

**File name:** N Heaven 2-01.mp3

**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: 00:00:02)

**Moderator: I'm resuming the interview, the time is 16:58. The date is the 30th of January 1001. The place is Stroud Police Station.**

(TC: 00:00:13)

**Moderator: 2001.**

(TC: 00:00:14)

**Moderator: Sorry.**

(TC: 00:00:14)

**Moderator: I think you'll find that is.**

(TC: 00:00:15)

**Moderator: 2001, the place is Stroud Police Station, my name is Elaine Davis, Security Manager.**

(TC: 00:00:21)

**Moderator: Paul Travers (ph 00.22), security manager.**

(TC: 00:00:24)

M: Simon James, solicitor.

(TC: 00:00:26)

F: Nicola Jane Heaven (ph 00.27).

(TC: 00:00:28)

**Moderator: Okay. Can I remind you that you're still under caution. Can I get you, we'll go through your legal rights again please, that you are not under arrest, you do not have to remain sitting still, Mr James is here as your solicitor representing you as you're entitled under the Police and Criminal Evidence Act. If you'd like to sign to say that we're continuing the interview please, at 16:59.**

(TC: 00:00:57)

F: Sign where, next to your date?

(TC: 00:01:00)

**Moderator: No, sorry, put the time in there, 16:59, and can you sign there.**

(TC: 00:01:07)

F: Sign there.

(TC: 00:01:08)

**Moderator: Please, yes, and the time and the date in there, please. That's reminding you that you're still under caution, okay? Can I ask you, if you got to the end of a week and you found you had a large shortage or a large surplus, what would you do?**

(TC: 00:01:35)

F: It depends on when it was (ph 01.36).

(TC: 00:01:38)

**Moderator: Say you got to Wednesday and you'd got your balance figure, and you were a couple of hundred pounds out. What would you do?**

(TC: 00:01:45)

F: Well, up until, up until December last year, I would ring Joyce (ph 01.50) and then she'd come and check, have a look at my figures against what it is that we normally have, recount stock, because all the transactions go every day so you can't count those (ph 02.00).

(TC: 00:02:02)

**Moderator: What about, what about what's left in the office on a Wednesday, any documentation? Would you check that? What would you have left on a Wednesday when you balance?**

(TC: 00:02:13)

F: At what time?

(TC: 00:02:14)

**Moderator: If you've got your balance-,**

(TC: 00:02:17)

F: As in transactions taken after the cut-off time, do you mean?

(TC: 00:02:22)

**Moderator: No, you're doing your balance, and your balance shows that you're £700 short. What would you do then?**

(TC: 00:02:30)

F: First of all, I would probably-, are we talking about a manual balance or a Horizon balance?

(TC: 00:02:37)

**Moderator: No, well, we've got the Horizon at the moment.**

(TC: 00:02:42)

F: Double-check, count stock again, that's all I do. That's all I've been taught to do, check the stock and the count, make sure the stock figures are right, and the computer counts the transactions, so how would

you check? You can't check any transactions because they've all been sent out in the office paperwork.

**(TC: 00:03:01)**

**Moderator: They haven't all been sent, have they?**

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

**Moderator: You'd have some documentation left on a Wednesday.**

(TC: 00:03:05)

F: What (inaudible 03.06)?

**(TC: 00:03:07)**

**Moderator: You'd have your Wednesday transactions, your daily transactions, you'd have those.**

(TC: 00:03:14)

F: Wednesday morning.

**(TC: 00:03:15)**

**Moderator: You'd have pension and allowances left there.**

**(TC: 00:03:17)**

**Moderator: Green giros (ph 03.18).**

(TC: 00:03:19)

F: Sorry?

**(TC: 00:03:20)**

**Moderator: You'd have your pensions and green giros for the week, wouldn't you? They'd still be**

there.

(TC: 00:03:23)

F: Yes, but the computer adds those up for me, and the computer adds up the dockets for you.

(TC: 00:03:30)

**Moderator: So you wouldn't check them?**

(TC: 00:03:31)

F: No.

(TC: 00:03:33)

**Moderator: Okay. Right, I'm now showing you schedule (ph 03.39) version three, it's basically the same as version one, as I mentioned earlier on. We've got colour codes now, some marked in yellow and green. These two portions are ones that we were waiting for the cheques to come back last time we spoke, now you'll see that from March 1999, we go straight through, you received every week-,**

(TC: 00:04:12)

F: From March 1999?

(TC: 00:04:13)

**Moderator: From March '99.**

(TC: 00:04:15)

F: Why-, these initials here, what are they for?

(TC: 00:04:19)

**Moderator: Right, for the purpose of the tape and then for you, (inaudible 04.22) the first column I've got the initials of the person who signed the cash account.**

(TC: 00:04:29)

F: Right, it's not the person who's done the business for the week, it's the person who signed the cash account.

(TC: 00:04:32)

**Moderator: Who signed the cash account, okay. Then we've got week number, week commencing, week ending, the amount of pension and allowances claimed on that cash account, then we've got the actual amount when they were found on checks, (mw 04.50) or by myself. We've then got an overclaim column, followed by an underclaim column, then we've got the balance declared on your weekly balance sheet, and then we can forget about the next two columns for the moment, we don't need them. As you can see, Nicky, if we go through it, we've got the overclaims as before. This time, they're coming to £24,847.28, okay? The actual balance declared surplus, what's on the balance on your cash account, on your balance sheet, you put what was over or short.**

(TC: 00:05:42)

F: Yes, yes.

(TC: 00:05:44)

**Moderator: I totalled all them up, okay, so the surpluses come to £2779.67, and the total shortages for that period was £870.79. So from that, you can see that what is being declared as over is nowhere near the overclaims on pensions and allowances, do you understand that?**

(TC: 00:06:15)

F: Sort of, yes.

(TC: 00:06:17)

**Moderator: Sort of. Are you okay?**

(TC: 00:06:18)

F: Yes, I think I'm with you so far.

(TC: 00:06:21)

**Moderator: These are the overs and the shortages that you've been (mw 06.23), okay?**

(TC: 00:06:25)

F: Yes.

(TC: 00:06:26)

**Moderator: And these are the overclaims.**

(TC: 00:06:28)

F: Yes.

(TC: 00:06:31)

**Moderator: Going back. If you look at that, Nicky, the initials on the first column, nearly every one of those has been filled in by yourself.**

(TC: 00:06:44)

F: Well, they would be because Marlene can't do Mondays (ph 06.45).

(TC: 00:06:47)

**Moderator: Which is fair enough. So you've signed the cash account declaring a shortage or a surplus each of those weeks. Those don't tie up with the overclaims.**

(TC: 00:07:00)

F: No.

(TC: 00:07:01)

**Moderator: Okay?**

(TC: 00:07:03)

**Moderator: What is most significant about that is the underclaim column, isn't it?**

(TC: 00:07:11)

F: What, what is more what, sorry?

(TC: 00:07:14)

**Moderator: It's most significant.**

(TC: 00:07:15)

F: Well, no, I would say the overclaim's significant.

(TC: 00:07:19)

**Moderator: It's significant in as much as-**

(TC: 00:07:22)

F: I wouldn't say any, sort of, becomes more significant than the other, all the figures are important, other than the fact that, well, no, I accept that I'm the one who signed the cash check even though I may not have been in that week, but I go in to do the bank.

(TC: 00:07:40)

**Moderator: If you think about it, right, what I meant by the significance about the underclaim column is that there are no figures that met (ph 07.47) at all. That is what I found significant. If these were genuine errors, right, then I would expect a portion of the errors that you've made in your pensions would be underclaims as well.**

(TC: 00:08:12)

F: (Inaudible 08.12).

(TC: 00:08:16)

**Moderator: Well, if you're going to make errors, you're going to make them both ways, aren't you?**

(TC: 00:08:18)

F: But all these, yes, not necessarily, all these are added up on a manual adding machine which we've gone through before, which Brian continually, which he will tell you himself, has sent them off for repair etc. We never replace them, we've had them repaired four times. Or you just press plus plus, that's it, and the overclaim's down.

(TC: 00:08:42)

**Moderator: But isn't it as easy to press-**

(TC: 00:08:46)

F: Not a minus, because you don't minus any, do you? You don't add the list up and press minus instead, to me, the adding machine which is fact, half the buttons were stuck down on it, so all the totals were coming over massively, hideous, it got to the point where they were coming out crazy figures and I gave the whole thing back to Joyce and said it was no good, which they sent off. But I'm saying, I mean, yes, it is, I suppose, I would say I'm surprised that we've never missed a docket of anybody, you know, because it's so easy done, it's easy done.

(TC: 00:09:25)

**Moderator: Let me, let me put it to you another way, alright? Let me put it to you another way, okay? You've got a list of, say, 20 orders which are all valued at 30p. I can understand you pressing it once too many, I can also understand you pressing it once not enough, alright? But that aside, right, think about the time when you're actually pressing the numbers, £192.50, right, yes, okay, I'm not necessarily referring to (mw 09.57) on this, right? But think about the (TC 00:10:00) type of things that could happen with an add listing machine, right. I'm going to put in there an order for £192, so 1, 9, 2, yes? I've seen it so many times before where people have put in 1, 2, 9, because their brain is working too fast, right? It happens a lot, right? People make errors, they transpose figures, yes? But we're not even getting that, they're so accurate, right, in respect of the actual figures, it's unbelievable, and yet we're still getting overclaims in as much as too many orders have been claimed and they're not there, do you understand what I'm saying?**

(TC: 00:10:45)

F: Yes, yes, I'm surprised myself that there hasn't been any more underclaims or overclaims, yes. I must say, that does surprise me, but I'm not going to take that as a slap on the wrist, I will say purely in my opinion, that would be a good thing.

(TC: 00:11:07)

**Moderator: Right.**

(TC: 00:11:08)

F: That we're not doing them under or, you know, to me, whether they're over or under is irrelevant, the fact is, they've been counted incorrectly, which I'm not going to sit here, which I didn't in October, and say I have never counted the docket incorrectly, I accept that. And so should Marlene, and Joyce obviously would if she was here. I'm surprised that we haven't done it the other way as well, any of us, because Marlene and Joyce have counted the docket, Joyce more so than Marlene, yes, but certainly both of them have, on numerous occasions, and yet all three of us, it's never made an underclaim, which is odd. So I accept that, it's odd that all three of us have never-

(TC: 00:12:02)

**Moderator: I wouldn't dispute that-**

(TC: 00:12:05)

F: Because like you've said, it's common, you know.

(TC: 00:12:07)

**Moderator: You are going to make mistakes, it's human nature, and everybody makes mistakes, I make mistakes, Mr James makes mistakes, you make mistakes, we all make mistakes, right? The significance of that is that you are making mistakes in the same way, week after week after week after week after week after week after week.**

(TC: 00:12:30)

F: And why wouldn't (inaudible 12.31)?

(TC: 00:12:32)

**Moderator: And they're all worth hundreds of pounds, it's not, sort of, 30p or anything like that.**

(TC: 00:12:37)

F: Yes, and why wasn't it pointed out to us earlier, like every other area?

(TC: 00:12:40)

**Moderator: Whether it was or not is not the issue at the moment.**

(TC: 00:12:43)

F: But it would have been useful.

(TC: 00:12:45)

**Moderator: The fact is that we don't control what benefits agencies do as far as the checks of the pension allowances received. When they have a problem, right, they tell us about it, right, and that's how we got involved, because it was perceived to be a system (mw 13.06) in the office, okay? I don't have any control about that.**

(TC: 00:13:10)

F: But why, why didn't they inform you when the problem started, when it could have been corrected? Why leave it for two years and give the impression to the office several times, that we're doing everything correct?

(TC: 00:13:28)

**Moderator: I think I explained to you probably last time, I can't remember, but the payroll only do a percentage check, right, of the-,**

(TC: 00:13:38)

F: Well, there's a high percentage wrong.

(TC: 00:13:40)

**Moderator: They only do a percentage check of the pension allowance (inaudible 13.45) every week, okay? Now, they cannot check every Post Office, right, there's 2700 Post Offices round the country, they couldn't possibly check every order from every Post Office going to them.**

(TC: 00:13:58)

F: Why?

(TC: 00:13:59)

**Moderator: Why?**

(TC: 00:13:59)

F: Yes. I mean, you're talking about all the transactions we do, and why is it that we haven't made any mistakes on the other transactions when we do so many of the rest? Yet all those are checked, every single transaction, and I was told by my area manager, by my direct boss, which is Joyce Breakwell (ph 14.21), which was that every transaction I do will be double-checked, and you're saying to me, 'Every transaction is, Nicky, other than one.'

(TC: 00:14:31)

**Moderator: That's right, because we don't control that, benefits agencies (ph 14.34) control that.**

(TC: 00:14:35)

F: But I wasn't to know that, was I?

(TC: 00:14:36)

**Moderator: Well, whether you were or not, that's not really the issue, right? What I'm trying to point out to you is, you were asking me the question about why weren't you told about it earlier before? I don't know, right? All I'm saying is that the benefits agency have told us to check on offices, they've probably come across-, perhaps it may be that in one particular week, right? They found that there is an overclaim,- say, for instance, if they checked your 13th May. It's a low week, there's £83 gone out. They may have thought that was acceptable and perhaps a genuine mistake. They may not have made an issue about it, right? It could be that they've checked your orders in, in 9th March. I know it sounds fanciful, there are no overclaims in that week.**

(TC: 00:15:24)

F: To me, you know, to me-,

(TC: 00:15:26)

**Moderator: I'm not going to argue with you about the (talking over each other 15.27).**

(TC: 00:15:27)

F: No, but I don't see their logic, because £80 or £800, the fact that the same mistake has happened is irrelevant to the cash thing, you're saying because that one in, let's say, week 26 is £338, they won't bother with that, because it's not £80.

(TC: 00:15:44)

**Moderator: I didn't say that, right-,**

(TC: 00:15:46)

**Moderator: No, they would.**

(TC: 00:15:46)

**Moderator: What I'm trying to explain to you is this. I cannot answer for them, what I can say is that they only do a percentage check of the offices throughout the United Kingdom.**

(TC: 00:15:58)

F: And they've missed twelve weeks there.

(TC: 00:16:02)

**Moderator: It's not taking us very far, we're arguing about things that are really not worth talking about.**

(TC: 00:16:06)

**Moderator:** No, the fact is, Nicky, they find an error, okay, then they do checks around that week, so they find an error this week, then check another three, four weeks, and if there is a problem, then that's highlighted and people start looking at it. We explained to you before that they don't keep dockets going back years and years, so we cannot check that more than a certain period of time. Consequently, that's why we've got a gap there.

(TC: 00:16:36)

F: But they kept those.

(TC: 00:16:38)

**Moderator:** Because those were the first ones that were highlighted, but we've gone back as far as we can. Yes, there could have been more in there, but these are what we've checked, okay?

(TC: 00:16:54)

**Moderator:** We're not going anywhere with that, at the end of the day we're arguing about why they didn't, why they did, it's irrelevant at the moment. The fact of the matter is these checks have been done, and this is the result of these checks, okay?

(TC: 00:17:06)

**Moderator:** What I'd like to do is just show you, go through a couple with you, as I say, I don't intend going through every one today, as we didn't last time. They're all there, you're welcome to look at them and examine them, and we'll just go through a couple with you on this one, okay? (Talking over each other 17.25). Right, I'm showing you cash account week number five, which is week ending 28th April 1999. I'd like to ask you, Nicky, does that form show true enough a record of your account from that week?

(TC: 00:17:48)

**Moderator:** Well, you can't say, you've already said you've signed it.

(TC: 00:17:52)

**Moderator:** I did, yes.

(TC: 00:17:52)

F: When I signed it, I thought so.

**(TC: 00:17:56)**

**Moderator: Okay, so you, did you prepare and sign this document?**

(TC: 00:17:59)

F: This, this document, yes.

**(TC: 00:18:01)**

**Moderator: Okay, and what surplus is that docket showing?**

(TC: 00:18:05)

F: £36.25.

**(TC: 00:18:07)**

**Moderator: Thank you, okay. Now I'd like to show you a P2311MA, which is the pension and allowances summary for week five. I'd like you to read out the figure that you prepared, it's the same thing. One goes to Chesterfield, one goes to Lisa Halley (ph 18.30), okay? Exactly the same.**

(TC: 00:18:32)

F: I don't see, I don't see the same (mw 18.34).

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

**Moderator: No, but it gets copied and sent, and this is the one that Lisa Halley (ph 18.37) approved, it's exactly the same, okay? If you'd like to read out your figure there please.**

(TC: 00:18:46)

F: £22,1 (rest of amount inaudible, 18.48)

(TC: 00:18:50)

**Moderator: Okay. And that balances with the daily balance sheet for week five again, and we've got the same total of £22,103.75, okay?**

(TC: 00:19:07)

**Moderator: And also, your cash account.**

(TC: 00:19:12)

**Moderator: Okay, you can tell us the number.**

(TC: 00:19:13)

F: £22,103.72.

(TC: 00:19:15)

M: (Inaudible 19.15).

(TC: 00:19:18)

F: That's right, that's the date. I add them up, and then I sign the cash sheet.

(TC: 00:19:27)

**Moderator: Removing documentation. Did you complete this? The green figures are the discrepancies that have been picked up for this week, now showing Nicky an add list dated 22nd April 1999. Did you complete that?**

(TC: 00:19:53)

F: This is for stock, was this the same weeks you're showing me for this one?

(TC: 00:19:57)

**Moderator: No, no.**

(TC: 00:19:59)

F: (TC 00:20:00) All I can say is that these, which I said (inaudible 20.05), I can guarantee I wrote (inaudible 20.10), but I can't guarantee-, because when Marlene adds them up, she just adds them up, she doesn't put any writing on, and the same with Joyce. If Joyce adds them up, she'll write on there and leave me a note saying, 'Leave behind the dockets sent,' and I'll hand write them here. And neither one of them filled this (mw 20.31) in, as long as they added the dockets up, it's not (mw 20.33). So I can say yes, the bottom part is my writing, the summary of it, but I can't guarantee that I wasn't the person who did the whole add list.

(TC: 00:20:47)

**Moderator: Okay, for that week it's come back as group (ph 20.53) thirteen, two orders at £102.66 claimed, only one received. Two pence and then three pence that were tapped in.**

(TC: 00:21:08)

F: Why aren't they showing on here, then?

(TC: 00:21:11)

**Moderator: Because on there, if you look, so week five, week five, with the total of £501.28, which is the total of the discrepancies.**

(TC: 00:21:28)

F: So is that an underclaim?

(TC: 00:21:30)

**Moderator: Week five, no, these are all-, you've tapped in, there was an order for that one, £72.82 and you tapped in £72.84, okay, so there's two pence over, which they wouldn't have picked up. They wouldn't have, you know, contacted the office for those little ones, but we've got three orders with £148.56 claimed, but only two orders in the binder. Two orders at £110.78 claimed, but only one order then filed (ph 22.05) in the binder. Two orders at £139.23, but only one order in that binder. So, that week, there was one, two-, we call those two small errors, one, two, three, four (talking over each other 22.22) over claimed for large amounts. As we said last time, they were always for large amounts, never small one-week (ph 22.32) family allowance or anything like that. Always in the higher value mostly and in group thirteen, and I think quite a few in group seven.**

(TC: 00:22:42)

M: And that's how the figure reached (inaudible 22.43) sometimes it may be a number of-

(TC: 00:22:49)

F: The total from there.

(TC: 00:22:50)

M: Yes.

**(TC: 00:22:51)**

**Moderator: (Inaudible 22.51).**

(TC: 00:22:59)

M: Yes.

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

**Moderator: Okay, and if we were to go through them-**

**(TC: 00:23:07)**

**Moderator: There were four overclaims in one week.**

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

**Moderator: Right, that's right.**

**(TC: 00:23:10)**

**Moderator: Four missing orders, basically.**

(TC: 00:23:12)

**Moderator: Yes, and if we were go to through them, this schedule is only showing this one figure.**

(TC: 00:23:20)

M: I appreciate that, (talking over each other 23.21)

(TC: 00:23:22)

**Moderator: As I said, within there-,**

(TC: 00:23:23)

M: But you're unlikely to have a docket for £500 (talking over each other 23.28).

(TC: 00:23:30)

**Moderator: Between £200 and £300 is quite common now, but £500 isn't (ph 23.33).**

(TC: 00:23:35)

**Moderator: (Inaudible 23.35) and if we go through week by week, Nicky (ph 23.38), there are substantial overclaims every week until we come two weeks when Charles was there, no overclaims.**

(TC: 00:23:51)

F: Where have you got the holiday weeks from?

(TC: 00:23:54)

**Moderator: From Charles.**

(TC: 00:23:56)

**Moderator: He signed the cash account.**

(TC: 00:23:59)

F: Oh, right, yes, I'm with you.

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

**Moderator: Okay?**

(TC: 00:24:00)

F: Yes.

**(TC: 00:24:01)**

**Moderator: I've spoken to Charles.**

(TC: 00:24:03)

F: Yes.

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

**Moderator: There were no overclaims (inaudible 24.06). Now, we could say-, I mean, did he use the same adding machine as you used? There's only one in the office is there? He wouldn't bring his own, surely.**

(TC: 00:24:19)

F: I don't know whether he does or not. I mean, yes, it has happened, people do, but I honestly don't know whether he uses the same one or not.

**(TC: 00:24:28)**

**Moderator: I'm sure we can check that.**

(TC: 00:24:30)

F: And these are running Monday to Friday, these holiday weeks you say?

**(TC: 00:24:33)**

**Moderator: Yes.**

(TC: 00:24:34)

F: Or Wednesday-,

**(TC: 00:24:35)**

**Moderator: These are cash account weeks these are. These are cash account weeks, but these two weeks, Charles signed the cash accounts. These are cash account weeks. We work Thursday to Wednesday.**

(TC: 00:24:50)

F: Yes, but I'm saying I would be in on both of those, wouldn't I?

**(TC: 00:24:54)**

**Moderator: You could have been, yes.**

(TC: 00:24:56)

F: Because you were in on Wednesday to Wednesday and I worked Monday to Friday.

**(TC: 00:24:59)**

**Moderator: Yes, you could well have been in, but it's just the fact that Charles had completed the documentation and the paperwork.**

(TC: 00:25:05)

F: Because, I mean, I've paid for other holidays as well.

(TC: 00:25:11)

**Moderator:** We'll come to that in a minute.

(TC: 00:25:12)

**Moderator:** Right, okay. So, if we go down week by week, we're seeing these overclaims, no underclaims. The surpluses are not reflected anywhere here what these figures are. (Inaudible 25.29) another one for week nineteen. Now showing Nicky week nineteen cash account, week ending 4th August '99. Nicky, did you prepare and sign that cash account?

(TC: 00:25:58)

F: Yes.

(TC: 00:26:00)

**Moderator:** Is it your true reflection of the accounts on that date?

(TC: 00:26:07)

F: As far as I'm aware on that day, yes.

(TC: 00:26:11)

**Moderator:** What's the declared balance (inaudible 26.13)?

(TC: 00:26:15)

F: (Inaudible 26.15) surplus £15.50.

(TC: 00:26:22)

**Moderator:** And on the daily summary for week nineteen, can you tell us the pension and allowance (ph 26.27) figures, please? The total.

(TC: 00:26:31)

F: £2,007.80 (ph 26.32).

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

**Moderator: Okay, and the figure from the cash account?**

(TC: 00:26:38)

F: £2,007.80 (ph 26.38).

**(TC: 00:26:46)**

**Moderator: Now showing Nicky a P2311MA for week nineteen. Did you prepare and sign that account, Nicky?**

(TC: 00:26:56)

F: (Inaudible 26.56).

**(TC: 00:26:57)**

**Moderator: Can you tell us the-,**

(TC: 00:26:59)

F: £2,007.80 (ph 27.01)

**(TC: 00:27:05)**

**Moderator: I've got three ad lists for that week. Showing you each of the three. Did you complete those three ad lists for week nineteen, dated 30th July, 2nd August and the 4th August '99?**

(TC: 00:27:32)

F: (Inaudible 27.32).

**(TC: 00:27:33)**

**Moderator: Is that your writing?**

(TC: 00:27:34)

F: Yes, it's my writing, (talking over each other 27.35) yes, exactly the same, just repeating what we just said.

**(TC: 00:27:39)**

**Moderator: Yes, and that may have been created in the same way.**

(TC: 00:27:43)

M: Just to clarify something, we've got three separate ad lists here.

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

**Moderator: Yes.**

(TC: 00:27:50)

M: Knowing that Marlene genuinely only works on a Friday and she does say that she does come in on an as-and-when basis, when she can. I mean, what is the likelihood of-

(TC: 00:28:04)

F: She did mainly Tuesdays.

(TC: 00:28:06)

M: What is the likelihood-, okay, even if it was Tuesdays, what is the likelihood of her preparing three machine listings in one?

(TC: 00:28:15)

F: The same likelihood as me.

**(TC: 00:28:18)**

**Moderator: But she's not there three days a week, is she?**

(TC: 00:28:21)

F: No, but I would say one in three she would do when Joyce was alive, but then-,

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

**Moderator: So, sorry one in three-,**

(TC: 00:28:30)

F: Maybe when Joyce was here, Joyce could do all three in a week, that would not be unusual. She came down every day.

**(TC: 00:28:38)**

**Moderator: Right, was Joyce there-,**

(TC: 00:28:41)

F: On the particular week you're talking about.

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

**Moderator: On the 4th August '99?**

(TC: 00:28:46)

F: I can't remember that far back, but I would say yes, but it would be guessing because she came down most days, every day, other than a Saturday. Very rare she came down on a Saturday, but up until at least November, the end of November '99, she came down every day, most days.

**(TC: 00:29:08)**

**Moderator: Yes, okay.**

(TC: 00:29:10)

**Moderator: So, in that week, we've got three overclaims, three for group thirteens, two at £81.84 claimed, only one received. Two at £160.83, only one received, and two at £184.56 claimed, but only one. So, again, three for that week.**

(TC: 00:29:32)

F: This is the same, sort of, thing you showed me before.

(TC: 00:29:34)

**Moderator: That's right, it's all the same, all the way through.**

(TC: 00:29:38)

F: (Talking over each other 29.38) the same as I did in the last interview as to what I know..

(TC: 00:29:43)

**Moderator: If we went through every week, we'd find exactly the same (inaudible 29.53). I'll show you this one (TC 00:30:00). Now showing Nicky cash account week 31, week ended the 27th October '99. Who signed that cash account, Nicky, please?**

(TC: 00:30:21)

F: It looks like Charles.

(TC: 00:30:25)

**Moderator: And there's a shortage on that cash account of £73.44.**

(TC: 00:30:31)

F: Okay.

(TC: 00:30:35)

**Moderator: Is that your handwriting on the daily pension and allowances form (ph 30.38) 31?**

(TC: 00:30:48)

F: That is.

**(TC: 00:30:50)**

**Moderator: Top one, for the-,**

**(TC: 00:30:51)**

**Moderator: For the Thursday.**

(TC: 00:30:57)

F: Yes.

**(TC: 00:30:58)**

**Moderator: Okay.**

(TC: 00:30:58)

F: But obviously-,

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

**Moderator: So, you're saying the first (ph 31.01) entry of £4,670.42 is your entry?**

(TC: 00:31:10)

F: Yes.

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

**Moderator: The P2311MA dated the 28th October I think it is, did you prepare that, Nicky?**

(TC: 00:31:21)

F: No.

(TC: 00:31:22)

M: That's Charles again, is it?

(TC: 00:31:25)

F: I would assume so, I don't (talking over each other 31.26).

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

**Moderator: Right, can you remember whether you were in the office that week? You were obviously on holidays, were you? And Charles signed the cash account.**

(TC: 00:31:43)

F: When are we talking about? The 27th October.

**(TC: 00:31:46)**

**Moderator: The 21st to the 27th October '99.**

(TC: 00:31:54)

F: Yes, I think I was on holiday.

**(TC: 00:31:56)**

**Moderator: Eighteen years ago (talking over each other 31.57).**

(TC: 00:31:57)

F: Oh, God knows, I don't know (talking over each other 31.59).

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

**Moderator: Why else would Charles sign the cash account? Why else would (talking over each other 32.02)**

(TC: 00:32:02)

F: He was in there on the day, definitely.

**(TC: 00:32:05)**

**Moderator: Why else would he be in the office? That's what I'm asking. If you weren't there.**

(TC: 00:32:12)

F: You know, Charles wouldn't (talking over each other 32.15).

**(TC: 00:32:15)**

**Moderator: I'll rephrase that.**

(TC: 00:32:16)

F: Charles wouldn't be there if I was there.

**(TC: 00:32:18)**

**Moderator: Right, so can we assume that you weren't there that week?**

(TC: 00:32:22)

F: Yes. Well, from Monday to Friday.

**(TC: 00:32:25)**

**Moderator: From Monday to Friday**

(TC: 00:32:26)

F: Yes.

**(TC: 00:32:29)**

**Moderator: I'd like to show you an ad listing, it's dated the 21st October. Again, would you have prepared and signed that?**

(TC: 00:32:43)

F: (Inaudible 32.43).

**(TC: 00:32:44)**

**Moderator: And the 23rd. I think it's a Thursday.**

**(TC: 00:32:52)**

**Moderator: Well, it was the 27th is the Wednesday-,**

(TC: 00:32:57)

F: I can only say the same (talking over each other 32.58). I can assume exactly the same as the other ones that yes, it's a possibility it could have (inaudible 33.07) but I don't know.

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

**Moderator: It's your writing-,**

(TC: 00:33:11)

F: It's my writing on the bottom, which is expected on every single one.

**(TC: 00:33:18)**

**Moderator: I spoke to Charles yesterday about this week's holiday, and Charles confirmed, yes, he**

**did sign the cash account, but Charles confirmed that he didn't start in your office until Monday that week, and that we got there, the dockets had all been done, as they normally are when he takes over from you. So, this docket and this list will have been done by you on a Thursday.**

(TC: 00:33:51)

F: Or by Michael.

**(TC: 00:33:54)**

**Moderator: (Inaudible 33.54) are you saying (inaudible 33.56)?**

(TC: 00:33:57)

F: No, I'm not saying that, I'm saying either or. Yes, yes.

**(TC: 00:34:07)**

**Moderator: Charles is saying he wouldn't have checked your work. When he goes into the office, he would take on face value the documentation that he's given (ph 34.18).**

(TC: 00:34:20)

F: Yes, (audio distorts 34.21) same as I do with him.

**(TC: 00:34:24)**

**Moderator: So, this showed up as an error in his week. There was paperwork completed before he took over. Cash account started on Thursday.**

(TC: 00:34:40)

F: Yes, so-

**(TC: 00:34:41)**

**Moderator: This was finished on Thursday, Charles didn't-**

(TC: 00:34:44)

F: He's taken responsibility for Monday, Tuesday, Wednesday.

**(TC: 00:34:46)**

**Moderator: That's right.**

(TC: 00:34:47)

F: Even though he signed the cash account for the week.

**(TC: 00:34:49)**

**Moderator: So, you and Marion, Matt, you said earlier than Marion only works on Tuesdays.**

(TC: 00:34:52)

F: No, I didn't say she only worked on Tuesdays, I said she did as many Tuesdays as Fridays.

**(TC: 00:34:59)**

**Moderator: But this was prepared on the Thursday.**

(TC: 00:35:01)

F: I guess she's done Thursday, too. There's no consistency, I mean, she could be in two, three days a week. She could be in only one, she could be in none at all. There was no consistency or pattern in the days she came in. She'd come in mainly when it's convenient to her.

**(TC: 00:35:21)**

**Moderator: Convenient to her, not to you.**

(TC: 00:35:23)

F: Not necessarily, no, I just-, the more time I could get off the job, yes.

(TC: 00:35:31)

**Moderator: So, when she came in did she work mainly on the counter or in the back room doing up the paperwork? What did their duty consist of, would you say?**

(TC: 00:35:40)

F: Sorry, ask that again.

(TC: 00:35:43)

**Moderator: When Marlene worked for you.**

(TC: 00:35:44)

F: What she did when I wasn't there?

(TC: 00:35:45)

**Moderator: No, when she came in to get-, you know, when she came into work, were you there, or was she working on her own?**

(TC: 00:35:51)

F: She was working on her own. I mean, at what point do you mean? (Talking over each other 36.00). When she first started, she came in with me, but thereafter, she would work on her own. There would be no point me paying her to be there if I was there as well.

(TC: 00:36:44)

**Moderator: Right, got week 33 cash account, week ending the 10th November '99. Did you sign and prepare that account?**

(TC: 00:36:57)

F: I did.

**(TC: 00:36:58)**

**Moderator: What's the declared balance there?**

(TC: 00:37:00)

F: Surplus of £318.93 (ph 37.02).

**(TC: 00:37:03)**

**Moderator: Okay, off the daily sheets for week 33, can you read out the total for the pension and allowances-**

(TC: 00:37:09)

F: 2313405 (ph 37.11).

**(TC: 00:37:12)**

**Moderator: And the total on the cash account.**

(TC: 00:37:16)

F: 2353485 (ph 37.19).

**(TC: 00:37:19)**

**Moderator: Okay. With P2311MA, did you sign and prepare that?**

(TC: 00:37:27)

F: (Inaudible 37.27).

**(TC: 00:37:28)**

**Moderator: And the total on that one is?**

(TC: 00:37:29)

F: (Inaudible 37.29).

(TC: 00:37:33)

**Moderator: This week, the overclaims came to £726.12. Five overclaims, ranging from £101.65 to £351 (ph 37.52), okay? This week, you declared an over of £382.93. You wouldn't have checked your pension and allowances.**

(TC: 00:38:08)

F: No, never. I never have done. Never been told to, never have done (inaudible 38.15), and you've already said that Charles didn't check mine, so he obviously didn't check the pension and allowances at the end of the week either.

(TC: 00:38:25)

**Moderator: I think you'll find that the majority of sub postmasters, if they find a surplus or a shortage, £300 in their account, but you were generalising it saying that you don't think that we would find when you do. I would think you would find (inaudible 38.37) if they find a £300 discrepancy in their accounts, they will search the whole damn lot.**

(TC: 00:38:42)

F: Yes, I'm not saying that I haven't because normally, in that situation, I would tell Joyce and it would be Joyce's decision what she wants to do whenever there is a discrepancy either way, either a surplus or a shortage, I will ring Joyce, which Brian should confirm, and she would decide what she wants me to look for and what she doesn't. Not me.

(TC: 00:39:07)

**Moderator: Okay, but I mean, let's think about it back then, at that time,**

GRO

GRO

(TC: 00:39:13)

F: Yes, and plus, I would have confidence that the post office would double-check it as well.

(TC: 00:39:20)

**Moderator: Let me just ask you a question generally, right? We've got a situation here, according to this schedule, we've got overclaims of what, £24,000 was it? Sorry, £27,000, no, £24,847, okay? Overclaims, £24,000. In theory, right, that should generate surpluses in your account of £24,000, yes? In fact, the surpluses in your account (TC 00:40:00) for the whole of that period totalled £2,779, right? There's an absolute (talking over each other 40.12)**

(TC: 00:40:13)

F: We've asked this before, haven't we?

(TC: 00:40:15)

**Moderator: There is no way that those two correlate is there? At the end of the day, you cannot compare-,**

(TC: 00:40:20)

F: No, but I haven't compared anything, I haven't had the opportunity to, but I mean, you've asked me this before, we're going over the same thing here of where it could be, and I've said time again, all I know is to where it could be.

(TC: 00:40:36)

**Moderator: Well, yes, I mean-,**

(TC: 00:40:37)

F: I don't get what you're trying to-,

(TC: 00:40:38)

**Moderator: What I'm trying to tell you is this, right? If these were genuine mistakes, if they were genuine mistakes, right, and if you had made any, sort of, compensating error in other transactions that you had completed in your accounts, then we'd have been told about those by now, and error notices would have been raised, and error notices would have compensation for a lot of that surplus. There are no such error notices, apart from the odd ones that we showed you earlier on, right? The fact of the matter is, I would guess about £20,000 has just walked out of that office with nobody knowing where it's gone. There is no explanation for it, it's just walked.**

(TC: 00:41:27)

F: (Inaudible 41.27).

**(TC: 00:41:29)**

**Moderator: Well, I can only base my opinion on facts, right? And the facts are the pensions and allowances-,**

(TC: 00:41:37)

F: You're saying-,

**(TC: 00:41:38)**

**Moderator: Let me finish-,**

(TC: 00:41:39)

F: That nobody can make a continual mistake, aren't you? In your opinion. You know, you're giving me your opinion (inaudible 41.48).

**(TC: 00:41:48)**

**Moderator: Be realistic (talking over each other 41.51) be realistic, okay? That's all I'm asking you to do, just be realistic. If you were making errors in your pension allowances week in, week out, right, you would expect them to be both up and down. They're not, they're in one direction only. If you were making errors in your pension and allowances week in, week out, even if we were to accept the unlikely event that they would all be overclaims, then surely there would be weeks when it was just 30p or £5 or whatever it is. They're not. They're high-value orders (inaudible 42.27), yes. If we were to accept, right, the unlikely conclusion that this is a regular thing, a regular mistake that you're making, and for some reason, it is always in the high-value (inaudible 42.42), then surely, at some stage, you would show surpluses in your account which are not there.**

**(TC: 00:42:52)**

**Moderator: The tape is about to finish, can you sign and put the serial for me, please, the serial number, 3034623? Thank you.**

**(TC: 00:43:12)**

**Moderator: Time is?**

**(TC: 00:43:14)**

**Moderator: Time is 17:40.**

**(TC: 00:43:21)**

**Moderator: Happy to stop the tape?**

**(TC: 00:43:22)**

**Moderator: Stop the tape.**