

20

 Ged Harbinson
18/09/2008 10:18

To: Mike Wilcox/e/POSTOFFICE@POSTOFFICE
cc: Graham Brander/e/POSTOFFICE@POSTOFFICE
Subject: Fw: Ibstock Sub Post Office (re Restraint)







See below

Regards

Ged

Accredited Financial Investigation Manager – 'taking the cash out of crime'

Post Office Ltd Fraud Strand, PO BOX 1, Croydon, CR9 1WN

 GRO  GRO
 GRO  GRO
 GRO  ged.harbinson@postoffice.co.uk GRO



----- Forwarded by Ged Harbinson/e/POSTOFFICE on 18/09/2008 10:18 -----

Dave Pardoe
16/09/2008 08:48

To: Ged Harbinson/e/POSTOFFICE
cc:
Subject: Re: Ibstock Sub Post Office (re Restraint)


Have discussed with John S and advised on our potential courses of action; please continue on both points - restraint and consideration of revisit of previous incidence. The allocated Fraud Advisor must apprise the appropriate stakeholder of the planned activity.

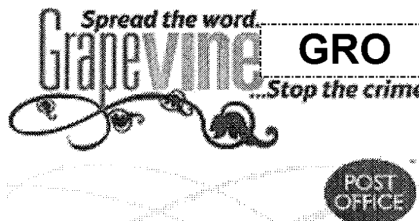
Many thanks.

Regards


David Pardoe
Senior Security Manager Fraud Strand
Post Office Ltd Security Team

 1st Floor St Helens Crown Office St Helens Merseyside WA10 1NY

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Ged Harbinson

 Ged Harbinson

To: Dave Pardoe/e/POSTOFFICE GRO
cc:

11/09/2008 10:23

Subject: Ibstock Sub Post Office (re Restraint)

Dave

The defendant was an assistant working at Ibstock Sub Post Office, 118-120 High Street, Ibstock, LE67 6LJ. The incumbent Subpostmaster was the defendant's husband, Ernest Michael Rudkin who had been in post since the 26th October 2000. An audit of the office accounts on the 20th August 2008 revealed a shortage in the office accounts of £43,856.89. As a result of the audit shortage, Mr Rudkin was precautionary suspended from his position as Subpostmaster.

On the 20th August 2008, Post Office Investigators interviewed the defendant under caution. During that interview the defendant stated that the office had been experiencing losses in the Post Office accounts from approximately January 2006 and that she had been inflating the cash on hand figure in the accounts to cover the shortages. She further stated during interview that she had taken cash from the Post Office to cover payment of general bills, which had been paid into a joint bank account held with her husband. The defendant stated that she alone was responsible and that no one else had any knowledge of the theft.

I believe that the defendant has a criminal lifestyle through having committed a criminal lifestyle offence. This is because: I believe that the defendant has committed an offence(s) over a period of at least six months and has benefited from this offence in total of not less than £5,000. It is, therefore, my opinion that this is a case in which the court may apply the assumptions under section 10 of the Proceeds of Crime Act 2002 when assessing the extent of the benefit from criminal conduct. This will bring into doubt the current equity in the property and business that they run and my assumption is that the court will impose a significantly higher benefit figure than the £43,856.89 (which the court has every right to do)

Intelligence shows that the defendant has known credit card debts and a personal loan, which currently total just over £27,000.00.

Intelligence shows that the defendant's husband (Ernest Michael Rudkin) has known credit card debts which currently total just over £10,000.00.

The only asset currently identified is [REDACTED] GRO [REDACTED] Land registry title LT323060) and this is in the joint names of the defendant and her husband. The property was purchased for £150,000.00 in January 2001. The value of the property is now believed to be in the region of £321,119 (Nationwide House Price Calculator) and £490,000.00 (estimate by defendant) with an outstanding mortgage in the region of £250,000.00.

I believe that if a restraint order is not made there is a real risk that these assets will be dissipated. This is because of the serious nature of the alleged offences and the amount of public money involved. Ernest Michael Rudkin has expressed to the investigator (Mike Wilcox) his intention to raise funds against the equity in the property known as 118-120 High Street, Ibstock, LE67 6LJ. It has been established that the defendant has credit card debts and a personal loan which total over £27,000.00 and in consequence I cannot be assured that any equity in the property will be held to service any future confiscation order.

Further to this there is the issue of the robbery in January 2006 (referred to in interview). I have spoken to the security advisor (Peter Mitchell) who informs me that although there was no further investigation into his suspicion he did have cause for concern over the validity of the declared robbery in so much that

1. the safe door was open
2. the sub-postmaster's wife (now a confessed thief) let the offenders in through the back door
3. the CCTV had been disabled

As such it is (I believe) reasonable to (a) Restrain and (b) Request that the Fraud Advisor (Mike Wilcox) be asked to re-interview the suspect in respect of the robbery loss also.

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Regards

Ged

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7/10/08

Spoke to D.P. a Ged.

GS204's sent with return date in 7 days.

Contact made with Police re statements of Robbery.

GRO