

**Record of Tape
Recorded Interview**Person
Interviewed
Place of
Interview

SUZANNE PALMER (SP)

GROExhibit No:
Number of pages: 32Signature of
interviewing officerDate of
Interview
06/02/06

Time 10:30

commenced

Duration of 44 minutes

interview

Time 11:14

concluded

Tape reference 070926

no

Interviewing
Officer(s)

LISA ALLEN (LA)

LESTER CHINE (LC)

Other persons
present

Tape counter times	Person speaking	Text
0.09	LA	LA makes general introductions. LA states she would like to ask questions regarding the audit shortage the Grange PO. SP confirms she has no objections to the interview being tape-recorded. FULL CAUTION GIVEN & UNDERSTOOD. LEGAL RIGHTS EXPLAINED. SP confirms that she has been re-cautioned and

Record of Tape Recorded Interview (continued)

4.32		reminded of legal rights. SOLICITOR NOT REQUIRED AT THIS TIME. Basically what happened on 3 February which is the Friday just gone the investigation team received a telephone call from the audit team who was at your office with is The Grange in Rayleigh and they'd reported that there was an audit shortage of just under £15,000.
	SP	OK.
	LA	And you're the sub postmistress of that post office.
	SP	Yeah.
	LA	You are yeah? How long have you been there Sue as sub postmistress?
	SP	September – 15 months.
	LA	15 months right OK.
	SP	I've been in charge you know when Mr Patel left he left me in charge there for the last 13 months. I've only been the postmistress for; I've been charge of it for 3½ years.
5.21	LA	Right OK. Now the result of this audit was made up basically of £5,100 that you said was in an ATM and £9,845 which related to instants scratch cards.
	SP	Right.
	LA	Yeah do you wanna tell me,
	SP	Do you wanna breakdown?
	LA	Do you want to tell me about the ATM machine first of all?
	SP	OK. What happened was because the PO only deals with certain banks -
	LA	Yeah.

Record of Tape Recorded Interview (continued)

6.26	SP	- we thought it would be a good idea to have an ATM installed so that people who couldn't use the post office they still had the facility -
	LA	Right.
	SP	- to draw cash 'cos obviously they'd leave the shop and then obviously go somewhere else. So we had that installed but I wasn't prepared for how much cash it took. So -
	LA	When did you have that installed?
	SP	Right oh I should've looked at the date shouldn't I? January.
	LA	Beginning of January?
	SP	Yeah, can I show, NOT AUDIBLE
	LA	I've got some sheets here that you gave me on Friday -
	SP	OK. NOT AUDIBLE
	LA	If I can just for the purpose of the tape just explain these are A4 sheets of paper that are listed from Thursday to Wednesday and then we've got a breakdown of all the notes and coin it's written in pencil and there are -
	SP	Yeah.
	LA	1, 2,
	SP	They're just as we do them every evening. The top here is scratch cards
	LA	Your pointing to S&M
	SP	Scratch cards.
	LA	Scratch cards.
SP	Because that was, they sent me bundles of error notices	

Record of Tape Recorded Interview (continued)

		that they'd asked me to go through -
	LA	Right.
6.48	SP	- and they said they needed put and I never agreed with them. I've done NOT AUDIBLE.
	LA	So on this particular sheet which is, it's not dated or anything, you're pointing to -
	SP	That is scratch cards.
	LA	Scratch cards and then it says 2,500.
	SP	Yeah.
	LA	Right.
	SP	That was in error note and they told me I had to put them through.
	LA	Right.
	SP	And I didn't agree with them but she said they had to go through the system. So I just wrote them as odds because I wanted somebody to come and sort it out with me.
	LA	Right OK.
	SP	But that's been going on a little while.
	LA	How long's that been going on?
7.25	SP	I can't think. Because I haven't been in the post office I couldn't think how far it went back, but it's -
	LA	Has it gone months or weeks?
	SP	Yeah months.
	LA	Months.
	SP	What they were they were error notices they said that had been activated. Then they sent me reams of paper and I

Record of Tape Recorded Interview (continued)

		tried to sort out. I tried to ring them several times, but obviously they're only there 9 'til 5 when I'm in the post office and I've got all the, I know it sounds stupid NOT AUDIBLE.
	LA	No that's all right. Yeah.
	SP	I just can't believe that this sorry, so I just wrote it as though oh it's written, it's all
8.01	LA	So have you brought the error notices to account, is that what you've done?
	SP	I bought them to account because they told me I had to.
	LA	Right so -
	SP	So it wasn't NOT AUDIBLE so I just put them through.
	LA	Right.
	SP	Not trying to but there is nobody to contact now. When Nick Kerr came, he's our -
	LA	Yeah.
8.08	SP	He's, I used to speak to Deidre South.
	LA	Yeah.
	SP	She used to, but then they said she doesn't deal with that anymore. There is actually nobody. You have to dial through to the -
	LC	Helpline.
	LA	Helpline or NSBC
	SP	Yeah and then they couldn't help me. Like when the office was closed for a week we had no online or anything and I kept saying to them you know I need some help here. Nobody did anything. I couldn't get anybody down

Record of Tape Recorded Interview (continued)

	to come and see me. I mean there was a loss that week which obviously I put in, you know but they've never explained to me what happened. You know I feel I don't know. So that's that.
LA	So 2500 -
SP	NOT AUDIBLE cash that I put in.
LA	So this is £2,500 this is scratch cards that you brought to account -
SP	Yeah.
LA	- and you're basically carrying that as a cash figure -
SP	Yeah.
LA	- because you've not put the £2,500 cash in to account for the error notice.
SP	No.
LA	Right OK. So underneath we've got 900 and what's 900?
SP	That's cash.
LA	And what cash is that?
SP	That I put into the ATM machine.
LA	Right that's outside of the post office?
SP	Because if you look on all these, I don't do it, like I did it, that's the carry figure. Unfortunately my accountant. I cant believe I'm saying this myself. Right because my books had to go and she had my cheque book and everything to go with my 'cos we're like doing end of year accounts and that, I didn't have a cheque book to put it in but I suppose NOT AUDIBLE. OK but if you look here, see it's not here. This is just that NOT AUDIBLE and

Record of Tape Recorded Interview (continued)

		these are odd amounts that we have, you know mutilated notes
9.34	LA	Right OK so these -
	SP	So the ATM is oh from there.
	LA	That's the 8, £900.
	SP	And that's where I've put cash, where I've put it in the ATM. See where I've listed it all?
	LA	Right yeah. So you've got, this is the 3 rd sheet prior to front one. You've got £900 and you carried forward £900 and that's just £900 in the ATM machine is it?
	SP	Yeah that's just a changed figure because -
	LA	So that's all you putting in the ATM machine you say is £900?
	SP	Well and then I, like there, oh no I didn't do that, that's no, what's that? You see sometimes people bank late and then we add the figures -
	LA	Right you carry them forward and you hold them -
	SP	If we've done the cash dec -
	LA	Right yeah.
	SP	- then if say Swallow Aquatics or somebody else bank late -
	LA	Yeah.
	SP	- then we would just add that figure to there, but the 9 is where I have listed it as cash that I have (over speak)
	LA	Right so basically you've not put the £900 in each day?
	SP	Oh no, no, no.
	LA	It's just one lot of £900?

Record of Tape Recorded Interview (continued)

11.12	SP	Yeah. It's just where I did, what happened was the machine breaks, the machine breaks and then I had the engineer out and then he said about filling it up. I didn't have cash on me.
	LA	So what did you do then when the engineer said about filling it up?
	SP	I just borrowed, used Post Office money
	LA	You used the post office money? How much?
	SP	I wrote it on the
	LA	Right OK so how much do you use at the PO to put into the ATM machine?
	SP	That's all that 900.
	LA	Just £900?
	SP	And then, I wasn't there Thursday I have Thursday's off. I don't know what without asking Mo -
	LA	Does anybody else have access to the ATM machine or is it -
	SP	No only I've got, my husband and myself -
	LA	Just yourself.
	SP	'cos it's part of the shop.
	LA	Right.
	SP	Although it's in where the post office is -
	LA	Yeah.
	SP	- it's not in the post office.
LA	It's not post office business is it? It's your own private business.	
SP	Yeah. I know that that's -	

Record of Tape Recorded Interview (continued)

11.34	LA	How much did you put in the ATM machine originally then?
	SP	A 1000. We just hold a 1000 in there because I didn't know how much it would use.
	LA	Right so that £1,000 has that come from the post office originally?
	SP	No that was my money. It's just where it keeps chewing the money and then obviously we have to empty it 'cos it's and then as I say when the engineer came out and he sorted it out then that's when I've put the money in.
	LA	Right because the understanding that I had from the audit shortage was that £5,100 of it was related to the ATM machine.
	SP	No I said to them that's scratch cards and no.
	LA	Right so -
	SP	I know I've, but then I panicked.
	LA	Right OK.
	SP	You know when they came I sort of, but this, I've all the documentation for this.
	LA	Right OK. You're pointing to the 2,500 for the scratch cards.
	SP	This 14 20 I can't believe I did this. Is erm, somebody wanted me to do some specials, 2 special delivery and I did specials and I should've just -
	LA	Right that's, OK. So basically -
	SP	It's all written down.
LA	Yeah so we're £2,600 adrift somewhere then aren't we?	

Record of Tape Recorded Interview (continued)

	SP	Why?
12.37	LA	Because the audit shortage was £14,700 and the instants were 9,845 and they've got down as the ATM machine was 5,100.
	SP	Right what happened is on my cash decs -
	LA	Yeah.
	SP	- right -
	LA	Which I've got some here.
12.53	SP	- there's a £250 over, but I never take it out.
	LA	Yeah that's right.
	SP	So I offset one against the other.
	LA	That's only £247 wasn't it? That was your surplus.
	SP	Yeah haven't they taken that, I don't know.
	LA	But basically your audit shortage was £14,700.
	SP	I don't, I didn't, I didn't, I just wrote the cheque for it.
	LA	Right OK.
	SP	I mean they' probably, I'm not making excuses they probably did explain it to me and I've -
	LA	Well on the day they've asked you the breakdown and you've said you've used £5,100 to fill the ATM machine -
13.28	SP	Oh I've, when they, 'cos when they came obviously and they said what's this I said oh it's, that's the ATM and then they said the other I said it's scratch cards, but whether they, it's my fault.
	LA	Right OK. So if they're saying you've got £5,100 to do with the ATM but 2,500 of it -
	SP	That's the scratch cards.

Record of Tape Recorded Interview (continued)

14.14	LA	Was actually NOT AUDIBLE
	SP	They're error notices I'd received.
	LA	Right we're £2,600 adrift then aren't we? If you take off your 900 then we're about what, yeah
	SP	NOT AUDIBLE
	LA	- with 17, so this NOT AUDIBLE £1700 what's this 1700?
	SP	No that is, that's the ATM money that's what I said I haven't put it in.
	LA	So it's 900 and 1700 on that day?
	SP	Yeah.
	LA	So right.
	LC	Which is your 2 6.
	LA	So that's your 2 6.
	SP	Sorry I'm getting, yeah.
	LA	So right OK. So on that, on the Thursday prior to the balance you've borrowed £2,600 -
	SP	Yeah.
	LA	- from the post office to put in the ATM machine?
	SP	Yeah.
	LA	OK. When the auditors opened the ATM machine was there any money in there?
	SP	I don't know I didn't open it. There isn't any money.
	LA	There isn't.
	SP	They didn't open it
LA	Right.	
SP	- it, it, it's, because again it was chewing the notes it's empty again	

Record of Tape Recorded Interview (continued)

	LA	So there was nothing in there. So where was the £2,600 that was supposed to be in the ATM machine, where -
	SP	It's been used.
	LA	It's all been used?
	SP	Yeah that's what I said. I don't know, I didn't realise how much has been used.
	LA	Right OK. So how did you get paid then? How do you get the money back then?
	SP	It goes into my bank account.
	LA	And when does it go in? How soon does it go in?
	SP	3 days after, depending on what day. Every night you have to log it off and then it's transferred.
	LA	Right.
	SP	And that's why then I write, I was gonna write a cheque once it'd gone through.
	LA	Right so basically to fund the machine you can't actually write a cheque up 3 days after it's gone through because you'd need to take the money out again to keep replenishing it 'cos it's using so much money is that what you're saying?
15.30	SP	Yeah well see sometime, I don't just use the post office and that. If I've got a 1,000 in the shop then I'd put my own money in, well, yeah.
	LA	Yeah.
	SP	I'm getting confused. Right what happens is, can I start again?
	LA	Yeah go on.

Record of Tape Recorded Interview (continued)

SP	Right -
LA	You've had the machine fitted -
SP	Yeah and they wanted some money to put in there so we put that in and then it's used that and we've refilled that -
LA	Right by your own money.
SP	By our own money, when I've had the money.
LA	Right.
SP	Then the machine, I can't think of dates, but like it goes wrong and it chews the notes and then I've had the engineer out and they've looked, or we've sorted it out ourselves and put it through and just a couple of times I haven't had the cash on me to refill the machine.
LA	Right.
SP	So stupidly -
LA	Yeah.
SP	- I've because I'm at the post office so I've NOT AUDIBLE
LA	Right and you've been doing that for would you say the last 4 weeks since you've had it installed?
SP	No only for a couple of NOT AUDIBLE. Yeah that's odds, that's odds, you see that's the odds
LA	That's a scratch card.
SP	Yeah. There's nothing there. It's just the last, since I -
LA	What would you say that goes back -
SP	A week and a half.
LA	Thursday.
SP	2 weeks.
LA	About 2 weeks.

Record of Tape Recorded Interview (continued)

16.59	SP	Yeah. It's something I've, well we haven't, you know
	LA	So about the last 2 weeks you've borrowed you're saying money from the post office to put into the ATM machine -
	SP	Yeah.
	LA	- to keep -
	SP	I didn't intend to -
	LA	But how was you gonna pay the money back?
	SP	Because I write a cheque for it. But I didn't have a cheque book that's what I'm trying to say to you. I'd have just written a cheque, but obviously now they've explained to me I can't actually do that.
	LA	Right yeah.
	SP	So I realise that, my error there, although I know it sounds stupid but I just thought if I account -
	LA	But how would you account, say on the Thurs, Wednesday when you come to balance how would you have accounted for that money?
	SP	Just that's where we've written it down.
	LA	Right OK so on your, I've got -
	SP	I counted it as odds. I never put it in with my everyday cash 'cos I know it's not -
	LA	So like this cash declaration here that I've got it was printed on 4 January -
17.39	SP	Yeah.
	LA	- You've got unusable notes down there, you've got 2575.
	SP	Yeah it says £75.
	LA	Because 2500 is related to the scratch cards.

Record of Tape Recorded Interview (continued)

	SP	Scratch cards and 75 is like when we have you know torn notes and mutilated.
	LA	Right OK. So on 11 January we've got 2670 as unusable notes NOT AUDIBLE
	SP	So I've got 170 -
	LA	170.
	SP	- that'll be written.
	LA	Right OK and then 18 Jan it says 2705 so that's only £205 .
	SP	Yeah.
	LA	Yeah? OK. Now on 25 January it goes up, it goes up to 3562.
	SP	That's probably where I've put, that's 25 Jan which is about a week and a half ago which would include like where I've -
	LA	Right.
	SP	- I've used the money and I've written the cash dec.
18.32	LA	Right yeah OK. So that would account for that then yeah? So you've got £900 left according to your sheet you've got 2,500 which you've inflated the cash to account for the error notices for the scratch cards.
	SP	Yeah.
	LA	And £900 that you've put into the ATM machine.
	SP	Yeah.
	LA	So that 3, 4 so it's a £162 that you actually got on hand for miscellaneous spoilt notes or -
	SP	Yeah that, and that it's all written NOT AUDIBLE
	LA	And that's all written down there I can see that there.

Record of Tape Recorded Interview (continued)

18.56	SP	Yeah.
	LA	And there's an odd -
	SP	£2.18 that's pennies.
	LA	Yeah you've got some odd pennies there.
	SP	Yeah.
	LA	Right so basically that figure there, apart from the odd £162 been inflated because of the ATM machine and the error notices for the scratch cards yeah.
	SP	Yeah.
	LA	That incorporates the hole.
	SP	Yeah.
	LA	OK and that's the same, the cash declared that day which was 25 Jan which was £71,175.42. It's the same figure that's on your final balance NOT AUDIBLE
	SP	Yeah 'cos count for, I know, I know I've used it where I shouldn't but I've always accounted for it. I've never just thought oh I can just take it out and not -
	LA	Yeah but what you're doing you're -
	SP	I know.
	LA	- you're producing something and saying in the post office is X amount of money where in fact it's not there.
	SP	No.
	LA	Yeah? You've inflated the figure to say that yeah all the money that belongs to the post office is in there but really it's not yeah?
	SP	Yeah.
	LA	Now these -

Record of Tape Recorded Interview (continued)

19.58	SP	I understand what I've done.
	LA	The final balance on that day is there and you've actually got an over of 228.89. Is that your signature there?
	SP	Yeah.
	LA	It is. Who is who actually entered all those figures into the computer? Was that you or?
	SP	I do that.
	LA	You do that. The unusable notes.
	SP	Well Mo did it that day.
	LA	Mo did it that day.
	SP	She just, she just NOT AUDIBLE otherwise explained to her what it is and she just, well she just
	LA	So upon your instructions.
	SP	Yeah I mean you know she'd, I've always explained to her, there's nothing hidden.
	LA	Right.
20.34	SP	I've always explained what I've done. Like when the auditors came and they said oh no one would know and she, although she knew she, it wasn't something she did.
	LA	Right.
	SP	Do you understand what I'm saying?
	LA	NOT AUDIBLE
	SP	NOT AUDIBLE
	LA	- figures from the sheet that you've written down.
	SP	Yeah.
	LA	Yeah? Right OK. So the first week it happened then with the ATM machine was week ending 25 January.

Record of Tape Recorded Interview (continued)

	SP	Yeah.
	LA	Yeah 'cos that's the week where it increases by the £900. So again on week ending 1 February we've got £3,529.
	SP	It's the same figure yeah.
	LA	So, yeah basically you've got £2,500 -
	SP	Just carrying that figure.
21.15	LA	And the £900 and then the odd bits, which is genuinely there.
	SP	Could I have a drink of water?
	LA	Yeah sure.
	LC	Shall we leave the machine on?
	LA	Yeah we can leave the machine on.
	SP	Yes
	LA	Yeah Lester will just get a quick drink.
	LC	OK can you just time it?
	SP	I just want a -
	LA	Right it's a, that's alright. 10:51 and Lester's just leaving the room to get a drink.
	SP	You know there's -
	LA	Right I'll just have to ask you not to speak while Lester's not in the room. That's the only thing. He'll get you a drink, bring it back and then we can carry on.
	SP	Alright.
	LA	Are you warm, 'cos I put the heater on?
	SP	I'm OK.
	LA	You're alright.
	SP	Yeah.

Record of Tape Recorded Interview (continued)

23.44	LA	Because I can turn it off.
		LC RE-ENTERS THE ROOM
		Thank you. You alright to carry on?
	SP	Yeah.
	LA	Yeah OK. Right so we got up to 1 February again the unusable notes and the cash declaration done by yourself. The user ID on this one is SPA004. Is that yourself yeah?
	SP	Yeah that's me.
	LA	OK. It was 3529, which is obviously the 2,500 scratch cards, £900 and the odd bit of cash that was actually there.
	SP	Yeah.
	LA	So again we've, it's £3, 400 that 's not actually in the post office.
	SP	OK.
24.24	LA	Yeah you agree with that?
	SP	Yeah.
	LA	This final's been date stamped but there's no signature on there.
	SP	Oh OK.
	LA	Alright. Have you got anything you wanna ask Lester?
	LC	No, well I mean that obviously do you realise that when you sign your cash account at the end of the week are you aware of what you're actually signing?
	SP	Yeah.
	LC	Do you want to explain to me what, what it is you're

Record of Tape Recorded Interview (continued)

		actually -
	SP	Signing to say that what's on my balance is what's there.
	LC	It's what there yeah. So you realise that obviously what you've actually produced is a false cash account?
24.57	SP	Yeah.
	LC	You do understand that?
	SP	Yeah, yeah.
	LC	OK.
	SP	I just didn't see it like that.
	LA	How did you see it then?
	SP	It seems stupid even to me now.
	LA	Did you not think -
	SP	There's no defence for stupidity is there really? I just put a few cash machine and write it down and then put the money in. I never intended to steal it. It wasn't a,
	LA	Did you think what you was doing was dishonest?
	SP	No, well no.
	LA	You didn't?
	SP	I just thought I'd fill the cash machine.
	LA	Yeah.
	SP	I didn't know. Yeah, no.
	LA	But are you aware that you're not allowed to use post office money for your own use if you like?
	SP	Well yeah I knew you couldn't take the money out of the post office. That sounds stupid doesn't it?
	LA	But is that not the same difference taking it to an ATM machine is -

Record of Tape Recorded Interview (continued)

26.10	SP	Now I'm sitting here, now reflecting on it yes.
	LA	You realise what you've done is wrong?
	SP	Yeah, oh yeah.
	LA	Yeah. OK have you got anything else to ask NOT AUDIBLE?
	LC	No.
	LA	No.
	LC	Not at the moment.
	LA	OK.
	SP	I just, in the cold light of day yes I see it you know.
	LC	In terms of the 2500 which you've explained relates to error notices that you've brought to account, how long have you been holding -
	SP	A few months.
	LC	A few months.
	SP	Yeah.
	LC	What are we talking about sort of November, October November time maybe?
	SP	It might've been before that. What happened was they sent me loads of error notices over scratch cards that have, and I've got reams of paper that they just sent me things through and the lady, I've tried to ring her and I said to her I don't agree with, I can't make out what is here. I can't understand it.
	LA	Right.
	SP	And I've tried to sort it out and I rang her like several times -

Record of Tape Recorded Interview (continued)

	LC	Mmm.
	SP	- trying to sort it out and she said they have to go, you know you have to bring them to account. So, but I'd never been able to, so I yeah I just put them through and then I thought I'd be able to sort it out at some point. Not quite in this way but -
	LA	So you was holding them in the hope that something would come back?
	SP	Yeah I mean its' like with I know it's a larger amount but it's like the £253, like they said to me I could that out because -
	LA	It was surplus for the week.
27.54	SP	Yeah. I mean I just never touch it. I know it isn't mine, I know that something's gonna come back somewhere. It's like when, that's what I said, when we had the week where the whole system went down, it took them a week to fix it, but they had no online, but they still said that I had to keep the post office open, I'm still taking in giro. I couldn't put them through the system I couldn't do anything. I was holding a whole week's, and I kept ringing them up and saying I've got over a 100 odd thousand here. You know I want it noted that this is what, and that's what I said I've never had any back up here.
	LA	When was it this happened then do you remember?
	SP	That was August and is it Nick Kerr?
	LA	Nick Kerr.
	SP	He even sent e-mails to whoever, you know, lots of them

Record of Tape Recorded Interview (continued)

	where they tried to, 'cos like there was a shortage that way and they just said oh you know you've got to put that in which obviously I just did. I mean, and I just said surely these errors will come back.
LA	Right.
SP	I mean the system went wrong on Saturday. I rang the helpline straight away. They said they'd get somebody out Monday. They sent somebody Monday who didn't have the right box part
LA	Right.
SP	He went away and came back with the wrong part and then they, they even said what do we do, they said just carry on taking and I said what about Swallows, you know Swallow Aquatics and all the business men I said I've got no online banking. I can't do any off reports, I can't do anything.
LA	Right.
SP	So and I had to carry on for a week and then on Wednesday they finally brought me the right box for the computer but didn't bring didn't bring a printer that was compatible with it so I couldn't even do the office balance. So they made me shut on the Thursday, when he came with the printer on the Thursday they said they're not allowed to carry the ink with the printer. So I was a whole week and I kept ringing people saying to them you know I need help here. Somebody's got a, I've got all this money, I've got all these giro's not going through the

Record of Tape Recorded Interview (continued)

30.02

account, everything is a mess and that's what I said. I sort of and it might be after and I've forgotten where I was going now rambling on. But that's what I'm saying here like that's what I said, but when the 5, I'm not sure if it's 5 or £600 there was in error that week. But I kept thinking well the errors are gonna come back. You know like they send you an error notice and like with these I thought they've sent me an error but it will come -

LA You'd think it'd compensating one.

SP Yes that's what

LC But normally error notices are sent to you because you've made mistakes in previous weeks. Error notices are normally generated because you've made mistakes.

SP There about 8 weeks aren't they behind.

LA Yeah sounds about right

LC Something like that yeah.

SP Yeah so then I'm thinking if that's what I said like with the surplus they said well you haven't taken it out, but I said I know it's not mine. It's not my money I know that.

LC But for that 2,500 had you had 2,500 worth of surpluses in the sort of months prior to receiving those error notices?

SP No that's what I said.

LC You haven't?

SP That's what I said to you I thought, I mean I still have these NOT AUDIBLE you've got it all in the post office. I've still got everything that relates to that NOT AUDIBLE and I've just got pages and pages of white -

Record of Tape Recorded Interview (continued)

	LA	What are the losses like at the office generally ?
	SP	Well they, it like goes from a 100 over to a 100 under. It's like a -
	LA	A bit up and down are they?
	SP	They're a little bit, yeah they're a bit erratic. They're, but it seems to like last 3 weeks ago we balanced and all week I haven't got the figures here, but we were like running a £100 wrong and I said to Mo look we count all the money again that we'll unbag all the money that we've done up to rem out and count it all again and then just on the Wednesday I suppose it could've been in the stamps couldn't it, but it then comes back are you with me? It's sort of like one over takes the other. So like whereas that's £250 over and they said to me I should've taken that out to make my balance correct.
	LC	Yeah that's what you should do.
	SP	But I never touch it because I just know that when the errors come back -
	LC	Well all you do is you take that money out, put it in a pot or a bag -
31.46	SP	But I'm saying nobody's every shown me this. That's what I'm saying.
	LC	Right.
	SP	Like when we get to the instants, Milan who I took over, he they're pots, everything was in pots and I used to, well the first thing I did was did away with the pots to start with and I got a till we'd be able to lotteries, scratch cards and

Record of Tape Recorded Interview (continued)

		everything -
	LA	Right.
	SP	- and that, obviously that money is in with my everyday banking (over speak)
	LA	NOT AUDIBLE now if we can go onto the scratch cards. The scratch cards are sold in your private business yeah the shop?
	SP	Yes.
	LA	Yeah OK.
	SP	Then what I do is -
	LA	What happened?
32.32	SP	- every few months and then I'd put the money and as I said to them on Friday nobody's, I've done it before I've got my cheque book with me that shows you where I've written cheques for like 3,000 of the scratch cards and then before I took over Milan I think he came in and put about 9 or 11 and that's the way it's always, and I've known any different way to doing that.
	LA	So how often, you sell the scratch cards in the shop -
	SP	Yeah.
	LA	- yeah and how do you get a total of how many scratch cards you've sold that day?
	SP	They're put on my till. I've got -
	LA	You've got a separate button on your till for the scratch cards.
	SP	Each day
	LA	So each day you press the total button and it'll tell you

Record of Tape Recorded Interview (continued)

33.08		you've sold £100?
	SP	NOT AUDIBLE and then we take all that home with us and then we sort it out and then it goes onto our computer tells us how many scratch cards and then after -
	LA	Why do you take it home with you?
	SP	What?
	LA	The scratch card money?
	SP	It's in the till. The post office is shut when the post -
	LA	Right so that night you take the day's takings -
	SP	I just take it all home.
	LA	Right.
	SP	NOT AUDIBLE and I never sort it out there I just take it home with me.
	LA	Right OK, so when do you bring that back to the post office the scratch card money?
	SP	Well I just write a cheque and write a cheque for it. We bank it and then NOT AUDIBLE we put it in our Nat West account and then I write a cheque for it.
	LC	Wouldn't it be simpler just to bring the cash back into the post office 'cos that's where it's gonna go to be accounted for in the post office?
	SP	Well yeah I know that now. That's what I said I just followed on doing -
LC	But wouldn't that seem the simplest way of doing it anyway? If for argument's sake at the end of the day -	
SP	Well if you came and somebody showed me how to do that, what I'm saying is when I took over nobody ever,	

Record of Tape Recorded Interview (continued)

		Milan just, I mean you know the history of the office don't you?
	LA	Yeah.
	SP	When Basker went and then his brother in law, no his Jay's brother in law took over didn't he?
	LA	I didn't know that.
	SP	Yeah.
	LA	Right OK.
	SP	He bought it and then obviously I didn't want to be associated with Basker and I went to work for Mr J Patel at Bridgewater Drive
	LA	Yeah.
	SP	And then he said to me, the one I worked at before was up for sale did I wanna buy it with him?
	LA	Right.
	SP	And I didn't really think that was such a good idea but 'cos I'd worked there and I lived like 2 roads away and I've lived there all my life my husband and I decided to buy it and from the day I said I'll buy it Mr Patel left. And that was it and run the, and I've never and I'm self-taught through doing that. Andy was there for a while.
34.48	LA	Who's Andy?
	SP	I can't think of his surname, but he was -
	LA	He took over temporarily didn't he?
	SP	He was there with Milan and with Basker
	LA	Right.
	SP	And then he was there for a couple of weeks. Even he

Record of Tape Recorded Interview (continued)

	never said to me with them scratch cards should go in every night. Nobody ever, and then when I had when I became the post mistress -
LA	Yeah.
SP	- 'cos obviously it was still Milan's business although I run it for him, that's what I'm saying, although I was there for a while
LA	Yeah.
SP	- still his business and everything, it was like his, and then as I say when I had a letter to say I was taking over 10 September, he came down he put all the scratch card money you know in But it was always the money, the money was always in a pot, it was in the post office.
LA	Right.
SP	It was never put, I can, I understand what you're saying, but that pot so I mean there was no way I was gonna leave pots of money all over the shop.
LC	No, no we wouldn't expect you to do that.
SP	But I, no, I'm, don't get me wrong I'm not making excuses I'm just trying to explain.
LA	Yeah.
SP	You know I know what you're saying and like since then Friday, Saturday, Sunday every night I've counted the scratch cards and I've left Mo a note with the money which is the way it's done.
LA	But why didn't you, with the national lottery the online lottery yeah,

Record of Tape Recorded Interview (continued)

36.24	SP	I do that every time. It's stupid.
	LA	But why do you do that every day, but you don't do the scratch cards everyday?
	SP	Because we take that home and then we sort that out. It's sort of separate. The lottery money right -
	LA	So you take the lottery money home as well? The national lottery money home? The online game you take that home as well?
	SP	No we sort that out there and then I leave that there do you know what I mean, 'cos I've got the print outs. I get the two printouts.
	LA	Right.
	SP	But if you went there today you'd see that Saturdays and Sundays is sort of left there. That's separate money.
	LC	When you get the print out for the online do you also get the print out for the scratch cards at the same time?
	SP	Payout, the payouts, not anything else.
	LC	Not the sales?
37.15	LA	You only get the scratch card sales when the shop closes is that what you're saying?
	SP	Yeah.
	LA	When does the shop close then?
	SP	6 o'clock.
	LA	So that's half an hour after the post office.
	SP	Oh yeah, but that's what I'm saying I could, now I realise that that's the way it should be done every night or whatever

Record of Tape Recorded Interview (continued)

	LA	But don't you do the lottery then as well when the office closes, 'cos surely you could do more sales?
	SP	I do it the next morning.
	LA	You do it the next morning?
	SP	Yeah we just stick the two little things under the NOT AUDIBLE
	LA	Right so what happens to the lottery money then that night?
	SP	It's locked in the post office?
	LA	You lock the lottery money in the post office but you don't lock the scratch money in the post office?
	SP	No 'cos I don't sort it out 'til later, well NOT AUDIBLE
	LA	OK so you take the scratch card money home because it's part of the shop takings if you like, but you know that night how many have been sold?
	SP	Yes.
	LA	But you still don't take that money back to the post office the next day to be put through -
37.33	SP	I now know that is really bad.
	LA	How often do you look at it then?
	SP	Well we, my husband does that side of the accounts and then we put them on our computer and then we add up and then I put the money in for the scratch cards.
	LA	And how often do you put the money in for the scratch cards?
	SP	Once every 3 months.
	LC	3 months!

Record of Tape Recorded Interview (continued)

SP	Yeah.
LC	So how are you accounting for yourselves each week on your cash account?
SP	We don't have to account for them do you. You just put them in.
LA	You show a figure of how many -
SP	You've got.
LA	- how many you've got on hand basically don't you each week?
SP	NOT AUDIBLE
LA	Yeah.
SP	So when they're activated we put them straight through the system.
LA	Right I've got -
SP	You know when you get little slip -
LC	Mmmm.
SP	I know, I know it sounds crazy even to me.
LA	This little schedule that I've done basically details your on hand instants and your national lottery sales al right?
SP	OK.
LA	So week ending 23 November you had £8,480 worth of national lottery instants cards.
SP	OK. Actually I didn't realise it had grown to 'cos obviously the Christmas period NOT AUDIBLE. Like the other day we fill up like 1200 in a day. Are you with me? That's the equivalent of, I know it sounds a lot but we sell NOT AUDIBLE

Record of Tape Recorded Interview (continued)

39.03	LA	You sell?
	SP	Lots.
	LA	Lots. How many do you sell a day?
	SP	On Saturday I think she sold 206.
	LA	Right and is that a busy day is it Saturday?
	SP	Yeah. Saturdays is.
	LA	Right because you started off with this figure 8,480 in 23 November and then 1, 2, 3, 4, 5, the following week sorry, you ordered some more scratch cards in.
	SP	That's right yeah.
	LA	But why would you need more if you've got that many on hand to begin with?
	SP	I haven't have 1. 1 I've sold them.
	LA	Well exactly so how many do you actually hold on hand really at anyone time 'cos you're showing nearly 9,000 and you're ordering 1700, but in fact that figure's probably quite a lot less.
	SP	We hold we've got a full dispenser then I've got another dispenser like full, ready. When they go low then I -
	LA	If we say at the audit on hand there's £755 -
	SP	But I already had others there that hadn't been activated. Although I've loaded them in we don't activate them until we use them.
LA	Right. So you have plenty on hand?	
SP	I've got -	
LA	So all these ones here that I'm showing you are all activated ones yeah because it shown that's how many	

Record of Tape Recorded Interview (continued)

		you've got on hand?
	SP	If they're activated then I've put them on the system.
	LA	Right. OK. So the activated ones when the auditors come in on the first or they come on the 3 rd -
	SP	Yeah.
	LA	- but on Wednesday night when you balanced you showed that you had £10,600 on hand where in fact on the Friday you only had £755 so basically 9,000 odd pounds you wouldn't have sold those would you.
	SP	So when we do our total we look at that and then I put that when we've added up NOT AUDIBLE we put that in and the obviously there's obviously still some outstanding 'cos we've used them since that period of time.
	LA	Right so how often you say you wouldn't put a cheque in -
	SP	I wouldn't say I do it regularly no.
	LA	No you wouldn't, so when you balance the figures that you're showing on your balance -
40.51	SP	Are wrong
	LA	- they're all wrong. They're all inflated because that's not actually true figure of what you've got on hand.
	SP	As I say when if you, if you, I know that's not -
	LC	'Cos we're not selling them and putting the money in your bank account effectively the post office money is in your bank account. That can't be right.
	SP	Well it's in cash in here.
	LA	What you keep all the cash at home?
	SP	We have to that's why I bought my bank 'cos they charge

Record of Tape Recorded Interview (continued)

	me to bank cash so what we do we bank our money for all our direct debits and Menzies and everything -
LA	Yeah.
SP	- and we use cash for cigarettes and our shopping. We don't have any accounts with anybody. Everything we do we buy.
LA	Right.
SP	And then there's surplus cash -
LA	But you wouldn't -
SP	- Because we've got a safe at home.
LA	But you wouldn't put the scratch card money in the bank would you 'cos it doesn't go in the bank it's got to go back to the post office. When you sell the cards it will say -
SP	Yeah but that's what I said, sometimes
LA	- you owe us a £1,000.
SP	- when I get my salary, I don't use my salary because it costs us money to bank the cash.
LA	Yeah but that's what I'm saying you wouldn't have to bank the cash because you put it into the post office to pay for the scratch cards.
SP	Yeah I see that now.
LA	Yeah. Have you been -
SP	That's why I'm saying I see that now.
LA	Have you been using the scratch card money as part of the business money to buy your stock and your cigarettes and -
SP	No

Record of Tape Recorded Interview (continued)

42.16	LC	So there's 9800 quid in that bag
	SP	Yeah which I've tried to bank 'cos they made me write a cheque. That's what I said to them you've made me write a cheque (BUZZER SOUNDS) and the money's not there. I tried to tell them that, but on Saturday I tried to bank it and it's not open.
	LA	Right OK we'll put another tape in Sue and you can have a little break. I'll get you another glass of water.
	SP	But I know how stupid, the cash is there.
	LA	OK.
	LC	Right we'll cover that in the next tape. This is master tape seal 070926. Suzanne can I ask you to just sign your name above where I've printed it please?
	SP	Sorry.
	LC	It's all right, it's OK. I'll just get Lisa to sign it as well and then we'll -
	SP	Do you know what in black and white it seems so stupid.
	LC	All right . Well we're gonna stop the tape now. We'll have a quick, we'll have a break for a couple of minutes let you compose yourself. Time?
	LA	It is now 11:14. Stop the interview.
	SP	It's not -