a chaotic week. I spent hours on the phone over several days, to little avail.	Breach of HMRC Charter Principle: *"Provide the level of expertise and support you need"* and *"Stay mindful of your personal circumstances."*	The public defamation occurred during an acute period of heavy bereavement following the sudden death of my youngest sister. HMRC provided zero signposting to mental health support, leaving me in a severe state of distress.
Leg 3 *April – May 2023*	After an apology and retraction by the Publishing Deliberate Defaulters Team (PDDD) in Dec 2022, the ISBC team resurrected the case in April 2023, demanded the £132,000 sum, and the Case Officer explicitly told me that I must prove my innocence. Instigated bankruptcy proceedings based only on the association of my home address with the charges.	Direct violation of Article 29 of the *Magna Carta 1297* (Presumption of innocence/right to due process, and no penalty before conviction). Breach of HMRC Charter: *"Trust you are telling the truth unless we have reason to believe otherwise."*	Calculated use of behavioural psychology and "Nudge" techniques to prompt emotional stress. Designed to overwhelm psychological defences and force compliance through sheer panic. My mental health quickly unravelled, and I came close to a complete nervous breakdown. In late May 2023, after conducting a review, ISBC dropped the case via a highly patronising letter with no apology or explanation.
Leg 4 *Aftermath*	Allowed the original investigating Case Officer to manage and rule upon my subsequent Freedom of Information (FOI) and data access requests. ISBC offered an insulting £200 "full and final" compensation offer, while refusing to provide a full and unreserved public retraction or apologise for adding my good name to the charges against a "Gino at Miki National Co Ltd" or for publicly shaming me regarding the debt.	Severe conflict of interest. Flagrant breach of fundamental statutory data access rights under the UK GDPR	Active institutional cover-up. The person and department who committed the error and caused me so much harm were handed total authority to police the evidence of their own failure. The £200 offer (which I rejected) functioned as an insult, which was demeaning and dismissive. A real power play.

III. The Weaponised Blueprint: Connecting to the Loan Charge Scandal

The operational architecture exposed in this case mirrors the exact structural abuses embedded within HMRC's parallel Loan Charge scandal. In February 2024, a comparative analysis with my friend - a once bright, intelligent professional lady trapped in the Loan Charge dragnet revealed an identical enforcement blueprint:

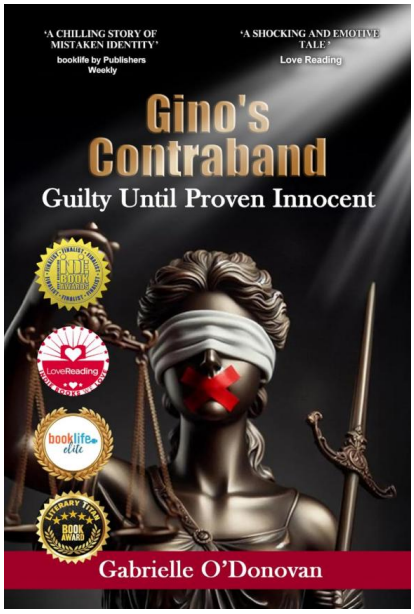
- **Removal of Due Process**: Forcing citizens into punitive, life-changing six-figure settlement pathways before they are ever granted a fair hearing or the right to defend themselves in an independent court of law.
- **Phantom Taxation:** Taxing individuals on money they never actually received, compounded by aggressive interest accelerating on a daily basis.
- **Induced Cognitive Injury:** Dropping an unsustainable weight onto targets until the human mind can no longer cope. In the case of my friend, this state-sponsored pressure resulted in complete, devastating "executive dysfunction", permanently damaging her physical, mental, and emotional health, alongside her ability to work, make plans and move forward with her life.

IV. The Live Legislative Threat & Policy Recommendations

Committee members must recognise that HMRC's refusal to issue a formal, public apology for the wrongful "naming and shaming" in this case is a deliberate, strategic decision. Right now, the government is scrutinising primary legislation to reform and expand the Publishing Details of Deliberate Defaulters framework. Admitting that their current mechanism under Section 94 of the Finance Act 2009 was used as an unaccountable tool of terror against an innocent business author and consultant could entirely derail their political push for expanded powers. Furthermore, under current operational roadmaps, HMRC is seeking to broaden their automated collection frameworks. They already possess the draconian power of Direct Recovery of Debts (DRD), allowing them to bypass courts and raid private bank accounts directly. Had the dysfunctional ISBC team executed a DRD order against me during the *Gino's Contraband* dragnet, I would have been entirely ruined financially, mentally and professionally before ever being allowed to expose their error in May 2023.

An unchecked bureaucracy cannot be allowed to continue to treat tax fraud – which is a crime - as a civil matter where justice and due process are stripped away to maximise tax collected, while treating British citizens as acceptable collateral damage. On behalf of myself, the victims of the Loan Charge, and every taxpayer in this country, I urge this APPG to demand four immediate, structural reforms:

1. **A Legally Binding Charter:** Elevate the HMRC Charter from a marketing brochure to a statutory instrument, allowing taxpayers to sue for damages when its principles are flagrantly breached.
2. **Independent Judicial Oversight of HMRC "name and shame" powers:** Strip HMRC of the power to execute public naming, bankruptcy instigations, or automated bank account raids without prior approval from an independent judge.
3. **An Independent Operational Ombudsman:** Establish a strict separation of powers for data access requests, ensuring that case officers can never police or obstruct GDPR/FOI requests relating to their own investigations.
4. **A Taxpayer Bill of Rights:** A formal Taxpayer Bill of Rights would provide UK citizens with legally codified protections and clear standards of fairness when dealing with HM Revenue and Customs (HMRC), moving beyond the current non-statutory HMRC Charter. Benefits would include no retrospective or retroactive legislation, fair treatment and due process, independent appeal before payment, clear accountability, and simplified compliance[i].



Pages 247 – 292 of "*Gino's Contraband*" contain a blueprint for HMRC reform

https://www.telegraph.co.uk/money/tax/news/hmrc-hounded-me-years-didnt-do-same-angela-rayner/

Taxpayers Alliance, 3 June, 2025:
https://www.youtube.com/watch?v=cu3Ov_gRa

The Mail on Sunday, 23 February, 2025:
https://www.dailymail.com/money/comment/article-14424075/JEFF-PRESTRIDGE-New-books-make-rage-tales-City-greed-bungling-taxman.html

The Telegraph, 18 February, 2025:
https://www.telegraph.co.uk/money/tax/it-took-three-years-to-clear-my-name-hmrc-publicly-shamed/?msockid=0ba361db9f6963da108373b09e896213

[i] *Why the UK Needs a Taxpayers' Bill of Rights*, Trevor Price BA CITP FBCS, Published Jul 11, 2025 on LinkedIn