

Wednesday, 18 May 2022

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3 (2.30 pm)
4 **SIR WYN WILLIAMS:** Good afternoon everyone and can I say
5 that my colleagues and I are very pleased to be in
6 Belfast. We're very pleased to see people in the
7 public gallery which has been unusual, so far, not
8 just because of Covid but for other reasons, no doubt.
9 We always felt it important that we should come
10 to all parts of the affected people's places of work
11 and where they live and so we've been to London, we've
12 been to Cardiff, we've been to Leeds, we've been to
13 Glasgow and now we're in Belfast.
14 These sessions today and tomorrow will bring to
15 a close what we've called the human impact sessions,
16 ie those accounts from various people about the effect
17 all this has had upon their lives. So it's been very
18 important for us to hear that evidence. That being
19 so, I am extremely grateful to all of those people who
20 have made witness statements and to those who have
21 made witness statements who've also made themselves
22 available to give oral evidence. We are extremely
23 grateful to you all.
24 With those words of introduction, I shall hand
25 over to Ms Kennedy. You may have discerned that I am

1

1 **A.** I live in Strabane, in West Tyrone.
2 **Q.** Who do you live with?
3 **A.** My husband and two children.
4 **Q.** Where did you grow up?
5 **A.** I grew up in Killeter, outside Castlederg, where I had
6 the Post Office.
7 **Q.** Can you tell us a bit about that please?
8 **A.** Killeter?
9 **Q.** Yes.
10 **A.** It's rural, it's on the Donegal border and it was --
11 from where I lived, the shop was about three or four
12 miles and I went there with my granny to lift her
13 pensions on a Thursday when I was younger. So when
14 the opportunity arose to take over the shop and
15 Post Office, I jumped for it.
16 **Q.** What did you do before you worked for the Post Office?
17 **A.** I worked doing credit control within a cooking oil
18 company and they moved premises and I left the company
19 as it built itself up to be a big company. He didn't
20 want me leaving but we felt it was a good opportunity
21 for us as a family to try and better ourselves.
22 **Q.** You took over that branch in March 2006; is that about
23 right?
24 **A.** 1 February 2006.
25 **Q.** How did you feel at that time about taking over the

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1 Welsh. You may discern that Ms Kennedy is from these
2 parts but I leave that to her when she speaks.
3 **MS KENNEDY:** Thank you, Chair. Our first witness today is
4 Mrs Connolly.
5 **DEIRDRE CONNOLLY (affirmed)**
6 **Questioned by MS KENNEDY**
7 **MS KENNEDY:** Could you confirm your name, please?
8 **A.** Deirdre Connolly.
9 **Q.** In front of you, you should have a witness statement;
10 do you have one there?
11 **A.** Yes.
12 **Q.** Did you make this statement for the Inquiry?
13 **A.** I did, yes.
14 **Q.** It should run to 12 pages?
15 **A.** Yes.
16 **Q.** Is that your signature at the end there on the last
17 page?
18 **A.** Yes.
19 **Q.** Have you read through this statement recently?
20 **A.** I have, yes.
21 **Q.** Is it true to the best of your knowledge and belief?
22 **A.** Yes.
23 **Q.** I am going to start, if I may, by asking a few
24 questions about you. Where in Northern Ireland do you
25 live?

2

1 Post Office?
2 **A.** Excited, excited. It's a big company. I thought,
3 "This will be us, this will be our retirement fund".
4 **Q.** How much did you pay for your Post Office?
5 **A.** We paid for the shop. There was a shop, a house and
6 three stores, so the shop and house was 225,000 and
7 the stores were 75, but this -- we only leased it for
8 the first two years to see if we could get it built up
9 because it had been run down. We said we'll give it
10 two years to see if we can build it up. So we done
11 that and then we agreed a price one week before we
12 actually signed anything. So that was the price then
13 two years later.
14 **Q.** When you took over, what training did you receive?
15 **A.** None.
16 **Q.** How did you feel using Horizon?
17 **A.** I relied on the previous subpostmaster to come in and
18 show me how to do basic transactions chip and PIN, to
19 give the pensioners their money out, postage stamps.
20 That was basically the only training I got.
21 Post Office did say that they took me to Belfast for
22 training for a week but that didn't happen.
23 **Q.** Did you use the helpline at all?
24 **A.** The helpline was -- I phoned numerous times but it was
25 getting nowhere and they actually didn't understand my

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1 accent.
 2 **SIR WYN WILLIAMS:** I have that problem!
 3 **MS KENNEDY:** You were later approached to take over some
 4 other outreach sites.
 5 **MR PETERS:** Yes, in 2009.
 6 Q. Could you tell us a bit about those?
 7 **A.** In 2009 I was approached to take on two the other
 8 outreach sites. The previous person who was doing
 9 them they had got a warning from the police that there
 10 was tiger kidnappings at that stage in Northern
 11 Ireland. That means that families were being held
 12 hostage and somebody would be taken to take money out
 13 of the safe so he gave it up. So I offered to do it,
 14 for some reason.
 15 Q. How did you feel about taking on those places?
 16 **A.** Challenge. Yes, I didn't mind because the people
 17 I knew -- I actually knew areas and they were very
 18 remote and I said, "There's old people there need
 19 their pensions, as well as everybody else".
 20 Q. What support did Post Office offer you in running
 21 those two rural places?
 22 **A.** They gave me a computer and a case to bring me money
 23 and a panic alarm button but the panic alarm button
 24 needs a signal and the two sites, they're rural, so
 25 there was no network. And, on occasion, I did have to

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1 a sign "Audit in progress", and I just left him to it
 2 up there. So it was in the back of the shop, just
 3 a wee box in the back of the shop, the Post Office
 4 was.
 5 So I continued to open the shop, get papers out
 6 and all the rest, and about 9.00 I had somebody coming
 7 in to do the shop to let me -- normally, I would do
 8 the rollover or the balancing on a Wednesday.
 9 So she came in and I went up to the office to
 10 just pick up some paperwork and stuff and shortly
 11 after 9.00 I got a knock on the door from Mr Smithson
 12 and he says, "There's a discrepancy", and I looked at
 13 him and I says, "How much?" And he says, "A big one".
 14 I went, "Can't be". I says, "Let me go up and check".
 15 He says, "No". He says, "I have to suspend you", and
 16 he took the keys and done whatever he needed and I was
 17 just totally shocked, didn't know --
 18 I phoned my husband. He was down at home. So
 19 he got straight up, he was up in 15/20 minutes and he
 20 couldn't -- just didn't understand what was happening.
 21 Sorry.
 22 **SIR WYN WILLIAMS:** You take as much time as you like, all
 23 right.
 24 **A.** So Darius come up and we talked about it and we went
 25 out for a drive just to clear our heads. We just

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1 call the police because I thought I was being
 2 followed, and I phoned up the helpline and explained
 3 this to them and they said, "Press your panic alarm".
 4 That was the response I got from them. It's just very
 5 rural. The whole area was very rural. I was nervous.
 6 After that I was very nervous taking the money
 7 anywhere.
 8 Q. Someone came to visit you on 2 June 2010; is that
 9 right?
 10 **A.** Yes.
 11 Q. Do you want to tell us how you first came across this
 12 person?
 13 **A.** Yes, I went up as normal to open the shop about 8.20
 14 and there was this car. Because Killeter is in
 15 a really rural village everybody knew everybody else's
 16 car. So I recognised this as a strange car, so
 17 I didn't get out of my car until somebody local came
 18 and then this man come out, got out the car and he
 19 introduced himself as Terry Smithson from Post Office
 20 and he was there to do an audit and I said, "That's
 21 fine".
 22 So I opened up the door and I went in and I went
 23 down. And because it's a time-lock safe, I went down
 24 and I set the time lock, I think it was 15 minutes
 25 from memory, I can't really remember but -- he put up

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1 couldn't understand how discrepancy -- he did tell me
 2 it was about £16/17,000 discrepancy. I says, "It
 3 can't be, it really can't be. Let me go in and check"
 4 and I couldn't go in and check.
 5 So I couldn't cope. I had to go home and Darius
 6 stayed in the shop with him and he was there until
 7 about 4.00 in the shop that day, and he was --
 8 whatever he done, he changed codes or whatever and he
 9 left about 4.00. So then he said he'd be back
 10 following week to do a rollover again. Needless to
 11 say, I wasn't able to come out of the house after that
 12 but my husband, Darius, he was in the shop the
 13 following week and all of a sudden, it was only maybe
 14 15/20 minutes, and Darius has said that he come up
 15 from the Post Office with a wad of notes and says
 16 there's £1,000 I found in the safe that didn't see
 17 last week. So that reduced my discrepancy to £15,592.
 18 Didn't put much faith in auditors at that stage.
 19 **MS KENNEDY:** How did you feel at that time?
 20 **A.** Regarding that?
 21 Q. Yes.
 22 **A.** Disgusted. I thought, well, if he found £1,000 there
 23 this week, what else did he miss last week?
 24 I couldn't understand, like, how can you find -- it's
 25 not a big safe. It's only a small safe, so the cash

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1 was there and I wasn't in the office that day at all
 2 because he's been in there doing the audit. So how
 3 could he miss it?
 4 Q. Did he show you anything that evidenced the alleged
 5 shortfall?
 6 A. He give me paperwork at some stage but that was --
 7 that was, my head wasn't looking at it.
 8 Q. I think shortly afterwards you received a letter then.
 9 Do you want to tell us about that?
 10 A. The first letter was to go to a meeting at Royal Mail
 11 headquarters here in Belfast. The NFSP representative
 12 come with me and he was from County Down. I can't
 13 remember his name. He came with me and my husband,
 14 and Darius wasn't allowed anywhere near it. I was --
 15 I had tablets and I almost had to be sedated, I wasn't
 16 able to cope. But I went to this meeting and all
 17 I remember is that he told me to plead guilty and pay
 18 the money back and I just -- I said no.
 19 And the second meeting then, there was a second
 20 further meeting with the fraud investigator, Suzanne
 21 Winters, and that morning myself, Darius and the
 22 family solicitor went up and we went in, walked up the
 23 stairs and, before we got near the room,
 24 Suzanne Winters frogmarched my husband out to the
 25 street to say that he wasn't allowed to be in with me,

1 let the family solicitor come in and said to him,
 2 "This is a tape recording but you're not looking to
 3 say anything".
 4 There was another man then there. She said to
 5 me this man has been flown in from London this morning
 6 to interview you. That was -- that wasn't a nice
 7 experience. In the middle of the whole thing he said
 8 to me, "Did you take the money for the
 9 paramilitaries?" In Northern Ireland, if you mention
 10 paramilitaries that's dangerous territory you are
 11 treading in. All I could think on was, "Is it going
 12 to get out, it is going to be said I've been taking
 13 money?" And I felt then for the safety of my family.
 14 Q. What were you worried about in relation to the
 15 paramilitaries, could you just elaborate?
 16 A. To be taking money for paramilitaries in
 17 Northern Ireland it's very, very dangerous. Anything
 18 to do with paramilitaries in Northern Ireland is
 19 dangerous, and if that got out into the county, or
 20 Killeter, or whatever, anything could happen to you or
 21 your family.
 22 **SIR WYN WILLIAMS:** These two interviews that you had --
 23 A. Interrogation, as I call it.
 24 **SIR WYN WILLIAMS:** Right, fine. Were there any
 25 formalities at the beginning like, for example,

1 issuing you with a caution?
 2 A. They said that they would interview me under caution
 3 and they did have tapes.
 4 **SIR WYN WILLIAMS:** Were both the sessions tape recorded or
 5 just the second one?
 6 A. Just the second one.
 7 **SIR WYN WILLIAMS:** Just the second one.
 8 A. Yes.
 9 **SIR WYN WILLIAMS:** When they said it was an interview
 10 under caution, did they actually use the words of
 11 a caution, which begins something along lines of "You
 12 don't have to say anything but anything you do say"?
 13 A. No.
 14 **SIR WYN WILLIAMS:** Nothing like that?
 15 A. No, just said --
 16 **SIR WYN WILLIAMS:** They just used the expression
 17 "interview under caution"?
 18 A. Interview under caution. And I haven't got a copy of
 19 the recording. When I was going through the
 20 litigation, it was nowhere to be found.
 21 **SIR WYN WILLIAMS:** Did they ever send you one and you just
 22 couldn't find it or you didn't receive one?
 23 A. No, I never got one.
 24 **SIR WYN WILLIAMS:** That's fine.
 25 **MS KENNEDY:** What happened after that interview?

1 A. We come back out into the car and the family solicitor
 2 said to my husband, he says, "Get the money gathered.
 3 That woman won't be able to cope". It was getting
 4 difficult.
 5 Q. So what did you and your husband do?
 6 A. Darius contacted his mother, I contacted my mother and
 7 my uncle and we got the money gathered up and we sent
 8 a cheque to Brian Trotter. I sent a letter with the
 9 cheque asking him to investigate where the discrepancy
 10 was and if I had made a mistake to let me know, and
 11 I'm still waiting on an answer. It was never replied
 12 to.
 13 Q. Did you pay back, I think you said, 15,000?
 14 A. 15,592.
 15 Q. I'm now going to ask you some questions about the
 16 impact that all of this has had on you. You have
 17 mentioned some of the money that you lost. Are there
 18 any other financial losses you have suffered as
 19 a result of this?
 20 A. Well, we had to remortgage the house. We went
 21 bankrupt with debts because people stopped coming into
 22 the shop. The debts built up and we were declared
 23 bankrupt in 2013. So that was another frown upon us.
 24 Then, May 2013, I took epilepsy with the stress of
 25 it -- at 43 years of age I took epilepsy.

1 Financially, we were just ruined. We did get to
 2 keep our house because there was no equity on it.
 3 That's the one saving grace.
 4 Q. What impact did all of this have on your family?
 5 A. Well, myself, there's the epilepsy and the fear of
 6 going out. I didn't come out of the house for about
 7 three years. When I did go out, I would cross the
 8 street if I'd seen anybody that I knew from the area
 9 and I would put my head down and would just walk on.
 10 Even taking the epilepsy, I couldn't drive for a year
 11 so, therefore, I was stuck in the house and the only
 12 company I had was the dog, Toby, and he seemed to get
 13 me through it. It sounds stupid, and so on, but
 14 somebody -- I had to talk to somebody.
 15 Q. What about your husband?
 16 A. Darius, he had to go through it all on his own in
 17 Killeter. He had to hear people talking behind our
 18 backs, face. He was my rock. Then he's got high
 19 blood pressure at this stage now. That's obviously an
 20 effect. My son and daughter both have anxiety as they
 21 watched what happened to me.
 22 Q. You have mentioned your epilepsy.
 23 A. Yes.
 24 Q. What other impacts did this have on your health and
 25 your mental health?

13

1 to. This was untrue. They used trainers to do
 2 so-called audits, the used bully-boy tactics in their
 3 fraud interviews, interrogations.
 4 I want those people in authority who gave the
 5 orders to treat all subpostmasters like criminals to
 6 be punished, especially in my case when the
 7 Post Office investigators threatened my life and
 8 security and the lives and security of my family when
 9 they suggested that I took the money for
 10 paramilitaries.
 11 I want all subpostmasters to be compensated
 12 fairly, especially the 555, who so bravely opened up
 13 their lives to scrutiny when they went to litigation.
 14 We need this so we can all move on with what is left
 15 of our lives. I should be in the position now that
 16 I could spend more time with my newborn grandson but
 17 I can't afford to take time off work. I'm living week
 18 to week financially.
 19 On 1 January 2021, I had a break down. I knew
 20 I had to get help.
 21 I want accountability. A lot of people in
 22 senior positions knew what was going on and did
 23 nothing to stop it. I want those people in authority
 24 who decided to hide evidence that showed the system
 25 was faulty to be prosecuted.

15

1 A. Well, as far as mental health -- my mental health will
 2 never be the same again. Constant tablets.
 3 I actually did go to a life coach, who has helped me
 4 give me coping techniques, which I do use try and use.
 5 Medically, I'm going to be on epilepsy tablets for the
 6 rest of my life. You're just always waiting on
 7 a seizure. You just don't know when.
 8 Q. What do you want from the Post Office now?
 9 A. Accountability. Just accountability and I'd like
 10 an apology but that's long past that.
 11 Q. Is there anything else you would like to say to the
 12 Chair?
 13 A. I have a statement if that's all right.
 14 **SIR WYN WILLIAMS:** Of course.
 15 A. Thank you for coming to Northern Ireland to hear our
 16 stories. On 2 June 2010, my life changed drastically
 17 thanks to the Post Office. I've lost 12 years of my
 18 life and my children, Gemma and Sean, lost the
 19 independent, happy-go-lucky mother they knew. My
 20 husband, Darius, lost the vibrant woman he married in
 21 1991.
 22 The Post Office made us use a computer system
 23 that they knew was not fit for purpose. They told
 24 each and every accused subpostmaster who experienced
 25 problems that they were the only one this had happened

14

1 Post Office ruined my life physically and
 2 mentally. I want to be able to wake up every morning
 3 and not be thinking of Post Office. I want and need
 4 closure, Sir Wyn.

Questions from SIR WYN WILLIAMS

5 **SIR WYN WILLIAMS:** Can I just ask you one or two
 6 questions?
 7 A. Yes.
 8 **SIR WYN WILLIAMS:** First of all, I think you were one of
 9 the 555?
 10 A. I was, yes.
 11 **SIR WYN WILLIAMS:** Fine. And then you describe this
 12 incident in June 2010, audit and so forth. Before
 13 that, had you had trouble dealing with Horizon? Had
 14 you had shortfalls? What sort of picture was it?
 15 A. There was shortfalls but they weren't big. I put it
 16 down to counting the lotto because it was in the shop
 17 and I thought counting the lotto scratch cards was
 18 wrong or something like that. That's what I put it
 19 down to.
 20 **SIR WYN WILLIAMS:** Some people have described shortfalls
 21 as, say, up to about £50 as being not very much.
 22 A. The same.
 23 **SIR WYN WILLIAMS:** All right, that's fine. So this large
 24 shortfall literally came out of the blue as far as you
 25

16

1 were concerned?
 2 **A.** Mmm. Can I also say, Sir Wyn, on the outreach sites
 3 that I went to, the telecommunications would have
 4 fell, would have dropped. So when you would put
 5 transactions through, you could have been swiping it
 6 twice/three times because it kept declining, and
 7 a number of times it had to be changed, the computer
 8 had to be changed, but I had no record of that. I had
 9 no record of anything else. And BT engineers had come
 10 out to the phone lines on those different sites.
 11 **SIR WYN WILLIAMS:** Well, we've heard similar accounts to
 12 that from people from all different parts of the
 13 country, yes. All right. Well, thanks so much for
 14 coming to give evidence.
 15 **A.** Thank you.
 16 **SIR WYN WILLIAMS:** It is difficult, I know, but you got
 17 through it and you're fine; so thanks again.
 18 **A.** Thank you, Sir Wyn.
 19 **SIR WYN WILLIAMS:** All right. We're going to take a few
 20 minutes' break now because we're not actually pressed
 21 very much for time this afternoon. So we'll take
 22 a few minutes and reconvene when everyone's ready.
 23 **(2.55 pm)**
 24 **(A short break)**
 25 **(3.04 pm)**

17

1 **A.** I have three children.
 2 **Q.** How long have you lived where you are currently
 3 living?
 4 **A.** Probably about 32 years.
 5 **Q.** Before you became a subpostmistress what kind of work
 6 did you do?
 7 **A.** I always worked in accounts. I worked for a company
 8 for 28 years and worked my way from receptionist up to
 9 manager for accounts.
 10 **Q.** Why did you decide to leave that and work for the
 11 Post Office?
 12 **A.** Well, we went for a drive one day and, where I used to
 13 live in Mossley, this shop, which was really the heart
 14 of the community, had closed down and we were driving
 15 past it and I said it would be nice to do something
 16 completely different, you know, something that would
 17 take me into retirement, you know. And I was just
 18 getting to the stage that I wanted a complete break
 19 from office work and just move into been doing
 20 something different. So we applied for the shop.
 21 **Q.** How did you feel about taking over that shop?
 22 **A.** I was excited because I grew up in Mossley. Most of
 23 my life, you know, from the age of seven I've lived
 24 there, and I knew everybody and everybody knew me and
 25 really, at the end of the day, we wanted to -- because

19

1 **MS KENNEDY:** Chair, our next witness is Mrs Earley.
 2 **HEATHER EARLEY (sworn)**
 3 **Questioned by MS KENNEDY**
 4 **MS KENNEDY:** Could you confirm your full name, please?
 5 **A.** It's Heather Earley.
 6 **Q.** In front of you, you should have a witness statement.
 7 Is that your witness statement that you prepared for
 8 the Inquiry?
 9 **A.** It is.
 10 **Q.** It should run to 16 pages?
 11 **A.** Yes.
 12 **Q.** Is that your signature on the last page?
 13 **A.** It is, yes.
 14 **Q.** Have you read through this statement recently?
 15 **A.** I have.
 16 **Q.** Is it true to the best of your knowledge and belief?
 17 **A.** It is.
 18 **Q.** I'm going to start by asking a few questions about
 19 you. How old are you?
 20 **A.** 58.
 21 **Q.** Who do you live with?
 22 **A.** I live with my husband.
 23 **Q.** Whereabouts in Northern Ireland do you live?
 24 **A.** I live in Newtownabbey.
 25 **Q.** How many children do you have?

18

1 we knew everyone, the shop would have been easy.
 2 **Q.** Who did you employ in your Post Office?
 3 **A.** It was mainly our family. It was -- my
 4 daughter-in-law worked for a time with me and my son
 5 and my elder daughter really came in the night when
 6 they could help out and my eldest daughter would help
 7 as well.
 8 **Q.** What training did you receive when you took over?
 9 **A.** We were known as a Post Office Local, which meant we
 10 only get like five days, but three days were just us
 11 and the trainer, and two days was when it was actually
 12 customers. But what you have to remember was our shop
 13 was already there and we were already trying to settle
 14 our people in the shop.
 15 So some people may be standing in the shop and
 16 trainer's trying to train you and there are only two
 17 of you and you are trying to run from one end of the
 18 counter to the other because you are trying to keep
 19 the customers coming to the shop as well as try and
 20 train.
 21 **Q.** How adequate did you feel the training was that you
 22 received?
 23 **A.** It wasn't very good because I expected to be took to
 24 a classroom at some stage and trained properly but
 25 that never happened and, when he was doing his

20

1 training, at first I couldn't grasp it. I couldn't
 2 understand the system, you know, constantly he maybe
 3 would have showed you postage, and then he showed you
 4 parcels, he might have showed you cash withdrawals
 5 but, anything other than that, I hadn't got a clue.
 6 Q. When you say "the system", do you mean Horizon?
 7 A. Yes, I mean, Horizon, yes.
 8 Q. Did you use the helpline at all?
 9 A. I used it quite a lot, yes. I'm the type of person if
 10 I ring the helpline that, you know, I take a name and
 11 a number and every time I'd have rang back, that
 12 person you asked for is never available or they didn't
 13 really know who they were. You were just constantly
 14 hitting your head off a brick wall.
 15 Q. How quickly did you start to notice shortfalls?
 16 A. Well, we didn't know they were shortfalls at the
 17 beginning because when our trainer was even there we
 18 found that, even the first day he done the cash
 19 declaration with us, it was wrong and he says, "Oh,
 20 don't worry about that, when you start up and running
 21 everything will work out fine", and we just felt that
 22 every day we done the cash declaration it was never
 23 right. We never got a zero.
 24 We always had, maybe, £50 out, maybe £100 out,
 25 maybe £2 out, but I was constantly lifting it from the

21

1 So the girl kept coming in every single day.
 2 They started with £50 then it was £100, and then it
 3 was £500, and I started then to get really suspicious
 4 and I rang the Post Office and I says, "Look, this is
 5 suspicious activity and I'm reporting it and could you
 6 check it out?" And they says, "No, no, everything
 7 seems fine with me, you know, carry on just" --
 8 I says, "But, no, it's not right. There's something
 9 just not right".
 10 The girl would have come into the shop with
 11 change to buy cigarettes and here she was lifting all
 12 this money every day, and it just it didn't add up.
 13 So at the end of my balance in December, it was
 14 over £10,000 out and I rang the Post Office and
 15 I says, "There's no way". I said, "It has to be
 16 something to do with that card". One of the times
 17 just after Christmas, she came with her card again, it
 18 was -- it must have been a piece of dirt or something,
 19 and I had took the card off her to try and help her
 20 and I looked at the card, and it was a strange card
 21 I had never seen -- it was no local bank, it was no
 22 national bank, it was a strange card, and I remember
 23 sort of in my head thinking, "I must look at that when
 24 I get home".

25 So when I get home I investigated a wee bit more

23

1 till or the shop and putting it in because my whole
 2 fear was, working in accounts, you always make sure
 3 everything's right. I constantly would have looked
 4 for 1p if it was out. So it was just me myself who
 5 was very particular on where this money was and I just
 6 couldn't find it and I kept thinking, "Well, tomorrow
 7 will be another day, it will be different and maybe
 8 put it back in again", but it didn't.
 9 Q. I think you mention in your statement, between
 10 November and December 2013, there was a big shortfall
 11 which I think it was caused by a woman who was
 12 withdrawing money. Do you want to tell us about that?
 13 A. Yes. We had a girl who'd come into the shop and, like
 14 anything, if anyone comes in for a cash withdrawal,
 15 they put the card in the machine the other side of the
 16 counter, they say to you how much they want and you'd
 17 do on the system and you hand over the money. But
 18 where the system was always showing red for not doing
 19 something or green for doing something, and it was,
 20 yellow and it was really weird because I'd never see
 21 it that before.
 22 So I rang the helpline and said, "What does this
 23 yellow mean? It just seems a bit strange".
 24 "Oh, it's okay, nothing to worry about, carry
 25 on".

22

1 myself and it was actually a pay-in card. So when the
 2 girl was paying -- coming and asking me for £50, she
 3 was really getting 100 because £50 went back into her
 4 account. So what she got out, she got back in again
 5 very quickly and that's why she was able to come every
 6 day and lift money, because she lifted £500; £500 was
 7 going into her bank account and I was out £1,000.
 8 So I reported to the Post Office and they says,
 9 "No, everything is fine" again. I says, "Look, it's
 10 not fine". I says, "I don't have £10,000", and they
 11 says, "Well, if you're not happy with it, ring the
 12 police". So I did because I wasn't happy and the
 13 police come up to the shop and told them all what
 14 happened and, firstly, they couldn't get their head
 15 round what I was trying tell them. I says, "Look,
 16 there's something with this system or there's
 17 something with her card, her card maybe making this
 18 happen, I don't know".

19 But they says, "Look, we've got her name, we'll
 20 try and find out where she lives". So they took her
 21 name and they couldn't find where she lived. She's in
 22 my shop every day, she lived local and they couldn't
 23 find her. But I'd seen her go into a house one day
 24 and I rang the police and said, "Look, she must live
 25 round this area". So they did come and they arrested

24

1 her and I contacted the Post Office and told them all
 2 this and says, "The police are looking at the
 3 paperwork to see if they can look at the transactions
 4 that this girl has done, to see, you know, where the
 5 money has went". And the Post Office says, "No, we
 6 can't give that do you due to data protection". They
 7 asked for the inspector -- an inspector would have to
 8 get a summons to ask for this.
 9 Three months later, I'm still on the phone
 10 trying sort it out, I'm still out this money.
 11 Post Office start telling me I have to pay it all
 12 back. They started to take it from my remuneration.
 13 They started to ask me for the money and, in the
 14 meantime, my declaration every day was still wrong.
 15 Eventually, they got the girl. She pleaded guilty --
 16 **SIR WYN WILLIAMS:** Excuse me, before we get there, just so
 17 that I'm clear about what was happening, the person
 18 was using a card?
 19 **A.** Yes.
 20 **SIR WYN WILLIAMS:** Horizon computer system was authorising
 21 you to pay the money she was asking for?
 22 **A.** Yes.
 23 **SIR WYN WILLIAMS:** But, at the same time, was crediting
 24 her account, I followed that.
 25 **A.** Yes.

25

1 Christmas stamps and I had posted them back. They
 2 said they had no record of them and they were probably
 3 shredded by now. I said, you know, "I definitely put
 4 them back in". And I looked through the safe and I'm
 5 very meticulous about receipts and we keep them nearly
 6 forever, but I could not find the receipt and I kept
 7 saying, "Look, there's the bound to be something on
 8 the system, when the -- whoever was collecting the
 9 postage stamp that day would have scanned to tell me
 10 that they got them stamps back".
 11 "No, no, there's nothing. You have to pay that
 12 back".
 13 So I had to pay that back there and then or they
 14 says, "We're going to close you down if you don't pay
 15 £112". I says, "£112"? I says, "I have paid back
 16 thousands to you and £112 you're going to close my
 17 doors?" And they says, "Yeah, yeah. Well, if you pay
 18 it now, we'll keep your doors open".
 19 But I was afraid of losing the Post Office for
 20 the people in the community. The elderly people
 21 needed the Post Office, the people in the area needed
 22 the shop, and if one went, the other was going to go,
 23 but I just couldn't afford to start -- I constantly
 24 lifted money out of my till into the Post Office.
 25 **Q.** How much money in total do you think you paid into the

27

1 **SIR WYN WILLIAMS:** But you said something about there
 2 being a green for go, red for stop, and a yellow.
 3 I want to explore the amber, if I can. What does that
 4 mean?
 5 **A.** When you look at the screen, there was always a line
 6 green that says "To pay".
 7 **SIR WYN WILLIAMS:** Right.
 8 **A.** And then if something come up red there was something
 9 wrong with the transaction.
 10 **SIR WYN WILLIAMS:** Yes, so don't pay.
 11 **A.** But it come up yellow and I had never seen it before.
 12 It said "pay" but it was in yellow, and I had asked
 13 the Post Office --
 14 **SIR WYN WILLIAMS:** That's the bit I didn't understand. It
 15 was still authorising you to pay.
 16 **A.** Yes.
 17 **SIR WYN WILLIAMS:** But it was a different colour from what
 18 you normally had on your machine?
 19 **A.** Yes.
 20 **SIR WYN WILLIAMS:** Okay, I'm with you now. Thanks.
 21 **MS KENNEDY:** How much money did the Post Office take from
 22 you or deduct from you because of this?
 23 **A.** Well, they made me pay back the £10,000-odd. They
 24 also said that they were stamps short one time when
 25 they came and did an audit. I told them there were

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1 Post Office?
 2 **A.** I couldn't honestly tell you on a daily basis how much
 3 it was but all I know that what I had to pay to keep
 4 my head above water was nearly £50,000.
 5 **Q.** You mention in your statement that you underwent some
 6 audits. Can you tell us about how you found the
 7 audits?
 8 **A.** Well, they put a sign up to say they're doing an audit
 9 and we were a busy shop and people were coming in and
 10 trying use the convenience store part, and I'm talking
 11 the length of that table: the shop was there, the
 12 Post Office was there. You know, they were nearly --
 13 they kept on saying, "Why is your Post Office not
 14 open? Is there something wrong with your
 15 Post Office?" I said, "No, they are doing an audit".
 16 If you don't pay whatever is missing they close you
 17 down. They take your keys. I didn't want that to
 18 happen.
 19 **Q.** What did you decide to do eventually?
 20 **A.** Eventually, when the girl had went to court and she
 21 pleaded guilty for what she'd done, my husband and
 22 I went into a side room where the public prosecutors
 23 are, and they says, "Think yourself lucky that she
 24 pleaded guilty", and I says, "Why?" He says, "Because
 25 these folders here are all about the Post Office".

28

1 I said, "What do you mean?" He says, "Have you heard
 2 of Panorama?" I go, "Yeah, I have but I don't know
 3 nothing to do -- I don't know what these files are
 4 for".
 5 He says, "Well, if she hadn't pleaded guilty you
 6 would have been up against the Post Office. That's
 7 why I'm here today".
 8 Q. What happened to your Post Office?
 9 A. Well, enough was enough and I couldn't cope anymore.
 10 I was getting loans off family members, I was using my
 11 credit cards. I had three credit cards maxed just to
 12 get stock for the shop. I wasn't even telling my
 13 husband half the things that was going on. I just
 14 felt that I was trying deal with it and I felt that,
 15 at the time, I was strong enough to deal with it but
 16 I wasn't.
 17 Sorry.
 18 Q. It's okay. Please don't apologise.
 19 A. So I decided if I stop the Post Office and hand my
 20 notice in that maybe the shop would survive on its own
 21 but it never was. People would have came in and said,
 22 "Why are you closing your Post Office?" And I go,
 23 "Look, it was my decision, it's not the Post Office
 24 decision".
 25 "Oh, you know, my mummy needs this Post Office

1 A. I can honestly say think I drove past the shop
 2 twice/three times. I don't go near the shop. I don't
 3 go near the area. We done so much for the shop and
 4 the community when we had it. We'd have had Santa
 5 grottos for the children in the area, just to bring
 6 people in and they all loved it. But I can't --
 7 I live on the main road and I live beside --
 8 well, it's not far from where the shop would be, the
 9 Post Office. If I'm in the front garden and I know
 10 somebody going down the hill or that walked into the
 11 Post Office, I would go round the back. I wouldn't
 12 even like to meet people. I find it hard to sleep.
 13 I ended up with rosacea that caused by face to break
 14 out. I had to get biopsies done to my face. It was
 15 all through stress. I was in a very dark place.
 16 Q. What about your relationship with your husband?
 17 A. I felt at the time that if I was telling him things it
 18 was an added pressure because not only I was trying to
 19 cope with it all myself and keep so much from children
 20 but, as much as he is a help, he sort of would have
 21 asked, "Why did you not see that coming?" type of
 22 thing or, you know, "Where is the money? If you know
 23 where the money is, where is it?" You know, but
 24 I think all that I was trying to cope with it before
 25 I'd have to (unclear) but I had to tell him in the end

1 for her pension, she lives beside the Post Office and
 2 you're closing it down". The people who really knew
 3 me knew that I wasn't that type of person, you know,
 4 because I grew up in the area but these are people who
 5 have come into the area over the years who didn't know
 6 me and just felt it was my fault.
 7 Q. How did it feel hearing people say things like that to
 8 you?
 9 A. I was gutted. It was horrendous what me and my family
 10 went through.
 11 Q. I'm now going to ask you some questions about the
 12 impact that all of this has had on you. You just
 13 mentioned your family a moment ago. What impact has
 14 this had on your family?
 15 A. Well, as I say, my daughter-in-law worked there for
 16 a time. Her and my son were not long married. They
 17 obviously had to pay back a wedding, they were paying
 18 for a wedding and they had a new child coming along,
 19 and, you know, she didn't have a job. My oldest
 20 daughter was a one-parent family and she had another
 21 job. But we tried to help her out the best we could
 22 with that job, and my youngest daughter was going to
 23 university and we just couldn't afford it.
 24 Q. What about your ties to the community? How do you
 25 think it affected those?

1 because we went to the bank account one day and there
 2 was nothing in it because I had to use it for the
 3 shop.
 4 Q. What about your work? What kind of jobs do you do
 5 now?
 6 A. When I first closed the shop I worked for -- taking
 7 photographs of babies in the hospital. It was all
 8 minimum wage. I then worked for security in the
 9 airport, which is minimum wage. I'm now back in
 10 an office but I have -- with all what's going on here,
 11 I'm actually out with stress at the minute, because
 12 I just can't cope and I don't really want to go back
 13 to reliving that time again. I'm trying to put it
 14 behind me. I've even said to my family and they are
 15 going, "No, you need to go and speak, you need to tell
 16 people your story". I said, "I don't -- I don't want
 17 to do it".
 18 And I know there's other people out there who
 19 feel the same way I do, and they need to come forward,
 20 they need to tell people their story because, at the
 21 end of the day, Sir Wyn has very nicely came and
 22 listened to us and I thank him for that.
 23 Q. What do you want from the Post Office now?
 24 A. I want them to be held accountable for what they have
 25 done, for what they've put me and my family and the

1 community through. Not just me, like, but, you know,
 2 there's people who's been sitting round tables making
 3 decisions about small post offices and where did my
 4 money go? Who has my money? Somebody must be sitting
 5 with a pot of gold somewhere.
 6 Q. Is there anything else you'd like to say to the Chair?
 7 A. Yes, I would.
 8 **Questions from SIR WYN WILLIAMS**
 9 **SIR WYN WILLIAMS:** Before we get to that I just want to go
 10 back, if I may, to the issue of the amount that you
 11 repaid -- sorry, you paid to the Post Office, in
 12 effect, because that woman had stolen money, yes.
 13 A. Yes.
 14 **SIR WYN WILLIAMS:** So they deducted the money from your
 15 salary -- is that right --
 16 A. Yes.
 17 **SIR WYN WILLIAMS:** -- to get the money that they said was
 18 gone and how much actually did you pay? Can you
 19 remember?
 20 A. I paid -- they'd take 4 out of my wages and I had to
 21 pay 6. So there's 10,000.
 22 **SIR WYN WILLIAMS:** Okay. There came a point in time when
 23 she was convicted.
 24 A. Yes.
 25 **SIR WYN WILLIAMS:** So it was clear to the world that it

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1 a statement. I distracted you.
 2 A. No, you're okay.
 3 Sir Wyn, thank you very much for coming to
 4 Northern Ireland and listening to everyone today.
 5 I would like the people responsible in the Post Office
 6 and in the Government to be held accountable for what
 7 they did and what they did not do. I want them to be
 8 held responsible for the stress that me and my family
 9 have gone through financially and mentally.
 10 Sorry.
 11 We have suffered for too long. I had to cash in
 12 monies from my hard-earned pension pot to save our
 13 house and pay off debts and loans. This was the only
 14 way we could see a light at the end of a very long
 15 tunnel.
 16 Not only did my family suffer but my community
 17 suffered. They lost their Post Office and local shop,
 18 which a lot of elderly people depended on. Justice
 19 needs to be served and I would like you, on our
 20 behalf, to do all you can that justice is done.
 21 **SIR WYN WILLIAMS:** Thank you, Mrs Earley. I'm very
 22 grateful for you coming to give this evidence. It's
 23 always a strain but you've done it; so that's good,
 24 isn't it? And I think I'd just like to say that it
 25 would be very easy for me to think that all these

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1 was her not you.
 2 A. I actually went back to the Post Office.
 3 **SIR WYN WILLIAMS:** That's what I wanted to ask you about.
 4 Did you say to the Post Office, "Well, look,
 5 hang on, this woman has now been convicted of doing
 6 this can I have the money please?"
 7 A. Yes, I called them after the hearing was finished and
 8 I said, "Look, we've just had the hearing. The girl
 9 has been found guilty, she's pleaded guilty. Can
 10 I have my money back?" And he says, "No, we're
 11 satisfied with what we have, you're not getting it
 12 back", type of thing. I go, "Well, I didn't take your
 13 money". They actually at one time accused me, because
 14 I knew her, that I was involved in it.
 15 **SIR WYN WILLIAMS:** Yes.
 16 A. And I wasn't, and I had to actually use -- at 55
 17 I realised you could actually cash in some pension
 18 money and I cashed in £50,000 to keep my house because
 19 my husband and I were both -- our names were on the
 20 Post Office and the shop and the house. I knew it was
 21 the only way of keeping my house.
 22 **SIR WYN WILLIAMS:** So, in short, the Post Office refused
 23 to return the money to you?
 24 A. Uh-huh.
 25 **SIR WYN WILLIAMS:** Right, fine. You wanted to read

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1 stories are similar but what your evidence has just
 2 demonstrated, as with so many other people's evidence,
 3 is that there's always something unique about what you
 4 have to say. So thanks very much.
 5 A. Thank you.
 6 **SIR WYN WILLIAMS:** Right. Now another short break and
 7 then the next witness.
 8 (3.27 pm)
 9 (A short break)
 10 (3.37 pm)
 11 **SIR WYN WILLIAMS:** Mr Blake.
 12 **SINEAD RAINEY (sworn)**
 13 **Questioned by MR BLAKE**
 14 **MR BLAKE:** Can you state your full name, please.
 15 A. Sinead Rainey.
 16 Q. In front of you there should be a witness statement
 17 that's dated 15 May of this year; is that right?
 18 A. Yes.
 19 Q. I think that's 18 pages in length and, at the back,
 20 you should see a signature?
 21 A. Yes.
 22 Q. Can you confirm that that's your signature?
 23 A. Yes.
 24 Q. Is that statement true to the best of your knowledge
 25 and belief?

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1 A. Yes.

2 Q. Can you tell us where you're from.

3 A. From Moneyglass outside Toomebridge, County Antrim.

4 Q. Can you give us an idea of what it's like there, the

5 size, community?

6 A. It's a very small rural community. It's made up of

7 a bunch of wee townlands that all kind of form

8 together and congregate, I suppose, and Moneyglass is

9 probably the biggest one of them so that's the one

10 that's probably most well known by.

11 Q. What was your first job?

12 A. I started working when I was 12 years of age in the

13 wee Spar, it was a Spar at that time, down the road

14 from me. That's same shop as I went on to run in the

15 future.

16 Q. For those of us who don't know Spar, can you tell us

17 what is Spar?

18 A. Spar is a convenience -- small convenience stores.

19 There's hundreds of them in Northern Ireland and all

20 around the world, in Europe. They're mainly supplied

21 by the Henderson group here in Belfast.

22 Q. You worked there while you were at school?

23 A. Yes.

24 Q. What did you do when you finished school?

25 A. I was supposed to go to -- I went to the tech and it

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1 wasn't just work, it was -- the owner and his

2 daughters were my best friends. It was all about

3 knowing everybody in the community and I just -- I was

4 totally at my happiest in that building.

5 Q. Presumably you had to pay for it?

6 A. I did.

7 Q. Do you remember how much it cost?

8 A. £16,000.

9 Q. How did you manage to pay for that?

10 A. We borrowed the money out of the Credit Union. We

11 sold a lot of our stuff out of our ice cream shop and

12 my father lent me some money to go towards paying for

13 it.

14 Q. In terms of the stock for the Spar, I think Henderson

15 group have some sort of arrangement; is that right?

16 A. So when you are taking on a new business Hendersons

17 help you finance it. So they gave us a £10,000 stock

18 loan to get the shop filled with products that

19 I wanted in it and then they gave me a £20,000 loan to

20 do the renovations that I wanted to do within the shop

21 as well: put in new till systems, new refrigeration,

22 new shelving all through the shop, and just update it

23 because it hadn't been updated in a long time.

24 Q. The Post Office was based in the Spar?

25 A. Yes. Years ago, whenever I was younger, it was in

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1 didn't really work out for me so I decided I liked the

2 shop better and the man that owned the shop he thought

3 I really excelled in the shop and he thought it would

4 be really good for me to go and work for Hendersons

5 themselves, in their own company-owned stores. So

6 that's what I did. I went and worked for Henderson

7 Retail, for approximately ten years then.

8 Q. What did you do after that?

9 A. Baby number 2 came along and while I was on my

10 maternity leave I come up with this great idea that

11 there was nowhere kind of around home, specifically in

12 Toomebridge, Toome village, for young children, so

13 I decided that I'd open a wee café and ice cream shop.

14 And I did that and it was going absolutely fantastic

15 for me and then I was there for about two years and

16 the man that owned the Spar that I started working in

17 then when I was 12, he approached me and asked me then

18 would I be interested in taking on the Spar because he

19 was thinking of retiring.

20 Q. How did you feel being offered that opportunity?

21 A. It was a dream come true to me. I always said the

22 shop was the love of my life. Even whenever I worked

23 for Hendersons, if I could, at busy times of the year,

24 like Christmas, Easter, things like that, if I was

25 off, I would be sure to be in Moneyglass shop. It

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1 a wee separate building or a wee separate room at the

2 back but, as everyone's probably aware, Post Office

3 now is, like, on the end of your counter, so it was

4 a very, very small shop that I had, my till was

5 literally there and the Post Office was there, so

6 basically on the one counter, no more than a metre

7 apart.

8 Q. When you purchased the Spar did you also purchase the

9 Post Office counter?

10 A. No. I purchased the shop only. I never became

11 postmaster. I was told by the man that I bought it

12 off, he assured me that I would get settled shop and

13 once I get settled in the shop, then we would start

14 that kind of process, but it never happened.

15 Q. Was the subpostmaster involved in the running of the

16 Post Office?

17 A. No, not from the day I went there, no.

18 Q. What was your role in relation to the Post Office?

19 A. Well, basically the customers wanted to be served at

20 the Post Office. So when I bought the shop his

21 full-time member of staff, that had worked for him,

22 transferred over to me and she was really the

23 experience of the operation at that stage, because

24 I had never used it before. She taught me how to do

25 cash withdrawals and deposits, pensions, and selling

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1 stamps, and that was really the extent of the business
 2 anyway, because we weren't doing car tax, any of those
 3 other high value things. It was really just
 4 depositing and withdrawing cash and stamps. So she
 5 taught me.

6 Q. I'm going to ask you about discrepancies. When did
 7 you notice any discrepancies?

8 A. Well, the first discrepancy that comes to my mind is
 9 I was due to take on -- or take over in the shop on
 10 the Monday morning and, on the Sunday night, we,
 11 myself and my husband and the previous owner and his
 12 family, met at the shop to do a stock take and we
 13 counted all the stock in the shop and while we were
 14 counting stock in the shop him and his daughter were
 15 doing a balance in the Post Office, and they told us
 16 that the Post Office was £1,000 short that night, and
 17 that they put £1,000 into it.

18 So, "Sinead, don't worry, you are starting fresh
 19 tomorrow, it's perfect". So I said, "Right, okay",
 20 and so a week or maybe two weeks later, then it was
 21 big balance time. So his daughter come over and she
 22 did the balance -- no, I did at the balance, sorry,
 23 first of all, and I was getting it really wrong, so
 24 I rang her and she come over and she did the balance
 25 and yet we were getting it £3,500 short.

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1 Q. Was that from 2016/2017 period?

2 A. Right from the get-go, really.

3 Q. Were there larger shortfalls at some stage?

4 A. There was one night I did -- I don't know what the
 5 official term is for it, but the count in the
 6 afternoon and it said it was £2,000 short, and the
 7 next day, when I counted it in the afternoon again, it
 8 had jumped £8,000. It was now £10,000 short.
 9 I remember coming home and saying that to my husband
 10 and we just were like, "No more, absolutely no more".
 11 So I never put any more money into it from then.

12 Q. I'm going to move on to an audit which took place on
 13 1 May 2019. Do you know why the Post Office auditors
 14 attended?

15 A. No idea.

16 Q. Did they find a discrepancy?

17 A. Yes. So, basically, that morning, I left my wee 'uns
 18 off to school and I walked down to the shop, and it
 19 was about 9.00 and I opened the door, and there was
 20 these two ladies standing and they said to me,
 21 "Sinead, we're here to audit the Post Office.
 22 I understand you're not the postmaster but can you let
 23 us in to do it?" They handed me a wee card with the
 24 phone number I was to ring to get authorisation to let
 25 them go in. And I did that and in the meantime I also

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1 So she was like, "It can't be £3,500 short,
 2 Sinead". So she basically went on the system.
 3 I didn't know how to do anything on the system,
 4 I didn't know how to reverse sell a stamp, so she
 5 pushed away on the buttons and she says, "I took
 6 Daddy's £1,000 back but it's still owed £1,000, so you
 7 will need to put that £1,000 in". So I was, like,
 8 "Right, okay". So that's what I did, put £1,000 in to
 9 get it back to zero again.

10 Q. How did you pay that money?

11 A. Out of my shop, straight out of my takings.

12 Q. Did you speak to the Post Office when you noticed
 13 those discrepancies?

14 A. I had no contact with Post Office. As far as they
 15 were aware, I didn't exist. They thought Post Office
 16 was still being managed and run by the postmaster, not
 17 me. I had no contact details, phone numbers, nothing.
 18 I didn't know who to speak to. Then over time I kept
 19 this wee money bag just in the drawer beside
 20 Post Office till. One day it would be £50 over so
 21 I took the £50 out, put in the money bag. Next day it
 22 would be £80 short, so I put £50 pounds in, plus
 23 £30 out of my own till. That went on and on and on,
 24 until there was no money left in the bag. So then
 25 I was just feeding it constantly.

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1 texted the postmaster's daughter to let them know that
 2 there was somebody there to do an audit. So I did all
 3 that, I got them in, I left them to it.

4 Again, I said to them, "You know, I'm not the
 5 postmaster, if you need him, or whatever, I'll get him
 6 for you, I'll try to get him for you". So they just
 7 tore on and went through their audit.

8 The postmaster hadn't arrived at that stage
 9 before they had finished tallying it up and they come
 10 to me and they called me into the office and they said
 11 to me, "Sinead, have you got any more money belonging
 12 to the Post Office?" I said, "No".

13 "But you must have more money belonging to the
 14 Post Office". I said, "I don't have any money
 15 belonging to the Post Office. Why, what's it saying
 16 or whatever?" And they said to me "There's
 17 a discrepancy here of 63,000".

18 Q. On finding out that it was £63,000, how did you feel?

19 A. I just wanted the ground to open up and swallow me
 20 whole. It's a complete blur how I stayed on my feet.
 21 I don't know how I did, to be honest.

22 Q. Can you describe the conversation with the auditors at
 23 that stage?

24 A. They just kept on at me. "Sinead, you must have
 25 money. You need to get the postmaster here but, you

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1 know, this discrepancy has to be accounted for". And
 2 I always knew, from my years of working in the shop,
 3 even as a child, I was very much aware that it was
 4 always kind of put across to me that if there was
 5 money ever missing in a Post Office it was the way --
 6 it was always put to me as it was like stealing
 7 nearly off the Queen, that you would go to prison, it
 8 had to be repaid. I didn't really know what I was
 9 going to do. It was a complete disaster.

10 Q. Did the auditors speak to the subpostmaster at some
 11 stage?

12 A. Yes. I tried to ring him. I couldn't get him and
 13 I rang his daughter's shop then and I got her and
 14 I said to her, "You know, these auditors are here,
 15 they found a discrepancy, they want your daddy to come
 16 up". So that was fine, he come up. I just was left
 17 kind of loitering round my shop, not really knowing
 18 how to even speak at that stage, and pretending to my
 19 customers that everything was okay.

20 And I went out -- I remember going outside the
 21 shop and I rung Mummy, and I said to Mummy, "Mummy,
 22 I'm going to be arrested today". She was like,
 23 "What?" I said "I can't really speak to you but look
 24 after my wee'uns" and I just hung up on her. And
 25 I rung Darren, my husband and I said to him, "Look,

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1 I didn't know it until then, but Darren, my husband,
 2 had rang them and they went to Ballymena and withdrew
 3 as much money as they could out of their own bank
 4 accounts but they couldn't get enough. So they rang
 5 two of my uncles and they did the same, and my sister,
 6 I stopped her, like, on her way over to -- she -- this
 7 all happened when she was on her way to her shop to
 8 lodge her on takings and she gave me her takings.

9 So I don't know the exact figure because I never
 10 got a receipt but somewhere in the region of £42,000
 11 was in that bucket.

12 Q. That's £42,000 of cash being carried in a bucket?

13 A. Yes.

14 Q. Where did that bucket go?

15 A. I couldn't even -- I couldn't drive at that stage, so
 16 I got my sister to drive me down to the shop and
 17 I carried that bucket in and the auditors made me
 18 stand there and watch them count it and tot it, made
 19 me feel so lousy for bringing them all these pennies.
 20 But I brought them whatever I could.

21 Q. But there was still money outstanding, given that it
 22 was around £63,000 discrepancy --

23 A. Yes.

24 Q. -- or alleged to be outstanding. What happened to
 25 your Post Office then?

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1 they're looking £63,000 off me, where the hell am
 2 I going to get that?" And I literally hung up the
 3 phone from him too.

4 The postmaster arrived, I expected to be brought
 5 into that conversation. I wasn't brought into that
 6 conversation. I was still left hanging on outside the
 7 room and the next thing, he walked out past me and the
 8 auditor says to me, "Sinead, you've got an hour to get
 9 as much money into that safe -- I'll be locking that
 10 safe in an hour and you've got an hour to get as much
 11 money in there as you possibly can, whatever money you
 12 can put in there will be deducted off the total
 13 discrepancy".

14 Q. What did you say to the auditor?

15 A. I just wanted to run at that time, really. I said,
 16 "Get me out of here", but at the same time I didn't
 17 even think I could drive to get out of there.
 18 I just -- I was just like, "Okay", shell-shocked.
 19 Don't really know how to describe to you how I felt.
 20 I got into the car and I drove home and I lifted
 21 a bucket in my house and I emptied my wee'uns' money
 22 boxes into them and I emptied my own purse and any
 23 money that I had in the house, 2ps, 5ps, everything
 24 went into this bucket.

25 And the next thing, Mummy and Daddy arrived and,

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1 A. So, at that stage, then the postmaster he had to come
 2 back again, they closed themselves in the office and
 3 I don't have a clue what was said. But the next thing
 4 they come out and they said to me, "Sinead, I need
 5 your keys", and I was like, "Right, okay". So I give
 6 them the keys and they were, like, "As of now, this
 7 Post Office is suspended", stuck a big ugly notice up
 8 on the counter telling my customers to go to the
 9 Post Office down in Toome, and they basically said to
 10 me that day, "We will liaise with Martin, the
 11 postmaster, and he will liaise with you", and walked
 12 out of the shop and I've never heard a word from
 13 either -- well, that's not true. Never heard a word
 14 from Post Office since.

15 The next day, I was sitting in my kitchen --
 16 I can't even remember, I think my husband came to get
 17 me from the shop that day and I went home and cried
 18 and my wee'uns -- I was crying, my wee'uns never seen
 19 me cry before. They didn't understand. I was trying
 20 to hide it from them. I didn't understand. Mummy and
 21 Daddy came up, they didn't understand. Again,
 22 I didn't understand. I couldn't even tell them what
 23 had happened because I didn't know.

24 My uncle that night come up to me and he said to
 25 me, "This is ringing a bell to me", and I was like,

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1 "What's ringing a bell to you?" He said, "I think
 2 I've heard this on the radio before, something about
 3 the Post Office", and I says to him, "What do you
 4 mean?" And he was like, "There's some woman in
 5 Northern Ireland who has been wrongfully accused by
 6 the Post Office, you need to find her".
 7 So there's him and my husband and me and my
 8 sister sitting googling, tears wrecking, us trying to
 9 make sense of this whole thing. I found her. It was
 10 Deirdre Connolly. And I remember I messaged Deirdre
 11 that night and she said to me "Ring me", and I rung
 12 her and it was only then that I thought, "This can't
 13 happen like, this has happened. I'm not on my own".
 14 She understood, she understood probably more than me
 15 because I didn't, and it was such relief to have
 16 Deirdre because she was the one person who really
 17 believed me because she'd been through pretty much the
 18 same thing.
 19 So Deirdre gave me the phone number of
 20 a barrister, I think it was, in Derry and I said,
 21 "Right", I was talking to her until the middle of the
 22 night nearly, and I said, "Right, I'll get up in the
 23 morning and I'll ring".
 24 So I never slept a wink the whole night and the
 25 first thing the next morning I got on the phone and

1 whole thing up and I took it up and spent like the
 2 whole day with them and then they told me that they
 3 would let me know the results of their investigation,
 4 and they must have -- it was somewhere around
 5 eight weeks of torment waiting for them to ring me
 6 because, at this stage, I knew, I knew what was going
 7 on in England. And I thought, "All these other people
 8 have all faced prison and all these things for
 9 something they never done. This is exactly what's
 10 coming my way".
 11 But I remember one Sunday morning, a Sunday
 12 morning, I was in bed, phone rung at 8.30, I ran up
 13 the hall because I thought to myself, "Who else would
 14 be ringing here at 8.30?" And it come up on the
 15 phone, "No caller ID", so I thought, "This is them".
 16 I answered the phone. It was a Constable Logan from
 17 Antrim Police Station and she said, "Sinead, I'm so
 18 sorry for keeping you waiting for so long", and I was
 19 like, "That's okay", and she said, "I just want to let
 20 you know that there's no evidence, we haven't even
 21 able to find any evidence of theft or fraud and
 22 I would strongly advise you to try and put this behind
 23 you".
 24 I says, "I'll never be able to put this behind
 25 me". She said to me, I remember it as clear as day,

1 I was waiting on someone to ring me back and the next
 2 thing the postmaster, Martin, and his daughter arrived
 3 in my yard, and Martin never got out of the car, but
 4 his daughter, Martina, did and she just come on into
 5 my house and she says to me, "The Post Office doesn't
 6 have the money, Daddy doesn't have the money", and
 7 I said, "So are you saying I have the money?" And she
 8 was like, "If we don't get this money, I'm going to
 9 have to report you to the police", and I said, "Do it.
 10 I've got nothing to hide".
 11 Q. If I could stop you there, you started your evidence
 12 by saying that they were family friends or close
 13 friends of yours?
 14 A. Yes. They totally were. We lived, like, literally
 15 together.
 16 Q. How was the relationship by that point?
 17 A. I didn't know who they were and they were looking at
 18 me like they didn't know who I was. How did we end up
 19 in this mess together? I don't know.
 20 Q. At one point the police did become involved?
 21 A. Oh, yes. I can't remember the timescales. I got
 22 a letter, I think, to come and attend Antrim Serious
 23 Crime Suite. I was investigated for theft and fraud.
 24 So I went and I gathered up -- they wanted all my
 25 financial records and everything and I gathered the

1 she says, "Are you aware of Post Office case in
 2 England?" I says, "I am now", and she says, "You go
 3 after that", and I said, "Oh, I will".
 4 Q. I want to ask you about the impact on yourself and
 5 your family. How were you at the time when you
 6 started finding discrepancies?
 7 A. The time whenever I started finding discrepancies
 8 I thought, "This thing's clearly -- there's something
 9 seriously wrong", but in my head, having worked in
 10 retail my whole life for the Henderson group, there
 11 wasn't a button I could have pushed on my till in the
 12 shop that Henderson's weren't aware of. So I thought,
 13 "They can see this is wrong. They are going to come,
 14 they are going to come looking for it", so I think --
 15 I think at that stage, at the very beginning,
 16 I thought, "Oh, well, somebody will come and they will
 17 investigate this, or whatever".
 18 As time went on, it just was slowly sucking the
 19 life out of me. It took me from loving my shop with
 20 my whole heart, and more than that, if possible, to
 21 just I couldn't -- every day was a struggle.
 22 Q. On being accused of responsibility for those
 23 shortfalls, how did you feel?
 24 A. I just couldn't understand how would I be accused of
 25 anything? Number 1, nobody ever showed me how to use

1 the system. I had no training. I didn't own the
 2 thing. How did this come to me? How did someone come
 3 walking into my shop and take all of my money, my
 4 family's money, off me and know that I had nothing to
 5 do with it?
 6 Q. How was your business impacted?
 7 A. My footfall just fell overnight. Post Office drove --
 8 it was a small -- a real small area, great people,
 9 great people, but it just my footfall fell away and
 10 I had no cash flow anymore. I gave it all to the
 11 Post Office. I had nowhere to go. I had no -- me and
 12 my husband never had a credit card in our lives. We
 13 took credit cards out to try and stock the shop. We
 14 took a £20,000 loan from World Pay who supplied me
 15 with my credit card machine in the shop to try and get
 16 us back afloat. I just couldn't do it.
 17 Q. How about your reputation?
 18 A. Gone overnight. People asking me, "Why? Why Sinead?
 19 Why has it gone, what happened?"
 20 "I don't know". There's only so many times you
 21 can tell people that you don't know until they start
 22 thinking "She knows something". I didn't know
 23 anything.
 24 Q. We've heard that you borrowed money from family. How
 25 did it affect your relationship with your family?

1 My sisters are great. My brothers not so much.
 2 They feel, I think, that Daddy gave me their share of
 3 their inheritance and they've made that pretty clear
 4 to me. One of their wives has told prospective
 5 employers I can't be trusted, I'll ruin their
 6 business, "Ask anybody". That's the kind of things my
 7 family think about me.
 8 Q. How about your health? Has that been impacted?
 9 A. My mental health, I don't -- I don't think I have any
 10 real quality of mental health left. I'm on my third
 11 round of counselling, I'm on the highest
 12 antidepressant the doctor can give me. I have to be
 13 weaned off the one I'm on. With that comes a severe
 14 dark hole that I can't get into because I might not
 15 get out of. I don't go anywhere, I don't do anything,
 16 I don't take my kids to the shop, I don't walk my
 17 wee'uns to school, I don't go to their sports days,
 18 I don't go to their sports.
 19 I don't go anywhere. I don't even visit my own
 20 mother- and father-in-law because I feel like I let
 21 them down because I wrecked their son's life too
 22 because of what happened to me.
 23 I will never be the person I was before. I was
 24 the organiser, I was the one that provided the craic.
 25 Never.

1 A. Horrific. So that day, two of my uncles gave me
 2 money. Oh, I'm so grateful. I'm so grateful. But
 3 they couldn't be out that money forever either. And
 4 I told them I'd do everything to get it back to them,
 5 they needed it. They had their own children to put
 6 through university and one of them lost his wife very
 7 young, so they needed their money. So they didn't put
 8 pressure on me but they put pressure on my father to
 9 get the money back.
 10 I only found out this, the last couple of days.
 11 One of them told Daddy, if they didn't get his money
 12 back, they'd double it with interest. So Daddy had to
 13 go then -- my daddy's 75 this year, he's a farmer and
 14 he should be retiring and travelling and doing the
 15 things he never done because the farm getting so busy,
 16 and they took all his money to pay my two uncles back.
 17 There's no relationship there anymore, they don't
 18 speak to Daddy. I don't think I'll ever be able to
 19 look at them again, but I owe them so much. Number 1,
 20 they told me about Deirdre, and number 2 they tried to
 21 help me that day.
 22 Hindsight, wish to God I never took a penny off
 23 them but they would have done anything for me and
 24 I owe them so much for that, and I don't know how --
 25 I don't know if it's ever going to be salvageable.

1 Q. Is there anything you would like to say to the Chair?
 2 A. Yes, please.
 3 **SIR WYN WILLIAMS:** Of course.
 4 A. Thank you to everyone for coming today to listen to my
 5 story. All I ever wanted to do is let my customers,
 6 my friends and my family know what exactly happened to
 7 me and my business. Today I have been given the
 8 opportunity, so please accept my sincere gratitude.
 9 Imagine trying to explain the situation to your
 10 family that you don't even understand yourself. This
 11 resulted in some family doubting me which, in turn,
 12 affected my parents and dramatically put pressure on
 13 our relationship. It created barriers that did not
 14 exist before and could not be taken down until the
 15 full impact and truth of the situation was revealed
 16 here today.
 17 My husband and my children lost the funny,
 18 happy, strong wife and mummy they know. It happened
 19 overnight. The day the Post Office auditors said
 20 I had a massive shortfall was the day my children saw
 21 me crying for the first time. Unfortunately, they've
 22 seen me crying a lot since.
 23 I'm no longer able to take them to school, take
 24 them to the shop, buy them treats, go on day trips or
 25 by them a new First Holy Communion outfit, all because

1 I can't face my community. I've no money and I can't
2 physically put my feet out the door. My husband lost
3 me. I'm a shadow. He keeps encouraging me to come
4 back into the light. He has seen me crumble and get
5 back up then crumble again; a constant struggle still
6 being fought today. He has my back the entire time.
7 Without him and my children I dread to think where
8 I would be.
9 I lost one of the greatest loves of my life that
10 day: my shop, the place I grew up, established my
11 friendships, built my reputation in, the place
12 I wanted to build my future in. I put everything into
13 that shop. I told my husband it was my first love.
14 I invested heavily financially, with the hopes and
15 dreams of giving something great back to my community,
16 my people.
17 The Post Office haemorrhaged my cash flow,
18 leaving me with enormous debts relating to loans for
19 upgrading my shop. Covering the shortfall, the day
20 the Post Office auditors came, in a space of a few
21 hours, I owed over £120,000 with no income to repay
22 it, a situation I have never been in. I never owed
23 money to anyone.
24 I didn't deserve this. I was trapped with
25 no-one to help me, nowhere to turn. I am honest and

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1 heart broken. I had my whole dream in front of me.
2 Why it was taken from me? Why should my parents
3 suffer this stress and worry in their retirement?
4 They shouldn't.
5 I need their money back. I need my parents to
6 see me and my family can be happy again. I need my
7 children to see their mummy can be happy again.
8 I need to be happy again. I want us to have the life
9 we should have had before this nightmare began.
10 Thank you.
11 **SIR WYN WILLIAMS:** Mrs Rainey, many people now have sat in
12 the witness box just like that and thanked me for
13 listening to them. The truth is that's the wrong way
14 around. I should be thanking you all for coming here
15 to speak to me and that is what I now do to you and to
16 everyone else. Thank you.
17 **A.** Thank you so much.
18 **MR BLAKE:** Thank you very much, Chair. We're going to
19 take a ten-minute break and then there are some
20 statements that are going to be read.
21 **SIR WYN WILLIAMS:** Of course.
22 **MR BLAKE:** Thank you very much.
23 **(4.12 pm)**
24 **(A short break)**
25 **(4.24 pm)**

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1 **SIR WYN WILLIAMS:** You will be glad to know that I have
2 been provided a running order and my team is very
3 happy to follow it and I'm in your hands about the
4 number of summaries that you decide to read.
5 **MR ENRIGHT:** Yes, sir, I hope we have the same running
6 order. I will start by saying, sir, and you
7 demonstrate this this afternoon, that you and your
8 panel read very carefully all of the witness
9 statements that have been submitted to you and
10 although I'm reading summaries, you have very
11 carefully studied the full witness statements of all
12 the witnesses.
13 **KATHERINE McALERNEY, statement summarised**
14 **MR ENRIGHT:** Sir, I'd like to start with
15 Mrs Katherine McAlemerney, who was the subpostmaster of
16 Leitrim Post Office, from August 2000 to January 2008.
17 From the premises she also operated a shop and a pub.
18 It was a vital part of the tight-knit community. The
19 Post Office was also her home.
20 Katherine says that the training on the Horizon
21 System was horrendous. Katherine was not given any
22 advice or training on how to investigate discrepancies
23 that could arise when balancing. Katherine was
24 advised by the Post Office to contact the helpline if
25 she had problems.

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1 In 2007, Katherine was heavily pregnant with her
2 fourth child and she experienced a shortfall of
3 £30,000. She called the helpline seeking urgent
4 assistance. Initially she was palmed off with
5 promises of a correction notice. The shortfall
6 miraculously reduced to £3,000. However, Kathryn's
7 call to the helpline triggered an audit, which found
8 an alleged shortfall of £10,587.44.
9 Katherine was aggressively interrogated by
10 Post Office auditors in full view of her customers and
11 whilst heavily pregnant. In her small, close-knit
12 community word soon got out. She underwent two
13 further interviews under caution from which her
14 solicitor was excluded. She says the National
15 Federation of SubPostmasters was useless.
16 Katherine was suspended, the keys of her branch
17 taken from her and she has never been back. The loss
18 of the Post Office and shop was a real blow for her
19 local community. The loss of this vital amenity
20 caused ill-will towards Katherine.
21 Katherine has subsequently discovered, through
22 a Freedom of Information Act request, that the
23 Post Office held the view that it was not possible to
24 prove that Katherine had been dishonest and, for that
25 reason, the Post Office did not bring criminal

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1 proceedings. However, the Post Office still pursued
2 a civil claim against her and obtained a charging
3 order over her property. The family's finances were
4 devastated. There were days when there was not bread
5 to eat.

6 Katherine says:

7 "There came a point where I had no money. We
8 were scraping together get the weekly shopping and
9 I had to sell my grandfather's farm to get the bank
10 off our backs. I had grown up with my grandparents.
11 My grandfather would not sell the farm and if anyone
12 tried to buy the farm he would chase them away and say
13 'It's for Kathy'. It was a huge hit for me and hurt
14 a lot. I felt so guilty about selling the farm as I
15 felt I had let my grandfather down."

16 Katherine concludes in this way:

17 "It was a really unfair thing for the
18 Post Office to do. They were so vindictive and told
19 lies without batting an eyelid. They did not worry in
20 the slightest. People should be held to account
21 because you cannot do what the Post Office had done in
22 your professional life. You cannot accuse people
23 without evidence. Post Office Limited sent people to
24 prison with no evidence. It was horrendous."

25 **JULIE CARTER, statement summarised**

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1 a shortfall amounting to £69,655.24. Later this
2 figure was corrected to around £57,000, which
3 Ms Carter paid to the Post Office in instalments.
4 After repeated contact with the helpline, Ms Carter
5 received a telephone call from Post Office requesting
6 that she attend a meeting in Gateshead. Ms Carter was
7 told that the meeting had been called to discuss how
8 the monies in the suspense account could be repaid.
9 This shocked Ms Carter as she had been constantly
10 asking for help and assistance from Post Office.

11 She was distraught to be faced with a figure of
12 £36,000 which Post Office told her she had to make
13 good.

14 In order to facilitate that payment, Ms Carter
15 and her husband remortgaged their family home in the
16 sum of £15,000 which was paid to Post Office.
17 Additionally, she agreed to pay £500 per month to
18 Post Office against the alleged shortfalls. Even
19 after this time, shortfalls kept occurring until they
20 accumulated to nearly £70,000.

21 Following an audit, Ms Carter's branch was found
22 to have a shortfall of £69,655.24. She was suspended
23 immediately. Her home was searched, which she says
24 was a violation of her privacy. This devastated her.
25 She was told in meeting with investigators that she

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1 **MR ENRIGHT:** Sir, Julie Carter was a subpostmaster at
2 a post office branch on the Biddick Hall estate in
3 South Shields from March 2004 until June 2009. Prior
4 to her appointment as a subpostmaster, Ms Carter ran
5 a care home for the elderly and her husband, Kevin,
6 operated four newsagents, one of which had
7 a post office.

8 When Kevin bought another shop and needed
9 someone to help run it, Julie left the care home and
10 started working as an assistant. After approximately
11 18 months she became the subpostmaster there.
12 Ms Carter received two days training provided by the
13 Post Office. However, this was undertaken at a time
14 when she was working as an assistant and no further
15 training was provided when she became subpostmaster.

16 Ms Carter started to experience shortfalls,
17 which escalated following the installation of a Bank
18 of Ireland ATM. The helpline staff told her to place
19 shortfalls in a suspense account which she did. On
20 one occasion, following the advice from operators of
21 the helpline, a £5,000 shortfall doubled overnight.
22 Julie estimates that throughout her tenure she paid or
23 the Post Office deducted in excess of £69,000 in
24 respect of shortfalls or discrepancies.

25 On 21 May 2009, Ms Carter encountered

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1 faced prosecution.

2 In addition, at a disciplinary meeting in
3 Durham, Andy Carpenter told her "Do yourself a favour,
4 pet, resign because you're going to get sacked".

5 Mr Carpenter told Ms Carter that she would be
6 sacked for mis-running her branch. Ms Carter and her
7 husband were placed under immense stress by this
8 process. Ms Carter's husband suffered a heart attack,
9 which the couple attribute directly to the stress.

10 In order to satisfy Post Office's demands for
11 payment, Ms Carter and her husband sold their business
12 at a significant undervalue: £125,000 compared to
13 their valuation of £200,000. Mr and Mrs Carter lost
14 their home and have had to move into social housing.

15 Ms Carter suffers from severe multiple
16 sclerosis, her husband is now her full-time carer.
17 Ms Carter and her husband have lived in the shadow of
18 this scandal for years. Ms Carter's marriage suffered
19 and she became a recluse. She felt as though she
20 could not socialise with anyone because her name and
21 reputation had been tarnished in her local community.

22 Ms Carter's mental health suffered, alongside
23 her physical health. She and her husband began to
24 dread Christmas, fearing that they could not buy their
25 grandchildren presents and could not face their

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1 family. Ms Carter feels that the Post Office
2 destroyed the livelihood of her and her family. She
3 now enjoys a lower standard of living than she had
4 before the business failed, and is living in social
5 housing.

6 She believes the Post Office needs to apologise.
7 She wants those responsible to be held accountable for
8 the financial and emotional hardship which has been
9 caused to her and so many others like her.

10 **JOHN DWYER, statement summarised**
11 **MR ENRIGHT:** Sir, John Dwyer was a subpostmaster of the
12 Post Office in Almada Street, Hamilton, from
13 January 1996 to July 2016. Mr Dwyer says that the
14 previous Post Office paper-based system worked well.
15 You could check everything and, as he says, "know
16 pretty much where monies would be".

17 After the introduction of Horizon, John
18 estimates that he paid or Post Office deducted in
19 excess of £100,000 in relation to shortfalls which
20 arose in the Horizon System.

21 Mr Dwyer was audited on three occasions and
22 threatened with the closure of his branch, unless he
23 paid sums which the Post Office alleged he owed.
24 Mr Dwyer was terrified that he would be prosecuted for
25 theft if he did not make the payments that were

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1 September 2009. She became a subpostmaster after
2 a career in the financial industry. Joanne had
3 in-branch training on Horizon for five days which she
4 found to be inadequate. She asked the Post Office for
5 additional training but was told that she had received
6 all the training they could offer.

7 From her first day in the branch, Ms Foulger
8 experienced system problems. The Horizon System was
9 continually going down and needed rebooting regularly.
10 Ms Foulger refers to the helpline as the "helpless
11 line" as staff did not have the knowledge or
12 experience to assist her. Joanne says it was
13 difficult to get through to the helpline and, on many
14 occasions, the helpline could not answer her queries.

15 On balance days, the days when Joanne needed the
16 helpline most, the helpline never answered her calls.
17 Ms Foulger experienced shortfalls and in 2006 was
18 advised by the Post Office that there was a £32,000
19 shortfall. She had constantly asked Post Office for
20 help to determine the cause of shortfalls. Ms Foulger
21 last audit took place in July 2009 and she was
22 suspended and her contract subsequently terminated.

23 Ms Foulger was forced to declare bankruptcy and
24 lost her family home. Her marriage broke down due to
25 the strain. Ms Foulger says:

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1 demanded. Mr Dwyer resigned from his position as
2 subpostmaster because battling the Horizon System and
3 keeping the Post Office going had taken over and was
4 ruining his life.

5 Mr Dwyer has been deeply affected by the
6 Post Office Horizon scandal. He says:

7 "I am a completely different person since the
8 events of the Post Office occurred. They knew their
9 system was flawed but they continued to deny it. They
10 happily stood by whilst innocent hard-working people
11 were struggling, their lives destroyed. I have lost
12 my family. I no longer live with my wife and four
13 children, due to the stress that this has all placed
14 on my family life.

15 "I do not know how to quantify the effects this
16 has had on me but I have been through hell. The only
17 way of describing how I feel is grieving. Losing my
18 business was like losing a child. I have feelings of
19 deep loss, including loss of dignity continue every
20 day. I would like to see Post Office Limited brought
21 to account. They need to know how much suffering
22 their actions have caused."

23 **JOANNE FOULGER, statement summarised**
24 **MR ENRIGHT:** Sir, Joanne Foulger ran Boaler Street Post
25 Office in Liverpool between February 2002 and

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1 "By the end of the whole experience, I was
2 a frail, anxious individual, who had lost all faith in
3 her abilities with a failed marriage and medicated to
4 numbness."

5 Ms Foulger was left homeless, bankrupt and the
6 subject of gossip. Joanne blames the Post Office for
7 all of this.

8 **Summary of witness statement of GRAHAM STANLEY**

9 **MR ENRIGHT:** Sir, Mr Graham Stanley was the subpostmaster
10 of Longford Post Office in Warrington from
11 February 2001 to December 2009. He decided to become
12 a subpostmaster because he thought it was a good
13 opportunity. Graham intended to run the Post Office
14 until retirement. Graham undertook five days of
15 training on Horizon in February 2001. The training
16 provided was totally inadequate. He estimates that he
17 and his staff contacted the helpline many times
18 a month regarding problems relating to shortfalls and
19 balancing. The helpline was not helpful.

20 Graham estimates that, throughout his position
21 at the branch, he paid or the Post Office deducted in
22 excess of £30,000. On 31 March 2009 two or three or
23 auditors attended the branch and advised Graham of
24 a supposed £22,000 shortfall. Graham made a partial
25 payment of £6,268.76 immediately by cheque but was

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1 still suspended. He was summoned to a room above the
2 main local Post Office and was interviewed under
3 caution by the Post Office investigation team. Graham
4 was made to feel like a criminal. The Post Office
5 sent him a letter banning him from his presence and he
6 has not set foot in the Post Office or shop since.

7 Graham was led to believe that he had no
8 alternative but to pay the shortfalls and repay the
9 Post Office in the region of £30,000. He lost value
10 in the Post Office, which he had paid £220,000 for.
11 Graham lost his earnings of £3,000 per month. Graham
12 narrowly avoided bankruptcy with the help of family
13 and selling all his property.

14 Graham no longer owns his own home and has no
15 assets at all. He suffers from depression, anxiety,
16 stress and a constant upset stomach. Graham had to
17 borrow money from an ex-partner to pay the shortfalls.
18 The Post Office's actions led to the break up of his
19 relationship.

20 Graham says that after the Post Office
21 investigators came to his home and looked through his
22 and his partner's bank statements, his ex-partner was
23 furious. Graham's ex-partner was a senior manager
24 with a large banking group and thought that Graham had
25 taken the money, as she didn't think that the

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1 fault and that he had no alternative but to do so, as
2 Manhar used his own money to make up the shortfall so
3 that the Post Office system would balance.

4 Manhar says he was distressed that he had to pay
5 out money when the problem was not his fault. He
6 found the Post Office to be unsympathetic and says he
7 was worried each time when there was a shortfall. He
8 did not want to burden his family with the issue, so
9 he kept this to himself.

10 Manhar says:
11 "I would like to see some clarity and
12 accountability from Post Office Limited and other
13 parties involved in this scandal."

14 **SUSAN MCKNIGHT, statement summarised**
15 **MR ENRIGHT:** Ms Susan McKnight was the subpostmistress of
16 Appley Bridge Post Office in Wigan from January 2005
17 to September 2009. Prior to this, she was a civil
18 servant but retired due to suffering from multiple
19 sclerosis.

20 Ms McKnight received two weeks of training on
21 Horizon before taking on her role and a ten-minute
22 session when the ATM was installed. She found the
23 training very basic and inadequate.

24 Susan would call to the helpline two to three
25 times a month regarding shortfalls, which increased

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1 Post Office would fabricate such allegations.
2 Graham was forced to sell his house by the sea.
3 He had no income and ended up living with his elderly
4 mother, who had dementia and was quite poorly.

5 Mr Stanley would like the Inquiry to get
6 compensation and financial redress for the victims,
7 and for the Post Office to give a proper apology.

8 Sir, I have about another ten minutes, if that's
9 all right with you?

10 **SIR WYN WILLIAMS:** Of course.
11 **MANHAR MISTRY, statement summarised**
12 **MR ENRIGHT:** Manhar Mistry was the subpostmaster at
13 Malabar Road in Leicester from January 2002 to
14 January 2020. Manhar feels the Horizon training he
15 received was inadequate. He says he was not trained
16 on how to deal with any transaction corrections which
17 then contributed toward the shortfalls later.

18 Manhar says the helpline advisers were not able
19 to assist him in investigating transaction logs on the
20 system and would simply refer him to the training
21 manual. He says he was made to believe by advisers
22 that the errors reported were mistakes on his part or
23 an error by one of his staff in counting the stock or
24 cash. Manhar paid £2,500 in shortfalls to the
25 Post Office, having been led to believe that he was at

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1 when the ATM was installed. The amount increased to
2 almost £53,000 and the Post Office took a charge on
3 her property. In August 2008, the post office was
4 audited and a shortfall found. Ms McKnight was
5 suspend for 12 weeks before being reinstated when she
6 agreed to make monthly payments to pay the shortfall.
7 A further audit was conducted in September 2009 and
8 Ms McKnight was again suspended and eventually her
9 contract terminated.

10 Post Office Limited moved the post office out of
11 her premises which led to a decline in income. She
12 could no longer make the mortgage payments on her home
13 and repossession proceedings began. Post Office
14 Limited obtained a judgment against Susan in
15 January 2013 and placed a charge on her home. Susan
16 was interviewed under caution and threatened with
17 criminal proceedings. Ms McKnight lost the business
18 entirely in 2014 when the property was repossessed.

19 Susan and her family were the subject of local
20 gossip. Susan suffered with anxiety and was made to
21 feel like a criminal. Her multiple sclerosis was
22 exacerbated and she also developed breast cancer. Her
23 children suffered with depression. Ms McKnight says:
24 "Because we were well-known people in a small
25 village, the embarrassment of the Post Office's

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1 actions was very hard on us and there was gossip
 2 spread about us. It was very embarrassing to have to
 3 explain why we had our contract suddenly terminated or
 4 why we had our home repossessed. We were forced to
 5 hide things from people who we knew, which strained
 6 our friendships."

7 **KARL THOMAS ANTHONY REID, statement summarised**

8 **MR ENRIGHT:** Sir, Mr Karl Thomas Anthony Reid was
 9 a subpostmaster of the Lark Lane Post Office in
 10 Liverpool from April 2013 until his suspension in
 11 June 2017. Karl's sons, Karl Reid and Thomas Reid,
 12 attended a five-day training course as Karl was
 13 running the newsagent at the time and it was his sons
 14 who were going to be running the Post Office. Karl
 15 says the training his sons received was totally
 16 inadequate. The training was focussed on customer
 17 service rather than actually running and managing the
 18 Post Office.

19 Karl says they needed to contact the helpline
 20 almost immediately after taking on the Post Office as
 21 he noticed that, when balancing the system, shortfalls
 22 would appear that he could not account for. Karl
 23 describes the helpline advice being completely
 24 inadequate. The advisers were rarely able to assist
 25 in resolving any issues.

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1 evidence or data despite repeated requests to see some
 2 evidence.

3 Karl and his sons were waiting in limbo for two
 4 years before finding out that no charges were going to
 5 be brought against them. When Karl became a member of
 6 the Justice for Subpostmasters Alliance, the
 7 Post Office decided not to continue to pursue him for
 8 the money. To avoid being declared bankrupt, Karl and
 9 his family had to sell their home. Karl suffers from
 10 Meniere's disease which is exacerbated by stress. He
 11 felt constantly ill wondering how he was ever going to
 12 get the problems caused by the Post Office put right.

13 Karl says:
 14 "I was distraught thinking how my family and
 15 friends were going to react to what had happened. How
 16 I was going to pay the ongoing bills, my mortgage and
 17 so on. It was such a devastating feeling to be faced
 18 with."

19 Karl says when word got out that he had been
 20 suspended, all of the family felt stigmatised. Karl's
 21 wife found this difficult as she has always been very
 22 sociable. Karl says:
 23 "I don't know what we would have done without
 24 our family who were very supportive and kept us
 25 strong. They knew that being accused ripped us

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1 On Boxing Day 2014, Karl's sons advised him that
 2 they went into the branch and the system was showing
 3 a £7,000 surplus and then, when they went in the
 4 following day, the balance was showing zero. Karl's
 5 Post Office was not open during the Christmas period.
 6 Karl says:

7 "How could a sum appear and then just disappear
 8 when we were not doing any transactions?"

9 Karl believed that the Post Office had external
 10 access to the system and were able to manipulate late
 11 the figures remotely. Karl's Post Office was audited
 12 twice. Following the audits, Karl had a meeting with
 13 Paul Williams, the Post Office area manager, who
 14 stated that the Post Office "always got their money".
 15 Karl says the possibility that it could be an error
 16 with the Horizon System was never even considered. It
 17 was clear-cut. The Post Office said I was responsible
 18 for the loss. I agreed to pay the sum back through
 19 deductions in my salary. I had no other option.
 20 I could not to afford to pay such a large sum in one
 21 go.

22 Another shortfall of £44,000 was discovered on
 23 7 August 2015 following a further audit. Karl and his
 24 sons were immediately arrested and questioned under
 25 caution. Neither Karl nor his sons were shown any

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1 apart."

2 Karl says:

3 "The Post Office demanded their so-called
 4 shortfall immediately. I would like the Post Office
 5 to compensate me in the same way: immediately."

6 **VICTOR PRICE, statement summarised**

7 Sir, Mr Victor Price had been working with the
 8 Spar retail company since leaving school. He rose in
 9 the ranks to become a general manager and bought his
 10 own Spar store in 1995 in Redditch. The store
 11 included a post office. Victor also acquired two
 12 further stores in 1997 and 1998.

13 Mr Price received two days of training when the
 14 Horizon System was introduced. He felt that the
 15 training was inadequate given the amount of
 16 information he had to take in. Mr Price did receive
 17 some in-branch training but found the trainers were
 18 very keen to leave early.

19 Mr Price experienced shortfalls very early on
 20 and would call the helpline to make them aware of the
 21 shortfalls. The advice of the helpline was that the
 22 system would right itself. Mr Price experienced
 23 shortfalls in both his branches. He was constantly on
 24 edge and the stress was becoming unbearable. The
 25 helpline made him feel that he was at fault as they

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1 said there were no problems with the system. Mr Price
 2 was told that he was liable and estimates he paid in
 3 excess of £7,000 in shortfalls. In about 2008,
 4 Mr Price sold one of his shops as he could no longer
 5 cope with running two businesses. The Post Office
 6 made demands for £3,000 that remained owing in respect
 7 of shortfalls. Mr Price was led to believe criminal
 8 proceedings would follow. In fear, he paid the amount
 9 on a credit card, increasing the debt he was already
 10 in. Mr Price eventually resigned and sold his
 11 business. He now works as a self-employed taxi
 12 driver.

13 Mr Price says:

14 "I went from being a confident, outgoing,
 15 successful businessman with hopes and ambitions to
 16 losing everything. I felt defeated and crushed. It
 17 has taken many years to start to slowly build up again
 18 but I fear I will never reach the same position
 19 I would have been in but for the outright lies and
 20 cover-ups done by the Post Office and their
 21 associates."

22 **SHAHNAZ RASHID, statement summarised**

23 **MR ENRIGHT:** Sir, finally, Ms Shahnaz Rashid was the
 24 subpostmistress of Lyndsay Avenue Post Office in
 25 Sheffield from 2010 until 2016. Ms Rashid says she

1 had five days of classroom training on the Horizon
 2 System but there was no training on balancing. When
 3 a post office trainer, Linda Lightfoot, attended the
 4 branch to assist with balancing there was a £100
 5 shortfall, which the trainer was unable to explain
 6 even after three to four hours of trying.

7 Ms Rashid was audited in July 2015 and an
 8 alleged shortfall of £35,562.10 was identified.

9 Ms Rashid was asked to make good the losses
 10 immediately. Ms Rashid made it clear to the
 11 Post Office auditors that she did not agree that she
 12 was liable and that she could not pay. Ms Rashid says
 13 that she overheard the Post Office regional manager
 14 telling the auditor to "take everything from them".
 15 The auditors took the keys and changed the alarm code
 16 to Ms Rashid's building. Ms Rashid's contract was
 17 terminated without notice and she appealed. Her
 18 solicitors requested evidence in respect of the
 19 shortfall but Post Office lawyers only presented two
 20 documents, which were inadequate for this purpose.

21 Ms Rashid felt compelled to resign. Five years
 22 later, Ms Rashid is still unable to access her own
 23 premises, despite the fact that she still continues to
 24 pay the rent under her 20-year lease. Ms Rashid feels
 25 humiliated by the Post Office's actions and is

1 frightened to return to the area of her Post Office
 2 due to the rumours which suggest that she stole money
 3 from the Post Office. Ms Rashid lost her marriage and
 4 her home and suffers from stress-related illnesses.

5 Ms Rashid says:

6 "I was devastated by the Post Office's
 7 accusations and could not believe what was happening.
 8 I was also highly frustrated that the shortfalls were
 9 never properly explained. The actions of the
 10 Post Office have taken my family to a dark place."

11 Thank you, Sir Wyn.

12 **SIR WYN WILLIAMS:** Thank you, Mr Enright. I think that
 13 concludes this afternoon's session and I think we're
 14 due to start again at 9.30 tomorrow morning. Fine.

15 Just so that everyone is aware, my colleague,
 16 Ms Eliasson-Norris, is unable to be here tomorrow
 17 morning but transcripts of everything that's being
 18 said are being made so that she will have the
 19 opportunity to read them and she will also be able to
 20 watch it on YouTube. I haven't yet availed myself of
 21 that luxury, but she will be able to do that if she
 22 thinks it necessary. So I'll see you all in the
 23 morning.

24 (4.52 pm)

25 (Adjourned until 9.30 am the following day

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