

File name: Peter HOLMES - POLTD-0809-0128 Peter Holmes Tape 2 of 2 Tape No. 071707 copy.mp3

Audio quality: Average

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)

Robert Daly: Okay, err, the time is 15:06 hours on the 19th September 2008, and I am recommencing this interview. Err, Peter, I have to remind you you're still under caution.

(TC: 00:00:16)

Peter Holmes: Yeah.

(TC: 00:00:16)

Robert Daly: Yeah. If I can get your (inaudible 00.18) 001 and your legal rights. And, err, just confirm that you have been reminded that you're under caution and you're not under arrest and you're free to leave. And do you wish a solicitor, or do you not wish a solicitor at this moment?

(TC: 00:00:38)

Peter Holmes: No.

(TC: 00:00:39)

Robert Daly: No. And to remind you if you wish to speak to a solicitor at this, err, at this time, or you don't want to, you can change your mind at any time during the interview. Thank you. Now, err, so far you haven't had-, want to have a friend present during interview.

(TC: 00:01:05)

Peter Holmes: No.

(TC: 00:01:06)

Robert Daly: You quite happy to continue without?

(TC: 00:01:07)

Peter Holmes: Yeah.

(TC: 00:01:08)

Robert Daly: Yeah. Okay. For voice verification, my name's Robert Daly.

(TC: 00:01:11)

Chris Knight: Err, Chris Knight.

(TC: 00:01:12)

Peter Holmes: Peter Holmes.

(TC: 00:01:13)

Robert Daly: Peter Holmes, and can you confirm that, err, no questions have been asked to you regarding this enquiry during the break?

(TC: 00:01:20)

Peter Holmes: That's true.

(TC: 00:01:20)

Robert Daly: And you have been offered refreshments?

(TC: 00:01:22)

Peter Holmes: Yes.

(TC: 00:01:23)

Robert Daly: You have had comfort breaks. Right. Peter, just before we ended there, err, I was asking you about, err, the branch trading statement for period two, which ended 28th of, err, May 2008. And we were talking about, err, previous to that, you said that six or nine months ago, you'd got a loss of about £4,000 or £5,000. And every month, you seem to have losses, and you added it on, until it's came to the £46,000. And on the May one, we have, or-, this figure's not great. It's either 1047. £147,79.78, possibly, or it's £124,779 and the 70 odd pence. But the cash declaration at 13:14, err, is £85,458.24.

(TC: 00:02:29)

Peter Holmes: Yeah.

(TC: 00:02:30)

Robert Daly: Which the differs (mw 02.31) between £20,000 and £40,000.

(TC: 00:02:34)

Peter Holmes: I can't explain that one, unless we found something in the safe after we'd done that, and done a second declaration, but it's-, that, that hasn't been pinned to that, but I really don't know.

(TC: 00:02:45)

Robert Daly: By your own admissions, at this point, you were adding money onto your second cash declaration.

(TC: 00:02:51)

Peter Holmes: Yes.

(TC: 00:02:53)

Robert Daly: So, it's possible that this is part of it.

(TC: 00:02:55)

Peter Holmes: It's possible.

(TC: 00:02:56)

Robert Daly: I mean, we can get the Horizon-, the Horizon data.

(TC: 00:02:58)

Peter Holmes: Yeah.

(TC: 00:02:58)

Robert Daly: We can get-, and we can actually find out exactly when-,

(TC: 00:03:01)

Peter Holmes: Mm-hmm.

(TC: 00:03:02)

Robert Daly: These second cash declarations were getting done. Now, this second cash declaration, when did you start doing them?

(TC: 00:03:11)

Peter Holmes: Um, I honestly can't remember how long ago it was.

(TC: 00:03:18)

Robert Daly: But at, at this point, you started doing a second cash declaration.

(TC: 00:03:21)

Peter Holmes: It, it may have been that one. It may have been any of them, though.

(TC: 00:03:24)

Robert Daly: Right. Sorry. Just for the benefit of the tape, the chap in the door.

(TC: 00:03:27)

M: Would be (inaudible 03.28-03.55).

(TC: 00:03:55)

Robert Daly: Sorry about that. For the benefit of the tape, it's 15:10. Err, (inaudible 04.00) is trying to get some information for me. Right, err, and this cash declaration was done by VMI, who is Vicky Mitchell.

(TC: 00:04:09)

Peter Holmes: Vicky Mitchell's-,

(TC: 00:04:10)

Robert Daly: Now, and you say that you do the branch trading statement.

(TC: 00:04:13)

Peter Holmes: Yeah. Yeah.

(TC: 00:04:14)

Robert Daly: So, when Doreen went away at branch trading, was it then, did you increase the amount of the cash, or did you just let it run, because you knew there was a second cash declaration, with the money on it?

(TC: 00:04:32)

Peter Holmes: Just let it run.

(TC: 00:04:33)

Robert Daly: Just let it run, because you'd already increased your second cash declaration.

(TC: 00:04:36)

Peter Holmes: Because I knew it was there.

(TC: 00:04:37)

Robert Daly: Yeah. What I was going to ask you was, on this declaration ID, 06, whose ID is that?

(TC: 00:04:55)

Peter Holmes: It's not a person's ID. It's just the ID of that particular declaration.

(TC: 00:04:59)

Robert Daly: Right, and-,

(TC: 00:05:00)

Peter Holmes: You're given a chance at giving it a number and we used to use 06 for them all.

(TC: 00:05:03)

Robert Daly: And what, what was the ID you gave the second cash declaration?

(TC: 00:05:05)

Peter Holmes: 09.

(TC: 00:05:06)

Robert Daly: And did anybody else know about this second cash declaration?

(TC: 00:05:10)

Peter Holmes: It's always on the screen, but nobody went into it.

(TC: 00:05:14)

Robert Daly: Nobody went into it.

(TC: 00:05:15)

Peter Holmes: Got to be honest to use 06.

(TC: 00:05:17)

Robert Daly: Right, you got to (inaudible 05.19)-, do you instruct them to use 06?

(TC: 00:05:20)

Peter Holmes: Well, 06 was the one we always it. It was regularly put the cash on.

(TC: 00:05:24)

Robert Daly: Okay.

(TC: 00:05:24)

Peter Holmes: Every day of the week.

(TC: 00:05:26)

Robert Daly: I've got branch trading period 03 for, err, for financial year 2008-2009. This is from 25th-, 28th of the 5th 2008 to 25th of the 6th 2008. Is that your signature?

(TC: 00:05:37)

Peter Holmes: It is.

(TC: 00:05:42)

Robert Daly: The cash in hand figure here we can see is £72,467.45. Yeah. Can you confirm that?

(TC: 00:05:50)

Peter Holmes: Yeah.

(TC: 00:05:51)

Robert Daly: And we've got an overreach of £8,653.75.

(TC: 00:05:55)

Peter Holmes: Yeah.

(TC: 00:05:56)

Robert Daly: Now, the cash declaration for that day, it was done by Vicky Mitchell again at 17:48 on the 25th of the 6th. It was £41,091.40, and it's ID 06.

(TC: 00:06:11)

Peter Holmes: Yeah.

(TC: 00:06:14)

Robert Daly: Would you have increased the cash on your cash declaration 09? ID 09, to cover that-, I mean, we're now at about £31,000, and that's in June this year.

(TC: 00:06:28)

Peter Holmes: Could have done.

(TC: 00:06:29)

Robert Daly: You could have done.

(TC: 00:06:30)

Peter Holmes: Mm-hmm.

(TC: 00:06:38)

Robert Daly: Branch trading period four, from the 25th of the 6th 2008 to the 30th of the 7th 2008. Is this your signature?

(TC: 00:06:45)

Peter Holmes: Yes.

(TC: 00:06:52)

Robert Daly: The cash figure here is £84,784.19. Is that correct?

(TC: 00:06:58)

Peter Holmes: Yeah.

(TC: 00:06:59)

Robert Daly: And there's a shortage of £2,482.79.

(TC: 00:07:03)

Peter Holmes: Yeah.

(TC: 00:07:04)

Robert Daly: Did you inform Mr-, any of the Cannons about that?

(TC: 00:07:07)

Peter Holmes: No, because the one before had been up.

(TC: 00:07:10)

Robert Daly: Right.

(TC: 00:07:11)

Peter Holmes: It's, it's the misbalance between the two.

(TC: 00:07:14)

Robert Daly: Now, if that's sitting at 84, the cash declaration, again, was done by Vicky Mitchell, err, ID 06 and it's for-, it was at 17:38, the 30th of the 7th. \$48,301.40.

(TC: 00:07:29)

Peter Holmes: Mm. Yeah.

(TC: 00:07:31)

Robert Daly: That's £40,000, near enough. Err, £36,000. Is this the second cash declaration kicking in here?

(TC: 00:07:41)

Peter Holmes: Yeah.

(TC: 00:07:42)

Robert Daly: Of, err, £36,000.

(TC: 00:07:44)

Peter Holmes: Mm hmm.

(TC: 00:07:45)

Robert Daly: So, I've got that one, and I've got the one previous to that that's probably kicked in, as well. Well, it has kicked in.

(TC: 00:07:50)

Peter Holmes: Yeah.

(TC: 00:07:54)

Robert Daly: And the last trading period I've got just now is period five. 27th of the 8th 2008. Sorry, it was from 30th of the 7th 2008 to 27th of the 8th 2008. Is that your signature?

(TC: 00:08:04)

Peter Holmes: It is, yeah.

(TC: 00:08:07)

Robert Daly: And the cash figure we have, you'll see here, is £91,839.11.

(TC: 00:08:13)

Peter Holmes: Yeah.

(TC: 00:08:14)

Robert Daly: Now, we've got an overreach of £1,189.99.

(TC: 00:08:18)

Peter Holmes: Yeah.

(TC: 00:08:21)

Robert Daly: Cash declaration done by Vicky Mitchell again. 06. £46,629.10. That's about £45,000. Is this your inflated figure?

(TC: 00:08:34)

Peter Holmes: That's (talking over each other 08.37).

(TC: 00:08:35)

Robert Daly: Now, I know there's a few of the times you've said could have been here, but you told me between six and nine months. So, it's slightly thrown me, by-, from about the January one. If I

(mw 08.49)-,

(TC: 00:08:49)

Peter Holmes: It looks-, it looks like it, yeah.

(TC: 00:08:50)

Robert Daly: And, as I said, this Horizon data, we can details when your second declaration was kicking in, because everything you do leaves a footprint on it.

(TC: 00:08:58)

Peter Holmes: Yeah, yeah.

(TC: 00:09:00)

Robert Daly: And that'll be followed up. So, by your own admissions, you've been producing false accounts.

(TC: 00:09:10)

Peter Holmes: That was the second cash declaration, yeah.

(TC: 00:09:13)

Robert Daly: Yeah. So, you're knowing, like, when you actually done these (mw 09.17) trading statements-,

(TC: 00:09:17)

Peter Holmes: I did them.

(TC: 00:09:18)

Robert Daly: These were false accounts, on at least six to nine, or six occasions. More likely nine.

(TC: 00:09:27)

Peter Holmes: Yeah.

(TC: 00:09:27)

Robert Daly: Yeah. So, we've got this situation now, where it's-, we've got false accounting, and you know it's a criminal offence to produce false accounts.

(TC: 00:09:35)
Peter Holmes: Right.

(TC: 00:09:36)
Robert Daly: Yeah.

(TC: 00:09:36)
Peter Holmes: Mm.

(TC: 00:09:40)
Robert Daly: But the money-, £46,000. You're experienced as a post master.

(TC: 00:09:49)
Peter Holmes: Yeah.

(TC: 00:09:50)
Robert Daly: You've been a policeman, previously.

(TC: 00:09:51)
Peter Holmes: Absolutely, and I wouldn't steal a penny.

(TC: 00:09:56)
Robert Daly: However, you've sat here and said (TC 00:10:00) that you've had, err, shortages where you've put the money in.

(TC: 00:10:04)
Peter Holmes: Mm hmm.

(TC: 00:10:05)
Robert Daly: Couple of hundred pounds, at times. Why would you do if that if you're experienced, sort of, post master? Why are you-,

(TC: 00:10:15)
Peter Holmes: Because I'm not the sub post master in there. I'm just the office manager.

(TC: 00:10:18)

Robert Daly: Right.

(TC: 00:10:18)

Peter Holmes: I would have to tell the Cannons. You've seen what Anil is like. I, I just didn't want the hassle. Anything for an easy life.

(TC: 00:10:28)

Robert Daly: Yeah. So, how often did you actually put in a couple of hundred pounds?

(TC: 00:10:33)

Peter Holmes: When we were short.

(TC: 00:10:35)

Robert Daly: And how often was that, well, approximately? We need to be more specific here, Peter.

(TC: 00:10:41)

Peter Holmes: You're going back a long time. You're going back past, past my memory, I'll tell you. I can hardly remember yesterday. Um, two or three times I suppose.

(TC: 00:10:50)

Robert Daly: So, possibly you put in £700, maybe £800-,

(TC: 00:10:53)

Peter Holmes: Yeah.

(TC: 00:10:54)

Robert Daly: Out your own pocket, just for an easy life. That's a bit difficult to believe, Peter.

(TC: 00:10:58)

Peter Holmes: I know.

(TC: 00:10:59)

Robert Daly: That's very difficult to believe.

(TC: 00:11:00)

Peter Holmes: Yeah. That's the sort of guy I am.

(TC: 00:11:04)

Chris Knight: The other way round then, Peter, have you ever had-, you know, as a-, you know, if it's surplus to (mw 11.09), have, have you ever taken any money out?

(TC: 00:11:11)

Peter Holmes: No. I don't take money out.

(TC: 00:11:13)

Chris Knight: So, you only put in £700, out of your own money?

(TC: 00:11:15)

Peter Holmes: Well, yeah. If, the following week, we'd had that money over.

(TC: 00:11:21)

Chris Knight: Mm hmm.

(TC: 00:11:22)

Peter Holmes: Then I would have taken it out to clear the books to balance.

(TC: 00:11:24)

Chris Knight: But do-, can you remember doing that?

(TC: 00:11:26)

Peter Holmes: No. No. Each time it's been money going in (talking over each other 11.29).

(TC: 00:11:29)

Chris Knight: One way-, one way trip.

(TC: 00:11:31)

Peter Holmes: It's been a one way trip.

(TC: 00:11:33)

Chris Knight: You must be just-,

(TC: 00:11:34)

Peter Holmes: Just lost control.

(TC: 00:11:36)

Robert Daly: If most people put money in, they would take it out if they get opportunity, because they're entitled to do so.

(TC: 00:11:40)

Peter Holmes: Well, yeah, but that opportunity hasn't arisen.

(TC: 00:11:45)

Robert Daly: Right. Well, it has on a few occasions there. You've got ones where there's £1,000 over.

(TC: 00:11:50)

Peter Holmes: But those ones, I've left them. I haven't taken anything out. I've just let them balance themselves out. Those figures are as they stand. I haven't taken any out.

(TC: 00:11:57)

Robert Daly: Can you explain to me why, up until August 07, you were, err, produce a (mw 12.05) trading statement and give it to the Cannons, and let him see it, but since then-,

(TC: 00:12:10)

Peter Holmes: Basically, because he asked one for.

(TC: 00:12:12)

Robert Daly: Now, he says, no, you always gave them and, when he has asked for them, you've said no, it's because the printer is too slow.

(TC: 00:12:19)

Peter Holmes: No. I've never had that conversation with him. I've always had a copy. The copies have been in the back of the office, and if I get a copy, then there's a second copy printed, cos it prints two.

(TC: 00:12:30)

Robert Daly: But you-, if you gave him the copies, he would actually see what the situation is in the office.

(TC: 00:12:34)

Peter Holmes: Mm hmm.

(TC: 00:12:35)

Robert Daly: All these £1,000 over, £100 short.

(TC: 00:12:38)

Peter Holmes: Mm hmm.

(TC: 00:12:39)

Robert Daly: £1,000 short. So, would it be fair to say you haven't given them, because you haven't want him to see the, the situation?

(TC: 00:12:46)

Peter Holmes: It's possible, yes.

(TC: 00:12:47)

Robert Daly: Well, it's not possible. It either is or it isn't, Peter.

(TC: 00:12:52)

Peter Holmes: No comment.

(TC: 00:12:54)

Robert Daly: Because if you were to actually-, say, for instance, take one of these. Have a look. This one. £8,653.75 over. If you showed him that, he's gonna question you about it, isn't he? So, is that the reason why you haven't showed him these branch trading statements?

(TC: 00:13:17)

Peter Holmes: It's possible.

(TC: 00:13:18)

Robert Daly: Because you haven't-, you would then need to explain the situation.

(TC: 00:13:23)

Peter Holmes: Yeah.

(TC: 00:13:25)

Robert Daly: I mean, I don't think possible is an answer. It's either yes or no, here, Peter.

(TC: 00:13:33)

Peter Holmes: He would ask me each Wednesday when I came in whether it was a big balance the night before, and what was the balance like?

(TC: 00:13:38)

Robert Daly: And what would you say?

(TC: 00:13:39)

Peter Holmes: And I would tell him it was this, that or the other. I would-, probably wouldn't tell him about the £8,000 one.

(TC: 00:13:44)

Robert Daly: Well, you say this, that or the other but-,

(TC: 00:13:45)

Peter Holmes: Because then he would come into the office and take us all apart.

(TC: 00:13:48)

Robert Daly: And, when you say this, that and the other, what do you mean? Does that mean you're telling him it's okay, or you're telling him it's maybe this out, or that out?

(TC: 00:13:56)

Peter Holmes: I would tell him it was this out, or that out, but I wouldn't tell him it was the £8,000.

(TC: 00:14:00)

Robert Daly: Right, and what was the-,

(TC: 00:14:01)

Peter Holmes: Because that could have been something I could have looked at the next morning, that might have shown me where that £8,000 was, or wasn't.

(TC: 00:14:08)

Robert Daly: And-,

(TC: 00:14:08)

Peter Holmes: (Talking over each other 14.09) cash and stuff.

(TC: 00:14:09)

Robert Daly: And the this or that. What kinda-, what was the variance that you were talking about here? Were you talking about-, how much?

(TC: 00:14:17)

Peter Holmes: Maybe £1,000.

(TC: 00:14:18)

Robert Daly: You'd tell him up to £1,000.

(TC: 00:14:20)

Peter Holmes: Yeah.

(TC: 00:14:21)

Robert Daly: How often did you tell him it was £1,000?

(TC: 00:14:23)

Peter Holmes: When it was £1,000.

(TC: 00:14:24)

Robert Daly: And how often was that?

(TC: 00:14:26)

Peter Holmes: I don't know, without going through each individual one and telling you.

(TC: 00:14:29)

Robert Daly: But how can you pick out £1,000, when you've had a £776 short you haven't told him about. You've had thousands over you haven't told him about, and you've had shortages, other

shortages.

(TC: 00:14:40)

Peter Holmes: Mm hmm.

(TC: 00:14:41)

Robert Daly: And you're telling me you picked out one £1,000.

(TC: 00:14:43)

Peter Holmes: Not one £1,000. It depends-, I mean, he used to ask me, and I used to tell him.

(TC: 00:14:48)

Robert Daly: So, in the last-,

(TC: 00:14:48)

Peter Holmes: Not all the time.

(TC: 00:14:49)

Robert Daly: In the last six or nine months, how many have you told him about?

(TC: 00:14:53)

Peter Holmes: Not very many.

(TC: 00:14:56)

Robert Daly: Have you told him about any at all?

(TC: 00:14:57)

Peter Holmes: Yes, but not very many. I don't know how many.

(TC: 00:14:59)

Robert Daly: I thought with Mr Cannon, you've all told him about one £1,100.

(TC: 00:15:02)

Peter Holmes: Well.

(TC: 00:15:03)

Robert Daly: And that was a short-, an overreach, not a shortage.

(TC: 00:15:05)

Peter Holmes: Mm hmm.

(TC: 00:15:09)

Robert Daly: Can you explain that?

(TC: 00:15:13)

Peter Holmes: Basic answer no. He hasn't really expressed that much of an interest, and I thought I was handling it as best I could.

(TC: 00:15:23)

Robert Daly: Yeah, clearly not, obviously, if it's getting up to £46,000.

(TC: 00:15:25)

Peter Holmes: Obviously not, no.

(TC: 00:15:26)

Chris Knight: Can I shout out one more question? Um, before you answer this, your experience in life. A police officer.

(TC: 00:15:34)

Peter Holmes: Yeah.

(TC: 00:15:34)

Chris Knight: A post master. A relief post master.

(TC: 00:15:36)

Peter Holmes: Yeah.

(TC: 00:15:36)

Chris Knight: Worked in its office.

(TC: 00:15:38)

Peter Holmes: Yeah.

(TC: 00:15:39)

Chris Knight: What do you think's happened to £46,000?

(TC: 00:15:41)

Peter Holmes: I have absolutely no idea.

(TC: 00:15:44)

Chris Knight: Now, now, again-,

(TC: 00:15:44)

Peter Holmes: I really don't know.

(TC: 00:15:46)

Chris Knight: In your-, in your-, in your-,

(TC: 00:15:47)

Peter Holmes: I was hoping we'd got error notices coming back from the Horizon system, which has been bloody awful. Or, somebody's stolen it, and I know it ain't me, because I don't have that sort of money.

(TC: 00:16:01)

Chris Knight: Right. So, right. Fair enough. So, somebody-, you think somebody's-, so, so, we're not talking two £30 here and there. It's £46,000.

(TC: 00:16:09)

Peter Holmes: Yeah.

(TC: 00:16:10)

Chris Knight: Okay.

(TC: 00:16:11)

Peter Holmes: Over a while.

(TC: 00:16:12)

Chris Knight: Yeah. Over a while. But, but over a while. We're talking about, on the last branch trading where you've said you've, you know, altered the figures to, to, to show a, a balance. So, it's £46,000.

(TC: 00:16:22)

Peter Holmes: Mm.

(TC: 00:16:23)

Chris Knight: And, potentially, somebody could have-, again, as you said, somebody could have stolen that. Did that not-, in all your experience, did that not raise any alarm bells?

(TC: 00:16:34)

Peter Holmes: Yes.

(TC: 00:16:35)

Chris Knight: But not enough-,

(TC: 00:16:36)

Peter Holmes: But I wasn't sure what to do.

(TC: 00:16:39)

Chris Knight: You're an ex-police officer.

(TC: 00:16:40)

Peter Holmes: I know that.

(TC: 00:16:40)

Chris Knight: And you've been a post master for-,

(TC: 00:16:41)

Peter Holmes: I know that.

(TC: 00:16:41)

Chris Knight: More years than-, and you-, it didn't-, it didn't do anything-,

(TC: 00:16:48)

Peter Holmes: I'm-, I was still coming back to the thought that maybe it was something with the equipment, and I was gonna get error notices back. I know that was pissing in the wind, but that's what I thought.

(TC: 00:17:00)

Chris Knight: And, and, and this is not a matter of just ignoring something. This is positively making alterations to make it look okay.

(TC: 00:17:08)

Peter Holmes: Yeah.

(TC: 00:17:08)

Chris Knight: This wasn't just turning a blind eye to, you know, a dripping tap.

(TC: 00:17:11)

Peter Holmes: Yeah. No.

(TC: 00:17:12)

Chris Knight: You, you were covering for it.

(TC: 00:17:14)

Peter Holmes: Yeah.

(TC: 00:17:15)

Chris Knight: Covering for somebody.

(TC: 00:17:17)

Peter Holmes: Yeah. Not for me. I didn't steal it.

(TC: 00:17:19)

Robert Daly: But, but, even if it is (mw 17.22), with your experience, you must know producing false accounts is wrong.

(TC: 00:17:32)

Peter Holmes: Yeah.

(TC: 00:17:34)

Robert Daly: Okay. Moving on, then. Of, of the stuff we, err, property we've taken from your house, we've got Barclays deposit books. These Barclays deposit books are-, if I take, for instance, the (mw 18.02) went to Brunton Park. Is this yourself that made deposits into Brunton Park?

(TC: 00:18:04)

Peter Holmes: No. Brunton Park is the, um, shop next-, Post Office next to, err, my wife's shop.

(TC: 00:18:11)

Robert Daly: Right, and whose writing is this?

(TC: 00:18:14)

Peter Holmes: It's not mine, so that'll be her.

(TC: 00:18:16)

Robert Daly: That'll be her. So, she's-, your wife's made these.

(TC: 00:18:18)

Peter Holmes: Mm hmm.

(TC: 00:18:19)

Robert Daly: Now, where does this money come from?

(TC: 00:18:20)

Peter Holmes: From her shop takings.

(TC: 00:18:22)

Robert Daly: Shop takings. Okay, I'm just looking at the second book here. Take this one, for instance. 14th of the 1st 08. Whose writing is that?

(TC: 00:18:41)

Peter Holmes: Mine.

(TC: 00:18:42)

Robert Daly: Right, and it's Jesmond, 14th of January 08.

(TC: 00:18:43)

Peter Holmes: Yeah. Yeah.

(TC: 00:18:49)

Robert Daly: Who would have made that deposit in it, though?

(TC: 00:18:50)

Peter Holmes: Me.

(TC: 00:18:51)

Robert Daly: Who would have transacted it?

(TC: 00:18:52)

Peter Holmes: Me.

(TC: 00:18:53)

Robert Daly: Why would you have not got someone else to transact it?

(TC: 00:18:58)

Peter Holmes: Why would I have to?

(TC: 00:19:01)

Robert Daly: Well, what is, err, Mr Cannon's rules on that?

(TC: 00:19:05)

Peter Holmes: Mr Cannon hasn't got any rules on (talking over each other 19.08).

(TC: 00:19:07)

Robert Daly: You don't do your own-, you don't do your own business (mw 19.11).

(TC: 00:19:10)

Peter Holmes: He's never said that. I've never said that.

(TC: 00:19:15)

Robert Daly: This £250. Did you put the till-, the cash in the drawer?

(TC: 00:19:19)

Peter Holmes: Yes.

(TC: 00:19:19)

Robert Daly: You have. How much does your wife's business actually make?

(TC: 00:19:34)

Peter Holmes: Exact figures. No idea.

(TC: 00:19:35)

Robert Daly: Roughly, on a daily basis.

(TC: 00:19:37)

Peter Holmes: On a daily basis. Um, £200 or £300. It depends. She's been known to take nearly £1,000 on a Saturday. Depends which day of the week it is, really.

(TC: 00:19:54)

Robert Daly: The 5th of the 9th 08, there's a deposit of £1,900. Yeah.

(TC: 00:19:58)

Peter Holmes: Now, that's probably (TC 00:20:00) my salary. What's the-, what was the date?

(TC: 00:20:04)

Robert Daly: 5th of the 9th.

(TC: 00:20:05)

Peter Holmes: Yeah, so I get paid on the 5th. So, that'll be my salary, plush her shop taking.

(TC: 00:20:09)

Robert Daly: How do you get paid?

(TC: 00:20:10)

Peter Holmes: Cash.

(TC: 00:20:11)

Robert Daly: And how much do you get paid?

(TC: 00:20:12)

Peter Holmes: Normally £1,300 and odd. £1,300 and pennies.

(TC: 00:20:17)

Robert Daly: A month?

(TC: 00:20:17)

Peter Holmes: Yeah.

(TC: 00:20:24)

Robert Daly: Then, four days later, there's £500 goes in.

(TC: 00:20:27)

Peter Holmes: Yeah, out the shop.

(TC: 00:20:29)

Robert Daly: Next day £200.

(TC: 00:20:31)

Peter Holmes: Yeah. She doesn't carry cash at home. It goes into the joint account.

(TC: 00:20:39)

Robert Daly: Then, 15th of the 9th. £500.

(TC: 00:20:40)

Peter Holmes: Yeah.

(TC: 00:20:41)

Robert Daly: Why does it not go into your business account?

(TC: 00:20:43)

Peter Holmes: Because her business account doesn't give us the same sort of interest as we get on ours.

(TC: 00:20:49)

Robert Daly: Then, 17th of the 9th. £500.

(TC: 00:20:50)

Peter Holmes: Yeah. That's the one we use all the time for everything we do.

(TC: 00:20:54)

Robert Daly: So, you seem to be-, there seems to be consistent deposits being put in.

(TC: 00:20:58)

Peter Holmes: Yeah. There will be. I mean, she won't, um, if it's just £100 or £200, often she doesn't give it to me. She waits till she's got £500 and I put £500 in.

(TC: 00:21:08)

Chris Knight: So, this is-, this is the shop takings, is it?

(TC: 00:21:09)

Peter Holmes: Yeah (talking over each other 21.11).

(TC: 00:21:10)

Robert Daly: You say she doesn't-, she doesn't carry cash. So, you-,

(TC: 00:21:15)

Peter Holmes: No. She doesn't keep cash at home.

(TC: 00:21:16)

Robert Daly: But she's saving £200 or £300 before she gives it to you?

(TC: 00:21:18)

Peter Holmes: Yeah.

(TC: 00:21:21)

Robert Daly: Then, you've got here-, this is June. A £400 and a six. It's £10. Err, there's a £1,000 went in.

(TC: 00:21:30)

Peter Holmes: That-, it was the-,

(TC: 00:21:32)

Robert Daly: This is all over the place. That's 05. Let's go to 08. 31st of the 8th-,

(TC: 00:21:37)

Peter Holmes: The 05 will be my wages again.

(TC: 00:21:39)

Robert Daly: Right. That's £1,000. There's not a date on that. 31st of the 1st, a £300. 4th of the 6th, £600.

(TC: 00:21:49)

Peter Holmes: Mm hmm.

(TC: 00:21:51)

Robert Daly: 5th is £1,290, would be your wages.

(TC: 00:21:54)

Peter Holmes: Yes.

(TC: 00:21:55)

Robert Daly: Do you get cash in hand?

(TC: 00:21:56)

Peter Holmes: Yeah. Well, not cash in hand. It's cash.

(TC: 00:21:58)

Robert Daly: Cash.

(TC: 00:21:59)

Peter Holmes: It doesn't-, he doesn't work with cheques. It's cash.

(TC: 00:22:01)

Robert Daly: Right, and do you pay your tax and National Insurance?

(TC: 00:22:03)

Peter Holmes: Absolutely.

(TC: 00:22:04)

Robert Daly: Right. 7th of the 2nd, £500.

(TC: 00:22:07)

Peter Holmes: I got a P60 lying at home.

(TC: 00:22:10)

Robert Daly: That's fine. 12th of the 2nd. £600.

(TC: 00:22:14)

Peter Holmes: Mm hmm.

(TC: 00:22:15)

Robert Daly: 16th of the 2nd, £400.

(TC: 00:22:17)

Peter Holmes: Yeah.

(TC: 00:22:18)

Robert Daly: It seems to be quite a thriving business.

(TC: 00:22:19)

Peter Holmes: It's a good business.

(TC: 00:22:20)

Robert Daly: £700.

(TC: 00:22:21)

Peter Holmes: Sells wedding cakes. She sells wedding cakes at £400 a time.

(TC: 00:22:25)

Robert Daly: £300. Then the 6th of the 3rd, £1,280. You're saying that's your wages.

(TC: 00:22:28)

Peter Holmes: Yeah.

(TC: 00:22:29)

Robert Daly: £700. So, you're saying you don't have a lot of money but you, you've got money flying into your account.

(TC: 00:22:36)

Peter Holmes: Yeah.

(TC: 00:22:37)

Chris Knight: Who makes these deposits? Your, your wife, or-,?

(TC: 00:22:39)

Peter Holmes: I do. When, when they're here, I do.

(TC: 00:22:43)

Chris Knight: So, the-, hang on. So, the cake shop is next to-,

(TC: 00:22:47)

Robert Daly: Brunton Park.

(TC: 00:22:47)

Peter Holmes: Yes.

(TC: 00:22:49)

Chris Knight: But your wife. How, how, how does she get the money to you, then?

(TC: 00:22:53)

Peter Holmes: She lives with me. She, she brings it home at night. Does our accounts. Counts our money. Gives me what's gotta go into the accounts the next morning, and I'm coming into a Post Office anyway, so I bring it in and pay it in.

(TC: 00:23:04)

Chris Knight: Right.

(TC: 00:23:05)

Robert Daly: But yet she's meeting accounts-, why-, you're doing deposits Brunton Park, which is right next-door. Rather than take it home, why not just go in next door?

(TC: 00:23:14)

Peter Holmes: Because by the time she finishes there, the Post Office is nearly shut.

(TC: 00:23:17)

Chris Knight: So, when do you make-, why, why do you-,

(TC: 00:23:18)

Peter Holmes: It's easier to come home for her.

(TC: 00:23:19)

Chris Knight: Yeah. Why do you make the deposits then, at Brunton Park?

(TC: 00:23:20)

Peter Holmes: I don't make them at, at Brunton Park. She's obviously paid that one in.

(TC: 00:23:23)

Chris Knight: Right. She, she-, right. So, the ones you would do would be the ones at Jesmond.

(TC: 00:23:27)

Peter Holmes: Jesmond, yeah.

(TC: 00:23:28)

Chris Knight: And any ones that are at Brunton Park-,

(TC: 00:23:30)

Peter Holmes: She would have done.

(TC: 00:23:30)

Chris Knight: She would have done. Yeah, right. I'm with you now.

(TC: 00:23:32)

Peter Holmes: It depends, really, on whether she's got any spare money in her bank account, and we don't like to keep a lot in that one. We keep it in the joint account, so we can both have a go at it. If she's got any-, if she's getting short to, towards the limit of what she wants in that account, she'll pay money in there. Into her account.

(TC: 00:23:50)

Chris Knight: Right.

(TC: 00:23:51)

Peter Holmes: And that often goes in at Brunton Park, and the rest comes to me, and I pay it in at our-, at Jesmond.

(TC: 00:23:57)

Chris Knight: Yeah. I mean. Again, for, for the benefit of the tape, err, you know, I'll just-, I'll-, I'm sure you've seen these. They're yours. You, you know what they're all about. Most of these deposits are £20 and £10 notes.

(TC: 00:24:08)

Peter Holmes: Mm hmm.

(TC: 00:24:09)

Chris Knight: I. I, I-, it's probably-,

(TC: 00:24:10)

Peter Holmes: Typical shop takings, isn't it?

(TC: 00:24:12)

Chris Knight: It's, it's probably safe to say that I would imagine all of them, you know, giving it a cursory look over, pretty much all of them are tens, £20 notes.

(TC: 00:24:18)

Peter Holmes: Mm hmm.

(TC: 00:24:19)

Chris Knight: That, that's fair to say.

(TC: 00:24:21)

Peter Holmes: Shop, shop takings. It will be, won't it?

(TC: 00:24:23)

Chris Knight: Right. So, you-, all those. Presumably people pay by cheque, and credit cards and, on top of that, as well.

(TC: 00:24:30)

Peter Holmes: All the credit card slips were in the drawer in the office.

(TC: 00:24:32)

Chris Knight: Yeah. I'm, I'm, I'm not-, I'm not saying. I'm just trying to get a, you know, sort of, even it out, to say that the shop takings, you've got this amount-, this cash, that she's put in as shop takings, and also there will be other forms of payment.

(TC: 00:24:44)

Peter Holmes: Yes. Yeah.

(TC: 00:24:45)

Chris Knight: I'm just-, I'm just wondering why it's all tens and £20 notes.

(TC: 00:24:49)

Peter Holmes: Well, because that's what-, when you're-, when you're working in a shop with small items. I mean, she's got some cakes going out for £400 a time.

(TC: 00:24:56)

Chris Knight: Right.

(TC: 00:24:57)

Peter Holmes: But the vast majority of her stuff is just little bits of-, a little bit of icing. A flower, or

whatever, over the counter. So, it's fives and tens. Twenties. She keeps the fivers cos they're always short of fivers in her shop, so the tens and twenties go into the bank.

(TC: 00:25:09)

Chris Knight: Right. That's, that's fine. I was just, just asking the question, is all.

(TC: 00:25:12)

Peter Holmes: Yeah. Sure.

(TC: 00:25:20)

Robert Daly: So, basically you're saying all these, err, deposits you make into Jesmond Post Office are legitimate (talking over each other 25.26).

(TC: 00:25:25)

Peter Holmes: Absolutely, yes.

(TC: 00:25:27)

Robert Daly: Have you ever paid a deposit in, and then put the money in at a later date?

(TC: 00:25:31)

Peter Holmes: No.

(TC: 00:25:32)

Robert Daly: No. Have you ever paid any bills through the Post Office without putting money in?

(TC: 00:25:36)

Peter Holmes: Nope.

(TC: 00:25:39)

Robert Daly: These three Horizon receipts. These are for Jesmond, for £500, £500 and £200, on the 10th. The one here for the 15th of the 9th 08. Transact at 8:31 in the morning.

(TC: 00:26:13)

Peter Holmes: Yeah.

(TC: 00:26:14)

Robert Daly: You got a habit of conducting business before anybody else comes into the office?

(TC: 00:26:20)

Peter Holmes: Not deliberately. I just do it when it's convenient. If there's no customers hassling, aye, it's easier to do it then, surely.

(TC: 00:26:26)

Robert Daly: Uh-huh.

(TC: 00:26:27)

Peter Holmes: I'm not doing it cos I'm trying to hide anything.

(TC: 00:26:29)

Robert Daly: Well, the next one, on the 10th, is at 10:25.

(TC: 00:26:32)

Peter Holmes: Yeah.

(TC: 00:26:34)

Robert Daly: And the 17th is 14:18.

(TC: 00:26:36)

Peter Holmes: Yeah.

(TC: 00:26:37)

Robert Daly: So, why not do them first thing in the morning?

(TC: 00:26:40)

Peter Holmes: Well, you're criticising me for doing them before anybody is there.

(TC: 00:26:42)

Robert Daly: I'm not criticising you.

(TC: 00:26:43)

Peter Holmes: Now you're saying why, why, why didn't I do them all before anybody got there? I just when it happens to be-, when my memory switches on and I think, 'Oh, shit. I've got some money to pay in.' So, I pay the money in.

(TC: 00:26:53)

Robert Daly: The reason I ask was because you said it's easier to do it when there's no customers in.

(TC: 00:26:57)

Peter Holmes: Well, it often is, yeah.

(TC: 00:26:58)

Robert Daly: And then you've got one at 14:18 in the afternoon.

(TC: 00:27:00)

Peter Holmes: Yeah, and if I've come back from lunch and thought, 'Oh, I've got the money in my pocket.' Before I open up after lunch, I'll do that, because my lunch is normally, um-, if I get away of time, 1:30-2:00. If I'm not away on time, it could be 1:45 to 2:15, which is what that one was.

(TC: 00:27:20)

Robert Daly: Why is a Horizon transaction log in the bin, in your-, what you call the office at home?

(TC: 00:27:27)

Peter Holmes: No idea, yeah.

(TC: 00:27:29)

Robert Daly: So, this-, can you just tell me what the date is on that, and the time?

(TC: 00:27:33)

Peter Holmes: Yeah. 9:08 on the 7th of August.

(TC: 00:27:37)

Robert Daly: Were you looking for any specific (silence 27.38-28.00)?

(TC: 00:28:00)

Peter Holmes: No. That was Thelma. That was me (inaudible 28.09-28.16). Um, there must have been a query about something for £40 odd and I've pulled that out to see what it was, but I can't remember what the £40 was we were looking for at that time.

(TC: 00:28:33)

Robert Daly: That was the next question. Why are they all about £40? Well, you've answered that one.

(TC: 00:28:36)

Peter Holmes: Must have put into the transaction log. It asks you how much you wanna pay, how much you wanna query, and I must have been querying something for £40. Maybe one of the customers had queried something with us, but I dunno why it would be in my bin at home (silence 28.48-29.03).

(TC: 00:29:03)

Robert Daly: Right. So, just for a minute, just look at the event log here. Just start at the 27th again, was it?

(TC: 00:29:14)

Chris Knight: Yeah, it's (inaudible 29.14). Goes on the time, as well.

(TC: 00:29:19)

Robert Daly: Yeah (inaudible 29.21). Yeah. So, what we've got here at-, on the 27th of the 8th. I'll just dig out this again. This is the branch trading statement again for period five, ending the 27th of the 8th, and you showed an overreach of £11,000. Err, one-, sorry, £1,189.99. And there's a difference in the cash declaration (TC 00:30:00) and the cash of about £45,000. However, just find it again. You did a various check at 18:20, and you did discrepancy of £708.08. You see there. 27th and 28th. 18:20. Why did it go from £708.08 to £1,189 over?

(TC: 00:30:49)

Peter Holmes: I don't know.

(TC: 00:30:51)

Robert Daly: (Talking over each other 30.52) 18:51.

(TC: 00:29:51)

Peter Holmes: I've known-, I've known in the past that the cash variants that it gives you, isn't the same as your balance figure at the end of the, err, end of the period.

(TC: 00:31:01)

Robert Daly: But you did the branch trading statement at 18:51. There's a declare cash by yourself, for £46,629.10. That's the exact same as what Vicky did at 17:20. So. So, it records the cash again, then you've done a various check on it, and it's £708 ish, over. What did you do when you found that £708 over?

(TC: 00:31:50)

Peter Holmes: Nothing (talking over each other 31.51)

(TC: 00:31:50)

Robert Daly: Various check. You just went ahead and did the account?

(TC: 00:31:54)

Peter Holmes: Yeah.

(TC: 00:31:59)

Robert Daly: Can I (inaudible 32.00), ask about statements?

(TC: 00:32:01)

Chris Knight: Um, I've, I've just been-, I'm, I'm looking at statements while you've been talking and, obviously, we've covered these deposits in, in, in the, um, deposit-, the Barclays deposit books.

(TC: 00:32:11)

Peter Holmes: Yeah.

(TC: 00:32:12)

Chris Knight: They're the ones that go into this account.

(TC: 00:32:13)

Peter Holmes: Yeah.

(TC: 00:32:13)

Chris Knight: You've got the statements for.

(TC: 00:32:14)

Peter Holmes: Yeah.

(TC: 00:32:15)

Chris Knight: Right. They're, sort of, £300, £400, various amounts. Now, we've got statements here that start from 21st July 07, um, and they go up to-, ooh, gosh. About 20, 21st-, 21st of August this year.

(TC: 00:32:32)

Peter Holmes: Right.

(TC: 00:32:32)

Chris Knight: So, give, give or take a year's worth. Err, my quick calculations show that those deposits of, of the, sort of, the £300, £400 round amounts, come to about 48-, just over £48,000.

(TC: 00:32:45)

Peter Holmes: Yeah.

(TC: 00:32:46)

Chris Knight: So, that, that's your wife's business, is it?

(TC: 00:32:47)

Peter Holmes: Yeah.

(TC: 00:32:49)

Chris Knight: Okay. I've, I've purposely left off the, sort of, £1,290 but I guess that was your salary.

(TC: 00:32:54)

Peter Holmes: That'd be my salary.

(TC: 00:32:55)

Chris Knight: So, I've left them. So, these other amounts, that-, as we've discussed, come to about just over £48,000, roughly. From what I can do on, on, sort of, paper.

(TC: 00:33:04)

Peter Holmes: And I've got till receipts coming off of her till that show every penny of that.

(TC: 00:33:07)

Chris Knight: That's-, so, fine. I'm, I'm, I'm just stating facts to you, (inaudible 33.10). Well, obviously, fact. I'm, I'm stating what I, I believe here. So, these will all be from your wife's business.

(TC: 00:33:16)

Peter Holmes: Yes.

(TC: 00:33:17)

Chris Knight: And these are cash deposits.

(TC: 00:33:18)

Peter Holmes: The only money we've got is the money coming in from the shop.

(TC: 00:33:21)

Chris Knight: Yeah, and your wife-,

(TC: 00:33:21)

Peter Holmes: And the money coming in from my wages.

(TC: 00:33:23)

Chris Knight: Yeah. That's fine. So, from your wife's shop, we're talking £48,000 in cash.

(TC: 00:33:26)

Peter Holmes: Yeah.

(TC: 00:33:27)

Chris Knight: On top of that, she's taking cheques and credit cards, debit cards.

(TC: 00:33:30)

Peter Holmes: And credit cards, as well.

(TC: 00:33:32)

Chris Knight: So, it's, it's-, that, that, that would be a reasonable amount of money that you would say, as an income or, or to takings, or however you want to put it.

(TC: 00:33:41)

Peter Holmes: Takings is nothing like income.

(TC: 00:33:43)

Chris Knight: Well, it's-,

(TC: 00:33:44)

Peter Holmes: It's not, not profit.

(TC: 00:33:45)

Chris Knight: No, so (talking over each other 33.45).

(TC: 00:33:46)

Peter Holmes: If it was 100% profit, that would be brilliant.

(TC: 00:33:48)

Chris Knight: I'll, I'll, I'll rephrase-, I'll rephrase it, alright. It's takings that are going in.

(TC: 00:33:51)

Peter Holmes: Yes.

(TC: 00:33:52)

Chris Knight: That, that she's taking, through trading.

(TC: 00:33:54)

Peter Holmes: Yeah.

(TC: 00:33:55)

Chris Knight: Right, okay. Um, and, obviously, her, her accounting would reflect that.

(TC: 00:34:01)

Peter Holmes: Yes.

(TC: 00:34:02)

Chris Knight: Should we need to get copies of that or, or statements, or whatever.

(TC: 00:34:04)

Peter Holmes: Yeah. I've got, um, I've got till receipts for every single one of those every single day that she's been open.

(TC: 00:34:11)

Chris Knight: Right. I mean, like I say, it's, it's on here and it's the deposits. I'm, I'm, I'm just looking at it. I'm just querying this rather than-, so you've got an opportunity to put your-, put your point-,

(TC: 00:34:20)

Peter Holmes: The answer is, yeah, it is shop stuff, and I've got a till receipt for every day's transactions since she's been in there.

(TC: 00:34:26)

Chris Knight: That's fine, and, and, obviously, your, your wife, because it's a business, she would have business accounts.

(TC: 00:34:31)

Peter Holmes: Yeah (talking over each other 34.32). They're actually with her accountant now, ready for the next lot of tax to pay.

(TC: 00:34:37)

Chris Knight: I was gonna say, yeah. Tax and such like on these types of amounts.

(TC: 00:34:40)

Peter Holmes: Mm hmm.

(TC: 00:34:40)

Chris Knight: Right. Okey doke.

(TC: 00:34:42)

Peter Holmes: Tax and VAT and everything else.

(TC: 00:34:43)

Chris Knight: Okay.

(TC: 00:34:44)

Robert Daly: Do you have any other bank accounts?

(TC: 00:34:47)

Peter Holmes: No.

(TC: 00:34:48)

Robert Daly: You don't, no. Err, I know I've got a full year's there. You've all got the one, and you've got a business account for your wife.

(TC: 00:35:00)

Peter Holmes: Yes.

(TC: 00:35:01)

Robert Daly: And another look at the business account, you don't keep a lot in there at all, do you?

(TC: 00:35:05)

Peter Holmes: We try not to, no. There's not a lot in there. As long as she can survive with a cheque she's got to issue, then the rest goes into the joint account.

(TC: 00:35:13)

Robert Daly: Right. Okay (inaudible 35.18).

(TC: 00:35:19)

Chris Knight: No. No, I, no, no.

(TC: 00:35:20)

Robert Daly: Right. I just find it quite incredulous, to be honest with you, Peter, that a man of your experience and your background, has allowed £46,000 (mw 35.32) creep up.

(TC: 00:35:32)

Peter Holmes: Yeah, it's got out of hand.

(TC: 00:35:34)

Robert Daly: To £46,000 without telling anybody else.

(TC: 00:35:38)

Peter Holmes: Yeah.

(TC: 00:35:38)

Robert Daly: You're doing something that's criminal by falsifying it. I find it difficult to believe that you do not know what's happened to this £46,000.

(TC: 00:35:47)

Peter Holmes: Well, that's the truth. I do not know.

(TC: 00:35:49)

Robert Daly: Have you stolen that money?

(TC: 00:35:50)

Peter Holmes: No. There is absolutely no way.

(TC: 00:35:55)

Chris Knight: One, one quick question, before you finish.

(TC: 00:35:57)

Robert Daly: Carry on.

(TC: 00:35:59)

Chris Knight: Obviously, your wife's a, a business lady. Runs her own shop. Um, have you spoken to her about what's been going on at the Post Office? I, I know she knows the situation now, but she-,

(TC: 00:36:09)

Peter Holmes: She, she knows basically what's gone wrong, yeah. Just now.

(TC: 00:36:14)

Chris Knight: Just now.

(TC: 00:36:14)

Peter Holmes: As of now.

(TC: 00:36:15)

Chris Knight: As, as in this thing going on-,

(TC: 00:36:16)

Peter Holmes: As it's gone on.

(TC: 00:36:17)

Chris Knight: It's on your mind, and this-, everything along the way.

(TC: 00:36:19)

Peter Holmes: No, no. No, she thinks I'm not sleeping very well because I'm just getting old.

(TC: 00:36:23)

Chris Knight: Right. Will she be a bit taken aback that you didn't raise it, or-,

(TC: 00:36:30)

Peter Holmes: Probably.

(TC: 00:36:30)

Robert Daly: Does she know about it now?

(TC: 00:36:32)

Peter Holmes: Well, she knows the-, because you guys are involved, she knows, yeah.

(TC: 00:36:37)

Chris Knight: Yeah.

(TC: 00:36:37)

Peter Holmes: Yeah.

(TC: 00:36:39)

Robert Daly: Mm. Right. Okay. You're (inaudible 36.45). We do have a few forms I've got to fill

in.

(TC: 00:36:48)

Peter Holmes: Okay.

(TC: 00:36:49)

Robert Daly: (Inaudible 36.50) got our (mw 36.52), we've got an (mw 36.52) to do. We can get that done off tape. Err, would you be willing for us to approach your bank?

(TC: 00:36:58)

Peter Holmes: Yeah.

(TC: 00:36:58)

Robert Daly: For any statements required.

(TC: 00:37:00)

Peter Holmes: Yeah.

(TC: 00:37:01)

Robert Daly: Err, I'll need to give you a form away for your wife to sign. I take it her business account is hers?

(TC: 00:37:06)

Peter Holmes: Yeah.

(TC: 00:37:08)

Robert Daly: Then, I'll give you a card, so that it can be filled in (moderator sorts documents 37.10-37.33). Credit cards. How many credit cards do you have?

(TC: 00:37:38)

Peter Holmes: Um, active, there's only one I use.

(TC: 00:37:41)

Robert Daly: Which, which one's that?

(TC: 00:37:43)

Peter Holmes: It's not a credit. It's a debit. Visa.

(TC: 00:37:54)

Robert Daly: Who's that with?

(TC: 00:37:55)

Peter Holmes: Barclays.

(TC: 00:38:00)

Robert Daly: And (mw 38.01) was saying you'd applied for a Post Office one, when you were in the house?

(TC: 00:38:04)

Peter Holmes: Yeah, I've got one, but I don't use it.

(TC: 00:38:05)

Chris Knight: This, this, this Barclays debit card. Is that the one that comes out of this account?

(TC: 00:38:09)

Peter Holmes: Yes.

(TC: 00:38:09)

Chris Knight: It's, it's just a debit card isn't it?

(TC: 00:38:10)

Peter Holmes: Yeah.

(TC: 00:38:10)

Chris Knight: Yeah.

(TC: 00:38:13)

Robert Daly: Right, there was also-, there was a Barclays credit card at home.

(TC: 00:38:18)

Peter Holmes: Err, was that my wife's?

(TC: 00:38:21)

Robert Daly: A yellow one. No, there was a yellow one in your office, which (inaudible 38.31-38.47).

(TC: 00:38:47)

Peter Holmes: That's obviously one that's not been, err, not been activated, or used, because it's not one I've carrying with me. The only one I carry with me is that one and then all my transactions go on that one.

(TC: 00:38:58)

Robert Daly: Right. Okay. Okay, so, I say, we'll get these, err, forms filled out after, err, the interview. There's not much point in holding on to you. Just to summarise, err, you're the office manager.

(TC: 00:39:19)

Peter Holmes: Yeah.

(TC: 00:39:20)

Robert Daly: You deal with the branch trading statements.

(TC: 00:39:23)

Peter Holmes: Yes.

(TC: 00:39:24)

Robert Daly: By your admissions, you're responsible for the branch, err, completing-,

(TC: 00:39:28)

Peter Holmes: Yeah.

(TC: 00:39:28)

Robert Daly: The branch trading statements. Um, we've got a situation where the audit have come in on the 18th. Thursday the 18th of September.

(TC: 00:39:35)

Peter Holmes: Yesterday, yeah.

(TC: 00:39:36)

Robert Daly: 2008, yes, yesterday, and have found a £46,053.01 shortage.

(TC: 00:39:42)

Peter Holmes: Yeah.

(TC: 00:39:43)

Robert Daly: Err, what did you tell the audit about it?

(TC: 00:39:47)

Peter Holmes: Um, very little. They told me.

(TC: 00:39:50)

Robert Daly: They told you. Did you not tell them what's actually been happening?

(TC: 00:39:55)

Peter Holmes: Not in the detail I've gone in with you.

(TC: 00:39:57)

Robert Daly: Right. But did you actually (TC 00:40:00) tell them, then?

(TC: 00:40:02)

Peter Holmes: That, that there'd been a second cash declaration made.

(TC: 00:40:04)

Robert Daly: Right. You've told them that.

(TC: 00:40:05)

Peter Holmes: Mm hmm.

(TC: 00:40:05)

Robert Daly: Right. Err, so, we've came here today and you've us that about six or seven months-, six or nine months ago, you have found £4000 or £5000 shortage. Err, you didn't know what it was.

Thought it might have came back.

(TC: 00:40:26)

Peter Holmes: Yeah.

(TC: 00:40:27)

Robert Daly: But it hasn't. But each period end since then, the money has been up.

(TC: 00:40:33)

Peter Holmes: Yeah.

(TC: 00:40:33)

Robert Daly: And you have been doing a second cash declaration and the cash in that second cash declaration doesn't exist. Is that correct?

(TC: 00:40:43)

Peter Holmes: That's correct.

(TC: 00:40:45)

Robert Daly: Err, you're saying it's been up, possibly, about £3,000. Probably more.

(TC: 00:40:52)

Peter Holmes: Yeah.

(TC: 00:40:52)

Robert Daly: Each month. And that each period end, you're having to do a second cash declaration to cover-,

(TC: 00:40:58)

Peter Holmes: Well, that's already on the machine.

(TC: 00:41:00)

Robert Daly: It's on the machine. Do you just add to it?

(TC: 00:41:04)

Peter Holmes: If necessary, yeah.

(TC: 00:41:04)

Robert Daly: If necessary, you add to it.

(TC: 00:41:07)

Peter Holmes: Still waiting for something coming back.

(TC: 00:41:09)

Robert Daly: And it's got to the point of the £46,053.01.

(TC: 00:41:12)

Peter Holmes: Yeah.

(TC: 00:41:13)

Robert Daly: Err, you say you haven't stolen the money.

(TC: 00:41:15)

Peter Holmes: Absolutely not.

(TC: 00:41:17)

Robert Daly: Err, I'm sure you can appreciate, sitting from our point of-, err, (talking over each other 41.21).

(TC: 00:41:20)

Peter Holmes: Well, yeah.

(TC: 00:41:21)

Robert Daly: Err, it's all been done by you and it certainly looks as if you have stolen the money to, to us, but you've denied theft of the Post Office money.

(TC: 00:41:30)

Peter Holmes: Never touched it.

(TC: 00:41:31)

Robert Daly: And you've said that all the deposits that you've put through, err, the Post Office, you've put the cash in for it.

(TC: 00:41:38)

Peter Holmes: Absolutely.

(TC: 00:41:39)

Robert Daly: Yeah, okay. Err, but you have admitted to falsifying the cash accounts or the branch trading statements, as they are called now.

(TC: 00:41:47)

Peter Holmes: Yeah.

(TC: 00:41:47)

Robert Daly: Over that period, and we've got between at least six and nine counts of that. What I will say to you just now, Peter, is, we will be getting Horizon data, and that Horizon will, will tell us when-, not probably, it's a definitely, tell us when you started doing these second cash declarations.

(TC: 00:42:03)

Peter Holmes: Right.

(TC: 00:42:04)

Robert Daly: What I will ask you now is if you can give me a specific time when you started doing this cash declaration and, err, producing false accounts?

(TC: 00:42:14)

Peter Holmes: I can't give an exact date, no. I'd rather Horizon gave you an accurate date, than me guess.

(TC: 00:42:20)

Robert Daly: Right. Are we talking six or seven months, or are we talking longer than that? Has this been building over a longer period than you're admitting to on tape?

(TC: 00:42:28)

Peter Holmes: I think six or seven month, but Horizon will give you the proper date. I mean-, I mean it is, I think. I don't know. I'm not very good with dates.

(TC: 00:42:35)

Robert Daly: Okay. Right. I've no further questions to ask. Err, what I have to say to you, Peter, is I have to inform you that you may have rendered yourself liable to prosecution.

(TC: 00:42:44)

Peter Holmes: Mm.

(TC: 00:42:45)

Robert Daly: Err, you do not have to say anything, but it may harm your defence if you do not mention now something which you later rely on in court. Anything you do say may be given in evidence. Do you wish to clarify anything you have said, or add anything else before the end of the interview?

(TC: 00:42:58)

Peter Holmes: Nothing to say.

(TC: 00:42:59)

Robert Daly: Okay. Can I ask you just to read out that tape serial number please?

(TC: 00:43:06)

Peter Holmes: 071707.

(TC: 00:43:08)

Robert Daly: Just sign above your name. Can you put this (mw 43.17)?

(TC: 00:43:19)

Chris Knight: Mm. As (mw 43.24) mentioned before we started in the interview, what would happen to the tapes.

(TC: 00:43:26)

Peter Holmes: Yeah.

(TC: 00:43:26)

Chris Knight: And that's just to, err, to-,

(TC: 00:43:29)

Peter Holmes: Thank you.

(TC: 00:43:30)

Robert Daly: Okay. And we're about to stop the machine. One of the tapes will be sealed. And the time is now, err, 15:50, and I am concluding this interview (silence 43.40-47.01).