

File name: Oyeteju Adedayo - POLTD-0506-0336 Oyeteju Adedayo Tape 1 of 2 Tape No.066311.mp3

Audio quality: Average

Moderator questions in Bold, Respondents in Regular text.

KEY: **Unable to decipher** = (inaudible + timecode), **Phonetic spelling** = (ph + timecode), **Missed word** = (mw + timecode), **Talking over each other** = (talking over each other + timecode).

(TC: 00:00:00)

Natasha Bernard: This interview is being recorded. My name is Natasha Bernard, and my colleague is

(TC: 00:00:09)

Adrian Morris: Adrian Morris.

(TC: 00:00:09)

Natasha Bernard: We are officers of Post Office Ltd Investigations, employed to investigate possible criminal offences. Also present is so, for the purpose of the tape, can you say your name?

(TC: 00:00:20)

Oyeteju Adedayo: Oyeteju Adedayo.

(TC: 00:00:20)

Natasha Bernard: Thank you. Um, the date is the 5th September 2005, and the time is?

(TC: 00:00:27)

Adrian Morris: 14:18.

(TC: 00:00:29)

Natasha Bernard: This interview is being conducted in the flat above the Rainham Road Post Office, in Gillingham, Kent. Um, Oyeteju.

(TC: 00:00:42)

Oyeteju Adedayo: Mmm.

(TC: 00:00:42)

Natasha Bernard: Yeah. I would like to ask you some questions about the audit discrepancy.

(TC: 00:00:48)

Oyeteju Adedayo: Mmm.

(TC: 00:00:48)

Natasha Bernard: That's been identified in the accounts this morning at Rainham Road Post Office, which is in the region of £53,000.

(TC: 00:00:56)

Oyeteju Adedayo: Mmhmm.

(TC: 00:00:58)

Natasha Bernard: Um, at the end of the interview, I will give you a notice explaining what will happen to the tapes. Have you any objection to the interview being tape recorded?

(TC: 00:01:05)

Oyeteju Adedayo: No.

(TC: 00:01:06)

Natasha Bernard: No?

(TC: 00:01:07)

Oyeteju Adedayo: No, that's right.

(TC: 00:01:10)

Natasha Bernard: Umm, will you please state your full name, your date of birth and your address?

(TC: 00:01:15)

GRO

(TC: 00:01:29)

Natasha Bernard: So, this is your address, is it?

(TC: 00:01:31)

Oyeteju Adedayo: This is mine.

(TC: 00:01:33)

Natasha Bernard: Right, this is where you live?

(TC: 00:01:34)

Oyeteju Adedayo: Oh, okay. Do you want me to say that one?

(TC: 00:01:35)

Natasha Bernard: Yes please.

(TC: 00:01:36)

Oyeteju Adedayo:

GRO

(TC: 00:01:43)

Natasha Bernard: Right, now, because you're suspected of having committed a criminal offence which may result in a criminal prosecution, I must inform you that you do not have to say anything, but it may harm your defence if you do not mention when questioned, something which you later rely on in court. Anything you do say, may be given in evidence. Do you understand the caution?

(TC: 00:02:04)

Oyeteju Adedayo: Yes.

(TC: 00:02:04)

Natasha Bernard: Just so that I can satisfy myself that you do understand the caution, can you explain to me what your understanding of the caution is?

(TC: 00:02:12)

Oyeteju Adedayo: Basically, um, to bring open everything that um, needs to be discussed regarding the discrepancy.

(TC: 00:02:20)

Natasha Bernard: Okay, let me explain what the caution is in full. So, that you're under-, you know exactly what the caution means.

(TC: 00:02:26)

Oyeteju Adedayo: Of course.

(TC: 00:02:27)

Natasha Bernard: Because that is important. I'm the investigator employed by Post Office Ltd.

(TC: 00:02:31)

Oyeteju Adedayo: Mmhmm.

(TC: 00:02:32)

Natasha Bernard: To investigate possible criminal offences.

(TC: 00:02:34)

Oyeteju Adedayo: Mmhmm.

(TC: 00:02:34)

Natasha Bernard: You are suspected of having committed a criminal offence. Do you understand that?

(TC: 00:02:37)

Oyeteju Adedayo: Mmhmm.

(TC: 00:02:38)

Natasha Bernard: Is that yes?

(TC: 00:02:39)

Oyeteju Adedayo: Yup, yes.

(TC: 00:02:41)

Natasha Bernard: Okay. I wish to put questions to you about this criminal offence.

(TC: 00:02:44)

Oyeteju Adedayo: Mmhmm.

(TC: 00:02:44)

Natasha Bernard: I will record your answers to those questions.

(TC: 00:02:46)

Oyeteju Adedayo: Mmhmm.

(TC: 00:02:47)

Natasha Bernard: Do you understand that?

(TC: 00:02:47)

Oyeteju Adedayo: Yes.

(TC: 00:02:48)

Natasha Bernard: Firstly, a person who is being interviewed for a suspected criminal offence, does not have to say anything. You do not have to answer my questions, do you understand that?

(TC: 00:02:56)

Oyeteju Adedayo: Yes.

(TC: 00:02:58)

Natasha Bernard: Secondly, if you say nothing now, but in court you give an explanation which could have been given now, then the court may think that, that explanation is untrue, or you have made it up. Do you understand that?

(TC: 00:03:08)

Oyeteju Adedayo: Yes, yes.

(TC: 00:03:09)

Natasha Bernard: Thirdly, anything you say during the interview is being recorded on tape, and can be read out in court, do you understand that?

(TC: 00:03:16)

Oyeteju Adedayo: Yes, mmhmm.

(TC: 00:03:16)

Natasha Bernard: Right. Okay, um, we need to now complete Form CS001. Um, and this form explains what your legal rights are.

(TC: 00:03:28)

Oyeteju Adedayo: Mmhmm.

(TC: 00:03:29)

Natasha Bernard: Okay. So, if I just go through this form with you. Now, it says, more or less the same thing as what I've just gone through, um, because you're suspected of having committed a criminal offence. And then, the caution, well I've just cautioned you.

(TC: 00:03:46)

Oyeteju Adedayo: Mmhmm.

(TC: 00:03:47)

Natasha Bernard: So, I'm not going to do that again. It says, 'Do you understand?' Um, I must also inform you that you are not under arrest.

(TC: 00:03:55)

Oyeteju Adedayo: Mmhmm.

(TC: 00:03:56)

Natasha Bernard: You're free to leave if you wish. Um, if you do remain, you have the r-, right to legal representation and advice, including the right to speak with a solicitor, either in person, or on the telephone. And, the solicitor will give you advice regarding legal aid. You're entitled to read The Police and Criminal Evidence Act 1984, Codes of Practice, if you wish.

(TC: 00:04:14)

Oyeteju Adedayo: Mmhmm.

(TC: 00:04:15)

Natasha Bernard: The Codes set out your legal rights, and the rules governing the conduct of this interview. And that's the book that Adrian's shown you, yes?

(TC: 00:04:21)

Oyeteju Adedayo: Yes.

(TC: 00:04:22)

Natasha Bernard: So, now this form says, 'Have you read,' well, this is the four points I've just read out.

(TC: 00:04:26)

Oyeteju Adedayo: Mmhmm.

(TC: 00:04:27)

Natasha Bernard: 'Have you read one to four above?' So, I need you to put your answer in there.

(TC: 00:04:30)

Oyeteju Adedayo: Yes.

(TC: 00:04:30)

Natasha Bernard: Then it says, 'Do you understand one to four above?'

(TC: 00:04:33)

Oyeteju Adedayo: Yes, yes.

(TC: 00:04:33)

Natasha Bernard: So, you need to put your answer in there. And then it says, 'I wish to speak to a solicitor as soon as practical' or, 'I do not want to speak to a solicitor at this time'.

(TC: 00:04:41)

Oyeteju Adedayo: No, no.

(TC: 00:04:42)

Natasha Bernard: Now, if you do not want to speak to a solicitor at this time, you can change your mind at any time during the interview.

(TC: 00:04:47)

Oyeteju Adedayo: Mmhmm.

(TC: 00:04:47)

Natasha Bernard: And, then it asks, 'Do you understand that?'

(TC: 00:04:49)

Oyeteju Adedayo: Mmhmm.

(TC: 00:04:50)

Natasha Bernard: So, I need you to complete this form, in your own handwriting.

(TC: 00:04:51)

Oyeteju Adedayo: Yes, Mmhmm.

(TC: 00:04:52)

Natasha Bernard: Okay?

(TC: 00:04:54)

Oyeteju Adedayo: Do you want it now?

(TC: 00:04:55)

Natasha Bernard: Yes, it needs to be completed now, before we do the interview.

(TC: 00:04:58)

Oyeteju Adedayo: Okay. Do you mind if I just-,

(TC: 00:05:00)

Natasha Bernard: Sure. You're okay there, are you?

(TC: 00:05:01)

Oyeteju Adedayo: Mmhmm.

(TC: 00:05:03)

Natasha Bernard: Yes.

(TC: 00:05:10)

Oyeteju Adedayo: Signed here?

(TC: 00:05:12)

Natasha Bernard: Yeah, if that's what you want. So-, so you're indicating on the form that you don't want a solicitor, at this time?

(TC: 00:05:17)

Oyeteju Adedayo: I'm not, no, because it's not.

(TC: 00:05:21)

Natasha Bernard: Okay, but you understand that if you want to speak to a solicitor at any time.

(TC: 00:05:23)

Oyeteju Adedayo: Yes.

(TC: 00:05:24)

Natasha Bernard: You can change your mind, yes?

(TC: 00:05:25)

Oyeteju Adedayo: Yes, yes.

(TC: 00:05:26)

Natasha Bernard: You just let me know. If you can sign it, date it, time it, and then print your name underneath.

(TC: 00:05:31)

Oyeteju Adedayo: Mhmm. (silence 05.30-05.43).

(TC: 00:05:43)

Natasha Bernard: And, the time A?

(TC: 00:05:44)

Oyeteju Adedayo: Mhmm.

(TC: 00:05:44)

Adrian Morris: The time is now 14:24.

(TC: 00:05:55)

Natasha Bernard: Okay, now in addition to your right to legal advice. You also have the right, as a Post Office employee, to have a Post Office friend present. Um, any friend invited to attend a Post Office Ltd interview must be at least eighteen years' of a-, sorry, eighteen years' of age, not already involved in the interview, sorry, in the enquiry, and they must be somebody who works for the Post Office. So, it could be something like the fred- of the earth, err, federation rep.

(TC: 00:06:23)

Oyeteju Adedayo: Mmmhmm.

(TC: 00:06:25)

Natasha Bernard: The right to a friend is additional to your right to seek legal advice. So, you could have friend and a solicitor present if you wanted.

(TC: 00:06:30)

Oyeteju Adedayo: It's okay.

(TC: 00:06:31)

Natasha Bernard: Um, so, if you can just complete that form. It says, 'Do you require a friend?' sorry, I read and understood one to three above. Three doesn't actually apply.

(TC: 00:06:39)

Oyeteju Adedayo: Mmmhmm.

(TC: 00:06:40)

Natasha Bernard: Do you require a friend? And, if you do require one, you should put their name, there. No, hang on. Right, you read and understood, do you require a friend, you've put, 'No'. Or 'None', sorry, so you mean, 'No', do you?

(TC: 00:06:57)

Oyeteju Adedayo: No.

(TC: 00:06:57)

Natasha Bernard: Okay, can you just write, 'No' there? Okay, can you sign, put your name there, sign and date it for me?

(TC: 00:07:03)

Oyeteju Adedayo: Mmhhh.(Silence 07.04 - 07.20). 14:25, this one?

(TC: 00:07:22)

Natasha Bernard: Sorry?

(TC: 00:07:22)

Adrian Morris: 14:25.

(TC: 00:07:28)

Natasha Bernard: Okay, if I can start then. Um, we arrived. I'm just going to recap over the events of this morning. We arrived at the office at about one o'clock this afternoon.

(TC: 00:07:37)

Oyeteju Adedayo: Okay.

(TC: 00:07:36)

Natasha Bernard: I came up to you, and I introduced myself to you.

(TC: 00:07:40)

Oyeteju Adedayo: Mmhhh.

(TC: 00:07:39)

Natasha Bernard: And my colleague. And then we just, really just spoke with the auditors.

(TC: 00:07:44)

Oyeteju Adedayo: Mmhhh.

(TC: 00:07:45)

Natasha Bernard: Started getting some paperwork together from the office.

(TC: 00:07:48)

Oyeteju Adedayo: Yes, yes.

(TC: 00:07:48)

Natasha Bernard: Um, can you confirm, um, that during the time that I met you this morning, that

I haven't asked you any questions in relation to the enquiry?

(TC: 00:07:56)

Oyeteju Adedayo: No, you haven't.

(TC: 00:07:57)

Natasha Bernard: I haven't, right okay. Um, now, can you just tell me how long you've been working for the Post Office?

(TC: 00:08:04)

Oyeteju Adedayo: I would say, six years.

(TC: 00:08:08)

Natasha Bernard: About six years. Has that always been at this Post Office?

(TC: 00:08:13)

Oyeteju Adedayo: Yes.

(TC: 00:08:13)

Natasha Bernard: So, you've always worked here?

(TC: 00:08:14)

Oyeteju Adedayo: Yes.

(TC: 00:08:15)

Natasha Bernard: How did you get the job here then?

(TC: 00:08:17)

Oyeteju Adedayo: I bought it, property.

(TC: 00:08:19)

Natasha Bernard: You bought what property, this property?

(TC: 00:08:21)

Oyeteju Adedayo: This property.

(TC: 00:08:21)

Natasha Bernard: So, this is that flat we're sitting in.

(TC: 00:08:23)

Oyeteju Adedayo: Belongs to me.

(TC: 00:08:24)

Natasha Bernard: Belongs to you.

(TC: 00:08:25)

Oyeteju Adedayo: And, downstairs.

(TC: 00:08:28)

Natasha Bernard: When you say downstairs, what do you mean, the-,

(TC: 00:08:29)

Oyeteju Adedayo: The shop.

(TC: 00:08:31)

Natasha Bernard: The shop.

(TC: 00:08:30)

Adrian Morris: Is it freehold, or leasehold?

(TC: 00:08:30)

Oyeteju Adedayo: Freehold.

(TC: 00:08:31)

Adrian Morris: Freehold.

(TC: 00:08:33)

Natasha Bernard: So, the flat belongs to (silence 08.35 - 08.48), and it's freehold, yeah?

(TC: 00:08:50)
Oyeteju Adedayo: Yes.

(TC: 00:08:49)
Natasha Bernard: Is there any outstanding mortgage?

(TC: 00:08:51)
Oyeteju Adedayo: No.

(TC: 00:08:53)
Natasha Bernard: Nothing?

(TC: 00:08:54)
Oyeteju Adedayo: Nothing at all.

(TC: 00:08:55)
Natasha Bernard: So, you completely own the business, and you completely own the flat?

(TC: 00:08:57)
Oyeteju Adedayo: (inaudible 08.56), yes.

(TC: 00:09:04)
Natasha Bernard: So, what did you buy this, six-, six years ago, or-,

(TC: 00:09:07)
Oyeteju Adedayo: No, we bought it, two-thousand, 1999, did the lease.

(TC: 00:09:12)
Natasha Bernard: Right.

(TC: 00:09:14)
Oyeteju Adedayo: I bought it freehold off her in 2001.

(TC: 00:09:17)
Natasha Bernard: 2001.

(TC: 00:09:18)

Oyeteju Adedayo: It was a relief.

(TC: 00:09:17)

Natasha Bernard: And when did you finish paying the mortgage?

(TC: 00:09:26)

Oyeteju Adedayo: Mmm, because she took the lease.

(TC: 00:09:31)

Natasha Bernard: Who's 'she', sorry?

(TC: 00:09:32)

Oyeteju Adedayo: The previous owner.

(TC: 00:09:33)

Natasha Bernard: The previous owner, right.

(TC: 00:09:34)

Oyeteju Adedayo: Yes, sorry. The previous owner, we had the lease. So, the lease was supposed to be deducted off the main amount. So, it was deducted off the main amount in two thousand and-, two thousand and-, because I opened in 2001, when I had mortgage.

(TC: 00:09:53)

Natasha Bernard: Right.

(TC: 00:09:53)

Oyeteju Adedayo: On it. And then 2003, I paid off the mortgage, and the mortgage lender (TC: 00:10:00) because at that time, I had a property, where we moved down from. That we were-, from Berkshire.

(TC: 00:10:15)

Natasha Bernard: Right.

(TC: 00:10:15)

Oyeteju Adedayo: We had a property there. And since that, we were happy to settle here, we sold the property. So, I was able to.

(TC: 00:10:23)

Natasha Bernard: Okay, so, you sold the property in Berkshire?

(TC: 00:10:24)

Oyeteju Adedayo: We sold the property in Berkshire.

(TC: 00:10:26)

Natasha Bernard: So, what's this other address that you've given as your address?

(TC: 00:10:28)

Oyeteju Adedayo:

GRO

(TC: 00:10:30)

Natasha Bernard: Yes.

(TC: 00:10:30)

Oyeteju Adedayo: The-, when we first got it off her, we-, we chose it buy-to-let as well. So, it was a battle to get the freehold off her, court and everything. It was a one-bedroom flat. We were staying here, and I have three children.

(TC: 00:10:45)

Natasha Bernard: Right.

(TC: 00:10:45)

Oyeteju Adedayo: So, physically, we were sleeping on the floor.

(TC: 00:10:46)

Natasha Bernard: Right.

(TC: 00:10:47)

Oyeteju Adedayo: And, I was wondering why the kids were using just one room. So, at that time, I wanted to get a property.

(TC: 00:10:55)

Natasha Bernard: Mmhhh.

(TC: 00:10:56)

Oyeteju Adedayo: But that was when we buy, bought, the 61 Catkins. We approached the bank, and the bank was agreed to lend us the money.

(TC: 00:11:04)

Natasha Bernard: Right.

(TC: 00:11:04)

Oyeteju Adedayo: Because, obviously this-,

(TC: 00:11:05)

Natasha Bernard: So, have you got a mortgage on Catkins?

(TC: 00:11:08)

Oyeteju Adedayo: We have a mortgage on that one.

(TC: 00:11:09)

Natasha Bernard: And, how much is that one?

(TC: 00:11:10)

Oyeteju Adedayo: The mortgage is-, was originally two, I think it's, two, twenty-five.

(TC: 00:11:19)

Natasha Bernard: £225,000?

(TC: 00:11:19)

Oyeteju Adedayo: Mmhhh.

(TC: 00:11:22)

Natasha Bernard: And, how much is outstanding?

(TC: 00:11:26)

Oyeteju Adedayo: That is still outstanding.

(TC: 00:11:29)

Natasha Bernard: And, when did you buy that property?

(TC: 00:11:31)

Oyeteju Adedayo: 2003, because I sold the other one in Berkshire.

(TC: 00:11:34)

Natasha Bernard: The one in Berkshire, right. So, you bought this one, the cat, the one in Catkin.

(TC: 00:11:37)

Oyeteju Adedayo: Catkin.

(TC: 00:11:38)

Natasha Bernard: In 2003.

(TC: 00:11:40)

Oyeteju Adedayo: Because the living accommodation was just non-existent, really.

(TC: 00:11:47)

Natasha Bernard: Okay, wh-, who else works at the office downstairs?

(TC: 00:11:48)

Oyeteju Adedayo: Just the two of us.

(TC: 00:11:49)

Natasha Bernard: You, and the old lady?

(TC: 00:11:51)

Oyeteju Adedayo: Joan.

(TC: 00:11:50)

Natasha Bernard: The old lady that sits there, Joan?

(TC: 00:11:52)

Oyeteju Adedayo: Joan is there all the time, she's there.

(TC: 00:12:00)

Natasha Bernard: So, how often do you work there?

(TC: 00:12:01)

Oyeteju Adedayo: I'm, in and out of there. If she's ill, I went also her husband was-, was-, before she-, he died, I was there helping. Um, but she's always in there, all the time.

(TC: 00:12:15)

Natasha Bernard: Okay, so what hours do you work?

(TC: 00:12:17)

Oyeteju Adedayo: Um, sometimes I work Saturday, like half-day, because it's a half-day.

(TC: 00:12:20)

Natasha Bernard: Right.

(TC: 00:12:20)

Oyeteju Adedayo: Sometimes, then she has to go to the doctors, I'm in there, working.

(TC: 00:12:25)

Natasha Bernard: So, she basically, ru-, um-,

(TC: 00:12:27)

Oyeteju Adedayo: Work there.

(TC: 00:12:26)

Natasha Bernard: Works there, yeah?

(TC: 00:12:28)

Oyeteju Adedayo: Yes.

(TC: 00:12:33)

Natasha Bernard: And, what type of training did you get for the job?

(TC: 00:12:36)

Oyeteju Adedayo: Oh, I went to Victoria.

(TC: 00:12:38)

Natasha Bernard: Victoria?

(TC: 00:12:39)

Oyeteju Adedayo: Yes, yeah, I was trained properly.

(TC: 00:12:44)

Natasha Bernard: And, that was six years ago?

(TC: 00:12:45)

Oyeteju Adedayo: Yes.

(TC: 00:12:47)

Natasha Bernard: And, how long was that training?

(TC: 00:12:48)

Oyeteju Adedayo: Two weeks, if not more. There's no more Post Office one.

(TC: 00:12:53)

Natasha Bernard: Okay, and you got Horizon training at the same time, did you?

(TC: 00:12:55)

Oyeteju Adedayo: Oh, yes, I waited the test. No, the Horizon came up later.

(TC: 00:12:59)

Natasha Bernard: It came afterwards?

(TC: 00:12:59)

Oyeteju Adedayo: Yes, but we did all the training.

(TC: 00:13:04)

Natasha Bernard: And, you've got the certificate to say that you're competent?

(TC: 00:13:04)

Oyeteju Adedayo: Yes, yes, yes.

(TC: 00:13:07)

Natasha Bernard: And, are you-, are you quite confident using the Horizon system?

(TC: 00:13:11)

Oyeteju Adedayo: Oh yes.

(TC: 00:13:11)

Natasha Bernard: Yes.

(TC: 00:13:11)

Oyeteju Adedayo: She can't do. She's good with.

(TC: 00:13:16)

Natasha Bernard: Oh no, I'm talking about you.

(TC: 00:13:17)

Oyeteju Adedayo: What I'm saying is, she's good with it, but I do balancing with her. She's always present.

(TC: 00:13:27)

Natasha Bernard: So, who works on the Wednesday then? Do you work on the Wednesday?

(TC: 00:13:29)

Oyeteju Adedayo: She does.

(TC: 00:13:30)

Natasha Bernard: She works a lot. So, work on the Wednesday as well?

(TC: 00:13:32)

Oyeteju Adedayo: She works, but I come in to do balancing.

(TC: 00:13:34)

Natasha Bernard: You do the balancing?

(TC: 00:13:35)

Oyeteju Adedayo: Yes, because of the computer.

(TC: 00:13:38)

Natasha Bernard: So, who signs the cash account?

(TC: 00:13:40)

Oyeteju Adedayo: I do.

(TC: 00:13:40)

Natasha Bernard: You do?

(TC: 00:13:40)

Oyeteju Adedayo: Mhmm.

(TC: 00:13:51)

Natasha Bernard: Okay, is there anything else you want to ask then? Go on then.

(TC: 00:13:54)

Adrian Morris: Yes, few questions. Your house is in Berkshire, how much did you sell that for in 2003?

(TC: 00:14:01)

Oyeteju Adedayo: Mmm, we sold it for about a hundred and something thousand, can't remember. I received £125,000.

(TC: 00:14:13)

Adrian Morris: Yes, roughly, £125,000. And then how much was the one you bought, Catkin Road, you say?

(TC: 00:14:18)

Natasha Bernard: £225,000.

(TC: 00:14:19)

Adrian Morris: That's the mortgage on there. Did you pay your deposit down on that?

(TC: 00:14:22)

Oyeteju Adedayo: Because I already paid for this.

(TC: 00:14:25)

Adrian Morris: Right.

(TC: 00:14:25)

Oyeteju Adedayo: This was like a um, second charge. Although that house um, sold, they've got a charge on this.

(TC: 00:14:32)

Adrian Morris: Yes.

(TC: 00:14:33)

Oyeteju Adedayo: You understand? So, this was like a second charge.

(TC: 00:14:36)

Adrian Morris: Right, okay, so, it's just the full mortgage. So, you bought that for £225,000? So, how much did you pay for this one then?

(TC: 00:14:41)

Oyeteju Adedayo: Um, I paid £100,000.

(TC: 00:14:45)

Adrian Morris: £100,000.

(TC: 00:14:46)

Oyeteju Adedayo: Mhmm.

(TC: 00:14:46)

Adrian Morris: For the shop, and the-,

(TC: 00:14:48)

Oyeteju Adedayo: Yeah, everything.

(TC: 00:14:54)

Adrian Morris: Okay. Um, and you said that you come in on a Wednesday to do the balancing. Um, what about the rest of the week, like the cash declarations, does Joan do all the cash declarations?

(TC: 00:15:05)

Oyeteju Adedayo: Joan does all the cash declarations.

(TC: 00:15:06)

Adrian Morris: She does that, does she? Right, it's just the Wednesday you come in?

(TC: 00:15:10)

Oyeteju Adedayo: She's (inaudible 15.08).

(TC: 00:15:09)

Adrian Morris: Hmm? Sorry?

(TC: 00:15:13)

Oyeteju Adedayo: No, it's okay.

(TC: 00:15:15)

Adrian Morris: Oh, sorry, I thought you said something then. So, Jo-, Joan does the cash declarations Mondays, Tuesdays, Thursdays, Fridays and Saturdays. But you do-, you do all the balancing on a Wednesday?

(TC: 00:15:23)

Oyeteju Adedayo: Mmhhh. We do together. She's there 'til close, we lock up together.

(TC: 00:15:28)

Adrian Morris: Right, okay, that's fine.

(TC: 00:15:33)

Natasha Bernard: Okay, well obviously, um, the reason why we're here, is because there's a discrepancy, of, let me just find the cash in writing. Was £53,000, I can't remember the rest, but erm, it was about £53,200. I'll be able to get the exact figure. Um, this morning, when the auditor came in, you gave him a note, about

(TC: 00:16:06)

Oyeteju Adedayo: Yes I did.

(TC: 00:16:09)

Natasha Bernard: Yeah, I've got that note here in front of me. Can you read it out for me please?

(TC: 00:16:12)

Oyeteju Adedayo: 'I have today, 5th September 2005 confessed to the auditor regarding the sum of £50,000 taken, with my mentioning it to my assistant that I was going to be repossessed and, since I have equity, no mortgage on the Rainham Hill property, I have already applied for a £50,000 loan to pay back to the Post Office, as this had not been my intention to take somebody else's money.'

(TC: 00:16:40)

Natasha Bernard: Alright, and you signed that?

(TC: 00:16:41)

Oyeteju Adedayo: Yup.

(TC: 00:16:41)

Natasha Bernard: You agree you wrote that?

(TC: 00:16:42)

Oyeteju Adedayo: Yes, oh yes.

(TC: 00:16:44)

Natasha Bernard: Right okay. And that's been witnessed by the auditor Deepak Palarwali (ph 16.47).

(TC: 00:16:48)

Oyeteju Adedayo: Yes, yes.

(TC: 00:16:48)

Natasha Bernard: Okay, and he's signed that as well.

(TC: 00:16:50)

Oyeteju Adedayo: Mmhmm.

(TC: 00:16:50)

Natasha Bernard: Okay, um, well what I want to do now, is to give you an opportunity to explain erm, the shortage that we have in the Post Office accounts.

(TC: 00:17:01)

Oyeteju Adedayo: Unfortunately, I owe some people at the early stages of the buying, you understand?

(TC: 00:17:10)

Natasha Bernard: I didn't, sorry.

(TC: 00:17:10)

Oyeteju Adedayo: At the early stage of the buying.

(TC: 00:17:12)

Natasha Bernard: Buying of?

(TC: 00:17:13)

Oyeteju Adedayo: Buying of the actual business, you understand. And they wanted their money, or obviously start plastering 'repossession' or whatever, on the door, or whatever. And, I didn't want all that, with people coming in, neighbours and everything. So, I-, I spoke to them, I said, 'I will get the money, all I need to do is ask for a mortgage, remortgage. I will give you your money. I am happy to go'. But it got quite nasty in the guy in the process, that he wants his money. So, I came to Joan, and she saw it. I came to her, I said, 'I am in a state here, because it's a case of everybody knowing my business in the street'. I say, 'We need to do some-, I need to do something.' And, I explained what has happened. Because, no money, I didn't touch, the Post Office money at all. She is strict as well. Very, between us, we don't do it.

(TC: 00:18:15)

Natasha Bernard: Mmm.

(TC: 00:18:16)

Oyeteju Adedayo: You understand? And, she is a good worker, in all honesty but she knew I was in

trouble. She saw it. So she said, oh-, I said, 'If I give them ten, maybe they would give me time to refinance the property and give them their money, with obviously the Post Office getting the ten.' In fact, this situation wouldn't have got to this level, 'cause I nearly, nearly spoke to the, my initial written letter manager (mw 18.45). I don't steal, period. I do not take anything, we are-, I mean, we-, we've rescued so many books here for the Post Office. So-, and, that is why I don't want this unless there is an emergency.

(TC: 00:19:01)

Natasha Bernard: Right.

(TC: 00:19:00)

Oyeteju Adedayo: You understand. Well, this came up, and she-, she saw how distressed I was. So, it was a case of, okay, if I give them that ten, we apply for the-, a remortgage, because there's no mortgage really on the property. And, right now it's worth well over two-hundred-thousand, compared to when we bought it. So, I said, let me, if I do that, and she dismissed of the matter. And, then the came again, they said, 'Well, the time they've given me, has run out, they want their money'. You understand. And, at that point, I said to Joan again, 'With everything I raise, I did not just go in there take it and get rid of, or try to cover everyday things.' The only thing I covered is that I did not really call somebody to say, 'I have a problem here'.

(TC: 00:19:47)

Natasha Bernard: Mhmm.

(TC: 00:19:48)

Oyeteju Adedayo: You understand, and I said-, she said to me, 'Okay, what do you want to do?'. I said, 'The only thing I can do is ask them, what um, big, of value, you know, has to stand for me now. Rather than them (TC: 00:20:00) embarrassing me in the whole of the street regarding the money I borrowed off them. And, at that point I said, 'Look, if I offer you twenty-thousand, can you give me time, I've got commercial mortgages that people have, I've applied to? This would not even have been noticed.

(TC: 00:20:18)

Natasha Bernard: Okay.

(TC: 00:20:17)

Oyeteju Adedayo: You know, in all honesty. But, I've had people I've applied to, to ask for the mortgage, for remortgage.

(TC: 00:20:25)

Natasha Bernard: Mhmm.

(TC: 00:20:23)

Oyeteju Adedayo: So, that I can put the money back. It wasn't intentional, doing it at all. So, I get them the £20,000, at that point, again.

(TC: 00:20:33)

Natasha Bernard: And, when was that?

(TC: 00:20:34)

Oyeteju Adedayo: Oh, it was the right period of time.

(TC: 00:20:38)

Natasha Bernard: No, but when?

(TC: 00:20:38)

Oyeteju Adedayo: I would say in the last, everything can change in the last couple of months, two months.

(TC: 00:20:43)

Natasha Bernard: So, when did you give them this £20,000?

(TC: 00:20:47)

Oyeteju Adedayo: I gave them roundabout, I would say about June.

(TC: 00:20:52)

Natasha Bernard: About June.

(TC: 00:20:54)

Oyeteju Adedayo: Or July, June, July.

(TC: 00:20:55)

Natasha Bernard: Did you get a receipt?

(TC: 00:20:56)

Oyeteju Adedayo: No.

(TC: 00:20:57)

Natasha Bernard: So, you've given £20,000, and you didn't get a receipt.

(TC: 00:20:59)

Oyeteju Adedayo: I didn't, because, as far as I-, I know, I owe it to them.

(TC: 00:21:03)

Natasha Bernard: Right.

(TC: 00:21:03)

Oyeteju Adedayo: At the early stages, because, when we were going to buy this as lease, we bought it for £54,000, you understand, £55,000 stock was £11,000, which we managed to find but I knew that I owe that money to them.

(TC: 00:21:18)

Natasha Bernard: Right, who's them? Who are the people that you're talking about?

(TC: 00:21:21)

Oyeteju Adedayo: They are, they are people we know, they're family, friends of family.

(TC: 00:21:28)

Natasha Bernard: Friends and family.

(TC: 00:21:29)

Oyeteju Adedayo: Yes, and that is the honest truth. I wouldn't lie about it. I owe it to them. If I had been able to remortgage and they've given me time, I wouldn't have to. We've always sent back money because we are self-sufficient. We've always, always, sent back money to the Post Office, every time. Even here today two parcels were made-up ready to go. We've always, always sent back. The only thing that was outstanding was the money which every time I meet with Joan to tell her, this is what I've-, this is the stage of the, um, application, this is the stage of-, stage of the application and that is, you know, it wasn't hidden. It was, she felt basically sorry for me because she knew that I'm not a troublemaker, but this was getting to a point of real embarrassment, people were shouting. You understand. So, I gave it. And that is, I'm not, I wouldn't lie about it. I didn't use it for anything else, I don't, I haven't been on holiday since I took over here.

(TC: 00:22:31)

Natasha Bernard: Mmm.

(TC: 00:22:32)

Oyeteju Adedayo: So, it's not like, 'Oh, she was busy, you know, gallivanting,' I've never really shirked the responsibility here. The only problem is that the initial money we borrowed from them, and if they'd given me time, I can show you letters that I've, you know, people who I've applied loans from. To, to-, for a remortgage, because of the amount I have.

(TC: 00:22:57)

Natasha Bernard: Umhmm.

(TC: 00:22:57)

Oyeteju Adedayo: I said, 'I want to secure it on the property,' I don't want to do short-term loan, because short-term loan is very expensive to pay and, if the property has got no mortgage on it, and-, and a lot of them are looking at it. I was supposed to yelled at from one of them this week.

(TC: 00:23:16)

Natasha Bernard: Right, so, you said that um, you owe people, you owed people at the early stages of buying this business. So, you owed them at the early stages of buying this business. You bought this business six years ago.

(TC: 00:23:28)

Oyeteju Adedayo: Yes.

(TC: 00:23:28)

Natasha Bernard: Well, that's not June or July, is it?

(TC: 00:23:32)

Oyeteju Adedayo: May.

(TC: 00:23:33)

Natasha Bernard: Sorry?

(TC: 00:23:33)

Oyeteju Adedayo: May?

(TC: 00:23:34)

Natasha Bernard: No, you said that you owed these people.

(TC: 00:23:36)

Oyeteju Adedayo: No, no, no, I owed them, but at that time, they didn't ask for it, you understand.

(TC: 00:23:41)

Natasha Bernard: Right, so, you owed them for six years?

(TC: 00:23:43)

Oyeteju Adedayo: Yes, I did, I did.

(TC: 00:23:46)

Natasha Bernard: And, how much did you borrow from them?

(TC: 00:23:48)

Oyeteju Adedayo: Fif-, I say, £50,000.

(TC: 00:23:50)

Natasha Bernard: £50,000. And what was the purpose of that?

(TC: 00:23:52)

Oyeteju Adedayo: It's to, it's initial, because I didn't want to sell my property. I wasn't sure what I was walking into. You understand. We were going to move, the kids were young, we were going to move down here. And, I said, ' Well, if we go forward and the forward is ongoing, at least we've got the house to go back to'. You understand. So, I did not want to sell that because I wasn't-, I-, I wasn't ready, to just put in all the eggs in one basket, at that time.

(TC: 00:24:19)

Natasha Bernard: Right.

(TC: 00:24:19)

Oyeteju Adedayo: So, that was when I borrowed the money from them, as-,

(TC: 00:24:25)

Natasha Bernard: And, have you got proof of borrowing this money from them?

(TC: 00:24:27)

Oyeteju Adedayo: Oh, you can speak to them. When the man comes you can-, we can-, you can talk to them, if they want to talk to you. But they will say it's a family thing, that she owes us.

(TC: 00:24:39)

Natasha Bernard: So, you've got no proof?

(TC: 00:24:40)

Oyeteju Adedayo: Proof that I owe it to them, I owe it.

(TC: 00:24:43)

Natasha Bernard: Yeah, but have you got any proof of that?

(TC: 00:24:43)

Adrian Morris: What Natasha's saying, if you borrow £50,000 from someone, it must be in writing where you repayments are set out, or the fact that you've taken £50,000 from them.

(TC: 00:24:53)

Oyeteju Adedayo: The repayment was not sent to one of them. The repayment was not sent out because the whole idea was when I start getting better, I will keep all the money back. You understand. But they-, they realise, obviously, that I sold Berkshire property, this is where the stress start coming in.

(TC: 00:25:11)

Natasha Bernard: Right.

(TC: 00:25:13)

Oyeteju Adedayo: They-, they realised that they knew about our property thing, and they realise that I've sold it, which was not kept for them, but it was a case of, shall we still stay here with three grown-up children in one room, or what? So, the whole idea was the time, which they don't want to wait for. Obviously, they feel that, at this time, it should be okay, you should be able to give us back our money. Which I don't hide anything from them, they knew that I have got no more mortgage on this property.

(TC: 00:25:43)

Natasha Bernard: Right.

(TC: 00:25:43)

Oyeteju Adedayo: You understand. I think that's where the pressure started. Because, obviously they knew that we've sold that, we sold the Berkshire property, we've moved out of Berkshire completely now. We are now here.

(TC: 00:25:56)

Natasha Bernard: Right, and when was Berkshire, when did you, um, sell that?

(TC: 00:25:58)

Oyeteju Adedayo: 2003.

(TC: 00:25:59)

Natasha Bernard: 2003.

(TC: 00:26:00)

Oyeteju Adedayo: Mhmm.

(TC: 00:26:03)

Natasha Bernard: So, with the money that you got from there, from the Berkshire property, why didn't you pay them back out of that?

(TC: 00:26:10)

Oyeteju Adedayo: I know, I know, I-, I-, looking back, I know, but like I explained to you, and which I would not lie. I was sleeping on the floor here, with my husband, and three kids were sleeping in a-, on a bunk bed.

(TC: 00:26:26)

Natasha Bernard: Right.

(TC: 00:26:26)

Oyeteju Adedayo: In one bedroom. And, it was a case of, let me buy this, because if it's, off um-, mortgage, I can get a property, then I can pay them. Raise-, re-, remortgage the property. I was talking to somebody who is very close who said, and she said, 'Remortgage it. Give them their money, let them go.', but they don't want to wait for their money, the taxman.

(TC: 00:26:54)

Adrian Morris: So, you bought this place for £100,000.

(TC: 00:26:56)
Oyeteju Adedayo: Yes.

(TC: 00:26:58)
Adrian Morris: But, you only borrowed £50,000, so where was the other fifty?

(TC: 00:27:00)
Oyeteju Adedayo: Initial, initial, lease.

(TC: 00:27:03)
Adrian Morris: Right.

(TC: 00:27:04)
Oyeteju Adedayo: Was fifty-something thousand.

(TC: 00:27:04)
Natasha Bernard: It was fifty-five.

(TC: 00:27:07)
Oyeteju Adedayo: Yes.

(TC: 00:27:06)
Adrian Morris: Right.

(TC: 00:27:09)
Oyeteju Adedayo: The other money was when I sold the property in Berkshire.

(TC: 00:27:11)
Adrian Morris: Okay, that's, that's, okay, I understand that. So, what happened to the other £75,000, then?

(TC: 00:27:17)
Oyeteju Adedayo: I know, because we owe mortgage there so, obviously the mortgage company took their own.

(TC: 00:27:23)

Adrian Morris: So, you paid the mortgage off.

(TC: 00:27:24)

Oyeteju Adedayo: They've, paid the mortgage off there. And, what is left was what we had, to pay off-, to pay off this. I won't lie, I won't lie. I hate it, I-, this-, this, I-, I-, I don't have either, I won't lie. It upset me more than you can even imagine.

(TC: 00:27:50)

Natasha Bernard: Okay, so you've-, you've paid off the £20,000, that accounts for £20,000.

(TC: 00:27:55)

Oyeteju Adedayo: No, thirty, so far that I've given them the remaining twenty to get them off me.

(TC: 00:28:00)

Natasha Bernard: So, how much have you given them?

(TC: 00:28:01)

Oyeteju Adedayo: I've given them fifty.

(TC: 00:28:02)

Natasha Bernard: You've given them fifty.

(TC: 00:28:03)

Oyeteju Adedayo: For money, they're off my back.

(TC: 00:28:05)

Natasha Bernard: When did that happen?

(TC: 00:28:06)

Oyeteju Adedayo: It happened, in the last, I would say, in the last three months.

(TC: 00:28:09)

Natasha Bernard: In the last three months.

(TC: 00:28:11)

Oyeteju Adedayo: That I have given the money, just to get them off my back.

(TC: 00:28:13)

Natasha Bernard: So, how did you take this money? How-, how did?

(TC: 00:28:14)

Oyeteju Adedayo: I-, I told Joan.

(TC: 00:28:16)

Natasha Bernard: No, no, how did, what exactly did you do? What did you come in, did you just come and take £50,000?

(TC: 00:28:21)

Oyeteju Adedayo: No, no, no.

(TC: 00:28:21)

Natasha Bernard: Okay so, tell me exactly what you did.

(TC: 00:28:23)

Oyeteju Adedayo: I did the £10,000, because I thought if I can get a mortgage, remortgage, I will put the-, the £10,000 back in the Post Office.

(TC: 00:28:32)

Natasha Bernard: Right.

(TC: 00:28:32)

Oyeteju Adedayo: And, that is it, give them their remaining forty.

(TC: 00:28:35)

Natasha Bernard: Right.

(TC: 00:28:35)

Oyeteju Adedayo: Are you with me?

(TC: 00:28:36)

Natasha Bernard: Yes.

(TC: 00:28:36)

Adrian Morris: When was that, when did you give them £10,000?

(TC: 00:28:39)

Oyeteju Adedayo: I would say in June.

(TC: 00:28:42)

Adrian Morris: June?

(TC: 00:28:41)

Oyeteju Adedayo: Mhmm.

(TC: 00:28:42)

Adrian Morris: Okay.

(TC: 00:28:46)

Natasha Bernard: Okay. And, when did they get the remaining?

(TC: 00:28:50)

Oyeteju Adedayo: The remaining, they came back roundabout, I would say, maybe June and then beginning of July. And, they said, 'Well, we've given you advice and when mortgage doesn't take that, doesn't, is not, doesn't take three weeks to be sorted. The, mortgage advice basically remortgage I wanted to do re-valuation, and I wanted to do a lot of thing. I wanted to see how (mw 29.13) and I want everything. It's not overnight you, it's going to happen.

(TC: 00:29:18)

Natasha Bernard: So, did you apply for this remortgage?

(TC: 00:29:20)

Oyeteju Adedayo: I've-, I've-, I've-, I've approached companies.

(TC: 00:29:23)

Natasha Bernard: And-, and what's happened?

(TC: 00:29:24)

Oyeteju Adedayo: One of them, I'm supposed to be hearing, they're passing everything on because they thought I wanted a loan.

(TC: 00:29:30)

Natasha Bernard: Okay, what's-, what's actually happened? What's happened with the remortgage? Have you got it or not?

(TC: 00:29:34)

Oyeteju Adedayo: I'm waiting to hear from them.

(TC: 00:29:36)

Natasha Bernard: Okay, but you said you applied to a number of companies. Are you waiting for all of the companies that you've applied to?

(TC: 00:29:39)

Oyeteju Adedayo: I've-, I've-, I've reapplied to erm, erm, err, Papa Loan (ph 29.47) and also, Papa Loan, what's that thing, Portfield (ph 29.52) Finance. And-, and they gave me a letter saying that I've been accepted. That was at the early stages when it was (TC: 00:30:00) just ten, because I react-.

(TC: 00:30:02)

Natasha Bernard: When was that?

(TC: 00:30:05)

Oyeteju Adedayo: I sent it, last six weeks, seven, since June. When-, as soon as this started. That's when I went to them. And they sent me a letter saying, 'My name, finance was ready to take up the remortgage'

(TC: 00:30:18)

Natasha Bernard: Right.

(TC: 00:30:19)

Oyeteju Adedayo: 'Or the loan,' you understand.

(TC: 00:30:21)

Natasha Bernard: Mmhmm.

(TC: 00:30:22)

Oyeteju Adedayo: And, I said, 'Okay, And the-, they outlined that, um, they were going to give me £20,000 which I was going to put the money back and give them because I think, I thought at that time, there's some-, there's somebody I can talk to, and-,

(TC: 00:30:38)

Natasha Bernard: Mmm.

(TC: 00:30:37)

Oyeteju Adedayo: Get them to just wait because, I won't lie. If you phone up, everybody they will tell there's nothing on this property. I-, I owe nobody.

(TC: 00:30:47)

Natasha Bernard: Right.

(TC: 00:30:48)

Oyeteju Adedayo: And, the only people I owe are these, and it was the early stages of the business.

(TC: 00:30:53)

Natasha Bernard: Right.

(TC: 00:30:54)

Oyeteju Adedayo: And then.

(TC: 00:30:54)

Natasha Bernard: So, you paid £10,000 in June to these people, and when did you pay the rest?

(TC: 00:30:58)

Oyeteju Adedayo: I-, I gave them £20,000 in July.

(TC: 00:31:02)

Natasha Bernard: And you gave them £20,000. So, £10,000 in June, £20,000 in July?

(TC: 00:31:06)
Oyeteju Adedayo: Yes.

(TC: 00:31:07)
Natasha Bernard: And?

(TC: 00:31:08)
Oyeteju Adedayo: And, the remaining £50,000 was in July, August, I gave it to them. The-, the initial problem I have, caused this.

(TC: 00:31:17)
Natasha Bernard: So, you haven't got any receipts. You've paid out £50,000.

(TC: 00:31:19)
Oyeteju Adedayo: I don't have receipts. I don't have receipts because they know I owe it to them, it's a family thing.

(TC: 00:31:24)
Natasha Bernard: Yes, but what proof have you got that you paid?

(TC: 00:31:27)
Oyeteju Adedayo: No, no, none.

(TC: 00:31:31)
Natasha Bernard: It's not your money, is it? It's Post Office money.

(TC: 00:31:33)
Oyeteju Adedayo: Well, I don't see it that way because I would not, if I didn't have this problem, I never, in all my five years have I touch-,

(TC: 00:31:39)
Natasha Bernard: Yeah, but you have got the problem now.

(TC: 00:31:41)
Oyeteju Adedayo: I have a problem.

(TC: 00:31:42)

Natasha Bernard: So, there's no point saying if you didn't have it, you have got the problem.

(TC: 00:31:43)

Oyeteju Adedayo: Yeah, yeah, I know.

(TC: 00:31:45)

Natasha Bernard: So.

(TC: 00:31:45)

Oyeteju Adedayo: Initially, you said something about, why didn't I pay them when-, or you-, you asked me.

(TC: 00:31:50)

Natasha Bernard: Mmm.

(TC: 00:31:51)

Oyeteju Adedayo: I remember another factor that made me do that. The initial owner was giving us a lot of grief.

(TC: 00:32:01)

Adrian Morris: The owner of what?

(TC: 00:32:01)

Oyeteju Adedayo: Of the business. That I bought the lease from, was giving us a lot of, a lot, a lot of grief-, grief around the property.

(TC: 00:32:09)

Natasha Bernard: Mmm.

(TC: 00:32:09)

Oyeteju Adedayo: We were renting, because obviously we can't travel all the time from Slough to here.

(TC: 00:32:15)

Natasha Bernard: Right.

(TC: 00:32:15)

Oyeteju Adedayo: So, we were renting. We were renting downstairs. Upstairs wasn't available to us. You understand. She was renting it out. And, at that time, I just felt that she didn't want to give, she didn't want to give it up. Because, we approach, in fact it went to High Court. Everything went to High Court on the matter. Because, she didn't. Our house went shortly after we got the property, and I just get the feeling that she didn't want to sell to us any more, you understand? But, I said it to her, I said, 'If we didn't have this on paper, you would have sent-, more or less run us out of town', with £50,000, I probably would have been killed by the family. I said, 'With £50,000 plus.'

(TC: 00:32:55)

Adrian Morris: So, she was renting this out, was she?

(TC: 00:32:55)

Oyeteju Adedayo: 'Owed.' She was renting the upstairs, out.

(TC: 00:32:58)

Adrian Morris: Okay.

(TC: 00:32:59)

Oyeteju Adedayo: She was renting it out, I don't know, some guy that worked one time.

(TC: 00:33:02)

Adrian Morris: And, where were you living at that time?

(TC: 00:33:04)

Oyeteju Adedayo: We were renting a property down in (mw 33.04) Road, there. And when I approached her about buying, because it was just getting far too expensive to do this so, we were paying our rent, we were paying rent over there. There was no job really. More or less, everything made from this shop was being paid out, you understand? So, when I said to her, 'We want to buy'. That was when the initial problems started. She would not, until the barr-, a barrister got involved, the um, Association of National Federation helped us find a solicitor. All this is proof I'm not lying. That was when they managed to get her to initially. So, that money was paramount for me to really give, you understand? It was paramount for me to get a mortgage really, get a mortgage so I can get everything sorted. So, she can go. That was the initial problem.

(TC: 00:33:59)

Natasha Bernard: So, the £50,000 that you borrowed from the famil-,

(TC: 00:34:02)
Oyeteju Adedayo: Yes.

(TC: 00:34:01)
Natasha Bernard: From the family.

(TC: 00:34:03)
Oyeteju Adedayo: Was initial. That was the lease.

(TC: 00:34:04)
Natasha Bernard: Right.

(TC: 00:34:05)
Oyeteju Adedayo: That was the lease. Because, we already paid £5,000 to the solicitor.

(TC: 00:34:10)
Natasha Bernard: Right.

(TC: 00:34:11)
Oyeteju Adedayo: You understand, and she said that if we mess up, she was going to sit on the £5,000. She already set out dates and everything for us to-, to exchange contracts.

(TC: 00:34:21)
Natasha Bernard: Mhmm.

(TC: 00:34:23)
Oyeteju Adedayo: And she, more or less, I had to get them all to chip the money in for us.

(TC: 00:34:28)
Natasha Bernard: Right.

(TC: 00:34:28)
Oyeteju Adedayo: On this time because, my initial reaction, which we had a letter that time, I can't remember all this-, all the details, is that our solicitor got a letter saying, 'If we mess up, she was going to sit on the initial deposit'.

(TC: 00:34:40)

Natasha Bernard: Okay. Well, I'm not really, um, what I want to concentrate on.

(TC: 00:34:43)

Oyeteju Adedayo: I know, but that is where all.

(TC: 00:34:45)

Natasha Bernard: Okay.

(TC: 00:34:46)

Oyeteju Adedayo: That's where the £50,000 I borrowed at-, in front.

(TC: 00:34:49)

Adrian Morris: So, can we get some names and addresses of these people who you've borrowed this £50,000 from?

(TC: 00:34:53)

Oyeteju Adedayo: I can give you names.

(TC: 00:34:55)

Adrian Morris: What's the names then?

(TC: 00:34:55)

Oyeteju Adedayo: I can supply that, but I need-, I need to consult with my husband, please, on this matter. Because, they are family, and as far they are-,

(TC: 00:35:03)

Adrian Morris: If they're family, you said they were getting quite nasty, they threatened to repossess.

(TC: 00:35:07)

Oyeteju Adedayo: Oh, they would.

(TC: 00:35:08)

Adrian Morris: What I can't understand. I can understand if you borrowed money from a bank or a building society, they'd repossess. If it's fam-, fam-, family or friends, how can they repossess?

(TC: 00:35:17)

Oyeteju Adedayo: They were going to come in and start stressing, really showing-, showing, making a lot of noise about it.

(TC: 00:35:23)

Adrian Morris: So, was it family and friends? Or was it a loan shark?

(TC: 00:35:25)

Oyeteju Adedayo: It wasn't a loan shark, it wasn't a loan shark.

(TC: 00:35:30)

Adrian Morris: So, it was family and friends.

(TC: 00:35:31)

Oyeteju Adedayo: Yes.

(TC: 00:35:31)

Adrian Morris: But you won't give us their names.

(TC: 00:35:32)

Oyeteju Adedayo: I can't, because I think, at this point in time, as far as they are concerned, we owe all that money, why are you dragging us into this? Which I can understand. I would-, I did not do anything with that money, apart from what I've said. I did not do nothing. I don't touch the Post Office money at all. I don't.

(TC: 00:35:55)

Natasha Bernard: Well, I mean, that's not quite true, is it?

(TC: 00:35:57)

Adrian Morris: In June you took £10,000. Where did that £10,000 come from?

(TC: 00:36:01)

Oyeteju Adedayo: Sorry.

(TC: 00:36:02)

Adrian Morris: In June, you say you took £10,000.

(TC: 00:36:03)

Oyeteju Adedayo: That was when I initially came in.

(TC: 00:36:05)

Adrian Morris: So, okay, explain t-, explain to us.

(TC: 00:36:07)

Oyeteju Adedayo: Okay.

(TC: 00:36:07)

Adrian Morris: The actual process, what happened? You came in, you told Joan.

(TC: 00:36:08)

Oyeteju Adedayo: I spoke to Joan. I spoke to Joan about it. She saw how distressed I was, she knew, because I said to her, right now they're threatening to start causing a bit of a problem. I need to give them something, at least then, maybe that will give me time to get a mortgage, remortgage.

(TC: 00:36:27)

Natasha Bernard: Right.

(TC: 00:36:27)

Oyeteju Adedayo: Through, which already, I started processing, as soon as I knew they wanted their money, it was.

(TC: 00:36:33)

Natasha Bernard: Well, you've know for six years they've wanted their money, surely?

(TC: 00:36:35)

Oyeteju Adedayo: I know, I know, but I thought the initial, at that time things were not strict. Because, obviously 2000, and 2001, I was at work with the previous owner trying to fight.

(TC: 00:36:47)

Natasha Bernard: Got that.

(TC: 00:36:47)

Oyeteju Adedayo: To get the freehold of the flat. Because, at that time there was no-, we-, that was why we stayed in here, when we finally got it. I don't lead a luxurious lifestyle, I can assure you. But, that was with the initial state-, um, thing was. The money, we were spending was too much. We were spending £600 with, um, rent. We were giving out £500 here, surely, mortgage cannot be that much if everything is put under one umbrella. And, at that time, we were having a lot of work. So, they knew that I was, err, having problems with the previous owner.

(TC: 00:37:25)

Natasha Bernard: Okay, so, you went on, you went, and you spoke to Joan. Why did you speak to Joan?

(TC: 00:37:31)

Oyeteju Adedayo: Oh, I had to speak to her because-,

(TC: 00:37:33)

Natasha Bernard: Does she own the Post Office then?

(TC: 00:37:34)

Oyeteju Adedayo: No, she doesn't, I know, I know, I know.

(TC: 00:37:37)

Natasha Bernard: So, what was her role?

(TC: 00:37:38)

Oyeteju Adedayo: I know, I know, I know, but I, is, I spoke to her because it's not me. I don't steal. I spoke.

(TC: 00:37:48)

Natasha Bernard: But you have, haven't you?

(TC: 00:37:49)

Oyeteju Adedayo: I don't know.

(TC: 00:37:50)

Natasha Bernard: You have stolen.

(TC: 00:37:50)

Oyeteju Adedayo: I know.

(TC: 00:37:51)

Natasha Bernard: It's not your money.

(TC: 00:37:52)

Oyeteju Adedayo: I know, if it, believe me, I know.

(TC: 00:37:56)

Natasha Bernard: Right, okay. Well that's, £10,000, you paid in June, how did you do that? You spoke to, you spoke to-,

(TC: 00:38:02)

Oyeteju Adedayo: I spoke to her.

(TC: 00:38:03)

Natasha Bernard: Joan, and then what?

(TC: 00:38:04)

Oyeteju Adedayo: Yeah, I said to her, um, I've applied, I've-, she's-,

(TC: 00:38:07)

Natasha Bernard: Yeah, you've explained all of that.

(TC: 00:38:08)

Oyeteju Adedayo: Yes.

(TC: 00:38:09)

Natasha Bernard: You were going to apply for a remortgage, pay the money back.

(TC: 00:38:11)

Oyeteju Adedayo: And, I'd pay the money back.

(TC: 00:38:12)

Natasha Bernard: And then, yeah, but that didn't happen. So, what did you do? Did you take £10,000 out of his pay?

(TC: 00:38:16)

Oyeteju Adedayo: I said to her, I need £10,000 to give it, to get them off my back.

(TC: 00:38:20)

Natasha Bernard: Right.

(TC: 00:38:21)

Oyeteju Adedayo: I said, 'As soon as I've to the money, off the bank, off the mortgage company' -,

(TC: 00:38:25)

Natasha Bernard: The remortgage.

(TC: 00:38:26)

Oyeteju Adedayo: I'll give it back. It's a question of, at-, at that time in (mw 38.29) from this, I was expecting a reply of two weeks. And, I did get it in pr-, in principle, I got a letter in principle saying, 'Yes'.

(TC: 00:38:40)

Natasha Bernard: Okay, so you took-,

(TC: 00:38:41)

Oyeteju Adedayo: If I used this bond.

(TC: 00:38:42)

Natasha Bernard: This £10,000 in what? £50 notes, £20 notes, what was it?

(TC: 00:38:47)

Oyeteju Adedayo: I think it was, the notes that were there, it was not, we wouldn't have had all twenty, forty.

(TC: 00:38:54)

Natasha Bernard: So, it was a combination of notes, was it?

(TC: 00:38:55)
Oyeteju Adedayo: Yeah, to give to them.

(TC: 00:38:57)
Natasha Bernard: £10,000.

(TC: 00:38:58)
Oyeteju Adedayo: Yeah.

(TC: 00:38:58)
Natasha Bernard: Okay, did that mean that you had to order more money from the revenue?

(TC: 00:39:02)
Oyeteju Adedayo: We never.

(TC: 00:39:02)
Natasha Bernard: You never had to order more?

(TC: 00:39:04)
Oyeteju Adedayo: No.

(TC: 00:39:04)
Natasha Bernard: Did that mean you had to send away less? Than you would normally?

(TC: 00:39:08)
Oyeteju Adedayo: Yes.

(TC: 00:39:09)
Natasha Bernard: It would, it would mean that you'd have to not send away as much.

(TC: 00:39:12)
Oyeteju Adedayo: As much.

(TC: 00:39:12)
Natasha Bernard: Okay.

(TC: 00:39:13)

Oyeteju Adedayo: Whereas nobody would call them and take everything away.

(TC: 00:39:15)

Natasha Bernard: Okay, so, £10,000 was in June, and that was a combination of notes. Was that the same in July with the £20,000?

(TC: 00:39:22)

Oyeteju Adedayo: Yes, it was.

(TC: 00:39:23)

Natasha Bernard: And that was a comb-, so, did you find you find that you were sending back even less?

(TC: 00:39:28)

Oyeteju Adedayo: Normally we would send back when-, we-, we keep about seven, ten, between seven and ten. You understand?

(TC: 00:39:36)

Natasha Bernard: Mmm.

(TC: 00:39:36)

Oyeteju Adedayo: Well, normally we would send back whatever that is over that.

(TC: 00:39:40)

Natasha Bernard: Right, so- so, how much would you normally have then on a Wednesday evening?

(TC: 00:39:44)

Oyeteju Adedayo: Mmm, I would say maybe seven, or ten thousand. Well, it's a busy office.

(TC: 00:39:49)

Natasha Bernard: Right.

(TC: 00:39:50)

Oyeteju Adedayo: When I say busy, it's small but, people were coming in.

(TC: 00:39:54)

Natasha Bernard: So, you'd normally only have £10,000 on a Wednesday night?

(TC: 00:39:55)

Oyeteju Adedayo: I would say something like that? I would say-, I would say that, yes.

(TC: 00:40:00)

Natasha Bernard: Okay.

(TC: 00:40:00)

Oyeteju Adedayo: Unless, they didn't come and pick (TC: 00:40:00) up.

(TC: 00:40:01)

Natasha Bernard: Right, okay.

(TC: 00:40:03)

Oyeteju Adedayo: If they didn't come and pick up, then we would have more money on us.

(TC: 00:40:07)

Natasha Bernard: Right.

(TC: 00:40:07)

Adrian Morris: Can I just concentrate on this £10,000 in June for a minute. I spoke to Joan who has gone through a little bit there where you say there's various denominations of notes to make up the £10,000. Who counted that £10,000 out?

(TC: 00:40:22)

Oyeteju Adedayo: I was standing there, she-, she did it for me.

(TC: 00:40:25)

Adrian Morris: So, Joan counted out £10,000 from it?

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(TC: 00:40:27)

Oyeteju Adedayo: Yes, yes, between us, yes.

(TC: 00:40:28)

Adrian Morris: Okay, and then what did you do?

(TC: 00:40:29)

Oyeteju Adedayo: I gave it to them.

(TC: 00:40:32)

Adrian Morris: What, did they come here? Were they waiting at the door?

(TC: 00:40:34)

Oyeteju Adedayo: No, no, they were in the car.

(TC: 00:40:36)

Adrian Morris: They were in the car.

(TC: 00:40:37)

Oyeteju Adedayo: Yes.

(TC: 00:40:37)

Adrian Morris: Outside.

(TC: 00:40:38)

Oyeteju Adedayo: Yes.

(TC: 00:40:39)

Adrian Morris: So, you didn't tell us that they were outside earlier.

(TC: 00:40:42)

Oyeteju Adedayo: Well, they know I bought this, they know the property.

(TC: 00:40:45)

Natasha Bernard: So, did Joan see them?

(TC: 00:40:46)

Oyeteju Adedayo: No. Joan wouldn't.

(TC: 00:40:47)

Natasha Bernard: No, she's never seen them?

(TC: 00:40:50)

Oyeteju Adedayo: She doesn't know the majority of my family. She knows my children, she knows my husband, she knows me.

(TC: 00:40:56)

Natasha Bernard: Right.

(TC: 00:40:58)

Oyeteju Adedayo: Well not really, because I don't really, like I said, I'm not really an outgoing person. If I wasn't here, I would have been at the school picking the kids up from there. Hmm. And I hope, and I, um, it's, it's-

(TC: 00:41:15)

Adrian Morris: Let's move onto the £20,000 then, in July.

(TC: 00:41:17)

Oyeteju Adedayo: Okay.

(TC: 00:41:19)

Adrian Morris: Okay, so you're obviously-, by then you said that you realised you weren't going to get the remortgage.

(TC: 00:41:22)

Oyeteju Adedayo: No, no, no. It's not that I realised, they came back.

(TC: 00:41:25)

Adrian Morris: Right.

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(TC: 00:41:25)

Oyeteju Adedayo: And it was like, it's taking you a long time to get the rest of the money. Because, the whole idea was to remortgage for the money. The Post Office, £10,000, their £40,000.

(TC: 00:41:37)

Adrian Morris: Yup.

(TC: 00:41:37)

Oyeteju Adedayo: And, everybody-,

(TC: 00:41:39)

Adrian Morris: I understand that.

(TC: 00:41:38)

Oyeteju Adedayo: Go their separate ways. Well, by that time, it wasn't ready. It was not ready. The money wasn't ready.

(TC: 00:41:45)

Adrian Morris: Right, okay.

(TC: 00:41:46)

Oyeteju Adedayo: They came back, and they probably thought, 'Oh well, it's-, it's'-,

(TC: 00:41:50)

Adrian Morris: So, what did you do then?

(TC: 00:41:51)

Oyeteju Adedayo: I made sure that, I came-, I came to Joan.

(TC: 00:41:54)

Adrian Morris: Right.

(TC: 00:41:54)

Oyeteju Adedayo: I mentioned it.

(TC: 00:41:56)

Adrian Morris: Yes, you mentioned it, and what did Joan do then?

(TC: 00:41:58)

Oyeteju Adedayo: She knows, because she knows I wouldn't lie to her. She knows.

(TC: 00:42:02)

Adrian Morris: So, what did you do?

(TC: 00:42:03)

Oyeteju Adedayo: She said, 'What the-, she wasn't-, she wasn't very pleased, she wasn't happy. She wasn't happy. She said, 'What-, how are you going to pay this?', I said, 'I'm still waiting for the remortgage to come through'. And she knows, she saw me speaking to them on the phone once. They've taken down messages for me, to call.

(TC: 00:42:20)

Adrian Morris: Okay, who has?

(TC: 00:42:20)

Oyeteju Adedayo: In the shop.

(TC: 00:42:21)

Adrian Morris: Right.

(TC: 00:42:23)

Oyeteju Adedayo: To call them. She knows, she saw the letter, she saw everything that happens.

(TC: 00:42:26)

Adrian Morris: Which letter was this then?

(TC: 00:42:29)

Oyeteju Adedayo: The letter for-, the in the principle that the-, that the (inaudible 42.32).

(TC: 00:42:32)

Adrian Morris: Have you still got that?

(TC: 00:42:33)

Oyeteju Adedayo: I have at home, I can-, I can bring them, I can fax you.

(TC: 00:42:38)

Adrian Morris: Right. What that buzzer-, what that buzzer means is the tape's coming to an end.

(TC: 00:42:43)

Oyeteju Adedayo: Okay.

(TC: 00:42:44)

Adrian Morris: Okay, um we'll seal these tapes, okay, and then um, we've got a few more questions I think, we need to-.

(TC: 00:42:52)

Natasha Bernard: Mmm.

(TC: 00:42:51)

Oyeteju Adedayo: I'm so sorry.

(TC: 00:42:54)

Natasha Bernard: Okay, if you can not talk until we start the new tape.

(TC: 00:42:59)

Adrian Morris: Okay, passing you master to their tape seal, the number 066311, okay if you could sign that for me please?

(TC: 00:43:07)

Oyeteju Adedayo: This one?

(TC: 00:43:07)

Adrian Morris: Yes, if you can sign-,

(TC: 00:43:08)

Oyeteju Adedayo: This one?

(TC: 00:43:09)

Adrian Morris: Just there please.

(TC: 00:43:10)

Oyeteju Adedayo: Okay.

(TC: 00:43:12)

Adrian Morris: Time is 15:01, I'm now turning the tapes off.