

**File name:** Janet SKINNER - Janet Louise Skinner Tape 5 Tape No.043368.mp3

**Audio quality:** Average

**Moderator questions in Bold, Respondents in Regular text.**

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

(TC: 00:00:06)

**Moderator:** The time is 14:59, continuing the interview with Janet Louise Skinner. Present are myself Steven Bradshaw.

(TC: 00:00:13)

Dianne Matthews: Dianne Matthews.

(TC: 00:00:14)

Janet Louise Skinner: Janet Skinner.

(TC: 00:00:15)

**Moderator:** Okay, just before we continue, I just need to read you your rights again just to remind you you're still under caution. Just-, fifteen will do, time fifteen (inaudible 00.28). You're still under caution. You do not have to say anything but it may harm your defence if you do not mention when questioned something which you later rely on in court. Anything you do say may be given in evidence. You're not under arrest, you're free to leave if you wish and you remain (inaudible 00.41) for legal representation and your rights including the right to speak with a solicitor and also you have the Police and Criminal Evidence Act (inaudible 00.51). Right, so you have the choice now whether you wish to speak with a solicitor or you don't wish to speak with a solicitor. (inaudible 00.59) you can speak with a solicitor if you change your mind at any time during the interview. Just put-, and you still require a friend not to be present?

(TC: 00:01:23)

Janet Louise Skinner: No, I'm fine.

(TC: 00:01:24)

**Moderator:** Okay. Alright. Just a final thing, just as-, just to clear up-,

(TC: 00:01:28)

Dianne Matthews: Just, just to clarify that, again, change of tapes. We've not had any discussions off tape about this-,

(TC: 00:01:33)

Janet Louise Skinner: No.

(TC: 00:01:33)

Dianne Matthews: And you, you asked a question, um, just as the tape was ending there to do with, err, your rent and your, your remuneration going into your account and we've answered that and it doesn't affect this case here. I said that, yeah?

(TC: 00:01:47)

Janet Louise Skinner: Yeah, that's fine.

**(TC: 00:01:48)**

**Moderator: You were advised to speak to Dianne Hoils?**

(TC: 00:01:51)

Dianne Matthews: Dianne Hoils.

(TC: 00:01:51)

Janet Louise Skinner: Yes.

**(TC: 00:01:53)**

**Moderator: Okay. (inaudible 01.53) by your own admission that this money and CC stock to £40,253.85.**

(TC: 00:02:01)

Janet Louise Skinner: Yes.

**(TC: 00:02:02)**

**Moderator: With a discrepancy in the cash when you were performing the bank's trading-,**

(TC: 00:02:06)

Janet Louise Skinner: Yes.

(TC: 00:02:05)

**Moderator:** On the 25th of May. You actually declared cash of £65,045.85. The following day, you will have-, which is the Thursday, you will have got, err, a small (mw 02.18) by £3,000 or £4,000. If we take the two out, it's like £28,000, £29,000 to do-, to do your work for. As Dianne said you were only open Thursday to Friday to Saturday. It was closed on Monday.

(TC: 00:02:32)

Janet Louise Skinner: Last Thursday? I didn't-, I got, err, £33,000 then.

(TC: 00:02:35)

**Moderator:** You had £33,000 then?

(TC: 00:02:36)

Janet Louise Skinner: Yes.

(TC: 00:02:40)

**Moderator:** Alright. So, you had £33,000, so you had £58,000 then?

(TC: 00:02:43)

Janet Louise Skinner: Yes.

(TC: 00:02:48)

**Moderator:** So, was there any-, between getting that money on the Thursday and checking before the final orders of the last-, of this week, was there any check made on the cash?

(TC: 00:03:00)

Janet Louise Skinner: No.

(TC: 00:03:04)

**Moderator:** So, you've-, you do not know (talking over each other 03.06). I was asking, see, you've lost up close to another £20,000 which is almost half the cash that (talking over each other 03.15).

(TC: 00:03:15)

Janet Louise Skinner: (inaudible 03.15). I was only there on Tuesday.

(TC: 00:03:20)

**Moderator: Right. You were there on Tuesday, when?**

(TC: 00:03:22)

Janet Louise Skinner: This Tuesday.

(TC: 00:03:23)

**Moderator: This Tuesday?**

(TC: 00:03:24)

Janet Louise Skinner: I was closed on the Monday.

(TC: 00:03:25)

**Moderator: Yeah. So, you were there on Tuesday.**

(TC: 00:03:26)

Janet Louise Skinner: And Saturday, Friday.

(TC: 00:03:31)

**Moderator: When did the rent come in?**

(TC: 00:03:33)

Janet Louise Skinner: Thursday.

(TC: 00:03:34)

**Moderator: Thursday when? Morning, afternoon?**

(TC: 00:03:35)

Janet Louise Skinner: Thursday morning.

(TC: 00:03:36)

**Moderator: Right, so, you were there-, you were there. You accepted the rent?**

(TC: 00:03:39)

Janet Louise Skinner: Yeah.

(TC: 00:03:39)

**Moderator: Was it put onto the system?**

(TC: 00:03:41)

Janet Louise Skinner: Yes.

(TC: 00:03:41)

**Moderator: Right. So, that shows the system's been-,**

(TC: 00:03:43)

Dianne Matthews: Just to clarify, they've only got last Thursday which was the 25/5/06. It was £32,500. Is that about right then?

(TC: 00:03:52)

**Moderator: So, you had a-, was your (ph 03.53) office, a paying out office?**

(TC: 00:03:56)

Janet Louise Skinner: Yes.

(TC: 00:03:57)

**Moderator: Rather than taking money in?**

(TC: 00:03:59)

Janet Louise Skinner: Yes.

(TC: 00:04:00)

**Moderator: Why did you get £32,500 last week?**

(TC: 00:04:04)

Janet Louise Skinner: Because it was a bank holiday and everybody was getting paid. The giros early, the giros who should have been paid was coming in early and those benefits that were due to be paid out on Friday which was Monday's, err, benefits. So, everybody that was due Monday and Tuesday of this week were all paid last week.

**(TC: 00:04:24)**

**Moderator: Anybody paid on the Monday that was due?**

(TC: 00:04:28)

Janet Louise Skinner: You'll find that in, err, some people that were paid on the Tuesday and people who, who were in receipt of giro benefits also got them before I even worked. They got them the week previous.

**(TC: 00:04:41)**

**Moderator: Right. (Mw 04.41) Alright, that's stand corrected-,**

(TC: 00:04:44)

Dianne Matthews: Giros are different, Steve.

**(TC: 00:04:45)**

**Moderator: Yeah, but-,**

(TC: 00:04:46)

Dianne Matthews: They just post them out in order for the bank holiday post so they could get them on the Friday.

**(TC: 00:04:51)**

**Moderator: Yeah.**

(TC: 00:04:51)

Janet Louise Skinner: Yeah, but if they were paid by Giro and they'd gone onto a card account then that card account was already debited before they was due.

(TC: 00:05:02)

Dianne Matthews: Right.

(TC: 00:05:03)

Janet Louise Skinner: If they was due to get paid on the Monday, even though it wasn't a bank holiday this Tuesday, they were paid, it was paid into their accounts last Wednesday. Wednesday and Thursday. That's the problem, (talking over each other 05.15).

(TC: 00:05:19)

**Moderator:** Yes, but it's (inaudible 05.19) with why-, I'm trying to-, if you normally get £4,000 or £5,000 why you've suddenly got £32,000. Is there a standard-,

(TC: 00:05:26)

Janet Louise Skinner: Yes.

(TC: 00:05:26)

**Moderator:** Had you asked for any extra?

(TC: 00:05:28)

Janet Louise Skinner: It's just a standard when you ask for-, when you (talking over each other 05.30).

(TC: 00:05:30)

**Moderator:** Did you-, yes, but you ask for any extra cash?

(TC: 00:05:33)

Janet Louise Skinner: I just rang up and ordered it and changed the change order.

(TC: 00:05:36)

**Moderator:** Right. So, you rang up and changed that cash?

(TC: 00:05:38)

Janet Louise Skinner: Yeah.

(TC: 00:05:39)

**Moderator:** And why was that?

(TC: 00:05:41)

Janet Louise Skinner: For change.

(TC: 00:05:42)

**Moderator:** No, why did you change it from, you know, an operating level of £13,000 or £6,000 or £4,000 to £32,000?

(TC: 00:05:49)

Janet Louise Skinner: Because of the bank holiday weekend.

**(TC: 00:05:55)**

**Moderator: Well, you suddenly increased it by £28,000.**

(TC: 00:05:57)

Janet Louise Skinner: It was just for the bank holiday weekend only. That was all. I wasn't there-, I wasn't in on the Friday anyway.

**(TC: 00:06:03)**

**Moderator: You sure it's not because you had no money in the safe?**

(TC: 00:06:05)

Janet Louise Skinner: No.

**(TC: 00:06:07)**

**Moderator: But if you'd had no money in the safe because you were down-,**

(TC: 00:06:09)

Janet Louise Skinner: Yes, but a lot of it was change.

**(TC: 00:06:11)**

**Moderator: No-,**

(TC: 00:06:12)

Janet Louise Skinner: I got a lot of change in on that Friday as well.

(TC: 00:06:14)

Dianne Matthews: But on the Tuesday when Dianne went, you only had £10,000-,

(TC: 00:06:17)

Janet Louise Skinner: Yeah.

(TC: 00:06:18)

Dianne Matthews: In the safe or in total including all your coins. So, if you hadn't have increased that so much, you wouldn't have been able to open because you'd have had nothing. Were you aware of that when you upped your order, that you would have had to have upped it sufficiently because otherwise you'd have had nothing? The way the money was going out of your office, you would have had nothing. So, were you compensating a little bit in that order because you knew you, you hadn't got what the system thought you had?

(TC: 00:06:50)

Janet Louise Skinner: Yeah, but not excessively.

(TC: 00:06:52)

Dianne Matthews: When did you order that? When-, what date did you change it?

(TC: 00:06:54)

Janet Louise Skinner: That was Wednesday.

(TC: 00:06:56)

Dianne Matthews: And at that point you, you were £40,000 short?

(TC: 00:06:59)

Janet Louise Skinner: Yeah, but it was for change more than anything because-,

(TC: 00:07:02)

Dianne Matthews: Coins?

(TC: 00:07:02)

Janet Louise Skinner: Yeah, because-,

(TC: 00:07:03)

Dianne Matthews: You go through a lot of coins?

(TC: 00:07:04)

Janet Louise Skinner: Yeah because the pubs order and take out a lot of change.

**(TC: 00:07:08)**

**Moderator: But then when the pubs order and take out a lot of change-,**

(TC: 00:07:11)

Janet Louise Skinner: Yes.

**(TC: 00:07:11)**

**Moderator: They give you a lot of cash.**

(TC: 00:07:12)

Janet Louise Skinner: Yes.

**(TC: 00:07:13)**

**Moderator: You're swapping coin for cash-,**

(TC: 00:07:14)

Janet Louise Skinner: Yes.

**(TC: 00:07:15)**

**Moderator: which still doesn't go with the figures of what you've got there to pay us. That's what we're getting at.**

(TC: 00:07:20)

Janet Louise Skinner: Yeah, I know.

**(TC: 00:07:21)**

**Moderator: You're owning £25,000 (inaudible 07.23) on the Wednesday.**

(TC: 00:07:26)

Janet Louise Skinner: Yeah.

**(TC: 00:07:26)**

**Moderator: You've decided that's not enough to cover-, that's what you're saying, that people are getting paid their benefits early?**

(TC: 00:07:32)

Janet Louise Skinner: Yeah.

(TC: 00:07:33)

**Moderator: What, what's your normal Giro weekly total?**

(TC: 00:07:36)

Janet Louise Skinner: Err, I don't know actually. I, I don't know because it depends. I mean, we have a lot that's paid in through pubs as well so.

(TC: 00:07:46)

**Moderator: Yes, but that's paying out. You said before you're more of a paying out office so paying in and you're saying you're paying out, but the pubs are paying Giros in. You've got more.**

(TC: 00:07:56)

Dianne Matthews: I've got your office snapshot (mw 08.01) five for TP3 which would have started last Thursday up until-, this was printed off at 14:44 on 30th May, so Tuesday afternoon. So, this goes from Thursday morning to Tuesday afternoon. You've paid out £4,470 in greens. Is that normal? 36 green Giros for £4,500. Is that more than normal or?

(TC: 00:08:35)

Janet Louise Skinner: No, no, it's usually more than that actually.

(TC: 00:08:38)

**Moderator: Because we go to pay out, this mad rush to come in and more than double up your order, does it?**

(TC: 00:08:45)

Janet Louise Skinner: I know the Royal Family, err, a lot of people were actually withdrawing quite a lot from the card accounts. From, um, Wednesday the week prior, err, we had one guy who was drawing out £600 every day. Just one guy out of his card account and that was his person for his card account thing. £600 every day.

(TC: 00:09:09)

**Moderator: But that's one person, isn't it?**

(TC: 00:09:11)

Janet Louise Skinner: Yeah, and then the other customers, it was-, one (inaudible 09.15) the disability allowance were paid monthly and that was all like £400, £500 a time.

(TC: 00:09:25)

Dianne Matthews: Yeah. I mean, in the space of Thursday, Friday, Saturday, Tuesday up until your office got closed, you know, there's no doubt about it, you've paid out £61,891-, £61,891.99 in withdrawals with pin. That includes, um, a figure of £38,885 in card account withdrawals. (TC 00:10:00) 200, 300, 362 card account withdrawals. Is that normally what you pay out?

(TC: 00:10:09)

Janet Louise Skinner: A week?

(TC: 00:10:09)

Dianne Matthews: Yeah.

(TC: 00:10:09)

Janet Louise Skinner: Then yes.

(TC: 00:10:11)

Dianne Matthews: So, you are heavily sort of a paying out office. You know, I don't know how you managed to do it without running out of money because you pay out such a lot every week here, or on this week. I mean, it's only two and a half days, three days at the most. You know, what a balancing act you're having to do. You've got that much going out.

**(TC: 00:10:41)**

**Moderator: How did you manage to pay all of that out?**

(TC: 00:10:48)

Janet Louise Skinner: Just, just shop bankings and pub bankings and change and-,

(TC: 00:10:52)

Dianne Matthews: Did you ever have to phone any customers up and ask them-, or request that they pay money in because you're running out? Did it ever get that desperate?

(TC: 00:11:03)

Janet Louise Skinner: Well, the shops paid-, the shops paid in early.

(TC: 00:11:05)

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Dianne Matthews: But have you ever actually said to whoever's your biggest payer in that comes in every day with a couple of grand, whatever, whoever your-, you'll know your biggest customer. Have you ever had to say, 'We're running out of money. Is there any chance you could bank a bit early today?'

(TC: 00:11:19)

Janet Louise Skinner: Yeah. I've done that over the years of working in Post Office.

(TC: 00:11:24)

Dianne Matthews: When was the last time you did it here?

(TC: 00:11:25)

Janet Louise Skinner: Err, last week, I think.

(TC: 00:11:33)

Dianne Matthews: And who did you phone? (Inaudible 11.35).

(TC: 00:11:35)

Janet Louise Skinner: One Ferry. One Ferry Pub.

(TC: 00:11:38)

Dianne Matthews: Right, and asked them to pay in early? Is that because you were running out of money?

(TC: 00:11:42)

Janet Louise Skinner: Yeah.

(TC: 00:11:44)

Dianne Matthews: What day last week? Was it-,

(TC: 00:11:46)

Janet Louise Skinner: Thursday morning.

(TC: 00:11:48)

Dianne Matthews: Right. So, for (inaudible 11.50)-, so you had £65,000 in on Thursday morning? I take it you were hammered?

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(TC: 00:12:01)

Janet Louise Skinner: By eleven o'clock, yeah.

(TC: 00:12:03)

Dianne Matthews: And you hardly had any money? What time did your rent come in?

(TC: 00:12:06)

Janet Louise Skinner: Err, about 12:00, 12:30, I think.

(TC: 00:12:09)

Dianne Matthews: But you didn't, you don't know when that comes anyway? It could come any time.

(TC: 00:12:12)

Janet Louise Skinner: No, it comes any time. It comes from-,

(TC: 00:12:15)

Dianne Matthews: So, because you were getting hammered with, with people wanting the money, as, as is on your statement there, you had to obviously phone somebody up and say, 'We need some money.'

(TC: 00:12:28)

Janet Louise Skinner: Well, no, I just said, 'Can you drop your banking in early', because they usually bring it in early anyway so-,

(TC: 00:12:32)

Dianne Matthews: But did you do it because you were running out of funds?

(TC: 00:12:34)

Janet Louise Skinner: Yeah, yeah, it was running low but, um, by the time they'd got there, they were (inaudible 12.39).

(TC: 00:12:40)

Dianne Matthews: But it was still enough to cause you a bit of concern that you may run out of money here?

(TC: 00:12:44)

Janet Louise Skinner: Actually, no, it wasn't. It was, um, Tuesday.

(TC: 00:12:48)

Dianne Matthews: Right.

(TC: 00:12:49)

Janet Louise Skinner: It was Tuesday, it wasn't Thursday.

(TC: 00:12:50)

Dianne Matthews: So, Tuesday-,

(TC: 00:12:51)

Janet Louise Skinner: Tuesday was-, Thursday was only working on one stock unit.

(TC: 00:12:55)

Dianne Matthews: Right, so Tuesday you got a rent in of £13,500?

(TC: 00:12:58)

Janet Louise Skinner: Yeah.

(TC: 00:13:01)

Dianne Matthews: But-,

(TC: 00:13:01)

Janet Louise Skinner: At 5:10..

(TC: 00:13:03)

Dianne Matthews: Right, so you had to request that they paid in because obviously there was £40,000 that you say you got but you hadn't so you had to knock that off before you start?

**(TC: 00:13:12)**

**Moderator: By Tuesday, £60,000 was missing.**

(TC: 00:13:15)

Janet Louise Skinner: No, it wasn't. It was after that. That's, that's Wednesday.

(TC: 00:13:20)

**Moderator: But you just said Tuesday, didn't you?**

(TC: 00:13:22)

Janet Louise Skinner: Yeah, but-,

(TC: 00:13:23)

**Moderator: Tuesday of this week?**

(TC: 00:13:24)

Janet Louise Skinner: Yeah.

(TC: 00:13:25)

**Moderator: So, Tuesday of this week-,**

(TC: 00:13:26)

Dianne Matthews: This Tuesday?

(TC: 00:13:27)

Janet Louise Skinner: No, no.

(TC: 00:13:28)

Dianne Matthews: Tuesday, she said last week.

(TC: 00:13:29)

**Moderator: Last week? Tuesday last week?**

(TC: 00:13:30)

Dianne Matthews: Yeah, yeah. So, you were £40,000. Err, right, so it's obviously because you were running-, you were getting concerned that-,

(TC: 00:13:37)

Janet Louise Skinner: It was just running low. I mean, there's been times when I've actually gone to the bank machine outside and drawn my own money out.

(TC: 00:13:46)

Dianne Matthews: Since this money's gone missing?

(TC: 00:13:47)

Janet Louise Skinner: Yeah.

(TC: 00:13:48)

Dianne Matthews: How many times have you had to do that?

(TC: 00:13:51)

Janet Louise Skinner: A few times.

(TC: 00:13:52)

Dianne Matthews: Is that because you didn't have money in your-,

(TC: 00:13:54)

Janet Louise Skinner: Yeah.

(TC: 00:13:55)

Dianne Matthews: In your own tills to pay? Have you ever run out of money? Actually run out?

**(TC: 00:14:00)**

**Moderator: How much money did you draw out?**

(TC: 00:14:02)

Janet Louise Skinner: At the bank-, you can only draw £200 on a machine. I mean, I've run out-, I've worked in Post Offices where we've run out of money before anyway.

**(TC: 00:14:14)**

**Moderator: Okay, just clear one other point up. You said last week, on the Tuesday of last week, that you were only operating out of one stock unit. Can we just clear the point up? (inaudible 14.23) one stock unit? See, you say you're operating out of one-,**

(TC: 00:14:29)

Janet Louise Skinner: Can you just-, just hang on a minute. I don't mean to be rude. Right, last Thursday morning, not Tuesday, Thursday, I was dealing-, serving out of one stock unit. I had a problem with AA,

I couldn't roll it. The shop closes at 7:30 so after 7:30-, before 7:30 I can stay as long as I want. I had to leave, I had to leave because the shop closes and even though I pay rent to stay in there, I'm not allowed to be in that shop after the shop's closed, basically. So, they kick, kicked me out so I had to go in on the Thursday. It wouldn't roll over so I attached everything to the BB stock unit and used that because it was a negative stock. It was-, There was nothing in it. So, I basically used that stock unit and then once I'd rolled the AA over, I transferred, I did the (inaudible 15.21) and I transferred everything out of it and made it back to nil. So, we could only serve on one. You can only attach one person to one individual stock unit. It was an inactive stock unit and that's why I used it.

(TC: 00:15:34)

Dianne Matthews: Right, is AA a shared or an individual stock unit?

(TC: 00:15:37)

Janet Louise Skinner: Shared.

(TC: 00:15:38)

Dianne Matthews: Right, and BB's an individual one?

(TC: 00:15:39)

Janet Louise Skinner: Individual one.

(TC: 00:15:40)

Dianne Matthews: Right. So, you can have one stock unit out but you could have three people attached to it depending on how many accounts you've got.

(TC: 00:15:45)

Janet Louise Skinner: But only on AA.

(TC: 00:15:46)

Dianne Matthews: Yeah, yeah. But AA's the one that you use all the time?

(TC: 00:15:49)

Janet Louise Skinner: Yeah, yeah but-, so, I can to use BB and it was basically, it was either do that or be closed because of the fact that I couldn't serve anybody or just one person serving.

**(TC: 00:15:59)**

**Moderator: Let's just go back to originally, you see. you said you only went to one stock unit**

**because of staff shortages whereas you've already got the systems set-,**

(TC: 00:16:06)

Janet Louise Skinner: No, you're confusing what I said for (talking over each other 16.07)-,

**(TC: 00:16:07)**

**Moderator: No, no. You've already got the system set up to have-, to use more than one stock.**

(TC: 00:16:12)

Janet Louise Skinner: Yeah, I know.

**(TC: 00:16:14)**

**Moderator: So, when you were asked earlier that-,**

(TC: 00:16:17)

Janet Louise Skinner: No, you've confused what I've said.

**(TC: 00:16:19)**

**Moderator: No, no.**

(TC: 00:16:19)

Janet Louise Skinner: You have.

**(TC: 00:16:21)**

**Moderator: Just-,**

(TC: 00:16:21)

Janet Louise Skinner: You asked me why I went-, why I stopped using two stock units. I stopped using two stock units because of the fact that I was working on my own and I couldn't train somebody and work in an individual stock unit for then. This was last year.

**(TC: 00:16:37)**

**Moderator: Yeah, but for the last six months when suddenly between January and now, £60,000 has gone.**

(TC: 00:16:43)

Janet Louise Skinner: Yeah, I know that.

(TC: 00:16:44)

**Moderator: You've had the facility there where you could transfer stock into BB, give that to Catherine, that was the name you gave to-, you used that stock unit.**

(TC: 00:16:54)

Janet Louise Skinner: Yeah.

(TC: 00:16:55)

**Moderator: Couldn't it? If a facility is being-,**

(TC: 00:16:56)

Janet Louise Skinner: Yeah because-, it meant-, what it meant was them being-, I only used that inactive stock unit purely because I couldn't serve anybody else in, in AA.

(TC: 00:17:08)

**Moderator: Yeah, I understand that.**

(TC: 00:17:09)

Janet Louise Skinner: I took responsibility for that stock unit. I saved myself.

(TC: 00:17:13)

Dianne Matthews: What Steve's trying to get at is if you had problems within your office and you suspected an individual, it would have been a simple job to transfer an amount of cash and stock out of shared stock AA-,

(TC: 00:17:29)

Janet Louise Skinner: But I didn't transfer it.

(TC: 00:17:30)

Dianne Matthews: No, no, no but if you-,

(TC: 00:17:31)

Janet Louise Skinner: I had to do that later on.

(TC: 00:17:32)

Dianne Matthews: I know, but what he's trying to say here is if you've got a member of staff that you suspect is stealing from you, right?

(TC: 00:17:40)

Janet Louise Skinner: Yeah.

(TC: 00:17:42)

Dianne Matthews: A massive rate of knots (ph 17.43) and they've done it before, right? You've got a shared stock unit, AA, that everybody uses, yeah?

(TC: 00:17:53)

Janet Louise Skinner: Yeah.

(TC: 00:17:53)

Dianne Matthews: You've also got, created on your system, BB stock which you don't use, it's inactive.

(TC: 00:17:58)

Janet Louise Skinner: Yeah.

(TC: 00:17:59)

Dianne Matthews: Right. It is a two minute job to transfer a bit of stock and some cash from the shared into BB and say to the person you think is dishonest, 'This is yours. This is your stock unit and this is an individual one and you use that.'

(TC: 00:18:20)

Janet Louise Skinner: But the problem was I already-, it was already there by then.

(TC: 00:18:22)

Dianne Matthews: Even so, it was only there-, I mean, in one week, £20,000 is gone so that would-, that might have been £20,000 you may have stopped. Who knows? But why didn't you do that? Why didn't you-, again, when she came back, it would have been nothing to use that inactive stock unit. Why didn't you do it?

(TC: 00:18:42)

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Janet Louise Skinner: I don't know.

(TC: 00:18:43)

Dianne Matthews: Is it because it's easier to just have an AA stock?

(TC: 00:18:45)

Janet Louise Skinner: Yeah.

(TC: 00:18:46)

Dianne Matthews: So, it was for ease rather than to put some controls in place?

(TC: 00:18:50)

Janet Louise Skinner: Yeah.

(TC: 00:18:51)

Dianne Matthews: You can see why we're asking, can't you? Because you've already-, you know, at first when you thought you had a problem, right, individual stocks, and you created these stock units and you put stock in them. Then you went to a shared because somebody was off sick and it would have been when the person came back off sick, who you suspected, it would have been nothing to put something back in there.

(TC: 00:19:12)

Janet Louise Skinner: It's like one of the-, one of the people that I (mw 19.15) told me the problem that I have is I think everybody is my friend and everybody is not and-,

(TC: 00:19:21)

Dianne Matthews: You're too trusting.

(TC: 00:19:22)

Janet Louise Skinner: The problem is I'm too trusting and that I'm too laid back I'd fawn off my own self. (Talking over each other 19.31).

(TC: 00:19:31)

Dianne Matthews: You know, from what-, from what you've said to me today, I mean, you correct me if I'm well off the mark here, but from what I've seen and from what you've told me today, you really just haven't taken control of the situation or the office.

(TC: 00:19:43)

Janet Louise Skinner: No.

(TC: 00:19:43)

Dianne Matthews: You've, you've trusted everybody that's in it, even the person that you, you think is taking you for a ride. Giving them a set of keys, basically you're inviting trouble. If I was that way inclined, that I was gonna nick money for whatever reason, I mean, (TC 00:20:00) you couldn't have made it any easier for me. You've given me keys, you go home early so I've got the time, I've got access and you're even covering it up. So, I mean, I can't think of-, apart from you coming and putting it in my bank account, I can't think that you could help me any more. I'm not saying you meant to do it but your actions have certainly led to this money being shifted out of your office so easily. Would you-,

(TC: 00:20:27)

Janet Louise Skinner: (inaudible 20.28) my negligence. My responsibility.

(TC: 00:20:30)

Dianne Matthews: Do you-, do you accept that? I mean, I'm not getting at you but it's just-,

(TC: 00:20:32)

Janet Louise Skinner: Yeah, I do.

(TC: 00:20:33)

Dianne Matthews: From what you've told me today, that's how it seems to me that you, you probably, unwittingly, you couldn't have helped them any more if you'd have tried, apart from putting it in the bag for them.

(TC: 00:20:47)

Janet Louise Skinner: Do you know what's amazing? I mean, I can, can-, I can sit here, I have got a clean conscience because I haven't stolen anything.

(TC: 00:20:52)

Dianne Matthews: You know, you-, we've asked you the question, have you stolen that money? And your answer was?

(TC: 00:20:56)

Janet Louise Skinner: No.

(TC: 00:20:57)

Dianne Matthews: Right. What I'm saying is you were in control of an office where you've said yourself you've got a wealth of experience, you know why you balance and you know the fact that loses and gains are down to you, but you've let them get to £60,000. And as far as I can see, you know, you have no evidence to actually say, 'That person's done it because I saw them put the money in the bag', or, 'That person's done it because they've just put £60,000 down on their new house.'

(TC: 00:21:28)

Janet Louise Skinner: I know.

(TC: 00:21:28)

Dianne Matthews: You know? So, who do you think is responsible for this money? I'm just telling you as it is.

(TC: 00:21:35)

Janet Louise Skinner: Well, that will be me, won't it, who was responsible for it but-,

(TC: 00:21:37)

Dianne Matthews: Unless you've got some evidence that these people are stealing off you.

(TC: 00:21:42)

Janet Louise Skinner: Yeah, but how would I-, how would I go from here because I know for-, I know that I haven't stolen it and I know that I haven't.

(TC: 00:21:47)

Dianne Matthews: Well, all I'm saying is it's the terms of your contract, as you've acknowledged, that loses and gains have to be made good by you. That's in your contract. You know that, don't you? You've already indicated that. Now, if you think that somebody else is responsible then obviously you need to go to the police but, I mean, if you came to us and said, 'So and so's done it. I know they've done it. Here's the proof', then that, that changes the situation.

(TC: 00:22:20)

Janet Louise Skinner: You can't-, you can't do that, can you?

(TC: 00:22:21)

Dianne Matthews: Well, put it this way, if I was having to pay £60,000 out of my own money for someone else, I'd-, damn right I would find-, if I had any evidence at all, I'd get it. I don't care about telling somebody. You know, you can't say that but, you know, it's down to you.

(TC: 00:22:42)

Janet Louise Skinner: I know.

(TC: 00:22:42)

Dianne Matthews: If you want to take-, if you want to just sit back and say, 'That £60,000, yes, I'll have to pay it', that's up to you.

(TC: 00:22:47)

Janet Louise Skinner: Yeah, I don't just want to say it's £60,000.

(TC: 00:22:49)

Dianne Matthews: If you-, if you think there's somebody else, that's-, I mean, that's down to you. If you've got some evidence it's somebody else-, you've said-, you've told us that you've not stolen it, um, you accept that you've been negligent and you've trusted everybody and you've not taken control of the situation and obviously you've false accounted your, your accounting documents since November 04 up until, err, the trading statement for 02. You accept that, don't you? You've already said that. If you've got any evidence, you need to get it together.

(TC: 00:23:27)

Janet Louise Skinner: I haven't got any evidence. I've got about as much evidence as what you've got set in front of me. (talking over each other 23.36) more evidence (talking over each other 23.37).

(TC: 00:23:38)

Dianne Matthews: Well, I mean, you say that but we don't work day to day and see what happens in your office. We don't see how people react, we don't know them like you do, you know? You've got all the indicators there in front of you.

(TC: 00:23:52)

Janet Louise Skinner: Yeah. (inaudible 23.54) one of them at all. One of them that they wouldn't come into work because the auditors were coming in. She cried on the phone and apologised.

(TC: 00:24:02)

Dianne Matthews: Is that-, why did she apologise?

(TC: 00:24:04)

Janet Louise Skinner: I don't know.

(TC: 00:24:05)

Dianne Matthews: Did she know what was going on? Is it a bit of an open-, is it a bit of an open-,

(TC: 00:24:09)

Janet Louise Skinner: It's Catherine.

(TC: 00:24:11)

Dianne Matthews: So, she cried?

(TC: 00:24:12)

Janet Louise Skinner: She cried on the phone when I told her, yesterday. When I rang her yesterday morning on her way to work and I said to her, 'Just to let you know, don't be bothering going to work because you can't get in', I said, 'Because I'm going there to meet the auditors.' And she just started to cry on the phone and said, 'Janet, I'm so sorry.' And (talking over each other 24.32). I didn't actually speak to her, to be fair. They just told not to bother-,

(TC: 00:24:40)

Dianne Matthews: That might be your-, it's up to you what you do next.

(TC: 00:24:45)

Janet Louise Skinner: I don't know. What do I do next?

(TC: 00:24:48)

Dianne Matthews: That's entirely down to you. That's not for us to say what you should do. If you feel that somebody's ripped you off for £60,000, you need to-,

(TC: 00:24:58)

Janet Louise Skinner: Yes, but how do I go about if I can't prove that?

(TC: 00:25:01)

Dianne Matthews: You need to-,

(TC: 00:25:01)

Janet Louise Skinner: The only thing I can do is prove myself.

(TC: 00:25:03)

Dianne Matthews: You need to go to your solicitor. If you're meeting a solicitor tomorrow, discuss it with them. They're the ones that can give you legal advice as to what to do next. It's not really for us to say.

(TC: 00:25:11)

Janet Louise Skinner: Yes, I know but what do I-, what am I doing as in the situation to this?

(TC: 00:25:17)

Dianne Matthews: What do you mean?

(TC: 00:25:18)

Janet Louise Skinner: Well, it's like I'm the one who's sat here but I haven't been charged for anything so what-, in other ways, legally, what happens?

(TC: 00:25:27)

Dianne Matthews: Well, what happens now is we produce, err, we get the tapes transcribed, we do a report based on the discussions that has taken place today and obviously what's happened over the next couple of days. We send them off to our legal services which is-, we, we do our own prosecutions so it's our equivalent to the crime prosecution service. They make the decision of-,

(TC: 00:25:53)

Janet Louise Skinner: What's that?

(TC: 00:25:53)

Dianne Matthews: Well, do you know-, the CPS are the ones that decide whether there's any charges, whether there's a case to answer basically. We have our own legal services that do that. They will then come back and tell us whether-, err, if and what you're going to be charged with but that's out of our hands. We don't make that decision. But, like I say, the best thing for you would be to-, you're meeting a solicitor anyway. If they want copies of the tapes, that's not a problem, err, and you need-, yes, you need to discuss obviously your situation and where you go from here with them.

(TC: 00:26:32)

Janet Louise Skinner: Right.

(TC: 00:26:33)

Dianne Matthews: But, you know, we'll leave you some contact numbers if she wants to talk to us or-,

(TC: 00:26:38)

Janet Louise Skinner: Yes.

(TC: 00:26:39)

Dianne Matthews: But, you know, that's not really for discussion on this.

(TC: 00:26:43)

Janet Louise Skinner: That's fine.

(TC: 00:26:44)

Dianne Matthews: Um, you did say earlier that you are willing to, err, give us access to your bank accounts and search of your premises. Is that still-,

(TC: 00:26:55)

Janet Louise Skinner: That's fine.

(TC: 00:26:55)

Dianne Matthews: You don't have a problem with that?

(TC: 00:26:56)

Janet Louise Skinner: No.

(TC: 00:26:57)

Dianne Matthews: We've also got a couple of, err, forms.

(TC: 00:27:00)

Janet Louise Skinner: If you're searching my property, as long as I'm aware

**GRO**

**GRO**

(TC: 00:27:06)

Dianne Matthews: Okay.

(TC: 00:27:06)

Janet Louise Skinner: I don't want

**GRO**

(TC: 00:27:08)

Dianne Matthews: Right.

(TC: 00:27:08)

**Moderator: Will your [REDACTED] GRO will be present now?**

(TC: 00:27:10)

Janet Louise Skinner: Sorry?

(TC: 00:27:11)

**Moderator: Would your [REDACTED] GRO be present now?**

(TC: 00:27:12)

Janet Louise Skinner: Yes.

(TC: 00:27:13)

**Moderator: So, at this moment in time, you would not consent to a search of this-,**

(TC: 00:27:17)

Janet Louise Skinner: Not while my [REDACTED] GRO are present, no.

(TC: 00:27:19)

**Moderator: Okay. Can you just fill the form? It's, err, to state that. You're doing it-, part of the form is-,**

(TC: 00:27:25)

Janet Louise Skinner: It's only-, it's, it's not because of anything to-,

(TC: 00:27:28)

**Moderator: No, we-,**

(TC: 00:27:29)

Janet Louise Skinner: I just don't want my [REDACTED] GRO involved.

(TC: 00:27:30)

**Moderator: It's okay, no, that's okay. It's a voluntary search and we just have to ask the questions for (inaudible 27.34).**

(TC: 00:27:35)

Dianne Matthews: Err, obviously your bank details. Err, we've got two other forms that we need to just fill in with you. They'll be done off tape, err, and it's just normal procedure that we do them. One is obviously, err, it's called an MPA1 and it's just explaining, you know, if it does go to court, it's certain, err, information that we need to comply with the legal requirements.

(TC: 00:27:58)

Janet Louise Skinner: That's fine.

(TC: 00:27:59)

Dianne Matthews: Err, have you got anything to add? Right, I'm going to sum this up then, basically, err, with what we've discussed today. Um, we've got an audit shortage of £59,175.39. Err, um, we've got a statement that you gave to Dianne Hoils, err, saying that you knew you were £40,000 short, err, but you had no idea where it was, that document signed by yourself.

(TC: 00:28:28)

Janet Louise Skinner: Yes.

(TC: 00:28:29)

Dianne Matthews: Yep. Um, having discussed, err, this situation with you on tape, err, we find out that there's a £1,400 loss that was in Catherine Ayre's (ph 28.40) stock in November 04. Um, she was making that loss good at small amounts, putting a bag in the safe-,

(TC: 00:28:48)

Janet Louise Skinner: Yeah.

(TC: 00:28:49)

Dianne Matthews: Each week, some weeks none, some weeks you took some back, right? Um, that loss was being covered up, err, either by Catherine with your permission or by yourself. Err, your cash was inflated, basically, between your tens and twenties.

(TC: 00:29:04)

Janet Louise Skinner: Yes.

(TC: 00:29:04)

Dianne Matthews: And that's since November '04.

(TC: 00:29:06)

Janet Louise Skinner: Yes.

(TC: 00:29:06)

Dianne Matthews: That situation has carried on until the present day, however since January this year your losses have been getting greater and greater, starting off in January with £7,500, err, February you said it went to £9,500 until we know trading period 02 for 25/05 was £40,253.85, which was begin placed in CC stock.

(TC: 00:29:33)

Janet Louise Skinner: Yes.

(TC: 00:29:34)

Dianne Matthews: Since that date to, err, err, the 31st when the audit team went in, there is however another £19,000 missing from the safe. Err, these amounts have been added to your cash every time you've done either a cash account or a branch trading statement. Again, between tens and twenties in other-, in order to hide the loss. Is that correct?

(TC: 00:29:59)

Janet Louise Skinner: Yes.

(TC: 00:29:59)

Dianne Matthews: And not show it through (TC 00:30:00) your account?

(TC: 00:30:00)

Janet Louise Skinner: Yes.

(TC: 00:30:01)

Dianne Matthews: You knew it was wrong to do that.

(TC: 00:30:03)

Janet Louise Skinner: Yes.

(TC: 00:30:04)

Dianne Matthews: Okay. And in doing so you've actually falsified, um, an accounting document required to balance The Post Office.

(TC: 00:30:13)

Janet Louise Skinner: Yes.

(TC: 00:30:14)

Dianne Matthews: Okay. Anything else to add?

**(TC: 00:30:16)**

**Moderator: No, just the (inaudible 30.17). Just to ask you again, have you stolen that £59,000?**

(TC: 00:30:23)

Janet Louise Skinner: No.

**(TC: 00:30:24)**

**Moderator: Do you suspect anybody of stealing that £59,000?**

(TC: 00:30:27)

Janet Louise Skinner: Well, at this time I suspect everybody.

**(TC: 00:30:31)**

**Moderator: Do you have any proof or any reason why you suspect everybody of stealing?**

(TC: 00:30:35)

Janet Louise Skinner: No, no, there's no proof. No difference in what they would say about me.

**(TC: 00:30:41)**

**Moderator: Okay. Um, that between November 04 and May, the trading period as Dianne said, you made full admissions that you falsified the accounts each and every week when you were due?**

(TC: 00:30:56)

Janet Louise Skinner: Yes.

(TC: 00:30:57)

**Moderator: Between that period? Is that correct?**

(TC: 00:31:03)

Janet Louise Skinner: Yes.

(TC: 00:31:04)

**Moderator: Okay. I have to inform you that you may be prosecuted. You do not have to say anything but it may harm your defence if you do not 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 further?**

(TC: 00:31:20)

Janet Louise Skinner: No.

(TC: 00:31:22)

**Moderator: Okay. This is-, you've filled all the forms (inaudible 31.25). There's the form. That covers all what will happen to the tapes. And, again, if you could just read that number out for me and sign at the top there for me.**

(TC: 00:31:45)

Janet Louise Skinner: 043368.

(TC: 00:31:56)

**Moderator: The time is 15:32. Switching off the tapes.**