

File name: Khayyam ISHAQ - POLTD-1011-0186 Khayyam Ishaq Tape 1 of 2 Tape
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Audio quality: Great

Moderator questions in Bold, Respondents in Regular text.

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

(TC: 00:00:07)

Steven Bradhaw: This is an interview to be tape recorded. My name is Steven Bradshaw, I'm an officer of Post Office Limited Security team, employed to investigate possible criminal offences, my colleague is-

(TC: 00:00:16)

Andrew Wise: Andrew Wise.

(TC: 00:00:17)

Steven Bradhaw: And will you please state your full name and date of birth?

(TC: 00:00:19)

Khayyam Ishaq: Er,, Khayyam Ishaq GRO

(TC: 00:00:23)

Steven Bradhaw: And also present is-

(TC: 00:00:24)

Yousif Patel: Yousif Patel, Solicitor from Dewsbury.

(TC: 00:00:27)

Steven Bradhaw: The date is the 7th of April 2011, the time is 11:11. This interview is being conducted in a training room of Bradford Delivery Office. I wish to ask you some questions about an audit shortage at Birkenshaw Post Office, and again when the interview I will, give you a notice explaining what will happen to the tapes. Before we go, these couple of forms you have to fill in there. The first one, can you just put the date in for me? No, this is-

(TC: 00:01:09)

Yousif Patel: Yes.

(TC: 00:01:06)

Steven Bradhaw: And the time is 11:12. Okay, 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 mentioned when questioned, something which you later, later rely on in court, anything you do say may be given in evidence. Do you understand the caution?

(TC: 00:01:27)

Khayyam Ishaq: Yeah.

(TC: 00:01:28)

Steven Bradhaw: Okay, can you just indicate your reply for me there. I must also inform-, I must also inform you that you are not under arrest, you are free to leave if you wish, if you do remain, you have the right to legal representation and advice including the right to speak with the solicitor here that you have brought, Mr Patel with you. And you are entitled to read the Police and Criminal Evidence Act 1984 Codes of Practice if you wish. The codes set out your legal rights under the rules covered in the conduct of this interview, that's the brief there.

(TC: 00:01:57)

Khayyam Ishaq: Okay.

(TC: 00:01:58)

Steven Bradhaw: So, can you just do a little bit more filling in there for me, have you read one to four above? Can you-, it's yes or no. Do you understand one to four above? Okay, and you've brought your solicitor with you, so you fill in the first one, you want to speak to a solicitor as soon as practical, so can you just sign there for me. Okay, that's your legal rights covered. And the next one, that one there, can you just read one to three for me, this is, er, form GS003, it's Royal Mail employees' right to a friend at an interview or search. It's just, the Royal Mail group has agreed with unions that the Royal Mail Group or Post Office Limited branch staff, when interviewed by an investigator may have a friend present at the interview or search. Any friend invited to attend a Royal Mail Group interview or search, must be at least eighteen years of age, and not already involved in enquiry. He or she must be a Royal Mail Group employee, or Post Office Limited branch staff. You may meet the local union representative or an official recognised union for the grade. The right to a friend is additional to your right to seek legal advice, and if there is a search of your home address, you have the right to ask for an employee friend, other friend, neighbour or other person to act as a witness. And this is just a bit more filling in for you to do now.

(TC: 00:03:31)

Khayyam Ishaq: I'll just put yes there.

(TC: 00:04:12)

Steven Bradhaw: Okay, that's the formalities over and done with. Okay, Mr Ishaq, the reason for the interview is we, we just want to ask you some questions about the audit that took place on the 8th of February 2011, when the discrepancy of just over £21,000 was discovered in the accounts. So, what can you tell me about the discrepancy?

(TC: 00:04:36)

Khayyam Ishaq: Um, firstly I don't know where it arose from. Um, we were doing, um, balances of the stamps, er, and the stock. Er, but not the safe stock, er. And in the audit, while the audit was taking place, that figure jumped several times, um from seventeen, eighteen, to in the end and then they came back with a figure three days later of £21,000. I wasn't present all the time while the audit was taking place, because, er, in the middle of it, um, they say once they found a discrepancy, I was suspended and they wouldn't let me back into the post office site.

(TC: 00:05:37)

Steven Bradhaw: Okay. We'll just cover the audit first then. So, you're saying that on the 8th of February, that you were not present throughout the full audit? Right?

(TC: 00:05:53)

Khayyam Ishaq: Yeah.

(TC: 00:05:54)

Steven Bradhaw: Did the auditors say anything to you?

(TC: 00:05:57)

Khayyam Ishaq: Um, no.

(TC: 00:06:01)

Steven Bradhaw: Mr Khayyam Ishaq was then advised that he should then satisfy himself that the figures of the audit team were correct. We asked Mr Ishaq if he would do his own independent count of all the cash on hand again, which he declined.

(TC: 00:06:14)

Khayyam Ishaq: I wasn't asked to do the cash.

(TC: 00:06:16)

Steven Bradhaw: In the report, the auditors are saying that you-,

(TC: 00:06:19)

Khayyam Ishaq: Well, all they said was, 'This is the audit, this is what we've found, and can you sign this here?'

(TC: 00:06:26)

Steven Bradhaw: Right, so you're saying you were not advised? You didn't, didn't get advice-, sorry you weren't asked to read the-,

(TC: 00:06:34)

Khayyam Ishaq: I wasn't asked, I wasn't asked to re-audit everything myself.

(TC: 00:06:42)

Steven Bradhaw: Okay, well, we can find that out, we'll speak to the auditor because it's, it's normally standard, I don't know, that the sub postmaster, or a member of staff will be asked to verify their findings.

(TC: 00:06:55)

Khayyam Ishaq: All he said was, 'Sign-, this is what we've found, sign this here'.

(TC: 00:06:58)

Steven Bradhaw: Okay.

(TC: 00:06:59)

Khayyam Ishaq: And that's why I signed.

(TC: 00:07:00)

Steven Bradhaw: Now you're saying three days later?

(TC: 00:07:02)

Khayyam Ishaq: Yeah, because they, he couldn't finish the audit off that same day. So, they came back, er, he couldn't come back the next day. So, we were closed for another day. And then he came back on Wednesday, er, no, he came on Friday-,

(TC: 00:07:16)

Steven Bradhaw: He came back on the eleventh.

(TC: 00:07:17)

Khayyam Ishaq: Yeah.

(TC: 00:07:17)

Steven Bradhaw: And that was to transfer the branch to another sub postmaster. That wasn't the audit, the audit was concluded on the 8th of February.

(TC: 00:07:24)

Khayyam Ishaq: Right, because my understanding was the audit was still in progress.

(TC: 00:07:27)

Steven Bradhaw: No, no the audit would be completed. Once you were suspended, the audit was completed.

(TC: 00:07:31)

Khayyam Ishaq: Right.

(TC: 00:07:31)

Steven Bradhaw: And then, you gave permission for, er, the post office to be run by an interim sub postmaster.

(TC: 00:07:39)

Khayyam Ishaq: Yes, because that's what the contracts manager asked-

(TC: 00:07:41)

Steven Bradhaw: Yeah, and it's three day later when the audit (mw 07.46) was concluded and transfer was concluded on the-, on the 11th of February.

(TC: 00:07:49)

Khayyam Ishaq: The figure of, the £21,000, came on that third day, it didn't come on the first day.

(TC: 00:07:54)

Steven Bradhaw: Okay, so what are you saying of the figure on the first day?

(TC: 00:07:56)

Khayyam Ishaq: Well, on his screen it kept changing. Every two hours it kept changing. After, after about three o' clock, he, he' d done the audit, and they couldn' t fathom what was happening. And, er, the audit figure kept changing on the screen, on their screen, on their laptop. It changed from £16,000, £17,00, £18,000 and then, they came back on the third day when they asked me to sign over the new sub postmaster, with a figure of £21,000.

(TC: 00:08:26)

Steven Bradhaw: Okay. So, are you-,

(TC: 00:08:27)

Khayyam Ishaq: Because at the end of the, at the end of that day, it was £19,000.

(TC: 00:08:31)

Steven Bradhaw: So, you say that on the 8th of February it £19,000?

(TC: 00:08:34)

Khayyam Ishaq: Yeah and then he, he, he came back the third day and said, you know, it' s £21,000.

(TC: 00:08:39)

Steven Bradhaw: But either way, I mean, even on the day, it' s at least £19,000, but not the £21,000.

(TC: 00:08:42)

Khayyam Ishaq: Yeah. There' s a discrepancy.

(TC: 00:08:45)

Steven Bradhaw: Okay. Let' s just take a step back then. Right, how long have you been in that post office?

(TC: 00:08:53)

Khayyam Ishaq: Er, since, er, I took over in July 2008.

(TC: 00:08:57)

Steven Bradhaw: Okay, you took over in July 2008, how many staff do you employ?

(TC: 00:09:01)

Khayyam Ishaq: At that time, we had, um, two post office staff.

(TC: 00:09:04)

Steven Bradhaw: Right, and how many when the audit took place?

(TC: 00:09:07)

Khayyam Ishaq: When the audit took place I only had one staff.

(TC: 00:09:08)

Steven Bradhaw: Right, so you had one staff. When did it become one member of staff?

(TC: 00:09:12)

Khayyam Ishaq: Er, it became one member of staff from August 2010.

(TC: 00:09:20)

Steven Bradhaw: From August 2010, you're left with one member of staff and yourself?

(TC: 00:09:23)

Khayyam Ishaq: Yeah.

(TC: 00:09:24)

Steven Bradhaw: Okay. What days did you work?

(TC: 00:09:27)

Khayyam Ishaq: Um, I came in and out during the week.

(TC: 00:09:32)

Steven Bradhaw: Right.

(TC: 00:09:33)

Khayyam Ishaq: You know I would come in for two hours on a morning, or three hours in a morning and then come back in the afternoon. Or then not, not in the afternoon and come the next morning.

(TC: 00:09:41)

Steven Bradhaw: Okay, so you, you would, you-, your level of work, you would do the five and a half days behind the post office counter, but it would be on a bit of an ad hoc basis?

(TC: 00:09:51)

Khayyam Ishaq: Yeah.

(TC: 00:09:52)

Steven Bradhaw: In and out?

(TC: 00:09:52)

Khayyam Ishaq: In and out. In and out.

(TC: 00:09:53)

Steven Bradhaw: Okay. What about the other member of staff?

(TC: 00:09:57)

Khayyam Ishaq: Er, he was there.

(TC: 00:09:59)

Steven Bradhaw: Yeah. (TC 00:10:00) What were his hours?

(TC: 00:10:01)

Khayyam Ishaq: He, he worked from ten o'clock to four o'clock, and he had an hour break in between.

(TC: 00:10:08)

Steven Bradhaw: Okay. 10:00 'til 4:00.

(TC: 00:10:10)

Khayyam Ishaq: Yeah.

(TC: 00:10:11)

Steven Bradhaw: Okay. Is that Monday to Thursday, Monday to Friday?

(TC: 00:10:15)

Khayyam Ishaq: That was Monday to Friday.

(TC: 00:10:18)

Steven Bradhaw: Okay, and who was on the Saturday?

(TC: 00:10:19)

Khayyam Ishaq: Just me on the Saturday.

(TC: 00:10:24)

Steven Bradhaw: Okay, so he had done 10:00 'til 4:00, and he had a break 12:00 'til 1:00, 1:00 'til 2:00?

(TC: 00:10:28)

Khayyam Ishaq: Yeah. It depends, we were flexible because depending how busy-,

(TC: 00:10:32)

Steven Bradhaw: Do you shut for lunch?

(TC: 00:10:34)

Khayyam Ishaq: No it doesn't shut for lunch.

(TC: 00:10:35)

Steven Bradhaw: No, so it stays open. Okay, now you said you were in and out, so you would have to do 9:00 'til 1:00, the lunch hour-,

(TC: 00:10:45)

Khayyam Ishaq: Yeah.

(TC: 00:10:46)

Steven Bradhaw: And 4:00 to 5:00-, 4:00 to 5:30, and Saturday 9:00 to 12:30. You have to do that as a minimum, wouldn't you?

(TC: 00:10:56)

Khayyam Ishaq: Yeah.

(TC: 00:10:56)

Steven Bradhaw: Is that what you did?

(TC: 00:10:58)

Khayyam Ishaq: Yeah. I mean, I would come in and then er-,

(TC: 00:11:02)

Steven Bradhaw: (mw 11.02).

(TC: 00:11:03)

Khayyam Ishaq: (mw 11.01) to go to cash and carry, I would go, you know, for the shop. There's a shop there as well. So, I would do those responsibilities (ph 11.08)-,

(TC: 00:11:08)

Steven Bradhaw: Yes, well what I'm saying is, the hours, the minimum hours you will have done behind the post office counter would have to be 9:00 'til 10:00, whatever the other gentleman, what's the other gentleman's name that works there?

(TC: 00:11:18)

Khayyam Ishaq: Um, I'll have to spell it for you.

(TC: 00:11:20)

Steven Bradhaw: Go on.

(TC: 00:11:20)

Khayyam Ishaq: It's U-M-A-I-M-A-I-R. And Liaquat is L-I-A-Q-U-A-T.

(TC: 00:11:33)

Steven Bradhaw: Okay, so he'd, he'd go then, with an hour off and then you would come back, so he'd work (mw 11.38), if you were out at the cash and carry, he would work his dinner around when you come back, take the hour, and you would run then.

(TC: 00:11:41)

Khayyam Ishaq: Yeah.

(TC: 00:11:44)

Steven Bradhaw: How many counter positions?

(TC: 00:11:46)

Khayyam Ishaq: There's two.

(TC: 00:11:46)

Steven Bradhaw: Two.

(TC: 00:11:47)

Khayyam Ishaq: But, but there is a third one available as well.

(TC: 00:11:50)

Steven Bradhaw: So, you've got three counter positions?

(TC: 00:11:51)

Khayyam Ishaq: Yeah.

(TC: 00:11:52)

Steven Bradhaw: But you use two?

(TC: 00:11:53)

Khayyam Ishaq: Yeah.

(TC: 00:11:54)

Steven Bradhaw: Okay, so when you come in of a morning. You go in, the alarms go off, you open the safe and then you're open for business. What counter position do you use? One, two or three?

(TC: 00:12:03)

Khayyam Ishaq: Um, If he was working on two, then I would be on the first one.

(TC: 00:12:08)

Steven Bradhaw: Yeah.

(TC: 00:12:09)

Khayyam Ishaq: I was always on the middle one of the three.

(TC: 00:12:14)

Steven Bradhaw: So, you could all have a number, it just depends on which way you have what's known as a gateway underneath, isn't it?

(TC: 00:12:18)

Khayyam Ishaq: Yeah, I was on the gateway, which is directly in front of the door.

(TC: 00:12:23)

Steven Bradhaw: Yeah, so you're in the middle. Would he sit on your right or left?

(TC: 00:12:26)

Khayyam Ishaq: Yeah, and then when I left, he'd move across. You know, log in to that one. And then I would come back and log in to the other one.

(TC: 00:12:33)

Steven Bradhaw: Okay, let's just take a step back with the log in. So, you'd, you'd come in to work, you work in the middle counter position.

(TC: 00:12:37)

Khayyam Ishaq: Yeah.

(TC: 00:12:38)

Steven Bradhaw: So, if we you use this as an example. This is where we would sit now, facing the customers.

(TC: 00:12:41)

Khayyam Ishaq: Yeah, I'm facing the customers, he would be on there.

(TC: 00:12:44)

Steven Bradhaw: You log on, okay, with your own password.

(TC: 00:12:48)

Khayyam Ishaq: Yeah.

(TC: 00:12:48)

Steven Bradhaw: Does anybody know your password?

(TC: 00:12:50)
Khayyam Ishaq: No.

(TC: 00:12:51)
Steven Bradhaw: Nobody knows your password. So, you log in with your own password. Okay. And then at ten o'clock, Mr Liaquat comes in. Do you then-, what do you do then?

(TC: 00:13:05)
Khayyam Ishaq: Well, he just logs on to his terminal.

(TC: 00:13:06)
Steven Bradhaw: Right, so, so, so he was-, the clerk will log on to a different terminal? What do you do with your terminal? Because you're now going out into the shop or wherever, aren't you? You know, you're, you're coming out from behind the post office counter, once you've served whatever customers are there.

(TC: 00:13:23)
Khayyam Ishaq: Yeah.

(TC: 00:13:24)
Steven Bradhaw: So, you're now going back out, what do you do with your terminal?

(TC: 00:13:27)
Khayyam Ishaq: Well, I normally temporary lock it.

(TC: 00:13:28)
Steven Bradhaw: Right, so you then temporary lock it. You do everything what, what's expected of you.

(TC: 00:13:34)
Khayyam Ishaq: Yeah.

(TC: 00:13:34)
Steven Bradhaw: You know, your password's not known. You come in, you open up.

(TC: 00:13:38)
Khayyam Ishaq: Yeah.

(TC: 00:13:39)
Steven Bradhaw: When you're not at your terminal, you temporary lock it and you go away.

(TC: 00:13:41)
Khayyam Ishaq: Yeah.

(TC: 00:13:42)
Steven Bradhaw: Do you know the other clerks' password?

(TC: 00:13:46)
Khayyam Ishaq: No because I asked him to change it. Initially, I set it up for him.

(TC: 00:13:48)
Steven Bradhaw: Yeah.

(TC: 00:13:49)
Khayyam Ishaq: And then I asked him to change it.

(TC: 00:13:50)
Steven Bradhaw: Yeah, and then after that you change it every 28 days?

(TC: 00:13:53)
Khayyam Ishaq: Yes it automatically comes up.

(TC: 00:13:55)
Steven Bradhaw: And you change your password as required?

(TC: 00:13:57)
Khayyam Ishaq: Yeah.

(TC: 00:13:58)
Steven Bradhaw: Okay. So, that's-, so that's how you basically sort of work. Are you both

competent and know what you're doing with post office transactions?

(TC: 00:14:06)

Khayyam Ishaq: Front office?

(TC: 00:14:06)

Steven Bradhaw: Front office, yeah.

(TC: 00:14:07)

Khayyam Ishaq: Yeah.

(TC: 00:14:08)

Steven Bradhaw: Okay.

(TC: 00:14:09)

Khayyam Ishaq: And his, he was still under training because he has only been there from August.

(TC: 00:14:13)

Steven Bradhaw: August. So, but you're competent that can deal with transactions for the customers?

(TC: 00:14:16)

Khayyam Ishaq: Yeah, yeah.

(TC: 00:14:17)

Steven Bradhaw: Okay. Now, how often do you balance the stock?

(TC: 00:14:24)

Khayyam Ishaq: Now the stock, what I thought the stock was what we were balancing, was the, the, the books, the small books.

(TC: 00:14:30)

Steven Bradhaw: Right.

(TC: 00:14:31)

Khayyam Ishaq: And the, the stock we were using.

(TC: 00:14:33)

Steven Bradhaw: Right. Let's just make it maybe a little bit easier. At the end of each month-,

(TC: 00:14:38)

Khayyam Ishaq: Yeah.

(TC: 00:14:38)

Steven Bradhaw: On a four or five week cycle.

(TC: 00:14:40)

Khayyam Ishaq: Yeah.

(TC: 00:14:39)

Steven Bradhaw: You have to produce what's known as a branch trading statement. Okay? And that will be done every four or five Wednesdays, depending how many there are in a month. Okay? Each week, you can produce a snapshot or, er, or produce a balance. Do you do that each week, or did you only do it once a month?

(TC: 00:15:00)

Khayyam Ishaq: We only did it once, once a month.

(TC: 00:15:03)

Steven Bradhaw: Right so you only-,

(TC: 00:15:04)

Khayyam Ishaq: We we used to declare the cash.

(TC: 00:15:05)

Steven Bradhaw: Yeah, well we'll come on to the cash in a bit. So, once a month, you produced the branch trading statement? Okay. And when you produced the branch trading statement, who did that?

(TC: 00:15:17)

Khayyam Ishaq: Er, it was done together.

(TC: 00:15:18)

Steven Bradhaw: Right, but he's only there until four o'clock, do you close half day on a Wednesday?

(TC: 00:15:21)

Khayyam Ishaq: Sometimes he would do more hours.

(TC: 00:15:23)

Steven Bradhaw: Right. So, he works all those hours apart from he does extra hours?

(TC: 00:15:27)

Khayyam Ishaq: He's done, Yeah. When we did it, he did extra hours.

(TC: 00:15:29)

Steven Bradhaw: Right. When needed. Okay. Now, why would he, if he's finishing at four o'clock on a Wednesday, what would the extra hours be for him to do the balance? Did this happen every time, every month?

(TC: 00:15:44)

Khayyam Ishaq: No, no. Just sometimes.

(TC: 00:15:46)

Steven Bradhaw: So, how often did he do the-, did he help you with?

(TC: 00:15:49)

Yousif Patel: Clearly what he's saying is that the hours were flexible.

(TC: 00:15:51)

Steven Bradhaw: No, no I understand, we're just trying to-,

(TC: 00:15:53)

Yousif Patel: (mw 15.53) just admit this situation or make the demand of the situation.

(TC: 00:15:58)

Steven Bradhaw: Yeah, no I, I understand that but, the balance takes place when the, when it's, when it's closed. I understand of extra hours, when you've got queues out the door. However, your post office is closed at half past five. Do you close half day on a Wednesday or?

(TC: 00:16:10)

Khayyam Ishaq: No, no, it's open (mw 16.09).

(TC: 00:16:10)

Steven Bradhaw: No, alright, so the post office is closed at half past five, so there's no demand to serve customers. What you would then do-,

(TC: 00:16:17)

Khayyam Ishaq: Well, what we were doing was basically counting some of the stamps beforehand.

(TC: 00:16:22)

Steven Bradhaw: Yeah, no, yeah. We'll go on to how you produce your balance, but what I'm saying is, who actually did the balance from half past five onwards?

(TC: 00:16:30)

Khayyam Ishaq: Me.

(TC: 00:16:30)

Steven Bradhaw: You?

(TC: 00:16:31)

Khayyam Ishaq: Yeah.

(TC: 00:16:31)

Steven Bradhaw: Did he help (mw 16.32), the other clerk?

(TC: 00:16:34)

Khayyam Ishaq: On some occasions.

(TC: 00:16:35)

Steven Bradhaw: Yeah. Do you not (mw 16.36)? Infrequently? Did he help you?

(TC: 00:16:40)

Khayyam Ishaq: Yeah, I would say frequently, Yeah.

(TC: 00:16:43)

Steven Bradhaw: But most of the time-,

(TC: 00:16:44)

Khayyam Ishaq: Is was done by me.

(TC: 00:16:45)

Steven Bradhaw: It was done by you, okay. Just talk me through how you would do the balance. I understand that some of the stock you would count throughout the day.

(TC: 00:16:51)

Khayyam Ishaq: Yeah.

(TC: 00:16:52)

Steven Bradhaw: You're trying to make, in your mind, you'd be trying to make life easy for you for when you produce your balance. So, if you've got a book of stamps, you would count what's in there because, you know, you may not use them. So, during the day you've, you've, you've-, the customers have gone it's half past five, you now start doing the balance, okay? Now the purpose of the balance, you know, is to check that everything that you should have, is there. Because you're a custodian of post office money and er, the stamps and stock.

(TC: 00:17:22)

Khayyam Ishaq: Can I just say, I was never shown the back office at all. I had to learn that from somebody else who was teaching me.

(TC: 00:17:30)

Steven Bradhaw: Right.

(TC: 00:17:31)

Khayyam Ishaq: You know, the previous-,

(TC: 00:17:32)

Steven Bradhaw: And again, we will check it out, but my understanding, and I'm sure it's Andrew's understanding as well, that when you had done your initial training, a trainer is on site

while you produce your first, at least one of your branch trading statements, you will be shown everything next door to go through it. However, you know, I take on what you say, and we'll see what-, how confident were you then about producing this branch trading statement?

(TC: 00:18:03)

Khayyam Ishaq: To produce the branch trading statement?

(TC: 00:18:04)

Steven Bradhaw: Yeah. Right. It's 7:30, how did you produce the branch trading statement, what did you do first?

(TC: 00:18:10)

Khayyam Ishaq: Well we counted the cash.

(TC: 00:18:12)

Steven Bradhaw: Right, is there anything you've done before counting the cash?

(TC: 00:18:15)

Khayyam Ishaq: Er, we used to do the reports, you know, the daily reports.

(TC: 00:18:16)

Steven Bradhaw: Yeah. You'd do your daily reports, you've sent them off.

(TC: 00:18:19)

Khayyam Ishaq: Yeah.

(TC: 00:18:19)

Steven Bradhaw: Okay, is there anything else you've done before you start counting the cash? Did you produce anything off the Horizon system?

(TC: 00:18:28)

Khayyam Ishaq: No.

(TC: 00:18:29)

Steven Bradhaw: You'd never print off a balance snapshot?

(TC: 00:18:32)
Khayyam Ishaq: No.

(TC: 00:18:33)
Steven Bradhaw: Never? In all the-,

(TC: 00:18:34)
Khayyam Ishaq: I have printed, I have printed a balance snapshot, but never for a balance.

(TC: 00:18:40)
Steven Bradhaw: Okay, so. Okay, just talk through then, you count your cash.

(TC: 00:18:44)
Khayyam Ishaq: We count the cash, er, we counted the stamps on the counter. And, er, basically that's it. Just counted those stamps, and the back stock, we knew how much was there. We had it on, er, a sheet, you know, how much, how much stock was there. We never actually counted that, and we just count the stock on, on, on hand, on the counter.

(TC: 00:19:05)
Steven Bradhaw: Right so you counted-, we'll call it the working stock, right, that's the stuff you're using on the counter to serve the customer. So, you counted the working stock, okay. So, all your bulk, right, you say you didn't count that? You know, your bulk stock? When you got your stamp book-,

(TC: 00:19:32)
Khayyam Ishaq: In the safe, no.

(TC: 00:19:33)
Steven Bradhaw: And run out of first class stamps, you go and replenish it, don't you?

(TC: 00:19:36)
Khayyam Ishaq: Yeah.

(TC: 00:19:37)
Steven Bradhaw: Right, now, all this bulk stock, you say you didn't count that when you balanced.

(TC: 00:19:50)

Khayyam Ishaq: I didn't count it.

(TC: 00:19:51)

Steven Bradhaw: But you said just, just before that you knew what was there so you must have counted them some-,

(TC: 00:19:55)

Khayyam Ishaq: No, initially we had counted it, right, and it was there. Well, well we didn't count it all the time, (TC 00:20:00) every month.

(TC: 00:20:01)

Steven Bradhaw: That's fine, but that, that becomes your choice and how you want to do it. However, you are obliged to count it all, to show that that's a true record. However, if you're saying you've get ten sheet of first class stamps in your book when you initially start off, you're telling me that you would count in your stamp book, and then you would add on ten sheets because you know ten sheets are there.

(TC: 00:20:23)

Khayyam Ishaq: Yeah.

(TC: 00:20:24)

Steven Bradhaw: Right. A week goes by. You only sell one sheet a week. A week goes by and you do your balance again. Your stamp book-, you count what's in the stamp book, what would you put as being in your book?

(TC: 00:20:40)

Khayyam Ishaq: Well if we'd taken something out, it would have been on the sheet.

(TC: 00:20:44)

Steven Bradhaw: Right, so what you would do is, you're keeping a record. You've initially counted all your bulk stamps, and then you keep a record and again, we'll use the example of ten sheets. So, every time you a full (ph 20.55) sheet out you cross out ten and leave nine.

(TC: 00:20:56)

Khayyam Ishaq: And leave nine, Yeah.

(TC: 00:20:58)

Yousif Patel: Yes but what Mr Bradshaw is saying that, you're saying that, when this stock is delivered, the bulk stock is delivered, the bulk stock is there you've counted it and put it in the store room, yes?

(TC: 00:21:08)

Khayyam Ishaq: That's a different question.

(TC: 00:21:11)

Steven Bradhaw: Well, no, it did, actually, Mr Patel is correct, it does come in at some stage.

(TC: 00:21:14)

Khayyam Ishaq: When it comes from the post office, when it usually came from the post office, we just checked it off. Basically and then put in to the back. We never actually, physically counted that.

(TC: 00:21:23)

Steven Bradhaw: Right, but just to go on to what Mr Patel said, you're taking ten stamps again. That's down to you. If you haven't kept-, if you've, if you don't count what you receive, and it's short. And you think that's missing, it's down to you because you're signing to accept ten sheets have been delivered in. Now if you're taking ten sheets in, and you've got ten sheets in the back, you change your piece of paper to read twenty. And then when you give them out, it goes down to nineteen, eighteen and so on. So, at some stage in your mind, you have got an idea of how much cash and stock you have got. Haven't you?

(TC: 00:22:03)

Khayyam Ishaq: Yeah.

(TC: 00:22:03)

Steven Bradhaw: Right, and then, so, you've added your stamps from the book, you've added the bulk from there. You've counted your cash, and you've put those figures into the machine. And then you produce a balance, isn't it?

(TC: 00:22:17)

Khayyam Ishaq: Yeah.

(TC: 00:22:17)

Steven Bradhaw: And from that balance, it tells you whether you're perfect, you haven't lost a penny and haven't gained a penny. You've gained some money, or you've lost some money. Now, what were your balances like?

(TC: 00:22:30)

Khayyam Ishaq: Um, I think it always showed a loss.

(TC: 00:22:32)

Steven Bradhaw: Right, always showed a loss, okay. Why did it always show a loss do you think? Because in simplistic terms, a person comes in with money, you sell them a stamp.

(TC: 00:22:52)

Khayyam Ishaq: Yeah.

(TC: 00:22:52)

Steven Bradhaw: Okay. If they give you a pound, stamps have gone up now so they're 46 pence, so you give them 54 pence change. Before that, it was 41 pence, so you'd give them 59 pence change. So, you'd get an extra pound in your coinage, and you'd get the, the denomination of the 59 or 54 pence, and then the value of your stock, the stamps decrease by one. So, if you don't make any mistakes, the money comes in, and the paper goes out. The machine adds it all up for you, and then you get your perfect balance. Okay? When you're short, okay, you say you're always short. That normally comes three ways doesn't it? You're being careless, because somebody's given you money and you've given the wrong change. You're not taking the money when you're selling something. Incompetence, a little bit like the carelessness, you don't know what you're doing so you're just giving money backwards and forwards, being merry (ph 23.42), or somebody's taken, stolen cash, stolen stock. And that's how you end up with shortages. In the retail trade it's called shrinkage and all this, but in effect it's all about theft, that people have taken something that doesn't belong to them.

(TC: 00:23:58)

Yousif Patel: What, what was your daily shortage?

(TC: 00:24:01)

Khayyam Ishaq: It depends, sometimes it was about £20, sometimes it was £15. (mw 24.08) balance anywhere. Sorry, (mw 24.11) terms of £500.

(TC: 00:24:14)

Steven Bradhaw: Hold on, we'll move on to the shortages in a minute, okay. So, that-, so, you've done your balance and you're always shown a loss. Okay, do you know what your losses were when you produced your branch trading statement?

(TC: 00:24:25)

Khayyam Ishaq: Yeah because it went to-,

(TC: 00:24:27)

Steven Bradhaw: No, no, do you know what they are?

(TC: 00:24:28)

Khayyam Ishaq: Do I know what they are?

(TC: 00:24:29)

Steven Bradhaw: Yeah.

(TC: 00:24:30)

Khayyam Ishaq: At this moment in time?

(TC: 00:24:32)

Steven Bradhaw: No, no. When you produce your branch trading statements that would show-, you say you always showed a loss. How much was the loss? You will know at the time how much you have lost. So, if we say, if we go back twelve months and call it April 2010. You produce your branch trading statement. In period one, you produce your branch trading statement. If you're always showing a loss, do you have an idea how much you were short in April?

(TC: 00:25:00)

Khayyam Ishaq: I don't think we were short in April.

(TC: 00:25:01)

Steven Bradhaw: Well, (talking over each other 25.02) an example so we can gauge where we're going. Well, whether the April, May, June, when do you think you first showed a loss then?

(TC: 00:25:12)

Khayyam Ishaq: I think we started showing losses, um, small losses I think, started showing small losses.

(TC: 00:25:25)

Steven Bradhaw: Well, what do you call a small loss?

(TC: 00:25:27)

Khayyam Ishaq: You know £20-30.

(TC: 00:25:29)

Steven Bradhaw: Right, okay. Um. When did you start having losses that you considered unacceptable?

(TC: 00:25:41)

Khayyam Ishaq: I think it was around about October.

(TC: 00:25:44)

Steven Bradhaw: Right. So, you think October 2010, that it was a loss that was unacceptable, do you know how much it was then?

(TC: 00:25:51)

Khayyam Ishaq: Not off the top of my head.

(TC: 00:25:53)

Steven Bradhaw: No. Have you got an idea?

(TC: 00:25:54)

Khayyam Ishaq: I think it was about, er, this is guessing because I don't know the figure for that, for that month. But, about £1,400 I think.

(TC: 00:26:03)

Steven Bradhaw: Okay. So-,

(TC: 00:26:04)

Khayyam Ishaq: I'm not sure.

(TC: 00:26:05)

Steven Bradhaw: No, no, that's okay. It just gives an idea of it. So, round about, you're short by £1,400 in that month.

(TC: 00:26:11)

Khayyam Ishaq: Yeah.

(TC: 00:26:12)

Steven Bradhaw: Okay. And you think it's October? Now, what did you do about the £1,400 then?

(TC: 00:26:19)

Khayyam Ishaq: Well, it went through to central.

(TC: 00:26:22)

Steven Bradhaw: Right. Yeah.

(TC: 00:26:27)

Khayyam Ishaq: And then they-, I made an arrangement to pay that with them.

(TC: 00:26:34)

Steven Bradhaw: Okay. And what happened in November?

(TC: 00:26:39)

Khayyam Ishaq: Um, November, I don't think there was a shortage.

(TC: 00:26:44)

Steven Bradhaw: December?

(TC: 00:26:48)

Khayyam Ishaq: I don't know.

(TC: 00:26:50)

Steven Bradhaw: January?

(TC: 00:26:52)

Khayyam Ishaq: I think there was in January, I don't know how much.

(TC: 00:26:55)

Steven Bradhaw: Right, so you think October and January are the two times that you've had unacceptable losses?

(TC: 00:27:02)

Khayyam Ishaq: Yeah.

(TC: 00:27:02)

Steven Bradhaw: Now, January's not that far away now. So, do you know how much that was?

(TC: 00:27:06)

Khayyam Ishaq: I think it was about £400.

(TC: 00:27:09)

Steven Bradhaw: £400? So, the maximum unexplained loss you've had is £1,400? But, the one you've-, um, and the least amount about £400? What did you do with the £400 one?

(TC: 00:27:24)

Khayyam Ishaq: Um, because the audit happened, they've thrown it on to that.

(TC: 00:27:27)

Steven Bradhaw: Right. So, that explains that, when the auditors went there, they found a loss of about £500, and that's what escalated the audit up. So, to go back the question Mr Patel had before, that's why one person arrived and then two people finished off your audit. Because they found a loss and they went from checking your cash to actually checking everything that you held in the branch, yes, is that right?

(TC: 00:27:51)

Khayyam Ishaq: That's what happened, Yeah.

(TC: 00:27:53)

Steven Bradhaw: Okay. So, you owed (ph 27.55)-, so we've got the £1,400, which is the October one. Okay, just take another step back now. On daily basis, which is a bit what you're (ph 28.03) just before, to assist you when you know about these losses, you will do something that's known as a cash deprivation, okay. Can you explain to me (ph 28.13) don't know what you did with the cash deprivation.

(TC: 00:28:15)

Khayyam Ishaq: It was done both-, I did them, and he, you know the other clerk, did them as well.

(TC: 00:28:20)

Steven Bradhaw: Okay, what time would you normally do them?

(TC: 00:28:24)

Khayyam Ishaq: Um, between 4:30, 4:45, maybe 'til 5:00.

(TC: 00:28:29)

Steven Bradhaw: Right, so between 4:30 and five o'clock is when you normally produce your cash dec?

(TC: 00:28:33)

Khayyam Ishaq: Yeah.

(TC: 00:28:33)

Steven Bradhaw: Okay.

(TC: 00:28:34)

Khayyam Ishaq: If we were busy, after.

(TC: 00:28:36)

Steven Bradhaw: Right, now you say the other clerk did them as well? Why did he do it, did he have his own stock unit?

(TC: 00:28:42)

Khayyam Ishaq: No, it was a shared stock unit.

(TC: 00:28:43)

Steven Bradhaw: Right, so it's a shared stock unit. Okay, so, if he left at four o'clock, would he do a cash dec?

(TC: 00:28:55)

Khayyam Ishaq: No.

(TC: 00:28:56)

Steven Bradhaw: Okay, but you would then do it between half past four and five o'clock?

(TC: 00:29:00)

Khayyam Ishaq: Yeah.

(TC: 00:29:00)

Steven Bradhaw: Okay. If he didn't leave at four o'clock, you'd have asked him to stay behind? And he's working until five o'clock or half past five, is he the person who then produced the cash dec?

(TC: 00:29:12)

Khayyam Ishaq: Sometimes, yeah.

(TC: 00:29:13)

Steven Bradhaw: Right, or sometimes yourself.

(TC: 00:29:14)

Khayyam Ishaq: Or sometimes I did.

(TC: 00:29:16)

Steven Bradhaw: Okay, so how did you produce your cash declaration?

(TC: 00:29:21)

Khayyam Ishaq: Um, we entered the figures, we counted all the cash.

(TC: 00:29:24)

Steven Bradhaw: Right.

(TC: 00:29:25)

Khayyam Ishaq: Um, The bulk cash that was counted, pre counted, it was banded up into £5,000s. So, to make it easier for us to count, and we did the coins separately. They were counted, we had little slips telling us exactly what the counts were-,

(TC: 00:29:41)

Steven Bradhaw: And then you enter them in-,

(TC: 00:29:43)

Khayyam Ishaq: And then you enter them in.

(TC: 00:29:44)

Steven Bradhaw: And then you press a button.

(TC: 00:29:45)

Khayyam Ishaq: Yeah, and it shows you how much you are down or up.

(TC: 00:29:47)

Steven Bradhaw: Down or up, right. Is there any time where you've done cash declarations that the money was showing strange?

(TC: 00:29:55)

Khayyam Ishaq: No, it never showed strange figures.

(TC: 00:29:57)

Steven Bradhaw: Right, so, it didn't say you were, for October (TC 00:30:00), if you'd broken that down into a weekly thing. I know it's very simple but if we broke that down to £300 a week, you didn't then, over the period of the first week start seeing the money creep up to £300, and during the second week creep up to £600, during the third week creep up to £900.

(TC: 00:30:17)

Khayyam Ishaq: Yeah on that-, on that example, yeah.

(TC: 00:30:18)

Steven Bradhaw: Right, so you're, what you're saying is your cash is out. For the example of October.

(TC: 00:30:23)

Khayyam Ishaq: Yeah.

(TC: 00:30:24)

Steven Bradhaw: The £1,400. You knew from the end of your previous trading statement, to the end of the other one, that your cash was out, when you produced your cash declaration.

(TC: 00:30:34)

Khayyam Ishaq: Yeah, the cash was out.

(TC: 00:30:34)

Steven Bradhaw: Right, so each time your cash was out.

(TC: 00:30:37)

Khayyam Ishaq: I knew how much cash was out.

(TC: 00:30:39)

Steven Bradhaw: Yeah, and it built up, so you knew prior to the branch trading statement that you were expecting to show a loss in the region of £1,400, if we use October as the, as the example.

(TC: 00:30:49)

Khayyam Ishaq: Yeah.

(TC: 00:30:49)

Steven Bradhaw: Okay, and that's the one you saying you set up centrally and, sort of, paid? If it was, you know, we're talking examples and simplistic. If, after the first week it was £300 out, what did you do?

(TC: 00:31:04)

Khayyam Ishaq: Er, I looked at the transactions that were happening to try and find it. Um, when we did the, when he did the balance, he usually told us if there were any stamps that were out and stuff like that, so we checked those.

(TC: 00:31:20)

Steven Bradhaw: Right, so-,

(TC: 00:31:21)

Khayyam Ishaq: On the books. But they were always out by one or two pounds, so then it was-,

(TC: 00:31:27)

Steven Bradhaw: Yeah, so, so, so your stamps were sorted out?

(TC: 00:31:30)

Khayyam Ishaq: Yeah.

(TC: 00:31:32)

Steven Bradhaw: But the cash was out, but you tried to find out where the money was short?

(TC: 00:31:35)

Khayyam Ishaq: Yeah, we couldn't find it.

(TC: 00:31:36)

Steven Bradhaw: You couldn't find it?

(TC: 00:31:37)

Khayyam Ishaq: Couldn't find it.

(TC: 00:31:38)

Steven Bradhaw: Okay, I'm just going to-, um, did you phone the helpline advisors to say you know, you're having these losses and the money's going up and you can't find it?

(TC: 00:31:50)

Khayyam Ishaq: No.

(TC: 00:31:51)

Steven Bradhaw: No. Okay look, I've got some of your branch trading statements here. Just to sort (mw 31.59) now. For October, which is trading period six, this is a re-, what they've done is they've reprinted, I'm sure Andrew might be able to help me here. You can reprint so many branch trading statements off the system.

(TC: 00:32:17)

Khayyam Ishaq: You can, yeah.

(TC: 00:32:19)

Steven Bradhaw: Okay, so what the auditors have done, they've-, I don't know whether they couldn't find your branch trading statements or they weren't to hand, they've reprinted from trading period six through to nine, right. This actually covers your first one, it's from September to the thirteenth of October, fifteenth of September.

(TC: 00:32:37)

Yousif Patel: Which year is that?

(TC: 00:32:38)

Steven Bradhaw: Sorry?

(TC: 00:32:39)

Yousif Patel: Which year?

(TC: 00:32:40)

Steven Bradhaw: Sorry, 2010. Trading period six of 2010.

(TC: 00:32:44)

Yousif Patel: Yeah.

(TC: 00:32:45)

Steven Bradhaw: Alright, and that's almost close to your £1,400. It's actually showing you you're £1,065.56 short. Okay, and that the one you say you have settled centrally.

(TC: 00:32:58)

Khayyam Ishaq: Centrally, yeah.

(TC: 00:32:59)

Steven Bradhaw: Right. So, in effect your account is straight, aren't they, for trading period seven?

(TC: 00:33:05)

Khayyam Ishaq: Yeah.

(TC: 00:33:05)

Steven Bradhaw: You know, you know you've got a loss, but what you've said to them is 'I can't pay it in one go' and they will take so much out, probably your remuneration to pay that lot off, maybe over one month, two months, three months, four months. Yeah? Is that what happened?

(TC: 00:33:20)

Khayyam Ishaq: Yeah.

(TC: 00:33:21)

Steven Bradhaw: So, when we then come on to trading period seven, which is 13th of October,

from the end of that, to the 17th of, um, November. Right, you're saying that that was straight? As far as you can remember that was straight?

(TC: 00:33:44)
Khayyam Ishaq: No.

(TC: 00:33:45)
Steven Bradhaw: That's what you said to me. I asked you what your balances were-,

(TC: 00:33:48)
Khayyam Ishaq: Off the top of my head, I don't know.

(TC: 00:33:50)
Steven Bradhaw: Fine. Okay.

(TC: 00:33:51)
Khayyam Ishaq: Every single balance, you know, I don't have that in my head at this moment in time, you know.

(TC: 00:33:56)
Steven Bradhaw: Right but-,

(TC: 00:33:56)
Khayyam Ishaq: I don't have the papers in front of me-,

(TC: 00:33:57)
Steven Bradhaw: No, no, that's right. Well that gives you a disadvantage at the moment, but it's trying to gauge-, you've just said to me that's the only one that you can remember, it's not masses of time ago-,

(TC: 00:34:09)
Khayyam Ishaq: Yeah.

(TC: 00:34:09)
Steven Bradhaw: And to me, certain figures will stick in your mind if you're having problems. Okay. To all intents and purposes, you said, you know, and I accept that it may be out. Okay. How

much would you have expected your next balance to be out then? Based on your experience of doing the balance, and originally you said that money, that one was out, but they were okay until January. You would expect it to be out by large amounts or, you know, a few hundred, up to a hundred pounds? Do you recall contacting Chesterfield after that one?

(TC: 00:34:44)

Khayyam Ishaq: Yeah.

(TC: 00:34:45)

Steven Bradhaw: Yeah, when?

(TC: 00:34:47)

Khayyam Ishaq: I think after the-, the, er, they sent a letter.

(TC: 00:34:51)

Steven Bradhaw: Yeah, they sent a letter about repaying that, right. I mean, have you contacted Chesterfield about your trading statements losses?

(TC: 00:34:59)

Khayyam Ishaq: Yeah.

(TC: 00:34:59)

Steven Bradhaw: Since then?

(TC: 00:35:01)

Khayyam Ishaq: Yeah.

(TC: 00:35:02)

Steven Bradhaw: Right, when?

(TC: 00:35:05)

Khayyam Ishaq: I think each time we got a loss in the branch, I would contact them.

(TC: 00:35:09)

Steven Bradhaw: Yeah, fine. So, you did it then.

(TC: 00:35:10)
Khayyam Ishaq: Yeah.

(TC: 00:35:11)
Steven Bradhaw: And then you told me, the next one you remember is January at £400.

(TC: 00:35:16)
Khayyam Ishaq: Yeah.

(TC: 00:35:16)
Steven Bradhaw: We know the figures aren't going to be exact.

(TC: 00:35:17)
Khayyam Ishaq: Yeah.

(TC: 00:35:18)
Steven Bradhaw: Right, but, you know-,

(TC: 00:35:20)
Khayyam Ishaq: There might have been losses in the next one, or the next one after that.

(TC: 00:35:24)
Steven Bradhaw: Right but, you see Mr Ishaq, you're the person that's in there, you're the person that's counting-,

(TC: 00:35:28)
Yousif Patel: Mr (mw 35.29), why don't you just tell him the figure and then tell him (talking over each other 35.30).

(TC: 00:35:31)
Steven Bradhaw: Right, fine, okay, it's £4,211 the following month. And then if we go to trading period eight, it's £3,658. Then when we go to January, it's the £479. So, your first and last one were in the balance, but you're out by the middle two. And that's why I'm saying, figures like that will stand out, and you will remember. You remember your £1,400, you remember your £400. You don't remember nearly £8,000.

(TC: 00:36:07)

Yousif Patel: (mw 36.06).

(TC: 00:36:08)

Steven Bradhaw: That's your post office, that's what's been done. Alright. So, if that loss is out, how have you made good your accounts? You're £4,000 short then, right. How have you made good that loss?

(TC: 00:36:27)

Khayyam Ishaq: (mw 36.27) if it was that amount.

(TC: 00:36:29)

Steven Bradhaw: No, it is that amount. That's you're account.

(TC: 00:36:31)

Khayyam Ishaq: I would have contacted Chesterfield about that one.

(TC: 00:36:33)

Steven Bradhaw: Yeah, but I've just asked you, and all you remember contacting Chesterfield about is about the first one. And they're big amounts to me, that you will remember, and you will be going 'hang on, something's wrong in this post office'. So, how did you make good, how did you manage to get your account straight for the next one, in trading period eight, when you were £4,000 short? And that's short by that. Did you put any money in? And that loss is part of that loss?

(TC: 00:37:01)

Khayyam Ishaq: I think that loss might have been part of that loss.

(TC: 00:37:03)

Steven Bradhaw: Right. So, what you've done is, when that money came in there, the £4,211, you haven't contacted Chesterfield. You've let that roll over into that one.

(TC: 00:37:16)

Yousif Patel: Is that a rollover figure then?

(TC: 00:37:18)

Steven Bradhaw: Well, again, that's the following one. So, it's one of two ways. It's whether you've got a further loss of £3,000, or whether that loss is part of that loss.

(TC: 00:37:28)

Khayyam Ishaq: Every loss I got, I contacted Chesterfield.

(TC: 00:37:31)

Steven Bradhaw: Yes but, we can go back and check that, at this moment in time we can't. But, we tried to establish-,

(TC: 00:37:37)

Yousif Patel: That's his recollection, so-,

(TC: 00:37:38)

Steven Bradhaw: Yes, yes, that's fine, (mw 37.41) we've clarified. So, the first and the fourth we have, the middle two we haven't, okay. You're paying back on your-, how much were you paying out to your remuneration, up to when you were suspended?

(TC: 00:37:52)

Khayyam Ishaq: I think, er, about £400 didn't come into it, but-,

(TC: 00:37:57)

Steven Bradhaw: No, that was done, I think where the auditors-,

(TC: 00:37:58)

Khayyam Ishaq: I think it was about £1,000.

(TC: 00:38:00)

Steven Bradhaw: Right, you're paying about a thousand-,

(TC: 00:38:01)

Khayyam Ishaq: Sometimes I think-,

(TC: 00:38:02)

Steven Bradhaw: But you can't recall-,

(TC: 00:38:02)

Khayyam Ishaq: On a couple of occasions I did pay £2,000 to them.

(TC: 00:38:05)

Steven Bradshaw: Yeah. Did you ever inflate the cash?

(TC: 00:38:08)

Khayyam Ishaq: No.

(TC: 00:38:09)

Steven Bradshaw: So, you never inflated the cash. Have you ever stolen any money?

(TC: 00:38:11)

Khayyam Ishaq: No I haven't, no.

(TC: 00:38:14)

Steven Bradshaw: Okay, so you've never stolen any money and you haven't inflated the cash to achieve a balance? Because you have to make good that, don't you? So, under the terms of your contract, that money there, from that, that period, because what you're saying is that one's straight because you paid, you settled it centrally and you're paying the money there. On that one, you're not sure, you can't remember whether you just left the figures as they were, and then, that means that if that figure's gained, you've suddenly gained £600 the following month. Because, (mw 38.48) your losses, that's the same loss, that's £600 less, so you've gained £600 in your next month. Or you've increased the figures and that's a further loss. Did you have any transaction corrections come back?

(TC: 00:39:05)

Khayyam Ishaq: There were, throughout my tenure, yeah.

(TC: 00:39:07)

Steven Bradshaw: Yeah, but no, (mw 39.10) if we concentrate on these four, because these are the ones where, if you add them all together you're stood at like £10,000 worth of losses, which is 50% of what we're looking for. Did you get any transaction corrections, because I don't believe that in that period, you've given over £1,000 a week over the counter to customers, because you'd have the queue round the door. I'd even drive up come and get served by you, because I know I'm going out with more money that what I came in with.

(TC: 00:39:38)

Yousif Patel: I think what Mr Bradshaw is saying, you couldn't have possibly sold that amount of stamps

for that month, for that period.

(TC: 00:39:47)

Andrew Wise: Just leading on from the rolling over. Suddenly the loss from that trading statement has then disappeared on the January one. So, what happened? Did you put that money in or-,

(TC: 00:39:59)

Khayyam Ishaq: That's £3,000 (TC 00:40:00), they contacted-, this wasn't settled, I don't think, centrally. I don't think so. I think, er, I think I put cash in there.

(TC: 00:40:11)

Yousif Patel: Don't say-, you say things if you are sure, right?

(TC: 00:40:14)

Khayyam Ishaq: Yeah.

(TC: 00:40:14)

Yousif Patel: Don't try and guess. If you can't remember just say you can't-,

(TC: 00:40:17)

Khayyam Ishaq: I don't know.

(TC: 00:40:17)

Andrew Wise: See, between these two trading periods, that loss has disappeared. So, something's happened in the account for, you're suddenly £3,000 and something short, and then the next month you're £400 short. So, something's happened for that loss to disappear, either settled centrally or you've put the money in, or something else has happened to make that loss disappear. And we're trying to understand what's gone on between all the trading statements.

(TC: 00:40:50)

Steven Bradhaw: While you think about that, the tape's going to come to and end shortly. So, if we stop the tape now, and then we can go on without it puzzling this sort of-, can just do this?

(TC: 00:41:02)

Yousif Patel: Yeah.

(TC: 00:41:03)

Steven Bradhaw: Can you just read that number out for me please?

(TC: 00:41:07)

Khayyam Ishaq: 071401.

(TC: 00:41:10)

Steven Bradhaw: Okay, and can you just sign there, I've put it in the wrong place but if you just sign just under your name for me.

(TC: 00:41:15)

Khayyam Ishaq: Yeah.

(TC: 00:41:16)

Steven Bradhaw: Yes, please.

(TC: 00:41:25)

Khayyam Ishaq: Okay. Do you want to?

(TC: 00:41:23)

Yousif Patel: Yeah, yeah, sure, no problem.

(TC: 00:41:38)

Steven Bradhaw: (Inaudible 41.25), so we haven't got your name on-,

(TC: 00:41:29)

Yousif Patel: Should I put it there?

(TC: 00:41:32)

Steven Bradhaw: Please. Okay and the time is 11:53, I'm switching off the tapes.