
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>; phillip.r.a.williams@gmail.com; George Eaton-Busfield <george@g-cv.com>; Albie Turner <albie@versaaccountants.co.uk>;

David.Bailey@healys.com; rrones@thorntonrones.co.uk; Ivaylo Dimitrov <id@g-cv.com>;

ivo101329@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")

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

On 2 Sep 2019, at 16:04, Cynthia Busfield <cecb@cecb.uk> wrote:

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.

Cindy

From: Cynthia Busfield

Sent: 02 September 2019 14:22

To: 'Aubrey Hayward' <aubrey.hayward@ransquawk.com>
Cc: Adam Voce <adam@g-cv.com>; phillip.r.a.williams@gmail.com; george@g-cv.com;
Albie Turner <albie@versaaccountants.co.uk>; David Bailey
<David.Bailey@healys.com>; rrones@thorntonrones.co.uk; Ivaylo Dimitrov <id@g-cv.com>;
ivo101329@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 I understood from Adam (Voce) was requested and would assist you personally – albeit these matters do need to be addressed as apriority 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 addressed 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 I believe 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 as 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 orrect 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 I 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 demonstrates 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 intended 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 Rhones (Administration Practitioner) and Mr David Bailey (Lawyer) are copied in because unfortunately 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 respectively 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 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 a priority in order to revert to yourself / Mr Earl and/or others as appropriate. (I was unaware you were going on vacation for the record).I am afraid I am again unaware of any “non-allowacnce” 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 I 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 support 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 asap 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 competed as asked.

Cindy.

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From: Aubrey Hayward <aubrey.hayward@ransquawk.com>
Sent: 02 September 2019 11:26
To: Cynthia Busfield <cecb@cecb.uk>
Cc: Adam Voce <adam@g-cv.com>; phillip.r.a.williams@gmail.com; george@g-cv.com;
Albie Turner <albie@versaaccountants.co.uk>; David Bailey
<David.Bailey@healys.com>; rrones@thorntonrones.co.uk; Ivaylo Dimitrov <id@g-cv.com>; ivo101329@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 'solved 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 desk is currently crippled by this). I have not even been 'allowed' to begin advertising to replace A Gilbert.
- May I ask why a R Rhones (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 communique.
- I very much resent the tone and implication of this email pushing for 24 hour turnarounds. 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 <cecb@cecb.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 are 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 protocol(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:

1. 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 Albie Turner at VERSA Accountants via email (so VERSA can account for accordingly).
2. 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.
3. 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 Albie Turner at VERSA Accountants via email (so VERSA can account for accordingly) before payment can be deemed authorised or duly transacted accordingly.
4. 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.
5. 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" depository / account(s) to facilitate and enhance Accounting and Financial Analysis going forward.

ASSOCIATED ACTIONS NOW URGENTLY DUE RE: THESE MATTERS & PROTOCOL(S):

1. AUBREY – please kindly provide all supplier accounts information, passwords, documentation, correspondence and invoices for the business absolutely asap today. Thank you.
2. 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.
3. 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 FIN 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 Aiden Cronin for? As was £256.05 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 Alcini (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

Cindy Busfield.