

File name: Carl PAGE - 6299 Carl Page Tape 4 of 5 Tape No.058040.mp3

Audio quality: Great

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: 00:00:06)

Moderator: Okay, I'm resuming the interview. Um, it's 18:02 hours. Just before you sign that, Carl, can I-, it's just procedure. Um, you've thrown me, now. We're at the same, err, interview room, which is Hand Morgan & Owen at 17 Martin Street. Err, the same people are present. Err, my name is Manish (ph 00.24) Patel and my colleague.

(TC: 00:00:25)

Colin Price: Colin Price.

(TC: 00:00:27)

Carl: Carl Adrian Page.

(TC: 00:00:28)

Patrick Farrington: Patrick Farrington.

(TC: 00:00:29)

Moderator: Okay. Err, Carl, I remind you, you remain under caution, that is you do not have to say anything but it may harm your defence if you do not mention, when questioned, something which you later rely on in court. Anything you do say may be given in evidence. Do you understand that?

(TC: 00:00:41)

Carl: I do understand that. Yes, thank you.

(TC: 00:00:42)

Moderator: Okay, err, you're busily filling in that form there, our CS001. Um, I can see that you've signed it all up. I will read out what, what it says so that there's no mistake as to what, err, you're signing. Err, I remind you, this is a voluntary interview that you've agreed to, um, that

you're not under arrest, and you do not have to remain at this interview. Err, if you do remain, you have the right to good representation. Obviously, Mr Farrington is here on your behalf, and you're entitled to read the Police and Criminal Evidence Act 1984 Codes of Practice.

(TC: 00:01:10)

Carl: Okay.

(TC: 00:01:12)

Moderator: Um, obviously, at the back you've signed there saying that I've reminded you of the caution, err, you remain under caution, and I've, I've reminded you of your legal rights and that you do wish Mr Farrington to remain at the interview.

(TC: 00:01:23)

Carl: Okay, yeah, no problem. Um, I do not want a friend from the Post Office. If I do, I can-, I can tell you.

(TC: 00:01:28)

Moderator: Okay, alright, thank you. Um, right, before we were cut short there, um, we were talking about 14th March 2002. Okay, um, we just talked about those cheques. The thing that, um, has thrown me a little bit now, and maybe you can offer an explanation as to this, um, is that on the 14th March, he buys, in total over the three, um, over the three transactions, right, he buys, um, €64,900.

(TC: 00:01:59)

Carl: Yeah.

(TC: 00:01:59)

Moderator: Yeah, okay. He goes off to, um, where we refer to MP4, um, he goes off to Thomas Cook down the road, and he deposits €60,000 on the same day.

(TC: 00:02:13)

Carl: Yeah.

(TC: 00:02:16)

Moderator: Yeah, and we talked about that before. It was less than £4,900, okay. Now, what concerns me a little bit, and maybe, you know, as I said, you might be able to explain. This is the actual transaction from Thomas Cook, um, alright. This is the records that they keep, transcript, yes, a bit like ourselves and the post office, and this is their till receipt, okay.

(TC: 00:02:38)

Carl: Yes.

(TC: 00:02:40)

Moderator: There's their till receipt. Um, it's 14th March 2002, €60,000 bought from the customer, yes?

(TC: 00:02:47)

Carl: Yes.

(TC: 00:02:47)

Moderator: Then they give the Sterling value. If you have a close look at that, you'll probably be able to work out how much you made from it, but it gives a Sterling amount.

(TC: 00:02:53)

Carl: Yes.

(TC: 00:02:54)

Moderator: What concerns me is the time, Carl, because the time that they bought the Euros back from him was at 11:57 hours.

(TC: 00:03:02)

Carl: Mmhmm, yes.

(TC: 00:03:06)

Moderator: Well, how did he have €60,000 to sell to Thomas Cook at 11:57 hours if he hadn't bought them from you yet?

(TC: 00:03:14)

Carl: Well, he must have had some himself.

(TC: 00:03:16)

Moderator: No, you see, he doesn't, because the previous day, or the previous amount, should I say, on 12th March, right, two days before the 14th, he buys €57,000 from you and on the same day he deposits €57,000.

(TC: 00:03:31)

Carl: Then I don't know what-,

(TC: 00:03:31)

Moderator: On the 9th March, which is a Saturday, he buys €40,000 from you and he deposits €40,000 from you. So, err, he probably didn't have any excess amount.

(TC: 00:03:40)

Carl: I don't know that, do I? I'm not

GRO

(TC: 00:03:43)

Moderator: No, indeed, you're not.

(TC: 00:03:44)

Carl: I mean, he might have turned around and said, look, he wanted to use €60,000, or whatever, however much he wanted to use, and he made up of his own money and came back and, I don't know, he might even of wanted use some of his own money he was going to use legitimately, as I say, for business, and I didn't have my stuff for (ph 04.05) in the morning. He used some of his own money or legitimate money he was going to use for his own business and come back and-,

(TC: 00:04:09)

Moderator: Well, yes, but he must have found €40,000 of his legitimate own money then.

(TC: 00:04:16)

Carl: Well, no, €40,000 he might have had, I don't know what he's got in stock, do I? (Talking over each other 04.20) I don't know

GRO

I don't run his business.

(TC: 00:04:24)

Moderator: No you don't, no, and what I'm saying to you is that GRO **whether it's known to you or not, is carrying out this little scam of his to make money, okay. He goes in, buys Euros from you one day, and generally, on the same day he goes off and deposits them. Sometimes it's a day later, sometimes it's two days later and here we are, he's doing exactly that. On the 14th he buys them from you and he sells them back to Thomas Cook on the 14th. Then on the 19th, a few days later, he buys some more off you, €45,000 and he deposits €40,600 on the 19th. So, it doesn't seem as though he's got any spare cash lying around, albeit he may well have, but this is how his little scam works. He buys from you, he sells immediately afterwards to Thomas Cook.**

(TC: 00:05:05)

Carl: Yes, you've told me that.

(TC: 00:05:06)

Moderator: Right, so, it still puzzles me as to how he had-,

(TC: 00:05:11)

Patrick Farrington: Mr Page has answered that question on at least two occasions on the last five minutes.

(TC: 00:05:14)

Carl: I don't know.

(TC: 00:05:17)

Patrick Farrington: He said he doesn't know. Can we please move on.

(TC: 00:05:20)

Carl: Alright, I mean, why don't you ask me, why does he drive a BMW and not a Ford Focus. How the hell would I know? Can he afford it, yes or no?

(TC: 00:05:27)

Moderator: Did you give him all of the Euros, €64,900, at 7:20 hours?

(TC: 00:05:36)

Carl: I would have only given him what's on there, €44,900. That's all I would have had in stock.

(TC: 00:05:43)

Moderator: Well, no, the two transactions-,

(TC: 00:05:45)

Carl: Oh, €23,00, sorry.

(TC: 00:05:45)

Moderator: €23,900. €24,900.

(TC: 00:05:47)

Carl: €24,900.

(TC: 00:05:48)

Moderator: Right. So, you didn't give him all of the €64,000 at 7:20.

(TC: 00:05:56)

Carl: I'm 99.99% sure, I mean, it was half a year ago, no, I didn't.

(TC: 00:06:00)

Moderator: Right, okay.

(TC: 00:06:06)

Carl: I mean, are there any more incidents like that?

(TC: 00:06:10)

Moderator: Do you know of any?

(TC: 00:06:10)

Carl: No, I'm asking you a question. You're the one with the figures in front of you.

(TC: 00:06:13)

Moderator: Okay. It seems odd though, doesn't it?

(TC: 00:06:18)

Patrick Farrington: Well, again, he's answered the question and can we move on, please?

(TC: 00:06:25)

Moderator: Right, let's, um, let's go to, um, one or two of the cheques, then, and, err, let's have a look at Friday 22nd March. Right, um, schedule back, Friday 22nd March, right, a number of transactions there.

(TC: 00:07:04)

Carl: €40,000 and €43,200.

(TC: 00:07:08)

Moderator: Okay, yes, and there's some more, um, €9,000.

(TC: 00:07:11)

Carl: Well, you've got two for 22nd March. Sorry, €5,000, yes, okay.

(TC: 00:07:13)

Moderator: You've got, um, one at 07:18 for €40,000, one at 07:21 for €43,000.

(TC: 00:07:20)

Carl: Yes, and one for €5,000.

(TC: 00:07:21)

Moderator: At 07:23. Yes? Okay. Now, the 07:21, let's concentrate on that, right. €43,200 he buys, and the value should be £25,411.76.

(TC: 00:07:39)

Carl: Yes.

(TC: 00:07:39)

Moderator: Yes, okay. These are some of the cheques, right. Well, let's, 07:18, right, the 07:18 transaction was for a cheque for £23,529.41.

(TC: 00:07:56)

Carl: Yes, okay.

(TC: 00:07:57)

Moderator: Here's the cheque, copy of. Cheque number 100263. Okay, seen that, £23,000?

(TC: 00:08:03)

Carl: Yes.

(TC: 00:08:04)

Moderator: Okay. At 07:23, that comes in the next one. 07:23.

(TC: 00:08:16)

Carl: Mmhmm.

(TC: 00:08:23)

Moderator: Right, he does a cheque, value of £5,000.

(TC: 00:08:30)

Carl: £2,941.18.

(TC: 00:08:32)

Moderator: Indeed, right. Now, that cheque, where are the ones we just talked about? Sorry, there is it. Um, that's the cheque there, yes?

(TC: 00:08:58)

Carl: Okay.

(TC: 00:08:58)

Moderator: Err, £2,941.18, cheque number 100265. 22/03/02. Yes?

(TC: 00:09:07)

Carl: Mmhmm.

(TC: 00:09:07)

Moderator: Alright. So, we should have one cheque for £25,411.76, yes?

(TC: 00:09:13)

Carl: Mmhmm.

(TC: 00:09:19)

Moderator: We have a cheque, cheque number 100264, 22nd March 2002, for £15,411.76. Why is it £10,000 short?

(TC: 00:09:38)

Carl: I don't know, he might have given me £10,000 cash.

(TC: 00:09:40)

Moderator: He might have given you £10,000 in cash. Has he ever bought from you in case before?

(TC: 00:09:44)

Carl: Mmm, he used to. He did for a little while. Not very often, though, but I did point that out to the police when I got interviews. He did bring cash a couple of times, plus a cheque.

(TC: 00:09:59)

Moderator: He's given you cash sometimes, and a cheque?

(TC: 00:10:00)

Carl: (TC 00:10:00) Mmhmm, it's taken about three or four times, and that was it.

(TC: 00:10:03)

Moderator: Three or four times, right. It's news to me. I haven't heard that before, and I've read the transcripts that the police had with you.

(TC: 00:10:09)

Carl: Right.

(TC: 00:10:11)

Moderator: That's never mentioned before. It seems to be that the suggestion was he always paid by cheque.

(TC: 00:10:15)

Carl: Well, 99% of the time he did pay by cheque.

(TC: 00:10:18)

Moderator: But, for that occasion then he must have given you cash.

(TC: 00:10:20)

Carl: He must have given me cash, or he might have given another cheque later on. If there's no cheque there he must have given me the cash.

(TC: 00:10:26)

Moderator: Well, that's a cheque for the transaction but it's ten grand light.

(TC: 00:10:28)

Carl: Okay.

(TC: 00:10:30)

Moderator: You don't know why, you think it might have been cash he gave you.

(TC: 00:10:33)

Carl: Yes.

(TC: 00:10:34)

Moderator: Okay. Um, now, again, these cheques and, you know, I think you've answered it already but I'll make the point on tape, these cheques which were taken in on the 22nd March, err, didn't get dispatched until 27th, on the BCV and again it's a delay of six days.

(TC: 00:10:54)

Carl: Mmhmm.

(TC: 00:10:55)

Moderator: Seems to always be a delay with GRO cheques.

(TC: 00:10:58)

Carl: Err, (mw 10.59) delay on all bureau cheques, not just GRO

(TC: 00:11:02)

Moderator: Well, you don't take cheques for anyone else, do you?

(TC: 00:11:04)

Carl: Yes, we do. Yes, we do.

(TC: 00:11:05)

Moderator: You do, okay. Let's, um, talk about-,

(TC: 00:11:09)

Carl: Excuse me, but, are you saying it's just GRO cheques I'm holding back, or is it just the bureau cheques I'm holding back?

(TC: 00:11:16)

Moderator: Well, you tell me, which ones are you holding back?

(TC: 00:11:20)

Carl: I'm holding the bureau cheques back, because I told you I'm holding them back.

(TC: 00:11:23)

Moderator: So, it's all cheques taken from bureau, are held back.

(TC: 00:11:24)

Carl: That's correct.

(TC: 00:11:25)

Moderator: Okay. Let's look at 28th March 2002. 28th March, only one transaction, happens at 08:45.

(TC: 00:11:39)

Carl: Mmhmm.

(TC: 00:11:39)

Moderator: €45,000 bought, and that's the value, £26k odd.

(TC: 00:11:44)

Carl: Yes.

(TC: 00:11:44)

Moderator: Yes, and if we look at the cheques in relation to that amount we come across this cheque here which is cheque number, I think it's 100271, but it's a little bit blurred.

(TC: 00:12:06)

Carl: Mmhmm.

(TC: 00:12:08)

Moderator: Anyway, as you can see, the amount is £16,315.79.

(TC: 00:12:12)

Carl: Yes.

(TC: 00:12:13)

Moderator: It's ten grand light again, Carl.

(TC: 00:12:15)

Carl: As I said to you, a couple of times he's maybe done that. I know he has done that.

(TC: 00:12:20)

Moderator: So, he probably gave you cash on that occasion, as well, to make up the difference.

(TC: 00:12:21)

Carl: Maybe, yes.

(TC: 00:12:23)

Moderator: See, that doesn't work with his scam. He can't make a profit, giving you cash, Carl, not that you would be aware of that, but if he gives you cash, and that's the whole reason why he gives you cheques, if he gives you, err, cash, he's not, you know, one, the money is coming straight out of his account, and secondly, you know, it's not making him any profit.

(TC: 00:12:45)

Carl: Well, that's not down to me. So, it doesn't concern me at all, does it?

(TC: 00:12:47)

Moderator: No, but, see, that doesn't follow his modus operandi, because every other occasion he seems to have paid by cheque. For the 110 transactions we've got, err, we've got the vast majority of those cheques back, but yet, these two are ten grand light, and you now offer the explanation (talking over each other 13.03) ten grand in cash.

(TC: 00:13:03)

Carl: I haven't offered. I haven't been-, yes.

(TC: 00:13:07)

Moderator: That's not been mentioned before, Carl.

(TC: 00:13:08)

Carl: It's never been asked, though.

(TC: 00:13:10)

Moderator: Mmm, but, err, I think you have mentioned previously in interviews that he always pays by cheque.

(TC: 00:13:15)

Carl: The majority of times, as far as I can remember, he always paid by cheque.

(TC: 00:13:18)

Moderator: But it seems to have now changed slightly-,

(TC: 00:13:20)

Carl: What, two transactions over, what, how many transactions he's done.

(TC: 00:13:24)

Moderator: Okay, alright.

(TC: 00:13:25)

Carl: What is it, 0.1% is it?

(TC: 00:13:27)

Moderator: Sorry?

(TC: 00:13:29)

Carl: Is it 0.1% of all the transactions he does, is it?

(TC: 00:13:30)

Moderator: I don't know, I haven't worked that out, Carl. Okay, now, there are some other, err, anomalies, as well. Um, let's have a look at Wednesday 29th May. Okay, Wednesday 29th May, there's one transaction, 09:56 hours, €62,000 purchased.

(TC: 00:14:02)

Carl: Yes.

(TC: 00:14:03)

Moderator: For a Sterling value of £37,575.76, right.

(TC: 00:14:06)

Carl: 76p, yes.

(TC: 00:14:08)

Moderator: Now, that's a Wednesday, Wednesday 29th.

(TC: 00:14:11)

Carl: Yes.

(TC: 00:14:13)

Moderator: Alright, now, there we go. This is the cheque in relation to that transaction, right.

(TC: 00:14:30)

Carl: Mmm.

(TC: 00:14:30)

Moderator: It's cheque number 100036. There it is, okay. Can you see the date on there, Carl?

(TC: 00:14:37)

Carl: 31/05, yes.

(TC: 00:14:38)

Moderator: 31/05, and there's no year, is there?

(TC: 00:14:42)

Carl: Yes.

(TC: 00:14:43)

Moderator: Alright, one question which springs to mind.

(TC: 00:14:46)

Carl: Why did I accept a cheque without a year on?

(TC: 00:14:48)

Moderator: Well, that was my second question.

(TC: 00:14:49)

Carl: Yes.

(TC: 00:14:50)

Moderator: The first question which sprung to mind was that if you conducted a transaction on 18th May, where are we? 28th May, okay, why you took a cheque which was dated 31st May.

(TC: 00:15:03)

Carl: No, you said 28th May. No, you've got 31st May.

(TC: 00:15:09)

Moderator: No, that's not the same value. This is a cheque in relation to the transaction which happened on 28th.

(TC: 00:15:15)

Carl: No, 29th May, £37,575, which is 29th May.

(TC: 00:15:21)

Moderator: Sorry, 29th May, beg your pardon, I have the 29th here.

(TC: 00:15:24)

Carl: Okay.

(TC: 00:15:25)

Moderator: On 29th May, you do that transaction for that same value, £37,000, whatever.

(TC: 00:15:28)

Carl: Yes, excuse me, when is 31st May?

(TC: 00:15:32)

Colin Price: Friday.

(TC: 00:15:34)

Moderator: Yes, 29th was a Wednesday, the 31st was a Friday. So, the first question that springs to mind is why you took that cheque for a transaction which occurred on Wednesday 29th.

(TC: 00:15:46)

Carl: Before you go any further, I think I was at Euro Disney. When did I get audited, last?

(TC: 00:15:52)

Moderator: You were in Euro Disney at the latter part of, um, June.

(TC: 00:15:55)

Carl: July. June, okay. That's right. I knew it was the end of the month some time. Okay, fair enough. That's fair enough. So, it's £37,575.76, and down for that is what, 29th?

(TC: 00:16:08)

Moderator: Yes.

(TC: 00:16:09)

Carl: I mean, before you've shown me the cheques, he's put the wrong date on. Do I accept post-dated cheques? No, I don't.

(TC: 00:16:15)

Moderator: Well, clearly you do. This is at least the second example I've shown you of a post-dated cheque and I'm not going through all of them. There's many post-dated cheques. Why do you do that?

(TC: 00:16:26)

Carl: I don't check the date, to be fair, if I'm honest, on most of the cheques.

(TC: 00:16:29)

Moderator: Right, so, would that be why you also missed off the year?

(TC: 00:16:32)

Carl: Yes, I would say so, yes.

(TC: 00:16:34)

Moderator: Because you don't check the date.

(TC: 00:16:37)

Carl: I check the date, when you're doing the transactions and you're going through, you check the amount that figures up. You don't expect to check the dates, as well.

(TC: 00:16:43)

Moderator: Would it be because the transaction happened on a Wednesday.

(TC: 00:16:47)

Carl: Yes.

(TC: 00:16:48)

Moderator: Cash account end week. If he dates it after the Wednesday, you don't have to submit it until the next Wednesday, do you?

(TC: 00:16:54)

Carl: Yes, but if the auditors come in, I'm going to show a shortage, aren't I?

(TC: 00:16:59)

Moderator: Would you?

(TC: 00:17:01)

Carl: I would, wouldn't I?

(TC: 00:17:02)

Moderator: That's if the auditors come in, Carl, because you don't then send that cheque away until Wednesday the 5th June, Carl, which is the following week.

(TC: 00:17:10)

Carl: Which is what I usually do anyway, as you know.

(TC: 00:17:12)

Moderator: You sold them in cash account week nine, right, if you turn back to it.

(TC: 00:17:16)

Carl: Yes, when was this sent away, on the 9th?

(TC: 00:17:18)

Moderator: No, it was sent away on 5th June, Wednesday. Here's the BCV, there is is.

(TC: 00:17:26)

Carl: Mmhmm.

(TC: 00:17:27)

Moderator: 5th June, with it you sent away another 99 cheques, right. So, you see, you did that transaction on week nine, on Wednesday 29th May.

(TC: 00:17:35)

Carl: Yes.

(TC: 00:17:39)

Moderator: The cheque is dated for week 10, right, and you don't send it away until you have to on Wednesday 5th June, which is week 10. So, how did you account for this transaction of 29th in your finances, in your accounts, in your cash account? Because clearly you didn't bring this cheque to account until the following week.

(TC: 00:18:00)

Carl: I don't know.

(TC: 00:18:02)

Moderator: Did you cook the books?

(TC: 00:18:03)

Carl: I don't cook the books, no.

(TC: 00:18:05)

Moderator: No?

(TC: 00:18:05)

Carl: No.

(TC: 00:18:07)

Moderator: Well, how did you account for it then?

(TC: 00:18:08)

Carl: I don't know.

(TC: 00:18:09)

Moderator: Okay, but you see, it fits in nicely with my little theory, doesn't it?

(TC: 00:18:14)

Carl: Yes, but your theory is completely wrong. I mean, you've accused me of buying money of **GRO** **GRO** and me pocketing the money. Well, if you go to Coop in Cannock, not Cannock, in (mw 18.27), you'll find actually was their best customer.

(TC: 00:18:30)

Moderator: So, you can't explain that.

(TC: 00:18:31)

Carl: No.

(TC: 00:18:32)

Moderator: Okay, thank you. Now, let's go onto the 7th June. Now, let me just remind you, in your previous interview, Carl.

(TC: 00:18:49)

Carl: Yes.

(TC: 00:18:50)

Moderator: I asked you, um, when you were doing these transaction with **GRO** um, how you put them through the till, and you said always down as one transaction, alright. If you look at (inaudible 19.04) five transactions there.

(TC: 00:19:06)

Carl: Yes.

(TC: 00:19:07)

Moderator: And they're all done within a space of four minutes, one after the other, every single one, and here are the actual printouts from the bottom copy, and you can see there's one after each one. Why did you put them in as five different transactions?

(TC: 00:19:23)

Carl: I don't know, it might not have been me doing it. It might have been one of the girls that have done it, and just checking that the man had £20,000 bundles, and sell £20,000 at a time.

(TC: 00:19:32)

Moderator: Right, but it ups your remuneration, doesn't it?

(TC: 00:19:38)

Carl: What, £5 something instead of £1 something? Excuse me, but where else is it shown here that I do that?

(TC: 00:19:52)

Moderator: Do what?

(TC: 00:19:53)

Carl: What you just said, upping my remuneration.

(TC: 00:19:55)

Moderator: Well, for each transaction, you get £1.12, don't you?

(TC: 00:19:59)

Carl: Yes.

(TC: 00:20:00)

Moderator: (TC 00:20:00) Right, so, if there are five transactions instead of one, you make more money, don't you?

(TC: 00:20:04)

Carl: Yes, that's correct. So, if I did do that transaction, which I very much doubt, right, I mean, then, that time of night, it probably would have been-, is 7th June a Wednesday?

(TC: 00:20:14)

Moderator: It's a Friday.

(TC: 00:20:16)

Carl: A Friday. Well, on Friday, it could have been Jan that did it last thing at night.

(TC: 00:20:20)

Moderator: Okay, so it could be somebody else, then.

(TC: 00:20:21)

Carl: It could be somewhere else, but where else can you find in here that I've done that?

(TC: 00:20:26)

Moderator: Well, there is another occasion. We'll talk about that in a minute, but let's just stick with this one, Carl.

(TC: 00:20:31)

Carl: Okay.

(TC: 00:20:32)

Moderator: Um, you see, GRO gave whoever it was, whether it was you or Jan or whatever, one cheque. He gave them one cheque. Um, the amount should be £45,857.99.

(TC: 00:20:45)

Carl: Yes.

(TC: 00:20:45)

Moderator: Alright, and the cheque we have.

(TC: 00:20:47)

Carl: Is for the total amount.

(TC: 00:20:48)

Moderator: Is for the total amount, less £5, in fact. Right, okay.

(TC: 00:20:53)

Carl: She might have had bundles of £20,000 and might have sold them off for £20,000.

(TC: 00:20:58)

Moderator: Well, how can you say that, because you weren't sitting there next to her, were you?

(TC: 00:21:01)

Carl: Well, I don't know. You're asking me a question and I'm trying to give you a logical explanation.

(TC: 00:21:06)

Moderator: Right, so, but it wouldn't have been you who did that transaction, then.

(TC: 00:21:10)

Carl: I wouldn't have thought so, no, (talking over each other 21.12). I'd have added them up and done it that way.

(TC: 00:21:16)

Moderator: Sorry?

(TC: 00:21:17)

Carl: I would have added them up and done it in one transaction.

(TC: 00:21:20)

Moderator: Yes, well, clearly, he came in with one cheque and he wanted €77,500 because that's what they all equate to.

(TC: 00:21:28)

Carl: Whoever done it, might have done £5,000 at the time, put £5,000 in (mw 21.31), £5,000 and done it that way.

(TC: 00:21:32)

Moderator: Well, that would be the first occasion that's ever happened then.

(TC: 00:21:37)

Carl: Well, yes, it might be the first. Is it the last?

(TC: 00:21:39)

Moderator: No.

(TC: 00:21:40)

Carl: Well, how many other times has it happened?

(TC: 00:21:41)

Moderator: Well, we'll talk about that in a minute.

(TC: 00:21:42)

Carl: Okay.

(TC: 00:21:45)

Moderator: Um, so, let me get this clear, it wouldn't have been you who did that transaction.

(TC: 00:21:48)

Carl: I very much doubt it.

(TC: 00:21:48)

Moderator: Right, it must have been one of your staff.

(TC: 00:21:51)

Carl: I would have thought so, because there are a lot of staff and being a Friday, it might have been Bob or Lin.

(TC: 00:21:54)

Moderator: Okay, well, I'll go back and see Jane and Margaret.

(TC: 00:21:59)

Carl: You can do, but ask other people, as well, because there is Helen who can do transactions, as well, and there's also Lin and Bob, although they don't do it as well. Will you ask, also, Jane and Margaret whether I get money from the Co-op, as well, please.

(TC: 00:22:10)

Moderator: I will do.

(TC: 00:22:10)

Carl: Okay.

(TC: 00:22:12)

Moderator: I will do, and, these cheques again, which were taken on-,

(TC: 00:22:17)

Carl: Friday, didn't go in until the following Wednesday, okay.

(TC: 00:22:19)

Moderator: Indeed, okay, 12th June, which counts for a six-day delay.

(TC: 00:22:19)

Carl: Okay.

(TC: 00:22:23)

Moderator: Yes?

(TC: 00:22:26)

Carl: As I said, I (inaudible 22.26) over that. I said I (inaudible 22.28) for that.

(TC: 00:22:32)

Moderator: Alright. Right, I think, um, just one-, just one more that I want to talk about which is interesting. Monday 1st July. What's the time on there?

(TC: 00:22:48)

Carl: Was I in Euro Disney then?

(TC: 00:22:50)

Moderator: (inaudible 22.50) I don't know, you tell me, Carl. I don't know when you were on holiday.

(TC: 00:22:51)

Carl: You just said to me, when was your audit?

(TC: 00:22:55)

Moderator: It was 27th June, 2002.

(TC: 00:22:58)

Carl: What was 1st July?

(TC: 00:23:03)

Moderator: Monday.

(TC: 00:23:05)

Carl: I didn't come in until later on that day. In fact, I don't think I came in that Monday at all, actually, because I didn't fly in until late Sunday evening.

(TC: 00:23:14)

Moderator: Okay, so you couldn't help me why I've got two cheques which have the Sunday's date on it?

(TC: 00:23:21)

Carl: No.

(TC: 00:23:22)

Moderator: They have the date of 23rd June 2002.

(TC: 00:23:27)

Carl: Instead of what date?

(TC: 00:23:28)

Moderator: Well, the transaction happened 1st July.

(TC: 00:23:30)

Carl: I don't know. Sunday's date?

(TC: 00:23:33)

Moderator: Yes. Well, presumably you were at Euro Disney.

(TC: 00:23:37)

Carl: Yes, I was, because (inaudible 23.38) Thursday, Friday.

(TC: 00:23:40)

Moderator: Can you recall the dates you were at Euro Disney? I know it was a long time ago.

(TC: 00:23:44)

Carl: When did we go Euro Disney?

(TC: 00:23:46)

Moderator: 27th June 2002.

(TC: 00:23:47)

Carl: That week from the Sunday until the following Sunday evening, and I didn't come in on the Monday.

(TC: 00:23:52)

Moderator: Okay.

(TC: 00:23:58)

Carl: That's when I got audited, because they spoke to me on the phone when I got audited.

(TC: 00:24:03)

Moderator: Yes, that's a point. Why did you keep calling the office while you were in Euro Disney.

(TC: 00:24:06)

Carl: Well, if you get audited and the people are saying there's something wrong with the office, you would phone the office. What's up with that?

(TC: 00:24:14)

Moderator: No, I'm just asking a question.

(TC: 00:24:15)

Carl: I mean, isn't that being conscientious, or what?

(TC: 00:24:22)

Moderator: I don't know many post masters who would call from overseas, though.

(TC: 00:24:28)

Carl: Do you know many post masters who've had his first holiday in four years?

(TC: 00:24:32)

Moderator: Probably quite a few, yes.

(TC: 00:24:34)

Carl: Okay, let's ask you a question. Since I took over the post office in Rugby (ph 24.38), has it gotten more profitable for the Post Office? Yes, or no?

(TC: 00:24:42)

Moderator: I couldn't answer that question. I've not looked at the stats. I'm just purely looking at this criminal matter. I would have to look at all the sales and figures, and as I say, I'm not a business man, nor am I a resale line manager. I don't look at that, I don't need to.

(TC: 00:24:52)

Carl: Okay.

(TC: 00:24:52)

Moderator: Anyway, just to summarise that bit, there are 130 cheques which we've found so far, which we've located for these transactions, okay.

(TC: 00:25:04)

Carl: That's not down to me. When you say located, that's-,

(TC: 00:25:06)

Moderator: No, I'm not suggesting it's down to you. That's all I've located from Chesterfield so far.

(TC: 00:25:09)

Carl: Okay.

(TC: 00:25:12)

Moderator: 63 of them, okay, having counted, a delay of over two days, that's roughly 50%. 48% in fact, okay. 87 different days, um, where transactions have occurred, right, on Monday, Tuesday, Wednesday, Thursday, 39 of those always happen on a Thursday or a Friday, and that's about 45%.

(TC: 00:25:36)

Carl: Mmhmm.

(TC: 00:25:38)

Moderator: Now, you see, my little theory is that the transactions are done on the Thursday or Friday because it gives you the maximum amount of time to delay the cheques, Carl, would that be the case?

(TC: 00:25:46)

Carl: No.

(TC: 00:25:47)

Moderator: No, you haven't suggested to GRO that, "Let's do the transactions on a Thursday and a Friday," because he wouldn't know about cash account weeks, would he?

(TC: 00:25:55)

Carl: I wouldn't have thought so, no.

(TC: 00:25:55)

Moderator: Have you discussed cash account weeks with him?

(TC: 00:25:57)

Carl: No.

(TC: 00:25:58)

Moderator: No, what about Post Office procedures with him, have you discussed them? What do you discuss when he comes in and buys his Euros?

(TC: 00:26:05)

Carl: The weather. I don't know GRO very personally at all. I mean, the police found my telephone records. They know how often I phone him, and that was, what, 30s every now and again. I don't know him socially. I've never met him socially. In fact, some of my members of staff know him better than I do, and that was some interview that you had with him, as in his ex-wife being a member of the Post Office at Rugby, but not when I was there.

(TC: 00:26:34)

Moderator: Alright, there was something else which was, um, before I show you this, we'll come onto this in a sec. Um, on a weekly basis, you talked about it earlier, command ten. You have to do a command ten.

(TC: 00:26:49)

Carl: Yes.

(TC: 00:26:51)

Moderator: What does the command ten show you?

(TC: 00:26:53)

Carl: It shows, um, the stock from the previous week, the stock from this week, the amount of transactions. No, the stock from last week, stock from this week, the differential, how many buy notes, how many sale notes of our money, then how many travellers' cheques, for Sterling how many travellers' cheques are flying back and everything else, and how many transactions.

(TC: 00:27:15)

Moderator: Right, and on there it will show you the revaluation figure.

(TC: 00:27:18)

Carl: Yes, it should do, yes.

(TC: 00:27:19)

Moderator: It'll show you how much, um, (inaudible 27.23) still have on hand, Sterling value. What happens, you physically have that on hand in the till?

(TC: 00:27:29)

Carl: Well, you should do. You should have, like, X amount achievables, X amount Sterling, yes.

(TC: 00:27:36)

Moderator: Right, and are you required to report the revaluation figure somewhere?

(TC: 00:27:39)

Carl: Well, you send it away, don't you.

(TC: 00:27:41)

Moderator: Right, is it on a summary sheet (talking over each other 27.45).

(TC: 00:27:45)

Carl: Command ten, yes.

(TC: 00:27:46)

Moderator: You send the command ten with a little summary sheet that shows the revaluation, right.

(TC: 00:27:48)

Carl: Send away to Chesterfield, that's right.

(TC: 00:27:53)

Moderator: From the command ten, do you pluck out any figures from the command ten to put into Horizon? You need some figures to balance, don't you?

(TC: 00:28:01)

Carl: Well, yes, you balance off that, don't you?

(TC: 00:28:03)

Moderator: Well, what figures do you take out and put into Horizon?

(TC: 00:28:06)

Carl: As in, um, how many transactions you do, Sterling. Not Sterling, how many transactions you do, sell notes, um, travellers' cheques, differential in bureau, as in (mw 28.19), and your stock figure, um, what you have in and what you have out.

(TC: 00:28:23)

Moderator: Okay, and somewhere in there you need to put the revaluation figure, as well, don't

you, right?

(TC: 00:28:27)

Carl: That's correct, yes.

(TC: 00:28:28)

Moderator: Also, you need to put in the amount of the Sterling value you've got on hand.

(TC: 00:28:33)

Carl: The stock, yes.

(TC: 00:28:35)

Moderator: Okay, do you do that?

(TC: 00:28:36)

Carl: Yes, why?

(TC: 00:28:37)

Moderator: Well, I'm just asking, do you do that?

(TC: 00:28:39)

Carl: Yes, I do that in command ten.

(TC: 00:28:41)

Moderator: Right, who enters that into Horizon?

(TC: 00:28:43)

Carl: It's usually me, sometimes it could be Jane.

(TC: 00:28:45)

Moderator: Right, Jane knows how to do that?

(TC: 00:28:47)

Carl: She struggles a bit with it.

(TC: 00:28:48)

Moderator: Right, so, generally, percentage wise speaking-,

(TC: 00:28:51)

Carl: 99% me, or 95%, yes, or she'll sometimes do it and I'll check it, that's if I'm busy doing something or not there, or whatever.

(TC: 00:28:58)

Moderator: Right, and do you do that on the Thursday morning.

(TC: 00:29:01)

Carl: Usually the Thursday morning, yes, or sometimes Wednesday night, see how busy I am. If it's, like, you're jam-packed, with your traveller's cheques and everything else like that, I usually do it Thursday morning.

(TC: 00:29:11)

**Moderator: Right, okay. Now, the cash accounts, then, are they done on the Thursday morning?
Who produces the final cash account?**

(TC: 00:29:20)

Carl: I product the final cash account.

(TC: 00:29:21)

Moderator: You do. Does any of your staff know how to do that?

(TC: 00:29:24)

Carl: Margaret knows how to do it.

(TC: 00:29:25)

Moderator: Margaret, does she do it?

(TC: 00:29:26)

Carl: Sometimes she does, yes.

(TC: 00:29:27)

Moderator: Alright, and when you produced it, obviously there are two copies, aren't there?

(TC: 00:29:31)

Carl: One is sent away and one you put away in the draw.

(TC: 00:29:35)

Moderator: Right, and the one you send away is up to Chesterfield.

(TC: 00:29:38)

Carl: That's correct, yes.

(TC: 00:29:38)

Moderator: The two should be identical, shouldn't they?

(TC: 00:29:40)

Carl: Should do, yes.

(TC: 00:29:41)

Moderator: Right, and do you sign them? Does Margaret sign them?

(TC: 00:29:43)

Carl: Margaret sometimes does.

(TC: 00:29:45)

Moderator: Right, but you produce the cash account itself.

(TC: 00:29:49)

Carl: The majority of times, yes.

(TC: 00:29:50)

Moderator: Okay, alright. This is an exhibit, again, code by the police is NJW8, okay. It's just what we were talking about. (TC 00:30:00) This is, um, for week 41, okay, and this is dated 8th January 2003. This is the command ten summary we've been talking about, isn't it? Yes?

(TC: 00:30:09)

Carl: Mmhmm.

(TC: 00:30:10)

Moderator: Is that the command ten?

(TC: 00:30:11)

Carl: Yes.

(TC: 00:30:12)

Moderator: Yes, okay. Now, and it's attached to this little piece of paper here which is called-,

(TC: 00:30:17)

Carl: Positive evaluation.

(TC: 00:30:18)

Moderator: That's right, which is called a PV4A33, yes.

(TC: 00:30:19)

Carl: PV4A33, yes.

(TC: 00:30:21)

Moderator: As you can see, it's date stamped 8th January 2003, and there's your office code in there, that was week 41, and that's the revaluation figure that we just talked about which you send up the road, and if there's any commission you send that up the road, as well.

(TC: 00:30:34)

Carl: That's correct, yes.

(TC: 00:30:35)

Moderator: Good, okay. Now, do these get sent away up the road?

(TC: 00:30:38)

Carl: Yes.

(TC: 00:30:40)

Moderator: Do you product two at the office, two copies of this lot, command ten.

(TC: 00:30:42)

Carl: Well, that one's from the office. I presume that one's from the office, and the other one goes to Chesterfield.

(TC: 00:30:47)

Moderator: Right, so, in your stores there should be copies of these command tens and this summary form, should there?

(TC: 00:30:54)

Carl: There should be, yes.

(TC: 00:30:55)

Moderator: Okay, right. Let's have a look at the command ten.

(TC: 00:30:57)

Carl: I mean-,

(TC: 00:30:59)

Moderator: A little way down is it says, "Cash held, £107,005.30." So, that's saying that the total monetary value in Sterling of currency held in the office-,

(TC: 00:31:14)

Carl: No, in the bureau office.

(TC: 00:31:17)

Moderator: In the bureau office.

(TC: 00:31:18)

Carl: In the bureau, because it's a separate till for the bureau.

(TC: 00:31:20)

Moderator: Yes, no, that's what I mean, in the bureau till. I'm not talking about all the other cash which is on the counters and in your safe.

(TC: 00:31:26)

Carl: Well, yes, but in the same we also have foreign currency, as well.

(TC: 00:31:28)

Moderator: You have foreign currency in the safe.

(TC: 00:31:29)

Carl: Yes.

(TC: 00:31:30)

Moderator: Okay, that's the AM stock, is it?

(TC: 00:31:31)

Carl: AM stock and put two in the side there with (mw 31.33) stuff.

(TC: 00:31:33)

Moderator: Okay, right. So, that's the value, cash held, £107,005.30, and then below that you see the revaluation, £73,779, which is what you reported to Chesterfield, yes.

(TC: 00:31:46)

Carl: Yes.

(TC: 00:31:48)

Moderator: That's the figure that you put onto your cash account, isn't it? This, £107,005.30, yes?

(TC: 00:31:54)

Carl: That goes in the bureau and there's also one in the foreign currency, as well. That's the figure in Horizon on the bureau till, and there's one on the AM till, as well.

(TC: 00:32:03)

Moderator: Right, this £107,000, is that the figure you feed into Horizon so that it appears on the cash account?

(TC: 00:32:10)

Carl: Yes, but you've got that one on Horizon on the bureau and I've had some foreign currency on the AM stock, as well. So, cash held would be that plus that.

(TC: 00:32:21)

Moderator: You know where I'm going with this, don't you?

(TC: 00:32:23)

Carl: No, I don't.

(TC: 00:32:23)

Moderator: Okay. Um, so, shouldn't that figure, £107,000, relate to all of the foreign currency you hold in the office, whether it's in the bureau till-,

(TC: 00:32:34)

Carl: No, just the bureau till.

(TC: 00:32:36)

Moderator: Why is that?

(TC: 00:32:38)

Carl: Because that's what's in the bureau till. Anything I pre-count is in the AM stock.

(TC: 00:32:42)

Moderator: Is it?

(TC: 00:32:42)

Carl: Yes.

(TC: 00:32:44)

Moderator: Oh, right, why do you do that?

(TC: 00:32:46)

Carl: Because it's already pre-counted. So, in case GRO comes in, that's already pre-counted, there you go.

(TC: 00:32:51)

Moderator: So, how do you account for that in your cash account? Do you include that as, just,

normal, err, Sterling?

(TC: 00:32:58)

Carl: No, it should be in this foreign currency.

(TC: 00:33:00)

Moderator: But that's what I'm saying, if it's in foreign currency, on the cash account, that's the figures you have to declare, isn't it?

(TC: 00:33:06)

Carl: No, that weekly summary sheet there is for the bureau till.

(TC: 00:33:12)

Moderator: Yes, I understand that, but that's also the figure-, if I show you a cash account, right, and I show you the cash account relating to that week, week 41, this is it, right. This is exhibit, sorry, AP19. Yes, okay, there we are. Cash account week 41, yes.

(TC: 00:33:34)

Carl: Okay.

(TC: 00:33:35)

Moderator: Week ending 08/01/2003. Right, if we have a look at table number five, which is the cash stock, etc. in hand, at line 50 it shows £106,321.42 as cash.

(TC: 00:33:55)

Carl: Cash, mmhmm.

(TC: 00:33:56)

Moderator: Then, the one we're interested in, in line 52-,

(TC: 00:33:58)

Carl: Is £389,000, which is-,

(TC: 00:33:59)

Moderator: £389,005.30, which is foreign currency Sterling equivalent. Yes?

(TC: 00:34:08)

Carl: Mmhmm.

(TC: 00:34:09)

Moderator: So, how have got that figure, £389,000?

(TC: 00:34:12)

Carl: Because there's that, plus the stock I had in AM.

(TC: 00:34:16)

Moderator: In your AM?

(TC: 00:34:17)

Carl: Yes, and that's what GRO had.

(TC: 00:34:20)

Moderator: That's what he had?

(TC: 00:34:21)

Carl: The week after.

(TC: 00:34:23)

Moderator: So, he would have had £282,000.

(TC: 00:34:31)

Carl: £282,000, yes.

(TC: 00:34:33)

Moderator: Would it, that's what he had?

(TC: 00:34:33)

Carl: He would have had, roughly, about £282,000.

(TC: 00:34:37)

Moderator: That's strange, because he's had £282,000, right.

(TC: 00:34:40)

Carl: Yes.

(TC: 00:34:40)

Moderator: When the auditors went in on the 14th, um, of January, after you had been arrested, they started their audit, didn't they?

(TC: 00:34:49)

Carl: Mmm.

(TC: 00:34:50)

Moderator: One of the gentlemen, on the audit, was assigned to balance AM stock. So, he starts balancing AM stock, he pulls out a print out, right, he pulls out this printout here, which is his exhibit KOO1, right, which is a balance snapshot at 08:19, 14/01/2003, yes.

(TC: 00:35:11)

Carl: Yes, okay.

(TC: 00:35:12)

Moderator: On it, this is the AM stock, yes?

(TC: 00:35:14)

Carl: Mmhmm.

(TC: 00:35:15)

Moderator: On it, it shows foreign currency, Sterling equivalent, £282,000, which is exactly what we're talking about, isn't it?

(TC: 00:35:21)

Carl: Yes.

(TC: 00:35:22)

Moderator: So, in your safe there should have been £282,000-,

(TC: 00:35:24)

Carl: Well, no, because **GRO** would have had it, wouldn't he?

(TC: 00:35:27)

Moderator: When did he have that?

(TC: 00:35:29)

Carl: Well, whenever he had the cheque, because I had the cheque for £278,000.

(TC: 00:35:33)

Moderator: No, when did he have that, because on the 13th, the day before, he presented four cheques and had £360,000.

(TC: 00:35:39)

Carl: He might have had the week before, like I told you.

(TC: 00:35:41)

Moderator: On the week before is the 7th, and we've got those two cheques because they've been stopped, as well.

(TC: 00:35:46)

Carl: Yes, and what are you trying to say?

(TC: 00:35:48)

Moderator: Well, where was that money?

(TC: 00:35:49)

Carl: Well, **GRO** has had it, because he gave me the cheque, and I put that cheque in for the money he took out.

(TC: 00:35:57)

Moderator: Okay, so, your safe didn't have this £282,000 in it, right. So, why have you then declared £389,005.30 on your cash account, because clearly you gave it away last week to **GRO**

GRO

(TC: 00:36:20)

Carl: Well, I've got a cheque there for £278,000 to cover that.

(TC: 00:36:24)

Moderator: But you sold him more Euros on that back of that, so you can't cover it on that, as well, can you? You can't have it both ways, Carl.

(TC: 00:36:29)

Carl: No, but I've got a cheque there for £278,000 which he gave me for the Euros which came out of that till.

(TC: 00:36:34)

Moderator: Right, have you been inflating your, err, um, cash accounts, Mr Page?

(TC: 00:36:39)

Carl: No.

(TC: 00:36:40)

Moderator: Are you sure?

(TC: 00:36:40)

Carl: Yes.

(TC: 00:36:41)

Moderator: Alright. Let's, err, move on then, Carl, because what I want to show you now is schedule MP6. Um, what I've done, err, I've gone through, um, all of the till receipts, okay, and I've gone through them and I've found, err, all of the declared, um, values for the F10 commands, there, which is the figure that should reported on to the, um, cash account.

(TC: 00:37:09)

Carl: Yes.

(TC: 00:37:10)

Moderator: I've then looked at what you declared on the cash account.

(TC: 00:37:13)

Carl: Yes.

(TC: 00:37:14)

Moderator: Yes, and then we come up with if there are any discrepancies, yes?

(TC: 00:37:17)

Carl: Okay.

(TC: 00:37:18)

Moderator: This is schedule MP6, right. Starting backwards, Carl, 08/01/03, which is week 41, alright, the one we just talked about, there's your cash on hand figure that you declared, £106,000. There's the figure that you declared as £389,005.30, as foreign currency on hand, right, and that's the actual value on the command ten, which should have been-,

(TC: 00:37:47)

Carl: Yes, but I've got stuff in stock.

(TC: 00:37:48)

Moderator: The different is £282,000, right.

(TC: 00:37:50)

Carl: Yes.

(TC: 00:37:52)

Moderator: If you have a look, and I've seen you scan it already, if you have a look at every single week previously, Carl, you were quoting two different figures, Carl.

(TC: 00:38:00)

Carl: One in the bureau, and one in the AM stock.

(TC: 00:38:04)

Moderator: Well, you can't do, can you? How can you, because it either has to be included as foreign currency or cash?

(TC: 00:38:08)

Carl: Well, that is including the foreign currency. I mean, did you have a till receipt off for £278,000?

GRO

(TC: 00:38:17)

Moderator: I haven't seen one. You couldn't tell me when it was, could you? It's not on my schedule. I don't know whether it existed or not, Carl.

(TC: 00:38:24)

Carl: Well, what do you mean by that?

(TC: 00:38:25)

Moderator: Well, I don't know whether you did give him Euros on that cheque or not. It's only what you're saying. I haven't found any evidence of it. Is that what you're saying?

(TC: 00:38:34)

Carl: Yes.

(TC: 00:38:35)

Moderator: He seems to suggest that he only gave you those cheques for the bounce cheques, he didn't tell me about any Euros he's had, but that's a different point, Carl. Can you explain why you're declaring different figures every week? If you go back.

(TC: 00:38:49)

Carl: Yes.

(TC: 00:38:50)

Moderator: Alright, week 40. So, you're saying, I'm going to declare £299,157.71 as your foreign currency on hand, and in face the forward money changer (ph 39.00), the command ten actually shows £19,157.71 and that's, err, an inflation of £280,000.

(TC: 00:39:08)

Carl: Yes, because I'm using the AM stock. Hold on a minute, you're telling me that I've got £280,000 odd.

(TC: 00:39:16)

Moderator: I don't know what you've done with £280,000 odd, Carl. It can't clearly be in the AM stock, Carl, because if it's in the AM stock you're either going to declare it as cash, or you're going to declare it as foreign currency.

(TC: 00:39:31)

Carl: Yes, I declared it as foreign currency. If you look through-

(TC: 00:39:33)

Moderator: If you declared it as foreign currency, why is it not in this-, well, it is in this-,

(TC: 00:39:36)

Carl: It is (talking over each other 39.37) figures.

(TC: 00:39:37)

Moderator: It's not in your command ten figure, is it? The command ten figure is what feeds that figure?

(TC: 00:39:44)

Carl: I just put it in bulk in AM so it's easier for me to count so I know how much he's going to get. I mean, it's just a simple-,

(TC: 00:39:51)

Moderator: Well, the way it looks, Carl, is that you've been cooking the books, really, haven't you, Carl? Right, because let's go back-,

(TC: 00:39:58)

Carl: Well, no, excuse me, but (TC 00:40:00) **GRO** is saying that he's had this foreign money off me, right?

(TC: 00:40:08)

Moderator: No, he's not, which money?

(TC: 00:40:11)

Carl: He's had £278,000.

(TC: 00:40:14)

Moderator: That's not what he tells us now. If you go back to, um, if you go back, right, to when the auditors came in.

(TC: 00:40:26)

Carl: Yes.

(TC: 00:40:27)

Moderator: Right, which is this week, there, 26th June 2002, okay, your cash figure that you were declaring on hand showed a figure of £211,286.54 and you were showing a foreign currency on hand figure of £85,179, okay. Now, if you look prior to that, you know, going backwards, you can see that the currency on hand figures are quite low, aren't they, which equate to command ten figures.

(TC: 00:40:55)

Carl: That's right, yes.

(TC: 00:40:56)

Moderator: Right, but if you look at your cash on hand declared, they're very high figures. I mean, here we are, look, week six, £365,000.

(TC: 00:41:03)

Carl: As you can, GRO the amount of Euros he's having off me per week, I've needed to keep that much in stock.

(TC: 00:41:11)

Moderator: Why do you need to keep cash in hand for him when he pays you by cheque and you're ordering Euros and giving him Euros. Why would you have Sterling cash? That cash on hand figure is not anything to do with foreign currency.

(TC: 00:41:22)

Carl: No, that there, I mean, I had that in stock and I was told to reduce it dramatically and I did do.

(TC: 00:41:27)

Moderator: Right, well, you didn't, actually, because this little highlighted figure here, you were contacted by the (mw 41.33) people, weren't you? Matrix team, many times saying, "Carl, you're holding too much cash. Please return it," and they even rang you up, didn't they, and they said, "Carl, please return it. We're making provisions for a vehicle to come and collect it on the Thursday."

(TC: 00:41:47)

Carl: No, they came on the Friday, and they came to pick it up on the Friday and I wasn't there. The reason why I wasn't there, because my dad had a heart attack, and the area manager was informed.

(TC: 00:41:56)

Moderator: Fine, okay, and as a result of which, um, Steven Cartwright, err, an RLM covering for the (talking over each other 42.04).

(TC: 00:42:03)

Carl: He came out and claimed out £160k.

(TC: 00:42:04)

Moderator: Claimed out £160k. He did, didn't he? However, if you have a look, Carl, shortly after that, these inflations start on the ford money changer and the foreign currency and the cash values that you hold go down.

(TC: 00:42:22)

Carl: Yes.

(TC: 00:42:23)

Moderator: You see, what I think you've been doing, Carl, and those figures demonstrate it, is that you've been inflating your cash for quite some time. I'd say more than a year, probably two years or so. I don't know what you've done with the money. Maybe you've, err, joined up with GRO but because you were hassled, err, by the (mw 42.41) people about the high value of, err, cash you had on hand, and because they came and physically removed £160k from your safe, right, you had to find another way of hiding the shortage.

(TC: 00:42:50)

Carl: But I've been audited twice since then, haven't I?

(TC: 00:42:52)

Moderator: You have, and there was a problem on 26th, wasn't there, because there was a problem with the bureau on 16th.

(TC: 00:42:59)

Carl: That wasn't down to me. When I got called in again on Mr Jim (inaudible 43.02) they showed me-, they phoned me up and said, There's a surplus of £32,000,' which if you look at the cash account it shows a surplus, doesn't it?

(TC: 00:43:09)

Moderator: It does on that week, but the difference is they haven't looked at this. They haven't looked at the difference in what you've been declaring on the food money changer, and what's actually on the bottom copy receipt. For them to do that, they would have had to take the till rolls away, Carl. They clearly didn't because I've got them, and I got them on 13th, so they wouldn't know, would they? How would they know?

(TC: 00:43:28)

Carl: Well, no, I'm not an auditor, am I, but you're turning and telling me now that I've cooking the books for, what, £282,000. He's had the money off me, right.

(TC: 00:43:39)

Moderator: When? This tape's about to finish so I think we better, err, sign up the, err, form. Um, time is 05:50:40. Just on the top there, please, Carl. Mr Farrington. Thank you. Right, the time now then being 18:48 hours. I'm suspending this interview.