

**File name:** Tahir Mahmood -147000001.mp3

**Audio quality:** Good

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

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

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

**Michael Joseph Cooksey:** This interview is being tape recorded. My name is Michael Joseph Cooksey, and my colleague is-

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

**Colin Price:** Colin Price.

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

**Michael Joseph Cooksey:** We are officers from Post Office Ltd, a part of the Royal Mail Group, who are employed to investigate possible criminal offences. Also present is-

**(TC: 00:00:20)**

Tahir Mahmood: Tahir Mahmood.

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

**Michael Joseph Cooksey:** And-

**(TC: 00:00:22)**

M: (Inaudible 00.22) from the National Federation of SubPostmasters.

**(TC: 00:00:25)**

**Michael Joseph Cooksey:** The date is Wednesday 4th May 2005 and the time is 10:44. This interview is being conducted in GRO Birmingham, and we want to ask you some questions about anomalies at your office. At the end of the interview, I will give you a notice explaining what will happen to the tapes. Have you any objections to this interview being tape recorded?

(TC: 00:00:52)  
Tahir Mahmood: No.

(TC: 00:00:53)  
**Michael Joseph Cooksey: Will you please state your full name, your date of birth, occupation and home address, please?**

(TC: 00:00:58)  
Tahir Mahmood: Tahir Mahmood, GRO I'm a sub-postmaster and my home address is GRO.

(TC: 00:01:12)  
**Michael Joseph Cooksey: We are investigating a possible criminal matter and because you are suspected of having committed a criminal offence, which may result in a criminal prosecution, I must caution you. 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, do you understand that?**

(TC: 00:01:35)  
Tahir Mahmood: I do.

(TC: 00:01:36)  
**Michael Joseph Cooksey: Can you explain your understanding, please?**

(TC: 00:01:38)  
Tahir Mahmood: Um, that whatever you've just told me is that I don't have to say nothing to you now, if I don't want to, about, regarding what you've just told me about the-

(TC: 00:01:47)  
**Michael Joseph Cooksey: Shall I explain it to you, err, Tahir? Um, we're investigators employed by Post Office Ltd to investigate possible criminal offences. Now, you're suspected of having committed a criminal offence.**

(TC: 00:01:57)  
Tahir Mahmood: Yeah.

(TC: 00:01:57)

**Michael Joseph Cooksey: You understand that part?**

(TC: 00:01:58)

Tahir Mahmood: I understand that, yeah.

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

**Michael Joseph Cooksey: We want to put questions to you about this criminal offence and to record your answers to those questions.**

(TC: 00:02:05)

Tahir Mahmood: Okay.

**(TC: 00:02:05)**

**Michael Joseph Cooksey: Do you understand that?**

(TC: 00:02:05)

Tahir Mahmood: I do, yeah.

**(TC: 00:02:06)**

**Michael Joseph Cooksey: Firstly, a person who is being interviewed for a suspected criminal offence doesn't have to say anything. You don't have to answer the questions, you understand that?**

(TC: 00:02:14)

Tahir Mahmood: Okay.

**(TC: 00:02:15)**

**Michael Joseph Cooksey: Secondly, if the matter does go to court and you then say something which you didn't say during this interview, the court can draw its own conclusions about why you're saying it then.**

(TC: 00:02:25)

Tahir Mahmood: Okay.

**(TC: 00:02:25)**

**Michael Joseph Cooksey: You understand that?**

(TC: 00:02:26)

Tahir Mahmood: Yeah.

(TC: 00:02:26)

**Michael Joseph Cooksey: Thirdly, anything you do say is recorded on the tape and could be used in evidence. You understand that?**

(TC: 00:02:30)

Tahir Mahmood: I do, yeah.

(TC: 00:02:31)

**Michael Joseph Cooksey: Right. I just want to show you a form, which explains your legal rights, form CS001, but before I show you, I'll just explain what it says on there.**

(TC: 00:02:42)

Tahir Mahmood: Okay.

(TC: 00:02:43)

**Michael Joseph Cooksey: Okay. I'll read the form out, it says, it, it again cautions you and tells you because you've been-, you're suspected of committing a criminal offence that you have to be cautioned.**

(TC: 00:02:54)

Tahir Mahmood: Okay.

(TC: 00:02:55)

**Michael Joseph Cooksey: I'll go through the caution again, you do not have to say anything but it may your defence if you do not mentioned when questioned something which you late rely on in court. Anything you do say may be given in evidence. It asks you if you understand that.**

(TC: 00:03:07)

Tahir Mahmood: I do.

(TC: 00:03:07)

**Michael Joseph Cooksey: And then I will tell you that you're not under arrest, you're free to leave if you wish, you can go at any time. If you do remain, you have the right to legal representation and to advice, including the right to speak with a solicitor, whether in person or on the telephone. The**

**solicitor then will give you evidence regarding legal aid, etc. Okay? And what we can do is we can supply you with a telephone and a, a directory if you need to. You're entitled to read the Police and Criminal Evidence Act 1984, which is the book there. The codes set out your legal rights and the rules governing the conduct of the interview. If I can show you the form then. It asks you if you've read one to four above and to answer, answer the questions and sign if you would. (Respondent completes and signs form 03.52-04.32). The time now is 10:48. Finished?**

(TC: 00:04:38)

Tahir Mahmood: Yeah.

(TC: 00:04:43)

**Michael Joseph Cooksey: Mr Mahood has-, um, sorry, Mahmood has completed form CS001, indicating that at the present he does not wish to speak to a solicitor, but he does understand that he can speak to a solicitor at any time.**

(TC: 00:04:56)

Tahir Mahmood: That's correct.

(TC: 00:05:01)

**Michael Joseph Cooksey: Right, I'll show you also form CS003, which is the friends form, and as you have got a friend present with you, I take it that you know how to fill the form in. If you can fill the form in and then pass it to your friend for signature, please? (Respondent completes form 05.14-06.34). Mr Mahmood has now completed form CS003, form CS001 is CP1, CS003 is CP2.**

(TC: 00:06:42)

Tahir Mahmood: Okay.

(TC: 00:06:44)

**Colin Price: Tahir, what I want to do is just recap what happened on Saturday, okay, before we start asking you any questions, just for the purposes of the tape and anybody who's going to listen to it, okay?**

(TC: 00:06:54)

Tahir Mahmood: Okay.

(TC: 00:06:55)

**Colin Price: On Saturday morning, myself, Mr Cooksey, one of my other colleagues, Mr Dawkins,**

**but also two, err, auditors arrived at your office. Your dad was on the premises at the time and I believe he called you to ask you to attend the office, yeah?**

(TC: 00:07:07)

Tahir Mahmood: Yeah.

(TC: 00:07:07)

**Colin Price: Yeah. An audit was conducted at, err, your post office, err, but before the result came up you actually spoke to Alison Edwards and said you expected a shortage of about £25,000. You both left the secure area and came outside to the counter-side and, err, approached Mr Dawkins. You repeated to Mr Dawkins that you thought it'd be £25,000 down and that, err, these losses occurred since your last audit, yeah?**

(TC: 00:07:34)

Tahir Mahmood: Yeah.

(TC: 00:07:35)

**Colin Price: This was actually-, I put this in my official notebook and you have signed it to say it was correct, yeah?**

(TC: 00:07:40)

Tahir Mahmood: Yeah, that's right.

(TC: 00:07:41)

**Colin Price: Okay. Err, shortly afterwards, um, when the audit was done, the result came out at £33,437.39, is that correct?**

(TC: 00:07:50)

Tahir Mahmood: That's right, yeah.

(TC: 00:07:51)

**Colin Price: Yeah, and you signed the audit form to say that it was correct, yeah?**

(TC: 00:07:53)

Tahir Mahmood: I did, yes.

**(TC: 00:07:54)**

**Colin Price: And you signed my notebook to the, the same thing, err, same effect?**

(TC: 00:07:56)

Tahir Mahmood: I did, yes, yeah.

**(TC: 00:07:57)**

**Colin Price: Yeah. And I cautioned you and, um, you completed the form CSOO1 on Saturday?**

(TC: 00:08:04)

Tahir Mahmood: I did, yes.

**(TC: 00:08:04)**

**Colin Price: Is that correct, yeah?**

(TC: 00:08:05)

Tahir Mahmood: Yeah.

**(TC: 00:08:09)**

**Colin Price: Right, now, before we go onto any questions about Saturday's audit, I need to ask you some questions regarding your office.**

(TC: 00:08:13)

Tahir Mahmood: Okay.

**(TC: 00:08:14)**

**Colin Price: First of all is, is date of appointment, do you know when that is?**

(TC: 00:08:17)

Tahir Mahmood: Err, May something, it was seven, eight years ago, to be honest with you, err, I can't remember the exact date.

**(TC: 00:08:23)**

**Colin Price: Okay. Six, seven, eight years ago, you said, yeah?**

(TC: 00:08:26)

Tahir Mahmood: Yeah, about seven, eight.

(TC: 00:08:28)

**Colin Price: So, basically, you're quite efficient, you know what you're doing after six, seven, eight years.**

(TC: 00:08:32)

Tahir Mahmood: That's right, yeah.

(TC: 00:08:34)

**Colin Price: What hours do you actually work at your office?**

(TC: 00:08:36)

Tahir Mahmood: Mondays, Tuesdays and Wednesdays-, sorry. Err, Mondays and Thursdays, it's half past eight, 'til half past five.

(TC: 00:08:44)

**Colin Price: Yeah.**

(TC: 00:08:44)

Tahir Mahmood: Then, Tuesday, Wednesday and Friday is nine o'clock 'til half past five.

(TC: 00:08:49)

**Colin Price: Do you work there everyday?**

(TC: 00:08:50)

Tahir Mahmood: I'm-, yeah, I work there, yeah.

(TC: 00:08:51)

**Colin Price: You work there all the time, yeah? Do you open up in the morning and shut down at night?**

(TC: 00:08:56)

Tahir Mahmood: Most of the times, yes, it's only on the odd occasion I let my father-, I mean, when I maybe have to take my children to the doctors or-,

**(TC: 00:09:02)**

**Colin Price: Yeah.**

(TC: 00:09:03)

Tahir Mahmood: I, I get my father to cover me.

**(TC: 00:09:07)**

**Colin Price: What staff have you got at your office?**

(TC: 00:09:08)

Tahir Mahmood: Just myself.

**(TC: 00:09:09)**

**Colin Price: Just yourself?**

(TC: 00:09:10)

Tahir Mahmood: Yeah.

**(TC: 00:09:11)**

**Colin Price: Your dad worked on Saturday, yeah?**

(TC: 00:09:13)

Tahir Mahmood: He just comes in to help me out, on the odd occasion, here and there. When I'm not feeling too good myself.

**(TC: 00:09:18)**

**Colin Price: How often would that be?**

(TC: 00:09:21)

Tahir Mahmood: Probably, approximately, to be honest with you, I can't say how quickly. I mean, most weekends it would be on a Saturday and sometimes during the week, once or twice during the week.

**(TC: 00:09:34)**

**Colin Price: You say that he comes in when you're not well.**

(TC: 00:09:36)

Tahir Mahmood: Yeah.

(TC: 00:09:37)

**Colin Price: Did he come in on Saturday because you wasn't well or what?**

(TC: 00:09:39)

Tahir Mahmood: On the Saturday, normally he does and on the weekend for me and I'll come, come in, like, half the day. It's 'cause I play football you see, so.

(TC: 00:09:45)

**Colin Price: What, Saturday morning?**

(TC: 00:09:45)

Tahir Mahmood: No, in the afternoon.

(TC: 00:09:46)

**Colin Price: Yeah?**

(TC: 00:09:47)

Tahir Mahmood: Yeah, so I'll be preparing in the morning for that, getting my kit and everything ready and then I'll come in, let, relieve him and then I'll close up and then I'll carry on.

(TC: 00:09:54)

**Colin Price: Yeah? But it's only your dad that works there?**

(TC: 00:09:57)

Tahir Mahmood: Yeah, yeah.

(TC: 00:10:00)

**Colin Price: You've actually got two sisters registered, is that correct?**

(TC: 00:10:02)

Tahir Mahmood: I did, my sister used to work with me before she got married. That was when we first

opened up.

**(TC: 00:10:06)**

**Colin Price: Yeah.**

(TC: 00:10:08)

Tahir Mahmood: Err, she worked with me for about a year and a half I think.

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

**Colin Price: But no more?**

(TC: 00:10:11)

Tahir Mahmood: No more.

**(TC: 00:10:12)**

**Colin Price: And in the last few years, have they worked there in the last few years?**

(TC: 00:10:14)

Tahir Mahmood: No.

**(TC: 00:10:14)**

**Colin Price: No? You've also got a Mohammed Hennith (ph 10.20) registered.**

(TC: 00:10:21)

Tahir Mahmood: Yeah, yeah, that's my father.

**(TC: 00:10:22)**

**Colin Price: That's your father, is it, yeah?**

(TC: 00:10:23)

Tahir Mahmood: Yeah.

**(TC: 00:10:29)**

**Colin Price: And we know that he works there, yeah. You are the sub-postmaster at Ten Acre Street Post Office, do you actually own the premises there as well?**

(TC: 00:10:31)

Tahir Mahmood: I am. No, it's on leasehold.

**(TC: 00:10:33)**

**Colin Price: Is it?**

(TC: 00:10:34)

Tahir Mahmood: Yeah.

**(TC: 00:10:34)**

**Colin Price: Is it the whole building leasehold?**

(TC: 00:10:36)

Tahir Mahmood: The whole-, no, just the Post Office. We used to have the room upstairs but that's (inaudible 10.40). We've just got the downstairs bit which is the Post Office, the retail outlet and just a little toilet out the back.

**(TC: 00:10:48)**

**Colin Price: Hmm, so that's someone else's upstairs then, yeah?**

(TC: 00:10:50)

Tahir Mahmood: Yeah.

**(TC: 00:10:51)**

**Colin Price: Okay, have you taken any leave at all in the last few years?**

(TC: 00:10:55)

Tahir Mahmood: No.

**(TC: 00:10:56)**

**Colin Price: So, you've been there every week? No holidays at all? You've not been anywhere.**

(TC: 00:10:58)

Tahir Mahmood: No, nowhere.

**(TC: 00:11:01)**

**Colin Price: Have you had any previous experience in Post Offices?**

(TC: 00:11:03)

Tahir Mahmood: No, I've got experience in counter work and customer service, that's all.

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

**Colin Price: In where?**

(TC: 00:11:08)

Tahir Mahmood: Um, JD Sports, JJB Sports, not any, like, err, banking or anything, it's just like normal, you know, retail outlets.

**(TC: 00:11:17)**

**Colin Price: What did you do there?**

(TC: 00:11:18)

Tahir Mahmood: Just customer service, serving the customers, taking the money, you know, obviously cashing up.

**(TC: 00:11:22)**

**Colin Price: Cashing up?**

(TC: 00:11:22)

Tahir Mahmood: Yeah.

**(TC: 00:11:23)**

**Colin Price: What, balancing the accounts?**

(TC: 00:11:24)

Tahir Mahmood: No, no, I didn't go as far as that. It was just like adding, you know, counting what I'd done in the day and things like that, that's it.

**(TC: 00:11:30)**

**Colin Price: What, then agreeing that to the till roll?**

(TC: 00:11:32)

Tahir Mahmood: Yeah, just checking it up, that's it.

**(TC: 00:11:35)**

**Colin Price: How did that work out every day?**

(TC: 00:11:37)

Tahir Mahmood: It was fine, it used to work out fine, never had a problem.

**(TC: 00:11:44)**

**Colin Price: Staff, your dad when he comes in, does he log on and log off?**

(TC: 00:11:47)

Tahir Mahmood: Yeah.

**(TC: 00:11:49)**

**Colin Price: What code does he use?**

(TC: 00:11:50)

Tahir Mahmood: He uses, err, I've got-, what I've done is I've put in TMA001 for myself and I've put in TMA002 for him just in case he comes in and then he's got his own password, which I won't know.

**(TC: 00:12:02)**

**Colin Price: So, on Saturday he worked on-, he logged on as T-,**

(TC: 00:12:05)

Tahir Mahmood: TMA002. Should have done.

**(TC: 00:12:08)**

**Colin Price: Do you ever use TMA002?**

(TC: 00:12:10)

Tahir Mahmood: Only if I'm in the office on my own and, err, say, I-, if I'm doing balancing or

something, so one system is-, obviously I use TMA001 for all the, err, management side of the business. So, if I'm doing work on that and a customer does come in then I'd use his computer to serve the customer.

**(TC: 00:12:29)**

**Colin Price: Is it just two Horizon positions?**

(TC: 00:12:30)

Tahir Mahmood: There's three positions, yeah.

**(TC: 00:12:31)**

**Colin Price: There's three.**

(TC: 00:12:32)

Tahir Mahmood: Yeah. Err, one's permanently closed, don't use that at all.

**(TC: 00:12:35)**

**Colin Price: How many Horizon terminals are there?**

(TC: 00:12:36)

Tahir Mahmood: Three.

**(TC: 00:12:36)**

**Colin Price: There's three there as well.**

(TC: 00:12:37)

Tahir Mahmood: Yeah, yeah.

**(TC: 00:12:38)**

**Colin Price: Does your dad ever used TMA001?**

(TC: 00:12:40)

Tahir Mahmood: No.

**(TC: 00:12:41)**

**Colin Price: He doesn't?**

(TC: 00:12:42)

Tahir Mahmood: No.

(TC: 00:12:43)

**Colin Price: He don't know the passwords or know anything, no?**

(TC: 00:12:44)

Tahir Mahmood: No, no.

(TC: 00:12:48)

**Colin Price: Who does the weekly balances?**

(TC: 00:12:49)

Tahir Mahmood: I do.

(TC: 00:12:49)

**Colin Price: Yeah? Do you have any assistance with it or do you do it yourself?**

(TC: 00:12:54)

Tahir Mahmood: No, I do it myself.

(TC: 00:12:55)

**Colin Price: Has anybody ever done it for you?**

(TC: 00:12:56)

Tahir Mahmood: No.

(TC: 00:12:56)

**Colin Price: No?**

(TC: 00:12:57)

Tahir Mahmood: No.

**(TC: 00:12:58)**

**Colin Price: Your dad's never done it on a Wednesday afternoon to assist you, no?**

(TC: 00:13:00)

Tahir Mahmood: No.

**(TC: 00:13:04)**

**Colin Price: So, how about the daily vouchers that go off? Do you check those?**

(TC: 00:13:08)

Tahir Mahmood: I do, yes.

**(TC: 00:13:08)**

**Colin Price: What do you do when you check them?**

(TC: 00:13:10)

Tahir Mahmood: Um, I print it out, I add them up physically, make sure they both add up, and then I (inaudible 13.15), making sure both figures add up.

**(TC: 00:13:18)**

**Colin Price: How about your green giros before they'd go out on a Wednesday, would you check them.**

(TC: 00:13:20)

Tahir Mahmood: Um, I did. Yeah, take the printout, again, add them up physically, then send them off. That would have been the same as well with the benefits dockets when we did have them, add them up physically and then send them off.

**(TC: 00:13:31)**

**Colin Price: Just explain to me, when you say add them up physically, what do you mean?**

(TC: 00:13:33)

Tahir Mahmood: With the calculator.

**(TC: 00:13:35)**

**Colin Price: The Horizon sheet prints off a list-,**

(TC: 00:13:37)

Tahir Mahmood: A list of it, yeah. Then what I'd do, I'd just add the docket, or the giro up, on the calculator, whatever figure I get on the calculator has to match the-

(TC: 00:13:46)

**Colin Price: So, basically it's a fail-proof system and there shouldn't be any errors.**

(TC: 00:13:49)

Tahir Mahmood: Yeah.

(TC: 00:13:50)

**Colin Price: So, that's your green giro and your pensions, and you do the same with everything else, do you?**

(TC: 00:13:54)

Tahir Mahmood: More or less, yeah.

(TC: 00:13:55)

**Colin Price: Yeah?**

(TC: 00:13:55)

Tahir Mahmood: Yeah.

(TC: 00:13:56)

**Colin Price: So, really, that eliminates any errors then?**

(TC: 00:13:58)

Tahir Mahmood: Well, we'll get on to that when you ask me more questions 'cause I can explain a bit more onto the-

(TC: 00:14:03)

**Colin Price: I say that because in the last twelve months, or thirteen months, you've only had two error notices according to the records, one for £152 and one for £48, which is a very good record, yeah?**

(TC: 00:14:15)

Tahir Mahmood: Yeah.

(TC: 00:14:17)

**Colin Price: As I say, I've checked it and that's all I can find. Was there any other error notices apart from those two?**

(TC: 00:14:21)

Tahir Mahmood: Not that I've had, no.

(TC: 00:14:22)

**Colin Price: No? What do you do when the office is out, when you don't balance, what do you check? Do you double check everything?**

(TC: 00:14:32)

Tahir Mahmood: Yeah, cash, stock, transactions that have gone out (talking over each other 14.39) back office.

(TC: 00:14:39)

**Colin Price: So, you double check everything, yeah?**

(TC: 00:14:40)

Tahir Mahmood: Yeah.

(TC: 00:14:42)

**Colin Price: What do you do if you're out, say a large amount?**

(TC: 00:14:44)

Tahir Mahmood: Right, that's where we'll get to. Um, when I first took over the business, I would check it all, thoroughly, everything. If-, I mean, at first I weren't having bad errors, if I was £10, £20 down, I'd put it straight back in physically myself. Now, after the last audit that we had, err, I, I spoke with my retail line manager, Steve Taylor, and I also realised the procedures were changing as well with Post Office Ltd. Um, and I was told that if we were to make any shortages, while I-, I mean, I was holding things in the suspense (ph 15.15) account at that time as well, which Steve Taylor knew about, and we'd agreed it with him that I could pay the shortage back through my wages. Now, he told me if I had any errors-,

**(TC: 00:15:24)**

**Colin Price:** Can we just-, just (talking over each other 15.25), Steve Taylor's your RLM, yeah?

(TC: 00:15:27)

Tahir Mahmood: He was then, yeah, I don't know if he still is.

**(TC: 00:15:30)**

**Colin Price:** And, he said you could pay back shortages through your losses?

(TC: 00:15:34)

Tahir Mahmood: Through my, err-,

**(TC: 00:15:35)**

**Colin Price:** Through your wages, yeah?

(TC: 00:15:36)

Tahir Mahmood: Wages, yeah.

**(TC: 00:15:36)**

**Colin Price:** So, did you actually have a shortage you paid through your wages?

(TC: 00:15:40)

Tahir Mahmood: Yeah, that was then, that was, I think, about £4,000.

**(TC: 00:15:43)**

**Colin Price:** And when was that?

(TC: 00:15:44)

Tahir Mahmood: Before the last-, that was the last audit, I think.

**(TC: 00:15:45)**

**Colin Price:** The last audit was March 2003, (inaudible 15.48) the robbery, wasn't it?

(TC: 00:15:49)

Tahir Mahmood: Err, no, it was before that then. It was an audit, it was an actual audit, that you know the

auditors come in and done the office.

**(TC: 00:15:55)**

**Colin Price: But the last full audit of your office was March 2003?**

(TC: 00:15:57)

Tahir Mahmood: Yeah, with just our office.

**(TC: 00:15:58)**

**Colin Price: Which was just over two years ago, yeah.**

(TC: 00:15:59)

Tahir Mahmood: Yeah. And what he said was that if you have anything, any shortage or anything, you have to make them good straight away. You can't put nothing into the suspense account any more.

**(TC: 00:16:09)**

**Colin Price: Yeah.**

(TC: 00:16:10)

Tahir Mahmood: This is when my problems started kicking off. Um, I was on my own most of the time in the Post Office. I've got two kids now who are three and two years old, so they were born in that period. I had many sleepless nights and that, and I, I did make errors, I'll, I'll admit I probably did, and, err, you know, I was coming up with shortages of like £1,000, £2,000 a week. Now, obviously natural instinct was, 'How the hell am I going to put this back in?' so I just panicked. I'll be honest, I panicked, and I didn't-, you know, because I didn't know how to physically put it back in, I just added the figures on myself, which I know I made a mistake there, because I read-,

**(TC: 00:16:46)**

**Colin Price: If you made a mistake, you'd receive error notices, wouldn't you?**

(TC: 00:16:48)

Tahir Mahmood: Yeah, that's what I thought but-,

**(TC: 00:16:50)**

**Colin Price: But you're not-, you're not getting error notices back, are you?**

(TC: 00:16:52)

Tahir Mahmood: Well, see what could've happened also is I could've give the money out physically to a customer. I could've done, like you say, when customers come into pay a bill, I've given the money out, rather than taken it, it could've happened.

(TC: 00:17:02)

**Colin Price: But you check your documents before they go away.**

(TC: 00:17:04)

Tahir Mahmood: That was before, at the first-, you know, the last two years, I've not really been concentrating properly because I've been under so much pressure.

(TC: 00:17:09)

**Colin Price: Well, I just asked you what you did when you send off your daily stuff and when you send off your weekly stuff.**

(TC: 00:17:10)

Tahir Mahmood: That was-, yeah, yeah, that's how I would've been doing it at the start.

(TC: 00:17:15)

**Colin Price: Well, you've just said that you did it-,**

(TC: 00:17:16)

Tahir Mahmood: Yeah.

(TC: 00:17:16)

**Colin Price: With the pensions until the pensions stopped, and the pensions have only just stopped.**

(TC: 00:17:19)

Tahir Mahmood: Yeah, pensions and that, I mean, I'd do it with that but I'm talking about the cash, the rest of the stock. I was just adding figures on. I mean, what I was doing, I was taking from the last week's balance snapshot, taking it away from this weeks and just making up the figures.

(TC: 00:17:35)

**Colin Price: But you was checking everything before it went away?**

(TC: 00:17:36)

Tahir Mahmood: Before I was, yes. But once I started panicking because of this shortage, you know, coming up, I thought, you know, 'I don't know how I'm gonna put it back in,' so I just tried to, you know, hide-

(TC: 00:17:46)

**Colin Price: So, when did you first do this then?**

(TC: 00:17:47)

Tahir Mahmood: That was the-, when I first got the first shortage, of about £400, £500.

(TC: 00:17:51)

**Colin Price: When was that?**

(TC: 00:17:52)

Tahir Mahmood: That was, err, after the first audit, about two years ago or something. When my, you know, err, accounts had been cleared, everything was cleared back to normal again.

(TC: 00:18:00)

**Colin Price: Was this after the robbery or the-,**

(TC: 00:18:01)

Tahir Mahmood: Yeah.

(TC: 00:18:03)

**Colin Price: That was March 2003.**

(TC: 00:18:04)

Tahir Mahmood: Yeah.

(TC: 00:18:06)

**Colin Price: So, how long after that audit did you have your first large loss?**

(TC: 00:18:08)

Tahir Mahmood: Probably about two or three weeks after.

**(TC: 00:18:10)**

**Colin Price: So, that would be April 2003.**

(TC: 00:18:12)

Tahir Mahmood: Yeah, but I mean, see, what you've got to understand is I weren't putting the losses through, showing them on the figures.

**(TC: 00:18:18)**

**Colin Price: How much was the first loss in April?**

(TC: 00:18:20)

Tahir Mahmood: I think it was about 400, 500, and then it was just like, each week-

**(TC: 00:18:24)**

**Colin Price: So, what did you do? Did you show the loss?**

(TC: 00:18:26)

Tahir Mahmood: No. And I'll tell you the reason behind that as well. Um, obviously my father has helped me a huge amount in getting the business up and going, up and running. He's also put his house on for-, as security to the business. I didn't want to really ask him, because I thought, I was afraid of what he'd say because he's told me not to let him down or anything and I didn't-, I didn't know where to turn really. I mean, I would've called, I know I should've called for some help. I could have called Jitesh, I could've called Counters (ph 18.57) as well, but I think, 'cause I panicked so much, thinking, 'How the hell am I gonna put this money back in?' obviously over the years, as it built up, I didn't know what to do. And it's my stupid mistake to, for letting it get this far, I, I, I do agree with that, you know-,

**(TC: 00:19:11)**

**Colin Price: In April 2004, you had a loss of £400 to £500, you didn't show it, so what did you do?**

(TC: 00:19:16)

Tahir Mahmood: I just added it into the figures.

**(TC: 00:19:17)**

**Colin Price: Into what figures?**

(TC: 00:19:19)

Tahir Mahmood: The cash, the cash figures.

**(TC: 00:19:20)**

**Colin Price: Then what?**

(TC: 00:19:21)

Tahir Mahmood: That's it, I was just balancing, like, I weren't really, then after that, I, I weren't really counting cash and that, I was just like adding it on, taking it away from the last figure and then adding it on.

**(TC: 00:19:30)**

**Colin Price: So, you've falsified your account, haven't you?**

(TC: 00:19:32)

Tahir Mahmood: Yeah, you could say that, yes.

**(TC: 00:19:33)**

**Colin Price: Well, you did there.**

(TC: 00:19:34)

Tahir Mahmood: I did, yeah, yeah.

**(TC: 00:19:35)**

**Colin Price: You actually signed the front of the balance sheet?**

(TC: 00:19:37)

Tahir Mahmood: Yeah.

**(TC: 00:19:38)**

**Colin Price: What does that signify if you sign?**

(TC: 00:19:39)

Tahir Mahmood: It does, it does say I'm falsifying accounts, yes.

**(TC: 00:19:42)**

**Colin Price: Well, what does it-, when you sign it, you sign it to say it's correct.**

(TC: 00:19:44)

Tahir Mahmood: It's the correct figure, yeah.

(TC: 00:19:46)

**Colin Price: But it's not, is it?**

(TC: 00:19:47)

Tahir Mahmood: No.

(TC: 00:19:48)

**Colin Price: Now, what are we in now, May, well, we came to see you on the 30th April, 2005. So, by your way of thinking and the method of doing balances then you've been falsifying your account every week since-,**

(TC: 00:20:00)

Tahir Mahmood: You could say that, yeah.

(TC: 00:20:01)

**Colin Price: Well.**

(TC: 00:20:02)

Tahir Mahmood: Yeah, rightly. Yes, I agree with you, yeah.

(TC: 00:20:05)

**Colin Price: Do you know it's a criminal offence to falsify official documents?**

(TC: 00:20:06)

Tahir Mahmood: I do now, yes, yes.

(TC: 00:20:08)

**Colin Price: What do you mean, you do now?**

(TC: 00:20:08)

Tahir Mahmood: I do, I mean, I had a word with Jitesh as well and he did tell me that, you know, 'You

shouldn't have done that.'

**(TC: 00:20:14)**

**Colin Price: So, how did you do it every week?**

(TC: 00:20:16)

Tahir Mahmood: Sorry?

**(TC: 00:20:16)**

**Colin Price: How did you do it every week?**

(TC: 00:20:18)

Tahir Mahmood: How do you mean, I don't understand the question?

**(TC: 00:20:20)**

**Colin Price: Well, it was £400 one week.**

(TC: 00:20:21)

Tahir Mahmood: Yeah. It-, just, I'd just-, like I say, I'd take away the figure from the last-, the night before from the balance snapshot that I took out from that day and then I'd just, what the difference was, I'd add it on to the cash or take it off the cash.

**(TC: 00:20:35)**

**Colin Price: Did you complete your overnight cash holdings every day?**

(TC: 00:20:37)

Tahir Mahmood: Err, sometimes, not all the time, no. Most of the times it was done like that, just take the last balance snapshot and then add it on to the cash.

**(TC: 00:20:46)**

**Colin Price: So, you've falsified your (mw 20.47) figures every night then?**

(TC: 00:20:49)

Tahir Mahmood: Yeah.

**(TC: 00:20:49)**

**Colin Price: That you sent away.**

(TC: 00:20:53)

Tahir Mahmood: But, look, I mean, I really do apologise for that, I know I made a big mistake there, um, simply because I was under so much pressure. But as, as soon as I did-, I mean, what I would like to say, when I did realise that I've gone-, you know, this is getting too, too much. I, I asked my father to give me a bit of help and he did, he said, you know, 'You shouldn't have let it get this far,' but he went out and got a loan.

**(TC: 00:21:13)**

**Colin Price: So, at what stage did you tell your father then?**

(TC: 00:21:15)

Tahir Mahmood: About three months ago.

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

**Colin Price: Yeah? How much was it then?**

(TC: 00:21:18)

Tahir Mahmood: I think it was-, at, at, at my knowledge I thought it was 25. See, I weren't really-, I weren't really checking.

**(TC: 00:21:23)**

**Colin Price: Well, if you're doing-, well, if you're taking one figure away from the next figure, well, you'll know it's 30 odd thousand. When you did your balance on Wednesday-,**

(TC: 00:21:29)

Tahir Mahmood: Yeah, but I was adding-, see I, I was-,

**(TC: 00:21:31)**

**Colin Price: When you did your balance on Wednesday, yeah?**

(TC: 00:21:32)

Tahir Mahmood: Yeah.

**(TC: 00:21:33)**

**Colin Price: You had to falsify your account again, didn't you?**

(TC: 00:21:35)

Tahir Mahmood: Yeah, but see the way I was doing it is taking it away. I weren't really checking what the figures were, as long as them two figures matched at the end of it, that's what I was doing. I was making sure the figures matched, I weren't really counting the cash and stock and things like that.

**(TC: 00:21:49)**

**Colin Price: Yeah, but if you was making sure-, you was taking one figure away from the other?**

(TC: 00:21:51)

Tahir Mahmood: Yeah, but it was off the snapshot.

**(TC: 00:21:54)**

**Colin Price: Yeah, but you had to inflate your cash to do it, didn't you?**

(TC: 00:21:56)

Tahir Mahmood: Mmhmm. Yeah. And sometimes, yes, there were figures that were high so I was adding that amount, that amount (inaudible 22.01).

**(TC: 00:22:02)**

**Colin Price: You have-, to falsify your account to cover up a shortage, you have to increase your cash.**

(TC: 00:22:06)

Tahir Mahmood: Yeah.

**(TC: 00:22:07)**

**Colin Price: Which what you just said you were doing.**

(TC: 00:22:07)

Tahir Mahmood: And that's what I was doing, yeah.

**(TC: 00:22:09)**

**Colin Price: So, you must be fully aware that it was over £30,000 on Saturday then, because last**

**Wednesday, you must've falsified your account for over £30,000. So, last Wednesday, you must've known, yes?**

(TC: 00:22:20)

Tahir Mahmood: Well, yeah.

(TC: 00:22:21)

**Colin Price: So, where did the £25,000 come from?**

(TC: 00:22:23)

Tahir Mahmood: I thought it was 25, I didn't-, I mean, I weren't-, I weren't looking at the records properly, you see. I was just doing it quickly, doing the-, getting the job done and getting out of the office, that's it.

(TC: 00:22:31)

**Colin Price: To increase your cash figures, how would you do it?**

(TC: 00:22:35)

Tahir Mahmood: Right, what I used to do was take away last week's figure, or the day before's figure-, and this has been going on since day one, you've got to understand. I've been doing it since day one, so I weren't really looking at the-, what-, how much was missing and that, I was just taking away from the day before and the day after the snapshot, and whatever the difference was, whether it was £2,000 or £3,000 I'd just add it on, onto the cash figure. So, I weren't really looking at the physical loss that there was of 30 or 25 but I was thinking-, oh, I had under my impression that it was 25, but because I'd been adding it on and off, I could have been making errors in those weeks as well, and that's what was probably adding on, to the-, that's what I think happened. And obviously, like, what I'm saying, once I've realised I've gone too far, I did ask my dad for help and he's gone out and got me a loan for it to actually put the money back. Now, he's agreed to-,

(TC: 00:23:22)

**Colin Price: When did he get the loan?**

(TC: 00:23:24)

Tahir Mahmood: He's just recently got it.

(TC: 00:23:25)

**Colin Price: When is recently?**

(TC: 00:23:26)

Tahir Mahmood: I've got the letters, I don't know the exact date, I don't ask him that, but he has got the letters for that, to show you that it was recently done to get the loan in and to fully put back it in. I mean, I did intend to fully put it back.

(TC: 00:23:37)

**Colin Price: Your dad spoke to me on Saturday and he said he was willing to take out a loan in the future.**

(TC: 00:23:43)

Tahir Mahmood: No, he's took it out already.

(TC: 00:23:44)

**Colin Price: If the Post Office were-,**

(TC: 00:23:45)

Tahir Mahmood: Yeah, 'cause he-, the way he was-,

(TC: 00:23:47)

**Colin Price: Let me finish.**

(TC: 00:23:47)

Tahir Mahmood: Yeah, sorry, go on.

(TC: 00:23:48)

**Colin Price: Your dad said to me on Saturday that he'd be willing to take a loan out in the future, if the Post Box, Post Office was to remain open.**

(TC: 00:23:54)

Tahir Mahmood: Yeah.

(TC: 00:23:55)

**Colin Price: I said to him that's nothing to do with me, whether it remains open or not, that's down to-, we're investigation managers and we just report our findings.**

(TC: 00:24:04)

Tahir Mahmood: Yeah.

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

**Colin Price: So, you're saying he's done this (talking over each other 24.05)?**

(TC: 00:24:05)

Tahir Mahmood: He'd done it already, err, he was just saying that because he didn't know whether-, what, what was going to be the outcome so he was trying to give an answer. But he'd already got the loan out for me, he has got that secured, but he doesn't want to give the money if the office is not going to stay with us.

**(TC: 00:24:18)**

**Colin Price: He doesn't?**

(TC: 00:24:19)

Tahir Mahmood: Yeah.

**(TC: 00:24:19)**

**Colin Price: Oh.**

(TC: 00:24:20)

Tahir Mahmood: So, he's supporting me, at the end of the day, it's my responsibility, I've made the mistake, but he was saying that if you could possibly transfer him into the office, but again, like I've spoke, spoke to Jitesh and I know that's not, you know, your decision to make. You're only doing your job as in what you you're, you're investigating.

**(TC: 00:24:39)**

**Colin Price: See, what we've got at the moment is someone that has worked in retail before, used to balance the till every night, no problems. We've got someone here that has two error notices in the last thirteen months, one for 152 and one for 48. We've got someone here that checks their vouchers before they go away. They pull off an Horizon slip, which is you, you pull off your Horizon slip, you make sure you've got the dockets that go in there. You yourself say it's foolproof. Yeah? The tape machine don't pick up nodding.**

(TC: 00:25:10)

Tahir Mahmood: Oh, okay, yeah, yeah.

**(TC: 00:25:12)**

**Colin Price: Yeah.**

(TC: 00:25:12)

Tahir Mahmood: Yeah.

**(TC: 00:25:13)**

**Colin Price: So, that eliminates any errors, that's why you only had two in the last thirteen months.**

(TC: 00:25:17)

Tahir Mahmood: Right. Yeah.

**(TC: 00:25:18)**

**Colin Price: That's why-, I mean, thirteen, since March 2003, 20, okay, in April, so 25 months, you've lost £33,437.39 by giving it to customers. Is that what you expect us to believe?**

(TC: 00:25:36)

Tahir Mahmood: No, that's what I'm saying, that's all I know, you know. Um, but what more can I say?

**(TC: 00:25:41)**

**Colin Price: You can tell us what you've done with the money for a start.**

(TC: 00:25:43)

Tahir Mahmood: Well, I, I can tell you that, it's been losses. I haven't done nothing with it, I-, why would I wanna bite the hand that feeds me? No.

**(TC: 00:25:50)**

**Colin Price: Believe me people (talking over each other 25.51), people do it because they gamble, they do it because they've got a drink problem, a marriage problem.**

(TC: 00:25:54)

Tahir Mahmood: Well, no, no, no.

**(TC: 00:25:57)**

**Colin Price: They've got credit card problems.**

(TC: 00:25:58)

Tahir Mahmood: No, I don't.

**(TC: 00:25:58)**

**Colin Price: Second mortgages.**

(TC: 00:26:00)

Tahir Mahmood: No, I've got none of them problems. I've always had my family there to support me if any-, if any problems did occur. I-, like I'm saying to you, I made a monumental mistake here, I have, I agree with you. I should've asked for help earlier. I'm-, I mean, I, I take pride in the work that I do in there and I let myself down, I let the Post Office down and I've let my family down as well, in what I've done here. I wish I'd, sort of, tried to sort it earlier, but I, I, I honestly can say to you these are what I believe to be shortages. I've got no reason to take the money.

**(TC: 00:26:33)**

**Michael Joseph Cooksey: Tahir.**

(TC: 00:26:33)

Tahir Mahmood: Yes, sir.

**(TC: 00:26:34)**

**Michael Joseph Cooksey: In 25 months, did you ever actually balance the stock at all, did you balance the office at all?**

(TC: 00:26:41)

Tahir Mahmood: I didn't, no.

**(TC: 00:26:43)**

**Michael Joseph Cooksey: So, you're telling me in 25 months you've never balanced?**

(TC: 00:26:45)

Tahir Mahmood: I've been doing it, like, changing the, err, the figures myself because I've been-, I mean I've been panicking-,

**(TC: 00:26:51)**

**Michael Joseph Cooksey:** So, in 25 months you wouldn't know whether or not you'd actually got a gain in your office?

(TC: 00:26:55)

Tahir Mahmood: No.

(TC: 00:26:58)

**Michael Joseph Cooksey:** Quite an accounting feat that is to keep it going like that for 25 months.

(TC: 00:27:03)

Tahir Mahmood: I know. And it's stupid as well, it was a stupid thing to do.

(TC: 00:27:07)

**Michael Joseph Cooksey:** No, it's, it's criminal.

(TC: 00:27:08)

Tahir Mahmood: Yeah, it is, I agree with you.

(TC: 00:27:10)

**Michael Joseph Cooksey:** And yet, you've already told me that you've worked in retail and distribution in the past, you've already told us that, and I believe you have a qualification, is that correct?

(TC: 00:27:20)

Tahir Mahmood: That's right, yeah.

(TC: 00:27:20)

**Michael Joseph Cooksey:** What's the qualification you've got?

(TC: 00:27:21)

Tahir Mahmood: BTEC National.

(TC: 00:27:22)

**Michael Joseph Cooksey:** And as part of your BTEC National you go through accounting, yeah?

(TC: 00:27:25)

Tahir Mahmood: Yeah.

**(TC: 00:27:25)**

**Michael Joseph Cooksey: So, you're fully versed in accounting?**

(TC: 00:27:27)

Tahir Mahmood: Not fully, no, because it was retail and distribution is more on the retail side.

**(TC: 00:27:32)**

**Michael Joseph Cooksey: Well, you're more versed in accounting than most of the postmasters?**

(TC: 00:27:35)

Tahir Mahmood: I'd say, yes.

**(TC: 00:27:37)**

**Michael Joseph Cooksey: And you're asking us now to believe that for 25 months you've just not bothered with accounting?**

(TC: 00:27:43)

Tahir Mahmood: I'd, I'd-, that's what I'm saying. I was under so much pressure, I was on my own

**(TC: 00:27:46)**

**Michael Joseph Cooksey: Why, why, where did the pressure come from?**

(TC: 00:27:49)

Tahir Mahmood: Family, sleepless nights with kids, obviously the shortage happening.

**(TC: 00:27:54)**

**Michael Joseph Cooksey: But other sub-postmasters are going through that.**

(TC: 00:27:56)

Tahir Mahmood: Well, it's everyone reacts in different-,

**(TC: 00:27:57)**

**Michael Joseph Cooksey: And other sub-postmasters have probably had a darn sight harder time of it of late than you have.**

(TC: 00:28:03)

Tahir Mahmood: Yeah.

(TC: 00:28:04)

**Michael Joseph Cooksey: And they are not in this situation.**

(TC: 00:28:06)

Tahir Mahmood: Well, everyone's different, aren't they? Everyone has different ways of thinking. I panicked in the wrong way. I shouldn't have, I agree with you. I know where I've made my mistake now. I should've had more faith in the Post Office. I should've had more faith in-,

(TC: 00:28:21)

**Michael Joseph Cooksey: I think your mistake was Saturday morning when we got there.**

(TC: 00:28:24)

Tahir Mahmood: Mmm.

(TC: 00:28:29)

**Colin Price: You said just now that-, um, Mike asked you a question, how would you know if you were over? Yeah?**

(TC: 00:28:36)

Tahir Mahmood: And I don't.

(TC: 00:28:36)

**Colin Price: You don't?**

(TC: 00:28:37)

Tahir Mahmood: No.

(TC: 00:28:38)

**Colin Price: So, to balance your account, you said you take away one cash figure from last week.**

(TC: 00:28:42)

Tahir Mahmood: Yeah.

**(TC: 00:28:43)**

**Colin Price: And this week.**

(TC: 00:28:44)

Tahir Mahmood: No, the day before and then-,

**(TC: 00:28:45)**

**Colin Price: Just explain that to me, how you do it. Right so-,**

(TC: 00:28:47)

Tahir Mahmood: Okay, um-,

**(TC: 00:28:48)**

**Colin Price: You balance last week, you're 20-, say you're-, we go last week you're £1,000 out, yeah, just to be safe?**

(TC: 00:28:53)

Tahir Mahmood: Yeah, but I weren't looking at them figures. See, what I was doing, right from the start is, you have your balance snapshot every day, don't you? Now I had cash figures for the day before which I've obviously put in, that's been ongoing from day one now. The following day, what I'd do, I'd get a balance snapshot out. Now, the figure on the snapshot from, say, Monday, I would take away from the snapshot of Saturday. Do you understand? And whatever the difference was, in the money, I'd add it on, onto the cash, or take it off the cash, whether it was less or whether it was more.

**(TC: 00:29:27)**

**Colin Price: But you must count your cash because you wouldn't know how much is in there?**

(TC: 00:29:29)

Tahir Mahmood: No, but I, I do because it's all there, physically written there, you know, each, like, your cash holdings. Let's say, alright, if I give you an example, say I've got £20,000 in twenties, £20,000 in tens, £5,000 in fives and so on, now that's always written down on the cash holding, isn't it, obviously from day one, yeah? Now what I was doing, I was taking the figure that I was getting from the snapshot, the top figure, the cash figure and from the snapshot from the day before, or the cash holding figure there, I'd take it away, now whether that was more or less then, I'd add it on, or take it off from the £20 or £10.

**(TC: 00:30:04)**

**Colin Price: Are you saying that you've never physically checked your cash?**

(TC: 00:30:08)

Tahir Mahmood: I'd only count, yeah, I'd only check the cash when the rem come in, I'd just count it to make sure it was there.

**(TC: 00:30:12)**

**Colin Price: So, you're saying-,**

(TC: 00:30:12)

Tahir Mahmood: And then put it into the safe.

**(TC: 00:30:14)**

**Colin Price: What you're saying, you only check the rem that comes in, then you put that in the safe?**

(TC: 00:30:18)

Tahir Mahmood: Yeah.

**(TC: 00:30:19)**

**Colin Price: And just never count it again?**

(TC: 00:30:19)

Tahir Mahmood: No.

**(TC: 00:30:20)**

**Colin Price: You don't count it when you do your overnight cash holdings?**

(TC: 00:30:22)

Tahir Mahmood: No.

**(TC: 00:30:23)**

**Colin Price: And you don't count it on balance days?**

(TC: 00:30:25)

Tahir Mahmood: No.

(TC: 00:30:27)

**Colin Price: So, your accounting record for 2003 and 2004, I've got it from week twenty to 52. We've got, losses and gains-, (inaudible 30.42), I'll show you that. If you can give that a number for me?**

(TC: 00:30:45)

**Michael Joseph Cooksey: Yes, that's in JC, sorry, CP3.**

(TC: 00:30:48)

**Colin Price: CP3, go and have a look at that schedule, that's your losses for weeks twenty-, and gains, for weeks twenty to 52, for the year 2003, 2004. (Respondent reads material 30.59-31.13).**

(TC: 00:31:13)

Tahir Mahmood: Yeah, it was. You know, what can I say about that?

(TC: 00:31:15)

**Colin Price: Well, explain it to me then. If you're just taking one cash figure away from the other and used that to balance your account, how do you get these figures every week?**

(TC: 00:31:21)

Tahir Mahmood: I don't know. Some weeks I did put it through as shortages and that. That's all I can explain. I mean, I did-, one or two weeks I probably would've put it if I was short about £80, but I, I can't remember these figures.

(TC: 00:31:31)

**Colin Price: Well, how would you know if you were short by £80 if you don't count your cash?**

(TC: 00:31:33)

Tahir Mahmood: Sometimes I did, it was not all the time.

(TC: 00:31:35)

**Colin Price: Oh, so sometimes you count your cash?**

(TC: 00:31:35)

Tahir Mahmood: Once or twice, that's it.

(TC: 00:31:38)

**Colin Price: Once or twice, what, in the last year, two years? Once a month?**

(TC: 00:31:40)

Tahir Mahmood: Yeah, yeah, probably. I weren't counting it that often, no.

(TC: 00:31:44)

**Colin Price: So, how often do you count your cash?**

(TC: 00:31:46)

Tahir Mahmood: Probably once a week when the rem comes in.

(TC: 00:31:48)

**Colin Price: You physically count the, the cash in your till?**

(TC: 00:31:53)

Tahir Mahmood: In, in my till?

(TC: 00:31:53)

**Colin Price: Yeah.**

(TC: 00:31:53)

Tahir Mahmood: Probably once a week, if, if that.

(TC: 00:31:58)

**Colin Price: That's gone from nothing now to once a week.**

(TC: 00:32:02)

Tahir Mahmood: No, I don't know what them figures are because I've never seen them before, but like you say-

(TC: 00:32:05)

**Colin Price: Do you wanna have a look?**

(TC: 00:32:06)

Tahir Mahmood: No it's okay, you've got them there.

**(TC: 00:32:08)**

**Colin Price: There are your balance sheets. Just have a look through.**

(TC: 00:32:10)

Tahir Mahmood: No, it's fine, I do believe you. I know you've looked through them, I do believe you.

**(TC: 00:32:14)**

**Colin Price: So, we've gone from you've never counted cash, all you do is you take away one figure from another.**

(TC: 00:32:17)

Tahir Mahmood: That's-, the majority of the time, that's what I was doing.

**(TC: 00:32:20)**

**Colin Price: But now you count your cash once a week.**

(TC: 00:32:21)

Tahir Mahmood: It's not even once, it's sometimes. It's the way you're asking the questions to me, you know, you're trying to put the pressure.

**(TC: 00:32:26)**

**Colin Price: It's a simple question.**

(TC: 00:32:27)

Tahir Mahmood: No, it's not.

**(TC: 00:32:28)**

**Colin Price: No, it's not pressure, I asked you how many times you count your cash, just now you say you don't count your cash at all, you only count your rems.**

(TC: 00:32:32)

Tahir Mahmood: I don't, not much anyway.

(TC: 00:32:34)

**Colin Price: But when I say how often do you actually count your cash, you turn around and say that you count it once a week.**

(TC: 00:32:38)

Tahir Mahmood: When the rem comes in.

(TC: 00:32:41)

**Colin Price: I'll show you a CP4 now. It's your balances for 2004, 2005 and week one to week five of 2005, 2006. That's got losses and gains, more gains than losses. (Respondent reads material 32.58-33.12). Yeah?**

(TC: 00:33:13)

Tahir Mahmood: All I can say is that, you know, I weren't doing the job properly, that's it.

(TC: 00:33:20)

**Colin Price: Well, we know you weren't doing the job properly, that's why you are over £33,000 short. But it's what you did with the Post Office money that we're here for, that's why you're here.**

(TC: 00:33:27)

Tahir Mahmood: Well, you can bang on as much as you want about the Post Office money, but I wouldn't take-, I wouldn't do anything like that. I can assure you that.

(TC: 00:33:33)

**Colin Price: Week 17, no Week 34, the 17th of November 2004, you showed a surplus of £438.65. Why would you show a surplus of £438.65 if you were short?**

(TC: 00:33:46)

Tahir Mahmood: I don't know, mate. I can't remember. I can't remember, to be honest with you, over these periods, my head was all over the place and I was just trying to find the shortest way possible, the quickest way possible of doing the balance and getting out of the office.

(TC: 00:34:01)

**Michael Joseph Cooksey: Why were you doing it?**

(TC: 00:34:02)

Tahir Mahmood: What's that, sorry?

**(TC: 00:34:03)**

**Michael Joseph Cooksey: Why were you doing all this altering (ph 34.04)?**

(TC: 00:34:04)

Tahir Mahmood: Because I, I-, when I found out that I was-, I had shortages and that, I wanted to-, I didn't know how to pay them back. You know, there were some stages when I had-, you know, where I-, because that was when I was led to believe that I had the £25,000-odd, I didn't know how to pay it.

**(TC: 00:34:18)**

**Michael Joseph Cooksey: So, you're, you're saying that, err, you've covered it because otherwise you would have to pay money in, your own money?**

(TC: 00:34:25)

Tahir Mahmood: I would. My own, but I didn't have the money physically so I panicked. I didn't know how the hell I was gonna put it back. In one side, I didn't wanna, you know, let the Post Office down, I didn't wanna let my father down.

**(TC: 00:34:35)**

**Michael Joseph Cooksey: So, so in essence what you're saying is then you knew that if you were to put it right it was going to cost you money and you didn't want-, or you hadn't got the money to put it-,**

(TC: 00:34:42)

Tahir Mahmood: No, no, no, no, no, no. No, don't-, I mean, I would've, if I had the means of putting the money back in there and then I would've.

**(TC: 00:34:48)**

**Michael Joseph Cooksey: Yeah, but what we're saying, you haven't got the means to put the money in.**

(TC: 00:34:50)

Tahir Mahmood: Yeah, yeah.

**(TC: 00:34:51)**

**Michael Joseph Cooksey: So-,**

(TC: 00:34:52)

Tahir Mahmood: So, I tried to hopefully change it and see if I could resolve the matter, hopefully, if any-,

**(TC: 00:34:56)**

**Colin Price: What are Post Office rules then regarding losses and gains?**

(TC: 00:34:59)

Tahir Mahmood: You gotta make them good.

**(TC: 00:35:01)**

**Colin Price: So, if you have a loss you've got to make it good.**

(TC: 00:35:02)

Tahir Mahmood: Good, yeah.

**(TC: 00:35:02)**

**Colin Price: And what period have you gotta make it good?**

(TC: 00:35:03)

Tahir Mahmood: Err, I think it's about six weeks.

**(TC: 00:35:06)**

**Colin Price: No, you're supposed to make it good that week, aren't you?**

(TC: 00:35:07)

Tahir Mahmood: Yeah.

**(TC: 00:35:09)**

**Colin Price: How about surpluses, what do you-, what do you do with surpluses?**

(TC: 00:35:11)

Tahir Mahmood: You take them out and put them aside. And then if you get an error notice for that surplus, you put it back in.

**(TC: 00:35:18)**

**Colin Price: So, you know full well what you're supposed to do?**

**(TC: 00:35:19)**

Tahir Mahmood: Yeah.

**(TC: 00:35:20)**

**Colin Price: But you're not doing it. Sorry, did I interrupt you?**

**(TC: 00:35:22)**

**Michael Joseph Cooksey: No, well, I was just trying to, to make a point to Tahir that, um, the reason that you did this is the fact that-, no matter the reason why, but the reason that you did this is that you then wouldn't have to put the money in?**

**(TC: 00:35:38)**

Tahir Mahmood: No, I couldn't. I would've, yeah.

**(TC: 00:35:39)**

**Michael Joseph Cooksey: Yeah, no matter the reason why, you, you didn't-, you didn't then have to put the money in, okay?**

**(TC: 00:35:42)**

Tahir Mahmood: Yeah, that's right, yeah.

**(TC: 00:35:44)**

**Michael Joseph Cooksey: Okay, so you weren't gonna put the money in?**

**(TC: 00:35:45)**

Tahir Mahmood: Yeah.

**(TC: 00:35:46)**

**Michael Joseph Cooksey: Right, so the result of that is that the Post Office actually loses out on that money. Are you aware of that?**

(TC: 00:35:52)

Tahir Mahmood: No.

**(TC: 00:35:54)**

**Michael Joseph Cooksey: You're not aware that if you don't put it in, it's Post Office that loses?**

(TC: 00:35:56)

Tahir Mahmood: Yeah, but, see, I mean, what I was doing is, I was-, I was hopefully-, I mean I would've put it back in eventually anyway, but like I-,

**(TC: 00:36:02)**

**Michael Joseph Cooksey: Well, eventually, it started off at £500 and it has got to £33,000.**

(TC: 00:36:06)

Tahir Mahmood: I know, I know.

**(TC: 00:36:07)**

**Michael Joseph Cooksey: Can we have the money please?**

(TC: 00:36:07)

Tahir Mahmood: Yeah, that's my fault for doing-, being so stupid and not getting any help with the first error.

**(TC: 00:36:12)**

**Michael Joseph Cooksey: So, when were you gonna put the money in? When it got to 20, you know, £200,000?**

(TC: 00:36:15)

Tahir Mahmood: Exactly.

**(TC: 00:36:16)**

**Michael Joseph Cooksey: £300,000?**

(TC: 00:36:16)

Tahir Mahmood: That's what's happened, hasn't it? That's what's happened and I've asked my father for help.

**(TC: 00:36:23)**

**Michael Joseph Cooksey: And yet you're saying to us that you had no intent to do anything against the Post Office?**

(TC: 00:36:28)

Tahir Mahmood: No.

**(TC: 00:36:30)**

**Michael Joseph Cooksey: So, you've already told us over two years you've been altering your accounts.**

(TC: 00:36:32)

Tahir Mahmood: I know. That's-, yeah, that's-, I mean, that's my stupidity, I've done-, I've been stupid, I'll admit that. You know, I weren't thinking straight and, you know, it's a lot of money to put back.

**(TC: 00:36:44)**

**Michael Joseph Cooksey: It wasn't a lot of money in the beginning.**

(TC: 00:36:45)

Tahir Mahmood: No, it is, two, three hundred pound at a time, if-, you know, if you've just started, it is a lot of money.

**(TC: 00:36:50)**

**Colin Price: What was your remuneration there a month two or three years ago?**

(TC: 00:36:53)

Tahir Mahmood: But there's-, I mean, you've got to look at all the bill-, household bills, you've gotta pay. You've gotta pay-,

**(TC: 00:36:55)**

**Colin Price: What was your remuneration?**

(TC: 00:36:57)

Tahir Mahmood: £2,000 and-, £2,500.

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

**Colin Price: What, that's your take home per month?**

(TC: 00:37:02)

Tahir Mahmood: Yeah.

**(TC: 00:37:02)**

**Colin Price: Yeah.**

(TC: 00:37:03)

Tahir Mahmood: Yeah. But out of that-, I mean, I haven't got-, I've not brought a breakdown, but there's all sorts going out (talking over each other 37.08).

**(TC: 00:37:09)**

**Michael Joseph Cooksey: You say your household bills, how much do you pay each week?**

(TC: 00:37:11)

Tahir Mahmood: There's, there-, it's my father deals with the money, with the bills and that, I don't, I just work for the family.

**(TC: 00:37:14)**

**Michael Joseph Cooksey: So, so the salary doesn't stay with you? You don't have your salary?**

(TC: 00:37:20)

Tahir Mahmood: I just take out what I need, that's it. That'd be like for clothing for my kids, nappies. Food, everything, that's done by my father, 'cause we all live under-, like I told you, we all live under the same roof. And I did-, you know, and I was hiding it from them as well. I was hiding it, it's not just the Post Office, you know, I was hiding it from my father, making him believe that everything was alright as well.

**(TC: 00:37:41)**

**Colin Price: So, he was-,**

(TC: 00:37:44)

Tahir Mahmood: So, he was blindly going along.

**(TC: 00:37:45)**

**Colin Price: So, you take money for clothes, and for your kids. What about leisure? Holidays?**

(TC: 00:37:50)

Tahir Mahmood: I don't have no holidays, I've not had a holiday since I took over this-, err, took over the business.

**(TC: 00:37:54)**

**Colin Price: What about leisure, taking the kids out?**

(TC: 00:37:56)

Tahir Mahmood: Not much, I don't get much time with them. Playing football on the weekend, that's the only leisure I have.

**(TC: 00:38:02)**

**Colin Price: Don't get no money to take them out, you don't go out for a meal with your wife?**

(TC: 00:38:05)

Tahir Mahmood: No, eat at home. If I take my kids out, it's just to the park, don't need to spend nothing there.

**(TC: 00:38:10)**

**Colin Price: So, you've got no money in your bank account?**

(TC: 00:38:13)

Tahir Mahmood: That's my account, the-, actually it's under my name, but no. I don't really spend that much, and I don't really take that much money off my father because I know-, he's supporting-, you know there's-,

**(TC: 00:38:24)**

**Colin Price: Don't take much money off your father? It's your remuneration, you're the sub-postmaster and you're saying-, how much do you keep as remuneration of £2,500 a month?**

(TC: 00:38:32)

Tahir Mahmood: I don't know, probably about £200.

**(TC: 00:38:33)**

**Colin Price: You keep £200?**

(TC: 00:38:35)

Tahir Mahmood: Yeah. That'll go towards my petrol, my car. See, what you don't understand is Asian families, we work in a different way. The money, whatever money I earn it goes to the house, the head of the household. That's the way we've been brought up and that's the way we've been doing it for years.

**(TC: 00:38:51)**

**Colin Price: You do the work and he gets the pay?**

(TC: 00:38:53)

Tahir Mahmood: Yeah. And I'm fully-, I'm happy with that.

**(TC: 00:38:55)**

**Colin Price: But you've got your own bank account, have you?**

(TC: 00:38:56)

Tahir Mahmood: I've got a separate bank account yes, but that's not got nothing in it, that's just a savings account. If I ever want-,

**(TC: 00:39:02)**

**Colin Price: Are you willing to give us, err, authority to approach your bank to get copies of your bank account?**

(TC: 00:39:07)

Tahir Mahmood: Err, you can do, yeah. From, from my TSB bank, yeah, no problem.

**(TC: 00:39:11)**

**Colin Price: How many banks accounts have you got?**

(TC: 00:39:11)

Tahir Mahmood: I've the TSB and I've got a Barclays account with my missus, that's it.

**(TC: 00:39:16)**

**Colin Price:** Are you willing to give us authority (talking over each other 39.17)?

(TC: 00:39:17)

Tahir Mahmood: Yeah. I can give you that, yeah. All that goes into there is my missus' child benefit.

**(TC: 00:39:21)**

**Colin Price:** Well, at the end of the interview, at the end, we won't waste time filling forms out now. As Jitesh knows, that type of thing takes a long time so we'll do that at the end of the interview.

(TC: 00:39:28)

Tahir Mahmood: Okay.

**(TC: 00:39:28)**

**Colin Price:** Okay?

(TC: 00:39:30)

Tahir Mahmood: Okay.

**(TC: 00:39:31)**

**Colin Price:** So, you've been having losses, you've been covering losses, what would happen if come April 2003 when you started having these losses, if you'd phoned the Post Office up saying I've got £400 this week, £400 next week, £400 the week after, but I can't pay you the money back, what would the Post Office have done?

(TC: 00:39:49)

Tahir Mahmood: I don't know, I mean, it would have either been, either put it into the suspense account or make it good. That's what I thought.

**(TC: 00:39:53)**

**Colin Price:** No, they wouldn't-, they wouldn't give you authority nowadays to put it in the suspense account. If you have-, see your average, your loss is about £350, £500 a week, if we're to believe what you're saying. So, if you phoned the Post Office up and said, 'I'm losing,' how much does it say there, what, '£1,500 a month, but I can't pay you back because I've got no money,' what would they do?

(TC: 00:40:15)

Tahir Mahmood: Like, what you, you chaps are doing, probably put me onto you chaps and suspend my contract, I don't know.

**(TC: 00:40:21)**

**Colin Price: Well, they wouldn't put you onto us because you're coming upfront and you're saying, 'Look,' which what you've not done, 'I'm losing all this money, I don't know where I'm losing it and I can't pay you back.' Eventually, if it got to a high-, a high amount of money, what would the Post Office say?**

(TC: 00:40:34)

Tahir Mahmood: They would terminate the contract. And that's what I was fearing, you see.

**(TC: 00:40:39)**

**Colin Price: Yeah, so by you keep on hiding your so called losses every week, what's that doing?**

(TC: 00:40:44)

Tahir Mahmood: I know. It's doing the exact same thing.

**(TC: 00:40:45)**

**Colin Price: Well, it's making-, it's allowing you to stay in your job, isn't it?**

(TC: 00:40:48)

Tahir Mahmood: Yeah, it is making it worse. But I mean, my intention was-,

**(TC: 00:40:51)**

**Colin Price: Yeah, but what I'm saying is, by you not telling the Post Office, you say you're scared of losing your job and that's why you was doing it, that's what would've happened, isn't it?**

(TC: 00:40:58)

Tahir Mahmood: Yeah.

**(TC: 00:40:58)**

**Colin Price: So, is that why-,**

(TC: 00:40:58)

Tahir Mahmood: But I didn't think of it that way, you see. I didn't think like that.

(TC: 00:41:02)

**Colin Price: You just said that yourself.**

(TC: 00:41:03)

Tahir Mahmood: I was thinking more along the lines of if I could keep this going and then hopefully if I-, once I spoke to my dad, we could have put the money back in.

(TC: 00:41:09)

**Colin Price: Keep it going? You got up to £30,000-odd.**

(TC: 00:41:12)

Tahir Mahmood: I know.

(TC: 00:41:13)

**Colin Price: You know how much short you are because you've-, I mean, you've come out with a figure of 25-,**

(TC: 00:41:13)

Tahir Mahmood: I know. I know. I've made stupid-, yeah, I've made stupid mistakes, that's all I can say in my defence, I made stupid, stupid mistakes, which I should of-, I should never have let it get to this, how far it's got to. I should've got the help at the start, but I didn't.

(TC: 00:41:29)

**Colin Price: See with your background in accounting and everything else, your experience, experience in Post Office.**

(TC: 00:41:34)

Tahir Mahmood: Yeah, experience (talking over each other 41.35).

(TC: 00:41:35)

**Colin Price: Your error notices that are coming back, or the lack of error notices that are coming back, £200 in thirteen months, who do you think is gonna believe your story about you're losing this amount of money, you're not telling the Post Office, you're not reporting it to the helpline, you're not reporting it to the RLM, you're not even going to your federation to say, 'Look, I might get in trouble here, can you help me out, what shall I do?' You've not done that.**

(TC: 00:41:59)

Tahir Mahmood: I didn't no.

(TC: 00:42:01)

**Colin Price: That's why-, well, just one thing, I'll finish off then and we'll start a new tape. That's why I just cannot sit here and believe a single word you're saying. Because you contradict yourself time and again, especially with your count and your cash-up. 'I never counted it,' then, 'I do count it.'**

(TC: 00:42:18)

Tahir Mahmood: I mean, you can-,

(TC: 00:42:18)

**Colin Price: We'll go onto that in (talking over each other 42.19).**

(TC: 00:42:18)

Tahir Mahmood: I've never-, I've never been-, to be honest with you, I've never been interrogated before or anything.

(TC: 00:42:23)

**Colin Price: It's not interrogation, it's an-,**

(TC: 00:42:24)

Tahir Mahmood: Whatever, interview.

(TC: 00:42:24)

**Colin Price: We're, we're interviewing you because there's a shortage, that's why.**

(TC: 00:42:28)

Tahir Mahmood: Yeah, and I'm telling you, you know, you can believe what-, whatever you want. I've told you that these are shortages. I would have no reason whatsoever to take the money, at all.

(TC: 00:42:37)

**Colin Price: You would do because you're not getting any money out of it, you're getting £200 a month.**

(TC: 00:42:39)

Tahir Mahmood: No, no, but why would I-, see, that's what (talking over each other 42.41).

**(TC: 00:42:41)**

**Colin Price: Well, I'll have to stop you there. We'll carry on with that in a minute.**

(TC: 00:42:43)

Tahir Mahmood: Sure, no problem.

**(TC: 00:42:43)**

**Michael Joseph Cooksey: That noise indicates that the tape is coming to an end, err, and we will be stopping the tape and sealing with master tape seal number 058267.**

(TC: 00:42:53)

Tahir Mahmood: Okay.

**(TC: 00:42:54)**

**Michael Joseph Cooksey: The time is now 11:27 and I'm turning the tape off. (Silence 43.01-44.34).**