

Record of Tape
Recorded Interview



Person Interviewed Jerry HOSI (JH)

Place of Interview

GRO

Exhibit No:
Number of pages: thirteen

GRO

Signature of interviewing officer producing exhibit

Date of Interview 29/11/2006

Time commenced 18:35

Time concluded 19:19

Duration of interview 44 minutes

Tape reference no 066691

Interviewing Officer(s) Lisa Allen (LA),

John Longman (JGL)

Other persons present

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|--|
| 000 | | Introductions Permission to tape record Cautioned Caution explained CS001 signed Solicitor declined CS003 signed Friend declined |
| 6.52 | | Mr Hosi confirms that he has been the subpostmaster of Porters Avenue since 31/3/2004. Confirms that he was trained at a counter training school for one week and for a further week at the post office. States that |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|---|--|
| 12.45 | | <p>his son came to the UK in May but did not start working in the post office straight away. His son generally works in the post office now with some help from Mr Hosi and occasional help from his wife.</p> <p>Mr Hosi confirms that his wife and son perform general counter duties and that in addition they will perform tasks towards the branch trading account such as counting stamps or cash. States that he uses the position furthest from the door. States that he prepares the cash declaration each day.</p> |
| 18.21 | <p>LA</p> <p>JH</p> <p>LA</p> <p>JH</p> <p>LA</p> <p>JH</p> <p>LA</p> <p>JH</p> <p>LA</p> <p>JH</p> | <p>"So when you enter your cash on hand do you make it match what's on the balance snapshot?"</p> <p>"Yes"</p> <p>"You do?"</p> <p>"I do."</p> <p>"Do you make it match what's on the balance snapshot or do you enter the actual cash that you've actually got there?"</p> <p>"The actual cash that I have got, that is what I enter."</p> <p>"That's what you enter?"</p> <p>"Yeah. The actual cash that is with me in the hand, that is what I enter."</p> <p>"What happens if the computer says there's a discrepancy, what do you do?"</p> <p>"No, I don't do anything, I leave it like that, because I will call, I used to call the helpline to tell them because my was Mandy, my area manager, I used to tell Mandy if I called the helpline to say I leave a note for my contract manager, who is my contract manager, it takes time in more than six months before to know that Mandy is my ... and after Mandy I don't know who is my area manager."</p> |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|--|
| 19.17 | LA | "Right" |
| | JH | "Because they always said that I should leave this thing and they will send me to my area manager, but I don't know who is my area manager now." |
| | LA | "So what do you do about any discrepancies that are discovered when you do a cash declaration during the week?" |
| | JH | "During the week, I leave it like that." |
| | LA | "You leave it?" |
| | JH | "I leave it because I don't have money to make anything so what I, the money that I have on hand, that is what I declare." |
| | LA | "Right" |
| | JH | "I don't declare more than what ..." |
| | LA | "How often do you balance, do you balance every Wednesday, or do you ...?" |
| | JH | "No it was Wednesday first, yeah, but I think it was September last year or something like that it started with the trading period, that we balance one month." |
| | LA | "So you just balance once a month and then just roll it over then, you don't roll it into the next balancing period each Wednesday?" |
| | JH | "No" |
| | | Discussion about user codes and passwords. Mr Hosi confirms his user code as GRO . He states that he does not keep his password secret and that he is aware of his son and wife's passwords. He states the reason that it is a family business. |
| 22.11 | LA | "As you know, the reason we're here Jerry is because at the audit there's a discrepancy of Seventy One Thousand odd Pounds. What can you tell us |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|---|
| 22.36 | | about that loss?" |
| | JH | "The only thing I can say about that I have been, since we took over this post office we have been incurring incredible discrepancy and always I used them ..." |
| | LA | "Call who?" |
| | JH | "Call the Head Office, the helpline, to tell them about what is happening, so they say if it's money matter then we have to discuss with our area manager. Sometimes you get no help because nobody, who is your area manager, we don't know who is the area manager and it takes time before we come, one he came to us here one day ..." |
| | LA | "So what problems have you been encountering?" |
| | JH | "You see we have this thing, a gain of Twenty Two Thousand but then they send us this thing a ..." |
| | LA | "Transaction Correction?" |
| | JH | "Correction, that we should rem it out but the money there was not up to Twenty Two Thousand, so we did not take that money. So later on we tell them that something has happened because we don't think we have that money." |
| | LA | "When was this error notice for the Twenty Two Thousand?" |
| | JH | "This notice was last year, so we called them and told them we think we don't have this type of money because we, people used to defraud us we carried the Giro and then go and sell it to them or call them and tell them to come for the Giro, that is why you find some paper in the bedroom, that was sometimes they rewarded for £25." |
| | LA | "Yes, I see that." |
| | JH | "You see and all these things because we get some Giro we see that the people are trying to defraud us, we seize them with the ID card we will call |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|--|
| | | <p>them to come for the money, we don't try to make anything, that is how we live. So this money because we doesn't have the £22,000 that he sends us that the Transaction Correction that we should claim, we don't have that one in the, the money was not there. I think we don't have that type of money. So why can't we give that money, so I the head office and then we try to tell them to explain to them but it seems not to understand us you see. So that one I don't know how it goes on, it was or whatever it is and always we used to have us the problems. We don't know how it comes sometimes the money would go at once, Seven Thousand Pounds, sometimes something and nobody I think have this thing sometimes the machine will make a failure and before we make it we've received a discrepancy, we don't know how. If we call we don't have any help."</p> |
| 25.16 | LA | <p>"What do you do at the end of the trading period then, if you've got a discrepancy?"</p> |
| | JH | <p>"Yes, thank you, you see that the only thing is that letters to know and sent us a letter that if you have got a discrepancy on your accounts, you can never be able to balance it out. So when we have got ... we know that the money is short and we are not taking it and we are receiving the shortage, so when it comes like that we cannot balance it over so what we do is that, what I do is that I'll add the discrepancy, I'll add it to the cash and balance it, but after balancing I will declare money in the machine, on the system, what I have got."</p> |
| 26.07 | LA | <p>"You do a cash declaration with the correct cash in first do you?"</p> |
| | JH | <p>"No, just a moment I tell you once more. When I make, when I take the trial of the trading period, it shows me how much we have to balance it and how much you should have and if you don't have that one you cannot be able to balance it, because it is in a trading period , week</p> |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|--|---|
| 27.04 | | |
| | | account week, the first time we can be able to push those ones to suspense account, but now you cannot do it anymore to suspense account you see, so what we do is that, what I do is that I add the money that we have got ..." |
| | LA | "So you count that money that you've got?" |
| | JH | "I count the money I have got, and then a shortage then I add it to the money and then roll it over, you see when I roll it over I will still put the correct figure, the money that is in hand, I put it on the system for them to see, that this is the money in hand but this thing is like this, the snapshot is like this but this is the right money. |
| | LA | "Right, so you inflate on hand the cash figure?" |
| | JH | "I let them to know the cash figure." |
| | LA | "Right so if you've only got £50,000 but you should have £90,000, you'll put £90,000 down, knowing that you've not got that much money." |
| | JH | "Yeah" |
| | LA | "How long have you been doing that for?" |
| | JH | "Assuming, that is for way back about ... you see the money doesn't build up at one time, always the machine something happen and then it gets to, you see, because ..." |
| | LA | "When did you start inflating the cash on hand figure?" |
| | JH | "I think that was this year." |
| | LA | "The beginning of the year?" |
| | JH | "Yeah, this year, yeah I think that was this year." |
| | LA | "Do you know what period?" |
| JH | "February or something like that or ..." | |
| LA | "So about February or March you started having discrepancies and you've been increasing ..." | |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|---|
| 28.49 | JH | <p>"No, I have a so much discrepancies from the beginning but I think that all my money is almost everything because every time they will send me the money. You see there was one week in first, you see these fifty notes the area we are they don't like fifty notes if you take and pay them. So if we have got the fifty notes we send it back to the DC, which our trainer told us. So the trainer was there whereby we have got all these fifty notes and then we bagged up everything, we counted them bag and everything and the trainer even remove it from the ... he say rem it out and then we add some money to it, but because we don't know that if the man come we have also to put it in the system, we just give it to the man, so that money they say the money is short and the other thing too is there is money they bring they brought money for delivery and this delivery they brought was always money all was torn, so we called the helpline to ask them and they say we should rem it out. We've remmed this money out ..."</p> |
| 30.13 | LA JH | <p>"When was this?"</p> <p>"I don't know but the complaint was there anyway. I lodged a complaint there because I called the cash centre and called many people, Lancaster House this thing. We called many people and lodged this compliant and that money cancel like that and that one was our own diligence or something happen, because we don't know that we have to put the money inside of this thing before we give it out. So we have been giving the money out to the them and the third one that happen it was the one I remember that happen was seven thousand. That seven thousand was not a shortage it was those monies that we were having in the post office here that we have rem out, so it comes to a suspense account the time of us to change to trading period. You see they say all those things will</p> |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|--|
| 31.34 | LA | <p>come to the Horizon system and we have to accept it before we will be able to balance and so we don't know that if we accept it, I think that it will be counted as a discrepancy again which we cannot balance over."</p> <p>"Yes but if it's settled centrally then it will come out of your wages, won't it?"</p> |
| 33.04 | JH | <p>"This is what I didn't know."</p> <p>JGL asks to put the £7K shortage to one side as the £72K shortage does not include it.</p> <p>JH "Those are the things I remember and then the machines always sometimes before we get there you see we want to make a trading you see, the money's short, you see. Those are problem that we are been facing here and try to ..."</p> <p>LA "But that doesn't come to seventy thousand though does it? What you're saying?"</p> <p>JH "Oh yes, it will not come out because the machine thinks not the money is going anywhere, but the money goes from the machine, you see what the money increases or whatever it is. We don't know how it makes, you see I don't understand. There was a time they called me several times from the Horizon helpdesk that is everything correct? I don't know, there is nothing correct, what can I say because there is nothing there so I say it's OK."</p> <p>JGL "How much do you think, you've said that you made some mistakes with remming out money, how much does that come to?"</p> <p>JH "The £7000 that you say was disputed then the £22,000 that was not a rem out, that was a I don't know how and they send me a letter to take that money but because I was not having it there and I don't know how the system bring that in that I should take and so I call them and told</p> |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|---|
| | | <p>them and they stop that once, and again sometimes we phone we can recognise the machine if we wanted to balance we say that maybe our £12,000 is shorted from this thing and we don't believe it so we think that when it come and they want to balance by all means our stock will balance."</p> |
| | LA | <p>"When was the last time that you contacted anybody about these discrepancies?"</p> |
| | JH | <p>"In fact, to be frank with you, maybe it would be about almost two months ago."</p> |
| | LA | <p>"Two months ago and you didn't think that it was important enough to keep ringing somebody because you were now £70,000 short?"</p> |
| | JH | <p>"Not that I think, I think that how it would be because I wanted to hold my post office, so how I think is that I wanted to hold my post office so that except by all means by the grace of god I will make money and pay this money. This was for, because we cannot get help from anywhere so what we have to do. So the only thing I take for myself is that by calling people I'm not getting help from anywhere I will by all means try and get money and pay this money which is a discrepancy. This is the only thing I was trying to do. That if my other business come up then I pay back this money because I don't know the reason why those things can come out like that I don't know."</p> |
| 34.50 | JGL | <p>"If you've got a problem, in your words with the system and you were to pay off this £72,000, then if there was a problem with the system you'd be back to square one, because you'd still be incurring losses."</p> |
| | JH | <p>"You see that is why, in my mind is that, I wanted to make the right sort seriously to the post office head office. You see this thing that is carrying on, I want to go and tell the post office. If they please, privatise to the</p> |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|---|
| | | <p>individuals ability to run and the post office would be the main supplier because I don't see the reason why somebody would pay into your account whatever you are doing and then it's two people running, they can put anything into your account and they can take this thing back we only believe in honesty. So that is what we are doing so my if maybe in case it happens that I am running my business and something happened I know how it's happened because I know nobody look, you see, so, in fact it's getting to, I don't know, I don't know, but the only thing to say my ability and my interest is just to have money to pay this thing because I try to call and call, it's not money that I said I take and then go and do something that I would be even saying that this is what the money to, I don't have the money."</p> |
| 36.18 | LA | <p>"I believe you when you say you've been inflating your cash on hand figure, to cover up for the losses, but what I don't believe is that the losses are genuine. I think you have taken the money that belongs to Post Office Ltd."</p> |
| | JH | <p>"This is what you believe because you see that, that is the only thing ..."</p> |
| | LA | <p>"I have no other evidence to suggest otherwise."</p> |
| 36.40 | JH | <p>"No, no, no, what evidence can you ... you say that you believe that I took the money."</p> |
| | LA | <p>"The money has been stolen from the Post Office."</p> |
| | JH | <p>"Why do you believe that?"</p> |
| | LA | <p>"Well where is it. Seventy odd thousand pounds?"</p> |
| | | <p>Discussion about working on the a post office counter</p> |
| | JH | <p>"This was my first experience and I didn't take the money, but the money is lost. What can I do?"</p> |
| | LA | <p>"Well, there's only three people that work in the post office isn't there,</p> |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|---|---|
| 37.36 | <p>JH</p> <p>LA</p> <p>JH</p> <p>LA</p> <p>JH</p> <p>LA</p> <p>JH</p> <p>LA</p> <p>JH</p> | <p>there's you, your son and your wife. I cannot see how seventy thousand pounds can get lost in the system anyhow."</p> <p>"Because it's not one day."</p> <p>"It's not one day?"</p> <p>"Yeah."</p> <p>"Well what evidence have you got for this seventy thousand pounds of errors within the system? You've talked about error notices and transaction corrections but nothing in the region of seventy thousand pounds. The seven thousand pound one has already ..."</p> <p>"My dear I told you and if there us something that you can check with your data then please I would ask you to do that because I don't take the money and my wife my son no one of us would take the money. Even you see that they are chasing me for Council this thing. Because if somebody have the money ..."</p> <p>"Are you in financial difficulties?"</p> <p>"No not that, I can say yes and no, because all these accounts that you get now you can see if I have money in the accounts or I don't have money."</p> |
| 38.38 | <p>LA</p> <p>JH</p> <p>LA</p> <p>JH</p> | <p>"Yeah. So would you say you were in financial difficulty?"</p> <p>"I am just trying myself to make something, make something down for the family. I am trying that we build something else for the family. Do you understand?"</p> <p>"Have you taken Post Office money to assist in these businesses these new ventures of yours?"</p> <p>"I don't. You see that place, you see like that my brother think we do it ourselves. He help me. Me and my brother and my son, help me do that place my son he do that place. You see the furniture's? Second Hand."</p> |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|--|
| 39.38 | | JGL asks Mr Hosi to describe how yesterday's cash declaration showing £33,313, was produced. Mr Hosi states that a record is kept of the amounts of coin and the notes in the compartment. While he says it is probably not exact it will be close to the actual cash in the office. |
| 41.57 | JGL | "OK, the system, when the auditors came in this morning, was telling them that there should be £166,329.76 in cash, but the only cash on hand that they found was £92,273.26, and if you take one away from the other that's how you get a discrepancy of seventy-four thousand pounds shortfall in the cash. Do you understand?" |
| | JH | "Yes" |
| | JGL | "So is all that seventy-four thousand pound shortfall losses that have come on the system?" |
| | JH | "This money I don't know how this money come up to. I don't know how you to, to be frank with you I don't know how that figure come up to, but this what the auditors say they get. I know that the money is shorted, really I do, know that the money is shorted, but that figure I don't know, that's what they say they found." |
| 42.51 | JGL | "Well for the office to balance you should have a hundred and sixty-six thousand pounds in cash, but you only had ninety-two thousand and there's a seventy-four thousand pound discrepancy. So that's why we're here today." |
| | JH | "OK" |
| | JGL | "Have you stolen that money?" |
| | JH | "No sir" |
| | JGL | "Do you know of anybody who works in the office who may have stolen the money?" |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|--------------------------------|--|
| | <p>JH</p> <p>JGL</p> <p>JH</p> | <p>"No sir"</p> <p>"Are you in a position to make that money good?"</p> <p>Question repeated</p> <p>"I'm not in a position to pay that money now. You see if I say I'll pay that money then it will be like I have taken the money. I have not taken the money my friend. You see the audit team is that. I don't like the way things are going because I don't want my life to be like that, you see. I don't have that money.</p> |
| 44.05 | | <p>Buzzer sounds</p> |
| 44.53 | <p>JH</p> | <p>JGL explains tape ending and confirms that Mr Hosi is precautionary suspended. He is asked if he wishes to clarify any point.</p> <p>"Yes the only thing I want to point out, in fact, the assistance you used to get in the post office in fact sometimes is not very helpful, it's not. Yeah it's not very helpful. Because we are people who have taken this franchise and then doesn't know the business. I don't think, I'm not talking of only me but I think that a lot of people know, who have not got any experience of this before they get to the business, so when we get the business like that in fact it should be some things that they have to know that we are new people.</p> |
| 46:32 | <p>JGL</p> | <p>"OK well I can't comment on that the tape is coming to an end and we to get a tape seal number on.</p> <p>Tape seal 066691 signed</p> <p>Tape stops at 19:119</p> |

Record of Tape
Recorded Interview



Person Interviewed Jerry HOSI (JH)

Exhibit No:
Number of pages: six

Place of Interview

GRO

GRO
Signature of interviewing
officer producing exhibit

Date of Interview 29/11/2006

Time commenced 19:25 Time concluded 19:55

Duration of interview 30 minutes Tape reference no 064180

Interviewing Officer(s) Lisa Allen (LA), John Longman (JGL)

Other persons present

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|--|
| 000 | | Persons in room introduced Mr Hosi confirms no questions put during break in tapes Re-Cautioned CS001 signed Solicitor declined |
| 3.49 | | JGL introduces a trial branch trading statement for from 4/10/2006 to 8/11/2006, and refers to the cash on hand brought forward £96,808.50 and the cash on hand carried forward £127,495.90. |
| 4.27 | JGL | "Were both of those figures, was that amount of cash physically in the office on the 8 th of November at the close of this trading period?" |
| | JH | "If I am myself, I don't understand those things well, to be frank with you." |
| | JGL | "OK, at the close of play this is a trading balance as you know, on the 8 th of November 2006, would it have been you that constructed this trading account?" |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|--|
| 5.04 | JH | "Oh I did it." |
| | JGL | " ... and you can see that on the 8 th of November 2006, it says the cash on hand to produce this balance was declared at a hundred and twenty seven thousand, four hundred and ninety five pounds ninety, can you see that?" |
| | JH | "Yes" |
| | JGL | "Was that cash, £127,495.90, physically there in the office, or is that a false figure?" |
| | JH | "This cash?" |
| | JGL | "Yes, was all of that in the office or had that figure been inflated to cover losses?" |
| | JH | "Yes, I think this is the money on the, I think this money was, yeah this is for the total balance, then yes." |
| | JGL | "Yes what?" |
| | JGL | "I don't know which one is this, but if it's the money that's for the cash account with that I have to balance, if it's this one, then yes, which means I had to reach a balance." |
| | JGL | "You've added to it, right ... so my question to you is, is that a true figure of the cash that was physically there in the office?" |
| | JH | "No" |
| | JGL | "So had that figure been inflated? Is that a false figure?" |
| | JH | "No it's not a false figure, but maybe I add to it." |
| | | Discussion about preparing balances with the correct cash figure and the need for truthfulness in accounts. |
| 11.40 | JGL | "But what I'm saying to you, and I'll say it one more time, is that the cash figure that you use for this trading account has been inflated. Do you accept that? You have inflated the cash to avoid showing any discrepancy?" |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|---|
| | JH | "Not to avoid showing, I always wanted to know that I'm shorted because I was coming there but only to roll for me to let me roll over. That is the only thing, so I'm not hiding." |
| 13.10 | LA | "But you're not showing it are you?" |
| 15.53 | JH | "I'm not hiding it, but always I used to show from the cash and every time is on my system. That is the money that I have in hand and this is the total." |
| | | Discussion of gains and shorts in accounts. |
| 16.24 | LA | "Are you saying since you started doing trading statements you had problems and every week you've increased your cash on hand to cover up your losses?" |
| | JH | "Every week, every time." |
| | | Further discussion about losses an gains LA introduces trading statement for trading period 7, dated 8/11/2006 and times at 22:36 |
| 17.25 | LA | "You're showing a discrepancy over £492.32 and discrepancy shortage of exactly the same money, so you come out at a balance. So somewhere you must have shown an over or short of this amount because you've cleared it. So how do you know what is a genuine loss or gain as opposed to what you think is ..." |
| 17.52 | JH | "No, you, this one was not like this, this was later because we didn't have something before it comes like that, but this thing you see here, the money was always a shortage before even this one come. So when we have, it came like this here, the over so we have to reduce our money to be shorter, so that we can be able to balance it like this." |
| | LA | "Are you saying, you overstated your cash then when you entered your cash in hand, you over stated it by £492.32?" |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|--|
| | JH | "Yes" |
| | LA | "Is that what you're saying?" |
| | JH | "Uhhh" |
| | LA | "So when you worked out the difference between the balance snapshot and what should have been there ..." |
| 18.38 | JH | "You see, we thought, I thought, when I made this thing, sometimes I thought maybe the DC are not believing it if we print the daily snapshot and there is such shortage yeah, unless they believe that is a shortage you see now, I thought that maybe it was something that is wrong and maybe it would be OK, but if I were to roll over and I'd see a shortage like this there is nothing for me to do." |
| | LA | "so did you make that bit good by putting the money in the post office or did you just add that to the ..." |
| | JH | "No this one was over, so we only reduced this one to make it ..." |
| | LA | "Right, did you take the money out of the post office?" |
| 19.34 | JH | "No, no, no, no ... we left the money." |
| 20.17 | | Discussion about balancing methods |
| | | LA refers to signature on the final balance |
| | LA | "... who's signature is that?" |
| | JH | "It's me." |
| | LA | "That's your signature. So you have signed to say that this is an accurate reflection of what is on there even though you know that the cash has been inflated." |
| | JH | "Yeah" |
| | LA | "Yeah, that's what you're saying. So the cash figure here you have shown as £127,495.90, so I've got the cash declaration here done at 21:26 on 8/11/2006, it has a tick by it this shows the fifty pound notes as £20,000, |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
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| | | <p>the twenty pound notes as £43,320, the ten pound notes as £37,560, and the five pound notes £16,425. Now I've also got a cash declaration for the same day, 8/11/2006, at 22:59, two and half hours later. Now this figure comes to £60,048. Are you saying that is what was actually on hand on 8/11/2006.</p> |
| 21.34 | <p>JH LA JH LA</p> | <p>"This was the right money on hand. This was the right money on hand." "It was?" "This was the right money. The right money. This was the right money." "So you had £350 of fifty pound notes, a reduction of £19,650. Twenty pound notes you've reduced them by £20,000, ten pound notes was £19,800, five pound notes were £8,000 and the rest of the money was more or less right."</p> |
| 23.02 | <p>JGL JH JGL JH JGL</p> | <p>"If I just go back to that example I showed you, Mr Hosi. You actually had £60,048 you said but when you produce this balance you were saying on the 8th November, that you had £127,495, so if you take one the two you were covering, you had a loss of about £67,000." "Yeah" "You accept that do you?" "I accept it because there is something that I knows of it. Not that I knows of it but when the, I see that it was the right shortage." "So on the 8th November there was a discrepancy whereby you had to inflate the cash by about £67,000. Do you accept that?"</p> |
| 25.52 | <p>JH LA</p> | <p>"Yeah" Discussion about how long the account has been short. No firm conclusions reached. Mr Hosi mentions again the lack of support from Post Office Ltd and the difficulty of speaking to his area manager. "Have you used any of the Post Office money to help with your shop, with</p> |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|--|
| | JH | <p>your business, because it's a lot of money to be lost in the system."</p> <p>"Yes, I don't use any post office money. I don't use any post office money to have to anything only that I am just trying, you see this shop you see here. This shop alone, I can produce about £2,500 or £2,000 to £3,000 in a month. I don't use any shop money my dear, you see I don't, I don't have any, any supplier who will supply me with, to make this thing. I myself I drive my car and go to the places, I can get a cheap things to buy and end up about 50% or 100% more than that on one item and so I sell cheap. So I do this to help myself because the post office salary cannot be able to be, able to cover my problems for me."</p> |
| 26.49 | | <p>PO salary is queried. Mr Hosi states he receives £1,700 per month. Mr Hosi states that it has not been necessary for him to invest in his minicab business or his employment agency.</p> |
| 29.34 | | <p>CS019 issued</p> <p>Warned as to possible prosecution</p> <p>Final caution</p> <p>Mr Hosi is asked if he has anything to add or clarify. He says that he wanted to pay the money back because he wanted to see whether he could cope with it. He does not have the funds to do so at this time.</p> <p>Seal number 064180</p> <p>Tape stops at 19:55</p> |

Record of Tape
Recorded Interview



Person Interviewed Jerry HOSI (JH)

Place of Interview

GRO

Exhibit No:
Number of pages: 18

GRO
Signature of interviewing
officer producing exhibit

Date of Interview 17/04/2007

Time commenced 11:41 hours

Time concluded 12:25 hours

Duration of interview 44 minutes

Tape reference no 070932

Interviewing Officer(s) Lisa Allen (LA),

Steve Hales (SH)

Other persons present Mike Darvill (MD)

| Tape counter times | Person speaking | Text |
|--------------------|------------------------------|---|
| 000 | | Introductions Permission to tape record Cautioned CS001 signed Solicitor declined CS003 signed Friend requested. |
| 6.40 | LA JH LA JH | LA recaps on events so far from date of audit to present. Edem confirmed that his role in the Post Office was that of a counter clerk. He generally just worked on the counter, but he didn't actually do the monthly balance. Is that right? Yeah. He did assist you occasionally with it but he didn't actually do it because he wasn't actually aware of how to do it. Is that right? Who, my son. |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|---|
| | LA | Your son. |
| | JH | Yeah. |
| | LA | On a daily basis he would on occasions do the cash declaration. He would print off a balance snapshot and he would enter the cash on hand sometimes. |
| 8.01 | JH | I used to do it. I used to print the snapshot but sometimes I would say to print. Maybe if the cash from the safe, if we put the cash down and then maybe we take out say 4 thousand first, and then second we take out 4 thousand, we know exactly how much left because we just write on piece of paper how much there. So we know how much left. So we just having that it should come that one. |
| | LA | So you know how much is in the safe you've just got to count what's on the counter – the odd bit. |
| | JH | Yeah. They don't have access to the safe. No. |
| | LA | Who has access to the safe then. |
| 8.53 | JH | The safe key is with me because I am always there. I used to leave it only 30 to 40 minutes sometimes. (Inaudible) |
| | LA | He wouldn't have access to the safe he would only have access to the cash that is on the counter. |
| | JH | Yeah. I let him take some money from the safe at that time or something like that. |
| | LA | While you were there. |
| | JH | Yeah, but I would be there. |
| 9.22 | LA | He said before he came to the Post Office in July 2006 he was aware of losses in the office. You had made him aware that there were losses in the office of sixty, seventy, thousand pounds. |
| | JH | How much. |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|--|
| | LA | Sixty, seventy. |
| | JH | No. (inaudible) |
| | LA | There wasn't losses in the office. |
| | JH | It was losses. At that time the losses build up and up |
| | LA | They weren't not in July. |
| 9.49 | JH | No, not in July. The time he started working. When he comes I told him whatever is happening in the office, but there is a shortage. I am short or over whatever in the office, the Post Office and I do call the people and nobody comes. What I used to do is I declared the correct amount of that and I roll over. |
| | LA | This is what Edem said in his interview. In your interview you said that you was responsible for the office balance and the cash declarations. |
| 10.21 | JH | Yeah. |
| | LA | When balancing you entered the amount of cash that matched the snapshot or the trial balance so the office would appear to balance and then afterwards you would go back into the system and enter the actual cash on hand. |
| 10.37 | JH | Exactly. |
| | LA | On a monthly basis if you like, you would know exactly how much you were short. On a daily basis you should know roughly. |
| | JH | Roughly how much I'm short. |
| | LA | On a monthly basis when you do your Trading Statement you would know the amount you declared, |
| | JH | Yeah |
| | LA | And the actual amount you would have physically counted would be a lot different. |
| | JH | Yeah. |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|--|
| 11.07 | LA | So basically you would enter the cash on hand to match the final balance or to match the trial. The office would then appear to balance. You then go back in and enter the actual cash you had on hand. |
| | JH | Yes. |
| | LA | And produce a cash declaration with that. |
| | JH | Yes. |
| | LA | So basically what you have been doing is producing a false account. Because what you're actually telling us you've got you physically haven't got. |
| 11.29 | JH | No. Just for me to balance. But if I finished I declared the correct money (inaudible) that you should see the money I have in hand. |
| | LA | The final balance is a balance of your office. |
| | JH | Yeah. |
| | LA | Of what cash and stock is physically there. And what you have produced is false. Isn't it, because that isn't what you have there is it. When you did those final balances did you have that actual cash that you was showing on hand each time. On the final balance you have got a figure of 'cash on hand'. |
| | JH | No. |
| | LA | Did you physically have that cash at the office. |
| 12.04 | JH | No. No. |
| | LA | So basically that whole document is false because it is not a true reflection of what is in the office. |
| | JH | Yeah that's right, yeah. |
| | LA | Now you claimed to have called the Helpline about these losses and I have obtained the call logs and you also claimed that these losses have been going on since we went over to balance trading, which in your case was |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|--|
| 12.34 | JH | September 2005. Is that right. |
| | JH | Yeah. |
| | LA | So you think these losses have been going back to September 2005. |
| | JH | Yeah. |
| | | LA produces Fujitsu statement from September 2006. |
| 13.13 | LA | Now this statement here tells me that every call made to the Horizon Support Desk (HSD), none of the problems would have had an effect on any counter discrepancy which basically means that all the problems that you had at the office, that you reported would not have affected the balance. |
| | JH | Yeah. I always call the Helpline to tell that because I wanted to talk to my area manager. You see always when I call I ask for my area manager. I always ask. There is times if I don't know who is my area manager for almost waiting for one year. I don't know who is my manager, my district manager, my area manager. And if I call sometimes they will ask me that I should put his name. What is I should put and then he would come. And he would call me back. |
| | LA | So basically you would tell the Helpdesk that you would want the. |
| 14.18 | JH | Sometimes. Not always. Sometimes I call the Helpline and Helpdesk and they doing these things and it seems they don't know who is my contact and I would just leave it. |
| | LA | The Helpdesk would always know who to contact for you. |
| | JH | If I said I want to speak with my contract manager nobody would come to me. They say they would leave a note somebody would come to me. But nobody would come to me. Nobody would come to me, for a long time nobody come to me. |
| | LA | How many times did you report the actual problem that you are saying |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|---|---|
| 15.06 | <p>JH</p> <p>LA</p> <p>JH</p> <p>LA</p> <p>JH</p> | <p>you had with the system, that was causing losses in the office.</p> <p>I reported it that when there was one time that this lady came to me.</p> <p>Mandy.</p> <p>Mandy came to me and I told Mandy. And that time it was how much about 13 thousand. Something was short and I told Mandy about it. Why is it short and even if it was there I don't have the money there to pay the people. So I told Mandy because the people they are supposed to bring me a cash that day and they didn't bring me the cash so (inaudible) finished. So I called some of my business, some of my businessman to bring me some money.</p> <p>This was back when.</p> <p>This was back. It was</p> <p>Once you started branch trading.</p> |
| 16.00 | <p>JH</p> <p>LA</p> <p>JH</p> <p>LA</p> <p>JH</p> <p>LA</p> | <p>Yeah branch trading. We check all my (inaudible). We check all my these things, we check everything. All the documents I have.</p> <p>Who checked this.</p> <p>(Inaudible) And then I got almost about 5 months or 6 months later she came again. At first he check the second time he checked. The second time that I was having the shortage that I told Mandy about the (inaudible). About the shortage and then from then nobody came to me and I started calling, calling, calling. Nobody came to me. And when it happens like that the only thing I can do is, the money that I don't have, that's is why I declared that I have so I don't want it to show like that. I didn't declare it. So I don't know that it is a wrong thing I was doing.</p> <p>What do you think would have happened if you declared a shortage of £10,000. What would have happened.</p> |
| 1705 | <p>JH</p> | <p>Well to me, to me I don't know maybe the audit team is that, the contract</p> |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|--|
| 17.35 | LA | <p>according to the contract that you sign the, you will pay back if any losses, any missing. In fact I know that I didn't take any money so I believe surely that the money should be in the system. You can check it and you will find.</p> <p>Are you saying that the reason, one of the reasons you didn't show the loss was because you would be expected to pay it back because you know that's what's in your contract.</p> |
| | JH | <p>No, no, no, no, no. They ask me last time why is it that I didn't report it in time. Then I said well because the week the thing is going on. Nobody is coming to me. You see, nobody is coming to me. The only thing I believe is that maybe if I come and get my, then maybe I will pay that money back but I don't get money.</p> |
| | | <p>LA discusses with JH fraudulent transactions</p> |
| 18.45 | LA | <p>There are no calls to the Helpdesk saying I've balanced and I am £10,000 short £15,000 short. It just goes on. It goes up and up doesn't it but there is no call relating to anything regarding the losses.</p> |
| | JH | <p>Yeah you see I didn't call the Post Office.</p> |
| | LA | <p>You didn't call anybody.</p> |
| | JH | <p>I didn't the Post Office to tell them that there was a shortage. No, only that Mandy came to me and I told Mandy and I called this things and tell them that not the Helpline and tell them that about how the error notice that they used to bring to me to replace some of the error notices.</p> <p>LA discusses error notices with JH</p> |
| 19.40 | JH | <p>The only thing I can say is that when we start branch trading the money is going so, it's going so and I don't know what it is.</p> |
| | LA | <p>Who else was working at the office at the time.</p> |
| | JH | <p>Inaudible – and then my wife she was still working, she's a nurse she used</p> |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|---|--|
| 20.01 | <p>LA</p> <p>JH</p> <p>LA</p> <p>JH</p> <p>LA</p> <p>JH</p> <p>LA</p> <p>JH</p> <p>LA</p> <p>JH</p> <p>LA</p> | <p>to help me. Sometimes when she is free. She will help out.</p> <p>How often would she come to the office.</p> <p>Maybe one time or two times, sometimes, a week. Not all the time.</p> <p>So would it be some weeks she wouldn't come, some weeks she would.</p> <p>Yeah.</p> <p>And Edem was there.</p> <p>Yeah because I went to the training with my wife really.</p> <p>So she is fully trained as well.</p> <p>Yeah.</p> <p>What I have got here Jerry is, we took from your office lots of paperwork relating to snapshots and cash declarations etc and what I've done is a schedule of stuff that I have taken from the bag that is related to all the snapshots that I have got and the cash declarations.</p> |
| 21.16 | <p>LA</p> <p>JH</p> <p>LA</p> | <p>(LA explains the schedule to JH)</p> <p>The first final I have got here is 8th March where your cash on hand was £57,150. And you have shown a loss of £325.74, which was cleared because you have got a gain of the same amount. So that basically that became a balance. So at that point it looked like you were clearing your losses and gains.</p> <p>Uh, uh.</p> <p>And you didn't have any discrepancies at all. So are you saying at this point here in March that everything was ok.</p> |
| 21.56 | <p>JH</p> <p>LA</p> <p>JH</p> | <p>In fact there was nothing ok. There was nothing ok. Every time the money is shorten. Even before my son he came here, the money was short. You see this was, this was not ok before.</p> <p>Right so you are saying that this figure on 8th March 2006.</p> <p>Well I cannot say because it has been a (inaudible) the figure is here but.</p> |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|--|
| 22.30 | LA | The figure is there £57,150.02. Are you saying that wasn't the right figure. |
| | JH | I don't think. |
| | LA | You don't think so. |
| | JH | Yeah. |
| | LA | You can't be sure. No. |
| | JH | Because before I can be able to balance, if this is not a balance period then it should be correct money that it is (inaudible) but if it is in the balance period I always act with before I will be able to balance. |
| | LA | So every time you do a final balance you count how much money you have got and then you add to it whatever it takes to make the office balance, and show a clear balance. |
| 23.09 | JH | Yeah. |
| | LA | That's what you do every time. |
| | JH | Yeah, yeah. |
| | LA | How long have you been doing that then. |
| | JH | I don't know because since we went to trading periods these things started like that. |
| | LA | Is it before trading periods, after trading periods started, branch trading. |
| 23.24 | JH | No, after branch Trading period because before Branch Trading period I was only maybe 300, 500 or (inaudible) something like that. |
| | LA | When Branch trading started in September 2005 you was ok to begin with. Are you saying that. |
| | JH | No, no. It was that time that the problem started. |
| | LA | What, from the very first trading. |
| | JH | From the very first trading period. |
| | LA | According to these figures here I've got, and they are all figures taken from the documents from your office. You've got lots of balance |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|---|---|
| 24.34 | <p>JH</p> <p>LA</p> <p>JH</p> <p>LA</p> <p>JH</p> <p>LA</p> <p>JH</p> <p>LA</p> <p>JH</p> <p>LA</p> <p>JH</p> <p>LA</p> <p>JH</p> <p>LA</p> | <p>snapshots here and the related cash declarations there. Now the expected cash on hand figure here and the amount entered here and this is the difference. So on a daily basis you would do an accurate cash declaration.</p> <p>Yeah, sometimes accurately but sometimes exactly but maybe I was erm.</p> <p>More or less.</p> <p>More or less, something like that.</p> <p>Right, but not to the penny.</p> <p>Not to the penny.</p> <p>How accurate would you say.</p> <p>I say sometimes maybe to 400, 500 or something.</p> <p>So maybe 400 or 500 pounds out.</p> <p>I cannot be able to say.</p> <p>If you look at these balance snapshots here. They are all in date order. What cash is expected and the amount entered and then obviously the difference. If we go down the difference here then you will see that from the 9th March 2006 the difference is £3,383.90. That goes up slightly the next day to just over 5000. Down a little bit there the next day up to 12 down to 9, down to 5 up to 10, 9, 12, 13. And you can see gradually it's increasing. 12, 14. 14,000 by the 4th April. And then we get to Wednesday 5th April 2006 you have got a final balance. You've entered £61,638.53 now again you've shown the losses and gains here. So are we saying that that is the actual figure that you had. Why would you show a loss if you are inflating your figures.</p> |
| 26.08 | <p>JH</p> <p>LA</p> <p>JH</p> | <p>In fact I don't know how that thing, how it happened.</p> <p>Are you saying that these figures on 5th April, £61, 638.53 is that the actual cash that you had on hand or is that inflated.</p> <p>No, if it is not a balance this thing, if it is not a balance period I think it is</p> |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|--|
| 26.40 | LA | the actual figure I have in hand, but not exactly. So if it is a final balance, this final balance is that the amount of money you would have had on hand on that night. |
| | JH | I don't know. |
| | LA | You can't remember if you have inflated that figure or not. |
| 26.53 | JH | No I always inflated. This thing is that it was shorting and the money was always shorting. So before anything can balance there that means its. |
| | LA | So you are saying that this figure was inflated to make it balance. |
| | JH | I think it, yeah. |
| | LA | Now you can see the difference column here on page 2. It's going up. 14,18, 19 then it drops down to 11, 10 but it's generally getting a little bit higher. And then on Wednesday 10 th May 2006 you've got a final balance and the figure showing there is £62,420.26. Again you showed your losses and your gains. £159.22. Is that still the figure that has been inflated then. |
| 27.50 | JH | I think. It can't be this thing. If it's this thing then it is inflated. |
| | LA | So it is inflated. |
| | JH | Yeah. Because all these, the money was short and I don't have money to pay this money. So I wanting so if this is like that then it is inflated. |
| | LA | If we go on looking at the difference which is going up slightly 19,000 now on 30 th May. 26 on the 15 th . 33 on the 16 th . Then it drops back down to 18 on the 18 th May. It carries on more or less and goes up to 30 odd. But as you can see from this the figures are getting higher and higher. 23, 27, 31, and that carries on. I mean you're saying that these figures are only a couple of hundred pounds out yet on the 19 th June according to the balance snapshot, you're £47,479.20 short. How can you have a discrepancy of so much money. |
| | JH | That's what happened. I don't know. That is what happened. This thing I |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|--|
| 29.28 | LA | <p>said I didn't take the money. If I did my life would be better. And that's why I become a mini cab driver again.</p> <p>Now Wednesday 5th July you have got £93,280.77 shown on the final balance. Now that was done at 21:58. Now just prior to that at 21:19 an amount entered was £54,248. A difference of £38,000. So are we saying at that time that the 5th July 2006 you were about £38,000 short.</p> |
| 30.02 | JH | <p>You see the money it was always building up. This is what I, the money every time I. The money is building up. Every time it is building up. It's always building up. Always building up. You see. I don't know. (inaudible)</p> |
| | LA | <p>That's a big mistake though. Isn't it Jerry. It's nearly £40,000 and we're only in July.</p> |
| | JH | <p>I don't understand. You see the only thing is that this I am calling in all these things to people, I don't get help. I don't get the help. I call for this thing several times. You see. So I know by declaring that it isn't the correct cash. They will see it and they will come to me. This is what I assume.</p> |
| 31.09 | LA | <p>We've got a final balance on a Monday for some reason, Monday 31st July. I'm not quite sure why that is. Showing a cash on hand as £75,193.97 so I assume that has been inflated as well because obviously this has carried this loss.</p> |
| 31.22 | JH | <p>All of this is inflated.</p> |
| | LA | <p>When we started off the cash on hand was relatively low. 40 odd thousand pounds. The cash on hand that now you're showing you are holding on 10th august is £94,000. It has gone up an awful lot of money.</p> |
| 31.50 | JH | <p>No there was a, yeah. There was a time before this thing they bring us too money and I remember I was averaging at office about 100 and something pounds in my safe.</p> |
| | LA | <p>That's not shown on any of the balances until we get to August. 16th</p> |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|---|
| | | August when the expected cash on hand goes up to 110 thousand and obviously the loss is getting higher and higher. |
| 32.18 | JH | Yeah. |
| | LA | And that goes on. On 10 th August you did a balance. You was claiming £94,412.76 but again you showed your losses and your gains as £296.20. So am I right in assuming that that figure has been inflated also. |
| 32.45 | JH | You see it might be inflated because maybe the money I know that is short then I put it under, then before this thing I see that it is making me a gain so I have to re, do the balancing again, I have to re declare the cash again by increasing it. |
| | LA | 13 th September you have declared 98 thousand odd pounds cash on hand and 96 thousand on 4 th October again I am assuming they are both inflated figures to cover for the amount of money that is missing. That both of those figures are higher than what they should be because of the loss at the office. |
| | JH | Any one from the branch-trading period every morning that is there, which means it has been inflated. |
| | LA | So the last one you did before your audit which was on 8 th November your cash on hand that you should have has now gone up to £127,495.90. That's what you should have had on hand but obviously that wasn't there because that was inflated. Now that final balance was done at 22:36 on that Wednesday evening. Now at 22:56 GRO is that your user identity. |
| 34.35 | JH | Yeah. |
| | LA | Declared the cash as £60,045.90 a difference of £67,450. So you know at that point you are £67,000 short. |
| | JH | Yes. |
| | LA | So between 8 th November and 29 th November when your office was |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|--|
| 35.00 | JH | <p>audited you've managed to lose another 7000.</p> <p>Yeah. You see that is why even if I wanted to make this thing the money is just going. I don't know what is happening.</p> <p>LA Now you have had these loses before Edem came to the office.</p> <p>JH Yeah. I even told him before he came to the office. I told him when he comes, I tell him what is happening in the office. But I am not hiding it from you.</p> <p>LA No. But I have got calls that you've logged here with the National Business Service Centre (NBSC) and they don't relate, no calls relate to any losses at the office. It's a Wednesday night and I'm £50,000 short. There is nothing there at all Jerry.</p> <p>JH In fact nothing like that. The thing is that I am working, working a team but everybody have a (inaudible) if something is going on. I have to call my, this thing if I need someone to come and help me or do something. I think I have to talk to my contract manager. I always call that I want to speak with my contract manager; I want to speak to my contract manager.</p> |
| 35.58 | LA | <p>Who do you call when you say you want to speak to your contract manager.</p> <p>JH Helpline.</p> <p>LA NBSC</p> <p>JH Helpline.</p> <p>LA But there is nothing on here to say that you have left messages.</p> <p>JH (inaudible)When this case happens I left a message for Sue, Sue Muddeman. They couldn't give her the message. It was later before I even called and then the person there says he is going to log the call. So these calls I don't believe that they are logging all the calls.</p> |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|---|
| 36.43 | LA | Well this is what we have got here. This is all the calls that have logged and there are all sorts of things about scanning, oyster cards, bureau de change, presentation packs. |
| | JH | Those are the things that I want to do a transaction, which we think that it is new to us or something like that. We call them, the Helpline and we don't need even our ask them to tell us how we can do that transaction. |
| | LA | Jerry the problem that I have got here is that these losses have been going on for a long time. |
| | JH | Yeah. |
| | LA | I've got no evidence to suggest that you have contacted anybody, but I have got lots of evidence to suggest that you have been false accounting. |
| 37.30 | JH | Yeah. |
| | LA | Every Trading Period. |
| | JH | Yeah. |
| | LA | That you have admitted to. |
| | JH | Yeah. |
| | LA | Because you haven't got the cash at the Post Office. |
| | JH | Yeah. |
| | LA | Now people don't lose 70 odd thousand pounds. You can't possibly. |
| 37.42 | JH | This is not one time the money goes out. |
| | LA | It's over a period of time. |
| | JH | This is over a period of time. This is not one time money goes out. So I choose When I tell them that this thing I am unable to settle that case with me or tell me what to do or something like that then I think that maybe it will all happen like that. ... (Inaudible) |
| | LA | Jerry have you been using this money to support your private businesses |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|--|
| 38.22 | JH | <p>which are sited at the back of the Post Office.</p> <p>No, no. You see the back there, my brother, my single brother came with my son and they had tohe is very good in computing. My brother helped me and then we just paint the ceiling. We didn't paint the wall; we just by there and buy a business. Then level that place and buy a carpet. So my son paint the place and then we go and buy old furniture, second hand furniture we go and buy.</p> |
| | LA | <p>It all costs money though, doesn't it.</p> |
| 39.18 | JH | <p>No, the furniture doesn't cost me money. It all cost me about £350,everything cost me. It's hard for me to calculate up this business, nothing. And before I came to the Post Office I was having a licence for minicab before I came to the office.</p> |
| | LA | <p>Do you have any habits. Gambling, drinking, drugs.</p> |
| | JH | <p>No. I don't drink I don't gamble.</p> |
| | LA | <p>Has anyone threatened you.</p> |
| | JH | <p>No.</p> |
| | LA | <p>You have not been forced to hand money over to anybody.</p> |
| | JH | <p>Nothing.</p> |
| | LA | <p>Nothing like that.</p> |
| 39.30 | JH | <p>Nothing my dear. My life is too damn it different. I don't do anything. I don't..... with people. [GRO] I woke this Saturday Sunday I [GRO] and I come back. I stay in the house and Monday I work and Monday I continue the work, nothing. I don't anything. All my children's [GRO] My children And now we don't want to live like that.</p> <p>SH discusses with JH where his family come from.</p> <p>JH confirms his family are in [GRO].</p> |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|----------------------------|---|
| 40.26 | SH JH SH JH | <p>Do you send them any money.</p> <p>No. Even my own father I cannot be able to send him money. Sometime before I was sending £30 to my father. GRO</p> <p>GRO I cannot be able to send money to my mother that would not be... GRO and they called me and I don't have money to send GRO</p> <p>How long ago was that.</p> <p>This was about almost, it was 2006. February last year. And if it somebody the money is there you take it to gobut I refuse and I didn't send. I didn't because I don't have it.</p> <p>LA confirms with JH losses started in September 2005.</p> <p>JH states he is now a minicab driver. Discusses requests for money for GRO</p> <p>GRO Confirms has never sent any money.</p> |
| 43.14 | SH JH SH JH SH | <p>So this money has gone somewhere. Either it's yourself. Either you or your son.</p> <p>My son will never take money.</p> <p>If you haven't taken the money who else could have taken it.</p> <p>I don't know. This is what I believe that maybe the system. the system to go and check. I don't know what is happening.</p> <p>But they came down and checked it didn't they and it was all right. Now this is every week.</p> <p>JH states he made a previous error and describes it but did not receive an error notice for it.</p> |
| 44.41 | SH JH SH JH | <p>So you are going to tell me now that you have not taken.</p> <p>I haven't taken cash.</p> <p>And you know your son hasn't taken this money.</p> <p>My son has not taken it.</p> |

Record of Tape Recorded Interview (continued)

| Tape counter times | Person speaking | Text |
|--------------------|-----------------|--|
| 45.54 | | Tape seal 090732 signed. Tape machine stopped at 12:25 hours. |