



**Application Form**

For Second Sight use only Case ref:
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<b>Your Details</b>	
Surname: McDonald	Forenames: Jacqueline Margaret
Your address: <b>GRO</b>	
Telephone number 1: <b>GRO</b>	Email address:
Telephone number 2:	Dairy_jackie@ <b>GRO</b>
My current Member of Parliament is: Ben Wallace	

<b>Your Branch</b> <i>Please insert the details of the branch where you worked. If you worked at more than one branch, please provide details on an extra sheet of paper.</i>	
Name of branch: Broughton	FAD Code of branch:
Address of branch: 456 Garstang Road , Broughton, Preston, Lancashire	
Postcode: PR3 5JB	
Your role at the branch (ie. Subpostmaster, Subpostmistress, clerk, etc.): Subpostmaster	
When did you begin in this role? December 2006	Are you still in this role? <input type="checkbox"/> YES <input checked="" type="checkbox"/> X NO If no, when did you leave this role: 1/10/08

### Initial Case Overview

To the best of your knowledge, is your case (or any part of it) currently subject to any on-going criminal investigations or proceedings (including the issue of a summons, sentencing hearings or a confiscation order)?

YES – you may still submit your case, but Second Sight may not be able investigate it whilst criminal investigations or proceedings are on-going.

NO

The purpose of the 'Initial Case Overview' is to summarise the main issues you wish Second Sight to consider. If your case is accepted for mediation, you will then have an opportunity to supply much more detail together with supporting evidence.

The following Key Questions may help you with this Initial Case Overview but please feel free to supply any information that you consider may help explain your complaint.

What is the main issue or issues you wish us to consider that relate to Horizon or its associated processes?

The main issue that I have with POL is that they have not met the standards which they say the horizon system is capable of, being fair, effective and reliable. I have lost all confidence in the POL and the horizon system. I feel that I did not receive adequate training on the horizon system and that the balancing was a nightmare. I had to sign a contract with POL agreeing that if I was down a penny or five thousand pennies I was responsible for the balance in my branch and if it was negative I had to put in my own monies to balance the books. But yet, the Crown Post Offices were not under the same contract, they did not have to provide any monies, EVER.

When did the incidents relating to the main issue or issues occur?

I opened my post office in Dec 2006 and I had one horizon system. In July 2007 I closed my Post Office and shop for a total new build and re-opened in October 2007. I personally paid for a brand new post office counter, open style, roller cash safe, security door etc... I invested around £10,000 of my own money. My new post office had two horizon systems and then the problems began. I don't know if the two systems were not linked together but basically my balance started going in the wrong direction very shortly after opening. I was a post office where foreign currencies were in stock, euros and American Dollars on demand. Upon opening POL delivered cash, coins, stamps, money orders, supplies etc... The foreign currency came from a different source whom I kept waiting for them to deliver to me. After about a week or two of being open I had still not received euros and I received a phone call (My assistant Katie Noblet received the phone call and took down notes, Katie ran the PO after I had trained her) saying that I was "over" on my euros in their system and that they required me to send some back. I phoned them and explained that I had never received any euros and that my system also reflected that. So, in order for "their system" to be accurate I was asked to follow a few simple steps and it would all be sorted out. I did exactly what the man named David asked me to do. Yeah, OK, his balance was now good but I was showing a negative balance! I honestly couldn't believe it, the euros never arrived and now I was charged with having to pay back euros. I had phoned the help line on several occasions but they never fixed my system and in the spring of the following year my supervisor, Caroline Richards, actually came to my PO and had me sign something to say I would allow the PO to take it out of my pay check or the rollover balance. I can't remember exactly what it was but I know they made me pay it somehow! This was just one incident that I have shared with you today, there are more. They continued whilst I was sub postmaster and they continued after I was fired from my post.

What prior contact have you had with the Post Office in regard to the incidents/issues that you are now reporting?

I had lost all confidence in the help line and POL by this time. Anytime I would call the help line and have

them "help me" I always seemed to be even further down, negative balance. The help line was the first line of contact with the POL whenever you had an issue or question. Towards the end of being a sub postmaster, the help line changed. It used to be that whenever you phoned someone would answer. At the end, you would call and leave a message! It may take them 10 minutes to call you back or 2 days! Awful system, certainly didn't deserve the title "help line". I would like to say that whatever they did tell me to do, in regards to the horizon system, I always did. Then I would call them back on balancing day to tell them that whatever they told me to do didn't work because my balance would still be off. Their famous saying was "it will work itself out". It was extremely frustrating because I just the negative balance getting larger and larger and I felt helpless.

How was the issue or issues resolved at the time they occurred?

The issues were supposedly fixed with the assistance of the help line staff, but in reality, the help line wasn't helpful. What should have happened was that I should have refused to change the figures on my balance just to allow it to open until I had insisted on a representative from POL coming to my office and figuring out what was going on with my horizon system . My balance wasn't just off with cash and euros, it had me down in stamps, money orders, and about everything. I believe that the training from POL was inadequate and as many times as one phones the help line, it should have been obvious that I didn't fully understand the horizon system and all the changes etc...

What is the monetary value of the issue or issues you are now reporting?

The monetary issues that I am reporting are the loss of my shop, my families working future, loss of POL salary, being forced into bankruptcy, loss of vehicle, loss of freedom, stress on myself and my family. I was unable to obtain a job because I now hold a criminal record; I had immigration issues when I wanted to return to my families country in the USA. I missed my only daughter turning 18 because I was in Prison; it was her last birthday because shortly after I had my electronic tag removed she died from  How do I put a value on that? They stole my life from my daughter. This list can go on and on, I am at this time unable to offer a monetary value at this time, I will need to seek professional advice on the matter.

Were you the subject of either civil recovery action or criminal prosecution regarding the main issue or issues you are now reporting?

Yes

I was the subject of criminal proceedings, I was charged with 6 counts of false accounting and one charge of theft. I received an 18 month prison sentence too of which I served 4.5 months inside of a prison, 4.5 months with an electric tag on my ankle with a home curfew and 9 months on probation. I was also under a POC (proceeds of crime) which was eventually settled for £1 which is monetary and I didn't actually have to pay!

How were these actions against you (if any) resolved?

The actions against me were resolved in that I was so scared of going to prison for a long time that I finally changed my plea to "guilty without admittance" in order to receive a lesser sentence. We were all going to prison if we didn't pay back the money that we "allegedly stole" and I obviously didn't have the funds to pay it. We all signed a contract stating that we were responsible for any losses and how could we (as in all sub postmasters) ever beat the "robust" horizon system. When POL lie to the courts telling them how "robust" the horizon system is there just isn't any chance we could prove our innocence when they hold all the evidence and knew there was a problem with it but never admitted to it until after everyone who didn't pay the money resulted in going to jail, just like me! If I had stolen the money I would of course have paid it back to avoid loosing my business and my liberty, its just ridiculous that it has come to this!

What is your explanation for the events forming the main issue or issues you are now reporting?

Shortly after I had been audited and my post office was taken away from me, I read an article in a magazine which highlighted other people who have suffered or are about to suffer the same hell I was going through. I then got in touch with the writer of the article who then put me in touch with the JFSA ( justice for sub postmasters alliance ). This was a very big surprise to me as I was led to believe by the investigator for the POL, Steve Bradshaw, that I was the only one in this position and this has never happened before. Steve Bradshaw is a liar and he knew the whole time as I am friends with another person he has prosecuted that was a member of the JFSA. It is just unbelievable how I was made to feel like I was the only one and it made me isolated and paranoid about what was going on with the whole situation.

I had lost my faith with the horizon help line, no matter how I described the problems, told recent problems, they just said it would sort itself out, which obviously it didn't ever do, just kept not balancing the way it was suppose to. I would also like to mention that although I was responsible for the PO, I actually had a young lady who operated it by the name of Katie Noblet. Katie also continued working the PO after I was forced to step down and she still continued to loose money. Even though it was for someone else in charge of the PO, the only thing that they had in common with me was that they were operating on the same computer system that I was using, obviously that is where I think the faults lie, but no one would listen to me, eventually the new people in the post office who took over after I left quit after 10 months because they were loosing money and had to pay it back. I find this very curious that they were never prosecuted for anything because they had the cheque book to cover losses they were not responsible for, but because they saw my situation they wanted nothing to do with it and saw the situation in front of them and ran for it.

The investigators for the PO were bullies and intimidated me the first time they came in with their lies about my individual case being unique and uncommon. They returned once again when I was forced to step down and Katie was running the PO under someone else's name and intimidated her with wage deductions from moneys missing and jail time. My husband eventually came down stairs after he heard this news of the threats Katie was receiving and told them both (Steve Bradshaw and Caroline Richards) to get out of the shop immediately and never come back. Katie had to leave early and had to take a leave of absence because of GRO because of the bullying that she took from those post office investigators.

In answer to your question, POL did not provide adequate training, the help line staff at all, and the post office investigators were acting like mafia gangsters looking to collect their bounty, with their threats and lies. The contract to which I agreed to is archaic and should be changed for the benefit of both parties.

Did you request assistance from the Post Office regarding the issue or issues you are now reporting?

Yes, I requested additional training, especially on balancing. Didn't feel at all confident with the horizon system, it was very complicated and not at all simple to use. The balancing proved to be the most difficult and had the most complications and errors. As a sub postmaster you are not able to do a "checks and balance" as you can in your own shop, there is no paper trail, only what the computer says. Its hard to explain, you can believe me when I say that because the POL still cannot explain it to me or the other hundred people filling this form out.

What assistance if any was provided?

POL sent a trainer for a few hours once in the time I was a sub postmaster. I requested more training but they said they didn't have the trainers to do any more one on one training. the help line staff supposedly helped but never to my advantage, always their own. I often felt more confused after I asked for help than before I asked for it

Please attach additional sheets of paper if you require more space.

**Declaration**

I acknowledge that:

- As part of the Scheme, I must promptly provide information about my case to Second Sight. If I do not provide full information in a timely manner, I accept that it may not be possible to investigate or mediate my case.
- Information I provide about my case or the findings of Second Sight's investigation may help reach a resolution with Post Office but that it may also reveal further claims against me.
- I am only entitled to financial support from Post Office if I have signed a Funding Agreement.

I confirm that:

- My case relates to the Horizon system or an associated issue.
- Post Office may communicate details of my case to Second Sight, JFSA, my Member of Parliament and/or its professional advisors.
- The facts and matters set out in this Application are true and accurate to the best of my knowledge and belief.

I confirm that I am:

Currently serving as a Subpostmaster and have already raised my case with Post Office and have completed all Post Office's internal complaint processes.

Not currently serving as a Subpostmaster.

*(Please tick one box)*

If you are unable to give all the above acknowledgements and confirmations, your case may not be eligible for the Scheme. In that circumstance, please contact the JFSA for assistance.

This Application Form and your involvement in the Scheme do not create any legally binding contract or obligations between Post Office and you.

The Working Group, its members and their advisors owe no obligations or duties, and accept no liability, to you in connection with the Scheme.

**Signed** .....  
**Jacqueline M McDonald**

**Name** .....  
**Jacqueline M McDonald**

**Date** .....1<sup>st</sup> September, 2013.....

