

Record of Tape Recorded Interview



Person Interviewed Oyeteju Adedayo (OA)

Place of Interview Rainham Road SPOB

Date of Interview 5 September 2005

Time commenced 14.18

Duration of interview 43 Minutes

Interviewing Officer(s) Natasha Bernard (NB)

Other persons present

Exhibit No:
Number of pages: 9

Signature of interviewing
officer producing exhibit

Time concluded 15.01

Tape reference no 066311

Adrian Morris (AM)

Tape counter times	Person speaking	Text
00.00		NB makes general introductions.
00.42		NB states she would like to ask questions regarding the audit shortage of approximately £53k at Rainham Road Post Office.
01.50		OA confirms name, date of birth and her address.
		FULL CAUTION GIVEN & EXPLAINED.
		LEGAL RIGHTS EXPLAINED. FORMS CS001 AND CS003 COMPLETED.
		SOLICITOR/POST OFFICE FRIEND NOT REQUIRED AT THIS TIME.
08.18		NB recaps over the events leading up to the interview.
		OA confirms no questions have been asked.
		OA states that she has worked for the Post Office for six years and applied as a result of buying the property in which the post office is located. OA confirms that she has no outstanding mortgage on either the business or the flat above the post office. She confirms that the property was bought in 1999 but the freehold was bought in 2001. OA explains that after selling her property in Berkshire she stayed at the flat above the post office with her husband and three dependants.
11.15		As the flat was too small to accommodate the family she approached the bank that agreed to lend her the money to purchase her house in Kent.
12.38		OA states that Joan, the Sub Office Assistant, works in the office for the majority of the time. OA states that she generally works on a Saturday and covers for Joan for any appointments that she has. OA states that she received two weeks training for her role and that she is confident using the Horizon system. OA

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
14.14		states that she completes the balancing with Joan on a Wednesday and signs the cash account herself.
		OA states that the house in Berkshire was sold for £125k and that the house in Chatham was bought for £225k. She explains that she paid £100k for the flat and the business at Rainham Road.
		OA states that during the week Joan declares the cash.
16.12	NB	Ok well obviously the reason why we're here is because there's a discrepancy let me just find the cash figure, of £53k, I can't remember the rest, it's about £53,200.00, I'll be able to get the exact figure. This morning when the Auditor came in you gave him a note. I've got that note here in front of me can you read it out for me please.
16.59		OA reads out the note.
		OA agrees that she wrote and signed the note and that the Auditor, Deepak Valani, witnessed the note.
	NB	Well what I want to do now is to give you an opportunity to explain the shortage that we have in the Post Office accounts.
	OA	Unfortunately I owe some people at the early stages of the buying you understand
	NB	Sorry
	OA	At the early stages of the buying
	NB	Buying of
17.55	OA	The actual business you understand. And they wanted their money obviously start plastering repossession or whatever on the door or whatever and I didn't want all that with people coming and neighbours and everything. I spoke to them I said I will get the money all I need to do is ask for a mortgage, remortgage I will give you your money I'm happy to go but it got quite nasty regarding the process that he wants his money so I came to Joan and she saw it and I came to her and said I am in a state here because it's a case of everybody knowing my business in the street I said we need to do something, I need to do something and I explained what has happened because normally I don't touch the post office money at all she is straight as well very, between us we don't do it you understand and she is a good worker in all honesty but she knew I was in trouble she saw it so she said oh I said if I give them ten maybe they will give me time to re finance the property and give them their money with obviously post office
18.43		

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
19.30		getting the ten. In fact this situation wouldn't have got to this level because I nearly, nearly spoke to the, my initial retail network manager, because I don't steal, period I do not take anything. I mean we've rescued so many books here for the post office and that is why I don't work there unless there is an emergency you understand.
	NB	Right
20.04	OA	Well this came up and she saw how distressed I was so it was a case of Ok if I give them that ten re apply for a re mortgage because there's no mortgage really on the property and right now it's worth well over £200k compared to when we bought it. So I said let me if I do that and she and we met on the matter and they came again and they said well the time they've given me has run out they want their money, you understand and at that point I said to Joan again because everything I did not just go in there take it and get rid of her or try to cover evidences the only thing I covered is that I did not really call somebody to say I
20.40		have a problem here you understand and I said, she said to me ok what do you want to do. I said the only thing I can do is ask them what can be of assistance for me now rather than them embarrass me in the whole of the street regarding the money I borrowed off them. At that point I said if I offer you £20k can you give me time I've got commercial mortgages that people have, I've applied to. This would not even have been noticed.
	NB	Ok
21.27	OA	In all honesty but people I've applied to ask for the mortgage for remortgage so that I can put the money back it wasn't intention doing it at all. So I gave them the twenty thousand at that point again
	NB	And when was that
	OA	It was over a period of time
	NB	Yes but when
	OA	I would say, everything came to a head in the last couple of months
	NB	So when did you give them this twenty thousand
	OA	I gave them round about, I would say about June or July
21.53	NB	Did you get a receipt
	OA	No
	NB	So you've given twenty thousand pounds and you didn't get a receipt
	OA	I didn't because as far as I know I owe it to them at the early stages because

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
22.20	NB OA NB OA	when we were going to but this as lease we bought it for £54k you understand £55k stock was £11k which we managed to find but I knew that I owe that money to them. Right who's them? Who's the people that you are taking about? They are people we know they are family/friends Friends and family Yes and that is the honest truth I wouldn't lie about it. I owe it to them. If I'd have been able to re mortgage and they'd given me time I wouldn't have touched. We've always sent back money because we are self-sufficient; we've always, always sent back money to the post office, every time. Even here today two thousand made up ready to go. We always, always send back, the only thing that was outstanding was the money, which every time I met with Joan to tell her this is what, this is the stage of the application and that is, you know it wasn't hidden. She felt basically sorry for me because she knew that I'm not a trouble maker but this was getting to a point of real embarrassment people were shouting you understand so I gave it I'm not lie about it I don't use it for anything
23.33		else. I've not been on holiday since I took over here, so it's not like, oh she was busy you know gallivanting. I've never really shared the responsibility here, the only problem is that initial money that we borrowed from them and if they'd given me time I could show you letters that you know people who have applied loan for, for a re mortgage because of the amount I have. I said I want to secure it on the property I don't want to do short term loan because short term loan is very expensive to pay and if the property has got a mortgage on it I may not have done it looking at it I was supposed to be hearing from one of them this week.
24.12	NB	Right so you said that you owe people, you owed people at the early stages of buying this business
24.36	OA NB OA NB OA NB OA	Yes So you owed them at the early stages of buying this business you bought this business six years ago Yes Well that's not June or July is it? Me Sorry Me

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
24.54	NB	No you said that you owed these people
	OA	No I owed them but at that time they didn't ask for it, you understand
	NB	Right so you owed them for six years
	OA	Yes I did, I did
	NB	And how much did you borrow from them
	OA	£50k, I said fifty thousand
	NB	Fifty thousand. And what was the purpose of that?
	OA	It was the initial, because I didn't want to sell my property I wasn't sure what I was walking in to, you understand, we were going to move the kids were young we were going to move down here and I said well if we go forward and the
25.16		forward is not going at least we've got the house to go back to, you understand so I did not want to sell that because I wasn't ready to just put all the eggs in one basket at that time
	NB	Right
	OA	So that was when I borrowed the money from them as
25.40	NB	And have you got proof of borrowing this money from them?
		OA explains that we can talk to "them" if they agree to talk to us. She anticipates that they will say this is a family matter and she owes us.
26.00	NB	So you've got no proof
	OA	Proof that I owe it to them, I owe it
	NB	Yes but have you got any proof
26.23		OA explains that the agreement she had with her family was that when things got better for her financially she would re pay the loan, they were no set instalments or contract. She explains that when they realised that she sold the Berkshire property they wanted their money and they started to put pressure on her. She confirms that the Berkshire property was sold in 2003 and she was asked why she did not repay them from the sale of the house.
	OA	I know, I know. Looking back I know but like I explained to you which I would not lie I was sleeping on the floor here with my husband and the three kids were sleeping on a bunk bed in one bedroom and it was a case of let me buy this because if it's off mortgage I can let the property then I can pay them, re mortgage the property.
28.16		OA explains that the people that she owed the money to did not want to wait for her to re mortgage the property at Rainham Road.

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
29.33		OA explains that in the last three months she paid £50k to the friends/family that she owed. OA explains that her plan was to give £10k to her friends/family and then re mortgage the property in the hope that she could replace the post office funds and give the remaining £40k to her friends/ family. OA states that the £10k was given to the friends/family in June
30.22	NB OA	Ok and when did they get the remaining The remaining they came back round about I would say maybe June ending beginning of July and they said well we've given you enough time.... OA explains that it would take longer than three weeks for a re mortgage to come through. She confirms that she has approached companies for a re mortgage and is expecting to hear from one of the company's this week. She states that during July she repaid £20k and in August she repaid the remaining £20k. She confirms that she repaid fifty thousand and has not got any receipts.
32.48		OA explains that the previous owner gave her many problems when she was trying to purchase the freehold. OA states that she would provide the names of the friends/family once she has spoken to her husband.
37.10	AM OA AM OA	Was it family and friends or was it a loan shark? It wasn't a loan shark, it wasn't a loan shark It was family and friends but you won't give us their names I can't because at this point in time as far as they are concerned you owe us that money why are you dragging us into this, which I can understand. I did not do anything with that money, apart from what I've said, I did not do nothing. I don't touch the post office money at all
37.41	NB AM OA AM	Well that's not quite true is it In June you say you took ten thousand pounds Sorry In June you said you took ten thousand pounds where did that ten thousand pounds come from
37.55	OA AM OA	That was when I initially came in So ok explain to us the actual process what happened I spoke to Joan about it she saw how distressed I was she knew cos I said to her right now they're threatening to start causing a bit of a problem, I need to give them something at least then maybe that'll give me time to get a mortgage re

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
38.20	NB	mortgage through which already I started processing as soon as I knew that they wanted there money
38.54	OA	You've known for six years that they've wanted there money
		I know but I thought the initial at that time things were not strict because obviously 2000 and 2001 I was at war with the previous owner trying to fight to get the freehold off her because at that time there was no that was when we stayed in here when we finally got it. I don't live a luxurious lifestyle I can assure you but that was the initial stages thing was the money we were spending was too much we were spending £600.00 rate, we were giving out £500.00 here surely mortgage can not be that much if everything was put under one umbrella and its at that time we were having a lot of war so they knew that I was having problems with the previous owner
	NB	Okay so you spoke to Joan, why did you speak to Joan
	OA	I had to speak to her because
	NB	Does she own the post office then?
	OA	No she doesn't. I know, I know
39.35	NB	Okay so what is her role?
	OA	I spoke to her because it's not me I don't steal
	NB	But you have, haven't you
	OA	I know
	NB	You have stolen, it's not your money
	OA	I know, I know, believe me I know
	NB	Right well let's ten thousand pounds you paid in June how did you do that you spoke to Joan and then what
	OA	I said to her I've applied
40.00	NB	Yes you've explained all of that, you were going to apply for a re mortgage
	OA	And I'd pay the money back
	NB	But that didn't happen, so what did you do, did you take ten thousand pounds out of the safe?
	OA	I said to her I need ten thousand to give them to get them off my back
	NB	Right
	OA	I said as soon as I've got the money off the bank off the mortgage
	NB	Off the re mortgage
	OA	I'll give it back. It's a question of at that time in truthfulness I was expecting a

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
40.40		reply of two weeks and I did get a, in principle. I got a letter saying in principle saying yes. OA confirms that she took a combination of notes to pay the debt. OA confirms that she would not remit as much money as usual to the cash centre. OA explains that £7k to £10k would be kept in the office and anything above that figure would be returned.
41.36	NB OA	So how much would you normally have on a Wednesday evening I would say maybe seven ten thousand.
42.22		OA confirms that both she and Joan counted out the ten thousand pounds and she took the ten thousand pounds and gave it to her friends/family who were waiting outside in the car. OA explains that her friends/family returned in July
43.27	OA	They came back and it was like it's taking you a long time to get the rest of money because the whole idea was to re mortgage for the money the post office ten thousand their forty thousand and everybody could go there separate ways but by that time it wasn't ready it was not ready the money wasn't ready they came back
	AM	Right ok
	OA	And
	AM	So what did you do then
	OA	I mentioned it to I came to Joan
	AM	Right
	OA	I mentioned it
	AM	Yes you mentioned it and what did Joan do then
	OA	She knows, because she knows I wouldn't lie to her, she knows
44.06	AM	And what did she do
	OA	She wasn't very pleased, she wasn't happy, she said how are you gonna pay this. I said I'm still waiting for the re mortgage to come through and she knows she saw me speaking to them on the phone once taking down messages for me. OA states that Joan saw the in principle letter.
	AM	Have you still got that?
44.40	OA	I have at home, I can bring them I can fax you
		Buzzer sounds
	AM	That buzzer means the tape is coming to an end we'll seal these tapes ok and then we got a few more questions I think we need to

Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
45.08	OA NB AM	I'm so sorry Ok. If you can not talk until we start the new tapes Ok I'm passing you master tape seal the number 066311. Ok if you could sign that for me please The time is 15.01 I'm now turning the tapes off