

Horizon IT inquiry Focus group February 25 2021

Speakers key in order of appearance

- **S1: Jerome Norris, Lead Facilitator**
- **S2: Sir Wyn Williams, Chairman**
- **S3: Samantha Oakley, Secretariat representative**
- **S4: Janet Skinner, Participant**
- **S5: Geoffrey Pound, Participant**
- **S6: Nichola Arch, Participant**

Transcription

Timecode: 00:00:01

Jerome Norris, Lead Facilitator

I'll just do a very quick introduction then we'll get going. So, we're here to hear your views and thank you all for joining and thank you to our observers for coming along to see what happens. So, in a moment I'll let Sir Wyn introduce himself and the other people who we have on the call, Samantha Oakley, and her colleagues in the secretariat and my colleague Sarah Boulton. So, Sarah will be taking some notes and she is controlling the recording. I think you've all met her online. So, thank you very much. I'll hand over to you, Sir Wyn, to just make your initial comments. Thank you and welcome.

Sir Wyn Williams, Chairman

Now first of all, thanks to our three participants. Nichola Arch, Janet Skinner, and Geoffrey Pound. I am extremely grateful that you are taking the time to engage with this inquiry. I am fully aware that this inquiry is not what everyone wanted, and I acknowledge that from the start. So, I need all the help I can get. I'm the sort of chap, to use that description, who thinks that if I am given a task to do, I just get on with it and make the best of it. Therefore, I'm very glad that people are slowly but surely engaging with me in a very meaningful way. It's my goal and ambition to make a very full and frank appraisal of all that has gone on over a period of 20 years and to do that, I need all the help I can get. So, thank you very much. Thank you too for those who are listening in, because one of my aims in all of this is to create an inquiry which is as transparent as it could possibly be in all the circumstances, and the way in which that is achieved is to have interested observers.

Timecode: 00:02:00

Sir Wyn Williams, Chairman So, thank you for taking the trouble to be interested observers. Having spent a fair amount of my time as a judge, I am used to public scrutiny and contrary to popular belief, judges welcome it rather than shirk away from it. So, I want everybody to look at this inquiry, to appraise it critically and make of it what they will, having looked at it with objective and critical eyes. So, that's something about my aims and ambitions for this inquiry. Can I tell the three of you about something that we're not going to talk about? In case you've been worried about it. I know that the three of you have been engaged in litigation, ... against the Post Office, arising out of many events which have occurred over very many years. We're not going to talk about the process of that litigation at all. I have a very full description of that litigation from the judge Mr. Justice Fraser, which I have read with great interest. I am slowly but surely becoming familiar with all the nooks and crannies within that litigation. So, we're not going to go into that at all. Save to the extent that you may, if you wish, express an opinion about the effect that litigation had upon you but, I don't want to know the ins and outs of the litigation. This is not about that. I know that Ms. Arch and Ms. Skinner were involved in a criminal process as a consequence of their interaction with the Post Office.

Timecode: 00:04:00

Sir Wyn Williams, Chairman

I know that Ms Skinner has an appeal which is due to be heard shortly. We won't be going into the appeal at all. That's not what this afternoon is about. Obviously, I want to hear what that criminal process had in terms of its effect upon you both because ultimately, what this is about this afternoon, is the impact of Horizon upon you. That's really what I want to hear about. Now, you may think, well, does he really need to hear all this from us again? That would be a natural reaction. Well, let me tell you, I've spent the better part of 50 years now engaged in the law in one form or another, and what a judge or a lawyer observes on the written page is all very well, but if we're to capture the real impact, the real human impact of something, there is nothing better than showing it from the people most concerned directly. However, many pages I might read during the course of this inquiry, and however many paragraphs may stick in my head, I can assure you that seeing the three of you and hearing the three of you will be an important part of my appraisal, and you three will certainly remain in my head. So, don't think for a moment that this won't be a useful session because I assure you that it will be. So again, thank you for coming. You all know that I'm an ex-judge. I'm not going to tell you about life as a judge. I'll leave you to imagine that. Alright?

Timecode: 00:06:00

Sir Wyn Williams, Chairman

But one thing it's equipped me to do, is to listen very carefully. Very few people, despite popular belief, become judges unless they have the ability to listen. So, for the next three hours, in the main, what I'll be doing is listening. Occasionally, and I stress occasionally, I may intervene and ask a question, but if the last session is anything to go by the interventions will be very few and far between. This is because Jerome is expert, I can assure you, in teasing out all the answers that I wish to hear. So, you won't hear from me very much, but I'll be listening very carefully and at the end, I may make a few remarks based upon what you have to say. Anyway, enough of me. Sam is now going to explain a little more of the process of this afternoon and give you what the secretariat are expecting from this afternoon. I think you've been told that a number of the secretarial team are listening in this afternoon. I just wanted to tell you that the secretarial team is a small one, but in my view, it is a select one. They provide great support to me and I know that they have been assisting you to learn what to expect in advance of this afternoon. So, with that introduction, over to you Sam.

Samantha Oakley, Secretariat representative

Thank you Wyn. So, hello and a warm welcome again to Janet, Nichola and Geoffrey. So, hearing how Horizon issues have impacted individuals is an essential part of the inquiry's processes. We considered our approach to engagement carefully so that people have a number of ways to speak to Sir Wyn, and we seek to be as open as possible.

Timecode: 00:08:00

Samantha Oakley, Secretariat representative

In December, we launched a call for evidence, where written testimony was welcomed. The opening question of that call for evidence asked the respondent about human impact. The call for evidence closed this Tuesday and in the following weeks, the inquiry will publish the human impact statements it has received. It is important to Sir Wyn that the inquiry starts with the people who have important experience, knowledge and evidence, and the inquiry wants to hear from the postmasters and postmistresses who have been on the front line both professionally and personally. These stage one hearings also want to hear from those who supported the postmasters along the way throughout the last 20 years, their representatives, including friends and family. Stage one hearings are called 'hearing from those affected' and we welcome hearing from anyone who has been touched by the Horizon matters. Lastly, before I put you into the capable hands of our independent facilitator, I just wanted to do a quick overview of the inquiry's engagement timeline. These focus groups, stage one hearings, are running until the end of March and registrations to participate in them has been extended until March the 19th. The stage two hearings, which will hear from the organisations, are scheduled for quarter two, and respondents to our recent call for evidence were asked to propose questions and themes to Sir Wyn that they wish to have explored with the stage two participants, which will include the Post Office, Fujitsu, and the Department. Last but not least, a people's survey will be launched this spring to further explore both with Post Office employees and postmasters how branches are currently supported. Thank you to Janet, Nichola and Geoffrey for your time today.

Timecode: 00:10:00

Samantha Oakley, Secretariat representative

Today is about you. We're so very pleased to have you here and I hope you feel welcomed by us as you each share your story. Thank you.

Jerome Norris, Lead Facilitator

Thank you Sam. Very helpful. Thank you. So, I'll just remind you briefly of the structure of what we are going to be doing. So, in a moment, I'll ask you to introduce yourself and a very brief, sort of potted summary, of the events that happened. Now, I have asked that to be brief, but it's to give Sir Wyn an understanding of the events, so that's what we'd like you to start with. I'll go through each of you sequentially. Then we'll talk, and I'll ask you to have a quick word about the headline impact, again, taking each in turn. Then we'll go through where you were before, and then we're going to go through in a lot of detail, the main bulk of the session, and we'll be asking you about the impact it's had on your lives and the lives of those around you. We want you to give as much detail and as much insight as you want to, as you're comfortable sharing. I would ask that if you hear things from each other than you agree with or resonate with you, then please do comment. It's a conversation between yourselves. As Sir Wyn says, I'm not going to be talking very much, other than to guide you through a very loose structure, so we will be led by yourselves. As we come towards the end, we'll perhaps if we have a chance to look to the future and things that maybe you feel should be in place to prevent this kind of thing happening, and to address some of those issues. So, I hope you're all happy with that structure. Just a quick reminder, it is being recorded. That's for the sake of transparency so it's in the public domain, and a transcript of that will also be available as well, so that it's as transparent as we can possibly make it for this open session. Okay. So, thanks again. So, I wonder perhaps ... I'll start with you Janet, as you're left of my screen.

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Timecode: 00:12:00

Jerome Norris, Lead Facilitator

Just to tell me very briefly a sort of a potted summary of the events that happened to you. Just take two or three minutes to put it into your own words if that's okay.

Janet Skinner, Participant

Do you mean the events during when my office was shut or...

Jerome Norris, Lead Facilitator

Yes, the, if you like, causes of it. Yes. Exactly.

Janet Skinner, Participant

I started working for Post Office in '94. Obviously, the contract terminated in 2006. My office was running at quite a large loss of £59,000; that happened between January and May of 2006. The balances just weren't good at all. You'd roll it over and you'd have to roll it over with that amount, and when you did and you went to the next balance, it would be double ...and when you next... it just accumulated and the only thing that I think the Post Office was interested in was making sure that you make right what is wrong. Regardless of where it is. The trail wasn't that good with Horizon. You couldn't actually check as good, unless you had a computer background, and it just went from there.

Jerome Norris, Lead Facilitator

Right. Okay. So those are the initial events. Thank you. Geoffrey, how about you? What were the initial cause of events when it started to become a problem for you?

[there is a moment where the participant cannot be heard which is then immediately rectified]

Timecode: 00:14:00

Jerome Norris, Lead Facilitator

Okay. Well, if you're connected, yes. Just tell us briefly the summary of those sort of events at the start Geoffrey.

Geoffrey Pound, Participant

Well, we had problems right from the very day that we moved into the Post Office. The very first day we had an £800 loss. I do not even know whether we had done £800 worth of business at that time but anyway, I'd just finished my week's training at the school in Teignmouth. When I came back to the Post Office, we had a training session and immediately after the trainer left, we started getting losses. We had another Post Office trainer who came out on the second week of operation. trying to get to the bottom of this £800 loss. He could not

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find it. He left about 2 o'clock in the morning and said, '*Oh you know, I'm sure it'll come back in a few days.*' As it happened, on that occasion it did reappear, but on other occasions, we could never get the Post Office to balance. We always were topping it up with money from the shop and eventually one day we had a £2,000 loss. I closed the shop and tried to find where it was and again, on that occasion, mysteriously a couple of days later it reappeared.

Timecode: 00:16:00

Geoffrey Pound, Participant

But then, on other occasions the losses just mounted and mounted up and I totally identify with what Janet has said, because you get to the point where, having had to roll-over every week, although that later changed to every month, you came to roll-over and you had the choice. Either you accepted the loss or not. You are supposed to accept it. You should not really open the next day unless you balance. You either had to accept the loss and roll-over with the loss, or you do not open the next day. Then if you did not open the next day, you were in breach of contract. So that is what we did, we rolled over with the loss carrying it over to the next day, and I think a lot of Postmasters did the same. I do not think I'm on my own doing that and you say to yourself that you'll try and make it up later. I do not know whether you wanted me to go into the full story. The full story will take much longer, but to cut a long story short, the losses mounted and mounted until I eventually got audited. I could not explain the losses and I was suspended.

Jerome Norris, Lead Facilitator

And when was that about? What year was this Geoffrey?

Geoffrey Pound, Participant

We bought the Post Office in 2005 and I got suspended in 2007, the end of 2007, so I was in the post for about two years.

Jerome Norris, Lead Facilitator

Right. Okay. Thank you. Nicki, do you want to give us a quick summary of your situation at that time?

Nichola Arch, Participant

Yes. Mine was like, more complicated than that because ... I worked in the village sub-Post Office for the sub postmistress, but she took ill health. I worked there for about seven years. She took ill health and consequently died. Her husband who was in his seventies at the time, rather than lose the Post Office for the village, he asked if I would like to manage the Post Office...

Timecode: 00:18:00

Nichola Arch, Participant

...and take over the shop. I could use the shop as my own business which I agreed to. I took a small salary from the Post Office, but he took the main salary, and he was under contract with the Post Office. So, I didn't have a contract between myself and the Post Office at all. In 1999, we got contacted to say that we were going to be one of the first Post Offices to join the roll out of the Horizon system, which was absolutely fine. I was 29 at the time. So, what happened then ... I was quite interested in what Geoffrey said actually, because I'm under the impression that Geoffrey went on a week's training for the system. But I could well be wrong.

Geoffrey Pound, Participant

Not for the system. I went on a week's training at the Post Office school. There were no computers at the school. It was just training on how to do the transactions.

Nichola Arch, Participant

Ah right. Okay.

Geoffrey Pound, Participant

Then we had a trainer come to the branch who trained us in our branch live with Horizon, but there was no Horizon training at the Post Office school, no.

Nichola Arch, Participant

Additional. Right. Okay. Well, I didn't go to this Post... any training whatsoever. There was... none existed for the Post Office or for anything else. So, what happened was ...the engineers turned up with the Horizon equipment, the business with the shop which was obviously my business, and the Post Office remained open. During opening hours, the first three hours of trading, they set the equipment up, told you how to use it, left you with a... a folder. A ring binder of instructions and left the building.

Timecode: 00:20:00**Nichola Arch, Participant**

So, by lunch time, it was just me, the computer, the business and the Post Office and everything else. There was no other training to be had, and I had a part-time assistant which I then had to show how to use it. Which, as it happened ... I was absolutely terrified of the thing because I didn't understand a word of it, and the shop and Post Office was quite busy as well. So, I was sort of doing half manual work, and half computerisation for the first morning to try and get the customers dealt with and the computer system...and by lunchtime, that was my Horizon roll out, equipment fitting, training, done. Finished. Never to be seen again. The first week I balanced, it didn't balance. It was approximate. I can only go by approximate because it's 20 years ago now, but it was rolling over sort of £4,000 every week and every week I rang the helpline and said, *'Look, I know I'm one of the only people with this system, but can somebody help? Because I cannot get it to balance'*, and they just said, *'You're going to have to declare it because we want that office open tomorrow morning. So, declare it as it is, and obviously put the cash in'*. I said, *'Well I haven't got that sort of money to put in'*. So, I declared it as it was seen, rang the owner obviously, although he'd never worked in a Post Office in his life so he could only acknowledge that I was being transparent with him, if you like. Then, I mean he wasn't worried about it because it was the initial roll out of the system and we were both very confident that it would correct itself ...that it was obviously some user error of mine and that it would sort itself out, but then the following week, it doubled. So, I rang the helpline again, *'Sorry. No. We don't know what to do. Have you rung the area manager?'*. I said, *'Yes, he's told me to ring you because he doesn't know what to do'*.

Timecode: 00:22:00

Nichola Arch, Participant

'Well, we don't know what to do, so just declare it and carry on'. This went on until about October. The equipment was installed in the August and by the October it was £28,000 short. I was doing exactly the same week in, week out. Ringing the helpline every time I balanced, saying that the problem is getting worse and worse. I contacted the area manager 19 times, which I recorded, and said, *'I just do not know what to do because I haven't got funds.'* I had a little stationery shop and a card shop, and it certainly wasn't taking, you know, any finances to cover that amount. So... so I declared it and then literally one morning, at half past eight in the morning, there was three individuals waiting for me outside the Post Office when I arrived. They said they were just coming to do an audit, so I thought nothing of it. Let them in. We never opened again. That was the beginning of the end.

Jerome Norris, Lead Facilitator

Okay. Right. Thank you. So those are the events if we want to call it that. So, I mentioned earlier, it would just be interesting just to briefly get a feel for what life was like for you before all of this. Both in your role as an employee, Nicki, but as a postmaster as well. So, Geoffrey, how would you describe your life, just in a very brief picture of what life was like before all these problems happened to you in the business?

[There is a brief moment where the participant cannot be heard which is then immediately rectified]

Jerome Norris, Lead Facilitator

Yes. So sorry, I was saying if you could just paint us a very brief picture of what life was like for you in the business before the problems occurred.

Timecode: 00:24:00

Geoffrey Pound, Participant

The problems in the Post Office were there from the beginning, from the day that we bought the Post Office in 2005.

Jerome Norris, Lead Facilitator

Okay. Can I ask then what was your kind of, expectation, of where the business would go, you know when you opened the door that morning?

Geoffrey Pound, Participant

We thought it was going to be a good business. It was, on paper, ideal. It was a tourist village on the North Devon coast. We bought a building which comprised the shop and the Post Office. It was a convenience store, gift store and Post Office and then we had a holiday flat in the same building above it, then we had our own accommodation right at the very top, so our expectations were good. We had a business plan. and we had ideas about how we were going to enhance the shop which we did by selling high quality gifts and jigsaw puzzles that added value to the type of business that we did. We did keep the convenience store side, but we also built up the gift side. Also, it was a holiday destination so with the letting out the holiday flat it was a business that had a lot of potential. We saw it and decided to buy it. It was a place that was full of potential.

Timecode: 00:26:00

Jerome Norris, Lead Facilitator

Yes. Thank you. Janet, to return to just thinking about ...to put yourself back in time to before all of these events. How would you describe what your life was like professionally and personally then? Just sort of a brief summary.

Janet Skinner, Participant

Well, I started in '94 as a counter clerk and I worked my way up to be a postmistress which happened in 2004. Before then, the Post Office was a job I absolutely loved. You were in the heart of the community, people depended upon you all the time, and I won't lie but it's my favourite job I've ever done, ever. Obviously, I live in Hull and there's quite a lot of council estates in Hull. I've worked on probably the majority of all of them... the council estates. So, it was just... you're just part of the community. You're part of the most personal thing about somebody, and that's finances. I just loved the job. Absolutely. I had two... I had two children. It was '94 when I started. They was only... they was, well five and three and when mine closed in 2006, they was still in her late to early teens. But it was just... that's all they knew I did. So...

Jerome Norris, Lead Facilitator

Right. Thank you. Nicki, so a brief picture of your life before this then. Obviously, your employment situation there, but how did you feel at that time please?

Nichola Arch, Participant

Yes. So, it... it was different in the fact that I'd left... when I left school, I trained as a teacher. I was a teacher up until I was 25. Then I decided children and me wasn't going to happen any time soon, so I left.

Timecode: 00:28:00**Nichola Arch, Participant**

Then I started working for different Post Offices. It was like, relief. I learnt the job from my local Post Office, the postmistress there, which is in a different village, showed me how to do the job etc. So, I learnt and then I realised that none of them could have a holiday, because there was nobody to run their businesses when they went. So, everyone was... all the sub-postmasters were saying, *'Oh we're so tired but we can't have a holiday because there's no sort of cover or anything'*. I thought, well there's an opportunity to run a business there. So, I went self-employed, and I went round all the Post Offices, the local little village ones, covering for when the sub-postmasters went on holiday. Then I went to Chalford Hill Post Office which again is a tiny little village office, and did some relief work there. This is over a five-year period, but it turned out that I'd been going there too regular, sort of three months, four months. I said then, *'I can't be sort of self-employed and be here that much. So, we're going to have to decide what to do'*, and a discussion between us was basically, that the sub-postmistress was getting quite poorly at that point. She said, *'Well, would you be prepared to run it for me?'* She said, *'I want... I desperately want to keep the Post Office in the village'*. They'd owned several little shops and different things within the village, and I saw it as a business opportunity if you like. It was me and my fiancée at the time. I mean I'm married to him now and still am, but we were engaged at the time. We bought a shared ownership little two-bed semi on the government scheme.

Timecode: 00:30:00

Nichola Arch, Participant

So, this was... he was working separately which he still does now in the same job he was working his own job. So, I saw it as a steady, good, secure... you know, the Post Office was so respected, and it was the best sort of permanent job. I thought, well this is great. I've got a little business. I've got a little shop. I had the shop completely refitted. I had new carpets and new shelving. I got hold of an awful lot more business enterprises that wanted to just display cards and I would pay for them as they're sold if I was willing to put their stands up. So, I got loads of different companies doing that. It was exciting. You know, I thought right, that's great. We may be able to get onto the property ladder eventually, but the shared ownership meant that we had a lot less mortgage than we would. So, it meant that it was affordable on the incomes we both had and because I was self-employed, I used an official account. The same as what the postmaster did actually, and he'd worked out all the finances and everything for us. So, it was great. I thought, one day we'll get married, and one day we'll have children. We can have this little business, grow it, and be secure for the rest of our lives basically. That was my intention.

Jerome Norris, Lead Facilitator

Okay. That was really helpful to hear. Thank you. So, the reason why obviously we want to talk about that is kind of where you were, on the verge of all these things happening. So, thank you all for that. So, the bulk of the rest of this afternoon is going to be about the impact that this has had on you all. Of any type, on yourself. So, I mentioned, I'd just like you to give me a quick headline about how you see the impact that this has had on your life. So, it could just be a two-minute description.

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Jerome Norris, Lead Facilitator

Then we're going to go into the detail on the different parts of your life, but in terms of a brief headline, Janet, I wondered if I could start with you. Just to describe that impact in your own terms.

Janet Skinner, Participant

The impact well, I lost my job. I lost my livelihood. I was sent to jail. Kids was left without me being there, the supportive one. My marriage had already broken down by that point. I was in a new relationship, but obviously with me going to jail, they then had to go live with their dad. It had a massive impact.

Jerome Norris, Lead Facilitator

Yes. Thank you. How about you, Geoffrey? How would you sum up the impact for you?

Geoffrey Pound, Participant

Well, we lost our business. We lost our home. I was homeless with a young child of five at the time and I had a mental breakdown.

Jerome Norris, Lead Facilitator

So very real impact for both of you. Nicki, how about you? How would you sum up the impact it's had for you?

Nichola Arch, Participant

Well, everything that was planned, all ended in one day. Literally, in three hours. I'd lost my business, my shop. Well, everything and in the village, you know, I couldn't walk through it without people..., *'This is the lady who stole from the pensioners.'* It was all in the local papers. I couldn't go in the supermarket ... the whole place would go silent. Village life was so... almost incestuous. Everyone knew everybody. It was a living nightmare to the point where I refused to leave the house.

Timecode: 00:34:00

Nichola Arch, Participant

I never, ever... I stayed indoors and never even went out to the shop for 19 months until my trial, and then we had to... well, we were told that I was going to go to prison. So, to prepare for going to prison, however way you do that. So, my husband wanted to

wait for me, he was adamant. I told him to walk away because he didn't need to be part of this. He could walk away at any time and have nothing to do with it ... because I didn't want to put him through it. He refused. So, we went to the Registry Office, paid £27, got married, came home, watched Emmerdale Farm. We had no... no outfits, no photographers, no flowers, no videos, photos, nothing. It just happened. That was his way of saying I'm going to stand by you no matter what happens. Then I just stayed away, other than having to keep appearing in the local magistrates. Then the Gloucester Crown Court, then the Bristol Crown Court... solicitor things. I stayed indoors and just had... I was already... the doctor had already given me antidepressants. I was on a lot of antidepressants and things. Yes. That's leading up to the day of Crown Court. That was from what my life turned out to be.

[Background noises interrupted the conversation very briefly. The facilitator apologised and muted his microphone accordingly]

Timecode: 00:36:00

Jerome Norris, Lead Facilitator

So, I wondered, before we move on Sir Wyn. Do you have any questions about any of the backgrounds or anything you'd like to know about before we go into detail?

Sir Wyn Williams, Chairman

No, I think all of you, if I may say so, have focused absolutely on what Jerome has asked you to do. All I ask is that you keep it up, because it's going very, very well.

Jerome Norris, Lead Facilitator

Okay. Thank you. Thank you, Sir Wyn. So, what I'd like to do now... I mentioned that we'd have a loosely structured discussion around the impact. So, there are different areas of your life obviously which you've already mentioned. Be it the finances, obviously your liberty, friendships, family life, health and so on. So, in no particular order, I'd like to go through those and spend as much time as we need to on each one, so that we're kind of focusing our discussion on the things that matter if that's okay. So, I'd perhaps like to start with the financial impact that it's had on you. On yourself, professionally and personally. I'll perhaps start with you, Geoffrey, if that's okay. Just to talk us through it, so that we can get a feel for the impact that it's had on you, on a financial front. Feel free to take your time too, and if the others want to join in, that's fine, but I'd just like to hear it from your point of view please.

Geoffrey Pound, Participant

When we had the Post Office, it seemed that all our profits were being eaten up by keeping the Post Office balanced, which we ultimately could not do., We'd get transaction corrections which would come through about three months after the event.

Timecode: 00:38:00

Geoffrey Pound, Participant

All the receipts from transactions, were tear-off receipts from a printer. You had put all the transactions slips for the day into an elastic band and file it. Then you would put them all in a folder and once you'd rolled over, that is to say settled the accounting period, there was no way that any of those transactions were still visible. Even for the current week before rollover it was difficult to tie up the printouts with the actual transactions, but once the roll over to the next accounting period had been made, every record had gone, there was no audit trail. You could not trace anything apart from by looking at your slips, so three months later, if a transaction were queried, and you've been so many hundred pounds or sometimes even thousand pounds short on your balance you just have to accept it. There is just a button to accept it. There is no other alternative, and so all that gets added to your loss. You cannot trace the slip because there is no audit trail. Three months after the event you cannot even remember it. So, we were putting money into the Post Office all the time to try to keep up with the losses. Eventually, I phoned up the Post Office and I said 'Look, we've got a loss. How do I deal with it? I can't deal with it'. The first time I did that, they agreed that they would take the loss and they would deduct so much from my monthly salary until the debt was paid off.

Jerome Norris, Lead Facilitator

Can I ask briefly what the sort of sums were involved? Can you remember roughly what the deduction and the debt were at that point?

Geoffrey Pound, Participant

I can't remember the exact debt. I think there was ...

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Geoffrey Pound, Participant

...probably a couple of hundred, two or three hundred pound a month coming out of my salary. I cannot remember. I would not stand up in a witness box and say what it was.

Jerome Norris, Lead Facilitator

I just wanted an approximate.

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Geoffrey Pound, Participant

It was a chunk of my salary.

Jerome Norris, Lead Facilitator

Okay. So, carry on. So that continued to accumulate then. Do you want to tell us about how that gradual impact became a bigger impact for you, Geoffrey?

Geoffrey Pound, Participant

Well, it came to the point where we basically were insolvent. We couldn't pay our bills; we couldn't pay our suppliers. The monthly bills like the mortgage repayment and suppliers' payments needed, to just keeping the business ticking over, we could not make. We were just getting more and more into debt all the time, so in the end, we called in an insolvency practitioner. We had previously thought, if we sell the holiday flat off, then maybe, we could keep the business going. We did actually get a buyer for it, but the problem was that the utilities needed to be separated and the water had to be taken from a trunk main which would have been about 20 or 30 yards away, and it would have cost about £15,000 just to get the main hooked up. We decided it was too much of a risk in case the sale fell through, so we shelved the plan to sell off the holiday flat.

Timecode: 00:42:00

Geoffrey Pound, Participant

Then we called in the insolvency practitioner who suggested that what we should do is put all our debts into an IVA and then put the business up for sale, and the sale of the business would settle the IVA. So, we did that, we set up an IVA, we got all our creditors to agree to the IVA, and then we put the business up for sale. However, we could not get a buyer. We did try, and put it with different estate agents, but it did not sell.

Jerome Norris, Lead Facilitator

Can I just check then? So, your personal home was within the same building.

Geoffrey Pound, Participant

Yes.

Jerome Norris, Lead Facilitator

You were living there?

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Geoffrey Pound, Participant

Yes.

Jerome Norris, Lead Facilitator

So, the events with the Post Office, the Horizon system, they were being effectively accumulated into the... or integrated into, your personal finances as well?

Geoffrey Pound, Participant

Absolutely. Absolutely. The loan was for the building, which comprised as I said of our flat, the holiday flat and the Post Office. It was all contained in the same building and that was what we had to repay our loan for.

Jerome Norris, Lead Facilitator

Right. So, you mentioned that the final impact there, that you went over to find a buyer, you'd had the IVA in place and so on. So where did all that leave you ultimately in the financial sense, Geoffrey?

Geoffrey Pound, Participant

Well, we couldn't settle the IVA because we couldn't sell the business, and eventually, the losses mounted, and I got suspended after a Post Office audit because of losses I could not explain. The insolvency practitioner added the losses to the IVA. The way an IVA works is you cannot have any preferential creditors, so if you've got a bank or a supplier or something, and they have agreed to the IVA, you cannot settle any debt preferentially. You must settle the whole IVA and each creditor get a proportion of the settlement.

Timecode: 00:44:00

Geoffrey Pound, Participant

The debt to the Post Office, got put into the IVA. A family member, my sister, offered to put up some money. Even a customer said, we will settle your Post Office debt so you can carry on in business. We were not allowed to do that under the terms of the IVA, so I could not get out of my suspension. We did negotiate with the Post Office and they did say that at one time that if the money were repaid as soon as the cheque had cleared, they would re-open us. But we could not repay the money because we were tied in with this IVA that prevented us from settling e preferential debt. so, I my suspension stood, and without a salary I couldn't repay the mortgage and ultimately the property got repossessed.

Jerome Norris, Lead Facilitator**The impact of that then...****Geoffrey Pound, Participant**

Then we had nowhere to live. We had some friends who lived in Mid-Wales and I stayed in their caravan. My wife and daughter found a nearby B&B. I was already ill by the time that had happened, and then after I moved up to Wales, I spent a month in a psychiatric hospital. Eventually I did get a job in Shrewsbury for a retail chain, but that meant a 40-mile commute each way and then we eventually, we found rented accommodation in Shrewsbury.

Timecode: 00:46:00**Geoffrey Pound, Participant**

I've recently taken voluntary redundancy because of the, COVID situation after ten years in my retail job. I'm now of state pension age, I'm 72 so, I'm living on a state pension, and occupational pension. I do not have a property. We live in social housing. I have still got debt. After we lost our home, even though the bank repossessed it, until the bank managed to resell that property, we were still liable for the Business Rates. The Business Rates kept accumulating, even up to about six months after we had lost our home. It is only in the last year which is 13 years later that I've actually finally cleared the outstanding Council Tax and Business Rates. There are still other loan debts from the time in the Post Office that we are still in the process of clearing with a payment plan.

Jerome Norris, Lead Facilitator

Okay. Well, that's a really clear description. Thank you. I wonder, in terms of your feelings of financial difference if you want to think of it like that, how does your position now differ from what you would have expected that morning that you opened up the shop?

Geoffrey Pound, Participant

Oh, vastly different. I would have expected to have a comfortable living, been able to support my daughter into whatever she wanted to do with her life, been able to go on maybe nice holidays, have a nice lifestyle, which I am not now enjoying. Our lifestyle is considerably simpler that it would have otherwise been.

Timecode: 00:48:00

Geoffrey Pound, Participant

To put it straightforwardly, it is a quite simple lifestyle that I have now.

Jerome Norris, Lead Facilitator

Right. Thank you, Geoffrey. I appreciate that. Janet, if I come to you to focus on the financial side of things. How would you describe the impact, and if you could, just sort of tell us some of the story about the financial change that's happened since the event started?

Janet Skinner, Participant

Well, I was terminated in May 2006. I was actually employed by the Post Office. So as soon as I lost... the day I lost my job, was the day that I lost my salary. I basically... I ended up losing my house, because obviously I couldn't pay my mortgage. Couldn't pay my bills. Financially, it just... I had no finances to do anything. I was sent to jail in 2007. I actually kept my house until 2007, but it was under a repossession order. Then I had to sort of fight them really to keep the house, because obviously I wasn't paying the mortgage. I was able to sell it before it was repossessed. What the Post Office did was, when I'd actually... the day I was sent to jail, they put in a confiscation order against my property. So as soon as I sold the property, any profit that was made was going to go straight to them, but because I'd sold the house within the first three years, I got quite a large penalty on it. So, there wasn't any money left over ... I mean I was supposed to pay the Post Office £11,000 compensation.

Timecode: 00:50:00

Janet Skinner, Participant

Because they didn't get the money out of the house, a year later, they was going to send me to jail for five years for not paying the £11,000 compensation. Then two weeks after that court hearing ... in fact I appeared in two Crown Courts: Leeds Crown Court and in Hull Crown Court. I ended up with an infection on my spinal cord. Just my body breaking down. It attacked itself. I was in hospital in Hull Royal for three months and left paralysed from the neck down, so I may never walk again. So really, from 2006, I've never worked anyway. I live on benefits which is not ideal. Where would I have seen myself? I would have owned my own house. I would have been able to support myself, support my kids. Had a pension. I don't even have a pension in place. Basically, I just lost everything and ended up with nothing. That's basically all I can say about it to be honest.

Jerome Norris, Lead Facilitator

That's very clear. Thank you. We'll come onto the health issues in a moment. Thank you. Nicki, so do you want to, again do the same really. Tell us the story of the financial impact that you've seen on yourself and your family.

Nichola Arch, Participant

Well, on the day they come and audited, they then spent all day, locked me in this room, questioned me and all the rest of it. I was never allowed in the property again. For Post Office reasons, for the shop. Anything. The auditor actually left.

Timecode: 00:52:00

Nichola Arch, Participant

The two persecutors as I call them, but they're investigators I assume, went up to my boss' house. He was in his seventies at the time and not long had lost his wife. They basically said to him that I have... that he has to get rid of me straight away on that day. I was never allowed to step foot in that building again. The gentleman, my boss, said, *'Well, what about... it's her shop. It's all her goods and everything in it'*, and he said, *'Well, you'll have to arrange for somebody to come and collect the contents and that's it, but she's never allowed to come... be in the property again, and if you do allow her, we will be prosecuting you instead'*.

Janet Skinner, Participant

I think that's something that they did with everybody there, isn't it?

Nichola Arch, Participant

Yes. It is.

Janet Skinner, Participant

Once they took your keys, that was it. You weren't allowed back in.

Nichola Arch, Participant

Yes, they basically said... and Brian, you know, my boss was ... he'd never worked in a Post Office in his life. He was well retired, just not long lost his wife. So, the last thing he wanted to do was be prosecuted by the Post Office. So, he was absolutely sobbing, and said to me, you know, *'I can't believe we're doing this, but I can't go through it. So, I'm not allowed to let you in'*. So, in the end I arranged for removal people to go in, on a Saturday morning, and empty the shop completely, which is what he did. Then all this stuff arrived at my door, in my little two-bedroomed house. I thought, my god, what am I

going to do with it all? So, it all went to the tip. I lost the whole shop. We kept a few, sort of boxes of notelets and envelopes and things.

Timecode: 00:54:00

Nichola Arch, Participant

Anything we could fit in the loft, we did. All the rest, we dumped because, what could I do with it? So that was it. All that stock, everything had gone. I then arranged to go into an IVA, the same as Geoffrey, because I had suppliers that I couldn't pay anymore because I had no means of selling the goods. They wouldn't take... some took some of it back but others didn't. I landed up with around 30k of stock that I'd lost and landed up in debt having to pay, but with no income or anything to pay it. So, we then decided to move in with my parents. So, we sold the house. We paid as much as we could to anybody, to everybody. Meanwhile, Post Office was adamant they were taking me to Crown Court. They said I could put it right, but it was never an option for them not to prosecute. They never even negotiated or even suggested it and because I was innocent, I had been quite a feisty person I suppose. I was adamant that whatever the matter, I was not going to plead guilty to something I hadn't done. No matter what. Nothing anybody, not even my own solicitor ... you know. It was never going to be a bargaining tool. I was never going to negotiate. I was always not guilty, and I was going to stand by it, whatever. So, the Post Office offered me no options other than to prosecute. So, I had an IVA to settle my debts with the suppliers. We sold the house, which was minimal profit anyway because it was a shared ownership, and so we only owned a staircase of it.

Timecode: 00:56:00

Nichola Arch, Participant

We only owned 35%, and I think we made about £3,000, but that had just gone on expenses anyway and we lived with my parents until the court case was over. My husband carried on his job. He's a lorry driver. He carried on and we stayed at my mum's and we saved a little bit each week because we were living there for next to nothing out of his salary. It was a question of ... he was going to stay at my mum's when I went to prison. So, we moved in. So, things were sort of as normal as we knew, whatever normal was at that point because we were in sort of this zone, until the court case was over. We'd paid everything ... other than the Post Office because I didn't take the money. There was no way they were going to get a penny out of me. No way. I'd go to prison first. I didn't have the money to give them anyway. So, I thought nope. Nope. So, the plan was my husband would stay with my parents until my prison sentence was done, because we had no access to the Post Office, or to the documentation to investigate any discrepancy whatsoever, because the auditors come in and said, '*Right, you are £28,000 short. You will leave the building*'. It wasn't, '*Oh, any ideas of where it may be? Can we go through it again? Can we do some counting together?*'. Absolutely nothing. What they said was it, and I was to be escorted out of the building by the

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investigators and driven over to the Crown Office, which was eight miles away, and locked in a room for a recorded interview. Then I had nine recorded interviews after that. Either based there or at the... at Stroud Police Station, where they had...

Janet Skinner, Participant

I only had one.

Nichola Arch, Participant

I had nine ...

Timecode: 00:58:00

Nichola Arch, Participant

...because we kept changing courts and you know, it started off at a Magistrates, and then because of me pleading not guilty, it was a question of should it be heard by one judge or a jury? Well, because of the seriousness of it, and the Post Office said, you know, we want to have the ability for her to go to jail and we can't do that with a Magistrates, this needs to be heard in a Crown Court. My solicitor said '*Well, we've got access to nothing.*'. Any paperwork that he asked from the Post Office, they refused. Even the recording of the first interview with them, they refused to supply. Up until today, they still refuse to supply any of the recorded interviews. They said they'd destroyed it all so we can't get those back. So, as far as my solicitor is concerned, there was no defence. There was nothing he could use to defend me with. It was just me. I said, well I'm going to give it a go because I'm not having any of it. He said, "*Well, you do realise the consequences could be worse, if you don't sort of do as they say.*"

Janet Skinner, Participant

My solicitor told me to plead guilty. He said to me, '*Plead guilty*'. I said, '*I aren't pleading guilty to theft. I didn't steal anything*'. He said, '*But yes if you don't plead guilty, you're going against the Post Office. So, you automatically go against the Post Office, people don't believe you*'. Even your solicitor...

Nichola Arch, Participant

'You're going to have no chance'. Yes.

Janet Skinner, Participant

He didn't believe me. I won't say his name because you actually know who he is ...who was my solicitor at the time, but he's an MP.

Nichola Arch, Participant

Yes.

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Janet Skinner, Participant

And he actually... he didn't believe me. One of his words to me was, '*What did you do with the money?*' Now, for me to go against the Post Office, and I'll be honest, I absolutely was bricking myself when I went to court.

Nichola Arch, Participant

Yes. Yes.

Janet Skinner, Participant

Because they were like just plead...

Nichola Arch, Participant

It's hideous.

Janet Skinner, Participant

...guilty.

Timecode: 01:00:00

Geoffrey Pound, Participant

From what I have read of other people's accounts, I was never prosecuted or sent to court. I was suspended but I do understand that a lot of people pleaded guilty to false accounting to avoid jail, so I think that Nichola is extremely brave in what she's done to stick by her guns like that.

Nichola Arch, Participant

Stubborn... stubborn mule Geoffrey. That's what I am.

Geoffrey Pound, Participant

Well hats off to you. Hats off to you. You are fantastic.

Nichola Arch, Participant

Well, I don't know whether it was ever the right thing to do because they never learnt from it. They were found in the wrong, that's my biggest gripe of all. They were found that they were in the wrong in 2001. So why didn't they learn then?

Jerome Norris, Lead Facilitator

Can I just... sorry, just thinking about the financial ramifications and the impacts on yourself that you've all just described. If you take yourself back to when you were going through all that, at that point. How do you feel, it's a question to all of

you really but just briefly? Geoffrey, how do you feel inside when you're going through those financial impacts?

Geoffrey Pound, Participant

Awful. Awful. It's a difficult feeling to explain, because you feel you've got no self-respect, you feel a total failure in life, and you don't feel you can face people. You do not really want to talk to anybody, a very lonely feeling, I think. A feeling of great loneliness and a feeling of great worthlessness as well.

Jerome Norris, Lead Facilitator

Okay. Thank you.

Timecode: 01:02:00

Jerome Norris, Lead Facilitator

Janet, how did you sort of feel when you were going through ...because you said you'd lost your wage instantly, so how did you sort of feel at that time about the financial side of it specifically?

Janet Skinner, Participant

Financial side? I was devastated, because obviously I knew, that was the only income. I was the sole provider. I mean, all the... I had a partner, sort of, at that time. I still was the sole provider for me and my children. I never relied upon anybody for anything. I was... I've worked since I was 16. So, to be out of a job and knowing I couldn't get another job, because obviously you've got this court case hanging over you. So, I was never in a position to be able to go out and get another job. It was just literally we lived day-to-day to be honest. We were just broke. Completely broke, and probably, I'm no better off today than probably I was then to be honest. The only thing I've got probably more today, is that fact that I've got more people now accepting that things weren't as clear as glass as what they thought.

Jerome Norris, Lead Facilitator

And how did you feel, Nicki? At that time, sort of the emotional effects of the financial?

Nichola Arch, Participant

Yes, I can... I can relate to what Geoffrey and Janet said then. It's like you go back to school almost. I felt so useless, and it affected my husband's income. We lost

everything. It felt like it was my fault that everybody had nothing. The house is gone, the business. All the dreams we set up, it's all my fault it had gone.

Janet Skinner, Participant

Yes, but then you take that blame yourself though, don't you?

Nichola Arch, Participant

Yes, you do.

Janet Skinner, Participant

As though it's you.

Timecode: 01:04:00

Nichola Arch, Participant

And I'm, you know... the minute it happened, it went into all the local papers. Saying, '*This woman's a thief and she's stolen off of the elderly*', and things like that. So, I had no chance of getting a job anywhere. People were shouting in the street if I went out, it was just horrific. My husband, he went to work, and I remember him coming home and saying that they're all pitying him at work because they've heard about... he's married to the woman who was in the papers who stole off the pensioners, and they were pitying him. Now he's... as Janet knows, he's a very proud chap, and he was totally demoralised.

Janet Skinner, Participant

Yes, but that's what the story was in the paper about me. That I'd stolen the pensions from the pensioners.

Nichola Arch, Participant

Even after, even when I was proved innocent, not one reporter...they didn't print that. No, they weren't interested in that. It was only, you know... so I was still known. I was so glad that we moved away. Twenty miles away, and I've never returned to that place since. We had absolutely nothing. We'd moved into my parents. You know, one minute we had a little home. It wasn't much but it was our first rung on the ladder. We had business. We had a future of getting married, possibly having children, and building a business. And all of a sudden, we were living with our parents, with my parents, with absolutely nothing. Other than a lorry driver's wage that we were trying to save up.

Janet Skinner, Participant

I moved into a house that was falling apart. It was just rotten to the core. Because at the time, that's all I could afford.

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Nichola Arch, Participant

That's right.

Janet Skinner, Participant

To rent because I ended up having to go into private rented.

Nichola Arch, Participant

Yes. You go from what you think is a success.

Janet Skinner, Participant

Yes.

Timecode: 01:06:00

Nichola Arch, Participant

Well, I went to school. I went to university. I did well and I just think, why ever did I stop teaching? Why ever did I go to the Post Office in the first place?

Janet Skinner, Participant

I think everybody lives by ifs and buts.

Nichola Arch, Participant

Yes. You can't though, can you? Actually yes, financially I was what I thought was up and coming, possibly successful future set out. I felt like I'd ruined it for everybody. My parents had children back home again. I bet they never believed that would happen. You know, everything had gone. Back to square one.

Jerome Norris, Lead Facilitator

If we think about specifically then, the employment thing. Which a few of you, I think all three of you have mentioned in one... but if we could just sum up the impact on your employment or employability and your own development and so on. How would you... I wanted to start with you Geoffrey, you went through to retirement from these events. How would you, in terms of your work trajectory, how would you describe the impact that's had on you? Because you were self-employed, weren't you?

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Geoffrey Pound, Participant

Yes, I was self-employed as Sub Postmaster. Fortunately, I did get a job in a retail chain after I left the Post Office and we had found somewhere else to live. They did not ask me any questions about where I had been previously so that was good. After I took redundancy from the retail job, I did apply for another job in a customer service type role. The interview was done over Zoom and one of the things that came up in the interview was my time in the Post Office.

Timecode: 01:08:00

Geoffrey Pound, Participant

They knew nothing about the Post Office, and I started telling them about the difficulties I had in balancing I am sure that's the reason they didn't give me the job, because, as far as they were concerned, I would have had to have kept good records.

Jerome Norris, Lead Facilitator

Yes.

Geoffrey Pound, Participant

Even though I did try to explain that there were problems with the computer, the bottom line was I could not get the numbers to balance.

Jerome Norris, Lead Facilitator

Nicki, if you can just sort of, quickly paint a picture of what happened to you in employment terms, from this happening to where you are today. If we can get that impact.

Nichola Arch, Participant

The jobs I was qualified for I couldn't apply for, because the minute you mentioned anything about a pending criminal, you know, a court case, they wouldn't employ you anyway. So, I was basically unemployed for two years. Waiting, just waiting. I couldn't get a job for the first two years of anything. Plus, I was waiting to be sent to Crown Court and we'd already established that I was potentially being sent to jail. So, I was ill, and I mean ill. Like I said, I wouldn't even leave the house and I was on a ridiculous amount of medication ... but once the court case had been done, then I could get employment, but I couldn't go back to the same village. Not that I wanted to, because up until then, every court appearance I did was in the newspapers.

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Jerome Norris, Lead Facilitator

I'll come back to that issue in a sec then. That's important. Thank you. And Janet, in terms of employment then. Do you want to just describe briefly what the impact was?

Janet Skinner, Participant

Well obviously, I got my contract terminated.

Timecode: 01:10:00

Janet Skinner, Participant

Well, suspended in May 2006. Terminated in August of 2006. I went to jail in February of 2007 and I actually didn't get another job 'til November of 2007. It was for an agency, but it's an application I'd actually done quite a long time beforehand, and I'd just contacted them ... so I didn't have to relist anything on it because they already had the application. Then the company that I was actually working for, was going to take me on full-time, but they requested a criminal check and I failed it. So, they... well, to be honest, I didn't fail it, I just told them that I had a criminal conviction and what the criminal conviction was for, and I didn't get the job.

Jerome Norris, Lead Facilitator

Right. Okay. So, let's move onto the subject that you were mentioning, both Nicki and the others. About how people felt about you. How other people felt about you and your kind of image or reputation. I'd just like you to paint me the picture of the impact that all of this has had on that. Maybe Janet if you want to talk about that first.

Janet Skinner, Participant

The image that people have on you is a lot to do with who the Post Office stand for because they're a trusted brand. People automatically assume that you are a thief. You've stolen from them, because everything's just gospel. You have a stigma. It's people talking about you and pointing the finger at you. *'Oh, that's that woman who nicked all the money from the Post Office. Do you remember?'* I've heard that so many times.

Nichola Arch, Participant

Yes.

Janet Skinner, Participant

It's things that my kids have had to live with as well.

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Timecode: 01:12:00

Janet Skinner, Participant

You know, people saying, *'Oh I saw a picture of your mam in the paper. She was in the paper for nicking that money, wasn't she? From the Post Office'*, and its still today. Even with everything that's going on today, people still assume that you are that person that stole that money from the Post Office. Even though theft was never a part of the conviction.

Jerome Norris, Lead Facilitator

Can you just tell us when was the most recent time? Just to paint a picture of that happening.

Janet Skinner, Participant

Only a couple of months ago. Somebody had actually said to me, well, messaged me on one of the social media sites, saying, *'Are you part of the Post Office thing?'* So I said, *'Well, yeah'*. So, they said, *'Well, didn't you get done for nicking all that money?'*, because that's what people... people believe what they read. This is the problem. They... obviously not many people know you as a person. It's only the close circle that you keep, that know you as a person. So, everybody else.... it's just word of mouth of what they hear.

Jerome Norris, Lead Facilitator

Right. Okay, and Geoffrey, does this resonate with you? Or is it not something that's affected you?

Geoffrey Pound, Participant

The day that we moved out of the Post Office I moved out of the area. I think had I stayed in the area, there would have certainly been a lot of stigma. But even when you go into a new area, with new friends it is hard, there is always a question mark over your story. You can say, *'Well, I was part of the Post Office scandal'*, but they see you as somebody that has come in, you are sort of a failure trying to fit into a new situation.

Timecode: 01:14:00

Jerome Norris, Lead Facilitator

So, when you say they, Geoffrey. When you say they, who's the they who...

Geoffrey Pound, Participant

People that are in your new sphere of influence, you go and join a new church, or meet new friends and they say, *'Well, where have you come from?'* Then you'll say, *'Well, I came up from Devon and we used to have a Post Office, but the business failed'*.

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You've come into a new situation from a failure. You are a failure trying to rebuild your life. There's the sense of failure, the sense that you have not made it and you take that with you wherever you go.

Jerome Norris, Lead Facilitator

And the association ... do you talk to them about the association with the Horizon issues or... how do you... what impact has it had on you and the way you deal with other people?

Geoffrey Pound, Participant

I do not talk to a lot of people about it. I talk to people that I trust. Although another side effect of course is that you tend not to trust anybody. You feel that everybody is against you. The idea of building friendships with people that you can confide in even though they're sympathetic, and friendly, but because of what you've experienced, you withhold yourself because the trust has gone between people in general. You don't trust anybody, so it's really difficult to build trust in people that you make new relationships with. It's something that you just have to accept, I think that you have to do your best. To be as polite and as pleasant to people in general, ...

Timecode: 01:16:00

Geoffrey Pound, Participant

...but never put yourself in the situation where you are dependent on their goodwill. Although you would always need to show goodwill to them yourself, you can never be 100% sure of anybody else's goodwill.

Jerome Norris, Lead Facilitator

Okay. So, Nicki, you've mentioned a couple of times about this issue of sort of your reputation locally and beyond. Do you want to sort of paint us a picture perhaps? I'm interested to hear of any particular events of where it's happened. Just so that Sir Wyn can get a flavour for it. For what happened and how it feels.

Nichola Arch, Participant

The neighbours I thought I once had were non-existent. Nobody would speak. People at, my husband Steve's work were... because they'd read it all in the local papers and like I said, they were full of, *'Oh dear I'm so sad to hear this mate. What are you going to do?'*. You know, and *'Is she going to go to prison?'*, and you think, they only want the scandal. You know. Do these people really care? I don't know. You lose faith in absolutely anybody and everything, because it feels like nobody is on your side. You're trapped in this nightmare and can't get out, because there's solicitors and things. They're all saying, this is the Post Office, this is the crime. You know, even my mum said, *'Oh my god, you do realise this is against the Queen'*, because you know, that is how the Post Office was seen. It was just... and I've never ever done anything wrong in

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my life. So, for my family it was absolutely shattering. My brother was a corporal in the army at the time, and he's like, *'Oh my god, I hope they don't hear about it here'*. You know, and I found that people tried to avoid knowing me. Because they didn't want to be associated.

Timecode: 01:18:00

Janet Skinner, Participant

I had people who totally blanked me because of the Post Office thing.

Nichola Arch, Participant

My hubby's grandparents were in the same village, and I could see just from them. It was like, you know, *'Can he not go and meet somebody else? We really don't want to be associated with this'*. You know. That's because it was held in such high regard. The Post Office was one of the elite businesses to work for. So respectable, so you know...

Janet Skinner, Participant

So respectable, that we was the crooks. That was the problem.

Nichola Arch, Participant

Well, it was a done deal, wasn't it? You're told over and over again. That is what you are ...and the neighbours, you know. Your neighbours, your local friends. All think the same. Or you feel that they do. I'm not 100% sure they did, but you feel like, well if them people can accuse you of this, then anything could happen now. Anything. It's so absurd, it's so out of the norm. It's so... it feels so surreal that you don't underestimate anything that can be afflicted on you after. You're almost scared to death all the time. That's how I felt. I thought, no, I'm only safe in this house.

Janet Skinner, Participant

I also feel nervous meeting new people. I used to think that they would sit in judgement of you. So, I think meeting new people always made me really nervous.

Nichola Arch, Participant

I just stayed at my mum's house. I was like a child. I just thought, hang on, I'm 29, 30 years old. Back living with my parents. Terrified to go outside. You know, and then they got really ill. Then I felt that was my fault as well. My dad got... went into sort of serious illness, which turned out fatal in the end.

Timecode: 01:20:00

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Nichola Arch, Participant

I thought that was my fault because all of this that I'd put on him and the shame. I believed everywhere in the land knew who I was. By the end of it, I was convinced everybody in the world would know, or think that I'm this woman who stole from the Post Office and it was just the most heinous crime that you could ever do. That you'd steal off the Queen. You know. I just... partially sending my own self crazy I think ...and for the local papers and the coverage of it all, because it was in a village. Or a little town like this. This was major, major scandal. You know, this was like front page news. This never happened around here, you know, and I was to blame. So yes. The illnesses, as Geoffrey said, you just get a nervous wreck. I landed up in hospital. I landed up taking overdoses and so on and so forth. Just for it to end. I mean me and Steve arranged to drive over a cliff, you know.

Jerome Norris, Lead Facilitator

I want to go onto the... I want to go onto the health thing in a sec in proper detail.

Nichola Arch, Participant

That dictates as well, where your mind is at, because you don't see things. You don't see life in the same way. When you're accused of something like that, for no reason whatsoever and you're innocent. How on earth do you see the world as a fair place to be in? How do you move forward and think, well this is actually a normal life? The same as anyone else would have. When this has been inflicted on you. I don't know how you do.

Jerome Norris, Lead Facilitator

Yes. So, Janet, you said you were blanked and things. I just wondered, do you want to sort of just explain a little bit more about that social impact on you? You talked about your daughter and everything.

Timecode: 01:22:00

So just tell us a bit more a flavour of that blanking and how it made you feel at the time?

Janet Skinner, Participant

At the time, you feel that you're having to fight your own innocence because you know you're innocent. You have to fight for that. Nobody ever believes you. They don't believe you, because as Nicki said, because of who the Post Office are and what they stand for. So, you have people pointing the finger at you all the time. I mean, I had... it was my actual daughter. My daughter had just started a job in 2006 and my son was still in secondary school. So, he was quite lucky because he had three friends at that time and the rest of them he said, you know people, if anybody said anything to him, his friends would say, you know, '*Just back off, leave him alone*'....because obviously

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everybody saw what was written in the Hull Daily Mail. So, it was a lot of... it was just people gossiping behind your back to be honest... you just knew. So, I think it made me more nervous being around new people. I mean even to this day I still... if people don't know who I am or have not heard of me or heard of the Post Office situation, I don't go to them and say, *'Oh yeah, I was part of that. I went to jail'* because I don't think that's anything... I'm not proud of that. You know. It happened, and it's something I have to live with.

Jerome Norris, Lead Facilitator

Yes. You mentioned before about it being a message on social media in the group. To what extent does social media play a different part to the neighbourhood if you want to think of it that way? In your view.

Janet Skinner, Participant

It's like the neighbourhood. It's like having your neighbourhood in your phone. That's what it is. There's always people that do Chinese whispers. You get that wherever you go.

Timecode: 01:24:00

Janet Skinner, Participant

I mean from 2006 to where we are today. Technology has moved on in leaps and bounds. You didn't carry your network around with you in your back pocket or whatever. It was all just through word of mouth, but because I'd worked on so many different estates, a lot of people knew who I was because of the Post Offices that I'd been in. So, because estates are quite a community, there's sort of like ... I think I worked in about seven in and around Hull ... so, there was a lot of people that pointed fingers.

Nichola Arch, Participant

I had the same problem because I'd done relief work. I was well known across sort of Gloucestershire if you like. I'd done relief work within a 10-mile radius. All the way around. So, it felt everywhere. You couldn't go anywhere without anybody knowing. Absolutely.

Janet Skinner, Participant

I think it's had...

Jerome Norris, Lead Facilitator

Can I just ask you Janet, you know you mentioned before that somebody contacted you recently on social media and queried what had happened or you know, said who you were. I wonder if you could paint for Sir Wyn, just a picture

of the context of that. I mean how did they... how did that conversation get instigated?

Janet Skinner, Participant

She was some... she was a girl I used to knock about with when I was about 16 and I haven't seen her for a long time. She now lives in Witney. She'd actually seen it on Panorama, and she messaged me and said on, I think... on Messenger she just messaged me out of the blue and said, *'I've just watched Panorama. Is that you?'*, and I said, *'Yes. Yes, it was me'*. Obviously went into a big spiel and she basically said to me, *'Don't let anybody wreck you down'*, because she'd gone through something, not like that ...

Timecode: 01:26:00

Janet Skinner, Participant

... but she'd been accused of something. ... she had to fight to prove her innocence. Although the courts found her guilty, five years later she was found not guilty. So basically, what she was saying was, don't give up the fight and don't let people just slate you for no reason.

Jerome Norris, Lead Facilitator

Okay. Right. Thank you. Okay it's half past four and I did promise you a quick break. So, we've gone up through some of the impact. We've gone through sort of your reputation both locally and online and things. So, what I'd like to talk about now is a little bit about the health impact. Which you've all mentioned to one degree or another and I wonder, as far as you can unravel them. If we start with perhaps the physical health impact that it's had on you. I wonder, Geoffrey, would you like to just tell us about some of the physical health, maybe both together if you want. But the physical first, if you can.

Geoffrey Pound, Participant

With myself it is probably my mental health which has been affected. I suppose that mental health obviously does affect your physical health in the sense that it makes you less motivated just to exercise and I a side of that is I've got type 2 diabetes now which is probably a result of being overweight and lack of exercise. I have got another condition which is also probably associated with overweight which is called sleep apnoea which is where you can stop breathing while you're asleep which can be quite dangerous, so I have to sleep with like a machine so that I make sure I'm always breathing.

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Timecode: 01:28:00

Geoffrey Pound, Participant

They are not direct effects of what happened. They are side effects of being depressed and putting on too much weight.

Jerome Norris, Lead Facilitator

Okay. Thank you. We'll come back to that in a sec. Thank you. So, Janet, in terms of the physical impact of all of this, the physical health impact. How would you describe them to Sir Wyn?

Janet Skinner, Participant

The physical impact for me has been the hardest I would say. Obviously because my case was done in 2007, well concluded in February 2007. August 2008, shortly after two court hearings, I had an infection on my spine. I had fluid in three separate areas of my spinal cord, caused through a low immune system which is caused through stress. Obviously due to everything that was going on. I lost my mobility from the neck down and was basically told I would never walk again ...but I've learnt. I had to be quite a strong motivator. If I don't push myself, nobody else would push me. I still have physical... I still suffer with a lot of physical disability which I take quite a lot of medication for. So, I think it's my physical ability that's affected more than my mental ability.

Jerome Norris, Lead Facilitator

So, if you were to sum up the difference the difference that you have physically now, having been through these events, compared to what you perhaps would have been without them. How would you characterise that for Sir Wyn to understand?

Timecode: 01:30:00

Janet Skinner, Participant

I've never been able to work again. I have days where I can't even get out of bed some days. The strength in my whole body is quite limited. I don't have temperature, I can't feel temperature properly. There's a lot of damage to my nerves. I mean, the worst

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thing I don't like... the thing that I don't like the most is never being able to work again. That has just hindered me a lot. A hell of a lot.

Jerome Norris, Lead Facilitator

Yes. Thank you. So, you've had those diagnoses and things. How much time has it taken up for you to deal with the health issues, if you know what I mean?

Janet Skinner, Participant

Honestly, I had to deal with it straight away because it's the only way you can deal with things. You either... it's either... I was either going to sit back and just let somebody else take over my life completely anyway, or I was going to fight and be able to do things. So, what I'd do is ... I don't tend to look at things I can't do, I look at the things I can get round to do. I have like, strength issues in my hands. I can't use my... my hands aren't very good. I have lack of muscle everywhere. So, I just fight through what I can do and look for the ways round the things that I can't.

Jerome Norris, Lead Facilitator

Right, and just so I understand, the hand and the muscle issues you've just described, are they related to the spine issues?

Janet Skinner, Participant

Yes, because what happened is the infection that I had in my spinal cord ... I had what they call up to a C4 level which is like up to your neck level ...but I had the fluid in three separate areas in my spine.

Timecode: 01:32:00

Janet Skinner, Participant

What it was is, each of your nerve endings has what they call a myelin sheath around it and the fluid had eaten through the nerves. So, it's sort of like putting a bare wire and touching them together. That's the only way you can explain it. So, it fuses and that's what's happened with this infection that I had on my spine. It's basically just fused all of my nerve endings and most of them are just damaged beyond repair.

Jerome Norris, Lead Facilitator

Right. Thank you. Thank you for sharing that. Sorry, before I move on then. So, does it cause pain?

Janet Skinner, Participant

All the time. I have pain there all the time. I mean, I have three grandchildren. I can't run after them. I can't take them out on my own because if they run off, I can't chase them. I have issues with the stairs. I always have to make sure that I've got something to hold onto on stairs. I can't go long places. I can't walk for very far. I have to sort of tend to... what I tend to do is, I tend to hold onto people when I go anywhere, because they become like my stabiliser. I have an imbalance problem. So, I mean, as well if people walked into me, they'd probably knock me over. I tend to meander when I walk as well, which is why I use people as a stabiliser to be fair.

Jerome Norris, Lead Facilitator

Right. Okay. Thank you, Janet. Nichola, you've mentioned some of the physical impacts for yourself. Do you want to describe those?

Nichola Arch, Participant

Yes, the two years that I spent waiting, waiting for trial. Mentally, the mental health had gone. I'd totally withdrawn from life basically and I'm still medicated now.

Timecode: 01:34:00

Nichola Arch, Participant

I was diagnosed with depression then, and I've never been able to snap out of it if you like. But... big but, everything is stable now. So that allows me to enjoy life as much as possible. As soon as it happened ... not long after, I had a lot of body pain and things, and then I was diagnosed with rheumatoid arthritis in my feet, in my ankles, in my knees, hips and shoulders. Then I got fibromyalgia on top of that. Then I had to have a radical hysterectomy because I'd got an infection inside and it all had to be removed. Luckily, I'd had one child in 2005, but I wasn't able to have children after that. So that was that. Although I would have done, obviously if I could, but I couldn't. Both joints in my feet have dissolved completely and now they're steel pinned and fused so I can't bend my toes at all. They're all... they had to be... the joints taken out then metal poles and screws fixed on, so they're fixed in one place. They don't bend, so I can only wear flat shoes because my toes don't bend at all. IBS I've got as well...but a year after my trial, I got a job. I trained again and become a social worker. I was a social worker right up to when I was 49 and then I suffered with too many falls which was becoming a hazard at work. I broke my shoulder and broke my knee where I kept losing my balance and falling.

Timecode: 01:36:00

Nichola Arch, Participant

A lot of it is because I have no feeling in the bottom of my feet, because I've got neuropathy in my feet now as well, due to them being metal basically. So, I retired. I'm

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now coming up to 51 in June. I've made good friends ...Janet is one of my best friends now, and that, I thrive on as well. I think if I can't get anything at all out of this, I've got a real precious friend and that gives me strength. I know it gives Janet strength as well. If ever we're down, we just ring each other and kick each other up the backside and say, come on. Come on. Keep going. We've just got to. It's that keep going. One day, I said to Jan, one day we won't have to keep going. We'll be able to just enjoy. Just be who we are. But at the moment...

Janet Skinner, Participant

Not 'til the next phase of the Post Office.

Nichola Arch, Participant

No, we do rely on each other a lot really. Probably more than we should, but it keeps us going.

Jerome Norris, Lead Facilitator

Can I ask you... can I ask you a question then Nicki? Geoffrey, when Geoffrey was talking about his diabetes and so on, he said it wasn't directly attributable to it.

Nichola Arch, Participant

I believe it was.

Jerome Norris, Lead Facilitator

Can you tell me about that? Tell me your view.

Nichola Arch, Participant

I have a different view to Geoffrey, and I'd say it to Geoff as well. That I blame them entirely. We have no idea the sort of people we'd been if we hadn't been shunted with all this. You know, to me, we had the get up and go. We started the businesses. We had the future. We were looking forward and upwards. So why on earth would we be inactive and overweight and all those things that were associated with it ...

Timecode: 01:38:00

Nichola Arch, Participant

...and the same with Jan and her infections and things. Nobody knows whether... if... this... this is such a major shock.

Janet Skinner, Participant

I always say my body had a breakdown. Not my head.

Nichola Arch, Participant

Yes. You can have as strong a head as you want, but there's only so much somebody, an individual, can take. To me, years and years, Geoffrey's time, Jan's time, my time. They're all 10, 15, 20 years of somebody's life. My son is 15 and he's always known mummy as one of the Post Office women. He's never known any different. Janet's children, she's the Post Office woman. They have lived with it, all consuming. All of their lives. So, I blame them entirely, and for Geoff as well. I think no, he bought his business, he had a holiday cottage. He had a shop. He had his accommodation. He had his future absolutely mapped out and then it was just absolutely robbed from him. That has to take a physical impact and emotional. I will always blame the Post Office entirely. Full stop. No matter what justice we get. They are totally, 100% responsible for that portion of our lives. I just want the next portion to be different to what the last was. I'm hoping Sir Wyn is going to be part of that.

Jerome Norris, Lead Facilitator

Okay. Thank you Nichola. So, Geoffrey, we've touched on all... well, a lot of the physical effects. I wonder if you could talk us through, you mentioned your journey on an emotional, psychological way. Could you tell us... could you tell us that story in a bit more detail please?

Timecode: 01:40:00

Geoffrey Pound, Participant

Well, after we realised that there is no way, we could fulfil our IVA, that we were not going to be able to sell the Post Office and we could not pay our mortgage, it was clear that it was just a matter of time before we were going to be repossessed. The Post Office was closed but we still had the shop going and it was like standing in the path of an Exocet missile. You knew this tremendous disaster was impending and you could not do anything about it. I just lost it. I could not do anything, and my wife very much stepped up to the mark. She ran the shop. Since I could not do anything really. I just used to sit on the couch, and I could not do anything. I was totally out of it. I did get some medication from the doctor at the time. Then the event happened, and we did become homeless. We had some friends who put me up in their caravan. My wife found a bed and breakfast for her and our daughter, but I was still ill and I was suicidal, and I got admitted to hospital. I spent a month in the mental hospital, and I suppose then I came to my senses to a certain extent and realised that I had to make some effort. Then my wife found a little holiday cottage to rent.

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Timecode: 01:42:00

Geoffrey Pound, Participant

After that I had to find work again. I used to attend a rehabilitation centre which is near where the place we lived and then I did find work. And slowly built my life up again, so yes, I recovered from my breakdown, but it has been a long, hard uphill struggle.

Jerome Norris, Lead Facilitator

Right. How do you reflect on that now Geoffrey? That... that process that you went through?

Geoffrey Pound, Participant

Well, I suppose I have learnt a lot about myself and I've learnt that it is possible to come through very dark times. You do go through it and you do come out the other end so you should never give up hope. You should always keep going, keep trying. Every day is another day. Keep believing that God will help you through every situation and he does in the end you get through these things, but it's something that I would have preferred not to have been through. If I had the choice, I wouldn't want to learn the lessons of life that I've learnt through going through that. I would have preferred not to have learnt those lessons that way.

Jerome Norris, Lead Facilitator

And in terms of the person that you were then, against the person that you are now. Psychologically, how would you characterise that change? Or that difference?

Geoffrey Pound, Participant

I'm a lot more cautious. I was previously prepared to take on new ventures, but I'm more cautious of doing so now.

Timecode: 01:44:00

Geoffrey Pound, Participant

More cautious, more reserved, and particularly so in the sense of what's happened to the Post Office. Nichola and Janet are quite different to me in the sense that they both had a lot of publicity. My case has had a very bad effect on me, but I never went to jail and I never went to court. I've shied away and I've deliberately avoided being in the

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limelight. I did not want to be in the limelight. In a sense, to come and say I have suffered in this way. I'm just another one. I am just another statistic really. nevertheless, I still think that my story is relevant to other people who have been part of this issue.

Nichola Arch, Participant

Definitely.

Jerome Norris, Lead Facilitator

Thank you for sharing that, Geoffrey. So, Janet, I know you said that it was mainly a physical breakdown for you, but how would you describe the sort of psychological impact that you've had since then? Since it all started.

Janet Skinner, Participant

Psychologically, I mean, I was a mess when it all first happened. Emotionally, all I did was cry all the time. I was medicated, ... for the first couple of months but it... it does break you. It breaks you a lot. I think, you become tired of having to prove yourself as well. Everything is just a fight. You don't ever get any... well, I didn't get much respect from people. So, you're left to your own devices and you do shy away. You don't want to go out anywhere and have to interact with people.

Timecode: 01:46:00

Janet Skinner, Participant

You don't want the people who you're talking to, although they might be nice to you while they're stood talking to you ...you know that they're not when they walk away. So, you're always second thinking what people are thinking about you. I think that's quite a difficult thing to have to live with as well. You know when you know that people are second thinking you all the time. Emotionally, I was just a mess for the first few months. When I was sent to jail, they actually had me on suicide watch because again, all I did, that actual particular day ... the only thing I remember, is going into the court and then ending up at the jail. It's just such an indecency to have to go through. It's just horrendous. I mean, I was an emotional wreck. I was ill while I was there. I mean, I got worms, I had skin infections. It's just a horrible, horrible thing to have to go through. I had to live with all... I had to live with that. So, it's not something ... although I might learn to deal with it, that emotional side of it never goes away. It's always there. You know, you can't just push it away and put it to one side. It's just always there.

Jerome Norris, Lead Facilitator

So, to someone like me, who has never experienced it. What does it feel like to be living through that?

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Janet Skinner, Participant

It's a nightmare. You feel like you're living in somebody else's story. You sit back, and you're watching it. It's like watching it in a movie. You're thinking, well this can't be my life, because that's not me, but it is. It's actually your life. So, you actually feel like you're not actually part of your own life. It's somebody else's story that you're watching. I mean, I know Geoffrey said that me and Nicki have had quite a lot of publicity ...

Timecode: 01:48:00

Janet Skinner, Participant

.... but my publicity for this... because of this, is to actually show people, you know, the impact, that it's had on people. If people don't speak out about what they've gone through and what they've experienced, then nobody else is going to be aware. It took me a long time to actually be able to speak about what I'd been through. It was only because of Nick Wallis and Panorama ...that was the first time I'd ever done an interview in regards to what had happened. Never done one before.

Jerome Norris, Lead Facilitator

Right. Can I just pick up on something that you both...? I think you and Geoffrey both mentioned about a difficulty in trusting people.

Janet Skinner, Participant

God you do. You don't trust anybody.

Jerome Norris, Lead Facilitator

Please tell us a bit more about that process and that feeling.

Janet Skinner, Participant

The thing is, what you do is... because when you ...obviously because when you work for the Post Office, they're a trusted brand. So, when you get people questioning what you've done, and you know you haven't done anything. You're putting your life in their hands. So, I sat back and thought, they'll find out what was wrong, they'll know what it was... what was right and what was wrong but then, this is no disrespect to anybody, then you're let down by the law. You think you've got the law to fight for you, because you can't fight, so you lose. That's why you lose that respect for the people. It's because of the fact that, you're putting your life in somebody else's hands but that doesn't come through. Then again, I suppose people only see what they read. So... but you do lose. You just don't trust people. Nowhere near.

Jerome Norris, Lead Facilitator

So, Nicki, I noticed you were nodding in agreement with a lot of that... do you want to tell us about your sort of psychological journey. The emotional impact.

Nichola Arch, Participant

I don't trust anyone now. Full stop.

Timecode: 01:50:00

Nichola Arch, Participant

I refuse to put myself in that position to be let down because I had so much faith that the truth will out, and yes in all fairness, I think it was easier for me to move on in the respect that I proved I was innocent, and a jury agreed with me. So that... that changes it. So, I thought no, justice has been done without a doubt, but then you know, the Crown Court was two years later. I walked out with nothing and the Post Office said, *'Oh right. Okay'*. I had no apology. Nothing, you know ... from them. It was well, *'Nicki is alright because she didn't go to prison'*. You know, and I've had no acknowledgement from the Post Office, ever. Even though... and that makes me bitter. I don't trust anyone. I don't trust my own husband. I will not trust anyone. If it turns out I can trust them, it's a bonus, but people say, *'Oh you won't stay married if you don't trust them'*. I've been married 23 years. I've stayed married, but I don't trust him, and I've always been honest about that. I can't afford to trust anybody and the reason me and Janet are passionate about this inquiry so to speak, although it may seem that our stories are in the public a lot, they actually aren't. They're not very public really. Especially you know ... because Geoffrey mustn't underestimate what his experience is, because prison and court cases are right at the end. All the damage is done leading up to that. Then it's the final nail. The court case and prison and things like that, but the impact it has when you're accused of something like that.

Timecode: 01:52:00

Geoffrey Pound, Participant

You are a different person, and you will never, ever return to be that person again. I genuinely believe that. The person Geoffrey was, Janet was, me. And all the hundreds of others, will never ever get back that happy person, successful person they were before the Post Office got hold of them. You just have to build up the strength and say, this is it now. I need to work to with the person I am. Because that's all you've got.

Jerome Norris, Lead Facilitator

So, you mentioned that you were in such a bad way you didn't leave the house for 19 months and things. So, do you want to just briefly sort of tell us how you passed into that phase and how you came out the other side?

Nichola Arch, Participant

To be honest, it was very odd. I just kept looking at my husband and thinking, there's something wrong with him. There's something wrong with him. I wrote a letter to the doctor and said, I don't know what it is, but I think there's something wrong with my husband. I wrote a three-page letter. She actually rang me up and said, *'I need to see you today'*, and I said, *'There's nothing wrong with me'*. She said, *'Yes. There is. I need to see you today'*. I can guarantee you now if she hadn't have done that. I wouldn't be here. I went to see her and obviously, I was quite heavily medicated then and things. All I was arranging was how we could end our lives prior to the trial. That was the plan. My husband was more than happy to go with that plan. He said, *'If you don't want to go to Crown Court, you just say the word and we'll do it'*. So, we had this, and believe it or not, that almost gave me a bit of... I've got something else. There's something I can control here. I can actually turn around and say, *'Right, today is the day. Let's do it'*, and because I didn't have children, it was a serious contender.

Timecode: 01:54:00

Nichola Arch, Participant

A very serious contender. You know, we lay in bed many a time and thought of the quickest, easiest ways we could end our lives together so we wouldn't have to go through going to court, because the court, that whole thing, was just so alien to me. We'd never had the police at the door. We'd never been questioned. We'd never been stopped for anything. Then all of a sudden, I'm in Bristol Crown Court. You know, for four days, being absolutely put through the mill. You know, and your life is in their hands. I was fortunate in the fact that I stuck to my guns, but I always had it in the back of my mind, if this goes wrong, I'm out. This is going to end, and my husband is coming with me. So, I'm not even on my own and that, believe it or not, that gave me the strength to do another day. Let's do another day. Let's see what happens tomorrow. Let's try another day, and before you know it, the months have gone and we've got a trial date. Even the day before, my husband was saying, *'Do you really, really think this is worth it?'* I said, *'Yes, it is.'*, because I could prove them wrong, and it will stop it. I genuinely believed it would stop it from happening to somebody else, because that's the nature of person I am. I'm quite a sappy devil, and that's how I become a social worker. You know, it mattered to me that they were going to go through to treat other people this way. I thought no, somebody has got to stop them. Somebody has got to do something, somewhere. I thought no, I'm going to give it a go. I'm going to go to Crown Court and give it a good go and see. At least it could stop somebody else from going

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through it. As it turned out, it didn't. It stopped me going through what Janet went through, because that would have been the end I think.

Timecode: 01:56:00

Nichola Arch, Participant

I just don't think I would have had the strength that Janet found.

Janet Skinner, Participant

It's kids.

Nichola Arch, Participant

She's got her children. She had her children so that was what kept her alive.

Janet Skinner, Participant

Yes, it is.

Nichola Arch, Participant

We talk all the time, and I know the strength both of us have found now over the years because I've... I've slowly built things back up again. I was a social worker, I've worked hard. I went straight back to work as soon as I had my baby. Within four months I was back at work. The only regret now is my dad died 15 years ago. So, he doesn't know any of this is going on. I was a daddy's girl, and that is my... out of all of it, that is my biggest regret. That he doesn't know that Judge Fraser has said you were wrong, and they were right, and nothing I can do can change that ...but, you know, we're through the other side. We will carry on fighting me, and Jan, and it is for the likes of Geoffrey who doesn't feel comfortable being in that public eye. We're doing it as much for him as we are for ourselves, because they cannot carry on taking lives in this way. It's the most vile thing I think, and it has to stop. Whether it ever will, I don't know.

Jerome Norris, Lead Facilitator

Right. Okay. Thank you. So, Geoffrey, just to come back to you for a minute. I know you talked about the dark days. Bit similar to Nicki there. I wonder, how do you reflect on those now? I suppose to put it another way really, what echoes do you see of those times now? Or have you totally got through the other side do you think?

Geoffrey Pound, Participant

That's a hard question. Going back to I think the thing about trusting people.

Timecode: 01:58:00**Geoffrey Pound, Participant**

It's when people that you ought to have been able to trust betray you. I think the feeling of betrayal is a hard one to deal with and I think that's what Nichola obviously feels in the sense of trusting people. I do feel that I have a future. Although a large part of my life has gone in a sense. My feelings now are really towards my daughter and my daughter has suffered terribly from this mentally because she would have been six when we were made homeless, and she's not really had a stable upbringing. She has got mental health issues herself. Because I'm financially constrained, I can't do the things that a lot of parents can do for their children, if she wants to study somewhere away from home, or if she wants to go to university, we won't be able to support her. There is a lot of things I'd like to do for her, but I haven't been able to do to make up for the years that the locusts have eaten, but I do not give up. I have a strong religious faith and I believe that God is a God of justice and is a God who understands everything that we have been through.

Timecode: 02:00:00**Geoffrey Pound, Participant**

He has been through it himself because he died on the cross. and that was an awful experience and I feel like I have been through the crucifixion. It has been awful but there is still life at the end. There is a renewal. There is hope for the future and that is what I hope to do, and I hope to see that future in what I can do for my daughter in the years ahead. People do achieve things in their later years and it's not over as they say 'til the fat lady sings'. I would like to do something for my daughter in my lifetime even though I did not achieve for myself the things I had wanted to. I try and look on the positive side.

Jerome Norris, Lead Facilitator

That subject of family was something I was going to ask about. You've summed it up briefly. Thank you. So, Janet, in terms of... if you were looking at this in terms of you as a family member and how your family members feel about it. How would you say the impact has been from that perspective?

Janet Skinner, Participant

At the time, when all this was going on, to be fair I didn't actually tell my children everything that was going on. I didn't want them to have to live that. It was hard enough me having to live that, and I had to be the strength for them.

Timecode: 02:02:00

Janet Skinner, Participant

Their dad obviously... me and their dad had split up already. So, I was like their security. I suppose I've been quite lucky because of me shielding them more and taking all the brunt of everything that was going on. I mean my lad, my youngest one Matthew, he went to university. He got an aerospace engineering degree. My daughter works for a really good heating company. So, they've been... they've done both quite well. Although I mean, Matthew has got quite a lot of debt, which probably if I'd have been in a better financial position he wouldn't have today, but he has. So, I mean, support for them. I've just shielded them a lot, and they had to take the finger pointing and things like that, but I think my strength of going on was the strength for them. So, I've ploughed through life over the past 15 years to protect them, and just take the brunt of it all myself to be honest.

Jerome Norris, Lead Facilitator

Yes, and you mentioned a couple of times about the effect it had on your relationships. How would you sum that up for Sir Wyn to sort of see the pattern that that's had?

Janet Skinner, Participant

It was a strain on relationships. I mean me and... to be honest, me and their dad had already split. We split in 2000 so this was well before then, but my partner at the time, we split as well. He found it quite difficult when I went to jail. Obviously because my children weren't his. I didn't leave my children with him anyway. I left... they had to go to their dad's.

Timecode: 02:04:00

Janet Skinner, Participant

The Post Office situation has always been there because the partner that I was with then ... it's only been last year that we split up to be honest. It's always been a part of our life. So, it's always been in the back burner of it all. So, we've just...

Jerome Norris, Lead Facilitator

How was that... how has that shown itself over the years?

Janet Skinner, Participant

It's stressful. Really stressful. You have to... I'm protecting them, but he also has to protect me, or he has to protect himself. It puts a lot of strain, because you end up arguing over things that you can't really change. So, I'm sort of more of a move on [person]. I can't live by ifs and buts. If I'd have done this. If I'd have done that. Probably if I'd have done that, I wouldn't be in the situation I'm in today, but...

Geoffrey Pound, Participant

I think this feeling of regret is something I strongly identify with. Why didn't I do that? I did have a profession before I started the Post Office. I was an engineer in the electronics industry and I gave that up because I thought this business would be a new opportunity. I strongly identify with both the ladies who have expressed this regret. Regret is really a hard thing to deal with. It is hard to put the past behind you. Kicking yourself you say 'why on earth did I do that? Why on earth did I go into this business? I should have known better'. Regret is a really hard thing to deal with.

Jerome Norris, Lead Facilitator

Nicki, how would you... the same question really, about the family impact. Both on you as a family member and on your family around you? How would you sum that up for Sir Wyn?

Nichola Arch, Participant

Husband is in the room now. So, but he's going to stay out of the way. You don't want to hear his opinion.

Timecode: 02:06:00

Nichola Arch, Participant

He's angry. Angry. Still as angry today as he was 20 years ago. It never goes away. There always, you know... Jan will say the same, because we've had to... it's taken so long to get this to court. To get it heard. To get it done, and different things going on. We've got the Ombudsman going on. We've got the inquiry going on, so on and so forth. We live and breathe it every day. It's never gone away, because we haven't been able to get closure, have we? None of us. The fight has gone on an abnormal length of time with a hideous amount of money and cost. Cost to health as well. For sure. If this was dealt with a long time ago, or if the Post Office had actually realised after my court case that maybe they should look at other options, then things could have been so different, but the fact is, they're not. So, you know, I think I'm sort of very similar in personality to Jan, as to, if you don't fight to get a change, then nothing's going to change. They're going to get away with it, and they continue to get away with it as far as I'm concerned. Now.

Janet Skinner, Participant

Like I say, they are still... they already are anyway.

Nichola Arch, Participant

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Definitely. So, there's still jobs for us to do. I've got a 15-year-old, he wants to, believe it or not, go in the police force. He's sort of doing his... he's just done his mock GCSEs now. He wants to go to Cheltenham University and go on into the police and what not. So yes, there's loads of bills forthcoming in the future no doubt, but me and Jan, you know. We will carry on and carry on, fighting, until something is done and things will change.

Timecode: 02:08:00

Nichola Arch, Participant

We need our lives to change you know, and this is another reason why we thought no, we will go to Sir Wyn and let him hear our story because you have to, because they're the sort of people you rely on to support you through it and to see that change is going to come. It's just a matter of... that fight's got to keep going. We cannot give up. My family is probably the same. My 15-year-old don't know any different. His mummy is associated with the Post Office. Although I've never, ever worked for the Post Office since before he was even born, but he doesn't know any better because every single day, every single week, every single month, is consumed by what's going on with one thing or another to do with the court cases, the trials, the inquiry. We never ever get closure because nobody is able or in a position to say, '*Right. Let's treat these people like human beings. Let's actually acknowledge what they've gone through*'. So yes, my husband's still very angry. I'm busy fighting and will carry on doing so. My 15-year-old will probably say to you, '*Oh my god, I can't wait 'til my mum talks about something else*'....

Janet Skinner, Participant

Yes. 'til it's all over.

Nichola Arch, Participant

...'*...and her and Janet on the phone talking Post Office all the time drives me nuts*'.

Jerome Norris, Lead Facilitator

Can I just ask, just to move on slightly then. So, we've talked about sort of friends and your status and so on. How does it feel in terms of your sort of social life and wider life and recreation? Just those sort of other things that happen in life. How has it impacted on all those sorts of things?

Nichola Arch, Participant

Are you talking to me?

Jerome Norris, Lead Facilitator

To all of you, yes. Just the impact it's had on the whole life.

Nichola Arch, Participant

Well, Janet is my social life, because I don't trust anybody.

Timecode: 02:10:00

Nichola Arch, Participant

I don't like particularly going out to people I don't know. I'm quite... believe it or not, it sounds like I'll chat to anybody. I'm the opposite, and I won't mix with anybody and it drives my husband nuts and he's like, '*Well give people a chance*'. No, I don't want anybody in my life at all. I'd rather them stay out there because I don't need anybody.

Janet Skinner, Participant

I don't think it's just that though, is it? It's more to do with the fact that interacting with other people and gaining a bigger crowd if you like. It's just wondering about what that person is saying about you.

Nichola Arch, Participant

The judgement.

Janet Skinner, Participant

Have they seen you in the paper? Have they seen you on the telly or have they seen you in this newspaper? And it's... you do, yeah. You sit back in judgement so...

Nichola Arch, Participant

Is it worth it? No.

Janet Skinner, Participant

Socialising.

Nichola Arch, Participant

No. It's not worth it.

Geoffrey Pound, Participant

I don't find a big social life is necessarily a plus, to have a lot of people around you all the time, because you can have a lot of relationships that are quite superficial. You can have lots of friends like that.

Nichola Arch, Participant

You find out. Once you get something like this happen to you, you find out.

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Geoffrey Pound, Participant

Yes. Who is a real friend? You certainly find out who the real friends are.

Jerome Norris, Lead Facilitator

Geoff, would you like to carry on with that? Sorry, just to explain a little bit more about what you mean by that about the social life?

Geoffrey Pound, Participant

No, I do not feel particularly any need to have a wide social circle. As these two ladies have said, that one close relationship is probably a lot more valuable. A lot of people have a lot of superficial friends, they go out partying but do not really have a close feeling towards each other. It goes back to trust. Do you really want to have a wide circle of friends?

Timecode: 02:12:00

Geoffrey Pound, Participant

Potentially the more friends you have in that circumstances, the more opportunities to be betrayed again. That is the way I think.

Janet Skinner, Participant

Many acquaintances but not many friends.

Geoffrey Pound, Participant

Yes. Absolutely.

Jerome Norris, Lead Facilitator

Sorry, carry on.

Geoffrey Pound, Participant

I do not feel, not having a lot of friends is necessarily a minus in that sense and that's what I'm trying to say.

Jerome Norris, Lead Facilitator

Yes. We've covered a lot of ground already. I was just wondering, are there any sort of impacts that we haven't covered? Things that are different about you now that wouldn't have been different had this never happened?

Janet Skinner, Participant

The impact of all of this should have been dealt with years ago. It shouldn't have had to take this amount of time to get to where we are. I mean, obviously I've got a court hearing coming up on the 22nd of March and that's taken like, 16 years to get to that point. I don't think, although I hear the phrase many times, they've learnt their lesson and they want to move forward and look to the future. They need to rectify what they've already done. They've crucified people. They've crippled people. They've destroyed people's lives. People can't work, you know. A community of a Post Office. That's what it is. It's a community. Then you get the people in the big office who sit there, pen pushing, doing nothing. Then it's the little people at the bottom that are making that business. It's not the big offices. It's your little people that are doing, going in at half past eight, 8 o'clock in the morning.

Timecode: 02:14:00**Janet Skinner, Participant**

Absolutely, working 'til like, half past five. You are that main source of that community and it's you who builds the reputation of the Post Office, not the Post Office headquarters. It's the reputation of those postmasters who are doing that hard work. They're the people, the little people at the bottom who do the most, who've been crucified the most. I think that's what it needs, where we need to go forward with all of this.

Jerome Norris, Lead Facilitator

Geoffrey, what... do you feel there's anything we haven't covered or any comments you'd like to make about what Janet just said?

Geoffrey Pound, Participant

I really think we need to stop thinking of ourselves as victims. I went through this feeling of being a victim of what they did to me, but now I think that we can win this. We can end up being the victors because we can prove that we have been honest people, that we have done the right thing and I do not feel sorry for myself anymore. It is a temptation to just feel sorry for yourself ...

Janet Skinner, Participant

That's like a rollercoaster ride though, isn't it? That.

Nichola Arch, Participant

Yes.

Geoffrey Pound, Participant

...it is a real temptation that you mustn't fall into, but yes, I think we're going to end up on the winning side, in the long run.

Nichola Arch, Participant

Geoffrey, what do you think winning looks like? Can I ask that question? Because I'm not sure... I don't... I sort of differ in that sense than you. When you say, '*Oh I can see us being the winners*'. I can't see that. I'd like to know how you look at it.

Timecode: 02:16:00

Geoffrey Pound, Participant

Is that a really awkward question?

Geoffrey Pound, Participant

[REDACTED]

Janet Skinner, Participant

But that statement has already been... that statement has already been made.

Geoffrey Pound, Participant

It has not been made from the heart. I do not feel that it has been done sincerely.

Janet Skinner, Participant

No. It hasn't.

Geoffrey Pound, Participant

I feel that it's been made because...

Nichola Arch, Participant

They'd have to have a heart for that to happen.

Timecode: 02:18:00**Geoffrey Pound, Participant**

...there was a judgement. There was a judgement and the response to that judgement of the trial required an apology, but it was a formal apology. There is no remorse. What I would like to see is somebody blowing the whistle who is somebody from inside the Post Office, maybe somebody who has even actually taken part in the injustice. They may have a change of heart and say, '*No, we were wrong*'. That would be the start of cracking the whole thing open and if people who were part of the injustice can then expose what went on. That might be wishful thinking since they are presenting a wall that you can't break through. However, I believe the wall can break and you can get through to an admission of wrongdoing and a desire on their behalf to make amends. I cannot get into the mind of any of the people who did those things and flip the switch, but if they see what has happened, if they are confronted. face-to-face with the damage they have caused, they may say, '*No, we really want to make amends*' and that would be for me a victory if they were to stand up and say '*No, we want to put it right. We want to do anything we can*'.

Janet Skinner, Participant

As a company, they've watched it for years ... what they've done. I mean, they've made it... although it wasn't made aware to each individual postmaster. Each individual postmaster didn't know what was going on in the next town or the next city, but the people at the head of the office knew everything that was going on. So, an apology...

Nichola Arch, Participant

Still do.

Janet Skinner, Participant

Yes. An apology for what they've done I don't think cuts it in any way, shape or form.

Geoffrey Pound, Participant

I know you cannot see it. It's hard to see.

Timecode: 02:20:00**Geoffrey Pound, Participant**

That's what I would like.

Janet Skinner, Participant

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It's easy for me to sit here and say, '*I'm sorry for you for what you've gone through*', but just because I'm saying it, doesn't mean to say that it's made it right for what you've gone through.

Geoffrey Pound, Participant

No, of course not...

Jerome Norris, Lead Facilitator

I wonder, can I ask...

Nichola Arch, Participant

I think we all want... I think we all... because we're all different personalities and we've all got different stories. Maybe we all need different things from it to get closure. No apology is going to wash with me. I'm not interested in anything any of them have got to say full stop. I don't want to hear them.

Janet Skinner, Participant

It's not going to put anything right, is it?

Nichola Arch, Participant

No. I don't want revenge either. I'm not a revengeful person. It suits no-one. You know, there's no point saying well let's see if we can get them in court. Let's see if we can do that. Move on. The only way we're going to move on, is to move on. What I need is to have is the future I was planning to have, that they've taken away. I want my future back. I don't care how we get there, but we haven't got there yet and until we do, we will carry on and carry on. Because... and I also find the biggest offence I find, and I'll apologise to Sir Wyn now because it's not meant anything directly to you whatsoever, but everybody is using Judge Fraser's report as evidence. Whether it be the Bays Committee, whether it be MPs or whatever. Everyone is using that as a valuable tool, which I've read, word for word, and it is a fantastic piece of work and we were very lucky to have Judge Fraser oversee our case.

Timecode: 02:22:00

Nichola Arch, Participant

Now we have paid, all the postmasters including Geoffrey. Every single individual in that litigation. We've paid for that report. We paid £40 million pounds for that report. So how does everyone feel they can just pick it up and use it and read it to do as they want with it?

Janet Skinner, Participant

47.

Nichola Arch, Participant

£47 million sorry, but that's something we've achieved, you know. Don't get me wrong, you know, he did a fabulous job and we've achieved that. We wouldn't have achieved that if we'd all have laid down and done nothing. That took every single one of us. Not just that person or just that person. Every single one of us. Nobody has got a conscience when they use that report. You know, I've seen... I hate to name drop, but Paul Scully say, *'Oh, well I've used that report and it is a fantastic piece of work and...'*. That's our report that we've paid for. He's no right to claim anything over it, and I think no, we've paid for that information to come out. You know, that's 550 people that the Post Office has excluded from any compensation scheme or any future negotiation or anything like that. I got less than £8,000 for 20 years. All they're doing is saying, *'Well, we'll read Judge Fraser's report'*. Well yes, I totally recommend people do, but it's our piece of work that we've paid for. So why does the government feel that they own it?

Jerome Norris, Lead Facilitator

Can I ask you a question about something that you touched on there, Nicki? Janet and Geoffrey both have in a way. It's about the time that it's taken. So obviously in some senses it's a long while ago. I just wondered, to what extent does all these impacts that we've talked about. Are they dependent on the fact that it has taken a long time for it to get to where we are now even?

Timecode: 02:24:00**Nichola Arch, Participant**

I'm afraid that it takes the same amount of time again, aren't we? We'll all be dead by the time we get to the...

Jerome Norris, Lead Facilitator

Speaking from your personal point of view. So, Janet, you've been through all these things you've been through. To what extent is the impact due to the time it's taken?

Janet Skinner, Participant

The impact... because information was never available to everybody else. So, nobody was ever aware of any issues that was going on in any other office. As far as you are as a postmaster, individually, you're told that you are the only person. So, for mine, when it started in 2006, and to the fact that it's still going on today. I must admit, in 2012 when it was finally... the Post Office agreed, because I was part of the 147 with the second sight investigation. To get it to that point I was so relieved and thinking that it's

finally coming to an end. Then that was in 2012. We're now in 2021, and I'm still having to fight to go and to prove myself. I mean, obviously I've still got it to go through on the 22nd March, but will it stop after that? No. It's just... it just seems to be never-ending. There's always something pushing it back. I just don't think it'll ever end personally.

Jerome Norris, Lead Facilitator

Yes. Geoffrey, how do you feel about this issue? Sort of the cumulative effect of time and the problems continuing at the time.

Geoffrey Pound, Participant

Again, not an easy question to answer.

Timecode: 02:26:00

Geoffrey Pound, Participant

I do think is there is a culture that has not changed in the Post Office and even though they have been exposed, they won't admit to wrongdoing, so they are going to fight to the bitter end to justify themselves. That is not the right way out. Obviously, they want to avoid being embarrassed or being shown up. That is why they're fighting so hard to protect themselves, but the right way if they genuinely want to retain the reputation of the Post Office, is come clean, and do whatever they can to put things right.

Janet Skinner, Participant

I think their reputation is already tarnished. Extremely.

Geoffrey Pound, Participant

If I was them, I am trying to play devil's advocate and put myself in their place, I would just stop trying to justify and defend what has clearly been wrong.

Nichola Arch, Participant

It's all about power and money though, isn't it? It's power and money.

Janet Skinner, Participant

It's not just that. Everything has already been proven, hasn't it? Everything has already been...

Nichola Arch, Participant

It's not about human beings. It's not about human beings. They can't afford to...

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Janet Skinner, Participant

Literally now, stand back, and stop fighting everything and making all of us be the ones that have to fight all the time.

Jerome Norris, Lead Facilitator

Can I just ask... can I just ask then, you know...? We don't have lots and lots of time left, but I'm just interested Nicki. If you were to be in front of... the same room as the Chief Executive of Post Office Ltd now. You're talking about humans. Let's imagine you know, person-to-person...

Nichola Arch, Participant

Well...

Jerome Norris, Lead Facilitator

Sorry, just let me finish.

Nichola Arch, Participant

I'll try and remain as polite as possible.

Jerome Norris, Lead Facilitator

If you were to be able to say something to him that would prevent this happening.

Nichola Arch, Participant

I would like to know how he thinks we should move on.

Timecode: 02:28:00

Nichola Arch, Participant

How do we... how does he... and I'm not interested in whether they've got this or they've got that and they've got a successful job. They've accused of us of this and all that. It's done. We are where we're at, at the end of the day. This is it. We only get one crack at this. If COVID has taught us anything, our lives could be taken at any time. That's one thing you can learn from it. So, my thing is, how can we move on? All this closure. What do we get closure from? Where does closure come from? Because we feel like we've let all our families down, we're not providing the life that we were anticipating for them, and our children are now grown up and still living it with us. We're

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not providing them the life we had planned out. The Post Office have just walked away. They've said, 'Yes, *we've been found guilty and yes...*'. You know, I've got a different view to Geoffrey. They have acknowledged that they've been found out, and it was the computer. There's no dispute there. Horizon is rubbish and they've got it wrong. They've admitted they've got it wrong, then they've just walked away. Where... what happens to us all? We're all human beings with lives that have been absolutely kicked into touch. So, you think, well hang on a minute. Yes, you've been found guilty. Judge Fraser has done all that work for it to be just chucked in a drawer.

Jerome Norris, Lead Facilitator

So, if I was the Chief Exec, and I said to you what you said to Geoffrey. 'What does winning look like?' What would you tell me?

Nichola Arch, Participant

Winning looks like, for them to give back what they have stolen. They're the thieves and we are the innocent ones.

Timecode: 02:30:00

Nichola Arch, Participant

All this money that people have put in to put the balance right, try and get the balance right. We all tried to put it right, but we ran out of money. Where has all that money gone? We haven't been given it back. That's theft.

Jerome Norris, Lead Facilitator

Okay. Janet, can I ask you the same question. If you were with the Chief Exec now. And you could say to him what you wanted to happen next. What would you say? Ideal outcome.

Janet Skinner, Participant

Ideally, to stop saying, '*We're sorry for the mistakes that we've made. We'll put... We need to look to the future*'. Settle what they've done to people from the past, because at the end of the day, these are the people that matter. These are the people that have brought this for two decades nearly. Lived with it for two decades. It's not...

Nichola Arch, Participant

We don't want to live with it for another two, do we?

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Janet Skinner, Participant

No. It's easy, words are so easy to say. Sorry is such an easy word to say, but it doesn't really mean anything if it doesn't come from the heart. I mean, the Chief... the CEO of the Post Office now. He's just stepped into that position anyway. These are things that have happened well before his time. So, he can just say, '*Look, we're sorry. We hold our hands up. We did wrong*'. It wasn't his mistake that was made.

Jerome Norris, Lead Facilitator

A few of you... well, a few times you've mentioned, you know, it's just words. So, what... tell me what they could do. Or Sir Wyn could urge them to do so that it isn't just words.

Janet Skinner, Participant

They need to be able to put everybody back into the financial position that they would have been in today.

Geoffrey Pound, Participant

That's right.

Janet Skinner, Participant

That's what they need to do. Everybody has suffered financially. I mean, everybody has suffered emotionally, physically, but financially, if you can support your family that makes you a proud person.

Timecode: 02:32:00

Janet Skinner, Participant

I can't physically support my family financially. I haven't been able to do that for years. I mean, don't get me wrong. I know it's not just about money. Life is not just about money.

Nichola Arch, Participant

It's all they can do.

Janet Skinner, Participant

The money is all you have to live; you've got to be able to financially support you and your family. I can't do that. I bet every single Post Office employee says exactly the

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same. I think that's what they should do. They should... basically they should just say to people, look, we need to get this to the... we need to sort this. Just put everybody back into the financial position that they would have been in today.

Nichola Arch, Participant

I agree because they can't do anything else.

Janet Skinner, Participant

Then people can move on. That's what people want to do.

Nichola Arch, Participant

They haven't got a magic wand. They can't change what's happened. They can't put our health back.

Janet Skinner, Participant

No, they can't go back.

Nichola Arch, Participant

That's already done.

Geoffrey Pound, Participant

I would support both those statements, but before we can move on, there has to be amends made for the damage that has been done before lessons can be learned.

Janet Skinner, Participant

I don't see what that can be.

Jerome Norris, Lead Facilitator

Okay. I think I hear that very clearly. I think Sir Wyn does as well. He may want to refer back to that as he does his closing comments in a few minutes. A lot of things you've said, I can totally see the financial thing. Who wouldn't? In terms of quality of life impact on you, if you had to sum up all of this in terms of where your quality of life is. If you use that as your marker, how would you describe the quality of life impact that this has all had on you? Just in two sentences.

Geoffrey Pound, Participant

It is less than the potential that it had.

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Jerome Norris, Lead Facilitator

The potential?

Geoffrey Pound, Participant

Less than...

Timecode: 02:34:00

Nichola Arch, Participant

To me, you value things that you didn't realise was more important. Health and things are far more important, and if you don't...

Janet Skinner, Participant

You live with a lot of financial limitations as well.

Nichola Arch, Participant

Yes. You know. That's what you learn most of all, is what to value. It's very minimal because everything else can be taken away in a second.

Jerome Norris, Lead Facilitator

You talked about the way that you've changed as people, you know inside. A couple of quick things. One of you, I think Geoffrey, was talking about regret and you were nodding about the sense of regret and the sense of responsibility. Even though you're all extremely clear in been proven it would seem. You weren't responsible, that's the main thing isn't it? So, I'm just interested if you could tell Sir Wyn why you have the feeling of responsibility and regret? When you know it wasn't your fault? Can you just unravel that a bit for him so he can understand the impact that it's had in that sense?

Nichola Arch, Participant

Human nature. Just the public. The press. Just people's natural response to it. The Post Office's brand was so well thought of, and the minimal reporting. We say yes, me and Janet have been out there quite a bit trying to get our stories heard, but you don't see it on the news. You don't see people being interviewed regarding it. If it wasn't for Nick Wallis it never, ever would have come out. I still believe now you would never, ever see anything about it. It would have all been hushed up. You know, even the High Court... you think all the work that's been done there. It's never to be heard of again...

Jerome Norris, Lead Facilitator

So, Geoffrey, how do you feel? I think you mentioned before.

Timecode: 02:36:00

Jerome Norris, Lead Facilitator

How do you feel in terms of why you feel that regret still and what could be done about that?

Geoffrey Pound, Participant

I think the mind plays tricks on you and, if the world around you tells you long enough and frequently enough that your case is not right, you tend to believe what the world tells you rather than what the truth is. You do tend to devalue yourself because of people being negative about you, so I think it is very important to focus on the fact that, whatever they say we know we're right in our hearts. We are right. Nicola is right to carry on fighting and Janet is right to not let it drop. You have got to continue to believe what the truth is and not what everyone around you is telling you. I don't think it's a conspiracy in the sense that the whole world has planned it, but people get drawn in or don't want to rock the boat, so it appears to be a conspiracy.

Jerome Norris, Lead Facilitator

Sorry, Geoffrey. I think your voice had just faded slightly. Sorry.

Geoffrey Pound, Participant

Opinions catch on very quickly. and it's important to hold onto the fact that you're not going mad. That is why people have nervous breakdowns, because they know they've done everything exactly right and yet the computer is telling them that they're wrong. That is why people go insane. We were not going insane, and it is important to keep that at the front of your mind. However, much we're told we're not right. We are right.

Timecode: 02:38:00

Geoffrey Pound, Participant

However, much we're told we're not right. We are right.

Jerome Norris, Lead Facilitator

Janet, how do you sum up all of this? As we've... in terms of your feelings now and the fact that you've sort of felt responsible or felt all this sense of regret and all these complex emotions?

Janet Skinner, Participant

You do go through regret. It's like ifs and buts scenario. Where you think, if I'd have done, if I'd have done that. I think as the years have gone on; I've learnt to realise that I don't think I would have done anything any different. I've just got to accept that that is the past. Although it lives with me, you've got... I've just got to move on. Well, I just move on. I just go from day-to-day. Every day is a new day. It's... I think I just look for like... I think the biggest part of it all for me at the minute is the 22nd March and going into that High Court. That's the biggest goal for me at the minute. So, I don't... I tend not to go into the ifs and buts scenario. It's made me stronger. It's made me a hell of a lot stronger person. You know, because obviously you have to fight to prove you're innocent. It's made me that stronger.

Jerome Norris, Lead Facilitator

So, my final main question to all of you, is really a question on behalf of Sir Wyn. What would be the one sort of, one sentence thing you would want him to learn from your experiences about the human impact?

Janet Skinner, Participant

We are normal people. We are normal people, hardworking people who have paid a massive price.

Timecode: 02:40:00

Janet Skinner, Participant

For the... to hide the imperfection of a system. That's all we've done. We've just been, basically we've just been the pawns at the bottom who have been penalised to hide the bigger picture.

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Jerome Norris, Lead Facilitator

Thank you, Janet. Geoffrey, what would be your summary for Sir Wyn to take your case?

Geoffrey Pound, Participant

That nobody else should have to go through what I have been through because they wanted to, do something useful. Anyone who wants to contribute to the world should be allowed to do so and those with influence should encourage people to succeed in life and not to knock down their efforts to do so.

Jerome Norris, Lead Facilitator

Sorry, your voice has just faded again. You were saying encouraging people to succeed was that?

Geoffrey Pound, Participant

Those who get into authority, then, should encourage anybody who wants to do something useful. Everything should be put in place that will help them succeed. Leadership should not be defensive and protective of their own positions but giving other people opportunity to succeed should take priority over protecting their own position.

Jerome Norris, Lead Facilitator

Okay. Thank you, and same question to you Nicki. What would be your one or two sentence headline to Sir Wyn to take away and learn from your case?

Timecode: 02:42:00

Nichola Arch, Participant

Probably I'd question the justice system. Does anything happen once a High Court hearing has come to a head and a judge makes his statement and his verdict? Is it actually meant to be acted upon? Is it ever going to mean anything? Because at the moment, to us, nothing has changed. Yet we've got a High Court judge. A very respected one, has done some brilliant work for what seems, or feels, like no reason whatsoever. Everyone has just walked away with nothing and nothing has changed. I

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don't believe anything has happened to date that is going to enforce that change because it's all done behind closed doors.

Jerome Norris, Lead Facilitator

Right. Thank you. So, I'd like to hand back to Sir Wyn just to make any final comments. But on behalf of myself and Sarah, thank you so much all of you for sharing so openly and such clear opinions. Thank you very much. I'll hand back to Sir Wyn now.

Sir Wyn Williams, Chairman

Well, first of all. Thank you, Jerome, for guiding the three participants in an expert way and teasing from them in the way I knew you would, such valuable information. Then obviously, thanks very much to the three of you for being so prepared to answer what could have been thought of as quite difficult personal questions with such openness.

Timecode: 02:44:00

Sir Wyn Williams, Chairman

It takes a great deal of courage to do it in an open forum. I know that two of you have done it before, but it doesn't make it that much easier to do it again because each time is different. Mr Pound may not have done it before so it would have been even more difficult for him. So, thanks very much for doing it. If I were appearing as the judge in a drama on television, I'd now produce words of wisdom that would send you home happy, thinking that man has got a grip of all this but this isn't fiction. This is just part of my learning process. So, I'm not going to try and sum up in two or three wonderful sentences how I'm going to fix things for you. That would be ridiculous, quite frankly. What I can tell you is everything I hear and read will be subject to the most critical scrutiny. My task is to scrutinise the past, to make judgements about the past and to use the past as a springboard for the future. I can give you this assurance, that to the best of my ability, I will do that. I am deluding myself if I think that my report will be greeted with fanfares all around the country. Anything, any kind of reaction may happen as a consequence of it. So, the best promise that I can give to you is that I am going to give it my best shot. So, thank you very much for participating.

Janet Skinner, Participant

Thank you.

Nichola Arch, Participant

Thank you.

Geoffrey Pound, Participant

Thank you.

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Jerome Norris, Lead Facilitator

Thank you Wyn. Thank you all.

Timecode: 02:46:00

Jerome Norris, Lead Facilitator

Thank you to all our observers for committing the time. I hope it's been a helpful exercise and mainly to you three, I hope it's been of some use and you felt you've been able to give your views.

Nichola Arch, Participant

Yes. Definitely. Thank you very much.

Janet Skinner, Participant

Thank you very much.

Jerome Norris, Lead Facilitator

Thank you. Take care everyone. We'll close the meeting.

Nichola Arch, Participant

All the best.

Sir Wyn Williams, Chairman

Bye-bye everybody.

Janet Skinner, Participant

Bye.

Nichola Arch, Participant

Bye.