`

Record of Tape Recorded Interview

Person Interviewed	Tahir MAHMOOD (TM)
Place of Interview	GRO
Date of Interview	04.05.05
Time commenced	11:32
Time concluded	12:07
Duration of interview	36:00
Tape reference no	042884
Interviewing Officer(s)	Colin Price (CP), Michael Cooksey (MC)
Other persons present	Jitesh Chavda (JC) National Federation of Subpostmasters

Exhibit No:
Number of pages: 15

Signature of interviewing officer producing exhibit

Tape counter times	Person speaking	Text
	MC	"We are resuming the interview the time is 11:32 my name is Michael Joseph Cooksey and my colleague is…"
	CP	"Colin Price"
	MC	"The interview is being conducted in room 801 at GRO GRO Could you please give your full name…
	TM	"Tahir Mahmood"
	MC	"Also present is"
	JC	"Jitesh Chavda from the National Federation of Subpostmasters"
	MC	"I just have to remind you that you are still under caution that , you do not have to say anything but it may harm your defence if you do not mention when questioned something which you later rely on in Court. Anything you do say maybe given in evidence, do you understand?
	TM	"Yeh"
	MC	"What I need to show you again and remind you of your legal rights form CS001"
	TM	Reads and completes form CS001 at 11:34 indicating that he does

Record of Tape Recorded Interview (continued)

		not wish to consult with a solicitor at present. TM confirms that nothing to do with the case was discussed between tapes and that he was offered a break and other refreshments to the water already taken.
3:10	CP	Repeats last part of the first tape and says that he believes TM has a problem as his father only allows him £200 per month and that could be the reason he was taking money. TM replies that he does not need to and hasn't taken any money from the post office and he has been lazy and that was his mistake.
4:20	CP	"Lazy in what way because you check everything before it goes away. You explained to us in detail your checking"
	TM	"I did used to do that but then on the odd occasion I do it I wouldn't do it fully I can what I would say is I weren't doing it properly all the time"
	CP	"Yeh but when your documentation goes away daily and weekly it's checked when it goes away"
	TM	"The dailies yes but I mean but I don't it was the cash and stock I weren't checking properly"
	CP	Reminds TM that only two error notices have been received.
5:00	CP	"For me to sit here and believe that over a two year period you have actually handed over the counter to customers thirty-three and a half thousand pound"
	TM	"It's not just that when I first when the Horizon system was first installed in the office"
	CP	Reminds TM that we were only talking about the last two years and Horizon was installed before then. That the period under discussion was from the last audit, March 2003, when TM would have started from scratch.

Record of Tape Recorded Interview (continued)

5:30	CP	"So you are asking us to believe that thirty-three and a half thousand pound has gone out over the counter because you are inefficient"
	TM	"Yeh some things happened like that, that's what I I definitely you know I would not take the money I don't need to"
	CP	"That's about 350 quid a week"
	TM	"Well something like that has happened cause I would not take the money I promise you that I would not do anything as stupid as that. Taking it and knowing how the hell I was going to put it back in as well. Why would I want to put myself under that amount of pressure"
6:20	CP	Asks how much it would go to in the next six months if he had not gone to the post office on Saturday.
	TM	Says that he had asked his father to help and that a loan had been secured and that his father would pay it back under certain conditions.
8:20		Discussion reveals that TM does a cash declaration each night. That TM's father has known about the shortage for some months and that is why he obtained a loan, adding that if the office does not stay in the family his father is not willing to pay the money.
9.50	CP	"Have you ever taken money from the post office till for your own use"
	TM	"No no…
	CP	"Are you sure?"
	TM	…I am positive I would never do that I I know that from the contract"
10:20	MC	"You keep on saying that you know the contract and yet you don't

Record of Tape Recorded Interview (continued)

		know the part about the fact that you are not supposed to do what you have been doing”
	TM	“No I knew I weren’t supposed to do what I have been doing but I just done it because I was panicking you know I didn’t know what to do or how to pay the money back”
	MC	“You knew what you were doing it is not in your contract and you knew it was dishonest”
	TM	“Yeh”
	MC	“So we have established you knew what you were doing was wrong and it was dishonest”
	TM	“Yeh”
	MC	“And the reason that you were doing it is”
	TM	“Because I did not know how to put the money back”
11:30	MC	“For two years you have done this so that you wouldn’t have didn’t have to do not have to put the money in”
	TM	“Yeh”
	MC	“And you on your own then you could see no point where you would have been able to put the money in”
	TM	“Yeh”
	MC	“So dishonestly you have done this and the gain is that you haven’t had to put a penny in and is it lose face or shame or something like that..
	TM	“It could be I don’t know”
	MC	…no no you tell me I mean”
12:00	TM	“No it’s simply because I couldn’t put it back in I didn’t know and plus I was afraid I was really scared”

Record of Tape Recorded Interview (continued)

	CP	"We covered that on the first tape and we agreed that your gain is that you haven't had your contract terminated. Because you yourself said that if the post office, if you told the post office, that you had continuous large losses and you couldn't put them in and the post office would terminate your contract and that is your gain isn't it?"
	TM	"Yeh if you put it that way yeh"
	CP	"That's what you basically said in the first"
	TM	"Yeh that's fine yeh but like all I am saying is I done it all under pressure and panicking I is it's my it's a stupid mistake a very stupid"
12:50	CP	Says that he has looked at the figures and he believes that it is not a busy post office and TM replies that it is not just the customer service pressure of the £25,000 shortage.
	MC	Reminds TM that the original shortage was about £500 and TM says that he had let it slip.
13:50	MC	"I can't get this into my mind you get the the you, the first time it happened you have a loss for £500 you have shown losses in the past why didn't you show that one, you know you have got lots of losses there why didn't you show that one?"
	TM	"I know at that stage I was told if I any losses were shown I would have to make them good straight away yeh and I couldn't make them good straight away"
14:40	CP	Asks TM how much the shortage was three months ago when he told his father and TM replies that it was £25,000 and it is agreed that it had increased another eight and a half thousand in twelve weeks.
15:10	CP	"So when you told your father three months ago it was £25,000..

Record of Tape Recorded Interview (continued)

	TM	“Yeh yeh”
	CP	…you knew it was exactly £25,000…
	TM	“At that point yeh”
	CP	…you knew it was exactly £25,000 so when you told him”
	TM	“Cos when he asked cos after I told him he told me to do a proper balance”
		Discussion reveals that TM balance £25,000 short, that he did not show shortage and falsified his account.
16:20	CP	Asks how much TM was out the week after he balanced and TM replies that he did not know has he had not checked it properly and falsified his balance.
	CP	Says that three months previous would have been the end of January and that TM had shown a surplus of £5.56 when he was actually £25,000 short.
	TM	“That again is down to figures you know falsifying the figures and just probably adding a bit more on here and there that’s it”
	CP	Asks TM to explain how he could come to £5.56 and TM says that he had explained before that he would take one figure away from the day before and it was a thousand or two thousand he would add or take the amount off the twenties.
	CP	“Which would give you a clear balance”
	TM	“Yeh”
	CP	“But you have not shown a clear balance at all in the last two years”
	TM	“Yeh but I weren’t to fussed about five pound, two three pound here and there”

Record of Tape Recorded Interview (continued)

	CP	Reads balance results from schedule, 111, 89, 37, 463, 382, 407, 392, 408, 170 and TM replies that he just let it add on.
18:20	CP	Reminds TM that he had just said to him that if he was adding it on it would show a clear balance. That TM has not shown any clear balances and that he had shown hundreds some weeks and is asked how to explain how he would do it.
	TM	"I don't know I mean these are weeks back I don't how each week I done the balance each week and that all I am saying to you is that that's the way I done it"
	CP	"From the 19th of January this year you have shown a surplus every week, since then 5.56, 5.66, 6.11, 4.88…
18:50	TM	"Right that surplus is probably from the week before I was surplus I weren't taking the money out or anything if it was a surplus I didn't take it out"
	CP	"What do you mean a surplus from the week before, explain"
	TM	"If it say it was five pound you are saying each week five pound then six pound the following week well that five pound the six pound is still the five pound"
	CP	"Explain that for me please what you were just saying"
	TM	"Yeh say that is five pound one week then six pound the other week so the other week would probably been a pound surplus cos the five pound is still in there cos I didn't take it out of the system [physically and I didn't change the figures it would still show as an overage the following week"
19:30	CP	"OK I can understand that so if you are saying it was a pound difference from the week before then you would know exactly how

Record of Tape Recorded Interview (continued)

		much it was out then wouldn't you?"
	TM	"More or less if I was concentrating"
	CP	"If you are telling me you know it was a pound difference from the week before you must know exactly each amount you were over"
	TM	"No I don't understand that"
19:50	CP	"You have just said to me that if it was 5.66 or 6.66 it meant there was a pound difference from the week before"
	TM	"Yeh that was that's them figures isn't it that's what I am doing each week I was just adding or taking away I weren't really counting anything physically in the office I mean how the figures come up that is the system does and I don't know how the figures come up"
20:40	CP	Informs TM that if he knew he was five over last week and six this week he must have balanced within a pound to which TM replies sometimes he zero's the figures some day's and starting a fresh.
21:30	CP	Repeats that TM had shown surpluses each week and that TM had said that he had gained a pound from the previous week. That if TM knew he was within a pound from the previous week it meant that he had made an error and he knew that fact as he had balanced within a pound of the previous week.
	TM	"Yeh, yeh yeh"
22:40	CP	Reads out the small gains shown from January and says that looking at those figures he would think that it was a very efficient post office. That the figures indicate to him that TM knows exactly what he is out.
23:40	CP	"So I don't believe that you are having losses I believe that the money has gone probably in one lump sum or a few large sums and

Record of Tape Recorded Interview (continued)

		these are probably the true figures that you are showing on here but there is a lump sum that is missing that you are just…
24:00	TM	"What I thought at that stage the lump sum was 25,000 and that is what I thought and I was I was like I said to you I was changing the accounts that's the mistake I've made by trying to change the accounts myself"
	CP	"You have gone from not cashing, not checking your cash at all to checking it once a week. You have gone from checking all your vouchers every week but not doing them recently and now you are coming up with this story about this again"
24:30	TM	"What story I am telling you that I believe they are shortages that's it simple as you can take what ever you want from it you know"
26:00	CP	Says that from week 43 to week 05 TM had lost another eight and a half thousand pound.
	TM	"I don't know what happened with losses I mean I don't know I can't break that down to you I don't know exactly how much it was short each week in about what that what it was I am telling you"
	CP	"So in fourteen weeks you have lost another eight and a half thousand pound which is about £800 per week but you must know how much you have lost exactly every single week because you…
	TM	"No because I wasn't adding it properly"
	CP	…must do because you have shown a different you are showing figures by the pence and you in your own admission said to me that it was a pound different from the week before"
	TM	"Yeh a pound but I would yeh that's what I was doing I was changing the figures"
26:50	CP	"When you balanced last Wednesday you were obviously around £33,000 short. You shut at half past five what is the first thing you

Record of Tape Recorded Interview (continued)

		did at half past five?"
	TM	"I just done like I normally do take the figures away"
	CP	"But you just said you zero them every day"
	TM	"That's on Thursdays"
	CP	Asks what figure the difference was.
	TM	"I can't remember"
	CP	"You must know it because you have to add that figure on to your cash"
	TM	"I can't remember to be honest with you four or five hundred pound it'd probably about four or five hundred pound"
	CP	"It's only last Wednesday and we came in on the Saturday"
	TM	"Yeh probably about four or five hundred pound"
27:50	CP	"So every week when you do it you have got that figure you take one from the other and it gives you a figure and you know that figure"
	TM	"I agree with what you are saying now yeh I understand what you are saying now yeh"
	CP	"Because again earlier on you said you don't know what the figure is week to week you just take it away and put that figure in. But you do know now?
	TM	"I do know yeh"
	CP	"Exactly every week how much it's short"
	TM	"Not every week cos I weren't checking it concentrating on the figures but I did more or less have an idea"

Record of Tape Recorded Interview (continued)

28:20	CP	"You have gone from I never do to yeh I do know every week to more or less I have an Idea. You know every week because you have to physically tell the Horizon system how much cash you have got so you must know what the difference is because you have to add it on to your cash. Because when you do when you go to the Horizon system it will tell you how much cash you should have then you know how much cash you have actually got so the difference you have to make up which is what you do every week. Is that correct?"
	TM	"Yeh"
	CP	"So each week you will know how much you are out on a Wednesday night yes?
	TM	"Yeh yeh"
29:10	CP	"What's the biggest shortage you have come across then"
	TM	"£3,000"
		Discussion reveals that the £3,000 was incurred a month or two after the last audit in March 2003. That TM had not notified the Helpline or any other party of the shortage and that he had simply added this figure onto the cash on hand figure.
29:50	MC	Confirms with TM that the method he was using was to inflate his cash and that he had started doing that in March 03 and that TM had been inflating his cash every week since.
30:00	MC	Informs TM that he has looked at his balance sheets and that the cash figure stays level until September last year and that September last year was the first indications of an inflation of cash and then asks TM if he would like to revise his story.
	TM	"No I am telling you what I have been doing"

Record of Tape Recorded Interview (continued)

30:00	MC	Says evidence suggests the cash had not been inflated until quite recently when the cash has gone from around £30,000 per week . to £98,433.66 for week five. That on the 21st of October 2004 the overnight cash holdings were showing as £42,669.00. Adding evidence would suggest inflation starts in September 04 when TM says it started in March 03"
	TM	"I have been doing it since then that is all I can say"
31:50	MC	Says that the figures do not reflect what TM was saying and at times some weeks say that there were at times only £40,000 in the office when TM is saying £25,000 of that was inflating leaving only £17,000 to run the office.
	TM	"Yeh that's right"
	MC	"No you are not"
	TM	"I was honestly"
	MC	"No no it's not possible to start on a Thursday with 17 you have already told us it was an extremely busy office. We have now shot down your theory that you have been doing it all the way through because the accounts don't reflect it"
	TM	"That's what I was doing you can make whatever you want from it I am telling you what I was doing"
32.30	CP	Says that in June 2004 TM locked up £26,000 and establishes that TM receives his cash rems on Friday PM and Monday. TM replies that he has been inflating the figures.
	MC	"There isn't enough cash in there to have inflated the figures and to have operated the office"
	TM	"That's what I have been doing"

Record of Tape Recorded Interview (continued)

	MC	Says that TM has said that he had inflated the figures by £25,000 and that the evidence is that there is £10,000 to start work on a Thursday morning. Adding that he thought that the money was there at that time and TM had taken the money out.
	TM	"Think what you like mate you can all think what you like I am telling you I was inflating the figures I have got no reason to take the money and that is all that I am willing to answer"
34:20	MC	Recaps that the post office was audited in April 2003 so that TM had started from scratch when the following week TM had a shortage of 4 to 500 short of which TM covered up by his admitted false accounting by inflating the cash every week since April 2004 until the audit of the 30th of April 2005. Then asks TM if the facts are correct.
	TM	"Yeh"
	CP	"And you know as Mike said what you have done is dishonest and you said just know the reason you did it was to keep your job or the post office would have terminated your contract"
	TM	"Yes"
35:10	MC	"OK I have to inform you that you may have rendered yourself liable to prosecution, you do not have to say anything but it may harm your defence if you do not mention now something which you may rely on in court, anything you do say may be given in evidence. Do you understand that?
	TM	"Yes"
	MC	"Do you wish to clarify anything you have said or add anything else before the end of this interview?
	TM	"No"
35:50	MC	"I am going to turn the tape off the tape will be sealed using master tape seal 042884 the time is 12:07 and I am asking you to sign the

Record of Tape Recorded Interview (continued)

seal please.

Tape turned off at 36:00 precisely