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3

**SHELLY GAMBLE:
Executive Director**

- Employee since 1990
- Started group home manager
- Executive Director for 18 years
- Responsible for all accounting
- Signer on all accounts
- Only one with BMGH credit card
- Related to the other check signer
- Wife of BMGH "maintenance guy"
- Mom of a troubled daughter
- Raising her pre-teen grandson
- Unknown medical issues

4

Financial Situation

- 2 years since financial report
- 4 years since last audit
- Shelly Gamble asks Board Treasurer to sign for a loan to make payroll.

Bank Call

- Bank fraud investigator called the Board
- Suspicious checks
- Low balance

Board Meetings

- "We're out of money"
- You'll see strange checks
- Excuses, excuses
- I'm "awful with books"
- Gamble leave of absence

5

Investigation Begins

- Internal investigation by Board
- District Attorney makes formal request
- Board identifies questionable transactions
- Documents reviewed
- Interviews conducted

6

- Described organizational structure
- Gamble only entitled to paychecks/small reimbursements
- Gamble paid full salary...and then some!
- Reviewed documents → determined unauthorized transactions
- Credit card was not for personal purchases
- We don't know who these payees are
- No need for cash outside group homes

Board Member Interviews



7

- BMGH bank statements
- Cancelled checks (front and back)
- Capital One credit card statements
- CDs
- Investment accounts
- Gamble's bank statements


Documents Obtained & Reviewed



8

- Suspicious checks/endorsements
 - Gamble
 - Cash
 - Residents
 - Employees
 - Unknown people
 - Signatures/Endorsements
- Credit card transactions
 - Grocery store
 - Restaurants not close to BMGH
 - Movie theaters
 - Gas
 - Shopping: Amazon, iTunes
 - Medical expenses

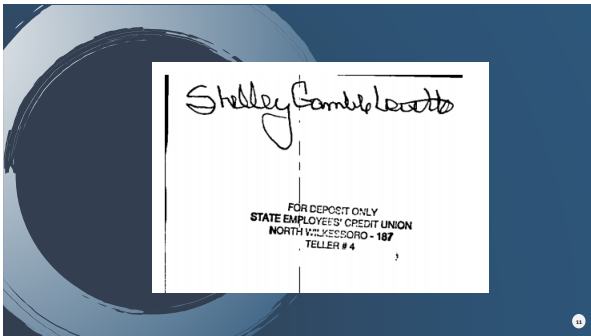
Suspicious Transactions



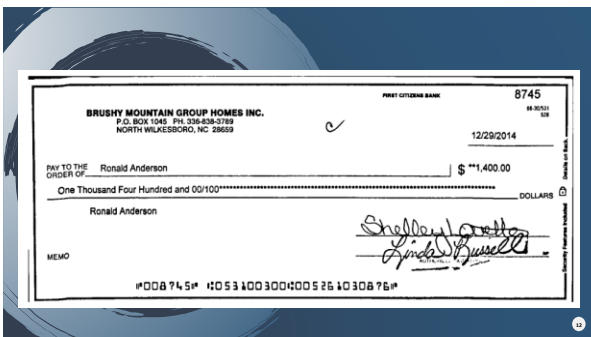
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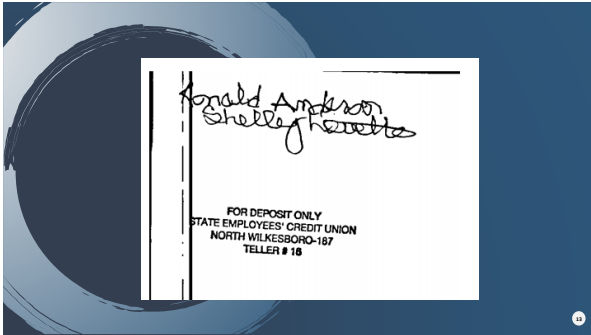
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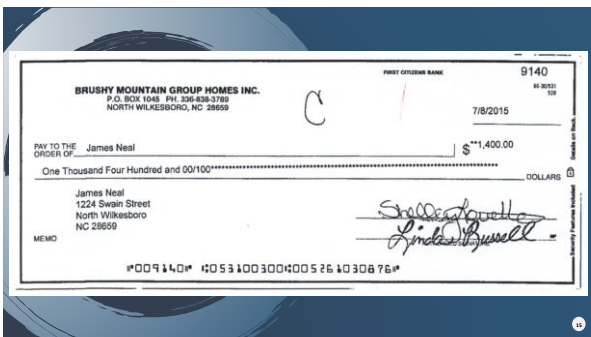


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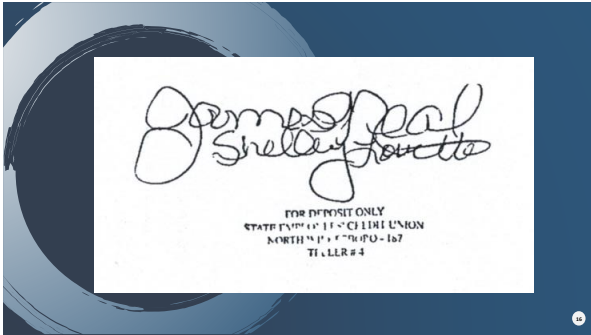
- Gamble was M.I.A.
- Utilities cut off
- Re resident expenses covered by gov benefits
- \$66/mo to residents → discretionary
- Took residents to the bank
- Gamble did not help residents with \$\$\$
- Some residents could not write
- Not resident signatures
- Residents did not bank at SECU
- Only got payroll checks...late
- Gamble did not negotiate checks for us
- Not my endorsement

Group Home Managers

14



15



16

- Location
- Job duties
- Typical expenses: utilities, rent, repairs, payroll
- You're here about my daughter right?
- Did not help manage resident money
- I had the credit card, no one else
- Claimed to give credit card to staff for Christmas
- I did not buy BMGH groceries
- I bought lunch if travelling

Shelly Gamble: The Interview

17

SBI: We're investigating an embezzlement at BMGH
 Gamble: "I did a bad job as Director and should have resigned earlier."

SBI: We're here about some unauthorized checks.
 Gamble: "No one authorized checks; I only told the Board about the checks I wrote after the fact."

SBI: Who could have taken money from BMGH?
 Gamble: "No one took money. No one had access except me."

Shelly Gamble: The Interview

18

Shelly Gamble: The Interview

- Inconsistent when questioned about her financial condition
 - Low credit score
 - No bank account
 - Struggle to pay bills

30 minutes later...

- I have enough to pay bills



19

Shelly Gamble: The Interview

SBI: The Board identified checks with no business purpose. I traced those to show they were cashed by you or deposited into your account.

Gamble: There's no BMGH money in my account

SBI: What about this check to a resident for \$148

Gamble: He needed expensive shoes

SBI: You didn't buy him shoes. But you negotiated his check.

Gamble: "I did it I guess"



20

Shelly Gamble: The Interview

Gamble: I cashed resident checks from my own wallet because the staff didn't have time cash the checks; then I cashed the checks to reimburse myself.

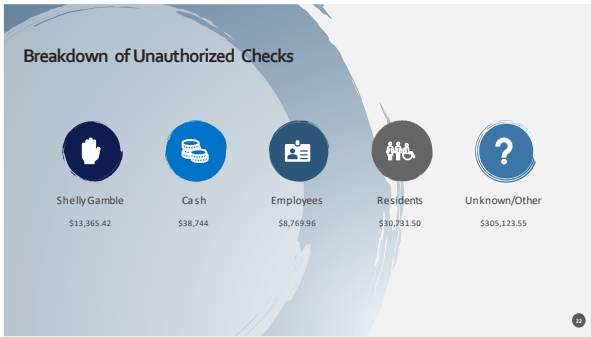
SBI: What about this check for \$1,400? Did you have \$1,400 in your purse?

Gamble: No...

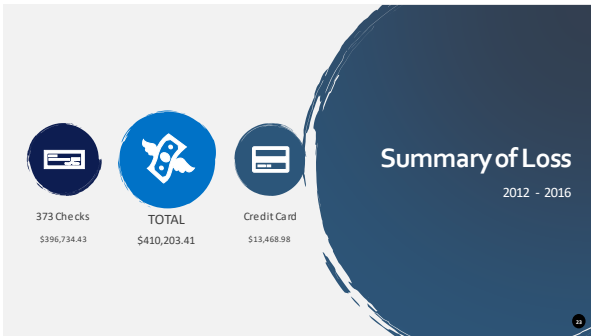
- Insisted any money in her account went right back out the next day
- Insisted there "must be a reason"
- Daughter makes a cameo



21



22



23

INDICTMENT

- Embezzlement - 2 Class C
- Embezzlement - 4 Class H
- Arrested

24

24



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26



27

Carer/giver
Birthday
Free Labor
PSA

Pleas for Leniency and Prison Alternatives

28

Sentencing

Guilty
Prison
Restitution

92-123 months
60 months probation for each case—suspended
\$25,000

29

THANKYOU

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30
