

File name: Khayyam ISHAQ - POLTD-1011-0186 Khayyam Ishaq Tape 2 of 2 Tape
No.071402.mp3

Audio quality: Good

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)

Stephen Bradshaw: We resume the interview with Khayyam Ishaq. Err, present are myself, Stephen Bradshaw.

(TC: 00:00:12)

Andrew Wise: Andrew Wise.

(TC: 00:00:13)

Khyyam Ishaq: Khyyam Ishaq.

(TC: 00:00:14)

Mr Patel: (Mw 00.15) Patel.

(TC: 00:00:15)

Stephen Bradshaw: The time now is 12:11. And just before we continue the interview, if you can just put the time and date in there for me. 12:11. It's just to remind you of your legal rights. I have to remind you you're still under caution. You do not have to say anything but it may harm your defence if you do mention when questioned something which you later rely on in court. Anything you do say may be given in evidence. Again, all the (mw 00.37) still apply. You're free to leave when you want. You're not under arrest, if you prefer to leave. Um, can you just sign that just to be reminded that you're still under caution. Now gone into twelve-, twelve eleven still. Do you still want Mr Patel to remain as your solicitor?

(TC: 00:00:58)

Khyyam Ishaq: Yeah.

(TC: 00:00:58)

Stephen Bradshaw: Yeah. Just sign the top one there for me. Okay, and that's, basically, your legal rights. The, the reason for the delay between the two is the error that-, your conference with your solicitor, and we were checking some things out with, um, with Chesterfield. Um, just to go on from-, what we managed to get from Chesterfield. We were just-, I asked them to check your, your account. The, the one that's known as a late account, and that's anything that's outstanding to the Post Office, or when we owe money, going onto this account. And the difference, you know, is when-, you know, or you owe us.

(TC: 00:01:40)

Khyyam Ishaq: Mmm.

(TC: 00:01:40)

Stephen Bradshaw: Um, what they tell me is, you're, you're correct. On the October one, the £1,065, you did set up centrally, that's correct. You did set up centrally the £479 in January. The other discrepancy is your outstanding one from the (mw 01.59), the one just over £21,000, but for the two middles ones, there's no mention of them being set up centrally.

(TC: 00:02:05)

Khyyam Ishaq: Can I explain?

(TC: 00:02:06)

Stephen Bradshaw: Okay.

(TC: 00:02:07)

Khyyam Ishaq: Um, can I explain, as well, about-,

(TC: 00:02:09)

Stephen Bradshaw: Oh, sorry, just before we go on-, prior to the recommencing (mw 02.13) tape, Mr Wise explained how a branch trading statement works for Mr Patel's benefit. Okay.

(TC: 00:02:20)

Khyyam Ishaq: Can, can I just explain about my health? Um, sometimes, err, I do forget things, yeah, cos GRO for another problem, yeah GRO And they don't come quickly, as you know, when you're questioning me. Okay. Um, sometimes they come a bit later on, or maybe the next day. So, you know what I can remember, but coming back to these two statements that you're on about, where it shows £4,000 and £3,000. These were done by the clerk, um, and we both did them together. But I think, um, he forgot to, um, count the, the cash. There was a surplus of cash that was on the side, which he didn't include in this balance. So, that's why it showed a loss of £4,000. So, the cash was still there in the office, um, and we made good cash on that one. And, and the

same, I think, applies to this one, because sometimes I did leave him to do the, the balance, err, on his own for, you know, for training purposes. And it looks like he, you know, he, he misses out whether the cash was stored in different places. He probably forgot to, to ascertain, you know, the, the, the cash discrepancies. So, I think, really, the £4,000 was there in the office, but he forgot to count it into this-, and we run the branch trading statement. We'd already ran it. So, we couldn't include the cash in there. So, then it was made good cash to be included. Um, and I think that's what happened with this one, as well.

(TC: 00:03:50)

Stephen Bradshaw: Okay.

(TC: 00:03:51)

Khyyam Ishaq: And then, obviously the £400 and-, when I did it again, I just, you know, sent it to central cos that's what I was-, you know. That's what I did.

(TC: 00:04:02)

Stephen Bradshaw: Okay. So, you're (talking over each other 04.03).

(TC: 00:04:04)

Khyyam Ishaq: I think that's what happened.

(TC: 00:04:04)

Stephen Bradshaw: Right, okay. Just before we carry on, are you okay for the interview to continue, because you've just now told me GRO and that, so you're happy to continue with the interview?

(TC: 00:04:14)

Khyyam Ishaq: Yeah. Because it's the memory, you know.

(TC: 00:04:16)

Stephen Bradshaw: Fine, fine. Yeah, and like I said earlier, if you don't understand the question or something, just let us know and we'll just take our time. So, your explanation for the two discrepancies in trading periods seven and eight, is that the £4,000 was a, a bundle of cash that had-, that hadn't been counted.

(TC: 00:04:35)

Khyyam Ishaq: Yeah.

(TC: 00:04:37)

Stephen Bradshaw: Then, you, you completed your branch statement and rolled onto the next period, which is this TP8. And then you found the money and you just put the-, you put the money and you made good, as if-,

(TC: 00:04:47)

Khyyam Ishaq: Yeah.

(TC: 00:04:47)

Stephen Bradshaw: And you drop it down to a, an acceptable level. If it was £100, you would take £100 out your wallet, put it in, and then make good the cash, so, so everything was straight. And you think exactly the same thing happened the following month.

(TC: 00:05:00)

Khyyam Ishaq: Well, he was in training to, to do that. But that's what I assume may have happened that month.

(TC: 00:05:05)

Stephen Bradshaw: Right. Well, again, I find it slightly disbelievable that something could happen twice on the trot, for such large amounts that you've got this money on the side. However, you know that when you use the arriving system, every time you press a key, it makes a-, it makes-, it's, it's-, the mark is left, and we can trace back. So, we can see whether you actually made good them amounts. Right. So, if, if that's the case, there should be somewhere within the house of making good that, in effect, is-, it's showing that, on then, you put £4,200 in and then you put £3,600 in, right. We'll go away and we'll, we'll check that explanation. Right. That's fine. So, we've got explanations for your losses. We know two have been set up centrally and we know-, and what you believe. You're not 100% certain, but what you believe is that you saw it and made them good. Is there any possibility that that wasn't made good, and that was just rolled into that month?

(TC: 00:06:10)

Mr Patel: That's (inaudible 06.11). It was, was actual (mw 06.16) a lot of cash at the end of each month. Sorry, that.

(TC: 00:06:19)

Khyyam Ishaq: I think, you, you know the cash where it's showing a loss here.

(TC: 00:06:22)

Mr Patel: Mmm.

(TC: 00:06:22)

Khyyam Ishaq: If we've got that £4,000, I think that was put back in. That was there on the side, (mw 06.28), and I think-, because the, the, the clerk I had working for me was, you know, still training. He, he would leave things here and then, you know. So, I mean, obviously it looks like he's done-, he's done-, I left him on to do that one, and do that one.

(TC: 00:06:42)

Stephen Bradshaw: Right, but then, if you-, if you cast your mind back and, just in case of, you know-,

(TC: 00:06:48)

Khyyam Ishaq: It's possible that I could have forgot. I don't know.

(TC: 00:06:50)

Stephen Bradshaw: Right. So, what I'm saying is, I asked you who done the balance.

(TC: 00:06:53)

Khyyam Ishaq: Yeah.

(TC: 00:06:54)

Stephen Bradshaw: And how often.

(TC: 00:06:55)

Khyyam Ishaq: We both it.

(TC: 00:06:56)

Stephen Bradshaw: But, you know, the clerk only helped you, occasionally.

(TC: 00:06:58)

Khyyam Ishaq: Yeah.

(TC: 00:07:00)

Stephen Bradshaw: Now, we've suddenly got him helping two on the trot. Help where the same mistake happened twice. Have you got any record to show whether-, who done-, whether the clerk worked till 5:30, 6 o'clock, 6:30, on these-, on these two days when the balances were done?

(TC: 00:07:18)

Khyyam Ishaq: Um, we didn't have a time sheet, so-,

(TC: 00:07:20)

Stephen Bradshaw: So, how, how, how would I know that that clerk was in the office doing that balance with you? Cos I find it very strange-,

(TC: 00:07:27)

Khyyam Ishaq: Yeah.

(TC: 00:07:27)

Stephen Bradshaw: That the same mistake happened. Now, now-, and again. Because that's £4,211, it may well be that it was £4,000. So, in effect, is you may, may well have rolled a short, or small, loss over. Right. So, but then you've still got the same thing. You got £300. You got £3,600. I don't think you've got £3,600 just sitting on the side, if you had things in bundles of £1,000. It's trying to put them all in, and I-, and I just find it difficult to comprehend that that mistake happened by a clerk who only helped you occasionally, has suddenly done two-,

(TC: 00:08:06)

Khyyam Ishaq: We do-, we do have a ATM, as well, that used to take £3,000, as a bundle.

(TC: 00:08:10)

Stephen Bradshaw: Yeah, but the ATM is still all part of your cash, right. And, and, and I accept all that, but the ATM-, when, when everything comes in, because it shows there on there. Your, your £3,000 cash, the ATM. So, £3,000 on that one. And, on that one, that's the cash in hand (inaudible 08.24). So, you've, you've filled it up and you've got £3,000 in. I accept all that. What I'm saying is if, if, if that's to be believed, fine. That happened in one month. Then, all of a sudden, it's happened the next month, but you're saying it's just on the side. If you think it's on the side, where on the side, because if you count your cash, you've got bulk cash in your safe, you know, and you count your working cash, the drawer in the-,

(TC: 00:08:46)

Khyyam Ishaq: And we have a small safe, as well, for cash.

(TC: 00:08:48)

Stephen Bradshaw: Yeah, but, but everything would be counted, wouldn't it? In, in your main safe we've got the bulk, with all bits of paper on. With, err, the amounts.

(TC: 00:08:59)
Khyyam Ishaq: Yeah.

(TC: 00:09:00)
Stephen Bradshaw: What about the small safe? Have you got bundles of cash, because-, with amounts on?

(TC: 00:09:04)
Khyyam Ishaq: There were usually just cash put in there, to be used on the-, on the (mw 09.08).

(TC: 00:09:08)
Stephen Bradshaw: The (mw 09.08). So, when-,

(TC: 00:09:09)
Khyyam Ishaq: It didn't have no labels on it, or anything.

(TC: 00:09:10)
Stephen Bradshaw: To go back to your balance, right, you look in your main safe, the big safe and you see-, we'll use twenties. You see the twenties and say it's £20,000. Then, you go into your smaller safe. There's some £20 notes there. Are they counted?

(TC: 00:09:24)
Khyyam Ishaq: They should be counted.

(TC: 00:09:27)
Stephen Bradshaw: No, but are they counted? I know what should-,

(TC: 00:09:30)
Khyyam Ishaq: I, I, obviously, didn't count the entire cash myself.

(TC: 00:09:34)
Stephen Bradshaw: No. When, when your balance is supposed to count, count the entire cash (inaudible 09.37). I accept what you do with your bulk-, your big safe. You've got a note there. You've counted the cash wads.

(TC: 00:09:42)

Khyyam Ishaq: Yeah.

(TC: 00:09:43)

Stephen Bradshaw: And you go off your, your derived figures, where you're, you're running down. So, for this example, we've got £20 notes, with £20,000 of cash.

(TC: 00:09:51)

Khyyam Ishaq: Yeah. That was then counted, the next safe-,

(TC: 00:09:53)

Stephen Bradshaw: Right. Then, then you go to small safe. There's some £20 notes.

(TC: 00:09:56)

Khyyam Ishaq: Yeah.

(TC: 00:09:57)

Stephen Bradshaw: Are them £20 notes counted? (TC 00:10:00)

(TC: 00:10:01)

Khyyam Ishaq: They will be counted.

(TC: 00:10:01)

Stephen Bradshaw: Right. So, so, we count them. Yeah. So, we add that amount onto there-, onto there.

(TC: 00:10:05)

Khyyam Ishaq: Yeah.

(TC: 00:10:06)

Stephen Bradshaw: And then you, you then count your working cash from your drawer.

(TC: 00:10:09)

Khyyam Ishaq: Yeah (talking over each other 10.10) two drawers.

(TC: 00:10:11)

Stephen Bradshaw: Well, alright, the working cash in two drawers. Or three drawers, or four drawers.

(TC: 00:10:15)

Khyyam Ishaq: What, what I'm saying is, one of those drawers wasn't counted, you understand? And then, obviously, some working capital was left in those drawers that he didn't count.

(TC: 00:10:24)

Stephen Bradshaw: Right, and I accept that that happened maybe. It could have happened one day.

(TC: 00:10:29)

Mr Patel: I think, well, when you say there-, there's a-, it's, it's-, I know you're saying one is the final. There's no remote possibility of happening twice, but that's a matter for you.

(TC: 00:10:38)

Stephen Bradshaw: Okay. That's, that's fine, because-,

(TC: 00:10:40)

Mr Patel: That's entirely matter for you, whether you accept that, or not. That's police suggesting-,

(TC: 00:10:44)

Stephen Bradshaw: Okay. Okay. We'll move-, we'll move on, then. You-, you're saying it happened twice. We'll find out whether-,

(TC: 00:10:47)

Mr Patel: Yeah, it's not beyond the realms of impossibility. It could have happened.

(TC: 00:10:51)

Stephen Bradshaw: Yeah, mmm (talking over each other 10.53). Initially-,

(TC: 00:10:55)

Mr Patel: (Talking over each other 10.54) but it still happened.

(TC: 00:10:56)

Stephen Bradshaw: Yeah, initially the question was, was trying to find out who was actually there.

(TC: 00:10:59)

Mr Patel: Yeah.

(TC: 00:11:00)

Stephen Bradshaw: To whether the other clerk was actually in the office, to encounter this cash.

(TC: 00:11:04)

Mr Patel: I think you've made your point. He's made his point. Let's move on, please.

(TC: 00:11:09)

Andrew Wise: Before we move on from the trading statements, just to tie it up to the point at where the audit was, earlier on you suggested that the £400 from the last account there was the loss that was found-, the initial £500 loss that was found at the audit, but Chesterfield (mw 11.25) have confirmed you settle that centrally. So, that loss can't be the one that you said were found at the audit. Do you remember saying that earlier?

(TC: 00:11:37)

Stephen Bradshaw: What we said is that, I think-, whether I've misled you. I said that loss was the one for audit, and you agreed. I think that's what Andrew saying. You agreed that that loss was the one on the audit.

(TC: 00:11:48)

Khyyam Ishaq: That, that was included in the audit. I think, because it wasn't-, it was set up centrally, the £400, um, it's-, because it's (mw 11.57) in. Um, because I've got a memorandum from it. I don't know what he did but-, yeah. It says outstanding amount previously (mw 12.07) centrally, was included in this amount.

(TC: 00:12:09)

Andrew Wise: Ah, yeah. So, they've brought it into the account at that point?

(TC: 00:12:12)

Stephen Bradshaw: No, that-, that's fine. There's two ways of looking at that. That's been brought back into the (talking over each other 12.18).

(TC: 00:12:19)

Mr Patel: This is a memorandum from Dennis Watson.

(TC: 00:12:20)

Stephen Bradshaw: Can I just have a quick look? That's right. That, that makes your total shortage in the branch because that, that-, because you hadn't made the £479 by deduction from, from your, your wages. That's the total shortage. We're actually only dealing with that one (inaudible 12.39), the, the figure on the actual day.

(TC: 00:12:41)

Andrew Wise: Yeah, so, they, they bring that back into the accounts at the audit, which causes the loss of (talking over each other 12.46).

(TC: 00:12:46)

Stephen Bradshaw: The, the-, err, I think the, the way of looking at it, just to clarify the point, is that one's an audit shortage on the day and one is the amount or value to the Post Office (inaudible 12.57). No, that's fine. We'll put them to bed and we'll, we'll sort them out. Right. Let's just back to the balance now. This is-, this is where the crux of everything is. It's all about we've got a shortage of just over £21,000, that's all about the stamps. Now, the stamps come in, okay, and you put them in, in your bulk. In your big safe.

(TC: 00:13:20)

Khyyam Ishaq: In the big safe, yeah.

(TC: 00:13:21)

Stephen Bradshaw: Right, and you come to balance. We've, we've exhausted the bit about your stamp book. We know you, you count them. And all your other stamps are in the back, aren't they? How do you know how many's in the-, in the safe?

(TC: 00:13:33)

Khyyam Ishaq: Err, we go on the previous figure.

(TC: 00:13:37)

Stephen Bradshaw: Where do the figures come from?

(TC: 00:13:39)

Khyyam Ishaq: It was on a sheet of paper. I mean, obviously, there, there's not a sheet of paper there now, but it was there when (talking over each other 13.45). Basically, that's stock there, yeah. So, say that was, like, um, ten pieces of, you know, or stamp books there. Um, we would put that on the sheet of paper and then, when we took it from there, cross it off from there.

(TC: 00:14:03)

Stephen Bradshaw: Right.

(TC: 00:14:04)

Khyyam Ishaq: And then, that's how we would account for those stamps. We wouldn't physically go in and count each one but, you know, each book.

(TC: 00:14:10)

Stephen Bradshaw: But, at some stage, initially, you've started off with a figure that's correct. Yeah. So, so if, if you didn't have a stamp in the place and you get-, you use ten sheets of first class, for the example, you would then get ten sheets in.

(TC: 00:14:27)

Khyyam Ishaq: Yeah.

(TC: 00:14:27)

Stephen Bradshaw: And, on there, you would write a piece of paper with ten.

(TC: 00:14:29)

Khyyam Ishaq: Ten, yeah.

(TC: 00:14:30)

Stephen Bradshaw: Right.

(TC: 00:14:30)

Khyyam Ishaq: And put them in the back.

(TC: 00:14:31)

Stephen Bradshaw: And put them in the back. Then, you use the sheet, it drops to nine.

(TC: 00:14:34)

Khyyam Ishaq: Yeah.

(TC: 00:14:35)

Stephen Bradshaw: And then, when you get more stamp sheets back in, it would go back up to nineteen, and so on, backwards and forwards. But, in your, your mind, if, if you've got 30 sheets in the-, in the safe, you've got 30 sheets. Your stamp book, you count them individually.

(TC: 00:14:50)

Khyyam Ishaq: Yeah. They are one penny, two penny.

(TC: 00:14:52)

Stephen Bradshaw: Yeah, and you add them all together, and then you do your balancing the-, do you check the amount of stamps you've got on hand? And stamps, by I mean all your stock. Stamp books, etc. Do you check that against any, any printout from the horizon? How, how, how do you get the balance? How do you know what, what the stamps you've got is right?

(TC: 00:15:13)

Khyyam Ishaq: Um, we would take the figure from the back. Cross referencing the figure on the counter.

(TC: 00:15:19)

Stephen Bradshaw: Mmm.

(TC: 00:15:20)

Khyyam Ishaq: Um, and we'd print out the, um, the snapshot (talking over each other 15.25).

(TC: 00:15:25)

Stephen Bradshaw: So you do-, you do print out a snapshot?

(TC: 00:15:28)

Khyyam Ishaq: Yeah.

(TC: 00:15:29)

Stephen Bradshaw: Right, because you said before you didn't.

(TC: 00:15:30)

Khyyam Ishaq: No, not all the time but we did (inaudible 15.32) print one.

(TC: 00:15:32)

Stephen Bradshaw: When, when you do a balance, because you've got to-, you've got to check something against what you should have.

(TC: 00:15:36)

Khyyam Ishaq: We don't-, I mean, we don't do it every week.

(TC: 00:15:38)

Stephen Bradshaw: No, no. We're just talking about once a month, when you do the branch trading statement. You have to check to see what you're-, what you're supposed to have against what you actually have had, have got. Right. So, you print off a balance snapshot.

(TC: 00:15:49)

Khyyam Ishaq: Yeah.

(TC: 00:15:50)

Stephen Bradshaw: And you, you cross check what you-, what you say you-,

(TC: 00:15:53)

Khyyam Ishaq: The figures.

(TC: 00:15:54)

Stephen Bradshaw: The figures.

(TC: 00:15:55)

Khyyam Ishaq: What we've got here written down, and then-,

(TC: 00:15:57)

Stephen Bradshaw: Right, and you still have to go through and then you put your figures in. You either accept everything, or you change the figures.

(TC: 00:16:03)

Khyyam Ishaq: Yeah.

(TC: 00:16:05)

Stephen Bradshaw: Yeah.

(TC: 00:16:05)

Khyyam Ishaq: Yeah, you sell-, I mean, obviously, if there was one stamp missing, you'd sell that stamp. Or, you would blink (ph 16.12). You know, you somehow. You know. I mean, obviously, if there's a discrepancy, you have to adjust it in the-, adjust.

(TC: 00:16:19)

Stephen Bradshaw: Yeah, right. So, you know about adjusting stock. You know how to adjust stock.

(TC: 00:16:23)

Khyyam Ishaq: Yeah, yeah.

(TC: 00:16:24)

Stephen Bradshaw: Right. So, you go in. So, I'm not-, what I'm saying is the, the, the balance snapshot says you've got 200 first class stamps.

(TC: 00:16:30)

Khyyam Ishaq: Yeah.

(TC: 00:16:31)

Stephen Bradshaw: You've counted. You've got 180. And you would go in, and adjust your stock to make that 180.

(TC: 00:16:37)

Khyyam Ishaq: Yeah.

(TC: 00:16:38)

Stephen Bradshaw: Right.

(TC: 00:16:38)

Mr Patel: Are you saying that-, I'm just being-, so, as far as the stock is concerned, in the main stock room, they start off with a figure, and then every time you take this sheet out, you cross it off. If it comes in, you add it on. But what Mr Bradshaw is saying is every time do you-, do you-, when you do an audit, do you actually go in the stock room and physically count the stamp sheets?

(TC: 00:17:02)

Khyyam Ishaq: No. No.

(TC: 00:17:04)

Mr Patel: Or do you just rely on the figures?

(TC: 00:17:05)

Khyyam Ishaq: We just relied on the figure that was there.

(TC: 00:17:08)

Stephen Bradshaw: Yeah, okay. Every-, when was the last time they were all physically counted?

(TC: 00:17:15)

Khyyam Ishaq: I don't think it was physically counted, because previous to, um-, in, trying to think. The, the, the-, Anita used to have other staff working, and she was the manager. She used to count. Whatever she used to do, she used to balance it, before me. But I never physically counted. We never physically counted the stock.

(TC: 00:17:40)

Stephen Bradshaw: Okay.

(TC: 00:17:43)

Khyyam Ishaq: (Inaudible 17.43) in the safe.

(TC: 00:17:45)

Stephen Bradshaw: Yeah. Can you remember in any transaction corrections about stock being out? (Mw 17.49) stock you, you've received. Like, when you received the stock in from Swindon, you get a sheet that says ten on. You would just accept it was ten.

(TC: 00:17:58)

Khyyam Ishaq: Well, it was coming from the Post Office. We wouldn't-, you know. There was no need to-, for us to recheck that.

(TC: 00:18:05)

Stephen Bradshaw: Who is responsible for all the (mw 18.08) stock?

(TC: 00:18:12)

Khyyam Ishaq: Me.

(TC: 00:18:13)

Stephen Bradshaw: So, if I say, you know, listen to the accent. I can go into places and as soon as I open my mouth, they all start slamming doors and shutting things up. So, if I walk in and say, 'Here's £20,000. I'm from the Post Office.' You go, 'Fine.'

(TC: 00:18:28)

Mr Patel: (Inaudible 18.29) the Post Office (inaudible 18.30). Say here's 50 sheets. Sign it. Put it over here.

(TC: 00:18:34)

Khyyam Ishaq: That, that, that's what you say, you know.

(TC: 00:18:36)

Stephen Bradshaw: Yeah. I'm not saying that, that there isn't, because I don't think to the level-,

(TC: 00:18:40)

Mr Patel: I think he's just being frank, look. There's a delivery. He signs it off, then puts it away and (inaudible 18.44).

(TC: 00:18:45)

Stephen Bradshaw: But again, as, as I say, I don't think-,

(TC: 00:18:48)

Mr Patel: I don't think you appreciate what his responsibilities are. He's got to count them physically one by one, and make sure that's 50's been delivered.

(TC: 00:18:56)

Stephen Bradshaw: I don't think that the level of stock that the discrepancy is is-, has, sort of, not delivered to you. I think what, what you will have got in is, to all intents and purposes, will be almost, if not, perfectly correct from the Post Office. But I understand where you're coming from. Right, so when we come into this. Now, again, part of the-, these middle two that we've exhausted to death, although may come into play now. I've got another sheet here. This (mw 19.27) be taken, was on the day, because when auditors go in, they tend to do your cash desk. They tend to do balance snapshots. They print off showing what you should do. Now, these are snapshot figures. Right, if you have a look at that. That's the stock that's saying you should have, and that's what's outstanding. And that, that's what the auditor counted. And, and, as you say, throughout the day, you would go backwards and forwards as the-, you start finding stuff that's been left in the drawer,

left in a back drawer, left in the envelope, left (TC 00:20:00) in the pouch, left in the safe. That's why figures go up and down throughout an audit.

(TC: 00:20:18)

Mr Patel: Do you understand the figures?

(TC: 00:20:19)

Khayyam Ishaq: Yeah.

(TC: 00:20:21)

Stephen Bradshaw: Okay, but another printout what they done on the day was one for adjustment to stock, right, and the the adjustment to stock, it'll be-, and again, Andrew will bail me out if I've got it back to front, but it-, what they done, is when they found out all what, what you should have compared to what you thought you had, they will adjust that down in the stock. So, they're saying, 'You've got this too much,' right, and what you actually had, there's the adjustment to stock, and that's how much too much stock was in-,

(TC: 00:20:53)

Khayyam Ishaq: Was that before the audit?

(TC: 00:20:54)

Stephen Bradshaw: That, that's, based on your figures, what you've put in when you've been balancing, that's what that snapshot is saying. So, if me and Andrew come in, as the auditor's done on this day, when we counted everything, we would expect to find that amount of cash, any cheques and that amount of stock on the printed bit, right? And that's how you do your balance and that's how-, and all an auditor done is doing a balance. He's doing exactly what you're supposed to do once a a month, and we will go down and we will get your euro travellers' cheques out. We get your first-class stamps, your stamp books, and we will count out the number, and we will compare it to snapshot. We will also, throughout the day, keep asking you, 'Is this all your cash? Is this all your stamps?' To make sure that what we're putting in, we've got correct, right? So, when they gone in and, and adjusted it, that's the amount of money, and again, that, that's the first one on-, sorry, the first one on the day, and that's probably where your £17,000, £18,000 comes from. We will, again, double-check with them.

(TC: 00:22:04)

Andrew Wise: So, on the snapshot, it tells you on the printed figures what the Horizon system says you should have in that branch. The auditors have counted your stock, and they've written, next to the printout, of how many you actually have, and they then go into 'adjust stock' and amend the figures to what you actually have in-hand, on-hand, because that's what you're holding in the branch. And that generates the report that shows the £17,000 discrepancy, by adjusting the stock to

what you actually have in the branch.

(TC: 00:22:37)

Khayyam Ishaq: Yeah, see, I wasn't shown this in the audit.

(TC: 00:22:42)

Stephen Bradshaw: No, no, this, this was all things-, see, the nature of the enquiry, it comes through-, it comes to me and Andrew as an enquiry 'cause you-, because of the amount involved, you had an audit shortage, so we start going into the machines and, sort of, coming-, at the end-, you wouldn't be shown by the audit-, the auditor, that's, that's for us to try and find out whether anything criminal has taken place. That's the nature of, of what we do, right. We've got a discrepancy of, to go back to your figure, the £18.000 on the day.

(TC: 00:23:12)

Mr Patel: That's just a breakdown of how the figures been in Horizon.

(TC: 00:23:14)

Stephen Bradshaw: Yeah, yeah, all that is is, that-, on that day, on the, the-, it's like having the first strike. When they've gone through, they've taken out what they got it, they've gone through the first part, and that's what you have-, you have said you've got, when, in, in fact, you haven't. That amount of-, is missing. Okay? You're saying, you know, like there, if you look at the auditor's figures, like non-stamp, okay, you will always get an odd one or two up or down through (mw 23.44) your balance, but like there, first-class stamp, 1,500, 1,200. That's a discrepancy of 300, and based on how you do your balance, even that will stand out.'

(TC: 00:23:53)

Khayyam Ishaq: I think that's because we were using both philatelic stamps and normal stamps, and they were put in differently. They were-, some were done as specials and some were done as, err, err, normal stamps, so that explains that.

(TC: 00:24:07)

Andrew Wise: That, that does happen but when you get into the realms of the 100 sheets of first-class stamps that are worth £460 per sheet, that doesn't happen with that because you're talking about single first-class stamps. If you look at the 100 sheets of stamps-,

(TC: 00:24:24)

Stephen Bradshaw: The main-, the main ones there, if we have a look at the, the middle four, 45p doesn't come here or there. £5.94, (talking over each other 24.33) there but the middle one, two, three, four, the middle four at least, right, 66p, right, you would be at £18, well, you know, this is a

weekly bus ticket. It starts creeping up when you get to that. But, you know, if you took or that, the £100 there, if you took all them, you might say, 'Look, you've been a bit of a numpty, but you're out by £300 or £400,' right. You might get a slap on the wrist, things weren't (inaudible 25.00), you know, redo your balance. However, what we've got here is four lots of where you go, '£3,000, £4,000, £6,000, £4,000,' 102 sheets too many, that's what that is. It's 102-, it's sheets, not, not one sheet, it's 102, self-adhesant, self-adhesant, second-class times 100.

(TC: 00:25:22)

Andrew Wise: Do you understand the sheets we're talking about?

(TC: 00:25:25)

Khayyam Ishaq: The long ones, yeah?

(TC: 00:25:26)

Andrew Wise: Yeah, they have 100 stamps on and you sell them as a sheet of 100 to a customer, and at 46, well, 41p at the time, that's worth-, one sheet's worth £410. So, when you're missing 102 sheets at £410 a sheet, that's why the values are so high.

(TC: 00:25:47)

Stephen Bradshaw: Yeah, 102 sheets at £32 or whatever it is, £4,080, that's something that you will find and notice when you balance, and that's the reason we're here today.

(TC: 00:25:59)

Mr Patel: I think either you've sold them and not accounted for it, that's one possibility.

(TC: 00:26:05)

Andrew Wise: If, if that's the case, you've sold them to the customer, not accounted for it, but you've had money in off the customer, so your account should show money over because you've got money you can't account for.

(TC: 00:26:14)

Mr Patel: Yeah, that's one possibility, or they-, somebody's nicked 'em without your knowledge, that's another possibility, (inaudible 26.22) probably never had that in the stock.

(TC: 00:26:26)

Stephen Bradshaw: And I don't think they've been in the stock. I think that's been, been used to, to hide shortages in your accounts 'cause there's just too many, 102, 160, 149.

(TC: 00:26:39)

Mr Patel: Mr Ishaq, have you got any explanation for those figures? That's what (inaudible 26.43) are looking at.

(TC: 00:26:46)

Khayyam Ishaq: I went on the figures. Can I just-, I just went on the figures from the safe. We went off-, on those figures. Those could have been incorrectly done, and, you know, the, the stamps were there, and they've not been knocked off the sheet. Or alternatively, I mean, there's, there's another possibility, where I had other employees working for me, and when I was away, um, abroad for a month, um, basically they closed the post office down and walked out. At that particular point in time, they could have, you know taken those.

(TC: 00:27:25)

Stephen Bradshaw: Right, when did they close the post office and walk, walk out?

(TC: 00:27:29)

Khayyam Ishaq: Um, they walked out in February 2009. So, I could-, I could have been carrying that from there.

(TC: 00:27:38)

Stephen Bradshaw: Right, you could have but then, unfortunately, for every 'could', (talking over each other 27.43).

(TC: 00:27:43)

Mr Patel: He is-, he is thinking aloud (talking over each other 27.47).

(TC: 00:27:46)

Stephen Bradshaw: Yeah, yeah, no, no, that's, that's what I'm-, yeah, I'm just doing the same but there could not be-, it's because it's almost two years later-, well, it is two years later. Well, it is two years later, an amount of stamps, and when you-,

(TC: 00:27:57)

Khayyam Ishaq: But if I've been going off a wrong figure-,

(TC: 00:27:59)

Stephen Bradshaw: But, but, that would-, that would be reflected in your balance, wouldn't it? And-, yeah, would, would-, that would reflect in your balance because you're declaring-, you've got more, more of something that you haven't got.

(TC: 00:28:12)

Khayyam Ishaq: But we didn't physically count 'em. We were going off figures.

(TC: 00:28:16)

Mr Patel: Sorry, what you are saying, you've been working with the wrong figure from the out-, you could be working with-, and then you've been adjusting from the wrong figure, making additions, subtraction.

(TC: 00:28:25)

Andrew Wise: Yeah, just going back another year to July 2008, when you took over the post office. You signed and you checked every bit of cash, every bit of stock in that branch.

(TC: 00:28:36)

Khayyam Ishaq: I didn't-, I didn't sign every bit of cash, and I didn't do that.

(TC: 00:28:40)

Andrew Wise: You took ownership of that branch.

(TC: 00:28:41)

Khayyam Ishaq: The auditors-, I took ownership of the branch, yeah, I signed the piece, piece of paper to say I take ownership of it, I not phys-, I did not physically count any stock.

(TC: 00:28:51)

Stephen Bradshaw: But you also-, but you're also, when you signed that, what Andrew was saying to you, when you signed to take ownership, you signed to say that what's on the piece of paper is every stamp and every penny.

(TC: 00:29:03)

Khayyam Ishaq: But there were two auditors there that were doing the audit.

(TC: 00:29:05)

Stephen Bradshaw: You signed to say that all that is there.

(TC: 00:29:10)

Mr Patel: Yeah, fair enough, yeah.

(TC: 00:29:11)

Stephen Bradshaw: That, that, that's what I-, the point Andrew's trying to make is that when you took over, everything is right. Everything is right. So, there is ten sheets of first-class stamps. There's ten sheets of first-class stamps, and then you start your way of doing it, right? We, we understand that. Or what I'm saying is, if you over-declare your stamps, that creates a surplus if your money is right.

(TC: 00:29:36)

Andrew Wise: Yes, if you declare stamps that you don't have, that would make a surplus.

(TC: 00:29:42)

Stephen Bradshaw: We're having shortages. All these were all in there before that, that was done, right? So, if you declared £17,961 too much on your trading period nine, your £479 (TC 00:30:00) shortage, which means you've got another corresponding error or something of £18,500 to, to knock that away, because you're, you're saying you've got too many stamps. So, you would create a surplus in your accounts, not, not a shortage. And you will have been creating surpluses all the way.

(TC: 00:30:22)

Mr Patel: Yeah, I think what he's said is, he's, he's created the surplus all the way because he, he started with the wrong starting figure.

(TC: 00:30:33)

Stephen Bradshaw: Yeah but his branch trading statement doesn't show surpluses. He's showing shortages of £4,000. It, it would-, it would create a minimum surplus of £18,000.

(TC: 00:30:43)

Mr Patel: My understanding is, if he started with a, a wrong figure to start off with and he's never counted that-,

(TC: 00:30:51)

Stephen Bradshaw: No, when he started off, he started off with correct figures.

(TC: 00:30:54)

Mr Patel: But somewhere along the line-,

(TC: 00:30:56)

Stephen Bradshaw: Not, not by that amount, I'm sorry, I just can't believe that that-, that, that you've had the wrong amount in from Swindon or Hemel Hempstead or wherever for that amount. You-, when all added in and you're-, and you're doing your branch trading statement, the amount of cash would show a surplus by that amount. It would always tell you-, you know, forever and a time, you'd said you-, how many-, how many second-class stamps, self-adhesive, do you sell to customers?

(TC: 00:31:29)

Khayyam Ishaq: I have not idea. I, I don't know 'cause I never looked at the sales figure (talking over each other 31.36).

(TC: 00:31:35)

Stephen Bradshaw: You sit there-, you sit there serving, right. We've both worked on the counter, right. You know customers coming in. I'm sorry, we, we have to have some sort of logic in this. You, you can't just say, 'Oh, I don't know. I didn't count it, so I didn't do that.' Customers come in. Normally, self-adhesive, 'cause they're sold in batches of 100, tend to be businesses, right? So, how many businesses-, are, are you in a, an area where it's full of businesses and they come in and buy two sheets for first-class stamps, two sheets of second-class stamps?

(TC: 00:32:04)

Khayyam Ishaq: Yeah, they do that.

(TC: 00:32:05)

Stephen Bradshaw: Right, how many, how often?

(TC: 00:32:08)

Khayyam Ishaq: I think every week someone buys, you know, one sheet of 100 or two sheets (talking over each other 32.12).

(TC: 00:32:12)

Stephen Bradshaw: Right, so every week, somebody buys one sheet. So, when you get-, when you get your stock in and this, this pouch and they, they then-, how many stamps do you normally get in?

(TC: 00:32:27)

Khayyam Ishaq: It depends. I mean, we used to get 'em in bulk, (talking over each other 32.31).

(TC: 00:32:31)

Stephen Bradshaw: Yeah, it's, it's a stock order that comes in, isn't it? A stock order comes in. So, how many-, how many books, stamps?

(TC: 00:32:38)

Khayyam Ishaq: Probably 50 sheets, we would order.

(TC: 00:32:40)

Stephen Bradshaw: Right, why would you order 50 sheets of second-class, self-adhesive if you're selling one a week?

(TC: 00:32:45)

Khayyam Ishaq: I think we, we, ordered a lot of sheets in over Christmas because last-, the year before that, we ran out of second-class stamps. You know, people are buying, like, hundreds, you know, 40, 50, 60 at a time in that period.

(TC: 00:32:59)

Stephen Bradshaw: They, they did sheets of 100. You don't cut them down, do you?

(TC: 00:33:02)

Khayyam Ishaq: No, no, we don't-, we don't cut 'em down. Obviously, there are people that come and stand there and say, you know, 'Can I have 140,' there, so you give 'em 100 sheet, and the rest in small books or maybe, you know, other stamps, self-adhesive stamps.

(TC: 00:33:17)

Stephen Bradshaw: So, you would have nothing left in the safe. You would have nothing left in the safe then, would you, 'cause you've sold out?

(TC: 00:33:23)

Khayyam Ishaq: No, no, that was the year before, we sold out.

(TC: 00:33:26)

Stephen Bradshaw: Oh, hang on. I can't keep going backwards and forwards.

(TC: 00:33:29)

Khayyam Ishaq: No, I mean, the business sheets, the business sheets, yeah, the, the-, what you're trying to say is-,

(TC: 00:33:36)

Stephen Bradshaw: What I-, I'll tell you what I'm trying to say is, I think you've covered up losses and you disguised shortages in the branch, whether you used the cash for your own means, to prop up the business or whatever, you've used that and then you've increased the stamps to cover shortfalls.

(TC: 00:33:48)

Khayyam Ishaq: No.

(TC: 00:33:49)

Stephen Bradshaw: In, in the event, because it's the year before and you've sold out. To go back to what Andrew said, whether it be 2008 or 2009, you've sold out at Christmas.

(TC: 00:33:57)

Khayyam Ishaq: We sold out but there's different types of second-class stamp, not just business sheets.

(TC: 00:34:02)

Andrew Wise: But just going back to that Christmas before, if you've sold-,

(TC: 00:34:05)

Khayyam Ishaq: What I'm saying is I was there, present at the post office. Now, those women were there with me. They used to do all the balance. I never even touched the balance after it was handed over to me.

(TC: 00:34:17)

Stephen Bradshaw: Right, let's just go back to the staff before Andrew carries on, right. Those, those women, right, how many women?

(TC: 00:34:24)

Khayyam Ishaq: Two.

(TC: 00:34:25)

Stephen Bradshaw: Right, two women, right. When did they leave?

(TC: 00:34:29)

Khayyam Ishaq: They left on their own accord on 26th February 2009.

(TC: 00:34:36)

Stephen Bradshaw: So, by February 2009, what happened after the, the women walked out.

(TC: 00:34:42)

Khayyam Ishaq: I phoned the Post Office, let them know that they've left like this, you know, closed the post office down midday and walked out, and I then did a, um, a cash declaration at the end of the day.

(TC: 00:35:00)

Stephen Bradshaw: Yeah, and?

(TC: 00:35:01)

Khayyam Ishaq: And, err, basically there was, I think, some amounts that were-, that were unaccounted for. I don't know the exact figure now, um, and that's all we did. We just did the cash dec.

(TC: 00:35:14)

Stephen Bradshaw: Okay, so you've done a cash dec and it was an amount that you were, weren't happy with, right? But you will have made that good, you know, by-, if you count (inaudible 35.26), I'm assuming it's below four figures, 'cause you must start remembering, thousands of people have walked out on you, but it may well be over four figures, right? So, you did-, so, that money will have been made good, okay. That money will have been made good. You didn't bother checking your stock. Now we'll move onto Christmas and Andrew will carry on.

(TC: 00:35:46)

Andrew Wise: So, you said earlier, you didn't check them stamps from when these ladies left in 2009. What, what stamps did you run out in-, at Christmas 2008?

(TC: 00:35:55)

Khayyam Ishaq: Just the-, you know, the normal second-class, you know, sheets that you get, sheets of-, now they're self-adhesive 50, they used to come in sheets before.

(TC: 00:36:03)

Andrew Wise: So, is it the bulk sheets that are on here?

(TC: 00:36:07)

Khayyam Ishaq: No, it's the-,

(TC: 00:36:10)

Andrew Wise: Where is it? 50 by second-class?

(TC: 00:36:14)

Khayyam Ishaq: There, second-class stamp, 1316 here on your balance snapshot.

(TC: 00:36:19)

Stephen Bradshaw: Right, they're the ones you ran out of?

(TC: 00:36:21)

Khayyam Ishaq: Yeah, the year before.

(TC: 00:36:23)

Stephen Bradshaw: Oh, the year before, your three-,

(TC: 00:36:24)

Khayyam Ishaq: So, then what I did was, instead of giving people 100s from here, is to give them business sheets. You know, what-, if they're asking for 120, you just give 'em 100, and then the small business (talking over each other 36.35).

(TC: 00:36:35)

Stephen Bradshaw: That, that's fine, and I accept that, if that's the case, you know. It's, it's how you sell to keep the customer happy and move it, but you ran out. You used-, you will have used your sheets up. That's what the-,

(TC: 00:36:43)

Khayyam Ishaq: No, we didn't-, we didn't run out of business sheets. That's what I'm trying to say. We ran out of the normal second-class stamps. We didn't run out of business sheets, 'cause we normally would get, in Christmas, special seconds as well, which are, like, you know, 10,000, you know, self-adhesive stamps, 11,000, 20,000 stamps there you're talking about. You're talking about, like, 100, 200, 200 stamps.

(TC: 00:37:04)

Stephen Bradshaw: How busy is your post office?

(TC: 00:37:05)

Khayyam Ishaq: It's fairly busy in Christmas.

(TC: 00:37:07)

Stephen Bradshaw: Yeah, most-, every, everybody's in, increases over Christmas but what we're getting at here is something like 400 sheets of stamps that are outstanding, that if you're declaring them anyway, you know, you're selling the stamps. It makes no odds to your stock to give the customer their first or second-class stamp, you're using them. Hold on, you're using them, so that if you're declaring that you've got too many of these, you will show surpluses in your account 'cause you're saying you've got more stamps that add up to cash. Because what happens is, your stamps go down by one and your cash goes up but when you sell out-, if you're just selling stamps, when you've sold all your stamps, your cash, what you did have, would have been met.

(TC: 00:37:47)

Khayyam Ishaq: Sometimes you do get unexplained losses as well in the-, in the business.

(TC: 00:37:50)

Stephen Bradshaw: No, but no, we've gone through the losses, right? We've gone through the losses and we've accepted what you said. We've tried to get to the bottom of it, but we've gone through and we've got-, we have to check (talking over each other 38.00).

(TC: 00:38:00)

Mr Patel: I think if we just summarise what the position is, I think, otherwise, we're gonna end up going round in circles. You're, you're suggesting one thing and he's, err-,

(TC: 00:38:10)

Andrew Wise: Well, again, like Steve said earlier, every, every key-stroke, everything can be traced at Chesterfield. So, what they have is, is a team called 'negative sales' to look at if your stamps rise above what you actually had on-hand and what they sent to you. So, we, we can prove, through Chesterfield, I'll look at that to see what stamps you've had in, and whether they've increased above what you've actually sent you, and that's called a negative sale, when you increase them up beyond what you've actually had on-hand.

(TC: 00:38:49)

Stephen Bradshaw: Anything to say to that?

(TC: 00:38:50)

Mr Patel: Fair enough, I mean, that's, that's (talking over each other 38.51).

(TC: 00:38:51)

Stephen Bradshaw: No, he was just looking blank there, (talking over each other 38.54). No, I know he made the comment, I didn't know what he said 'cause he, he went-,

(TC: 00:38:57)

Mr Patel: He doesn't have to make a-,

(TC: 00:38:58)

Stephen Bradshaw: No, no, no, that's fine. No, what he done, he, sort of-, bemused, sort of thing.

(TC: 00:39:02)

Mr Patel: The whole interview's based on comment at the moment, but fair enough.

(TC: 00:39:05)

Stephen Bradshaw: Err, just to show, that's the stock on-hand completed by the auditor for these amounts, okay, and that, that's what was accepted by the interim sub-postmaster as being correct. And the interim sub-postmasters will check, so there was only 300-, when we go to the stamps, there was only 1,200 first-class sheets, not 1,500. Okay? So, the amount the auditors found has been accepted by another party. So, that, that's what you had in there. Right, just to finish up, there's a couple of other things. The two forms we need to fill in afterwards, it's the bit about the voluntary search. We would like to have voluntary search of your (TC 00:40:00) home address and any vehicles that belong to you in connection with the enquiry. It's to see whether there's any stamp-sheets.

(TC: 00:40:09)

Mr Patel: I think GRO anyway.

(TC: 00:40:10)

Khayyam Ishaq: I live GRO, so-,

(TC: 00:40:12)

Mr Patel: It's his property, so you can't (inaudible 40.16) if it is not his property, and, err, do you have any vehicles?

(TC: 00:40:23)

Khayyam Ishaq: Yes.

(TC: 00:40:24)

Mr Patel: You can search the vehicle, yeah.

(TC: 00:40:26)

Khayyam Ishaq: You can search the vehicle.

(TC: 00:40:29)

Stephen Bradshaw: But not the property, (talking over each other 40.33), vehicle outside, no?

(TC: 00:40:35)

Khayyam Ishaq: Oh no, it's not with me today.

(TC: 00:40:40)

Mr Patel: You're going to be looking for stamps in there?

(TC: 00:40:42)

Stephen Bradshaw: Sorry?

(TC: 00:40:43)

Mr Patel: Are you looking for-, are we looking for stamps in there or what?

(TC: 00:40:45)

Stephen Bradshaw: Well, it, it's, it's everything connected to, to the post office, because it could be, because there is-, there is so many, sort of, missing, um, right, well, we'll take advice on that before we, sort of, (talking over each other 40.56).

(TC: 00:40:56)

Mr Patel: Yeah, you can get to me on that one, yeah.

(TC: 00:40:57)

Stephen Bradshaw: Yeah, we'll sort that out. Just to summarise rather quickly before the tape, sort of, goes. Um, basically, the interview was surrounding, um, a shortage of just over £21,100, which is to do with stock, by claiming that there was X amount in there, when there was a-, when there was a lower amount. We went through branch trading statements. You, you gave us explanations for the four discrepancies on them, one being (mw 41.24) centrally, the last one, (mw 41.26) centrally, and your, your explanation for the middle two are that you-, cash was left on the side and you, sort of, put in. You've got no explanation of why the stamps are out. What you say is

that you started off, you had derived figures. You never physically counted your bulk, just counted the working-, err, stock, and used them figures and, sort of, come in. You had no explanation of any surpluses that are in there, which would come from this. You deny stealing any money. You denied inflating any cash to achieve a balance. You give us an explanation that two women who worked up to February '09 sort of just walked out and closed the place. You checked the cash and the cash was out, but you never checked the, the stock at, at the time. You've got one other person that, that works there now, who helps sometimes with the balance. You think he helped with the middle two, and it was through his, um, naivety that this money was left on the side.

(TC: 00:42:22)

Mr Patel: Yes, I think that's a very, very fair summary.

(TC: 00:42:24)

Stephen Bradshaw: Yeah, okay, just to sort of finish it off, err, we'll give you the form for the things. Err, I have to inform you that may be prosecuted. You do not have to say anything but it may harm, harm your defence if you do not mention, when, when questioned-, if you don't mention now something which you later rely on in court, anything you do say may be given in evidence. Do you wish to say anything or clarify any further points?

(TC: 00:42:49)

Khayyam Ishaq: No.

(TC: 00:42:50)

Stephen Bradshaw: Okay, can you just read that number out for me, please?

(TC: 00:42:53)

Khayyam Ishaq: 071402.

(TC: 00:42:55)

Stephen Bradshaw: Okay, and if you can just sign (inaudible 42.58), are you happy the way the interview's been conducted?

(TC: 00:43:00)

Mr Patel: That's fine, yeah, no problem at all.

(TC: 00:43:01)

Stephen Bradshaw: Okay, the time now is 12, 12:55, I'm switching off the tapes.