

1 **Wednesday, 9 March 2022**

2 **(1.00 pm)**

3 **SIR WYN WILLIAMS:** Good afternoon everyone.

4 When we were in Cardiff last week, I felt I could

5 legitimately welcome everyone to Cardiff. I think it

6 would be presumptuous of me to welcome people to Leeds,

7 so I will confine myself to say I'm very pleased to be

8 here in Leeds, taking evidence in a location which is

9 convenient to some of the people who wish to

10 participate.

11 Before we start, Mr Page, who will be sitting on

12 my right-hand side, is, I'm afraid, caught on a train

13 between Sheffield and Leeds, as I speak, and we're going

14 to start, I think, with some reading in of summaries,

15 but I don't think he will have arrived by the time that

16 concludes, so that, unless any of the legal

17 representatives have any objection, I propose to hear

18 the first witness in his absence.

19 He will, of course, be able to watch it and read

20 the transcript for himself and I don't think that he

21 will be disadvantaged in any way if that occurs, and

22 that will ensure the smooth running of this afternoon's

23 session.

24 So the current plan is that we read in some

25 summaries, then hear our first witness, and then take

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1 that paying the shortfalls with his own money was the

2 only way to avoid being prosecuted.

3 Mr Skirrow says:

4 "I have always suffered from a guilt complex and

5 this was made worse with these losses. I knew they were

6 not real. We were constantly second-guessing ourselves

7 and my wife was under a lot of pressure having to double

8 and triple check figures to try to find errors. This

9 put a huge strain on my marriage. My wife and I would

10 argue about the shortfalls and how we ended up in this

11 situation. We knew the losses were not accurate and so

12 having to pay for shortfalls that were no fault of

13 ourselves was very frustrating. I will never forget how

14 the Post Office treated us and how they ruined mine and

15 my family's life.

16 "We came out of the business in debt, unable to

17 live the comfortable life we had planned for ourselves."

18 **Summary of witness statement of CHRISTINE COSGROVE (read)**

19 **MR ENRIGHT:** Sir, I turn to Ms Christine Cosgrove.

20 Ms Cosgrove was a subpostmistress of the Lance Lane

21 Post Office in Liverpool from November 1997 to May 2002.

22 Christine found the Horizon training inadequate

23 and was told that it was the responsibility of

24 subpostmasters to interpret problems by themselves.

25 Christine remembers that under the old paper based

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1 a break, by which time we are all hoping that Mr Page

2 will be present.

3 Mr Enright, are you going to read it? Thank you.

4 **MR ENRIGHT:** With your permission, Chair. Your legal team

5 has confirmed to me today that before you and them are

6 the full witness statements of those whose summaries

7 I will be reading into the record today.

8 So I start with Mr Brian Skirrow.

9 **Summary of witness statement of BRIAN SKIRROW (read)**

10 **MR ENRIGHT:** Mr Skirrow was a subpostmaster of Egremont

11 Post Office in Cumbria from January 1998 to September

12 2015. Brian began experiencing shortfalls within around

13 six months of Horizon System being implemented. Brian

14 repeatedly contacted the helpline seeking assistance

15 when a shortfall arose and was told to simply put the

16 cash into the post office which he always did because he

17 didn't want the balance to be short.

18 Feeling pressured by Post Office, Brian paid

19 approximately £15,000 of his own money to account for

20 the shortfalls. He used his savings, profits from the

21 retail side of his business and deductions from his

22 salary to make good the shortfalls.

23 Brian felt he had no alternative but to pay the

24 shortfalls because he had to balance in order to be able

25 to continue to trade the next day. Brian also thought

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1 system she would have been able to investigate

2 discrepancies. However, under the Horizon System this

3 was simply impossible.

4 Subpostmasters were told to trust the

5 Horizon System by the Post Office. Ms Cosgrove

6 experienced regular shortfalls and was required to make

7 good those shortfalls from her own money. The

8 Post Office helpline and the Post Office auditors told

9 her the fault must be hers, that there were and could be

10 no errors with Horizon. Because of the shortfalls,

11 Christine was subsequently suspended, her contract was

12 later terminated.

13 Christine appealed the decision but she was

14 unsuccessful. Christine feels that she was let down by

15 the National Federation of SubPostmasters who

16 represented her. Christine says that her Federation

17 representative did not say a single word in her defence.

18 Christine and her husband suffered extreme

19 financial hardship. Ms Cosgrove and her husband

20 attributed their ill health to the stress and trauma of

21 the Post Office's conduct toward them.

22 Christine says that the Post Office destroyed her

23 life -- their life and reputation, the same good

24 reputation that the Post Office told her and her husband

25 was so important when they interviewed them to run the

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1 post office.
 2 She says:
 3 "We lost our livelihood, our dreams of retirement,
 4 our hopes for our son's education. We just wanted
 5 a life that we could enjoy. All of our aspirations
 6 disappeared overnight. To this day, 20 years on, there
 7 are some people who don't know what happened to us. It
 8 is a dark secret I feel that I have to hide. I will
 9 never get over it and it is the psychological impact
 10 that has been the worst thing for me."
 11 **Summary of witness statement of COLLEEN INGHAM (read)**
 12 **MR ENRIGHT:** Sir, I turn to Ms Colleen Ingham. Colleen
 13 Ingham was a subpostmistress of Cockfield Post Office in
 14 County Durham between August 2002 and February 2016.
 15 Prior to running the post office Ms Ingham had worked
 16 for the police as an administrative officer. She ran
 17 the post office with her husband, a retired Metropolitan
 18 Police officer. The couple chose the post office in
 19 a rural area because, after a period of serious ill
 20 health, Ms Ingham's husband was advised to change his
 21 lifestyle.
 22 After training on the Horizon System that she
 23 considered completely inadequate, Ms Ingham began to
 24 experience shortfalls and called the Post Office's
 25 helpline for assistance. No assistance was offered.

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1 Ms Ingham was often told to simply ignore the problems
 2 she was experiencing. On one occasion, after
 3 a shortfall appeared, Ms Ingham called the helpline and
 4 they went through a step-by-step procedure which doubled
 5 the shortfall. Ms Ingham experienced regular and
 6 significant shortfalls which the Post Office decided
 7 were her responsibility, arising from error, and
 8 deducted the sums of the shortfalls from Ms Ingham's
 9 salary.
 10 Ms Ingham's branch was eventually closed as part
 11 of the Network Transformation scheme. During the
 12 14 years Ms Ingham was a subpostmistress, she struggled
 13 financially, due to having to make good the shortfalls.
 14 Ms Ingham blames the behaviour of the Post Office
 15 for the strain her and her husband were put under, which
 16 led to her husband turning to alcohol. Ms Ingham's
 17 reputation suffered and she suffered with depression and
 18 anxiety. Colleen concludes in this way:
 19 "The Post Office and the Department of Business
 20 who own it have known for years that Horizon is a broken
 21 system. I believe they knew or should have known, when
 22 they were destroying my life and the lives of others,
 23 that their Horizon System was unreliable. I would like
 24 compensation not just for the financial losses but also
 25 to take account of the loss of the life I had and should

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1 have had. I would like them, Post Office Limited,
 2 publicly held to account and shamed in the way I and my
 3 family have been."
 4 **Summary of witness statement of WITNESS 0208 (read)**
 5 **MR ENRIGHT:** Sir, I will now read a summary from
 6 an anonymous witness, a witness you granted anonymity.
 7 I will refer to the witness as 208.
 8 The Witness 0208 was a subpostmistress of New
 9 Boston Post Office from June 2011 to June 2016. She
 10 also ran a general store and a bakery at the branch.
 11 In 2011, the witness started to experience
 12 shortfalls. She was assured by the Post Office helpline
 13 that they would be sorted out centrally.
 14 The witness also was told by Glen Cheshire(sic),
 15 the Post Office regional manager, that he did not
 16 believe that the problem lay with the witness or her
 17 husband.
 18 In 2016, the witness received a letter in which
 19 the Post Office alleged that she owed a central debt of
 20 £31,494.56, a payment plan was put in place for
 21 deductions from the witness's wages. She had no say in
 22 this and the Post Office deducted the money without her
 23 consent.
 24 During an audit in April 2016 auditors took the
 25 witness's keys, put all the money in the safe and told

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1 her that she would not be allowed to re-enter her
 2 premises. The witness's previously supportive regional
 3 manager suspended her with immediate effect.
 4 The witness was told by the Post Office
 5 investigator that she might be prosecuted. Three months
 6 later her contract was terminated.
 7 The witness's retail business and bakery revenue
 8 fell dramatically as a result of the loss of the post
 9 office. She was forced to close the business and became
 10 unemployed. People in the community spread rumours that
 11 she had stolen from the Post Office and that she was in
 12 prison for theft. The witness's grandson was teased in
 13 his primary school.
 14 The witness says that everything was taken from
 15 her. She had to move out of her house as she could not
 16 afford the rent. The impact of Horizon and the
 17 Post Office's treatment drove the witness to attempt
 18 suicide. She was prescribed anti-depressants and her
 19 grandson now lives with her as her son does not want her
 20 to live on her own.
 21 The witness says:
 22 "Everything was taken from me."
 23 She considers that the years between 2012 and now
 24 have been an unending period of increasing poverty,
 25 sadness and stress. The witness was treated like

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1 a criminal. She states that:
 2 "What happened to me and others was done by the
 3 Post Office, a government organisation. It cannot be
 4 allowed to go unpunished."
 5 **Summary of witness statement of JANET BRADBURY (read)**
 6 **MR ENRIGHT:** Sir, I turn to Mrs Janet Bradbury.
 7 Janet Bradbury was the subpostmistress of Clun
 8 Post Office between September 2003 and May 2009. Janet
 9 had a background in finance and was the Finance Officer
 10 of a school. She and her husband decided to move away
 11 from the City to a more rural area where they could
 12 raise their family.
 13 They decided that running a post office would be
 14 perfect for them. Janet and her husband used the equity
 15 in their home to buy the post office.
 16 Janet received five days of classroom training and
 17 two days of in-branch training on the Horizon System
 18 before taking on her role as subpostmaster.
 19 Janet found the training to be inadequate. She
 20 was told by a trainer to open a separate account in her
 21 own name into which she should transfer any
 22 discrepancies that arose.
 23 Having a finance background, Ms Bradbury did not
 24 follow this advice as she knew that this would be
 25 improper and potentially illegal.

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1 one demanding £10,522. Janet found the letters very
 2 threatening.
 3 Janet felt forced to move away from the area with
 4 her daughter. She had used all of her savings to pay
 5 the shortfalls and her husband had to use money from his
 6 pension pot, which he resented, causing a rift that
 7 could not be healed.
 8 Janet says that:
 9 "I have no financial security, for me or my
 10 family. The experience has caused me years of stress
 11 and brought on ill health. I am very unwell and my
 12 health is deteriorating as a result of the stress that
 13 the Post Office caused. I have huge concerns about how
 14 my daughter will cope if anything happens to me, as she
 15 has no security because the Post Office took everything
 16 from us."
 17 **Summary of witness statement of JOHN VALENTINE (read)**
 18 **MR ENRIGHT:** Sir, I turn to Mr John Valentine.
 19 John Valentine was the subpostmaster at Platt Bridge
 20 Post Office in Wigan between 1981 and 2002.
 21 Mr Valentine used the paper-based accounting system for
 22 almost 20 years prior to the introduction of Horizon and
 23 experienced no major problems.

24 After the introduction of the Horizon System,
 25 Mr Valentine contacted the Post Office helpline two to

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1 Janet would call the helpline regularly,
 2 particularly on balancing days. Helpline staff rarely
 3 answered her calls and when they did would not sort out
 4 discrepancies.
 5 The shortfalls increased significantly following
 6 the installation of an ATM machine in 2003. Multiple
 7 shortfalls occurred over the years. Janet requested
 8 that the Post Office come to investigate. She did
 9 everything she could to try to solve the problems with
 10 Horizon. Despite this, the Post Office held her
 11 responsible for the shortfalls. She had to use her own
 12 money to make good those shortfalls.
 13 Janet and her husband decided to move the
 14 post office into more modern premises, hoping that the
 15 newer wiring would solve the problems with the
 16 Horizon System. However, the shortfalls continued.
 17 Janet continued to make up the shortfalls and the
 18 Post Office took the money directly from her salary.
 19 Janet felt forced to resign in March 2009 as she
 20 could no longer cope with the stress of the shortfalls
 21 and the increasing financial strain. Janet could not
 22 find a buyer for the business and in the end sold the
 23 goodwill of the business for a peppercorn price of £1.

24 The Post Office chased her for the shortfalls and
 25 she received letters before action in 2011, the final

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1 three times a month in the early stages, owing to
 2 regular and repeated shortfalls. The helpline were of
 3 little help and would say that the Horizon System would
 4 right itself and, if not, he was told he was to make
 5 good the shortfalls.

6 Mr Valentine distinctly remembers being told by
 7 the helpline that he was the only one who had such
 8 problems.

9 Mr Valentine made good the shortfalls when they
 10 occurred. An audit in 2002 discovered a supposed
 11 shortfall of £15,000. A follow-up audit two days later
 12 saw this reduced to £900. Nevertheless, he was
 13 suspended. A short time later, his contract was
 14 terminated, despite 21 years of service.

15 A temporary subpostmaster was appointed to run the
 16 branch but Mr Valentine was still liable for the rent on
 17 the premises, despite having no income. He lost the
 18 value in the business and the investment he had made
 19 into refitting the premises.

20 Prior to the issues with Horizon, Mr Valentine's
 21 business was worth between £180,000 and £200,000.
 22 Mr Valentine recalls that he spent endless hours
 23 searching for apparently missing money. He was
 24 constantly stressed and anxious. He lost hours of sleep
 25 and lost valuable family time. He became withdrawn and

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1 depressed and considered taking his own life. He felt
2 the stigma of being accused of stealing from Post Office
3 Limited and also fell into debt. He blames the
4 Post Office for the downward spiral of events.

5 He states:

6 "I became withdrawn and depressed. I considered
7 taking my own life on a couple of occasions. I was
8 paranoid, thinking my staff were stealing. I became
9 suspicious and turned into a person I barely recognise.
10 I felt I had failed at my job. I was treated like
11 a criminal. My business was destroyed. My finances
12 ruined. My mental health suffered, as did my pride.
13 The Post Office action against me devastated my life."

14 **Summary of witness statement of MOIRA HEGARTY (read)**

15 **MR ENRIGHT:** Finally, sir, I would like to read a summary in
16 relation to Ms Moira Hegarty. Moira Hegarty was the
17 subpostmistress of the Limeside Post Office in Oldham
18 from January 2012 until June 2015. Ms Hegarty had
19 previously worked as a Crown employee for the Post
20 Office. She was promised two weeks of training on the
21 Horizon System, prior to taking up her role in the
22 post office but found the training to be sporadic and
23 only covered basic transactions. Ms Hegarty requested
24 further training but this was denied.

25 Ms Hegarty sought help from the Post Office

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1 helpline when she was unable to balance the
2 Horizon System. Moira was often put on hold for an hour
3 by the helpline and then advised to reboot the system or
4 simply reverse transactions.

5 This advice often increased the loss. When Moira
6 questioned the helpline on the system, she was told the
7 Horizon System cannot make errors.

8 Ms Hegarty paid more than £5,000 in shortfalls.
9 She resigned when the Post Office approached her under
10 the Network Transformation scheme. Moira felt she was
11 forced out of her branch by the Post Office as a result
12 of the demands she considered unrealistic.

13 For example, the Post Office tried to insist the
14 store should remain open 365 days a year. With no
15 support, with continuing shortfalls and being treated
16 with contempt, Moira felt she had no option but to
17 resign.

18 Ms Hegarty was forced to sell the business at
19 a loss, losing a significant amount of money.

20 Ms Hegarty blames the Post Office for the decline
21 in her relationships. Moira's working life and trying
22 to run the business at a loss had a negative impact on
23 her physical and mental health. Moira underwent
24 counselling for feelings of failure and low self-esteem.
25 She believes that she would still be running

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1 a successful business, which she intended to do until
2 retirement, had the Post Office admitted to the mistakes
3 with the Horizon accounting system.

4 She states about this period:

5 "I had zero quality of life as every waking minute
6 was spent at work trying to find out what was going
7 wrong. I began to neglect everything. This was on my
8 mind every second of the day."

9 Moira states:

10 "My dreams of running my own business were
11 shattered. I was made to question my abilities, my
12 actions. I was left feeling isolated and risked being
13 branded as a criminal."

14 Thank you very much, sir.

15 **SIR WYN WILLIAMS:** Thank you, Mr Enright.

16 Are you and your client content that we proceed in
17 the fashion that I suggested we would?

18 **MR ENRIGHT:** May I check just one moment?

19 **SIR WYN WILLIAMS:** Please, of course.

20 **(Pause)**

21 Thank you very much, Mr Enright.

22 Over to you then, Ms Hodge.

23 **MS HODGE:** Thank you.

24 **HEATHER SARAH WILLIAMS (sworn)**

25 **Questioned by MS HODGE**

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1 **MS HODGE:** Ms Williams, as you know, my name is Catriona
2 Hodge and I ask questions on behalf of the Inquiry.

3 Please can you state your full name?

4 **A.** Heather Sarah Williams.

5 **Q.** You made a statement, Ms Williams, on 27 January this
6 year; is that right?

7 **A.** I did.

8 **Q.** I can see you have a copy of that statement in front of
9 you?

10 **A.** I do, yes.

11 **Q.** Could you please turn to the final page, do you have it
12 there? Do you see your signature there?

13 **A.** I do.

14 **Q.** Have you read this statement again since it was made?

15 **A.** I have.

16 **Q.** Is the content true to the best of your knowledge and
17 belief?

18 **A.** It is, yes.

19 **Q.** Thank you. I'm going to begin by asking you a few
20 questions about your career at the Post Office. When
21 did you first start working for the Post Office?

22 **A.** In 1985, straight from school. I started as a YTS.

23 **Q.** Forgive me, as a ...

24 **A.** A YTS.

25 **Q.** What's that, please?

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- 1 A. It's the Youth Training Scheme where we were paid £25
2 a week to do three or four days in the post office and
3 two days at college a week, and they would pay for our
4 lunches, our bus fares and everything like that as well.
- 5 Q. You explained you took that up on leaving school. How
6 old were you?
- 7 A. 16.
- 8 Q. In which branches did you work as part of this team?
- 9 A. Dacre Hill in Rock Ferry.
- 10 Q. Thereafter?
- 11 A. Then I moved to Liverpool, to Park Lane, and then
12 I moved to Woodchurch Lane in Prenton because it was
13 a bit closer to home. Then I went to Upton Post Office
14 in Upton in Wirral, that's where I learned to drive.
15 Then a job opportunity come down from the next
16 post office, they were looking for a relief manager, so
17 I applied for that and I got the job. I was 22 and --
18 sorry?
- 19 Q. Not at all. What is a relief manager, can you explain?
- 20 A. I used to go round and make sure that if staff had been
21 sick or there had been an armed robbery or anything like
22 that, somebody had been stealing, I would go in and help
23 find out what the problem was and get the post office up
24 and running again.
- 25 Q. By whom were you employed as a relief manager?

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- 1 there had been some bad armed robberies and hostage
2 situations there. So then I was a tough person,
3 you know, nothing frightened me. I would take on the
4 world, and we decided we would go for that one.
- 5 So I tried to get a mortgage to buy the property
6 but no banks or anything would give me the money off my
7 house, because of the armed robberies, it wasn't a safe
8 office. So I had to go through -- I'm sorry, I struggle
9 with words and everything.
- 10 **SIR WYN WILLIAMS:** You take your time, Ms Williams.
- 11 A. Okay. Somebody that helps you get a mortgage when you
12 can't get one.
- 13 **MS HODGE:** Is that a broker?
- 14 A. Yes, that's the word, thank you. And he arranged it, so
15 we sorted all that out and me and my partner took over
16 the post office. And it was run to the ground, there
17 was a massive hole in the ceiling in the kitchen where
18 the last robbers had got through. It was all scorched
19 and burnt around. So we -- when we took over it we had
20 a lot of things that we were told to do, like new
21 carpets, new front signage, I had to get that ceiling
22 fixed before our parents come in and saw it, otherwise
23 they would have said, "Oh, no, you're not working here",
24 because that was always our fright, that if the kids
25 come in and saw that, or our parents, it would put them

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- 1 A. It started as Martins, and then Forbuoys bought it out
2 and it was classed then as TM Retail.
- 3 Q. For how long did you work for TM Retail?
- 4 A. That I can't remember, I'm sorry.
- 5 Q. That's fine. Why did you decide to apply to become
6 a subpostmistress?
- 7 A. I had got friendly with one of -- one of the counter
8 clerks in one of the offices and we became partners, so,
9 rather than me travelling backwards and forwards from
10 Birkenhead, she lived in Runcorn, so I went to live with
11 her. And I had had a nasty accident one day coming back
12 from Llanrug Post Office and I had severe back injuries
13 and, after that, I thought the driving is a bit too much
14 now because I was travelling all over the country.
- 15 Some days I could be down in Worcester so I would
16 have to leave at 5.00 in the morning and get home like
17 at 9, 10 o'clock that night to be told "Oh, you're back
18 there tomorrow", so it was a long journey. It was,
19 like, some days six/seven hours before I had even done
20 a full day's work.
- 21 Q. Do you recall when you were first appointed as
22 a subpostmistress?
- 23 A. I do. I was approached by Glenn Chester and Colin Brown
24 and they said there was a post office come available in
25 Elton, it has been tried to be sold for a while but

18

- 1 off, but it was a lovely village, absolutely lovely.
- 2 Q. Just going back then to cover a few points you have
3 raised. You have explained you were approached to take
4 on the Elton Post Office. Was it in or around May 2001
5 that your appointment took effect?
- 6 A. Yes, 29 May.
- 7 Q. You have also explained taking on a loan to purchase the
8 branch. Do you recall how much the branch cost?
- 9 A. I think it was dropped down to 47 or 49,000, plus then
10 there was stock, which there was no stock but we didn't
11 know, because we weren't allowed in the premises.
- 12 Q. What did you pay for the stock?
- 13 A. That I don't know. I can't remember, sorry. Not much.
14 Only about 1,000, something like that, maybe one and
15 a half.
- 16 Q. You have also described carrying out renovations to the
17 property. You have explained in your statement you
18 spent more than £4,500 doing that; is that correct?
- 19 A. Yes, it is, yes.
- 20 Q. Can you please describe the business which you ran from
21 the premises?
- 22 A. It was cards and stationer's shop, so when we first took
23 over we had to fill it with everything, because there
24 was just nothing in there, so that was also expensive,
25 to get the shop up and running so that it looked nice,

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1 welcomed the customers back, because people would rather
 2 bypass their own village post office and go three miles
 3 down the road to the next post office, rather than using
 4 that one. But we turned it round and, you know, we got
 5 them all back because we liked humour, you know, we had
 6 these quirky sayings to people and that, and people
 7 loved it. And they would come in just to chat to us
 8 when we weren't busy and tell us their life stories and
 9 everything. It was brilliant, but the Post Office
 10 ruined it.

11 Q. You enjoyed your work --

12 A. I loved it.

13 Q. -- as a subpostmistress?

14 A. Mm-hm.

15 Q. What salary did you receive from the Post Office for
 16 running the Elton branch?

17 A. It started, I think, about 31,000 and then it went up to
 18 about 39, maybe 40, I think, was the highest, and then
 19 when the -- they got rid of, like, the pensions and
 20 things like that, the salary just dropped. When they
 21 changed over postage stamps to labels, you didn't have
 22 enough time if you've got, like, ten people coming in,
 23 it was quicker to put it through the system and then put
 24 the stamps on as soon as you could. But when you had to
 25 do the labels that was just slowing us down, because

21

1 people were coming in with, like, 50 packets.

2 Q. What sort of income were you receiving from the retail
 3 side of the business, do you recall?

4 A. It could range from 250 to 500 a week.

5 Q. That's --

6 A. We done quite well, yes.

7 Q. Yes.

8 A. For a little office.

9 Q. Was the Horizon System already installed in the Elton
 10 branch?

11 A. No, no.

12 Q. When was it first installed in the branch, do you
 13 recall?

14 A. That I can't remember, I'm sorry.

15 Q. That's okay. We know you took over in around May 2001.

16 A. Yes.

17 Q. Was it shortly thereafter, do you think, or some time
 18 later?

19 A. I think it was. I think it was the June or the July
 20 because I know that then my wife was -- she had already
 21 been trained, the official training, as -- where
 22 I hadn't, so I had to go off for the training, which was
 23 like one and a half days in Bolton, and that was it.

24 Q. Had you had any experience of using the system, the
 25 Horizon System, before your appointment --

22

1 A. Yes.

2 Q. -- as a subpostmaster?

3 A. Yes.

4 Q. When had that been?

5 A. When I was doing relief work. Certain offices had it so
 6 I had to be trained and ready to go in at a drop of
 7 a hat and take over.

8 Q. You just said you received some further training when
 9 you were appointed and you described that in a centre in
 10 Bolton, initially, for a day and a half. What did that
 11 training cover?

12 A. Reversals, and like a balance technique, which didn't
 13 make sense because, at the time, the company that I was
 14 working for, they had -- they couldn't finish their
 15 balance until the Thursday because of the lottery,
 16 because it didn't shut down until 7.30, so their takings
 17 for the Post Office was already balanced and shut, so it
 18 was all confusing. So then when I had to learn this
 19 other way, it was hard in some things but other things
 20 it was fine.

21 Q. Did you receive any testing before your training was
 22 completed in the centre?

23 A. Yes, we had to do a test.

24 Q. How did you do?

25 A. Okay. We weren't allowed to leave until we had passed.

23

1 Q. Did you receive any on-site training after your training
 2 in Bolton?

3 A. Well, the day that we were to go -- that's it, I'm
 4 sorry. The day we were to go live, the night before we
 5 had had a break in and they had smashed the whole of the
 6 front door in, the front window in, and they had come in
 7 and they broke open the ATM's doors and then smashed all
 8 my cameras off the walls and left. So the shop was
 9 smashed to bits and that was that time, so we got it up
 10 and running again.

11 We got no training then because the trainer that
 12 was due to come in the next day we couldn't do anything
 13 because we had to get the auditors in to do an audit on
 14 the branch, so we -- the training was cancelled, so we
 15 had to go live by ourselves and I kept asking for some
 16 help to come down, could somebody come down, and we got
 17 half a day training, which was on the phone most of the
 18 time anyway, talking to other branches, helping them.

19 Q. What were you told -- you have just explained someone
 20 did come down to your branch, I think for about half
 21 a day, you have said.

22 A. Yes.

23 Q. What were you told to do if you experienced problems
 24 with the system?

25 A. Ring the helpline.

24

1 Q. What was your impression of the adequacy of the training
 2 that you received from the Post Office?
 3 A. Horrendous, horrendous. It was a case of "Get in there,
 4 pick it up and learn it yourself".
 5 Q. Did you seek any further training from the Post Office
 6 on Horizon?
 7 A. No, never. I asked for help with audits and things when
 8 the money was going missing, but they still didn't help.
 9 Q. When did you experience your first shortfall on the
 10 Horizon System?
 11 A. I think -- the first loss, I think, was in 2002/2003,
 12 but -- sorry, just before the first loss, we just had
 13 the same break in this time but they had come in with
 14 an axle grinder, or whatever they use, and broke into
 15 the ATM again, sawed it open and took the cash machines
 16 out. So that time we lost over 72,000, I think it was.
 17 So then, again, we had to work on the shop to get it all
 18 done because they cut the wires, they cut everything,
 19 the phone lines. We had no security in the office.
 20 Some days we had up to 12 people working on the
 21 shop to put it right, get the post office up and running
 22 again. They wouldn't let us open because -- with not
 23 having security on the place and because of the bad
 24 reputation it had, so that was the first robbery that
 25 took place there and that was absolutely destroying,
 25

1 money was stolen at the time of the second break in.
 2 How was that resolved with the Post Office?
 3 A. They just wrote it off. It was just in, like, the
 4 suspense account for a few months, and then it just
 5 disappeared.
 6 Q. Do you recall experiencing any shortfalls in your
 7 accounts --
 8 A. Yes.
 9 Q. -- around this time?
 10 A. Yes. Straight after we started losing money and there
 11 was a lady there, her name was Sue Higginson(?),
 12 I think, was the area manager at the time and because we
 13 had had all these people in working on the safe, working
 14 on the electrics, she said "Don't worry about it, I will
 15 make sure that this is written off by the Post Office".
 16 And she said that to me and my wife at the time,
 17 and then the next thing she is gone, she has been --
 18 took redundancy and that's when -- I think it was Glenn
 19 Chester has come in at that time and he said "No, it's
 20 a shortage, it's lost in your branch, you have to pay
 21 it", so we ended up doing -- where we had to pay it
 22 monthly. So, as soon as we had finished the £2,000 one,
 23 the next one straight away was 3,000. It seemed to
 24 overlap. Not just 2,000, it would be 2,000 and
 25 something, or 3,000 and something. And you're pulling
 27

1 again after we had just repaired it after it had just
 2 been broke in. But the police seemed to think the first
 3 time it was to take pictures.
 4 SIR WYN WILLIAMS: So can I be clear --
 5 A. Yes.
 6 SIR WYN WILLIAMS: -- you told me about there being a break
 7 in the night before you were due to have your training.
 8 A. Yes, yes.
 9 SIR WYN WILLIAMS: Do I take it from what you have just said
 10 that a lot of damage was done but nothing was stolen?
 11 A. Yes.
 12 SIR WYN WILLIAMS: Then some time after that, a lot of money
 13 was stolen?
 14 A. Yes, the same thing happened and --
 15 SIR WYN WILLIAMS: Right, and can you just give me, only
 16 approximately, the kind of time interval between those
 17 two dates?
 18 A. A couple of months. Two or three months, no more than
 19 that.
 20 SIR WYN WILLIAMS: Right, so these two events took place
 21 right at the beginning of your stewardship of that
 22 post office?
 23 A. Yes.
 24 SIR WYN WILLIAMS: Okay, thank you.
 25 MS HODGE: You have explained quite a substantial sum of
 26

1 yourself to pieces wondering where it was.
 2 So we paid it all back each time. The amounts
 3 kept going up and up. I kept asking for the auditors to
 4 come in but they wouldn't send them.
 5 Then I had a lovely lady, called Karen Vernon
 6 Harris(?) and she was my new area manager and with her
 7 we won awards, we won prizes. For a little tiny branch
 8 that we were, we were winning Crown Offices in these
 9 competitions because I was pushing and pushing and we
 10 done it, and we made it and she was brilliant. She was
 11 so nice. She pushed us, she helped you along the way.
 12 She encouraged you to do things and then she got
 13 transferred elsewhere and that's when Glenn Chester come
 14 back into it, and that's then when things started going
 15 downhill.
 16 Q. Okay. So just to clarify then, relatively shortly after
 17 you took over the robbery occurred --
 18 A. Yes.
 19 Q. -- where a substantial sum of money was stolen, and then
 20 you had two shortfalls, relatively significant ones, in
 21 the region of £2,000 and £3,000; is that right?
 22 A. Yes.
 23 Q. What you have explained is that you were told at the
 24 time you wouldn't have to make those good?
 25 A. No, that's when -- the first lady, Sue Higginson, she
 28

1 said that because of what had gone on, and everything
 2 else, that would be written off by the Post Office,
 3 because I couldn't have ears and eyes everywhere with
 4 all these people in and out.

5 Q. You have explained, thereafter, you had quite
 6 a successful period of running the post office; is that
 7 right?

8 A. Yes and no, because these amounts just like appeared
 9 from nowhere but when the ATM machine was fitted in --
 10 I think that was in 2003, we noticed that the
 11 post office had been balancing all week, but when the
 12 ATM was rolled over into the post office, even though
 13 the ATM balanced, all of a sudden there was a shortage
 14 there and we couldn't find it. We ripped the place to
 15 pieces.

16 We would be there after 9.30, 10 o'clock at night.
 17 Romec used to ring me and tell to shut the safe at 8.30.
 18 I said "I need a little bit more time, I've got a lot to
 19 do". So they kept ringing me "Shut the safe, shut the
 20 safe", and that was an ongoing thing on balance night,
 21 and then getting back there 6 o'clock in the morning on
 22 the Thursday. I would have to go in first and then my
 23 wife would follow with our youngest child and take her
 24 and put her in school, and come into work and try and
 25 help me find stuff. But there was nothing, nothing --

29

1 A. Straightaway, but it took like over an hour sometimes to
 2 get through on the Wednesday night, or they would say
 3 "Okay, I will just check", and the phone would go dead
 4 and then you would have to start again. And that's why
 5 we were there so late, and then I think the helpline at
 6 one time shut, I think, at 8 o'clock. Well, that's no
 7 good for us when we had the lottery and we weren't
 8 closing until 7.30 at night.

9 So the only help we could wait for is 8 o'clock
 10 the next morning and they would tell you to do something
 11 and you would do it their way and the next thing the
 12 figure would double and she would say "Oh, just wait for
 13 an error notice to come through". That was always the
 14 case, "An error notice will come, just put it in the
 15 suspense account and we will sort it out". But then
 16 I get Glenn Chester then saying, "No, you have to pay it
 17 back". So, again, it was arranged that we would pay it
 18 back on a monthly basis and it was always taken out of
 19 my salary.

20 Can I just add one thing about the system? One
 21 day I was serving a customer and she came in for a car
 22 tax and I had scanned it all, bleeped it and it come up
 23 £170 on the system. As I pressed to pay and to finish,
 24 she put her credit card in and it come up that she owed
 25 me £340, even though there was only one transaction on

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1 there was not a penny discrepancy from what we had
 2 entered into the system.

3 Q. If I can just clarify one point. You mentioned
 4 experiencing problems when a cash machine was installed.
 5 You recall that being in around 2003?

6 A. Yes.

7 Q. I just want to check with you because in your statement
 8 you estimated it was approximately 2008 and I just
 9 wondered if that --

10 A. To be quite honest, I have not really thought about
 11 looking into that bit because I knew I had written it
 12 down but I couldn't remember because, with all the
 13 stress and everything else that had been going on,
 14 I suffered a stroke and --

15 SIR WYN WILLIAMS: It doesn't matter which year the cash
 16 machine was installed, all right?

17 A. Yes.

18 SIR WYN WILLIAMS: But what I would like you to confirm, if
 19 it's correct, is that you started to have problems with
 20 shortfalls after that ATM was installed; is that right?

21 A. Well, before, before.

22 SIR WYN WILLIAMS: Before and after?

23 A. Yes, both, yes.

24 SIR WYN WILLIAMS: All right.

25 MS HODGE: Did you take steps to notify the helpline?

30

1 the thing, it had doubled. So, if I hadn't have
 2 noticed, that poor lady would have had another 170 taken
 3 out of her bank account and there was no explanation for
 4 that, nothing whatsoever. And I kept all the receipts,
 5 all the reversals, everything, but I wasn't allowed back
 6 in the branch when I was finished up, so I've got no
 7 records. We had diaries of things. I didn't get
 8 anything, nothing at all.

9 Q. All of those records have been retained in the branch;
 10 is that right?

11 A. I don't know where they are.

12 Q. But forgive me, at the time that you left the branch --

13 A. Yes.

14 Q. -- all the records would be in there?

15 A. Yes.

16 Q. You have explained in relation to the shortfalls you
 17 sought some help from the helpline. Did you also
 18 approach your area manager at the time?

19 A. Yes, plenty of times.

20 Q. What advice did you receive?

21 A. Just a negative thing, just a negative attitude all the
 22 time: "There's nothing we can do, you're losing the
 23 money, you have to pay the money back." And I knew that
 24 we weren't losing the money and it sends you -- it sends
 25 you mad because I'm thinking, "Well, what mistakes am

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1 I making? What mistakes is my wife making?" I'm not
 2 stealing and she would never steal a penny in all her
 3 life so where was the money going to? And he just
 4 didn't want to know.
 5 So, in the end, when all these amounts kept going
 6 up and up and up we used my father's bit of inheritance
 7 money that we got, she -- my ex-wife's father's
 8 inheritance, we had to put that in straightaway as well.
 9 I had to -- I had had a car crash and it was ongoing for
 10 years, so we had a shortage of 14,000, so we didn't have
 11 any money left. You know, we had paid everything that
 12 we had out. We were rowing all the time, arguing,
 13 I changed personalities, I became nasty. I couldn't
 14 cope. I couldn't cope with it all.
 15 So then we had the 14,000 loss, so I had to ring
 16 solicitors and say "I will settle out of court" and
 17 I got 15,000, so we had to put that in by the next
 18 month. But what amazes me is whenever I was short in
 19 the branch, I had 30 days to start making that money
 20 either good, paying it back in full, or doing a monthly
 21 contract. And we were sick of doing monthly contracts
 22 and that's when we got this -- the bigger payments, we
 23 could pay it off, but why would we want to steal our own
 24 money?
 25 It just didn't make sense and I kept ringing and
 33

1 asking for auditors to come in, check to see what we're
 2 doing wrong, have I missed something out. I had -- when
 3 I worked for TM Retail, one of my closest friends was my
 4 area manager, Sheila Connick(?), and she even came
 5 across to the branch to help me to go through things and
 6 everything was spot on because you think "What am
 7 I missing?" It really does send you mad and in the end
 8 I just couldn't cope any more. It was just too much,
 9 losing everything.
 10 Q. You have described paying some quite significant sums of
 11 money to cover shortfalls shown on Horizon?
 12 A. Over 60,000.
 13 Q. In total?
 14 A. Yes.
 15 Q. After -- you have referred to a shortfall of £14,000.
 16 In your statement you have explained that occurred
 17 in October 2013.
 18 A. Yes.
 19 Q. Does that sound correct?
 20 A. Yes, yes.
 21 Q. After you experienced that shortfall, you asked for
 22 an audit of your branch; is that right?
 23 A. Yes.
 24 Q. To whom did you make that request?
 25 A. To the helpline and also Glenn Chester.
 34

1 Q. When did the audit take place?
 2 A. It didn't. Nobody came. Nobody came at all. And then,
 3 after that, home life was absolutely horrendous. Nobody
 4 wanted to live with me. Things just deteriorated
 5 completely. Everything went wrong. Everything we had
 6 worked hard for. The 30 years service that I had put
 7 in, just snatched away because nobody would say "Oh,
 8 yes, there are problems in the system", and, in the end,
 9 I said to them "If you don't get the auditors in I'm
 10 going to the press". And I was told "You can't do that
 11 because of the Official Secrets Act, you're not allowed
 12 to talk to anyone".
 13 So you were under a lid in a barrel, so you
 14 couldn't speak to anyone about it, so where do you go
 15 when, you know -- I was never threatened with court or
 16 being sacked or anything. I was just asked for the
 17 money back each time because they knew that I was good
 18 at my job and I knew that the experience I had had over
 19 the years, I wasn't stealing money, my wife wasn't
 20 stealing the money, so the system was stealing the
 21 money, but nobody would own up to it and everyone that
 22 came, even the auditors, they were all finished up on
 23 redundancy now.
 24 Q. I would like to ask you about an audit in May 2014.
 25 A. Yes.
 35

1 Q. Do you recall that?
 2 A. I do.
 3 Q. Who conducted that audit?
 4 A. Um ...
 5 Q. You have mentioned the name in your statement of a Paul
 6 Fielding?
 7 A. Yes, yes, thank you.
 8 **SIR WYN WILLIAMS:** I'm sorry, was the date 2014 or 2013.
 9 **MS HODGE:** May 2014 I believe.
 10 A. Yes.
 11 Q. What happened when Mr Fielding attempted to reconcile
 12 the cash machine balance and your office balance?
 13 A. The ATM balanced, my office balanced. When we pressed
 14 to do the trial balance, it come up as 21,000 and
 15 something short and I nearly dropped dead on the floor.
 16 I said "That's not gone", I said "That's got to be
 17 here". So we ripped the place to pieces, we done
 18 another full balance, but it stayed the same figure, but
 19 when we pressed for the final -- the final balance to
 20 come out, it came out as 29000-something, so why did it
 21 jump from that to that to that, and there was no
 22 explanation for it.
 23 Everything was bang on for the cash that I had
 24 declared, the stock that I had declared, everything was
 25 perfect, but for some reason things start -- it was --
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1 like as if -- as soon as the ATM rolled over, it was
 2 like as if -- we thought it was the ATM at one time that
 3 was causing the problems, but it wasn't, it was Horizon
 4 itself.

5 There was a glitch in that system and they knew
 6 and they kept taking our money off us and making us
 7 broke and paupers, while they're all living in the big
 8 houses with everything else and it's like a stab in the
 9 back off them. Paula Vennells even rung me one day to
 10 congratulate me on winning an award and I think "How
 11 two-faced is that? You knew, you knew what was wrong
 12 and you let us all" -- people have died. I have tried
 13 to commit suicide. It's wrong what they have done.

14 Q. Can I ask you, please, about how Mr Fielding responded
 15 when you both saw this discrepancy appear?

16 A. Yes. We left there at 10 o'clock at night and he took
 17 every bit of paperwork home with him. We had two copies
 18 of the trial balance, two copies of the final balance,
 19 so he took a set and I kept a set in the office in case
 20 the auditors come in the next day, and that was on the
 21 Wednesday, and he rung to say that he is working on it
 22 at home.

23 And then we got a phone call on the Monday to say
 24 that he had worked on it all weekend, himself was
 25 an auditor, his wife was an area manager at the time for

1 the Post Office as well, and he had asked his neighbour
 2 across the road who was an accountant to come in and
 3 help him, and they all sat at the kitchen table trying
 4 to sort out why this money had gone from 21,000 to
 5 29,000, no explanation for it. And he was there and he
 6 said "I don't believe what I have just seen", and then
 7 a couple of weeks later we find out that Paul's gone, he
 8 has took redundancy, him and his wife. But he knew that
 9 I was right. It wasn't us that was stealing the money.
 10 It was the Post Office system that was taking the money
 11 off us.

12 How come that everyone that I had had there was
 13 made redundant after doing an audit? It just doesn't
 14 seem right.

15 Q. What happened to the discrepancy that was discovered on
 16 the date of that audit?

17 A. It was still sat in the suspense account. Nothing --
 18 the Post Office didn't even try to say I've got to pay
 19 that money back. Nobody approached me at all over
 20 paying that money back and, like, sleepless nights
 21 didn't come into it, just didn't come into it.

22 Q. About six months after your branch was audited
 23 in May 2014, you were broken into again; is that right?

24 A. Yes, on 3 December.

25 Q. What happened on that occasion?

1 A. Can I start from when things started going wrong that
 2 week? On the Monday, with it being the first week
 3 in December, they had said that they were going to send
 4 in over 100,000. Well, we didn't need that much, so
 5 they sent in it -- I think they were trying to send in
 6 150,000, something like that, so I got it down to 105.
 7 So that was due in on the Monday and then on the Monday
 8 night most of that was transferred then into the ATM
 9 once we closed at night, and we do that together.

10 [Redacted] would do -- sorry, I didn't mean to
 11 mention that name.

12 My wife would do the paperwork side and I would do
 13 the cash side in counting --

14 SIR WYN WILLIAMS: Would you just hold on a second. If you
 15 don't want that name published, we can do something
 16 about that.

17 A. Please, yes. Sorry about that.

18 SIR WYN WILLIAMS: No, no, that's fine.

19 We will see to that. Sorry to have interrupted
 20 you. I think you were telling us that a very large
 21 amount of cash had been put into the ATM?

22 A. Yes, it had.

23 SIR WYN WILLIAMS: Right, so carry on from there.

24 A. But it hadn't gone in on the Monday because the REM
 25 didn't arrive, which is the money that comes in, it is

1 classed as the REM. He had locked the safe in the van
 2 with all our stock and money in. So I said "Well, I'm
 3 by myself tomorrow", because me and my wife were going
 4 through a divorce then and he promised that it would be
 5 in before 10 o'clock so I would count it, close for half
 6 an hour at lunch, because we never closed, with it being
 7 a large amount and get it all away, put into the bottom
 8 cell, where it was safe.

9 And he didn't come in until 5 o'clock on the
 10 Tuesday night, the same time as the postman, which
 11 Christmas time we had about 14, 15 letter bags going out
 12 as well. As he tried to bring the money in, the postman
 13 is trying to get the mail out. It was horrendous.
 14 I had bags of money everywhere, which were then booked
 15 in and put -- just thrown into the safe room because
 16 I didn't have time to sort everything.

17 So as soon as he dropped all the money off and the
 18 postman had took all the mail, it was about 5.10 at
 19 night and I closed. That was on the Tuesday. So all
 20 I had done was open the safe and threw it all in, just
 21 in the bags. I didn't even open the bags until the next
 22 day, until my ex-wife come back in to help me with the
 23 balance and to sort the ATM out, because since I had
 24 had -- since I had the stroke, it left me with
 25 a short-term memory, or trying to explain things that --

1 or understanding words that I should know but I can't
 2 explain them and so [redacted] was all -- I have done it
 3 again, I'm sorry.

4 **SIR WYN WILLIAMS:** Don't worry. Can I just say that if that
 5 name is spoken every time please delete it from the
 6 video and transcript.

7 **A.** Thank you. Where was I up to? I'm sorry.

8 **MS HODGE:** Forgive me, so you were explaining that --

9 **A.** Oh, the ATM. So because I had a short-term memory and
 10 they had to change the password numbers and everything,
 11 that was her job. I run the post office, she looked
 12 after the ATM and we done the balances together and
 13 that's how we worked, and we worked as a good team
 14 normally but, because of all these losses, I couldn't
 15 cope with our family life. We had a big house, we had
 16 teenagers at home, we had a younger child at home and,
 17 as you know, kids aren't cheap these days, are they?
 18 School uniform was £500 just to start the little one
 19 off.

20 So [redacted] and I was left with the house and
 21 the post office and she kept screaming at me, you know,
 22 "It's caused all these problems, sell it, get rid of it,
 23 get rid of it", and I said "But what am I going to do?
 24 That's my career" and she said "I don't care, sell it
 25 because I need somewhere to live". So --

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1 the door opened that way, so as I opened it slightly and
 2 I said "What have you forgot?", something like that, he
 3 pushed the door open, knocked me back into the thing and
 4 he had a gun. And all I could see was this toggle and
 5 he went into the safe room "Give me the money, I want
 6 all the money". And I had already put 40,000 in one of
 7 the ATM boxes that was right by his feet and I didn't
 8 tell him, I didn't say "There's money there".

9 By the time I put the money that was ready to go
 10 in the other boxes, I was shaking and the punches and
 11 everything else, money had scattered all over the place
 12 and then he kept hitting me and hitting me, "Open that,
 13 open that". I said, "I can't open that. It doesn't
 14 open for 35/40 minutes".

15 "You're lying, you're lying", so he punched me
 16 again. Then he slammed the safe door into my head, as
 17 I was down trying to put the money into the sack. And
 18 then when he knocked me I fell back and I hit my back
 19 against the door frame, my whole spine. And my neck
 20 took such a wallop there as well, going back, because
 21 I was a big girl still at that time, and going back in
 22 that force really hurt me. And, as he was leaving,
 23 there was no lights on in the shop, the only lights that
 24 was on was behind the post office counter because
 25 I didn't want anyone to see me working in the safe room

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1 **SIR WYN WILLIAMS:** Can I just take you back a little bit?
 2 You were starting to tell us about the events leading up
 3 to another robbery or break in, in December.

4 **A.** Yes, I'm sorry, yes.

5 **SIR WYN WILLIAMS:** That's all right. So you tell us about
 6 that then?

7 **A.** Yes, sorry. We will go back -- we finished the Tuesday
 8 when I had locked the safe early and everything else.
 9 On the Wednesday [redacted] had come in, I had counted
 10 all the money and I had transferred a lot of the money
 11 that belonged to the Post Office and some to the ATM in
 12 the bottom cell and the money that we were going to put
 13 into the ATM that night, because it wasn't the main
 14 balance night, because it should have gone in on the
 15 Wednesday, we had something like 120,000 to go in, but
 16 I couldn't get it all in, so that's why some of it went
 17 back into the safe.

18 So [redacted] was a parish councillor at the time.
 19 She had an emergency meeting, so, as I was doing --
 20 filling up the ATM with everything else, there was
 21 a knock on the door, about 6.10, I think it was, and
 22 I looked through the door and I thought "That's
 23 a postman back, I bet he has lost his keys again and he
 24 is looking for his keys". So, as I opened the door,
 25 I've got a card stand here and card display there, so

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1 which was separate. So there was enough light coming
 2 from the counter side to shine through for the safe
 3 room, so I didn't need to put the lights on in there.

4 So not only had I managed to save the money that was in
 5 the safe and the 40,000 right by his foot and, as he
 6 left, he said "Don't be calling" -- what was it he said?

7 He said something and he said, "I know where you
 8 live, [redacted]". Can that be blocked out as well,
 9 please. And that frightened me because I thought, "How
 10 does he know where I live?" I was there by myself,
 11 I was petrified. I had a broken nose. I had black eyes
 12 for over three months.

13 Then that's what happened that day.

14 **SIR WYN WILLIAMS:** Yes, thank you.

15 **MS HODGE:** That was in December 2014; is that right?

16 **A.** December, yes.

17 **Q.** About three months later, in March 2015, you were
 18 suspended by the Post Office --

19 **A.** Yes.

20 **Q.** -- is that right?

21 **A.** Yes.

22 **Q.** What caused your appointment to be suspended?

23 **A.** Somebody who come in from the public that we know as
 24 a businessman, you know, he was friendly with us, we had
 25 been friends with his daughter for years, and he said

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1 "You can't open tomorrow". I said "What are you talking
2 about?" He said "I have heard that there's going to be
3 an armed robbery on your branch". So I said "Don't be
4 stupid", I said "Don't be stupid saying things like
5 that, do you know how bad I'm suffering as it is?"
6 because living at home and [redacted] had left by this
7 time, [redacted] left on 13 February completely from the
8 post office, so I was left alone to do it all, and then
9 he comes in and says that to me.

10 So he says "Don't ring anyone, don't bring it to
11 attention". I said "Of course I've got to", I said "You
12 don't do things like that".

13 So when I got home I phoned -- I phoned Karen
14 Vernon Harris at the time. I didn't bother with Glenn
15 Chester because he was just a waste of space. He
16 just -- he was not interested in anything, that man, and
17 she contacted the people that needed to be informed on
18 the Post Office side. I phoned the police, so CID come
19 out straight away. They took a statement and they said
20 that they would be back in the morning, "Don't go to
21 work, just stay at home. We will be here first thing in
22 the morning".

23 So I told them who had told me, who it was that
24 had told me about this armed robbery, and straightaway
25 they said "Right, you're arrested under conspiracy to

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1 8 o'clock at the night, and that's one of the reasons
2 that, you know -- we were on a precinct. I had Martins
3 retail at one end and I had Spar at one end. Both could
4 fit the post office in, so they were both fighting for
5 the post office.

6 And I soon then went into hospital because I was
7 struggling walking, after having the knock on the spine.
8 It affected my legs and everything. My legs swelled up,
9 my body swelled up and I went into hospital and I was
10 there for a week and they learned me how to walk up and
11 downstairs.

12 Then I was sent home and then within ten days
13 I was rushed back into hospital with my ex-wife, my
14 neighbour across the road was there, my doctor was there
15 and I went into this ward and I was hallucinating.
16 I thought I could see people. Like, my mum had died and
17 I thought I could see my mum in the bed opposite and I'm
18 like "Why are you over there? Why aren't you over here
19 with me?" Other people who I (inaudible) heard me
20 shouting across this ward and I don't remember none of
21 it.

22 The next thing, I believe, I was rushed into
23 intensive care, because I had bleeds everywhere. I had
24 two haematomas the size of my fist, one on my spine and
25 one on my kidneys, and they didn't know where all the

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1 rob the Post Office", and I said "What?" and I was
2 suspended on the spot because I think Glenn Chester was
3 there as well at the time, I can't remember that bit.
4 I was suspended with no pay but I was told that if it
5 comes back that I wasn't involved in it, I would get my
6 full money back, my salary that I had lost, and
7 everything else, but it was strange because the
8 robbery -- that happened on the Wednesday night.

9 By the Friday, he had somebody to run the
10 post office and he said to me "In order to keep your
11 post office open and running, we're going to put this
12 company in and they will have your full salary". And
13 I said "Well, they will have to pay all the bills",
14 I said, "Because I've got nothing". I didn't know that
15 I could get money off the dole.

16 I was so embarrassed. I didn't want to leave the
17 house. I was in such a mess. I was a complete wreck.
18 And my neighbour across the road used to bring me food.
19 [redacted] used to come down and sit with me and talk
20 with me. I couldn't explain it. I wouldn't have done
21 anything like that. He was a friend. We went to a Sky
22 Premiere night. It was horrendous what they accused me
23 of after all the years.

24 I knew he wanted me out, Glenn Chester, because
25 I wouldn't open at 8 o'clock in the morning until

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1 blood was going out of my body, so they were pumping
2 blood into me. I swear that was filling up all these
3 bleeds in my head -- my head swelled like a football, it
4 wasn't recognisable. Twice I nearly died and then --
5 and then when I come out of the second coma, I didn't
6 know who I was, I didn't know where I was, or anything.

7 And I remember waking up, and I could hear
8 "Heather come on, Heather come on, wake up now, wake up
9 now". And I woke up and, as I say, I didn't know who
10 I was, I found I couldn't see hardly because my eyes --
11 because of being so swelled it had all crusted over.
12 I had been ripping my hair out in the coma, so my
13 fingernails were all full of blood. So when I finally
14 got to see a bit better, I found a phone number and it
15 said this lady's name. I didn't know who she was, and
16 I kept thinking "Where's my mum? Where's my wife? Why
17 am I here by myself?"

18 So the nurse dialled this number for me and
19 I spoke down the phone and I said "Hello, my name is
20 Heather, do you know me?" And she said "Yes, love,
21 I live across the road from you. I was your mum's best
22 friend", and I didn't know. I thought my mum was still
23 alive. I couldn't remember anything, and I have lost so
24 much since that.

25 It took me over 12 -- then I was in hospital for

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1 19 months. I had to learn to walk again. That took
2 over 12 months to do. That was one of the hardest
3 things I have ever done in my life, but I done it and,
4 in that time, I had lost my home, I had had my interview
5 with the Post Office, even though I was in hospital,
6 I had to go in a taxi down to one of the hotels in
7 Liverpool where I was interviewed by a panel. I also
8 had an advocate working for me, which was helping me
9 because with having these brain problems I couldn't
10 understand. I didn't know what was going on.

11 So when we arrived, he was told he wasn't allowed
12 to speak, he wasn't allowed to say anything and
13 I thought "Well, why did you say he could come, you know
14 the state that I'm in, why are you putting more pressure
15 on me?"

16 So they just said, you know, because the landlord
17 hadn't been paid, his bill was nearly £10,000 so the
18 landlord got in touch with me and he said "Heather, are
19 you going back to the post office? Are you able to go
20 back to the post office?" and I said no. I said "Not at
21 the minute". I said "I have only recently learned to
22 walk, let alone anything else". And he said "Well,
23 I will give it another couple of weeks, but if you're
24 coming back, let me know, and I will wipe that full debt
25 off for you because you have been such a good tenant".

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1 how I have been treated and everything.
2 **SIR WYN WILLIAMS:** I'm sure you could. I just wanted to get
3 the time sequence right.
4 **A.** Yes.
5 **SIR WYN WILLIAMS:** I have understood that all these very
6 serious illnesses you were suffering when you were
7 hospitalised, that took place after you were suspended?
8 **A.** Yes, yes.
9 **SIR WYN WILLIAMS:** Right, and during that period of time you
10 were first suspended, then you were terminated and then
11 you tried to appeal?
12 **A.** I did.
13 **SIR WYN WILLIAMS:** That was the meeting in Liverpool you
14 told me about?
15 **A.** That was, yes.
16 **SIR WYN WILLIAMS:** That appeal was unsuccessful?
17 **A.** It was just a waste of time going. It was a waste of
18 money.
19 **SIR WYN WILLIAMS:** After that, of course, you had nothing
20 more to do with the Post Office?
21 **A.** No. I was told I couldn't enter the premises. I was to
22 not go there, and that was it.
23 **SIR WYN WILLIAMS:** So I've got it in sequence now, so
24 Ms Hodge will ask you some more questions.
25 **MS HODGE:** I would like to talk to you about how this has

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1 And I -- I said no, I wasn't going back.

2 So he had the locks changed immediately because
3 I was under the impression that company that took over
4 was going to pay the bills out of the salary, like I had
5 to, but they paid for nothing. I didn't get anything
6 out of the shop. I didn't get none of my personal
7 belongings, things in there that belonged to me,
8 nothing. I don't know who has got it, who has seen it,
9 who has read my personal items.

10 Then I was told by somebody that the lady that was
11 running the post office there, she was having cigarette
12 breaks and leaving the bandit screen door open, or
13 sitting in a chair in the precinct in the sunshine when
14 it was quiet, with the bandit door screen open, and I'm
15 being blamed for all this money going missing, and my
16 security was high level. I never had a problem with
17 security, apart from the passwords because I couldn't
18 remember them and I would write them down. And I would
19 put them under my mat so that every month when they
20 changed it I would change it, and I would just lift up
21 that -- well, one day Glenn Chester come in and he saw
22 that I had my password under my mat. I got a written
23 warning for it.

24 It was anything he could pick at me for. I'm
25 sorry for babbling on but I could go on for days over

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1 affected you a little more. You have described some of
2 that impact.

3 You have explained that your landlord, I think,
4 forfeited your lease; is that right --

5 **A.** Yes.

6 **Q.** -- on the branch? As a result of your termination, you
7 lost your post office branch; is that right?

8 **A.** That was the reason they shut it down, yes.

9 **Q.** What happened to your retail business?

10 **A.** There was nothing left. I didn't get a penny. I wasn't
11 allowed to enter the building. By this time, people
12 were thinking "Oh, she robbed the post office and that's
13 why she has disappeared". Nobody knew I was in
14 hospital. Nobody knew because, as my wife was driving
15 one night to visit me, somebody was driving down the
16 wrong side of a dual carriageway, racing home to watch
17 a Liverpool football match and crashed straight into her
18 as a head on, she broke her neck, her ankle, her arm,
19 her leg, ribs, and she was smashed up to hell and nobody
20 told me. And I kept saying to the nurses "Can you ring
21 and find out where she is", and it was about a week
22 after -- because I thought "That's not her. She has
23 been there all the time to look after me because she
24 knows that I'm innocent in everything".

25 And when I found out about the crash, I couldn't

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1 believe it because I felt it was my fault because I was
2 so poorly. If she didn't have to come and see me and
3 bring me fresh clothes and nighties and things, that
4 crash wouldn't have happened and everybody in the family
5 blamed me as well. The kids, her sisters, everyone.

6 And then the post office -- sorry, the police
7 said -- come back that no further charges were to be
8 made against me in the robbery, I wasn't involved in it
9 at all and everything since then. So my advocate rung
10 Glenn Chester and spoke to him because he was there, he
11 was there when Glenn Chester had said "Yes, we will pay
12 you all your salary back when the police say that you're
13 not involved", but then they hit me then, as I say, with
14 this landlord thing, but I wasn't well enough to go
15 back.

16 I had come out of hospital after 19 months.
17 I lost a five-bedroomed house, the post office, I moved
18 into a council house, I have still got no flooring in my
19 lounge or bedrooms, most of my clothes are second-hand,
20 because all my clothes went missing somewhere and
21 I can't survive on what I get. I can't live. It's not
22 worth living.

23 Q. Have you sought any compensation from the Post Office?

24 A. They paid 60,000 out but when I first came out of
25 hospital the Post Office Federation gave me £3,000 to

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1 this right?

2 A. I'm a bit stuck on that one. Is this where I read my
3 statement? Yes, okay. I have made a statement, is it
4 okay to read it?

5 **SIR WYN WILLIAMS:** Yes, please do.

6 A. I'm sorry, my dog broke my glasses and I can't afford
7 a new pair, so I'm a bit like off Coronation Street.
8 "Wednesday 9 March 2022. To Sir Wyn Williams.
9 "My final closing statement that I know needs
10 addressing immediately is for the Post Office to
11 compensate us for all our life changing situations and
12 losses. The Post Office ruined my life and when our
13 offices showed huge shortages we had a month only to
14 find the money to sort out the loss but, yet, you have
15 had over 20 years and we still haven't been compensated
16 for the glitch in the system that you all denied was
17 happening.

18 "I lost my beautiful wife, my family, because it
19 changed me completely. I lost my dignity, personality
20 and my soul, in the end. My mental health is in a bad
21 way. I felt I didn't matter when I asked for help,
22 until I was prepared to go to the press. Auditors who
23 had finally attended within that month, were paid off as
24 redundancy. I think it is because he believed me. He
25 watched as the figures of the balance changed in front

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1 help me because they knew I wasn't involved in any
2 robbery like that. I had had a good clean record all my
3 life for the Post Office. And I come out and I had
4 nothing. I moved into a two-bedroomed semi-detached
5 house and I'm a hermit in there. I don't like going
6 out. If I do, I just go to the shop and come back.

7 My sister in December, that caused a big rift
8 between the family and everything, so I have lost touch
9 with all of them.

10 **SIR WYN WILLIAMS:** The £60,000 compensation you just told me
11 about, that came from the civil litigation, did it?

12 A. Yes, it did, yes.

13 **SIR WYN WILLIAMS:** Right.

14 **MS HODGE:** How do you feel now about the way that you were
15 treated by the Post Office and its employees?

16 A. They don't care about anyone. They knew that there was
17 problems in there and they were the ones that were
18 cashing in the money. They were the ones that were
19 earning the millions of pounds a year and there's us,
20 30 days to pay the money back. Well, I have waited
21 20 years now for them to pay me and compensate me for
22 what they owe me. The stress, losing my home, losing
23 the business, losing my family, my wife, jewellery,
24 stamp collections, coin collections, everything's gone.

25 Q. What do you think the Post Office needs to do to put

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1 of our eyes.

2 "So, for all the loss and illness that this has
3 caused, it is totally mental cruelty pushing me to
4 a mental breakdown. Suicide, yes, I have been there
5 but, do you know what, no more, no more. I'm entitled
6 to live. As to what my declining health needs, I need
7 a bungalow to survive. Otherwise, what's the point of
8 living? I can't get upstairs in my house."

9 That's it. Thank you, Sir Williams for listening.

10 **SIR WYN WILLIAMS:** That's fine and thank you very much for
11 coming here under obvious difficulties and distress to
12 giving me your evidence.

13 A. I didn't think I would cry. I thought I was tougher
14 than that but it is just too emotional.

15 **SIR WYN WILLIAMS:** People react in all kinds of different
16 ways so don't you worry about it. Thank you again for
17 coming.

18 A. Thank you.

19 **SIR WYN WILLIAMS:** We will have a short break now. I'm sure
20 Mr Page is here by now. I suspect he has been listening
21 to quite a bit of it in another room and I see a wave
22 from another room to confirm that. So we will have
23 a ten-minute break and start again when we are all
24 ready.

25 (2.28 pm)

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1 (Short Break)

2 (2.41 pm)

3 **MS HODGE:** Our next witness is Ms Janice Attwood.

4 **JANICE SANDRA ATTWOOD (affirmed)**

5 **Questioned by MS HODGE**

6 **MS HODGE:** As you know, Ms Attwood, my name is Catriona

7 Hodge and I ask questions on behalf of the Inquiry.

8 Please can you state your full name?

9 **A.** Yes, it is Janice Sandra Attwood.

10 **Q.** Thank you. You made a statement on 11 January this

11 year; is that correct?

12 **A.** Yes.

13 **Q.** Do you have a copy of that statement in front of you?

14 **A.** Yes.

15 **Q.** Can I ask you please to turn to the final page?

16 **A.** Yes.

17 **Q.** Do you see your signature at the top of that page?

18 **A.** Yes, I do.

19 **Q.** Have you read the statement again --

20 **A.** Yes.

21 **Q.** -- since it was made in January?

22 **A.** Yes.

23 **Q.** Are the contents true to the best of your knowledge and

24 belief?

25 **A.** Yes, yes.

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1 **A.** Yes.

2 **Q.** You worked for them?

3 **A.** I worked -- from about 1986, I used to do twice a week

4 and then Saturdays, sometimes, if they wanted to go

5 caravanning and -- yes.

6 **Q.** Assisting them in running the branch?

7 **A.** Yes, anything to fit in with the school time.

8 **Q.** Where were you living at that time?

9 **A.** Next door to the post office.

10 **Q.** You just explained your father passed away; is that

11 right?

12 **A.** Yes.

13 **Q.** It was as a result of that that you applied to be the

14 subpostmistress?

15 **A.** Yes, we -- well, we were having a baby and then it

16 turned out to be twins, but we were looking for a house

17 and then when my father died he was still a postmaster,

18 so we ended up buying the post office because my mother

19 wasn't coping very well, so ...

20 **Q.** When you say "we", are you referring to your current

21 partner?

22 **A.** Yeah, Ian and I.

23 **Q.** Do you recall when you took over as the subpostmistress

24 of the branch?

25 **A.** It was September 1996.

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1 **Q.** I'm going to begin by asking you a few questions about

2 you. You currently live with your partner in North

3 Yorkshire; is that right?

4 **A.** Yes.

5 **Q.** Do you have any children?

6 **A.** I've got five.

7 **Q.** How old are they?

8 **A.** The youngest twins are 25, 36, 40 and 42.

9 **Q.** So they are grown-up?

10 **A.** Yes.

11 **Q.** Do they still live with you?

12 **A.** Two do.

13 **Q.** What do you do now for a living?

14 **A.** I manage a Cancer Research charity shop.

15 **Q.** Before working for the Post Office, you were employed as

16 a civil servant; is that right?

17 **A.** Yes, I worked -- well, it was the DHSS then.

18 **Q.** How did you first come to work in a Post Office branch?

19 **A.** I was married and I lived on the Isle of Man, and then

20 when my marriage broke up I came back next door to my

21 parents, who had the post office, and then when my

22 father died we took it over.

23 **Q.** Where was that post office?

24 **A.** In Helperby.

25 **Q.** That was run by your parents originally?

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1 **Q.** I think you said your parents owned the branch. Did you

2 purchase it from them at that stage?

3 **A.** Yes, well, my father was the postmaster when he died, so

4 my mother -- my mother didn't want to carry on. So,

5 yes, bought it from my mother.

6 **Q.** How did you afford to do that?

7 **A.** We got a massive mortgage -- well, massive for then, it

8 was £120,000 and then that was on the basis of both our

9 wages. My Post Office wage and then Ian's wage to pay

10 it back.

11 **Q.** What steps did you take to modernise the branch when you

12 took it over?

13 **A.** We made -- it was -- you know, we completely -- it had

14 a sorting office as well, so there were three post

15 ladies attached to the house. So we had to make up

16 a bullet-proof screen and we altered where the actual

17 office bit was because we had a shop as well. So, yes,

18 with new screens, had to get a new lozenge for the

19 outside and -- I can't remember how much we spent on it.

20 Quite a bit.

21 **Q.** You mentioned a shop. The branch had a retail side to

22 it; is that right?

23 **A.** Yes.

24 **Q.** What did you sell from the retail side?

25 **A.** We tried to do everything. We had fresh fruit and veg,

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1 fresh bakery every day, we got an off-licence, Christmas
 2 trees, logs, just everything, papers, everything we
 3 could think of selling, we did.
 4 Q. Did you live in the branch itself?
 5 A. Yes.
 6 Q. There was a residential --
 7 A. Yes, yes, there was a big house next to it.
 8 Q. You have explained you took over in September 1996. Do
 9 you recall when the Horizon System was installed in your
 10 branch?
 11 A. I think it was 2000.
 12 Q. What training did you receive when Horizon was
 13 installed?
 14 A. Two days at the -- one of the hotels in Boroughbridge.
 15 I'm -- I think somebody came out just briefly to sort of
 16 go through it in the shop and then we had a training
 17 mode in the back, screen where you could practice, so
 18 I used to practice a lot on that.
 19 Q. What did your training cover?
 20 A. It was really rushed. I remember it was really rushed.
 21 Just -- I don't know if they did the balancing then. It
 22 was just basic transactions and -- I don't know if we
 23 did reversals, I think we did. It is a long time ago
 24 but ...
 25 Q. You described it as "rushed".

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1 Not big ones, little ones.
 2 Q. So before Horizon came in you had occasional
 3 discrepancies?
 4 A. Yes.
 5 Q. Some shortages but some gains?
 6 A. It balanced out really.
 7 Q. But you felt they roughly evened?
 8 A. Yes.
 9 Q. What did you do when you experienced the shortages?
 10 A. Well, ring the helpline lots and then end up putting the
 11 money in.
 12 Q. How often do you think you contacted the helpline?
 13 A. Just loads, just -- especially balance days. I was
 14 constantly on the phone to them on balancing days
 15 because I could never balance and, sometimes, the
 16 screens would freeze. I think we had one time it was
 17 down for a whole week, so I kept ringing the helpline
 18 and they would say it was -- they would send an engineer
 19 out and it was BT's fault, and then BT would say it was
 20 their fault. And, in the end, it was water down the
 21 line -- after a week it was water in the line outside
 22 the shop.
 23 Q. What were you told to do when you had a shortage on
 24 a balance day?
 25 A. It depends -- some of them would try and tell you to

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1 A. Mm-hm.
 2 Q. What was your impression of how sufficient it was in
 3 preparing you to use the system?
 4 A. I was better when it was in the post office. I remember
 5 there were two older ladies there, they had the village
 6 post office and he was really grumpy with them because
 7 they'd never been anywhere near a computer before but,
 8 as far as -- I was really quite excited about it because
 9 I thought it would be progressive.
 10 Q. Did you seek any further training from the Post Office
 11 after -- I think it was three days you described?
 12 A. No, just I rang up if I had problems and people would
 13 talk you through it.
 14 Q. Did you have problems with the Horizon System?
 15 A. I would have shortages. Before we would have, like,
 16 an envelope in the safe and either put the money in or
 17 take the money out, it usually balanced, but --
 18 Q. When you say "before", do you mean before Horizon?
 19 A. Before Horizon, yes. So you would, sort of -- if you
 20 had made -- it didn't have to mean -- if you kept the
 21 money in the safe, you would take it out and put it in
 22 if you were short, and then if you were over you would
 23 put it in. And I think it all pretty much -- everybody
 24 did that but when the Horizon came, we just didn't seem
 25 to have any -- there always just seemed to be shortages.

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1 look for it, but quite quickly it started doubling,
 2 you know, when I was doing the final balance it would
 3 double, the discrepancy would double, so I would ring
 4 them and they would -- if they told me to do it again,
 5 it would do it again, so I just didn't. In the end,
 6 I just had to put the money in.
 7 Q. How did you do that, where did you find the money to --
 8 A. Usually out of my wages, just so -- you know, just write
 9 a cheque or -- yes. They weren't massive, so, you know,
 10 they would be 100 and something, or ...
 11 Q. You have just explained there were times when
 12 discrepancies would double. When did this happen?
 13 A. It was fairly early on. On balance days. I had --
 14 I told my area manager about it and he came out
 15 in November 2020(sic) and I made him stand and watch me
 16 do every single press of the button and then I would
 17 sort of say "Right, I'm doing this, you agree with that,
 18 I'm pressing that", and he watched me and it got to like
 19 the final balance and I said "Right, I'm pressing this
 20 button now, will you watch me", and I pressed it and it
 21 doubled, and he just had not a clue and I never heard
 22 from him again, really, about it. He just didn't know.
 23 Q. You have referred to your area manager. Was that Kevin
 24 Duffield at the time?
 25 A. Yes.

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1 Q. You said he couldn't explain what was causing this
 2 discrepancy?
 3 A. He couldn't explain, he saw it with his own eyes.
 4 Q. How much do you think you paid the Post Office to make
 5 good shortfalls that were shown on Horizon?
 6 A. Well, apart from the one I was suspended for, you mean,
 7 or --
 8 Q. In total, if you're able --
 9 A. I don't know. Maybe about 6,000 altogether.
 10 Q. The first audit of your branch took place before Horizon
 11 was introduced; is that right?
 12 A. Yes, I had two audits in my time there before the last
 13 audit.
 14 Q. What was the outcome of that very first audit?
 15 A. It was the same chap twice, and he was just really nice.
 16 Just sent me like a report of the audit and "Thank you
 17 very much for the tea and biscuits", and just little
 18 pointers that I might like to do.
 19 Q. Forgive me, that was two audits pre-Horizon?
 20 A. Two audits pre-Horizon, yes, and --
 21 Q. Both didn't give rise to any problems?
 22 A. No.
 23 Q. Your third audit was in early 2001; is that right?
 24 A. Yes, it was either January or February.
 25 Q. How did that audit come about?

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1 A. I don't know. It was just like an audit. I didn't know
 2 they were looking for the amount they were. I hadn't
 3 a clue, so they just came one Thursday morning, but they
 4 were both -- there were two car loads, and they just
 5 swung in -- because we had cobbles outside the shop,
 6 they just --
 7 For a moment, I thought I was going to get robbed
 8 because they just -- they came in like the Sweeney, it
 9 was -- so I was already a bit shaken when I opened the
 10 door to them. I could see they were officials and
 11 I opened the door and then there were four of them
 12 and --
 13 Q. Were these employees of the Post Office?
 14 A. I think so, yes. Auditors. I don't know, I didn't even
 15 ask them. They just went through everything and I can
 16 remember sitting on a stool with my back against the
 17 radiator, because it was quite a big area, the office,
 18 and they just turned round and said that I was £4,000
 19 short, and I thought they meant I was £4,000 missing out
 20 of the safe. I just couldn't get my head round it.
 21 Q. Before the auditors arrived, did you know you had
 22 a shortfall?
 23 A. No, not like that, no. I hadn't a clue. I mean, apart
 24 from the weekly ones and I think we had had a couple
 25 that had built up and I had had to ring up and say

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1 "I can't pay all this at once", so they put it in
 2 suspense and just waited to see if it would turn up
 3 and ...
 4 Q. So you had reported prior shortfalls --
 5 A. Yes, I had.
 6 Q. -- to the Post Office.
 7 A. Yes.
 8 Q. Was that via the helpline, do you know?
 9 A. It might have been Chesterfield, I can't remember,
 10 because it was ten years ago, but I had reported it to
 11 say "I don't know where it is or what it is".
 12 Q. What action did the Post Office take when the shortfall
 13 of £4,000 was shown in your branch?
 14 A. They suspended me on the spot, they just said "There's
 15 £4,000 missing, where is it?" I said "I don't" --
 16 I think I said "If there is 4,000 -- if I had taken
 17 £4,000 where is it?" and they just sort of said "Well,
 18 you tell us". And I couldn't just make sense of it at
 19 the time.
 20 Q. So for how long were you suspended?
 21 A. Three months.
 22 Q. Were you paid during the period of your suspension?
 23 A. No.
 24 Q. Who took over running the branch?
 25 A. My friend Lynn, who used to come in and help me with the

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1 twins when they were little. She would, like, play with
 2 them while I did the shop and she also -- my mother
 3 became ill, she -- my mother, sort of, helped me with
 4 the shop beforehand, and then she became ill and she had
 5 life-changing surgery on her face, so we didn't see her
 6 any more, so that's when I trained Lynn up to do the
 7 post office. So Lynn used to help me with the
 8 post office anyway. So, as Lynn was there looking after
 9 the babies when the auditors came, they sort of signed
 10 her in then and there.
 11 Q. The Post Office launched an investigation into the cause
 12 of the £4,000 shortfall shown on Horizon; is that right?
 13 A. Yes.
 14 Q. Do you know who was responsible for conducting that
 15 investigation?
 16 A. I think it was -- well, somebody told me it was
 17 Bill Earnshaw that had reported me, but I don't know how
 18 true that is. He was one of the area managers.
 19 I went to -- they said I could take a friend,
 20 somebody -- or a NFSP representative, or I think it was
 21 the legal -- anyway, I went to see a solicitor in
 22 Harrogate and I asked her to help me but I had
 23 absolutely no paperwork as to why this shortage was and
 24 she said how tricky they were to deal with and she
 25 didn't think she would be able to help me and she

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1 said -- her exact words were "They behave like the last
2 bastion of the British Empire, they won't give out any
3 information".

4 So I went for an NFSP rep and I got invited to
5 an interview in York Crown Office, the offices above
6 York Crown Office, so I asked for the rep to go with me
7 and they said "Take relevant paperwork", and the only
8 paperwork I had was -- I got all my old bills from BT,
9 and they were about that thick and I had just gone
10 through them all with highlighters so they could see how
11 many times I had rung the helpline, and that's all
12 I had. And I was a bit naive, I thought he was going to
13 have some paperwork there regarding my shortfalls and be
14 able to sit down with me and go through them.

15 So I got there and he was just awful from -- he
16 was just awful right from the start. He was really
17 aggressive and he just had pieces of paper and they just
18 had numbers on them and he kept saying "How do you
19 explain that, how do you explain that why have you done
20 that?" and I was like "I just don't understand it". And
21 I hadn't a clue, I hadn't a clue what I was looking at
22 to be honest.

23 **SIR WYN WILLIAMS:** Can you remember, was this an interview
24 under caution, a formal interview, or was it something
25 different from that?

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1 Q. The Post Office arranged a further meeting with you.
2 I think it was three months after the audit; is that
3 right?
4 **A.** Yes.
5 Q. Where did this meeting take place?
6 **A.** I got the choice. I could go back to the office, or --
7 the Crown Office, or it could be a place of my choosing
8 or back at my house, and I decided I wanted him at my
9 house because I wanted him to see me as a person.
10 I wanted him to see my children's paintings on --
11 you know, just instead of -- I just wanted to have
12 a little bit of control back and try and get him to see
13 me as a human being, instead of just -- I don't know.
14 Q. Who attended that meeting on behalf of --
15 **A.** It was the same chap that shouted at me at the
16 interview.
17 Q. You don't recall the individual's name?
18 **A.** I wish I could. No, I can't.
19 Q. What were you told at that meeting?
20 **A.** I was told if I admitted to false accounting -- because
21 the helpline -- I forgot to say, the helpline had told
22 me to rollover -- like, if it was in one week and
23 I couldn't pay.

24 So I was told if I admitted to false accounting,
25 they would drop the theft charge, and pay the £4,000,

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1 **A.** I can't remember. He was an interviewer from the
2 Post Office, I know that, but that's --
3 **SIR WYN WILLIAMS:** So it was after you were suspended?
4 **A.** After suspension, there was a little time and then
5 they -- I think his words were "You are invited to
6 interview", so I assumed it was just like a kind of --
7 **SIR WYN WILLIAMS:** You don't remember being cautioned?
8 **A.** I can't remember, to be honest, but I -- I honestly
9 thought we were going to sit down together and try and
10 find the mistake. So I just started crying -- he just
11 made me cry right from the start because he was so awful
12 and I just kept looking at the rep for help and he never
13 opened his mouth once.
14 **MS HODGE:** You said you had approached the National
15 Federation of SubPostmasters.
16 **A.** Yes, my local one was on holiday so he came from --
17 I don't know where he came in from. He just didn't open
18 his mouth once.
19 Q. You have described being reduced to tears by the
20 interview. Can you describe how it made you feel?
21 **A.** Just awful, just -- because I kept looking at them and
22 he didn't believe me, and I knew he didn't believe me
23 but I knew I hadn't taken it, but the more you say
24 "I haven't done it", it's just -- it's just awful, it
25 still is, it's awful.

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1 and they would reinstate me, which they did, and
2 I couldn't get -- I couldn't understand, if I was
3 a thief three months ago, why was I fit to run
4 a post office afterwards? Now, I'm either a thief or
5 I'm not, so -- I just -- yes, it's like nothing happened
6 after I was reinstated, and he was really nice to me
7 when he came to my house, he was all smiley, he wished
8 me well, it was really weird.
9 Q. So the condition was you repay the money --
10 **A.** Yes.
11 Q. -- admit that you had --
12 **A.** Yes, admit to false accounting.
13 Q. Falsified accounts --
14 **A.** Yes.
15 Q. -- and you would be reinstated to your branch?
16 **A.** Yes, like nothing had happened.
17 Q. If you didn't admit the charge or repay the sum, what
18 was --
19 **A.** I don't know. We didn't get that far. We had to keep
20 the house. I needed my work to pay the mortgage and
21 five children, it was a lovely big house, we --
22 I just -- I'm just so glad it was only 4,000 and not
23 like everybody else's 65, or whatever, because
24 I wouldn't have done it.
25 Q. When you admitted to the false accounting, were you

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1 aware that other subpostmasters were experiencing --
 2 **A.** I hadn't a clue no. But it was quite new, wasn't it,
 3 then? I suppose it was right at the beginning of
 4 Horizon. Oh, I do. One of the ladies in the village,
 5 she was House for Duty church -- you know, church lady.
 6 She worked in the post office in Acomb in York and she
 7 was a friend, she used to come and have a coffee, and
 8 she said to me that exactly the same thing had happened
 9 to a lady in York. That was the first I had heard about
 10 anything.
 11 **Q.** When you say you admitted to the false accounting, how
 12 did that take place? Were you required to sign
 13 something --
 14 **A.** Yes.
 15 **Q.** -- to say that you --
 16 **A.** Yes.
 17 **Q.** You didn't receive a criminal conviction though, did
 18 you?
 19 **A.** No, nothing. Just like it never happened, as long as
 20 you pay the £4,000.
 21 **SIR WYN WILLIAMS:** But, just to follow up on what Ms Hodge
 22 has asked you, you do remember signing something?
 23 **A.** I'm pretty sure, I'm pretty sure -- because, I mean,
 24 I had everything until about three months before I heard
 25 about Nick Wallis, and I'd burned it all, but I'm pretty

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1 **A.** Because I just -- it was just -- every balance day
 2 I would get to the -- I would be absolutely stricken
 3 with, like, the thought of balancing and it would
 4 just -- it would affect my whole day. I would like
 5 dread it, and dread it, and dread it and then I just
 6 didn't want to do it any more. I just ...
 7 **Q.** Between your audit in early 2001 and your decision to
 8 resign -- I think to resign in 2008, did you continue to
 9 experience shortfalls on Horizon?
 10 **A.** Yes. Nothing like that 4,000 -- I mean, I still don't
 11 know where that 4,000 figure was, where it come from
 12 because -- yes, there would be, like, still 100 and
 13 something, but it would still double. The thing would
 14 still double at the end of the day when you pressed that
 15 final button, the amount would double and it carried on
 16 for the lady that bought the post office.
 17 Exactly the same thing happened to her, so
 18 I think -- yes. She was invited to join, you know, the
 19 claims for the postmasters as well, so she is in
 20 a different scheme, unfortunately.
 21 **Q.** Did you join the Justice for Subpostmasters Alliance?
 22 **A.** Yes, I'm one of the 555.
 23 **Q.** You're one of the 555. I would like to -- before we
 24 come on to that, I would like to just ask you a few
 25 questions about how this experience affected you and

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1 sure having a document that said that.
 2 **SIR WYN WILLIAMS:** We have heard evidence from one or two
 3 people who signed what's called a caution. Does that
 4 ring any bells with you?
 5 **A.** It might have been I don't know. The whole thing was so
 6 shocking, it sort of --
 7 **SIR WYN WILLIAMS:** All right, that's fine. That's fine.
 8 **MS HODGE:** But you then were reinstated in your branch.
 9 **A.** Yes.
 10 **Q.** What happened to the £4,000 shortfall? I think you were
 11 asked to repay it; is that right?
 12 **A.** Yes.
 13 **Q.** How did you afford to do that?
 14 **A.** We just had -- we were doing the house up and we had
 15 just put a little bit of money away to do the house up,
 16 so that's what we used.
 17 **Q.** How did your appointment as a subpostmistress come to
 18 an end?
 19 **A.** I sold the business and the lady that I sold it to had
 20 exactly the same problems.
 21 **Q.** When did you sell the business?
 22 **A.** 2008.
 23 **Q.** Why did you decide to do that?
 24 **A.** Why did I?
 25 **Q.** Yes, why, ultimately, did you decide to?

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1 your family. What affect did the shortfall shown by
 2 Horizon have on your finances?
 3 **A.** We were just hand to mouth. It was -- there was one
 4 time Ian had to take the boys on holiday abroad and
 5 I had to stay behind because we couldn't afford -- we
 6 couldn't afford all of us to go and the boys needed the
 7 holiday. We just didn't have any spending money.
 8 It was more what it did to me -- you know, what it
 9 did to me.
 10 **Q.** How did it affect you?
 11 **A.** I was -- I felt really ashamed of myself. I didn't like
 12 going out and I -- I hadn't told anybody for -- the
 13 first time I said anything -- I mean, the villagers
 14 don't know, they probably will now, but the first time
 15 I did anything about it was 18 years later, and I worked
 16 with --
 17 It was when all the stories were coming out about
 18 all the other ones, and I woke up and I had been crying
 19 in my sleep, and I just -- I got up and I -- it was when
 20 Nick Wallis was doing -- you know, started reporting on
 21 the stories and I read somewhere "If you've got
 22 a story". So I woke up crying and I went downstairs and
 23 I just fired off an email. I looked at the clock and it
 24 was 4 o'clock in the morning and that was 18 years
 25 later. It still, you know, it still -- and the

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1 Post Office was long gone, but it was still affecting me
2 like that.

3 Q. What has the long-term impact been on your emotional
4 wellbeing?

5 A. I still sort of feel a bit ashamed and I feel really
6 inadequate that it happened to me. I'm a mess -- when
7 it gets to cashing up at the charity shop, if it's out
8 I get -- there was one time it was £20 out and
9 I couldn't stop crying because -- just because it was
10 happening again, and it was ridiculous because it was
11 under the till, you know, it had slipped under the till,
12 but it just makes me really anxious, like stuff like
13 that.

14 Q. How do you now feel about entering a post office, for
15 example?

16 A. If I can help it I won't go. I buy my stamps from
17 WH Smith. Yes, I did have a small job afterwards and it
18 was mornings in the post office -- in one of -- it was
19 a community post office, and it was lovely because I did
20 just Tuesday mornings and, at the end of the Tuesday you
21 would balance your money, which was fine because it
22 wasn't like a balance, but I think I had made a mistake
23 and it was my mistake, in the morning, or something, so
24 it wouldn't balance, and I just couldn't stop crying,
25 couldn't stop crying.

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1 house", when he was little, and I didn't even know Ian
2 had had that conversation with him. They were all
3 right, you know, they did all right, but we made sure
4 they were all right. It was horrible.

5 Q. You have mentioned that your mother was unwell. You
6 said in your statement you would have wished to care and
7 support her more than you could; is that right?

8 A. Yes, yes. Just -- yes, well, I was -- it was more the
9 fact that I -- I hadn't lied, I just didn't tell her and
10 it was such a massive thing going on in my life -- we
11 normally shared things and I couldn't say. So much so
12 that when she died it was -- the secret went with her.

13 Q. You have mentioned already that you were a claimant in
14 the Group Litigation; is that right?

15 A. Yes.

16 Q. Did you receive any compensation?

17 A. £2,000 back and then I think about 200 after that a bit
18 later.

19 Q. £200?

20 A. Yes, so 2,200 altogether.

21 Q. Did this amount cover what you had to pay in to make up
22 the shortfalls?

23 A. No, nothing like.

24 Q. How do you feel now about the way that you were treated
25 by the Post Office?

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1 They were all fantastic and I just left the job
2 because I just couldn't cope and I know -- I hadn't told
3 them about -- I hadn't told them about me being
4 suspended. It was just like this -- I was just too
5 ashamed.

6 Q. You have already described the financial impact that
7 affected your family, in that you weren't able to go on
8 holidays with them. Can you describe a little bit more
9 how your partner and your children were affected?

10 A. My mother, who was the postmistress before, and, as
11 I said, she had sort of a lot of surgery on her face,
12 I was sort of her main carer, and she always wanted to
13 know what was going on in the post office, and one of
14 the worst things was I didn't ever tell her because
15 I didn't want to worry her that I had been suspended and
16 it was like this massive secret, so much so that it was
17 a bit of a relief when she died because I didn't have to
18 tell her -- I know that sounds dreadful, but I didn't
19 have to lie, or I didn't have this awful secret any more
20 and I'm really cross that they made me feel like that.

21 The children, the little ones weren't affected
22 because we kept it from them. My -- one of my middle
23 sons, we were talking about it about two days ago and he
24 said that Ian -- he said "You remember the time when Ian
25 said we might have to sell, we might have to move

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1 A. I still can't get my head round it. I still -- it's
2 just so incredible how they behaved. I have started to
3 feel angry but it's more like I just find it incredible
4 that humans can treat other humans like that. It's
5 beyond me.

6 Q. What do you think should be done to put right what
7 happened to you and other subpostmasters?

8 A. That's in my last bit, the statement. Can I do that?

9 Q. Please.

10 A. When I was a child I used to play post offices. We
11 featured on cards, jigsaws money boxes, as part of
12 a solid reliable vision of Britain. I was proud to be
13 a subpostmistress and I was trusted within the village
14 and it felt good to be useful.

15 I sincerely hope that the Post Office can see from
16 the impact statements just how much damage they have
17 inflicted on ordinary people who were just trying to do
18 a good job in a trusted institution.

19 This is the first time I have spoken about what
20 happened to me in 21 years but I followed the harrowing
21 stories of all the others for a long time. Just before
22 I came here, the little village post office that I used
23 to work in afterwards, I sent the lady an email because
24 I didn't want to come here without telling her --
25 you know, I felt bad that I hadn't said anything.

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1 So I sent her an email just to explain what was
 2 happening and that I was really sorry that I hadn't told
 3 her and she sent me a lovely email back and then just
 4 about half an hour before I come in here I've got
 5 another one from one of -- because it's a cooperative,
 6 so it just says:
 7 "Dear Jan,
 8 "You may remember me. I followed you on from your
 9 [that's where it is] on a Tuesday. I remember well your
 10 professionalism and your caring approach to the
 11 customers. I had no idea what you were going through.
 12 Although you were not able to talk about your
 13 circumstances, I am glad you can take some comfort at
 14 being part of our happy band. We still are a happy band
 15 and the shop goes from strength to strength. I just
 16 wanted to wish you all the best for the hearing at
 17 Leeds. It must be very traumatic but I do hope you get
 18 the justice you deserve."
 19 And that was just before I came here. And to
 20 follow on, I have said I wonder if the investigator who
 21 questioned me ever gave me a second thought as I've
 22 never forgotten him. Yet I feel lucky that my shortfall
 23 was £4,000. It may well have been 200,000. I still
 24 didn't take it. I would like to see not a written
 25 apology of the "lessons have been learned" type but
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1 I want to see the faces of the bullies who were
 2 complicit in this and hear the words coming from their
 3 mouth. I would like to see them punished financially,
 4 unlike us for something they didn't do, but for
 5 something they knowingly did. I would also like to see
 6 every person affected by the scandal get the financial
 7 redress to enable them to try and rebuild their lives,
 8 as it transpires we didn't steal from the Post Office,
 9 they stole from us, not just money but livelihoods and
 10 futures.
 11 I just want to end, I want to thank Nick Wallis
 12 and Alan Bates and everybody for helping me get to this
 13 place. And thank you very much for listening. That's
 14 it.
 15 **SIR WYN WILLIAMS:** Thank you for being prepared to come and
 16 tell me all this when you spent so much time not telling
 17 people, so I'm very grateful.
 18 **A.** Thank you.
 19 **SIR WYN WILLIAMS:** Right, so we have one witness left this
 20 afternoon, so we will have a short break and then we
 21 will assemble for our last witness.
 22 **(3.15 pm)**
 23 **(Short Break)**
 24 **(3.29 pm)**
 25 **MS HODGE:** Thank you, sir. Our next witness is Mr Michael
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1 Fogarty.
 2 **MICHAEL FOGARTY (affirmed)**
 3 **Questioned by MS HODGE**
 4 **MS HODGE:** As you know, Mr Fogarty, my name is Catriona
 5 Hodge and I ask questions on behalf of the Inquiry.
 6 Please can you state your full name?
 7 **A.** Michael Patrick Fogarty.
 8 **Q.** You made a written statement for the Inquiry on
 9 25 January of this year; is that right?
 10 **A.** That's correct, yes.
 11 **Q.** Do you have a copy of that statement?
 12 **A.** There is a copy in front of me, yes.
 13 **Q.** On the final page of that statement you should be able
 14 to see your signature. Are you able to --
 15 **A.** I have checked.
 16 **Q.** You have checked?
 17 **A.** Yes, yes. I've got the eyeball, so yes, I have checked.
 18 **Q.** Have you read this statement again since you made it
 19 in January of this year?
 20 **A.** Yes.
 21 **Q.** Is the content of this statement true to the best of
 22 your knowledge and belief?
 23 **A.** It is, yes.
 24 **Q.** Your wife Diane's name is on the table in front of you
 25 as well.
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1 **A.** Yes.
 2 **Q.** She was due to give evidence today; is that right?
 3 **A.** She was. Unfortunately, due to ill health, she is not
 4 able to attend.
 5 **Q.** Your wife Diane has also made a statement for the
 6 Inquiry; is that right?
 7 **A.** That is correct.
 8 **Q.** Is it correct to say that your and your wife's
 9 experiences are materially the same, that is to say you
 10 both operated your post office together?
 11 **A.** Very much so, though the impact on Diane, as I will
 12 explain, was much greater than on -- than maybe myself
 13 in many respects.
 14 **Q.** Thank you. I would like to ask you, Mr Fogarty, a few
 15 questions about your background, please. Where did you
 16 grow up?
 17 **A.** I grew up on the island of Jersey in the
 18 Channel Islands.
 19 **Q.** For how long did you live there?
 20 **A.** The first time I left I was 15 and a half, brief time in
 21 the Merchant Navy on a small tramper, and then I ended
 22 up back in the island for about a year or so and then
 23 you get restless -- once you have left it's not the
 24 same, so I joined the Army.
 25 **Q.** Which regiment did you serve?
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1 A. The Royal Hampshire Regiment.
 2 Q. You met your wife, Diane, while serving in the Army; is
 3 that right?
 4 A. Yes, that's correct. We were serving in Ebrington
 5 Barracks in Londonderry at the time and a decision was
 6 made to support -- help us with manpower by bringing
 7 certain WRAC in to take over some roles that could free
 8 guys up to go out on the streets on patrol.
 9 Q. You just mentioned the WRAC, is that the Women's Royal
 10 Army Corps?
 11 A. That's correct, yes.
 12 Q. Is that where your wife was serving at the time?
 13 A. She was part of that corps but she had, obviously,
 14 different roles because you never do the same thing in
 15 the Army. When she came to our regiment she was
 16 involved with the Signals Platoon and part of their
 17 roles -- it was to do with the encryption of radios and
 18 stuff like that.
 19 Q. What qualities did you and your wife develop serving in
 20 the Army?
 21 A. A can-do attitude, I suppose, is probably the big one.
 22 Resilience. Fight for what you believe, you know, and
 23 sort of -- I don't know, you just get on with it. Do
 24 you know what I mean? You can't -- it's sort of -- in
 25 the Army or in the military you can't sort of step back

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1 and say, you know, "I don't like this", you have just
 2 got to get on, you know, focus on what you need to
 3 achieve and get on with it.
 4 So she was very much a glass half full person,
 5 you know. Outgoing, confident and capable, quite
 6 frankly.
 7 Q. For how long have you and your wife now been married?
 8 A. A little over 20 years.
 9 Q. You have one daughter together; is that right?
 10 A. That's correct, yes.
 11 Q. In 1990, you left the Army and returned to Jersey; is
 12 that right?
 13 A. That's correct.
 14 Q. Your wife, Diane, was pregnant with your daughter at
 15 that time; is that correct?
 16 A. Yes.
 17 Q. What did you do upon returning to Jersey?
 18 A. The first job I had was as a funeral director -- well,
 19 in fact, technically, I was still in the Army because
 20 I had been posted to the TA unit, which had recently
 21 formed in Jersey, and, technically, I was attached to
 22 them for my last six months, but they had their own
 23 permanent staff instructors, so they didn't really want
 24 me hanging around. So I was able to take up another
 25 role and, literally, I suppose, the day we arrived in

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1 Jersey, a company called Maillards were advertising for
 2 a funeral director and they wanted somebody -- a mature
 3 person, so I went down and got the job, basically.
 4 Q. Did you later come to work for the Police Service in
 5 Jersey?
 6 A. Yes, after about three years, because it was a very --
 7 it was a family company and I was always going to be,
 8 sort of, a junior employee, so to speak, and also when
 9 you're dealing with grief all the time, it has an effect
 10 on, you know, on yourself. So the police were
 11 advertising for civilian support workers at the time and
 12 I had -- because I had experience in communications and
 13 operations, and stuff like that, I was able to secure
 14 a job in the control room, as a cheap policeman,
 15 basically.
 16 So I would use things like the Police National
 17 Computer and the local intelligence systems to answer,
 18 you know, officers' questions over the radio and all
 19 that sort of stuff.
 20 Q. Did your wife return to work after your daughter was
 21 born?
 22 A. Yes, she did. My mother was able to help looking after
 23 for Sam, until she took ill, but, yes, Diane went back
 24 to work and she was working for Barclays Bank
 25 International, basically looking after international

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1 clients and finance, and God knows what else. I don't
 2 know much about that side of, it to be fair. We didn't
 3 really discuss work too much at home. We sort of got on
 4 with life and that was it.
 5 Q. How did you and your wife, Diane, come to acquire
 6 a post office?
 7 A. Diane -- all Diane's family are back here in -- or in
 8 the UK but, mainly -- you know, her mother is located
 9 back in West Yorkshire, in Halifax, so -- and her
 10 brother, who is also living in Queensbury. So after her
 11 father died, she felt the urge to come back to the UK
 12 and I'm one of those, you pick me up, put me down, it
 13 doesn't matter, you know what I mean. So Jersey didn't
 14 hold any great attraction to me in terms of I had to
 15 stay there because that's where I was brought up, so
 16 I said to her "If we can find a suitable way of earning
 17 a living back in the UK, I'm happy to move".
 18 And we did -- one of the things that came up was
 19 the idea of maybe taking on a post office and that's
 20 what led us eventually to take over the post office in
 21 Queensbury, which is where my wife grew up.
 22 Q. What attracted your wife in particular to the idea of
 23 owning a post office branch?
 24 A. She always saw it as -- you know, it's like a pillar of
 25 the community type job, you know, where people, sort of,

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1 took account, gave you a little bit of respect. I mean,
 2 you know, we were responsible for signing documents for
 3 people's passport applications, things like that, so it
 4 was -- and also she felt she could sort of bring it back
 5 into the community type of thing and make it a little
 6 more of a difference.
 7 Just a sort of example was she knew everybody in
 8 the village, because she had grown-up there and
 9 I remember there was a couple of ne'er-do-wells that
 10 lived not too far from the post office, they were
 11 hanging around outside and this little old lady come in
 12 for her pension and she needed it -- I think she had
 13 saved up for about four/five weeks, you know what
 14 I mean, so she was actually carrying quite a lot of
 15 money, and I was dispatched as bodyguard to get that
 16 lady back home.
 17 That's the sort of thing that, you know, she --
 18 she would just try to help people. She had a big heart
 19 and, you know, she was really enjoying it, really
 20 enjoying it and we took over, it was sort of paper based
 21 for that first four or five weeks and, you know, she --
 22 it was great and we were having -- you know, she was
 23 re-engaging with old friends, and so on and so forth, so
 24 yes, it was all pretty positive to start with.
 25 Q. I believe you purchased the branch for £180,000; is that

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1 right?
 2 A. That's correct, yes.
 3 Q. You made an investment in the stock as well --
 4 A. Yes.
 5 Q. -- is that right?
 6 A. Yes. I honestly can't remember figures. I would have
 7 to sort of trawl through and see.
 8 Q. I think the figure in your statement for stock was
 9 £1,400, does that sound about right?
 10 A. Yes, that sounds about right. It was things like cards,
 11 sweets, pop, toys, that sort of thing.
 12 Q. How did you and your wife fund the purchase of the
 13 branch?
 14 A. Well, basically, we had obviously -- I took redundancy
 15 from the Armed Forces in 1992. We had used that money
 16 to help us buy a property in Jersey, which we
 17 subsequently renovated and extended, so when we sold
 18 that we made enough money to get us established back in
 19 the UK, because you had to find I think it was a third
 20 of the purchase price, if I remember correctly, so -- of
 21 the 180,000 we had to put 60,000, a minimum of 60,000
 22 down of our own money.
 23 Q. What made up the remainder?
 24 A. Bank loan.
 25 Q. You were appointed as the subpostmaster and moved into

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1 the branch in January 2000; is that right?
 2 A. Yes.
 3 Q. Did you and the family live in the premises?
 4 A. No, we had a house just a little ways away.
 5 Q. You have described, I think, running -- the stock you
 6 have just described, did you run a retail business from
 7 the premises as well?
 8 A. Yes.
 9 Q. How large was the branch that you purchased?
 10 A. Well, it was one of these -- you know, where you do the
 11 DVLA stuff, so people would come there for their car
 12 licences. So once a month you would have people queuing
 13 down the street for quite some distance waiting to get
 14 in to change their car tax, and so on, so it was quite
 15 a -- it wasn't a particularly large premises but it was
 16 quite a busy post office.
 17 Q. Did you employ staff to assist you in running the
 18 branch?
 19 A. Yes.
 20 Q. How many?
 21 A. There would be Diane or myself plus two.
 22 Q. Do you recall how much you received by way of salary
 23 from the Post Office?
 24 A. This is going to sound terrible but, no, I can't. It is
 25 somewhere around -- between 40 and 50K mark.

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1 Q. What were your and your wife's hopes and aspirations for
 2 the business when you took it on?
 3 A. I think, basically, even though my name was as
 4 subpostmaster, it was very much Diane's passion and her
 5 skills that were operating in the branch. I had never
 6 envisaged myself in that particular role long-term and
 7 so the idea was we would always use that as a sort of
 8 stepping stone to doing other things, specifically me.
 9 She wanted to do -- she was looking to establish that as
 10 our main sort of -- the bedrock from which our children
 11 could grow up, and so on, and we could then, you know,
 12 pay-off the house and all the rest of the things, and
 13 I would then find something else to follow, which
 14 eventually that's how it had to happen.
 15 Q. You have explained that the branch was paper based when
 16 you first took over?
 17 A. That's correct, yes.
 18 Q. How did you find managing the accounts under the paper
 19 based system?
 20 A. Laborious but actually relatively straightforward, so it
 21 was fairly easy to follow, you know, once you were
 22 shown. It was just time-consuming because it was like,
 23 you know, checking each docket and all the rest of it.
 24 So, yes, but it wasn't rocket science. It was just
 25 being methodical, paying attention to detail and making

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1 sure you follow -- you know, you follow that proper
2 procedure.

3 Q. Did you experience any unexplained shortfalls using the
4 paper based system?

5 A. No, because if we had -- we had one or two, obviously,
6 little errors when we first started, but we found them,
7 if you know what I mean. It's because two dockets have
8 become stuck together or something like that, so you
9 would have to go back and go through everything and find
10 it and you could track down the problem. It was there
11 in front of you to see. But nothing major, you know.

12 It's like -- I don't know, whatever, say a £30
13 pension docket had sort of -- they had stuck together
14 when we were counting them, sort of thing, so you would
15 look for that -- something else, you know what I mean?
16 So you would have to go back through all of that stuff,
17 find the error and, you know, then you could eventually
18 go to bed. It was one of those.

19 Q. You have explained in your statement that the
20 Horizon System was installed about one month after you
21 took over, does that sound about right?

22 A. Yes, it was -- the hardware was already on the counters,
23 it just wasn't being used when we moved in. So all
24 the -- you know, the wiring and all that sort of stuff
25 was all there. It was just waiting to be switched on.

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1 could -- the help desk, or something.

2 As I say, if I'm honest, my recollection of that
3 time is not great because the impact was such that it
4 was one of those, it was toxic, if that makes sense, so
5 I put it in a box and I have put it on the shelf and got
6 on with my life. That's how I had to deal with it,
7 because the repercussions of it were far beyond any of
8 this -- the shortfalls and things like that. The
9 financial aspect was bad enough, but the rest that came
10 after was -- that was the worst part of it all. It
11 rocked my confidence, really, in the system.

12 Q. I will come shortly to the impact it had on you and, in
13 particular, upon your wife.

14 Before we do, you mentioned that -- well, you have
15 explained in your statement that your wife contacted
16 your area manager shortly after your appointment; is
17 that correct? You recall that?

18 A. Yes. When we were struggling to get the thing to
19 balance correctly -- because you automatically assume
20 that you're doing something wrong, aren't you, and we
21 were going through the -- we would proceed, she would do
22 it, I would do it and we were coming back and it was
23 still not balancing and, sometimes, it would balance
24 different each time, which was -- it was just bizarre
25 and so we'd call help in.

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1 Q. So about a month afterwards it was switched on; is that
2 correct?

3 A. Yes.

4 Q. What training did you receive from the Post Office
5 before the system went live?

6 A. Very little, as I recall. There was some training.
7 I honestly can't think of the duration of it, I can't
8 remember, but I do remember going somewhere and there
9 was a number of people from different post offices and
10 we were sat round a table, we were going through some
11 handouts that they were giving, which sort of took you
12 through each stage, and it -- there was no -- and there
13 was a -- you know, like these projectors that were
14 projecting on the wall and stuff. But it wasn't
15 a PowerPoint, it was like slides, type of thing.

16 But it seemed -- on the face of it seemed
17 relatively straightforward once you got your head round
18 it and -- so when it turned on there was somebody came
19 to the office -- I can't remember who it was -- and
20 just, you know, stayed with us for a day, whilst we sort
21 of -- because we all done our own individual sort of
22 training but just stayed with us so we could see the
23 initial thing and the shutdown at night and, after that,
24 we were sort of left to fly on our own.

25 You had the option of that call centre where you
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1 The thing was, if it they couldn't -- they didn't
2 seem to figure out what it was. They just did something
3 and sort of put the discrepancy to one side, type of
4 thing, and said, basically, it will come right next time
5 and -- but the next time it didn't come right and, of
6 course, you had to balance the books, so we were ending
7 up actually making up the shortfall so that everything
8 balanced out. And we were doing that out of our own
9 pocket, basically, without being told, because we
10 couldn't see any other way, you know.

11 Because it's such a weird system. You are
12 self-employed when it suits them but their slaves when
13 it doesn't. That's the only -- very -- very bizarre way
14 of operating, the contract, but we didn't know any
15 better and we had come from a military background where
16 you assume that the people who are sort of guiding you,
17 giving you, you know, your guidance, or what have you,
18 that they're sort of looking after your interests and
19 they've got your interests at heart because, at the end
20 of the day, we're all working towards the same goal, but
21 it became apparent, certainly in the latter part of that
22 episode, that that wasn't the case at all.

23 Q. You have explained that you had -- in addition to your
24 wife, there were two members of staff who assisted you
25 in running the branch. Did there come a time when you

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1 came to suspect that they might be responsible for the
2 shortfalls?
3 **A.** Yes. We had no choice. We were trying all sorts,
4 right? My brother-in-law at that time was the -- he was
5 in security for one of the local stores, a Yorkshire
6 thing, Wilkinsons. So he suggested we install cameras
7 and he came in and installed some pinhole cameras for us
8 above each work station to see if we could see anybody
9 stealing money from the till because we couldn't work
10 out -- do you know what I mean?

11 And the thing was that some of these -- some of
12 the people that came to work in the post office were
13 friends of Diane from years back and we just didn't
14 believe it but, at the same time, things were piling up
15 and it wasn't me and it wasn't her, so who's dipping
16 around in the till, and we were trying to find out if we
17 could catch anybody out, you know.

18 And I will -- it doesn't matter how close you
19 might be, or whatever, that kernel of doubt gets sown
20 and so everything becomes sour, yeah, because then it
21 became apparent that -- because when you start asking
22 questions and all the rest of it, "What happened at
23 this -- what's this" and, of course, as soon as you
24 bring out something on CCTV or anything like that people
25 then think "You don't trust us, we don't want to work

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1 to make good these sums --

2 **A.** That's correct.

3 **Q.** -- by the Post Office; is that right? What effect did
4 using your own funds have upon you and your wife
5 covering these shortfalls shown on Horizon?

6 **A.** Well, eventually you start dipping -- you have to dip
7 into your savings and stuff that you're putting to one
8 side for that next, sort of, venture and things. It
9 wasn't -- at that sort of thing -- point it wasn't
10 breaking us financially, because we had that income
11 coming in every month and we were able to cover the
12 shortfalls. Also, Diane had -- because of her local --
13 you know, a lot of local people knew her and stuff, the
14 sales in the shop side of things had increased an awful
15 lot since -- you know, since we took it over.

16 So we had sufficient, and that's the thing.
17 I couldn't understand why people would think we were
18 trying to take money from the Post Office, we didn't
19 need to, do you know what I mean? We had enough to live
20 on and it was -- the implication of it was that somebody
21 was stealing, but, you know, from our point of view, it
22 wasn't us, so it had to be somebody else because
23 Post Office were saying "Well, it can't be the system,
24 the system is right", you know, "Nobody else is having
25 any problems". That was their big one: "nobody else".

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1 here" type of thing and then friendships get sour.

2 We would never do it again. We would never work
3 closely with friends, it just doesn't work. So it was
4 a really sad time to be honest. It was horrible,
5 horrible.

6 But, you know, you're in that situation and you're
7 trying to make things work and you -- you're trying to
8 understand what's going wrong. That was the thing. We
9 could not, for the life of us, understand and the only
10 thing you're left with is somebody's taking money from
11 the till somehow and, of course, then you can't --
12 you're trying to watch them like a hawk and it's -- so
13 we tried all sorts to see if there was anything going
14 wrong but we could get no evidence that anybody was
15 taking anything.

16 **Q.** The shortfalls you experienced initially were in
17 relatively modest sums; is that right?

18 **A.** Yes.

19 **Q.** In the order of £20 or £30?

20 **A.** Yes.

21 **Q.** You have explained in your statement that they did
22 increase over time. They came to be nearer to £100,
23 I think; is that right?

24 **A.** Yes, yes.

25 **Q.** You have also -- you told us already you were required

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1 And we were quite isolated. We weren't really --
2 there wasn't a big network of subpostmasters and things
3 like that, so we weren't told that other people were
4 having problems, do you know what I mean? They never
5 mentioned that.

6 So, as I say, Diane was -- operationally, she was
7 there much more than I was because I had sort of gone
8 off to work in a different role for a short time and it
9 was just as I, sort of, started in that element when
10 things sort of -- you know, the timeframe for me is
11 a little bit vague, to be honest. As I say, I can't --
12 ask me what happened last week, I'm okay. 20-odd years
13 ago, no, maybe not.

14 But, yes, we were able to get through it. It was
15 a bit tight at times because, you know, some of that
16 money -- it's sort of hard work to find it. You think
17 you have worked and then -- I think there was one
18 incident -- it just got to -- I mean, there was like
19 a £2,000 thing that -- you know, and that was really the
20 straw that broke the camel's back, I think, in that
21 sense.

22 **Q.** You have explained in your statement that your branch
23 was audited in or around March 2001; is that right?

24 **A.** Yes. But they had been out several -- we had had them
25 out on a sort of regular basis when we were having

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1 problems, saying "This is not working properly", and
 2 they just really weren't that interested. They would
 3 come and have a look and that was it, "Well, no, just
 4 put the money in", and that's it basically.

5 And then, as I say, I think, you know, they came
 6 out in March to do this audit and then that was it.

7 Q. Before the audit was carried out, your wife had balanced
 8 the accounts; is that right?

9 A. That's right.

10 Q. And she had discovered a shortfall?

11 A. Yes, she had.

12 Q. Was that the figure of £2,000 that you have mentioned?

13 A. Yes.

14 Q. You have explained that you had settled the sum before
 15 the audit took place; is that right?

16 A. Yes.

17 Q. How did you do that?

18 A. We had put a cheque for £2,000 to make that balance and
 19 as I showed the post -- you know, and that's how it was
 20 covered, so we sort of -- we had the money, you know,
 21 but I was saying to her "This is getting ridiculous",
 22 and then they came out and did the audit.

23 Q. You weren't present on the day of the audit; is that
 24 right?

25 A. No.

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1 didn't get any.

2 Q. Do you recall for how long you were suspended?

3 A. I honestly can't remember. Months, it was months. It
 4 wasn't just a short time. I remember trying to fight
 5 it, you know, so we were invited to an interview after
 6 the suspension and, again, please, I can't honestly
 7 remember the timeframe between. It was probably,
 8 you know, a week, maybe ten days after, or two weeks, or
 9 a month. I honestly can't remember.

10 We went down and we were interviewed by this chap
 11 and I had engaged a solicitor from Rowe Cohen in
 12 Manchester to come and support us because I thought --
 13 I didn't know where this was going and because the
 14 implication was that, you know, we were being charged
 15 with theft, basically.

16 So -- and we were given the impression that the
 17 chap interviewing us was like a police investigator that
 18 worked for the -- he was appointed to work as a -- like
 19 a Post Office investigator but had the same sort of
 20 powers as a police officer. I didn't know any
 21 different, do you know what I mean? So I really didn't
 22 think it was going to go anywhere. You know, I thought
 23 I will go down, we haven't done anything wrong, but it
 24 was -- again, it's just -- I was at a loss for words.

25 We weren't -- the solicitor -- initially he wasn't

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1 Q. Was your wife permitted to supervise and observe what
 2 the auditors did?

3 A. I don't think she was. I think she had to -- well, she
 4 might have been allowed out in the shop bit, but she
 5 wasn't permitted to interfere with anything that they
 6 were doing. So -- well, you know what a post office is
 7 like. You've got the post office area, you know, which
 8 is behind the anti-theft screens and all the rest of it,
 9 and we had the little shop area where all the cards and
 10 toys were. So, technically, I suppose they couldn't
 11 kick her out of that, although I think she was asked to
 12 leave. I can't remember off the top of my head.
 13 I would have to go through the statement to remember.

14 But I know I got a very distraught phonecall and
 15 then I made my way back to the office but, again,
 16 I wasn't allowed in to do anything and it was a crazy,
 17 crazy system.

18 Q. Were you ever shown any reports or findings of the
 19 auditors?

20 A. No.

21 Q. You were suspended on completion of the audit; is that
 22 right?

23 A. That's right.

24 Q. Did you receive any pay during your suspension?

25 A. Not -- from the point we were suspended, that was it, we

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1 allowed to come in with us, that was the first one, so
 2 we said "Well, if he can't come in, we ain't coming in",
 3 so then they said "Well, he can come in but he can't say
 4 anything". So that was that, so I've got a guy sat
 5 there on God knows how many pounds an hour not allowed,
 6 actually, to help represent us in any way, shape or
 7 form, people accusing us of things without any apparent
 8 evidence. And that was it, and they said "We will write
 9 to you", I think it was, "and inform you of our
 10 decision". So they wrote and said "We're confirming
 11 your termination", and they give you a right to appeal.

12 I got in touch with the Association, you know,
 13 with the representatives, and all that, and I had to go
 14 all the way out to -- a lot further up north, a friend
 15 of mine drove me up and they said, basically, "la, la",
 16 you know, and it was like, "Yeah, well, you have
 17 obviously -- they have obviously assumed that you have
 18 been stealing, if you've got no evidence that you
 19 weren't". And I said "But you are supposed to" -- there
 20 really wasn't any evidence and it only became apparent
 21 years later that there were so many people going to
 22 these guys, they were fed up, they couldn't defend
 23 people. There was no way for you -- it was impossible
 24 to defend yourself. You couldn't get the documentation,
 25 they locked you out of everything, you know.

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1 At the end of the day to maintain the post office
2 they gave you a list of people who they approved as
3 temporary sort of substitute postmasters, so another
4 postmaster from -- an Asian gentleman from Bradford came
5 out and he ran the post office and he got the salary and
6 it was only after we had had quite a bit of a fight with
7 him -- and you're on a bit of a hiding to nothing but we
8 had to get him to make sure he reimbursed us for
9 anything that was sold through the shop, and to actually
10 pay some rent on the property, because the property was
11 ours. It was bizarre, you know.

12 You're kicked out of the property, it's yours, the
13 Post Office don't own it but, yet, they can just do --
14 they just steamrollered us, and we didn't really know
15 any better, to be honest. We weren't young, but we
16 were -- you know, we were quite naive. We had had
17 a sort of fairly strait-laced life, I suppose, up to
18 then and certainly never encountered any sort of --
19 you know, that sort of problem. And to be accused, it
20 just puts you on the back foot. You just don't know
21 where you're going.

22 So I did appeal and I can't remember where it took
23 place, but again it was up the North of England
24 somewhere and there were two guys in the room and
25 unfortunately -- I will tell you what I did, you can

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1 of pounds if you want to try and fight this again". And
2 it was at that point that I realised we couldn't fight,
3 and we just had to go to plan B and get on with our
4 lives, and that was pretty hard for me, from my point of
5 view, that feeling of powerlessness. I've never been
6 like that in the past.

7 It was the first time where I felt I actually
8 couldn't -- everything was out of my control. I -- even
9 though I wasn't responsible, as far as I was concerned,
10 I wasn't responsible for anything, neither was Diane,
11 but it was totally out of our control and our lives were
12 suddenly at the behest of some smug -- I won't say it,
13 but supercilious prat that had never done anything in
14 his life probably, except lick a stamp, then accusing
15 you of all sorts of crimes which you hadn't committed,
16 and yet you couldn't fight back because they were the
17 big team and that team just steamrollered through
18 everybody, as it turns out. Not just us but many
19 others, and many others lost much more than we did, much
20 more, some of them their lives, which is crazy. The
21 injustice of it is crazy, in this country.

22 Q. What effect did the loss of your salary have upon your
23 business?

24 A. It was -- well, it just knocked us -- you imagine --
25 even in this day and age, Sir Wyn, if you lost -- if you

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1 take it or not. Because I had certain things I had done
2 in the military I thought "Right, I will take my brief
3 case with me", and I installed a voice activated
4 recorder.

5 Anyway, whilst I was there I gave my version of
6 events, "la, la, la", explained the Post Office had
7 never lost a penny because we had always put the money
8 back and I said "As is the case this time, so I don't
9 understand what the problem is". I said "You can't
10 think we're stealing the money. If we were stealing the
11 money, why would we put it back out of our own pocket?"

12 So after I sort of said my piece, and then I was
13 asked to leave the room, so I left the brief case in
14 there and these two chaps talked about football,
15 you know, what they were doing at the weekend, playing
16 golf, la, la, la, and that was it. Did not discuss the
17 case one bit. So let's face it, I had gone in there,
18 complete waste of time, it was already pre-judged.

19 Unfortunately, I can't bring that evidence now
20 because (a) they didn't know they were being recorded
21 and (b) it was 20 years ago, and I have since lost the
22 sound file.

23 So it was at that point, you know, you can't --
24 you know, where do you fight? You can't. Spoke to
25 a solicitor, he said "You would need tens of thousands

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1 had a salary of 45 grand a year, and suddenly somebody
2 took it away from you, you're still not going to find it
3 easy to get on, so go back 20 years and imagine where we
4 were. We were lucky, in the sense that I had my
5 father -- he is not one of your Jersey millionaires, he
6 was a welder, but he had some money put to one side and
7 he was able to help us out to get through the worst of
8 it. And then I got -- I was able to get another job and
9 money was starting to come in, once we sorted out -- but
10 we got a pittance for the rent of the post office and
11 all the rest of it.

12 But, again, we had no -- there was no point to
13 argue. It was either that or shut it down and, right up
14 until the end, of course, I was still thinking that
15 I would be able to appeal this and I thought justice
16 will prevail in the end, because there is nothing -- we
17 hadn't done anything. But that wasn't the case, but it
18 was some months before it went from termination --
19 you know, being suspended, to the appeals process.

20 So, during that time, financially things were very
21 tight, because we still had a mortgage to pay, we had
22 the bank to pay back and all the rest of it, so we were
23 left at the end with no option but to sell the
24 post office.

25 Of course, the problem was there that we couldn't

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1 sell -- we were -- everybody knew what had happened and
 2 there was, at one point, for some reason -- I don't know
 3 how this -- well, I do know how it got back into the
 4 village, but one of these manager chaps had told another
 5 postmistress not far from us, I won't say which one it
 6 was, that we had stolen £100,000 from the Post Office,
 7 right. Now, it was like the bush telegraph, yeah, it
 8 was in the village and people were thinking -- to this
 9 day, people still think that we had stolen £100,000, as
 10 if, you know, they would have let us walk if we had had
 11 done that. But that's what was -- the sort of thing
 12 that was going round.

13 There was all sorts of rumours, that's what got to
 14 Diane more than anything else. It wasn't the financial
 15 thing, it was that her friends were saying, "Well, you
 16 must have nicked it because otherwise they wouldn't have
 17 kicked you out of the post office". And that's how it
 18 was, and it didn't matter what you said because
 19 everybody thought, "No, the Post Office is this shining
 20 beacon of British society, it's been there for years,
 21 it's a staple of the community", la, la, la.
 22 Unfortunately, they didn't realise the sort of people
 23 that were working at the Post Office, for the management
 24 of the Post Office at that time.

25 So, you know, you were accused -- guilty,
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1 a little bit older, a little bit more resilient maybe
 2 and I suppose the shock -- the biggest shock to me was
 3 the effect it had on Diane.

4 Q. I would like to ask you a little bit more about how or
 5 why it affected your wife because she was not able to
 6 come today. What impact did the rumours you mentioned
 7 have upon your wife's relationship with her family?

8 A. Well, like I said, initially the family helped us out
 9 but when that rumour got back into the village about
 10 this £100,000 thing, the sort of -- they believed it
 11 almost, do you know what I mean? There was that element
 12 of -- it was like that seed had been sown because,
 13 really, they didn't know that much about me because,
 14 you know, I wasn't a villager, I had come from outside,
 15 you know, that foreign country over the Channel, and
 16 I suppose there was that element of "Oh, did they or
 17 didn't they?"

18 And then comments get made and, you know what it's
 19 like with families, once the shutter comes down, that's
 20 it, the bat and ball is taken home. So there were
 21 fallouts with the family because Diane is a very, very
 22 loyal person. She won't -- you know, she stands by
 23 people until, you know, until the death, basically, and
 24 the fact that people would doubt her was the most
 25 damaging thing to her and her friends were cutting her
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1 regardless. You were guilty and that was it and,
 2 luckily, as I say, the families rallied round to help us
 3 through that initial difficult time and, you know,
 4 without them, we would have -- well, things would have
 5 ended up much worse. We bounced back, you know, we put
 6 it behind us and we bounced back, and so be it, and,
 7 you know, the thing is if we were dishonest we wouldn't
 8 be where we are now, that's the crazy bit of it and I --
 9 I'm not -- I'm angry about being powerless to bring the
 10 people to account that actually forced this upon us
 11 and --

12 Well, I don't know -- there's no point me going
 13 on. Every -- I have heard it today and there's people
 14 out there that have had -- it's horrendous the impact it
 15 has had on their lives. I think I -- you know, all
 16 I could do was say "Right, that's it, you know, it's
 17 behind us we've got to get on, we can't look back all
 18 the time, we need to focus and get ourselves out of
 19 this", and that's where my mindset was. And so I just
 20 sort of shut the box, put it on the shelf and got on
 21 with my life because, otherwise, we would have just --
 22 you sort of mope about, saying "It's crap, life's
 23 shit" -- excuse my French.

24 SIR WYN WILLIAMS: I've heard worse.

25 A. But all of it, you know, so I was able to -- I was just
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1 off, the family were -- you know, basically distancing
 2 themselves from it, because they were still associated
 3 with the village, they didn't want to be associated with
 4 us, and there was lots of tittle-tattle.

5 People -- the only time people would talk to you
 6 it was as if they wanted to just get -- see if they
 7 could get information from you. So when you told them
 8 it was absolute rubbish, you know, they would -- that
 9 wasn't what they wanted to hear, if that makes sense.
 10 They just wanted to sort of try and get some more dirt
 11 and it took its toll on her very badly, to be honest,
 12 and I think the biggest -- one of the other things that
 13 was -- really got up my craw, was our daughter was --
 14 you know, she was -- we had spent a lot of time teaching
 15 her to read, so she was flying at school and, as
 16 a result, she was actually, like, having to go into
 17 classes like a year up at some points to do certain
 18 things, because she was at that stage.

19 And then she started getting the -- you know, the
 20 comments, because kids are terrible, they overhear half
 21 a conversation between parents, so then Sam was coming
 22 home in tears, Diane would then get into tears and
 23 angry, and then powerless to do anything about it, and
 24 the school, at the end of the day, regardless of what
 25 the teachers -- they weren't going to -- you can't stop
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1 the kids in the playground and, you know, all of that
2 stuff going on, "Your mum's a thief, your dad's
3 a thief", la, la, la.

4 So that resulted in us saying "Right, that's it",
5 so we took her out of that school and moved her to
6 a different school, primary school, and then luckily it
7 hadn't done too much lasting damage, I suppose, because
8 she went on to grammar school, got herself into grammar,
9 and then university and then she is living her life.

10 But at that time it did affect her and she wasn't
11 a cry baby, but the -- you know, it's relentless, is
12 what it is, it's relentless. So we had to sort of put
13 some distance between her and her friends, people that
14 she had made friends with. You know, she would sort of
15 go to the rugby, girls rugby, and all that sort of --
16 all that came to an end. So it was like we had been
17 back in the UK since 2000 and then by the end of 2001 we
18 had -- it was like we had never arrived. We had to
19 reset and start all over again, but in a much worse
20 position than we were when we first arrived,
21 unfortunately.

22 Q. Have you and your wife sought any compensation from the
23 Post Office?

24 A. We didn't -- we put it -- we didn't even think about the
25 Post Office until the group -- the 555 group got

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1 they -- it went from there and, of course, the bulk of
2 that money that was allocated as compensation went to
3 the people that were funding the legal action, so the
4 subpostmasters saw very little of that, really, in
5 comparison.

6 Q. Can you confirm how much you received?

7 A. Oh, God, I'm hopeless with this. I would say somewhere
8 around between -- I think it is somewhere around 28,000.
9 It might have been slightly more. I'd have to --
10 I don't honestly -- terrible with figures, but yeah, it
11 was certainly no less than 28,000 and no more than 32,
12 thereabouts, because it came through in two lumps.
13 That's why I'm hesitating to say -- I think in total it
14 was about £28-30,000, thereabouts.

15 Q. How do you now feel about the way that you and your wife
16 were treated by the Post Office?

17 A. Appalled. Who do I direct it at? I don't know. This
18 is how -- this is the only way we're ever going to see
19 any justice, is the fact that it has got to this point.

20 You know, the -- my wife was -- went through about
21 two years where she wasn't the wife -- the woman
22 I married. How the marriage survived is, you know -- it
23 was just -- we had to work at it, we really had to work
24 at it because financial pressures, the -- being shunned
25 by your friends. It didn't have that impact on me

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1 together and we were -- we either read something or we
2 were contacted by probably another -- one of the other
3 subpostmasters knew what had happened to us and put two
4 and two together. Anyway, they got in touch with us and
5 we joined that group and we have received a small amount
6 of compensation as a result of that action, yes.

7 Q. Does that cover the losses and the harm --

8 A. No.

9 Q. -- that you suffered?

10 A. No, no, because it probably would have been better --
11 but you're all aware of exactly how that balanced out
12 because some obviously wealthy people put money up to
13 cover the expense of taking the Post Office to court,
14 because you're effectively fighting the Government who
15 have the biggest chequebook in the world and they were
16 trying to use that chequebook to beat us down,
17 basically, and that's what it was at the beginning,
18 you know. I couldn't fight them as an individual, you
19 couldn't afford it, you know, even people like Branson
20 would think twice before taking on that sort of
21 organisation.

22 So when we got in touch with that group, they
23 asked us for statements and that's what we did, we put
24 statements in and it took its course and Horizon was
25 found -- you know, proved to be a load of crap and

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1 because, you know, who did I know in the village? I had
2 known them as acquaintances.

3 There was one friend that stuck with us throughout
4 this and he eventually helped -- it was about two and
5 a half years after all of this and he sort of -- Diane
6 started understudying him as a property developer
7 basically and subsequently she went on and that's what
8 she does for a living now.

9 But that period of two to three years, four years,
10 it's hard for me to remember because to be honest it --
11 if you break your arm and things like that, you know,
12 when you get injured you just put it to one side. It's
13 very hard to actually recall the amount of pain and
14 everything else that went on at the time and that's how
15 I feel about this period in my life. I have put it
16 behind me. It's like things in the Army that happened.
17 I know they happened, but the repercussions of it, no,
18 not so much, because if you did you would never get up
19 and walk out the gate again, so you tend to put things
20 to one side.

21 That side of it was okay, but Diane couldn't do
22 that because it wasn't that physical trauma, it was
23 emotional because of her family and her friends and the
24 effect on our daughter and -- she was in bed, you know,
25 she would sort of stay in bed for days, she wouldn't

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1 leave the house, all of that sort of stuff and that went
2 on for, I don't know, 18 months, two years, and then
3 eventually she sort of got a grip of it and worked her
4 way out and started to pick up the pieces really and
5 then after that, well, you know, we both knuckled down
6 and got on with life and that's where we are now
7 basically.

8 So I'm here today because I feel people -- I can't
9 believe that something like this would happen in this
10 country, but then I realise that actually it can happen
11 and it has happened and there seems little recourse
12 without this sort of body to pick it apart and see what
13 went wrong and I -- it's just been a massive cover up by
14 the Post Office, or attempted cover up. It's been blown
15 open now, but at the time, you know, people were
16 covering it up and the thing was, in my opinion -- and
17 it's only my opinion -- these people that were coming
18 out, these auditors, these managers, area managers,
19 must -- must have known that something was wrong because
20 you don't suddenly have hundreds of subpostmasters and
21 subpostmistresses stealing money that's never happened
22 before, but suddenly it's like "Oh" -- it's like
23 a COVID-19 series of bouncing through all the
24 Post Office system that suddenly all these people that
25 work for the Post Office -- they don't, they actually

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1 there anything else you would like to --
2 **A.** I've got just one statement, just one appeal I would
3 like to make basically and please excuse me if I stutter
4 a little bit because it is not easy to read, but I had
5 to write it down.

6 Just as a historical point really, more than
7 anything else, back in 1945/1946 the statement "I was
8 only doing my duty and following orders" was not
9 considered a defence at the Nuremberg trials and neither
10 should it be here.

11 On accountability, none of the people who
12 implemented this feudal treatment of subpostmasters and
13 mistresses has been held to account and they will have
14 taken this toxic cancer-like management culture with
15 them into other organisations and risen up through those
16 organisations to this day.

17 I would ask the Chair to seriously consider this
18 point in his deliberations and bring pressure on those
19 responsible to explain their actions.

20 Thank you, Sir Wyn.

21 **SIR WYN WILLIAMS:** And thank you, Mr Fogarty, for coming
22 here to give your evidence to me and a particular part
23 of my thanks relates to your willingness to explain
24 things so vividly in relation to the impact on your wife
25 who can't be here, so I'm very grateful that you have

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1 work for themselves -- are suddenly starting to steal
2 the Post Office's money. Absolutely ludicrous, but
3 because they kept us all separated we didn't know.
4 I didn't. I didn't know of anybody else at the time
5 that had been affected in this way. It was only
6 after -- well, we're going back 15 years later that it
7 came out that the Horizon System was faulty and you only
8 need a little bit of code in one of those systems,
9 you know -- and it wasn't that we were dummies,
10 you know, we both run successful businesses now, so we
11 know what it's about.

12 I just hope that the people whose lives it
13 affected much more than ours -- because I think we were
14 sort of young enough and resilient enough eventually to
15 bounce back from this. There's a hell of a lot of
16 people out there who couldn't. They didn't have the
17 resources to bounce back from it and it's horrendous.
18 It's horrendous.

19 Sadly the things that are going on in the world
20 now are going to overshadow this Inquiry and I hope,
21 you know, that you, Sir Wyn, don't allow it to be
22 overshadowed and you get justice for the people that
23 deserve it because, you know -- I mean what happens to
24 the people that have died? You know, crazy.

25 **Q.** I have no further questions for you, Mr Fogarty. Is

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1 done it for both of you.

2 **A.** Thank you.

3 **SIR WYN WILLIAMS:** Thank you very much.

4 **A.** Thank you.

5 **SIR WYN WILLIAMS:** And on a very technical point,
6 Mr Enright, given that we have had such a vivid
7 description of Mrs Fogarty's position, for my part
8 I don't require a summary, given that we have had
9 a witness statement and now this vivid oral testimony
10 from Mr Fogarty.

11 So that concludes today's business, yes, Ms Hodge?
12 So 10 o'clock in the morning everyone? All right, see
13 you then.

14 **(4.30 pm)**

15 **(The hearing adjourned until 10.00 am on Thursday,
16 10 March 2022)**

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