

1 Friday, 18 February 2022

2 (10.00 am)

3 **SIR WYN WILLIAMS:** Good morning.

4 **MR BLAKE:** This morning we have Mrs O'Dell as our first

5 witness.

6 **SIR WYN WILLIAMS:** Very good.

7 **JENNIFER O'DELL (sworn)**

8 **Questioned by MR BLAKE**

9 **MR BLAKE:** Can you state your full name, please?

10 **A.** Mrs Jennifer O'Dell.

11 **Q.** As you know, I'm Julian Blake and I'm asking questions

12 today on behalf of the Chair. The Chair appears on

13 the screen in front of you.

14 **A.** Good morning.

15 **SIR WYN WILLIAMS:** Good morning, Mrs O'Dell. I hope the

16 weather isn't too bad in your part of the country.

17 **A.** So do I, thank you.

18 **MR BLAKE:** Do you have in front of you a witness

19 statement?

20 **A.** I do, yes.

21 **Q.** Is that witness statement dated 22 January of this

22 year?

23 **A.** Yes, it is, yes.

24 **Q.** If I can ask you to turn to the final page, page 19,

25 is that your signature at the bottom?

1

1 **A.** Yes. Well, yes, it used to be very friendly when

2 I first moved there 50 years ago but, of course, there

3 aren't any shops in there now and people are working

4 away from the home, so it's not so much friendly as it

5 used to be. But it's fine.

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

7 **A.** My family. I've been married to my husband for

8 32 years. He has lived in our home since he was two

9 and he's now 76, so our home is very important to us.

10 We have six children between us, eight grandchildren

11 between us, some live as far away as Australia, and

12 some are in Bridgend in South Wales. So they're

13 dotted around all over the world, yes.

14 **Q.** What did you do for a living before becoming

15 a subpostmistress?

16 **A.** I was in a call centre, Housing Association call

17 centre. Previous to that, I was a civil servant and

18 then I also worked for local government, again in

19 a sort of call centre.

20 **Q.** Can you give us a little bit of detail about that at

21 all?

22 **A.** Yes, I was in Cambridgeshire police headquarters.

23 I was a civilian. I was taking 999 calls and acting

24 upon those calls with other -- well, with other

25 civilians and police people.

3

1 **A.** Yes, it is, yes.

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

3 best of your knowledge and belief?

4 **A.** Yes.

5 **Q.** Can I start by asking you some questions about your

6 background?

7 **A.** Of course.

8 **Q.** What area do you live in?

9 **A.** I live in a small village in Cambridgeshire.

10 **Q.** How long have you lived there for?

11 **A.** Well, at the moment, 32 years but I moved up from

12 London 50 years ago to the village, but then I moved

13 away from the village for eight years and then moved

14 back because I remarried. So I've been there for

15 another 32 years, yes.

16 **Q.** Can you describe that village for us?

17 **A.** Well, I say small. I haven't really got anything to

18 compare it with.

19 **MR BLAKE:** Sorry, there's a fire alarm.

20 *(Fire alarm test: pause)*

21 **MR BLAKE:** Sorry about that.

22 **A.** That's all right.

23 **Q.** You were saying about your village.

24 **A.** Yes. I suppose it's a medium-sized village.

25 **Q.** Is it a friendly place?

2

1 **Q.** What about your other Civil Service role? What was

2 that?

3 **A.** I was a civilian clerical staff in the Prison Service.

4 **Q.** For those jobs, presumably you had some level of

5 vetting or some sort of enquiries before you were

6 employed?

7 **A.** Absolutely, yes. Yes, I did.

8 **Q.** During your career as a subpostmistress, I think you

9 were also involved in local politics; is that right?

10 **A.** Yes, I was, yes.

11 **Q.** What did you do?

12 **A.** I had been chosen, just before what had happened, to

13 be the PPC, which is something --

14 **Q.** Parliamentary candidate?

15 **A.** That's the one, Provisional Parliamentary Candidate

16 for the general election of that time. But when this

17 all happened, I stood down because I didn't want to

18 bring the party that I was being for into disrepute.

19 **Q.** But you were selected by --

20 **A.** I was.

21 **Q.** -- the local party --

22 **A.** Yes, I was.

23 **Q.** -- to become their Parliamentary candidate?

24 **A.** Yes.

25 **Q.** How did you decide to become a subpostmistress?

4

1 **A.** There's always been a Post Office in -- well, when
 2 I say "always been", there's been a Post Office in the
 3 village for a long time and it was going to close, and
 4 my brother-in-law, who used to live next door to us,
 5 jokingly said one day "Well, why don't you become the
 6 subpostmistress", and we laughed it off. But he'd
 7 sown the seeds and we happened to have a spare room in
 8 our home, as you do, and we realised some money and
 9 I put in to become the subpostmistress, went for the
 10 interview and I was accepted, and we refurbished the
 11 room, completely gutted it out, refurbished it all and
 12 everything else, and became the subpostmistress.
 13 **Q.** So the Post Office was actually in your home, was it?
 14 **A.** Yes, it was a room in my home, yes.
 15 **Q.** Did you have to pay for the Post Office or pay for the
 16 refurbishment?
 17 **A.** Oh, yes. I mean, we put about £35,000/40,000 because
 18 we completely -- sorry, the room that we used was in
 19 a very old part of our home. So when you took the
 20 floor up, there was the bare earth. That's how old it
 21 was. So we had to dig some out, put proper footings
 22 in. So, yes, it did cost an awful lot of money to
 23 refurbish it all.
 24 **Q.** Alongside the Post Office, did you have a retail
 25 business of some sort?

5

1 and had coffee to start with, then he showed me the
 2 screen and that we pressed things, you know, for
 3 wanting to sell stamps or books of stamps what to
 4 press. Then it was lunchtime so it was an elongated
 5 lunch, because there was only myself at the training.
 6 We got back and he was adamant in telling me how
 7 to rem out the cheques because it was rather
 8 convoluted how to do it. So he -- we went through
 9 that for ages and then we had a cup of tea and then he
 10 said, "Well, might as well go home". So in all, it
 11 was about two hours/two and a half hours actual
 12 training on it and that was it.
 13 **Q.** At the time that you had that training, was Horizon
 14 installed in your Post Office?
 15 **A.** No. I can't remember exactly how many months it was
 16 but it was some months after the training that it was
 17 installed.
 18 **Q.** What advice were you given at that training in terms
 19 of shortfalls or perhaps when you had more money
 20 showing up on screen?
 21 **A.** Not that I can remember, none at all.
 22 **Q.** I'm going to ask you about the helpline that was
 23 provided by the Post Office. I'm going to take you to
 24 specific transactions shortly, so we don't need to
 25 talk about specific transactions, but how often did

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1 **A.** Well, I did of sorts. There was a garage in our
 2 village who sold groceries and I didn't really want to
 3 go down that route. So I just used to sell greeting
 4 cards and some jewellery and some handbags, but I sold
 5 those that people from the village they actually made.
 6 So I tried to --
 7 **Q.** Local crafts?
 8 **A.** Absolutely, yes.
 9 **Q.** Who worked with you?
 10 **A.** Towards the end, my son had turned 18 and he was home
 11 sometimes from college, so he -- towards the end, he
 12 worked as a counter assistant but there was a woman in
 13 the village who used to work at the old Post Office so
 14 she was fully trained. So, at the beginning, she used
 15 to stand in for me if I wanted time off.
 16 **Q.** At that stage, do you think your son wanted to join
 17 you in the business?
 18 **A.** I don't really know, to tell you the truth. It would
 19 have been handy. It would have been good. I think my
 20 husband wanted him to do so but ...
 21 **Q.** In terms of training, did you receive training on
 22 Horizon?
 23 **A.** Yes. It is rather vague. I think I was supposed to
 24 have had two-day training and I went to a hotel in
 25 Bedfordshire, arrived there about 10.00, we stopped

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1 you call the helpline?
 2 **A.** It could have been approximately once a month. Mainly
 3 we used to be sent every week a booklet, that's the
 4 only way I can describe it, and it used to update us
 5 on how to carry out things on the Horizon system. So
 6 we would have to kind of update certain things on it
 7 and 99.9 per cent of the time those instructions were
 8 wrong, so you'd have to ring up the "helpline" -- and
 9 I say that because it wasn't -- saying, "Well, we
 10 received this and it's wrong" and they said, "Yes, we
 11 know, we're going to correct it in next week's
 12 booklet". So it could have been at least once
 13 a fortnight.
 14 **Q.** You described them like that, in speech marks. Why
 15 have you described them in that way?
 16 **A.** Well, they weren't helpful whatsoever.
 17 **Q.** In broad terms, why not?
 18 **A.** Well, when I had my shortfall they didn't want to
 19 know. They just kept telling me to pay the money
 20 back. You know, they were shouting at me. I was
 21 saying to them that the Horizon system is wrong. They
 22 just didn't want to know. It was pay the money back.
 23 **Q.** Moving on to problems that you had with Horizon --
 24 **A.** Yes.
 25 **Q.** -- do you remember what year your first significant

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1 discrepancies were showing?
 2 **A.** It was the beginning of June 2009. I was doing my May
 3 balance.
 4 **Q.** So let's go through that chronologically, if we can.
 5 **A.** Okay.
 6 **Q.** So starting for the balance for May 2009, what did you
 7 notice?
 8 **A.** It was approximately £1,000 shortfall.
 9 **Q.** What did you do about that?
 10 **A.** Looked for it everywhere. The way my office was laid
 11 out I had the counter here, down there was my safe,
 12 there was my cash drawer, and there was a bit of a gap
 13 and then there was my post bag there. So, in the
 14 safe, I used to keep bundles of 20s in £1,000 bundles
 15 and £10 notes in £1,000 bundles and my £5 notes in
 16 £500 bundles.
 17 Well, after looking through all the paperwork
 18 and recounting my stock, recounting all my cash,
 19 I thought, well, had I taken out a bundle of 1,000
 20 and, instead of putting it in my cash drawer, I'd put
 21 it in the post bag, or had I taken it down into the
 22 kitchen and put it in the freezer. You know, like you
 23 do, you put it down somewhere and turn round and then
 24 when you go back it's not there.
 25 So after several hours of scratching my head and
 9

1 **Q.** Did you call the helpline as those months went by?
 2 **A.** I then told my husband because I hadn't told him.
 3 I went to the bank and I could raise £750 cash from
 4 the bank, and I put that into my till. I hadn't
 5 called the helpline by then because I just thought
 6 it's somewhere, it's got to be somewhere. So when
 7 I balanced the following month, having put in the £750
 8 cash, there was £3,000 gone. So I then realised that
 9 there was something going on. So that's when I rang
 10 the people.
 11 **Q.** So the 3,000 shortfall, I think that was July 2009 or
 12 thereabouts?
 13 **A.** Yes, roughly, yes.
 14 **Q.** You said you called the helpline. What was their
 15 response?
 16 **A.** "Pay the money back". That's all. And I said to them
 17 "No, money has not gone missing. There's a fault,
 18 there's something going on on Horizon". "Pay the
 19 money back", that's all I got and she was shouting at
 20 me down the phone. So, in the end, I just hung up.
 21 And I kept saying to my husband it felt as
 22 though there was somebody in the depths of an office
 23 block, the lights were dimmed and they were at
 24 a Horizon terminal and they were manipulating figures.
 25 It -- I couldn't prove it but that's just how it felt
 11

1 looking everywhere for it, I put on the system that
 2 I had the cash that the Horizon system said I had, so
 3 that I could then open the next morning, because if
 4 you didn't do that, then you couldn't open the next
 5 morning and work.
 6 **Q.** What happened to the shortfall over the following
 7 months?
 8 **A.** The next month when I balanced, it was another £1,000,
 9 give or take. As I said earlier, my son used to help
 10 out when he was home and he was home on the day of the
 11 balance, and I called him in -- and I told him what
 12 had happened and I said, "Look, you know, if you have
 13 taken this, tell me now but, if you have, I'm the one
 14 that's responsible and I will be the one that's taken
 15 away and sent to prison. So tell me, we'll fix it,
 16 we'll sort it somehow, but you've got to tell me now".
 17 And he said, "Mum, I haven't taken it" and he said
 18 "Well, if I haven't taken it, have you?" and of course
 19 I hadn't taken it.
 20 **Q.** So at that stage, how was your relationship with your
 21 son?
 22 **A.** I believed him. It's awful to have to say but it was
 23 a little bit strained, which is awful to say because
 24 I believed him but there was still a nagging doubt,
 25 you know.
 10

1 and I couldn't check up on it. But that's how it
 2 felt. But the help -- well, the people just wasn't
 3 interested.
 4 **Q.** The people on the helpline, were you aware of whether
 5 they could see what was on your screen or not?
 6 **A.** No, I wasn't aware of that at all. And then the
 7 following month, and again another £1,000, and I rang
 8 them up again. You see, having worked in a call
 9 centre, you have your basic call handlers and then you
 10 have supervisors, and I thought, well, surely
 11 a supervisor will pick up that I've called a second
 12 time and that this is ongoing and I will get a call
 13 from them to say "Right, got a bit of a problem, let's
 14 see if we can sort it out". But there wasn't
 15 anything.
 16 So the second time I called them, the woman said
 17 to me, "Have you been having problems with the PIN,
 18 pad?" And I said "Well, not really, a couple of times
 19 it won't accept the PIN number and on the screen it
 20 says I have to swipe" -- there was -- by the keyboard
 21 there was a swiping -- swipe it and on the screen it
 22 was how much you wanted to withdraw. So I put in and
 23 then it would say put the card back in the PIN pad ...
 24 So I explained that to her. So she said "Well,
 25 I'll get an engineer to ring you back but you've got
 12

1 to pay the money back". So an engineer did ring me
 2 back and he told me to press this button and that
 3 button, which I did, and he was going to send me
 4 a cleaning pad for the PIN pad, which he did, and I've
 5 still got it, but it didn't make any difference. But
 6 I thought: that's a bit strange that she's asked me
 7 that, where's that coming from?
 8 But anyway, so then by November I'd just about
 9 had enough because nobody had rung me, so I rang them
 10 up again.
 11 **Q.** I think by November 2009, the shortfall had reached
 12 £7,000, is that right --
 13 **A.** Yes.
 14 **Q.** -- or thereabouts?
 15 **A.** Yes.
 16 **Q.** You said you phoned the helpline again.
 17 **A.** Yes.
 18 **Q.** What happened?
 19 **A.** Well, again, it was just "Pay the money back", but
 20 this time I'm afraid I shouted at them and they said,
 21 "Well, do you want me to escalate it to tier two?" and
 22 I said "Well, why hasn't this been offered to me
 23 before?" Well, of course, they couldn't answer me.
 24 And I said, "Well, yes, of course I do. If this is
 25 going to sort the problem out, well, yes".

13

1 I did that at the beginning of when the Horizon was
 2 installed". I said "Don't worry about that, it will
 3 sort itself out", and we left it. And I thought "Oh,
 4 well, if it's" -- so when I went back on the Monday
 5 and it showed a plus sign, I thought "Going to have
 6 a good Christmas, I haven't got to worry about it
 7 anymore".
 8 And then 6 January two people from Post Office
 9 walked in.
 10 **Q.** That was the audit?
 11 **A.** That was -- well, I beg to differ. It wasn't
 12 an audit. They weren't auditors. I refuse to call
 13 them auditors.
 14 **Q.** Why do you refuse to call them auditors?
 15 **A.** Because they didn't audit.
 16 **Q.** What did they do?
 17 **A.** They walked in. I was so pleased to see them because
 18 I genuinely thought that they -- I mean, I said to
 19 them "Ah, I'm really pleased to see you, we are going
 20 to sort this problem out. You're going to find what
 21 on earth is going on". So they walked round into the
 22 counter and Lesley Frost --

23 And I'd like to digress a little bit. When
 24 I was opening, I didn't go away for training, I had
 25 two employees come in to train me on the job and the

15

1 So Ms Muddeman, tier two, rang me the following
 2 day, told her what had been happening, but I expected
 3 her to know all about it but it seemed as though she
 4 didn't and all she said was -- when I said to her it
 5 was the Horizon, there's a problem, all she said was
 6 "Well, prove it". That was it. Nothing.
 7 **Q.** At that time, did you think that other people were
 8 having problems with Horizon?
 9 **A.** No. I wasn't told at all. Nothing.
 10 **Q.** By, I think, 16 December it had reached around £8,500?
 11 **A.** Something like that. I can't remember, yes.
 12 **Q.** But then did it go down?
 13 **A.** Right, my son worked -- I think -- I can't remember
 14 whether it's a Thursday or a Friday. He worked that
 15 day and my husband and I went out shopping but
 16 I always made certain I was back to help with the
 17 balance -- sorry, not the balancing, the end of day
 18 balancing, sort of thing, and I was in the kitchen and
 19 my son came down and he said "Worries are over, I've
 20 got roughly 8" -- no, I can't remember the exact
 21 amount but "I've got more than I should have".
 22 I said "How come?" And I went down there and
 23 the cash declaration -- for some reason, instead of
 24 using cash declaration 1, he had used cash
 25 declaration 2 and I said "Oh, don't worry about that,

14

1 first woman was Lesley Frost. She came in on Monday
 2 morning at 9 o'clock and it was manual. It wasn't the
 3 Horizon system. And on the Wednesday afternoon she
 4 brought the big blue balance sheet and she showed me
 5 how to balance and we were a few pounds over. Her
 6 exact words were, "You will never balance to the
 7 penny, so we're going to take that money out and we're
 8 going to put it into a plastic bag and we're going to
 9 put it in the safe, so next week you might be down, so
 10 you can take that money out and you can then balance".

11 I thought: well, she's an employee, she's been
 12 sent here to train me. So I took her word for it.
 13 But, of course, looking back, that was legally false
 14 accounting. So when these two people walked in, she
 15 was one of them, which I found quite ironic.

16 I had logged into the Horizon system at about
 17 8.55 that morning but she logged me out and I was no
 18 longer able to access the Horizon system, and she put
 19 a laptop on my counter. So she took the figure, the
 20 Horizon system figure of what it had said I should
 21 have on her laptop.

22 She counted the cash, Mr Skelton counted the
 23 stamps and he said to me "Why didn't you declare your
 24 stamps at the end of December", and I went up to him
 25 and I said "I did declare them". And he mumbled

16

1 something and I didn't hear what he had said and
2 I said "Pardon", you know "What did you say?" and he'd
3 gone "Oh, nothing, nothing, nothing". And they kind
4 of inputted into this laptop ...

5 Sorry.

6 **Q.** It's okay. Take your time. We can have a break if
7 you'd like.

8 **A.** They alleged I'd stolen £9,616.66, and I broke down.
9 And they then asked me -- they told me I was
10 suspended. They asked me if I would keep -- I would
11 let somebody come in to work the Post Office, and
12 I said "Of course I do, the village needs it". Well,
13 they couldn't get anybody and they asked me if I could
14 get somebody but I couldn't. So the Post Office, it
15 was shut.

16 **Q.** So having been suspended, you were asked whether you
17 could provide somebody to take over your role?

18 **A.** Yes.

19 **Q.** Moving on to the investigation, the audit was on
20 6 January.

21 **A.** Yes.

22 **Q.** When did you meet the investigators?

23 **A.** Oh dear, it was Jon Longman, wasn't it? I can't
24 remember.

25 **Q.** Same day or soon after --

17

1 **Q.** What was the role of the union representatives there,
2 as far as you understood it?

3 **A.** Well, it was a bit peculiar, really, because they
4 didn't do anything or say anything. There was a tiny
5 bit towards the end where I got a little bit upset and
6 one of them turned round and said "Calm down". But
7 apart from that --

8 What I did find a little bit off-putting at the
9 end, I walked out and my husband was outside, but the
10 union rep on the NEC, he stayed in there and the door
11 was open and he was talking to them and I thought,
12 that's -- I don't know. I just felt that was bit
13 uncomfortable for them to do that. Surely they should
14 have been with me rather than talking to the
15 Post Office? I just found that really quite strange.

16 **Q.** You have said that your husband was there. Was your
17 son also there?

18 **A.** No, he wasn't at that. He was at college on that day.
19 They then rang me up and said I'd been unsuccessful
20 with that interview but I could appeal. I had to go
21 to Peterborough for that appeal and, again, I didn't
22 see the need for any legal representation because
23 I hadn't done anything wrong. But both of those
24 interviews, it was just like a kangaroo court. You
25 know, I walked in, the body language from them was

19

1 **A.** No, no, no, no. I went for an interview before I met
2 with the investigators.

3 **Q.** Where was the interview?

4 **A.** That was in Cambridge city in the Crown Post Office
5 with two union people, Tim and Jim, who had been to my
6 house previously and sat in my kitchen and had coffee
7 and I told them what had happened and they sat in with
8 my interview.

9 But before the interview, we were early and we
10 had a cup of coffee and, as we got up to go to the
11 interview, my husband looked these two people in the
12 eye and he said "Well, is this happening to anybody
13 else?"

14 **Q.** Yes.

15 **A.** "No, no, you're the only ones".

16 **Q.** Those are the union people that said that?

17 **A.** This is the NFSP people. One was on the National
18 Executive Committee and one was a subpostmaster.

19 **Q.** Were you legally represented at the interview?

20 **A.** No. I didn't see the need for it because I hadn't
21 done anything wrong.

22 **Q.** Who was the interview with? Was that auditors or
23 investigators?

24 **A.** No, as far as I know, it was just a Post Office
25 employee. I can't remember her name.

18

1 "Oh, she's guilty, that's it", and I had to go through
2 it all again.

3 **Q.** Who accompanied you to your second interview?

4 **A.** Well, my husband stayed outside but nobody else.

5 **SIR WYN WILLIAMS:** Mrs O'Dell, can I just interrupt for
6 a second. These interviews that you are now
7 describing --

8 **A.** Yes.

9 **SIR WYN WILLIAMS:** -- I'm getting the impression that they
10 were interviews which were to do with whether or not
11 your suspension should remain in place?

12 **A.** That's right, yes.

13 **SIR WYN WILLIAMS:** I've got that right, did I?

14 **A.** Yes, sorry. I didn't make that very clear. Yes.

15 **MR BLAKE:** Were there any other interviews carried out?

16 **A.** Yes, it was with the investigation -- Jon Longman, the
17 investigation chap.

18 **Q.** Where was? Don't worry --

19 **A.** I seem to think that was at Cambridge as well.

20 I think that was at Cambridge and my son and my
21 husband went to that.

22 **Q.** How was that experience?

23 **A.** Again, I was guilty. At the end, towards the end,
24 Mr Longman showed me a computer printout. Now, this
25 was roughly -- and I want to say April or May but

20

1 I can't remember exactly when it was and he showed me
2 this printout and he pointed to the date and it was
3 November 2009. So it was a good six months
4 beforehand.

5 And he pointed to an amount and he said to me
6 "Was that the amount that was in your safe?" and
7 I said to him, "Well, is that the cash declaration
8 I made on that day?" and he said "Yes". And I said
9 "So that's what I inputted at that time on that day in
10 my Post Office of what cash I had in my safe?" and he
11 said "Yes".

12 So I said "Well, I can't remember what cash I've
13 got in my purse, which I only looked at this morning,
14 so I cannot remember how much was in my safe six
15 months ago but it can't be my cash declaration because
16 you've got the time and the time is something like 5
17 or 6 o'clock", and I said "And I make my cash
18 declaration -- I close at 3 o'clock, so I couldn't
19 have done it at that time". And he said "Oh
20 daylight -- you know, British Summer Time, winter
21 time", pluh, pluh, pluh, pluh, and put it away.

22 That was really my first inclination that there
23 really was something going on with the Horizon system.

24 **Q.** At that interview, were you legally represented?

25 **A.** No.

21

1 I did talk to the others about that but we all said,
2 no, that couldn't possibly have happened". He said
3 "Are you going to sign it?" and I said "No".

4 **Q.** Now, you are one of the subpostmistress who wasn't
5 prosecuted?

6 **A.** That's right.

7 **Q.** Were you told why you weren't prosecuted?

8 **A.** No. Every morning ... I'd wake up expecting a letter.
9 You know, you wake up and you think "Hooray, today's
10 Monday, today's Tuesday, I'm going to do this, that";
11 you woke up and thought: is there going to be
12 a special delivery letter with a summons to court.

13 No, I never told -- I had letters demanding the
14 money and if I hadn't replied -- given the money
15 back -- no, sorry, if I hadn't paid the money back
16 within seven days they would do this, or if I didn't
17 pay the money back within a certain time they would do
18 that. And I always wrote back saying "I'm not going
19 to give you the money because the money hasn't gone
20 missing". So no.

21 **Q.** I want to move on to your meeting with the
22 Post Office. You met with Ms van den Bogerd. We have
23 a whole phase of this Inquiry looking at mediation, so
24 we don't need to address the specifics of exactly what
25 happened.

23

1 **Q.** You said your son was with you, I think?

2 **A.** Yes. When the interview finished, I came out and
3 there was a woman with Mr Longman and I can't remember
4 her name. He called my son into the room. Now, my
5 son was -- how old was he? 18? 19? I can't
6 remember. I was a little bit concerned because he was
7 suffering a bit from anxiety, because of all of this,
8 and I made certain that the door was left open.

9 And when my son came out, I said "You all
10 right?" and he said, "He asked me if I loved you".
11 Mr Longman said to my son "Do you love your mother?"
12 and he said "Yes, of course I do", and he said "Well,
13 do you think she took the money?", and he said "No,
14 she didn't take the money and I didn't either".

15 **Q.** Did your son take any further steps at that point?

16 **A.** No, he didn't, but he did have an idea of what could
17 possibly have gone wrong and he did write to
18 Mr Longman to make the suggestion but that was just
19 thrown out of the window.

20 **Q.** Were you aware of a response to that?

21 **A.** Yes. I can't remember whether I rang Mr Longman or he
22 rang me. They wanted me to sign something to see that
23 I had taken the money but I can't remember whether
24 I rang him or whatever and I said "Well, my son made
25 a suggestion, we haven't heard anything". "Oh, yes

22

1 **A.** Okay, yes.

2 **Q.** Can you tell us, do you think that you were taken
3 seriously at that meeting?

4 **A.** Well, can I backtrack a little bit because before the
5 mediation, the Post Office wanted to have meetings
6 with our MPs and my MP, who had been told about --
7 I had been in contact with him all the way through,
8 contacted me saying that the Post Office wanted
9 a meeting with him, would I allow that? So I emailed
10 him back and I said "Yes, I want to be there and
11 I want certain provisions at that meeting. I want to
12 know who will be present and in what capacity.
13 I don't want any recording of it and I'd like to know
14 beforehand exactly what they are going to say".

15 Most of the criteria was met, so I went to
16 London and we met in the building next to the Houses
17 of Parliament. I can't remember what it's called.

18 **Q.** Portcullis House, perhaps?

19 **A.** Yes, that's the one, and Angela van den Bogerd was
20 there, she sat next to me, and Patrick somebody or
21 other -- I've forgotten his name -- he sat opposite me
22 and I really don't know what capacity, I think he was
23 a legal chap, but I wouldn't swear to it, and my MP.

24 And the previous night, somehow I had
25 a printout, a Horizon computer printout, and I looked

24

1 at it and the very last piece input was Wednesday,
2 6 January 2010 and it was approximately 11 o'clock and
3 it had my detail -- my password -- not my password
4 my -- sorry, what is when you log in to something, you
5 have a sign in.

6 **Q.** Username?

7 **A.** Username, that's the word. Had my username to it and
8 then some numbers and I thought: well, I couldn't have
9 because they'd logged me out and blocked me on the
10 Horizon system at 9 o'clock, so how could I have
11 logged in at 11 o'clock and what were those numbers?

12 So at this meeting with my MP, with
13 Angela van den Bogerd, I mentioned this and I showed
14 it to her, and I said "That couldn't possibly have
15 happened, I hadn't got -- I couldn't use the Horizon
16 system and at that time the two employees were there,
17 so they would have stopped me but I don't know what
18 that is". So she said "Well, I don't, but at the
19 mediation beforehand tell them that you want to know
20 what this is and we'll find out and we'll let you know
21 at the mediation".

22 So Howe & Co represented me at the mediation and
23 I went to their offices and a few weeks before that
24 I'd had ...

25 I'd had a cancer scare and I'd had a little
25

1 just one discrete issue that I'd like to take up with
2 the witness, if I may.

3 Would you look, please, at your witness
4 statement, Mrs O'Dell?

5 **A.** Yes.

6 **SIR WYN WILLIAMS:** It's page 10 and it's paragraphs 64 and
7 65, all right?

8 **A.** Yes.

9 **SIR WYN WILLIAMS:** In those paragraphs, you talk about
10 Mr Longman who, as I understand it, was one of the
11 people who interviewed you under caution.

12 **A.** The investigator, yes.

13 **SIR WYN WILLIAMS:** He was sending you something by post to
14 sign --

15 **A.** The caution.

16 **SIR WYN WILLIAMS:** -- which you describe as a caution.

17 **A.** Yes.

18 **SIR WYN WILLIAMS:** I just want to understand what that
19 document was because I'm familiar with the police
20 sometimes offering a caution to people who are
21 suspected of crime, as opposed to prosecuting them,
22 and is this what was being offered to you, Mrs O'Dell,
23 or can't you remember now?

24 **A.** I remember the piece of paper and I remember it had
25 caution on it.

27

1 operation, so I wasn't at my best. So we went into
2 the mediation and Angela van den Bogerd was there with
3 a solicitor and I had to go through it all again, what
4 had happened. And I mentioned this Horizon printout,
5 and she said "Oh, yes, well, that was postal orders".
6 So I said "Well, I couldn't have made that entry and
7 I went through it all again". I said, "And we didn't
8 count the postal orders because they didn't have
9 monetary value at that time". They did when you --
10 when somebody came in to buy a postal order you would
11 put it in the printer and it would print out a postal
12 order with the amount that the people wanted it for.
13 So there was no monetary value, we never counted the
14 postal orders and I couldn't access the Horizon system
15 at that time.

16 And, again, she bluffed her way out of it and
17 then she became extremely intimidating, extremely
18 bullying towards me, demanding that I ... I sign
19 a piece of paper that I had stolen the money and if
20 I didn't they were going to take my home away -- they
21 would take me to court, take my home away.

22 **Q.** I'm going to ask you about the impact on you
23 generally. First financial and then personal.

24 In terms of financial --

25 **SIR WYN WILLIAMS:** Before you do that, Mr Blake, there's
26

1 **SIR WYN WILLIAMS:** Right. Anyway, if you can't remember,
2 it doesn't matter, but if there are any details about
3 it that you could help me with I'd be grateful.

4 **A.** I'm so sorry. It was a caution and I remember the
5 terminology, I said to him on the telephone, when he
6 said -- that's right, he phoned me and asked me about
7 signing the caution.

8 **SIR WYN WILLIAMS:** Yes. And does this jog your memory as
9 to why you wouldn't sign it? Because the police will
10 only administer a caution to someone if they actually
11 admit that they've done something wrong. Does that
12 ring any bell?

13 **A.** It does. I'm wracking my brain.

14 **Q.** I said to him -- I said to him "Do you think I came
15 down with the fairies? I am not going to sign
16 anything because I didn't take the money".

17 **SIR WYN WILLIAMS:** Right, okay.

18 **A.** And that's why I wouldn't sign it.

19 **SIR WYN WILLIAMS:** That's fine. Thank you very much,
20 Mrs O'Dell. Sorry for interrupting.

21 **A.** No, no.

22 **MR BLAKE:** Not at all. Financial impact.

23 **A.** Yes.

24 **Q.** The Post Office was in your home.

25 **A.** Yes.

28

1 **Q.** What happened to the premises?
 2 **A.** Well, when I realised that they weren't going to open
 3 reopen the Post Office, I -- we converted it back into
 4 living accommodation.
 5 **Q.** Did that cost money?
 6 **A.** Well, yes. I sold the screen for a pittance, I sold
 7 bits and pieces. I had a problem with the Post Office
 8 taking the safe away as well.
 9 **Q.** What happened there?
 10 **A.** So when they shut me -- when I was first suspended on
 11 6 January there was some cash and stock, so they put
 12 it in the safe, they took my keys away, so I couldn't
 13 access it, and they said that they would get the van
 14 to come round on the following Wednesday to collect it
 15 all, that they would let me know, and they didn't.
 16 It took a few weeks before the van was coming
 17 round and the chap from the Post Office said "I'll get
 18 there at 9 o'clock in the morning and the van will
 19 come and I'll take all the money and the cash -- you
 20 know, all the bits from the safe". I said okay.
 21 So he came at 9 o'clock and we stood there. By
 22 12 o'clock the van still hadn't arrived. So he rang
 23 up whoever it was in the Post Office and they said
 24 "Oh, we don't know anything about it, but we'll tell
 25 them to come and collect". And I said to him "Well,
 29

1 Post Office, sent an invoice.
 2 So then one day I was out shopping with my son
 3 in town and I got a phone call. Oh "Mrs O'Dell, this
 4 is the Post Office, we're outside your property, we've
 5 come to collect the safe". So I said "Right". "Well,
 6 nobody's in". I said "No, I'm out". "Well, can you
 7 come home so that we can get into the safe and take
 8 the safe away". So I said "No". I said "You make
 9 a proper appointment".
 10 So they had to go away. They made a proper
 11 appointment, came, still couldn't take the safe away,
 12 so I'm still invoicing for storage. So, eventually,
 13 a chap came and he had to drill through into the safe
 14 and it took about -- well, it took all day for him to
 15 do that. Then he went away.
 16 I'm still invoicing the Post Office. Anyway, to
 17 cut a long story short, they eventually came. I think
 18 it was about six/eight months later, they came and
 19 they actually took the safe away and they didn't pay
 20 the invoices. So I took out a County Court summons
 21 and I got a letter on a Saturday morning from the
 22 outside solicitors that were -- is it
 23 Womble & Dickinson that they used to use -- saying
 24 that I can't do that, I can't possibly do that,
 25 I can't take them to County Court. So I ignored the
 31

1 we've stood here for three hours, if they're not here
 2 by 12.30, that's it, I'm not spending any more time".
 3 Well, they weren't. So we had to put it all back into
 4 the safe, take the keys away.
 5 It was reconvened for another date. So at
 6 9 o'clock he came back, the van came, he took the
 7 keys, and I said to him, I am turning off the
 8 electricity because I hate waste. I drive my husband
 9 mad turning lights off over the house. I said "I'm
 10 turning the electricity off with the alarm, so that's
 11 it".
 12 So a few weeks later I got a letter from the
 13 Post Office on the Wednesday night saying that they
 14 were coming on the Thursday to take the safe away. So
 15 I rang up the chap, Steve Smith, his name was, and
 16 I said "No, you're not". I said, "You're not coming,
 17 you want to enter my property you make a proper
 18 appointment, you don't just write to me saying your
 19 coming the next day".
 20 So then he wrote, made a proper appointment,
 21 they came and they couldn't get into the safe because
 22 the electricity was turned off, which I'd informed
 23 them. So they had to go away.
 24 So I decided that I would invoice them for
 25 keeping the safe, storage. So I invoiced the
 30

1 letter.
 2 I couldn't take them to County Court, ring us.
 3 So I ignored the letter.
 4 They then sent another letter but it was
 5 a Special Delivery, so they had a signature, "Ring us,
 6 you cannot do that, you know you can't take us to
 7 County Court". So I ignored that letter, and they
 8 rang me and they'd used a Latin phrase, so I looked it
 9 up on Google, and it was they had loaned me the safe
 10 to carry out their business but because I hadn't
 11 carried out their business they had closed me down
 12 since January, yes, that Latin phrase didn't mean
 13 anything. So I was storing their safe.
 14 **Q.** Were you successful in the dispute?
 15 **A.** Yes. They settled the night before it was due.
 16 **Q.** What about the retail business that you had on the
 17 premises?
 18 **A.** Well, as I say, it was just a few greeting cards but
 19 I also ran another business. I used to breed pedigree
 20 cats and, of course, when all of this happened I lost
 21 interest with it all and finished.
 22 **Q.** Presumably you weren't being paid by the Post Office
 23 anymore?
 24 **A.** No. I must say, I was a pensioner by then because I'm
 25 in my 70s now, so when it all happened I did have
 32

1 a pension. My husband was a self-employed
2 electrician, so he had to carry on working as well.
3 **Q.** Moving on to the personal impact, how were you treated
4 by your local community?
5 **A.** My very good friends were fantastic but, living in
6 a village, the gossip was -- well, the most that the
7 gossipmongers were saying was that I had stolen
8 £250,000. That was the most I heard.
9 **Q.** How did people in the village know about it?
10 **A.** Well, because a villager had written to the
11 Post Office asking why the Post Office was shut and
12 the Post Office had written back to him saying I had
13 resigned, and he had printed it, that letter, in the
14 village magazine. So everyone thought I had resigned
15 and, of course, then the gossip had started. People
16 would cross -- well, I didn't go out much. When I did
17 try and go for a walk, people would cross the other
18 side of the road. People I'd known a long time.
19 **Q.** What happened to being a Parliamentary candidate?
20 **A.** I stepped down. I didn't want to bring it into
21 disrepute.
22 **Q.** You mentioned it was in the village newspaper or --
23 **A.** Yes, the Life magazine.
24 **Q.** Was it publicised anywhere else?
25 **A.** It was in the local newspaper. I'm sorry.

33

1 well. I had to have counselling to try and help me
2 with it. After the court case, in a December I
3 suffered from PTSD and had to have counselling. That
4 was awful. I hadn't been at war, I hadn't lost
5 a limb; they caused that.
6 **Q.** That was after the Group Litigation that you were part
7 of?
8 **A.** Yes, yes.
9 **Q.** Did you receive a payment as a result of that?
10 **A.** I received something, yes. I received a little bit.
11 I didn't receive anything else, while those
12 executives, who had been given millions of pounds to
13 persecute us, who could walk out with pensions out the
14 back door and go into fantastically paid jobs, the MPs
15 that had after they name Postal Affairs Minister, the
16 people who lived in grand mansions and big houses. Do
17 you know what I have to do, at the moment? I have to
18 prune trees in my garden, I have to cut logs to warm
19 my house.
20 **Q.** What would you like from the Post Office?
21 **A.** What would I like? I want those people brought to
22 justice. I want them to be persecuted, and that's not
23 at all like me. I want them to say "Yes, we did it,
24 we didn't tell the truth on oath". I want them to say
25 sorry.

35

1 **Q.** That's okay. Would you like a moment? *(Pause)*
2 **A.** I feel so weak. I was innocent and they did that to
3 me.
4 **Q.** Would you like a moment?
5 **A.** No, I'm okay.
6 **Q.** Okay.
7 **SIR WYN WILLIAMS:** Mrs O'Dell, can I say that I can tell
8 from the line of questioning that Mr Blake is now
9 adopting that he probably hasn't got that much longer
10 with you.
11 **A.** Okay.
12 **SIR WYN WILLIAMS:** So it probably is, I guess, but it's
13 a matter for you, but I would guess better if you
14 completed now.
15 **A.** Yes, absolutely. Yes.
16 **MR BLAKE:** Was it in a Post Office publication?
17 **A.** No, no, it wasn't. No, I don't think so. I never saw
18 anything, no.
19 **Q.** What was the effect on you psychologically?
20 **A.** Went to some very dark places, extremely dark places.
21 I even worked out how to commit suicide. I had to
22 have antidepressants. I had to have sleeping pills.
23 I had night terrors when my husband had to wake me up,
24 and it wasn't just once every so often. It was two or
25 three times a week. I had high blood pressure as

34

1 It's been over two years since that court
2 case -- two years and people are still being
3 prosecuted. The Post Office could do it within a few
4 months, of sending those poor people to prosecute
5 them, convict them and send them to prison. It's been
6 over two years that Judge Fraser handed down what he
7 said about the Horizon system. Over two years that
8 one of the executives sat in that seat and didn't tell
9 the whole truth.
10 Has anything happened? No. She's sitting on
11 two boards of directors with a healthy pension. How
12 do you think my psychological feeling has been? One
13 of them had an honour. She was given an honour. What
14 a slap in the face to us. Alan Bates from the JFSA
15 hadn't been recognised at all. He's worked tirelessly
16 and effortlessly for us. He got us to that court case
17 where it was said that we were innocent. He should be
18 given the honour, not her. I'm sorry, I'm extremely
19 angry about this.
20 **Q.** That's okay. Is there anything that you would like to
21 add at all?
22 **A.** I just want them brought to account. Not blame each
23 other, and that's what's going to happen. I want them
24 brought to account and I want to be able to afford my
25 electricity bills, and everything else. I want to

36

1 spoil my grandchildren.
 2 **Q.** Thank you.
 3 Chair, do you have any questions at all?
 4 **SIR WYN WILLIAMS:** No, thank you, Mr Blake.
 5 You will have seen, Mrs O'Dell, that those few
 6 questions that I did want to ask I've already asked
 7 you. So all that remains for me to do is to thank you
 8 very, very much for coming to answer all those
 9 questions in detail. I appreciate how difficult all
 10 this is for both you and the other witnesses who come
 11 before me, and I can only say how grateful I am to you
 12 all that you're telling your stories in this brave
 13 fashion. Thank you.
 14 **A.** I'd like to thank you and everybody else. I want to
 15 be able to be alive, Sir Wyn, to see that happen
 16 because, as I say, I'm in my 70s now and it's been
 17 13 years. I don't want any more night terrors,
 18 please. I really don't.
 19 **SIR WYN WILLIAMS:** All right. Well, I think that I've
 20 made many public statements saying how important it is
 21 that I complete my work as quickly as I reasonably can
 22 and everything you've said reinforces me in my view
 23 that I should try and do just that.
 24 **A.** Thank you.
 25 **MR BLAKE:** Thank you, sir.

1 would help, all right?
 2 **MR BLAKE:** Thank you.
 3 **GUY VINALL (summary of witness statement read)**
 4 **MR STEIN:** Chair, you have Mr Vinall's statement before
 5 you and you have kindly agreed that I can read this
 6 summary of that statement into the record. This is
 7 important so that Mr Vinall can be heard.
 8 Mr Vinall was the subpostmaster of the
 9 Funtington, Chichester, Post Office in West Sussex
 10 from 2004 to 2009. He had worked at the branch from
 11 1999 and taken over from his father as subpostmaster
 12 in 2004.
 13 Mr Vinall's father had run the Post Office for
 14 the previous 20 years. In his statement, Mr Vinall
 15 highlighted what a vital part his family's Post Office
 16 and shop played in the village and for the surrounding
 17 villages.
 18 There were no other Post Offices or shops
 19 nearby. As such, his Post Office was the hub and the
 20 heart of the village and the area.
 21 Mr Vinall received two days of training at
 22 a hotel on the Horizon system and a further two days'
 23 training in the branch, where a Post Office
 24 representative simply observed his work. Mr Vinall
 25 describes the training as "wholly inadequate" and he

1 Mr Stein will be reading a statement from
 2 Mr Vinall but perhaps we will take a ten-minute break
 3 first.
 4 **SIR WYN WILLIAMS:** Certainly.
 5 **MR BLAKE:** Then after that we will hear from Ms Little and
 6 Ms Powell as well.
 7 **SIR WYN WILLIAMS:** That fine, thank you, Mr Blake.
 8 **MR BLAKE:** So perhaps 11.10.
 9 **SIR WYN WILLIAMS:** All right.
 10 **(10.58 am)**
 11 **(A short break)**
 12 **(11.12 am)**
 13 **MR BLAKE:** Mr Vinall is unable to attend today due to his
 14 health and you, sir, have given permission for
 15 Mr Stein to read a summary of his evidence and he will
 16 do so now.
 17 **SIR WYN WILLIAMS:** Before we do that, Mr Stein, I think
 18 the lady, I presume it's Mrs Little, who is due to
 19 give evidence remotely, I can see and hear her and I'd
 20 be grateful if she could mute her machine, if she
 21 hasn't done it, so that we won't get an unintended
 22 interruption, so to speak.
 23 It's all right, Mrs Little. The fact I can see
 24 you doesn't matter but if you could just put yourself
 25 on mute while Mr Stein is reading something out that

1 felt that he was totally thrown in at the deep end,
 2 despite having worked in the branch for five years
 3 prior to this.
 4 Mr Vinall rang the helpline almost every time he
 5 experienced a shortfall, which was on numerous
 6 occasions. He describes the knowledge of the staff on
 7 the helpline as being "fundamentally flawed".
 8 Mr Vinall's Horizon terminal in the branch was
 9 replaced by the Post Office as they said it was
 10 broken. Shortly after the replacement of the
 11 equipment, Mr Vinall began experiencing very
 12 significant shortfalls. Mr Vinall was threatened with
 13 prosecution by the Post Office, due to a £28,000
 14 unexplained shortfall.
 15 Guy Vinall's contract was terminated by the
 16 Post Office by letter dated 5 January 2010, as
 17 a result of alleged shortfalls and other alleged
 18 breaches. Mr Vinall and his elderly father both had
 19 to take out loans to pay the shortfalls demanded by
 20 the Post Office to stop him from being prosecuted.
 21 Mr Vinall maintains that the treatment that the
 22 Post Office subjected him to caused him to have
 23 a mental breakdown. He turned to alcohol and sank
 24 into depression. Mr Vinall attempted suicide on
 25 several occasions and was admitted to a mental health

1 institution twice. His marriage broke down as his
 2 wife was no longer able to cope with his depression.
 3 Mr Vinall's life got so bad that even his dog,
 4 called Dylan, was taken away from him. Mr Vinall says
 5 that this was a "killer blow".
 6 Guy Vinall feels that he cannot ever be fully
 7 compensated for what the Post Office has done. He
 8 says that they have "literally ripped the life out of
 9 me".
 10 It is Mr Vinall's hope that the Inquiry will
 11 recognise the harm that has been done to decent people
 12 like himself and direct that full compensation be paid
 13 for the financial losses and for the emotional stress
 14 and for the loss of a life he and other subpostmasters
 15 loved and lost. If he had been able to attend today,
 16 Mr Vinall had wished to read a few words from his
 17 daughter to you in his closing statements. He has
 18 provided his solicitors, Howe & Co, with the words his
 19 daughter wrote yesterday, which he feels sums up the
 20 experiences and the impact these events have had on
 21 him and his family.
 22 I now read his daughter's words:
 23 "My Dad has not been able to have inner peace
 24 since this happened. He needs peace to come from this
 25 Inquiry. We have tried every way, every type of help,
 41

1 medication, everything, to improve his mental state.
 2 These may provide a temporary plaster for a period of
 3 time but without the true inner peace and closure of
 4 this ordeal, my Dad will never truly be able to
 5 improve his mental state. It is an illness in itself.
 6 He is paranoid and struggles to form or maintain
 7 normal relationships with people now. He either wants
 8 to hide away or feel he has to overcompensate to prove
 9 his worth to people.
 10 "My Dad's relationship with new colleagues after
 11 the Post Office was hard. His relationships with all
 12 of us, his kids, have been more difficult at times,
 13 and his mental well-being has undoubtedly meant that
 14 he has seen grandchildren, friends and people he loves
 15 dearly far less.
 16 "Each day is still a challenge to try and
 17 survive for him. His suicidal thoughts are still very
 18 real and the reality we all still deal with daily, all
 19 of these years later. He is not living his life or
 20 thriving. He is simply struggling to survive.
 21 "The life this Post Office scandal has created
 22 for my Dad is so hard to face that he still often
 23 feels not being here is a better alternative."
 24 Sir Wyn, thank you very much for allowing us to
 25 read that statement on his behalf.
 42

1 **SIR WYN WILLIAMS:** Thank you, Mr Stein, for reading it.
 2 **MS KENNEDY:** We're now going to call the next witness,
 3 which is Mrs Linda Little.
 4 **LINDA LITTLE (affirmed)**
 5 **Questioned by MS KENNEDY**
 6 **MS KENNEDY:** I think you know my name is Ruth Kennedy and
 7 I ask questions on behalf of the Chair. Could you
 8 just confirm your full name please.
 9 **A.** Linda Carol Little.
 10 **Q.** Have you got a copy of your witness statement there
 11 with you?
 12 **A.** Yes.
 13 **Q.** I think it should be dated 21 January 2022?
 14 **A.** Yes.
 15 **Q.** Is that your signature on page 12?
 16 **A.** Yes.
 17 **Q.** Have you read this statement through recently?
 18 **A.** Yes.
 19 **Q.** Is it true to the best of your knowledge and belief?
 20 **A.** Yes.
 21 **Q.** So I'm going to start by just asking a couple of
 22 questions about you. How old are you now?
 23 **A.** I'm 63 now.
 24 **Q.** Where did you grow up?
 25 **A.** Worcester.
 43

1 **Q.** How many children do you have?
 2 **A.** One.
 3 **Q.** Who do you live with at the moment?
 4 **A.** My nephew.
 5 **Q.** Could you just tell the Chair how long you worked in a
 6 Post Office for?
 7 **A.** I started as soon as I left school when I was 16.
 8 **Q.** Where was the first Post Office that you worked in?
 9 **A.** St John's in Worcester.
 10 **Q.** What job did you have then?
 11 **A.** I started as an accounts clerk and then at the age
 12 of 21 I was made officer in charge, and I was the
 13 youngest within that group that had been made into
 14 officer in charge.
 15 **Q.** Then I think you moved to another Post Office. Which
 16 one was that?
 17 **A.** I then went to Henwick --
 18 **Q.** I think you also -- I'm sorry. I think you also
 19 worked in another Post Office on the weekends at that
 20 time as well; is that right?
 21 **A.** Yes. Sometimes I used to help the gentleman out at
 22 Wickfield's Post Office.
 23 **Q.** Why did you leave the Henwick Post Office?
 24 **A.** The Post Office closed it down.
 25 **Q.** I think that was in 2004. What happened then in your
 44

1 life?

2 **A.** My husband passed away in the July of that year.

3 **Q.** After that, where did you work next, which

4 Post Office?

5 **A.** Dines Green.

6 **Q.** You say in your statement you then went on to become

7 the subpostmistress of Dines Green. For a while, you

8 worked as an employee; is that right?

9 **A.** That's right, yes.

10 **Q.** Why did the previous subpostmaster leave?

11 **A.** He was suspended, unfortunately.

12 **Q.** Do you know why that was?

13 **A.** There was a shortfall.

14 **Q.** When you took over as subpostmistress in 2013, you

15 also trained Louisa Powell, who I think we've already

16 seen on screen today; is that right?

17 **A.** That's right, yes.

18 **Q.** How did you feel about working for the Post Office

19 when you took over as subpostmistress?

20 **A.** I loved the job. I absolutely loved it. I mean, it

21 was a dream come true, really.

22 **Q.** Is that why you bought the Post Office at that time,

23 having worked there for quite a long period of time?

24 **A.** Yes, yes.

25 **Q.** How long did you intend to run that Post Office that

45

1 you bought for?

2 **A.** Well, I intended to run it until I retired and then

3 pass it on to my daughter and my nephew.

4 **Q.** I'm just going to ask you a few questions about the

5 training you received. What training were you

6 provided with when you joined the Post Office?

7 **A.** When I first, joined? Crikey.

8 **Q.** If you can remember.

9 **A.** You're going back a bit now! Well, they trained me

10 up -- it was a hands-on kind of training. You didn't

11 get -- we didn't go anywhere for training.

12 **Q.** How adequate did you feel that training was, if you

13 can remember?

14 **A.** Well, it was fine, yeah. It was fine.

15 **Q.** What training did you receive then when you took over

16 the Dines Green Post Office?

17 **A.** Well, I had the training previously at Henwick for the

18 Horizon system.

19 **Q.** What did that involve?

20 **A.** I did a week training.

21 **Q.** Where was that?

22 **A.** I think it was at Bank House Hotel.

23 **Q.** How did you feel about that training that you received

24 then?

25 **A.** Well, the counter training wasn't too bad but the

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1 balancing side wasn't very good. They only, sort of,

2 skipped over that really. So it was a case of find

3 out yourself, kind of thing.

4 **Q.** When did you notice the alleged shortfalls starting on

5 Horizon?

6 **A.** Not long, really, after I'd taken over.

7 **Q.** I think you say in your statement September 2014.

8 Would that be about right?

9 **A.** Yes, yes.

10 **Q.** What had happened then with your Post Office? I think

11 you say in your statement you moved into a temporary

12 cabin?

13 **A.** Yes, we were put into a Portakabin because the council

14 were knocking down all the buildings and rebuilding

15 them and it was just awful, from start to finish.

16 **Q.** When you noticed the alleged shortfalls on Horizon,

17 did you call the helpline?

18 **A.** Yes.

19 **Q.** You're laughing. Why are you laughing? What help did

20 you receive from them?

21 **A.** Absolutely none whatsoever. They didn't -- as far as

22 shortfalls were concerned, it was my fault and that

23 was it, and they -- there was no help from them

24 whatsoever. They just got you in a bigger pickle than

25 you started it.

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1 **Q.** I think in your statement you give an example of

2 a cheque being entered incorrectly. Can you just tell

3 the Chair a little bit about that?

4 **A.** Well, I reversed it, which it did that okay, to put it

5 into the right place. But then it just -- you

6 couldn't get rid of the cheque. It just stayed there.

7 And then I spoke to the helpline and whatever they

8 told me to do, it was doubling, and doubling, and

9 doubling. So how many times I actually paid for that

10 cheque, I don't know.

11 **Q.** What did the helpline advisers tell you that you had

12 to do to remove the alleged shortfalls?

13 **A.** Put the money in.

14 **Q.** What support did you feel that you had from the

15 Post Office at that time?

16 **A.** Absolutely none.

17 **Q.** I think you said in your statement you tried various

18 steps to understand why these alleged shortfalls took

19 place, you and Louisa. Can you just explain some of

20 the things you tried, to try and understand what was

21 causing the shortfalls?

22 **A.** Well, at that time, my grandson was diagnosed with

23 retinoblastoma, which is a cancer of the eye. So, at

24 that time, we were going through the fact that he was

25 going to have to have his eye removed and I kind of --

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1 I blamed myself. I thought: I'm not concentrating
2 properly, I'm doing something wrong. But obviously
3 not.
4 **Q.** I think you say --
5 **A.** It was a terrible, terrible time, because there was
6 all that going on, as well as my grandson. It was
7 awful.
8 **Q.** I think you say in your statement that you used to
9 take two weeks on -- you used to share it with Louisa;
10 is that right? You would try two weeks just one of
11 you, and then two weeks the other?
12 **A.** Yes, we tried that, to see if it would show anything,
13 show it was either one of us but, no, it was the same
14 for both of us.
15 **Q.** You also say in your statement that often the system
16 would crash. How often would that happen?
17 **A.** Once an hour, sometimes. It was -- they couldn't
18 get -- because of the Portakabin, they couldn't get
19 the signal for the system, so it kept crashing and,
20 every time it crashed, you were left with a huge
21 shortfall. But they said that was nothing to do with
22 it.
23 **Q.** How much money do you think you paid into the
24 Post Office to make good the shortfalls over the
25 years?

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1 **Q.** What did you do when they said that?
2 **A.** Well, me and Louisa went through the stamp book again
3 and said "No, look, this is what it is", and it just
4 went on, and on, and on. They just couldn't get it
5 right.
6 **Q.** What figure did they come back with? Do you remember?
7 **A.** No, I don't.
8 **Q.** Do you remember if it was a different figure?
9 **A.** Yes, yes. They kept coming up with different figures.
10 **Q.** When the audit was completed, what were you told was
11 the alleged shortfall then?
12 **A.** I think it was 62.
13 **Q.** Yes, in your statement you say 62,000. That's about
14 right, is it?
15 **A.** Yes, yes.
16 **Q.** What information did they give you as to how that
17 figure was arrived at?
18 **A.** Well, I knew because I had to -- we had to inflate the
19 figures anyway, to be able to continue opening.
20 **Q.** What steps, if any, did you take to challenge that
21 figure, the audit?
22 **A.** Well, you couldn't challenge it really. They just
23 suspended me straight away.
24 **Q.** So you were suspended following the audit, immediately
25 afterwards; is that right?

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1 **A.** Well, I definitely lost my 65,000 that was left from
2 my husband's pensions and I think, to be perfectly
3 honest, it's in excess of probably 90,000.
4 **Q.** I think you mention that they deducted some of the
5 alleged shortfalls from your salary; is that right?
6 **A.** Yes, they used to do that. If you settled centrally,
7 you only had up until the next balancing period to
8 make it right, so they used to take the money out the
9 wages for that.
10 **Q.** I think you say in your statement that there were
11 three audits when you were a subpostmistress. I think
12 the first, you say, was in September 2014. What
13 shortfalls did they find, or alleged shortfalls did
14 they find, at that time?
15 **A.** None.
16 **Q.** Why was that?
17 **A.** Because I'd put the money in and made it straight.
18 **Q.** Then the second was in August 2015 and, again, what
19 alleged shortfalls did they find then?
20 **A.** None because I'd put that right too.
21 **Q.** So then the third audit was on 27 September 2017.
22 What were you initially told by the auditors about
23 an alleged shortfall in relation to stamps?
24 **A.** For some reason, they came up with a figure of nearly
25 £3,000 short in the postage stamps.

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1 **A.** No, I was suspended during the audit.
2 **Q.** What did the Post Office say about the alleged
3 shortfall that they found? What did you have to do?
4 **A.** Well, I said I wanted a full investigation into it
5 because it wasn't right and the system wasn't right
6 but never heard any more about it, really.
7 **Q.** Who did you go to --
8 **A.** Apart from --
9 **Q.** Sorry, go on?
10 **A.** Sorry.
11 **Q.** No, you go.
12 **A.** Apart from when I had the interview under caution at
13 home.
14 **Q.** Who did you go to for advice?
15 **A.** I went to Freeths. Luckily, they'd -- I'd signed up
16 about two weeks prior.
17 **Q.** I think you also mention you went to the NFSP. Did
18 you speak to them at the time?
19 **A.** No, because I'd read that they weren't being very
20 helpful to subpostmasters and they were more linked
21 with Post Office, so I didn't bother with the NFSP.
22 **Q.** How did you feel you were treated by the Post Office
23 representatives at that time?
24 **A.** Absolutely awful, awful. They've got no feelings,
25 they've got no morals, they've got no nothing.

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1 Q. I'm going to ask you some questions now about the
 2 financial impact that this has had. We touched on
 3 this already but are there any other financial costs
 4 that you suffered as a result of this?
 5 A. I've lost everything. I've lost everything. I really
 6 have. We used to take out loans with Provident and,
 7 you know, big companies like that, but the interest
 8 rate is so incredible that it just got worse and
 9 worse. So I'm still owing them the money I borrowed
 10 to cover the shortfalls.
 11 Q. You mentioned some loans. Who else did you borrow
 12 from? Did you borrow from anyone else in your life?
 13 A. Yes, I borrowed from my daughter.
 14 Q. What impact did that have on your relationship?
 15 A. She was -- she was fine, bless her, yes. Yes, yes.
 16 She was very understanding.
 17 Q. I'm going to ask you some questions about the impact
 18 this has had on your health. What impact did this
 19 have on your mental health?
 20 A. Well, I'm convinced it sent me crazy, and I'm still
 21 crazy. I went to the doctor because I didn't want to
 22 get out of bed in the morning. I just wanted to go to
 23 sleep.
 24 Q. I think that --
 25 A. Let me just turn my phone off. *(Pause)*

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1 Right, sorry. Where was I?
 2 Q. You were just describing the impact, I think, on your
 3 sleep.
 4 A. I didn't sleep. We didn't sleep. We -- we used to,
 5 spend hours, and hours, and hours, going through
 6 paperwork, trying to find something but, because you
 7 hadn't got anything to check back on, there's no paper
 8 trail of anything really anymore. You can't really
 9 check. You've got to accept what the computer says.
 10 Q. What medication did you take to help with your mental
 11 health?
 12 A. The doctor prescribed me sertraline, and I started on
 13 50 milligrams, and I'm now on 200 milligrams and
 14 I also take the amitriptyline. I've been taking that
 15 since 1996 when I was involved in a Post Office raid.
 16 Q. This is to help with your depression?
 17 A. Yes.
 18 Q. Did you use any substances to deal with the
 19 difficulties?
 20 A. Yes.
 21 Q. What substances did you use?
 22 A. Alcohol.
 23 Q. How much did you drink?
 24 A. Far too much, far too much. But it -- I don't know.
 25 It didn't really have the effect to, sort of, take

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1 away the pain, if you know what I mean, which is what
 2 we were doing it for.
 3 Q. You say in your statement, and I think you also said
 4 this a moment ago, you said that you don't feel like
 5 yourself even now. Could you just explain what you
 6 mean by that to the Chair?
 7 A. I used to hide myself if I went out of the house.
 8 I didn't want to go out the house. I still don't want
 9 to go out of the house. I don't want people
 10 questioning me, I don't want people to see me.
 11 I don't want to do anything, I'm not interested in
 12 anything, I can't get motivated with anything. It's
 13 just -- it's always there in your mind. It doesn't go
 14 away.
 15 Q. You just mentioned a moment ago about not wanting to
 16 go out of the house. How do you feel this impacted on
 17 your reputation in the community?
 18 A. Well, I've seen a couple of customers when I have been
 19 out, and they've been really nice and understanding
 20 and, as more has come out of the Post Office,
 21 I suppose, they've seen more about it but, some of
 22 them, I'm sure that they thought we'd taken the money.
 23 You know my daughter was questioned about it, my
 24 sister was questioned about it, and even my grandson
 25 at school was questioned about it. So it was

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1 horrible. It was horrible.
 2 Q. How do you feel like all of that impacted on your
 3 relationship with your family?
 4 A. They -- my family have been totally supportive, they
 5 really have. Without them, I don't know what I would
 6 have done. They tried to talk to me about it, tried
 7 to get me to open up about it but, of course, I didn't
 8 want to, really, because you feel such a -- you feel
 9 such a failure. You feel like you -- it's just you,
 10 it's just you who's done it, you know.
 11 Q. What would you like from the Post Office now?
 12 A. Where shall I start? If I go through my conclusion,
 13 and then I've written something as well.
 14 The Post Office literally took everything from
 15 me. They ended my career that I'd built from the age
 16 of 16 and I absolutely loved my job, I really did.
 17 They took away my retirement plans and my
 18 daughter's and nephew's, future because they were
 19 going to take over the business from me. They took --
 20 they had every single penny spare that I had and I'm
 21 in debt. I don't even go into a Post Office anymore.
 22 I'd rather use Hermes, or somewhere like that.
 23 I would like an apology but I would like it to
 24 be meant, not just "sorry".
 25 Also, I've written here: who knew and why was it

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1 just allowed to carry on? They carry on with their
2 lives. When are they going to be questioned and held
3 accountable for this largest miscarriage of justice in
4 this country? How has Paula Vennells been allowed to
5 just say "sorry", as she was the one who authorised
6 all these poor subpostmasters to be convicted?
7 I would like to be fairly compensated for
8 everything they have put me through, and my family and
9 friends. I want to treat all of them for their
10 unwavering support because, without them, I really
11 don't think I would be here today.

12 At the end of the day, they have totally
13 destroyed all of us.

14 **Q.** Is there anything else you would like to say to the
15 Chair?

16 **A.** No, I don't think so. Thank you.

17 **Q.** I'm now going to turn to the Chair and see if he has
18 any questions?

19 **A.** Okay.

20 **Questions from SIR WYN WILLIAMS**

21 **SIR WYN WILLIAMS:** Just one or two, if I may, please. You
22 mentioned just a moment or so ago that your relatives,
23 your sister, your daughter, and even your grandson,
24 were questioned about this. Did you mean by that that
25 they were questioned by representatives of the

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1 loans that you took out?
2 **A.** Yes.
3 **Q.** Could you just describe the nature of the loans and
4 how long term they were, what the interest rates were
5 like?

6 **A.** Well, they sort of started at, sort of, £500 but
7 I think the last one was about 3,000. The interest
8 was astronomical. It was purely to cover shortages.

9 **Q.** Thank you.

10 **SIR WYN WILLIAMS:** All right. Well, thanks again, and
11 sorry there was a little bit of confusion about which
12 one of you was going to go first, but we've sorted it
13 all out now.

14 **A.** That's all right.

15 **SIR WYN WILLIAMS:** Thanks very much.

16 **A.** Thank you. Thank you. Do you want Louisa now?

17 **MS KENNEDY:** Yes, please.

18 **LOUISA POWELL (affirmed)**

19 **MS KENNEDY:** Hello. As you know, my name is Ruth Kennedy
20 and I ask questions on behalf of the Chair.

21 **A.** Hi.

22 **Q.** Could you confirm your full name please?

23 **A.** It's Louisa Claire Powell.

24 **Q.** Have you got a copy of your witness statement there
25 with you?

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1 Post Office or by other members of the public?

2 **A.** No, by members of the public.

3 **SIR WYN WILLIAMS:** Fine, right. Thanks, I've got that
4 clear.

5 Then when you'd been interviewed under
6 caution --

7 **A.** Yes.

8 **SIR WYN WILLIAMS:** -- obviously, at that stage, you didn't
9 know whether or not any further action was going to be
10 taken against you.

11 **A.** No, no I didn't, no.

12 **SIR WYN WILLIAMS:** Did the Post Office ever tell you what
13 they were going to do after that interview under
14 caution? For example, did you get a letter saying
15 they would be no further action or anything like that?

16 **A.** No, no, nothing.

17 **SIR WYN WILLIAMS:** So between 2017 and even now, they've
18 never said what their intentions were?

19 **A.** No, not at all. Nothing.

20 **SIR WYN WILLIAMS:** All right. Thank you.

21 **A.** Thank you.

22 **SIR WYN WILLIAMS:** Well, thanks very much for giving
23 evidence.

24 **MS KENNEDY:** Just one moment. *(Pause)*

25 Can I just ask one further question about the

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1 **A.** I have, yes.

2 **Q.** I think it should be dated 21 January 2022?

3 **A.** Yes, it is, yes.

4 **Q.** Is that your signature on page 15 of the statement?

5 **A.** Yes, it is.

6 **Q.** Have you read through this statement recently?

7 **A.** I have, yes.

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

9 **A.** It is, yes.

10 **Q.** I'm just going to start with a few introductory
11 questions about you. How old are you now?

12 **A.** I'm 43.

13 **Q.** When did you move to Dines Green?

14 **A.** When I was 17.

15 **Q.** Who did you move there with?

16 **A.** My husband. I'd met him in 1996, had a daughter and
17 then I moved in with him.

18 **Q.** What kind of jobs did you do before you started
19 working at the Post Office?

20 **A.** Nothing really, apart from like the odd helping my
21 Grandad with the milk, because I got pregnant and
22 I wanted to spend all my time with my daughter.

23 **Q.** How did you meet Linda Little, who we just saw
24 a moment ago?

25 **A.** Well, my husband was friends with the subpostmaster,

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1 who originally had it before Linda did, and he'd asked
 2 my husband if I'd like to go and work in the retail
 3 section. My twins had just started nursery then and
 4 it was a great time because I used to love being with
 5 my children and I missed them terribly so it got me
 6 out the house and I loved it. I loved it.
 7 **Q.** I think -- so there's the retail side of the
 8 Post Office. When did you start working then? Do you
 9 remember broadly the year you started working at
 10 Dines Green?
 11 No? Don't worry?
 12 **A.** At the Post Office, do you mean?
 13 **Q.** I think that you started work in the retail side and
 14 were working --
 15 **A.** Right yeah, sorry, sorry. So it would have been 2008.
 16 **Q.** Then Linda Little took over as subpostmistress in 2013
 17 and you started working quite closely together; is
 18 that right?
 19 **A.** Yeah. Well, I met her in the retail when I was
 20 working in the retail and she was in the Post Office
 21 and we became really, really good friends, and she
 22 started to train me up in Post Office.
 23 **Q.** Why did you want to work for the Post Office?
 24 **A.** Well, I loved the retail side. It was brilliant.
 25 Postmaster had got bad, and I was like opening up in
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1 the mornings, doing all the papers, closing up at
 2 night, cashing up, and I loved it. I loved speaking
 3 to people, I absolutely adored it.
 4 So being part of the Post Office was going to be
 5 great too. I'd be able to do everything. It would
 6 be -- it was fantastic. It was a dream come true.
 7 **Q.** How long did you think you would work for the
 8 Post Office?
 9 **A.** Oh, forever. I don't think, like -- if I'd hit
 10 retirement age, I think I would have just carried on
 11 because that was -- I loved being out and I loved
 12 being with people and talking to people and meeting
 13 people. It was great, brilliant.
 14 **Q.** You mentioned that Linda trained you in the
 15 Post Office. What training did you receive from the
 16 Post Office itself?
 17 **A.** None.
 18 **Q.** I'm now going to ask you some questions about the
 19 alleged shortfalls and I think you mention a couple of
 20 alleged shortfalls in your statement that you noticed
 21 while you were working there. Can you just tell the
 22 Chair about some of those?
 23 **A.** Okay. Do you want to cover the MoneyGram one?
 24 **Q.** Yes, whatever one you would like to use --
 25 **A.** Well, a customer who came in and wanted to send some
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1 money but there was a problem with the MoneyGram, not
 2 our side, of their side of sending it. So they needed
 3 a refund. They paid for it on card. Now, I refunded
 4 it back onto card. On the nighttime, we were around
 5 that figure -- I think one was for 3,000 and one was
 6 2, I can't remember the exact amounts -- and we were
 7 that amount short in cash.
 8 So I phoned the helpline and Linda did because
 9 we were in a right mess and I said "We're short about
 10 this amount and I've refunded a MoneyGram", and they
 11 said "You must have refunded it by giving the person
 12 cash". I said "No, I did not, I refunded it back to
 13 their original payment", which, as I'm supposed to,
 14 I'm not allowed to do that. And they was adamant I'd
 15 done that.
 16 And Linda had spoke to them as well, doing --
 17 trying to find it on paper trail, it was non-existent.
 18 There was no refund on a MoneyGram whatsoever. It was
 19 just horrendous, atrocious.
 20 Luckily, I knew the person and their phone
 21 number was on the MoneyGram and I rang them and
 22 I said, because it would take 24 to 48 hours for it to
 23 get back into their bank, and I said "Could you tell
 24 me please how many times" -- because they were messing
 25 about on the system, as well, they were telling me to
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1 do this, do that. And, well, I was just getting more
 2 and more worried, and so I phoned up and they came in
 3 and saw me and they said "Yes, it's been done". And
 4 she came back with a statement to show me that it had
 5 only been -- it had been processed once and once only.
 6 But they was adamant that I'd given cash, and
 7 they said we would have to pay it back, even though
 8 the customer was happy they'd got their money, the
 9 proof was there. Nobody would listen. Not one person
 10 would listen, and it went into the suspense account
 11 but in the end, we had no choice, had to pay it back.
 12 **Q.** When you say "they" is that the helpline you were
 13 speaking to were saying that?
 14 **A.** Yes, yes.
 15 **Q.** How helpful did you find the helpline?
 16 **A.** Awful, terrible, to the point where I -- they just did
 17 not know what was going on. They were useless. They
 18 had no idea. They didn't know what to do. They
 19 didn't know how to help you. They got you into
 20 a worse mess by telling you you had to reverse this,
 21 do this. It was just horrendous.
 22 So you don't bother in the end because what
 23 starts off as one figure of 5,000, you're suddenly
 24 paying back double, because it -- I can't even explain
 25 it. They just -- they didn't know. They obviously
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1 didn't know how an Horizon system worked. I think
 2 I don't know how an Horizon system work. It just
 3 worked by itself when it wanted to.
 4 **Q.** I think Linda mentioned something that you tried, to
 5 work out why these alleged shortfalls were coming up
 6 and it was working separately -- is that right -- for
 7 periods of time?
 8 **A.** Yes, I had the idea. I said to Lin, I said "Let's do
 9 two weeks each", and then on the big balance, because
 10 that occurred like every month, it was about four or
 11 five weeks, like, you done a big balance, as we called
 12 it. So in that time I said to Lin, I said "Okay, I'll
 13 work in the Post Office, you stay away, don't have
 14 anything to do with it whatsoever, don't come in,
 15 don't even come into the retail section", and I showed
 16 shortfalls. I was devastated because I just thought:
 17 right, it's me, so it's me who's lost the money.
 18 When it was Linda's turn, I done the same,
 19 stayed away and, in a way, when I came and saw Linda
 20 and she said that she was showing shortfalls, it was
 21 such a relief because then I knew it just wasn't me.
 22 We knew we had a serious, serious problem. But nobody
 23 would help.
 24 **Q.** I think you mention in your statement that you paid
 25 money in to make good some of the alleged shortfalls?

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1 Do you want to tell the Chair about that?
 2 **A.** Yeah. Me and Lin, it wasn't just on balance days, me
 3 and Lin -- it was just after she got the audit took
 4 place and suspended, we used to start going through
 5 the evidence. We used to start drinking a bottle of
 6 Bacardi, and that -- we'd get the evidence ready for
 7 Freeths and everything, and we did have a lot of
 8 evidence, but nobody ever wanted to see that.
 9 And, as it -- over the time, because of
 10 everything what was happening, losing -- the retail
 11 shop was just going down, there was no stock, we
 12 couldn't refill and, basically, I turned into
 13 an alcoholic, and my doctor was absolutely fantastic.
 14 I got antidepressants, zopiclone, diazepam,
 15 pregabalin. And then my husband decided to take me
 16 out for the day with my children to the seaside and
 17 then I broke my knee and crushed my leg 7 to 8 cms
 18 down and I was told I might not be able to walk again.
 19 Luckily, thankfully, I have.
 20 Being in hospital that time, the medication
 21 I was receiving stopped me from drinking, so that was
 22 a good thing.
 23 **Q.** How much were you drinking when you were drinking at
 24 your most?
 25 **A.** Easily, a bottle of Bacardi, four cans of cider.

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1 **A.** Yes, that's right.
 2 **Q.** How much money did you pay the Post Office?
 3 **A.** It was around £20,000 from loans from Shopcheck,
 4 Provident, that is, like, including the interest,
 5 because the interest was very, very high. My husband
 6 would take out payday loans -- Wonga I think one of
 7 them was. I borrowed money off my Mum, my Nan and my
 8 Grandad, who's not here today unfortunately. So,
 9 yeah, it was a case of just trying to get money where
 10 you could get money.
 11 **Q.** What impact did that have on your relationship with
 12 your family?
 13 **A.** Terrible, terrible. I was at work so much, I used to
 14 just try and find out -- it was awful and it had
 15 a very big impact on my family too. They were
 16 stressed because I was stressed. I mean, I'd cry and
 17 my poor children -- my three girls and my grandson --
 18 and it was such a shame for them because I regret
 19 those horrible years and what they had to see me
 20 through, because obviously I turned into an alcoholic.
 21 Have I gone ahead of myself on questioning?
 22 **Q.** No, you haven't but, if I could ask the question then
 23 about balance day, which you describe in your
 24 statement, and you describe your drinking on balance
 25 day, which I think you were just about to talk about.

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1 I would just drink into oblivion. I didn't go home at
 2 night. I stayed at Lin's. There was one occasion
 3 I woke up, I had wet Lin's bed, from being so drunk,
 4 which is thoroughly embarrassing, but it happened. It
 5 was just -- it was a way to block it out.
 6 But my daughter also she got very bad anxiety,
 7 wouldn't go over the shop. She still don't go over
 8 the shop to this day. She had to see mental health
 9 team, and that, and I think it was the way that --
 10 I mean, people would question her at school, like, "Oh
 11 saw the Post Office closed, what's happened, did your
 12 Mum nick the money?"
 13 I had people coming knocking on my door because
 14 I only just live just up the alley and it's a minute's
 15 walk, not even that, to the Post Office and people
 16 used to come and knock on my door and say "Why are you
 17 closed?" And I just didn't want to see anybody. It
 18 was the most ... it was horrible. It was horrible and
 19 Post Office did not want to listen in any way, shape
 20 or form. They would not listen. They were horrible,
 21 horrible people, horrible.
 22 Sorry.
 23 **Q.** Just on that last point, just coming back to the audit
 24 that was carried out in 2017, how did you feel the
 25 auditors treated you and Linda then?

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1 **A.** Terrible, absolutely terrible. There was two but the
 2 one he said to -- like, he said to me, "Who are you?"
 3 and I said, "I'm the manager" I said "with Lin".
 4 And there was a problem over the stamp book and
 5 I was absolutely furious over the stamps. I counted
 6 them and counted them with him, every time there was
 7 different figures, and we were there until about 8.00
 8 on the nighttime and he couldn't make head or tail of
 9 what was going on either. And when we locked up, we
 10 all right went together and outside I said to him,
 11 I said, "You've got to be honest, there's flaws in the
 12 system" and he just went ... and he looked like there
 13 was remorse in his face and he hugged me and Lin. The
 14 auditor actually hugged me and Lin, and I have got
 15 witnesses to that, Rob Taylor, my next-door neighbour
 16 who worked in the shop and -- well, he said that he
 17 said he'd see us the next day to carry on. Never
 18 turned up. Went off to meet him, never turned up.
 19 So, yeah, we was hoping that when he hugged us
 20 and that and you could see the remorse in his face
 21 that he might listen to us, but nothing.
 22 **Q.** And after the audit where Linda was suspended, what
 23 happened to you?
 24 **A.** Well, they didn't suspend me or nothing and the area
 25 manager, Paul Williams, we tried and tried to get hold
 69

1 of him. He wouldn't answer his phone or reply back to
 2 our messages, and I withheld the number the one day
 3 and he answered, surprisingly. And I said to him,
 4 "Can I take over the branch while this is being
 5 sorted?" and he said, "No, because you're too close to
 6 Linda".
 7 I was never suspended or nothing. I was just --
 8 I didn't exist really to those. It was ... yeah,
 9 so ...
 10 **Q.** I'm just going to ask you -- I think you've have
 11 already said quite a lot about this -- but just if
 12 there's anything you wanted to add about the financial
 13 impact that this has had on you.
 14 **A.** Well, yeah, me and my husband we was in such a mess.
 15 It was just ... you can't describe really in words
 16 what occurred, and trying to find the money to pay
 17 them back, knocking on the door each week to come and
 18 collect the money from Shopacheck and Provident. It
 19 was just absolutely horrendous.
 20 And can I just say that the Post Office, when we
 21 were in -- when Linda took over and we moved into the
 22 Portakabin, we were meant to have a new system. They
 23 never put it in. When we moved into the new shop, we
 24 were meant to have another system, a new one again
 25 because it had been moved, and they never done that.
 70

1 We still had the old Horizon system from the very
 2 first one, 1999. It was never changed.
 3 And the phone lines as well, they kept going and
 4 they had to put the booster on, a booster aerial,
 5 because we kept losing signal. And when I went to the
 6 charity shop a few months back, it was quite a smile
 7 moment for me. I was paying and I paid on card and
 8 they had to take the card machine out and go outside
 9 to get a signal, and I just thought, "Oh dear me,
 10 oh" ... yeah, so.
 11 There's so much, there's just so much, I could
 12 sit here for a month, I think, and tell you so much
 13 what happened with the Post Office.
 14 **Q.** How are you now financially?
 15 **A.** Terrible. I still owe Provident, still owe
 16 Shopacheck. And because of, like, Christmases coming
 17 up, we never got any money and what we have to do we
 18 have to renew the loan so I can get some Christmas
 19 presents and obviously it just carries on from there.
 20 So from when the Post Office -- because my
 21 husband took a loan out as well, so it's me and my
 22 husband who took loans out to cover the shortfalls and
 23 so now it just rolls over, if you know what I mean.
 24 So it's just a constant battle with debt, yeah.
 25 **Q.** And I think you mentioned before that there were
 71

1 people knocking on your door and asking questions.
 2 How do you feel this has damaged your reputation?
 3 **A.** Terrible, absolutely awful. I know Rob Taylor, who
 4 worked in the shop, he told me that -- because
 5 I haven't got Facebook, I don't have social media or
 6 anything like that, but he told me that there was
 7 a lot of comments on Facebook about us stealing money,
 8 et cetera.
 9 One of my children was also, like, asked at
 10 school and that and that's when I didn't go over the
 11 shop -- it affected one, as I said, a lot more one of
 12 my twins, who wants to be (*unclear*) problems he still
 13 has.
 14 I forgot what the question was now, sorry. I've
 15 just started blabbering. What was the question?
 16 **Q.** That leads on to the next point.
 17 **A.** Oh yeah, he told people -- he messaged people to tell
 18 them that this was not our fault and it was the
 19 Post Office's. Also Worcester News was emailing me --
 20 they thought I was Linda -- and they wanted to do an
 21 interview but obviously I just ignored them. It was
 22 in the paper that it had closed down quickly and
 23 nobody knew why.
 24 **Q.** You have also spoken about your family and I just
 25 wanted to ask if there's anything else you wanted to
 72

1 add about the impact that this has had on your family.
 2 **A.** I wrote some things down. Well, basically
 3 I haven't -- I haven't wrote that down.
 4 What it had on my family was awful and it still
 5 is. My husband's heart only works so many -- sorry,
 6 I can't think of the word it's called what he's got,
 7 and it put him under a tremendous amount of stress.
 8 I mean, I basically had a mental break down and,
 9 again, my children had to see that Mum just drunk or
 10 just asleep, which was not very nice for them and
 11 I feel very guilty for that, absolutely terrible, and
 12 I don't like to talk about it because it plays on my
 13 mind something chronic of what happened.
 14 **Q.** What would you like from the Post Office now?
 15 **A.** Can I read what I wrote?
 16 **Q.** Of course.
 17 **A.** I would like an apology from the Post Office.
 18 However, I feel very strongly that this will not be
 19 sincere. Their words have always turned out to be
 20 lies.
 21 I feel personally they have no feelings, no
 22 morals, but just hardened criminals with the power to
 23 destroy you who should all be held to account and face
 24 justice.
 25 The Post Office management, auditors, area
 73

1 a significant amount of compensation. I want to clear
 2 my debts and pay back my family what I owe them.
 3 Unfortunately, I will not be able to pay my grandad
 4 back.
 5 I also want to treat my husband, my three
 6 beautiful daughters and my grandsons. I have also
 7 a step-son who my husband brought up and he's got
 8 cerebral palsy, so he lives with us too.
 9 Yes, sorry. I want to treat my husband, my
 10 three beautiful daughters from the stolen years that
 11 occurred, for the lies and deceit from the
 12 Post Office. Even though no amount of money can bring
 13 back those horrendous years, I can make new memories
 14 happy ones and compensation will help this, though it
 15 will never make things go away.
 16 **Q.** Is there anything else you would like to say to the
 17 Chair?
 18 **A.** I think I'd just like to say if anybody is having
 19 these problems, then please get help now before it's
 20 too late or things go wrong.
 21 **MS KENNEDY:** I'm now just going to turn to the Chair to
 22 see if he has any questions for you.
 23 **SIR WYN WILLIAMS:** No. No, thank you very much. I don't
 24 have any questions, Mrs Powell, but I do want to tell
 25 you how grateful I am that you've been prepared to
 75

1 managers, et cetera, that are all still working at the
 2 Post Office today should be removed from their
 3 positions and be investigated. A new team of honest
 4 individuals should take over these roles and be
 5 trained to deal with subpostmasters if any issues
 6 occur instantly and work together to resolve any
 7 issues that occur and not instantly blame, suspend and
 8 prosecute. A unit of trust and help should be
 9 maintained and not shoved under the carpet.
 10 I would also -- I would like to say our
 11 Post Office is visible from my bedroom window. It
 12 holds very mixed emotions. Every day when I see it, I
 13 get very sad, not just for the pain and torture it
 14 holds but also the happy memories. I have seen people
 15 in there recently and they seem to be doing
 16 a refurbishment. To say be least, this hurts. I do
 17 not know what this will turn into. Example: rumour
 18 say it's a chip shop. I'm personally running the
 19 worry of it opening as a Post Office again. This will
 20 be so very, very painful to see every day as it should
 21 still be our shop and Post Office.
 22 And there's just one more thing if I could just
 23 say if that's okay.
 24 **Q.** Yes.
 25 **A.** I feel it is only right that I should receive
 74

1 give this evidence to me. I know how difficult all
 2 these things must be and, as I say, I'm very grateful
 3 for you appearing here today.
 4 **A.** Thank you, and thank you for listening to me. And
 5 thank you for David as well for being such a great
 6 person and happy birthday to him as well.
 7 **SIR WYN WILLIAMS:** Right.
 8 **MS KENNEDY:** Thank you. Chair, I think that completes the
 9 evidence for today.
 10 **SIR WYN WILLIAMS:** All right then. So we'll break off now
 11 and we'll resume again at 10.00 on Monday morning; is
 12 that right, Ms Kennedy?
 13 **MS KENNEDY:** Yes. Thank you, sir.
 14 **SIR WYN WILLIAMS:** All right then. Goodbye everyone.
 15 (12.14 pm)
 16 (Adjourned until 10.00 am on Monday, 21 February 2022)
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 76

<p>MR BLAKE: [13] 1/4 1/9 1/18 2/19 2/21 20/15 28/22 34/16 37/25 38/5 38/8 38/13 39/2 MR STEIN: [1] 39/4 MS KENNEDY: [8] 43/2 43/6 58/24 59/17 59/19 75/21 76/8 76/13 SIR WYN WILLIAMS: [38] 1/3 1/6 1/15 20/5 20/9 20/13 26/25 27/6 27/9 27/13 27/16 27/18 28/1 28/8 28/17 28/19 34/7 34/12 37/4 37/19 38/4 38/7 38/9 38/17 43/1 57/21 58/3 58/8 58/12 58/17 58/20 58/22 59/10 59/15 75/23 76/7 76/10 76/14</p> <hr/> <p>... [5] 26/18 68/18 70/8 70/15 71/10 ... yeah [1] 71/10</p> <hr/> <p>1 1,000 [6] 9/8 9/14 9/15 9/19 10/8 12/7 10 [2] 9/15 27/6 10.00 [4] 1/2 6/25 76/11 76/16 10.58 [1] 38/10 11 [2] 25/2 25/11 11.10 [1] 38/8 11.12 [1] 38/12 12 [1] 43/15 12 o'clock [1] 29/22 12.14 pm [1] 76/15 12.30 [1] 30/2 13 years [1] 37/17 15 [1] 60/4 16 [2] 44/7 56/16 16 December [1] 14/10 17 [1] 60/14 18 [2] 6/10 22/5 18 February 2022 [1] 1/1</p>	<p>19 [2] 1/24 22/5 1996 [2] 54/15 60/16 1999 [2] 39/11 71/2</p> <hr/> <p>2 20 years [1] 39/14 20,000 [1] 66/3 200 [1] 54/13 2004 [3] 39/10 39/12 44/25 2008 [1] 61/15 2009 [6] 9/2 9/6 11/11 13/11 21/3 39/10 2010 [2] 25/2 40/16 2013 [2] 45/14 61/16 2014 [2] 47/7 50/12 2015 [1] 50/18 2017 [3] 50/21 58/17 68/24 2022 [4] 1/1 43/13 60/2 76/16 20s [1] 9/14 21 [1] 44/12 21 February 2022 [1] 76/16 21 January 2022 [2] 43/13 60/2 22 January [1] 1/21 24 [1] 63/22 250,000 [1] 33/8 27 September 2017 [1] 50/21 28,000 [1] 40/13</p> <hr/> <p>3 3 o'clock [1] 21/18 3,000 [5] 11/8 11/11 50/25 59/7 63/5 32 years [3] 2/11 2/15 3/8 35,000/40,000 [1] 5/17</p> <hr/> <p>4 40,000 [1] 5/17 43 [1] 60/12 48 hours [1] 63/22</p> <hr/> <p>5 5 January 2010 [1] 40/16 5,000 [1] 64/23 50 milligrams [1]</p>	<p>54/13 50 years [2] 2/12 3/2 500 [2] 9/16 59/6</p> <hr/> <p>6 6 January [3] 15/8 17/20 29/11 6 January 2010 [1] 25/2 62 [1] 51/12 62,000 [1] 51/13 63 [1] 43/23 64 [1] 27/6 65 [1] 27/7 65,000 [1] 50/1</p> <hr/> <p>7 7,000 [1] 13/12 70s [2] 32/25 37/16 750 [2] 11/3 11/7 76 [1] 3/9</p> <hr/> <p>8 8 cms [1] 67/17 8,500 [1] 14/10 8.00 [1] 69/7 8.55 [1] 16/17</p> <hr/> <p>9 9 o'clock [5] 16/2 25/10 29/18 29/21 30/6 9,616.66 [1] 17/8 90,000 [1] 50/3 99.9 per cent [1] 8/7 999 [1] 3/23</p> <hr/> <p>A able [11] 16/18 36/24 37/15 41/2 41/15 41/23 42/4 51/19 62/5 67/18 75/3 about [72] 2/5 2/21 2/23 3/6 3/20 4/1 5/17 6/25 7/11 7/22 7/25 9/9 13/8 14/3 14/25 15/2 15/6 16/16 23/1 24/6 26/22 27/9 28/2 28/6 29/24 31/14 31/18 32/16 33/9 36/7 36/19 43/22 45/18 46/4 46/23 47/8 48/3 50/22 51/13 52/2 52/6</p>	<p>52/16 53/1 53/17 55/15 55/21 55/23 55/24 55/25 56/6 56/7 57/24 58/25 59/7 59/11 60/11 62/18 62/22 63/9 63/25 65/10 66/23 66/25 66/25 67/1 69/7 70/11 70/12 72/7 72/24 73/1 73/12 absolutely [15] 4/7 6/8 34/15 45/20 47/21 48/16 52/24 56/16 62/3 67/13 69/1 69/5 70/19 72/3 73/11 accept [2] 12/19 54/9 accepted [1] 5/10 access [3] 16/18 26/14 29/13 accommodation [1] 29/4 accompanied [1] 20/3 account [4] 36/22 36/24 64/10 73/23 accountable [1] 57/3 accounting [1] 16/14 accounts [1] 44/11 acting [1] 3/23 action [2] 58/9 58/15 actual [1] 7/11 actually [6] 5/13 6/5 28/10 31/19 48/9 69/14 adamant [3] 7/6 63/14 64/6 add [3] 36/21 70/12 73/1 address [1] 23/24 adequate [1] 46/12 Adjourned [1] 76/16 administer [1] 28/10 admit [1] 28/11 admitted [1] 40/25 adopting [1] 34/9 adored [1] 62/3 advice [2] 7/18 52/14 advisers [1] 48/11 aerial [1] 71/4 Affairs [1] 35/15 affected [1] 72/11 affirmed [2] 43/4</p>	<p>59/18 afford [1] 36/24 afraid [1] 13/20 after [15] 7/16 9/17 9/25 17/25 35/2 35/6 35/15 38/5 40/10 42/10 45/3 47/6 58/13 67/3 69/22 afternoon [1] 16/3 afterwards [1] 51/25 again [20] 3/18 12/7 12/8 13/10 13/16 13/19 19/21 20/2 20/23 26/3 26/7 26/16 50/18 51/2 59/10 67/18 70/24 73/9 74/19 76/11 against [1] 58/10 age [3] 44/11 56/15 62/10 ages [1] 7/9 ago [7] 2/12 3/2 21/15 55/4 55/15 57/22 60/24 agreed [1] 39/5 Ah [1] 15/19 ahead [1] 66/21 Alan [1] 36/14 alarm [3] 2/19 2/20 30/10 alcohol [2] 40/23 54/22 alcoholic [2] 66/20 67/13 alive [1] 37/15 all [68] 2/22 3/13 3/21 4/17 5/11 5/23 7/10 7/21 9/17 9/18 11/16 11/19 12/6 14/3 14/4 14/5 14/9 20/2 22/7 22/9 23/1 24/7 26/3 26/7 27/7 28/22 29/15 29/19 29/20 30/3 31/14 32/20 32/21 32/25 35/23 36/15 36/21 37/3 37/7 37/8 37/9 37/12 37/19 38/9 38/23 39/1 42/11 42/18 42/18 47/14 49/6 56/2 57/6 57/9 57/13 58/19 58/20 59/10 59/13 59/14</p>
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<p>A</p> <p>all... [8] 60/22 62/1 69/10 73/23 74/1 76/1 76/10 76/14</p> <p>alleged [17] 17/8 40/17 40/17 47/4 47/16 48/12 48/18 50/5 50/13 50/19 50/23 51/11 52/2 62/19 62/20 65/5 65/25</p> <p>alley [1] 68/14</p> <p>allow [1] 24/9</p> <p>allowed [3] 57/1 57/4 63/14</p> <p>allowing [1] 42/24</p> <p>almost [1] 40/4</p> <p>Alongside [1] 5/24</p> <p>already [4] 37/6 45/15 53/3 70/11</p> <p>also [20] 3/18 4/9 19/17 32/19 44/18 44/18 45/15 49/15 52/17 54/14 55/3 56/25 68/6 72/9 72/19 72/24 74/10 74/14 75/5 75/6</p> <p>also -- I [1] 74/10</p> <p>alternative [1] 42/23</p> <p>always [6] 5/1 5/2 14/16 23/18 55/13 73/19</p> <p>am [8] 1/2 28/15 30/7 37/11 38/10 38/12 75/25 76/16</p> <p>amitriptyline [1] 54/14</p> <p>amount [9] 14/21 21/5 21/6 26/12 63/7 63/10 73/7 75/1 75/12</p> <p>amounts [1] 63/6</p> <p>an accounts [1] 44/11</p> <p>an alcoholic [2] 66/20 67/13</p> <p>an alleged [1] 50/23</p> <p>an amount [1] 21/5</p> <p>an apology [1] 56/23</p> <p>an audit [1] 15/12</p> <p>an awful [1] 5/22</p> <p>an elongated [1] 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(21) all... - because				

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