

Standard Prosecution Report

GG13010308

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1. Case Details

1.1 General Information

Reported by	: POST OFFICE LTD (STRATHCLYDE)		
Sent to	: Fiscal		
Case category	: STATUTORY (EXCEPT TRAFFIC)		
Case number	: GG13010308		
Lead incident number	: NSE2301640513	Report date	: 21-05-2013
Prejudice incident	: No	Date of first offence	: 22-05-2009
Document type	: SPR	Document status	: Report

1.2 List of Accused

1.2.1 Accused 1: ROSEMARY STEWART

SCRO Number	: S294627/13F	Undertaking date	: None noted.
Date of Birth	: GRO (age 48)	Gender	: Female
Disclosable address	:		
			

1.2.2 Accused 2: JACQUELINE EL KASABY

SCRO Number	: S294867/13R	Undertaking date	: None noted.
Date of Birth	: GRO (age 44)	Gender	: Female
Disclosable address	:		
			

1.3 List of Police Witnesses with Misconduct Marker

There are no police witnesses with a misconduct indicator.

2. Accused Details

2.1 Accused number 1: ROSEMARY STEWART

SCRO number	: S294627/13F	Gender	: Female
Date of birth	: GRO	Age	: 48
Status	: R	Ethnicity	: GRO
Occupation	: GOVERNMENT OTHER		
Occupation info	: Post Office Manager		
Disclosable address	: GRO		

Additional Information

Sexual Offenders Register : No OLR recommendation : No
Prejudice incident : No

2.2 Accused number 2: JACQUELINE EL KASABY

SCRO number	: S294867/13R	Gender	: Female
Date of birth	: GRO	Age	: 44
Status	: R	Ethnicity	: GRO
Occupation	: GOVERNMENT OTHER		
Occupation info	: Post Office Assistant		
Disclosable address	: GRO		

Additional Information

Sexual Offenders Register : No OLR recommendation : No
Prejudice incident : No

3. Charge Details

3.1 Charge Number 1

3.1.1 Details

Incident number: NSE2301640513

on Between 22nd May 2009 and 29th November 2012 between at Gorbals Post Office, 12-16 Ninian Terrace, Glasgow, G5 0RJ you ROSEMARY STEWART did while Post Office Manager of Gorbals Post Office, 12-16 Ninian Terrace, Glasgow, G5 0RJ embezzle Thirty Two Thousand Three Hundred and Seventy Nine pounds Fifty Four (£32,379.54) of Post Office Ltd monies

Related narrative : Embezzlement

Modifier : NO MODIFIER

Known date : 29-11-2012

Property value : £32379.54

Compensation required : Yes

Loss amount : £32379.54

Recovered amount : £0.00

3.1.2 Subject(s)

3.1.2.1 ROSEMARY STEWART

SCRO number : S294627/13F

Caution date : 29-01-2013

Admitted Charge : A

Aggravator : NO AGGRAVATION

3.2 Charge Number 2

3.2.1 Details

Incident number: NSE2401640513

on Between 22nd May 2009 and 29th November 2012 between at Gorbals Post Office, 12-16 Ninian Terrace, Glasgow, G5 0RJ you JACQUELINE EL KASABY did while Post Office Assistant of Gorbals Post Office, 12-16 Ninian Terrace, Glasgow, G5 0RJ embezzle Thirty Two Thousand Three Hundred and Seventy Nine pounds Fifty Four (£32,379.54) of Post Office Ltd monies

Related narrative : Embezzlement

Modifier : NO MODIFIER

Known date : 29-11-2012

Property value : £32379.54

Compensation required : Yes

Loss amount : £32379.54

Recovered amount : £0.00

3.2.2 Subject(s)

3.2.2.1 JACQUELINE EL KASABY

SCRO number : S294867/13R

Caution date : 28-01-2013

Admitted Charge : D

Aggravator : NO AGGRAVATION

4. Summary

4.1 Antecedents

Mrs Rosemary Stewart resides at GRO
 GRO

Mrs Rosemary Stewart was employed by Mr Ahmed El Kasaby, Subpostmaster to manage Post Office services at Gorbals Post Office (PO), 12-16 Ninian Terrace, Glasgow, G5 0RJ from 02nd February 2006 to 29th November 2012. A Thirty Four Thousand One Hundred and Seventy Nine pounds Fifty Four (£34,179.54) net shortage was discovered during an audit at Gorbals PO on 29th November 2012. Mrs Stewart made admissions during audit that she had been covering up shortages in the branch. In her role as Manager of Hamilton PO Mrs Stewart was in a position of trust.

Mrs Jacqueline El Kasaby resides at GRO
 GRO Mr Ahmed El Kasaby, Subpostmaster Gorbals Post Office.

Mrs Jacqueline El Kasaby was employed as an Assistant to provide Post Office services at Gorbals Post Office (PO), 12-16 Ninian Terrace, Glasgow, G5 0RJ from 2009 to 29th November 2012. Her role in the branch was to deal with sales while working on the retail side of the business. In her role as an Assistant in Gorbals PO Mrs El Kasaby was in a position of trust.

4.2 Summary of Evidence

4.2.1 Description of locus

The locus of the offence is Gorbals PO, G5 0RJ. The Post Office has six counter positions and a retail area. The Post Office is situated down from a shopping area and has housing above it.

4.2.2 Description of event

Mrs Rosemary Stewart, Manager has embezzled Thirty Two Thousand Three Hundred and Seventy Nine pounds Fifty Four (£32,379.54) of Post Office money. Stewart has disguised the embezzlement of Post Office monies by firstly inflating the unusable notes in the office. After claiming to receive a phone call to return the unusable notes she hid the embezzlement by transferring monies from Stock Units 04 to ZZ and vice versa. By doing so she was removing the cash figure from the accounts and placing it in the ether. That amount of cash would then not be accounted for in the branch by the Horizon system. She also inflated the Lottery Scratchcards figures to disguise a further shortage in the branch.

On Thursday 29th November 2012 Lindsay Young, Alicia Hassam, Margaret McConnell and Ian Duncan and Charles McCormick Field Support Advisors (Auditors) attended Gorbals Post Office to conduct an audit. They arrived at approximately 08.30 hours and introduced themselves to Rosemary Stewart, Manager. Ms Stewart was informed they were there to perform an audit on behalf of Post Office Ltd. Ms Stewart allowed them access to the secure area and was present while the audit was carried out. It was noted one of the two safes was unlocked and Ms Stewart informed the Auditors it was faulty and that no cash was kept in it. Stock Units were taken from the second safe one at a time and checked. Once checked they were placed in a special delivery envelope and sealed. At approximately 10.00 hours Ms Hassam, Auditor noticed One Thousand pounds (£1,000) of £50 notes being placed in the safe with the faulty lock by Mrs Jacqueline El Kasaby wife of the Subpostmaster who was now in attendance. Ms El Kasaby was informed it would not be counted until after the audit. Ms Stewart then informed the Auditors she had been covering up shortages caused by errors but could not tell them by how much. Ms El Kasaby said was completely unaware that it had been happening. Mr El Kasaby, Subpostmaster arrived at the branch at approximately 10.20 hours.

Cash and stock are held in a Stock Unit and allocated an identification letter/number i.e. AA or 1 etc. Each Post Office Branch is unique in its make up off stock units. Whereas one office may have staff sharing one Stock Unit, another may have each member of staff assigned to an individual Stock Unit.

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Regardless of whether a member of staff serves from a shared or individual stock unit, each one will have an individual User ID and password for the Horizon computer system.

All remaining Stock Units in the branch were checked resulting in an overall net shortage of Thirty Four Thousand One Hundred and Seventy Nine pounds Fifty Four (£34,179.54) shortage. A breakdown of the audit result and details of the audit findings are as follows:

£	
29,947.09	
-	
Identified as a difference in cash figures	
£	
2,347.68	
-	
Identified as a difference in stock figures	
£	
23.37	
-	
Identified as a difference in postage figures	
£	
15.13	
-	
Identified as a difference in foreign currency figures	
£	
31.05	
-	
Transaction errors revealed to documentation	
£	
15.22	
-	
Discrepancy as per office snapshot	
£	
1,800.00	
-	
Other: Outstanding Debt previously settled Centrally	
£	
34,179.54	
-	
Total Shortage	

All losses and gains discrepancies have to be resolved at balance, or alternatively when a Transaction Correction is received. The Subpostmaster has three options to resolve it. Make Good - Cash, Make Good – Cheque or Settle Centrally. The Settle Centrally option is only available if the discrepancy is £150 or over. If the Subpostmaster uses the cash or cheque option to make good a shortage they then must put the value of the shortage in the drawer. By settling centrally the Subpostmaster is accepting the error. They will then be contacted by a member of the Current Debt team within the Product & Branch Accounting (PBA) Section. If they are unable to make full payment, a payment plan is put in place where 25% is deducted each month from the Subpostmaster's remuneration until the debt is repaid. Alternatively if there is an overage the Subpostmaster is entitled to remove the value of the overage.

The One Thousand Eight Hundred pounds (£1,800) outstanding debt had been previously been settled centrally reducing the loss on the day of the audit to Thirty Two Thousand Three Hundred and Seventy Nine pounds Fifty Four (£32,379.54). However it had not been repaid resulting in the money owed to Post Office Ltd being Thirty Four Thousand One Hundred and Seventy Nine pounds Fifty Four (£34,179.54).

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Production Gorbals Audit Report 29th November 2012

Case papers were raised and passed to Robert Daily, Security Manager for enquiry.

Subpostmasters are contracted to provide services relating to Post Office business to customers. As such they receive a monthly remuneration commensurate with the level of business conducted at the branch. They are provided with a balance of cash and stock to allow them to provide these services. It is their responsibility to ensure that this cash and stock is accounted for and is held securely at all times. Subpostmasters are expressly forbidden by a clause in their contract to use Post Office money for their own use.

All branches are required to balance and complete a Branch Trading Statement at the end of each Branch Trading Period. It is a signed declaration of the cash and stock held at the branch at the end of the Branch Trading Period, and is also is a summary of the volume and value of the receipt and payment transactions, which have been carried out in the branch during the period on behalf of Post Office Ltd and its clients. There are twelve Branch Trading Periods in a year, produced on a 4/5 week cycle and running from April through to March. Each Period is identified by a number (TP 01, TP 02 etc) and starts on a Thursday and ends on a Wednesday in each instance, unless either the Wednesday or Thursday clashes with a public holiday, in which case, the Branch Trading Period is adjusted to take account of this.

Within each Post Office there are counter position(s) which link into a computer system called Horizon. Each Post Office is recognised by a unique code under which all their individual transactions are recorded. The code for Gorbals Post Office is 224 844. This system records all transactions input by a counter clerk working at a counter position against their individual office code. Each clerk will log on to the system using his or her own User ID and unique password. The transactions performed by each clerk, and the associated cash and stock level information are recorded by the Horizon system in a stock unit. Once logged on, any transactions performed by the clerk must be recorded and entered onto Horizon and are accounted for within the user's allocated stock unit. The Horizon system provides a number of daily and weekly records of all transactions input into it. It enables Post Office users to obtain computer summaries for individual clients of Post Office Ltd e.g. National Savings Bank, Girobank (Alliance & Leicester), Department of Vehicle Licensing Association (DVLA) and the Department of Work & Pensions (DWP). The Horizon system also enables the clerk to produce a weekly balance of cash and stock on hand combined with the other transactions performed in that accounting period.

A Horizon User Id is compiled using the first letter of the first name and the first two letters of the surname. Then a number is added, which will always be 001, unless there is, or has been, an identical user ID. For example: The first Elvis Presley to be a user in your office would take the user name

GRO If there is a second Elvis Presley or an Ella Presley, the last number must be incremented by 1, making them **GRO** on the Horizon system. If a user conducts management tasks such as balancing the office and printing reports they would normally require at least 2 User Id's. Therefore they would use the same letter format and then accumulate the numbers e.g. 001, 002, 003, etc.

Mr Daily contacted Jacqueline El Kasaby and Rosemary Stewart and invited them to attend an audio recorded interview under caution on Monday 28th January 2013 and Tuesday 29th January 2013 respectively. Mr Daily explained to Ms El Kasaby and Ms Stewart their legal rights and the concession to have a friend present during the interview in accordance with Post Office rules. This was followed up in writing to both with POL001 (Scotland) – Legal Rights and POL003 – Rights to a Friend at an Interview or Search forms enclosed.

4.2.3 Medical evidence

No details provided.

4.2.4 Interview

On Monday 28th January 2013 Robert Daily and Steve Bradshaw, Security Managers interviewed Jacqueline El Kasaby in the Guildhall, 57 Queen St, Glasgow, G1 3AT. Ms El Kasaby's interview was

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audio recorded under caution in accordance with Scots Law. Ms El Kasaby declined the offer of the opportunity to have a Solicitor present and completed form POL001 (Scotland). In accordance with Post Office rules Ms El Kasaby was offered the opportunity to have a friend present during the interview. Ms El Kasaby declined the offer and completed form POL003. The interview commenced at 14.03 hours and concluded at 15.28 hours. The CD's were sealed with master seals POLTD/1213/0164-1 and POLTD/1213/0164-2,

The transcripts are at pages 16 to 20 of this report. CD Reference Number POLTD/1213/0164-1 developed a media failure and the CD did not format. Therefore there is no transcript for this CD.

Production POL001 (Scotland) – Legal Rights Jacqueline El Kasaby

Production POL003 – Rights to a Friend at an Interview or Search Jacqueline El Kasaby

Production Master Seal POLTD/1213/0164-1 Interview Jacqueline El Kasaby 28/01/13

Production Working Seal POLTD/1213/0164-1 Interview Jacqueline El Kasaby 28/01/13

Production Master Seal POLTD/1213/0164-2 Interview Jacqueline El Kasaby 28/01/13

Production Working Seal POLTD/1213/0164-2 Interview Jacqueline El Kasaby 28/01/13

Production Transcript of Master Seal POLTD/1213/0164-2 Interview Jacqueline El Kasaby 28/01/13

Ms El Kasaby confirmed her position at Gorbals Post Office (PO) was as an Assistant. She confirmed she had worked at Gorbals PO since 2009 and that her role was to deal with sales. She dealt with the sales while working on the retail side of the business and worked on the counter one day a week on a Wednesday. She stated the stock units in the office and that Stewart was responsible for stock units Main, OOH, ZZ and 04. She further stated Horizon passwords were not shared and that Stewart did the Branch Trading Statement at the period end. he received 8 days training covering how to work the Horizon system, sales and completing the Branch Trading Statement at the Trading Period end.

Ms El Kasaby stated Stewart called her at home on the day of the audit and informed her Auditors were in. She stated when she arrived Stewart told her it would be short but didn't say by how much. Ms El Kasaby said she told Stewart there was One Thousand pounds (£1,000) on a document tray in the back office but didn't tell her to use it. Ms El Kasaby said the money was to pay a tax bill but she had forgot to bring the bill in the day before and left the money in the office overnight. Ms El Kasaby said it was Ms Stewart who put the One Thousand pounds (£1,000) in the safe.

Ms El Kasaby stated she was unaware of the shortages in the office. She denied the theft of Post Office money.

On Tuesday 29th January 2013 Robert Daily and Steve Bradshaw, Security Managers interviewed Rosemary Stewart in the Guildhall, 57 Queen St, Glasgow, G1 3AT. Ms Stewart's interview was audio recorded under caution in accordance with Scots Law. Ms Stewart declined the offer of the opportunity to have a Solicitor present and completed form POL001 (Scotland). In accordance with Post Office rules Ms Stewart was offered the opportunity to have a friend present during the interview. Ms Stewart declined the offer and completed form POL003. The interview commenced at 10.00 hours and concluded at 11.15 hours. The CD was sealed with master seal POLTD/1213/0164-3.

The transcript is at pages 17 to 71 of this report.

Production POL001 (Scotland) – Legal Rights Rosemary Stewart

Production POL003 – Rights to a Friend at an Interview or Search Rosemary Stewart

Production Master Seal POLTD/1213/0164-3 Interview Rosemary Stewart 29/01/13

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Production Working Seal POLTD/1213/0164-3 Interview Rosemary Stewart 29/01/13

Production Transcript of Master Seal POLTD/1213/0164-3 Interview Rosemary Stewart 29/01/13

Stewart confirmed her role as Manager and that she produced the Branch Trading Statement herself with no assistance. Stewart confirmed Horizon passwords were not shared. Stewart said she received quite a few Transaction Corrections but could recall any amounts.

A Transaction Correction (TC) is an electronic Error Notice that is issued through the Horizon system to a branch when errors have been identified in the accounts for the office. The TC can be of both a positive and negative nature, namely claim or charge respectively. If it is a claim the TC is in the Subpostmaster's favour and he is entitled to remove the amount from the Post Office funds. If it is a charge then contractually he has to make good the amount by putting the money in to the Post Office funds. When a charge TC is received the Subpostmaster has three options to resolve it. Make Good - Cash, Make Good – Cheque or Settle Centrally.

Stewart was questioned about the day of the audit. She confirmed she phoned her sister and that when she arrived she told her they would have a shortage but not how much. She stated when her sister told her about the One Thousand pounds (£1,000) she thought she meant she could use it. Stewart admitted reintroducing it and added that she didn't know why she did because she knew it wouldn't cover what was missing. Stewart added that she thought the shortage would be about Twenty Thousand pounds (£20,000). She said the shortage was down to shortages at balance and Transaction Corrections.

Stewart was questioned about the Transaction Corrections. Stewart said when she received one she would check it was for her office. She would then make it good to cash but not physically put the money in. Stewart couldn't recall any amounts but they had received them for about 3 or 4 years. She added that she wouldn't get any for a while then they'd get a number at the same time. Stewart said the largest Transaction Correction she received was for a couple of thousand pounds in relation to cheques. She said she couldn't remember who cashed them. Stewart said if the Transaction Correction was for a member of staff she would ask them if they knew anything about it and that was it. Stewart said she made good the Transaction Corrections through her stock unit 4. She said when she declared her cash in her stock unit she added the amount she was short to the unusable notes.

Stewart admitted she was being dishonest. She admitted when she did the Branch Trading Statement she made the cash fit whatever the system was expecting.

Stewart denied using Post Office money for anything else

Stewart was shown Production Gorbals Audit Report 29th November 2012. She was questioned about the Twenty Nine Thousand Nine Hundred and Forty Seven pounds Nine pence (£29,947.09) shortage in the cash. Stewart said she received a phone call telling her she had a lot of money in unusable notes and to send it back. She said she sent back some unusable notes but transferred the bulk of the notes from stock unit 4 to stock unit ZZ. She initially said she completed the transfer on the day but later said she transferred the money and wouldn't accept it till trading period end and then transfer it back.

In branches that have more than one stock unit, there is the facility on the Horizon System to record the transfer of cash and items of stock that have physically been exchanged from one stock unit to another. To do this you have to transfer out of one stock unit on Horizon and transfer in to another. The amount of cash is then physically transferred between stock units. If the cash is not physically transferred neither stock unit will balance with one being over and the other short. Stock units cannot balance and rollover into the next trading period until all transfers out have been received by the "accepting" stock unit. Cash cannot be transferred in until the supplying stock unit has transferred out. The amounts must also agree. If cash is transferred out of a stock unit the cash is not accounted for in the branch by Horizon until it is transferred in. The Office Snapshot shows will show the total cash in the branch. However if a branch is holding Sixty Thousand pounds (£60,000) and a transfer of Thirty Thousand

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pounds (£30,000) is done between stock units, if the transfer is not accepted the Office Snapshot will only show Thirty Thousand pounds (£30,000) as being on hand.

Stewart denied stealing the money.

Stewart was shown Cash Declaration Stock Unit 04 printed 09.02 hours date 29/11/12 and the Balance Snapshot Stock Unit 04 printed 09.01 hours date 29/11/12. The cash on both differed by approximately Four Hundred pounds (£400). Stewart was asked if Horizon showed a variance when she did the cash declaration. Stewart said she didn't remember.

The branch is required to declare the cash on hand at the end of each day. When the cash is declared Horizon will match it to what should be in the stock unit. If it differs a variance will show on the Horizon screen. The Cash Declaration taken showed details the last declaration of cash that was made in Stock Unit 04 prior to the audit.

Production Cash Declaration Stock Unit 04 printed 09.02 hours date 29/11/12

The Balance Snapshot details the cash and stock on hand that should be present in a stock unit at the time it is printed, in addition to the business transacted through the branch during a 'said period'.

Production Balance Snapshot Stock Unit 04 printed 09.01 hours date 29/11/12

Stewart was shown the Tier 2 Audit – Cash Sheet for Stock Unit 04. She gave no explanation why the cash was One Thousand Six Hundred and Eighteen pounds Seventeen pence short (£1,870.17)

A Tier 2 Audit – Cash Sheet is a hand written sheet that the Auditors complete as they check the cash on hand in a stock unit. The cash on the Balance Snapshot, Cash counted and the difference over or short is written in the table Cash Discrepancies. The sheet is signed and countersigned when the figures are corroborated.

Production Tier 2 Audit - Cash Sheet Gorbals Stock Unit 04

Stewart was then shown the Cash Declaration for Stock Unit 04 taken on 29th November 2012 at 18.59 hours. This showed the actual physical cash Nine Thousand Five Hundred and Fifty Eight Ninety Eight pence (£9,558.98) for Stock Unit 04. Stewart again gave no explanation why the cash was short.

Production Cash Declaration Stock Unit 04 printed 18.59 hours date 29/11/12

Stewart was again shown Balance Snapshot Stock Unit 04 printed 09.01 hours date 29/11/12. Stewart was question about the Lottery Scratchcards, 634 x £1, 240 x £2 and 72 x £5, totalling approximately One Thousand Four Hundred and Seventy Four pounds (£1,474.00). Stewart confirmed they didn't exist. She said she received a number of Transaction Corrections for Scratchcards and instead of removing them from the system she left them on. Stewart added she knew if she removed them she would have increased the cash resulting in a further cash shortage. She agreed by declaring the Scratchcards she was disguising a further One Thousand Four Hundred and Seventy Four pounds (£1,474.00) shortage in the cash.

Stewart was shown the Tier 2 Audit – Stock on Hand sheet for Stock Unit 04. Stewart agreed that no Scratchcards were annotated on it.

A Tier 2 Audit – Stock on Hand Sheet is a hand written sheet that the Auditors complete as they check the stock on hand in a stock unit. The sheet is signed and countersigned when the figures are corroborated.

Production Tier 2 Audit – Stock on Hand Sheet Gorbals Stock Unit 04

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Stewart was shown the Transaction Log Gorbals Stock Unit ZZ printed 15.50 date 29/11/12 showing a Twenty Eight Thousand Six Hundred and Fifty pounds (£28,650.00) cash Transfer In to Stock Unit ZZ at 08.32 hours on 15th November 2012. She was also shown Transaction Log Gorbals Stock Unit ZZ printed 15.49 date 29/11/12 showing a Twenty Eight Thousand Six Hundred and Fifty pounds (£28,650.00) cash Transfer Out of Stock Unit ZZ at 08.44 hours on 15th November 2012. Stewart confirmed the User ID on both logs RST002 were hers. She confirmed this was her floating the money about to disguise the shortage.

Production Transaction Log Gorbals Transfer In Stock Unit ZZ printed 15.50 date 29/11/12

Production Transaction Log Gorbals Transfer Out Stock Unit ZZ printed 15.49 date 29/11/12

Stewart was informed that to do the balance the Auditors need to ensure all transfers are reconciled. Stewart was shown pages 3 and 8 of the Transfer Reconciliation report printed 12.22 hours date 29/11/12. Page 8 showed Twenty Eight Thousand Six Hundred and Fifty Nine pounds Thirty Four pence (£28,659.34) being transferred out and back in to Stock Unit ZZ on 15th November 2012. Page 3 showed two Transfers Out of Stock Unit 04 Twenty Eight Thousand Six Hundred and Sixty pounds (£28,660.00) and Seven Hundred pounds (£700.00) on 15th November 2012 and the same amounts being Transferred In to Stock Unit ZZ ON 29th November 2012. The Transfers In was accepted by the Auditor. Stewart agreed the Seven Hundred pounds (£700.00) were probably unusable notes.

Stewart said when she received the phone call to return the unusable notes she was claiming around Twenty Thousand pounds (£20,000) of them. Stewart said she sent what was unusable back and out the rest of the amount she started switching between Stock Units 04 and ZZ.

The Transfer Reconciliation report details all transfers in the branch between stock units. It also details if Transfers have been reconciled. The transfers in and out are also detailed on the Office Snapshot. If they do not match the Auditor may reconcile all transfers prior to running the Transfer Reconciliation report as was the case at the Gorbals audit.

Production Transfer Reconciliation report Gorbals

Stewart was shown the Transaction Log Gorbals printed 19.44 date 29/11/12. The log shows the Twenty Eight Thousand Six Hundred and Sixty pounds (£28,660.00) and Seven Hundred pounds (£700.00) being transferred in at 09.19 hours on the day of the audit by User ID LYO001, Lyndsay Young, Auditor.

Production Transaction Log Gorbals printed 19.44 date 29/11/12

Stewart was shown the Tier 2 Audit – Cash Sheet for Stock Unit ZZ. The cash difference was Twenty Nine Thousand Three Hundred and Sixty pounds (£29,360.00). This is the total amount of the two Transfers. Stewart said there was never any physical cash in Stock Unit ZZ. She agreed the figures were fictitious.

Production Tier 2 Audit - Cash Sheet Gorbals Stock Unit ZZ

Stewart was shown the Office Snapshot Gorbals printed 08.59 hours date 29/11/12. The cash figure was Fifty Nine Thousand One Hundred and Ninety Six pounds Eight pence (£59,196.08) and the Nett discrepancy was a shortage of Fifteen pounds Twenty Two pence (£15.22). Stewart was then shown the Office Snapshot Gorbals printed 08.59 hours date 29/11/12. The cash figure was Fifty Eight Thousand Six Hundred and Sixteen pounds Forty Nine pence (£58,616.49) and the Nett discrepancy was a shortage of Thirty Two Thousand Three Hundred and Seventy Nine pounds Fifty Four pence (£32,379.54). Stewart agreed that the amounts of both snapshots were similar and that when the transfers were accepted the cash should have been greater. Due to it not being there it produced a shortage.

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The Office Snapshot details the cash and stock on hand that should be present in the office at the time it is printed, in addition to the business transacted through the branch during a 'said period'.

Production Office Snapshot Gorbals printed 08.59 hours date 29/11/12

Production Office Snapshot Gorbals printed 15.09 hours date 29/11/12

Stewart was shown the Branch Trading Statements for Gorbals for Trading Periods 1 (12th April 2012 – 17th May 2012), 3-7 (13th June 2012 – 15th November 2012) for financial year 2012/13 and Trading Periods 11 and 12 (14th February 2012 – 12th April 2012) for financial year 2011/12. The Branch Trading Statement for Trading Period 2 was missing. Stewart confirmed her signature on the Statements that were signed. She admitted to inflating the cash and Lottery Scratchcards to achieve a balance. Stewart said she would never transfer the fictitious cash into anybody's Stock Units but hers.

Production Branch Trading Statement Trading Period 11 Ending 15/03/12

Production Branch Trading Statement Trading Period 12 Ending 12/04/12

Production Branch Trading Statement Trading Period 01 Ending 17/05/12

Production Branch Trading Statement Trading Period 03 Ending 12/07/12

Production Branch Trading Statement Trading Period 04 Ending 16/08/12

Production Branch Trading Statement Trading Period 05 Ending 13/09/12

Production Branch Trading Statement Trading Period 06 Ending 11/10/12

Production Branch Trading Statement Trading Period 07 Ending 15/11/12

The last audit conducted at Gorbals Post Office was May 2009. Stewart said the shortages and Transaction Corrections started right after the audit in May 2009. She said the phone call regarding the unusable notes was a few months prior to the audit.

Stewart again denied stealing the money

Stewart said she never took any staff down the discipline route in relation to the shortages.

Ali made no admissions to the embezzlement of Thirty Two Thousand Three Hundred and Seventy Nine pounds Fifty Four (£32,379.54) of Post Office monies.

A notebook entry of the master tape seal numbers was made.

Production Notebook entry Master Seals

Rosemary Stewart has neither denied embezzling Thirty Two Thousand Three Hundred and Seventy Nine pounds Fifty Four (£32,379.54) of Post Office monies from Gorbals Post Office.

In her role as Manager Stewart was in a position of trust.

Stewart has disguised the embezzlement of Post Office monies by firstly inflating the unusable notes in the office. After claiming to receive a phone call to return the unusable notes she hid the embezzlement by transferring monies from Stock Units 04 to ZZ and vice versa. By doing so she was removing the cash figure from the accounts and placing it in the ether. That amount of cash would then not be accounted for in the branch by Horizon. At the trading period end all transfers had to be accepted before the branch could balance. Stewart would accept the transfer into a Stock Unit and after rolling the branch into the next trading period would transfer the cash back out of the stock unit. She further inflated the Lottery Scratchcards figures to disguise a further shortage in the branch.

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The call logs from Cash Management were obtained. The calls could only be retrieved from 19th July 2012. They should no call being made regarding unusable notes.

Production Cash Management Call Logs re Gorbals

The Transaction Corrections for Gorbals were obtained. There were 155 Transaction Corrections issued to the branch for the period 27th May 2009 to 19th October 2012. The Transaction Corrections for Scratchcards are for both credit and debit and balance to a Forty Pounds (£40) difference over the period. The credit Transaction Corrections outweighs the invoices by over Four Thousand pounds (£4,000.00).

Production Transaction Corrections Gorbals

The loss to Post Office Ltd is Thirty Two Thousand Three Hundred and Seventy Nine pounds Fifty Four (£32,379.54).

Ahmed El Kasaby is contractually liable for the loss

Gorbals Post Office was last audited on 21st May 2009.

I have retained the Master Disks and all original documentation. These can be provided for examination should they be required.

4.2.5 Caution and charge/reply

No details provided.

5. Production Details

5.1 Production number 1

Production no. : 1
Type : WITNESS PRODUCTIONS
Description : Gorbals Audit Report 29th November 2012
Photograph : No
Location : Guildhall, Glasgow
Owner : Lyndsay Young

5.2 Production number 2

Production no. : 2
Type : WITNESS PRODUCTIONS
Description : POL001 (Scotland) – Legal Rights Jacqueline El Kasaby
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.3 Production number 3

Production no. : 3
Type : WITNESS PRODUCTIONS
Description : POL003 – Rights to a Friend at an Interview or Search Jacqueline El Kasaby
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.4 Production number 4

Production no. : 4
Type : WITNESS PRODUCTIONS
Description : Master Seal POLTD/1213/0164-1 Interview Jacqueline El Kasaby
28/01/13
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.5 Production number 5

Production no. : 5
Type : WITNESS PRODUCTIONS
Description : Working Seal POLTD/1213/0164-1 Interview Jacqueline El Kasaby
28/01/13
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.6 Production number 6

Production no. : 6
Type : WITNESS PRODUCTIONS

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Description	: Master Seal POLTD/1213/0164-2 Interview Jacqueline El Kasaby 28/01/13
Photograph	: No
Location	: Guildhall, Glasgow
Owner	: Robert Daily

5.7 Production number 7

Production no.	: 7
Type	: WITNESS PRODUCTIONS
Description	: Working Seal POLTD/1213/0164-2 Interview Jacqueline El Kasaby 28/01/13
Photograph	: No
Location	: Guildhall, Glasgow
Owner	: Robert Daily

5.8 Production number 8

Production no.	: 8
Type	: WITNESS PRODUCTIONS
Description	: Transcript of Master Seal POLTD/1213/0164-2 Interview Jacqueline El Kasaby 28/01/13
Photograph	: No
Location	: Guildhall, Glasgow
Owner	: Robert Daily

5.9 Production number 9

Production no.	: 9
Type	: WITNESS PRODUCTIONS
Description	: POL001 (Scotland) – Legal Rights Rosemary Stewart
Photograph	: No
Location	: Guildhall, Glasgow
Owner	: Robert Daily

5.10 Production number 10

Production no.	: 10
Type	: WITNESS PRODUCTIONS
Description	: POL003 – Rights to a Friend at an Interview or Search Rosemary Stewart
Photograph	: No
Location	: Guildhall, Glasgow
Owner	: Robert Daily

5.11 Production number 11

Production no.	: 11
Type	: WITNESS PRODUCTIONS
Description	: Master Seal POLTD/1213/0164-3 Interview Rosemary Stewart 29/01/13
Photograph	: No
Location	: Guildhall, Glasgow
Owner	: Robert Daily

5.12 Production number 12

Production no. : 12
Type : WITNESS PRODUCTIONS
Description : Working Seal POLTD/1213/0164-3 Interview Rosemary Stewart
29/01/13
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.13 Production number 13

Production no. : 13
Type : WITNESS PRODUCTIONS
Description : Transcript of Master Seal POLTD/1213/0164-3 Interview Rosemary Stewart 29/01/13
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.14 Production number 14

Production no. : 14
Type : WITNESS PRODUCTIONS
Description : Cash Declaration Stock Unit 04 printed 09.02 hours date 29/11/12
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.15 Production number 15

Production no. : 15
Type : WITNESS PRODUCTIONS
Description : Balance Snapshot Stock Unit 04 printed 09.01 hours date 29/11/12
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.16 Production number 16

Production no. : 16
Type : WITNESS PRODUCTIONS
Description : Tier 2 Audit - Cash Sheet Gorbals Stock Unit 04
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.17 Production number 17

Production no. : 17
Type : WITNESS PRODUCTIONS
Description : Cash Declaration Stock Unit 04 printed 18.59 hours date 29/11/12
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.18 Production number 18

Production no. : 18
Type : WITNESS PRODUCTIONS
Description : Tier 2 Audit – Stock on Hand Sheet Gorbals Stock Unit 04
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.19 Production number 19

Production no. : 19
Type : WITNESS PRODUCTIONS
Description : Transaction Log Gorbals Transfer In Stock Unit ZZ printed 15.50 date 29/11/12
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.20 Production number 20

Production no. : 20
Type : WITNESS PRODUCTIONS
Description : Transaction Log Gorbals Transfer Out Stock Unit ZZ printed 15.49 date 29/11/12
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.21 Production number 21

Production no. : 21
Type : WITNESS PRODUCTIONS
Description : Transfer Reconciliation report Gorbals
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.22 Production number 22

Production no. : 22
Type : WITNESS PRODUCTIONS
Description : Transaction Log Gorbals printed 19.44 date 29/11/12
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.23 Production number 23

Production no. : 23
Type : WITNESS PRODUCTIONS
Description : Tier 2 Audit - Cash Sheet Gorbals Stock Unit ZZ
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.24 Production number 24

Production no. : 24
Type : WITNESS PRODUCTIONS
Description : Office Snapshot Gorbals printed 08.59 hours date 29/11/12
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.25 Production number 25

Production no. : 25
Type : WITNESS PRODUCTIONS
Description : Office Snapshot Gorbals printed 15.09 hours date 29/11/12
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.26 Production number 26

Production no. : 26
Type : WITNESS PRODUCTIONS
Description : Branch Trading Statement Trading Period 11 Ending 15/03/12
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.27 Production number 27

Production no. : 27
Type : WITNESS PRODUCTIONS
Description : Branch Trading Statement Trading Period 12 Ending 12/04/12
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.28 Production number 28

Production no. : 28
Type : WITNESS PRODUCTIONS
Description : Branch Trading Statement Trading Period 01 Ending 17/05/12
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.29 Production number 29

Production no. : 29
Type : WITNESS PRODUCTIONS
Description : Branch Trading Statement Trading Period 03 Ending 12/07/12
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.30 Production number 30

Production no. : 30
Type : WITNESS PRODUCTIONS
Description : Branch Trading Statement Trading Period 04 Ending 16/08/12
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.31 Production number 31

Production no. : 31
Type : WITNESS PRODUCTIONS
Description : Branch Trading Statement Trading Period 05 Ending 13/09/12
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.32 Production number 32

Production no. : 32
Type : WITNESS PRODUCTIONS
Description : Branch Trading Statement Trading Period 06 Ending 11/10/12
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.33 Production number 33

Production no. : 33
Type : WITNESS PRODUCTIONS
Description : Branch Trading Statement Trading Period 07 Ending 15/11/12
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.34 Production number 34

Production no. : 34
Type : WITNESS PRODUCTIONS
Description : Notebook entry Master Seals
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

5.35 Production number 35

Production no. : 35
Type : WITNESS PRODUCTIONS
Description : Cash Management Call Logs re Gorbals
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

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5.36 Production number 36

Production no. : 36
Type : WITNESS PRODUCTIONS
Description : Transaction Corrections Gorbals
Photograph : No
Location : Guildhall, Glasgow
Owner : Robert Daily

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6. Reporting Officer

Name : ROBERT DAILY
Station : SECURITY SECTION
Rank : NON POLICE REPORTING OFFICER
Officer unique no. : 0000001
Shoulder No. :
email :  **GRO**

7. Supervisor

Name : KEITH GILCHRIST
Station : BRENT HOUSE
Rank : NON POLICE REPORTING OFFICER
Officer unique no. : 0000011
Shoulder No. :
email :  **GRO**

8. Witness Details

8.1 Unavailability

There are no unavailability dates noted for the witnesses.

8.2 Police witnesses

8.2.1 ROBERT DAILY

Witness number	:	1	Family Liaison	:	No
Unique number	:	0000001	Shoulder number	:	
Misconduct	:	No	Ethnicity	:	GRO
Rank	:	NON POLICE REPORTING OFFICER			
Station	:	SECURITY SECTION			
Email	:	GRO			

8.2.2 STEVE BRADSHAW

Witness number	:	2	Family Liaison	:	No
Unique number	:	0000020	Shoulder number	:	
Misconduct	:	No	Ethnicity	:	GRO
Rank	:	NON POLICE REPORTING OFFICER			
Station	:	SECURITY SECTION			
Email	:	GRO			

8.2.3 LINDSAY YOUNG

Witness number	:	3	Family Liaison	:	No
Unique number	:	0000021	Shoulder number	:	
Misconduct	:	No	Ethnicity	:	GRO
Rank	:	NON POLICE REPORTING OFFICER			
Station	:	SECURITY SECTION			
Email	:	GRO			

8.2.4 ALICIA HASSAM

Witness number	:	4	Family Liaison	:	No
Unique number	:	0000013	Shoulder number	:	
Misconduct	:	No	Ethnicity	:	GRO
Rank	:	NON POLICE REPORTING OFFICER			
Station	:	SECURITY SECTION			
Email	:	GRO			

8.2.5 MARGARET MCCONNELL

Witness number	:	5	Family Liaison	:	No
Unique number	:	0000018	Shoulder number	:	
Misconduct	:	No	Ethnicity	:	GRO
Rank	:	NON POLICE REPORTING OFFICER			

Standard Prosecution Report - GG13010308

Station : SECURITY SECTION
Email GRO

8.2.6 IAN DUNCAN

Witness number : 6 Family Liaison : No
Unique number : 0000017 Shoulder number :
Misconduct : No Ethnicity : GRO
Rank : NON POLICE REPORTING OFFICER
Station : SECURITY SECTION
Email GRO

8.2.7 LINDA BOYLE

Witness number : 7 Family Liaison : No
Unique number : 0000010 Shoulder number :
Misconduct : No Ethnicity : GRO
Rank : NON POLICE REPORTING OFFICER
Station : SECURITY SECTION
Email GRO

8.2.8 JOHN FRASER

Witness number : 8 Family Liaison : No
Unique number : 0000006 Shoulder number :
Misconduct : No Ethnicity : GRO
Rank : NON POLICE REPORTING OFFICER
Station : SECURITY SECTION
Email GRO

8.2.9 PAUL SMITH

Witness number : 9 Family Liaison : No
Unique number : 0000019 Shoulder number :
Misconduct : No Ethnicity : GRO
Rank : NON POLICE REPORTING OFFICER
Station : SECURITY SECTION
Email GRO

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9. Previous Convictions

None recorded.

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10. Soundex

Existing Cases: accused 1

Name: ROSEMARY STEWART

Date of Birth:

SCRO Number: S294627/13F

PF Ref	Status	Closed	Agency Ref	Disposal	Category	Moorov	Name
GG13010308	P	No	NSE2301640513		ST		ROSEMARY STEWART

Existing Cases: accused 2

Name: JACQUELINE EL KASABY

Date of Birth:

SCRO Number: S294867/13R

PF Ref	Status	Closed	Agency Ref	Disposal	Category	Moorov	Name
GG13010308	P	No	NSE2301640513		ST		JACQUELINE EL KASABY

Standard Prosecution Report - Backing Sheet

PF Ref: GG13010308

Accused

**ROSEMARY STEWART
JACQUELINE EL KASABY**

Offence(s)

**Embezzlement
Embezzlement**

Lead Incident Number:

NSE2301640513

Reporting Officer:

**ROBERT DAILY
NON POLICE REPORTING OFFICER
SECURITY SECTION**

Rank:

Station:

Shoulder Number: