

Nothing Personal, I'm Just Broke

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“...And they’re all orbiting a six million windfall like it’s the last kebab on Earth at 2 am while sweating fear and Lynx Africa...”

Detective Sergeant Brian ‘The Muncher’ Malik.

Chapter 1

Nearly ‘Go’ Time

Sam’s dad’s lock up in Vanbrugh Park

Midday

A builder’s tea left on a windowsill since 2020 watched the whole thing unfold. Cold, milky, moldy, judging. Kind of like Sam’s mate, Greaves, holding the crowbar casually in front of him.

Sam eyed his crew. All friends from college bar one. The man beside him on his left was Dan, another best mate. The other three reprobates, scattered around the empty garage workshop were making him nervous. They had all been buddies since either childhood or college. Petty criminals was the best way he would describe them. Criminal records clean, for now. The one calming influence in the whole room was the beautiful babe on his right, his childhood sweetheart, Cathy. She squeezed his hand reassuringly as they simultaneously watched the TV and listened to the police scanner.

Sam was eighteen. She was twenty-five, and way out of his league, but they loved one another and more to the point, her mum approved of their relationship.

They sat in the garage behind a condemned pub and a Polish deli that sold nothing but off-brand cigarettes and suspicious jars of pickled mystery. This part of East London was not where he wanted to be, but yes he did. They all did. He glanced around. No one spoke. Everyone

looked tense behind their bandanna facemasks. Gloves tightened around various implements, ready for the arrival of Sam's dad and... payday.

Trey, Vinnie and Brad were his other friends, sat around the garage. All about his age and in the same college as him. He trusted them yet, despite their cunning, and Cathy's planning, they were less than amateur robbers. He noticed Trey had his Burberry bandanna on inside out, like he was branding merch for a one-man fan club. Dan had gone full survivalist, with gaffer-taped magazines wrapped around his forearms and a knock-off 'safety' baseball cap that looked like it belonged in a toddler's dress-up box. Greaves seemed calm, but there was sweat beading on his brow.

He and Cathy had put this team, or for want of a better word, crew, together to rip off his own dad, Nico. His dad was an ex-boxer, turned warehouse manager and for the last fifteen years had been one of London's very discreet gangsters for hire with his own crew. Two weeks ago, his dad had teamed up with another crew. Sam only knew them as Cass's crew.

She was a piece of work in Sam's eyes. Classy but you could tell it was fake. She would wear one genuine piece of designer clothing merged in with half a dozen fakes. Perception is the key in her world. But she did have one redeeming quality his dad admired. No. It wasn't sex appeal. It was her inside knowledge of the banking systems in Canary Wharf.

As Sam and his crew sat waiting, watching the TV and listening to police scanners he reflected on why he was here. He took Cathy's hand. Squeezing it reverently. He felt one day he would outsmart his dad. But never like this. This solution to beating his dad actually involved... a beating.

He felt the air was thick with second-hand stress and nervousness for what they were about to do. The combined scents of WD-40 and oil clung to the air like a bad omen. Outside, the hum of sirens drifted in and out like a tide. It always did in this part of London. Inside, all eyes were on the flickering TV balanced on two crates and a stolen DVD player as they watched news footage of a bank heist unfolding in a bank vault and a robbery of a security van across town at a currency depot in Canary Wharf.

'Any minute now,' said Greaves, chewing the skin on his thumb. 'They'll be back here with the loot. Walkin' right into our arms. Right across the finish line.'

'Assuming they ain't dead,' muttered Vinnie, the quiet one with a penchant for chemistry and a bad habit of making things explode.

'Or followed,' added Trey, the only one wearing a shirt with buttons. Sam knew he'd ironed it this morning. But had not asked why.

Cathy stood up and leaned against the wall, lighting a cigarette with the kind of poise that said, I don't belong here. But Sam knew she absolutely did. She was the one that gave him the idea.

'Tenner says they make it,' she said, exhaling smoke like punctuation.

'You're on,' said Greaves.

Sam knew They weren't just watching a robbery. Because when you're broke, desperate, and surrounded by idiots with trust issues, you do not hit the bank. You hit the bastards who already did. 'Lads, we know this'll work. Those clever bastards that work with my dad with their high-tech VPN bollocks and firewall scrambling technology and a bunch of scary assed shotguns plus pseudo police uniforms and pretend security outfits... at the end of the day, they're no better than us. And all they have between them and us is that fucking garage door.'

'It's time,' Vinnie shouted. They are one mile away and have evaded the cops. No reports of police drones though. I hope they have jammers.'

'Ready lads?' Sam said, calm and cool.

Chapter 2

Two weeks earlier

10 am

Sam's home

Sam's lived with his father, Nico. Their home was tidy enough. An old Georgian end of terrace house. All pebbled driveway and boxy hedges, the kind of place where neighbours nodded politely, and bins went out on Tuesdays. From the outside, you would never guess it housed a criminal. That was the point. Inside, it smelled like pine polish and a hint of cigarette smoke. Polished wood floors, minimal furniture, a brushed steel kitchen. Nothing ostentatious, just expensive in that quiet, untraceable way. The living room was silent, curtains drawn against the afternoon light, but deeper in, through a hallway and behind a reinforced oak door, was the real heartbeat of the house. His dad's planning room. He had only seen it once and Nico had nearly evicted him just for popping his head around the door when he was planning. What used to be an annex for a pool table and wine storage had been stripped and rebuilt. Whiteboards. Fold-out maps. A few screens on the walls probably showing CCTV feeds from a distant location.

Sam had known from an early age that his dad was a very clever bank robber, yet Nico never wanted him in the same game, so his dad encouraged him to study Business and Economics at college.

Two weeks ago, one Saturday morning he and Cathy had crept out of his room toward the staircase before stopping. Sam had long known his dad was into something heavy, but this was the first time he had heard details. Real ones. People. Targets. Routes. Regroup points. Timelines. It was not just a robbery. It was a symphony to his ears.

'Remember, Sam whispered with a finger to his lips, pulling Cathy to sit next to him on the top step, 'He thinks I'm out. He has no idea you slept over. He's not using his office.' They huddled together and continued to listen intently.

'Safety deposit side and currency depot,' Nico continued, 'Two crews. We regroup after at the safehouse in Vanbrugh Park. Split the haul there. My crew will be in and out of the bank and your team take the van.'

Sam said nothing. Just stared down the corridor. His jaw tightened.

Cathy leaned in closer, 'Did he just say, "Canary Wharf",' eyes glinting.

Sam did not reply. Below, through a crack in the doorway to the kitchen, another voice floated up, low, urgent, and yet not familiar. Female.

'Your old man always talk this loud when he's planning a robbery?'

Sam shot her a look, placing a finger to her lips. His eyes glaring as if to say, shut the fuck up!

Downstairs, Nico's voice carried. 'We're hitting the bank and the van. Same morning. Canary Wharf's the distraction. While the pigs are busy chasing ghosts, Your lot hit the van at the depot. In. Out. Gone.'

Sam's brow creased. He knew the tone, his dad's mix of arrogance and certainty. He had that special kind of confidence you only earned from screwing over a dozen people and walking away clean. The other voice chimed in again, definitely female but gruff, full of gravel and cigarette tar, 'You trust your crew?'

'Do I trust 'em? Darlin' I raised that boy to keep his mouth shut and his ears open.'

Cathy glanced at Sam, smirking, 'Yeah, he clearly meant someone else.'

Sam looked like he had just swallowed bleach. He leaned back against the wall, heart hammering, 'He thinks I'm stupid,' he whispered, like it physically hurt to admit.

'He thinks you're loyal,' Cathy corrected. 'That's worse.'

Below, chairs scraped. The sound of a lighter flicking. Boots across kitchen tiles.

Sam's fists clenched.

Cathy watched him, eyes narrowing, 'You want to outdo him, yeah?'

'No,' Sam said quietly. 'I want to beat him.'

She nodded, slow and deliberate. 'Then we do it better. Cleaner. Louder.'

He looked at her. She was already planning, already five moves ahead. He loved her for her brilliant mind.

'You in?' she whispered, giving his ear a sexy lick.

Sam squeezed her hand tightly, smiled briefly and they continued to listen.

'We take the safety deposit boxes with bearer bonds, jewellery, loose cash. Yours hit the van. Timing's everything. Ten minutes late and we're headline news.'

Someone else grunted, one of his dad's crew, probably Kyle or that mute lad with the scar. Sam could not quite place it.

'And after?' asked the female voice.

'I just said, we meet up at the lock up in Vanbrugh Park. Then we launder and fence it the way we always do.'

'Remember it's my intel and inside people that got me this info and –'

'Cass, I know that. We all know that.'

'You came highly recommended by O'Hanegan.'

'I've worked with him plenty. Now, if you don't mind...'

Sam's eyes widened, realising that was his dad's way of ushering people out. He swiftly ushered Cathy silently back to his room. He did not even attempt to shut the door. Even the slightest click would alert his dad. Cathy sat on his desk, feet swinging but grinning inanely. They waited in utter silence for ten gut wrenching minutes, occasionally peering out of the curtains until the other crew and his dad had left in separate vehicles.

After letting out a monumental sigh Cathy said, 'Well, that's convenient. They do the hard work. We wait at the finish line.'

'Are you serious?' He replied, running a hand through his hair. His pulse was still hammering. 'Yeah, but no, but maybe, but... okay what have you got going on in that beautiful head of yours? We'll need a gang, a crew or something for this.'

Cathy lit a cigarette with all the calm of a Bond villain, 'We'll get one. A bunch of lads from college. Maybe Greaves, he's a beefy bloke. Can handle himself in a fight, I hear. What about the rest of your mates? I've met a few of them.'

'This is mad,' Sam said. But he was already picturing it. The loot, the van, the adrenaline.

Cathy exhaled smoke like punctuation. 'Yeah. But you're going to do it anyway.'

'What makes you think –'

'You've hated your dad for ages. You want payback. And you want out of this slum. Babe...' she span around from the window and placed her cigarette, with its thick lipstick ring around the filter, into his mouth, 'I want this, and you want me more every day. Let's get planning.'

'Let's fuck first.'