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Football clubs and financial crimes in Greece

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Football Clubs and Financial Crimes in Greece

Introduction

As the more popular sport in the world, football is a huge industry that is growing globally. According to Deloitte (2014), it is estimated that the turnover of the Big Five football leagues¹ only will exceed €11.5 billion in the 2014-2015 period. In addition to offering a legally neutral setting for schmoozing with respectable and risk-taking elites, the huge turnover in the football industry makes it extremely attractive to illicit entrepreneurs, and to corruption, tax evasion, and gaming malpractices which threaten the actual and perceived integrity of the sport (see, for example, the bribery allegations against football's governing body, FIFA; Moore and Scannell, 2015). These practices and activities are very often associated with sinister, criminal 'organisations' that are external to the world and industry of football, and supposedly 'invade' it in order to exploit it as much as possible. In media coverage, academic, and other literature, football match-fixing is often associated with hierarchical 'organised criminal organisations' with an international reach. For example, Ralf Mutschke, FIFA's head of security, suggests that "organised crime recently switched from drug trafficking to match-fixing" and that "the business of match manipulation [is] irresistibly attractive to international organised crime" (Mutschke, 2013: ix-x).

Moreover, references to 'mafias' infesting the world of football and using it as a moneymaking and money laundering platform are commonplace (see Feltes, 2013; UNODC, 2013). As reported by Boniface et al. (2012: 26 cited by Di Ronco and Lavorgna, 2014), generally speaking, 'organised crime' seems to favour the most popular sports, which make it possible "to carry out underground criminal activities back-to-back with a positive public image, that of a sport with millions of supporters" (the so-called "image-laundering"). UK soccer clubs such as Glasgow Rangers, Leeds United and Portsmouth have been embroiled in takeover and financial scandals involving domestic and foreign owners charged with serious offences, and there are heated issues about the role and denotation of 'fit and proper' director requirements.

The aim of the current article is to provide an account of the financial crimes that are committed within football clubs in Greece. Among other, this article responds in a more structured manner to the lack of empirical studies on the issue internationally (with the exception of 'match-fixing' in some contexts), and to Haberfeld and Sheehan's (2013) 'hope' that new initiatives for the study of manifestations of sport-related crime issues in general are developed. Although this is a case study from Greece, it constitutes a potential template for research on an international level. By using the case of football and football clubs in Greece, what we try to do in this article is to add to understandings of the complexity of the broader motivational context of financial crime (see, for example, the works on fraud by Levi,

¹ English Premier League, Spanish La Liga, Italian Serie A, German Bundesliga and French Ligue 1

2008a; 2008b; see also Levi, 1999; Hollow, 2014), the information available about which (as well as the information on the impact or the actual threat financial crimes pose) is often “just a marketing hype” (Levi, 2011; see also Levi and Burrows, 2008). In the following sections we will present: (a) the methods and data used for the study; (b) the different manifestations or a typology of financial crimes committed within football clubs; and (c) a discussion of our findings by locating them within the contemporary football-related and non-football-related socio-economic situation in Greece and beyond.

Data and Methods

The primary source of information for this article is ethnographic research that one of the authors of this article conducted while being employed on a full-time basis in two football clubs in Greece. One of the clubs is one of the major and most popular clubs in country, and part of the Super League (first division), whereas the other is a historic club in the second division (also known as ‘Football League’ in Greece). The ethnographic work offered the researcher the opportunity to study individuals who seldom offer themselves for examination, and a unique opportunity for exploration. This part of the research required immersion in the field for a significant amount of time (from August 2008 to February 2011 and from April 2011 to April 2013), and participation in activities that were not related to the collection of data per se (Hobbs and Antonopoulos, 2014). Within the context of the ethnographic research, additional information on the issues at stake was obtained through interviews with informed actors from the realm of Greek football (e.g. individuals working within football clubs in the Greek Super League and Football League).

Secondly, with regards to match-fixing in particular, we used the telephone conversations that were available as the result of wiretapping by the National Intelligence Agency (Ethniki Ypiresia Pliroforion - EYP) in relation to the latest football match-fixing scandal (2011)². These wiretapped conversations were able to offer abundant information about the broad range of actors and groups involved, and identify patterns of social organisation across a number of cases many of which were related to one another.

Finally, we collected, examined and analysed the published media sources which allowed us to obtain information not only on the process behind financial crimes within football clubs, but also on the key actors involved. Articles from five newspapers were selected, namely Eleftherotypia, Kathimerini, Ta Nea, To Proto Thema and To Vima from April 2010 to February 2015. The newspapers mentioned above were chosen for the particular research because they are non-sport³ and non-tabloid newspapers that are circulated throughout the whole country. It was decided that non-sport and non-tabloid newspapers would be used only as there is a greater possibility for more informed accounts to be found in this type of newspapers.

² Hereafter, referred to as EYP (2011)

³ Most sports newspapers are tied to the major football clubs and tend not to have an objective stance.

As with any study, the current study presents some limitations, which should be acknowledged at this stage. The first one has to do with the ethnographic part of the study. There can be no guarantee that the information given is a wholly neutral representation of the activities and links between actors, though the researcher attempted to make them as close to that as possible; one needs to remember that accounts offered in an ethnographic study are consciously or unconsciously interpreted by the researcher. Moreover, the data are limited to what the participants have provided and what has the researcher observed, and they cannot be generalised to the whole football scene. In relation to the interviews with the informed actors there are issues of generalizability, and one can never be absolutely certain about validity, although 'crosschecking' and 'member checking' significantly contributed towards eliminating untruthful accounts. In addition, there is also the issue of representativeness of the sample. In many instances researchers used a method of snowballing sampling to identify participants, thus limiting the sample to the researcher's own personal network and, as a consequence, the scope of the findings (see Levi, 2015).

The second set of limitations is related to the wiretapped conversations by the Greek National Intelligence Agency. These are the result of law enforcement activity, which in turn is affected by resource restrictions, the competency of agents, organizational priorities, and wider political priorities (see Kinzig 2004). As with any product of the state derived from largely unaccountable agencies, wiretapped conversations need to be carefully handled and the extent to which their revelations apply beyond the clubs affected remain uncertain.

The final set of limitations is related to media sources. Not only do they most often refer to those cases which the authorities came across, thus not reporting 'successful' schemes, but they also tend to present the issues relating to the actors or the activity/market itself in a sensational and morally charged manner. What else could one expect? Nevertheless, we think that the methodological triangulation throughout the study – involving both official and 'unofficial' sources - has created a net that has captured the most important aspects of the topic under investigation and we believe and claim that there is a high degree of validity in the findings.

Financial (and finance-related) crimes committed within football clubs

Ticket tricks

Match-day tickets are one of the main sources of income for football clubs, especially in divisions where TV rights and sponsorship agreements are not very lucrative (see Triandafyllou, 2012). As an income source, ticket sales of each club are taxed. This taxation process and calculation, however, bears some rather unique characteristics, which will be further analysed in this section. In football, and due to the rather complex taxation system, match-day tickets are not limited to the categories available on the stands around a football ground. On the contrary, an additional

category of tickets, that most people do not have access to, is also issued: season tickets (Kathimerini, 2012).

Both match-day and season tickets are issued approximately ten days before each match. Their overall number is decided on a calculation of the number of people expected to attend the match for match-day tickets, and on the number of people who bought season cards for the latter (season tickets). Overall, they represent the maximum capacity of spectators each match can have, a number that is then announced to and signed off firstly by the governing body of the league and then by both the local police and the tax service.

The process through which these tickets are sold and how this sale is then reported is rather peculiar in Greek football. As far as the match tickets are concerned, the majority of the sales takes place a few hours before the match and consists of a transaction of money for a paper ticket, which will be then checked while entering the stadium by both the security staff and the league's 'official auditors'. The season tickets, however, are hardly ever exchanged as such. The common practice within the football industry is for the senior employees of the ticket office to arrange with both the security guards and the 'official auditors' to let the season card holders enter the stadium, while keeping an account of their overall number (see Kathimerini, 2012). After the match is over, the 'auditors' would then inform the ticketing employees of the total number of season card holders who entered the stadium and the corresponding tickets would be destroyed, as if they were given to each season card holder individually. The overall number of both match day and season tickets would be then used to calculate the income generated by ticket sales, on which the team will be taxed.

What is described above is the ideal situation of this agreement between the employees and the auditors. However, common practices in Greek football tend to follow a different path (see Eleftherotypia, 2014). Ticketing employees are often awarded the role of the 'negotiator' in this agreement, in order to convince the auditors to write down a number of season card holders who entered the stadium that is smaller than the actual number. This negotiation is 'expected' by the auditors who often take pride in being 'understanding' towards the club, especially when the overall attendance at a match is not high. The number agreed, which is substantially lower than the actual one, is then written on the official documentation of the match, which is signed by the auditor and communicated to the tax service, the local police and the governing body of the league, as well as the accounting department of the club which will then calculate tax liability. In one of the many occasions that one of us was present, as auditors claimed: "we understand the situation of the club, it's difficult to get people in, we know, but don't worry, I'm understanding... we had 210 (season card holders) in, how about we say 180?"

There have been occasions when the club could not issue an adequate number of match tickets, due to miscalculations on behalf of the club, or due to other

financial problems within the club (lack of tax certificate – discussed below). In these occasions, the negotiation becomes more complex. The league's auditors are notified of the situation and a different approach in terms of transactions between the club and the fans is agreed; even though, not having a paper ticket stamped by the Greek police and the tax service to provide to the individuals in exchange for the entry fee would automatically mean that there cannot be a transaction and thus the individual cannot be allowed in the stadium, this negotiation often results in an alternative solution. The auditors, sometimes encouraged by the league's administration itself, allow for 'fake' or 'impromptu' paper tickets to be exchanged for money, permitting fans to enter the stadium unofficially, while officially signing the papers that say that since there are no official tickets for the matches, the number of entrants is zero. Again, as justified by the auditors in another instance:

"I wouldn't do it for others but since my boss (the president of the league) knows the X (club's president), it's ok. But it's only for you. Don't tell anyone about it. Oh, make sure the president sends a positive review for my services though, he's friends with the Y (league's president name)".

Interestingly enough, this negotiation did not take place in a secret place behind closed doors. Often policemen were present during this negotiation, observing without comment.

Fake tax certificates

As discussed on the ticket sales tricks section, tickets are issued approximately ten days before each match and in order for the club to be eligible to sell them, the approval of both the police and the tax authorities is required. This approval process from tax authorities is rather lengthy and complex, forcing some clubs to outsource it to specialised accountants. The main element of the process, which has caused a number of issues in the past, is that for a club to get the approval for the tickets, a tax certificate is required, proving that the club's tax liabilities are settled. This certificate is issued monthly upon request, and proves that either all tax liabilities have been paid off, or that a settlement has been made on any amount still owed (liability or fine) by the club (see Dimitropoulos, 2006). This certificate has to be presented by the club's employees in any dealing with the tax authorities.

Securing this certificate, however, is not such an easy practice in modern Greek football. Unfortunately, football clubs in all divisions are struggling to make ends meet, hindering their efforts to adhere to the agreements made with the Tax Service. Even when clubs do make profits, they rarely adhere to the tax regulations. As sports academics have pointed out, Greek football clubs do not operate with a strategic long-term business focus, which would include prioritising taxes (Dimitropoulos, 2010). On the contrary a less structured short-term approach is adapted, which has impacted on the current poor economic state of the industry.

Alternative methods are sometimes employed in order to bypass the tax certificate. First of all, agreeing on a number of settlements can 'buy' the club valuable time; notably the period of time between a new debt settlement and its lapse due to failure to comply. This short period (one or two months window) can prove extremely useful for the club, since it can allow the club to issue tickets for a number of matches using the same tax certificate, without paying any additional money from the overall debt owed. A second practice is the use of personal connections in the local tax service, in order for the tax employees dealing with the club to allow for an exception to be made when approving the new tickets, without the required valid tax certificate. Since this practice was used rather often by local services in dealings with a number of companies, an online country-wide filing system was gradually introduced, which, in combination with employees' relocations and tax services restructurings, has created insuperable obstacles that are making this method increasingly difficult or even impossible to be followed (see Siomopoulos, 2013).

The third practice often encountered in Greek football has attracted considerably more attention than the other two, because it has also been used by a number of first division clubs that have faced charges and even relegation for their actions (Livanios, 2014). When a football club is unable to obtain a tax certificate, because money owed to the tax authorities has not been paid, a fake tax certificate is created by the club and then presented to the tax service when requested. This fake tax certificate resembles the authentic one the club would have acquired otherwise, while using a fake protocol number in order to confuse the tax authorities' employees. The fake tax certificate is created by the employees of the club (usually the senior financial team) and is given to the employees dealing with tax with a script on how he or she should behave when approaching the tax service. This preparation includes advice to 'act natural', 'pretend he/she does not know anything about it' and 'call the president/owner should anything go wrong'. Whether a senior male employee of the financial or ticketing department of the club, or a novice, young male or female employee, from a different department is selected for this purpose. Surprisingly enough, this practice has proven extremely successful in Greek football, with clubs securing approval for issuing tickets for a number of matches throughout the course of the majority of a season, before being found out (see, for example, Livanios, 2014).

Finally, one of the most popular techniques applied in Greek football, which is usually used when all other practices fail, is the utilisation of personal political connections by the owner or the President of the club in order for the tax authorities to 'turn a blind eye'. As has been noted on numerous occasions, Greek politicians, and even the Government itself, are willing to help football clubs either directly or indirectly way and under any circumstances, especially when denying them could result in a severe political cost (see Dimitropoulos, 2010). This last resort practice is rarely spoken of in the clubs and can only take place a small number of times

throughout each season for each club. But even during those few times, it is very likely that this practice can create tension between the tax authorities' officials and the club.

As a last minute solution, there is often no time for appropriate planning, making this practice comprise of just three short phone calls. The first call is made by the employee of the club who, while dealing with the tax service was declined the request to approve the tickets, either for not having a certificate or for being in a possession of a fake one. This call is made directly to the president/owner of the club, to who what happened is described briefly. The employee is then instructed by the president/owner to wait at the tax service while he tries to 'fix the problem'. The second call is made by the president/owner to a personal connection of his, who is often a highly valued and well-known politician. Unfortunately, little information exists on these second phone calls, since they usually take place through a private phone, using personal connections that are rarely available to the public or even the employees of the club. Additionally, little information exists on the politicians involved in this kind of phone call, regardless of various accusations that have occasionally been made by the Press (see Polyhroniadis, 2011). The third phone call is then made by the above-mentioned politician directly to the Director of the local tax service from whom the club's employee tries to get the approval. The phone call is made in order for the Director of the service to be convinced to 'turn a blind eye' and allow for the tickets to be signed and stamped, since the request to do so comes from a well-know and highly respected politician. Once again, little information exists on the contents of this kind of phone calls, however, it is worth noting that the Director might not always comply happily with the politician's request. A tax service Director, shortly after this third phone call, was heard by one of the interviewees yelling at the club's employee:

"I'm being asked again to be your puppet. That's enough! I'll do it, because he leaves me with no choice. But tell your President that if he gets the fat one (referring to the politician) involved again, I'm going to start making phone calls too. I've had enough!"

Whether the tax official would in fact carry out that threat is unknown.

Players' salary payments

The football players are believed to be one of the most valuable assets a club possesses. The way in which they are treated, however, is rarely in accordance with this belief. Footballers sign lucrative contracts with football clubs in both professional divisions of Greek football, however the number of players who actually get paid the amount of money agreed with the club in their contract is quite low. Using a number of techniques, ranging from friendly requests to violent threats in order to convince players to be patient with their delayed salary payments, football clubs have avoided paying large sums of money over the past years. It is worth noting that a large

number of professional players get by with small weekly payments of as low as 50-100 euro, as a consolation prize for waiting for the delayed salaries. The process by which the players are convinced tends to follow an interesting two-fold pattern.

The owner or president of the club will often wait until the end of the last training session of the week to hand out this consolation money, while dealing with a number of complaints by the players. His response tends to be similar or identical to the following that was witnessed by the researcher: "I am sorry guys, this is all I can do for now. Please be patient and I promise I'll pay you all back next week when this new sponsor (naming a random company) signs". When/if the footballers are not happy with his request for patience, his tone changes dramatically:

"Do you know how lucky you are you're playing for us? You think you're that special? I have a hundred players younger and more talented waiting for my call, begging for a chance to play. Here you get a chance to play, to show your talent. Scouters come to all matches; some are even shown on TV. Leave the club and there's no chance a scouter will be picking you".

It is also worth noting that by the half of each season, the vast majority of the underpaid footballers will make an official request to 'break' their contract and leave the club. However, leaving a club is not such an easy process. Threats of violence will often be made in order to convince the players to stay, with the president of one of the clubs the researcher worked for once quoted saying, for example, that "if you sign with them, my boys (bodyguards) will break your legs so bad, you won't be able to kick a ball ever again in your life".

It is not until a player is able to secure a contract with another club that an agreement, that was not honoured by the club in the first place, might be broken. In order for the contract to be broken, the footballer will be asked to sign an official document claiming that he received all his payments and has no further claims from the club, even though he had never (and will never) receive the money which was originally agreed on the contract. If the footballer refuses to sign this document, additional violent threats or actions might be made, often involving injuring him or damaging his property, while postponing the transfer agreement until the transfer window is closed or the other clubs withdraw their offer. In other words, the player is extorted to write off the money owed by the club in order to continue with his career in another club. The club will then claim to the tax authorities that the player has been paid, increasing the claimed expenses made during that financial year. ⁴

While the above mentioned practice might seem contradictory to the image of the superstar rich footballer often portrayed in the media, it is very common in Greek

⁴ Due to the Greek taxation system and the way in which professional football players declare their income (often by establishing a company that presents the players' income as the company's revenue in order to have a smaller taxation rate), it is highly unlikely for the actual amount paid by the club to be traced back. Essentially, the expenses claimed by the clubs are not correlated with the income tax declaration of the individual player.

football. In fact, the way in which footballers are treated in modern Greek football is so unprofessional that has led to numerous official complaints made to the international governing bodies of the sport, that have in turn resulted in the International Federation of Professional Footballers (FIFPro) issuing an official announcement, consulting footballers to avoid signing contracts with Greek clubs (FIFPro, 2013). This may not be an option for most Greek footballers.

Owing money

As presented in the previous section, football clubs' presidents/owners have a tendency to not pay money that is owed. This also applies in money owed to other employees of the clubs, as well as suppliers of various goods and services. Presidents/owners try to make agreements that are not officially recorded, such as employing people without an official contract and buying goods and services without a receipt, so that a minimum or no account of the money owed by the club is created. When the interested parties request the money they are entitled to, the President's responses once again range from friendly requests to violent threats, while asking the parties to be patient. Once again, the initial request resembles the polite one given to the footballers: "I'm sorry I can't do anything now. You know how difficult the economy is. There is no company that pays in time now. But you know I'll pay you the moment I get the money, you're at the top of my list". As time passes and no or very little money is paid to the employees or suppliers who repeatedly ask for it, the president's tone changes, becoming increasingly more hostile: "You think I don't know I owe you money? I know! But you are not my first priority. Am I the only one who is not paying? No. No company is paying now, look around you. Stop busting my balls or you won't be paid at all".

Threatening employees and providers works for the majority of times, however, not all the time. Some employees, for example, have insisted on being paid the money they were owed and thought that approaching the president the moment they knew that he would have cash in his hands might make him change his mind. For example, after a football match, when the president is meeting the Head of Ticketing who presents him with the earnings of the match. This meeting would originally take place in the ticket office of the stadium or the club's main offices, however, when a number of individuals who were owed money found out about it and tried to approach him at these venues, another location was selected. In order for this location to remain unknown to these individuals, often a cafeteria or a bar, is selected by the president and is communicated via text to the Head of Ticketing right after the match was over. It is also worth noting that in order for the president to avoid being followed, he is often transported to this location hidden at the back of someone else's car. An additional anecdotal detail in this money drop is that in order for the full amount of earnings to be delivered without anyone noticing, the cash was often hidden in non-suspicious objects, notably the bottom of a plastic coffee holder, which was then handed to the President of the club, by the Head of Ticketing.

Based not only on the above mentioned unsettled accounts, but also on the overall profile of the individuals involved in football (further discussed in the following section), it is rather common, not only on a match-day, but also on any weekday, for the presidents or owners of the clubs to either carry a gun themselves, or be accompanied by security personnel who carry guns. These guns are not usually fired but are used as an intimidation tactic, especially in tense situations, such as negotiating 'breaking' a player's contract, and dealings about money owed to employees or third parties. In numerous occasions in which the researcher was present, individuals casually placed their gun on top of the meeting table while sitting down to start a discussion, without ever referring to it or threatening their interlocutors directly.

Money laundering

The individuals involved in the administration of Greek football nowadays are often very different to the individuals encountered in the administration of most European clubs. Even though the Fit and Proper test has been a law in the country since 1999, Law 2725 of 1999 (Efimerida Kyverniseos, 1999), it has never been implemented, allowing for anyone to be involved in the sport, including a number of dubious businessmen who are often accused of various minor or major crimes including financial fraud, and even face or have faced imprisonment in the past (see To Vima, 2011; To Vima, 2014). Surprisingly enough, individuals who have committed fraud in other football clubs and have even been banned from all Greek stadia, are often 'allowed' to be involved directly or indirectly with other clubs. Their titles might vary from Presidents to CEOs and General Managers, however, as one of them put it when asked about his job, they see themselves as the 'highest power' of the club ('geniko koumando' in Greek).

Those individuals have often used football clubs as a money laundering mechanism, which facilitates them in declaring a substantial amount of income every year, an amount that does not attract the authorities' attention, while justifying an extravagant lifestyle and covering other possible illegal activities (Kathimerini, 2013). A number of these individuals have been actively involved in other activities, such as illegal betting, gun, drugs and oil illegal markets. However, since justifying their income from these activities would be extremely difficult, providing a legitimate account for this money through a football club appears to be an easier solution. Interestingly enough, some of these individuals appear to be avoiding legal implications for their actions, despite the media attention they might occasionally attract. Providing more specific information on these cases would require for individual Presidents/owners to be profiled, which exceeds the aim of this paper and will, therefore, not be attempted.

In practical terms, however, as with any successful business, it would be rather costly to run a football club that appears to be earning money. Thus, a different method is being followed. 'Fake' sponsorship agreements appear

unexpectedly a few weeks before the end of each financial year (Eleftherotypia, 2010). These agreements, often with companies owned by family members or friends of the owners of the clubs, are rather lucrative for the clubs, allowing them to present a very high income at the end of the season. Unfortunately, however, most of these agreements are cancelled or, accounting-wise are being noted as money that will not be collected⁵ (Zafeiropoulos, 2012) and are often written off after a few years. This cancellation or accounting trick takes place after the financial year is over and does not affect the earning claims the owner made for that particular year. It is only after an extensive auditor's check that this trick can be traced, and since auditors' checks do not usually take place in Greek football, this method has been applied numerous times without any repercussions to the clubs' owners. The practicality of the whole process is that the owners get a legitimate cover for their income, while realistically not proving how and if the income was made.

Match-fixing profits

Match-fixing in Greek football has attracted significant media attention over the past few decades (Eleftherotypia, 2013a), with two major scandals involving numerous professional football clubs revealed, resulting in legal prosecutions and even the imprisonment of club Presidents and owners. The most recent scandal, as our analysis of the EYP (2011) data suggests, involved numerous actors of Greek football, including Club Presidents/owners, football players, referees, bookmakers, illegal agents (intermediates betting on behalf of other actors), enforcers (personal protection and intimidation intermediaries hired by the Presidents/owners), football managers and player agents. These actors were part of numerous, flexible networks of varying size, which allowed for match-fixing to be 'organised'. These webs were formed on the basis of both long-term and short-term relationships, which were incentivised by either the promise of reward or threat:

"If you do this for me, I'll take good care of you. I'll tell you which match to bet on and you're going to earn good money. I'll even fix you up with my guy who can do the betting for you".

"If you don't do it, I'll make sure the only match you ref for is the local school's match".

Bearing in mind both the number of individuals involved in the scandal and their direct involvement with the Greek football industry, as well as the fact that financial profit was both the incentive and the result of match-fixing, the financial implications of match-fixing are rather significant. Notably, the unreported large amounts of money earned by illegal betting, that are impossible to be accounted for and, therefore, are not taxed. There is, of course, an irony here – these funds are not

⁵ According to the Greek accounting system, an account can be created for money owed that is unlikely to be collected.

'clean' but provided nobody matches their cash expenditures with their declared income, it is not risky not to launder the funds.

Another issue that we came across from the examination of the National Intelligence Agency's wiretapped conversations is that not all individuals involved with Greek football would fit the same profile of the powerful and dangerous 'gangster-like' criminal. In fact, one could say that they tend to fall under two very distinctive categories; the 'powerful' and the 'pushover'. The former category includes the individuals who are often described as the ones 'pulling the strings', the ones with the ability and power to influence the current and possibly the future state of the sport, with direct influence not only on one club but a number of them, through their influence on the latter 'pushover' category. This latter category is mainly populated by Presidents/owners, who might also appear to be dangerous: their power, however, is limited to the microcosm of the club (the people employed by or connected to the club). Their overall actions are often the result of the influence or directions they receive from the 'powerful' category. That being said, Presidents/owners in both categories tend to result in the same practices as far as financial criminal activities are concerned.

Discussion

A number of observations can be made from our findings. Overall, the account that emerges from our examination does not vindicate the heavy emphasis that orthodox accounts of 'organised crime' place on characteristics such as rigid organisation, coordination, hierarchy and so on in the commission of criminal activities (financial and other) within football. Rather, our findings are consistent with financial crimes committed within football as criminal activities being less robust from an organisational viewpoint, carried out by individuals or clusters of individuals that assemble on the basis of opportunity rather than authority.

Issues around financial crimes within football clubs must be located within the overall football-related context in the country, which is, of course, an extension of the general financial, entrepreneurial and political landscape in the country. Firstly, Greek football clubs are structured differently in comparison to most European ones regarding their ownership and administration. All clubs participating in the top two national divisions, Super League and Football League, are privately owned, with their main shareholder keeping an active role in the everyday running of the club. The shareholder is often voted by the Board of Administration in the role of the 'President of the club' who, in most cases, acts as the equivalent of the CEO or the Chairman. In some occasions, the elected President is not the shareholder, but a person acting on behalf of the main shareholder, representing their interests while managing both playing and non-playing aspects of the football club. Although a Fit and Proper test has been passed as a law of the Greek Government in 1999, as mentioned earlier, it is currently not actively applied, allowing for anyone to be involved in the administration of the sport.

Secondly, the general enormous financial pressures that most Greek football clubs (even the traditionally powerful ones) face in the current entrepreneurial and financial landscape of the country. One of the reasons for the financial hardship of football clubs, among other, is the reduced attendance in the Greek stadia with an average of 4,328 spectators per Super League football match according to Super League data (Koumbis, 2013), which data are those taken account of when appealing for sympathetic treatment. Though these data might not be accurate, for reasons given in this paper, the order of magnitude is likely to be about right and gives an idea of the scale of the 'real' problem.

Related to the above is that the 'outcome uncertainty' within the Greek football league has reached extreme low levels, causing significant competitive imbalance among the clubs. This imbalance did not only lead to the creation of 'big' and 'small' teams, as Szymanski and Kesenne (2004) suggest, but also to the formation of 'rich' and 'poor' clubs. As Schmidt and Berri (2001) note, since the performance on the field in professional competitive sports has a direct impact on their financial income, the gap between these two groups is affected by the competitive balance or imbalance of the league or competition. The minimised outcome uncertainty in Greek football led to high levels of competitive imbalance within the professional leagues of the sport, leading to the creation of 'rich' and 'poor' clubs, with the gap between these two categories being widened year after year. Another way to underline this competitive imbalance within the league would be to examine the level of probability of determining the winner of the league (see Buzzacchi et al., 2004). Taking into consideration that the Greek Championship has been won by the same club 16 times within the last 18 years, outcome uncertainty has reached an extreme low level in Greek football, with the Super League often being characterised as a 'monopoly' (Eleftherotypia, 2013b).

Within this context, and although we do not claim that we are in the position to offer an exhaustive range of motivations for financial crime within football clubs, we can identify two different types of actors: The ones that commit financial crimes simply because of personal greed in the presence of opportunity and in the absence of substantial regulation in the (Greek) football industry. "Opportunity to commit a crime in a business or company environment", Padgett (2015: 201) argues, "is a situation where an offender circumvents internal financial controls or takes advantage of a weakness in those controls".

The second type is the people who commit these types of financial crimes as a response to the ferocious dynamics in the football industry. Within the formation of this financial imbalance among clubs that we mentioned above, the second type of financial criminal resembles to what Antonopoulos and Hall (2014: 331) have called the "reluctant criminal undertaker": the pragmatist who simply seeks to 'get things done' on behalf of the interests of the self, and according to the logic of the market's 'dark heart', in the midst of 'inherited' or artificially created circumstances, no matter how brutally competitive and unforgiving they might be". Whereas Antonopoulos and

Hall's (2014) 'reluctant criminal undertaker' is the product of pre-emptive fear of losing one's finger-hold on the economy, the people committing financial crime within football clubs are the product of the pre-emptive fear of the club 'not making it' and losing their finger-hold in the football industry. In this sense, football-related financial crime in Greece appears to be an integral part of a symbiosis between personal greed, aspirations and needs, as well as ferocious market dynamics in the world of football that disadvantage most of the football clubs, their players and their officials who now operate as small and medium entrepreneurs cutting corners in the absence of substantial regulation.

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