

# RE: NEW AUTHORISATION & PAYMENT PRO...

**Subject:** RE: NEW AUTHORISATION & PAYMENT PROTOCOLS FOR COSTS (+ AH "Monese Card" +Queries +Direct Debits/Standing Orders + Establishing at Santander "New Banking Facilities") & ALSO TO CLARIFY SUPPLIER ACS & COSTS  
**From:** Cynthia Busfield <cecb@cecb.uk>  
**Date:** 10/09/2019, 11:45  
**To:** Aubrey Hayward <aubrey.hayward@ransquawk.com>  
**Cc:** Cynthia Busfield <cecb@cecb.uk>, Abbie Turner <abbie@versaccountants.co.uk>, David Bailey <David.Bailey@healys.com>, rrones@thorntonrones.co.uk <rrones@thorntonrones.co.uk>, Ivaylo Dimitrov <id@q-cv.com>, jvo101329@gmail.com <jvo101329@gmail.com>, Jason, The JET Group <jason.earl@thetjetgroup.co.uk>, Alec Baughan <alec.baughan@ransquawk.com>, Adam Linton <adam.linton@ransquawk.com>, george@g-cv.com <george@g-cv.com>, Adam Voce <adam@g-cv.com>, philip.r.a.williams@gmail.com <philip.r.a.williams@gmail.com>

Dear Aubrey,  
(All - for information)

Firstly, please be advised that I will try and further summarise the key points herein re company matters and also regarding personal correspondence with yourself if time allows me. Essentially, the details and content below concern the need and actions required to address the business(es) supplier Accounts and financial Management, and also some personal matters to discuss privately with yourself.

Thank you for your response and discussions with Adam Voce prior to your departure for your vacation as you have provided in your email below.

I now attempt to summarise the situation regarding these matters below - as is to my best understanding at this time, and also to address your prior email you referred to (as you have provided, and I have attached for continuity and ease of reference accordingly). For transparency I confirm that discussions, consultations and input from George, Adam (Voce), Phil Williams, Ivaylo Dimitrov, Mr Abbie Turner and Mr Bailey have been provided and should be assumed to be inherent in this response to yourself and hopefully such as enables and assists respectively.

Please note that this email response is to share with you as above but only for your consideration / address upon return from vacation of course. Please do not address, or feel any need to address prior to then. But look forward to addressing and progressing matters positively on your return.

If there are any further or additional updates or change(s) or occurrences such as affect these matters I will try and update this email chain accordingly and or update you informatively via email or verbal conversation upon your return as appropriate.

In the meantime I provide this summary update and response to the relevant matters at hand below, following firstly an address to the email as you previously referred to re-provided (such as is now attached) and as follows:

## SUMMARY RESPONSE TO YOUR REFERENCED EMAIL AS ATTACHED RE CURRENT COMPANY MATTERS TO ADDRESS:

- Given your response(s) in the attached email as you have provided, I think that it is more appropriate to address a number of these matters with you personally via separate correspondence - via email as appropriate but also as I would advocate is supported by verbal / telephone / face to face discussions. I do not believe the points you raise are appropriate to be discussed in a wide open forum - particularly given your seniority - and at least in the first instance. Indeed I believe that the current and recent "open forum" discussions across the business(es) and far too many parties has been seemingly one of the fundamental harmful and negatively impacting activities at these respective companies / businesses.
- Noting my view(s) above - I would be grateful if you could get in touch directly upon your return from vacation so we can discuss and see if we share views / perspectives similarly. **If I am able to find time in advance I will send a separate email to this accordingly.**
- However, for your consideration, and as to discuss accordingly, I would briefly share the following points for consideration in response to some key points you have raised in your afore mentioned email - but as said - pending such further correspondence(s) and discussions between us upon your return, as follows:
  - I personally feel that matters concerning Senior Management / CxO level / Director matters seem to have been far too widely dispersed and shared across parties that need not be involved and or party to such matters as I feel that it seems evident that this culture has actually caused far more harm than good over the last couple of years or more - and I would appreciate the chance to discuss this with you on your return.
  - Your undermining of Mr Dimitrov and other directors (e.g. Mr Williams), such as I am afraid only demonstrates similar such statements by others and such as is disrespectful, I wish to discuss also upon your return and with respect I feel it is not best to comment on further here as there are legal ramifications to be considered respectively.
  - Regarding your role as CEO - or as you state "COO" - again I would welcome the chance to discuss this upon your return as I have seen numerous documents during the current audit and governance investigations processes whereby you have definitively confirmed your role as "CEO". Hence, again I think best to discuss this privately upon your return and so as to try and clarify any misunderstanding(s) and also define with clarity role(s) and responsibilities going forward.
  - Regarding your other statements in the attached email, referring to CEO roles and my son's input and such forth - again I suggest we reserve further address and correspondence upon your return.
- REGARDLESS OF STATEMENTS ABOVE, I DO HOWEVER, IN CONSIDERING YOUR RESPONSE AND EMAIL AS ATTACHED, ALSO WISH TO ACTUALLY MAKE A SPECIFIC APOLOGY ON ONE FRONT AS I THINK IS RESPECTFUL AS FOLLOWS:
  - I believe that you are right to highlight the fact that any commentary on your remuneration should not have been mentioned or addressed in any open / wide correspondence - for the same reasons as I infer above. Although no specifics were mentioned I apologise because I think best professional courtesy warrants such.
  - Hence, Aubrey, please accept my apology for doing so. I concur in hindsight it was not representative of the professional standards I aspire to, and I apologise here accordingly.

## SUMMARY RESPONSE TO EMAIL(S) BELOW - "RE: NEW AUTHORISATION & PAYMENT PROTOCOLS FOR COSTS (+ AH "Monese Card" +Queries +Direct Debits/Standing Orders + Establishing at Santander "New Banking Facilities")

- Aubrey - you have advised that you have provided some details re business costs as are / have been paid by your "monese" card - so as you believe will enable them to be "setup" at Santander in the short term and can expand upon on your return from vacation.
- Aubrey - you have advised that you will provide "all supplier accounts information, passwords, documentation, correspondence and invoices for the business absolutely" on your return from vacation and whereas you state that most of this information "is only available to myself" - i.e. yourself Aubrey.
- Aubrey - you have advised that you will list all "monese" costs and payments and that Direct Debits and Standing Orders can be clarified from the bank. As an update I believe that the Standing Orders and Direct Debits can be duly separately captured and have asked Adam Voce in partnership with VERSA (accountants) to address and sort asap.
- Adam Voce / VERSA - to action / resolve and implement Standing Orders and Direct Debits asap as per prior point.
- Aubrey - you advised you will provide a reconciliation of your Monese payments and identify any funds owed to you respectively upon your return from vacation.
- All - whilst A Hayward notes that his "monese" card is a private card and such of course he is entitled to retain for his own personal use. It is to be noted and implemented that no business costs are to be incurred on this card going forward and that all business costs are to be paid by the business and via the use of the business banking facilities and cards at Santander or otherwise as authorised and approved going forward.
- Other responses requested - as provided by Aubrey in reply and to be completed in due course - prior to or upon Aubrey's return as possible in each instance.
- "MONESE" Costs Identified by Aubrey listed as per Aubrey's email as below:

SIGGATE = OFFICE VOIP PHONES - AUTOMATIC TOP UP WHEN LOW - LAST WAS €85 (1/9) - €20 (14/8).  
MST = MICROSOFT OFFICE ACCESS FOR ALL EMPLOYEES - UNCERTAIN OF TENURE €399 (CHECK WITH J EARL) - (28/8)  
UK SERVERS = SEEMS TO BE RANDOM UPON USAGE - €84.25 (27/8) and €193.20 (27/8) - THIS CAN BE RAISED BY WHOMEVER (as assume that no longer me) WHEN INVOICES ARRIVE.  
SOH066 = €3.59 (23/8) - I THINK THIS IS SOMETHING TO DO WITH OFFICE PHONES (CHECK WITH J EARL)  
TYPEFRAG = THINK THIS IS US SERVERS FOR EACH CHANNEL: €39.65/€71.37/€75.80/€55.51/€79.30 (19/8) THINK THESE ARE ALL FOR 3 MONTHS IN ADVANCE. CAN CHECK ON RETURN AND/OR ASK J EARL.  
IPC NETWORKS = €42.00 (ILOVES LINE) - INVOICED MONTHLY (19/8).  
DJ BARRONS = €19.86 (ON LINE US PAPER SUBSCRIPTION FOR DESK) - CHECK WITH ADAM LINTON.  
SEANTIA TRANSMISSIONS = ECB MEETING BROADCAST €1229.57 (IN EUROS) 12/8 - INVOICED FROM IRELAND TO J EARL AND A HAYWARD AFTER EACH MEETING. ANOTHER ONE IMMINENT.  
DI WALL ST JOURNAL = DESK SUBSCRIPTION €26.44 16/7 - CHECK WITH ADAM LINTON.  
ALL ELSE = IS ONE OF IT EQUIPMENT FOR OFFICE, CLIENT DRINKS AND MEETINGS, STAFF MONTHLY LUNCHES AND ANY ONE OFF STAFF SOCIAL OR DRINKS. CAN ELABORATE UPON RETURN.  
SUPPLIERS = AS ICE, Reuters, InFront Invoice directly and were historically raised by myself.

Look forward to catching up further on your return.

Regards  
Cindy

From: Aubrey Hayward <aubrey.hayward@ransquawk.com>  
Sent: 03 September 2019 11:48

To: Cynthia Busfield <cecb@cecb.uk>  
Cc: Adam Voce <adam@g-cv.com>; philip.r.a.williams@gmail.com; George Eaton-Busfield <george@g-cv.com>; Abbie Turner <abbie@versaccountants.co.uk>; David Bailey <David.Bailey@healys.com>; rrones@thorntonrones.co.uk; ivaylo.dimitrov <id@q-cv.com>; jvo101329@gmail.com; Jason, The JET Group <jason.earl@thetjetgroup.co.uk>; Alec Baughan <alec.baughan@ransquawk.com>; Adam Linton <adam.linton@ransquawk.com>  
Subject: RE: NEW AUTHORISATION & PAYMENT PROTOCOLS FOR COSTS (+ AH "Monese Card" +Queries +Direct Debits/Standing Orders + Establishing at Santander "New Banking Facilities")

I spoke with Adam last night and agreed I would supply Monese "costs" details so they can be transferred to Santander to be set up in the short term and can expand upon other requests in this email on my return.

I have where possible given a brief overview. All of these payments/invoices/subscriptions however were picked up after Jason Earl cancelled his card so some details are sparse and many payments irregular and not always transparent. Answers in red capitals for clarity:

AUBREY - please kindly provide all supplier accounts information, passwords, documentation, correspondence and invoices for the business absolutely asap today. Thank you. **WILL DETAIL ALL THIS ON MY RETURN. CANNOT DO INSIDE 24 HOURS AND MOST OF THIS INFORMATION IS ONLY AVAILABLE TO MYSELF.**

AUBREY - please kindly advise and indicate which of these supplier accounts and services were paid / being paid on either your Monese Card, by Standing Order or Direct Debit at the bank or via any other format of payment to provide me with as much detail as possible. **BANKING YOU CAN CHECK FOR YOURSELF ON METROBANK AND TRANSFER TO SANTANDER - I WILL LATER IN THIS EMAIL LIST ALL OF THE MONESE PAYMENTS (A).**

AHM WILL COLLATE STATEMENTS ETC ON MY RETURN.  
**ASSOCIATED QUERIES REQUIRING RESPONSE ASAP PLEASE - As follows:**

AUBREY - please kindly provide a detailed response to the queries as have been identified in relevance to the above and similar matters - asap today thanks:

- What are all the current Business Supplier Services and associated costs - pcm equivalents? **AS ABOVE**
- What are all the current Business Supplier Services Account Details & Passwords? (Provide to myself in reply to this email Confidentially please). **AS ABOVE**
- Which of these supplier services and costs are or were paid by Direct Debit, Standing Order or on a Hayward's Monese Card? (please identify respectively)? **AS ABOVE**
- What costs / Supplier Accounts are currently / have been paid by A Hayward's "Monese Card"? (This should correlate to above question also). **AS ABOVE**
- Please provide a financial reconciliation on Mr Hayward's Monese Card such as to identify what he is to be reimbursed assuming card to now be cancelled and that Bank shows €3000 transfer in August for Monese Card? **UPON RETURN / ITS A PRIVATE CARD SO ANY CANCELLATION WILL BE MY DECISION**
- What are the current Reuters costs and what proportion is for the Eikon Service and for the Reuters Calendar? (note a payment in August of -€11404.80 - assume this is Reuters for what period and what is the breakdown?) **THIS IS QUARTERLY AND WE ARE PAID UP UNTIL THE END OF SEPTEMBER - WILL SPLIT COSTINGS AS REQUESTED ON RETURN.**
- What is "Type Frag" and what are the costs and where are they currently paid from? the current Reuters costs and what proportion is for the Eikon Service and for the Reuters Calendar? (note a payment in August of -€11404.80 - assume this is Reuters for what period and what is the breakdown?) **TYPE FRAG I BELIEVE IS ONE OF OUR SERVER SUPPLIERS (JASET) - REUTERS QUESTION IS A REPEAT OF NUMBER 6.**
- What is the cost on bank statement? "CLOSE PREMIUM FN 74367682" related to at €152.32 in August? **NO IDEA - WITHOUT INVESTIGATING FURTHER ITS POSSIBLE ITS THE COMPANY INSURANCE MONTHLY PREMIUM UPON REFLECTION?**
- Why was a monthly payroll (net) of €982.28 stated (and paid) as due in August 19 for David Baker when his prior pcm cost was €2423.38? I ASKED VERSA AS I COLLATE GROSS FIGURES FOR PAYROLL AND THIS IS HIS TAX CODE CHANGING RESULTING IN A REFUND. THERE WERE MANY CHANCES TO PAWE EMPLOYEES TAX CODES. SOME RESULTING IN MORE NET PAY AND SOME LESS THIS MONTH. I HAVE DIRECTED THOSE EMPLOYEES WITH CONCERNS OR SEEKING CLARIFICATION TO CONTACT HMRC AND/OR FAISAL AT VERSA WHO EXPLAINED IT TO ME.
- What is the cost on bank statement "Phone Contract" for Aiden Cronin for? As was €256.05 in August? **AIDEN TAKES SALES AND CLIENT CALLS AND COMMUNICATIONS OUTSIDE OF OFFICE HOURS AND THE COMPANY REIMBURSES HIS PHONE EXPENSES ACCORDINGLY AT €50 PM. THIS WAS FOR THE FIRST 6 MONTHS OF THIS YEAR AS HE HAD FORGOTT.**
- Considering queries above - what are the current salaries for all and each member of staff and please provide all contracts as supports such? **NOT BEING AWKWARD BUT 12 TIMES MULTIPLE OF THEIR GROSS PAYROLL YOU HAVE COMMENTED ON ABOVE. WILL ELABORATE ON RETURN THOUGH. GEORGE HOLDS SOME EMPLOYEES CONTRACTS HARD COPY (IN STOKES ASSUME) AND THE MORE RECENT (INSIDE THE LAST 18-24 MONTHS) ARE ON RECORD HERE WITH NATWEST MENTOR. CAN SEND ON MY RETURN ALBEIT THEY ARE LARGELY GENERIC AND THE SAME OTHER THAN BASIC SALARY.**
- Considering queries above - similarly what are the current consultant costs known for all and each member of staff and please provide all contracts as supports such? **QUAESTUS €6250 pm / J EARL €4000 pm / ARAQON €5000-€5000pm (VARIES) - AGAIN I BELIEVE GEORGE HAS THESE ALBEIT WILL CHECK WITH EACH INDIVIDUAL.**
- What was the cost of Brad Alcin (US) in August as was spent between himself and Greg Ehlers? **WILL CHECK ON RETURN BUT FROM MEMORY APPROX \$11000 BRAD AND \$5000 GREG.**
- What outstanding Debts are known of absolutely at this time - i.e. 01-09-19 - re: any of the connected companies to RANSQUAWK and/or Talking-Forex? **HMRC / ANZ / X-TRADE**

## A/ MONESE

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UK SERVERS = SEEMS TO BE RANDOM UPON USAGE - €84.25 (27/8) and €193.20 (27/8) - THIS CAN BE RAISED BY WHOMEVER (as assume that no longer me) WHEN INVOICES ARRIVE.  
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SOH066 = AS ABOVE €3.59 2/8  
SIGGATE = AS ABOVE €100 1/8  
DI BARRONS = AS ABOVE 17/7  
DI WALL ST JOURNAL = DESK SUBSCRIPTION €26.44 16/7 - CHECK WITH ADAM LINTON.

ALL ELSE IS ONE OF IT EQUIPMENT FOR OFFICE, CLIENT DRINKS AND MEETINGS, STAFF MONTHLY LUNCHES AND ANY ONE OFF STAFF SOCIAL OR DRINKS. CAN ELABORATE UPON RETURN.

Hope that helps somewhat. There is a balance on the card so anything that's already linked (ie Servers / papers/subscriptions) can continue until I'm back. All suppliers such as ICE, Reuters, InFront Invoice directly and were historically raised by myself. These I assume can now be sent to Phillip Williams (probably not), Cynthia Busfield (probably not) or Adam Voce (most likely).

Best regards Aubrey

From: Adam Voce <adam@g-cv.com>  
Sent: 02 September 2019 16:37

To: Cynthia Busfield <cecb@cecb.uk>  
Cc: Aubrey Hayward <aubrey.hayward@ransquawk.com>; philip.r.a.williams@gmail.com; George Eaton-Busfield <george@g-cv.com>; Abbie Turner <abbie@versaccountants.co.uk>; David Bailey <David.Bailey@healys.com>; rrones@thorntonrones.co.uk; ivaylo.dimitrov <id@q-cv.com>; jvo101329@gmail.com; Adam Linton <adam.linton@ransquawk.com>; Alec Baughan <alec.baughan@ransquawk.com>; Jason, The JET Group <jason.earl@thetjetgroup.co.uk>  
Subject: RE: NEW AUTHORISATION & PAYMENT PROTOCOLS FOR COSTS (+ AH "Monese Card" +Queries +Direct Debits/Standing Orders + Establishing at Santander "New Banking Facilities")

Importance: High

Hello Cynthia,  
I have just called Aubrey to follow up on this to see who I can liaise with in the office in his absence to help progress this. Unfortunately I could not get hold of him hopefully he will get back before he leaves.

Regards  
Adam

From: Cynthia Busfield <cecb@cecb.uk>

RE: NEW AUTHORISATION & PAYMENT PRO...

Sent: 02 September 2019 16:05

To: Aubrey Hayward <aubrey.hayward@ransquawk.com>
Cc: Adam Voce <adam@e-cv.com>; philip.j.a.williams@gmail.com; George Eaton-Busfield <ggorge@e-cv.com>; Abbie Turner <abbie@versaccountants.co.uk>; David Bailey <David.Bailey@healys.com>; rones@thorntonronnes.co.uk; haylo Dimitrov <id@e-cv.com>; iwo101329@gmail.com; Adam Linton <adam.linton@ransquawk.com>; Alec Baughan <alec.baughan@ransquawk.com>; Jason, The JET Group <jason.earl@thejetgroup.co.uk>; Cynthia Busfield <cceb@cceb.uk>
Subject: RE: NEW AUTHORISATION & PAYMENT PROTOCOLS FOR COSTS (+ AH "Monese Card" +Queries +Direct Debits/Standing Orders & Establishing at Santander "New Banking Facilities")
Importance: High
Hi Aubrey,
Conscious just gone 4pm and you are leaving for vacation tomorrow.
Please can you ensure you provide me with the details and responses as best you can regarding below - but most importantly direct / provide me with someone to correspond with on these matters whilst you are away.
I will try and progress as best I can to discuss positively I hope upon your return.
Thank you and enjoy your holiday of course.
Cindy
Adam Voce - I have to go and address some family / court matters this afternoon as you are aware of - perhaps you could please give Aubrey a call to advance this email content prior to his departure for holiday - thanks.

From: Cynthia Busfield <cceb@cceb.uk>
Sent: 02 September 2019 14:19
To: Aubrey Hayward <aubrey.hayward@ransquawk.com>
Cc: Adam Voce <adam@e-cv.com>; philip.j.a.williams@gmail.com; George Eaton-Busfield <ggorge@e-cv.com>; Abbie Turner <abbie@versaccountants.co.uk>; David Bailey <David.Bailey@healys.com>; rones@thorntonronnes.co.uk; haylo Dimitrov <id@e-cv.com>; iwo101329@gmail.com; Adam Linton <adam.linton@ransquawk.com>; Alec Baughan <alec.baughan@ransquawk.com>; Jason, The JET Group <jason.earl@thejetgroup.co.uk>
Subject: RE: NEW AUTHORISATION & PAYMENT PROTOCOLS FOR COSTS (+ AH "Monese Card" +Queries +Direct Debits/Standing Orders & Establishing at Santander "New Banking Facilities")
Dear Aubrey,
Given your email below - I respond as requested and in direct address to your points and such as to clarify matters that it seems you have misinterpreted in my prior email.
My due apologies if so - Actually the intent was to address matters promptly such as understood from Adam (Voce) was requested and would assist you personally - albeit these matters do need to be addressed as a priority by the business also.
Therefore, apologies for any tone as may have been misinterpreted, and responses such as I trust will assist you and accordingly the business in addressing these priority matters for yourself and RANSQUAWK.

- 1. I cannot find an email from you Aubrey on the 29th August Aubrey - can you re-send so I can review and address? Please kindly do not delay actioning matters in my prior email and as reiterated below - particularly now I aware you are going on vacation as respectfully these do need to be reviewed and undertaken asap for the business interests.
I would be grateful also if you could advise whom can assist as a best point of contact whilst you are away? Thank you.
2. I am aware of the matters re: QDOS (as resolved) & to your benefit (below) also. RE: HMRC and ANZ etc. relative payments have already recently been paid to the HMRC respectively, and we are clarifying / investigating some related matters as needs be currently - but rest assured such are being reviewed and addressed at this time to best endeavours accordingly. Regarding ANZ - again I am investigating this matter presently and also awaiting some relevant analysis and inputs respectively - but again - particularly as you are off on vacation - I will ensure to address as I am already doing to resolve as I deem appropriate in accordance with VERSA and likely further discussion with Alec Baughan in due course.
3. Regarding Monese Card and payments - I thank you for your efforts to assist. But evidently it is said entirely inappropriate for business costs to be paid personally - and thus I reiterate my requests respectfully as I asked in my previous email and would be grateful of your assistance to resolve accordingly. It is clearly correct and appropriate that all such business costs are paid directly by the business and plus as inferred this will help with simplifying accounting and financial analysis going forward - so again, please kindly assist and action as requested.
4. Regarding Signatories at Santander and authorisations of payments and such going forward as you have queried - No, I am afraid that neither yourself or Mr Earl will either be signatories to the account or persons as to approve payments for the business going forward. This decision has been made and duly resolved by the directors and is supported by myself also as it seems evident that there is a need to 'free-up' resource and realise key persons from having to be engaged in what is ultimately financial administration - and indeed which is more appropriate and prudent to reside with the Directors and Accountants and other specifically identified individuals going forward. Ultimately, this is hoped to enable yourself and Mr Earl to be able to focus your time and abilities on Business Development / growth and IT development going forward. So as to generate and grow revenue and attain competitive advantage such as and others needed as paramount at this time. To reiterate as I hope provides clarity - financial matters will be addressed by the Directors and Accountants going forward - indeed as demonstrate good governance and accountability, and again such as is hoped to free up your. Mr Earl's and perhaps others such as to enable revenue growth and generation as explained. However, please note that Monthly Management Accounts are continued to be reinstated asap such as to provide management and yourself and Mr Earl and all relevant parties with extensive financial information such as will likely assist you to manage the business and achieve such aspirations for revenue growth.
5. Mr R Rhoads (Administration Practitioner) and Mr David Bailey (Lawyer) are copied in because understandably yes there are concerns regarding unlawful activities such as currently being investigated, but also because there have been a multitude of false accusations and allegations over recent times and therefore they are copied in simply as a prudent act. And re: liquidation - of course this is not at all the intention / strategy moving forward, indeed the changes referred to above are surely evident of the opposite are they not? And respectfully I would be most grateful of your assistance accordingly and your prompt reply to the actions, requests as per my email below would be of assistance in enabling and facilitating that I believe - and "today" as initial steps at this time.
6. I note that you have as you say copied in "heads of departments" - whilst on this occasion I have no issue at all given that this matters and information was to be duly communicated to the forthwith in any event, going forward please do not repeat such action - as I would hope and trust to be able to engage with you and discuss matters for the benefit of the business through to best conclusions prior to disseminating to a wider audience. Thank you.
7. I am afraid your resentment to any "tone" of my prior email is misplaced. As said my intent was and remains simply to try and address important matters facing the business so as to try and enhance its performance and prosperity. And your offer to personally assist on company financials is appreciated and kind - but actually I was unaware of such but also again this would not have been appropriate but I repeat. It was a generous offer.
8. I also briefly also here address your repeated reference to yourself below and also in prior correspondence as "COO". I have seen numerous correspondence during the current audit and governance investigations and filings where you confirm your status as CEO, but given you are going on Holiday and time now does not allow, I would be grateful if we could discuss upon your return to try and clarify the situation - but more importantly and considering the above to do so to seek your assistance to define roles going forward such as can optimise and maximise the businesses' performance(s) and revenue / value generations.
9. With regards to your comments on Mr Gilbert and IT resource. This is something I am currently with colleagues and associates as a priority in order to refer to yourself / Mr Earl and/or others as appropriate. It was unaware you were going on vacation for the record! I am afraid I am again unaware of any "non-allowance" to recruit IT staff and therefore I will also seek to speak to Adam Voce. But regardless, I endeavour to try and secure IT resources and appreciate and acknowledge your concerns respectively as you have raised below. I hope we can discuss directly when you return from vacation
10. Additionally - FYI, I am aware discussions have already been underway and I intend to appoint a meeting in person across various individuals as appropriate accordingly in the near future.

I hope the comprehensive response above demonstrates my respect and gratitude for the points you have raised, and that my apology at the outset confirms that it was absolutely not my intent to be discourteous - but only to try and address matters promptly and urgently as I understood not only are required for the business but also to ensure your personal financials and Monese concerns were addressed asap as I was informed you requested - again I absolutely did not / do not consider this is something you did for "personal gain" - to be honest I cannot see any opportunity for such anyway.
Given my replies above as I trust assist and address the points you have raised as best possible at this time, but now ever more critically than before given you have advised that you are going on vacation tomorrow, please respectfully may I ask you to address, reply and action all the points I raised and requested in my previous email. I would most grateful and also I think are now critically required to ensure that the business has all services paid for and under management given your short term absence.
Thank you Aubrey, and again apologies for any misinterpretation - as said would truly appreciate your help and assistance in getting these actions completed as asked.
Cindy

From: Aubrey Hayward <aubrey.hayward@ransquawk.com>
Sent: 02 September 2019 11:26
To: Cynthia Busfield <cceb@cceb.uk>
Cc: Adam Voce <adam@e-cv.com>; philip.j.a.williams@gmail.com; George Eaton-Busfield <ggorge@e-cv.com>; Abbie Turner <abbie@versaccountants.co.uk>; David Bailey <David.Bailey@healys.com>; rones@thorntonronnes.co.uk; haylo Dimitrov <id@e-cv.com>; iwo101329@gmail.com; Adam Linton <adam.linton@ransquawk.com>; Alec Baughan <alec.baughan@ransquawk.com>; Jason, The JET Group <jason.earl@thejetgroup.co.uk>
Subject: RE: NEW AUTHORISATION & PAYMENT PROTOCOLS FOR COSTS (+ AH "Monese Card" +Queries +Direct Debits/Standing Orders & Establishing at Santander "New Banking Facilities")

- Dear Cynthia
It would be hugely constructive to everybody concerned to receive your response(s) on the following before I answer please:
• My email to you on Tuesday 29th August where I expect an apology.
• Your email of 16th August whereby you acknowledge a response from yourself needed on the following and promised accordingly after that particular weekend: g. HMRC matters and taxes / penalties / h.ANZ / i.QDOS .... QDOS has 'sorted itself', HMRC matters and ANZ have not.
• The personal Monese card opening was offered by myself as a solution to J Earl cancelling his, whereby numerous company expenditures were attributed. This at the time when making the equivalent banking Standing Orders was not possible as Metrobank had given notice - please do not make this sound like its something I did to seek any personal gain.
• Please do provide transparency on future account signatories at Santander as I requested from Adam Voce some weeks ago whereby he stated he was awaiting Directorial approval. Can I assume myself and Jason Earl will remain on the banking mandate at Santander to reflect continuity in company protocol.
• An answer to my questions (and proposal) to losing Archie Gilbert in IT where we have now gone from an IT team of 3-4 persons to now one (Jason) who has already implicitly resigned his services! (our squawk feed is currently crippled by this). I have not even been 'allowed' to begin advertising to replace a Gilbert.
• May I ask why R Rhoads (Administration Practitioner) and also David Bailey (Lawyer) are copied in on this email? Are we heading as a company into liquidation and/or has someone on this email chain done something illegal?
• I copy in therefore Senior heads of departments that I believe should be aware of this communication.
• I very much respect the tone and implications of this email pushing for 24 hour turnaround. I personally offered to assist Mr Voce on paying staff via my own bank account on Friday when it appeared staff may not be paid at all for numerous reasons. I think you'll agree that is above and beyond any COO duties. Similarly I leave on holiday tomorrow for 10 days with my family.

As stated before on many occasions a meeting, phone call or video call would be the most appropriate with yourself Cindy and/or Mr Williams to discuss current matters rather than constantly going through other parties and resolving very little (via email).
I look forward to your reply. Regards Aubrey

On Mon, 2 Sep 2019 at 10:23, Cynthia Busfield <cceb@cceb.uk> wrote:
Dear Aubrey,
As this email relates to accounting, banking and financial issues I have copied in Mr Turner, Neil Cameron, and Ryan Meli at VERSA Accountants as they may be impacted on a day to day basis as a result - but also to ensure they are informed of the new authorisation and payment protocols resolved (as communicated below).
Adam (Voce) highlighted over the last few days that you have asked him to secure a prompt solution to the payment of Company / Business costs - and specifically in relation to costs as are understood you have / are potentially to incur on a "monese Card" in your own name. Obviously this is not appropriate as it is the responsibility of the business to cover and pay costs relating to the business not yourself. Adam further advised that these costs (on the Monese Card) likely included Microsoft Office Expenses, Server Costs and potentially the fees of an "ECB satellite broadcast" imminently, and other?
Accordingly a solution to this issue (and your concerns) has been discussed over the weekend and resolved by myself and Mr Williams as the Directors - and as explained and detailed below as follows:
(together with other related resolutions as have been concluded regarding the management, authorisation and payment protocols(s) generally for all Business Costs going forward in light of the new banking facilities at Santander and otherwise).
Hence, please kindly note the details below and implement and respond asap respectively. Thanks in advance.

NEW PROTOCOL(S) RESOLVED FOR ALL BUSINESS COSTS & COMPANY PAYMENTS GOING FORWARD:
All details together with all relevant account information, passwords, documentation, correspondence and invoices, for any and all "Business Costs" (of any nature whatsoever) as are currently known (or proposed / requested in the future) are to be promptly (i.e. within 24 hours) provided to myself (as Director), Phil Williams (as Director), Mr Adam Voce (as Consultant), George Busfield and Abbie Turner at VERSA Accountants via email (so VERSA can account for accordingly).
Also, wherever possible any current known and approved payments such as are repetitive by nature and/or have been historically setup as Standing Orders and/or Direct Debits are to again be established similarly at the new Santander Banking Facility - i.e. in order to try and automate as much of the financial management processes respectively as is possible and prudent.

All payments for any Business Services from Suppliers, and/or indeed for any payments whatsoever now going forward from today's date are to be approved in writing via email or otherwise by two of the above stated parties - i.e. myself (as Director), Phil Williams (as Director), Mr Adam Voce (as Consultant), George Busfield and Abbie Turner at VERSA Accountants via email (so VERSA can account for accordingly) before payment can be deemed authorised or duly transacted accordingly.
Obviously the above and herein detailed protocol(s) as have been resolved by the directors replace and supersede any and all prior processes as existed relevantly in the past - for the authorisation of any payments or otherwise.

For All To Note: Santander has provided a card service such as we can use also where beneficial versus Direct debits and Standing Orders - and the new processes and protocols defined herein, alongside the new Banking Facilities at Santander will enable an enhanced financial "one source" / "one view" depositary / account(s) to facilitate and enhance Accounting and Financial Analysis going forward.

ASSOCIATED ACTIONS NOW URGENTLY DUE RE: THESE MATTERS & PROTOCOL(S):
AUBREY - please kindly provide all supplier accounts information, passwords, documentation, correspondence and invoices for the business absolutely asap today. Thank you.
AUBREY - please kindly advise and indicate which of these supplier accounts and services were paid / being paid on either your Monese Card, by Standing Order or Direct Debit at the bank or via any other format of payment to provide me with as much detail as possible.
AUBREY - please also provide a summary of what costs you have incurred / now have outstanding re: your Monese card such as can be reconciled to the €3000 you received last month and any offset further costs you have incurred - so the company can reimburse you for any liability and / or costs you have incurred to date.

- ASSOCIATED QUERIES REQUIRING RESPONSE ASAP PLEASE - As follows:
AUBREY - please kindly provide a detailed response to the queries as have been identified in relevance to the above and similar matters - asap today thanks:
1 What are all the current Business Supplier Services and associated costs - pcm equivalents?
2 What are all the current Business Supplier Services Account Details & Passwords? (Provide to myself in reply to this email Confidentially please).
3 Which of these supplier services and costs are or were paid by Direct Debit, Standing Order or on a Hayward's Monese Card - (please identify respectively)?
4 What costs / Supplier Accounts are currently / have been paid by A Hayward's Monese Card? (This should correlate to above question also).
5 Please provide a financial reconciliation on Mr Hayward's Monese Card such as to identify what he is to be reimbursed assuming card to now be cancelled and that Bank shows €3000 transfer in August for Monese Card?
6 What are the current Reuters costs and what proportion is for the Eikon Service and for the Reuters Calendar? (note a payment in August of €11404.80 - assume this is Reuters for what period and what is the breakdown?)
7 What is "Type Frag" and what are the costs and where are they currently paid from? the current Reuters costs and what proportion is for the Eikon Service and for the Reuters Calendar? (note a payment in August of €11404.80 - assume this is Reuters for what period and what is the breakdown?)
8 What is the cost on bank statement "CLOSE PREMIUM FN 74367682" related to at €152.32 in August?
9 Why was a monthly payroll (net) of €3882.38 stated (and paid) as due in August 19 for Danny Baker when his prior pcm cost was €2423.38?
10 What is the cost on bank statement "Phone Contract" for Alden Griffin for? As was €256.09 in August?
11 Considering queries above - what are the current salaries for all and each member of staff and please provide all contracts as supports such?
12 Considering queries above - similarly what are the current consultant costs known for all and each member of staff and please provide all contracts as supports such?
13 What was the cost of Brad Aichi (US) in August as was split between himself and Greg Ehlers?
14 What outstanding Debts are known of absolutely at this time - i.e. 01-09-19 - re: any of the connected companies to RANSQUAWK and/or Talking-Forex?

Adam or "A N Other" will also re-establish and get approved the Direct Debits and Standing Orders as may be desired as per the above commentary.
Please follow up with Adam if any queries and to action all above thanks.
Regards
Cynthia Busfield.

----- Forwarded Message -----

Subject: Fwd: Salary and Company Matters STRICTLY CONFIDENTIAL - Mr Linton Concerns
From: Aubrey Hayward <aubrey.hayward@ransquawk.com>
Date: 03/09/2019, 10:58
To: Cynthia Busfield <cceb@cceb.uk>, Adam Linton <adam.linton@ransquawk.com>, Adam Voce <adam@e-cv.com>, Alec Baughan <alec.baughan@ransquawk.com>, Fieldhouse <fieldhouse@ntlworld.com>, Yogesh Chandarana <yogesh.chandarana@ransquawk.com>, Jason, The JET Group <jason.earl@thejetgroup.co.uk>, I Dimitrov <iwo101329@gmail.com>, RPA Williams <rpawilliams@e-cv.com>, Richard Rones <rrones@thorntonronnes.co.uk>, "David Bailey" <David.Bailey@healys.com>

Resending to Cindy after stating it hadn't been seen first time round.

Aubrey

----- Forwarded message -----

From: **Aubrey Hayward** <[aubrey.hayward@ransquawk.com](mailto:aubrey.hayward@ransquawk.com)>

Date: Tue, 27 Aug 2019 at 12:15

Subject: Re: Salary and Company Matters STRICTLY CONFIDENTIAL - Mr Linton Concerns

To: Cynthia Busfield <[cecb@cecb.uk](mailto:cecb@cecb.uk)>Cc: Adam Linton <[adam.linton@aragonfinancial.co.uk](mailto:adam.linton@aragonfinancial.co.uk)>, Adam Voce <[adam@g-cv.com](mailto:adam@g-cv.com)>, Alec Baughan <[alec.baughan@ransquawk.com](mailto:alec.baughan@ransquawk.com)>, [george@g-cv.com](mailto:george@g-cv.com) <[george@g-cv.com](mailto:george@g-cv.com)>, [fieldhouse@ntlworld.com](mailto:fieldhouse@ntlworld.com) <[fieldhouse@ntlworld.com](mailto:fieldhouse@ntlworld.com)>, [yogesh.chandarana@ransquawk.com](mailto:yogesh.chandarana@ransquawk.com) <[yogesh.chandarana@ransquawk.com](mailto:yogesh.chandarana@ransquawk.com)>, [jason.earl@thejetgroup.co.uk](mailto:jason.earl@thejetgroup.co.uk) <[jason.earl@thejetgroup.co.uk](mailto:jason.earl@thejetgroup.co.uk)>, [jason.earl@thejetgroup.co.uk](mailto:jason.earl@thejetgroup.co.uk) <[jason.earl@thejetgroup.co.uk](mailto:jason.earl@thejetgroup.co.uk)>, I Dimitrov <[ivaylo@g-cv.com](mailto:ivaylo@g-cv.com)>, RPA Williams <[rpawilliams@g-cv.com](mailto:rpawilliams@g-cv.com)>, [rrones@thorntonrones.co.uk](mailto:rrones@thorntonrones.co.uk) <[rrones@thorntonrones.co.uk](mailto:rrones@thorntonrones.co.uk)>, David Bailey <[David.Bailey@healys.com](mailto:David.Bailey@healys.com)>, Cynthia Busfield <[cecb@cecb.uk](mailto:cecb@cecb.uk)>

Dear Cindy Busfield

In your response to the email chain in a predominantly direct answer by yourself to Mr Lintons concerns I feel I must highlight the following:

In section 3A you state:

"Firstly, it is of great concern that such strategic and senior management matters are evidently being discussed openly when as I am sure you can understand such issues should be strictly retained under the jurisdiction of senior management with Mr Aubrey Hayward being responsible to address and seek to secure all such matters are secured in liaison with the Directors and the Accountants **in his role as CEO – which he is highly remunerated for.**"

For the record 'discussed openly' is hardly surprising when ALL staff are able to access Companies House public records and see 'strike off' notices about where they work, combined with many of these staff being involved in Metrobank communications (and the then pending bank closure) along with Versa (the company accountant) as well as many other 'unknowns' being copied into official company communications such as this one - 'Rrhones' for example. This is a small company and staff discuss and talk among themselves about matters they are concerned which is pretty normal.

Mr Hayward, myself, would be **more** than happy to 'address and seek to secure all such matters in liaison with the Directors'. The issues here are numerous. Firstly those Directorships have changed many times recently and it is hard to keep up. To the best of my knowledge the Directors associated with the relevant companies are Cindy Busfield, Mr Williams, Jason Earl, Adam Voce, Ivaylo Dimitrov. I've met 3 of these in person. Jason of course, and Adam V a fair few times and Ivaylo just twice I believe when he was shifting things around in a white van in the Moor Place offices and then off to ply his builder trade as is his profession I gather. Yourself and Mr Williams I have never had the pleasure and in fact Mr Williams has never **once** responded or acknowledged a company email that has been directed to him which clearly doesn't help..

'In his role as CEO'. Actually I consult in a COO capacity only, I picked up many of the dual roles in a 'firefighting' like situation and also when we 'removed' people that assisted with Company matters such as HR, GDPR and general duties but that's it. Your son continued many of the CEO duties when he moved home and directed me remotely on many things however when he became very ill Mr Voce filled in on his behalf. He in fact came down to see Senior management in May of this year and explained the situation.

'Which he is highly remunerated for'. This is unacceptable. With the greatest of respect I am certain your knowledge as a nurse, or a retired nurse, whatever your situation currently is means you have **NO** experience or knowledge of the remuneration of C type management in the City of London, Financial Markets in particular.

Suffice to say I do after 35 years in this industry and I can categorically state I am **NOT** highly remunerated in the slightest. Your implicit guidance from fellow Directors confirms in my mind you will not have been accurately informed on this subject. A simple search on LinkedIn states the 'median' for a role not dissimilar to this equates to £150,000 per annum basic. I can assure you, along with everyone reading this email that I am **NO WHERE NEAR** this figure by a very long way. In fact I accepted a pay cut from the minimum level I was able to realise to accept this role 'for the good of the company' and perhaps more recently my desire to 'do the right thing' for current staff.

Finally within this email chain there are persons cc'ed to which I have no clue who they are and whom I have never met, be they Directors (on paper) or not. Mentioning to all and sundry that I am 'highly remunerated' is unacceptable, inappropriate, unprofessional and unnecessary. Clearly I prefer to assume this is an honest mistake on your part and therefore will happily accept any forthcoming apology. I've had to make many in my career, that's how we learn, I'm sure you'll agree.. There are some on this email that bandy around 'Cease and Desist' pronouncements by preference historically. At this juncture I don't feel the need to **BUT** I'll retain that option until I have received your response.

Best regards

Aubrey Hayward

On Thu, 15 Aug 2019 at 16:48, Cynthia Busfield <[cecb@cecb.uk](mailto:cecb@cecb.uk)> wrote:

Dear Mr Linton, and All,

**STRICTLY CONFIDENTIAL**  
CONTENT OF THIS CORRESPONDENCE FOR ADDRESSED PARTIES ONLY AND NOT TO BE SHARED AND/OR DISSEMINATED TO ANY OTHER PARTY.  
ALL RIGHTS TO CONTENT HEREIN RESERVED ABSOLUTELY SAVE AS ARE REQUESTED AND TO BE WILLINGLY PROVIDED TO ANY AND ALL LEGAL ENTITIES AS ARE APPROPRIATE AND LAWFULLY ENTITLED ABSOLUTELY AND / OR IN THE INTERESTS OF THE COMPANY.

With regards to your email below and related recent conversations, including that as I understand Mr Voce has just had with Mr Hayward on similar matters I hereby reply as follows so as to address the points you raise and also provide reassurance on concerns to the best of my ability.

Please note, that you are all aware I have only very recently been appointed as a Director and I am still gathering knowledge and understanding as fast and best as I able, but I provide the reply below based on input I have been given by past directors, current co-directors and/or others and indeed the extensive array of relevant documentation that have had chance to take an initial review upon.

Please further note, I have also now copied in Mr Bailey, Mr Richard Rhones and Mr Albie Turner to this correspondence given that it relates to both important legal and financial matters at the business that require immediate action and response such as I hereby provide, and further such as have been being addressed by the business in recent times.

And of course, it is prudent, appropriate and my fiduciary duty to do so in any event so as to ensure I am undertaking my best efforts to protect and act in the interests of the business.

**NOTING THE ABOVE, I RESPOND ON THE SPECIFIC POINTS YOU HAVE RAISED AS FOLLOWS:**

**Response to Mr Linton's Initial Points Below:**

1. Mr Linton, I drafted an email response yesterday to address the 'answers' that you state you are hereby by attempting to elicit. I will send this later today and my apologies for the short delay but there have been some significant recent relevant developments this week that I wanted to also address and include in my response as I believe is appropriate and in the interests of the business – and indeed as will also be evident to yourself once you receive this later today / by 9am tomorrow morning at the very latest.
2. Mr Linton, Regarding any 'Master Plans' and/or 'Contingency Plans' – the inference of reluctance / unwillingness to share plans and strategies for the business I strongly suggest / argue is entirely inaccurate. I can assure you significant efforts have and are being made to address key priority matters at the business and with the underlying principle objective being to intend to provide, pragmatic and realistically realisable solutions asap and in the short term, and further to enable both the business and relevant parties to minimise the time and resources absorbed by negative matters / disputes etc and illustrate the route(s) and options that can enable the business to move forward positively and progressively via such as are concluded upon. It is believed / perceived that such solutions and options will be available and can be implemented in the short term. Indeed I personally have the opinion that whatever structure and resolutions are chosen and agreed / finalised must now happen forthwith and imminently as I think is a shared opinion by many (copied here or otherwise) given that the current situations are simply untenable for all and the businesses and parties and people need (and I believe want) to now move on – via one option way or another.

**Response to Important 'Priority' Points Raised by Mr Linton Below:**

3. With regards to Company Bank Accounts.
  - a. Firstly, it is of great concern that such strategic and senior management matters are evidently being discussed openly when as I am sure you can understand such issues should be strictly retained under the jurisdiction of senior management with Mr Aubrey Hayward being responsible to address and seek to secure all such matters are secured in liaison with the Directors and the Accountants in his role as CEO – which he is highly remunerated for.
  - b. However, regardless of these concerns, and in direct response to your own concerns, I can confirm that the directors and accountants of the business have secured several banking facility options such as to provide ongoing service as is of course required and the billing run is to be run and actioned this month as it has always been.
  - c. As a side note – I am now aware that Mr Baughan is on vacation for two weeks so I assume it will be addressed as ever immediately upon his return, save that Mr Hayward or one of his team are covering for Mr Baughman's vacation such that it may be run earlier – Mr Hayward and Mr Voce would have to clarify this minor specific detail as I have not been involved in any such relevant discussions.
  - d. In any event, again I confirm that several banking facilities have already been secured and exist, and additionally a couple of further options are being reviewed / concluded presently (such as can also support the business' banking requirements) – and thus the finalisation of the bank / facilities as is to be chosen will be communicated over the next few days as I understand – ultimately once the best solution / bank / services have been concluded upon in the interests of the business (i.e. considering costs / facilities / business support capabilities etc).
  - e. I also reiterate, whilst I understand that Mr Hayward has not assisted in helping to address either this matter or indeed the financial processing issue for merchant services / Worldpay / PayPal earlier in the year, this should NOT have been or be an issue that should have concerned yourself as Desk Lead, nonetheless these issues have been addressed by Mr Voce and the Directors and regardless, I trust the above provides the reassurance you seek.
  - f. Indeed, Mr Voce will be attending the office today as part of the relevant due diligence process on behalf of the business.

4. With regards to your suggestion on consideration of my / other Directors / Consultants positions, whilst I find your address on such a matter in the wide audience forum you addressed perhaps somewhat unprofessional, it is noted, and I would simply only comment in response to say that I have only just been appointed, and further as a Non-Executive Director, and that as best I can recall (subject to confirmation that the relevant number here is actually £0) - no directors, nor Mr Voce are currently being provided income but still endeavour to try and support the business as best able and indeed to (as above) aspire to define a plan and solution for all for the future asap; and again I note that Mr Hayward is highly rewarded for the CEO role he is allocated as is my understanding – however see next point.

5. Noting all above, and as indicated, I hope and believe that the further response as I intend to disperse by 9am tomorrow am at the latest will arguably make a number of these matters either redundant and/or increasingly clarified, but in any event should indicate solutions for a progressive future. (Bank Accounts aside!!).

**Additional Points of Importance:**

6. Unlawful Activities including Defamation and otherwise – Whilst I feel it is not appropriate to address legal matters in any depth in this correspondence, I do think I should at least address, highlight and state that there are a number of relevant legal matters at hand regarding some of the statements and matters addressed here and in the preceding emails. And specifically I have to highlight as a mother and as a director that the extensive array of defamations and false allegations that have been made, regarding George Busfield, and further Mr Voce and many others, regarding George's health and also numerous other significant false accusations on important matters by many without any insight or knowledge of the actual facts is truly ridiculous, entirely unacceptable and to be addressed. In the meantime, I ask that all such unfounded allegations and/or accusations directed to any relevant parties hereto, that have no factual evidence or realisation of the truth of any such matters, is immediately ceased by all parties.

# RE: NEW AUTHORISATION & PAYMENT PRO...

As said, I trust this addresses concerns and reassures you on the Bank Accounts, Billing and some other key matters - noting aforesaid additional macro correspondence to also follow shortly on wider matters.

Please be aware that I have typed this at short notice in order to satisfy Mr Linton's time request below so please be considerate of such and excuse any typing or grammatical errors.

Regards  
Cindy Busfield.

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From: Adam Linton <[adam.linton@aragonfinancial.co.uk](mailto:adam.linton@aragonfinancial.co.uk)>

Sent: 15 August 2019 14:00

To: Adam Voce <[adam@g-cv.com](mailto:adam@g-cv.com)>

Cc: Adam Voce <[adam@g-cv.com](mailto:adam@g-cv.com)>; Aubrey Hayward <[aubrey.hayward@ransquawk.com](mailto:aubrey.hayward@ransquawk.com)>; Alec Baughan <[alec.baughan@ransquawk.com](mailto:alec.baughan@ransquawk.com)>; [george@g-cv.com](mailto:george@g-cv.com); [fieldhouse@ntlworld.com](mailto:fieldhouse@ntlworld.com); [vgesh.chandarana@ransquawk.com](mailto:vgesh.chandarana@ransquawk.com); Cynthia Busfield <[cecb@cecb.uk](mailto:cecb@cecb.uk)>; [jason.earl@thejetgroup.co.uk](mailto:jason.earl@thejetgroup.co.uk); I Dimitrov <[ivaylo@g-cv.com](mailto:ivaylo@g-cv.com)>; RPA Williams <[rpawilliams@g-cv.com](mailto:rpawilliams@g-cv.com)>

Subject: Salary and Company Matters

Dear Cynthia, Adam and George

Again...

I am having to shift my focus from running the desk, the lifeblood of the business, in an attempt to elicit answers which by your own volition, we should have received earlier this week.

I would like to believe your silence is down to your reluctance to unveil the master plan until its completion at the eleventh hour, however considering recent events I would be foolish to think there are any contingency plans afoot.

Therefore I sincerely hope you can quell my growing cynicism, and provide definitive answers on the following.

1) From tomorrow Metro Bank will no longer be providing us with any banking facilities. How are all staff (including myself) going to be remunerated for this month? I need credible assurances in place as I cannot continue to fulfil my role based on your words alone. Please provide a personal guarantee from yourself/directors, that payroll will be met on or by the 31st August. I believe a warranty is only adequate considering we are set to be a financial business without a bank account!

2) Furthermore, without Metro Bank, or any bank for that matter, how can we possibly continue? The desk runs off paid subscriptions to various news sources who will inevitably halt our service, and our transfer clients won't be able to pay.

Considering the seriousness of the situation, I respectfully insist you/the relevant Directors respond with critical urgency by COB today as I cannot accept any more postponements based on your undisclosed commitments. I, as does everyone, have obligations, and quite frankly yours are no more valid than mine, the crucial difference being I still manage to do my job. If your circumstances impede you from being able to fulfil the requirements of senior leadership, especially during times of crisis, I encourage you to review your position within the company.

Many thanks,

Adam

On 15 Aug 2019, at 02:21, Jason Earl, JET <[jason.earl@thejetgroup.co.uk](mailto:jason.earl@thejetgroup.co.uk)> wrote:

Mr Voce,

It is now the middle of the week, so your deadline of "early next week" has elapsed (again).

Please sort this out. We are bored of yours and George's mumble-swerve excuses and repeated ineptness. These basic tasks would have probably been done better and quicker if they were outsourced to chimpanzees.

Kind regards,

Jase.

On 09/08/2019 13:18, Jason Earl, JET wrote:

How unfortunate,

I'm not a betting man, but we were very much placing bets this would be the outcome.

As stated previously, you've had three months to do this. All you need to do is take a photo of the notes you took. How time consuming is this?

Regards,

Jase.

On 09/08/2019 12:34, Adam Voce wrote:

Good Afternoon Adam,

I will have to delay my response until early next week. As unfortunately things haven't progressed as quickly as I would like.

There is a lot of mis-communication and rumour at the moment and I want to be able to address this properly with a communique to all senior management.

Regards

Adam

On 7 Aug 2019, at 11:20, Adam Voce <[adam@g-cv.com](mailto:adam@g-cv.com)> wrote:

Hello Adam,

Thank you for your honesty, I understand your frustrations.

I would appreciate it if you could give me till the end of the week to reply.

Kind Regards

Adam

On 1 Aug 2019, at 19:01, Adam Linton <[adam.linton@aragonfinancial.co.uk](mailto:adam.linton@aragonfinancial.co.uk)> wrote:

Hi Adam,

Further to the correspondence by Aubrey and Jason, I would like to echo their frustrations.

I find it incredible that you took the effort to come to London and have a relatively intense two hour meeting with us, recommend that we compile our ideas (as below) and for you to transcribe them, only for you to forget to do it or not bother.

As with a lot of things between you and George, there has been absolutely no execution of the task in hand on the basis that addressing matters is of little importance to you or George. Note, I address this to you and George as although you claim to be deputising for George, we all know that he ultimately he pulls the strings and evades responsibility when it suits him in order to put yourself or others in harms way.

Either way, whether it is you in charge or George, there are still a number of outstanding measures, which include giving me my shares as previously offered by yourselves as part of my employment and commitment to the company following the move from Heron Tower in 2016 (yes, it's been THREE years), I accepted the offer but you failed to deliver on your commitment. Furthermore, there is the matter of my personal bonus and those for my team, which hasn't been allocated. This is a particular issue for me given how hard I and my team work to deliver a world class product whilst you and George sit up north, seemingly doing nothing other than fumbling over a set of accounts for a company which employs fewer than 20 people. Whether this is a case of George being professionally incapable of carrying out the task or a reticence to submit the accounts due to corporate mis-happenings (as alluded to in other correspondence), I am past the point of caring.

Put simply, address the issues raised in this email and in previous correspondence (following our meeting in May) or I am off and given my systemic importance to the company, this will likely prove severely detrimental to business operations.

Adam/George

Please respond

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From: Aubrey Hayward <[aubrey.hayward@ransquawk.com](mailto:aubrey.hayward@ransquawk.com)>

Sent: 01 August 2019 06:49

# RE: NEW AUTHORISATION & PAYMENT PRO...

To: Jason Earl, JET group  
Cc: Adam Linton; Adam Voce; Alec Baughan; Chandrakant Patel; Fieldhouse; George Eaton-Busfield; Jamie Voce; Matthew Cheung; Nicola-Robin; anthonywmcheung  
Subject: Re: 080519 meeting recap

Adam

You sharing these minutes and transcription was YOUR suggestion - please do respond.

Likewise you also informed us that George Busfield was mentally and medically incapacitated and under the professional care of a consultant psychiatrist, you would formally be deputising in his absence for the foreseeable future. SINCE that time numerous emails and documents of significant size and detail have been sent company wide by Mr Busfield. I seek your confirmation and clarification that we should ignore these after what you shared with us at this meeting in May?

As always I wait with baited breath for a response.

Regards

Aubrey

On Wed, 31 Jul 2019 at 23:19, Jason Earl, JET group <[jason.earl@thejetgroup.co.uk](mailto:jason.earl@thejetgroup.co.uk)> wrote:

Hi Adam,  
We're still waiting for this transcription.  
Much like we're still waiting for statutory accounts and shares senior staff / Mr Patel were due last year.  
Your accomplice, Mr Busfield was very quick to illustrate to wider senior staff and RAN shareholders last year how easy it was for him to misappropriate them to his fellow lapdog(s). I fail to see why it's so hard to resolve it given it's a similar transaction, but effectively in reverse.  
I've CC'ed RAN shareholders for transparency as the shareholder matter illustrated affects them and remains unresolved for all now for over a year. I note recently Mr Busfield has been extremely busy retrospectively concocting invoices for GCV, yet he struggles to find time to resolve matter. Shareholders should be aware why the business is failing given the absence of any transparency (i.e. annual reports, board meetings, EGM requests ignored, or the fact the so called directors on Companies House for JETGS have no interaction with the business)  
In the case of the transcription, all you needed to do was take a photo using your phone and share to those who were present.  
Please provide forthwith.  
Kind regards,  
Jase

On 10/05/2019 09:19, Adam Voce wrote:

Thanks Adam,

Yes I've got the notebook I will transcribe then share.

Thanks Adam

On 10 May 2019, at 09:09, Alec Baughan <[alec.baughan@ransquawk.com](mailto:alec.baughan@ransquawk.com)> wrote:

We need to ask Adam Voce, as he took the notebook.

Adam V, if you could share?

Many thanks,

Alec.

From: Aubrey Hayward <[aubrey.hayward@ransquawk.com](mailto:aubrey.hayward@ransquawk.com)>

Sent: 10 May 2019 08:31

To: Adam Linton <[adam.linton@aragonfinancial.co.uk](mailto:adam.linton@aragonfinancial.co.uk)>

Cc: Adam Voce <[adam@e-cv.com](mailto:adam@e-cv.com)>; Jason Earl <[jason.earl@thejetgroup.co.uk](mailto:jason.earl@thejetgroup.co.uk)>; alec.baughan@ransquawk.com

Subject: Re: 080519 meeting recap

Thanks Lints

Alec could you please share the minutes that were taken

Aubrey

On Thu, 9 May 2019 at 19:25, Adam Linton <[adam.linton@aragonfinancial.co.uk](mailto:adam.linton@aragonfinancial.co.uk)> wrote:

Hi guys,

Thank you for your time yesterday, particularly Adam for having to travel into London for it.

Please see below for my notes/remarks from yesterday's meeting:

- Frustration at the current financial condition of the company with liabilities owed largely the result of incompetence of GB/AV/GCV. All fines/costs incurred by HMRC et al by ineptitude of said parties must be paid in full by themselves. I will not work to repay your debts that were unnecessarily incurred. In a normal corporate structure GB/AV would have been removed from their positions (albeit would likely have acquired them in the first place given lack of expertise), however, since AV and GB are shareholders and cannot be removed. They should pay the costs themselves in full before any future plans are discussed. This is a red line and absolutely non-negotiable.

- Frustration at lack of bonuses as a result of the above discussed ineptitude of GB/AV/GCV which shows they have no regard for the expertise, talent or wellbeing of their team which have managed to provide an extraordinarily high level of service despite challenging conditions. Hires by GB/AV has been a disaster (NP hired as analyst?!, SP contributed nothing other than being hired to replace myself and YC as became apparent during the meeting). I myself am trying to save for a house but this has hit a roadblock as GB is unwilling to submit accounts, I suspect, as a result of questionable activity. As well as bonuses, pensions are the bare bones for all staff. I had my medical insurance silently removed; this was unacceptable, SI at a later date fell sick without medical insurance.

- With regards to my directorship. GB removed me without my knowledge after I didn't reply to a whatsapp whereby GB asked for me to resign. GB provided no paperwork. At first I was proud I was asked to be a director but eventually it became clear that GB only did this to protect himself. When I questioned GB on why he removed me without me knowing, he threatened legal action against me. As such, to be clear, I want it in writing that GB is in charge, he asked me to be a director to indemnify himself. GB will agree to indemnify me from any action taken by HMRC. I will happily explain all of the above if asked.

- Instead of rewarding staff with bonuses, I believe GCV have been invoicing ridiculously over-inflated amounts of money for their 'services', whether it be for themselves of consultants such as AP/NP. GB as highlighted by AH bypassed normal protocol for numerous payments and refused to submit invoices. This lack of willingness to submit invoices is why I believe GB will not complete accounts due to exposing the questionable nature of his activity, AV tried to defend the numbers but a low-level of numeracy would be able to pick apart his defence given base salaries of aforementioned parties. Said monies could have also been spent on investment in recruitment and systems; all of which was promised but never delivered.

- Will I even get paid at the end of the month given the current financial difficulties of the Co? **Will AV and GB personally underwrite mine and the rest of the staff's salaries?**

- Furthermore, GB promised shares in the Co. as part of his sales pitch. This was all a lie and never materialised. GB also said he would never go below 50% and would rather have 52% of nothing than 48% of something; in my opinion something which shows his lack of business understanding. This also comes in the context of GB admitting over the phone to myself that he ripped AV off for his shares. If AV is his best mate, what chance do I stand in getting a fair deal?

- Expanding further on GB's character. He is wholly unqualified to be in his position for a number of reasons, some of those reasons include the following; lack of ability to provide accounts for a Co. which employs circa 20 people, inability to make a decision (does 5% of 20 tasks but never 100% of 1), personal conduct (threatening behaviour, inappropriate sexual comments about staff and people I have been involved with, reading text messages on my phone between myself and Mother who was battling with depression at the time). GB is far too sensitive to be at the head of the Co. (we had an argument and now he hasn't spoke to me for months; incredibly childish), most staff dislike him (including current and former; many of which cited him as a factor in their departure after GB called them directly out of hours for hours on end). If GB was a regular employee of a Co. he would have been relieved of his duties a long time ago. The fact that he has a 52% shareholding in the Co. and insists on having a majority vote in the decision-making progress is ridiculous.

- As such, I wish for GB to be removed in any decision making from the Co. as he is unqualified to do so. AV mentioned GB latest ploy was to claim mental illness to HMRC. I find this incredibly convenient for GB due to the aforementioned accounting irregularities.

I think this covers everything, but just to surmise my position incase it is not clear.

- I want my bonus
- I want my shares
- GCV/AV/GB must pay off debts related to their incompetence

Many thanks,

Adam

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Attachments:

ForwardedMessage.eml

131 KB