

**Financial Investigation Events Log****Case Number: FI 0607/0108**

<b>Date</b>	<b>Events</b>	<b>Initials</b>
15 Nov 06	I commence a financial investigation into Miss Janet Louise Skinner the ex subpostmaster of North Bransholme Post Office. The following documents that were received from Dianne Matthews on the 19 September 2006 were entered onto the document schedule Item 1 HMRC Check on J L Skinner Item 2 Credit Register Check JL Skinner Item 3 Land Registry Check 224 Goddard Ave.	MFM
15 Nov 06	Obtained a copy of the offender report item 4	MFM
15 Nov 06	Requested "Personnel" printout and Bank statements from Dianne.	MFM
15 Nov 06	Received "Personnel" printout and P356 by E mail	MFM
15 Nov 06	An updated Credit Check form submitted	MFM
17 Nov 06	Copies of authorities and bank statements from received from Diane Matthews	MFM
27 Nov 06	Credit Check form received back, associated with 2	MFM
7 Dec 06	Submitted an up to date Land Registry Check on 224 Goddard Ave	MFM
7 Dec 06	Spoke with Diane; she confirmed that Mrs Skinner rented the Post Office when she was subpostmaster. She also stated that recently the new officer in charge a Wendy Lyell had been suspended on suspicion of Theft and the police are involved. Dianne to keep me informed. Diane has submitted the Committal papers and the there is a hearing and the case will be heard on Tuesday. Currently the	MFM

	matter is being discussed with the Solicitors re Charges	
7 Dec 06	Spoke with Thea at Kensington Mortgages on [GRO] she confirmed that they have a Mortgage for about £96K and a secured loan for about £16K on Miss Skinner Home address [GRO]	MFM
7 Dec 06	Nationwide House Price Calculator values the her house at £103,225 which is less than the loans on the property (7)	MFM
7 Dec 06	Credit Check identifies a linked address of [GRO] [GRO] Land registry Check submitted	MFM
7 Dec 06	Call out to Dianne to discuss the future conduct of the case and to find out who she served the authority on with the banks	MFM
7 Dec 06	Received LR Check on [GRO] associated with 3	MFM
7 Dec 06	Spoke to Diane she will speak with her team leader about liaising with the police in the Wendy Lyell case. She is not convinced that Wendy Lyell is responsible for the vast amount of the £59k. This is because she lives in rented accommodation in a quite run down area of Hull, with no signs of any sort of high life. In addition Miss Skinner did not report to anyone that she was short as would be expected if she was not responsible for the thefts.	MFM
8 Dec 06	Spoke with Thea at Kensington Mortgages to ask if the house owned by Miss Skinner was valued at the time of the increased Mortgage. Thea asked for a DPA, which I agreed to do. Spoke to Diane to clarify what the position was in respect of the charge was. Dianne stated that it is a case of wait and see what happens to Wendy Lyell, but in any event the committal is sufficient to re draft the theft charge as false accounting if appropriate later. In any event we will have to know the value of the house before we decided on pursuing a Confiscation order so DPA Fax sent (8)	MFM

8 Dec 06	Thea at Kensington Mortgages rang back to say that they had the property valued at £135K when they issued the previous loan	MFM
11 Dec 06	Telephoned Thea and left a message for her to phone me re is the mortgage a repayment or endowment	MFM
11 Dec 06	Telephoned Dianne at Welcome Financial Services, she said that the company is a loan company but she would get the MRLO to phone me back	MFM
11 Dec 96	Spoke with Diane and informed her that I would sent her a section 18 Provision of Financial Information Form. Asked her to make sure that it is served if we get an early guilty plea. Section 18 Sent	MFM
14 Dec 06	Land Registry Check returned on GRO GRO No registered estate (9)	MFM
5 Jan 07	Sent a Copy of a section 18 Juliet for service on Court	MFM
10 Jan 07	E mail from Diane detailing the Confiscation time table (10)	MFM
16 Jan 07	Received from Diane a notice from the courts about the confiscation timetable. Associated with 10	MFM
16 Jan 07	Received from Juliet the same info re the confiscation and a copy of the section 18. Associated with 10	MFM
22 Jan 07	Asked Dianne for the details of her contact at the Halifax	MFM
24 Jan 07	Received contact details for Halifax associated with 6	MFM
25 Jan 07	Tried to speak with Kathleen Kerr on the number on the letter. The Leeds Call centre had now closed I was advised to speak with Police Liaison. Spoke with Claire. She confirmed that Janet Louse Skinner Has three accounts with the Halifax they are GRO GRO	MFM
25 Jan 07	Spoke with Lynn at Halifax Customer Services in Glasgow. She confirmed that they had the authorities and that the number on one of them was incorrect	MFM

25 Jan 07	Left a message with Welcome <b>GRO</b> <b>GRO</b> for the MLRO Mr Andrew Bradbury to telephone me	MFM
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**Financial Investigation Events Log**

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25 Jan 07	Spoke with Chris Cooper of Friends provident They will detail what the Direct Debit is for if I forward a DPA to Suzanne Flight on <b>GRO</b>	MFM
25 Jan 07	Sent a letter to Miss Skinner to ask for authority to disclose for any financial institution for which she has an account and in particular the Halifax accounts and the Welcome Financial services Account. (11)	MFM
25 Jan 07	DPA sent to Suzzanne Flight at Friends Provident (12)	MFM
26 Jan 07	Spoke with Yvonne at GE Capital Motor Finance. She will provide details of the finance arrangements if I send a DPA. Fax <b>GRO</b>	MFM
26 Jan 07	Message left for Andrew Bradbury to phone back	MFM
26 Jan 07	DPA Sent to GE Money (13)	MFM
26 Jan 07	Obtained a fax number for Andrew Bradbury <b>GRO</b> and faxed him a DPA (14)	MFM
29 Jan 07	Call from Derek Edwards Friends Provident. The policy with them is a term assurance policy and as such it has no value except in death.	MFM
29 Jan 07	Call from Andrew Bradbury Welcome Financial Services. Mrs skinner took out a loan in May 2005 for £3k for a Kitchen refurbishment. The loan has not been paid for about 6 Months	MFM
30 Jan 07	Call from Yvonne at GE Motor Finance. Mrs skinner had a car <b>GRO</b> a Chrysler Grand Cherokee but she voluntary surrendered it in Sept 06 and GE Motor Finance sold it at action. They also have a debt of £5500 outstanding	MFM
2 Feb 07	Informed by Diane that Miss skinner had been sentenced to 9 Months imprisonment and the Confiscation Hearing has been set	MFM

**Financial Investigation Events Log**

	for the 25 May 2007	
13 Feb 07	Received a Financial Statement from Miss Skinner via her solicitors (15)	MFM
13 Feb 07	Wrote to Miss skinner's solicitors to request authority for disclosure from Miss Skinner. This may have been overlooked in view of Miss Skinner's imprisonment. Letter associated with 11.	MFM
13 Feb 07	Track and trace carried out on letter to Miss Skinner it was delivered in Hull on the 26. Associated with 11	
5 Mar 07	Message left for Mr K W Turner	MFM
5 Mar 07	Requested Remuneration details from Janice Thompson	MFM
12 Mar 07	Received remuneration details from Janice (16)	
14 Mar 07	Spoke with Thea at Kensington Mortgage Company Ltd. She confirmed that Miss Skinner currently owes £96,746.69 on her mortgage and £17,924.24 on a secured loan. (Total £114,670.93) She also confirmed that KMG used carried out an internal and external valuation of 224 Goddard Ave in July 2006 and valued the property at £135,000.00 prior to giving a further loan	
14 Mar 07	Message left for Mr K W Turner at Max Gold Partnership to make contact	MFM
14 Mar 07	Spoke with Janice Thompson she confirmed that Miss Skinner had been the temporary subpostmistress at Bodmin Road between the 26 May 2004 and the 1 <sup>st</sup> Feb 2005.	MFM
14 Mar 07	Spoke with Mr K W Turner. He stated that Miss Skinner would give bankers authority and it was agreed that I would contact him in seven days if I had not received.	MFM
Mar 07	Obtained Copies of the Tape Summaries (17)	MFM
15 Mar 07	Obtained a copy of the note to Written by D Hoyles (18)	MFM
15 Mar 07	Copy of RPI figures (19)	MFM

**Financial Investigation Events Log**

15 Mar 07	Copy of Nationwide house price Calculator values house at £136,999.00 (20)	MFM
26 Mar 07	Obtained up to date RPI Figures including Feb 07 associated with (19) Nationwide data the same	MFM
26 Mar 07	Spoke with Mr Turner he has written to Miss Skinner and not got a reply. He suggested that I write to her direct. Letter sent by registered post To Miss Skinner at HM Prison and YOI New Hall	MFM
2 Apr 07	Received a covering letter and authorities from Miss skinner, Letter and copies of the authorities are now 21. Letter sent to HBoS with 2 of the authorities by Special Delivery	MFM
2 Apr 07	Informed Emma, Mr Turner's Secretary of the receipt of the authorities	
19 Apr 07	Received from HBoS copies of statements for the three Halifax accounts as detailed in the letter from Catherine Yuill (item 22)	
10 May 07	Carried out an internet search on Peter Stockill Ltd. It is a car dealership for Chrysler and Jeep	
10 May 07	Confirmed with John Jenkinson that Miss Skinners Branch was not audited between Transfer on the 27 May 2004 and her suspension.	
10 May 07	Spoke with Joanne Whisker <b>GRO</b> Current Subpostmistress at North Bransholme about the rent she pays. She pays £700 per month to a Mr Kerry Patel who on behalf of London Prime Premises. She understands that the property has change hands several times since Miss Skinner was the subpostmistress.	
10 May 07	Telephoned Steve Miller Multiple Account manager. He will make enquiries to see if he could Identify who ran the multiple before it was taken over by Miss Skinner	
10 May 07	Spoke with Joanne Whisker top obtain Mr Patels Phone number which is <b>GRO</b> <b>GRO</b>	
10 May 07	Mr Patel stated that he bought the shop premises at auction in June or July 2005. At	

**Financial Investigation Events Log**

	the time a shop Canadian General Store operated from the Premises and he obtained rent from them. Miss Skinner is thought to have paid them rent	
10 May 07	Spoke with Neil at HBoS. He confirmed that there were no accounts associated to Miss Skinner with the number <span style="border: 1px dashed black; padding: 2px;">GRO</span>	
10 May 07	Spoke with Mathew at Kensington Mortgages. Miss Skinner's Mortgage was issued by them on the 28 Oct 05 and the secured loan was sent to her by a cheque for £14,500 but he would have to go to another department to see which account it was cleared through	
10 May 07	Spoke with Louise at HBoS she confirmed that Janet Louise Skinner did not have any other active accounts whilst she was subpostmistress. She also confirmed that debit cards transactions are only payable to business. Accounts if she had used her debit card to carry out a transfer it would show as a transfer.	
10 May 07	Forwarded an email to HBOS to request information and also sent the request by fax. Details in item 23	
11 May 07	Forwarded a second E mail to HBoS to check the debit card payments, also sent the request by fax (associated with 23)	
11 May 07	Obtained a Printout from the Land registry on the House Price Index for City of Kingston upon Hull (Item 25)	
11 May 07	Received a call from Steve Miller he will E mail me all the info he can provide	
14 May 07	E mail sent on the 11 May Obtained. (Item 25)	
15 May 07	Spoke with David Massey at the Land registry to ask how to work out the RPI. He will find out and let me know	
15 May 07	Spoke with Roger Wybrow ARA he has never used HPI as he used Nationwide or HBoS they are much the same but in any event they are a guide it is down to the Defendant to Value the property.	

**Financial Investigation Events Log**

15 May 07	Telephone United News or <b>GRO</b> spoke with Debbie Clay. She advised that I speak with Anne Edwards or <b>GRO</b> <b>GRO</b> Message left	
16 May 07	Received a memo from Juliet saying that she had forwarded the defence response to the Prosecutors statement in the post Telephone Marylyn and asked her to fax it	
16 May 07	Spoke with Anne Edwards United News she will find out details of whom they paid rent to for North Bransholme office and what the arrangements re rent when Janet Louise Skinner took over	
16 May 07	Received the defence response by fax (item 26) Sent an e mail to Juliet with my response	
16 May 07	Spoke to Sharion Hamleton at Team Manager at Clerical Medical or <b>GRO</b> <b>GRO</b> she carried out a search on both names NINO Postcode and the different ref number on the HMRC check unable to identify any products either existing or ceased	
16 May 07	Telephoned Wendy Rowlands at HMRC to see if she could throw further light on the matter she was unable to do so	
17 May 07	Hard copy of 2 <sup>nd</sup> statement of information forwarded to Juliet	
17 May 07	E mail received from Anne Edwards re United News involvement (Item 27)	
22 May 07	Telephoned Joanne Whisker she said that she took over the office in October and shortly after Wendy Lyell was suspected of theft as money was missing from her individual stock unit. W Lyell has been dismissed but Joanne did not think the police due to insufficient evidence had pursued the matter. She will obtain a Crime reference number and let me know.	
23 May 07	Spoke with Joanne Whisker. The crime reference number was DS/1428257/2006. Ms Lyell was short about £2800. She admitted losing a bag of £2.00 coins amounting to about £580. She was also	

**Financial Investigation Events Log**

	<p>about £900 short in prepared bundle of money. She tried to Borrow £2000 off Avril to hide the shortage. Ms Lyell has been dismissed. Her home address is [REDACTED] GRO</p> <p>[REDACTED] GRO</p> <p>[REDACTED] GRO</p> <p>[REDACTED] GRO</p> <p>[REDACTED] GRO</p> <p>[REDACTED] she has a NS&amp;I account. She added the police were not prosecuting</p>	
23 May 07	Called Humberside Police and was told the enquiry team would contact me back.	
23 May 07	Spoke with Dianne Matthews she confirmed that the police were not prosecuting and had nothing further to add except that Wendy Lyell started work in January 2006, after the first losses.	
23 May 07	After a number of missed calls received a call in the evening. I arranged for them to call me back after 1600hrs on the 24 <sup>th</sup>	
24 May 07	Received a call from Sgt Taylor at Humberside. He said that Ms Lyell had been interviewed and gave an account for the shortage, to the effect that it had been an error rather than dishonesty. Advice was sought from the CPS who thought that there was insufficient evidence to prosecute. He did not think that a search took place and he is not aware of any financial intelligence. He added that the Police had informed us of the situation in January	
25 May 07	Telephoned Dianne to confirm date of Miss Lyell starting work at the Branch	
25 May 07	Received a call from Dianne the Wendy Lyell started working at the Branch in November, The time the losses started	
25 May 07	Informed Ms P Doherty of the above fact	
25 May 07	Case put off until the 29 August 2007	
25 May 07	Spoke with Dianne asked her to send me the statement she had re Wendy Lyell and any	

**Financial Investigation Events Log**

	info she had	
25 May 07	Spoke with DC Day at Humberside FIU to see if they had any financial intelligence on Ms Lyell. She had not but I was informed that the officer in the case was PC Wendy Sawyer on <b>GRO</b> telephone that number and told that she was on duty at 1400hrs Message left for her to phone me.	
25 May 07	Called <b>GRO</b> again and left a further message	
25 May 07	Spoke with Dianne and asked why she had not informed me that police were not prosecuting Wendy. She said that she had told me when she found out. I did not recall.	
25 May 07	Received an E mail from Dianne with statement of Wendy Lyell (item 28)	
25 May 07	Called <b>GRO</b> again requested e mail address but was told that they would not give the email address over the phone, was told a further message would be sent to PC Sawyer to phone me By 2200hrs call not received	
25 May 07	Prepared a Credit Check and a copy of the HMRC check for Dave to authorise re Wendy Lyell and also sent a HMRC Check to Paul Woods	
26 May 07	Posted the Credit Check and Hard copy of the HMRC Check to Dave	
4 Jun 07	Listened to message From PC Sawyer on my Mobile, which had been left during my annual leave.	
4 Jun 07	Received a memo from Juliet about the hearing on the 25 May 2007 (item 29)	
4 Jun 07	Confirmed with Dave that he had received and authorised the Credit and HMRC checks. He had sent them off this morning (Out of Office)	
4 Jun 07	Telephoned <b>GRO</b> spoke with PC Jackson who told me PC Sawyers name is Zoe Sawyer and that he would leave a message for her	

**Financial Investigation Events Log**

4 Jun 07	Confirmed with Anne Edwards that 12 Grandale was a Post Office address. She confirmed that it was and that Miss Skinner never lived there.	
4 Jun 07	Land Registry Check submitted on <b>GRO</b>	
4 Jun 07	Telephoned <b>GRO</b> and was informed that PC Sawyers is employed at Foster Street but mail to the address goes astray so I would be best writing to PC Sawyers 2004 Humberside Police Priory Rd Hull HU5 5SF but it may take a day or two to get to her. On preparing the letter it occurred to me that I should Fax the letter called back and got the fax number as <b>GRO</b> Faxed letter item 30	
5 Jun 07	Informed by Rod in the intelligence team that the Credit Check for Wendy Lyell had come back that she left the property in Feb 2006.as then is when she registered to on the voters list. Rod will send me details He does not know how to do a Name and DOB Check will speak with Alan Parsons on his return tomorrow.	
6 Jun 07	Received the Land Registry Direct: Register View. The land is owned by Kingston Upon Hull Council	
6 Jun 07	Spoke with Andy and asked if he could do a general search for Wendy Lyell on her name and DOB. He will look into it.	
6 Jun 07	Called Dianne to ask her to check to see that she did not have a further address for Wendy. She is away until the 11 June 2007	
6 Jun 07	Andy Parsons phone back to say that Rod may have misunderstood the Credit Check she is only The O6 ate on the voters list may have been the last list available. Their was a credit check for Next in Jan 2007. Asked Andy if he could find out how to do location checks and do one on name and DOB just to confirm.	
6 Jun 07	Received the credit check back re Wendy Lyle item 32	

**Financial Investigation Events Log**

8Jun 07	Received a message from PC Sawyers that a credit check will be submitted	
8 Jun 07	Credit check revealed an alias of Beckett. Further Credit check submitted to Dave for signature and sent an e mail to Matthew Williams to include Beckett on the HMRC check.	
27 Jun 07	Received an E mail from Juliet dated the 18 Jun 2007 asking Dianne if Ms Lyell had been prosecuted. Diane copied me in on the response dated the same date. Today received a hard copy of the Defence skeleton argument	
27 Jun 07	Received the HMRC Check Re Wendy Lyell (item 34) no mention of the name Wendy Beckett as requested in e mail of the 8 <sup>th</sup> Jun 2007. Spoke with Rachel Smith she will make enquiries to see if check was submitted	
27 Jun 07	Credit Check re Wendy Beckett received Item 35	
27 Jun 07	Response from Rachel Smith, they had checked Beckett with negative results	
27 Jun 07	Received a letter from Laura-Lee McKenna HBos dated the 25 Jun 2007 item 36	
27 Jun 07	Received the following Correspondence from PC Sawyers, Crime Print out and miscellaneous correspondence item 37 Copy of Statement from Joanne Wisker item 38 Copy of Statement from Avril Worsley Devere item 39 Record of interview and Questions item 40	
28 Jun 07	Spoke with Andy at RBS Cards 01702 278021 to establish any details on the alias. He will call back.	
28 Jun 07	Discussed the case with Rob Wilson and he saw no difficulty with writing to MS Lyell and asking her for authority to disclose information. Request letter sent	
28 Jun 07	Responded to Juliet to the defence argument	

**Financial Investigation Events Log**

6 Jul 07	Received an email and an advice memo from Juliet dated the 5th July. Hard copy of the Prosecutors Response to the defence Skeleton Argument is in the post	
6 Jul 07	Prosecutors response received (Item 41) in the post responded to Juliet	
9 Jul 07	Carried out a trace and trace on item ZH 9678 0613 6 GB item was not delivered on the 29/06/07, No answer. Track and trace item 42.	
9 Jul 07	Neil Western to make enquiries at Hull Delivery Office to see the state re the item and whether [GRO] have been flooded. He phoned back Risworth Ave has not been flooded and I have asked that a further delivery be attempted at [GRO]. In respect of [GRO] [GRO] In the area of [GRO] [GRO] the road was flooded but it is not thought that the properties were but the delivery Postman will be asked tomorrow.	
9 Jul 07	Neil western phoned to say that a second delivery attempt had been made to Mrs Lyell at [GRO]. It does not appear to the office manager that the house is occupied. Dianne Matthews informed	
12 Jul 07	Message from Angela Maloney [GRO] [GRO] was not flooded.	
30 Jul 07	The letter that I sent to Wendy Lyell at [GRO] [GRO] was returned as not called for Diane informed. Dianne states that she is under pressure and is going to discuss the job with Jude Trotter. Letter item 43	
28 Aug 07	Obtained the latest RPI figures (appendix 8,) Nationwide House Price calculator figures (appendix 9)	
28 Aug 07	Left a message for Thea at Kensington Mortgages to contact me.	
28 Aug 07	Matthew phone back Mrs Skinner currently owes Kensington Mortgage Company Ltd £100, 792.33 on the Mortgage and £18,730.58 on the secured loan. These total £119, 522.91	

**Financial Investigation Events Log**