Transcribed by Take Note®
www.takenote.co

File name: Oyeteju Adedayo - POLTD-0506-0336 Oyeteju Adedayo Tape 2 of 2 Tape No.066312.mp3

Audio quality: Good

Moderator questions in Bold, Respondents in Regular text.

KEY: **Unable to decipher** = (inaudible + timecode), **Phonetic spelling** = (ph + timecode), **Missed word** = (mw + timecode), **Talking over each other** = (talking over each other + timecode).

(TC: 00:00:04)
Adrian Morris: Okay, my name is Adrian Morris, my colleague's name is-,

(TC: 00:00:07)
Natasha Bernard: Natasha Bernard.

(TC: 00:00:08)
Adrian Morris: And we are continuing the interview with-,

(TC: 00:00:11)
Oyeteju Adedayo: Um, Mrs Oyeteju Adedayo.

(TC: 00:00:13)
Adrian Morris: Okay, thank you. The time is now 15:06. I must remind you that you do not have to say anything, but it may harm your defence if you do not mention when questioned something which you later rely on in court. Anything you do say may be given in evidence. Do you understand that?

(TC: 00:00:28)
Oyeteju Adedayo: Yeah.

(TC: 00:00:29)
Adrian Morris: Okay. Now, I'm gonna show you Post Office form CS001.

(TC: 00:00:34)
Oyeteju Adedayo: Yeah. That's the one.

POL00066745

(TC: 00:00:34)
Adrian Morris: Okay, that's the form we filled in earlier.

(TC: 00:00:36)
Oyeteju Adedayo: Yeah.

(TC: 00:00:38)
Adrian Morris: Okay, and again that explains your legal rights, and they are that you're not under arrest, you do not have to remain at this interview. If you do remain, you have the right to legal representation and advice, including the right to speak with a solicitor, either in person or on the telephone. A solicitor will give you the advice regarding legal aid.

(TC: 00:00:56)
Oyeteju Adedayo: Okay.

(TC: 00:00:55)
Adrian Morris: And I can ascertain the availability of a duty solicitor or assist you with directory enquiries if you wish.

(TC: 00:01:00)
Oyeteju Adedayo: I'm okay.

(TC: 00:01:01)
Adrian Morris: You're entitled to read the Police and Criminal Evidence Act Codes of Practice if you wish, and the Codes set out your legal rights and rules governing the conduct of this interview. Again, it's that book there. Right. The time is now 15:07, it's still the fifth of the ninth oh five. Okay, if I can just give you the pen there.

(TC: 00:01:27)
Oyeteju Adedayo: Mmhmm.

(TC: 00:01:28)
Adrian Morris: Okay, this line here, 'I can confirm that I've been reminded that I remain under caution.' Okay? And I've reminded you of your legal rights. 'And I've also been reminded that I'm free to leave if I wish.'

POL00066745

(TC: 00:01:40)
Oyeteju Adedayo: Mmhmm, Mmhmm.

(TC: 00:01:40)
Adrian Morris: Okay, do you understand that?

(TC: 00:01:41)
Oyeteju Adedayo: Yeah, yeah, yeah.

(TC: 00:01:41)
Adrian Morris: Okay, sign and time and date there. The time is now 15:08. (Silence 01.45-01.52)

(TC: 00:01:52)
Oyeteju Adedayo: This place?

(TC: 00:01:53)
Adrian Morris: That's it, 15:08 there.

(TC: 00:01:54)
Oyeteju Adedayo: Oh, okay.

(TC: 00:01:57)
Adrian Morris: And the date is still the fifth. Okay, you've now got the two options, 'I wish to speak to a solicitor as soon as practicable.'

(TC: 00:02:03)
Oyeteju Adedayo: No, that's okay.

(TC: 00:02:03)
Adrian Morris: 'I still do not wish to speak with a solicitor at this time.' Still 15:08. Okay, and you've signed against, 'I still do not want to speak to a solicitor at this time.' If you do not want to speak to a solicitor at this time, you can change your mind at any time during the interview. Do you understand that?

(TC: 00:02:20)
Oyeteju Adedayo: Yeah. Here?

POL00066745

(TC: 00:02:23)
Adrian Morris: That's it, if you just wanna put-,

(TC: 00:02:25)
Oyeteju Adedayo: Yes.

(TC: 00:02:25)
Adrian Morris: Yes, you, you understand that, do you?

(TC: 00:02:26)
Oyeteju Adedayo: Yeah.

(TC: 00:02:26)
Adrian Morris: Yeah, okay, if you put yes. Thank you. CS001 completed, and I remind you of Post Office Friends, the interviews are all CS003.

(TC: 00:02:40)
Oyeteju Adedayo: Yes. Yes.

(TC: 00:02:41)
Adrian Morris: You signed that earlier to say that you didn't require a friend, do you require one now?

(TC: 00:02:45)
Oyeteju Adedayo: No. No.

(TC: 00:02:46)
Adrian Morris: You still don't want a Post Office Friend here?

(TC: 00:02:48)
Oyeteju Adedayo: No.

(TC: 00:02:48)
Adrian Morris: Okay.

(TC: 00:02:49)
Oyeteju Adedayo: I'm not denying anything, so.

(TC: 00:02:51)
Adrian Morris: Okay, that's fine. Um, we've had a short break there while we've changed the tapes over, signed and sealed them. Any time during the break of tapes, have either myself or my colleague asked you any questions in relation to this enquiry?

(TC: 00:03:04)
Oyeteju Adedayo: Okay.

(TC: 00:03:05)
Adrian Morris: Have we asked you any questions?

(TC: 00:03:06)
Oyeteju Adedayo: No.

(TC: 00:03:08)
Adrian Morris: During the break in tapes, did we ask you any questions?

(TC: 00:03:09)
Oyeteju Adedayo: No, not at all.

(TC: 00:03:09)
Adrian Morris: No, okay, that's great. Thank you.

(TC: 00:03:12)
Natasha Bernard: (Inaudible 03.12).

(TC: 00:03:14)
Adrian Morris: Oh yeah. At the end of the last tape, we were talking about, um, we spoke about the £10,000, how you, Joan and yourself counted it up and you took the money out to these family and friends that were out in the car. Um, and we were talking about the £20,000, £20,000 that you handed over in June stroke July. Now, we got as far as saying, I believe, that you had spoken to Jude about it, she wasn't happy.

(TC: 00:03:43)
Oyeteju Adedayo: She wasn' t, because obviously she knows that it' s the Post Office money, and she knows I' ve never done it, never in all my days.

(TC: 00:03:51)
Adrian Morris: No, can we, we have because you've done it a month before.

(TC: 00:03:53)
Oyeteju Adedayo: No.

(TC: 00:03:53)
Adrian Morris: You took ten thousand the month before, didn't you?

(TC: 00:03:54)
Oyeteju Adedayo: I know, I know but, it wasn' t with criminal intention.

(TC: 00:04:02)
Adrian Morris: Okay. So, what, what I'm trying to find out here again, was it the same as before? Who-,

(TC: 00:04:12)
Oyeteju Adedayo: It' s same.

(TC: 00:04:12)
Adrian Morris: Who counted that £20,000 out?

(TC: 00:04:14)
Oyeteju Adedayo: Between the two of us.

(TC: 00:04:15)
Adrian Morris: Between the two of you.

(TC: 00:04:15)
Oyeteju Adedayo: She counted it to me for me to count, so that I' m giving it to them, they do not say to

me, ' I' m sorry, this is ten thousand or fifteen thousand.' So in my presence, we counted it.

(TC: 00:04:25)
Adrian Morris: Okay.

(TC: 00:04:26)
Oyeteju Adedayo: In fact, it was, she was-, she was getting ready to send everything out.

(TC: 00:04:30)
Adrian Morris: Right.

(TC: 00:04:31)
Oyeteju Adedayo: Which I would, I didn' t even know that about, no matter when she comes in, she knows what she' s supposed to do, she knows ways to send out, money out and everything. She was getting, ready, I think. When I came in, I said, ' I' ve had the same problem again, and the mortgage has not come through. The people have (inaudible 04.47) us or something, they haven' t come though to me.'

(TC: 00:04:51)
Adrian Morris: Yeah.

(TC: 00:04:51)
Oyeteju Adedayo: I said, ' They are-, they are on my-, on my neck again.' And I started paying it back, because it was-, it was, I was conscious of this.

(TC: 00:04:59)
Adrian Morris: Okay.

(TC: 00:04:59)
Oyeteju Adedayo: Personally, within my own, within the shop, I said I was paying it back, because it was my concern to make sure that it was being paid back. It wasn' t a case of taking completely.

(TC: 00:05:11)
Adrian Morris: Well, okay, so you took the £20,000, then, you, you and Joan, she gave it to you, and what happened then?

(TC: 00:05:20)

Oyeteju Adedayo: I gave it to them.

(TC: 00:05:21)
Adrian Morris: You gave it to them, and what, were they in the shop this time?

(TC: 00:05:23)
Oyeteju Adedayo: No, they don' t-, they won' t come. Because um, when, if they come out, it would have been a case of either shutting the doors, telling everybody, ' Oh, she owe lots of money.' Locking the door, whatever. And I didn' t want to owe them.

(TC: 00:05:35)
Adrian Morris: See, this is why I find it hard to believe that this is friends or family.

(TC: 00:05:40)
Oyeteju Adedayo: No, they do.

(TC: 00:05:39)
Adrian Morris: If you're actually paying them back, I find it hard to believe that this is the case.

(TC: 00:05:42)
Oyeteju Adedayo: They do, because as far as they are concerned, I' m still in Slough.

(TC: 00:05:45)
Adrian Morris: But this was six years ago.

(TC: 00:05:48)
Oyeteju Adedayo: I did say I was in Slough six years ago. I saw Slough about it, about 2003.

(TC: 00:05:52)
Adrian Morris: 2003? Okay, so this was-,

(TC: 00:05:52)
Oyeteju Adedayo: And, and I thought they would not get their money back.

(TC: 00:05:54)

Adrian Morris: Two years ago, then. Was it two years ago?

(TC: 00:05:56)
Oyeteju Adedayo: Yes, I, I' ve been having all the teething problem throughout. They eased off, especially when I had high court case with the other woman, that he stole from me. But I surmised they knew, that, which I told them, because you have to. I told them that, ' I' ve sold Slough. Well, you will get your money, give me time. It' s a case of I, it, I have it, Jan. If you can bare with me with this plan, let me remortgage this property, which is not, the mortgage. Let me remortgage it. Give it back what I owe you.'

(TC: 00:06:29)
Adrian Morris: Okay, I, I think-, I think we covered that earlier. Now, so, this was June, July. And then in June, July, August, they came back again, did they? Did they phone you to tell you they were coming back, or did they just turn up?

(TC: 00:06:42)
Oyeteju Adedayo: I, um, we, sometimes we have meetings with them.

(TC: 00:06:46)
Adrian Morris: Right.

(TC: 00:06:46)
Oyeteju Adedayo: To let them know. And I said-,

(TC: 00:06:47)
Adrian Morris: Where were these meetings held, then?

(TC: 00:06:49)
Oyeteju Adedayo: Sometimes they come to the house, my house.

(TC: 00:06:51)
Adrian Morris: Right.

(TC: 00:06:52)
Oyeteju Adedayo: And I said to them, ' Give me time.' I show them the same letter got filled. In fact, Commercial, I had three, four letters.

POL00066745

(TC: 00:07:01)
Adrian Morris: Yeah.

(TC: 00:07:02)
Oyeteju Adedayo: Commercial, even Abbey wanted those to think in the accounts and everything, that we, we can remortgage the whole package.

(TC: 00:07:10)
Adrian Morris: Why didn't you?

(TC: 00:07:11)
Oyeteju Adedayo: Oh, I mean, don't worry.

(TC: 00:07:12)
Adrian Morris: Okay, okay, okay.

(TC: 00:07:12)
Oyeteju Adedayo: I'm not sitting down floating my arms on the matter. It's been done. It was a case of, I've taken it, you know, I-,

(TC: 00:07:20)
Adrian Morris: So, what happened to the one that you said £50,000 you, had been agreed in principle?

(TC: 00:07:26)
Oyeteju Adedayo: The one that said 50 thousand has been-,

(TC: 00:07:27)
Adrian Morris: So, you said, 'Oh yes, it's 50 thousand, I agree with you.'

(TC: 00:07:29)
Oyeteju Adedayo: I said twenty that time.

(TC: 00:07:30)
Adrian Morris: No, because you said, 'My plan was to give them ten thousand-,'

POL00066745

(TC: 00:07:33)
Oyeteju Adedayo: And then give-,

(TC: 00:07:34)
Adrian Morris: From what you had stolen at the Post Office.

(TC: 00:07:36)
Oyeteju Adedayo: Yeah.

(TC: 00:07:36)
Adrian Morris: And then the other 40 thousand, sorry. You were gonna put the ten thousand back in, which you had stolen from the Post Office.

(TC: 00:07:41)
Oyeteju Adedayo: And then give them ten, to give me-,

(TC: 00:07:42)
Adrian Morris: And give them the other 40.

(TC: 00:07:43)
Oyeteju Adedayo: Yes. To give, first of all, twenty, because at that stage, I was, I thought.

(TC: 00:07:48)
Adrian Morris: And that's not what you said earlier, you said 50.

(TC: 00:07:49)
Oyeteju Adedayo: I did. 50, yeah, oh yeah, 50 I owed them. But when I add the ten thousand on, I was trying to do, was not go to short term loan.

(TC: 00:08:00)
Adrian Morris: Right.

(TC: 00:08:00)
Oyeteju Adedayo: That' s, which I mentioned earlier.

(TC: 00:08:03)
Adrian Morris: Okay, yeah.

(TC: 00:08:03)
Oyeteju Adedayo: I said, 'I don't want to do short term loan because it's so expensive to pay it back. I wanted to tie the mortgage to the property, and then pay it like, um, in, um, over the length of the mortgage.

(TC: 00:08:15)
Adrian Morris: Right.

(TC: 00:08:16)
Oyeteju Adedayo: You understand, right? That for short term loan like that, God knows how much they will expect me to pay. And I didn't want to do short term loan.

(TC: 00:08:25)
Adrian Morris: Okay.

(TC: 00:08:25)
Oyeteju Adedayo: So, when they initially said they would do the twenty thousand, the guy then said to me, 'I didn't realise that you want us to tie it to the property. I'm going to pass, I can phone them, out of just, joke, in front of here now, and he will say to me what is going on.' I said, he said to me, 'I will pass it on to the mortgage section because, for that amount, the mortgage section will tie it to the property.' Because I said I don't want short term loan, short term loan which is going to obviously kill me. You understand? I said I don't want short term loan. All I wanted was to give them something to just give me time.

(TC: 00:09:02)
Adrian Morris: So you-, so you stole from the Post Office to cover that interim period?

(TC: 00:09:09)
Oyeteju Adedayo: Well, I stole, yeah. But I did not steal with the intention of criminal mind. It was a case of saving, trying to save a, a situation that was just beyond me. It was a-, I, I, I would not lie. I'm raising my-, I, I would not sit here willingly if I was going to lie about it. I wouldn't.

(TC: 00:09:36)
Natasha Bernard: Okay, well, you said you've stolen the money from the Post Office.

(TC: 00:09:43)
Oyeteju Adedayo: Mmhmm.

(TC: 00:09:44)
Natasha Bernard: But you said you didn't do it with any criminal-,

(TC: 00:09:46)
Oyeteju Adedayo: I didn't mean-, it was a case of still I'm not wanting to put it back because I know I-, or lie about it.

(TC: 00:09:54)
Natasha Bernard: Right.

(TC: 00:09:54)
Oyeteju Adedayo: Because as soon as it came in and I came in, I was told, I told him.

(TC: 00:09:58)
Natasha Bernard: Yes.

(TC: 00:09:58)
Oyeteju Adedayo: I'd not even started doing-, I said, 'Carl, I need to own up to something.' I didn't let him waste all this time.

(TC: 00:10:04)
Natasha Bernard: Right, yeah.

(TC: 00:10:05)
Oyeteju Adedayo: Because that was the, the intention.

(TC: 00:10:07)
Natasha Bernard: Yeah.

(TC: 00:10:07)
Oyeteju Adedayo: If it was that, I would say, 'I'm coming back in one minute, I need to get-,' probably get as far away as-, when he started out, start looking for people. Why do I want to do that? I've got the property here. I don't need to. I don't want to do that.

(TC: 00:10:21)
Natasha Bernard: Right.

(TC: 00:10:21)
Oyeteju Adedayo: It was a situation that was, in fact-,

(TC: 00:10:23)
Natasha Bernard: Well, you had to tell him, really, didn't you? You had to, because he was going to find out, wasn't he?

(TC: 00:10:27)
Oyeteju Adedayo: Oh absolutely.

(TC: 00:10:27)
Natasha Bernard: So-,

(TC: 00:10:28)
Oyeteju Adedayo: But then, I could have gone away from here.

(TC: 00:10:31)
Natasha Bernard: Yeah, you could've done.

(TC: 00:10:31)
Oyeteju Adedayo: And you would be looking, which, it could be worse, really. And I don't, at least, that was initially never my intention. Never. I've never in all my four, five years, touched the Post Office money. I don't handle it. In fact, when we had the book that we were, I used to run away. Because I did the training, but the book, the blue book, has always, when I'm looking at it, I'm like, oh. You know, until the computer came, which was fantastic.

(TC: 00:10:58)
Natasha Bernard: Okay.

(TC: 00:10:58)
Oyeteju Adedayo: We both liked it, and all that, so. I didn't mean to really do something dreadful with a no-care attitude. Of course I care. Of course it's, I care about the business, of course it, my concern is for

the business as well.

(TC: 00:11:12)
Natasha Bernard: Mmhmm.

(TC: 00:11:12)
Oyeteju Adedayo: I just didn't want them to mess up the plan I had. Because, I don't know, you might never have seen it before, but if some families, they don't, this thing happen, it could, up until the point of even, probably killing you, because they thought that you want to have one over them, especially selling in Berkshire.

(TC: 00:11:31)
Natasha Bernard: You see, what, what I don't understand is that, that you had Berkshire, you've had Slough, you've had-, where's Catkin's (ph 11.37) Road?

(TC: 00:11:36)
Oyeteju Adedayo: That's Berkshire.

(TC: 00:11:38)
Natasha Bernard: Right, okay.

(TC: 00:11:38)
Oyeteju Adedayo: Slough is Berkshire.

(TC: 00:11:39)
Natasha Bernard: Okay. So, you've, you, you seem like you-, I mean, you've had to get mortgages for these, haven't you?

(TC: 00:11:45)
Oyeteju Adedayo: Initially, we were living in Berkshire, before I ever had this.

(TC: 00:11:48)
Natasha Bernard: Right.

(TC: 00:11:49)
Oyeteju Adedayo: So, we, I did sell it.

POL00066745

(TC: 00:11:51)
Natasha Bernard: But you're aware, I mean, you're aware of the proper channels, or the channels that you had open to you to go to, because you got mortgages on these places. And what I don't understand is, why-,

(TC: 00:12:00)
Oyeteju Adedayo: It was a crime, I know. I don't-,

(TC: 00:12:03)
Natasha Bernard: Why did you change when it came here? I mean, you're not a stupid woman.

(TC: 00:12:07)
Oyeteju Adedayo: I, I am a stupid woman right now. I am a little bit stupid, because this incident, I wish I'd spoken to the retail manager.

(TC: 00:12:17)
Natasha Bernard: So, why-,

(TC: 00:12:18)
Oyeteju Adedayo: I didn't even think-,

(TC: 00:12:18)
Natasha Bernard: So, why didn't you speak to the retail manager? Why didn't you?

(TC: 00:12:21)
Oyeteju Adedayo: I, I just got scared.

(TC: 00:12:23)
Natasha Bernard: You got scared?

(TC: 00:12:24)
Oyeteju Adedayo: I got scared.

(TC: 00:12:25)

POL00066745

Natasha Bernard: Why?

(TC: 00:12:25)
Oyeteju Adedayo: Because, because you just think it, even though my intention is not to steal it, I still don't when I stole it.

(TC: 00:12:36)
Natasha Bernard: Well, you did steal it. Because who does the money belong to?

(TC: 00:12:40)
Oyeteju Adedayo: Oh, I.

(TC: 00:12:41)
Natasha Bernard: Well, tell me, who does the money belong to?

(TC: 00:12:43)
Oyeteju Adedayo: Post Office, I-,

(TC: 00:12:44)
Natasha Bernard: It belongs to the Post Office.

(TC: 00:12:45)
Oyeteju Adedayo: I know.

(TC: 00:12:46)
Natasha Bernard: Right, so why didn't you tell the retail line?

(TC: 00:12:48)
Oyeteju Adedayo: No, well.

(TC: 00:12:49)
Natasha Bernard: What, what, what were you scared of?

(TC: 00:12:50)
Oyeteju Adedayo: The person. I don't know.

(TC: 00:12:56)
Natasha Bernard: Were you scared you were gonna lose your job? For the benefit of the tape, um.

(TC: 00:13:03)
Oyeteju Adedayo: Yes.

(TC: 00:13:05)
Natasha Bernard: And this is.

(TC: 00:13:06)
Oyeteju Adedayo: I'm sorry I did that.

(TC: 00:13:07)
Natasha Bernard: Adedayo has become a bit distressed.

(TC: 00:13:09)
Oyeteju Adedayo: No, it's okay.

(TC: 00:13:09)
Natasha Bernard: Are you okay to continue? Are you sure?

(TC: 00:13:12)
Oyeteju Adedayo: Yeah, I'm okay. I'm okay, I'm okay to continue. I'm okay.

(TC: 00:13:20)
Natasha Bernard: So, you didn't tell the retail line because you didn't want to lose your job?

(TC: 00:13:24)
Oyeteju Adedayo: I didn't want to lose my job and I thought it's something that will come through. Because I don't owe anybody else.

(TC: 00:13:31)
Natasha Bernard: Right.

POL00066745

(TC: 00:13:32)
Oyeteju Adedayo: Go and check, I don' t owe anybody else. I' ve always gone through the right channel. Bank.

(TC: 00:13:38)
Natasha Bernard: Yes.

(TC: 00:13:38)
Oyeteju Adedayo: Apart from when, the initial stages of buying this.

(TC: 00:13:42)
Natasha Bernard: Mmhmm.

(TC: 00:13:43)
Oyeteju Adedayo: But I' ve always gone through the bank. Bank is not repossessing me.

(TC: 00:13:46)
Adrian Morris: Just while we're on that subject of, of the banks, um, to make sure we can clarify that situation, would you be prepared to allow us access to look at your bank accounts and see the financial state of them?

(TC: 00:14:00)
Oyeteju Adedayo: Yeah.

(TC: 00:14:00)
Adrian Morris: And we've got declarations in a minute, and we can (talking over each other 14.02)

(TC: 00:14:02)
Oyeteju Adedayo: They, there' s nothing sitting there. There' s nothing sitting-,

(TC: 00:14:04)
Adrian Morris: Would you be prepared to give us disclosure to-,

(TC: 00:14:06)
Oyeteju Adedayo: I will give you statements for you to read, you will take away, look.

POL00066745

(TC: 00:14:09)
Adrian Morris: Well, we, that's fine, thank you, we will, we'll agree with that afterwards.

(TC: 00:14:11)
Oyeteju Adedayo: There' s nothing, there' s nothing on it at all.

(TC: 00:14:13)
Natasha Bernard: So, at, at, at the time, when, when you took this money, and you stole this money from the post office.

(TC: 00:14:18)
Oyeteju Adedayo: Yeah.

(TC: 00:14:19)
Natasha Bernard: Did you-, did you know that it was dishonest? Did you know that what you were doing was dishonest?

(TC: 00:14:25)
Oyeteju Adedayo: My heart-, my heart was in my mouth. I wasn' t happy. I wanted to go through the proper channel.

(TC: 00:14:33)
Natasha Bernard: Mmhmm.

(TC: 00:14:34)
Oyeteju Adedayo: Which is to actually secure the loan.

(TC: 00:14:37)
Natasha Bernard: Right.

(TC: 00:14:37)
Oyeteju Adedayo: On my property.

(TC: 00:14:39)

POL00066745

Natasha Bernard: Yeah.

(TC: 00:14:39)
Oyeteju Adedayo: If I didn' t have any equity, I can say, ' Yes, you siphoned the money to do something.' But, I wanted to go through the proper channels.

(TC: 00:14:52)
Natasha Bernard: Mmhmm.

(TC: 00:14:52)
Oyeteju Adedayo: Secure the property money. And then, everybody go their separate ways, and I carry on with my business. Which was my initial plan-, my initial plan, so it was the business. I don' t-, I don' t steal, I don' t do anything that is the, how many times have we taken books off before we come here?

(TC: 00:15:14)
Natasha Bernard: Yeah, yeah.

(TC: 00:15:15)
Oyeteju Adedayo: How many times? Loads and loads of times.

(TC: 00:15:18)
Natasha Bernard: So, how have you benefited by using the Post Office funds?

(TC: 00:15:22)
Oyeteju Adedayo: I haven' t benefited.

(TC: 00:15:23)
Natasha Bernard: You haven' t?

(TC: 00:15:24)
Oyeteju Adedayo: Well, the only thing is I' ve benefited by getting them, rid of them.

(TC: 00:15:28)
Natasha Bernard: Okay.

POL00066745

(TC: 00:15:29)
Oyeteju Adedayo: And it, now-,

(TC: 00:15:29)
Natasha Bernard: But how much would it have cost you if you had to get a loan?

(TC: 00:15:33)
Adrian Morris: We mean a short term loan.

(TC: 00:15:33)
Natasha Bernard: It would've cost you, wouldn't it?

(TC: 00:15:35)
Oyeteju Adedayo: I shouldn't have done it.

(TC: 00:15:36)
Natasha Bernard: You said yourself it was very expensive.

(TC: 00:15:38)
Oyeteju Adedayo: Very expensive.

(TC: 00:15:39)
Natasha Bernard: Exactly.

(TC: 00:15:39)
Oyeteju Adedayo: It would have been.

(TC: 00:15:39)
Natasha Bernard: So, you have benefited, haven't you?

(TC: 00:15:42)
Oyeteju Adedayo: Okay, if you, I get what you're saying.

(TC: 00:15:45)
Natasha Bernard: Well, I mean, you taking-, you stealing the money.

(TC: 00:15:47)
Oyeteju Adedayo: I've benefited because I could get rid of them. All, you see, all this came to head, so at least they've gone. I've washed my hand of them.

(TC: 00:15:58)
Natasha Bernard: Mmhmm.

(TC: 00:15:58)
Oyeteju Adedayo: They got what they wanted, I was left basically to try and get the whole remortgage on this property and offer the money back to the business. Not-,

(TC: 00:16:10)
Adrian Morris: Well, you could've, Well, I think what we're saying is, you could've gone the correct channels. You could've got a short term loan for 50 thousand to pay them off, instead of stealing the money from the Post Office.

(TC: 00:16:22)
Oyeteju Adedayo: Yeah, but I-,

(TC: 00:16:22)
Adrian Morris: But by getting a short term loan, you said in your own words earlier that the, the repayment rates were just.

(TC: 00:16:28)
Oyeteju Adedayo: For, for, if you don't secure it to the property, it is a lot.

(TC: 00:16:31)
Adrian Morris: Right. So, there was a way you could've done it. You could've done a short term, but you couldn't afford to pay-,

(TC: 00:16:34)
Oyeteju Adedayo: Even then, short term I can't see, it's not that. I can't see anybody who would, I don't think anybody would just take your word for a short term loan of about, well, maybe ten thousand.

(TC: 00:16:44)

POL00066745

Natasha Bernard: Right.

(TC: 00:16:45)
Oyeteju Adedayo: But for about 50 thousand, they will have to go through the proper channels, which is what I' m doing, which is the remortgaging. Because really, I, in all fairness, I can' t see anybody who short term, just giving me 50. I really, I-,

(TC: 00:17:01)
Adrian Morris: You didn't look into it, though.

(TC: 00:17:02)
Oyeteju Adedayo: I didn' t look into short term, I looked into twenty thousand short term loan.

(TC: 00:17:06)
Adrian Morris: Right.

(TC: 00:17:07)
Oyeteju Adedayo: Because that was the intention that, pay back the ten, give them the ten. Give me time to still remortgage. Obviously, I talked to the same people about the short term loan. Because all I wanted was everything to go on that one umbrella.

(TC: 00:17:23)
Natasha Bernard: Mmhmm.

(TC: 00:17:23)
Oyeteju Adedayo: Do you understand? Not twenty thousand there, five thousand there, no. I wanted all under umbrella.

(TC: 00:17:29)
Natasha Bernard: Right, so in the meantime you just used that Post, the Post Office as the umbrella.

(TC: 00:17:31)
Oyeteju Adedayo: I am so sorry. If there' s a way I could reverse it, save me from the bottom, because I' m a Christian person. So save me from the bottom of my heart, I would do it.

(TC: 00:17:41)
Natasha Bernard: So, are you in a, in, in a position now to repay the 50 thousand pounds?

(TC: 00:17:46)
Oyeteju Adedayo: I am in the, in a position to get the remortgage and repay it. As soon as I get, there' s nothing that would stop me from being remortgaged.

(TC: 00:17:54)
Natasha Bernard: Right, well, the actual, I mean, I can tell you what the actual, the actual figure is about 53 thousand, are you-,

(TC: 00:17:59)
Oyeteju Adedayo: I' m, honestly, it-,

(TC: 00:18:00)
Natasha Bernard: Once that-, once that comes through are you?

(TC: 00:18:02)
Oyeteju Adedayo: Once that come through, the cheque goes to the Post Office, really.

(TC: 00:18:06)
Natasha Bernard: Right, okay.

(TC: 00:18:06)
Oyeteju Adedayo: I' m more than happy.

(TC: 00:18:08)
Natasha Bernard: Right.

(TC: 00:18:08)
Oyeteju Adedayo: Because I know I did wrong, but it wasn' t the intention, it was sandwiched between a pillar and a post.

(TC: 00:18:14)
Natasha Bernard: Mmhmm.

POL00066745

(TC: 00:18:15)
Oyeteju Adedayo: You understand? And I wanted to get rid of them without embarrassing me within the community, really.

(TC: 00:18:21)
Natasha Bernard: Right.

(TC: 00:18:22)
Oyeteju Adedayo: Because if they start telling people, 'Get out, get out. I want to shut the door.' Or, 'Oh, she's got money from us and she's not paying.' Even this, I do not have a. I really don't know how I'm going to rise up from this. Because this is not the intention. This is not the plan. This, this is not me.

(TC: 00:18:50)
Natasha Bernard: Mmhmm.

(TC: 00:18:51)
Oyeteju Adedayo: I don't need to take it. I don't need to take it. I was adding the money, my shop was okay for me, I was running it, and I was okay. I, the only thing is finding that lump sum to give.

(TC: 00:19:07)
Natasha Bernard: Right, yes.

(TC: 00:19:07)
Oyeteju Adedayo: To get, to get nothing.

(TC: 00:19:11)
Natasha Bernard: Okay, can I just refer to the cash accounts, now. I've got cash account ten in front of me it, well, it's week ending the 1st of June 2005, and it's timed at 18:04. It's got a signature on that, can you confirm, is that your signature?

(TC: 00:19:24)
Oyeteju Adedayo: Yeah.

(TC: 00:19:24)
Natasha Bernard: That is your signature? Now, obviously, the 50 thousand pounds has been-,

(TC: 00:19:31)
Oyeteju Adedayo: Yeah.

(TC: 00:19:31)
Natasha Bernard: Stolen from the accounts. And this is a document, are you aware of section twelve of the SubPostmaster's contract, that says that the use of, of Post Office funds is strictly forbidden?

(TC: 00:19:43)
Oyeteju Adedayo: I know.

(TC: 00:19:44)
Natasha Bernard: Right, so you are aware of that?

(TC: 00:19:46)
Oyeteju Adedayo: I, I know.

(TC: 00:19:46)
Natasha Bernard: Yeah. Now, on the cash account on page two, we've got a cash figure here. This is for the 1st of June, £56,308.94. Is that the true figure?

(TC: 00:19:59)
Oyeteju Adedayo: Yes.

(TC: 00:20:00)
Natasha Bernard: That is the true figure?

(TC: 00:20:01)
Oyeteju Adedayo: Yes.

(TC: 00:20:01)
Natasha Bernard: So.

(TC: 00:20:03)
Oyeteju Adedayo: That' s not when the 50 was happening.

(TC: 00:20:04)
Natasha Bernard: So, okay.

(TC: 00:20:04)
Oyeteju Adedayo: Because obviously we had money being returned in.

(TC: 00:20:07)
Natasha Bernard: So, when did the 50, when did the ten thousand come out? You said in June or July.

(TC: 00:20:12)
Oyeteju Adedayo: Oh, that week, yes, that' s what I' m saying.

(TC: 00:20:14)
Natasha Bernard: Right.

(TC: 00:20:14)
Oyeteju Adedayo: But, what I' m saying is that, that amount of money has been, some has been returned. So it' s at that time I got the 50. We wouldn' t have had any money.

(TC: 00:20:26)
Natasha Bernard: Yeah, I know that, I understand that, but then thousand pounds wasn't there.

(TC: 00:20:30)
Oyeteju Adedayo: Yes.

(TC: 00:20:30)
Natasha Bernard: Right.

(TC: 00:20:31)
Oyeteju Adedayo: It would' ve been that, it was out, um, out of that.

(TC: 00:20:35)
Natasha Bernard: Yes, so, you would've taken ten thousand pounds out of a particular week-,

POL00066745

(TC: 00:20:38)
Oyeteju Adedayo: Yes, yes.

(TC: 00:20:39)
Natasha Bernard: In the month, but I want to identify now what week that was. Now, you said June.

(TC: 00:20:43)
Oyeteju Adedayo: I would-, I would say that it' s about the fifth.

(TC: 00:20:46)
Natasha Bernard: So, this is week ending the 1st of June 2005.

(TC: 00:20:50)
Oyeteju Adedayo: I would say that is part of it.

(TC: 00:20:52)
Natasha Bernard: What do you mean that's part of it, in June?

(TC: 00:20:53)
Oyeteju Adedayo: The ten thousand would have added, I did take it, but I added it back in.

(TC: 00:20:58)
Natasha Bernard: Right, I understand that.

(TC: 00:21:00)
Oyeteju Adedayo: Okay.

(TC: 00:21:01)
Natasha Bernard: So, you inflated your cash, is that what you're telling me?

(TC: 00:21:04)
Oyeteju Adedayo: Yes.

(TC: 00:21:04)

Natasha Bernard: Right, so, if you, if it, if, if, for example, um, you physically had £20,000 of twenty pound notes.

(TC: 00:21:13)
Oyeteju Adedayo: Mmhmm.

(TC: 00:21:13)
Natasha Bernard: To accommodate-,

(TC: 00:21:14)
Oyeteju Adedayo: Yeah.

(TC: 00:21:14)
Natasha Bernard: For the-,

(TC: 00:21:16)
Oyeteju Adedayo: Discrepancy.

(TC: 00:21:16)
Natasha Bernard: £10,000 that you'd taken out, you'd have to increase the figure?

(TC: 00:21:20)
Oyeteju Adedayo: Yes.

(TC: 00:21:20)
Natasha Bernard: Is that what you were doing?

(TC: 00:21:21)
Oyeteju Adedayo: Yes.

(TC: 00:21:22)
Natasha Bernard: Okay. Now, what I'm trying to establish, then, is this figure here of £56,000, £308.94, was that the correct figure?

(TC: 00:21:31)

POL00066745

Oyeteju Adedayo: No it was incorrect. Every single thing that was on the account-,

(TC: 00:21:34)
Natasha Bernard: Was, was there £56,000 in the-, in the, in, in the Post Office?

(TC: 00:21:40)
Oyeteju Adedayo: Physically?

(TC: 00:21:41)
Natasha Bernard: Physically.

(TC: 00:21:42)
Oyeteju Adedayo: No.

(TC: 00:21:42)
Natasha Bernard: No, right.

(TC: 00:21:42)
Oyeteju Adedayo: Because at that time, ten was out.

(TC: 00:21:43)
Natasha Bernard: Right. Right, okay, that's what-,

(TC: 00:21:45)
Oyeteju Adedayo: 56 was, um, 56 would have been the figure for that week before ten-,

(TC: 00:21:50)
Natasha Bernard: Right, yes.

(TC: 00:21:52)
Adrian Morris: That's what the computer's telling you should be there-,

(TC: 00:21:53)
Oyeteju Adedayo: Yes, ten.

(TC: 00:21:53)
Adrian Morris: So you're putting that in. But in reality that-,

(TC: 00:21:55)
Oyeteju Adedayo: Yes, but ten-,

(TC: 00:21:56)
Natasha Bernard: That was ten thousand-,

(TC: 00:21:57)
Oyeteju Adedayo: 46.

(TC: 00:21:57)
Natasha Bernard: That was 46?

(TC: 00:21:58)
Oyeteju Adedayo: Yes.

(TC: 00:21:58)
Natasha Bernard: Yeah, okay.

(TC: 00:22:00)
Adrian Morris: Why, why, why did you put 56?

(TC: 00:22:06)
Oyeteju Adedayo: Because I thought I would be able to return the money. Because I did not tell anybody about the taking physically £10,000.

(TC: 00:22:15)
Natasha Bernard: Right, so that figure there, £56,308.94 is actually a false figure, isn't it?

(TC: 00:22:23)
Oyeteju Adedayo: Yeah.

(TC: 00:22:24)

Natasha Bernard: It's not true, is it?

(TC: 00:22:25)
Oyeteju Adedayo: Yeah.

(TC: 00:22:26)
Natasha Bernard: Right.

(TC: 00:22:26)
Oyeteju Adedayo: Because I took the-,

(TC: 00:22:26)
Natasha Bernard: And the signing of the cash account, are you aware?

(TC: 00:22:29)
Oyeteju Adedayo: I know. I know. I'm so, so sorry.

(TC: 00:22:30)
Natasha Bernard: Right. So, you know that the signing of the cash account means it's a true and accurate reflection of what's in the accounts, yeah?

(TC: 00:22:36)
Oyeteju Adedayo: I know.

(TC: 00:22:37)
Natasha Bernard: Okay, so that is a false figure, isn't it? And you signed that cash account. Do you accept that?

(TC: 00:22:44)
Oyeteju Adedayo: Yeah.

(TC: 00:22:45)
Natasha Bernard: Okay, if we could look at one now for July. This is cash account fifteen now, this is five weeks later, and this is for the sixth of July. Um, and it's timed 17:54. Here we have a figure of £59,907.93. Is that a false figure?

(TC: 00:23:06)
Oyeteju Adedayo: It is, because it' s missing the 10,000.

(TC: 00:23:08)
Natasha Bernard: It is? So, is it still 10,000 missing at this point?

(TC: 00:23:12)
Oyeteju Adedayo: Yeah.

(TC: 00:23:13)
Natasha Bernard: So, so, when does the 20,000 go missing, at what point?

(TC: 00:23:15)
Oyeteju Adedayo: I would say roughly, um, July, August. I would say-,

(TC: 00:23:20)
Natasha Bernard: July, August. Okay.

(TC: 00:23:21)
Oyeteju Adedayo: July.

(TC: 00:23:22)
Natasha Bernard: So, you accept that this is a false figure?

(TC: 00:23:25)
Oyeteju Adedayo: Yes.

(TC: 00:23:25)
Natasha Bernard: And, you accept, you signed-, you've signed the cash account as well.

(TC: 00:23:28)
Oyeteju Adedayo: I know.

(TC: 00:23:29)
Natasha Bernard: Alright, okay. Err, (mw 23.33) thirteen, 2015. Okay, let's go then to the week

number twenty. And that's week ending-, or the date on it is the tenth of August 2005, and it's timed 18:06. Again, we have a cash figure of £67,276.36. Now, this was week ending the tenth of August 2005.

(TC: 00:24:01)
Oyeteju Adedayo: I think at that time-, I think at that time, I've, I've come back with a 20,000.

(TC: 00:24:10)
Natasha Bernard: So, you've, you've done what?

(TC: 00:24:12)
Oyeteju Adedayo: I think I've come back, she's out that morning, and I think I've come back to ask her for the 20,000 to give that.

(TC: 00:24:19)
Natasha Bernard: Right, so it's about £30,000 short now, is it?

(TC: 00:24:20)
Oyeteju Adedayo: Yeah.

(TC: 00:24:22)
Natasha Bernard: So, is that figure a false figure, then?

(TC: 00:24:25)
Oyeteju Adedayo: It is.

(TC: 00:24:26)
Natasha Bernard: It is. And you accept that you find that cash account?

(TC: 00:24:29)
Oyeteju Adedayo: I did, yes.

(TC: 00:24:31)
Natasha Bernard: Yeah. And so, when did the last, so, July, August, that was August. At what point did the last 20,000 go?

(TC: 00:24:42)
Oyeteju Adedayo: I think it was in July. No, sorry, it was in August.

(TC: 00:24:48)
Natasha Bernard: August when? This is the tenth of August we're up to.

(TC: 00:24:52)
Oyeteju Adedayo: I know, it's already showing the 20,000 already.

(TC: 00:24:56)
Natasha Bernard: Yeah.

(TC: 00:24:55)
Oyeteju Adedayo: In this one 'cause that's not the right amount we were holding.

(TC: 00:24:59)
Natasha Bernard: Right.

(TC: 00:24:59)
Oyeteju Adedayo: So, I think it must have been in August when they came, when the holidays were here.

(TC: 00:25:04)
Natasha Bernard: Right. So, when did the fine-, up to-, like, when was 50,000 missing then?

(TC: 00:25:11)
Oyeteju Adedayo: I'd say that's over a period of time because (talking over each other 25.13).

(TC: 00:25:12)
Natasha Bernard: Yeah, I know. But up to-, up to this morning, then, £50,000 wasn't there.

(TC: 00:25:16)
Oyeteju Adedayo: Yeah.

(TC: 00:25:17)

Natasha Bernard: So, for how long has the £50,000 not been there?

(TC: 00:25:21)
Oyeteju Adedayo: I would say in the last three months.

(TC: 00:25:27)
Natasha Bernard: No, 'cause you started off with £10,000, didn't you?

(TC: 00:25:29)
Oyeteju Adedayo: Then twenty (inaudible 25.30).

(TC: 00:25:31)
Natasha Bernard: Then twenty, and then another twenty.

(TC: 00:25:33)
Adrian Morris: Sorry, for the benefit of the tape, I've just knocked the microphone off.

(TC: 00:25:35)
Natasha Bernard: So, how long has it been short £50,000?

(TC: 00:25:41)
Oyeteju Adedayo: It was-,

(TC: 00:25:41)
Natasha Bernard: When did you give them-,

(TC: 00:25:42)
Oyeteju Adedayo: I would say in the last-,

(TC: 00:25:43)
Natasha Bernard: When did you give them the last-, the last-, no, that's the last three months.

(TC: 00:25:45)
Adrian Morris: Okay, when did they last come and visit you?

POL00066745

(TC: 00:25:48)
Oyeteju Adedayo: August.

(TC: 00:25:49)
Adrian Morris: August. When in August?

(TC: 00:25:51)
Oyeteju Adedayo: I would say that the second or the third week.

(TC: 00:25:54)
Adrian Morris: Second or the third week of August.

(TC: 00:25:56)
Oyeteju Adedayo: They came to my house for it, and I said to them, 'Let me see, because we haven't taken-,' we aren't taking this-, it's, it's not like I have the money ready, and I'm still waiting for them, for the (inaudible 26.07) people to answer me.

(TC: 00:26:10)
Natasha Bernard: Okay, well, this is cash account number 22.

(TC: 00:26:14)
Oyeteju Adedayo: I would say first-, second week, you know, 'cause that's when you're going, but the rest of the money was sitting there to be, um-, we've already, um, booked them out (inaudible 26.28).

(TC: 00:26:29)
Natasha Bernard: Okay, that's just gonna-, if you can just stick to this, um, this is week 22 and it's week ending the 24th of August 2005. You've got a cash figure here of 62,000.

(TC: 00:26:38)
Oyeteju Adedayo: The money was like that. 20,000 was showing there.

(TC: 00:26:44)
Natasha Bernard: Right, well it's-, what I'm-, what I'm trying to get at is when the 50,000-,

(TC: 00:26:50)
Oyeteju Adedayo: The 50,000 was sitting there.

POL00066745

(TC: 00:26:52)
Natasha Bernard: What do you mean it was sitting there?

(TC: 00:26:53)
Oyeteju Adedayo: By that time, I have taken the-,

(TC: 00:26:55)
Natasha Bernard: By that time you've taken the 50,000.

(TC: 00:26:56)
Oyeteju Adedayo: For them, yes.

(TC: 00:26:57)
Natasha Bernard: Right, okay, so-,

(TC: 00:26:58)
Oyeteju Adedayo: Over a period of time.

(TC: 00:26:59)
Natasha Bernard: So, this, then-,

(TC: 00:26:59)
Adrian Morris: Your cash in the office would have been £12,000 then?

(TC: 00:27:03)
Oyeteju Adedayo: I think it would have.

(TC: 00:27:04)
Natasha Bernard: Right.

(TC: 00:27:04)
Oyeteju Adedayo: I think so.

(TC: 00:27:05)
Adrian Morris: 'Cause that's showing six-, well, is it or not? That's showing 62,700.

(TC: 00:27:09)
Oyeteju Adedayo: Yeah, what I'm not sure is if we-, if that is showing also money we booked out. Do you get? Because we've been trying to ask them to come and get some money.

(TC: 00:27:18)
Natasha Bernard: Yes, twenty-, no, no, it wasn't, there was £20,000 in a pouch but it wasn't collected yet, no.

(TC: 00:27:24)
Oyeteju Adedayo: No. So, that was showing in there as well, in all the total figure 'cause we add everything in as what we're holding.

(TC: 00:27:32)
Natasha Bernard: Right, yeah, but that 20,000's separate. This 20,000 here is separate, that's on the front of the cash account, because it comes-, in order for your account to balance, it comes on the other side.

(TC: 00:27:42)
Oyeteju Adedayo: Okay.

(TC: 00:27:42)
Natasha Bernard: Yeah?

(TC: 00:27:42)
Oyeteju Adedayo: In that case-, in that case, yeah. The 60-,

(TC: 00:27:44)
Natasha Bernard: And so in-,

(TC: 00:27:45)
Oyeteju Adedayo: his 60 something thousand by 50,000 and (mw 27.47).

(TC: 00:27:47)

Natasha Bernard: So, that's-,

(TC: 00:27:47)
Adrian Morris: That's been inflated by £50,000.

(TC: 00:27:49)
Oyeteju Adedayo: Yeah.

(TC: 00:27:50)
Natasha Bernard: Right, okay. So, that's been since the 24th of August.

(TC: 00:27:53)
Oyeteju Adedayo: Yeah.

(TC: 00:27:55)
Natasha Bernard: And do you accept that-, or do you agree that that is a false figure, then?

(TC: 00:27:59)
Oyeteju Adedayo: 53, I do.

(TC: 00:27:59)
Natasha Bernard: Right, okay. And you've signed that cash account as well. That's for week 22. And then obviously today, they've come and it's £50,000 short. £53,000 short, sorry. Right.

(TC: 00:28:21)
Oyeteju Adedayo: I am truly sorry. I have-, I've had a problem. If I didn't have the problem, I wouldn't (inaudible 28.29).

(TC: 00:28:31)
Natasha Bernard: Can you-, can we just shut this door?

(TC: 00:28:32)
Oyeteju Adedayo: (mw 28.32) you have to go. You have to go downstairs, I'm coming.

(TC: 00:28:35)

Adrian Morris: For the benefit of the tape, someone's just-, can you say who it is?

(TC: 00:28:38)
Oyeteju Adedayo: I'm coming downstairs. Huh? Okay, I'm coming, I'm coming. Wait downstairs, with, with them.

(TC: 00:28:45)
Natasha Bernard: Okay, for the-,

(TC: 00:28:47)
Adrian Morris: Right, for the benefit of the tape, um, we've had Mrs-, what's her name?

(TC: 00:28:53)
Natasha Bernard: Adedayo.

(TC: 00:28:54)
Adrian Morris: Adedayo's children have just entered the flat and they didn't come into the interview room, but they're now downstairs again. Okay.

(TC: 00:29:03)
Natasha Bernard: Um. (Inaudible 29.15).

(TC: 00:29:15)
Adrian Morris: Yeah. Um.

(TC: 00:29:17)
Natasha Bernard: (Inaudible 29.17).

(TC: 00:29:19)
Adrian Morris: During the week, um, I was showing you the cash declarations for week 22, okay? Um. This one being the twenty-, well. Right, the 18th, what was the weekend around 22?

(TC: 00:29:45)
Natasha Bernard: That's probably the wrong year, check it's the right year.

POL00066745

(TC: 00:29:48)
Adrian Morris: 22, weekend in 24. Okay. That's the 23rd of August 2005, okay? And it's showing a cash on hand declaration of 70,570. Would that-,

(TC: 00:30:09)
Oyeteju Adedayo: Including (talking over each other 30.10).

(TC: 00:30:10)
Adrian Morris: That includes the 50,000.

(TC: 00:30:11)
Oyeteju Adedayo: Yeah, yeah.

(TC: 00:30:11)
Adrian Morris: Okay. This would have been prepared on the Tuesday, okay? Stock unit, what's that? A, AA. Who, who would have prepared that?

(TC: 00:30:20)
Oyeteju Adedayo: Joan.

(TC: 00:30:20)
Adrian Morris: Joan would have prepared that. Okay. Was it-, why, why would Joan have put in the 50,000?

(TC: 00:30:29)
Oyeteju Adedayo: Because-, that' s just-, she knew that we haven' t had it for her.

(TC: 00:30:35)
Adrian Morris: Okay.

(TC: 00:30:37)
Oyeteju Adedayo: She, she knew I was (inaudible 30.38) log it and she knew we we' d owe it to the Post Office-, I owe it to the Post Office.

(TC: 00:30:43)
Adrian Morris: Okay, so she would have entered those figures into the system.

POL00066745

(TC: 00:30:46)
Oyeteju Adedayo: She did.

(TC: 00:30:47)
Adrian Morris: To, to cover up the 50,000.

(TC: 00:30:49)
Oyeteju Adedayo: Because she thought it was (mw 30.51).

(TC: 00:30:50)
Adrian Morris: Okay, and on-, and on the actual cash account final, who would have prepared that? Although you sign it, who prepared that?

(TC: 00:30:55)
Oyeteju Adedayo: I do.

(TC: 00:30:56)
Adrian Morris: So, you prepare the cash account final and you sign it.

(TC: 00:30:59)
Oyeteju Adedayo: I do.

(TC: 00:30:59)
Adrian Morris: But the rest of the week, these cash declarations which are all showing, um, for week 22, 50,000 over, Joan would've prepared those.

(TC: 00:31:08)
Oyeteju Adedayo: Yes, she-, yeah. Yeah. She, she did say it was wrong. She did-, she was worried about it, but I don't want her in trouble because really it's nothing to do with her, she was just trying to save my neck. That's all.

(TC: 00:31:25)
Natasha Bernard: Okay.

(TC: 00:31:26)
Oyeteju Adedayo: I don't get into trouble normally.

(TC: 00:31:28)
Natasha Bernard: I'm just showing you, um, something that's-, a piece of paper which is paper clipped in the top corner, left hand corner. And it is one, two, three, four, four pieces of paper, um, and on the top it says cash declaration, and it says the 23rd of August 05. Is that your writing on this paper?

(TC: 00:31:48)
Oyeteju Adedayo: Yeah.

(TC: 00:31:48)
Natasha Bernard: That is your writing?

(TC: 00:31:49)
Oyeteju Adedayo: Mmhmm.

(TC: 00:31:50)
Natasha Bernard: This is-, what does this refer to? Because it says £50, £20, £10, £5, £2, £1.

(TC: 00:31:56)
Oyeteju Adedayo: Whatever we were holding.

(TC: 00:31:58)
Adrian Morris: Right.

(TC: 00:31:58)
Oyeteju Adedayo: Whatever we were holding.

(TC: 00:31:59)
Natasha Bernard: So, it was the 23rd of August the balancing day? Was that the balance-,

(TC: 00:32:03)
Oyeteju Adedayo: Um. 23rd of August seems like a Monday or Tuesday.

POL00066745

(TC: 00:32:04)
Adrian Morris: Yes.

(TC: 00:32:05)
Natasha Bernard: It was the balancing day. So, okay, I've lifted up the piece of paper, is this Joan's writing?

(TC: 00:32:13)
Oyeteju Adedayo: Yeah.

(TC: 00:32:13)
Natasha Bernard: So, that's Joan's writing.

(TC: 00:32:14)
Adrian Morris: 24th was balance day.

(TC: 00:32:15)
Oyeteju Adedayo: Please, don' t let her get into-,

(TC: 00:32:18)
Adrian Morris: 24th was balance day, that's the Tuesday.

(TC: 00:32:21)
Natasha Bernard: So, you worked on this day?

(TC: 00:32:23)
Oyeteju Adedayo: Yeah.

(TC: 00:32:23)
Natasha Bernard: Okay. Can you tell me, on-, underneath the twenties, I've got 52,620, then in brackets I've-, there's, there's a T. What does that mean?

(TC: 00:32:32)
Oyeteju Adedayo: The T stands, err, taken. Taken.

(TC: 00:32:35)
Natasha Bernard: Taken. Okay. And what-, underneath the ten-,

(TC: 00:32:37)
Oyeteju Adedayo: I spread them, because obviously if I put 30,000, I-, you-, are you with me?

(TC: 00:32:43)
Natasha Bernard: Yeah.

(TC: 00:32:43)
Oyeteju Adedayo: If I put 30,000 there, it's gonna show-,

(TC: 00:32:47)
Natasha Bernard: So, 50-, 52,620-,

(TC: 00:32:50)
Oyeteju Adedayo: Was wrong.

(TC: 00:32:53)
Natasha Bernard: Was-, that T means that's what you've taken, is that right? Have I understood what you mean?

(TC: 00:32:58)
Oyeteju Adedayo: No, that's not what I was thinking, that's including what I've taken, what is in the safe.

(TC: 00:33:04)
Natasha Bernard: I'm not with you, no.

(TC: 00:33:06)
Oyeteju Adedayo: You know, when, when we count it. When we count what is in the safe.

(TC: 00:33:09)
Natasha Bernard: Yeah.

(TC: 00:33:10)

Oyeteju Adedayo: What is sitting there, what I' ve taken is included in-,

(TC: 00:33:14)
Natasha Bernard: So, why have you put T there then?

(TC: 00:33:17)
Oyeteju Adedayo: Taken (talking over each other 33.18).

(TC: 00:33:17)
Adrian Morris: Well, what, what do the other figures mean, then?

(TC: 00:33:21)
Oyeteju Adedayo: Some of the figures were, like, if we' ve sent money out and they haven' t collected, but they' re in the pouch.

(TC: 00:33:30)
Adrian Morris: Why-,

(TC: 00:33:30)
Oyeteju Adedayo: What-, whatever denomination. Do, do you understand what I' m saying? If whatever denomination we' ve got to go out, because they haven' t collected it, we still have to account for it.

(TC: 00:33:43)
Adrian Morris: Okay.

(TC: 00:33:43)
Oyeteju Adedayo: You understand? But basically that is to, to show that, um, what we have underneath, what we have in the safe, and what I have taken.

(TC: 00:33:54)
Natasha Bernard: Okay, so how do you know what you've taken? Where is it on this piece of paper?

(TC: 00:33:58)
Oyeteju Adedayo: It says on there, it, it includes it.

(TC: 00:34:01)
Natasha Bernard: What do you mean? Includes it with what?

(TC: 00:34:02)
Oyeteju Adedayo: It includes means taken, taken is refer to me.

(TC: 00:34:07)
Natasha Bernard: So, you took £52,620?

(TC: 00:34:08)
Oyeteju Adedayo: I did not take 52. Taking means, in bracket, that figure include my money. Are you with me? That figure includes my money. The money I-,

(TC: 00:34:21)
Natasha Bernard: Okay, well, let's move on. What's, what's this-, what's this letter here, underneath the tens? This £560, what does that say?

(TC: 00:34:29)
Oyeteju Adedayo: That is what is in the safe. The 4,000 was what is in the pouch or safe.

(TC: 00:34:33)
Natasha Bernard: No, the 560.

(TC: 00:34:35)
Oyeteju Adedayo: The 560 was what is under the-, where we put the money.

(TC: 00:34:40)
Natasha Bernard: Alright, what does this-, what does this letter mean?

(TC: 00:34:41)
Oyeteju Adedayo: It are Joan, it are what Joan has already taken out of the till.

(TC: 00:34:44)
Adrian Morris: In the till.

(TC: 00:34:45)
Oyeteju Adedayo: In the till.

(TC: 00:34:46)
Natasha Bernard: And what does-, underneath the fives there's an L. What's that?

(TC: 00:34:49)
Oyeteju Adedayo: What is-, yeah. What is on the, the till, what is in the till, as well. Not money taken by anybody but what is in the till, because we can't-, we don't bring everything out. Are you with me?

(TC: 00:35:00)
Natasha Bernard: Mmhmm.

(TC: 00:35:00)
Oyeteju Adedayo: We don't bring everything out.

(TC: 00:35:04)
Adrian Morris: What's that one there? P.

(TC: 00:35:06)
Natasha Bernard: P, with-, underneath the £2s, what's P?

(TC: 00:35:09)
Oyeteju Adedayo: I think maybe what is-, what is in the till. Because sometimes in the tray, the tray they counted in the till, sometimes in that tray, there is loose change.

(TC: 00:35:19)
Adrian Morris: So, under the £10s there, there's-, that looks like a J to me. What-, or is-,

(TC: 00:35:24)
Oyeteju Adedayo: No, what Joan has taken and is in the till.

(TC: 00:35:26)
Adrian Morris: Right, okay.

(TC: 00:35:27)
Oyeteju Adedayo: Not taken out of the Post Office.

(TC: 00:35:28)
Adrian Morris: So, so why is that one J, that one L, that one P? Don't quite understand why-,

(TC: 00:35:33)
Oyeteju Adedayo: They're nothing, they're nothing, it's just a figure of where to find the money, who took it, where you can take the money out. You understand? Because sometimes when we put money under the counter you need to know who took what out, you understand? And where they are. Sometimes it could be in the pocket. There's a tray, we put the money in the pocket as well.

(TC: 00:35:54)
Adrian Morris: Right.

(TC: 00:35:54)
Oyeteju Adedayo: You understand? If you would say downstairs, you would know, they found money there. We're just put it, we hide it there so that we don't go to till.

(TC: 00:36:01)
Adrian Morris: So, the P stands for pocket then, does it?

(TC: 00:36:03)
Oyeteju Adedayo: Yeah. So that we don't go to the till.

(TC: 00:36:05)
Adrian Morris: Okay.

(TC: 00:36:05)
Oyeteju Adedayo: You understand?

(TC: 00:36:06)
Adrian Morris: What does the L stand for?

(TC: 00:36:09)
Oyeteju Adedayo: Maybe in the-, in the-, under the counter. Nothing, nothing more. They don't mean

nothing. I took it. It' s under the counter. Sometimes I, I even-, if I look in the cupboard, C, sometimes I would say, not cupboard, that, um, the filing thing, because if cannot-, if I need to look, you understand? And the alarm is going to go at 2 o' clock on a Saturday, so money do come in as well, that is the honest truth. Which my (mw 36.38) retail network (ph 36.38) manager knows about.

(TC: 00:36:40)
Adrian Morris: Yeah.

(TC: 00:36:40)
Oyeteju Adedayo: Then from the milkmen I would put them in a pouch. So, sometimes it' s in the pouch and we put it in the till. When she comes in on the Monday, she will add it on.

(TC: 00:36:54)
Adrian Morris: Um. From the, um, pouch from the-, on the 16th of the 8th, so that would be week 20-, err, week 21. Okay, with the weekend in the 17th day, there's a similar piece of paper, okay? But what I find slightly confusing now is we've actually got J-A-S, who's Jas?

(TC: 00:37:18)
Oyeteju Adedayo: Nobody called-,

(TC: 00:37:19)
Adrian Morris: Talking over each other 37.19) 560, who's Jas?

(TC: 00:37:20)
Oyeteju Adedayo: Nobody called Jas.

(TC: 00:37:22)
Adrian Morris: So, why have you just got a J there and a J-A-S on that one? On the £10 note column. On the £5 note column you've got L-E-D, what-, what's the difference?

(TC: 00:37:34)
Oyeteju Adedayo: Yeah, that' s-, (inaudible 37.36) it' s not any difference.

(TC: 00:37:38)
Natasha Bernard: Well-,

(TC: 00:37:38)
Adrian Morris: Well, it is, isn't it? You've told us that-,

(TC: 00:37:39)
Oyeteju Adedayo: Yeah, I know, but-,

(TC: 00:37:40)
Adrian Morris: The P would stand for pocket.

(TC: 00:37:41)
Oyeteju Adedayo: Maybe the way I write sometimes because that doesn't mean a thing, you know, (mw 37.46).

(TC: 00:37:45)
Adrian Morris: Well, it must mean something.

(TC: 00:37:46)
Oyeteju Adedayo: J means Joan has already put that in the pouch, in, in the thing, there's a tray.

(TC: 00:37:52)
Adrian Morris: Right.

(TC: 00:37:53)
Oyeteju Adedayo: You understand?

(TC: 00:37:53)
Adrian Morris: Yeah.

(TC: 00:37:54)
Oyeteju Adedayo: We feed from that tray, from the safe into that tray, from that tray under the counter, because we haven't got a drawer.

(TC: 00:38:00)
Adrian Morris: Okay.

(TC: 00:38:01)
Oyeteju Adedayo: You understand? And when we call it-, um, count back, we count back like that, but she always leave me a float in that tray. Always a float.

(TC: 00:38:09)
Adrian Morris: Okay.

(TC: 00:38:10)
Oyeteju Adedayo: In that tray, because, um, opening the safe sometimes takes a while. So, she always, always leave me-, you-, we say the tray downstairs, it' s not a lie. We put it-, I put it to the denomination.

(TC: 00:38:24)
Adrian Morris: Okay.

(TC: 00:38:26)
Natasha Bernard: So, that-,

(TC: 00:38:30)
Oyeteju Adedayo: Because we don' t have, like, a proper drawer.

(TC: 00:38:34)
Natasha Bernard: So, how, how did you keep a note of how much money you were giving to these people? Did you keep a note of it or you just knew?

(TC: 00:38:42)
Oyeteju Adedayo: How do you mean?

(TC: 00:38:43)
Natasha Bernard: Well, did you have to write it down?

(TC: 00:38:46)
Oyeteju Adedayo: Oh, (mw 38.50) really, but yes. They know that I owe them 50-, I know I owe them 50. I give them ten initially. They, they will not lie about-, they were not concerned about me giving them extra. That wasn' t the initial plan, it was at a meeting, family meeting, I needed this to raise, to buy the business.

(TC: 00:39:10)
Adrian Morris: Are you gonna give us their names now?

(TC: 00:39:11)
Oyeteju Adedayo: I, I can, but can, can-, please, like I say, let me speak-, 'cause they' re just not my family.

(TC: 00:39:17)
Adrian Morris: Right.

(TC: 00:39:18)
Oyeteju Adedayo: They are close-,

(TC: 00:39:18)
Natasha Bernard: Whose, whose family are they?

(TC: 00:39:19)
Oyeteju Adedayo: They are also, some of them, are also my husband' s family and friends, so it' s-, it would be (mw 39.26).

(TC: 00:39:25)
Natasha Bernard: So, how many people is actually involved in this, then?

(TC: 00:39:27)
Oyeteju Adedayo: I would say about four, five people helped.

(TC: 00:39:31)
Natasha Bernard: Four, five people.

(TC: 00:39:32)
Oyeteju Adedayo: Helped us, yes.

(TC: 00:39:33)
Natasha Bernard: Helped you..

(TC: 00:39:34)
Oyeteju Adedayo: Yes. In fact, at the early stages there' s another friend I helped in London and she has had the-, our money, about 1,000 towards it because without the, um, initial, um, stock would be about ten, but when they counted and everything we were, like, 1,000 short. So, she initially gave me the 1,000 and I' ve given it to-,

(TC: 00:39:57)
Natasha Bernard: Well, to be fair, I mean, you actually had-, you, you, you had enough, didn't you? You were-, if you'd have gone through the proper channels-,

(TC: 00:40:03)
Oyeteju Adedayo: Believe me, I know. That was what I was trying to do, that was what I thought I would be able to do. Do you-, in-, and on time. All this is time-, it was just time consuming. It wasn' t-, it-, it would have-, people would have known, if I paid in it and said, ' I don' t know what you' re talking about,' it' s a different-, you-, people would have known. Do you know what I' m saying? But it was just the time.

(TC: 00:40:28)
Adrian Morris: But you had two years to sort it out.

(TC: 00:40:31)
Oyeteju Adedayo: I didn' t have two years.

(TC: 00:40:32)
Adrian Morris: Well, you did have two years.

(TC: 00:40:32)
Oyeteju Adedayo: Because they didn' t ask me at that time-, I know.

(TC: 00:40:34)
Adrian Morris: Well, you know they were gonna ask for it at some point.

(TC: 00:40:35)
Natasha Bernard: You knew (talking over each other 40.36), yeah.

(TC: 00:40:36)
Adrian Morris: You had to pay it back at some point.

POL00066745

(TC: 00:40:38)
Oyeteju Adedayo: I thought I was going to be able to raise the mortgage.

(TC: 00:40:41)
Natasha Bernard: Mmm.

(TC: 00:40:41)
Oyeteju Adedayo: Remortgage, I was honestly-, my target was to initially-,

(TC: 00:40:45)
Adrian Morris: Yeah, you, you've said that, to remortgage.

(TC: 00:40:46)
Oyeteju Adedayo: To do remortgage.

(TC: 00:40:47)
Adrian Morris: But you had two years to sort out your remortgage.

(TC: 00:40:49)
Oyeteju Adedayo: I didn't think they wanted it straight away. I didn't-,

(TC: 00:40:51)
Adrian Morris: But that's not straight away, that's two years.

(TC: 00:40:52)
Oyeteju Adedayo: I know, I know, but I thought I will have time because, okay, I've just bought the property and to go back to the bank and say, 'I want £50,000 more,' I was-, I, I, I just felt it'd be silly, and at that time they were not really pressurising me. In big fairness, they were-, they wanted the money but the moment they realise that I've sold back share, that's when it sank in that, 'Oh, what about our money?'

(TC: 00:41:21)
Adrian Morris: But that was two years ago.

(TC: 00:41:22)
Oyeteju Adedayo: I sold it 2003.

POL00066745

(TC: 00:41:24)
Adrian Morris: Yeah, and we're now 2005 and if it-, they then suddenly realise that-,

(TC: 00:41:28)
Oyeteju Adedayo: It's not suddenly.

(TC: 00:41:30)
Adrian Morris: You just said as soon as you sold it, it sank into them that they-,

(TC: 00:41:32)
Oyeteju Adedayo: They thought initially-, I'm, I'm not-,

(TC: 00:41:33)
Adrian Morris: But it's still taken them two years to recall this last-,

(TC: 00:41:36)
Oyeteju Adedayo: Yeah, you know what, I will tell you. There's nothing hidden, believe me, I'm saying it from my heart. I'm opening my rubbish heart here. I'm opening up my-, I'm-, believe me.

(TC: 00:41:47)
Natasha Bernard: So, if we were to talk to Joan, she'll be able to back up this, will she?

(TC: 00:41:49)
Oyeteju Adedayo: She will-, she will tell you that I was taking the money off her, little bit at a time. She would.

(TC: 00:41:56)
Natasha Bernard: A little bit at a time?

(TC: 00:41:57)
Oyeteju Adedayo: Yeah, because I did the ten.

(TC: 00:41:59)
Natasha Bernard: Okay, well, that's not a little bit, is it?

POL00066745

(TC: 00:42:01)
Oyeteju Adedayo: Ah, no.

(TC: 00:42:02)
Natasha Bernard: Um. Okay. Well, (inaudible 42.05). Um.

(TC: 00:42:09)
Oyeteju Adedayo: I'm still in the process of the remortgage. I've got the paperwork, I'm still-,

(TC: 00:42:13)
Natasha Bernard: Would you be able to provide us with some of the paperwork to, to back up what you've said, like the application for-,

(TC: 00:42:18)
Oyeteju Adedayo: Oh, yes.

(TC: 00:42:19)
Natasha Bernard: You would be able to get-, send that to him.

(TC: 00:42:20)
Adrian Morris: Have you got it here on the premises?

(TC: 00:42:21)
Oyeteju Adedayo: I haven't got it on the premises but I can bring it-, (inaudible 42.24) I can't lie about letters sent-,

(TC: 00:42:25)
Adrian Morris: Well, can we-, where-, how far is your house? Could we go and get it now?

(TC: 00:42:29)
Oyeteju Adedayo: Yeah, you can come with me if you want, I just don't want-, yes, you can come with me.

(TC: 00:42:33)
Adrian Morris: Can we-, can we do it? I mean, or, we'll wait here while you go and get it, would that be-, have you got a car outside?

(TC: 00:42:39)
Oyeteju Adedayo: Yeah, I can-, I can-, I'm waiting-, I don't know, I'm waiting to hear from (inaudible 42.42) my youngest daughter in primary school.

(TC: 00:42:44)
Natasha Bernard: Okay.

(TC: 00:42:45)
Oyeteju Adedayo: I don't know what's happening with her, so-, but yes, I could-, I could (inaudible 42.49) because the dates, I can't lie about that, because you see the dates.

(TC: 00:42:53)
Adrian Morris: Well, I'm sure Natasha will leave you some contact details to send it onto us.

(TC: 00:42:55)
Oyeteju Adedayo: I can-, I can-, I can special delivery to you.

(TC: 00:42:59)
Natasha Bernard: Okay. Um.

(TC: 00:42:59)
Oyeteju Adedayo: I don't lie.

(TC: 00:43:00)
Natasha Bernard: Can we, um-,

(TC: 00:43:01)
Oyeteju Adedayo: But please, don't contact them 'cause they don't even know what is this all about, as far as they are concerned-,

(TC: 00:43:06)
Natasha Bernard: Alright, well-,

(TC: 00:43:06)

Oyeteju Adedayo: I am just going to them for a remortgage.

(TC: 00:43:08)
Natasha Bernard: Okay, well, the tape's about to finish now, so before it does, is there anything you'd like to add-,

(TC: 00:43:12)
Oyeteju Adedayo: I am sorry.

(TC: 00:43:13)
Natasha Bernard: Or clarify before the end of the interview?

(TC: 00:43:14)
Oyeteju Adedayo: I am very sorry about this.

(TC: 00:43:16)
Natasha Bernard: Right, okay.

(TC: 00:43:16)
Oyeteju Adedayo: It-, I don't want-, this is what I was trying to avoid. I was-, believe me, I was trying to avoid them embarrassing me, and I was try-, I, I just thought maybe the Post Office will understand. I know, I took the money but I thought they would understand, give me time. I don't-, I take my job serious. I take everything that is written in the contract very serious. I would not-, I would not do anything like this if I wasn't sandwiched between a pillar and a post. And it was just a case of avoiding the embarrassment, truly, truly. And I'm sorry, because it's not something I've done deliberately-, no, I don't know, like, I don't even need-, if, if it's something for me, I don't even need it. You understand? But because I had to give it to them, hence this all came to a head and I thought, 'Okay, the Post Office will come, I will explain.' In fact, I was almost giving somebody a call, the person that actually interviewed me and did everything, I called to tell her, because I couldn't sleep in my own bed either.

(TC: 00:44:20)
Natasha Bernard: Right.

(TC: 00:44:20)
Oyeteju Adedayo: If the remortgage has come through, believe me, (mw 44.24), what do I need the money for? I don't lead an extravagant life, I don't care about holidays, for almost eight years I haven't been on one.

POL00066745

(TC: 00:44:34)
Natasha Bernard: Right, this, this tape's gonna finish now.

(TC: 00:44:36)
Oyeteju Adedayo: Okay.

(TC: 00:44:36)
Natasha Bernard: So, if that's everything. Um. I'm just handing you form CS019, that's the form that tells you what happens to the tapes, that's for you to keep.

(TC: 00:44:45)
Adrian Morris: It is tape seal 066312, if I can ask you to sign again just there please, where it says person interviewed. The time is now 15:51, we're now suspending the interview.