

ROYAL MAIL - CONFIDENTIAL

Record of Tape Recorded Interview

Person Interviewed (WQ) WILLIAM JOHN QUARM

Place of Interview PAIBLE POST OFFICE

Production No: Number of pages: 21
GRO
Signature of interviewing officer producing summary

Date of Interview 7.8.08

Time commenced 10.50

Time concluded 11.34

Duration of interview 44 MINUTES

Tape reference no 071081

Interviewing Officer(s) (RG) RAYMOND GRANT

(RD) ROBERT DAILY

Other persons present (JB) JOHNATHAN BISSET

(WM) WILLIAM MACDONALD

Tape counter times	Person speaking	Text
	RG	This interview is being tape recorded my name is Raymond Grant, my colleague is Robert Daily and Johnathan Bisset we're Officers of Post Office Limited Investigation team it's our job to investigate possible criminal offences against the business. Also present is yourself?
	WQ	Bill Quarm.
	RG	And
	WM	William McDonald
	RG	The date is the 7 th August 2008 the time according to my watch is 10.50 hours. This interview is being conducted in Paible
	WQ	Post Office.
	RG	Post Office and I want to explain, ask you some questions about the accounting irregularities which were discovered during the audit do you understand what I'm talking about now?
	WQ	Yes I do.
	RG	Yeah ok. At the end of the interview I will give you a notice explaining what happens to the tapes do you have any objection to the interview being tape recorded?
1.03	WQ	No.
	RG	I mentioned my colleague Johnathan Bisset he's here on a training capacity do you have any objection to him remaining?

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
1.10	WQ RG WQ RG RD JB WM RG WQ RG WQ RG WQ RG	No I don't. Ok thank you. Would you please state your full name? William John Quarm. My name is Raymond Grant and also present is? Robert Daily. Johnathan Bisset. William MacDonald. During this interview you can have a friend present if you wish any friend whom you nominate must be at over the age of 18 and not involved in the enquiry. They should be a Post Office Limited employee I understand because of the nature of where we are on a Heberdian Island that might not be easy to get our hands on and I'm quite happy to have your friend William MacDonald happy to be here as a friend yeah? Right. Ok so the next part is I've got a form here which needs to be completed with regard to your friend being here and if you could just read that first part you don't have to read it out but if you could read that and then just complete the section below. Now have you read and understood that? Yeah. Could you just complete this section below here please? Let's see if we can get you something for you to lean on. I make the time 10.53. Now William if you could read the bottom half of that form there and if you could just complete that section for me. The time 54 now. If you could just put William's name in there just in that gap there. That's excellent thank you very much. William Quarm has read and signed form 003 and his friend William MacDonald has completed the lower half of that form. William I've got to advise you that I consider you to be a suspect in a criminal offence. You're going to asked questions about the accounting irregularities discovered during the audit which was held here at Paible Post Office some 3 weeks ago. You're not bound to answer of these questions but any, if you do so your answers will be, may be noted will be tape recorded and may be used in evidence do you understand that? Yes I do.
5.32	WQ RG	First of all a bit about your experience how long have you been Postmaster at Paible Post Office?

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
9.06	RG	Working knowledge yeah.
	WQ	Yes.
	RG	Yeah confident?
	WQ	Yeah.
	RG	Ok the hours of the Paible Post Office are what? What hours of opening do you have here?
	WQ	9 to half past 5 Monday to Friday, sorry Monday, Tuesday, Thursday Friday with a lunch break at 1.
	RG	Right you don't open Wednesday?
	WQ	Wednesday morning 9 to 12.
	RG	And Saturday?
	WQ	9 to 12.
	RG	Ok right so it's a 6 day week office are you here every day?
	WQ	Yes.
	RG	Yeah so who else, does anybody else work in Paible Post Office?
	WQ	Yeah I employed Sheila Acford part time.
	RG	Right and how many hours did Sheila work?
	WQ	Well we changed it round from time to time she was on afternoons.
	RG	Right so it was kind of, she would be flexi in the cover if you didn't need her you would say "I'm not needing you today" is that the way?
	WQ	No well she worked Monday, Tuesday, Thursday, Friday afternoons.
	RG	On your busier days ah?
	WQ	Mm
	RG	Right and when balances needed to be done perhaps would she be here?
	WQ	No not on a Wednesday.
	RG	No ok so Sheila's experience as a counter assistant did she take part in any of the weekly or daily reportings?
	WQ	No.
	RG	No so you would do them?
	WQ	Yes.
	RG	Ok. The Post Office is sited at the far end of your retail outlet yeah, is this area of the Post Office alarmed separate from the Post Office, separate from the shop
	WQ	Alarmed?
10.53	RG	Alarmed yeah?

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
12.11	WQ	Yeah.
	RG	Right.
	WQ	And the back office system for the shop was, is in there.
	RG	Right into your retail outlet office?
	WQ	Yes.
	RG	Yes ok.
	WQ	And that door was sealed off, the one that we're using now.
	RG	Ok.
	WQ	So I've changed that, I changed that over on Saturday.
	RG	Right ok right what was that because of the fact that the Post Office is currently closed?
	WQ	Well they offered Sheila it now
	RG	Yeah I believe so I believe so. I think there's a trainer coming up next week to show her round I'm not sure. I just know the hotel that we're staying in last night there's somebody booked in for next week. So we have nature of duties of yourself then you had sole responsibility for doing the daily reports for sending away the, if you got a cheque in you would send the cheques away if you got giro banks deposit you would send the deposit slips away is that correct?
	WQ	Yeah
	RG	On, you're required by the Post Office to produce a 4 weekly or 5 weekly depending on which month branch trading statement. In-between times it's optional whether you do a weekly balance do you actually do a weekly balance?
	WQ	Yeah.
	RG	Yeah ok. Did you find that helpful if you were trying to find mistakes or something like that?
	WQ	Yes.
	RG	Yeah ok so when it comes to a branch trading statement who physically counts the cash on hand?
	WQ	I would.
	RG	Yeah ok whose responsibility was it for counting the stock would that be yourself as well?
	WQ	Yes.
13.54	RG	On a daily basis you're required to do a cash declaration whose responsibility for that who would do that?

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
14.06	WQ	Mostly me.
	RG	Mostly yourself at what time of day would you do that?
	WQ	Between 5 and half past.
	RG	Would you ever ask Sheila to do a cash declaration?
	WQ	She did some yeah.
	RG	Right and would she actually input the figures into Horizon or would she just count the cash and leave it for you to do how would it, what would be the process?
	WQ	She made a list.
	RG	She would make a list.
	WQ	Aye.
	RG	Don't try to cover up for her, I'm aware that you're being a bit hesitant with your answers which makes me think that you're guarding something and I'm just thinking she's not going to be in trouble if you have instructed her to do it you know to count the cash and input the figures, she wouldn't end up in trouble if it's an instruction from yourself do you understand where I'm coming from?
	WQ	(inaudible)
	RG	OK so we then get back would Sheila count the cash and put the figures into Horizon?
	WQ	She does sometimes, on some occasions.
	RG	Yeah ok right so when it comes to the branch trading statement did Sheila ever count the cash when you were doing a branch trading statement?
	WQ	No.
	RG	No that was always yourself?
	WQ	mm.
	RG	Ok. Horizon requires you to have a unique user name and my understanding yours would be WQU001 is that right?
	WQ	Yeah
	RG	Do you have any other user names on the system?
	WQ	Sheila's got hers.
	RG	Sheila would have her own yeah?
	WQ	Yeah
	RG	Yeah and you have a password?
	WQ	Yes.
15.56	RG	Yeah would Sheila know your password?

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
15.58	WQ	Not normally but sometimes if ones up the shop the other one's.
	RG	Ok right so if you were logged on what you're saying to me I think is that if you were logged onto the system Sheila would just come in and serve behind using yours would that be correct?
	WQ	It happened on occasions.
	RG	Yeah yeah but not regular?
	WQ	Not regular.
	RG	And it was for convenience sake rather than any other?
	WQ	Yes that's right.
	RG	Would you know Sheila's password?
	WQ	Sometimes I'd go and ask her if I needed it.
	RG	Similar circumstances yeah.
	WQ	Yes.
	RG	As in when?
	WQ	Well if she was serving somebody up the shop and there's a customer waiting to be served here.
	RG	The important thing about and I'm just going to bring this to your attention is that because we now have on-line banking and finance products the Financial Services Authority require us to have unique passwords and unique user names so that we can provide a robust audit trail. What your demonstrating to me is wasn't as robust here would that be a correct understanding?
	WQ	Well yes on.
	RG	On occasion?
	WQ	On occasion.
	RG	On occasion yeah. Ok anything up to now?
	RD	When Sheila did the cash declarations did you give her any specific instructions when doing cash declarations?
	WQ	No.
	RG	Going on then to what happened at the audit, the audit team discovered a shortage which has been declared to me as, excuse me a second £40,277.76p do you agree with the audit findings, were you here when the audit took place?
	WQ	Oh well I was around yeah.
18.02	RG	Yeah and did the auditors ask you do you agree their findings did you disagree with what they discovered?

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
18.13	WQ	Well I told them that I wasn't happy because I was sure there was an error way back in January February the ATM.
	RG	Right ok.
	WQ	Set up.
	RG	Right when did you get your ATM in?
	WQ	Several years ago.
	RG	Was it and you've had it a couple of years right 'cos some offices are just getting them now you see that's why I was asking. Now what do you suspect the error with the ATM was then?
	WQ	I can't remember the details now. I worked out that there should have been a difference and I showed it on the, on the.
	RG	The branch trading statements?
	WQ	Aye for a while and then somebody phoned me up and said why are you carrying that?
	RD	How much was the difference?
	WQ	I don't remember now.
	RG	Did you say January this year?
	WQ	January February.
	RD	Right ok. Where were you showing it on the branch trading statement?
	RG	Was it in the suspense account? It must be February 'cos that's the one we don't have. I've got January and I've got March and there's nothing on those on the suspense account?
	RD	What did we do with that paperwork Raymond did you put it back?
	RG	No it's there.
	RD	(inaudible)
	RG	There was nothing I saw
	RD	But did you not see suspense account but, the suspense account
	RG	Yeah but it should still show on here though.
	RD	But I was thinking for period 11
	RG	Alright ok
	RD	For the 20 th of the 2 nd .
	RG	For the purpose of the tape we're just going to go through a box of documents. It'll be
20.32	RD	February you said

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
26.32	WQ	50,000.
	RG	50,000?
	WQ	Yeah.
	RG	So you were selling a property at 50,000 the bank was lending you 20 on the pretext that they would get your money back once your property was sold.
	WQ	Yeah.
	RG	Is that the way it works yeah? Ok so the loan never came through it never came through and it never came through so what was it you actually did to use Post Office money I mean did you physically take it from the Post Office or did you start paying bills with the Post Office or just generally how did you go about using the Post Office money so that I mean we're now at the stage where the audit team's results were £40,000 short. Was it a case that you needed to take 10,000 or did you take or is it on a weekly basis where you've used Post Office money to pay bills?
	WQ	It's hard to describe what I did. I was transferring money on a weekly basis to the Alliance and Leicester account.
	RG	Right you have an Alliance and Leicester account?
	WQ	Yeah.
	RG	And so is that a business account?
	WQ	Yeah.
	RG	Right so you've an Alliance and Leicester business account and is it a case that you would put the money into the account but not actually put the money in the till is that?
	WQ	I was putting the money in on a daily basis because that's the, because of the cash flow.
	RG	Right ok.
	WQ	I was putting the sum through but that doesn't explain it.
	RG	So well it would if you were putting a transaction into an Alliance and Leicester account but then not physically putting money into the till.
	WQ	I was putting
	RG	Oh you were putting money into the till?
	WQ	Yes.
	RG	Right ok.
29.06	RD	Is this your daily shop takings you were putting into your Alliance and Leicester

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
29.10	WQ	business account?
	RD	Some of it.
	RD	Some of it.
	RG	So let me see if I can get this then, that, if you were putting the transaction through your Alliance and Leicester account and then putting the money in the till there wouldn't be a shortage.
	WQ	That's what I'm saying it doesn't answer the question.
	RD	Your retail business when did it start was it last autumn what date what month just to confirm?
	RG	Well we don't know yet it's around last autumn.
	RD	Right but last autumn you started having problems with your retail business what was the problems with the retail business?
	WQ	Well first of all I put it down to suddenly the price of, the cost price of groceries was shooting up and I wasn't catching it at the time to mark up but then I addressed that one and sat down on a daily basis as invoices came in and marked everything up through the computer system.
	RD	Ok
	RG	Were you then struggling to pay the invoices?
	WQ	Yeah.
	RG	So how did you then pay those invoices?
	WQ	Quite often late (inaudible) the pressure on.
	RG	Right and where did you get the money from to pay those invoices?
	WQ	Well there was money coming in on a daily basis.
	RD	Ok and Post Office money was there ever used to pay invoices?
	WQ	Well it must have been or we wouldn't have this situation.
	RD	Do you ever remember taking money out of the Post Office to pay an invoice?
	WQ	Not consciously no.
	RD	Not consciously.
	WQ	No.
	RG	Sorry It's remiss of me in your letter you said that you'd a series of strokes.
	WQ	Yeah.
	RG	And your memory wasn't as good as it perhaps should have been around that time is that around that same time?
31.18	WQ	Yes.

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
31.19	RG	I should have asked you this right from the very start are you ok to be interviewed today, do you feel?
	WQ	I have taken my pills.
	RG	Right ok. If you feel unwell at all at any time during the interview or you need to take medication then you know don't let this interview hold you back.
	WQ	I'll just show you what I take in a day.
	RG	Right ok.
	RD	Right do you need water just now to take?
	WQ	No I'm not taking at the moment.
	RG	Ok is that the full day's worth?
	WQ	Yes.
	RG	Ok right. There's a selection there.
	RD	I can't see but it sounds a lot.
	WQ	13.
	RG	And that's obviously prescribed medication from your GP?
	WQ	Yes.
	RD	Do you require to take any medication just now?
	WQ	I'll do it after it's alright.
	RD	Because if you need to take it just now we'd rather you take it, don't put it off just because of an interview.
	RG	Yeah yeah.
	WM	Do you want a glass of water?
	RG	Yeah. For the purposes of the tape Mr. MacDonald's leaving the room to go and get a glass of water.
	RD	It's just if you need to take them don't put them off just now for us just.
	WQ	I normally take 'em about 9 o'clock.
	RD	Well we'll not ask you any questions until Willie comes back. Inaudible
	RD	For the purpose of the tape William MacDonald's just re-entered the room
	RG	The time is 10.22, 11.22.
	WQ	That's one for tonight.
35.12	RG	Ok that's fine right. It's important that you understand that if you don't feel well or you feel the need to get extra medication or anything that you indicate to us as early as possible and we'll stop the interview at that point and we'll go 'cos you're

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
35.34	WQ RG WQ RG WQ RG WQ RG WQ RG WQ RG WQ RG WQ RG	<p>more important than what we're dealing here with today alright.</p> <p>Ok then.</p> <p>Just so you understand that we're not here to oppress you in any way. So right let's get back where we were. You were putting, what you said was that you were putting transactions through your Alliance and Leicester business account but you were putting the money into the till. What did you use your Alliance and Leicester business account for?</p> <p>To pay one main supplier.</p> <p>Right and is that a company a specific company?</p> <p>Yeah.</p> <p>Who are they?</p> <p>Lovetts Limited.</p> <p>Are they a local?</p> <p>A local Cash & Carry.</p> <p>A local Cash & Carry right so you had an account with them and anything that you bought from the shop would more than likely be bought through them?</p> <p>Mm</p> <p>And they hit you with a monthly bill?</p> <p>Yeah.</p> <p>Right ok.</p> <p>No weekly.</p> <p>Weekly bill so if you go to Cash & Carry get your goods they would send you a bill you would pay it from this Alliance and Leicester business account?</p>
36.43	WQ RG	<p>Yeah.</p> <p>Right now if you were putting the money in the till that wouldn't explain the shortage so we then come back to the auditors found of £40,000 shortage and we haven't really explained how that came about yet. I was understanding that what you were saying about the Alliance and Leicester account if you had been putting it in and then not putting money in the till then your Post Office money would be short but if you were actually putting it in the till Post Office till that is then there is no shortage but we have, we've still got this shortage unexplained. If we get back to your letter it says "I recognise last autumn that my shop business required a cash injection to get going and to that end I initiated the sale of some property. Delays, there was delays in that coming through" and then you go onto the next</p>

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
38.21	WQ RG WQ RG WQ RG WQ RG WQ RG WQ RG WQ RG RD RG WQ RG WQ RD WQ RD WQ RD	<p>paragraph "I had no right to use Post Office money to prop up my business".</p> <p>Could you explain what you mean by using Post Office money to prop up your business?</p> <p>Well I think it was just moving money, money around.</p> <p>I understand what you mean by moving money around but we need to be more specific than that. What money are we talking about are we talking about money from the Post Office if it was money from the Post Office where did we move it to do you know?</p> <p>Well it must have been to my account, shop account.</p> <p>Ok so are we talking about the same Alliance and Leicester account business account?</p> <p>Well I've got 2 accounts with the Alliance and Leicester.</p> <p>You've got 2 accounts?</p> <p>And I've got a Royal Bank as well.</p> <p>So how would we go about moving it into the second account that we're talking about now how would you physically do that? Is it also an Alliance and Leicester account?</p> <p>The Royal Bank.</p> <p>The Royal Bank but we don't have online banking here for Royal Bank yeah</p> <p>Yes.</p> <p>Do we?</p> <p>Online.</p> <p>Online banking here I mean.</p> <p>In the Post Office</p> <p>In the Post Office?</p> <p>No.</p> <p>No so how would it go from the Post Office to the Royal Bank? Would you physically take a lump sum of cash and deposit in the Royal Bank account?</p> <p>I must have done.</p> <p>And if you did that how often would you do that and how much at a time?</p> <p>I couldn't be specific with that.</p> <p>The Royal Bank of Scotland account is that a personal account?</p> <p>No it's a business account.</p>
40.16	RD	A business account as well?

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
42.02	WQ	the bank and we're talking about the money that belongs to the Post Office here?
	WQ	Well she would bank for me but she would, she would really accept what I gave to her.
	RG	Right so if you gave her £3,000, I'm just picking a figure here, £3,000 she would just accept that that's profits of the business?
	WQ	mm.
	RG	And she would go and bank it?
	WQ	No profits but takings.
	RG	Takings yeah well yeah yeah sorry absolutely. Right sorry Robert.
	RD	Do you remember well have you ever physically taken money out of the Post Office till for taking to the Royal Bank of Scotland?
	WQ	We don't have such a thing as a till.
	RD	Well ok Post Office money I mean (inaudible) sits in the boxes.
	WQ	I should explain at the end of the day Post Office money was checked here and then my tills come up here and were checked here so.
	RG	Right right.
	WQ	My till drawers were (inaudible)
	RG	Ok.
	RD	Did you know how much it actually took on a weekly basis to run your shop or your business, how much money you should be taking in to keep it solvent?
	WQ	Very roughly yes.
	RD	How much was that about?
	WQ	Couldn't give you a figure.
	RD	Just approximate figure?
	WQ	Couldn't give you an exact figure.
	RD	I'm not looking for exact figure just an approximate figure in the region of what?
	WQ	Well 10,000.
	RD	10,000 a week?
	WQ	Yeah.
	RD	Right and at the end of the week if the takings were short were you using Post Office money to top that up?
	WQ	No it wasn't done like that.
	RD	It wasn't done like that?
44.13	WQ	No.

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
44.14	RD	No. You see what we're just trying to figure out or get to the bottom of what actually was the Post Office money used for. We know it's to keep the business afloat but we're trying to find out how you did that, we're not trying to trip you up we're just trying to get to find out the facts of how you physically used the Post Office money and did you put it into your bank (beep beep) sorry did you put it into your bank account or did you actually physically use that money to pay suppliers in cash?
	WQ	No there was never any paying of cash.
	RD	What about your Cash & Carry is it Roberts Limited?
	WQ	Lovetts.
	RD	Lovetts, Lovetts Limited, how did you pay them?
	WQ	By cheque.
	RD	By cheque right so you had to make sure there was enough in the account to pay them by cheque. Did you put Post Office money into the account to ensure that cheque wouldn't bounce to cover the value of the cheque?
	WQ	No what I tried to do is put £700 of cash per day into the Alliance and Leicester
	RD	Right and were your shop takings falling below that level for you?
	WQ	Not normally no.
	RD	Not normally. Ok so if you were getting £700 per day takings to pay Lovetts how have we come in to get into this situation?
	RG	Did you move the money from, once the money was in the Alliance and Leicester account did you then move it into the Royal Bank account from there?
	WQ	No.
	RD	Raymond can we change the tapes over just now then we'll continue that question?
	RG	Ok
	RD	Yeah 'cos we've only got a minute left.
	RG	Ok. The tapes are about to finish I need to continue the interview but prior to doing that could I ask you to read out the master tape seal for me the number at the top?
	WQ	071081.
	RG	And if you could just sign.
	RD	Above your name.
	RG	Above your name.
46.33	RD	Just in here.

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
46.42	RG	And William If you could sign below your name yeah.
	RD	Yes just in there.
	RD	Thank you. What's the time Raymond?
	RG	The time is 11.34.
47.06	RD	Switch off tapes.

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
6.12	WQ RG WQ RG WQ RG RD WQ RD WQ RD WQ RD WQ RD WQ RD WQ RD WQ RD	Yeah. Cheques for your retail business? Yes. Yes so they would go into the Royal Bank account? Yes. Ok. So have the cheques and credit card receipts been going to the Royal Bank yeah? Mm. Did you ever put cash into the Royal Bank? Oh yes. Cash as well where would the cash come from? The shop. The shop it was always shop cash not Post Office money? Did you ever put Post Office? Well yes. We're just trying to get an explanation why you were £40,000 short? Yes it was (inaudible) it was between the Alliance and Leicester and there could have been cash. Right from the Post Office going into the Royal Bank to cover the domestic bills as well? Mm. We're not trying to put words into your mouth we're just trying to find out because if that's not what's happened, that's not happened because it's not much point you telling us that just for the sake of making us go away we do need to know what the actual truth is here and I know it sounds we're putting a lot of questions to you but it's trying to jog your memory into what has actually happened here. It is important that we get to know before we leave here we know exactly what has happened because otherwise we've got to come away back up again and speak to you again and it's probably better for yourself if you can get this over and done with today. So we've got, if we can just maybe go through what is your average daily takings in the shop? It's, give a bit of seasonal, somewhere about 1,500.
8.11	RD	1,500 is that a mixture of cash cheques and credit card payments?

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
10.13	WQ	No.
	RD	No it comes from another supplier?
	WQ	Mm.
	RD	Right ok. So you've got Lovetts you've got to give is that £700 a day approximately?
	WQ	Mm.
	RD	Whose the other supplier for the meat?
	WQ	Sorry.
	RD	The other supplier, who supplies your meat?
	WQ	Munro's.
	RD	Munro's so Lovetts is £4,200 a week how much do you have to pay Munro's a week?
	WQ	About £300.00.
	RD	£300.00
	WQ	That's paid monthly.
	RD	Is that paid monthly £1,200 monthly?
	WQ	Mm.
	RD	What other supplies have you got you pay weekly?
	WQ	Weekly papers.
	RD	Who delivers your papers or who do you pay for them?
	WQ	John Menzies.
	RD	John Menzies how much are they a week?
	WQ	Between 5 and £600.
	RD	Ok and anybody else?
	WQ	There's Press & Journal but they're about £50.00 a week.
	RD	Anyone else you can think of?
	RG	Lemonade milk.
	RD	Where do you get your milk from?
	WQ	Lovetts.
	RD	Lovetts is that all your juices and other suppliers do you get that from there?
	WQ	No there's another supplier Grill Burger.
	RD	Grill Burger.
	WQ	They're about 6, £700 a week.
12.01	RD	What do they supply?

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
20.38	RD	Preference account?
	WQ	Yeah they allow you so much up to a certain level.
	RD	Right so you're just constantly paying £1,000 a month with that?
	WQ	Yeah.
	RD	Right.
	WQ	In fact I think it's a bit more.
	RD	What about a mortgage do you have a mortgage on your house?
	WQ	Yeah.
	RD	How much is that?
	WQ	That's 1,200 a month.
	RD	What's the property valued at?
	WQ	What the house?
	RD	Yeah.
	WQ	Round about £200,000.00
	RD	And how long's your mortgage over?
	WQ	It's got about another 3 years to go.
	RD	3 years to go. Who's that with?
	WQ	Royal Bank.
	RD	What other properties do you have?
	WQ	Pardon?
	RD	What other properties do you have?
	WQ	Just land.
	RD	Land where's that?
	WQ	Beside the house.
	RD	Sorry?
	WQ	By the, side the house.
	RD	Oh beside the house. Is that, how much is that worth?
	WQ	Well there's 2 plots on the market at the moment at 50,000, 55,000 each.
	RD	So they're on the market anyway?
	WQ	Yeah.
	RD	Do you have any other properties?
	WQ	Yeah there's about another 80,000.
	RD	What's that?
22.18	WQ	2 building areas and an agricultural crop.

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
24.23	RD WQ RD WQ RD RD RD RG RD RG WQ RG WQ RG WQ RG WQ RG WQ RG WQ	4 years. No it's a 3 year sorry. They were both bought 2 nd hand. Sorry? They were both bought second hand. Second hand yeah ok. Is that you done with that one? So there's only about another 1200 £1500 on there at the month. What happened to that thing you did for me? (inaudible) Having had a look at your branch trading statements for the Post Office over the period that we've been able to ascertain where, one missing which is period 11 which is February this year yeah. Having had a look at your accounts this is a basic breakdown and I'll just explain the schedule to you. This is the period, yeah period 1 and it said that you had that amount of cash on hand this is from your branch trading statements yeah and that was the balance figure yeah and then it said there that it was 36p short right. We go onto the next one it's £729 short, the next one it's £53.45 short, £1.63, £16.57, £174.00, £33.94, £1314.00 short, £1706 short, £1688 short, then we go onto £3,366.00 short, £9,000 short and then £4,768.99p short. Now when I look at the branch trading statements for each of those and if I can just pick the latest one which is the bottom one on the list yeah which is for period 2 dated 30 th April to the 29 th May 08 is that your signature that's on there? Yeah. Yeah and do you accept that this branch trading statement would have been produced by you and any figures that are on this would have been input to the Horizon system by you? Yes. Ok I'm just going to show you the schedule compares with what I said. It's 35992.34 which is what I've written down there right and it says there's a shortage of £4,760, £4,768.99p there yeah. Mm. And it then says that you resolved that. Mm.
28.15	RG	By the same amount yes.

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Record of Tape Recorded Interview (continued)

Tape counter times	Person speaking	Text
45.20	WQ	Yeah and I said well you just sent me £5,000. "Well will you please send money next week" "yes" the next thing another £7,000 arrived.
	RG	It's automatic it's a Horizon produced figure. People don't make decisions I'm going to send you 5, it's an automatic cash management system.
	WQ	But why if they were wanting £7,000 did they send me £7,000?
	RG	Is the system I don't know I can't explain. So what we've got and the tapes have just beeped here and I'm conscious that we're dragging on a wee bit here.
	RD	(inaudible)
	RG	What I need to do is what you've told me I'm going to provide clarity as I explained to you before the interview started we may need to go to your house or if you can produce for me the bank account records for the bank accounts that you've mentioned already the Alliance and Leicester business account, the Bank of Scotland loan account the Royal Bank of Scotland loan account I need to see these to say, to show me and give me some sort of proof of what you're telling me is in fact true that you applied for a loan from the bank last autumn. If you've got any correspondence relating to that, the amount of loan that you have and what you're
47.06		Tape ends abruptly.