

1 **Wednesday, 16 February 2022**

2 **(10.00 am)**

3 **SIR WYN WILLIAMS:** Before you start, Mr Blake, can I just

4 tell Mr Butoy, in particular, but all other witnesses

5 that when I'm sitting remotely, as opposed to being in

6 the room, they can only see part of my upper body so

7 that when I'm looking down or things like that, I want

8 to reassure them that what I'm doing is reading their

9 witness statements or writing notes about what they

10 are saying, all right?

11 I can see Mr Butoy is smiling but I don't want

12 there to be any misunderstanding about that. So

13 thanks very much.

14 **HARJINDER BUTOY (affirmed)**

15 **Questioned by MR BLAKE**

16 **MR BLAKE:** I'm Julian Blake and I'm asking questions today

17 on behalf of the chair. Could you give your full

18 name, please?

19 **A.** Harjinder Butoy.

20 **Q.** Mr Butoy, in front of you, you should have a witness

21 statement and that is dated 31 January of this year,

22 is that right?

23 **A.** Yes.

24 **Q.** Can I ask you to turn to the back page or the final

25 page and there's a statement of truth there and that

1

1 **A.** Borrowed some money off my brother and had some money

2 left over from my redundancy.

3 **Q.** So your brother lent you some money for it and you

4 also had some of your own money?

5 **A.** Yes.

6 **Q.** Why did you want to own your own Post Office?

7 **A.** I was -- I worked as a production supervisor for

8 a long time. When I left school I started to work my

9 way up in there and my eldest lad was quite ill with

10 glaucoma and then I was taking a lot time off work and

11 it didn't feel fair to have all that time off, so

12 I decided to look for a business and the Post Office

13 came up and I took the opportunity.

14 **Q.** On 22 January 2004 you became a subpostmaster, is that

15 right?

16 **A.** That's right.

17 **Q.** I'm going to ask you about problems you experienced

18 with Horizon. Did you receive training on Horizon?

19 **A.** Yes.

20 **Q.** Can you tell us a little bit about that?

21 **A.** It was a one-week training. I went to Leicester for

22 training. It's like a little classroom, they had the

23 tills there and they were just training us on them.

24 It wasn't live or anything, it was just internal

25 thing, inside that room.

3

1 should have your signature; is that right?

2 **A.** Yes.

3 **Q.** Can you confirm that that statement is true to the

4 best of your knowledge and belief?

5 **A.** Yes.

6 **Q.** Thank you very much. I'm going to start by asking you

7 questions about your background. Can you tell us how

8 old you are?

9 **A.** 45.

10 **Q.** Can you tell us a little bit about your family life?

11 **A.** I'm married with three kids.

12 **Q.** How old are your children?

13 **A.** 22, 21 and 17.

14 **Q.** It's not a memory test.

15 What did you do for work before you joined the

16 Post Office?

17 **A.** I was a production supervisor in a food factory.

18 **Q.** How long did you do that for approximately?

19 **A.** I did that for nearly 12 years.

20 **Q.** In January 2004 you bought a Post Office branch.

21 Where was that?

22 **A.** Sutton-in-Ashfield, Nottinghamshire.

23 **Q.** How much did you pay for that?

24 **A.** I bought it for just shy of 60,000, I think it was.

25 **Q.** How did you afford to pay for it?

2

1 **Q.** How did it go? Were the figures correct?

2 **A.** Inside, yes, they balanced.

3 **Q.** They balanced?

4 **A.** We didn't do major balancing, it was just simple, very

5 simple, basic.

6 **Q.** Was there any other training in your branch?

7 **A.** When I took over the Post Office it was on

8 a Wednesday. I had a trainer with me Wednesday to

9 Wednesday standing behind my back all the time, every

10 transaction.

11 **Q.** Did that balance?

12 **A.** No, not on my first week.

13 **Q.** So while the training was taking place, the figures

14 didn't balance?

15 **A.** No.

16 **Q.** Did you have a discussion about that with the trainer

17 at all?

18 **A.** Well, I asked him when we balanced, I said "Well, what

19 do I do now?" He said "You're £500 short, you have to

20 put it in". And I looked at him, thinking nothing

21 much of it then, and I said "Why do I need to do it,

22 you've been watching me every transaction", and we did

23 the balance together, virtually -- well I was doing

24 it, he was watching me and he admitted there's nothing

25 wrong with it. He goes "Yeah, but the system says

4

1 you're short 500, you have to put it in".
 2 **Q.** What did you think about that?
 3 **A.** Now -- then, it was like I was a bit confused and
 4 I was thinking "Okay, then", he said "Put it in, put
 5 it in", but I didn't know all of it, how it actually
 6 balanced, you see, and I thought I might have made
 7 a simple mistake, and he said "Maybe next week, you'll
 8 find that 500". But he didn't help me to say: let's
 9 have a look what's happening.
 10 **Q.** We know that you had the problem audit in 2007 but
 11 between 2004 and 2007 did you have any issues with
 12 Horizon?
 13 **A.** No. With the audits or the Horizon?
 14 **Q.** Yes.
 15 **A.** With the ...
 16 **Q.** With the audits.
 17 **A.** No, the audits were fine.
 18 **Q.** How was Horizon working for you?
 19 **A.** Horizon was up and down every week.
 20 **Q.** When you say up and down, do you mean --
 21 **A.** Discrepancies.
 22 **Q.** Were they big or were they small?
 23 **A.** At the start they were like £10, £5, then we just used
 24 to keep the money on one side, if it was up because
 25 I knew the following week wasn't going to be very

5

1 promising. So going up to like £100, £200. We did
 2 ring the help desk a few times but I might as well not
 3 ring them. They weren't interested.
 4 **Q.** When you say they weren't interested, how did you form
 5 that opinion? What were the discussions between you
 6 and the helpline?
 7 **A.** The voice on the phone as well. I mean, some days we
 8 used to roll over -- I don't know what the system's
 9 like now but then, when we used to roll over, it used
 10 to take half-an-hour, 40 minutes for it to roll over
 11 after you'd done your stocktake, and then some days
 12 you have to roll it over again, because there was some
 13 discrepancies and then you have to go and check it
 14 again.
 15 By that time it could be 7.30/8 o'clock and then
 16 they are moaning because "Why you ringing now for,
 17 we're closing in a bit", you know. They weren't
 18 interested.
 19 **Q.** So moving to the audit and investigation in 2007,
 20 you've said that the audits were okay up until that
 21 point?
 22 **A.** Yes, I even had an audit one week prior that.
 23 **Q.** So one week prior to the problem audit, you actually
 24 had another audit?
 25 **A.** Yes, and he said everything's fine, signed me off.

6

1 **Q.** The problem audit, I think, was 24 April of that year?
 2 **A.** That's right.
 3 **Q.** Can you tell us a bit about that day. How many people
 4 turned up?
 5 **A.** There's four people turned up and he walked inside and
 6 he says -- they identified themselves and they said
 7 "We're doing an audit", and I was like "You just did
 8 one last week". And he goes "Yes, we're just doing
 9 another one", and I didn't think nothing of it.
 10 I said "Get on with it". I don't like the audits
 11 because they shut your Post Office down while they do
 12 the audits, so you're losing customers there
 13 automatically.
 14 So I let him carry on with it but then I went
 15 back to him about 20 minutes later and says "Why are
 16 there so many for?" They said "It's a full audit and
 17 a security audit".
 18 **Q.** So were they all auditors or were some of them
 19 security people?
 20 **A.** There was two security people and they said they're
 21 doing the security audit. When they said that
 22 I thought they just like checking the security of the
 23 premises.
 24 **Q.** Can you describe the conversation you had with them?
 25 **A.** That's it, after that, and then I just let them get on

7

1 with it.
 2 **Q.** Did there come a point where they gave you a figure
 3 for how much they thought was missing?
 4 **A.** About two hours later, two and a half hours later they
 5 come in to my house with CID standing there, and I was
 6 thinking what's going on here and they says "There's
 7 £208,000 missing", and, like, I was just shocked.
 8 **Q.** So you said they arrived with CID, with the police, is
 9 that?
 10 **A.** Yes.
 11 **Q.** That was the investigators?
 12 **A.** Yeah.
 13 **Q.** Did the auditors give you a different figure, though?
 14 Did the auditors -- I think you have said in your
 15 statement, you referred to, I think, around £2,500
 16 that was missing?
 17 **A.** That was one of the counts.
 18 **Q.** Yes.
 19 **A.** Then they said in total there was 208,000.
 20 **Q.** That was the investigators that gave you that figure?
 21 **A.** That's right.
 22 **Q.** At some point, you ended up in the police station,
 23 I think?
 24 **A.** They arrested me straight away. I didn't even get
 25 a chance to talk. It happened so quick, I was just

8

1 confused.

2 **Q.** You say they arrested you. Did you go in a police

3 car?

4 **A.** No, I was in a plain car, CID that came to arrest me,

5 and they come to arrest me and they says, while they

6 were walking to the car, they said "We're not going to

7 handcuff you, we'll take you to the car", and then

8 when they sat me in the car they said "We don't know

9 what's happening, all we've been told by the

10 Post Office is to arrest you, take you to custody, and

11 then you're going to have to wait for them to come".

12 **Q.** Were you on your own at that time?

13 **A.** Yes.

14 **Q.** Did anybody see you being taken away by the police?

15 **A.** Yes, customers.

16 **Q.** And how did you feel?

17 **A.** I felt quite ashamed, truthfully.

18 **Q.** How long were you at the police station for?

19 **A.** I was there virtually all day. They arrested me about

20 11 o'clock. I think I got home about 6.30/7 o'clock

21 in the evening.

22 **Q.** Did you have a lawyer?

23 **A.** I had the duty solicitor.

24 **Q.** At some stage you were interviewed. Who carried out

25 that interview?

9

1 **A.** The auditors.

2 **Q.** How was the interview for you?

3 **A.** It [was] quite terrible. They were just chucking

4 questions on me that I couldn't answer straight away

5 because I didn't know what was going on and I kept

6 telling them "Please go back and check the audit

7 because it's too much money to go missing", and I kept

8 insisting "I had an audit the week before that but

9 your date's past that". I said "I had an audit before

10 that, they said everything was okay".

11 **Q.** After that experience in the police station, I think

12 you went home. What had happened to the home and your

13 shop?

14 **A.** While I was that the police station they said, right,

15 they put me on bail, and they didn't say anything else

16 after that. I went home and then that's the time when

17 I realised, when I went home, that they shut the whole

18 Post Office down, took everything out of there and

19 closed it, and then they searched my house, took money

20 from my house, took bank statements from my house that

21 I didn't know anything about until my wife told me

22 when I got home.

23 **Q.** By that time, you had been told that the shortfall was

24 about £200,000?

25 **A.** That's right.

10

1 **Q.** That's a vast figure, certainly bigger than some of

2 the figures we've heard about. What seemed to be the

3 issue? What were you thinking about that figure?

4 **A.** I was just confused because -- I know I had problems

5 with the Horizon system but the figures was nowhere

6 near that figure.

7 **Q.** Were you given any justification for that figure, any

8 reason for it?

9 **A.** No. They kept saying that -- in the interview they

10 kept saying "Have you got it, have you got it, can you

11 put it back in?" I'm thinking "No, I haven't got it".

12 You know, "I can't put it back in and I don't know

13 what you're talking about, to start off with".

14 **Q.** I'm going to move on to the prosecution. You were

15 summonsed to appear in the Magistrates' Court on

16 10 October 2007. Can you tell us what you were

17 charged with?

18 **A.** In the Magistrates' they were trying to charge me for

19 11 counts of theft and I pleaded not guilty.

20 **Q.** What did you feel on receiving that summons to court?

21 **A.** Sorry?

22 **Q.** Was it a surprise for you to receive the summons?

23 **A.** Yes. That's when I started panicking.

24 **Q.** I think around that time you had been suspended

25 already from the Post Office?

11

1 **A.** That's right.

2 **Q.** It went to the Crown Court, and which Crown Court was

3 that?

4 **A.** Nottingham Crown Court.

5 **Q.** You are entered a plea there. Again, you pleaded not

6 guilty. Your trial was in September 2008?

7 **A.** That's right.

8 **Q.** You had been suspended and terminated, I think, for

9 about a year by then?

10 **A.** That's correct.

11 **Q.** What did you say about Horizon in your case?

12 **A.** I was asked -- all the way through I was asking the

13 question with them "It's not me who stole the money,

14 are you sure that Horizon's correct?" I kept asking

15 and pushing that all the way through.

16 **Q.** What were you told by the Post Office?

17 **A.** There's nothing wrong with Horizon; 100 per cent

18 robust.

19 **Q.** Did you seek disclosure?

20 **A.** We asked for it. That's why my court case got delayed

21 by a couple of weeks because they wouldn't give the

22 evidence or the paperwork to my solicitor. And then

23 eventually they just brought a spreadsheet out saying,

24 here, and it meant nothing.

25 **Q.** We've heard over the past couple of days about plea

12

1 bargains or offers of lesser pleas. Were you offered
 2 one?
 3 **A.** Second day in my trial I was offered it. My
 4 solicitors took me to one room. I just shook my head
 5 at him and saying "I can't believe you come and ask me
 6 this, how can you plead guilty, when you ain't done
 7 nothing?"
 8 **Q.** What was the offer?
 9 **A.** I think it was 25 per cent off my sentence if
 10 I pleaded guilty.
 11 **Q.** To which offence? Was it false accounting or ...
 12 **A.** To theft itself.
 13 **Q.** Okay. You were found guilty. How did you feel when
 14 the verdict came in?
 15 **A.** All the way through the weeks I kept telling my wife
 16 that "Don't worry, everything would be all right,
 17 hopefully the jury would be on my side". That's all
 18 I kept saying to myself. That's the only thing I was
 19 relying on because I couldn't prove myself because
 20 they were insisting that the Horizon was amazing and
 21 it was just -- even on the day I woke up, went down
 22 and thought "I'll be okay". And then when the jury
 23 come out and the first count they said "not guilty",
 24 I was really happy but then they started to say,
 25 second count, "guilty", third count, "guilty", and

13

1 guilty, guilty", and then they handcuffed me and took
 2 me down, I didn't know what was happening. I didn't
 3 even know where I was. I didn't know where my mind
 4 was. I was just falling apart.
 5 **Q.** Where were you taken at first?
 6 **A.** To Nottingham.
 7 **Q.** To Nottingham?
 8 **A.** Prison.
 9 **Q.** What category prison is that?
 10 **A.** A/B.
 11 **Q.** How long were you there for?
 12 **A.** I was there for six weeks until I got sentenced.
 13 **Q.** Can you tell us a little bit about that experience?
 14 **A.** It was terrible, especially when you ain't done
 15 nothing. All I kept saying is, "How did I end up
 16 here?" just thinking about the family.
 17 **Q.** Was that in between the verdict and your sentencing
 18 that you were in that prison?
 19 **A.** Yes. Then I stayed an extra three weeks after I got
 20 sentenced for them to move me to a different prison.
 21 **Q.** And at some stage you were transferred to an open
 22 prison?
 23 **A.** That's right.
 24 **Q.** Which prison was that?
 25 **A.** HMP Boston.

15

1 I just fell apart.
 2 **Q.** Had you prepared yourself for that verdict?
 3 **A.** I weren't prepared for it.
 4 **Q.** Can you tell us what sentence you received?
 5 **A.** Three years, three months.
 6 **Q.** Three years, three months. And that conviction was
 7 overturned in April of this year?
 8 **A.** That's right.
 9 **Q.** Of last year, sorry. Over three years -- I mean, is
 10 that one of the larger sentences you are aware of in
 11 relation to Horizon?
 12 **A.** That's right.
 13 **Q.** Were there other orders like a confiscation order?
 14 **A.** Yes, there was a confiscation order.
 15 **Q.** Do you remember what that was about?
 16 **A.** I think it was about just over 60,000.
 17 **Q.** That you had to pay back?
 18 **A.** That even confused me. If they'd charged me with
 19 208,000 and they only wanted 60,000 back -- I couldn't
 20 figure that out.
 21 **Q.** I'm going to ask you about your experience in prison.
 22 I appreciate it may be difficult. When you were taken
 23 down to the cells in the court house, how did you feel
 24 at that stage?
 25 **A.** Life got torn apart. As soon as they says "You're

14

1 **Q.** How was your health in prison?
 2 **A.** It was terrible. I lost just over six stones in
 3 weight. I was just stressed every day.
 4 **Q.** And how were your family dealing with the situation?
 5 **A.** Not good. The day I got sentenced, we shut the
 6 business straight away and my wife and the three
 7 children moved to Chesterfield with my parents because
 8 we had no business left. It was gone. She wouldn't
 9 be able to run it on her own.
 10 **Q.** So your wife and family had to move away out of the
 11 home?
 12 **A.** Yes.
 13 **Q.** I'm going to talk about the impact or ask you
 14 questions about the impact, both financial and
 15 personal. I'll start with financial. You've said
 16 that there was a confiscation order, I think, in the
 17 region of £61,000. How did you pay for that?
 18 **A.** I had some money in the bank which the Post Office
 19 seized and I kept telling them that isn't the
 20 Post Office money. I sold a property for that. In
 21 Derby I sold a property and I was going to pay my
 22 brother back with that, but they weren't interested.
 23 Then my father and my mother helped me with the rest
 24 of the money towards it.
 25 **Q.** At some stage, I think you declared bankruptcy; is

16

1 that right?
 2 **A.** That's right.
 3 **Q.** And why did you do that?
 4 **A.** Because while I was running the business, I had VAT
 5 and tax people coming after me. They even sent me
 6 a letter to prison and I couldn't afford to pay it.
 7 I had nothing left.
 8 **Q.** We heard yesterday about some other difficulties
 9 people experienced with bankruptcy. Did you
 10 experience any differences with, for example, a bank
 11 account?
 12 **A.** Everything, yes. I was bankrupt for 12 months and
 13 then the liquidators took me back to court and they
 14 wanted to bankrupt me for another further 12 years,
 15 but the judge said, "12 years is a bit harsh, we'll do
 16 ten years" and I thought even ten years was harsh.
 17 And I says to him, "Why you doing this for?" They
 18 says, "Because your crime". I says, "But I know
 19 I haven't done" -- you know, my crime, I was not
 20 guilty. They said, "Yes but the court found you
 21 guilty, so ten years is fair".
 22 **Q.** Could you have your own bank account?
 23 **A.** I used to have a bank account, I used to have
 24 a business account, but then when the Post Office
 25 seized it, I actually -- when I came back out of
 17

1 prison, because I was signing on I needed a bank
 2 account, and I went to my old bank, Lloyds TSB, and
 3 they says -- I asked them, "Can I reopen up a new bank
 4 account?" and they says, "No, not in this branch" and
 5 I was very shocked.
 6 **Q.** You said earlier that you had to borrow money in order
 7 to actually buy the Post Office.
 8 **A.** Yes.
 9 **Q.** What happened to the money you owed your brother?
 10 **A.** I've not paid him back yet.
 11 **Q.** And the Post Office, what happened to that? Did it
 12 close? Did you sell it?
 13 **A.** We sold it as a non-running business at a complete
 14 loss.
 15 **Q.** How about a job? Could you get a job afterwards?
 16 **A.** I've been applying for jobs ever since I left prison
 17 but there's no luck at all.
 18 **Q.** Moving on to personal impact, what's been the
 19 psychological impact on you, do you think, of all this
 20 experience?
 21 **A.** Everything's just fallen apart for me. I got no
 22 confidence in myself anymore.
 23 **Q.** Do people know about the conviction?
 24 **A.** Yes, everybody did.
 25 **Q.** Was it in the newspapers?
 18

1 **A.** In the newspapers, local newspaper. I'm originally
 2 from Derby, so it went to that newspaper as well, and
 3 it covered from Derby to Derbyshire, including
 4 Nottinghamshire. Everybody knew about it.
 5 **Q.** How were you treated by people?
 6 **A.** They just all talked behind your back, "He's been
 7 found guilty, he's done it".
 8 **Q.** Could you stay living where you were?
 9 **A.** No, we moved out. I lost -- I had a very good
 10 reputation there. The Post Office, I actually enjoyed
 11 working in there on the shop side. It was a run-down
 12 business, we brought it all up. Me and my wife worked
 13 very hard with it. We had a very good reputation with
 14 the public and then I just lost it by a click.
 15 **Q.** Can you describe the impact on your wife and on your
 16 children?
 17 **A.** It wasn't safe for them to stay there after I was
 18 found guilty. So we decided to shut the business down
 19 straight away and my family helped my wife and kids
 20 move out the same day.
 21 **Q.** And what about the impact of you going to prison on
 22 them?
 23 **A.** Same with me and them. We all got destroyed. We all
 24 fell apart.
 25 **Q.** A question that's been asked of other witnesses is
 19

1 what do you want from the Post Office?
 2 **A.** I want somebody to be charged on their side. Why
 3 can't they be? The evidence has come out and it's
 4 there. Why did they hide it all? Even if they come
 5 out with they found the problem ten years ago, say
 6 there was a fault, they should have come out then. It
 7 didn't need us lot to keep fighting and try pushing
 8 them for the evidence. They should -- they knew it
 9 was there. Why didn't they tell us? I want somebody
 10 to go in prison.
 11 **Q.** Is there anything else you would like to add?
 12 **A.** No.
 13 **MR BLAKE:** Sir, do you have any questions?
 14 **SIR WYN WILLIAMS:** No, I don't, thank you very much.
 15 Mr Butoy, I'm very grateful for you having come
 16 and answered Mr Blake's questions. I know how
 17 difficult that can be certainly in parts; so, again,
 18 thank you very much.
 19 **A.** Thank you.
 20 **MR BLAKE:** Sir, the next witness is Mr Graham. Perhaps
 21 we'll take a ten-minute break.
 22 **SIR WYN WILLIAMS:** Yes, certainly.
 23 **(10.24 am)**
 24 **(A short break)**
 25 **(10.41 am)**
 20

1 **MR BLAKE:** Thank you, Chair. We're going to hear from
2 Mr Graham now.

3 **WILLIAM DAVID GRAHAM (affirmed)**

4 **Questioned by MR BLAKE**

5 **MR BLAKE:** Thank you. Can you give your full name,
6 please?

7 **A.** Yes, it's William David Graham.

8 **Q.** Mr Graham, as you know, my name's Julian Blake and I'm
9 asking questions today on behalf of the Chair. In
10 front of you, you should hopefully have a witness
11 statement that is dated 12 January of this year; is
12 that right?

13 **A.** That's correct, yes.

14 **Q.** Can I ask you to turn to the final page of that
15 witness statement and that should have your signature
16 on it; is that right?

17 **A.** That's correct.

18 **Q.** Is it true to the best of your knowledge and belief?

19 **A.** It is.

20 **Q.** I'm going to start by asking you a little bit about
21 your background. Probably the most difficult question
22 first: can you describe your personality before this
23 all began? What kind of person were you?

24 **A.** I was happy-go-lucky. Yeah, I was sort of, you know,
25 enjoyed a party, enjoyed my family, had -- you know,

21

1 I was life and soul of the party, you know.

2 **Q.** Where did you grow up?

3 **A.** In Newcastle.

4 **Q.** What did you do for work before the Post Office?

5 **A.** Well, I trained to be -- I trained at the Newcastle
6 College of Art and Technology to become a chef.

7 However, I went down the other side of it where I was
8 on more the food service side and did various jobs.

9 **Q.** You got married in 1996; is that right?

10 **A.** I did, yes.

11 **Q.** Did you have children?

12 **A.** I've got two children. They're now 23 and 19 on
13 Sunday, the second.

14 **Q.** You have an interesting background, in that we spoke
15 at the opening, Mr Beer's opening, about people who
16 had a close association with the Post Office.

17 **A.** Yes.

18 **Q.** You started as a trainee at the Post Office in 1992;
19 is that right?

20 **A.** That's correct, yes. I worked at Bexleyheath counter,
21 worked in a main branch office, you know, just general
22 serving. I used a computer system there, which was an
23 old computer system but it was more of a sort of an
24 adding machine, basically. It was just ins and outs.
25 It was called Echo.

22

1 **Q.** At one stage you became a training manager; is that
2 right?

3 **A.** I did. Yeah, I became -- I worked my way from the
4 office, I went to become an agency trainer, which is
5 training subpostmasters, and then applied for a job as
6 a training manager, which is basically to manage
7 a group of trainers and also to teach people counter
8 skills for new entrants coming into the Post Office.

9 **Q.** I think we heard from the last witness that he
10 received training both at the Post Office but also in
11 branch?

12 **A.** Mm-hm.

13 **Q.** Where did you carry out your training?

14 **A.** Well, when I was an agency trainer, I carried out my
15 training on the job in the office. We used to spend
16 two and a half weeks with the postmaster in the
17 office, back in the day. Obviously, as far as I'm
18 aware, that's shorter now. But you used to sit there
19 behind them at the counter and, as people came in, you
20 taught them how to process a particular transaction.
21 But that was all predominantly on a manual system, on
22 a paper-based system.

23 **Q.** Did you train on Horizon?

24 **A.** I did, yes. Towards the end of my work for the
25 Post Office, before I took redundancy, I used to do

23

1 classroom-based training on Horizon.

2 **Q.** Were you aware of any problems with Horizon?

3 **A.** Not at that -- no. I mean, the system we used in the
4 training office was a non-live situation. It was just
5 a basic -- a central processing unit with the program
6 on it, which was cleared down at the end of every
7 session. So it was never reported anywhere. It was
8 just -- it was a tool to show people how to produce
9 reports.

10 **Q.** How did you end up working in a Post Office branch?

11 **A.** What, you mean, as in this office branch?

12 **Q.** Afterwards?

13 **A.** Yeah, I took redundancy from the Post Office. They
14 were offering a fair deal for people to take and then
15 I was approached by an area manager to say that
16 a subpostmaster was due to take over this office, it
17 was a brand new office, and would I be interested in
18 managing it.

19 **Q.** I think that was 1 November 2002; is that right?

20 **A.** Yes.

21 **Q.** Which Post Office branch was that?

22 **A.** That was Riverhead Post Office Sevenoaks.

23 **Q.** Did you have a salary from that job?

24 **A.** It was -- basically, the Post Office paid the
25 subpostmaster and they paid me the salary of the

24

1 office. So whatever the office was getting in, I was
 2 paid. He was getting -- obviously, he was making
 3 money from the footfall in his shop, and that sort of
 4 thing, and he was happy, he paid for the refit of the
 5 office but the actual salary of the Post Office came
 6 to me.
 7 **Q.** Was that around £54,000?
 8 **A.** It started -- when I first worked there, it was -- it
 9 started about 12, and over the years I built up the
 10 business and went around, sort of, local businesses
 11 sort of inviting them to do their work with us, you
 12 know, got a good rapport with a lot of the businesses.
 13 So we, you know, increased the business from 12 grand
 14 a year to about 54/55 grand a year.
 15 **Q.** What training did you receive on taking up that job?
 16 **A.** I was -- I was -- wasn't given any specific training
 17 because I'd just come out of the Post Office itself.
 18 So I knew -- you know, if I needed training, there's
 19 a problem with the Post Office because I was
 20 a trainer. So I basically -- I had someone there for
 21 a couple of days just to oversee the transition, the
 22 opening of the office but, other than that, I just
 23 carried on.
 24 **Q.** Was that Horizon offline?
 25 **A.** The first Horizon, yes.

25

1 **Q.** At some point it transitioned to Horizon Online, in
 2 your branch?
 3 **A.** Yes.
 4 **Q.** I'd like to talk about the problems you experienced
 5 with Horizon. Do you remember approximately when the
 6 problems started?
 7 **A.** It's difficult to say because I don't -- there was
 8 losses -- you know, you always -- it was never -- you
 9 never balanced to zero, you know. There was always
 10 a little fluctuation, you know, because I've added
 11 some stamps up wrong or you've done something -- put
 12 something in wrong. So there was, you know, small
 13 losses but it's when the losses are -- you know, dates
 14 for me, because of all of this have -- they're in
 15 there but I they don't know when to come out. It's,
 16 sort of, 2003/2004 that, you know, there started to be
 17 bigger discrepancies.
 18 **Q.** When you had the smaller discrepancies, did you call
 19 the helpline at all?
 20 **A.** Not the smaller ones, no. It's when the discrepancies
 21 got larger. The smaller ones, basically it was my
 22 agreement with the postmaster that any losses the
 23 office incurred, they were my losses because then
 24 no-one else has got access to it, they didn't have
 25 access to the actual Post Office, it was just me with

26

1 the key. So any losses that occurred in the office
 2 was all down to me.
 3 **Q.** When there was a loss significant enough for you to
 4 call the helpline, did it help?
 5 **A.** Not really because, you know, they're there -- I mean,
 6 you know, the helpline are in a little office,
 7 I think, in Manchester, in Salford, and they can't see
 8 what's in the office. You can explain as much as you
 9 can but there's very little. I mean, they can say
 10 "Put it into a suspense account and wait to see if
 11 anything comes back" but, at which time, if it doesn't
 12 come back, then you are liable to make good.
 13 **Q.** How did you pay those smaller amounts of shortfalls?
 14 **A.** Basically straight out of my pocket, you know. If it
 15 was, you know, a couple of hundred pound -- I mean, it
 16 was -- you know, it was a case of if I wanted to roll
 17 over into the next balance period, that loss had to be
 18 cleared. So it was a case of taking money out of my
 19 wallet and putting it into the Post Office.
 20 **Q.** I want to take things chronologically in terms of the
 21 more significant shortfalls. In 2004, I think you
 22 experienced a shortfall of around £5,000; is that
 23 right?
 24 **A.** Yes.
 25 **Q.** Was that significantly bigger than before?

27

1 **A.** It was, yes. I mean, that was one that I didn't have
 2 that money. I didn't have that money to pay,
 3 although, you know, I mean, the helpline said "It is
 4 your office, it is -- you know, you are responsible,
 5 so you have to pay it", and I said I wasn't in the
 6 position to pay it and they came up with
 7 an arrangement that over a 12-month period they'd
 8 deduct X amount from my salary that came through and
 9 they'd -- you know, to bring the loss down to zero.
 10 **Q.** By 2008, you had experienced a shortfall in the region
 11 of £50,000.
 12 **A.** Yes.
 13 **Q.** Did you report that one?
 14 **A.** I didn't. I didn't purely and -- I know that with
 15 that 50 -- you know, 50,000-whatever, I was never able
 16 I was never going to be able to afford -- you know,
 17 I mean, that was my whole salary for a year. You
 18 know, if they say to me right "We're going to take the
 19 money off over the next 12 months", I'm screwed,
 20 basically, because that was my earnings.
 21 That was how I put food on the table for my wife
 22 and children and there was -- you know, there's no way
 23 I could report it. So I was hoping that it was just
 24 an error, you know, maybe I'd inputted something in
 25 incorrectly. You know, I'd done it before. You know,

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1 everyone's done it. You know, when it's a case of
 2 pressing the keypad, it's easy, you know, if someone
 3 pays in, say, £1,000, it's quite easy to put £10,000
 4 in or £100. It could be either way, you know, and
 5 it's just human error. So that's what I'd hoped this
 6 was.
 7 **Q.** As the weeks went by, how did you feel?
 8 **A.** I just -- I was dreading anyone coming in to check my
 9 accounts because, of course, I was making the accounts
 10 look right because, if I didn't, I'd lose my
 11 livelihood, I'd lose my job, you know, and it was
 12 just -- at that point it just -- it was difficult
 13 because, you know, my wife's at home with the kids.
 14 You know, they were -- at that time, they was 10 and 6
 15 and I'm wondering how the hell I'm going to get out of
 16 this, you know.
 17 You know, what is causing this to happen, you
 18 know? Where is the error? The error wasn't coming
 19 back. Normally, if you got an error it came back
 20 within two or three weeks or if you'd mis --
 21 misinterpreted a figure, you found it the next week.
 22 But this wasn't, just didn't seem coming back.
 23 The stress of this, you know, I wasn't sleeping
 24 I wasn't -- you know, I was worried about it. Every
 25 night I'd go and it was in the back of my head, you
 29

1 know, where is it? What's going to happen, worrying
 2 about if the audit team come in.
 3 **Q.** There came a time when you had a knock on the door
 4 from the auditors.
 5 **A.** Yes.
 6 **Q.** You were audited in January 2009.
 7 **A.** Yes.
 8 **Q.** Can you tell us a little bit about the audit?
 9 **A.** Yes. I mean, I actually got -- I was sitting outside
 10 in the car and I got a phonecall from a guy in the
 11 shop saying "There's two people here from the
 12 Post Office", and bear mind this was the first audit
 13 I'd ever had. I mean, I'd been there seven years.
 14 They are supposed to do audits every two or
 15 three years, but this was the first audit I'd had, and
 16 I thought: well, this is it, this is it; they're
 17 either going to find where the problem is or, you
 18 know, or they're going to find me out and that's it.
 19 **Q.** Do you remember how much of a shortfall they
 20 identified?
 21 **A.** I think -- I mean, I've got it written. It was
 22 65,000 --
 23 **Q.** In the region of 65,000?
 24 **A.** 65,000, yes.
 25 **Q.** Can you remember discussions that took place with the
 30

1 auditors about that?
 2 **A.** Yes, they said to me they're going to have to phone
 3 the investigations team and, within an hour, the
 4 investigations team were down there. They had
 5 discussions amongst themselves and, at which time, the
 6 investigation guy took me to the back of the office to
 7 have a chat: "Is there anything you want to tell us?
 8 Where's the money? Why did you take the money? Did
 9 you need it for something? Were you in debt?" You
 10 know, all these things and these were just sort of
 11 questions -- this wasn't any -- under any sort of --
 12 or, you know, there was no --
 13 **Q.** Not under a caution or any formal interview?
 14 **A.** No, this was just a conversation.
 15 **Q.** What did you say to them?
 16 **A.** I said "There's got to have been something wrong".
 17 You know, I've said it all the way, if you look at my
 18 police interview -- my interviews with them, official
 19 interviews, it was always "There's something wrong
 20 with the system. There has to be because there's no
 21 way have I taken that". Yes, I inflated -- and, as
 22 soon as I said that, "Yes, I've inflated the figures
 23 to make the balance right, I admit to that and that
 24 was wrong". But I found no other way of dealing with
 25 it, it was just that's what I had to do, you know.
 31

1 I mean, for -- you know, for the sake of my family, it
 2 was just to keep my work, keep my job.
 3 **Q.** On 11 February 2009 you ended up in the police
 4 station. How did you end up there?
 5 **A.** Was that for the interview?
 6 **Q.** Yes.
 7 **A.** Yeah. I mean, when they went to -- when they done the
 8 chat with me there they said they want to come and
 9 look at my house, you know, and they came to look --
 10 they looked at a couple of rooms, commented on the
 11 size of my television, said "That must have been
 12 expensive", and then they arranged with the
 13 Bexleyheath Police Station to use one of their
 14 interview rooms.
 15 I wasn't interviewed by the police it was them,
 16 the two investigators, and they interviewed me --
 17 I can't -- I mean, it must have been under caution but
 18 memories of -- it was just a blur. They were, sort
 19 of, leading me to say -- not leading me, they were
 20 sort of suggesting that I'd taken the money, you know,
 21 "Why did you take the money? You know, you must have
 22 stole it because it can't be any other reason, the
 23 money's not there".
 24 **Q.** Were you legally represented at that stage?
 25 **A.** I wasn't, no. I cannot remember whether they --
 32

1 I mean, I think I've said I wasn't given the
 2 opportunity but I can't remember ever being given the
 3 opportunity for that.
 4 **Q.** How did you feel while you were being interviewed?
 5 **A.** I was -- it was awful. I mean, they were trying to --
 6 I mean, I knew these -- I mean, I've -- I knew these
 7 people that were interviewing me. I knew the
 8 investigators, I knew the -- you know, all of them,
 9 because I used to work for the Post Office. I didn't
 10 know them personally but it was probably a lot more
 11 relaxed than it maybe was with some other people who
 12 have had this because they probably have never met
 13 them before. But I knew, you know.
 14 But there was -- it was just a case of they were
 15 egging me to say I took the money, you know, "Might as
 16 well tell us now", you know.
 17 **Q.** Did they give you the impression that they knew about
 18 your history with the Post Office?
 19 **A.** Oh, they knew. They knew me, yes. They knew I've
 20 been in the Post Office for a number of years, yeah.
 21 **Q.** Moving on to the actual prosecution, on 27 April 2009
 22 I think you were summonsed to court?
 23 **A.** Yes.
 24 **Q.** Which court was that?
 25 **A.** That was at Sevenoaks Magistrates' Court.

1 **Q.** I think you appeared there on 16 June 2009?
 2 **A.** Yes.
 3 **Q.** What were you charged with?
 4 **A.** I was charged with theft and two counts of false
 5 accounting.
 6 **Q.** Were you represented at that stage?
 7 **A.** I was, yeah. Yeah, I had a solicitor.
 8 **Q.** You entered not guilty pleas?
 9 **A.** Yes.
 10 **Q.** You appeared in the Crown Court on 24 January 2011 --
 11 **A.** Yes.
 12 **Q.** -- for a trial?
 13 **A.** Yes.
 14 **Q.** That's a very long period. How was the wait between
 15 your court appearance and your actual trial?
 16 **A.** It was -- oh, it was horrendous -- I mean, the
 17 first -- the way -- I mean, from when I -- when the
 18 incident happened and to the first court case,
 19 I didn't know anything. You know, I didn't know what
 20 was going on at any point because the Post Office
 21 weren't speaking to me because I wasn't the
 22 subpostmaster. They wouldn't speak to me.
 23 Then I got the first summons and then just
 24 waiting -- I think they delayed it. There was
 25 an earlier date but, for some reason, the

1 Post Office -- someone in the Post Office couldn't be
 2 there, something like -- recollection in the back of
 3 my mind, and it was just a case of, you know, they
 4 were slowly pulling the knife out. It just felt that.
 5 It was just horrendous for me and my wife. My
 6 children didn't know anything about this, at this
 7 point.
 8 **Q.** We've heard mention of plea bargains and accepting
 9 lesser pleas. Was that something that was offered to
 10 you?
 11 **A.** It was, yeah. We were sat there -- I was sat there in
 12 a room with my father-in-law and my wife, and my
 13 barrister came in and he basically -- he said the
 14 Post Office, their witness wasn't available at the
 15 court on that day and they said that they are willing
 16 to accept that if I plead guilty to the false
 17 accounting they will set aside the theft charge.
 18 I asked what that meant, you know, and he said
 19 "Well, they'll drop that charge and there's lesser
 20 chance of you getting a custodial sentence". My
 21 barrister mentioned the fact that because I worked for
 22 the Post Office before, because I was a training
 23 manager, because I was a trainer, they would feed off
 24 that. If it went to -- because, you know, I was
 25 wondering whether that was the best way to do it,

1 pleading guilty, but it was said that -- he'd advised
 2 us to take the plea because "They'll use the fact that
 3 you were a trainer for the Post Office against you
 4 because of your experience", and he said "This is
 5 probably the best deal you can get". He wouldn't tell
 6 me to do it. He said "I would advise".
 7 **Q.** Did you?
 8 **A.** And I did.
 9 **Q.** So you pleaded guilty to false accounting?
 10 **A.** Plead guilty to false accounting and the other
 11 (*unclear*), yes.
 12 **Q.** Can you tell us what sentence you received?
 13 **A.** Because of my memory ...
 14 **Q.** A suspended sentence of imprisonment for 32 weeks?
 15 **A.** That's correct, yes, yes. I mean, when that was --
 16 I mean, the way they say it in the court, the judges,
 17 it was -- I can't remember very much about that day.
 18 All I can remember is, when they said the 32 weeks in
 19 prison, and there was a gap, I could just hear my wife
 20 scream. It was that -- I told her I'd never get like
 21 this.
 22 I was -- because there was such a delay between
 23 the two, between him sort of telling me it was
 24 suspended, I -- both of us thought that I was going
 25 down, and then, of course, he suspended the sentence

1 and the relief for me was -- sorry.

2 **Q.** That's okay. Please, there's absolutely no rush. If

3 you would like to take a break, we can.

4 **A.** No, I'll carry on. I'll carry on, yes. I vowed not

5 to do this. I tried to be ...

6 Yeah, and it was just the thought of not -- you

7 know, the thought of not seeing your kids and, you

8 know, knowing my wife's going to be struggling to --

9 you know, it was just hell. But I got to go home that

10 night and that was -- yeah, I justified the -- you

11 know, taking the deal with the fact that I could go

12 home.

13 **Q.** Part of your sentence included an unpaid work

14 requirement.

15 **A.** Yes.

16 **Q.** What did you do for that?

17 **A.** I got -- I mean, I was quite fortunate, probably,

18 because I know a lot of people have to work in the

19 streets and work in the parks and what, but I got

20 a job, I got told to work in a charity shop.

21 Obviously, they knew why I was there but it was never

22 brought up in conversation. They just signed the,

23 sort of, paperwork at the end of the day and I worked

24 in the back, you know, sorting through charity

25 donations, you know, which I didn't -- you know, that

37

1 heard.

2 **SIR WYN WILLIAMS:** Yes, fine. So, essentially, the first

3 time you heard about the possibility of a deal was

4 literally minutes before the case was going to start;

5 is that right?

6 **A.** That's correct, yes.

7 **SIR WYN WILLIAMS:** Right, and then you obviously discussed

8 it with your lawyers, and I understand that, and you

9 decided to accept the deal. Then, I see from your

10 statement that this was explained to the judge and he

11 took a little while before he approved it; is that

12 correct? You talk about him going into his room and

13 then coming back.

14 **A.** Yes, that was after. That's after I pleaded guilty to

15 the false accounting. He then took quite a while to

16 come back with the actual sentence.

17 **SIR WYN WILLIAMS:** Well, that's what I wanted to explore

18 with you. So the sentence actually took place on the

19 same day that you agreed to plead guilty. Have I got

20 that right?

21 **A.** That's correct, yes.

22 **SIR WYN WILLIAMS:** So the whole thing, in effect, one

23 minute you were going to stand trial and maintain your

24 innocence and then, within hours, it's all over,

25 effectively?

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1 wasn't -- it was quite rewarding that I was actually

2 doing something, you know.

3 But always in the back of my mind, I shouldn't

4 be here anyway but, obviously, I'd pleaded guilty so,

5 therefore, in everyone's mind I was guilty.

6 **Q.** I'm going to ask you about the impact on you, the

7 financial impact and personal impact --

8 **SIR WYN WILLIAMS:** Can I just ask one or two questions to

9 clarify some ambiguities I've got in my mind.

10 **MR BLAKE:** Absolutely.

11 **SIR WYN WILLIAMS:** Mr Graham, I'd just like to ask you for

12 a little bit more detail, if I may, about the process

13 which led to you accepting a plea bargain, all right?

14 **A.** Mm-hm.

15 **SIR WYN WILLIAMS:** So I understand that there was a long

16 delay between you first appearing in the Magistrates'

17 Court and then appearing and in the Crown Court.

18 **A.** Yes.

19 **SIR WYN WILLIAMS:** That date in January -- I think

20 11 January -- you told me about, was that the day on

21 which your trial was due to begin or was this some

22 intermediate hearing?

23 **A.** No, that was ten minutes before -- as far as I --

24 I mean, I can't -- as far as I remember, that was the

25 actual ten minutes before my court case was being

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1 **A.** Within one hour.

2 **SIR WYN WILLIAMS:** Have I got that right?

3 **A.** Yes.

4 **SIR WYN WILLIAMS:** Okay. Thank you very much.

5 **MR BLAKE:** Financial impact. We've heard that you

6 received over £50,000 a year from the Post Office.

7 **A.** Yes.

8 **Q.** What happened to that?

9 **A.** Well, that was gone. It was -- I had to sign on

10 because I didn't know what was happening. It was

11 a case of, you know, because I was so in the dark

12 about what was going on with the Post Office and the

13 subpostmaster because neither would speak to me,

14 because the subpostmaster saw, you know, someone he

15 put in place -- he's been told, and I heard this when

16 I visited the office -- didn't visit the office, we

17 visited the area, they were being fed the line from

18 the Post Office that there's no other explanation, he

19 stole the money.

20 So it was a case of, you know, waiting to see

21 what was happening. So I had to sign on. You know,

22 when I signed on it was, you know, you're signing on

23 ready for work and I explained to them, you know, the

24 situation and they went -- well, you know they were

25 basically finding -- trying to get me to take a job,

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1 obviously, you know, but it was very difficult when
 2 I didn't know what was happening. I didn't know what
 3 was happening in the future.
 4 Eventually, I went on to employment support
 5 allowance, which wasn't a sort of a looking for work
 6 allowance, it was an allowance, I suppose -- same
 7 amount of money but it was when you're getting benefit
 8 but you're unable to work.
 9 **Q.** Having been convicted, did it make it more difficult
 10 to find work?
 11 **A.** Without a doubt. You know, a lot of work -- I mean,
 12 yes, I'd done catering back in my very early days but
 13 it's not something, you know, 20 years later, you can
 14 just drop back into. It's something you have to start
 15 at the bottom and work your way up. So that was no
 16 good. It was just a case of doing, you know, looking
 17 for work that didn't require you to have a CRB check.
 18 I got told to go for jobs, like, I was offered
 19 at one point to go for a job at Build-A-Bear. You
 20 know, that's a 45-year old man working in
 21 Build-A-Bear, I didn't feel personally comfortable
 22 with that and, because I didn't feel comfortable with
 23 it, I actually had, in that month, I had my benefit
 24 stopped because I didn't go for that job and it was
 25 a sort of -- that was, you know.

1 It was very difficult. I mean, going from you
 2 know £4,000, £5,000 a month to getting, what was it,
 3 £180 a fortnight, you know, it's horrendous. I mean,
 4 we got to one point, you know -- I remember we had
 5 a mortgage, you know, which was being helped, that was
 6 actually -- the interest of that was being paid for by
 7 the DWP, which I'm very grateful for. However, when
 8 I went up to Employment Support Allowance, for some
 9 reason it stopped, but I didn't know it stopped. They
 10 didn't write to me to say it stopped. The mortgage
 11 company didn't write to me. I suddenly found myself
 12 in debt with the mortgage company.
 13 We had to sell. It was a repayment mortgage and
 14 we had an insurance policy with it, obviously to help
 15 pay when it come to the end of the mortgage, like
 16 an endowment, I think it was called. I had to sell
 17 that to raise funds.
 18 **Q.** You talk about debt. Did you owe money to the
 19 Post Office?
 20 **A.** I didn't, no, because the postmaster paid -- he wanted
 21 to keep the office open, obviously, so he immediately,
 22 from what I gather, paid the Post Office that money.
 23 **Q.** What about the costs of the prosecution and the --
 24 **A.** I was -- I had, I think, £3,600 of court costs,
 25 somewhere in that region, which I had to beg, borrow

1 and steal -- no, not steal, it's the old saying -- but
 2 beg and borrow to be in a position to pay that.
 3 **Q.** Was there a proceeds of crime order in your case?
 4 **A.** There wasn't, no.
 5 **Q.** Because you didn't have a contractual relationship
 6 with the Post Office --
 7 **A.** No.
 8 **Q.** -- is that right?
 9 **A.** Yes.
 10 **Q.** Moving on to the personal impact, what was the impact
 11 on your mental health?
 12 **A.** I went to the doctor. I was diagnosed with depression
 13 because -- I just felt worthless. I felt
 14 absolutely -- you know, I mean, I got a wife and child
 15 at home. My children -- sorry, wife and children at
 16 home. I couldn't provide for them. I couldn't give
 17 them what they -- you know, I mean, my daughter's
 18 going through, you know, one -- which I'll not go
 19 into, but one has a medical condition and I had to put
 20 that facade of being -- in front of them, of being in
 21 control when, in fact, when they'd gone to bed or when
 22 they'd gone to school, it went.
 23 It was -- I just -- I didn't know what was going
 24 to happen. I didn't know what I was going to do.
 25 I didn't know how we were going to keep the house.

1 You know, the mortgage company were threatening to
 2 repossess the house. They actually had a court date
 3 to repossess the house. Thankfully, we got in touch
 4 with the DWP because they had stopped the payments
 5 when they shouldn't have, and they agreed -- I don't
 6 know if it was two or three days before the court
 7 hearing, they agreed to pay that money and they got
 8 a suspended -- which still hangs over my head now.
 9 I've got a suspended repossession order on my
 10 house. So if I miss a payment or a couple of
 11 payments, they can apply to the court to just take the
 12 house and it's still in my mind now. I've not -- it's
 13 a repayment mortgage, I've got no insurance policy
 14 with it so, in four years/five years' time, when that
 15 mortgage is due to finish, I have -- obviously, if
 16 I get something from the Post Office, then I'll be
 17 able to pay that but, otherwise, I'm going to have to
 18 sell the house.
 19 **Q.** What about relations with friends? Was it in the
 20 newspapers?
 21 **A.** It was in the newspapers. You know, I went to visit
 22 the area with my wife and we were basically told "We
 23 shouldn't be speaking to you". "We shouldn't talk to
 24 you" or "we shouldn't be seen to be talking to you",
 25 you know. Anyone I had on Facebook and, sort of,

1 social media, anything like that, immediately went.
 2 As soon as I'd been accused of theft, not even found
 3 guilty of anything, accused of theft, they'd gone. It
 4 was all my old, sort of, customers I had on there and
 5 it was, you know, this is the sort of relationship
 6 I had with my customers. It was -- we were on
 7 friends' list. I had very few people on my, sort of,
 8 Facebook-type thing but I had customers on there and,
 9 you know, we were -- and they just -- you know, we
 10 were --

11 I just felt worthless. I felt worthless to my
 12 family. I felt, you know, they all saw me as a guilty
 13 person and, on paper, I was, so ...

14 **Q.** How did your wife cope?

15 **A.** She's stronger than me because, you know, we've got
 16 two daughters and, you know, one with needs, extra
 17 needs, sorry, and if it wasn't for her, she was
 18 an absolute -- yeah, I hate to use the word "rock",
 19 it's what everyone seems to use, but there's no other
 20 term for it. She was -- if it wasn't for her,
 21 I probably wouldn't be here now.

22 I would have -- it got to a stage where I felt
 23 I just don't want to be here. I just -- I wanted it
 24 all gone. If it wasn't for her and the kids,
 25 I just -- yeah, I just -- yeah, my wife is amazing.

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1 the cake and ... oh, it was -- you know. That love is
 2 what kept me going over the years, yeah.

3 **Q.** What do you want from the Post Office?

4 **A.** I mean, we got a simple -- the simple Special Delivery
 5 letter I think we got from them saying they apologise
 6 unreserved, you know, for the mistakes made and
 7 obviously they've put things out in media sort of
 8 saying, you know, "The mistakes we've made, we're
 9 going to make sure they never happen again".

10 It's I want them to find out what went wrong,
 11 you know. You know, what has caused these problems
 12 with the system, you know, with the -- how many
 13 billions of pounds was spent on this system, you know?
 14 Surely they've got to come forward and actually tell
 15 us what went wrong, when did they know it went wrong,
 16 which I think speculation and things in the press and
 17 things that have been released on Twitter and things
 18 have sort of told you they've known it for a long,
 19 long time. And why they didn't just come out, admit
 20 there was a problem, sort the problem out and deal
 21 with it, rather than put everyone -- I mean, there's
 22 people worse, you know. I mean, I've gone through far
 23 less than a lot of people that you're going to hear
 24 from and I didn't -- you know, I was fortunate not to
 25 go to prison.

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1 **Q.** Did you tell your children at the time?

2 **A.** No. This is where it's been difficult recently. It
 3 wasn't until the -- sort of, after the -- after the
 4 Justice for Subpostmasters -- the case in the High
 5 Court, and I got, you know, permission to sort of
 6 appeal my conviction, it was at that point, because
 7 they're of an age where they understand, you know. So
 8 I went through the whole thing again, you know, opened
 9 it all up again, you know, but it felt a bit better in
 10 the fact that, you know, there was some justification
 11 in what -- you know, because it -- there was a chance
 12 that I could have that overturned, there was a light
 13 at the end of the tunnel and so I went through it with
 14 them.

15 Obviously, one teenager, "Yeah, all right", you
 16 know, and the other one takes everything in and then
 17 has to process it, you know, and she -- you know it
 18 was more obviously -- more difficult for her and --
 19 but, you know, we went through the whole thing.
 20 I mean, she's watching this today.

21 Just saying that, just did me in.

22 Yeah, I mean, as far as I'm aware, they are okay
 23 with it now because since the Court of Appeal last
 24 year and I was cleared and when I got home, they had
 25 balloons and banners and everything for me, you know,

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1 But for them people -- you know, for all of us,
 2 we just want some sort of justice for us, you know.
 3 Get the people up here, admitting they've made
 4 mistakes, admitting they have covered things up,
 5 admitting and actually get that down and we can -- you
 6 know, we can sort of say, you know -- I know in legal
 7 terms we're cleared now but it -- you know, there are
 8 still people that I've heard say, oh, there's got to
 9 be something in it, there must have been something in
 10 it, I'm sure not all of the -- you know.

11 And I just want the Post Office to stand up and
 12 say, "We knew there was a problem, this is when it
 13 started, this is what we didn't do, this is what we
 14 should have done", and get justice for the people that
 15 have gone through this pain.

16 **Q.** Is there anything you would like to add at all?

17 **A.** No, no. I think I've -- I'm done for now.

18 **MR BLAKE:** Sir, do you have any questions?

19 **SIR WYN WILLIAMS:** No, I don't. Thank you very much.
 20 I'm so grateful to you for coming and so openly
 21 telling me about all the things which have happened to
 22 you. It's invaluable evidence which I'll obviously
 23 take into account and treat with extreme seriousness.

24 Have I detected that from time to time you're
 25 looking to your left as I'm looking at you and is that

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1 because your wife is there supporting you?
 2 **A.** My wife's here supporting me, my brother-in-law and
 3 they are both here today to --
 4 **SIR WYN WILLIAMS:** Well, I'm very grateful for them for
 5 coming to give you that support as well because
 6 clearly it's helped you through what's been
 7 a difficult session for you. So thanks to you all.
 8 **A.** Thank you.
 9 **MR BLAKE:** Sir, Gillian Howard has been scheduled for this
 10 afternoon but we can actually hear her evidence
 11 earlier. So perhaps we could take a ten-minute break
 12 now and then resume at about 35 minutes past or 20 to.
 13 **SIR WYN WILLIAMS:** So --
 14 **MR BLAKE:** 11.40.
 15 **SIR WYN WILLIAMS:** 11.40, yes. Perfect, Mr Blake. See
 16 you then.
 17 **MR BLAKE:** Thank you.
 18 **(11.25 am)**
 19 **(A short break)**
 20 **(11.42 am)**
 21 **SIR WYN WILLIAMS:** Have you got both Mrs Howard and me on
 22 screen?
 23 **MS KENNEDY:** Yes, we do, thank you. I think we're going
 24 to start the next session of evidence with Mrs Howard.
 25 **SIR WYN WILLIAMS:** All right. Over to you, Ms Kennedy.
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1 **A.** I think I was 15 -- no, not -- oh gosh, 14, 16, Graham
 2 was 15, I was 13, he was 15. We were at school. We
 3 were in high school together.
 4 **Q.** You have two grown-up children. How old are they?
 5 **A.** Our daughter is 33. Our son's 29, and she's
 6 four years older. She'll be 33 this year.
 7 **Q.** I'm now going to ask some questions about the purchase
 8 of your Post Office. Your family bought a Post Office
 9 in 2002; is that right?
 10 **A.** Right.
 11 **Q.** Can you just explain to the Chair where that was?
 12 **A.** Yes, in a nice village on a busy junction and
 13 approximately about a ten minute -- at most ten-minute
 14 journey from our own home. It is a lock-up. It
 15 didn't have living accommodation with it, which we
 16 didn't want anyway.
 17 **Q.** What was the name of the Post Office?
 18 **A.** New Mill Post Office.
 19 **Q.** Why did you want to buy a Post Office or why did your
 20 family want to buy a Post Office?
 21 **A.** Mainly my husband. He'd worked for the local Vauxhall
 22 dealership for 30 years from school at 15. He'd
 23 worked there for 30 years and it was moving into the
 24 main town, and there was no customer service and he
 25 always said, if the day came he didn't want to go to
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1 **GILLIAN MARGARET HOWARD (sworn)**
 2 **Questioned by MS KENNEDY**
 3 **MS KENNEDY:** My name is Ruth Kennedy and I ask questions
 4 on behalf of the Chair. Could you confirm your full
 5 name, please?
 6 **A.** Gillian Margaret Howard.
 7 **Q.** Have you got a copy of your witness statement there?
 8 **A.** I have.
 9 **Q.** Is it dated 13 January 2022?
 10 **A.** It is.
 11 **Q.** Is that your signature on page 19 of the statement?
 12 **A.** It is.
 13 **Q.** Have you read through this statement recently?
 14 **A.** Yes.
 15 **Q.** Is it true to the best of your knowledge and belief?
 16 **A.** It is.
 17 **Q.** If I may, I'm going to start by asking a few
 18 introductory questions about you and your family. So
 19 how old are you now?
 20 **A.** Oh gosh. 30 ... I wish. I am 62.
 21 **Q.** Sorry, what was that?
 22 **A.** I was born in '59 so, yes, I'm 62. I'll be 63 in
 23 June.
 24 **Q.** You talk in your statement about your husband. How
 25 long have the two of you been together?
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1 work, would be the day that he looked for another job
 2 and that's at the time that day came.
 3 And my parents had a business. We had been
 4 brought up with that. Not a Post Office, a general --
 5 greengrocer's, general store, and we just saw they'd
 6 had a happy life and we just saw -- we modelled our
 7 life on theirs and wanted to copy it, really, and
 8 thought that that would be a good future for us,
 9 and --
 10 **Q.** How much --
 11 **A.** -- we spent (*unclear*) together and we could continue
 12 doing that.
 13 **Q.** How much did you pay for your Post Office at the time,
 14 do you remember?
 15 **A.** £69,950, plus stock.
 16 **Q.** How did you finance it, the purchase?
 17 **A.** We'd been married for ten years, we both had a really
 18 good job, we'd been very careful and saved our money
 19 and we used that, along with a small loan from the
 20 bank on our property. I don't know if it was
 21 a remortgage as much as I think -- it was more of
 22 a loan but it was assigned to the property.
 23 **Q.** What was your husband's role at that time in 2002?
 24 **A.** In the Post Office? He applied as the position of
 25 the -- I already had another job anyway and I was
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1 a carer for my parents and -- my Mum and the children,
2 and the job that I worked in as well, so he applied as
3 the subpostmaster. I did go with him for the
4 interview and I went with him to all the training but
5 he was the subpostmaster. It was in his name.

6 **Q.** What role, if any, did you have in that Post Office
7 between 2002 and 2008?

8 **A.** I used to be there at the end of the day. You had to
9 open in the morning with somebody else with you and
10 close on a night. I was looking after the children,
11 getting them to school, et cetera. So his Dad went
12 with him in the morning, 6 o'clock they opened for
13 newspapers, and then he moved into the Post Office at
14 9.00, and I went at teatime. I went to help him lock
15 up and be that second person there.

16 On balance nights, on a Wednesday, I would be
17 with him and I'd do little mundane things for him,
18 he'd have me sorting the dockets out and matching the
19 dockets with a slip that he gave me. He did
20 everything on the computer side of it but, you know,
21 I would check things, and if there's something he was
22 having to do a trail on, he would give me things to
23 look through. But he was very much in charge and he
24 was the subpostmaster.

25 **Q.** Moving forward then to 2008, you say in your statement
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1 Chester or Wales. It wasn't in our area but she still
2 did live quite -- well, not local but maybe within
3 an hour away, and she said she would come to me, which
4 she did straight away on the Monday.

5 She brought me a box of chocolates, she gave me
6 manager's access because, otherwise, I couldn't have
7 got on, because I wouldn't have had, you know --
8 I knew Graham did have his log-on details written
9 down, I knew where they were, I saw him log on, so
10 I were able to get that and I don't know if she
11 bypassed that but she logged me on anyway and gave me
12 manager's access.

13 She phoned head office. She explained what had
14 happened. It turns out they actually recorded it
15 later that it wasn't the subpostmaster who'd had the
16 stroke, it was his wife, it was me that had had the
17 stroke, and they said that I had to ring each Monday.
18 I had to ring because they transferred Graham from the
19 hospital he was in. They transferred him to another
20 hospital which, on teatime, took me about an hour to
21 get there, and I asked if we could close at 5 o'clock
22 instead of at 5.30, so that I could get there for
23 visiting at 6.00, and they said I could but I did have
24 to ring every Monday to continue that.

25 **Q.** To check whether that was okay?
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1 that you effectively took over as subpostmistress in
2 June 2008; is that right? Could you just explain to
3 the Chair why that was?

4 **A.** Yes. On the Friday, the Saturday morning Graham
5 suffered a massive, massive stroke. It turned out it
6 was a blood clot that had gone from -- travelled up
7 his body through his heart. It caused a heart attack,
8 we didn't know that until later, and it went to his
9 head. He was 19 weeks in hospital and it was only
10 because he was 50 that he survived. They didn't
11 expect him to survive. They did say to call the
12 family. My brother had just got into Wales on holiday
13 and he turned round and he came back and everybody
14 went to say their goodbyes --

15 **Q.** What --

16 **A.** -- because (*unclear*) make it.

17 **Q.** What help, if any, did the Post Office give you when
18 you took over the role of subpostmistress?

19 **A.** On the Monday morning, I phoned Graham's business
20 development manager, who we had had and was a really
21 very nice lady and very helpful. I phoned her to
22 explain what had happened. She said Graham didn't
23 have a business development manager anymore, that role
24 had been taken away. She did still work for the
25 Post Office but she was now working, I think it was
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1 **A.** (*The witness nodded*)

2 **Q.** What training did you receive at that time?

3 **A.** (*The witness shook her head*)

4 **Q.** Sorry, did you say "none"?

5 **A.** None -- none at all.

6 **Q.** Prior to taking over, what shortfalls did your husband
7 experience?

8 **A.** Small ones, ones that we would -- we had an ATM
9 machine there that was an external ATM and, if he was
10 short, I would go out there, I'd draw the money from
11 our account and we would put it in and, likewise, if
12 it was over, he'd put the money -- he had a cotton
13 cash bag that he would put the money in and put in the
14 safe. But, generally, error notices came. I knew
15 there was error notices because Graham would say
16 "We've got an error notice", you know the £200 we had
17 to put in so many weeks ago, it's come back. It was
18 an error on the lottery, or whatever it was, and, you
19 know, he'd take the money back out and that was it.
20 We got the money back.

21 So, over the period, I would say there was, in
22 lots of multiples, possibly, we ended up with £1,000
23 approximately that we never did get error notices for,
24 that we did just put in.

25 **Q.** I think you say in your statement you called the
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1 helpline when you experienced shortfalls; is that
 2 right?
 3 **A.** This was when Graham was there. Yes, he called the
 4 helpline. He had the helpline. It was open on
 5 balance nights -- it was open, well, I think it was
 6 9 o'clock at night but that stopped at the point
 7 I was -- around the point I was taking over they
 8 stopped the helpline being available.
 9 We had the lottery, so the lottery we couldn't
 10 close until 7.30, the shop, and then we started to
 11 balance. There was nobody there for me to ring,
 12 they'd gone. I used to ring another subpostmaster,
 13 actually, the next one in the next village, and he was
 14 very supportive and he became my helpline, although he
 15 didn't have the lottery and he didn't have the ATM, so
 16 he couldn't help me with all the problems.
 17 And also, while Graham was subpostmaster, he
 18 could ring direct to the helpline. That had changed
 19 in this period, that you couldn't ring. You could
 20 only ring and actually speak to somebody if you had
 21 a customer waiting.
 22 Nobody's mentioned this that I've seen? You
 23 could only ring if you had a customer waiting. If you
 24 had a problem that you found, you know, you couldn't
 25 balance, you had to ring, leave a message, somebody

1 would ring you back. They may ring -- they would ring
 2 you back within -- I don't know if it was 24 or
 3 48 hours. By then, other problems might have
 4 occurred. It wasn't fresh in your mind what the
 5 problem was and, if they couldn't solve it, somebody
 6 else would ring you back within another 24 hours and
 7 you could go up to second and third line. But if you
 8 rang and it wasn't a customer waiting matter they
 9 would not deal with me.
 10 So they would ring back and I might be serving
 11 a customer. You know, you were there, it was
 12 something you needed to go on to your screen -- we
 13 only had one screen -- and I couldn't because I was in
 14 the middle of doing parcels, or any transaction.
 15 **Q.** I think you say in your statement that by March 2010
 16 you had shortfalls amounting to £22,000; is that
 17 right?
 18 **A.** I thought I had. I'll be honest that I needed to get
 19 home to Graham, I needed to -- I knew that the only
 20 way you could open the next day was to make things
 21 right, that -- you know, that you had to balance.
 22 I thought that I had and we went -- it was transferred
 23 to Online, Horizon Online, and I thought: this is
 24 where we're going to know what happened now, am I this
 25 money short that I thought that I was?

1 So they came and it was one man to set us up, to
 2 transfer everything to Online and when he'd done we
 3 more or less balanced, it was -- it was a little bit
 4 but a really minimal amount, we had balance. So
 5 I thought, you know, it was fine. Whatever was wrong,
 6 if there was something wrong, it had to be with the
 7 system and it had corrected itself. It was good.
 8 I was jubilant.
 9 **Q.** I think you then say that you were audited on
 10 27 May 2010; is that right?
 11 **A.** This was when it had all been counted and we were all
 12 right, that was in the -- and we went on to Online,
 13 that had been in the March 2010, Horizon Online --
 14 that's right, was in the March, in the -- 27 May was
 15 the audit.
 16 **Q.** Could you just explain to the Chair why you were
 17 audited, what your understanding was of why you were
 18 audited?
 19 **A.** Yes. Graham used to get lots of audits because they
 20 would ask him to send so much money back. He
 21 didn't -- he couldn't make them understand that we had
 22 to owe that amount of money because we had an ATM
 23 machine, which I won't quote on here because obviously
 24 it's public, but it was a lot of money that we held in
 25 the safes and we had to fill the ATM machine every

1 Wednesday, balance night. So they was asking us to
 2 send money and he had to keep saying "We can't send
 3 this money, I need the money, I need it to put in my
 4 ATM machine".
 5 **Q.** So that's your understanding of why you were audited,
 6 was because of the money that was being held?
 7 **A.** My understanding, yes, of why he kept getting audits.
 8 But there was never -- once, I think, it was pence, it
 9 was less than a pound it was out, but at the most
 10 maybe £100, and that's -- they'd done a full audit,
 11 they'd counted every stamp, every postal order, every
 12 everything and we were never a great deal out because
 13 if it was wrong we put it in.
 14 **Q.** How did you feel about that audit in May 2010; do you
 15 remember?
 16 **A.** When they arrived, I said I had -- it is the only lie
 17 that I've told throughout and I panicked and I said
 18 I had a doctor's appointment, which I didn't, and it
 19 is the only lie that I -- the only one was that I had
 20 a doctor's appointment, and I went and I got in the
 21 car and I drove.
 22 **Q.** Why do you think that you said you had a doctor's
 23 appointment?
 24 **A.** I don't know. I panicked. I can only say it was
 25 panic. I handed the keys over. I wanted them to go

1 in. I wanted an end to everything but I also think
 2 I needed -- at that point I also considered ...
 3 **Q.** Please take a moment, if you need.
 4 **A.** At that point also I considered ending my life.
 5 I actually drove to a viaduct that one of my customers
 6 recently had jumped off and thought he was such
 7 a placid lovely man, and I thought: if he can do it,
 8 so can I. And I sat in the car, I'd no mobile phone
 9 with me because I don't carry a mobile phone or
 10 I didn't -- I still don't, to be fair -- and I talked
 11 to myself and I thought about my family and I thought
 12 about Graham and I knew I'd got to return and face
 13 whatever they was going to find and I didn't know what
 14 they were going to find.
 15 I suspected a shortage but I'd not counted it,
 16 I'd just balanced. I'd balanced -- well, not
 17 balanced. The night before had been the Wednesday,
 18 had been balance night, I just said whatever was there
 19 was there because I needed to open the following
 20 morning.
 21 You did print a sheet off. There were several
 22 but you printed one off and you had to sign it to say
 23 it was truthful the money that was there, what you
 24 declared you had to sign it on balance night. I never
 25 signed the balance sheet, never.

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1 **Q.** Just going back to the auditors, when you returned,
 2 how did they treat you?
 3 **A.** To be honest, very well. Yes, they did. It was two
 4 gentlemen and I didn't return to the office until
 5 later that afternoon when my daughter had come and
 6 found me. I'd gone to a staff member's house.
 7 I couldn't come home. I tried to come home and we
 8 drove through a little wood and I saw a car park with
 9 people in and I thought they were waiting for me.
 10 I think it turned out they were Jehovah's Witnesses
 11 that were doing the area. I thought they were waiting
 12 for me. I thought every car I drove and I passed with
 13 people in, I thought they were waiting to get me.
 14 I couldn't come home.
 15 Evidently they'd tried ringing home, they'd
 16 tried ringing my daughter, everybody, the Post Office,
 17 this, to try and find out where I was, and said that
 18 I'd gone, I'd left the building and said I was going
 19 to the doctor's. My daughter rang the doctor. She
 20 rang the hospitals and I let them panic but not
 21 deliberately but they looked all afternoon they didn't
 22 know where I was. And then when Hayley found out
 23 where I was, she came and fetched me and brought me
 24 home, and I went and I went down and faced the
 25 auditors.

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1 They said it was too late in the day to do
 2 a count, to do an audit and they changed the alarms
 3 and they locked up and we had to come home and we had
 4 to meet them back there the following morning and
 5 that's what I did. And they did the audit.
 6 **Q.** What did the final audit show? Can you remember?
 7 **A.** Gosh, I think it was 48,000, 46/48, it was around that
 8 figure.
 9 **Q.** I think in your statement you say £48,850.05, does
 10 that sound familiar?
 11 **A.** *(The witness nodded)*
 12 **Q.** You just mentioned the next day. Could you explain to
 13 the Chair what happened the next day and who came to
 14 visit you?
 15 **A.** We had to be present. We took Graham down, you know,
 16 with difficulty but we took him and we sat there and
 17 they counted everything and then they told us to come
 18 home and I had to prepare a statement of what
 19 I thought had happened and what I thought had gone
 20 wrong. So we came back home and just shortly,
 21 I believe, after I'd left Helen Dickinson, the
 22 Post Office criminal investigator, arrived at the
 23 Post Office. I believe they removed everything that
 24 was in there. They took all paperwork, they took
 25 everything away, and they spoke to -- I did have

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1 a member of staff that worked in the Post Office with
 2 me that hadn't done, she was like me, we'd learnt
 3 together, and they said that they would be going back
 4 to interview her as well. They never did but they
 5 said they would be going back to interview her.
 6 Then Helen Dickinson came to our house. She
 7 said -- she first of all asked Graham if he was aware
 8 what had happened and he wasn't. He wasn't aware. He
 9 didn't know and he didn't understand either what was
 10 happening. He couldn't read, he couldn't write,
 11 following his stroke, and he still can't. She said
 12 "Graham, because you didn't know what was going on
 13 I can give you two choices as a subpostmaster, you can
 14 either go to" -- I'm sure it was Manchester -- "and
 15 you will have to face a tribunal", not a tribunal, but
 16 that type of thing, "you will have to be interviewed,
 17 et cetera, or you can resign now".
 18 Graham looked at me and we knew he couldn't --
 19 we couldn't go -- he didn't understand. He couldn't
 20 go to a tribunal. We weren't allowed to have any
 21 solicitor with us, a member of -- family member, it
 22 was just me and him, and we made the biggest mistake
 23 and we said he'd resign, and he signed there and then
 24 to resign.

And then she -- she introduced herself as the

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1 "Police of the Post Office". That's how she described
 2 herself to me, as the "Police of the Post Office".
 3 **Q.** I think a week later, you say in your statement, that
 4 you were interviewed by people from the Post Office?
 5 **A.** Helen Dickinson, along with a colleague, yes.
 6 **Q.** Could you just tell us about that, please?
 7 **A.** Again, they wanted me to go to the main Post Office in
 8 town. I explained it was difficult for me. I would
 9 have to find somebody to come and look after Graham
 10 because, you know, he couldn't dress himself or make
 11 a drink of tea, or anything, nothing's changed.
 12 I explained how difficult it was and they said
 13 they could come to my house and do it at my house,
 14 which they did. We made a spare bedroom into
 15 an office for us to sit at and I told my story, I told
 16 them everything that I possibly could, and I think
 17 they did three and a half tapes long. But when that
 18 interview was typed up, as part of the -- I think it
 19 was part of the Second Sight, and I got a copy of it,
 20 I didn't recognise -- I didn't recognise what was
 21 typed up. It wasn't -- it was as if things had been
 22 missed out or had been changed. It wasn't me that was
 23 talking in there.
 24 I brought this up and said but nothing ever
 25 happened. I never had a copy of anything or the tape
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1 or ... I just dropped that, yeah. I do feel that it
 2 wasn't the actual correct every word of what I said.
 3 **Q.** You were then prosecuted; is that right?
 4 **A.** I was.
 5 **Q.** When did you find out that you were being prosecuted?
 6 **A.** It's going to be the hard bit.
 7 After Graham's stroke, as I've said he was
 8 19 weeks in hospital. My daughter's boyfriend, he
 9 worked in a hospital, in the operating theatre, and he
 10 rang the hospital and asked if he could go privately
 11 to see Graham. This was after Graham had started
 12 to -- he was conscious -- you know he was conscious
 13 and quite understanding of what he was going to say,
 14 and he went to the hospital and he asked if he could
 15 marry our daughter. He proposed to her that night
 16 and -- well, I was there visiting in the evening.
 17 They turned up with her flashing her engagement ring,
 18 he'd asked her, she'd said yes and, gosh, there was
 19 a bit of sunshine in his life and something to look
 20 forward to.
 21 They had already been and had a private meeting
 22 with the doctor -- I didn't go -- to see just what was
 23 going on and what was happening with him and they said
 24 that whatever state Graham was in, in two years' time,
 25 that that would be -- there would be no hope of any
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1 improvement beyond two years. So they set the wedding
 2 date two years ahead on Graham's birthday weekend. He
 3 had always promised her that she would have the
 4 wedding of her dreams. Little girl, she used to dress
 5 up and want pretty dresses and, you know, and he
 6 always said she'd have that wedding of her dreams but
 7 he'd never wear a top hat. He'd wear a flat cap but
 8 no top hat.
 9 We had taken advice of the midwife when she was
 10 born that we had a daughter and we should start
 11 putting money away because there would be a wedding to
 12 pay for one day and we took that advice and we had
 13 taken out money, a policy, to pay for a wedding
 14 whenever that day came. So we set about planning
 15 a wedding for in two years' time. Everything revolved
 16 round Graham. It wasn't just a wedding, it was
 17 a celebration that he was still with us. Hayley went
 18 for a wedding dress, she chose a dress that wasn't --
 19 that hopefully he'd be able to get her down the aisle,
 20 walk her down the aisle. He did walk her down the
 21 aisle but my daughter -- him with a stick on one side,
 22 Hayley holding up at the other, and my brother waiting
 23 behind to catch him.
 24 When we went into that church, I had to take my
 25 glasses off because I thought, if I can't see the
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1 people they won't see me, about 100 guests. What none
 2 of those people knew is that on the morning of their
 3 wedding day, as we were leaving, the cars were outside
 4 and we were all ready for leaving, the postman had
 5 made a delivery, a recorded delivery, and Hayley said
 6 "You've got to open it, Mum". I said "No, Hayley, we
 7 know who this is from". She said "Mum, we can't
 8 leave, you've got to open it" and I did and it was the
 9 letter to say they were prosecuting me.
 10 Worst day of my life. Not just for me. I was
 11 strong I'm not anymore but I was a strong, strong
 12 person, and two years in the planning, I think it's
 13 what got Graham through them two years, and we were
 14 all robbed of that wedding day, robbed.
 15 **Q.** You mention in your statement that your neighbours
 16 thought there was a particular reason for your
 17 behaviour that day, which you've just mentioned. What
 18 did they think the reason was?
 19 **A.** They all thought that I mustn't agree with the wedding
 20 and that I mustn't agree with my new son-in-law to be,
 21 and he's the most amazing person, you know. He pushes
 22 Graham round now, he pushes him in his wheelchair, and
 23 he'll do anything for him, and for me. He's the most
 24 amazing -- we couldn't have wished for a better
 25 son-in-law but yet that's what everybody thought, they
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1 thought that I just mustn't have agreed.
 2 I didn't go around greeting guests, I didn't --
 3 I just kept myself away. I just -- it was actually
 4 two nights. It was in a castle Coleen Nolan got
 5 married there. It was a wonderful, wonderful, dream
 6 place just like Graham had promised her and I don't
 7 remember. I just don't remember anything about it.
 8 **Q.** You were charged with false accounting; is that right?
 9 **A.** I've got that in front of me what I was charged with.
 10 A fraud.
 11 **Q.** Yes. I think you pleaded guilty to false accounting;
 12 is that right?
 13 **A.** I didn't understand what they were saying. When I did
 14 get a solicitor -- on the Monday following the
 15 wedding, I had to go and find a solicitor, and it did
 16 say on here "dishonestly and intending thereby to make
 17 a gain for herself or another". The solicitor said
 18 was I guilty and I said "I won't accept that I was
 19 guilty, I will accept I was guilty to false
 20 accounting, if false accounting was declaring the
 21 money there because I had to do that to be able to
 22 open" and -- but it was agreed at some point between
 23 meetings and going to Magistrates' Court and then to
 24 the Crown Court that I would only plead guilty if the
 25 wording was that it was "for no material or financial
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1 gain". And that's how the wording was, that I was
 2 guilty and it was a single count as well. It was not
 3 several counts. It was one count of false accounting,
 4 a single count.
 5 **Q.** How did you feel about going to court?
 6 **A.** Terrified, terrified. My son went with me to the
 7 early ones in Huddersfield and, in some ways, it was
 8 better when we moved to Bradford to the Crown Court,
 9 because I knew then less chance of people were going
 10 to be there that knew me.
 11 **Q.** You mention in your statement that someone from the
 12 Post Office told you something at court and said
 13 something. Could you just explain to the Chair what
 14 that was.
 15 **A.** Yes. Well, prior to -- in between this, the --
 16 Helen Dickinson, the lady that I've spoken about, she
 17 rang me one day and she said "Did you ever receive
 18 sick pay for Graham?" Sick pay? We're self-employed.
 19 He didn't get sick pay. She says "Well, I wasn't
 20 aware of sick pay but", she said, "I've just actually
 21 been out to a case where the gentleman was claiming
 22 sick pay and he was working", and she'd gone as the
 23 fraud investigator, as the "Police of the
 24 Post Office", she'd been there and thought about us
 25 and rung to ask me "Did you claim it?" No, I wasn't
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1 aware. We did try putting a claim in then but they
 2 weren't having it, no, nothing.
 3 But when we got to the -- I think that was the
 4 first time see was actually in court, she weren't at
 5 the Magistrates', she was at Crown Court, and she
 6 stood and she had a coffee with us. I don't know if
 7 she bought us one or we bought her one, but we stuck
 8 together and we had a coffee. And then when we went
 9 into the courtroom, she sat along with -- they'd taken
 10 my husband in his wheelchair, my brother and my son
 11 and she sat with them, and when I did come out of the
 12 dock she came to me and she put her arms round me and
 13 she just said "You should never have been brought
 14 here, you should never, ever have been brought here".
 15 And prior to that, when we did the tapes and it
 16 finished recording, she said to the other gentleman
 17 "What do you think's happened here?" And they agreed
 18 there was three things: (1) had our member of staff
 19 been stealing from us, which she'd not been
 20 interviewed, who knows, we would hope not; had I made
 21 mistakes; but definitely I'd been let down by the
 22 Post Office. And that's their conclusion that but it
 23 was off tape.
 24 **Q.** What did the judge say to you at your sentencing?
 25 **A.** He said -- well, first of all, he asked the solicitors
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1 how much it was that I was supposed to have -- if
 2 I had taken anything, how much? But I don't think
 3 anybody ever said I did take anything, only this bit
 4 of wording here, and they just looked to each other
 5 and spoke to each other and they said they couldn't
 6 answer that. He said that because I had pleaded
 7 guilty, he did have to give me a sentence but it would
 8 be the most lenient minimum that he could, and he was
 9 sure it was horrendous what I'd gone through,
 10 especially because of my husband, et cetera, and he
 11 was sure he would never, ever see me in that court
 12 again. I've not as much as a speeding ticked ticket
 13 or a parking fine, I've nothing.
 14 **Q.** He sentenced you to six months' probation with six
 15 months' supervision; is that right?
 16 **A.** Yes, he did.
 17 **Q.** Your conviction was overturned last year; is that
 18 right?
 19 **A.** Yes.
 20 **Q.** I'm now going to ask you some questions about the
 21 impact that this has had on you and I'm first going to
 22 ask you some questions about your financial losses.
 23 Can you just describe for the Chair what
 24 financial losses you've suffered as a result of this.
 25 **A.** Well, Graham's salary was £34,000/£35,000 a year, so
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1 we lost that. Because I didn't go into work, I didn't
 2 want to be there, I couldn't face being there, we had
 3 to increase the staff. After several months, it
 4 turned out -- I'd forgotten but we had taken out
 5 an income protection policy on Graham for if ever he
 6 did have any illness. In his 30 years' previous
 7 employment he had only ever had one week off in
 8 30 years.

9 So, suddenly, we didn't have that money coming
 10 in.

11 **Q.** I think you tried to sell your business, is that
 12 right?

13 **A.** We did. Prior to that, what are we going to do? We
 14 didn't have anything at all for months so we've got
 15 a -- we got on with a mailing company and we
 16 delivered, we went out. We put Graham in the car with
 17 us because I couldn't leave him at home and we set off
 18 and we delivered Yellow Pages, Thomson Directories,
 19 Index catalogue, Ikea catalogue, and we also got a job
 20 delivering a free paper for 10p for every paper that
 21 we put through a letter box.

22 My daughter and son-in-law, my son done the
 23 local ones, and I went with him and did all those that
 24 weren't near to the shop or near to us home, and we
 25 just trekked the streets, putting papers and anything

1 through doors, and me -- because I did not want to
 2 make any of my staff suffer because of the
 3 consequences of what had happened. I didn't want to
 4 lay anybody off, make anybody redundant. I wanted
 5 them to keep their jobs. I didn't want to affect
 6 anybody else's life, so we went out delivering
 7 magazines and papers and books and, yeah.

8 **Q.** I think your family helped you with some money as
 9 well?

10 **A.** Absolutely, yes. My daughter and son-in-law
 11 especially and my brother, Graham's Mum and Dad, they
 12 helped us with money. His Dad's 90 this year but,
 13 yeah. We just used to think: who's turn is it, who
 14 shall we ask now? And my daughter used to dread
 15 driving to work in the morning because she knew if
 16 that phone rang it was me ringing that I needed some
 17 more money.

18 But we just did without. We just had absolute
 19 bare -- you know Christmas dinners, we didn't have
 20 a turkey, or beef, or -- we just had a normal --
 21 I don't know, egg and chips, whatever. We just were
 22 frugal, all of us just spent as little as we possibly
 23 could. So, yeah, people helped me out and we were
 24 able to save the house. We were able to save that
 25 because we were being hounded -- hounded by the

1 Post Office for the money. We were hounded for it.
 2 But with their help, we were able to keep the house
 3 and I'm still here. We're still here now.

4 **Q.** You sold some personal items to pay the Post Office
 5 back; is that right?

6 **A.** We didn't pay the Post Office back. We didn't. They
 7 hounded me for the money but, at some point, I'd sent
 8 a letter -- it was -- a solicitor gave me a draft
 9 letter to send to them to say "We know there is an
 10 issue going on at the moment, will you please leave me
 11 alone until this has been resolved", and this was the
 12 general issue, the fact that they had or they were
 13 aware of the Horizon, the JFSA, et cetera, and I think
 14 it was probably JFSA that put me on to this solicitor
 15 to send them a letter that said "We are aware of this,
 16 what's going on, until there is an outcome, will you
 17 please not hound me for this money".

18 It was just the money we had to borrow was
 19 because we'd lost Graham's income, the Post Office
 20 salary. We'd lost it and we had to make that money
 21 back up somehow. You know £34,000/£35,000 a year, it
 22 was a lot of money.

23 So we did try -- immediately after Helen
 24 Dickinson, we did try to sell the business, yes, we
 25 did -- sorry, going back to what you asked. We tried

1 to sell it and it was valued. We got the same estate
 2 agents we bought it from, and they valued it at
 3 90,000. So we agreed we actually signed to say that
 4 we would sell the Post Office and we would give them
 5 the money that they were demanding, not the money that
 6 we owed, the money that they were demanding. And
 7 within a week, two weeks maximum, we had a buyer and
 8 he contacted the Post Office and applied to buy it and
 9 then the Post Office decided it was going to be what
 10 they call a Post Office Local, and the salary would be
 11 reduced from 34,000/35,000, it would be reduced to
 12 I think it was about 13 or 15, and it would have to be
 13 open every hour that the shop was open. He backed
 14 out.

15 We had more interest -- I think we had over
 16 1,000 people enquiring about it. I know some would be
 17 just inquisitive. You knew the (unclear) next door
 18 got details of it, the turnover, they had access to
 19 everything. A customer came to our house to talk
 20 about buying it and then we got the ideal buyer. He
 21 actually had taken redundancy from Post Office, Royal
 22 Mail Group, he'd worked for them as an auditor, and he
 23 knew what was happening, what had happened to us, he
 24 was quite aware and he lived in the village. He was
 25 a cash buyer and he wanted to buy it on the reduced

1 terms.
 2 So he set up bank accounts, everything, and he
 3 did his business plan that he had to do and he got
 4 turned down by the Post Office, and the wording was
 5 they didn't think he was "the suitable person to take
 6 New Mill Post Office forward". No, I guess they knew
 7 what he knew. We think that he knew too much. He
 8 didn't get it.
 9 **Q.** How are you doing financially now?
 10 **A.** I have had the interim payment and I've paid back
 11 I think everybody now that I owed money to that had
 12 lent me money. I want to treat these people now.
 13 I don't -- yeah, I do, I want a new kitchen. I've got
 14 pictures and plans of one. I'm not having it. I'll
 15 have it one day but not until the people that have got
 16 me through this, they are the first ones that will be
 17 treated. But at least now, you know -- I'm looking
 18 forward to going in shops again and buying clothes
 19 instead of going to car boots and charity shops where
 20 not just my things have come from but my daughter's
 21 and my grandchildren's things, because they have done
 22 without as well, and my son. We've all done without,
 23 not just me.
 24 **Q.** I'm just going to ask you some questions about your
 25 social life now. What impact has this had on your

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1 social life?
 2 **A.** I don't have a social life. I don't go -- I don't go
 3 out. I've become a recluse because I just feel that
 4 the people -- I did not lie to anybody but I did --
 5 I didn't feed them the truth of what had happened.
 6 All the subpostmasters that passed through the shop,
 7 they all believed that they were there because of
 8 Graham and his stroke. It's the first thing I would
 9 feed them: my husband's had a massive stroke. I never
 10 told any of them that I was the one that was -- that
 11 I was involved.
 12 And I feel now my staff, nobody, I did not tell
 13 anybody I was involved. I didn't tell them I wasn't.
 14 It's what they made their mind up themselves. I do
 15 feel I betrayed them. I didn't, you know, a few weeks
 16 ago I had my food delivered -- I don't go out I don't
 17 go in shops here and I had my food delivered, and the
 18 lad that came with it, he recognised me, and he said
 19 "Oh, all this about the Post Office, were you
 20 involved?" I just panicked and sort of said "Well,
 21 I've heard about what's going on", and things like
 22 that, whereas only this last couple of weeks this year
 23 I've decided, no, I'm not hiding anymore, this is what
 24 happened to me and I think people need to know.
 25 But because I didn't go out last June, May/June

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1 last year, my daughter and son-in-law remortgaged
 2 their property and they bought a static caravan out on
 3 the east coast and they bought it for me, not for me
 4 personally, for us as a family, and we go as often as
 5 we can, most weekends, and when I'm there I can go in
 6 the shops, I can go out for a meal, I can talk to
 7 people, and I'm fine because nobody knows who I am.
 8 They have met -- they probably will now tomorrow but,
 9 you know. They don't know what I was accused of and
 10 I'm fine. I go in the shops, I go garden centres.
 11 I'm a different person, and then I come back home and
 12 I lock my door and -- and I just can't go out.
 13 **Q.** What impact would you say this has had on your health?
 14 **A.** I used to be a strong person and, now, I suppose I'm
 15 a weepy person -- well, I'm still pretty strong. I've
 16 aged. I've aged. I don't go out to have my hair
 17 done. My daughter trims it me now and again, you can
 18 tell. Normally I have very short hair but I just, you
 19 know -- I don't go out and do things. I haven't been
 20 able to afford to do it and now that I can perhaps,
 21 I don't want to go. I don't want to go in
 22 hairdressers and things.
 23 So mainly, yeah, that -- just the guilt that
 24 I live with that I am an honest person, I made my
 25 children be honest. I always said to them, I brought

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1 them up that if you've done anything wrong, don't lie,
 2 tell me, I might not be happy, I might not like it,
 3 but tell me the truth. And I felt now that what I've
 4 tried to bring my children up to do, that I've not
 5 done it myself because I've not been honest with
 6 people.
 7 I've avoided things, I've avoided friends.
 8 We've been invited to barbecues, parties, everything
 9 just this last Saturday night, our nephew's 40th,
 10 didn't go. So, yeah, we've lost practically all us
 11 friends. I have a couple that have stayed by me that
 12 have known but that's it now.
 13 My daughter says I'm pinching her friends now
 14 because she's got a bigger circle of friends than
 15 I have, so I'm pinching her friends. They are much
 16 younger than me. They'll do me good.
 17 **Q.** What about your family. You have mentioned them
 18 throughout your evidence. What impact has this had on
 19 your family?
 20 **A.** It's been horrendous, horrendous. I have prepared
 21 some things here, when it's right to tell you about
 22 them because, on Monday night, for the first time
 23 ever, I actually asked my daughter and my son what
 24 this has done to them and I've written down here what
 25 their response. Is this the right time for me to give

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1 it you?
 2 **Q.** Yes, please. That would be great, thank you.
 3 **A.** As I've already said, my son was still at school but
 4 he supported me with the business and at home, and he
 5 helped and still does care with his Dad.
 6 What's -- well, my daughter took charge, you
 7 have probably gathered that. My daughter took charge
 8 of what was going on and did the best to keep the
 9 family together, with tireless support from her
 10 wonderful husband and my brother, her uncle. But on
 11 Monday evening, for the first time in 12 years, I did
 12 ask them what effect -- how it had affected them.
 13 Now, my son is so laid back, he's placid. He's
 14 29 years, I've never, ever seen him demonstrate any
 15 anger until Monday night, and he said he'd never felt
 16 more anger than he does to the Post Office. These
 17 were his words, that he's never felt more anger than
 18 he does to the Post Office untouchables, who hide away
 19 from questions and have avoided the hell he has seen
 20 me go through. He wants them and their families to
 21 suffer like we have and that was his brief response
 22 but it was heartfelt.
 23 Then I asked my daughter separately and,
 24 afterwards, I documented what she said and I quote
 25 exactly what she said. She said she felt angry that
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1 her wedding day was ruined and her honeymoon in Italy
 2 was centred around checking what was going on with the
 3 family back home, how me and my son were progressing
 4 finding a suitable solicitor and what advice we were
 5 being given. She regrets having to return to work
 6 from maternity leave seven months early to be able to
 7 help support us. This meant she missed out on mother
 8 and toddler clubs, forming friendships with other new
 9 mums. She missed out on her children's first words,
 10 their first steps, and their first day at play school,
 11 et cetera, and, of course, the children missed out
 12 too, not being able to participate in social
 13 activities.
 14 She's angry that they haven't been able to carry
 15 out home improvements or take children on holidays
 16 they would have liked to, such as the plan they had to
 17 return to Italy with the children to celebrate their
 18 10th wedding anniversary, but having helped to support
 19 us financially were unable to do the things they had
 20 planned, and I share her sadness at the weight we've
 21 both put on as a direct result of comfort eating.
 22 I know that my daughter and son and son-in-law
 23 and brother will be following me and are by my side
 24 today just they have been for the last 12 years.
 25 I hope those people within the Post Office Limited who
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1 destroyed myself and my family are also listening and
 2 hopefully will have taken on board the distress and
 3 hardship that their actions have caused me, my family
 4 and the other subpostmasters.
 5 Finally, to my family, I say a heartfelt thank
 6 you for all the sacrifices you have made for me and
 7 Dad. It will soon be time for us all to move on and,
 8 hopefully, we will be able to make dreams and
 9 aspirations reality. I love you all. Thank you.
 10 Thank you for letting me read that. I needed to
 11 do it.
 12 **Q.** Is there anything else you would like to say to the
 13 Chair?
 14 **A.** No, I think I've covered -- I think I've covered what
 15 I needed to say and I needed to be involved in this so
 16 much and I think now I can move on. I think I can
 17 move on, hopefully, and my family can too.
 18 **Q.** I'm just going to turn to the Chair to see if he has
 19 any questions.
 20 Do you have any questions, Chair?
 21 **SIR WYN WILLIAMS:** No, I don't have any questions,
 22 Mrs Howard, but my heartfelt thanks to you for coming
 23 to tell me about all this. It's very, very valuable.
 24 Thank you.
 25 **A.** Thank you, Sir Wyn. Thank you for listening to us.
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1 Thank you.
 2 **MS KENNEDY:** Thank you.
 3 **SIR WYN WILLIAMS:** So I think that concludes Mrs Howard's
 4 evidence and I take it the next witness will be this
 5 afternoon. Is that right, Ms Kennedy?
 6 **MS KENNEDY:** Yes, that is right. I think we would restart
 7 2.00.
 8 **SIR WYN WILLIAMS:** All right. Well, then, thank you
 9 again, Mrs Howard, and now we will have a lunch break
 10 and we'll start again at 2.00. So thanks everyone.
 11 **A.** Thank you.
 12 **(12.34 pm)**
 13 **(Luncheon Adjournment)**
 14 **(2.00 pm)**
 15 **MS KENNEDY:** Good afternoon, Chair. May I call our next
 16 witness, Mrs Karen Wilson. I think you're on mute.
 17 **SIR WYN WILLIAMS:** No. Can everyone hear me?
 18 **MS KENNEDY:** Yes, we can now. Thank you.
 19 **KAREN WILSON (sworn)**
 20 **Questioned by MS KENNEDY**
 21 **MS KENNEDY:** My name is Ruth Kennedy and I ask questions
 22 on behalf of the Chair. Could you give your full
 23 name, please?
 24 **A.** Yes, Karen Lynette Wilson.
 25 **Q.** Have you got a copy of your witness statement there?
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1 A. I have.
 2 Q. Is it dated 11 January 2022?
 3 A. It is.
 4 Q. If you look on the last page, which I think is
 5 page 17, is that your signature?
 6 A. It is.
 7 Q. Have you read through this statement recently?
 8 A. Yes.
 9 Q. Is it true to the best of your knowledge and belief?
 10 A. Yes.
 11 Q. I'm just going to start, if I may, with asking a few
 12 introductory questions about you and your family. How
 13 old are you now?
 14 A. 67.
 15 Q. You talk in your statement about your husband, who was
 16 a subpostmaster. Is that his photograph that you have
 17 got with you there?
 18 A. Yes.
 19 Q. It's right, isn't it, that he is sadly deceased?
 20 A. Yes.
 21 Q. He died on 26 August 2016; is that right?
 22 A. 22 August '16.
 23 Q. 22 August. When did you get married?
 24 A. Live Aid day, 13 July 1985.
 25 Q. What was that day like?

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1 Italy, Spain and France.
 2 Q. Why did he want to buy a Post Office?
 3 A. I picked him up from the airport one Friday night and
 4 he said he was getting a bit fed up of living out of
 5 suitcases and really going all over. He'd been doing
 6 it for 30 years. So he said "I'm this age now, I'd
 7 like to buy a business and make money for me and do it
 8 as a pension pot". It was a light-hearted
 9 conversation in the car coming back but he took it
 10 quite serious and he found four businesses he'd looked
 11 at.
 12 Q. What sort of roles did you have prior to joining your
 13 husband working at the Post Office?
 14 A. Myself, sorry?
 15 Q. Yes, yourself.
 16 A. I was an ex-police constable, West Mercia Police.
 17 I worked for financial services and HMRC. Yes, that
 18 was predominantly my role, yes.
 19 Q. Which Post Office did Julian become a subpostmaster
 20 of?
 21 A. It was the one where I was bought up in the local
 22 village, Astwood Bank, which is near Feckenham in
 23 Redditch, Worcestershire.
 24 Q. How did you get the money together to purchase the
 25 Post Office?

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1 A. Fabulous. It was very, very hot and because it was
 2 Live Aid day we screened it for everybody, so we had
 3 that going live as well.
 4 Q. I'm now going to ask you some questions about your
 5 purchase or your husband's purchase of the
 6 Post Office?
 7 A. Mm-hm.
 8 SIR WYN WILLIAMS: Before you do, Ms Kennedy, could --
 9 Mrs Wilson would you be good enough to hold up
 10 the photograph, so I can see it more clearly?
 11 A. Is that all right, can you see it?
 12 SIR WYN WILLIAMS: That's fine. I would like to get
 13 a picture of Mr Wilson as well. Thank you.
 14 MS KENNEDY: Thank you.
 15 I think he bought the Post Office in
 16 November 2002; is that right?
 17 A. That's correct, yes.
 18 Q. Could you tell the Chair a bit about what his work
 19 involved before he became a subpostmaster.
 20 A. Yes. Julian was a director of an electrical
 21 compliance sign -- specialist signs company. To
 22 shorten that, if there was a hotel or an airport or
 23 a hospital, then he would work with the architects to
 24 design all the signs and the lighting, specialist
 25 lighting, and he worked action broad in Germany,

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1 A. We took a portion of our savings and we took --
 2 because we had a small mortgage -- we took some of --
 3 the bank suggested, with his business plan, that he
 4 took some money out of that, and then we had the
 5 business loan to repay it and we did it like that.
 6 Q. I think you say in your statement that it was about
 7 after around 12 months that you joined him working in
 8 the Post Office?
 9 A. Yes. Yeah, I was a bit apprehensive at first, husband
 10 and wife working together I wasn't quite sure
 11 whether -- however, he bought the staff and everybody
 12 with it because it had a retail shop, and it meant
 13 that, rather him doing like 5.00 until 10.00 every day
 14 and Saturdays, what we did -- my riding friend, Penny,
 15 is a bank manager, so she retired, so he could have
 16 Thursdays off, we worked together in there and, yeah,
 17 he trained me up and the rest is history, really.
 18 That's how it happened.
 19 Q. When he started at the Post Office, what training --
 20 can you tell me about what training he received at the
 21 beginning?
 22 A. I can. I had to take him to Worcester for two days'
 23 training. However, when he got there, the Horizon
 24 system was down, so they did it on a projection on the
 25 wall. So he physically wasn't able to do hands on and

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1 that did concern him.
 2 **Q.** I think you say in your statement that you had one
 3 employee working for you, who had been there for over
 4 20 years; is that right?
 5 **A.** Yes, Mrs Robinson, yes.
 6 **Q.** So she was able to help you with that?
 7 **A.** Yes.
 8 **Q.** In your statement -- I'm just going to ask you some
 9 questions now about the function of the Post Office.
 10 **A.** Okay.
 11 **Q.** In your statement you talk about balancing day and you
 12 say balancing day was a Wednesday.
 13 **A.** Yes.
 14 **Q.** Can you just tell the Chair what balancing day was
 15 like for you and Julian?
 16 **A.** So because we had a lottery terminal, we were open
 17 from 6.00 in the morning until 8.00 at night, so once
 18 we closed the lottery at 7.30, he would have closed
 19 the Post Office at 5.00, so he'd be busy behind the
 20 scenes, getting everything ready, and then he would
 21 tell me what he wanted, regarding the lottery. And
 22 once he balanced, whether it be £5 or 3 -- whatever,
 23 we either took it out of the retail till, depending on
 24 what size and figure. But when it was getting very
 25 problematic and the helpline closed at 8.00, so we

1 would be in there until 10.00 some evenings, trying to
 2 sort out why it wasn't balancing.
 3 **Q.** What did Julian think about Horizon?
 4 **A.** First of all, when he started having issues with it,
 5 he spoke to other subpostmasters who were having the
 6 same issues, rang the helpline and he also spoke to
 7 three line managers. He rang the Federation and
 8 nobody really took -- basically, they would say "It
 9 will sort itself out, try this, try that, try
 10 something else", but he did have two thoughts, which
 11 he put forward. He felt that either somebody had
 12 a fob card and was managing to steal from every
 13 Post Office around or, secondly, there was third party
 14 access and that was because, if you did a cash
 15 declaration at night and closed up at 6.00, when you
 16 got in the next morning you did another cash
 17 declaration, they were different, and he'd ring and
 18 say "These are different". But he didn't get any
 19 help.
 20 **Q.** I think you mention in your statement that he kept
 21 records?
 22 **A.** All the time. He was very methodical and because when
 23 he bought the business he took it to a solicitor's to
 24 check everything, check the contract, everything, so
 25 nothing would bite him and, yeah.

1 **Q.** At one stage, a branch line manager came to visit him;
 2 is that right?
 3 **A.** Yes.
 4 **Q.** What did the branch line manager say about the
 5 shortfalls or discrepancies?
 6 **A.** Well, he went on the system, he'd worked the second
 7 system with Julian and he would actually serve
 8 customers and then check -- and check with Julian.
 9 Julian had what they called the Gateway and he would
 10 just say "It will sort itself out". But Julian used
 11 to say "But that's not good enough, I need to know why
 12 this system is failing", because he's quite good at
 13 IT.
 14 In fact, one week Fujitsu came and we had to
 15 have three new motherboards in the same week, and he
 16 asked where the motherboards were coming from, were
 17 they cleansed, because he didn't want to inherit
 18 errors. He got no answers.
 19 **Q.** I think in addition to that, you mention area
 20 managers?
 21 **A.** Yes, we had three because they changed quite a lot
 22 over the period of nine years and none of them gave
 23 him any answers.
 24 **Q.** I believe you were audited in 2003.
 25 **A.** Yes.

1 **Q.** Can you recall what happened then?
 2 **A.** I wasn't working there at the time but I understand
 3 that everything was fine. I think there was something
 4 like a small discrepancy of £3/£5-something but that
 5 was the last audit. He didn't get an audit after that
 6 until the suspension day.
 7 **Q.** Which was in 2008; is that right?
 8 **A.** Yes, 11 September.
 9 **Q.** Do you know how Julian felt about the lack of audits
 10 during that period of time?
 11 **A.** Well, he would compare it to the banks and say, you
 12 know, in the banking financial sector or running
 13 a business, you would have an audit every -- he used
 14 to ring, especially on balance day, but they just used
 15 to say "We can audit you from behind the scene". So
 16 he said "So you can physically see the pluses, the
 17 minuses, everything's that's going on", and when he
 18 asked for an audit, they just said "We'll audit you
 19 when we're ready".
 20 **Q.** The audit, I think, took place on 11 September 2008?
 21 **A.** Yes.
 22 **Q.** Can you just describe for the Chair how Julian found
 23 out that you were going to be audited?
 24 **A.** Yes. It was a Thursday. He got a phonecall at
 25 8 o'clock from Jane, who had gone in, and said "The

1 auditors are here", and he said "Well, I'm on my way
 2 up", and actually he was really pleased because he'd
 3 got all the figures all ready, everything was ready.
 4 I couldn't go up. I wasn't allowed to go but I know,
 5 from what he told me when he got home, he gave the
 6 auditors the figures of 27, how it was broken down,
 7 and they generally -- the audit is a bit like
 8 balancing on a Wednesday night, but he was there from
 9 8 o'clock in the morning until 8 o'clock at night with
 10 a big sign up "Post Office closed, use another
 11 Post Office".
 12 **Q.** When you just mentioned a moment ago the 27, I think
 13 are you referring to the shortfall that was found by
 14 the audit?
 15 **A.** Yes.
 16 **Q.** I think you say in your statement that was £27,911?
 17 **A.** Yes.
 18 **Q.** Can you tell the Chair how many people were present at
 19 the audit?
 20 **A.** I believe there were three auditors and my
 21 understanding, from the hearsay, were that they hoped
 22 he'd get on. He'd been very accommodating, very
 23 helpful to everybody that they spoke to. However,
 24 they suspended him at 8.00 at night.
 25 **Q.** On 15 September then, I believe some people came to
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1 theft and false accounting --
 2 **A.** On that Friday, he had to get -- no, it was the
 3 Monday, sorry. He was told to get a lawyer and they
 4 would take him to the police station. However,
 5 because it was short notice, the police weren't ready
 6 for him, so we took a local solicitor, who wasn't
 7 criminal, he did different, but he was prepared to sit
 8 with Julian while they had him under caution.
 9 **Q.** What did Julian say when he was under caution, do you
 10 know?
 11 **A.** Apparently, he said it was all about him admitting
 12 that he'd taken the money but I believe -- I've never
 13 heard a tape or seen a script -- that he said he just
 14 continually said "I haven't taken any money and
 15 I haven't false accounted", but he said the pressure
 16 was so on for him to admit that he'd taken it.
 17 **Q.** Eventually, he pleaded guilty to false accounting and
 18 the theft charge was dropped; is that right?
 19 **A.** Yes. He was present at Worcester Crown Court about
 20 four times. We had a criminal barrister who said that
 21 we couldn't fight them because they were the Crown and
 22 the fact that they didn't go through Crown prosecution
 23 and, because of that, he would have to admit guilt.
 24 But he said he wouldn't do that and, bearing in mind
 25 the only thing he ever said at court was his date of
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1 your house; is that right?
 2 **A.** Yes. We had investigators. I did ask Julian, you
 3 know, to check if they had a warrant or -- but he was
 4 so -- that he'd done nothing wrong, he wasn't worried
 5 about them coming into the house and they did come
 6 into the house. They went through everything, the
 7 garden shed, everything, and they just kept saying to
 8 Julian "Where's the money, where's the jewellery
 9 where's the holidays?"
 10 **Q.** Did they take anything from the house?
 11 **A.** No.
 12 **Q.** What happened to Julian after they'd searched the
 13 house?
 14 **A.** After that, on the Friday that that happened, I went
 15 up to the Post Office and was greeted by an agency
 16 that run them and the lady said to me "Are you
 17 Post Office-trained?" and I said "Yes". She said,
 18 "Well, we need you to go into the Post Office at £5
 19 an hour", but I did comment on the fact that Julian
 20 had just been suspended for theft and false accounting
 21 and they wanted me, his wife, to go in and run it with
 22 one of their staff and it was, "Yes, they hadn't got
 23 enough staff to run it". So I went into the
 24 Post Office.
 25 **Q.** Just to be clear, this is after he's been charged with
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1 birth and his name. What happened on the very last
 2 day was they did a plea bargain with the Post Office
 3 lawyer. They threw the theft charges out, bearing in
 4 mind we'd given them all our accounts, business
 5 accounts, personal accounts, they threw that out but
 6 they said he would get a custodial sentence if he
 7 didn't admit to two accounts of false accounting.
 8 So it was the worst of two evils. He said he
 9 couldn't go to prison and I don't think he could have
 10 so, regrettably -- had to take a suitcase, because he
 11 did think he would go to prison, but he was given
 12 300 hours community service. The judge was very -- he
 13 had half the village there with references and said he
 14 was very sorry to see him in court today and he had to
 15 clean graves for his 300 hours community service.
 16 **Q.** How did you feel about all of this at that time?
 17 **A.** We sat in the car afterwards and I just said to him
 18 "I can't believe this is really happening". It didn't
 19 seem like British justice. He had all the evidence in
 20 six boxes and he wasn't allowed to stand up and give
 21 any evidence. That's all he was allowed to do.
 22 So, as my father said: who made them judge,
 23 trial and executioner?
 24 **Q.** Then I think you mentioned previously, but just
 25 picking it up again, the agency that was running the
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1 Post Office got you to work there for £5 an hour?
 2 **A.** Yes, I had to do 20 hours a week. I took on another
 3 job with financial services in the evening and then
 4 I ran the shop in the day, as well as the Post Office,
 5 and, after about six months, we all had letters from
 6 the agency saying that the discrepancies would no
 7 longer be tolerated and that if the branch was short
 8 they would take it from people's salaries.
 9 **Q.** I'm just going to ask you some questions about the
 10 financial cost. I think you mention in your statement
 11 that you had to sell a number of personal items of
 12 some sort.
 13 **A.** Because my parents were very supportive and all the
 14 other parts of the family, ie they gave us money
 15 because we had a confiscation order on
 16 17 December 2008, and when Julian rang the named
 17 person on that confiscation "How were we going to
 18 live?", the reply back was "Live off the money you've
 19 stolen".
 20 So with all the assets all frozen, my parents
 21 helped. Julia, my step-daughter, helped, my family,
 22 my brother, everybody chipped in but you have
 23 a certain amount of pride when you've never been in
 24 debt, so I car booted the house and all my equestrian,
 25 and then when I was working at financial services

1 I walked into the town one afternoon with all my
 2 30 years of jewellery and sold it all for £900, I got
 3 for it.
 4 I didn't tell him for a few weeks. He just
 5 wanted to know how I'd paid the mortgage and that's
 6 when I said.
 7 **Q.** I think, in particular, one item you mention is your
 8 engagement ring; is that right?
 9 **A.** Yes.
 10 **Q.** That was part of the personal items?
 11 **A.** Yes, everything that he'd bought me over the last
 12 30 years, I just scooped it all up and thought well
 13 that's -- I can't sell anything else other than that
 14 and when he was so upset, I just said "They're things,
 15 we've got to live through this. They're just
 16 possessions. It doesn't matter".
 17 **Q.** What impact did Julian's conviction have on your
 18 insurance premiums?
 19 **A.** Everything. I mean, to the point that your driving,
 20 everything really, and the premiums were high. So it
 21 impacted a lot on him.
 22 **Q.** How much did you lose from the sale of the business?
 23 **A.** Well, we purchased the business for I think it was
 24 125,000 and we had to sell it at 67.
 25 **Q.** I'm now going to ask you some questions about the

1 impact this has had on your health and Julian's
 2 health. Could you describe for the Chair the impact
 3 that you thought that all of this had on Julian's
 4 health.
 5 **A.** A very, very slow decline of waiting. I mean, he did
 6 think he would get reinstated but, obviously, when the
 7 confiscation order came and the charge -- he was
 8 a talented musician, conductor. He was chairman of
 9 the local operatic and drama society theatre. He did
 10 a lot of theatre. He played Topol in Fiddler, and all
 11 those main parts. He could play most instruments,
 12 church organ, et cetera. After this all happened he
 13 just hid himself for about a year. He couldn't
 14 face -- I did tell the village he just wasn't very
 15 well, and it impacted on him when it was in the local
 16 newspaper and then he decided to do something.
 17 He had diabetes after about three months and
 18 then glaucoma, which the GP treated him for. He had
 19 to have -- they're injections called lucentis into his
 20 eyes, because his peripheral vision had gone. Very
 21 keen on sport. He used to go to the cricket, the
 22 rugby, the football, all of those. He stopped going
 23 to anything.
 24 **Q.** What was the -- or how would you assess his mental
 25 health after his suspension and conviction?

1 **A.** Not good. He just used to keep saying to me "I'm the
 2 one with the criminal conviction, I can't get another
 3 job, do you know how that makes me feel?" and he just
 4 went within himself. He still tried to get work. He
 5 did try work for a week. They found him a job in --
 6 a bit like an Amazon, nights for £140 a week, and he
 7 just couldn't do it. He was working with lads that
 8 were about 20 and he physically couldn't do it and,
 9 because of our situation, we'd got the house, he
 10 wasn't able to get anything to help him.
 11 **Q.** What about the impact on your health?
 12 **A.** Well, I had a bit of a meltdown, especially after the
 13 confiscation order came. I locked myself in the
 14 bathroom, cut off my hair off because I didn't know
 15 what to do, because I'm not an angry lady normally,
 16 I'm quite calm and collected. So when you've got all
 17 this misplaced anger you actually don't know where to
 18 put it.
 19 I didn't want to go on any tranquilisers or
 20 anything because I didn't think that would make me
 21 think right. So once I had that, the doctor was
 22 really good. He came out. I don't really remember
 23 much about it. I decided after that, that was it.
 24 I wasn't -- that wasn't going to happen again.
 25 I didn't take anything, I just sat down and said to

1 him "We have to keep going, we have to live and eat
 2 and we have to stay alive".
 3 **Q.** What was the effect on your marriage?
 4 **A.** Difficult because Julian wasn't sleeping and because
 5 I was getting up at 5 o'clock in the morning I needed
 6 to sleep. So I went in one room he was in the other.
 7 I used to have to get up because he'd go in the
 8 conservatory and just fall apart and talk about
 9 suicide.
 10 **Q.** How did you feel when that happened?
 11 **A.** I just used to say him "No, that's not going to
 12 happen", because my mother used to say if there's
 13 nowhere to go there is nowhere to go. I said "Your
 14 problems won't last forever, this will eventually end,
 15 I don't know when". But, of course, what gave him
 16 a lot of strength was he played detective and he found
 17 out about all the other people, which he knew he
 18 wasn't the only one. This "You're the only one" was
 19 coming out, "and you can't fight us".
 20 So when he got together with all the others and
 21 found Alan Bates, Alan and Julian became like partners
 22 in -- Julian would do so much for JFSA and we met up
 23 in a little village hall. There was probably about
 24 14 of us and that really lifted his spirits because it
 25 gave him a focus to deal with this, to fight it.

1 **Q.** You talk in your statement about Julian dying before
 2 his conviction was overturned. Do you want to just
 3 tell the Chair how you feel about that.
 4 **A.** When Julian -- in 9 January 2016, when we found out
 5 that he had bowel cancer, he had a tumour in his
 6 sigmoid, so we sat in the car and I just said, arm
 7 around, "We can do this, we've been fighting, we can
 8 do this", and he said "We can".
 9 But unfortunately after two lots of chemotherapy
 10 the tumour burst. So he was in Worcester Royal for
 11 six weeks and after he came out he couldn't have any
 12 more treatment because he was too poorly and running
 13 normal life with having this, I kept saying to him
 14 "Tell me what you're thinking about", but he would
 15 just shrug his shoulders. He didn't complain but he
 16 kept saying "If anything happens to me", and I said
 17 "Nothing will happen to you, so you'll be fine". He
 18 said, "I want you to" -- I said "I will, I will carry
 19 on, I will carry on", and that was my promise to him.
 20 But from a wife ... and his daughter. He was
 21 only 67. I never said that this did kill him but it
 22 did massively contribute to his early death,
 23 definitely.
 24 **Q.** You may have heard that we're asking this question of
 25 all our witnesses, which is: what would you like to

1 get from the Post Office or like to see from the
 2 Post Office?
 3 **A.** I had some notes. I want to know the who and the why;
 4 why? What was their -- when these people were CRB
 5 checked to buy these businesses and everybody got
 6 good -- why did they do it, why did they not listen to
 7 the people that were running these businesses?
 8 I would like to see -- I would like to see some
 9 accountability, some faces and people coming out and
 10 being -- because at the present time there is nobody
 11 other than the named people that have been at the
 12 trials. Who knew?
 13 I can't believe alarms weren't going off between
 14 the bottom, the investigators, the auditors, and at
 15 the top, the board. Who signed all these prosecutions
 16 off? Did nobody ever say: this isn't right? Did
 17 nobody ever do that?
 18 Of course the National Federation. I mean, we
 19 paid subs to them every month and all they said to him
 20 was "Just sell your shop, you have to pay them back".
 21 So I'd like some answers from that. But, generally,
 22 I want people to understand, because I don't
 23 understand why they did this. I don't. He had worse
 24 consequences than if he'd been tried for murder.
 25 That's how I feel, I do. I want some answers. I want

1 to know there are people out there that did know this.
 2 Was it money? Was it power? I don't know. I don't
 3 know. I'm just me.
 4 But people knew and I just feel that there are
 5 people hiding away that need to come out and answer
 6 for everybody, everybody that has been through this
 7 because it's not right. It's not right what they've
 8 done.
 9 **Q.** Is there anything else you would like to say to the
 10 Chair?
 11 **A.** No, that's fine. Thank you very much.
 12 **Q.** I'm just going to turn to the Chair now.
 13 Chair, do you have any questions?
 14 **SIR WYN WILLIAMS:** No, I don't have any questions, thank
 15 you.
 16 Mrs Wilson, I would like to say two things to
 17 you. Firstly, I'd like to thank you for introducing
 18 me to your late husband, so I've got a clear picture
 19 of him, and I'd like to thank you for being brave
 20 enough to tell us all these things this afternoon. So
 21 thank you very much.
 22 **A.** Thank you.
 23 **MS KENNEDY:** I think that concludes our evidence for this
 24 afternoon.
 25 **SIR WYN WILLIAMS:** All right and I think tomorrow, am

1 I right in thinking we're starting at 10.30?
2 **MS KENNEDY:** Yes, that is right.
3 **SIR WYN WILLIAMS:** All right then. So we'll adjourn now
4 until 10.30 tomorrow morning. Thanks everyone.
5 **(2.28 pm)**
6 **(Adjourned until 10.30 am the following day)**
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| I N D E X | |
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| 2 | HARJINDER BUTOY (affirmed) 1 |
| 3 | Questioned by MR BLAKE 1 |
| 4 | WILLIAM DAVID GRAHAM (affirmed) 21 |
| 5 | Questioned by MR BLAKE 21 |
| 6 | GILLIAN MARGARET HOWARD (sworn) 50 |
| 7 | Questioned by MS KENNEDY 50 |
| 8 | KAREN WILSON (sworn) 84 |
| 9 | Questioned by MS KENNEDY 84 |
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| <p>MR BLAKE: [11] 1/16 20/13 20/20 21/1 21/5 38/10 40/5 48/18 49/9 49/14 49/17</p> <p>MS KENNEDY: [10] 49/23 50/3 84/2 84/6 84/15 84/18 84/21 86/14 104/23 105/2</p> <p>SIR WYN WILLIAMS: [28] 1/3 20/14 20/22 38/8 38/11 38/15 38/19 39/2 39/7 39/17 39/22 40/2 40/4 48/19 49/4 49/13 49/15 49/21 49/25 83/21 84/3 84/8 84/17 86/8 86/12 104/14 104/25 105/3</p> | <p>11 January 2022 [1] 85/2</p> <p>11 o'clock [1] 9/20</p> <p>11 September [1] 92/8</p> <p>11 September 2008 [1] 92/20</p> <p>11.25 [1] 49/18</p> <p>11.40 [2] 49/14 49/15</p> <p>11.42 [1] 49/20</p> <p>12 [2] 25/9 25/13</p> <p>12 January [1] 21/11</p> <p>12 months [3] 17/12 28/19 88/7</p> <p>12 years [5] 2/19 17/14 17/15 81/11 82/24</p> <p>12.34 pm [1] 84/12</p> <p>125,000 [1] 98/24</p> <p>13 [2] 51/2 76/12</p> <p>13 January 2022 [1] 50/9</p> <p>13 July [1] 85/24</p> <p>14 [1] 51/1</p> <p>14 of [1] 101/24</p> <p>140 [1] 100/6</p> <p>15 [6] 51/1 51/2 51/2 51/22 76/12 93/25</p> <p>16 [1] 51/1</p> <p>16 February 2022 [1] 1/1</p> <p>16 June 2009 [1] 34/1</p> <p>17 [2] 2/13 85/5</p> <p>17 December 2008 [1] 97/16</p> <p>180 [1] 42/3</p> <p>19 [3] 22/12 50/11 54/9</p> <p>19 weeks [1] 66/8</p> <p>1985 [1] 85/24</p> <p>1992 [1] 22/18</p> <p>1996 [1] 22/9</p> | <p>89/4</p> <p>200 [2] 6/1 56/16</p> <p>200,000 [1] 10/24</p> <p>2002 [5] 24/19 51/9 52/23 53/7 86/16</p> <p>2003 [1] 91/24</p> <p>2003/2004 [1] 26/16</p> <p>2004 [5] 2/20 3/14 5/11 26/16 27/21</p> <p>2007 [4] 5/10 5/11 6/19 11/16</p> <p>2008 [8] 12/6 28/10 53/7 53/25 54/2 92/7 92/20 97/16</p> <p>2009 [4] 30/6 32/3 33/21 34/1</p> <p>2010 [4] 58/15 59/10 59/13 60/14</p> <p>2011 [1] 34/10</p> <p>2016 [2] 85/21 102/4</p> <p>2022 [3] 1/1 50/9 85/2</p> <p>208,000 [3] 8/7 8/19 14/19</p> <p>21 [1] 2/13</p> <p>22 [1] 2/13</p> <p>22 August [2] 85/22 85/23</p> <p>22 January 2004 [1] 3/14</p> <p>22,000 [1] 58/16</p> <p>23 [1] 22/12</p> <p>24 [1] 58/2</p> <p>24 April [1] 7/1</p> <p>24 hours [1] 58/6</p> <p>24 January 2011 [1] 34/10</p> <p>25 per cent [1] 13/9</p> <p>26 August 2016 [1] 85/21</p> <p>27 [2] 93/6 93/12</p> <p>27 April 2009 [1] 33/21</p> <p>27 May [1] 59/14</p> <p>27 May 2010 [1] 59/10</p> <p>27,911 [1] 93/16</p> <p>29 [1] 51/5</p> <p>29 years [1] 81/14</p> | <p>30 years [6] 51/22 51/23 73/8 87/6 98/2 98/12</p> <p>30 years' [1] 73/6</p> <p>300 hours [2] 96/12 96/15</p> <p>31 January [1] 1/21</p> <p>32 [2] 36/14 36/18</p> <p>33 [2] 51/5 51/6</p> <p>34,000 [2] 72/25 75/21</p> <p>34,000/35,000 [1] 76/11</p> <p>35 [1] 49/12</p> <p>35,000 [3] 72/25 75/21 76/11</p> | <p>62 [2] 50/20 50/22</p> <p>63 [1] 50/22</p> <p>65,000 [3] 30/22 30/23 30/24</p> <p>67 [3] 85/14 98/24 102/21</p> <p>69,950 [1] 52/15</p> |
| <p>'</p> <p>'16 [1] 85/22</p> <p>'59 [1] 50/22</p> | <p>2</p> <p>2,500 [1] 8/15</p> <p>2.00 [2] 84/7 84/10</p> <p>2.00 pm [1] 84/14</p> <p>2.28 pm [1] 105/5</p> <p>20 [3] 7/15 49/12 100/8</p> <p>20 hours [1] 97/2</p> <p>20 years [2] 41/13</p> | <p>3</p> <p>3,600 [1] 42/24</p> <p>30 ... I wish [1] 50/20</p> | <p>4</p> <p>4,000 [1] 42/2</p> <p>40 minutes [1] 6/10</p> <p>40th [1] 80/9</p> <p>45 [1] 2/9</p> <p>46/48 [1] 63/7</p> <p>48 [1] 63/7</p> <p>48 hours [1] 58/3</p> <p>48,000 [1] 63/7</p> <p>48,850.05 [1] 63/9</p> <p>5</p> <p>5 o'clock [2] 55/21 101/5</p> <p>5,000 [2] 27/22 42/2</p> <p>5-something [1] 92/4</p> <p>5.00 [2] 88/13 89/19</p> <p>5.30 [1] 55/22</p> <p>50 [2] 28/15 54/10</p> <p>50,000 [2] 28/11 40/6</p> <p>50,000-whatever [1] 28/15</p> <p>500 [3] 4/19 5/1 5/8</p> <p>54,000 [1] 25/7</p> <p>54/55 grand [1] 25/14</p> <p>6</p> <p>6 o'clock [1] 53/12</p> <p>6.00 [3] 55/23 89/17 90/15</p> <p>6.30/7 o'clock [1] 9/20</p> <p>60,000 [3] 2/24 14/16 14/19</p> <p>61,000 [1] 16/17</p> | <p>7</p> <p>7.30 [2] 57/10 89/18</p> <p>7.30/8 o'clock [1] 6/15</p> |
| <p>...</p> <p>... [2] 50/20 102/20</p> | <p>1</p> <p>1 November 2002 [1] 24/19</p> <p>1,000 [3] 29/3 56/22 76/16</p> <p>10 [2] 5/23 29/14</p> <p>10 October 2007 [1] 11/16</p> <p>10,000 [1] 29/3</p> <p>10.00 [3] 1/2 88/13 90/1</p> <p>10.24 [1] 20/23</p> <p>10.30 [3] 105/1 105/4 105/6</p> <p>10.41 [1] 20/25</p> <p>100 [4] 6/1 29/4 60/10 68/1</p> <p>100 per cent [1] 12/17</p> <p>10p [1] 73/20</p> <p>10th [1] 82/18</p> <p>11 [1] 11/19</p> <p>11 February 2009 [1] 32/3</p> <p>11 January [1] 38/20</p> | <p>7</p> <p>7.30 [2] 57/10 89/18</p> <p>7.30/8 o'clock [1] 6/15</p> <p>8</p> <p>8 o'clock [3] 92/25 93/9 93/9</p> <p>8.00 [3] 89/17 89/25 93/24</p> <p>9</p> <p>9 January [1] 102/4</p> <p>9 o'clock [1] 57/6</p> <p>9.00 [1] 53/14</p> <p>90 [1] 74/12</p> <p>90,000 [1] 76/3</p> <p>900 [1] 98/2</p> <p>A</p> <p>able [18] 16/9 28/15 28/16 44/17 55/10 67/19 69/21 74/24 74/24 75/2 79/20 82/6 82/12 82/14 83/8 88/25 89/6 100/10</p> <p>about [111]</p> <p>absolute [2] 45/18 74/18</p> <p>absolutely [4] 37/2 38/10 43/14 74/10</p> <p>accept [4] 35/16 39/9 69/18 69/19</p> <p>accepting [2] 35/8 38/13</p> <p>access [6] 26/24 26/25 55/6 55/12 76/18 90/14</p> <p>accommodating [1] 93/22</p> <p>accommodation [1] 51/15</p> <p>account [9] 17/11 17/22 17/23 17/24 18/2 18/4 27/10 48/23</p> | | |

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