

1 Friday, 25 February 2022
 2
 3 (10.15 am)
 4 (Proceedings delayed)
 5 (10.19 am)
 6 MR STEIN: Sir, as you are aware, the next witness to give
 7 evidence was going to be Stephanie Reilly.
 8 SIR WYN WILLIAMS: Yes.
 9 MR STEIN: She has found the prospect of doing so simply
 10 too much so, with your leave, sir, I will be reading
 11 this morning a summary of her evidence.
 12 SIR WYN WILLIAMS: Yes, please do that now.
 13 STEPHANIE REILLY, statement summarised by MR STEIN, QC
 14 MR STEIN: So this is a summary of the statement of
 15 Ms Stephanie Reilly.
 16 Stephanie has been a hard-working woman since
 17 the age of 16. Stephanie became the postmistress of
 18 the Post Office in Hetton-le-Hole, which is in
 19 Sunderland, on 27 November 2009.
 20 Stephanie had problems with the Horizon system
 21 from the word go. She would call the helpline two or
 22 three times a week about shortfalls and balancing. On
 23 occasions, the shortfall would increase as a result of
 24 the advice from the helpline.
 25 Stephanie estimates that she paid or the
 1

1 Post Office deducted in excess of £15,000 to £20,000
 2 in relation to alleged shortfalls. Stephanie says:
 3 "There was not a month that went by where I was
 4 not putting money in."
 5 Stephanie asked repeatedly for assistance from
 6 the Post Office. None was forthcoming and her area
 7 manager said it would be like looking for a needle in
 8 a haystack. Stephanie felt bullied and intimidated by
 9 her area manager. She was made to cry in front of
 10 customers.
 11 Stephanie requested a further audit and asked
 12 Dave Brown, an auditor, if they could audit some
 13 historical documents relating to her branch.
 14 Stephanie was told that the Post Office records did
 15 not go back that far.
 16 Mr Brown and Stephanie found a transaction that
 17 seemed like a duplication and needed to be reversed
 18 back to Chesterfield. Stephanie was very happy as she
 19 thought that if this duplication had been found, then
 20 she would find the rest. However, the following day
 21 Ms Lax dismissed the duplication over the phone and
 22 told Stephanie that the money had obviously been
 23 stolen and that Mr Brown had not said to her that
 24 there was a duplication. Ms Lax told Stephanie that
 25 the money had to be paid back or the Post Office would
 2

1 start legal proceedings against her.
 2 Stephanie agreed to the Post Office taking £800
 3 a month out of her wages as she was scared of being
 4 prosecuted.
 5 Stephanie had to borrow money off her husband to
 6 keep the Post Office afloat. Paying £800 a month for
 7 nearly a year nearly broke Stephanie financially and
 8 emotionally. Stephanie says:
 9 "I should not have had to beg for help from the
 10 Post Office. It was easy for them to say it was my
 11 fault and that I should deal with it."
 12 Eventually, Stephanie had a breakdown and turned
 13 to alcohol to cope with the losses.
 14 As the shortfalls got larger, the more Stephanie
 15 turned to drink. She had to hire a manager at her own
 16 expense to run the Post Office on her behalf as she no
 17 longer felt able to carry out her role.
 18 Stephanie went to rehab for eight months and
 19 when she came out of rehab she was terrified to run
 20 the Post Office. It took Stephanie 12 months after
 21 rehab to walk back through the Post Office door
 22 because she had lost all confidence in herself and was
 23 frightened the shortfalls would happen again.
 24 Stephanie feels deeply aggrieved, not just at
 25 her losses but for the manner in which she was treated
 3

1 by the Post Office, effectively as a thief. She asked
 2 for help and the Post Office would not give it.
 3 Stephanie feels she was pushed to one side by
 4 the Post Office and that the Post Office's attitude
 5 was "You owe us that money, get it paid", regardless
 6 of the consequences.
 7 Stephanie says she lost everything about her.
 8 She lost her identity and her confidence. Stephanie
 9 is now financially out of pocket and her marital home
 10 was repossessed. Stephanie's mental health
 11 deteriorated rapidly. She was given antidepressants
 12 by her GP but they did not work. Stephanie's
 13 customers talked about her. There was gossip around
 14 the local community and the phrase "plunkie", a local
 15 term for alcoholic, was used by the community about
 16 her.
 17 Stephanie's son begged her to stop drinking.
 18 She had to spend eight months away from her son while
 19 she was in rehab, which is time she'll never get back.
 20 Stephanie's 22-year marriage broke up as her husband
 21 blamed her, as he said it was obviously her causing
 22 the Post Office shortfalls.
 23 Stephanie's Mum aged overnight because she was
 24 worried about her daughter, due to her alcoholism and
 25 problems she was experiencing with the Post Office.
 4

1 Stephanie said in her statement:
 2 "I loved the Post Office job, dealing with
 3 customers, getting to know them all. That is what
 4 gets us postmasters through. We postmasters do it
 5 because we love it and dealing with community."
 6 Sir, Stephanie has asked in addition that I read
 7 the following comments to you.
 8 "Dear Chair,
 9 "Please accept my apologies for not attending
 10 today. Like everyone else who has attended and is to
 11 attend, I wanted to personally speak about my awful
 12 experience to both you and the Inquiry team.
 13 "Unfortunately, on Wednesday morning at 6.00 am
 14 I had what I can only describe as a complete meltdown.
 15 The fear and anxiety of reliving everything again hit
 16 me square on and brought me to my knees. As my
 17 evidence states, due to the problems I had with the
 18 Post Office and the Horizon system, I ended up in
 19 rehab for alcohol addiction.
 20 "For six years, I fought a daily battle to
 21 remain in recovery but the thought of reliving this
 22 experience was too much to bear. In working with my
 23 recovery programme, I am aware of my limitations and
 24 had to make the decision to stay in what I can only
 25 describe as my 'safe zone', and to remove myself from
 5

1 the situation.
 2 "My main focus in giving evidence to the Inquiry
 3 was to highlight the injustice that was brought upon
 4 us by those at Post Office and to ask if we, the 555
 5 litigants, will ever receive the money back that was
 6 stolen from us and ever see the day where justice is
 7 served.
 8 "I again apologise for not having the strength
 9 to attend but I hope myself and others who have
 10 suffered horrifically at the hands of Post Office are
 11 dealt with with the compassion and empathy we truly
 12 deserve."
 13 **SIR WYN WILLIAMS:** Thank you, Mr Stein.
 14 **MR BEER:** Good morning, sir, can I call Tracy Felstead,
 15 please.
 16 **TRACY FELSTEAD (affirmed)**
 17 **Questioned by MR BEER**
 18 **MR BEER:** Good morning, Ms Felstead?
 19 **A.** Good morning.
 20 **Q.** If you keep your voice up, you'll see that sometimes
 21 the microphones really do pick up what you say and
 22 broadcast it around the room, so just use that as your
 23 test to make sure you are being heard, okay?
 24 **A.** Okay, thank you.
 25 **Q.** Can you give us your full name, please?
 6

1 **A.** Yes, Ms Tracy Ann Margaret Felstead.
 2 **Q.** How old are you now?
 3 **A.** I'm 39 years old.
 4 **Q.** I think you have got some children, is that right?
 5 **A.** I do, I have three boys.
 6 **Q.** How old are they?
 7 **A.** One's nearly 18, one's 15 and one's 11.
 8 **Q.** On the table in front of you, there should be
 9 a witness statement.
 10 **A.** Yes.
 11 **Q.** Is that right?
 12 **A.** Yes.
 13 **Q.** Is it in your name?
 14 **A.** Yes.
 15 **Q.** Is it dated 15 February at the top?
 16 **A.** Yes, it is.
 17 **Q.** If you go to the last page, can you see your
 18 signature, an electronic signature I think?
 19 **A.** Yes.
 20 **Q.** Is that your electronic signature, and when you made
 21 the statement were the contents of it true to the best
 22 of your knowledge and belief?
 23 **A.** Yes.
 24 **Q.** I am going to ask you some questions about before you
 25 joined the Post Office?
 7

1 **A.** Yes.
 2 **Q.** What did you do before you joined the Post Office?
 3 **A.** I went to school.
 4 **Q.** So what age did you leave school?
 5 **A.** I left school at 16 and then I stayed at home for
 6 a bit with my parents and then I moved to London --
 7 back to London with family. I didn't like the area
 8 that I lived in with my parents. I was up north. So
 9 I moved back to London with family and, yeah, then
 10 I got a job at the Post Office.
 11 **Q.** Okay. Which Post Office did you get a job at?
 12 **A.** Camberwell Green.
 13 **Q.** What kind of Post Office was that?
 14 **A.** It was a Crown branch.
 15 **Q.** Just explain, to those of us that are not completely
 16 all over the detail, what a Crown branch is?
 17 **A.** So there were a number of counters. It was run by
 18 a manager and the manager had a number of staff under
 19 her.
 20 **Q.** Okay. How big was the Camberwell Green branch?
 21 **A.** It was quite big, fairly big. I think there were,
 22 from what I can remember, about 12 counters.
 23 **Q.** A dozen desks, yes?
 24 **A.** Yes, there were quite a few.
 25 **Q.** So how old were you when you first started working?
 8

1 A. I was 18.
2 Q. Your first job?
3 A. It was my first job, yes.
4 Q. I think your formal title was counter clerk; is that
5 right?
6 A. Yes, that's correct.
7 Q. So did you get any training from the Post Office
8 before you became a counter clerk?
9 A. I did. When I first started, I was in the back office
10 first of all, just doing sort of dockets that got sent
11 out and then I had a few days' training with the
12 Post Office to actually go on to the counter.
13 Q. Okay. Was that in branch training?
14 A. No, it was at a different branch. From what I can
15 remember, it was -- I think I went to Herne Hill, so
16 I actually went out to a different branch to do that
17 training.
18 Q. Did that training include training in the use of the
19 Horizon system?
20 A. Yes, it did.
21 Q. How long did that last, the Horizon training?
22 A. It was only a few days, to my knowledge.
23 Q. Can you remember how effective it was, the training?
24 A. It wasn't in-depth. It was general training on how to
25 use the system and how to serve the public.

9

1 Q. Did it equip you to use the system and serve the
2 public?
3 A. Yes.
4 Q. So you went back to the branch and started working?
5 A. Yes.
6 Q. What was that like? What was work like?
7 A. Everybody seemed friendly. I was the youngest there,
8 so I had -- I kind of felt that everybody above me
9 was, sort of, babying me, just, you know, looking
10 after me, taking me under their wing. Everybody
11 seemed nice. But it was quite relaxed. It wasn't --
12 there were a few things I'd noticed that I didn't
13 agree with, things that were happening but, other than
14 that, it was fine.
15 Q. Did there come a time when you noticed some problems,
16 some shortfalls?
17 A. Yes. There were a few times where I'd notice some
18 shortfalls where I'd had some shortfalls on my till.
19 It was brought to my branch manager's attention. At
20 that stage, I was told to balance the till and then
21 they would rectify themselves. And it was just --
22 they were minor. They weren't anything drastic.
23 Q. So how long after you started was the first shortfall
24 that you noticed?
25 A. Off the top of my head, I can't honestly remember that

10

1 from --
2 Q. Okay. So you joined in 2001; is that right?
3 A. Yes. Yes, that would -- no, two thousand ... I can't
4 honestly remember the dates, no. The dates -- I can't
5 remember the dates, off the top of my head.
6 Q. So you noticed shortfalls; were they very much money
7 to start with?
8 A. No, they were a few hundred pounds here and there.
9 There wasn't anything drastic until, obviously, we'd
10 noticed -- well, when I was away they noticed the
11 large amounts.
12 Q. In an account that I think you've given to Mr Wallis
13 that we see in his book, it said that one day you
14 found yourself with a small deficit that your manager
15 was not in the least bit concerned with.
16 A. No, no, there was never any -- there was never any
17 concern by anybody. You were made to feel that, you
18 know, it was okay, it will rectify itself.
19 Q. After that first shortfall, were there any more
20 immediately or did things go back to normal?
21 A. I can't remember exactly how long it was but there
22 were -- there was a time when there were other
23 shortfalls, whether it would be -- it would show up in
24 the stamps, it would show up in car tax, things like
25 that. So there were a couple of times but, again, you

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1 approach your branch manager, you explain what the
2 problem is, you're told that it will be rectified.
3 Q. The book suggests that you noticed another spate of
4 discrepancies with cash adding up at the end of the
5 week to a £1,300 loss. Do you remember that incident?
6 A. Yes. That was -- again, I'd given it to the branch
7 manager and actually told them, you know, said what
8 had happened, spoke to them about it and they said it
9 will rectify itself.
10 Q. It's suggested that the branch manager took over the
11 terminal when that happened.
12 A. Yes.
13 Q. What do you -- when you told Mr Wallis that, what did
14 you mean by that, they "took over the terminal"?
15 A. So, basically, the branch manager would go on under my
16 name, under my number, and she would cash up the till.
17 Q. Did they do that on this occasion, the £1,300
18 incident?
19 A. Yes.
20 Q. Did the £1,300 still show as a shortfall after she had
21 taken over the terminal?
22 A. No, the till then balanced.
23 Q. Sorry, it balanced, did it?
24 A. *(The witness nodded)*
25 Q. So I think there came a time when a much larger

12

1 shortfall was noticed, yes. Some £11,500-odd?
 2 **A.** Yes.
 3 **Q.** Can you tell us what happened immediately before then.
 4 Were you in the branch or not?
 5 **A.** No, I was not.
 6 **Q.** Where had you gone?
 7 **A.** I was on holiday with my family. I'd come back from
 8 holiday and I was immediately -- the branch manager
 9 came to me and said there'd been a shortfall in my
 10 till that somebody else had used and that it needed to
 11 be rectified. I needed to have a look at it. So, as
 12 requested by the manager, I'd gone in and cashed
 13 that -- cashed up the till to find that £11,503.28
 14 discrepancy myself.
 15 **Q.** So what was said to you was shown by your own work to
 16 be true, there was that discrepancy.
 17 **A.** Yes.
 18 **Q.** What did you think when such a large sum of money was
 19 shown as missing?
 20 **A.** I was totally baffled. I couldn't understand where
 21 that had come from, I couldn't explain where that
 22 discrepancy was. Again, it was very relaxed, the
 23 branch manager said, you know "We'll sort it out, it's
 24 not a problem, we'll find out". And I was allowed to
 25 go back on the till to carry on. We had balanced the
 13

1 till and we carried on.
 2 **Q.** But did a couple of weeks later something different
 3 happen to cause matters to take a different course?
 4 **A.** Yes.
 5 **Q.** What was that?
 6 **A.** So I'd come into work and I'd been -- again, I'd got
 7 everything out, ready to start the day. I'd been
 8 pulled to one side by the manager and said that
 9 somebody was coming in to interview me today about the
 10 discrepancy, which was absolutely fine. I had two
 11 guys come in and question me. They asked at the time
 12 whether I needed legal representation. I declined.
 13 I had nothing to hide and it kind of escalated from
 14 there.
 15 **Q.** So these two guys, where were they from?
 16 **A.** They were the Post Office investigators.
 17 **Q.** Were they local or did they come from --
 18 **A.** I can't --
 19 **Q.** You don't know?
 20 **A.** I can't honestly remember. I just -- you know,
 21 I can't remember that.
 22 **Q.** What did they ask you and what did you say?
 23 **A.** They asked me where the money had gone, what I'd done
 24 with the money. Never at any stage was it, "What do
 25 you think has happened, was there any reason for this
 14

1 to happen?" It was very much I was being asked
 2 constantly what have I done with the money, "Where has
 3 the money gone?" I was being accused from day dot.
 4 **Q.** What did you say?
 5 **A.** There wasn't much I could say, apart from that I don't
 6 know where the money's gone, I don't have the money.
 7 How do you explain something if you don't understand
 8 it yourself?
 9 **Q.** Did something else then happen involving the
 10 Post Office a little while after the interview with
 11 the two Post Office employees?
 12 **A.** Yes. So then I was put on leave. I was asked to
 13 leave the Post Office. I was suspended while there
 14 was further investigation, I was told, taking place.
 15 And then it was a few weeks after at -- it was --
 16 I can't even remember the time, really early in the
 17 morning. I was staying at my mother-in-law's and the
 18 door -- I wasn't actually there but I had a call. I'd
 19 gone out early that day with some friends and the
 20 Post Office investigators were at my mother-in-law's
 21 door with two police officers to take me to the local
 22 police station to interview me.
 23 **Q.** Which was Peckham, I think, wasn't it?
 24 **A.** Yes, Peckham police station, yes.
 25 **Q.** Were you taken to Peckham police station?
 15

1 **A.** I wasn't there at the time but I gladly went to
 2 Peckham police station of my own accord and, at this
 3 stage, I then asked for legal representation because,
 4 obviously, going to a police station is -- you know,
 5 I thought "This is serious now".
 6 **Q.** It had escalated?
 7 **A.** It had, yes -- very quickly.
 8 **Q.** Can you remember -- were you interviewed at the police
 9 station?
 10 **A.** I was.
 11 **Q.** I don't think you were arrested, were you?
 12 **A.** No, I weren't, no.
 13 **Q.** You were interviewed under caution voluntarily?
 14 **A.** Yes. I was interviewed. The police had nothing to do
 15 with this. I was interviewed by the same two
 16 investigating officers from the Post Office.
 17 **Q.** By the same two, you mean the ones from a few weeks
 18 before?
 19 **A.** The ones from the previous interview, yes.
 20 **Q.** What was the interview like?
 21 **A.** It was horrendous. The only way I can explain it is
 22 that I felt bullied. There was no -- I was a young
 23 girl. I was in a police station. I couldn't justify
 24 where this money had gone because I didn't know where
 25 the money had gone. I couldn't explain anything and
 16

1 I was just constantly being asked, "Did you pay for
2 your family to go on holiday? What did you spend the
3 money on?" And it just kept going and then, in the
4 end, my solicitor said, "Just say 'no comment'"
5 because they're not asking questions, they're just
6 interrogating me.
7 **Q.** When the Court of Appeal came to look at the matter
8 all those years later in April 2021 in its judgment,
9 the Court of Appeal records that your record of
10 interview says that you were asked questions
11 including, "Can you demonstrate how you did not steal
12 the money?"
13 **A.** Yes.
14 **Q.** Do you remember those kind of questions?
15 **A.** Yes.
16 **Q.** You were asked whether you could satisfy the officers
17 that you didn't have responsibility for the £11,000
18 that was said to be missing?
19 **A.** Yes.
20 **Q.** So you were being asked to prove how you had not
21 committed a crime?
22 **A.** Yes.
23 **Q.** Is that how the interview went?
24 **A.** Yes, yes, very much so. They had access to my bank
25 accounts. They had access to my home. They never,

17

1 ever came to my home or searched my home but they
2 looked through all the bank accounts. There was no
3 money to find because there was no money there.
4 **Q.** You said they were interested in the holiday. That
5 was, I think, your parent's 15th wedding
6 anniversary --
7 **A.** Yes, it was.
8 **Q.** -- and it was a family holiday to the Dominican
9 Republic; is that right?
10 **A.** Yes.
11 **Q.** But they asked you questions about that?
12 **A.** They didn't ask me questions. They accused me of
13 paying for everybody to go, but that wasn't correct.
14 If they'd have looked into that, they would have seen
15 that everybody paid their own -- for their own
16 holiday.
17 **Q.** Were you -- did your suspension continue?
18 **A.** Yes, and then I was sacked by the Post Office and then
19 prosecuted.
20 **Q.** Can you remember the offences for which you were
21 prosecuted?
22 **A.** Yes, I can.
23 **Q.** What were they?
24 **A.** Two counts of false accounting and theft.
25 **Q.** Did something happen when you were charged with those,

18

1 concerning your health?
2 **A.** Yes.
3 **Q.** Do you mind me asking about it?
4 **A.** No, it's fine.
5 **Q.** You tell us what happened.
6 **A.** I tried to kill myself.
7 **Q.** Was that because you'd been charged with a criminal
8 offence you hadn't committed?
9 **A.** Yes, it was. I couldn't defend myself. I couldn't
10 explain what had happened.
11 **Q.** How many times did you try?
12 **A.** Twice.
13 **Q.** Was that through taking overdoses?
14 **A.** Yes, it was.
15 **Q.** You weren't successful in your attempts.
16 **A.** No.
17 **Q.** Was there a consequence of that, though, in terms of
18 what care you had to receive?
19 **A.** Yes, I wasn't trusted by my family to be left alone.
20 It had a huge impact on everything, to be fair.
21 I missed -- I'd missed a family -- a really close
22 family -- sorry, a really close friend's wedding.
23 I had to go to the church and then, in the evening, if
24 I hadn't have gone to -- my family had sectioned me.
25 **Q.** Were you admitted to a secure psychiatric facility?

19

1 **A.** Yes, I was.
2 **Q.** Was that the unit at the Princess Royal Hospital in
3 Bromley?
4 **A.** Yes, it was.
5 **Q.** How long were you kept in the secure unit?
6 **A.** I can't remember. It was -- I don't know whether it
7 was a few days or a week. I can't honestly remember
8 but it wasn't pleasant.
9 **Q.** Were you given psychotherapy treatment?
10 **A.** Yes, I was and a lot of medication.
11 **Q.** Before this, had you been on medication?
12 **A.** I had been on medication for low mood, anxiety and
13 just the whole general process that I'd gone through.
14 But, yeah, the medication started to be upped.
15 **Q.** So that would be prescribed medication before the
16 suicide attempts --
17 **A.** Yes.
18 **Q.** -- and then it was upped when you were in the secure
19 facility?
20 **A.** Yes.
21 **Q.** Did the treatment that you received, in particular the
22 psychotherapy, eventually work, enough to get you out?
23 **A.** Yes, enough to get me home but, again, I was -- you
24 know, my family watched but we were still going
25 through this cycle of prosecution from the Post Office

20

1 at this stage.

2 **Q.** So you had to attend the Magistrates' Court; is that

3 right?

4 **A.** Yes, I did.

5 **Q.** Did you plead guilty or not guilty?

6 **A.** Not guilty.

7 **Q.** Was the case sent off to the Kingston Crown Court?

8 **A.** Yes, it was.

9 **Q.** What happened at the trial?

10 **A.** At the trial I tried to defend myself, as much as

11 I possibly could. It was very much from day 1 that

12 the Post Office were adamant that I'd taken the money

13 and there was no -- you weren't given an opportunity

14 to explain or even try and explain how something could

15 have gone wrong or -- you just had no idea.

16 I remember, actually, since our convictions were

17 overturned last year, a forensic accountant actually

18 got in touch, who was actually hired at my trial to

19 come to give a forensic account of my case at the

20 court. He was never called up but he came forward

21 last year to say that, actually, when -- he had some

22 disquiet about my case at that time. He sat in a room

23 with Fujitsu and the Post Office and had asked for

24 certain documentation to be provided. He was then

25 told that that would cost £20,000 around about.

21

1 **Q.** It would cost who £20,000?

2 **A.** It would cost us, me, my legal team, £20,000 to get

3 that documentation. We would have to pay the

4 Post Office and Fujitsu to get that documentation and

5 that wasn't possible. That only came to light to

6 me -- that was only brought to my attention last year

7 when Mr Turner came forward.

8 **Q.** What was his full name?

9 **A.** Michael Turner.

10 **Q.** Can you remember why he wasn't called at your trial?

11 **A.** No. He said that he was very surprised when he heard

12 that -- from the evidence that was submitted that I'd

13 been found guilty.

14 **Q.** What was your defence?

15 **A.** There wasn't much of a defence. I didn't steal the

16 money. It was -- how can you prove that, you know,

17 that you haven't stolen anything but, at the same

18 time, I hadn't been investigated as to where there was

19 any money. No money was found.

20 **Q.** At that stage, was there any examination of the way

21 the Horizon system worked in the course of your trial?

22 **A.** No.

23 **Q.** Did you know, at that stage, that there was

24 a potential issue with the reliability of how the

25 Horizon system worked?

22

1 **A.** No.

2 **Q.** Was there any evidence called about how the Horizon

3 system worked, in your trial?

4 **A.** No.

5 **Q.** I think you were found guilty by a majority?

6 **A.** Yes.

7 **Q.** Were you sentenced immediately or was it put off to

8 another day?

9 **A.** No, I was allowed home and I was to be sentenced after

10 a psychiatric report.

11 **Q.** Was a psychiatric report or reports prepared?

12 **A.** It hadn't been prepared. We went to the Magistrates'

13 Court for sentencing and the judge then asked again

14 for that to be done.

15 **Q.** To the Crown Court or the Magistrates' Court?

16 **A.** It was Guildford Magistrates' Court, I think it was,

17 for sentencing and then two weeks later we had to go

18 back again.

19 **Q.** Okay.

20 **A.** And that's when I was sentenced.

21 **Q.** Did you know that you were going to be sent to prison?

22 **A.** I had an idea. I was told by my legal team that it

23 was a possibility but, at the same time, my family had

24 been told that if they were to pay the £11,500 back to

25 the Post Office that I wouldn't get a custodial

23

1 sentence.

2 **Q.** So what happened in the period between being convicted

3 and sentenced, so far as the £11,500 was concerned?

4 **A.** So my family paid the £11,500 and it was -- we're not

5 from a family of money, so it was paid from a number

6 of family members clubbing together.

7 **Q.** Did that include your, I think then, fiancé?

8 **A.** Yes. Not my fiancé, it was my mother-in-law.

9 **Q.** Ah, I see.

10 **A.** My grandmother, my uncle, my parents had to club

11 together to get the £11,500 to pay the Post Office,

12 which they paid, which I was really angry about.

13 **Q.** Why were you angry?

14 **A.** Because I hadn't stolen any money so why am I paying

15 for something that I haven't stolen?

16 **Q.** They paid the money and it was handed over to the

17 Post Office and accepted?

18 **A.** It was. And then the day of sentencing, the judge

19 accused me of stealing from old age pensioners.

20 **Q.** Was this in the judge's sentencing remarks?

21 **A.** Yes, yes. I'd stolen from old age pensioners and

22 that, because I showed no remorse, I wouldn't say

23 sorry, I was sentenced to six months in prison.

24 **Q.** Were you asked to apologise?

25 **A.** Yes, and I refused to apologise for something I hadn't

24

1 done.
2 Q. Were you escorted from court in handcuffs?
3 A. I was.
4 Q. Where were you taken?
5 A. I was taken down to the holding cells and I was
6 actually placed in a room downstairs and then I was
7 allowed to see my barrister -- that was it -- who
8 brought a note down from my family, and then I was
9 taken to Holloway prison.
10 Q. This may sound like a really odd question: what was
11 Holloway prison like?
12 A. Your worst nightmare. It was horrible. It wasn't
13 a place for a young girl.
14 Q. Just remind us how old you were?
15 A. 19. I was a teenager.
16 Q. Why was it horrible?
17 A. Because I shouldn't have been there. I hadn't done
18 anything wrong. There were things that I saw,
19 I experienced, that nobody should go through.
20 Q. One of your duties was to deliver hot drinks around
21 the wings; is that right?
22 A. Yes.
23 Q. Was there an occasion where you saw something
24 particularly horrific?
25 A. Yes, there was. I saw a young girl hanging in the
25

1 cell.
2 Q. Again, this may seem like a really odd question, but
3 how did the experience of, I think, three months in
4 Holloway, you spent in the end, affect your mental
5 health?
6 A. It hasn't stopped. I have intense therapy to try and
7 get over what I've been through, to deal with the
8 stresses, the feelings, the flashbacks, the dreams,
9 the nightmares.
10 Q. In the 20-odd years since your release, has it
11 continued, i.e. being accused of a crime, convicted of
12 a crime that you didn't commit and being sent to
13 prison for six months continue to affect your mental
14 health?
15 A. Yes, it has, and I think it will always affect me.
16 Q. Can you help us about any other affects it had on you?
17 Did there come a time when you moved house?
18 A. I moved when my first son was born. I'd not -- well,
19 I'd come out of prison and my son had been --
20 I couldn't get a job and then I'd got a job.
21 Q. Just stop there. Sorry to interrupt your flow.
22 A. It's okay.
23 Q. Did the conviction that you had, for offences of
24 dishonesty, affect your ability to get a job?
25 A. Yes, definitely.
26

1 Q. Again, it's really obvious, but why?
2 A. Yeah, no, I used to have to sign on. I used to --
3 obviously, when I came out of Holloway I was on tag
4 for three months, so I had a large tag round my ankle.
5 Q. You had an ankle bracelet for an electronic tag?
6 A. Yes, I did, and I was on a curfew from 7.00 'til 7.00,
7 so I was allowed up from 7.00 in the morning until
8 7.00 in the evening. But when I went to sign on --
9 because I had no job, I'd just come out of prison,
10 nobody wants to employ you. You've got a criminal
11 record and you've got a tag on your leg. You've been
12 accused of false accounting and theft. Nobody wants
13 to employ you.
14 Q. So did you struggle to get employment?
15 A. I did, when I first came out. And then I found that
16 every time I went for a job I had to explain why I had
17 a criminal record and what this was doing on here and
18 every time I had to explain my side of the story.
19 Q. Were you still saying you were innocent?
20 A. Yes, because I was innocent. And if the people got to
21 know me and take a chance on me, then they would know
22 the kind of person that I am, and quite a few people
23 did. There were companies that didn't and turned me
24 away but there were companies that did believe what
25 I was saying and actually look at it and think, "This
27

1 girl hasn't done anything, how could she possibly?"
2 Q. Did you get work eventually?
3 A. Eventually, but it still -- it was still the stigma of
4 having a criminal record and people knew. So then you
5 are anxious of stuff that you do, I worked in a shop.
6 I worked in Mothercare. I used to have a weekend job
7 in Mothercare when the children were growing up, but
8 I would never cash up the till because I was afraid.
9 I would never -- and if I had to cash up the till, I'd
10 make sure that somebody was stood there with me to
11 check what I was doing and to double-check that, you
12 know, nothing was wrong, because I was so paranoid and
13 scared that something would go wrong and I couldn't
14 feel like that again. I couldn't be put through that
15 again.
16 Q. I've taken you down a little side route. We were
17 talking about moving house.
18 A. Yes.
19 Q. Why did you move house?
20 A. I moved house to get away from the stigma and just
21 people knowing, people being horrible. I just wanted
22 a fresh start where nobody knew me.
23 Q. Where did you move?
24 A. I moved to Buckinghamshire with my fiancé, at the
25 time, and my first-born son, and nobody knew. Nobody
28

1 knew what I'd been through. Nobody knew that I'd been
2 to prison. I never divulged anything to anybody.
3 **Q.** So did you live in Buckinghamshire a life that was
4 largely free of what had happened back in London?
5 **A.** For a bit.
6 **Q.** Then what happened?
7 **A.** And then I went on holiday with my family and
8 I remember my Dad phoning me one night saying, "You
9 need to investigate this, I've just seen something on
10 the TV with Lord Arbuthnot saying that, you know,
11 there's a problem with the Post Office system".
12 At that stage, I was abroad, and I remember
13 getting up in the morning and we had no Wi-fi access
14 where we were, so we literally went and got Wi-fi
15 access in a local -- near a local café to investigate
16 this and then, from then on, it came to light that
17 from when we were told before that, you know, "This
18 doesn't happen all the time in the Post Office, you've
19 stolen the money", actually, a lot of people had come
20 forward and you weren't the only one.
21 **Q.** Was that the first time that you knew about other
22 people having problems with the Post Office in this
23 way?
24 **A.** It was the first time that I knew that other people
25 had been accused of a crime they hadn't committed by
29

1 the same company.
2 **Q.** So what did you do as a result?
3 **A.** At that stage, when I got home, the first thing I did
4 was I got in touch with my previous solicitors that
5 I had at the time of my trial, trying to get any
6 documentation that I possibly could from them, which
7 I found very difficult because it had been so long.
8 **Q.** Can you remember when this was, roughly?
9 **A.** Maybe 2014/2015.
10 **Q.** Okay.
11 **A.** And then that's when I found out that there was
12 a group, the JFSA, and, obviously, then I joined the
13 group and went along to the meetings and it escalated
14 from there.
15 **Q.** What did you do with the JFSA?
16 **A.** With the JFSA we had meetings, I spoke. You know,
17 I was really surprised at the time of how many people
18 had been through the same thing. Our stories were
19 very, very similar, the process of how things were
20 done was very, very similar and then, at that stage,
21 I then obviously knew that there was going to be --
22 you know, that I had to -- well, at that stage, I had
23 to tell my children, because I had post coming through
24 the door from JFSA, post coming through from the
25 mediation scheme, that I'd obviously been -- well, I'd
30

1 asked to be part of and --
2 **Q.** Just hold that thought, I'm going to come back to the
3 mediation scheme in a moment.
4 You said that you had to tell your children. Do
5 I take from that that you hadn't told them that --
6 **A.** I hadn't told anybody where I lived. Nobody knew.
7 I got worried that my children would go to school and
8 that they would be picked on that, you know, their Mum
9 was classed as a criminal, that I had a criminal
10 record and I'd been to prison.
11 So I made sure that it came from me. I had to
12 tell them. I didn't want anybody else to tell them
13 what had happened.
14 **Q.** Back to the mediation scheme. Tell us about how that
15 came about.
16 **A.** So I don't really remember too much about the
17 mediation scheme, apart from that I'd put the
18 application through to go through the mediation scheme
19 and then I received a letter back from Sir Anthony
20 Hooper to say that my case wasn't being taken through,
21 through the mediation scheme.
22 **Q.** Did he explain why?
23 **A.** I don't remember. I may have the letter somewhere or
24 my solicitors may have the letter but I can't honestly
25 remember why but it just said that it wasn't -- my
31

1 case wasn't -- had been rejected for the mediation
2 scheme.
3 **Q.** In Mr Wallis's book it describes this as feeling like
4 a yet further insult.
5 **A.** Definitely. I just didn't know how -- the only way to
6 explain it is you just don't know how to defend
7 yourself. How can you -- you know, you're trying to
8 everything. Still, to that day, I was still pleading
9 my innocence but it -- to me, it just seemed like the
10 mediation scheme was pointless and they weren't going
11 to listen to anybody.
12 **Q.** Did this have any effect on your health, i.e. this new
13 incident?
14 **A.** Yes. Obviously, I'd learnt to, kind of, bury
15 everything and live with the fact that I had
16 a criminal record, which in an area that I lived in
17 nobody knew at the time.
18 **Q.** So like suppression?
19 **A.** Yes, literally, I just buried everything, feelings.
20 I never spoke about prison, I never spoke about
21 anything. So this was opening a can of worms. For
22 me, it was opening up all those feelings and those
23 memories again.
24 **Q.** Did it cause a deterioration in your mental health
25 again?
32

1 A. Yes, it did. I was back on tablets. And then I'd got
2 married in 2008 and then 2015 I got divorced and
3 that -- I'm not saying that that -- wholly that the
4 Post Office are to blame for that, because they're
5 not, but it had an impact on my mental health and the
6 way I saw things and the way I reacted. It had an
7 impact on my marriage then.
8 Q. Winding forwards to 2021, your conviction was quashed
9 by the Court of Appeal on two grounds. Looking back
10 over that 20-year period between conviction, which
11 I think was in 2002, to April 2021, that nearly
12 20-year period of your life, what was it like to live
13 it?
14 A. It was horrible. In the space of 20 minutes I had
15 three judges saying that 20 years of my life,
16 basically, was erased. It was for nothing. I'd gone
17 through everything for nothing. I was a child.
18 Q. What would you like to happen now?
19 A. I'd like for somebody to be helped accountable. It's
20 not just one person. There's not just one person that
21 knew what was going on here. Somebody needs to be
22 held accountable. I want them to sit here and feel
23 what we feel. We're having to do this again. We're
24 having to tell our stories, over and over.
25 Do they have children? How would they feel if

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1 it was their daughter? My 15-year old son said to me
2 last week that he's glad that he doesn't have the same
3 surname as me. He sits in school and, you know, he
4 hears people talking, he sees stuff in his school,
5 they have TVs that project the news. He's happy that
6 he doesn't have the same surname as me.
7 Q. Ms Felstead, I've asked you lots of questions. Is
8 there anything that you want to say to the Chair of
9 the Inquiry that we haven't looked at, so far?
10 A. No. We just need answers, just so we can move on with
11 our lives.
12 Q. Thank you very much for giving your evidence to the
13 Chair today.
14 Sir, I don't know whether you have any questions
15 of Ms Felstead?
16 SIR WYN WILLIAMS: No, I don't have any questions,
17 Ms Felstead, but I just do want to say one or two
18 things to you.
19 As is obvious, you are one of the people whose
20 story is perhaps better known than some of your
21 colleagues and it might, therefore, have been tempting
22 for you to say, "Well, people know about me, I don't
23 want to engage with this Inquiry". But I'm so
24 grateful that you have. To hear it directly from you
25 is extremely important; so thank you.

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1 A. Thank you.
2 MR BEER: Sir, thank you. I wonder whether we might take
3 a ten-minute break now, just whilst we reorganise and
4 get Ms Misra ready to give evidence.
5 SIR WYN WILLIAMS: Of course.
6 MR BEER: Thank you very much, sir.
7 (11.10 am)
8 (A short break)
9 (11.25 am)
10 MR BEER: Sir, may I call Mrs Seema Misra, please.
11 SIR WYN WILLIAMS: Yes, of course.
12 SEEMA MISRA (affirmed)
13 Examined by MR BEER
14 MR BEER: Mrs Misra, can you please tell us your full
15 name?
16 A. Seema Misra.
17 Q. How old are you now?
18 A. 46.
19 Q. I think in front of you there should be a witness
20 statement in your name; is that right?
21 A. Correct.
22 Q. Is it dated 17 February this year?
23 A. It is, yes.
24 Q. If you look at the last page of it, do you see your
25 signature?

35

1 A. Yes.
2 Q. Are the contents of it true to the best of your
3 knowledge and belief?
4 A. Yes, yes they are.
5 Q. I think you are married; is that right?
6 A. Yes.
7 Q. Is your husband with you today?
8 A. Yes.
9 Q. What is your husband's name?
10 A. Davinder Misra.
11 Q. Do you have children?
12 A. Two kids.
13 Q. How old are they?
14 A. 21 and 10.
15 Q. Okay. I think there came a time when you joined the
16 Post Office; is that right?
17 A. (The witness nodded)
18 Q. Can you remember when that was?
19 A. Yes, 2005.
20 Q. What did you do before you joined the Post Office?
21 A. Since the year 2000, me and my husband been running
22 various businesses, so we had a shop before, which was
23 doing very well.
24 Q. Whereabouts was that shop?
25 A. It was in Luton.

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1 Q. In Caddington, I think, is that right? A village
2 outside Luton?
3 A. Correct, between Luton and Dunstable, yes.
4 Q. That wasn't a Post Office?
5 A. No, no, no, it was just a shop floor.
6 Q. So how did it come about that you started to work for
7 the Post Office?
8 A. Me and my husband always been business minded, so we
9 had a shop, we done really well. It was like the
10 first retail outlet we did and said, "Definitely, it's
11 a good business to be in" and we had quite a good
12 equity in the business, we wanted to expand, like
13 normally business people do.
14 So we were looking around for an opportunity to,
15 you know -- like, to expand for the bigger shop front
16 and everything. So that's how we came cross this West
17 Byfleet shop and the Post Office opportunity.
18 Q. Can I just ask you to slow down.
19 A. Yes.
20 Q. I know there's a lot that you want to say and there's
21 a lot I want to ask you.
22 A. Everybody says, yes. That's fine.
23 Q. But, obviously, the Chairman is listening from Wales
24 and somebody's got to transcribe this afterwards?
25 A. Sure.

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1 Q. So best slow it down a bit.
2 So I think you said West Byfleet Post Office.
3 A. Yes.
4 Q. Where's West Byfleet?
5 A. In Surrey.
6 Q. How did it come about that, you are, sort of, north of
7 Watford one moment, in Luton, and now you're looking
8 in West Byfleet? How did that come about?
9 A. We came from India and there it doesn't matter where
10 the opportunity is, so we moved. We lived in central
11 London, then the opportunity came in Caddington, we
12 moved there. Then we saw an opportunity in
13 West Byfleet. It was advertised in one of the papers
14 or something -- I can't remember. It was (*unclear*) we
15 saw.
16 Q. What kind of Post Office was the West Byfleet
17 Post Office?
18 A. Very busy, three counter Post Office.
19 Q. Did it have a shop with it?
20 A. Yes, massive shop, like a supermarket.
21 Q. Okay. When you took over the Post Office, what was
22 your role in it?
23 A. I was subpostmistress.
24 Q. So you were on the documents as the postmistress?
25 A. Correct.

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1 Q. What was your husband's role?
2 A. He's managing shop.
3 Q. Who else worked in the branch?
4 A. We had a staff, which we took over from the previous
5 subpostmaster as well.
6 Q. How many staff were there?
7 A. There were like one person and then we had employed
8 two more.
9 Q. So three, other than you and Mr Misra?
10 A. Correct, yes.
11 Q. Did you and your husband have to invest money in the
12 business in order to take it over?
13 A. Correct. We had a huge equity, I think it was about
14 109 or 107,000 from our previous business.
15 Q. The Caddington one?
16 A. In Caddington one, which we invested into the
17 West Byfleet. We had a house in London, which was
18 a buy-to-let as well.
19 Q. You said you had a house in London. Did you invest
20 some of the equity of that in the Post Office?
21 A. No, no. Before coming to the Post Office, our
22 portfolio for was very big, so we had a flat in
23 London, which was buy-to-let, always been buy-to-let,
24 we invested money in the Post Office and a shop, and
25 no loans, no nothing.

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1 Q. Did you have to take a mortgage out, as well?
2 A. Yes.
3 Q. I think I read somewhere that there was a £67,000
4 mortgage?
5 A. Correct, yes.
6 Q. So what was the total investment to take over the
7 Post Office?
8 A. It was well over 200. It was around about
9 200-something and then the stock on top. It was well
10 over 200.
11 Q. By that, £200,000, you mean?
12 A. Correct.
13 Q. What were the benefits, as you saw them, of taking
14 over a post office?
15 A. We saw the shop front, because me and Davinder always
16 will be running shop before and we saw it's a
17 profitable business and we saw suddenly, like, yeah,
18 definitely we can do quite a lot, take the takings up
19 and everything. And the Post Office, being the centre
20 of community, it was really good that, you know, it's
21 like serving community. We always believe in running
22 charities and everything, and we saw "Wow, working for
23 a Post Office, we'll get chance to serve community".
24 Q. I think there was a salary as well?
25 A. It was, yes.

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1 Q. £60,000, is that right?
 2 A. Yes, to start with. When I took over, it was just
 3 under 60,000, but then I took it up to nearly 80.
 4 Q. Was that something, winding forward a number of years,
 5 that you lost?
 6 A. Yes.
 7 Q. When you first started to work in the Post Office, was
 8 the Horizon system already in use?
 9 A. Yes, it was.
 10 Q. Had you ever used Horizon before you arrived in 2005
 11 at West Byfleet?
 12 A. No. In March 2005, I had a training and then in June
 13 I took over the Post Office. I did ask that I had my
 14 training in March and there's, like, a gap. When you
 15 are buying and selling, there can be, like, delays so
 16 I did ask, "Is it okay because it's three-month gap
 17 since I had my training and going into the branch".
 18 They said, "No, no, it will be fine. You will have
 19 two trainers".
 20 Q. Okay. Where was the training?
 21 A. It was somewhere in London. It was, like -- I can't
 22 remember exactly but I was coming from Luton by train
 23 to London somewhere.
 24 Q. So it wasn't in the branch?
 25 A. It wasn't in the branch, no.

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1 Q. How long did that training last?
 2 A. It was two weeks. It was supposed to be two weeks,
 3 full day, but we normally used to finish by lunch.
 4 Q. Did that relate to all aspects of running
 5 a post office?
 6 A. No, it was mostly cross-selling. So if somebody
 7 coming for, like, a DVLA, how can we promote the extra
 8 products and everything. If somebody did Recorded
 9 Delivery, how can we tell them the benefit of a
 10 Special Delivery and all that.
 11 Q. Did the training include training on using the Horizon
 12 system?
 13 A. Probably just can't remember. Probably, just the
 14 basic like the stamps and all that but, no, it wasn't
 15 like a proper, proper one.
 16 Q. Did you get any on-site training back at the
 17 Post Office after you took it over on Horizon?
 18 A. Yes. Not training, training -- the trainer was there,
 19 so just watching us, what we do and everything, and
 20 all that.
 21 Q. Did something happen when you were having that on-site
 22 training?
 23 A. Yes. Very first day, when -- 29 June 2005, when
 24 I took over, that was the first day. But the first
 25 one in there I'm pretty sure was 30 June. And I had

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1 a trainer Janade was there.
 2 Q. Who's Janade?
 3 A. My trainer. He was there, he introduced himself
 4 before when we opened the Post Office, and running the
 5 counters, he was there. Everything was just standing
 6 behind and, in the evening, he like -- he's like, "We
 7 need to cash up". I said, "Okay, that's fine". We
 8 cash up and we were around about, under £100, I think
 9 it was around about £80-something, under £100 short.
 10 And I say, like, "Why there's a shortfall?" And his
 11 exact wording, "Oh, you just had an audit yesterday,
 12 it's never penny to penny".
 13 And I was thinking, I had experience of running
 14 a shop, I worked in city and I said, "Why wouldn't be
 15 penny to penny?" And he said, "Now you have to make
 16 sure that tills are good." So he said, like,
 17 I now have to put my own money from the shopfloor or
 18 from own personal money back into the Post Office
 19 till, which I did.
 20 Q. So had the trainer been watching you conduct
 21 transactions?
 22 A. Yes.
 23 Q. Despite that, there was a shortfall being shown?
 24 A. Yes.
 25 Q. So what was done about that?

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1 A. So I went to the shopfloor. I got cash from the till
 2 and put it in the Post Office till.
 3 Q. So you made it up from money from the shop side?
 4 A. Yes.
 5 Q. What did the trainer say about that?
 6 A. Nothing. He said to me -- it was -- his excuse was,
 7 like, "After audit, it's never penny to penny". That
 8 was his excuse.
 9 Q. Did there come a time when the trainer rang the
 10 helpline?
 11 A. Yes. So the first week trainer, he was -- he was
 12 there but, like, when the shortfalls were there and
 13 everything he said, "Oh, and on Wednesday when you do
 14 rollover, it will balance up". And on Wednesday when
 15 I do rollover, I have to put again money from the shop
 16 counter and he was just gone, nothing -- nothing said.
 17 But then when the next trainer came, Michael,
 18 the second week, and he asked me, "Congratulations,
 19 how is it going and everything"? I said -- you know,
 20 I told him what had been happening from the first day
 21 until the balancing. He was concerned. He said, "Oh
 22 that shouldn't happen". He was concerned. He said,
 23 "Let's see how it goes".
 24 He was there, like Janade, but he was paying
 25 more attention to each and every transaction we do and

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1 everything and on Wednesday he was there with the
 2 balancing and all that, and there was a shortfall. It
 3 was in hundreds -- I think a couple of hundred pounds.
 4 He called the helpline said he had been here whole
 5 week watching each and every transaction, me doing it
 6 correctly, but still there's a shortfall. So the
 7 helpline asked him to do some procedure on the system
 8 and the figure doubled up.
 9 Q. Just tell us that last bit again. He was getting some
 10 instructions down the phonenumber from the helpline?
 11 A. Correct.
 12 Q. They said to do something with the system?
 13 A. Correct.
 14 Q. And that caused the shortfall to double?
 15 A. Double.
 16 Q. So what happened with the doubled shortfall?
 17 A. Nothing. He said, like, you know, "Just keep an eye".
 18 I can't remember exactly how was it dealt with but he
 19 said, "Keep an eye, if there's any issues there's
 20 a helpline number, call them up". But he was shocked.
 21 He said "I can't" -- I ask him can he stay over
 22 another week or something. He said he can't, he's
 23 supposed to here for one week only.
 24 Q. So after that, did the shortfalls continue?
 25 A. It continued and I've been told by the helpline that,

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1 you know, "Maybe transaction error correction will
 2 come up, then you can take your money out". But, in
 3 the meantime, it's my responsibility to make sure
 4 tills are good, meant that they should balance.
 5 Q. Just winding forwards, we know that you were taken to
 6 court.
 7 A. Correct.
 8 Q. Can you remember whether there were any documents
 9 available about what you just described, i.e. two
 10 trainers coming in for a week each, watching you work,
 11 as you said, each and every transaction, and there
 12 still being shortfalls, and then a second trainer,
 13 Michael, doing something by reference to the helpline
 14 and it causing the shortfall to double?
 15 A. During my trial 2010, Post Office denied that Michael
 16 ever been to my Post Office. They couldn't find
 17 Tamiko Springer, my branch manager, area manager, she
 18 couldn't get hold -- because I'd been telling her that
 19 I'm having shortfalls. They couldn't get hold of any
 20 of them. Michael, they completely denied but, later
 21 on, I think it was 2013 or 2014, we found out from my
 22 Post Office internal memo that Michael had been to my
 23 Post Office.
 24 Q. You mention in your statement something which you
 25 called a "so-called audit".

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1 A. Yes.
 2 Q. Why do you call it a "so-called audit"?
 3 A. It's just -- I don't know, they're like -- if I take
 4 you back in 2005, when I was screaming for help,
 5 within a couple of months, I told my area manager
 6 I can't run Post Office like that. I say, "I'm losing
 7 money. I bought a business to make money not to lose
 8 money". And she said -- that's Tamiko Springer, I'm
 9 speaking about -- and she said, "Okay, let me speak to
 10 my manager, Angela".
 11 And then she came back, same day she came back,
 12 told me, "Okay, we'll get the audit done". I said,
 13 "Do whatever needs doing but I want to get this
 14 sorted". They said, "Okay".
 15 I asked them when they will be coming. They
 16 said, "We can't tell any dates because it's going to
 17 be surprise", and then after -- I think, within
 18 a matter of weeks or something, auditor came in.
 19 I was so happy, I welcomed them in. One of them said,
 20 "Oh wow, you're very happy to see auditors". I said,
 21 "Yeah, you know, I want to get this thing sorted".
 22 They made -- they said -- they done the audit and they
 23 made another shortfall. Despite of me putting in
 24 money regularly, they made a shortfall of around just
 25 under £4,000.

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1 Q. Just hold that thought.
 2 A. Yes.
 3 Q. Winding back, had there been continuous shortfalls
 4 from the beginning until now?
 5 A. Correct.
 6 Q. Had you been making up the money from takings in the
 7 shop?
 8 A. Yes.
 9 Q. Yes, go back to where you were: the audit that was
 10 going to be a surprise and you welcomed it.
 11 A. Yes, I welcomed them in and I was so happy that it
 12 will be all sorted and everything. They were done in
 13 a good couple of hours and they told me there's
 14 a shortfall of -- I don't know the exact figure but it
 15 was just under £4,000 and they asked me how I'm going
 16 to pay that. I said, "I want to know where the
 17 money's going. Why are we losing money?" And he
 18 said, "I need to make a phone call".
 19 Then he made a phone called to Elaine Ridge, my
 20 area contract manager, and she said, "Oh, well,
 21 thankfully they agreed to take this time" -- they
 22 agreed to take it out of my salary. But any --
 23 they're like -- how I describe them, they're like --
 24 it's a "so-called audit". They call them like auditor
 25 but like a bouncer, you see them. They're like very

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1 big. I'm tall as well. They're like bigger than --
 2 they look down on you big, and they gave -- he gave me
 3 warning, that particular auditor gave me warning. He
 4 said, "Mrs Misra, any time you are £500 short, we'll
 5 take the Post Office away". And that was it.
 6 **Q.** Did they take money from your salary?
 7 **A.** They did, yes. So, technically, I was still under
 8 six months of my probation period, so paying money in
 9 and then they deduct money from my salary as well.
 10 **Q.** Did this continue, either deductions or you making up
 11 the balance?
 12 **A.** Yes. They were like -- there are hardly any
 13 transaction correction came in my favour. The rest
 14 they were like against me. Even like later on, there
 15 was a £20,000 for the National Lottery, and all that
 16 as well. They took it out of my salary.
 17 **Q.** Did there come a time when you were accused of
 18 stealing £74,000-odd?
 19 **A.** Yes. 80,000 actually.
 20 **Q.** Oh, okay?
 21 **A.** It was 14 January when the auditor came in.
 22 **Q.** So that's not the figure that ended up on the
 23 indictment, is it?
 24 **A.** No, it was -- the day I was told, it's 80,000.
 25 **Q.** So tell us about that in January.

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1 **A.** So the auditor came in, I told them there will be
 2 a shortfall, they asked me to write it down and they
 3 did the audit. They said, "There's a shortfall".
 4 They called somebody else as well, investigation team,
 5 I think they called as well. They interviewed me.
 6 They asked me if I want anybody here. I say, like,
 7 "I've got nothing to hide, so it will be all sorted
 8 I haven't done anything, so it will be all fine". So
 9 they took me, interviewed me, the figure they have
 10 been saying, 80,000.
 11 In the meantime, they asked me if it's okay for
 12 a locum to come over and run the Post Office. I said,
 13 "Yes, please because, otherwise" -- it's not village,
 14 village, but not town either, West Byfleet, so --
 15 "otherwise, like the pensioners will have to go to the
 16 next town to get to the money and all that. So locum
 17 can come and run that's perfectly fine".
 18 When we came down -- so basically we have around
 19 about 3,000 square foot shop, and then a three-counter
 20 Post Office in the end, and the same space on the
 21 first floor as well. So they interviewed me on the
 22 first floor. When we came down, they said to me,
 23 "Mrs Misra, congratulations, the locum just took over
 24 the Post Office and he's £2,000 over". And I said to
 25 locum, "Can you please find the rest of the money as
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1 well". So from there, 80 to 78, for how come it gone
 2 to 74?
 3 **Q.** You don't know?
 4 **A.** I don't know.
 5 **Q.** When you were interviewed under caution, did you try
 6 to explain what had happened?
 7 **A.** Yes, that time it's just like they made me -- after my
 8 first audit and after going through the individual
 9 tills and everything, they made me feel -- Elaine
 10 Ridge was the one who told me, "Mrs Misra" -- there's
 11 some wording they have like they're hounding you like
 12 that. "Mrs Misra, we have so many other Post Office,
 13 they are doing fine. It's just your Post Office we're
 14 having issue with".
 15 They made me feel that I'm the dumbest person,
 16 I don't know how to add one plus one, and my
 17 confidence was like rock bottom. In the meantime, we
 18 caught some staff stealing money, we got rid of them,
 19 but still there was, like, money missing, and all
 20 that. I did tell them about the staff but I said, "I
 21 haven't taken a single penny". I told them,
 22 "I haven't taken a single penny".
 23 **Q.** So in your interview, did you say that one explanation
 24 for the losses that you were being shown was staff
 25 theft?

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1 **A.** Correct.
 2 **Q.** In interview, did you make any admissions yourself?
 3 Did you admit to falsifying the figures for the cash
 4 on hand and currency awaiting collection?
 5 **A.** Yes, definitely, because I was in complete mess.
 6 I didn't know what to do. So there came the point
 7 I wasn't even looking how much figure they should
 8 have. If system said you should have X amount of
 9 money, I said yes, we have; x amount of stock, yes, we
 10 have. And the false accounting, they picked up --
 11 they opened the folder, "So you're trying to say this
 12 figure on that day wasn't correct?" I said "Yeah,
 13 it's not correct", not even knowing the date, and all
 14 that.
 15 They said, "Okay, this figure?" They just
 16 picked figures up and yes, I said "Yes, that's not
 17 correct".
 18 **Q.** So you made some admissions in interview?
 19 **A.** Correct, yes.
 20 **Q.** Were you eventually charged with an offence of theft
 21 and six offences of false accounting?
 22 **A.** Yes, in December 2008.
 23 **Q.** I think you pleaded guilty to the false accounting
 24 charges?
 25 **A.** Yes, because I knew the money is not there but I still

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1 accept it, so if you call false accounting, yes, I
2 did.
3 **Q.** Was a plea bargain ever discussed with you?
4 **A.** No, plea bargain. But if I can take you a little bit
5 back to the --
6 **Q.** Yes, please do.
7 **A.** -- you know, when the auditor came in. They ask me if
8 I want anybody here. I said no, I trusted them, they
9 will sort it out. And then they took all the bank
10 details, and then they did the home search. They
11 said, "Is it okay if we can search your home?" and all
12 that. I said, "Yes, go ahead. I've got nothing to
13 hide".
14 So they went over. There were quite a few
15 people, I can't even remember the number of people,
16 but there were quite a few. They went through the
17 kid's cupboard, moved the fridge everywhere there,
18 they've been through the house and they searched.
19 Later on, I realised they weren't supposed to because
20 they didn't have any warrant or anything, but I was
21 naive that I've got nothing to hide so why should
22 I stop them, and all that.
23 I gave them all the bank details, they enquired
24 the property in London. I told them the property was
25 bought in 2000, just day before my elder son was born,
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1 so five years before we even took over the Post Office
2 but "These are the documents, just take them".
3 There wasn't plea bargain but my first solicitor
4 said to me "Plead guilty, plead guilty so you can have
5 a lesser sentence".
6 **Q.** Plead guilty, what, to the theft and the false
7 accounting?
8 **A.** Correct, yes.
9 **Q.** But you didn't plead guilty to the theft?
10 **A.** No. Like, why I should I plead guilty for a crime
11 which I haven't done it?
12 **Q.** Was it ever explained to you by your lawyers or anyone
13 else why, in your case, the Post Office went ahead
14 with the theft charge, even though you had pleaded
15 guilty to the false accounting charge?
16 **A.** Later on, not in 2010, but later on, in fact, yes, we
17 did find some information.
18 **Q.** What was that information?
19 **A.** They knew the week before my trial there's an issue
20 with the Horizon, which they withheld. They knew --
21 the way I felt it, that they wanted to set an example
22 to others, that if you try to raise caution on
23 Horizon, this is what will happen to you.
24 **Q.** Can you remember finding out anything subsequently
25 about the availability of confiscation orders for
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1 theft charges but not for false accounting charges as
2 a motivation for proceeding with a theft charge? Or
3 am I stretching your memory?
4 **A.** A little bit.
5 **Q.** If you don't remember that, it's all right. We can
6 deal with that with other witnesses on another
7 occasion. The fact is they went ahead with the theft
8 charges?
9 **A.** Yes.
10 **Q.** Winding back to when you were operating the Horizon
11 system, did you ever think that there was anything
12 wrong with the system?
13 **A.** Once the staff member mentioned that it happened with
14 the previous subpostmaster and he got the system
15 checked, so I did raise that issue with
16 Tamiko Springer, my area manager.
17 **Q.** When it came to you being charged with these seven
18 criminal offences, did you raise the issue of the
19 reliability of the Horizon system with your lawyers?
20 **A.** Not to start with, because I was under impression I'm
21 the only one, so it must be I have done something
22 wrong or my staff has done something wrong. Just when
23 my previous barrister said to me "Plead guilty" and we
24 refused, it was just the night before my first trial.
25 **Q.** I think that's May 2009?
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1 **A.** Yes.
2 **Q.** The first trial, the one that got adjourned?
3 **A.** Yes, just the night before my trial, they find out
4 there are other people as well.
5 **Q.** So just tell the Chair about that. You're listed for
6 trial in May 2009, and you're saying the night before
7 the trial you found out that there were some other
8 people who'd got an issue with the Horizon system?
9 **A.** True. I remember that. It was just me, and then
10 there was so -- it's just like how can a barrister be
11 saying to plead guilty, so he doesn't have a faith in
12 us, how can he fight for us? I said, like, "I can't
13 be that mad that somebody ask me £10 I give them
14 £1,000 or £10,000". There must be, I don't know, like
15 how -- was it God willing, or something, I went onto
16 Google and said "Post Office cash issues", or
17 something, I don't know what I typed, and then there
18 came another -- Jo Hamilton's case, she done the
19 witness already, and I remember calling -- it was like
20 a 118118, I was just so, "My God, so is there somebody
21 else as well it happened". I called her, got the
22 number, luckily, it was late in the evening, she was
23 still in the shop. So, after speaking to her, I was
24 just, like -- I said, "Please help me, please help
25 me".
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1 Q. Did you apply through your lawyers at the commencement
2 of the trial, which I think was at Guildford Crown
3 Court, is that right --
4 A. Correct, yes.
5 Q. -- for an adjournment of the trial?
6 A. Yes.
7 Q. Was that application successful?
8 A. It was, yes.
9 Q. So the judge allowed an adjournment. Was that to
10 allow the issue of the reliability -- I'm calling it,
11 for the moment -- of the Horizon system to be
12 examined?
13 A. Correct.
14 Q. What happened after that? Was somebody instructed to
15 act on your behalf to explore that issue?
16 A. True.
17 Q. Who was that?
18 A. Mr Charles -- sorry, I can't pronounce his surname.
19 Q. McLachlan?
20 A. Correct.
21 Q. Correct. Was he a professor?
22 A. Correct, yes.
23 Q. Do you remember what he was a professor in?
24 A. IT. He's like a very big -- I remember, like
25 qualifications, really, was going pages and pages.

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1 Q. Okay. So he was instructed on your behalf?
2 A. Yes.
3 Q. Were you kept up to speed with what was going on, with
4 what he was doing?
5 A. Yes, every time mostly we heard the trial date was
6 adjourned because the Post Office didn't supply the
7 information, and all that. It was adjourned quite
8 a few times because they were not supplying the
9 information.
10 Q. I think, in the end, he produced six reports
11 Professor McLachlan?
12 A. He did, and there was still some issues need to be
13 answered.
14 Q. So did there come a time when the case actually went
15 to trial at Guildford Crown Court?
16 A. Yes, on the day the trial actually began, there were
17 still some issues outstanding. Then judge said --
18 Gareth Jenkins from Fujitsu was there as well and so
19 did Professor Charles was there as well. So he said,
20 like, "It cannot drag on for longer". So he gave them
21 some time to go into the room so they can discuss with
22 each other.
23 Q. Before the trial started, you mentioned that there
24 were some disclosure issues?
25 A. Correct.

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1 Q. Can you remember what any of those were? If you
2 can't, it doesn't matter because we know in the
3 background what they were?
4 A. I don't know the exact wording but all I know like it
5 will be if it hasn't been produced, it won't be a fair
6 trial.
7 Q. So there was an application to stop the trial because
8 documents hadn't been produced, yes?
9 A. True yeah, and every time we been adjourned, as well,
10 quite a few times.
11 Q. But at your trial, the way that the Horizon system
12 operated and its reliability was an issue?
13 A. Correct.
14 Q. You have explained that they were there. Who did you
15 understand Gareth Jenkins to be?
16 A. Fujitsu expert.
17 Q. Did he give evidence?
18 A. He did, yes.
19 Q. And Professor McLachlan?
20 A. He did, yes, as well.
21 Q. What happened at the end of the trial?
22 A. Jury came back with a verdict guilty.
23 Q. Did you give evidence in your own defence?
24 A. I did give evidence as well. I did give evidence as
25 well.

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1 Q. Can you remember, roughly, what your defence was, in
2 your own evidence, i.e. what you said had happened?
3 A. Yes, exactly what I told them like from day one, there
4 was issues and everything, and I'd been screaming for
5 help.
6 Q. So you explain that there was some unexplained losses?
7 A. Correct.
8 Q. I think you also mentioned that there were some staff
9 thefts too?
10 A. Correct.
11 Q. Your case additionally involved a full-scale attack --
12 full-frontal attack on the reliability of the Horizon
13 system?
14 A. Correct.
15 Q. Presumably now, all these years on, you don't remember
16 the details of what each of the experts said?
17 A. Not each of the experts but I still remember the Judge
18 Stewart's wording. He said there is no fact, no
19 evidence that I've taken any money before they pass it
20 on to jury to decide. So he said that and still jury
21 had to decide that if I'm guilty or not.
22 Q. Did you mention that you had reported your early
23 losses, as shown on the system, to the help desk
24 through the trainers?
25 A. Yes, through the trainers. Like losses in the sense,

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1 like, when the losses come, be reported, and then make
2 them good anyway.
3 **Q.** You told us that you made up some funds from the shop?
4 **A.** Yes.
5 **Q.** Did you make up funds from any other source?
6 **A.** Yes, from borrow from family as well.
7 **Q.** How much did you borrow from your family?
8 **A.** Round about 20,000.
9 **Q.** I'm sorry?
10 **A.** 20,000.
11 **Q.** Was that from your sister-in-law?
12 **A.** My sister-in-law, yes.
13 **Q.** So you borrowed £20,000 from your sister-in-law and
14 put that into the Post Office system?
15 **A.** Correct, and sold our personal family jewellery as
16 well.
17 **Q.** I think it was on 11 November 2010 that you were
18 sentenced to 15 months' imprisonment for the offence
19 of theft and six months' imprisonment on each of the
20 false accounting charges to run concurrently; is that
21 right?
22 **A.** Correct.
23 **Q.** A confiscation order was made in the sum of £40,000
24 and you were ordered to pay compensation for £40,000,
25 that was to be paid out of the confiscation order sum?

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1 **A.** Correct.
2 **Q.** How was that sum, the £40,000, in fact, paid off?
3 **A.** I don't think it was paid off. They took a charge on
4 the property in London.
5 **Q.** Yes.
6 **A.** So they put it through auction.
7 **Q.** So you had this second property in London. Was that
8 in Finsbury Park?
9 **A.** Finsbury Park, three-bedroomed flat, which has always
10 been buy-to-let.
11 **Q.** The Post Office took a charge over it, sold it and
12 satisfied the confiscation order?
13 **A.** I don't know how much they got, because there was
14 a mortgage as well, because I cancelled the mortgage
15 payment. Because I was angry with the Post Office,
16 I cancelled the mortgage payment as well. I did not
17 want it, like -- but yeah. I don't know how much they
18 got and all that, so yes.
19 But I remember then going back to court again
20 and saying that I think it's like a pound or
21 something. I don't know the legal terms, but it
22 wasn't fully paid but they took the property to
23 auction.
24 **Q.** Was that day the day of sentencing, 11 November 2010,
25 in fact, a special day for you?

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1 **A.** Yes.
2 **Q.** In a different respect?
3 **A.** Yes, my eldest son's 10th birthday.
4 **Q.** At that point, did you know that you were pregnant
5 with your second son?
6 **A.** Yes.
7 **Q.** On being sentenced, were you taken to prison or taken
8 to somewhere else?
9 **A.** Taken to hospital, because I couldn't believe that I'd
10 been sent to the prison for a crime I never committed.
11 I didn't take any bags. Until the last minute, until
12 the last minute, I had a faith in the system that
13 I won't be sent to prison. Why should I be sent to
14 prison for the crime I never committed? So the
15 probation officer did mention about the bags. I said,
16 "No, I have faith. It will be all fine. It will be
17 all fine".
18 And when judge gave 15 months' imprisonment,
19 I didn't hear anything after that at all. All I felt
20 sharp pain in my stomach, and when I opened my eyes
21 I was in Guildford Hospital.
22 **Q.** How long did you stay in Guildford Hospital?
23 **A.** A whole night and whole day. So I think it was the
24 12th, evening, I was transferred to Bronzefield.
25 **Q.** You were transferred to?

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1 **A.** Bronzefield prison.
2 **Q.** How long did you stay in prison?
3 **A.** Just under four months.
4 **Q.** When you were released from prison, I think you had to
5 wear an electronic tag; is that right?
6 **A.** Correct.
7 **Q.** What was your experience of prison like?
8 **A.** Oh, nightmare. I never thought I'm going to come out
9 alive from there. I swear to God, if I hadn't been
10 pregnant, I would have killed myself, that's for sure.
11 Being in the prison for the crime I never committed,
12 I was like I brought a shame to my family, that was
13 going through my head. While in the prison, I had,
14 like, you know, people were self-harming them, and all
15 that, and I didn't trust the system anyway, and like
16 anything is possible in this. If I can be sent to
17 prison for the crime I never committed, anybody might
18 come and stab me, because they're on something or, you
19 know, anything is possible. And I might get
20 contaminate something from the fellow inmates, or
21 whatever.
22 So it was like just horrendous. On one
23 occasion, because I was mistreated by the prison
24 authorities, then I spoke to Dav about it, we was so
25 angry and he threaten the prison authority, you know,

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1 "If anything happened to my wife or my kid", he will
 2 come in front of the prison and commit suicide. That
 3 was "Oh my God". It was the most stressful -- I still
 4 hope that it's just like a nightmare, but it's not.
 5 Q. All this time you were pregnant?
 6 A. Yes, pregnant for the baby we'd been waiting for, such
 7 a long time.
 8 Q. And your ten-year old son on the outside?
 9 A. Yes.
 10 Q. Did he come to visit?
 11 A. Yes, but he didn't know it's a prison. So we tell him
 12 because mummy's pregnant, so she's in a special
 13 hospital. We didn't know what to say to him.
 14 Q. You were released, as we've discussed, after
 15 four months on a tag. How long were you on the tag
 16 for?
 17 A. For another four months.
 18 Q. Were you on a curfew?
 19 A. I was under curfew, and they told me that I have to
 20 behave. If I do anything, they will bring me back in,
 21 and I was, like, I'm not worried about that because
 22 I'm not going to go anywhere because I didn't go out
 23 anywhere. Even I was scared to go to the shops
 24 a supermarket. I said -- like, just in case, if while
 25 I'm going out, and alarm goes, and they will think

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1 "Oh, she's the one with the tag on, so she must be
 2 criminal, let's put her back in". I didn't want to
 3 risk it so I didn't go out.
 4 I went in labour with the tag on and I was
 5 thinking "Oh my God, it's just like what could be the
 6 midwife thinking like, what kind of mother I'm going
 7 to be".
 8 Q. I've read that you were called something, sort of,
 9 nasty when -- at this stage; is that right?
 10 A. "Pregnant thief".
 11 Q. The "pregnant thief".
 12 A. "Pregnant thief". My picture was in the front of
 13 local newspaper, "Pregnant thief", Davinder gone and
 14 been beaten up. While I was in the prison, Davinder,
 15 my husband, had been beaten up quite a few times,
 16 because he's my husband, so locals beaten him up as
 17 well.
 18 Q. Was that because of what those people said linked to,
 19 firstly, your race and, secondly, you having stolen
 20 money, in their view?
 21 A. Yes, they said to Dav, like, "Go back to your
 22 country", and they use all that words.
 23 Q. The words I've seen recorded as having been said to
 24 your husband were: "Fucking Paki, coming to this
 25 country, and stealing old people's money".

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1 A. Yes.
 2 Q. Is that right?
 3 A. Correct.
 4 Q. Did you move house?
 5 A. Yes, we were -- like, I only came to know about when
 6 I came out of the prison. Dav didn't never mentioned
 7 me while I was in there. So I only came to know he
 8 was so worried about kids' safety that, if they can do
 9 this to Davinder, then kids are very young, so we
 10 moved house.
 11 Q. Did your conviction affect your ability to secure
 12 a job?
 13 A. Yes. I was so -- I didn't not have any confidence.
 14 I couldn't work in office at most (*unclear*), like
 15 people would be talking about me, because that's what
 16 whole village did. They stopped speaking to us and we
 17 lost friends and like, in my view, everybody knew.
 18 Even if I'm working in the office, they say "Oh, she's
 19 the thief". If something goes wrong "She's
 20 a convicted criminal so she must have done something".
 21 So being an IT background, I said to Dav, you
 22 know, let me just do -- be an Uber driver, in that way
 23 people might not know me and there's no cash handling,
 24 so I may be able to get that job. Because it was just
 25 on Dave's shoulder, he was working, and even that

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1 application was refused.
 2 In between -- because of my conviction, they
 3 couldn't have convicted criminal running an Uber taxi.
 4 In the meantime, I said "Okay" -- because I didn't
 5 have the courage to go out and work with other people,
 6 I couldn't. I did my childminding, as well. I said
 7 "Okay, so I can work from home, and all that". Even
 8 that wasn't successful, because I see in my local
 9 Facebook, all the people been asking for childminder
 10 but nobody was coming to me because of my conviction.
 11 Q. Did the conviction affect other areas of your life?
 12 A. I was thinking of a word or a feeling to describe
 13 that. I couldn't -- I couldn't find -- I couldn't
 14 find that. Definitely all over.
 15 For nine years we had to hide the truth from our
 16 eldest son. We only told him 2019, when we won GLO
 17 that this is what happened. He was only ten years old
 18 in the morning Mummy promising him to, dropping him to
 19 school, that in the evening we will celebrate your
 20 birthday together and in the evening I'm not here, and
 21 then he will find out I'm in the prison. Just
 22 approaching teenager, as well, and I didn't know what
 23 to do. So we have to hide the truth from him.
 24 Q. You revealed that to him in 2019?
 25 A. Correct.

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1 Q. What caused that?
 2 A. Sorry what?
 3 Q. What made you make that decision?
 4 A. Because at least we had a one victory on black and
 5 white piece of paper that I'm not the only one and
 6 I wasn't mad screaming for help. So it was proven in
 7 the High Court, yes, Horizon is not a robust system
 8 that they are claiming. So I'm not -- I knew I'm not
 9 criminal but at least one of the big courts decided as
 10 well, yeah, there was something wrong with the system,
 11 not with the people.
 12 Q. So it was part of the outcome of the Group
 13 Litigation --
 14 A. Correct.
 15 Q. -- that prompted you to tell?
 16 A. Yes.
 17 Q. Were you involved in the Group Litigation from the
 18 start?
 19 A. Yes. Yes, very start. I remember in the beginning,
 20 it was only like five/ten of us, like ten people
 21 around the table and everything, and then from there
 22 to big group.
 23 Q. Did you receive money?
 24 A. I did receive some money.
 25 Q. Under the settlement agreement?

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1 A. Yes, I did receive some money.
 2 Q. You told us that you lost a job?
 3 A. Yes.
 4 Q. With a salary that you built up to £80,000?
 5 A. Correct.
 6 Q. That you invested £200,000-odd in the Post Office?
 7 A. Correct.
 8 Q. That you had paid money in out of the shop takings to
 9 try to balance the books?
 10 A. Correct.
 11 Q. That you had borrowed £20,000 from your sister-in-law?
 12 A. Correct.
 13 Q. Did you get all of that back under the agreement?
 14 A. No.
 15 Q. Why not?
 16 A. They have their own ways of dealing with it and decide
 17 what they want to do probably.
 18 Q. Who's the "they" in that?
 19 A. Royal Mail and Post Office. It was -- like now, it's
 20 separate but, yes, Post Office.
 21 Q. Do those financial consequences that I've just
 22 discussed, that loss of money, still affect you?
 23 A. It does, it does. It still makes me shiver when
 24 I think about the time we gone through, the things we
 25 have sacrificed.

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1 Q. Did you take part in any other mediation or scheme?
 2 A. Yes. As far as I remember, my name was put forward
 3 for mediation but it was refused because I have
 4 a conviction.
 5 Q. More recently, have you sought to make a claim under
 6 the Historical Shortfall Scheme, the HSS?
 7 A. I don't know the exact word. No, I can't recall.
 8 Q. Standing here now, sitting here now, looking back,
 9 what would you like to happen, so far as the
 10 Post Office is concerned?
 11 A. You know, I've been writing it down, I've got lots of
 12 things. Definitely -- it wasn't just the postmasters
 13 who suffered, it was the whole family. We personally
 14 had to sell our shop in negative equity. We lost our
 15 investment in London, which we --
 16 Q. If you want to refer to something that you have
 17 written down, to prompt your memory, then please say
 18 so.
 19 A. Yes.
 20 Q. I know that it's difficult to sometimes remember
 21 everything you want to say when it comes to this
 22 moment?
 23 A. True, and putting in right words, as well. It's just
 24 all there and just saying it, it is difficult.
 25 Q. Please do.

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1 A. Davinder, by husband, become alcoholic because of what
 2 was going on, and I can still feel the frustration in
 3 him that he couldn't protect me from Post Office and
 4 he couldn't get justice for me yet. I still feel that
 5 frustration in him that I don't know how they're going
 6 to cover that.
 7 And while I was in the prison my parents back
 8 home in India thought that, you know, because I wasn't
 9 able to talk to them, they thought Dav might have
 10 harmed me. So they were harassing him, saying like,
 11 you know, like, "What have you done to our daughter?"
 12 So they were, like -- he was getting pressure from my
 13 parents as well. But I couldn't call them, so he did
 14 like -- not a conference call, so he called my Dad and
 15 then he put the phone next to -- because I was allowed
 16 to call him, so we set a time that I will call at that
 17 time, so he called Dad and that's how we got to talk,
 18 and that calmed my parents down. But before he was
 19 thinking that he'd been a good son-in-law but what
 20 happened to him. So that pressure was there. I can't
 21 even imagine what he had to go through.
 22 Our ten-year-old son, he'd say, "Okay, like
 23 "Mummy gone to prison but when she going to come back?
 24 When she going to come back?"
 25 While we lost the business, we set up a taxi

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1 firm. So while the trial was going on and everything,
2 so I was the one taking the calls and then we had
3 Davinder and the other drivers who was passing the job
4 onto them. So when I was sent away, that business we
5 had losses in, because there was nobody taking the
6 call and Davinder had to leave the ten-year-old son at
7 home sometime at night as well, keep him on the video
8 call, and do the runs, because he had to pay the
9 bills. So sometime, I think, like, you know, it was
10 the eldest son kept Dav alive and the youngest one
11 kept me alive, otherwise we wouldn't be here. We
12 wouldn't have been here, the things we have gone
13 through.

14 I had some health issues after having the eldest
15 son, that's why I couldn't conceive and there was like
16 a huge gap. We'd been waiting, including the eldest
17 son, he had been waiting to have a sibling. He always
18 used to say that my sister-in-law's -- like, his elder
19 son got a sibling and their brother's son got a
20 sibling. I'm the only one. He'd been waiting. He'd
21 been praying to God, "I want a sibling, I want
22 a sibling", and when the news came, we couldn't
23 celebrate it as a family. We had to -- we were happy
24 but, at the same time, we were sad that we couldn't
25 even hold each other's hand.

1 Giving birth with a tag on, even that time the
2 thought was, like, in me, it was early morning birth.
3 I said, "Oh my God, alarm will go and they will come
4 and get me from the hospital". I couldn't believe
5 anybody, I know. The solicitors said, "It will be
6 fine, we have informed them" but I couldn't -- I said,
7 "No, anything is possible. If I can send to the
8 prison for the crime I never committed, anything is
9 possible in this country". I was worried about that.

10 And work. Until this date, finding any document
11 or anything, you know, when they have a conviction
12 column to tick, that bring back the nightmares.
13 Anything, it's just like anything -- it is a small
14 thing, it is like a basic thing, but not for me.

- 15 Q. So like on an insurance application?
16 A. Anything, anything.
17 Q. Even though you now rightly tick no?
18 A. Even when they say now, there's no -- I just say, "You
19 know, anything" -- in the eye of the law I was
20 a convicted criminal until 23 April 2021 anyway. Even
21 now, "Make any statement, make sure it's true,
22 otherwise it be an offence". I say -- I laugh about
23 it now, but I say "Please don't say that, I just came
24 out of one conviction". So, like, my hand shivers to
25 sign.

1 I was so scared when I came out when most of the
2 people stopped talking to us anyway. When we moved
3 house as well, when everybody used to ask me my name
4 I just used to say Seema. I'm proud of my name, you
5 know. I never say "Seema Misra", what if they Google
6 it, because it was everywhere. For eight years we
7 didn't celebrate my youngest son's birthday because
8 I was scared, you know. I did not want him to get
9 bullied at school. It was just like, I'm blessed, I'm
10 blessed to have a lovely family, blessed that Davinder
11 is my husband and two beautiful kids, I'm blessed to
12 have them. But I didn't want anyone to know that I'm
13 his wife or I'm my kids' mother because, in me, it was
14 "I want to protect my kids".

15 I did the late school runs so nobody can see me.
16 My elder son play cricket. I used to take him to --
17 when I started going out a bit, I used to drop him to
18 matches, never stepped into the ground because
19 I thought "Oh, my God, he's doing so well in his life,
20 I don't want my name attached to him so people caution
21 him", I wanted to protect my kids. I just like used
22 to park my car way, that I can see him, I can be proud
23 of him, I can see him playing, but I did not want
24 anybody else to see me.

25 I lost my faith in the system completely. It

1 was because of, I would say, honourable Paul Marshall,
2 Flora Page, Nick Gould and Nick Wallis, they brought
3 my faith back into the system. You know, "We will get
4 justice for you".

5 There came a point during my appeal when
6 Mr Marshall and Ms Page have to step down. I was so
7 scared. I was so scared. For me, it's just like
8 Post Office authority is like a Mafia. I'm saying
9 this because I wanted to say, "Please don't send me
10 (unclear) in my place", saying that you say to
11 everything. In my view, they were like a Mafia.
12 Because of whatever happened, if Mr Marshall and
13 Ms Page have to step down, they might get me killed.
14 Swear to God, I was like -- I was scared to go out,
15 that I'm going to cross a road, Post Office will
16 probably hire somebody and they might crush me. I was
17 scared to drive that, you know, they might get me
18 involved in an accident. So I never get to the court,
19 like all that kind of things. I might be just making
20 it up but that's how I was: afraid.

21 My eldest son study at university in London.
22 I was like calling him, you know, like "When are you
23 coming home", and everything, "Speak to me every hour,
24 let me know where you are". I was so scared of
25 everybody's safety that anything is possible.

1 Anything is possible.
 2 There was a time, because I couldn't work, even
 3 for the essentials we had to compromise. There was
 4 like, in Asian cooking, we have like a different,
 5 different, kind of lentils. There were, like, over
 6 10-plus kind of lentils. If you buy a pack each, it
 7 will be expensive. So I used to buy one bigger one
 8 and when kids used to ask, "Why we having this one
 9 regularly now?" I used to say, "It's good for you,
 10 this one is more healthier" because we couldn't afford
 11 the essential needs.
 12 Our growth were amazing before buying the
 13 Post Office: no loan, our cars were fully paid,
 14 everything before the Post Office, before 29 June
 15 2005. Our growth was stopped. Our golden era was,
 16 like, as a young couple: that we couldn't enjoy.
 17 Precious time with the kids: that we couldn't enjoy.
 18 I think you asked what I want from the
 19 Post Office.
 20 **Q.** I did.
 21 **A.** Lots of things. I will do my best to be polite.
 22 I wanted to ask them, you know, why on earth they
 23 played with the postmasters, not just postmasters, and
 24 their families' life? In my eyes, and everybody knows
 25 now, Post Office have blood on their hands and
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1 I believe now, and I read it somewhere as well, that
 2 we live in a developed country. But how can we let
 3 all this criminal roaming around freely?
 4 How can Post Office lied under oath in my trial,
 5 so did Gary Jenkins from Fujitsu, and when I lost my
 6 case they celebrated. Why? Because they wanted to
 7 set an example to others. This, I only found out
 8 later. They probably thought, you know, they can
 9 crush this Indian lady. I probably won't make a noise
 10 or say anything to anybody and, you know, nobody will
 11 know about it.
 12 But, I'm afraid, I'm sorry to say that, they
 13 were wrong. My motto is to let everybody know, like
 14 who's suffering from the Post Office, that they are
 15 not the only one. That was a very difficult decision
 16 for us to go in the media but I would like to let
 17 everybody know that was the reason like they are not
 18 the only one, the other people as well. I wanted to
 19 let the true picture of Post Office known to the other
 20 people as well.
 21 **Q.** Are you referring there to the later discovery of
 22 a document which said that your case had involved
 23 an unprecedented attack on the integrity of the
 24 Horizon system?
 25 **A.** Correct, yes but back --
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1 **Q.** And that the prosecution team had managed to destroy
 2 it?
 3 **A.** Correct, yes, but we only came to know that recently,
 4 even back in 2011, when I came out. We know, like,
 5 there are so many people suffering but the one thing
 6 is lacking there is no much -- not many people know
 7 about it. Everybody been told that they are the only
 8 one. So, like, even if I could save one life by going
 9 into the media saying "This what happened to me",
 10 I feel glad, I feel happy, that people need to know
 11 about it because it wasn't widely known, that's why.
 12 Being working -- having a newsagent for last
 13 nearly since 2003, even before buying the Post Office,
 14 we had a newsagent store, we didn't know about it.
 15 So, did you know, like to go and tell everybody, "Hold
 16 on, be strong, you're not the only one. We will get
 17 through this".
 18 **Q.** Sorry, I interrupted you.
 19 **A.** That's fine.
 20 What come in my mind, as you probably gathered,
 21 I done my schooling in India and I read there in
 22 India, it's probably the same everywhere, the
 23 democracy is the Government for people and by the
 24 people. But, in Post Office scandal, made me feel
 25 this is a land of two law. There's a separate law for
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1 the rich and in authority and then there's a separate
 2 law for people in common people. Example: we have to
 3 get 46 million to bring the truth forward. Whereas
 4 the common people is restricted by law, they get
 5 penalised. Even like signing a council document, we
 6 have to make sure that is the correct information,
 7 otherwise it is an offence -- any document. Whereas
 8 authorities can lie under oath, no contempt of court,
 9 like Gareth Jenkins did in my trial. He had an oath.
 10 He took an oath, and lied under oath. Excuse me for
 11 pronouncing the name correctly, Paul (*unclear*) lied to
 12 Parliament, contempt of Parliament, big offence in my
 13 eye, and it should be big offence in democratic
 14 country. But nothing happened.
 15 Jarnail Singh, and whoever was the head of the
 16 Post Office Legal Department when my trial was going
 17 on, they deliberately hide the evidence from court
 18 which could have proved me innocent, but they decided
 19 not to. Contempt of court.
 20 In the court, we asked for witnesses from
 21 Post Office like Michael, Tamiko. Post Office denied:
 22 Michael never been to the Post Office. I don't know
 23 what the legal term would be for that. I don't know.
 24 They erased Michael's call log. All these people,
 25 until date, they've been having fun time with their
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1 loved ones. Well, whereas my family and the fellow
 2 postmasters' family and themselves, we were having
 3 challenges, health challenges, wealth, peace of mind,
 4 which proves that it's a land of two laws.
 5 At least it's proven until now Gareth Jenkins in
 6 my trial, Jamail Singh, head of Post Office legal
 7 system Paula Vennells are a criminal and it's black
 8 and white written down. Why are they still roaming
 9 around?
 10 Another thing that always bothered me, me and
 11 you we've been told you're the only one. But
 12 authorities, judiciary system, police system must have
 13 noticed something. Why is there suddenly a rise in
 14 postmasters being cautioned and taken to judge? There
 15 must be some sort of, like, an information feed or
 16 something, you know, because they are part of
 17 establishment -- and they make each other happy
 18 probably. That's why they're roaming around freely.
 19 At least, at least all not just like the people
 20 in my case named -- at least people who have been
 21 named so far and who are going to be named later on,
 22 at least they should be arrested, get arrested, get
 23 arrested and get cautioned. Whereas like, you know,
 24 the fault of Horizon system we've been cautioned and
 25 here now we know two big courts, two big courts of the

1 country, said -- you know, like, they named some
 2 people and they say, like, they are a criminal
 3 wandering around. I don't feel safe that we were
 4 criminal wandering around in our streets like that.
 5 For a job application, mortgage, even to get
 6 a mobile contract, we common people have to go through
 7 credit checks, conviction checks and a lot more;
 8 wherever whoever involved in a court proceeding get
 9 CBE, get titles, what kind of checks they do?
 10 I bet if, you know, like somebody been (unclear)
 11 by going through court proceeding they've been
 12 honoured. If that happened in India, there will be
 13 lots of examples. People would have stepped down in
 14 shame. They would have had a shame on themselves. Oh
 15 my God, I can't take this honour. Whereas -- title
 16 might be wrong, Chairman or -- it was Alex Crozier --
 17 it was Crozier, Alan Crozier -- Adam Crozier, sorry.
 18 They were the people the head of the Post Office
 19 when my trial was going on when there was like a lot
 20 of Horizon Issues were going on. What are they doing
 21 now? Chairman of BT. So they don't have to go
 22 through all these checks and all that. It's just only
 23 for the common people. The people in the authorities,
 24 they can just -- we took you to court, you are
 25 criminal, we ruined your life but forget it. We're

1 going to make most of our money. We will have all
 2 this big, big (unclear).
 3 I took my Post Office salary from 50 to 80,000.
 4 But whose turnover got increased? Post Office
 5 turnover got increased. You know?
 6 I've been awarded Crown of Colleague Award from
 7 Post Office because what I want happened in the
 8 evening by the balancing time, I didn't let that
 9 happen during daytime by serving the people. I made
 10 sure we had, like, increasing the salary they must
 11 have done -- we must have done something good, like
 12 the service. We changed, like, uniform as well to
 13 make sure that people feel welcome and everything.
 14 It's a busy post office. We used to, like, have extra
 15 seating for the people to sit down and all that.
 16 We're the one who took the -- help Post Office to get
 17 the turnover.
 18 But what we did we get in return? Convictions.
 19 Do you know what I think, that all these people
 20 who made money, they might have retired now, they
 21 might have stepped down or whatever, but since the
 22 Horizon issue started, not just in my case, like
 23 whoever was involved in there, at least definitely the
 24 people who are named, they should be behind the bars
 25 straight away. Sometime I wonder what are we waiting

1 for? Are we waiting for them so they can run away?
 2 And then we say, oh my God, this is a different
 3 country law over there, whatever. I don't know why.
 4 What are we waiting for?
 5 Their money should be taken off them, their
 6 houses should be put on to auction like they did mine,
 7 and their money should be distributed among 555
 8 because looks like it, we getting penalised. You know
 9 like we normally say to kids, I normally say to kids
 10 as well, you know like when the kids are growing up we
 11 tell them, "Oh, tell me the truth. I won't tell you
 12 off". That's what we normally do to the kids. Here
 13 555 taken them to the court and we're getting
 14 penalised for that. Oh my God, how can you do that?
 15 That's what my feeling is. We're getting penalised
 16 for that, like, to bringing the truth in front of
 17 everybody.
 18 On my trial in Guildford Crown Court,
 19 Judge Stewart said there is no fact, no evidence that
 20 I've taken any money. But why then, when the judge
 21 believed that I haven't done anything, why we still
 22 have to wait for jury to decide? You know. Big --
 23 two big courts of the country so far told Post Office
 24 so many things. It, like told, Post Office it's
 25 a mass destruction on industrial state. But they

1 don't care. When I say "they", it means Post Office
2 and authorities. They don't care.
3 I clearly can see, you know, like they probably
4 thinking like, oh, give them a chance to run away or
5 something probably. That's what my feeling is, why
6 they're not still -- people have been taken to police
7 station for the small amount. Here, we're talking
8 about millions and millions. So many lives, so many
9 people are not here to be with us. And they are the
10 ones who are lying freely. I definitely don't feel
11 comfortable my kids roaming around freely.
12 I want Inquiry to punish them, not let them to
13 pass the blame. Oh, yes I notice that they pass to
14 that person like that kind of stuff.
15 And another thing, you know, like I'm really
16 thankful for the Inquiry, you know, so we can put our
17 point forward. But at the same time, I don't want
18 Post Office to hide behind the Inquiry and saying
19 that, "Okay, we'll make a decision when the Inquiry is
20 done". Inquiry going to find who know what and what
21 punishment they like but they don't -- for whatever
22 decision they need to, whatever caution they need to
23 answer, they should still carry on.
24 Until now I told my story so many times but
25 again when I still speak about it, it brings the
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1 nightmares back. It's just like all these sounds,
2 everything, I can just feel it like it's just
3 happened. It doesn't -- I am not convicted criminal
4 anymore but I don't think I'll ever be -- it's like
5 lifetime imprisonment. It's like a lifetime
6 imprisonment for me and my family. I don't think I'll
7 be able to -- I would love to forget about it and move
8 on but I don't know how.
9 Every time we go to court, we find a new
10 evidence, where there'll be a Clarke advice, shredding
11 document, and they were probably like some more coming
12 up as well. But can they be sincere for once and say
13 the truth and accept it and -- to be honest, I say it
14 for myself, and probably the same for everybody, not
15 just physically, we are mentally tired. We are
16 mentally tired. We wanted to enjoy life whatever we
17 got left. Can't just, like -- it's not easy thing,
18 but that doesn't mean we're going to give up. We do
19 want the answer.
20 I just say: please get this sorted.
21 **MR BEER:** Thank you very much, Mrs Misra. They're all the
22 questions that I ask of you.
23 Chair, have you got any questions that you wish
24 to ask of Mrs Misra?
25 **SIR WYN WILLIAMS:** No, thank you, Mr Beer, but, as with
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1 the last witness, I'd like just to say a few words.
2 Mrs Misra, you are right, of course, that you
3 have told your story on a number of occasions to
4 a number of different people, and I was fully aware of
5 most of what you had said this morning and I have been
6 aware of it for, well, virtually for the whole time
7 that I've been involved in this Inquiry. But all that
8 said, there's no substitution for me hearing it
9 directly from you and, just by way of an example, who
10 could have actually understood the impact not just
11 upon you but your husband and your children without
12 listening carefully to what you have said this morning
13 and now into this afternoon?
14 So thank you very much for coming to give
15 evidence to this Inquiry. I appreciate it very much.
16 **A.** Thank you.
17 **MR BEER:** Thank you, Chair. I wonder whether it might be
18 appropriate to take the lunch break now -- we're in
19 your hands at this end -- and come back at 1.30.
20 **SIR WYN WILLIAMS:** I think one of the disadvantages of
21 remote hearings, Mr Beer, is that you are much better
22 placed to judge whether or not we should take our
23 break now and I will fit in with everyone's
24 arrangements.
25 **MR BEER:** I'm never one to refuse a meal; so can we say
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1 1.30?
2 **SIR WYN WILLIAMS:** Certainly. I'll see you all then
3 again.
4 **MR BEER:** Thank you.
5 (12.38 pm)
6 (Luncheon Adjournment)
7 (1.34 pm)
8 **MS HODGE:** Good afternoon, sir. Can you see and hear us?
9 **SIR WYN WILLIAMS:** Yes, I can. Can you see and hear me?
10 **MS HODGE:** We can thank you. Our next and final witness
11 for today is Ms Janet Skinner.
12 **SIR WYN WILLIAMS:** With whom, of course, I've met already.
13 So nice to meet you again, Ms Skinner.
14 **A.** You too, Sir Wyn.
15 **JANET LOUISE SKINNER (affirmed)**
16 **Questioned by MS HODGE**
17 **MS HODGE:** As you know, Ms Skinner, my name is
18 Catriona Hodge and I ask questions on behalf of the
19 Inquiry?
20 **A.** Yes.
21 **Q.** Please can you state your full name?
22 **A.** Yes, it's Ms Janet Louise Skinner.
23 **Q.** You made a statement on 16 February of this year; is
24 that correct?
25 **A.** Yes.
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1 Q. Do you have a copy of that statement?
 2 A. I do, yes.
 3 Q. Can I ask you, please, to turn to the final page,
 4 page 6?
 5 A. Yes.
 6 Q. Can you see your signature in the bottom half of that
 7 page?
 8 A. I can, yes.
 9 Q. Was the content of the statement true to the best of
 10 your knowledge and belief when it was made?
 11 A. Yes.
 12 Q. I'd like to begin by asking you a few questions about
 13 yourself.
 14 A. Yes.
 15 Q. Where in the country are you from?
 16 A. I'm from Hull, Yorkshire.
 17 Q. How old are you now?
 18 A. I'm 51.
 19 Q. You have two children; is that right?
 20 A. I do, yes.
 21 Q. How old are they?
 22 A. 33 and 30. I was quite young.
 23 Q. You joined the Post Office in 1994; is that correct?
 24 A. I did, yes, 20 February 1994.
 25 Q. How old were you when you first started working for

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1 the Post Office?
 2 A. I was probably 33, I think, at the time.
 3 Q. What was the role that you performed?
 4 A. It was just -- I was -- I applied in the shop and
 5 because they put a notice in the window, they just
 6 wanted a counter clerk, and it just to cover the
 7 dinner hours. So it was just 10.00 until 2.00
 8 because, obviously, my children were at school at that
 9 point, so it worked well, so it was between school
 10 times.
 11 Q. At this stage, were you an employee of the Post Office
 12 or a subpostmaster?
 13 A. It was -- the actual franchises was owned by United
 14 News but I believe they was actually owned by the
 15 Royal Mail at the time, because it was part of the
 16 Royal Mail.
 17 Q. Can you please describe the branch where you worked?
 18 A. It was on a council estate, so it was extremely busy
 19 all the time. Sometimes you didn't even have time to
 20 lift your head to actually see who you were serving.
 21 So you would get that engrossed in serving people that
 22 you would expect a woman's voice, when you looked up
 23 and it weren't, it was a man, so ...
 24 Q. Did you enjoy your work as a counter clerk?
 25 A. I loved it. Every day was a different day. You just

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1 never, ever had two days the same. You, sort of, got
 2 used to the people you were serving, as well.
 3 Q. You described dealing with customers at the desk?
 4 A. Yes.
 5 Q. Were you ever required to do balancing, when you were
 6 a counter clerk?
 7 A. No, no, no, no.
 8 Q. You were later appointed as a subpostmistress in 2002;
 9 is that right?
 10 A. Yes.
 11 Q. What attracted you to the role of subpostmistress?
 12 A. It was -- I wasn't actually the postmistress, I was
 13 just a manager at the time, and it was somebody who
 14 I used to work with. She was actually, like,
 15 a postmistress and she was running a number of offices
 16 and overlooking a number of offices, and she offered
 17 me a job as the manager. Because I'd already worked
 18 from '94, so I became a counter clerk, an assistant
 19 manager and then a manager.
 20 Q. Which branch was that?
 21 A. To be honest, I've worked in all of them all over
 22 Hull.
 23 Q. Is it right to say you did at some point become
 24 a subpostmistress?
 25 A. Yes, that was in 2004.

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1 Q. In 2004. Which branch was it that you --
 2 A. That was the North Bransholme but I was actually
 3 postmistress to two. There was another one, which was
 4 Bodmin Road, it was called but that was closed about
 5 six months after my contract with them. It was closed
 6 due to the rejuvenation scheme that was put in place
 7 from the Government to close so many offices.
 8 Q. Did you purchase the North Bransholme branch?
 9 A. No, no, no. I worked -- my contract was signed with
 10 the Post Office. So they paid me a fixed salary and
 11 I just run it for them.
 12 Q. Were there other staff employed in the branch?
 13 A. Yes.
 14 Q. How many?
 15 A. Three.
 16 Q. What was the salary that you received from the
 17 Post Office for running this branch?
 18 A. I think it was either 4,500 or -- I can't actually
 19 remember which one it was.
 20 Q. Is that per month?
 21 A. Yeah, that was per month. So then I covered, do you
 22 know, like the salary for the staff and the rent on
 23 the business itself.
 24 Q. Was the Horizon system installed in your branch when
 25 you took it over?

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1 A. Yes.
 2 Q. Had you had any previous experience of using the
 3 system before you became a subpostmistress?
 4 A. Yes. It was installed when I worked in an office
 5 called Grandale in Hull in 2000, and that's when I had
 6 the first, sort of like, pot call with the Horizon
 7 system itself.
 8 Q. What problems did you experience when using Horizon?
 9 A. The Horizon system, it never balanced. It was either
 10 up or it was down. It was never spot on. I mean,
 11 when we first had it installed, I still used to use
 12 the normal ledgers because, obviously, when you're --
 13 before the Horizon system was installed, you had your
 14 daily ledger, and then you transferred your daily
 15 ledger into the weekly ledger, and that was how you
 16 balanced. So if anything was missing, you had
 17 everything in front of you, that you could
 18 re-double-check.
 19 So I carried on for a couple of months actually
 20 doing it that way, and it was balancing on the ledgers
 21 but not balancing on the Horizon. So it was never
 22 correct.
 23 Q. When you became a subpostmistress, who was responsible
 24 for discrepancies?
 25 A. Me. It was totally my responsibility.

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1 Q. When you experienced an apparent discrepancy or
 2 shortfall shown by Horizon, what did you do?
 3 A. Well, you'd have to go through everything that you had
 4 on hand, like giro things and making sure your REMs
 5 have been done correctly, but the only thing you
 6 really had was what you had in front of you, and
 7 I think what the Horizon system installation did was
 8 it took away all of the paperwork that you had that
 9 you could check. So the only thing -- information you
 10 actually had available was what the Horizon system
 11 gave you.
 12 Q. To whom did you look for assistance?
 13 A. The helpline. I rung the helpline on numerous
 14 occasions. To be honest, when you rang them, it was
 15 like they were reading from a script. You could tell
 16 what they was reading. It was something -- it was
 17 script written because of the way it was said to you
 18 over the phone, and if they couldn't help you, they
 19 would just say "Well, you just have to make it good
 20 yourself".
 21 Q. According to the judgment of the Court of Appeal
 22 (Criminal Division), you contacted the helpline
 23 116 times between 1 January 2004 and 31 January 2005;
 24 is that right?
 25 A. Yes.

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1 Q. What advice did you receive?
 2 A. Basically the same: if the office was short, it was my
 3 responsibility to make good, that I was wrong.
 4 Q. You've explained in your statement that matters came
 5 to a head in 2006?
 6 A. Yes.
 7 Q. What happened?
 8 A. The loss -- my office was running at a loss of
 9 £40,000. I had a visit from two retail network
 10 managers. There's only one of them I can remember her
 11 name and it's Diane Oyles, and when they came I took
 12 them in the back, explained to them that my offices
 13 was running at a loss. They asked if they could do
 14 a cash check while they was there and then they said,
 15 "Well, what we'll do is we'll keep the office open,
 16 we'll just do a cash check".
 17 So I said, "Well, to be honest, I'd rather close
 18 it, have an audit and sort it out", and so they did
 19 the cash check, we closed the office, they removed the
 20 keys from me and told me I had to meet them there the
 21 next morning at 9.00 with the auditors.
 22 Q. How did you feel when you were told to leave your
 23 branch?
 24 A. Devastated, absolutely devastated, but I think I was
 25 more relieved, as well, because I thought now,

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1 obviously, they're going to get to the bottom of
 2 what's gone wrong. I think you, sort of, you put your
 3 trust in them because, as they keep portraying,
 4 themselves the Post Office are a trusted brand and
 5 their trust wasn't to find a problem that, it was to
 6 find a solution, and I was the solution.
 7 Q. You have described employees of the Post Office coming
 8 to your branch to carry out an audit. What did they
 9 tell you about the outcome of that audit?
 10 A. They just said that it was actually running at a loss
 11 of 59,000 and I was suspended without pay. I was
 12 searched before I left and I was also informed that if
 13 I removed anything from the office, it would be
 14 classed as theft. So all paperwork, nothing,
 15 I couldn't move anything. It all became the property
 16 of the Post Office.
 17 Q. How did you feel when you returned home later that
 18 day?
 19 A. I was devastated, absolutely. Everything just
 20 crushed. You just feel crushed.
 21 Q. What further enquiries did the Post Office carry out
 22 to get to the bottom of this apparent shortfall?
 23 A. They interviewed the staff, and then I -- and then, to
 24 be honest, nothing. I had no -- they requested that
 25 I go for an interview the next day, which I got from

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1 a phonecall after the audit.
 2 **Q.** Were you told you were going to be interviewed?
 3 **A.** They just asked -- somebody rang me and said "Would
 4 you attend an interview tomorrow? It's just a chat
 5 it's not really -- you don't have to bring anybody
 6 with you, but if you do bring somebody with you they
 7 can't speak and if they do speak, they'll be told to
 8 leave". So I attended a main Post Office branch on
 9 Bransholme the following day and met with two
 10 Post Office investigators, Diane Matthews and Steven
 11 Bradshaw.
 12 **Q.** Was it an informal chat, as you'd been led to believe?
 13 **A.** Well, they just said -- I gone up the stairs and they
 14 said "We're having a problem with the recording
 15 equipment" and, across the road, about a two-minute
 16 walk there was a police station. "Would you mind if
 17 we rang them and asked if we could use their
 18 equipment?" So I said, you know, no. I didn't have
 19 anything to hide, so I wasn't really that bothered
 20 about it.
 21 So we walked over to the police station and
 22 then, obviously, they set up the recording and then,
 23 as soon as they started recording, they then cautioned
 24 me. So then I knew, at that point, that they was
 25 actually looking at me.

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1 **Q.** Before you were cautioned had anybody told you that
 2 you were suspected of stealing this money?
 3 **A.** No, no.
 4 **Q.** Can you please describe how the interview was
 5 conducted?
 6 **A.** Their main point is, "What did you do with the money?"
 7 And, at first, I thought, "Do you know, if it's not
 8 me, I know it's not me" and so then I started thinking
 9 could it be my staff stealing money because obviously
 10 you've got -- the money's got to be going somewhere.
 11 But it was the same thing. I didn't have any proof
 12 that anybody else had stolen anything and they just
 13 wanted to know what I was going to do about the
 14 losses.
 15 **Q.** How was the interview concluded?
 16 **A.** They concluded the interview, said that they would be
 17 speaking to the staff but, at the end of it, Steven
 18 Bradshaw did say to me, "We've dealt with people who
 19 have stolen from the Post Offices before and we know
 20 you haven't done anything wrong".
 21 **Q.** You have explained you were suspended by the
 22 Post Office on the date that, I was going to say, the
 23 discrepancy was found, but you told them there was
 24 discrepancy showing in the Horizon system.
 25 **A.** Yes. That was 13 May.

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1 **Q.** When did you discover that the Post Office was going
 2 to bring a prosecution against you?
 3 **A.** I received a letter from them in August 2006.
 4 **Q.** Do you recall the offences with which you were
 5 charged?
 6 **A.** They said that they were charging me with false
 7 accounting and theft.
 8 **Q.** How did you plead to those charges?
 9 **A.** Well, the letter, obviously, stated I had to attend
 10 the Hull Magistrates' Court, which I did with my legal
 11 representation, which was Karl Turner and, on the day,
 12 he said, "They've offered you a plea bargain, if you
 13 plead guilty to the false accounting, they'll drop the
 14 theft". But, to be honest, in hindsight, they have
 15 everything -- access to my bank accounts anyway, so
 16 they knew that I actually hadn't stolen anything.
 17 So -- but Karl had said, obviously, if you take the
 18 lesser charge, plead guilty to it, you won't get --
 19 there's a good chance you won't get a custodial
 20 sentence. So that's what I did.
 21 **Q.** Did you know at that time that there were others who'd
 22 experienced problems using Horizon, like you?
 23 **A.** No.
 24 **Q.** How old were your children at this time?
 25 **A.** My daughter was 17 and my son was 14.

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1 **Q.** Did you tell your children about the prosecution?
 2 **A.** No. No, I didn't.
 3 **Q.** Why not?
 4 **A.** Pardon?
 5 **Q.** Why not?
 6 **A.** Because I didn't need them to worry about it. They
 7 was both going through school. They just -- at that
 8 time, like me, I didn't think we had anything to worry
 9 about.
 10 **Q.** You were convicted in the Crown Court upon your guilty
 11 plea?
 12 **A.** Yes.
 13 **Q.** Was your conviction reported in the press?
 14 **A.** Yes, it was front page of the Hull Daily Mail.
 15 **Q.** What effect did that have on you and your children?
 16 **A.** Well, I was already in jail when they did that because
 17 it was published, I think, on the Saturday. I was
 18 sentenced on 2 February 2007. The Magistrates' Court
 19 adjourned it to the Crown Court, and I attended the
 20 Crown Court in the January of 2007, and they wanted
 21 a probation report done, which then made it four weeks
 22 later. But the probation report was not very good
 23 because I wouldn't admit I'd done anything wrong.
 24 They found me untrustworthy, so I was given
 25 a nine-month custodial sentence on 2 February.

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1 Q. Were you aware when you attended court on 2 February
2 that you might be sent to prison?
3 A. No, I really didn't think I had, because to go to
4 jail, you've got to have committed a crime and, if you
5 can't prove that you've committed a crime, because
6 I couldn't I hadn't and they couldn't prove I had, but
7 yet I still went to jail.
8 Q. Where in court were you standing when the judge read
9 out your sentence?
10 A. In the dock.
11 Q. What did the security guards do when the judge
12 sentenced you to prison?
13 A. You're stood in the dock, and he said that he was
14 giving me a nine-month prison sentence because of the
15 amount of money that was involved, because I'd stolen
16 from the Crown, and I heard the gate lock and then he
17 told me that it was a custodial sentence. I'll be
18 honest, I thought he was going to say "suspended" but
19 he didn't.
20 Q. How did you feel when you were escorted out of the
21 courtroom?
22 A. I was just an emotional wreck, I don't actually
23 remember. The only thing I remember is being in the
24 holding cell and then going to Wakefield Prison.
25 Q. How were you transported there?

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1 A. In -- well, they took me out in handcuffs, put me in
2 one of those police transport things.
3 Q. What happened upon your arrival at prison?
4 A. I was photographed, finger printed, told to remove my
5 clothes so that they could strip search me. So they
6 put -- made me stand behind the curtain and squat and
7 then put a mirror underneath to make sure you're not
8 taking anything in with you.
9 Q. Did you have an opportunity to speak to your children
10 when you arrived into prison?
11 A. I was given a phonecall there in the evening and my
12 daughter wouldn't actually speak to me because she was
13 just -- she was an emotional wreck and I didn't want
14 to speak to her, to be honest. I felt so ashamed.
15 I was supposed to be there to protect them and show
16 them what -- you do the right thing but yet you do the
17 right thing and I went to jail anyway.
18 Q. Were your children able to visit you in prison?
19 A. I didn't want them visiting me. That was the only
20 thing I could control and it was hard enough for me to
21 have that memory of me being in jail, they weren't
22 having that memory of me being in jail. So I refused
23 to see them.
24 Q. You were released from prison in April 2007 after
25 serving two and a half months of your sentence; is

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1 that right?
2 A. Yes. I was in Drake Hall, as well, after Wakefield,
3 and then it was there I got released on 12 April.
4 Q. What conditions were imposed on you?
5 A. I was put on tag 6.00 until 6.00 curfew, and that was
6 until the August of 2007.
7 Q. We'll shortly address the circumstances in which your
8 conviction came to be quashed in April of last year
9 but I'd like to ask you a bit about the confiscation
10 proceedings, before we do that, if I may.
11 After you were released from prison, the
12 Post Office obtained a confiscation order against you;
13 is that right?
14 A. Yes.
15 Q. That was in the sum of £11,000?
16 A. Yeah, but that was for compensation. But they put
17 that charge against my property that I earned at the
18 time but, obviously, due to the fact that I'd lost my
19 job, I was unable to pay my mortgage. So my
20 mortgage -- my house was literally -- I was fighting
21 against the mortgage company to keep hold of it, so
22 that I could sell it, which is what I did. I ended up
23 selling it and completing on 31 October 2007.
24 Q. What happened as a result of the sale of your house?
25 A. The mortgage company had given me a huge penalty for

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1 settling the mortgage early, so there was actually no
2 funds left for the Post Office to take.
3 Q. What action did they take in relation to the £11,000?
4 A. Well, do you know what, because I moved away from that
5 house and I had to go into rented accommodation,
6 I didn't actually get any mail, because everything
7 that was corresponding to the compensation was being
8 sent to the house that I no longer owned. I only
9 found this out because of Nick Wallis, to be honest,
10 because of the investigation he did with Panorama.
11 All of the letters was being sent to my previous
12 address.
13 Q. When did it come to your attention that the
14 Post Office --
15 A. June 2008. I was working on a temporary contract
16 through an agency at a heating company in Hull, and
17 a friend of mine rang me and he said, "Janet, you're
18 in the paper" and I went, "What do you mean? I'm in
19 the paper?" So he said, "Apparently, there's a
20 warrant out for your arrest" and I was on the front
21 page of the Hull Daily Mail and it was for non-payment
22 of compensation to the Post Office.
23 Q. What did you do when you found out there was a warrant
24 for your arrest?
25 A. I contacted the warrant officer -- I can't remember

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1 his surname, but his name was Mike -- and he said,
2 "Obviously, there's been some form of
3 misunderstanding. Can you get proof of the sale?" So
4 I said, "Yeah, I can contact the solicitors". So
5 I went to the solicitors, got a copy of the sale and
6 that's when I found myself that all of the actual
7 money had gone to the mortgage company, and then -- so
8 then I had to hand myself in to a warrant, because
9 I had to answer for the warrant the following day. So
10 I had to go to Leeds Crown Court and hand myself in at
11 10.00 in the morning.
12 **Q.** What happened when you handed yourself in?
13 **A.** They handcuffed me and put me in cells for the day.
14 They basically told me I was looking at a five-year
15 jail sentence for non-payment of compensation.
16 **Q.** How was that issue resolved?
17 **A.** Well, I was being tried for the same thing in two
18 different courts because I also had to answer to the
19 warrant in Hull Crown Court for the same thing. So
20 then, obviously, my then legal team had to then get
21 the case combined because it was just one case but
22 I was being tried in two separate courts. But I then
23 had to do exactly the same thing I'd done the first
24 time round, was prove how much money I've got, prove
25 my bank accounts, borrow -- I had to borrow money
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1 because they wanted £1,500 off me within 14 days. So
2 I borrowed the money off my ex-husband to pay it.
3 And then the Post Office actually was -- well,
4 the prosecution was happy, the fact that I hadn't had
5 any money myself. So they settled it there and then.
6 But the Post Office then kept that charge against me,
7 so rather than going for the £11,000, they've gone for
8 the £59,000, which is held against me personally. So
9 if I come into any financial funds or anything that
10 they can take that money back off me and, to this
11 day -- I was talking about this outside, I've not
12 actually received anything to say that that's been
13 wiped.
14 So I mean, really, I could still owe that money
15 to the Post Office and they could come after me for it
16 anyway.
17 **Q.** You're saying that having brought confiscation
18 proceedings against you for the £11,000, which related
19 to costs, did it, of the criminal --
20 **A.** I don't know, it was just compensation, they was going
21 for.
22 **Q.** They then subsequently brought separate proceedings
23 against you in relation to this alleged shortfall of
24 £59,000?
25 **A.** Yes.
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1 **Q.** I'd like to ask you now a bit about the effect that
2 all of this has had on you?
3 **A.** Mm-hm.
4 **Q.** What was the immediate effect on your livelihood of
5 losing your Post Office salary?
6 **A.** Well, I lost my house, lost everything. I couldn't
7 get a job. Well, I couldn't get a job, couldn't go
8 for a job, because I didn't know if I still had a job,
9 or they was going to find out what had gone wrong and
10 reinstate me, which was a foolish thing to think. But
11 I just -- we just lost everything.
12 **Q.** When you were released from prison, did you have
13 difficulty finding work as a result of your
14 conviction?
15 **A.** I didn't apply for any jobs until the tag was
16 released. How can you go for a job interview when
17 you've got a tag on your ankle?
18 **Q.** What effect did it have on your health?
19 **A.** Four weeks after the court hearing had finished in
20 July 2008, I was working at this heating company and
21 I said to one of my friends, I said, "I don't feel
22 right". She went, "What do you mean?" I said,
23 "I just don't feel right". So we went to see the
24 nurse and she said, "If you don't think -- if you
25 don't feel right, go see your GP".
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1 So I went to see my GP. They didn't have
2 anybody available, so they said, "If you think it's
3 an emergency, go to A&E". So she drove me to A&E and,
4 by the time I got to A&E, the full trunk of my body
5 had disappeared. It was like it was gone. It was
6 like I couldn't feel that it was there.
7 And I ended up in hospital for just under
8 four months. I had fluid on my spinal cord in three
9 separate areas and it paralysed me from the neck down
10 and they told me I'd never walk again.
11 **Q.** What had caused this to happen to your body?
12 **A.** Just stress, my immune system was so low that my body
13 attacked itself.
14 **Q.** You did learn to walk again.
15 **A.** I did.
16 **Q.** When did you start being able to stand and walk for
17 yourself?
18 **A.** To be fair, they tried to get me on my feet as soon as
19 possible, because all -- obviously my nerve endings
20 were damaged. I have temperature problems. I can't
21 feel temperatures from my chest down. I can't feel
22 pain properly. I have problems with my hands. I have
23 chronic pain in my back all the time. If I took
24 medication for it to kill it off completely,
25 I probably wouldn't be sat here today.
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1 Q. What impact has this had upon your ability to work?
 2 A. I can't work. I just can't get a job because there's
 3 days when I can't even get out of bed. It's destroyed
 4 life. It's destroyed my life but, do you know what,
 5 I'm a fighter and I'll fight through things.
 6 Q. How have your children been affected by what happened
 7 to you?
 8 A. Do you know, we don't speak about it, and we genuinely
 9 don't speak about it, and we never speak about me
 10 being in jail. It's just easier not to talk about
 11 what's happened, rather than to keep going over what's
 12 happened.
 13 Q. You have described reporting of your conviction in the
 14 press.
 15 A. Yes.
 16 Q. How is your standing in the community affected by your
 17 prosecution and conviction?
 18 A. People whisper. You always get the people that say,
 19 "Oh, what did she do with the money? You can see
 20 she's lived a high life" and -- because you obviously
 21 live in a nice house or you drive a nice car, people
 22 just assume that's what you've done.
 23 Q. When did you discover that you were not the only
 24 subpostmistress to have experienced problems with
 25 Horizon?

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1 A. It was to do with Seema Misra's case. I heard about
 2 her case on the news, so I contacted Shoosmiths
 3 Solicitors and they put me in touch with the JFSA, and
 4 that was in 2011/2012.
 5 Q. How did you feel to discover that others had been
 6 affected like you?
 7 A. At first, I was angry but I was also relieved, because
 8 it was good to know that -- although you don't want
 9 this to happen to anybody, but it was good to know
 10 that it was happening to other people as well.
 11 Q. You were one of the 555 Claimants in the Group
 12 Litigation?
 13 A. I was part of the mediation scheme, as well, which was
 14 147, which was from 2012 to 2015, and was shut down by
 15 the Post Office because of the Second Sight report
 16 that they didn't like.
 17 Q. Did you receive any compensation as a result of the
 18 mediation scheme?
 19 A. No, the Post Office refused to mediate me.
 20 Q. Why was that?
 21 A. I don't know. They just didn't feel that I had a case
 22 to be mediated. That was during the mediation scheme
 23 in 2015.
 24 Q. What steps did you take to the overturn your
 25 conviction?

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1 A. Well, that was -- I joined the GLO, so I was part of
 2 the Group Litigation and then to have -- when we won
 3 the Group Litigation in 2019 I'd already submitted my
 4 case to the CCRC in 2015, anyway, but because of --
 5 they wanted outcomes of the GLO, obviously, because we
 6 won six judgments in total. They then waited
 7 five years before they would make a decision, and
 8 then, obviously, then they referred my case to the
 9 Court of Appeal.
 10 Q. When did you discover that your case was being
 11 referred to the Court of Appeal?
 12 A. 24 March 2020.
 13 Q. Your conviction was quashed on 23 April?
 14 A. I was, yes.
 15 Q. On both grounds?
 16 A. Yes, which myself, Tracy and Seema all decided to take
 17 for Limb 2, and we had an excellent legal team,
 18 Paul Marshall, Flora Page, Nick Gould. I mean, them
 19 two there, the two barristers, almost had their
 20 careers trashed because of Brian Altman, who brought
 21 contempt of court hearings against them.
 22 Q. How did you feel when your conviction was quashed?
 23 A. Absolutely elated. I couldn't -- do you know what, if
 24 I could have bottled that experience on that day and
 25 the joy that it brought, I would have just kept it.

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1 Q. Who was present with you at the time when you
 2 discovered?
 3 A. Tracy, Seema, Flora. Paul was isolating, Nick was
 4 there, Dav was there, the majority of people in this
 5 room was there, to be honest.
 6 Q. Was your daughter with you?
 7 A. Yes, yes, she was, yes. That was a special moment,
 8 that was.
 9 Q. Why was that important to you?
 10 A. Because I've protected them from it for such a long
 11 time and then for her to be able to share that day was
 12 just amazing.
 13 Q. How do you now feel after everything you've gone
 14 through about the way that you were treated by the
 15 Post Office?
 16 A. I don't really want to say that, to be honest. It
 17 wouldn't be a nice way of putting it.
 18 Q. Do you think that more needs to be done?
 19 A. Absolutely. Do I sit here and think if it hadn't been
 20 for the fact that we fought for Limb 2 and won Limb 2,
 21 would this Inquiry have its statutory power, or would
 22 it just have been another inquiry that would have just
 23 gone through the process and then nothing comes back
 24 from it? There's too many people involved in what's
 25 gone wrong, either it be within the Government, the

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1 Royal Mail, the Post Office, the legal system, the
2 defences, the legal teams. So many people that have
3 wronged all these people and destroyed so many
4 people's lives. We need answers from it.
5 **Q.** I don't have any further questions for you,
6 Ms Skinner. Is there anything you'd like to say to
7 the Chair that we've not already covered in your
8 evidence?
9 **A.** People think that we're here because of money and
10 people automatically think that all we're bothered
11 about is compensation. The only thing that
12 compensation will ever change is our financial
13 stability.
14 We've got a life sentence for what's been done.
15 We will never erase memories of what's happened over
16 these past 20 years, and it won't. We've got to live
17 with that. But yet you get the people at the top who
18 just basically say "I'm sorry, we made a mistake".
19 You made a mistake by destroying people. Do you know,
20 Seema was right in what she said, there is a split
21 between them and us. So why is it the people at the
22 top think they have more power? What makes them above
23 the law, above anybody else? If we break the law, we
24 get penalised. They're breaking the law and nothing
25 comes of it.

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1 **MS HODGE:** Thank you very much. Sir, are there any
2 questions you would like to ask Ms Skinner?
3 **SIR WYN WILLIAMS:** No, I don't want to ask her any
4 questions but I would like to say a few words to her.
5 She was one of the first people I met when we were
6 a non-statutory inquiry. It was you, Mr Pound, and
7 Ms Arch, was it not?
8 **A.** It was, yes.
9 **SIR WYN WILLIAMS:** You told me then something of what you
10 said today and you set me on a train of investigation,
11 which still has a long way to go. So thank you very
12 much for participating in the way that you have in all
13 phases of this Inquiry.
14 **A.** Thank you.
15 **SIR WYN WILLIAMS:** I think, too, I want to say something
16 directly to the lawyers who assisted the three
17 witnesses today.
18 When I made my opening remarks, ten days ago
19 now, I thanked the lawyers who had assisted the people
20 who had provided witness statements and who were going
21 to give oral evidence, and that was addressed
22 obviously, primarily at that time, to the lawyers who
23 were in the room, and I don't think Mr Gould or
24 Ms Page or Mr Marshall were in the room.
25 So I'd like to tell them publicly that I'm very

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1 thankful to all the lawyers who have assisted the
2 people who have had so many difficulties over the
3 years. Thank you.
4 **MS HODGE:** Thank you, sir. That concludes our evidence
5 today and this week. We will be resuming in Cardiff
6 on Tuesday.
7 **SIR WYN WILLIAMS:** Yes, and in advance of you all coming
8 to Cardiff, *croeso y Cymru* or *croeso i Gymru* -- I'd
9 forgotten my mutation -- and I will see you all in
10 Wales.
11 **(2.12 pm)**
12 **(Adjourned until 11.00 am on Tuesday, 1 March 2022)**
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1 **I N D E X**

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