

1 **Tuesday, 1 March 2022**

2 **(11.00 am)**

3 **SIR WYN WILLIAMS:** *Bore da i bawb.* It being St David's

4 *Day, Dydd Dewi. Croeso i Gaerdydd.* Welcome to

5 Cardiff. Our first witness is a visitor, so very nice

6 to see you.

7 **THE WITNESS:** Thank you.

8 **SIR WYN WILLIAMS:** Now, before we start can I just make

9 a few announcements about today which may be a bit

10 more flexible than we normally are. What we hope to

11 do is to have two witnesses this morning give oral

12 evidence.

13 If time permits this morning, we will also then

14 read in some summaries of witness statements which

15 will take us up to about 1.00. If that summary

16 reading does take place this morning, we won't start

17 it after about 12.40 but if we finish the witnesses by

18 about then, we will then do some reading.

19 This afternoon there's one oral witness. Very

20 unfortunately, after that witness finishes I have to

21 have a break to have a meeting about an unrelated

22 matter. Then if there are any further statements to

23 be read they will be done after my meeting, so around

24 about 3.45. So I'm sorry there's a bit more

25 uncertainty than usual, but I'm sure we'll cope. Over

1

1 questions about you. How old are you now?

2 **A.** 62.

3 **Q.** And you live with your husband?

4 **A.** Yes, I do, yes.

5 **Q.** How long have you been married?

6 **A.** 44, coming up to 45 years.

7 **Q.** What jobs did you do before working for the

8 Post Office?

9 **A.** Quite a varied thing, working in retail. Then

10 I worked as a rep for a retail company for Johnson's

11 Wax. I've worked for the Ambulance Service and for

12 St John's as a volunteer.

13 **Q.** Why did you want to become a subpostmistress?

14 **A.** I'd been repping for ten years and computers came in

15 and it wasn't the same. We used to go to different

16 shops, cash and carries, et cetera, and take their

17 orders for products and show new products, et cetera,

18 and now that all could be done via computer. So

19 I decided that I needed to look for something that was

20 more conducive to staying at home because I was

21 staying away from home a lot with that, and a friend

22 of mine ran a post office and she said would you like

23 to come and try?

24 So I went to her post office and I trained. She

25 trained me up a little bit and then I used to do

3

1 to you.

2 **MS KENNEDY:** Thank you, Chair. Our first witness today is

3 Mrs Wendy Buffrey.

4 **WENDY BUFFREY (affirmed)**

5 **Questioned by MS KENNEDY**

6 **Q.** As I think you know, my name's Ruth Kennedy and I ask

7 questions on behalf of the Inquiry.

8 **A.** Yes.

9 **Q.** Could you confirm your full name for the Inquiry

10 please?

11 **A.** Wendy Vivian Buffrey.

12 **Q.** I think you have a copy of your statement there.

13 **A.** I do.

14 **Q.** It should be dated 14 January.

15 **A.** It is.

16 **Q.** It's 11 pages; is that right?

17 **A.** That's correct.

18 **Q.** If you look at the last page, is that your signature

19 there?

20 **A.** It is, yes.

21 **Q.** Have you read through this statement recently?

22 **A.** I have, yes.

23 **Q.** Is it true to the best of your knowledge and belief?

24 **A.** To the best of my knowledge, yes.

25 **Q.** I'm going to start by asking a couple of introductory

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1 Saturdays for her after I'd finished working where

2 I was and I loved it. It was great. You know, I'm

3 a people person so it was really nice to have people

4 coming, chatting. You know, it was great and I did

5 that for three or four months and then said to my

6 husband, yeah, I think this would be the way to go

7 because I really enjoy it.

8 So then we started looking at different

9 post offices in the area. Some of them had

10 accommodation, some of them didn't. And then

11 Up Hatherley Post Office came on to the market so we

12 went and had a look at that and decided that was the

13 one for us.

14 **Q.** Why did you think it was the one for you?

15 **A.** It had -- it was a detached property. The Post Office

16 took up the front half of the ground floor. Behind it

17 we had a lovely big front room, kitchen and things and

18 a lovely garden out the back -- well, it was lovely

19 once we got at it -- and it was, although the shop was

20 there, it was still a very peaceful place to be and

21 the people in the local area were really nice.

22 **Q.** I think is it Up-Hatherley Post Office? Is that what

23 you said?

24 **A.** It is, yes.

25 **Q.** I think you say in your statement you took over as

4

1 subpostmistress in March 1999; is that about right?
 2 **A.** Yes. Yes, I was interviewed for it in '98 and then
 3 with trying to sell our shop -- our house, to buy it,
 4 and the outgoing subpostmistress was also in a chain
 5 to buy, it was March of '99 before we actually moved
 6 in.
 7 **Q.** Where in the country was that post office, just
 8 broadly?
 9 **A.** Cheltenham. It's in a suburb of Cheltenham.
 10 **Q.** How many staff did you employ at your post office?
 11 **A.** I employed four part-timers in the shop. They all did
 12 different hours to make sure we were all covered, and
 13 I employed three people in the Post Office, two of
 14 them which did full time but sort of overlapped so we
 15 were still covered on a Saturday and one that did the
 16 busiest times of the week.
 17 **Q.** How busy was your Post Office?
 18 **A.** When I took over it, it was -- well, the salary was
 19 about 26,000 when we first took over it but I worked
 20 very hard to build that up and we put in a new counter
 21 and everything in and made it four counters and I got
 22 it up to about 65,000 by the time I was exited.
 23 **Q.** What training did you receive when you took over as
 24 subpostmistress?
 25 **A.** I had the training with my friend but when I took over
 5

1 really a full day's training. By the time we got
 2 there, done a little bit of how to sell a stamp on the
 3 screen, and then stopped for lunch, it was about four
 4 hours training in total, and we did a little bit on
 5 the balance but it wasn't -- you know, you were showed
 6 how to put the stamps in, the stock in, the cash in,
 7 but they didn't tell you what to do if it wasn't
 8 right.
 9 So we used to have a little magazine come
 10 through called Counter News every week. We sort of
 11 gleaned most of our training from that. We didn't
 12 have any -- I've heard some of the others say that
 13 they had instruction books that they had. We didn't
 14 have anything like that.
 15 **Q.** How did you find using Horizon?
 16 **A.** I thought it was quite good. It certainly made my
 17 life easier to begin with. You know, it just got so
 18 that when the shortcomings did start coming, it was
 19 more difficult to find because in the old days when we
 20 just had paper you could literally look down and see
 21 where any discrepancy was or you go and have a cup of
 22 coffee, come back and look at it with new eyes and,
 23 oh, that's what it is, and you'd sort it out straight
 24 away. But with Horizon you didn't have that ability.
 25 **Q.** What shortfalls or discrepancies did you start to
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1 as subpostmistress it was still paper-based. I went
 2 to I think it was ... I think it was Yate or somewhere
 3 like that to go and have a day's training with all the
 4 differed paperwork, which forms were for what, how to
 5 fill them in, how to sell different products, and then
 6 the day we moved in I took over the Post Office so we
 7 were moving everything in and I'm trying to learn
 8 what's happening with the Post Office I was going to
 9 run.
 10 I had a trainer that was supposed to be with me
 11 for two weeks and after the first week he said I was
 12 fine and he just came back for the balance the second
 13 week, and that was it.
 14 **Q.** When was Horizon introduced in your branch; do you
 15 remember?
 16 **A.** I can't remember the exact date but I think it was
 17 between 2001/2002. I'm not sure of the actual date it
 18 was.
 19 **Q.** What training did you receive on Horizon?
 20 **A.** We went to a local hotel with a load of other
 21 subpostmasters from the area because there was a lot
 22 of us that were going live at the same time. There
 23 was -- yeah, we went -- I went for a day with one of
 24 my staff, leaving the two to cover the Post Office and
 25 then the next day they went. But it wasn't even
 6

1 notice on the system?
 2 **A.** I didn't have a lot of little shortfalls. It seemed
 3 to be all or nothing with mine. The first one I had
 4 was over -- I can't remember the exact amount but
 5 I put it into -- because we still had the ability to
 6 put it into a suspense account then and then when it
 7 had been there long enough that they said, you know,
 8 you've got to pay this off, it came out of my wages.
 9 **Q.** Is that I think following an audit in around 2004?
 10 Would that be about right?
 11 **A.** No. This was a different one during the time. One
 12 audit I had and I was over £1,000 down, but one of my
 13 staff disappeared off to Greece for a while and I've
 14 not seen her since, so I think I paid for her holiday
 15 because I was held responsible for that. I was
 16 suspended and held responsible for that, and if it
 17 hadn't been for her actually ringing the management of
 18 the Post Office to see if she was under any suspicion,
 19 they wouldn't have come back to me and said that's
 20 a very odd thing for somebody to do and, you know, so
 21 you can go back to work as long as you make good the
 22 amount. So I did.
 23 **Q.** Turning back to the audit that I think you say in your
 24 statement happened in 2004, do you remember that
 25 audit?
 8

1 A. No, I don't.
 2 Q. Do you remember how many auditors tended to show up to
 3 these?
 4 A. It was usually two. It was usually two. I think for
 5 the first three audits we had the same two gentlemen
 6 for the first three audits that we had, and the fourth
 7 audit -- I had a security audit in between and then
 8 I had the fourth audit that was two ladies.
 9 Q. How did they treat you?
 10 A. All was good. They were always welcomed. You know,
 11 I had nothing to hide, you know, cup of tea and
 12 biscuits, get on with what you want to do. They were
 13 fine. One of the audits, I was over a thousand pound
 14 out -- I can't remember whether it was just under
 15 a thousand or just over a thousand over because they'd
 16 sent me three error notices that weren't mine, but I
 17 had to put them through because they were under my FAD
 18 code. So I put those through.
 19 So they wanted me to take the money out and
 20 I said, well, no, I'm not going take the money out
 21 because that doesn't belong to me. It goes in the
 22 tin, in the drawer, ready to go back in next week when
 23 you realise you've made those error notices
 24 incorrectly and it comes back again. So why should
 25 I take it out? I'd only be robbing myself. I'm not

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1 pressed a double button to say that's how many should
 2 be in there. We'd never actually had that many
 3 delivered into the unit so I thought, well, they're
 4 not supposed to be there. Perhaps one of the staff
 5 have tapped something or even I may have tapped
 6 something that put them there. I need to take them
 7 out. As soon as I took them out that gave me a loss
 8 and I thought, oh God, I've done that wrong. So
 9 I went and got my Counter News went through it and
 10 I did it again and it doubled it. I thought, well, if
 11 I ring the helpline I'm going to be -- I haven't got
 12 this sort of money. I just haven't got that sort of
 13 money. So I tried again to get it back to the 70
 14 stamps it should have been -- 70 books rather than 700
 15 books that it should have been, and all of a sudden
 16 I had a loss of £36,000, which there was no way.
 17 I just didn't have that money to put in.

18 So I made the mistake of declaring that I had
 19 that because I was scared of being suspended again and
 20 being held responsible for that money. I thought if
 21 it is something I've done wrong, then I should have an
 22 error notice back and I can put it right again as soon
 23 as it comes back but, of course, once you've done it
 24 once, the next time you want to run a roll over, you
 25 have to do it again. So I took out a loan, and maxed

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1 going to do that. So, you know, it stayed in the
 2 drawer.
 3 Q. Did you ever use the helpline at all?
 4 A. It wasn't called the helpline at our office. It was
 5 called the "hell line", not the helpline. Quite
 6 regularly. Because we had a lot of freezing of the
 7 computers and they would -- we'd ring up and they'd
 8 say turn it off, reboot it. We'd get one screen go
 9 down and then we'd get that back up and running and
 10 then one of the others would go down and back up and
 11 running. After asking for details of the Post Office
 12 of how many times we'd rung the office, they reckoned
 13 we rang once a month. Well, that's not true. We must
 14 have rung five/six times a week, sometimes a day if it
 15 was a particularly bad day where they kept freezing.
 16 Q. Do you remember the audit that took place before you
 17 were suspended?
 18 A. You'll have to remind me which one that was. I'm
 19 sorry.
 20 Q. This is the final one where I think you say in your
 21 statement the shortfall allegedly found was around
 22 26,000.
 23 A. Yes. They came -- that was some stamps. I had 700
 24 books of 100 stamps show up on my screen that
 25 shouldn't have been there, and it's not as if we'd

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1 out my credit cards and I managed to raise £10,000
 2 which I put in.
 3 And then whatever profits I could make from the
 4 shop I was trying to put in as much as I could each
 5 week but I just couldn't get that -- I just could not
 6 get that amount down. The more I put in, it just
 7 seemed to keep coming out at that amount all the time.
 8 Q. Was that when the auditors then came?
 9 A. That happened in the May and the auditors came in
 10 I think it was --
 11 Q. I think you say in your statement December?
 12 A. December I think, yes. It was December. I'd got all
 13 my staff into individual units and I'd kept the loss
 14 in my unit and I hadn't told anybody about it.
 15 I hadn't even told my husband and that weighing on you
 16 for six months is one hell of a pressure. And I let
 17 them do all of the staff things and then I told them
 18 that they would find a discrepancy in mine but
 19 I needed to go through to the house and explain to my
 20 husband first before we did what we -- they came to
 21 do.

22 I went through and explained to my husband
 23 because he'd had to stop work because of ill health
 24 and it was not nice. As soon as I told her that it
 25 would be a discrepancy, the smiles disappeared and

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1 everything else was quite sharp and directed. When
 2 I came back in, she'd already rang through to the
 3 management and that to tell them that there was a --
 4 going to be a loss, and then it was -- they actually
 5 made the loss up to 28 -- it was something like
 6 £28,000 but the auditor herself had counted the £10
 7 notes incorrectly and I actually said at the time
 8 that's not right and they came back the next day and
 9 recounted and brought it back down to the 26,200-and
 10 something. I can't remember exactly what it was.

11 **Q.** How did you feel that day?

12 **A.** Guttled, absolutely gutted, because I knew that a job
 13 that I loved was gone. I knew it was gone. I hadn't
 14 signed any of the cash accounts since it had happened
 15 because I didn't -- I knew that they were incorrect
 16 and there was the one auditor on one side and the one
 17 on the other side and they stood over me until
 18 I signed them and I didn't know at the time that
 19 I could sign them, that they were signed under duress.
 20 So as soon as I signed those that was me done.

21 **Q.** When were you suspended?

22 **A.** I was suspended that day.

23 **Q.** I think you say in your statement you were terminated,
 24 your contract was terminated on 2 January 2009; is
 25 that about right?

13

1 else has had any of these problems, it can't happen.
 2 And I said, "Well, it did happen. I can't make
 3 a story up to say something that fits in with you.
 4 That is what happened". And when I got my statement
 5 through in the mediation from Second Sight, when my --
 6 they'd written it out, none of that was in that
 7 statement. I thought, well, even that, they've not
 8 put in what was actually said. A lot of it was
 9 correct but a lot of it had been missed out.

10 They went through two tapes while I was there
 11 and, you know, it's like three pages of -- three pages
 12 of written statement, so I don't know -- I never, ever
 13 got a tape or anything so I don't know what happened
 14 to that.

15 **Q.** How did you feel after that interview?

16 **A.** Well, to be honest, I was a little bit relieved
 17 because at the end of it they said to me they were
 18 going to go away and investigate it and I thought,
 19 well, great, at least they're listening. They asked
 20 for all my bank details which I gave them with no
 21 problem because I'd got nothing to hide. They asked
 22 me what sort of car I was driving. I think they were
 23 a bit disappointed when I told them a 25-year old
 24 Volvo. You know. Where had I been on holiday.
 25 I took one holiday from the Post Office where I was

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1 **A.** Yes, that's about right, yes.

2 **Q.** You were then interviewed by the Post Office later in
 3 January 2009; is that right?

4 **A.** Yes.

5 **Q.** Can you tell us a bit about that interview.

6 **A.** I got an awful cold. I'd rung the Federation to see
 7 if they could -- that's Federation of
 8 Subpostmasters -- to see if they could help me and the
 9 lady on the other end of the phone said that as I'd
 10 been suspended I was no longer a subpostmaster
 11 therefore they could do nothing for me.

12 So I rang the local area rep, which was Mark
 13 Baker, and he's now with the CWU, and asked him if he
 14 could come as another subpostmaster because they told
 15 me I couldn't take a solicitor. I could take somebody
 16 that worked for the Post Office. I couldn't take
 17 a family friend; I couldn't take a solicitor. It had
 18 to be one of those two options. So Mark came with me
 19 and he was told right at the beginning of the --
 20 before they cautioned me and everything, that he
 21 wasn't allowed to say anything.

22 **Q.** Who was there from the Post Office?

23 **A.** Two investigators. All the way through I was telling
 24 them exactly what had happened and how it had happened
 25 and they kept telling me that can't happen, nobody

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1 relieved by somebody else and £600 went missing and
 2 I never had another holiday from the Post Office at
 3 all because I couldn't afford to have a holiday and
 4 then have money go missing that I would have to make
 5 up.

6 But they said they were going to investigate it,
 7 and then I waited and I waited and I waited and then
 8 the next thing I had was a special delivery envelope,
 9 one for me and one for my husband, because both our
 10 names were on the Post Office property, and we'd
 11 bought a buy to let which my son was making good so
 12 that we could let that out and that was going to be my
 13 pension because I'd not got a pension then.

14 I didn't hear anything back. You know, they
 15 never said, "Right, we've investigated, we found this,
 16 we found that". I absolutely heard nothing from them
 17 at all.

18 **Q.** At that time in your life, I think you say in your
 19 statement that after your contract was terminated you
 20 worked for St John's Ambulance; is that right?

21 **A.** Yes. I was a volunteer for St John's Ambulance for
 22 probably four years. During my time at the
 23 Post Office. I used to help out at a lot of events
 24 and I worked my way up so that I could crew an
 25 ambulance and actually work for them, for the NHS, at

16

1 weekends because it was another thing that I loved to
2 do.

3 As soon as I was convicted I got a recorded
4 letter from them to say I could no longer be a member
5 because it was bringing them into disrepute and would
6 I desist from contacting any of the members.

7 **Q.** How did that feel?

8 **A.** Blooming awful because I'd raised an awful lot of
9 money for them.

10 **Q.** You have mentioned your conviction. I think you say
11 in your statement you received a summons to the
12 Magistrates' Court for theft; is that right?

13 **A.** That's correct, yes.

14 **Q.** What did you plead?

15 **A.** Right through Magistrates, right through up until the
16 day of the court case I pleaded not guilty. I was
17 called to Cirencester court and my barrister said,
18 "You'll be okay. There's no cells there. They've
19 obviously decided you are not going to prison because
20 you're going there".

21 So I went up to Cirencester court, stood outside
22 with my -- some of my family and some of my customers
23 and lots of other people and policemen waiting to go
24 in and it didn't open. I rang my barrister and she
25 said, "Where are you?" I said, "I'm at Cirencester",

17

1 I stood up, because he actually passed sentence that
2 day, as soon as I stood up he said, "You're not
3 going -- this is not going to be a custodial sentence.
4 I can see it's not" -- he actually said, "I can see
5 it's not a case of larceny. It's a case of
6 not" -- I can't remember the actual word but something
7 like obnoxious contract and he sentenced me to
8 150 hours of community service, £1,500 costs and all
9 I heard was my Mum and Dad and my son sobbing from the
10 gallery above. And I know I went and saw a probation
11 officer and everything to get everything set up but
12 I can't remember doing that.

13 **Q.** You say in your statement your conviction was
14 overturned last year.

15 **A.** It was.

16 **Q.** I'm now going to ask some questions about the impact
17 that all of this has had on you. You mentioned
18 earlier what happened to your job at St John's
19 Ambulance.

20 **A.** Yes.

21 **Q.** I think this also had a financial impact on you,
22 didn't it, as well?

23 **A.** I've been luckier than most. I've been able to work
24 since my conviction. I worked for a private
25 ambulance -- well, I worked for a private ambulance

19

1 and she said, "Oh no, it's been changed to Crown
2 Court. You have got 25 minutes to get here or you'll
3 be held in contempt".

4 Nobody had let me know that it was supposed to
5 be at Gloucester. I got the letter the day after the
6 case that it had been changed to Gloucester, so it was
7 almost like an American movie with Burt Reynolds. We
8 were in a convoy down from Cirencester into
9 Cheltenham -- into Gloucester and then when I got
10 there the TV cameras and everything were there and
11 I was just -- I was zombied really.

12 I got my keys, I got the car keys, I gave those
13 to my Dad because I didn't know whether I'd be coming
14 and driving home or anything like that. And then when
15 I got in, my barrister was talking to the Post Office
16 barristers who were being quite disparaging against me
17 not turning up, and then she took me into a room and
18 said, "Look, they've offered to drop the theft charge
19 if you'll plead guilty to the false accounting charge.
20 If you don't, you are going to go to prison and you
21 will go to prison for about three years".

22 My husband was ill and I knew if I went into
23 prison I wouldn't come out. I knew I wouldn't come
24 out.

25 So I pled guilty and then the judge, as soon as

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1 unit that worked for NHS in between the time that
2 I was suspended and convicted but as soon as I was
3 convicted obviously they won't allow you to do that
4 with a conviction, so I had to stop that.

5 Then a colleague of mine was opening a business
6 and asked me to come and work with him because he'd
7 worked with me on the ambulances, and I worked with
8 him for about six months. And then I went to get
9 a cleaning job because I just couldn't concentrate on
10 anything, I couldn't... I just couldn't get my head
11 round doing anything with any responsibility.
12 I didn't want to do anything that handled money
13 anymore. I didn't want to even go there. And then
14 I went on to the dole for three weeks and then I got
15 a job as a cleaner because my husband was no longer
16 earning then so I was the only person bringing any
17 money into the house, and I got a job as a cleaner and
18 there was an accident on the site and a person was
19 injured and I assisted with him and then the
20 management of that company asked me to teach first aid
21 for them. So I started doing that, and then I went
22 and got a teaching qualification and I went and got my
23 NEBOSH and the last ten years I have worked as
24 a health and safety consult within aerospace.

25 So I've been one of the lucky ones in that

20

1 respect that I've been able to work and I've had some
2 money coming in. So I've managed to pay off any debt
3 that we were in and managed to pay off the mortgage
4 because I wanted every penny to go off the mortgage so
5 that we knew that we had a roof over our head.

6 I've lost my thread now, sorry.

7 **Q.** That's okay. I'm now going to ask you some questions
8 about your health. What impact has all of this on
9 your mental health?

10 **A.** Huge, huge. I went to the doctor's. He gave me some
11 medication but it didn't stop me feeling as though I'd
12 let my family down and ... I got some tablets and
13 a bottle of water and I went up on to Cleeve Hill,
14 that's my thinking place, and I was going to take
15 them, and as soon as I got up there, out of the blue,
16 Jo Hamilton rang me and was speaking to me and saying,
17 "You know, you're not on your own. There's lots of
18 us", and that was the first time I knew that I wasn't
19 the only one that it had happened to because I didn't
20 realise there was anybody out there, anybody else out
21 there that had gone through this. I had no idea.

22 And then I realised I was back at the car.
23 I hadn't taken anything and I hadn't drank anything.
24 I thought, well, if I'm not on my own, I can do this.

25 And the first meeting that I went to, when I got
21

1 there. I knew I hadn't taken it but I was looking
2 everywhere for it and I -- you know, I was lucky if
3 I got a couple of hours sleep a night. And then it
4 was back out on an ambulance or whatever again with
5 Wendy being the smiley person and looking after
6 everybody else, and that took a toll because I boxed
7 it off and tried to deal with it inside and I think my
8 body just went no, not having that.

9 So it means now that I've had to give up work
10 because I can't concentrate and health and safety is
11 obviously quite an important thing that you have to
12 get right and I didn't want to make a mistake for
13 anybody and get anything wrong, so I've given up work.

14 **Q.** What about the impact on your family?

15 **A.** Huge. My Mum and Dad were absolutely devastated for
16 me. I was very lucky with all of my family. Every
17 single one of my family went, "Yeah, right, like you'd
18 take anything", because they know that that's not part
19 of the way we've been brought up and the way our
20 family -- well, my Dad was, "You don't spit, you don't
21 tell lies, and you don't steal anything".

22 That was the way we were brought up and that's
23 the way we've always been and for people to think
24 I was dishonest, for me and my family, was horrendous.
25 I mean, it's had an impact on my husband's health.

23

1 there, there was about 60 people in the room and
2 Alan Bates -- thank God for Alan Bates, he's an
3 incredible man -- and Kay, Kay Burnell, she's -- they
4 are both -- we owe them so much to get us to where we
5 are now, and they asked in the room how many people
6 had been told they were the only one and all the hands
7 went up, and I just couldn't believe that they had
8 tried to separate us so much so that we wouldn't
9 understand that this was right the way through all of
10 the Post Office.

11 It's affected my health in as much that I now
12 have fibromyalgia, which means I've got constant pain.
13 I walk with a stick because when my one leg cramps
14 I end up flat on my face and that's to do with the
15 fibromyalgia as well, and I've got that, according to
16 my consultant, because of not being able to sleep.
17 Again, that's because of the Post Office.

18 **Q.** When you say you weren't able to sleep, what do you
19 mean by that?

20 **A.** Just lying looking at the -- before I knew there was
21 anybody else, I'd just keep going over and over and
22 over it in my head, to see whether, you know, if
23 I could think why it had happened and where it had
24 happened and then I'd wake up and I'd find myself
25 going through drawers to see if I'd put money in

22

1 He's definitely the worse for it. Unfortunately, my
2 father's passed away now and he passed away before my
3 trial was thing and I lost my son in that period as
4 well, one of my sons.

5 So it's -- I only found out four months ago that
6 my son started a job at a large factory and the day he
7 got there somebody asked him where he was from and he
8 said, "Oh, Hatherley", and gave the address of the
9 Post Office as to where he lived and I won't use the
10 exact expletives that were used but they called me
11 a lot of names where he felt that he had to -- had to
12 defend me. And his life in that job was made so
13 uncomfortable that that and losing his brother he had
14 a major breakdown.

15 **Q.** How does it make you feel knowing that he went through
16 that?

17 **A.** Horrendous because I didn't realise he was being
18 bullied at work like that. I just didn't know and he
19 didn't feel that he could tell me until just before
20 Christmas.

21 **Q.** I think you mention in your statement that your story
22 was covered in the local press; is that right?

23 **A.** The day after the court case we had to go and get some
24 shopping and I walked into Tesco's and where they
25 normally have all the different papers on the wall

24

1 instead of that, they put the local Echo all over the
 2 wall with my face on it saying, "Local subpostmistress
 3 escapes jail", and my husband looked at it and he
 4 said, "Do you want to go?" And I said, "No, it will
 5 be tomorrow's chip paper. I'm going to just carry
 6 on". And I've tried very hard to keep my head up.

7 Every job I've gone for, anybody that I've come
 8 in contact where I've had to have some sort of, you
 9 know, if I've gone in to train in a different company
 10 or anything like that, I've always made sure that
 11 management knew exactly what had happened to me and
 12 then asked them, "Do you still want me to work for
 13 you", because I didn't want -- you know, I've always
 14 been upfront and said, like, "This is what's happened
 15 to me". I did not steal any money and I've always
 16 made that -- you know, so I've always done that.

17 But it's affected us all in horrible ways, you
 18 know.

19 **Q.** How did the local community treat you?
 20 **A.** Mostly very, very supportive. I didn't know at the
 21 time but a lot of people had written letters via
 22 a councillor, a local councillor, to the court on my
 23 behalf, which was very humbling. To know that that
 24 many people supported me was lovely.

25 I did have one man spit at me in the street and
 26

25

1 I did get spat on when I was doing the community
 2 service as well. We were working on the canals and as
 3 people walked over the bridge over the canal they
 4 would see who they could hit as we were going along
 5 there. But some of the community service I actually
 6 enjoyed but I didn't quite enjoy the canal bit.

7 **Q.** What would you like from the Post Office now?
 8 **A.** I've got a list.

9 My manager at the time wrote a letter to the
 10 Post Office supporting me. Now, his job disappeared
 11 for him two weeks later. Now, I don't know whether he
 12 lost his job because he wrote that or whether there
 13 was any other reason, but he was doing really well up
 14 until he tried to support me.

15 The thing that really -- you know, from the
 16 people on the "hell line" that took all the calls from
 17 people telling them that they were short, they were
 18 short, they were short, why didn't their moral
 19 compasses get them to move it up to the management
 20 there? And if they did, why didn't that management
 21 then move it further up the company? So we've got
 22 right from people answering calls on the "hell line"
 23 right through their management, right through the
 24 management that came out to visit Post Offices, up to
 25 the Board.

26

1 Now, they're either completely negligent in
 2 their jobs and in that case they should have all their
 3 bonuses and everything taken off them because they
 4 were totally negligent in what they were doing and
 5 they didn't know what was going on in the Post Office,
 6 and if they did know, they were complicit. And if
 7 they were complicit, I really want them to be charged,
 8 Sir Wyn, because it's wrong. It is so wrong to do
 9 what they did to us.

10 And if those people did hand those things up the
 11 line but were told not to do it and then were bullied
 12 into keeping quiet, we need to know that as well. We
 13 need to know why they did that.

14 That goes through to the Government as well.
 15 The Civil Service that worked between BEIS and the
 16 Post Office itself, they had people on the board of
 17 the Post Office. If they knew, why didn't they say
 18 something? And if they knew, the postal ministers
 19 must have known through all of this time.

20 Now, either they were completely hoodwinked and
 21 they were negligent or, again, they were complicit in
 22 what was going on and that has to stop and it has --
 23 you can't leave the same people on the board and
 24 expect that Post Office to run correctly. It's an
 25 inbred way that they run everything now.

27

1 The last thing I'd like to say is I'm one of the
 2 lucky ones. I know after all of that you wouldn't
 3 think so but I was one of the lucky ones. I was
 4 convicted which means I will at some point get some
 5 compensation. There are other people out there that
 6 have lost everything. Now, they may not have gone
 7 before a court and been found guilty; they have still
 8 lost their homes, they've still lost their businesses,
 9 they've still lost their families, they are still in
 10 debt, they're still bankrupt. They need help from the
 11 GLO to get what they deserve and even if it means
 12 giving them back what was taken in costs to bring this
 13 to public notice with the GLO they need to have that
 14 returned to them.

15 To be honest that isn't even going to cover
 16 their losses. That needs to be looked into properly.
 17 Like I say, I'll be all right because I will get
 18 compensation because I was convicted but please,
 19 please, help those ones that weren't convicted and
 20 still lost everything.

21 That's all I want to say.

22 **Q.** Is there anything else you want to say to the Chair?
 23 **A.** No.

24 **MS KENNEDY:** I'm just going to turn to the Chair to ask if
 25 he has any questions for you.

28

1 **SIR WYN WILLIAMS:** No, I don't have any questions but my
2 heart-felt thanks to you for coming to give evidence
3 today.

4 **THE WITNESS:** Thank you.

5 **SIR WYN WILLIAMS:** Since we are moving, I would say,
6 slightly quicker than we might have -- perhaps we will
7 have a five-minute break just to let everything settle
8 down and then we can start again.

9 (11.48 am)

10 (A short break)

11 (11.57 am)

12 **SIR WYN WILLIAMS:** Yes, Ms Kennedy.

13 **MS KENNEDY:** Our next witness is Mr Timothy Brentnall.

14 **TIMOTHY BRENTNALL (affirmed)**

15 **Questioned by MS KENNEDY**

16 **Q.** As you know, my name's Ruth Kennedy and I ask
17 questions on behalf of the Inquiry.

18 Could you confirm your name please?

19 **A.** Timothy St John Brentnall.

20 **Q.** I think you should have a copy of your witness
21 statement there?

22 **A.** Yes.

23 **Q.** I think it should be dated 11 January 2022?

24 **A.** It is.

25 **Q.** And it's 11 pages, and if you look at the last page,
29

1 security companies, firstly Reliance Security and then
2 Group 4 Security.

3 **Q.** Why did you want to work in a post office?

4 **A.** I didn't particularly have an aspiration to work in
5 a post office, but being from the west of Wales
6 work was quite -- or sort of permanent work was quite
7 hard to come by and I found the work with Group 4 was
8 moving me further and further away from home, so when
9 the opportunity came to purchase the shop and the
10 Post Office in the village that I'd grown up in, I got
11 together with my parents and we decided that we would
12 buy it and it would make a lifelong career for me at
13 home in Pembrokeshire.

14 **Q.** I think you mention in your statement that it was
15 a shop, a post office, and a fish and chip shop?

16 **A.** Initially, yes.

17 **Q.** And I think you say in your statement that you
18 initially had a temporary subpostmaster with you; is
19 that right?

20 **A.** Yes, when we bought the business it was -- the
21 outgoing owner, subpostmaster, left in a personal
22 hurry. So we bought the premises from him but
23 I wasn't approved to run the Post Office by the
24 Post Office for some four or five months after we
25 bought it, so there was a temporary subpostmistress
31

1 page 11, is that your signature?

2 **A.** Yes.

3 **Q.** Have you read through this statement recently?

4 **A.** Yes.

5 **Q.** Is it true to the best of your knowledge and belief?

6 **A.** Apart from the one point of point 6, looking back at
7 it, it should have been 2006, not 2005.

8 **Q.** In late 2006?

9 **A.** Yes.

10 **Q.** Other than that correction, it is true to the --

11 **A.** Yes.

12 **Q.** I'm going to start by asking a few introductory
13 questions about you.

14 How old are you now?

15 **A.** 40.

16 **Q.** Where did you grow up?

17 **A.** I grew up in the village where this Post Office was,
18 in Roch, in Pembrokeshire.

19 **Q.** How many children do you have?

20 **A.** One.

21 **Q.** What kind of jobs did you have before you took over
22 a post office?

23 **A.** I had had several local jobs from a grounds keeper,
24 I worked in the ITVD digital call centre and following
25 the collapse of that company, I went on to work for
30

1 who ran it for those initial six months.

2 **Q.** I think you say in your statement you took over the
3 role of subpostmaster in late 2005. Is that correct?

4 **A.** Yes.

5 **Q.** What training did you receive?

6 **A.** I had four days on-site training.

7 **Q.** And did you have training with the temporary
8 subpostmistress as well when --

9 **A.** No, just I had a gentleman come from Post Office on
10 the Monday and Tuesday of my first week. He had to go
11 somewhere else for the Wednesday and then he was with
12 me again for the Thursday and Friday.

13 **Q.** How did you find that training? What did you think of
14 it?

15 **A.** It was more training on sales and upselling
16 Post Office products rather than actually running the
17 office. He sort of -- the gentleman that trained me
18 didn't know how to account for the cash machine or the
19 lottery that we had on site and just said, "Oh, you'll
20 just have to refer to your operations manuals and
21 follow the instructions in those".

22 **Q.** How did you find using Horizon?

23 **A.** I never really fully understood how it worked but the
24 trainer said to me, "as long as you're" -- he said,
25 "If you're honest with it there will -- you'll never
32

1 balance to zero so they'll either be a plus or a minus
2 figure, so you either take that out and keep it in
3 a separate pot or put it back in and keep it in
4 a separate pot, but as long as you are honest then you
5 won't have any problems".

6 So I didn't really -- knowing that I was honest,
7 I didn't really worry about how I was using it because
8 I didn't understand what it was actually doing when
9 you were balancing was producing accounts.

10 **Q.** So when did you start to notice shortfalls and
11 discrepancies?

12 **A.** I initially had a problem in late 2006, which is when
13 I then had my first audit and there was a shortfall of
14 around £6,000, which, as far as we could tell, had
15 come from transaction corrections to do with the
16 lottery that wasn't being accounted for properly but
17 the auditor explained that it was in my contract that
18 I was to be held or was responsible for these, so
19 I had to pay that £6,000 back into the Post Office.

20 **Q.** Did you ever use the helpline?

21 **A.** I did initially but I sort of despaired with it
22 because you'd ring with a problem on Tuesday and you'd
23 be told to follow these certain sequence of button
24 presses to correct it, and sometimes it would correct
25 it and sometimes it seemed to make the problem double,

33

1 I declared -- falsely declared that I held the cash
2 and tried to pay the money back with the view that
3 once I'd corrected that shortfall I could then go and
4 say, "There's been this problem and can we find out do
5 I owe you the money or do you owe me the money back?
6 Whose problem is it?"

7 **Q.** How much money did you pay back in in respect of that
8 alleged shortfall?

9 **A.** I'd paid -- I got it down to about £16,000 shortfall
10 before the next audit came.

11 **Q.** And the next audit you say in your statement was in
12 2009; is that right?

13 **A.** Yes.

14 **Q.** I think you say that by that stage having paid in the
15 alleged shortfall was about £16,500.

16 **A.** Yes.

17 **Q.** How many auditors came to that audit?

18 **A.** Two.

19 **Q.** And what did you say to them when they arrived?

20 **A.** Well, it was the same lady that had been my manager,
21 Gaynor, originally, and the lady that had done the
22 first audit. So they were friendly. We would have
23 had a cup of tea and a chat and she went through some
24 of her initial procedures, and then when she came to
25 count I took her into the back office and said,

35

1 and then you would ring the next day and say, "Now,
2 this problem seems to have doubled", and the next
3 person that you spoke to would say, "Oh, I don't
4 understand why you've been told to do that. That's
5 completely wrong. You need to" -- this is every time
6 you spoke to somebody different they gave you
7 a different way of addressing the problem and most of
8 the time it seemed to make this worse.

9 **Q.** How did you feel about that?

10 **A.** Well, I -- because I knew I wasn't being dishonest it
11 didn't really concern me because I thought, well,
12 I know I'm not doing anything wrong, I'm not stealing
13 and eventually it will sort itself out.

14 **Q.** In your statement you mention a big alleged shortfall
15 or discrepancy in 2008 of around £22,500.

16 **A.** Yes, that arrived as what they call transaction
17 correction one morning which you had to accept before
18 you could open, which is when -- that's what threw me
19 into a panic because I knew from my experience with
20 the previous audit that I could be held responsible
21 for that money. I didn't understand where it had come
22 from or what it meant, so I just accepted it and
23 decided that if I contacted the Post Office they could
24 well ask for that full amount immediately, which
25 I knew I wouldn't be able to pay, so I tried to --

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1 "Before you do the full audit, I need to tell you what
2 I've been doing because you're going to discover
3 a shortfall".

4 At that point I was under the impression that
5 they would have been there to help me.

6 **Q.** Did they help you?

7 **A.** No.

8 **Q.** What happened after you told them about that
9 shortfall?

10 **A.** Their attitudes completely changed. They
11 immediately -- they went outside and called through to
12 their bosses at the Post Office. Before they
13 completed the audit or counted anything further they
14 came back in and told me I was going to be suspended
15 while they found out exactly how much money was
16 missing, in their words.

17 **Q.** What happened then? I think you mention in your
18 statement an investigation team arrived.

19 **A.** No, they -- I didn't see an investigation team for
20 about a week. They completed the audit. Before they
21 left, Gaynor said to me that I was going to be
22 contacted by both the investigation team and the
23 Post Office HR manager and she sort of said to me off
24 record, "Don't tell them what you've told me, that you
25 don't understand what's happening because they'll

36

1 accuse you of stealing it. Make sure that when you're
2 interviewed you can provide a reason to where this
3 money's gone and when you go for an interview with
4 your HR manager, the best thing you can do is go with
5 a cheque to pay this money back so that they don't
6 accuse you of theft".

7 **Q.** How did you feel when that was said to you?

8 **A.** I -- totally lost in the moment because I knew
9 I hadn't stolen -- there was no evidence that I'd
10 stolen anything. I certainly wasn't living, you know,
11 the high life from ill gotten gains. But I was
12 totally panicked in the fact that I was possibly going
13 to be accused of stealing this money.

14 **Q.** Turning then to when the investigation team come
15 a week afterwards, what happened then?

16 **A.** Well, I had a horrible experience with the
17 investigating team. Initially, I missed a phone call
18 from an unknown number. When I rang the number back
19 the investigator introduced himself as a man called
20 Mike Wilcox and told me that he's not the kind of
21 person that you miss a phone call from. I said,
22 "Well, you know, I don't know your number. I haven't
23 intentionally avoided you", but that set out his
24 attitude from the beginning.

25 He called me in. He explained that he needed to
37

1 of that huge amount of theft because of what had
2 happened with the previous audit.
3 **Q.** I think you say in your statement you paid the
4 Post Office for the alleged shortfall?
5 **A.** Yes, at my interview with my HR manager which either
6 happened just before or just after the investigation
7 team, I did go with, thankfully, money that I could
8 raise, mostly from my parents' savings, to pay them
9 that to avoid the theft charge.
10 **Q.** I think you say in your statement your contract was
11 terminated with the Post Office on 4 December 2009; is
12 that right?

13 **A.** Yes.

14 **Q.** You then appealed that termination.

15 **A.** Yes, because -- they terminated my contract saying
16 that I'd been dishonest and I appealed it on the
17 grounds that I hadn't wanted to be dishonest. It felt
18 like I'd been forced into that position. I wanted to
19 have proper training on it and I wanted to continue to
20 run the Post Office. It was not just an integral part
21 of our business providing footfall to the shop but it
22 was the Post Office in the village that I grew up in
23 and I knew personally most of the customers. That's
24 one of the pleasures that I drew from it was serving
25 the local community and I wanted to be able to
39

1 interview me but said, "We're trying to get to the
2 bottom of it and understand what's going on. It's
3 just an internal procedure. We need to record it, so
4 we'll have to do it at your local police station but
5 because it's an internal procedure you don't need any
6 legal representation", so I went without a solicitor.

7 **Q.** Who was there when you arrived?

8 **A.** Mike Wilcox and a lady accompanying him but I can't
9 remember her name.

10 **Q.** What happened at that interview?

11 **A.** He started off -- they started off on the tack of
12 accusing me of taking the money, saying, "Well, how do
13 you afford to have a car", and when I explained to him
14 the value of the car that I had they said, "Okay,
15 well, clearly you haven't spent it on a car".
16 I hadn't taken any holidays or things like that and
17 I kept repeating to him saying, "I can give you my
18 bank statements. I can give you access to anything to
19 show you that I haven't taken this money", which they
20 seemed to me at the time of the interview to accept.

21 And then the second part of it seemed to be
22 dealing with the balancing procedures and why I had
23 declared on Horizon that I held this cash and I tried
24 to explain the position that I laid out earlier, that
25 I was trying to repay it to avoid having the suspicion
38

1 continue to do that.

2 **Q.** Who heard your appeal?

3 **A.** I can't pronounce her surname very well but it's the
4 lady that has since been in the -- Angela van den
5 Bogerd.

6 **Q.** How was that appeal hearing? What was it like?

7 **A.** Totally emotionless. She listened to the reasons as
8 I just said that I wanted to continue and I felt that
9 I hadn't done anything dishonest. She gave me no
10 indication on the day of how it had gone and within
11 a week I just received a letter saying that it had
12 been denied.

13 **Q.** What were you then charged with?

14 **A.** Charged with false accounting. That's another point
15 going back to the investigator. When I was charged
16 with false accounting, my mother who was in a previous
17 life a maths teacher said, "Well, we'll sit down and
18 we'll go through all the paperwork that we have from
19 the Post Office and we'll try and understand if
20 they've gone wrong or if you've gone wrong or what's
21 actually happened", but neither of us -- the
22 documentation that we had, we couldn't, when I was
23 a postmaster you couldn't draw anything from Horizon
24 to follow what had happened and the stuff that I had
25 from them at interview didn't make any sense.
40

1 So we together rang Mr Wilcox to say, "Do we
2 have to now engage a solicitor to get disclosure from
3 the Post Office about these amounts of money or is
4 there something further that you can provide to us"
5 and he said to us, "Look, you've already paid back
6 £22,500 at that office. I could make a case for
7 a further £135,000 worth of shortfalls. If you don't
8 stop digging, I'll come after you for the lot".

9 **Q.** I think you say in your statement that your case for
10 fraudulent accounting was transferred to the Crown
11 Court.

12 **A.** Yes.

13 **Q.** What advice did you receive from your barrister about
14 what you should plead?

15 **A.** Well, still at that point I was determined that I was
16 going to plead not guilty but the barrister explained
17 to me that the actions that I'd taken with the monthly
18 balances and signing them could provide evidence that
19 there was false accounting and, regardless of the
20 intent or not, if I stood in front of a Crown Court
21 with a jury and pled not guilty that the high
22 likelihood is that a jury would believe the
23 Post Office over me, so he convinced me to plead
24 guilty to the false accounting charges because he said
25 if I pled not guilty and was found guilty then I would

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1 very much likely receive a custodial sentence and my
2 best option was to plead guilty and hopefully have a
3 suspended sentence, which is what happened.

4 **Q.** How did it feel receiving that advice?

5 **A.** Deflating, because if a barrister either -- I didn't
6 know at the time whether he believed me or not or
7 whether what he said was right, that he couldn't
8 actually provide any evidence to fight it, but knowing
9 in myself that I hadn't stolen anything or done
10 anything maliciously, that I was going to end up
11 having to plead guilty to it because I didn't want to
12 go to prison.

13 **Q.** You mentioned the sentence you received. What was
14 that suspended sentence; do you remember?

15 **A.** It was -- I think it was a number of months but
16 suspended for 18 months.

17 **Q.** And you did some community service?

18 **A.** 200 or 250 hours.

19 **Q.** Your conviction was overturned last year; is that
20 right?

21 **A.** Yes.

22 **Q.** I'm now going to ask you some questions about the
23 impact that all of this has had on you. You have
24 already told us about what you paid into the
25 Post Office in respect of the alleged shortfalls.

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1 What other financial consequences has this had
2 for you?

3 **A.** Well, huge. When we took over the village shop it was
4 a nice little business. In the five years prior to
5 these problems, I was there six days a week minimum
6 with the Post Office and probably there on the seventh
7 day as well. I diversified the shop into several
8 different sales areas as well and we built the
9 turnover, yearly turnover, up to nearly
10 £400,000/£450,000 a year. But following my conviction
11 I not only lost the Post Office wage but also lost any
12 sort of drive or want to be involved with the business
13 and that turnover's now dwindled to less than £100,000
14 a year.

15 **Q.** How are you now financially?

16 **A.** Stuck. You know, we bought the business, we maintain
17 and still have the shop. There is a different -- we
18 had to fight to keep the Post Office counter in the
19 shop because without it -- it drew in footfall from
20 a huge rural area and without it we felt that the shop
21 wouldn't continue at all. So we allowed the
22 Post Office, after I was convicted, to have another
23 temporary subpostmistress come in and run it and then
24 when the next subpostmaster or subpostmistress took it
25 on they reduced its hours hugely, which had a knock-on

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1 effect on our trade in the shop as well.

2 But we've been stuck there now with a business
3 that is only just washing its face as the saying goes,
4 unable to sell it or move on because it's not an
5 attractive proposition to anybody else now.

6 **Q.** I think you also mention in your statements that you
7 had to sell a car; is that right?

8 **A.** Oh yes, I had to sell. Initially my Mum and Dad paid
9 back -- well, not paid back, paid all of the money
10 that Post Office were asking for, which wasn't in any
11 way their fault at all, so I had to sell everything
12 that I didn't need to try and pay them back.

13 **Q.** And turning then to your family, what was the impact
14 of all of this on your relationship with your parents?

15 **A.** Yes, they paid the money back and they obviously
16 believed me when I said that I hadn't taken any money
17 but it did then put a huge strain on the relationship
18 because I'd cost -- could have, in their opinion,
19 could have cost them their savings, cost us all our
20 future prospects by getting involved with this mess.

21 **Q.** What about its impact on other relationships within
22 your family?

23 **A.** Yes. It strained every relationship. I mean, my
24 sister was also running a hotel locally and once
25 people found out this had happened to me they sort of

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1 tarred her with the same brush that she might be
2 untrustworthy and, you know, wasn't to be trusted.
3 The stress and strain of the whole situation, I was
4 married at the time and that marriage ended shortly
5 afterwards because, again, it caused trust issues but
6 also obviously the amount of pressure and stress I was
7 under it changed me as a person as well.

8 **Q.** What impact did all of this have on your mental
9 health?

10 **A.** Well, if you'd asked -- I've said this several
11 times -- if you'd asked me five years ago, if anyone
12 had asked me, I would have said I dealt with it
13 brilliantly, but when I had the news come through last
14 year that my appeal wasn't going to be contested,
15 I suddenly had this huge outpouring of every emotion
16 that you can imagine, and then almost slept for two or
17 three days.

18 Following that, you realise, looking back, how
19 different -- you know, you don't realise sometimes how
20 bad you are until you start to get better and you
21 realise that maybe two hours sleep a night isn't the
22 normal way that you should be living and the stress
23 and stuff that you're under.

24 **Q.** I think you mention in your statement a charity that
25 you started to volunteer with.

45

1 people.

2 **Q.** How do you feel about yourself now?

3 **A.** I don't know. It's been a long time since it happened
4 and I don't think -- I can't see how I can ever get
5 back to that excited young man that I was.

6 **Q.** I think you mention in your statement as well that you
7 lost friends over this; is that right?

8 **A.** Yes. It's a very rural community where I live. I was
9 fortunate that when I was prosecuted and went to court
10 that -- I don't know why but it wasn't reported in our
11 local press, but obviously people in the village and
12 the community, you are there in the Post Office, in
13 the centre of the community one day and the next day
14 you've just gone. So people were talking -- were
15 trying to find out what had all happened and things
16 had gone on and obviously the rumours went round. But
17 I'd visit the local pub and you'd hear, "There's the
18 fraudster", or, "There's the man that stole all the
19 old people's pensions", or things like that. So I
20 just stopped going out, stopped sort of socialising.

21 **Q.** How did that make you feel to hear people say things
22 like that about you?

23 **A.** It was horrible but initially I tried to challenge
24 some people on it and put my side of the story but
25 people would always come back with, "Well, you pled

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1 **A.** Yes. I was -- that started with my community service
2 that was spent at the local Mind mental health charity
3 and the first day that I was there the man that was
4 supervising me asked me what had happened and he
5 believed me.

6 I threw myself into that community service and
7 got a great deal of reward from helping people. It
8 initially started just sort of sweeping the centre and
9 making cups of tea and helping with the cooking and
10 things for people, but following my community service,
11 I continued to volunteer there and they realised and
12 I realised that I was quite good in that kind of field
13 and eventually they offered me a part-time job and
14 I led therapy groups and things, things along those
15 sort of lines.

16 **Q.** Why do you think volunteering for a charity like that
17 was so important to you?

18 **A.** It gave me a sense of purpose again and the purpose
19 that I'd lost in the community at the Post Office
20 because it wasn't just serving people stamps or
21 sending parcels or fetching them their pensions, it
22 was a real sort of central hub of the community and
23 people would come, yes, to use the Post Office but
24 they'd stay for a cup of tea and we'd talk through
25 people's problems and it was a real sense of helping

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1 guilty. If I was accused of something like that",
2 they'd say, "then there's no way that I'd plead guilty
3 to something I hadn't done". They couldn't understand
4 that that was just advice that I followed to avoid
5 having to go to prison. It's horrible.

6 **Q.** What would you like from the Post Office now?

7 **A.** I've written a little bit.

8 I know this Inquiry is called the Post Office
9 Horizon IT Inquiry and I've watched at home most of
10 the hearings in London. Alongside that, I've also
11 followed the BEIS Select Committee meetings and last
12 week or the week before when there were questions
13 asked of Paul Scully in the House of Commons. During
14 all of those meetings and sessions Horizon is
15 mentioned all the time as being the main problem.

16 It's fair to say that it's the root cause and
17 that problems started with Horizon, but we're here
18 discussing the human impact and I think the Inquiry
19 should also be looking at the human cause of these
20 problems.

21 Myself, as every other subpostmaster you have
22 heard from and probably will hear from, had problems
23 that started with Horizon but those problems did not
24 finish with Horizon. Horizon merely provided the data
25 that showed a shortfall but it was people who chose to

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1 believe that data over myself or hundreds of other
2 subpostmasters.
3 It wasn't Horizon that prosecuted us. It was
4 the Post Office. It wasn't Horizon that encouraged us
5 to pay back money under threat of theft charges. That
6 was people at the Post Office.
7 It wasn't Horizon that sacked Second Sight when
8 they found uncomfortable truths in their reports in
9 2013. That was people at the Post Office. It wasn't
10 Horizon that then went on to shred documents. That
11 was people at the Post Office.
12 Horizon then did not try and outspend the Group
13 Litigation people, the 555 as we are known, in court
14 as an attempt to deny us justice. That was
15 a Post Office decision. Horizon did then not try and
16 recuse the judge of that trial. That was
17 a Post Office decision.
18 Horizon did not tell hundreds if not thousands
19 of us that we were the only people having problems.
20 That is the vilest of lies and again that was the
21 Post Office and I hope this inquiry will look very
22 closely not only at Horizon but the people.
23 **Q.** Is there anything else you will like to say to the
24 Chair?
25 **A.** No, that's it.

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1 **MS KENNEDY:** Chair, do you have any questions.
2 **SIR WYN WILLIAMS:** No, no, thank you. Thanks very much
3 for coming.
4 **THE WITNESS:** Thank you.
5 **SIR WYN WILLIAMS:** So I think we're going to move to the
6 next phase and for those who may not know what's
7 happening, when these hearings opened in London 11
8 days ago I think, Ms Kennedy, I said amongst other
9 things that many people would not be giving evidence
10 but who had -- but those people had provided detailed
11 witness statements which were very much part of the
12 sources of evidence that I would be looking at. It's
13 right that those people's witness statements should be
14 referred to publicly so that it's known that they gave
15 those statements and so just before lunch when
16 everyone's ready now what's going to happen is that
17 summaries of some of those witness statements are
18 going to be read out so that the witness statements
19 themselves and the persons who made them are publicly
20 acknowledged as part of this Inquiry.
21 So we'll break off again for a few minutes until
22 everyone is ready for that process to begin and then
23 we'll do as much of that as people think appropriate
24 and then break for lunch.
25 **(12.27 pm)**

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1 **(A short break)**
2 **(12.41 pm)**
3 **MR ANTHONY GANT, summary read by MS PATRICK**
4 **MS PATRICK:** We're first going to read the summary of the
5 evidence of Mr Anthony Gant. Mr Gant is married to
6 his current wife and they have been married for 12
7 years. His wife has a daughter and Mr Gant has three
8 children from his previous marriage. Before working
9 with the Post Office, he was a dealer on the stock
10 market having taken examinations for this role. He's
11 now a store manager for Greggs.
12 In June 2003, Mr Gant and his then wife decided
13 to move to Wales as his ex-wife was from there
14 originally. He secured the role of subpostmaster of
15 the Nantoe Post Office branch in Newton, Wales. He
16 owned the property that the Post Office was in and
17 this included a small grocery shop and a residential
18 side of the building where he and his ex-wife lived.
19 Prior to taking over as the subpostmaster
20 Mr Gant received one week's training at the
21 Post Office headquarters in Bury St Edmunds and then
22 some on-site training from the outgoing
23 subpostmistress whom he was replacing.
24 Mr Gant noticed issues with Horizon. Initially,
25 when he noticed those issues he would pay any

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1 discrepancies out of his own money. He would pay this
2 any way he could from taking money from savings, to
3 taking money from the pub where he was the lease
4 holder, his retail shop, and from credit cards.
5 However, it got to the point where he had no more
6 money to put in.
7 He says, "This was very distressing for me".
8 Mr Gant was undertaking daily cash declarations and
9 then monthly account balances each month. During
10 these balances he would have to inflate the cash on
11 hand figure to cover the discrepancies. He did this
12 by inflating the cash declarations to reflect what he
13 saw on the daily snapshot on the system.
14 He thought by doing this he was making it look
15 normal. He would then have to declare that he had the
16 cash, even though he didn't. Mr Gant says:
17 "I knew what I was doing was wrong but I was too
18 frightened to tell anyone about it."
19 He tried calling the helpline when errors were
20 occurring but he never received any support.
21 On 19 April 2007 an audit was carried out by the
22 Post Office which resulted in a shortfall of £13,000
23 being alleged. Following the audit, Mr Gant was
24 suspended. He says this was devastating and he felt
25 sick when the auditor arrived at the branch. On

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1 7 May 2007 he was interviewed by the Post Office
2 investigators and was very scared at this time and he
3 was not legally represented.

4 However, he had a Federation representative
5 present during that interview. Mr Gant was prosecuted
6 by the Post Office after being charged with theft. He
7 had problems sleeping as his situation was always on
8 his mind. He would wake up in the morning thinking
9 about it and go to bed thinking about it. He says it
10 was endless.

11 Upon advice from his legal representatives he
12 pleaded guilty to false accounting on the basis that
13 the charge of theft would be dropped.

14 On 26 October 2007, he was convicted of false
15 accounting at the Shrewsbury Magistrates' Court and
16 given a suspended sentence, ordered to undertake
17 100 hours of community service and had to pay costs of
18 £960 and compensation to the Post Office of £14,500.
19 Mr Gant believes that his commitment to one of his
20 children who required medical treatment for a physical
21 illness is why he avoided a prison sentence.

22 Despite earning only £1,000 a month he was
23 ordered to make payments in the sum of £500 a month to
24 the Post Office. This was he says a massive struggle
25 for him and his family and led to him missing payments

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1 national and local newspapers. One article in his
2 local newspaper the Shropshire Star wrote that Mr Gant
3 took the money for his own gains and in order to live
4 a lavish lifestyle. He says now this was devastating.
5 That newspaper has since published an article about
6 Mr Gant's conviction being quashed and how wonderful
7 this is. However, the initial article about his
8 conviction still comes up above the new article in
9 search engines. Mr Gant finds this really
10 frustrating. He divorced from his ex-wife following
11 the stresses of what happened with the Post Office and
12 that had had a huge impact on the decision to divorce.

13 Mr Gant also lost most of his friends. He had
14 one close friend who stuck by him through it all,
15 however, and Mr Gant is very grateful.

16 Despite being wary of who he makes friends with,
17 Mr Gant has still not lost faith in people. He says:

18 "I think I've been helped by the fact that I've
19 been responsible for helping to raise money for the
20 Ronald McDonald children's hospital."

21 Mr Gant has raised around £8,000 for this
22 charity. However, he talks about the impact of the
23 events with the Post Office on his family. His
24 children received some backlash as people would make
25 comments in the community. His children suffered

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1 on other bills.

2 This got him into, he says, a lot of mess
3 financially and it took him a number of years to get
4 straight again. He had to return to court to reduce
5 the payments he was required to make to the
6 Post Office but in the end he paid back the full
7 £14,500. His wife was then returned -- sorry, forced
8 to return to work on a full-time basis despite having
9 a young child to care for. Mr Gant was devastated
10 when he found out that he was being convicted and he
11 recalls thinking:

12 "I don't know if I am going to walk out of here.
13 It was sickening."

14 Followed his conviction he split up with his
15 ex-wife and his leasehold over the pub that he then
16 held came to an end, meaning he had no source of
17 income. Without income, he could no longer afford to
18 pay his mortgage so the Post Office closed his
19 sub-post office and the property was repossessed by
20 the lender. He lost his stock market credentials. He
21 used to coach children's rugby and would referee
22 matches. However, following the accusation he made
23 the decision to give this up. He was unable to go
24 back because he knew he would need a clear DBS check.

25 Mr Gant's conviction was covered by both the

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1 issues at school and his younger daughter would defend
2 Mr Gant and give verbal abuse back.

3 He still gets comments and sly looks to this
4 day. It will always be with him and there will always
5 be people who say, "There is the guy who robbed the
6 Post Office".

7 When he decided to look into matters further and
8 realised there were issues with shortfalls and
9 convictions for others, and not just him, old memories
10 started to be dug up. He was hit hard by the emotions
11 he had been suppressing and suffered a mental
12 breakdown. He felt so low, he felt he wanted to end
13 his life. It was an awful experience. He feels now,
14 and wants to say to the Inquiry, that people can kick
15 him as hard as they want but he will not stay lying
16 down.

17 That ends the summary of Mr Anthony Gant's
18 evidence.

19 I'm going to move to two summaries which will be
20 read together now. Those are the summaries of the
21 evidence of Mrs Amanda Barber and Mr Norman Barber,
22 who were married, and together experienced Horizon at
23 the Thelwell Post Office.

24 **MRS AMANDA BARBER, summary read by MS PATRICK**

25 First, the summary of the evidence of Amanda

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1 Barber.
2 Amanda Barber became subpostmaster of the
3 Thelwall branch in 2009 when she bought the business
4 using a Post Office loan via Barclays Bank. She
5 worked there with her husband, Norman. Prior to that,
6 Mrs Barber had her bus had purchased a previous
7 Post Office from her father in Lancaster. Her father
8 ran that one before Mrs Barber and her husband took it
9 over. They ran that Post Office for approximately
10 three years. In addition to that work, Mrs Barber and
11 her husband frequently worked for the National
12 Register.

13 Mrs Barber reported issues with Horizon to the
14 Post Office on a number of occasions. She says the
15 Post Office wouldn't listen and said that she had to
16 make good any shortfalls. An official audit was done
17 on Mrs Barber's Post Office on 21 June 2011. She was
18 present at the time. Before they had even checked the
19 balance, they had suspended Mrs Barber and claimed to
20 have found a shortfall. The auditors found a deficit
21 total of £5,631.84 at the store.

22 Mrs Barber was asked then to attend an interview
23 with Post Office officials at the Warrington Sorting
24 Office. She was charged with fraud.

25 She was told that she would likely avoid
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1 saw them as guilty. They also convicted Mrs Barber's
2 husband, even though she was the postmistress and he
3 just helped out. Mrs Barber and her husband had had
4 a big role in the wider community, not only within the
5 Post Office and the newsagents, but they had helped
6 with the introduction of Post Offices in WH Smith
7 shops. Mrs Barber's daughter worked with them in the
8 newsagent section of the business. She, their
9 daughter, was deeply affected by everything that had
10 happened and they had to support her too. The
11 daughter no longer works and feels just as isolated as
12 they do.

13 **MR NORMAN BARBER, summary read by MS PATRICK**

14 We'll move to the summary of the evidence of
15 Mr Norman Barber.

16 Norman Barber's married to Amanda Barber, who
17 was prosecuted by the Post Office and convicted of an
18 offence in relation to alleged missing monies at
19 Thelwall Post Office. Mr Barber was not in
20 a contractual relationship with the Post Office.

21 In 2009, Mrs Barber became the subpostmaster and
22 Mr Barber would occasionally help alongside his role
23 then at Manchester Airport where he worked on the car
24 parks. They bought the Post Office with a bank loan.
25 Prior to this, Mr and Mrs Barber ran a post office in
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1 a custodial sentence if she pled guilty. At
2 Warrington Magistrates' Court, she was persuaded to
3 plead guilty to charges of fraud in order to lessen
4 her sentence. This was on the advice of her legal
5 team, including that there were issues with the
6 evidence available. On 6 June 2012, Mrs Barber was
7 sentenced to a 12-month community order and
8 a requirement to complete 100 hours of unpaid
9 community service. She has been trying to pay back
10 the Post Office. Her conviction was quashed by the
11 Court of Appeal on 18 November 2021.

12 Mrs Barber, as a result of her conviction,
13 together with her husband, were also thereafter
14 prevented from working for the National Register which
15 had been another source of income for them both.

16 Mrs Barber became depressed and anxious and at
17 times felt suicidal. She went to her GP to ask for
18 help, as she didn't want to be here anymore. She was
19 placed on antidepressants and Mrs Barber still takes
20 these now. She says that she and her husband now live
21 in a caravan due to the lesser expense, and they have
22 done so for many years.

23 Following the conviction, Mr and Mrs Barber's
24 family stopped talking to them. Mrs Barber pleaded
25 guilty to avoid a custodial sentence as such people
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1 Lancaster, which before them used to belong to
2 Mrs Barber's father.

3 Mr Barber was aware of shortfalls within the
4 system for some time but couldn't explain them and, at
5 one point, thought the staff members had been
6 dishonest. These problems were reported to the
7 Post Office but they were told to make good any
8 shortfall and problems, as such, saw Mr and Mrs Barber
9 using their own money to make up for these losses.
10 Mr Barber said that when they no longer could afford
11 to put their own money in:

12 "I used inheritance money to pay back the
13 deficits. We even took out credit cards and loans to
14 try and clear the balances."

15 On 21 June 2011, an audit was conducted at
16 Thelwall Post Office and a shortfall found. Mr Barber
17 was aware of the shortfall and he had already
18 organised somebody to buy his car the very next day to
19 try to make it up. The auditors, he says, simply
20 weren't interested and suspended Mrs Barber on the
21 spot.

22 Mr Barber says:

23 "We were suddenly treated like criminals. My
24 wife's car was searched and we were both interviewed
25 under caution. The whole experience was degrading and
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1 frightening."
 2 Later that day, Mr Barber recalls an agency
 3 worker attended the Post Office after turning up in
 4 a sports car. Mr Barber says that agent gloated and
 5 laughed about how he had been able to make money from
 6 these scenarios.
 7 Although Mr Barber was not employed by the
 8 Post Office, he was told that he would have to attend
 9 the police station to give a statement. Initially, he
 10 tried to refuse. However, a police officer turned up
 11 at the house and Mr Barber was taken to the police
 12 station where two investigators interviewed him.
 13 Mr Barber attended Warrington Magistrates' Court on
 14 6 June 2012 with Mrs Barber and pleaded guilty to
 15 fraud. Both pleaded guilty after the legal
 16 representatives told them they would most likely go to
 17 prison if they didn't.
 18 Following the guilty plea, Mr Barber received
 19 a 12-month community order and the requirement to
 20 undertake 100 hours of unpaid work. To pay the
 21 shortfall back, Mr and Mrs Barber had to find money
 22 from external sources. They used £50,000 of
 23 inheritance, borrowed £30,000 from family, and sold
 24 their family car. Mr and Mrs Barber had to sell their
 25 business at a loss and they also had to sell their
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1 as guilty and people just stopped talking to us. Even
 2 our family stopped speaking and seeing us. It was
 3 horrific."
 4 The only family that Mr Barber speaks to, other
 5 than Mrs Barber, is now their daughter. They lost
 6 contact even with close family, he says, who saw them
 7 as guilty. Their experiences also had an impact on
 8 their daughter and she was, he says, "deeply impacted
 9 by the way they were treated" and, he says, "since the
 10 incident she's never worked." He believes it's had
 11 a devastating impact on her and it will be difficult
 12 for her to move on.
 13 Whilst Mr and Mrs Barber's convictions have now
 14 been overturned, he says:
 15 "The experience has marked us forever."
 16 He adds:
 17 "The whole process makes me angry, and I'm still
 18 angry now -- particularly as the Post Office
 19 apparently knew all about this and didn't prevent it
 20 from happening."
 21 He says he continues to experience these
 22 feelings, and adds:
 23 "Having strangers retelling our stories brings
 24 back these feelings all the time."
 25 Sir, I think that may be a convenient time to
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1 home when they could no longer pay the mortgage.
 2 Their home then took three years to sell; all the
 3 while, the debt they incurred was mounting.
 4 In addition to this, Mr Barber gives evidence as
 5 to the detail of their convictions being reported in
 6 both local and national press. He says:
 7 "It felt like everyone knew who we were and what
 8 we allegedly did. It was very embarrassing for us and
 9 as such we avoided going out as much as possible. It
 10 was humiliating as people wouldn't make eye contact
 11 with us and avoided us completely. We were very much
 12 involved in our local community and knew most of the
 13 residents. They suddenly stopped talking to us."
 14 Mr Barber says his mental health suffered too.
 15 He says:
 16 "I became depressed and knew that this was going
 17 to financially ruin me and my wife. I put all my
 18 efforts into doing as many hours as I could at the
 19 airport seven days a week, and my wife and I barely
 20 saw each other."
 21 Mr Barber says his conviction also put a strain
 22 on his relationships, including with his family.
 23 Prior to the incident, he and Mrs Barber had a big
 24 role in the community and were well known. He said:
 25 "Following the conviction, everyone only saw us
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1 stop.
 2 **SIR WYN WILLIAMS:** Thank you very much. So the clock in
 3 front of me is idiosyncratic, to say the least. What
 4 is the time? It's 1.02, okay. So we'll start again
 5 at 2.00. Fine.
 6 **(1.01 pm)**
 7 **(Luncheon Adjournment)**
 8 **(2.00 pm)**
 9 **SIR WYN WILLIAMS:** Yes, Ms Hodge?
 10 **MS HODGE:** Our next witness is Mr Mark Kelly.
 11 **MARK FRANCIS BRIAN KELLY (sworn)**
 12 **Questioned by MS HODGE**
 13 **Q.** Mr Kelly, my name is Catriona Hodge, as you know, and
 14 I ask questions on behalf of the Inquiry.
 15 Please can you state your full name.
 16 **A.** My full name is Mark Francis Brian Kelly.
 17 **Q.** Thank you. Mr Kelly, you made a statement on
 18 20 January of this year; is that correct?
 19 **A.** Yes.
 20 **Q.** Do you have a copy of that statement in front of you?
 21 **A.** Yes.
 22 **Q.** Please could you turn to the final page of your
 23 statement at page 20.
 24 **A.** Yes.
 25 **Q.** Is that your signature at the top of the page?
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1 A. Yes, it is.
 2 Q. Have you had a chance to reread your statement since
 3 you made it on 20 January?
 4 A. Yes.
 5 Q. Is its content true to the best of your knowledge and
 6 belief?
 7 A. Yes, everything is fine, except from the background,
 8 number 3. It's saying part time; it was full time.
 9 Q. Forgive me, is this paragraph 3?
 10 A. Paragraph 3, yes.
 11 Q. You are referring to your work for Lloyds Bank?
 12 A. Yes.
 13 Q. You were, in fact, working full time; is that correct?
 14 A. Yes.
 15 Q. Thank you. So apart from that one correction is the
 16 content otherwise true?
 17 A. Yes.
 18 Q. Thank you. I would like to begin by asking you a few
 19 questions about your background.
 20 How old are you now?
 21 A. I'm 43 years old.
 22 Q. And you are married; is that right?
 23 A. Married, yes. Her name is Olga Kelly.
 24 Q. For how long have you been married to Mrs Kelly?
 25 A. 22 years, coming up to.

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1 Q. Was that whilst you were working full time at Lloyd's
 2 Bank?
 3 A. That was working like on the weekend and working in
 4 between Lloyd's and at university and things.
 5 Q. When did your parents acquire that branch?
 6 A. They acquired it in 1997 and it was paper-based at the
 7 time, and they went for the training and I went for
 8 the training with my Mum, the initial training, and
 9 then I went to a training when I took over the
 10 Post Office again.
 11 Q. Was your mother the subpostmistress of the branch?
 12 A. Yes, she was.
 13 Q. You have explained that your parents' branch
 14 experienced an armed robbery; is that right?
 15 A. Correct, yes.
 16 Q. Do you recall when that was?
 17 A. I think that was 1998 and they didn't take any money
 18 because my Dad fought the armed robber. They had
 19 a gun and he was in the navy before and he got a medal
 20 from the Post Office for it and from all that stress
 21 caused my Mum to get sectioned under the Mental Health
 22 Act.
 23 Q. Was it at that point that you decided to take over
 24 running the branch?
 25 A. Not straight away. Once we finished university and

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1 Q. After you left school, you studied at Cardiff
 2 University; is that right?
 3 A. Correct.
 4 Q. What was your degree in?
 5 A. Computer science.
 6 Q. What did you do upon leaving university?
 7 A. We went and took over my parents' Post Office because
 8 my Mum had an armed robbery so she had a breakdown
 9 from it and she was getting losses which at the time
 10 we thought they were to do the fact that she wasn't
 11 IT -- so good on IT. So we did a family transfer to
 12 keep the office open for the community because in the
 13 place there were a lot of old pensioners, there was
 14 a day centre, there was a disabled centre nearby.
 15 Q. Thank you. You have just explained that you took over
 16 your parents' branch.
 17 A. Yes.
 18 Q. If I can just ask you a first question about that,
 19 which branch are you referring to?
 20 A. Brondeg Post Office.
 21 Q. Where is that located?
 22 A. In Swansea, in Mandelson.
 23 Q. Thank you. Before you took over the branch, did you
 24 assist your parents in running it?
 25 A. Yes, I used to be a post office clerk.

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1 things and my wife and I got married they did a family
 2 transfer, because I think for about a year or so my
 3 Dad was a temporary postmaster for health reasons and
 4 then I took over then.
 5 Q. Do you recall when you were appointed as the
 6 subpostmaster of the branch?
 7 A. I was appointed 17 January 2003.
 8 Q. You have described a transfer taking place.
 9 A. Yes.
 10 Q. Can you just explain what did you pay to purchase the
 11 branch?
 12 A. The Post Office was, I think, roughly £140,000 but
 13 they did -- because we just got married, they did
 14 a transfer of 40,000 to my wife and I as like
 15 a wedding-type gift, so then we took a £100,000 loan
 16 from the bank to purchase the rest.
 17 Q. Do you recall signing any documents when you were
 18 appointed as a subpostmaster?
 19 A. It was like a two or three page document, not the big
 20 40-page contract. It's like a -- appointment of
 21 office I think it was called.
 22 Q. So conditions of appointment --
 23 A. Yes.
 24 Q. -- you have mentioned; is that right? That's what you
 25 mention in your statement. What did that two-page

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1 document cover?
 2 **A.** It just covered saying like you're the postmaster of
 3 Brondeg Post Office, these are the hours you have to
 4 open, et cetera.
 5 **Q.** Were you required to sign any other documents?
 6 **A.** No, just the only bit was to sign to say this is what
 7 the account was when my parents had it and this is the
 8 account that I have now; so from that time onwards,
 9 any gains or losses are my responsibility.
 10 **Q.** How much income did you receive from the Post Office
 11 when you were appointed the subpostmaster?
 12 **A.** When I was appointed, it was about, I think, 21,000.
 13 **Q.** Did that increase --
 14 **A.** Increased and goes up to about, in a couple of years,
 15 about 30,000.
 16 **Q.** What sorts of goods and services did you provide from
 17 the branch?
 18 **A.** At the very beginning, when we took over from my
 19 parents, we had just the Post Office and stationery
 20 and greeting cards, but we got rid of the greeting
 21 cards and put like a little pet shop in there and,
 22 a bit later on, we did DVD rentals as well.
 23 **Q.** You have mentioned a pet shop.
 24 **A.** Yes.
 25 **Q.** Was that a successful venture?

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1 outrageous. I wrote a letter to my head of area,
 2 Ruth -- that's her surname, I don't know her first
 3 name -- and I wrote and said, "If you come to my
 4 office, stay behind the counter. Don't move 1
 5 centimetre, I'll throw a brick at you. I'll gladly
 6 pay the £45,000".
 7 After that letter, I went to see Angela, the
 8 head of area, and afterwards it was then dropped, that
 9 request for that £45,000 for the loss.
 10 **Q.** The second occasion I think was on 16 November 2004;
 11 is that right?
 12 **A.** Correct, yes.
 13 **Q.** On that occasion -- forgive me, in relation to the
 14 figures you mentioned, the November 2003, you recall
 15 the sum of £47,000.
 16 **A.** Yes, the one that's on my statement is the more
 17 correct one, yes.
 18 **Q.** Right, because I think it was on the second occasion
 19 that you have stated a sum of about £40,000 was
 20 stolen.
 21 **A.** Yes.
 22 **Q.** Is that right?
 23 **A.** Yes.
 24 **Q.** And the police attended your branch on that occasion;
 25 is that correct?

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1 **A.** It was successful whilst the Post Office was open,
 2 yes.
 3 **Q.** Did you employ staff to help you run the branch?
 4 **A.** We employed two staff. We employed my wife, Olga
 5 Kelly, and the second one was Caroline Butler I think
 6 her name was.
 7 **Q.** Before we come to your experience of using Horizon,
 8 I'd like to ask you about the two armed robberies that
 9 you experienced whilst you were subpostmaster of the
 10 branch.
 11 **A.** Yes.
 12 **Q.** The first was in November 2003; is that right?
 13 **A.** Correct, yes.
 14 **Q.** On that occasion you describe being threatened with
 15 a gun and a rock. Is that what happened?
 16 **A.** Yes, a rock, and they used a rock and threw it through
 17 the counter and when it was going through the counter
 18 we had -- I had to move my head so I went away from
 19 the counter so I didn't press the panic button. We
 20 went to the back and we called 999 on the phone.
 21 After about I think let's say £45,000 was stolen
 22 or something the Post Office wrote a couple of days
 23 later saying we are liable for the whole amount
 24 because we didn't press the panic button. I spoke to
 25 Mark Baker at the time and he said that's very, very

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1 **A.** The police and the audit people came at the same time,
 2 yes, and they counted the stock and they confirmed
 3 that everything was -- the amount was stolen and there
 4 was nothing left in the office and they said
 5 everything had gone, in other words.
 6 **Q.** What action was taken by the police in relation to the
 7 theft?
 8 **A.** On the police, they did manage to capture one person
 9 for the armed robbery. When the police asked the
 10 Post Office do they want to claim the losses from the
 11 person who did the armed robbery, the Post Office
 12 declined and they then tried to claim the loss from us
 13 again.
 14 **Q.** Just to be clear, the Post Office were asked by the
 15 police if they wished to recover the sum of
 16 approximately £47,000 from the person who had been
 17 identified as stealing it?
 18 **A.** Yes.
 19 **Q.** And they said no?
 20 **A.** Yes.
 21 **Q.** But they did come after you for the sum?
 22 **A.** Yes, and the police used blood to find that person.
 23 **Q.** Did you pay that sum?
 24 **A.** No. We had an argument and then it was dropped.
 25 **Q.** I'll come back to the audit of your branch on that

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1 occasion but I'd like to ask you now about training.
 2 You have mentioned already that your parents acquired
 3 the branch in 1997 and you attended some training with
 4 your mother; is that correct?
 5 **A.** Correct, yes.
 6 **Q.** Do you recall when Horizon was first installed at your
 7 parents' branch?
 8 **A.** I think it was installed in 1999.
 9 **Q.** And is it correct that you had already begun to assist
 10 your parents in running the branch by that stage?
 11 **A.** Yes, I was -- from 1997 onwards I was always in the
 12 Post Office, either full-time or part-time depending
 13 on the situation, like university and things, and
 14 I was there when Horizon was installed and when it was
 15 paper-based as well.
 16 **Q.** You have explained you received a day of training; is
 17 that correct?
 18 **A.** With my Mum.
 19 **Q.** Initially?
 20 **A.** Yes.
 21 **Q.** In a hotel near to your Post Office?
 22 **A.** Correct, yes.
 23 **Q.** Can you briefly describe what that training entailed?
 24 **A.** It entailed how to use Horizon quickly and also how to
 25 like up-sell, but mostly just how to use Horizon, but

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1 be wrong. Like one thing was British Gas payments
 2 with a smartcard, they cannot be reversed. So you had
 3 to make sure the customer's got a payment before you
 4 do the transaction. Whereas other transactions you
 5 can reverse it, those ones you can't. So if you don't
 6 get the money, then if the customer can't pay you'll
 7 be short because you can't reverse it.
 8 **Q.** Is this something your trainer --
 9 **A.** Did not know.
 10 **Q.** Did not know, but which you explained?
 11 **A.** Yes.
 12 **Q.** In your view, how knowledgeable was your trainer about
 13 that Horizon system?
 14 **A.** I would say quite average -- not that good.
 15 **Q.** Did you receive any training in branch?
 16 **A.** I received like the trainer who came for one balance
 17 and sat with us but, see, because she felt that we
 18 knew more than her she just didn't do much. She just
 19 watched us really.
 20 **Q.** Did you receive any further training from the
 21 Post Office after your --
 22 **A.** The only training we got then afterwards, we used to
 23 get these memo books every week or every couple of
 24 weeks sent in the post and it would say this is the
 25 new product, this is how you process it.

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1 it wasn't a live system. It was just a dummy
 2 terminal. I managed to pick it up very, very quickly
 3 but my Mum struggled with it. She was the last one to
 4 leave that day.
 5 **Q.** Do you recall whether you or your mother received any
 6 training on the balancing of accounts?
 7 **A.** Not on that one day training. I know later on my Mum
 8 requested a trainer to come to help her balance and
 9 I don't know the result of that balance, did it
 10 balance or not, I don't know.
 11 **Q.** What was your impression of the adequacy of that
 12 training that you received at that time?
 13 **A.** For people who were at that time buying Post Office or
 14 running Post Office who were not brought up with IT
 15 and things, I thought it didn't -- it lacked very good
 16 training because like my Mum she doesn't use computers
 17 and she struggled with it and a lot of other people
 18 were struggling from it.
 19 **Q.** When you were appointed the subpostmaster in 2003, did
 20 you receive any further training?
 21 **A.** Yes, we went to -- at the time it was, I don't know if
 22 it still exists, it was called Albany Road Post Office
 23 in Cardiff, went to training there and they also came
 24 to my office as well. At the time, we also told the
 25 trainee some things that they were telling people to

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1 One thing I did tell the Post Office I thought
 2 was annoying as a sub-post office we had to open from
 3 9 am until 5 pm five days a week, whereas the Crown
 4 Office always had a training time to train the staff
 5 which was 9 to 9.30 on a Wednesday, so any new
 6 products came in they can train their staff how to run
 7 it, whereas we had to do it whilst the customers were
 8 coming in and out.
 9 **Q.** If I've understood you correctly, you are saying the
 10 Post Office communicated changes in products to you
 11 via a weekly memo?
 12 **A.** That's correct, yes.
 13 **Q.** Did you find that helpful?
 14 **A.** I found it all right for myself but I also think it
 15 could have been better for other people like having an
 16 CD with a video demonstration and things like that,
 17 which they didn't do.
 18 **Q.** Did you experience problems using the Horizon system?
 19 **A.** I did experience some losses and errors and there
 20 was -- there were a few losses like on foreign
 21 exchange. There was a £200 error notice which was
 22 tracked to a customer but it was used a debit card,
 23 and because he changed his debit card, we couldn't get
 24 the money back from the Post Office.
 25 **Q.** What were you advised to do? Who were you to contact

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1 if you experienced problems with Horizon?
 2 **A.** I called the helpline. Sometimes they would say
 3 contact the customer like on that currency. Sometimes
 4 they might say contact Alliance & Leicester at the
 5 time or sometimes they would say, well, you're the
 6 only one with the problem at the beginning and it
 7 should come and sort itself out like in a couple of
 8 weeks time if there was an error or whatever.
 9 **Q.** How often did you contact the helpline? Can you
 10 recall?
 11 **A.** I would say on different occasions, different
 12 problems, it would be five times a week.
 13 **Q.** I'd like to ask you about an issue you reported in
 14 January 2006 relating to a suspected bug in the
 15 Horizon system.
 16 **A.** Yes.
 17 **Q.** You've explained in your statement that you identified
 18 a bug relating to the smart post stamp function?
 19 **A.** Yes.
 20 **Q.** Can you explain what that is, please.
 21 **A.** At the time they were just moving from having stamps
 22 in the office to having stamps being produced on
 23 a label so it creates the stock virtually and -- do
 24 you want me to explain the bug?
 25 **Q.** Well, please.

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1 stayed until 2006 and that's why I've been looking.
 2 **Q.** Thank you. Coming back to the question of this bug
 3 that you suspected in the system, what did you do to
 4 try to get to the bottom of the problem?
 5 **A.** I contacted the Post Office help desk, reported it.
 6 I also contacted a couple of other offices I know to
 7 see if they had the same -- if they do the same step
 8 would it cause the same problem and they have
 9 confirmed it did.
 10 The Post Office then later on referred it to
 11 sort of like a third level, which was Fujitsu, who
 12 called me up and they said, "We managed to replicate
 13 the bug. We know about it".
 14 I was at the time the branch secretary for the
 15 Swansea branch and I said, "Well, are you going to
 16 send a memo view to tell people just, for example, if
 17 you're going to do a smart stamp don't do any other
 18 transactions at the same time, just do them
 19 separately. That way the bug won't get triggered",
 20 and they said, "No, we won't do that. We'll just let
 21 it carry on". I said, "Well, I will give you 30 days'
 22 notice and if you don't say anything, I will then make
 23 it public at the Federation conference", at the time.
 24 **SIR WYN WILLIAMS:** Excuse me, could I just ask you to try
 25 and remember this conversation you were having, was it

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1 **A.** Yes. What the bug was, when the virtual stock gets
 2 generated it allows it to have anything else that is
 3 on the stack to be ghosted so it becomes two
 4 transactions, so if you had like a £200 BT bill then
 5 the system would think there was two times £200 BT
 6 bill. But when you do your accounts and stuff the
 7 second bill is not shown. If you did a deposit of,
 8 say, £400 then it will come up as two £400 deposits.
 9 If you took money out of say £300 it would take out
 10 £300 times two. It doubles it.
 11 **Q.** Were you able to work out why the stamp function was
 12 causing those discrepancies?
 13 **A.** I couldn't work out 100 per cent what was causing it
 14 but it was causing two transactions, and that's -- the
 15 reason that made me look for all these problems was if
 16 you go back to the second robbery, after the police
 17 and the audit did all my accounts, they told me I had
 18 to open the next day, if I didn't open the next day
 19 then don't bother opening at all.
 20 So once we did the -- our account, the system
 21 came up and said we were minus £2,000 on the office
 22 and I had a big argument with the help desk and I said
 23 how can I be on minus 2,000. I can't give more than
 24 what the office have. In the end, it was agreed that
 25 it would be put into a suspense account which it

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1 with the Post Office helpline or was it with an
 2 employee or employees of Fujitsu?
 3 **A.** It was both. I called the help desk and later on the
 4 Fujitsu helpline called up.
 5 **SIR WYN WILLIAMS:** So you explained the existence of this
 6 bug?
 7 **A.** Yes.
 8 **SIR WYN WILLIAMS:** Both to Post Office and Fujitsu?
 9 **A.** Yes, and the Fujitsu person confirmed they replicated
 10 the bug in the internal.
 11 **SIR WYN WILLIAMS:** Thank you.
 12 **MS HODGE:** You have explained that you told the
 13 Post Office that you would inform other subpostmasters
 14 if they didn't. To your knowledge, did they inform
 15 other subpostmasters of the existence of this bug?
 16 **A.** No.
 17 **Q.** Just to be absolutely clear, you have explained that
 18 you detected duplicate transactions, in effect, when
 19 this smart post stamp function was being used; is that
 20 right?
 21 **A.** Yes.
 22 **Q.** In conjunction with a bank card payment; is that what
 23 triggered it?
 24 **A.** If you use a bank card it brings the bug up so you can
 25 see it. If you don't use a bank card it's still

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1 relevant, it still happens. If you've used a bank
 2 card, it triggers the other bug that brings up the
 3 stack that you can see it happening.
 4 **Q.** So it was the fact of using the stamp function itself
 5 which was causing the duplication; is that right? To
 6 your knowledge?
 7 **A.** Yes.
 8 **Q.** You have mentioned that you experienced a number of
 9 shortfalls when using -- forgive me, apparent
 10 shortfalls when you were using the Horizon system.
 11 One of them you have dated to 4 January 2006?
 12 **A.** Yes.
 13 **Q.** That one you say related to the giros; is that
 14 correct?
 15 **A.** Correct, yes.
 16 **Q.** Can you explain what happened on that occasion.
 17 **A.** Well, because at the time we had DVD rentals and
 18 things so we did open late sometimes, and it was
 19 something about we put the giros in about 8.00 at
 20 night and it turns out something about there's
 21 a cut-off time but they don't actually tell you if
 22 it's not done by 7.30 it's not counted or something,
 23 but we only found out after the error notice we got
 24 told it.
 25 **Q.** And what did you do to report that discrepancy?
 81

1 **A.** What do you mean by that, sorry?
 2 **Q.** Forgive me, on this occasion you said you tried to put
 3 the giro through the system, is that right?
 4 **A.** Yes.
 5 **Q.** But it hadn't recorded it?
 6 **A.** Yes.
 7 **Q.** What then happened?
 8 **A.** We got like an error notice saying there's a shortfall
 9 and we had to pay it back.
 10 **Q.** Did you pay it back?
 11 **A.** Yes.
 12 **Q.** How did you do that?
 13 **A.** Just put the cash into the office.
 14 **Q.** You have set out in your statement a number of
 15 shortfalls that you experienced. You have itemised
 16 them between paragraphs 52 and 56. I don't propose to
 17 take you through each even every one but I have
 18 a couple of questions for you, if I may.
 19 How did you keep records of the shortfalls that
 20 you experienced?
 21 **A.** When I was doing -- when I was getting all the
 22 documents for the High Court, because we lost our
 23 house and my wife did keep some of the documents we
 24 could find, when I was going through all the documents
 25 I found some of these error notices still within the
 82

1 files. So that's how I got those actual days and
 2 figures and submitted it on to the accounts.
 3 **Q.** When you say within the files, are you talking about
 4 electronic records or paper records --
 5 **A.** Paper records.
 6 **Q.** -- that you had retained. Had you printed those off
 7 the system or were they handwritten records you had
 8 made yourself?
 9 **A.** No, they were actually error notice from the
 10 Post Office or error notice from the Horizon, stuff
 11 like that.
 12 **Q.** In relation to the figures you have mentioned, you
 13 have said against the vast majority of them that they
 14 were repaid in full.
 15 **A.** Yes.
 16 **Q.** How did you repay those sums?
 17 **A.** Normally at the beginning you would put the money into
 18 the account and then when you balance it will put it
 19 back up or I think later on it would come up on the
 20 system saying there was an error notice, do you agree
 21 or not agree? You can say yes and then it will adjust
 22 itself and you need to put the money in.
 23 **Q.** Were you always putting cash in or were you having
 24 money deducted from your salary as well?
 25 **A.** No, I never did the salary deduction, to my knowledge.
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1 **Q.** You've said in respect of many of these shortfalls
 2 that you declared them by following the Post Office
 3 procedure. Do you mean by that that you reported them
 4 to the helpline?
 5 **A.** They either noticed the error and they sent me an
 6 error notice for it or I reported it to the helpline,
 7 yes.
 8 **Q.** Can you estimate how much you think you paid out to
 9 make good shortfalls shown by Horizon?
 10 **A.** The only one I know on top of my head, the total was
 11 the final one of the 13,000. Now, if you add the
 12 other ones beforehand, I can't tell you how much that
 13 is altogether, no.
 14 **Q.** You've described -- we've discussed already the armed
 15 robbery that you experienced on 16 November 2004. I'd
 16 like to ask you a bit more about the audit that took
 17 place on the day that -- I think it was, forgive me,
 18 the following day; is that correct?
 19 **A.** The audit was done on the day of the robbery.
 20 **Q.** The same day?
 21 **A.** They came, I think it was the same day. They came
 22 with the police and they saw what was stolen and they
 23 confirmed whatever amount was stolen at the time and
 24 there was nothing left in the office.
 25 **Q.** So the purpose of that specific audit was simply to
 84

1 establish how much money had been taken; is that
 2 right?
 3 **A.** Correct.
 4 **Q.** You've explained that a shortfall appeared the
 5 following day; is that right?
 6 **A.** Yes, because I had to balance that because it happened
 7 on a Tuesday and Wednesday was the day that we had to
 8 balance. So we used Wednesday to also get the door
 9 fixed and when we did the balance the system came up
 10 that we were minus £2,000 short.
 11 **Q.** Now, when the auditor had checked how much was missing
 12 the previous day, what had the auditor then done?
 13 **A.** He just signed on the paper and it was like no money
 14 left in the office and that's why when he came to do
 15 the audit -- when he came next day to do a balance it
 16 came up minus 2,000.
 17 **Q.** Had there been any transactions put through the system
 18 between the auditor leaving and you balancing the
 19 following day?
 20 **A.** No, nothing. We were completely closed and they were
 21 putting the door in.
 22 **Q.** What did you do when this apparent shortfall of £2,000
 23 arose?
 24 **A.** I called the Post Office up, the help desk, and I said
 25 I'm not accepting this £2,000 shortfall. I said,

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1 a new office at CK Supermarket down the road.
 2 I didn't want to close because of the community.
 3 We were very close to the disabled centre and things,
 4 whereas Robert Street did want to close but he then
 5 later on changed. After the first robbery they came
 6 back to us and said, "Did you want to close now
 7 because you had the armed robbery". I said, "No,
 8 I will still want to stay open because I want to
 9 provide the service for the community at the time".
 10 In hindsight, I probably should have closed then but
 11 hindsight is a good thing to have.
 12 After that, when I refused it in 2003, that's
 13 when we started to get a lot more audits, to --
 14 thinking they were trying to find something to close
 15 an office down, and one audit I think was some time in
 16 2004 in the summer. He came in and overall we were
 17 about £200 short which we paid it back with a cheque.
 18 But he was there for like nearly all day and he was
 19 looking through all the stock, all the -- all the
 20 stock, all the accounts transaction on the phone, like
 21 he was looking for something but he couldn't find it,
 22 so then he had to go with that £200.
 23 **Q.** The final audit of your branch was on 20 July 2006; is
 24 that right?
 25 **A.** Correct, yes.

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1 "We've been closed. The day before the Post Office
 2 with the police and the audit team counted all the
 3 money and they confirmed what was stolen. Unless
 4 you're saying they took the money, I don't see how it
 5 could be minus £2,000 in the office".
 6 We had a big argument. They said, "You have to
 7 accept it if you want to open". I said, "I'm not
 8 going to accept it", so in the end it was agreed to
 9 put it into the suspense account which it stayed until
 10 2006.
 11 **Q.** You ran your branch for approximately three-and-a-half
 12 years; is that right --
 13 **A.** Correct.
 14 **Q.** -- as the subpostmaster?
 15 **A.** Yes.
 16 **Q.** How many times were your accounts audited in that
 17 time?
 18 **A.** After Network Reinvention started to become a thing in
 19 the network, we start -- and after -- so there was --
 20 in our area there was Brondeg Post Office, there was
 21 Robert Street Post Office and there was Cwmbwrla
 22 Post Office, and at the time the Post Office wanted to
 23 close Cwmbwrla Post Office, which they agreed, and
 24 they wanted to close one other office, either myself
 25 or Robert Street, and then they were going to put

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1 **Q.** By whom was that audit conducted?
 2 **A.** Initially, the retail line manager said that she's
 3 coming in because a customer complained about the
 4 lavender smell saying it was putting her off having
 5 a lavender smell in the office, and the fact that we
 6 recommended sending a parcel to Russia in a certain
 7 way, which we never would have done. She said,
 8 "Because I'm here, I will check -- I'll do an audit",
 9 and when she did the audit she was something like -- I
 10 can't remember in my head now. I think it was £9,000
 11 short. I did not know where that shortfall come.
 12 There was a couple -- there was some money which
 13 I think I might have known where it came from at the
 14 time but not a £9,000 figure. I can't remember what
 15 it was, maybe £200 or £1,000 shortfall, I wouldn't
 16 know. She said that, "Well, we're going to now have
 17 to close your office", and she called for an audit
 18 team to come down. There's one guy who had been
 19 coming now for the last three years. It's the same
 20 audit person. When he did the audit he found about
 21 £13,000 short, so it's gone up from £9,000 up to
 22 £13,000.
 23 At the time the retail line manager said that,
 24 "If you resign your position then we won't prosecute
 25 you for false accounting and theft", so I just said in

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1 the end, "Okay, I'll resign then", and I called --
 2 I called Keith Richards about what was going on. He
 3 said, "Well, because you resigned now you're on your
 4 own".

5 I called --

6 **Q.** Who's Keith Richards, please?

7 **A.** He was the Welsh Executive Officer.

8 **SIR WYN WILLIAMS:** Of the Federation?

9 **A.** Yes. I called Mark Baker and Mark Baker said, "Well,
 10 you haven't been paid your grant, so less offsetting
 11 as well", and also he advised to get a solicitor,
 12 "Don't go with the Federation or go by yourself". So
 13 we got a solicitor.

14 **MS HODGE:** Thank you. Mr Kelly, just coming back, you
 15 have mentioned that you resigned. Were you suspended
 16 before you took the decision to resign from your
 17 position as a subpostmaster?

18 **A.** Sorry, I was suspended then. Later on I resigned,
 19 sorry, yes.

20 **Q.** Do you recall when you were suspended?

21 **A.** I was suspended on that day. It was later on
 22 I resigned.

23 **Q.** Is that the date of the audit?

24 **A.** Yes.

25 **Q.** Forgive me, you just explained you were advised by

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1 Mr Baker to obtain a legal representative; is that
 2 right?

3 **A.** Correct, yes.

4 **Q.** That was in connection with the criminal
 5 investigation?

6 **A.** Correct.

7 **Q.** You've explained in your statement you were invited to
 8 attend an interview under caution.

9 **A.** Yes.

10 **Q.** Was that in connection with the alleged shortfall that
 11 was found in July 2006?

12 **A.** Correct, yes.

13 **Q.** Who invited you to attend your interview under
 14 caution?

15 **A.** The first time the Post Office interviewed me and they
 16 wanted to interview me when I was under the Mental
 17 Health Act and the solicitor said no, that's
 18 unacceptable because they completely -- during the
 19 interview, completely traumatised. I couldn't
 20 remember -- I just could not answer anything. I can't
 21 remember that part much.

22 **Q.** I quite understand.

23 You've just mentioned that you were detained
 24 under the Mental Health Act; is that correct?

25 **A.** Yes.

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1 **Q.** When did that happen?

2 **A.** After the -- when I got suspended the GP gave me
 3 tablets and stuff. When I went then to the -- the
 4 Post Office wanted to interview me and I start to have
 5 an interview and I just completely blanked out. What
 6 I'd been told by people at the time I didn't --
 7 I could not respond to names or anything and the
 8 Post Office said, "Oh, that's fine. We can carry on".
 9 My solicitors, "No, he can't. He's not fit to be
 10 interviewed".

11 **Q.** So you had a solicitor with you on that first occasion
 12 that you attended for interview?

13 **A.** Yes.

14 **Q.** Is that right, with I think you said it was
 15 Post Office investigators; is that correct?

16 **A.** Yes.

17 **Q.** Do you recall where that interview took place?

18 **A.** The first one I don't remember but the second one was
 19 at the police station.

20 **Q.** And it was during the course of that interview that
 21 you experienced a breakdown in your mental health; is
 22 that right?

23 **A.** On the first one --

24 **Q.** The first interview.

25 **A.** -- I had the breakdown, yes. The second one I do

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1 remember was at the police station. That one I do --
 2 the second one I remember more than the first one.

3 **Q.** For how long did you receive treatment?

4 **A.** Well, I had treatment longer than that but the doctor
 5 said I was well enough to be interviewed under caution
 6 about six months later and that's then at the police
 7 station.

8 **Q.** Do you recall for how long you were detained in
 9 hospital? You were detained in hospital?

10 **A.** No, I was outside --

11 **Q.** Forgive me. Sorry, please do carry on.

12 **A.** I was in the house but the doctor had, like, control
 13 of my medication, finance and things.

14 **Q.** Right. Had you had any problems with your mental
 15 health before these events occurred?

16 **A.** No.

17 **Q.** What do you believe was the trigger for these events?

18 **A.** The fact that the Post Office was -- all the losses,
 19 the stress from it, trying to find it all, and no-one
 20 would listen, and how they conducted themselves
 21 afterwards with all the threats, like on the second
 22 enquiry -- not enquiry, the second interview, when the
 23 solicitor said that we would use the bug that he found
 24 as part of the defence and the Post Office then sort
 25 of left it, but just before we left it was said, "Oh,

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1 we might go for your wife", and that completely phased
 2 me then and I panicked again and I said, "Oh, I'll
 3 plead if you want", because at the time my wife was on
 4 a visa for UK.

5 **Q.** Just to break that down a little bit, Mr Kelly,
 6 I think you've explained that after you were under the
 7 care of your GP for six months?

8 **A.** Yes.

9 **Q.** Is that right, and he said you were fit to be
 10 interviewed again?

11 **A.** Yes.

12 **Q.** You attended a second interview?

13 **A.** Yes, and they knew why I was -- I couldn't do the
 14 interview the first time. They knew it was because of
 15 my anxiety and panic from PTSD from the doctor.

16 **Q.** On the second occasion you were represented again by
 17 a lawyer; is that right?

18 **A.** The same one, yes.

19 **Q.** What advice did your lawyer give you precisely as to
 20 how you were to defend yourself against the charges?

21 **A.** They said just plead not guilty and if they want to
 22 proceed it to court they would use the bug that
 23 I discovered as part of the defence to -- against
 24 the -- why the figure was £13,000.

25 **Q.** When you refer to the bug, you're talking about that
 93

1 step the bug getting produced.

2 **SIR WYN WILLIAMS:** Fine, thanks. I just wanted to make
 3 sure I had it right.

4 **MS HODGE:** In terms of timings, I know it's difficult to
 5 recall precise dates but we know that your audit
 6 occurred on 20 July 2006. So this second interview
 7 would have been approximately six months later; is
 8 that right?

9 **A.** Correct.

10 **Q.** Roughly.

11 **A.** Yes.

12 **Q.** And you had retained these screenshots you had taken;
 13 is that right?

14 **A.** Correct.

15 **Q.** What had you done with those?

16 **A.** I gave them to my solicitor who used that as part of
 17 the defence.

18 **Q.** During the course of your interview?

19 **A.** Correct.

20 **Q.** Right.

21 **A.** They showed the screenshots to those people because
 22 what they initially said to her was how are you going
 23 to prove this bug exists because she said she knew
 24 about this bug and then she dropped the screenshots,
 25 and they were surprised and then that's when it
 95

1 stamp post -- sorry, the smart post stamp function; is
 2 that right?

3 **A.** Correct.

4 **Q.** Which you had raised back in January 2006?

5 **A.** Correct.

6 **Q.** What evidence did you have to show that this had
 7 occurred and that you had raised concerns about it?

8 **A.** I got the screenshots and I called them up. If you
 9 told me did I have any call references, I do have but
 10 I don't know where they are now. But I did call them
 11 up at the time.

12 **SIR WYN WILLIAMS:** Mr Kelly, I'm not as familiar with
 13 jargon about computers as some people. When you say
 14 you had screenshots can you tell me what you had done
 15 to get those.

16 **A.** Well, I did every single step and I took a screenshot.

17 **SIR WYN WILLIAMS:** So a photograph with your mobile phone
 18 or something; is that what you're talking about?

19 **A.** Yes.

20 **SIR WYN WILLIAMS:** Yes, fine.

21 **A.** And it showed at the very end the double transaction.

22 **SIR WYN WILLIAMS:** So you had a sort of photographic
 23 record of what you had discovered in relation to
 24 Horizon.

25 **A.** Correct, it's a physical -- you can see the step by
 94

1 practically terminated.

2 **Q.** You have mentioned already your first interview was
 3 carried out by Post Office investigators?

4 **A.** Yes.

5 **Q.** Who conducted your second interview?

6 **A.** The same people, the same two -- two men.

7 **Q.** You've explained when shown that evidence the
 8 Post Office didn't take any further action against
 9 you; is that right?

10 **A.** They didn't take any further action but they also did
 11 not say they were not going to proceed anymore. So
 12 for years later I just felt like if I -- firstly
 13 because the Secrets Act, if I did make it more public
 14 they would go after me and also at the time I wasn't
 15 well enough.

16 It was only 2010 I started to become more well
 17 and that's when I discovered about all the other
 18 people getting affected with Horizon and people
 19 committing suicide, person -- Seema, who went to
 20 prison pregnant, and I started to feel guilty about
 21 all of that and I felt I was partly to blame for it
 22 all.

23 **Q.** You have mentioned already that your wife assisted you
 24 in running the branch.

25 **A.** Correct.
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1 Q. Did she herself come under suspicion with the
2 Post Office in relation to the shortfall of circa
3 £12,000/£13,000?
4 A. She didn't come -- she wasn't suspected of it until my
5 solicitor presented that bug, the screenshot, and then
6 they've said at the end, "Well, we might then
7 prosecute your wife if you don't plead guilty", and
8 that completely flipped me up then.
9 Q. You recall this being after you produced the evidence
10 of the bug?
11 A. Yes, and the solicitor said then, "I'll sort it out
12 with them", after I left.
13 Q. You've told us already that you ultimately chose to
14 resign your office as a subpostmaster?
15 A. I resigned on that day, on the second interview,
16 permanently, yes.
17 Q. What led you to that decision?
18 A. It was too stressful. I couldn't handle anymore.
19 I couldn't do anything. I couldn't think of anything
20 and I knew I couldn't -- I wouldn't be able to run it
21 anymore. Even if they said to me you can have the
22 office back I wouldn't be able to run it then. I was
23 too gone.
24 Q. What had you originally hoped to do with your
25 Post Office business and your retail businesses?

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1 approximately £100,000?
2 A. Correct.
3 Q. In relation to the business?
4 A. Yes.
5 Q. You have mentioned that the house was repossessed.
6 What then happened to the property?
7 A. It was sold at auction for about £85,000.
8 Q. And how were the proceeds of sale administered?
9 A. It was just sold and NatWest kept the money for the
10 business loan, that was it, and the £13,000 shortfall
11 the Post Office said I was liable for, it was offset
12 against the grant they haven't paid yet because we
13 were supposed to have about £13,000 grant under the
14 network reinvention because we hadn't been paid for it
15 yet, so it cancelled each other out.
16 Q. So were you allowed to offset those sums?
17 A. Yes.
18 Q. That was for an alleged shortfall shown by Horizon?
19 A. When I got interviewed there was a £13,000 shortfall
20 and I was -- there was a £13,000 outstanding grant
21 Post Office hadn't paid me, so it cancelled each other
22 out.
23 Q. Was the grant the matter that Mark Baker had raised?
24 A. Yes.
25 Q. I think you mentioned that Mark Baker had alerted you

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1 A. Well, we were originally hoping to keep the office
2 going, the pet shop would carry on, it was expanding
3 at the time, and we would start a family because it
4 was a three-bedroomed house, no sorry, four, it was
5 a four bedroom house, which would have been enough to
6 have a family, but after the breakdown and things like
7 that and we lost the house from it all, we thought we
8 couldn't have a family because we had no house, no
9 stability. And the reason we lost the house was the
10 bank, NatWest, they had on the business loan it had to
11 be a post office, because the post office had got
12 closed they would not take any money to pay the loan
13 and they recalled it instead and they would not give
14 the lease, the deed, to Lloyd's for it to be
15 remortgaged so it got repossessed in the end.
16 Q. That left you without a home?
17 A. Correct.
18 Q. Is that right? In terms of your original investment
19 in the business you've explained you were gifted
20 £45,000 by your parents?
21 A. Correct.
22 Q. Which you used as equity to fund the purchase of the
23 premises?
24 A. It counted as a deposit for the loan.
25 Q. Forgive me, and you had taken the loan of

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1 for the fact that you would be entitled to a grant
2 under the network transformation programme.
3 What is the current state of your finances
4 Mr Kelly?
5 A. Well, everything is in my wife's name. She's got the
6 shop because I can't really now run a business.
7 I don't trust myself to do it all. I help my wife in
8 the shop until this Covid all started, and I also help
9 with my Mum, I do the care, because she's now got,
10 sort of -- she can't remember things at all and she
11 can't move much so I have to be her carer.
12 Q. Have you -- you have explained you are caring for your
13 Mum. Were you able to find alternative employment
14 when your appointment as a subpostmaster ended?
15 A. No, because I didn't -- because one thing is I had all
16 that mental illness, I couldn't trust myself,
17 I thought, to do things. And also I felt if
18 I contacted the Post Office for, like, a reference or
19 whatever they might say, oh -- firstly, they probably
20 wouldn't give a good reference if they would but also
21 they might have said, "Oh, we forgot to prosecute him"
22 or something. So I just -- I didn't do anything.
23 Just help with my wife, I did, in the business.
24 Q. You've told us already what impact the first interview
25 had on your mental health. Can you describe how you

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1 felt at the time psychologically to be experiencing
 2 repeated shortfalls in your accounts shown by the
 3 Horizon system?
 4 **A.** I got very, very stressed, especially sometimes when
 5 the office was not that busy and we still had some big
 6 shortfall and ... anxious and it was quite irritating
 7 to call the helpline and you have to wait, like, until
 8 next day for information which doesn't always help.
 9 **Q.** We know that as a result of your first interview you
 10 were placed under the care of your GP.
 11 **A.** Yes.
 12 **Q.** How did you feel when you were invited to attend
 13 a second interview by the Post Office under caution?
 14 **A.** Very, very anxious basically, because it was at the
 15 police station, and nervous but it's something that
 16 had to be done.
 17 **Q.** What's been the longer term effect of these events
 18 upon your health and your well-being?
 19 **A.** Well, I'm very, very anxious now and I get stressed
 20 quite easily and I got PTSD and I quite often blame
 21 myself. I keep on thinking that I caused some of
 22 these problems for a lot of people, the fact that
 23 I didn't publish the bug when I could have. I've
 24 become quite suicidal and a couple of times did try to
 25 do it. Yeah.

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1 well then because people would not come in.
 2 **Q.** You've explained you participated as a claimant in the
 3 Group Litigation.
 4 **A.** Correct, yes.
 5 **Q.** How much did you receive by way of compensation?
 6 **A.** I think in total 28,000. I think it was like --
 7 19,000 -- I think 20,000 for the first payment and
 8 8,000 for the second one, something like that.
 9 **Q.** Did this amount cover the losses and the harm that you
 10 suffered?
 11 **A.** No. It didn't cover the house, nothing.
 12 **Q.** How do you feel now about the treatment that you
 13 received from the Post Office?
 14 **A.** Not good. I actually think the Post Office were doing
 15 this to try to close offices down and not pay
 16 compensation. They were looking at ways to close them
 17 down because the other thing was, what I found out in
 18 the High Court -- because I've always been wondering
 19 how my office got a £13,000 shortfall, and what came
 20 up in the High Court was they can do remote access.
 21 So it made me think did they went into my account to
 22 put a shortfall in there, so I would not be
 23 a postmaster to go to the Federation conference with
 24 those screenshots to make everyone in the conference
 25 aware of that bug at the time.

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1 **Q.** You've mentioned your wife Olga and your aspirations,
 2 your previous aspirations to have a family.
 3 **A.** Yes.
 4 **Q.** How has she been affected?
 5 **A.** She's been more -- she's been a bit stressed and she's
 6 been a bit recluse-less but she is stronger than me
 7 and -- yeah, going back to the bit you ... I can't.
 8 I lost track of that bit. Never mind.
 9 **Q.** That's okay. I was asking you about Olga, your wife.
 10 **A.** Yeah, I know. She thinks we should just, like, carry
 11 on but it's me who can't. Like it was her who told me
 12 to go to the High Court, join the group, which I agree
 13 with because I was thinking could I cope with it,
 14 opening old wounds and stuff.
 15 **Q.** But she encouraged you to join the Group Litigation?
 16 **A.** Correct.
 17 **Q.** What effect did the audit and the criminal
 18 investigation have upon your standing in your local
 19 community?
 20 **A.** There was a lot of rumours going around because we
 21 wasn't put in the papers, but a lot of people thought,
 22 oh, we must have been involved in the armed robbery
 23 and that's -- that's why we'd been closed because they
 24 found out that we took the money from the office and
 25 things, and that's why it affected the pet shop as

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1 **Q.** What do you think the Post Office needs to do now to
 2 put right what happened to you and other
 3 subpostmasters?
 4 **A.** Firstly, they need to pay the full -- not exclude the
 5 555 from the compensation. Even though I agree -- as
 6 myself, this is -- that if we carried on fighting it
 7 would have dragged on for, like, another three years
 8 and people with convictions would have been waiting
 9 for another three years, they still were punishing the
 10 555 that we're not getting our full compensation.
 11 They keep saying it's full and final.
 12 They also, I think, will need to send like
 13 a referral letter that we can give to people we want
 14 to work or whatever to say the reason why they've not
 15 been working for ten years, five years, whatever is
 16 because of what we did to them.
 17 And an apology, a sincere apology, in the papers
 18 and better training for other postmasters in the
 19 future.
 20 **Q.** Thank you, Mr Kelly. I have no further questions
 21 I wish to ask you. Is there anything you would like
 22 to say which we've not covered?
 23 **A.** Two things which I'd like to say was -- the first one
 24 is the -- I think the law of the ... should be
 25 activated. It was discussed on the Hillsborough

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1 Inquiry, the Hillsborough law, because -- and there's
2 two, I can't remember what they call it. One was the
3 candid where the public people have to state the truth
4 all the time, they can't give false information and
5 they have to give information if required.

6 And the second one was the fact that there is
7 a limit of what they can use to prosecute people. So,
8 for argument's sake, a postmaster's legal cover was
9 normally like £50,000. So that would be like the
10 legal budget the Post Office can use to take the
11 person to court, not use millions of pounds to
12 prosecute someone or in a civil case.

13 The second one which I think caused a lot of
14 this problem was the fact that the law was changed in
15 1999 under the PACE 1984 where the computer evidence
16 became an absolute proof in courts, unless someone can
17 prove that the system wasn't robust at the time of the
18 errors, and I can see if that law is not changed
19 somehow -- and I can't say how it would need to be
20 changed -- as we get more and more into computers that
21 will be more scandals coming up with NHS medical
22 records or banks and things.

23 **MS HODGE:** Thank you, Mr Kelly.

24 **SIR WYN WILLIAMS:** Thank you very much, Mr Kelly. Thank
25 you for coming to give your evidence in such a clear

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1 The Post Office was in a rural area and they lived in
2 a four bedroom house next door which had a garden for
3 the boys to play in.

4 Ms Price first received error notices on the
5 Horizon system from 2002 to 2003. From then on, she
6 noticed that the figures were regularly wrong and just
7 wouldn't balance. She would she says pull her hair
8 out not being able to understand why. At first she
9 thought it was her making the mistakes and she
10 therefore paid for these initial shortfalls. She
11 estimates out of her own pocket she put in £13,000.
12 She phoned the help desk about these discrepancies to
13 which they always said, "It will bounce back", which
14 she found very frustrating and unhelpful.

15 An auditor visited and Ms Price recalls them
16 saying that she can't just leave £2,000 in the
17 suspense account. She was told to take that money and
18 keep it herself. Ms Price said she couldn't do that
19 as it was Post Office money. Ms Price has various
20 other audits before the audit in 2005 which led to her
21 suspension. Until this audit in 2005, she had paid
22 any shortfall as was shown by Horizon but can't recall
23 the amount of discrepancies at this stage as it was
24 such a long time ago. Ms Price recalls:

25 "I would spend until the early hours trying to

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1 and forthright manner. Thank you.

2 **MS HODGE:** Thank you, sir. That concludes our evidence
3 for this afternoon.

4 **SIR WYN WILLIAMS:** I'm sorry that I'm now going to cause
5 a delay in proceedings but, as I said, I have to take
6 an engagement which has been long-standing for a
7 little while. But hopefully by about 3.40 or 3.45 we
8 can do some more reading of summaries if that's
9 acceptable to everyone. I can't see Ms -- yes, I can
10 see Ms Patrick. Is that all right, Ms Patrick?

11 **MS PATRICK:** Yes, sir.

12 **SIR WYN WILLIAMS:** If I finish my engagement more quickly,
13 I'll let everyone know. But assume it will be about
14 3.40. Thank you very much.

(2.59 pm)

(A short break)

(3.41 pm)

17 **SIR WYN WILLIAMS:** Whenever you are ready, Ms Patrick.

18 **MS CARINA PRICE, summary read by MS PATRICK**

20 **MS PATRICK:** Thank you, sir. We're starting with
21 a summary of the evidence of Ms Carina Price.

22 Ms Carina Price was appointed subpostmistress of
23 Sopley Post Office in Dorset in 1999. She was married
24 with two then young sons. She bought the business
25 because it fitted well for her and her family's needs.

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1 figure it out and in the end I just had to accept what
2 figures and sign it off."

3 An unannounced audit was carried out by the
4 Post Office in 2005 and a shortfall of £13,000 was
5 found. In 2006 she was charged with numerous counts
6 of suppressing a valuable security and three counts of
7 theft. As the case proceeded to court, her barrister
8 informed her that the shortfalls were in excess of
9 £17,000. She was advised to pay it before court but
10 she realised that the loan she took out didn't cover
11 the shortfalls in addition to her living expenses and
12 her mortgage she says:

13 "I had to take loan out of £37,784 to cover the
14 shortfall, my living expenses and mortgage, believing
15 that I would be able to work and then repay it."

16 She adds:

17 "The whole situation caused me a huge amount of
18 stress. It made me feel awful and very upset."

19 The Post Office told her barrister that if she
20 pled guilty she probably wouldn't get a custodial
21 sentence but she wasn't willing to plead to something
22 she didn't do. She pleaded not guilty. Ms Price was
23 summoned to the Crown Court at Bournemouth on
24 30 November 2005. After her conviction following
25 trial, she was completely devastated and broke down in

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1 tears.
 2 Her whole world, she says, had fallen apart.
 3 She never returned to Sopley because she thought her
 4 family would be better off without her. She was
 5 depressed and had suicidal thoughts. She lost her
 6 home, her shop, and her husband. Ms Price says:
 7 "I felt like I wanted to jump under a lorry."
 8 She visited her GP who was aware of her
 9 conviction and she says treated her awfully to the
 10 point where she felt she couldn't go back for
 11 treatment.
 12 Ms Price was sentenced on 19 January 2006 to
 13 a suspended prison sentence. Her conviction was
 14 quashed in July 2021. Ms Price says she had always
 15 been the breadwinner of their family. Her physical
 16 health deteriorated and she struggled to cope. She
 17 was forced to take out a further loan of £20,000 due
 18 to financial pressure, pressure put on her to pay the
 19 Post Office. Ms Price says:
 20 "I hated being in debt but I had no choice. It
 21 was not a comfortable feeling at all. I worried about
 22 how I would pay the mortgage."
 23 At first she says she missed a lot of repayments
 24 and the interest kept getting higher and higher. She
 25 had sleepless nights because she thought they were

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1 going to lose the house. Ms Price is still paying
 2 those loans back today and she feels she says like:
 3 "I have spent my whole life living with a huge
 4 debt hanging over my head."
 5 Ms Price says once she had a good relationship
 6 with the people in the village. However, they read
 7 the articles published around the time of her
 8 conviction and decided not to believe her. One local
 9 Article suggested she had stolen from vulnerable
 10 people. Ms Price left Sopley a few months before her
 11 trial and separated from her husband. This involved
 12 leaving her sons behind with their father. She hasn't
 13 seen her eldest son for quite a while. He doesn't
 14 speak with her because she walked away. She has two
 15 grandchildren who she has never met. Despite trying
 16 to reach out, she thinks they do not want anything to
 17 do with her.
 18 Ms Price keeps in touch with her youngest son
 19 and she enjoys playing games with him once a week.
 20 She says she has to live with the stigma and
 21 consequences of the conviction which has blighted her
 22 life and the lives of her immediate family. She wants
 23 to say to the Inquiry not a day passes when she
 24 doesn't think about it.
 25 **MR DAVID THOMAS HEDGES, summary read by MS PATRICK**

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1 **MS PATRICK:** We move next to the summary of the evidence
 2 of Mr David Thomas Hedges.
 3 Once Tom Hedges' children had reached secondary
 4 school age, he and his wife looked for a change of
 5 lifestyle. After four or five months of looking, he
 6 was offered the opportunity to buy Hogsthorpe
 7 Post Office. Mr Hedges became subpostmaster of the
 8 branch. He says it had been drilled into him from the
 9 very start that he would be held responsible for any
 10 financial loss in the branch. He simply did not have
 11 the money to pay repeated shortfalls.
 12 He made three separate arrangements to pay
 13 around £2,000 each time to the Post Office by
 14 instalments. It always seemed strange him, he says,
 15 that all the Post Office seemed to be worried about
 16 was getting the money, not why it had supposedly gone
 17 missing. Between 2003 and 2007 the Post Office he
 18 says had always dealt with losses in that way.
 19 At the beginning of 2009 a large shortfall of
 20 £10,000 occurred. Around this time he borrowed
 21 £20,000 to put into the branch. It was, he says,
 22 becoming a money pit.
 23 On 5 May 2010 the auditors visited his branch.
 24 A discrepancy of approximately £23,000 was found and
 25 he was immediately suspended. Following Mr Hedges'

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1 interview under caution his contract was terminated on
 2 14 June 2010 and he was charged with theft and three
 3 counts of false accounting. Mr Hedges pleaded guilty
 4 as he said he felt he had no option.
 5 He was terrified he would end up in prison. The
 6 criminal solicitor appointed to represent him advised
 7 that if he agreed to plead guilty and was able to
 8 provide satisfactory character references, then his
 9 solicitor told him, Mr Hedges recalls, that he was
 10 95 per cent certain that he would receive a suspended
 11 sentence rather than a custodial one. Mr Hedges
 12 recalls the Post Office was seeking a 4-year custodial
 13 sentence. He was subsequently sentenced on 4 February
 14 2011 at Lincoln Crown Court and he was sentenced to
 15 seven months imprisonment suspended for 18 months,
 16 together with 120 hours of unpaid work and costs of
 17 £1,000.
 18 A few days after Mr Hedges was sentenced his
 19 older daughter had to go to someone's house and listen
 20 to the owners there going on about the terrible man at
 21 the Post Office not knowing that she was his daughter.
 22 She suffered 30 minutes of diatribe and vitriol until
 23 she got outside, sat in her car and cried for 30
 24 minutes.
 25 Recently Mr Hedges recalls he came home from

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1 a shopping trip to find his wife in a confused state.
 2 She was so confused that she called him her previous
 3 husband's name. Mr Hedges' initial thought was that
 4 she had had a stroke but on taking her to the hospital
 5 it turned out this was not the case. The doctor
 6 seemed to think she had suffered some form of mental
 7 episode. Mr Hedges told the doctors about the deep
 8 trauma both of them had endured with regard to the
 9 Post Office and his conviction. They both needed to
 10 be very strong to get through all the upset and worry
 11 and possibly now that they believe that they are in
 12 calmer waters, Mr Hedges believes his wife may have
 13 allowed her mind to relax and perhaps it had gone too
 14 far.

15 He says she appears to be getting better but has
 16 no memory of about five or six hours on that Monday.
 17 She's now received a formal diagnosis and has been
 18 diagnosed with transient global amnesia. This
 19 condition can be brought on by stress, even through
 20 events which occurred many years ago and which have
 21 now eased.

22 Mr Hedges described the mental toll which
 23 followed the audit in 2010 as crippling. He wants to
 24 say to the Inquiry that he believes that all of those
 25 impacted by Horizon have in common that the experience

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1 her salary, her wage, even though it was not her
 2 fault. She found this very frustrating and it made
 3 her quite angry.
 4 On 24 January 2012 Ms Robinson was visited by an
 5 auditor. She was sick at the time and so she was not
 6 working, but she received a call to go to the shop and
 7 to her amazement it was closed. She describes it as
 8 complete chaos. The auditor from the Post Office
 9 informed her that they had been counting cash and had
 10 calculated a shortfall of £15,500. Ms Robinson
 11 recounted it all and the shortfall had risen to
 12 £17,000. She was suspended straight away and was not
 13 allowed back into the Post Office from that point.
 14 She felt as though her world had been turned upside
 15 down. The whole experience was awful.

16 She was interviewed on 9 February 2012. She
 17 received a letter from the Post Office dated
 18 27 February 2012 confirming they would terminate her
 19 contract. She was charged with false accounting and
 20 theft of a sum in the region of £17,000 and she was
 21 initially sent to Ashton Magistrates' Court after
 22 receiving a summons.

23 At court, she was told that if she pleaded
 24 guilty to false accounting then they would drop the
 25 theft charges. Ms Robinson then went to a plea

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1 has left them scarred for life.

2 **MS DELLA ROBINSON, summary read by MS PATRICK**

3 **MS PATRICK:** Sir, we're going to move now to the summary
 4 of the evidence of Ms Della Robinson.

5 Dela Robinson was subpostmistress at the
 6 Dukinfield Post Office from 27 January 2006 to
 7 27 February 2012 when her contract was terminated.

8 She and her partner had bought the premises and
 9 the Post Office. She said she was given very basic
 10 training which she felt was mostly inadequate or
 11 irrelevant.

12 At first Ms Robinson noticed some mistakes
 13 occurring for small amounts of money usually £10 or
 14 £20. She became confident and challenged these
 15 figures as wrong. She would ring the helpline about
 16 twice a week for the first three years and she says
 17 they were pleasant but not effective. Ms Robinson can
 18 recall one time when she returned from holiday to find
 19 that there was a shortfall of £36,000. After
 20 investigating it fully, it transpired that the
 21 shortfall was only £500.

22 In 2010 they experienced a further shortfall of
 23 around £1,500 which she couldn't sort out and
 24 Ms Robinson came to an agreement with the Post Office
 25 that she would pay this back at £500 per month out of

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1 hearing, again at Ashton Magistrates, when she was
 2 advised by her barrister to fight the case at the
 3 Crown Court. She remembers she was told by the
 4 Post Office that if she pleaded guilty to false
 5 accounting they would not pursue her for the money and
 6 would drop the theft charge. Ms Robinson then chose
 7 to do this.

8 On 12 December 2012 she pleaded guilty to false
 9 accounting. On 18 January 2013 she attended
 10 Manchester Crown Court for sentencing. She remembers
 11 the solicitors and barristers all spoke amongst
 12 themselves and then she was sentenced to 180 hours of
 13 community service. She also had to pay £5,000 in
 14 legal costs.

15 On 23 April 2021 Ms Robinson's conviction was
 16 overturned by the Court of Appeal.

17 Ms Robinson says the stress of the whole
 18 experience exacerbated her pre-existing epilepsy.
 19 She's now registered disabled and this has resulted in
 20 her losing her driving licence. Ms Robinson says she
 21 would suffer with nightmares where she relived the
 22 experience. She said she put on large amounts of
 23 weight, she lost her confidence, her independence, and
 24 she's developed depression. She says she was able to
 25 manage her epilepsy before this.

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1 To go from the Post Office being something she
2 believed was giving her her confidence back and a new
3 lease of life and then to have it all taken away from
4 her was, she says, heart-breaking.

5 She feels now she can't move forward. She says
6 she has suffered from financial hardship as a result
7 of the Post Office's actions and also suffered from
8 a health perspective. She's been diagnosed with
9 prolonged duress stress disorder. She has been
10 recommended to have 20 sessions of psychological
11 therapy, which she is currently undergoing.

12 She feels that it isn't just her who's been
13 affected by her conviction. Ms Robinson's son, she
14 says, became more introverted. He was worried what
15 people thought. She felt more for what her husband
16 had lost. She says he put their whole life into them.
17 It was his baby as he had done everything toward
18 achieving this. Following her conviction, they had
19 a rental property repossessed. They now have
20 a mortgage. They are in arrears, and living week by
21 week.

22 When they found a buyer for the Post Office, the
23 Post Office said no and this fell through. It has
24 devastated her to see that her husband's efforts had
25 all been for nothing.

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1 that amount had reduced to £11,957.78. Mrs Henderson
2 was told that she could not reopen the Post Office and
3 that she would be suspended.

4 On 22 February 2010, Mrs Henderson received
5 a letter stating that they were considering
6 terminating her contract. She spoke to her local
7 representative at the National Federation of
8 SubPostmasters and on his advice she decided she had
9 no option other than to resign, which she did on
10 23 February 2010.

11 This is a decision which Mrs Henderson says she
12 has since regretted. She was summoned to a meeting
13 with Post Office. She was allowed to bring her
14 Federation rep but he was not allowed to speak during
15 the interview. The two men conducting the interview
16 are described by Mrs Henderson as total bullies.
17 Mrs Henderson was under the impression that the
18 purpose of the meeting was to discover where she or
19 the system had gone wrong but all they did, she says,
20 was accuse her of theft.

21 She recalls they marched her to the car park to
22 take a look at her cheap Proton car to see if it was
23 worthy of being a "recovery asset". She was
24 subsequently charged with theft and false accounting.
25 Criminal proceedings were brought against her and her

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1 **MRS ALLISON HENDERSON, summary read by MS PATRICK**
2 **MS PATRICK:** We move next to the summary of the evidence
3 of Mrs Allison Henderson.

4 Ms Allison Henderson was subpostmaster at the
5 Worstead Post Office from 1997 until 23 February 2010
6 when she resigned. In the early 2000s the Horizon
7 software was introduced to her Post Office. For
8 several years, she had difficulty in using the Horizon
9 system and often struggled to balance the accounts it
10 showed. She spoke to the helpline and the area
11 manager to seek guidance. From 2006 onward, balances
12 were regularly wrong.

13 The first time that Mrs Henderson ever saw an
14 error notice on the Horizon system was in 2006. The
15 system generated a shortfall of £1,500 and the
16 Post Office required her to pay that shortfall.
17 However, a while later the system generated another
18 loss of £2,000. The shortfalls kept coming and
19 Mrs Henderson could not afford to cover the amount.

20 On 10 February 2010, two auditors attended
21 Mrs Henderson's Post Office. She was hopeful that
22 they would be able to sort out any balancing
23 difficulties. She was shocked when they advised her
24 that there was a shortfall of £18,000. They then
25 returned to her a couple of hours later to say that

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1 case was transferred from the Magistrates' Court to
2 Norwich Crown Court. She recalls she had never felt
3 so scared and alone in her life.

4 Her solicitor and barrister provided her with
5 legal advice and advised her to take a plea bargain of
6 false accounting with the Post Office dropping the
7 theft charge. Mrs Henderson felt pressurised into
8 accepting this. She says she could not face going to
9 prison, "... for something that I had not done". She
10 was desperate to avoid spending any time in prison
11 whatsoever.

12 She therefore very reluctantly accepted a plea
13 bargain. With the prospect of a custodial sentence
14 hanging over Mrs Henderson she says she felt she had
15 no choice. As part of the plea bargain she recalls
16 she was told not to mention to the court anything
17 about the Horizon system. She recalls she questioned
18 this, she queried it as unfair with her barrister and
19 he says that's the way it works.

20 The judge adjourned the hearing and ordered her
21 to pay the alleged shortfall before the case returned
22 to court for sentencing. Mrs Henderson returned for
23 sentencing on 15 December 2010 and was given 200 hours
24 of community service and ordered to pay court costs of
25 £1,400. She also paid her own lawyer's fees which

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1 totalled £7,000. Mrs Henderson felt so ashamed and
2 embarrassed about past events, "... when I have always
3 known that I have done nothing wrong."

4 The mental anguish she says has taken its toll
5 on her and still does. She says:

6 "Being accused of something that you have not
7 done is always a horrible feeling but for it to result
8 in a criminal conviction, the loss of my job and
9 livelihood is something that I think I will never be
10 able to get over."

11 Mrs Henderson says she did not attend her GP
12 about how she was feeling at that time that it was all
13 being investigated as she still lived in the village
14 too. She just tried to keep it to herself and not
15 talk about it. She thinks now she should have
16 obtained some professional help and she still needs
17 some professional assistance with the feelings which
18 she has had from when the problems with Horizon
19 started and which still continue today.

20 The whole affair, she says, has had
21 a detrimental effect on her health and on her family.
22 She's felt very low in mood, she breaks down in tears
23 and she still lacks confidence. She's completed
24 a course of CBT treatment which she's found helpful
25 but she wants to say to the Inquiry that she feels

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1 that this is something that will never fully leave
2 her.

3 Before this whole affair she says she was
4 regarded as a pillar of society and got heavily
5 involved in the community. Mrs Henderson's husband,
6 she says, had to give up his position as Chairman of
7 the Parish Council to protect the integrity of the
8 council. They moved out of the area in 2016 which
9 resulted in them losing contact with a lot of their
10 friends. However, this was a move that they felt they
11 simply had to make.

12 Their friends and neighbours in their new area
13 knew nothing of the Post Office saga until after
14 Mrs Henderson's conviction was quashed at the Court of
15 Appeal on 23 April 2021. She says it was a saga in
16 her life she wanted to shut away from people.
17 Mrs Henderson and her husband, she says, had kept
18 everything from their grandchildren until her
19 conviction was quashed. They were doing this to
20 protect them and to avoid any stigma being passed on
21 to them.

22 She says speaking about what happened to her
23 still upsets her and reduces her to tears, as it does
24 her grandchildren when they speak of these events.

25 **MR HASMUKH SHINGADIA, summary read by MS PATRICK**

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1 **MS PATRICK:** We move next to the summary of the evidence
2 of Has Mukh Shingadia.

3 Mr Shingadia and his wife got married in 1996.
4 He took over the Upper Buckleberry Post Office on
5 27 October 1998. He remembers having to submit
6 a business plan to the Post Office and he had to apply
7 for a loan to buy the shop.

8 The Post Office had a flat upstairs which was
9 one of the reasons why Mr Shingadia chose that
10 business. He thinks he and his wife paid around
11 £57,000 and they took a commercial loan out of
12 £40,000. They paid £17,000 themselves and then £7,000
13 for stock plus legal costs. He says his problems
14 usually arose on a Wednesday after balancing.
15 Initially he didn't have any idea what these losses
16 might be attributed to.

17 If there was a small shortfall, for example,
18 a couple of pounds, he would put the money into the
19 system or take it out if the system was over or under.
20 But when the discrepancies began to get larger,
21 Mr Shingadia contacted the helpline. They would take
22 him through the process and tell him the money would
23 turn up the next week. He remembers receiving error
24 notices on the system in 2009 or 2010. He didn't
25 speak to the managers because he says it was hard to

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1 get through to them. He did have a Federation
2 representative in Farnham but he says every time he
3 calling him he was out in India. He says this was
4 very annoying but also meant, he says, he had no
5 support.

6 Mr Shingadia had an unannounced audit on
7 26 March 2010 when two auditors arrived at his
8 Post Office. Due to the problems with the system, he
9 was aware at this stage that the discrepancies were
10 around £16,000. On 11 May 2010 he was interviewed at
11 Newbury sorting office and then charged with theft and
12 false accounting. Mr Shingadia could not pay the
13 large shortfall discovered on the audit and he had to
14 borrow from his brother and his wife's sister. He
15 thought that if he repaid the money that would be the
16 end of the matter.

17 Mr Shingadia was told that he could receive
18 a custodial sentence so on the advice of his
19 barrister, he pleaded guilty to false accounting. He
20 pleaded guilty to a single count of false accounting
21 on 21 July 2011 at Oxford Crown Court. He was
22 sentenced to 8 months' imprisonment suspended for 12
23 months and ordered to carry out 200 hours of unpaid
24 work. He paid the court costs of £2,269.69 and the
25 legal fees of solicitors and barristers. Mr Shingadia

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1 says he was very stressed, anxious, and worried,
 2 "... and my mental health began to suffer".
 3 His wife also worked full-time at the shop and
 4 her income was affected too. He worried who would
 5 look after his wife and his family if he was in
 6 prison. He knew the impact on his wife and daughters
 7 would be massive. He says his wife is severely
 8 dyslexic and he didn't want her to be stuck without
 9 him and two young daughters to look after.
 10 He says he could not sleep at night. He could
 11 not eat and he felt worthless and hopeless. One time
 12 he says he went to the local graveyard and
 13 contemplated taking his own life. He says he felt
 14 there was no point in going on and he considered ways
 15 to end his life.
 16 In 2007 they bought a house in Leicester so that
 17 they could move there on retirement to be nearer to
 18 relatives. This was repossessed when Mr Shingadia
 19 could not keep up the mortgage payments. He says this
 20 was both embarrassing but also upsetting as this was
 21 intended for his retirement.
 22 His conviction also very much had an effect on
 23 the village. At first the Post Office closed while he
 24 was suspended. He felt a duty to the village as there
 25 had been a post office in that village for 100 years.

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1 along the lines of "Your Dad is Paki thief".
 2 The Court of Appeal quashed Mr Shingadia's
 3 conviction on 19 July 2021. He called his wife over
 4 and they all burst into tears.
 5 Although his conviction has now been quashed
 6 nothing can undo what he's been through or the impact
 7 which it has had on him and his family.
 8 He wants the Inquiry to know he still suffers
 9 from the trauma of what has happened and that it has
 10 had a significant impact on his mental health and
 11 emotional well-being. It has also affected his wife's
 12 mental health and when his conviction was quashed and
 13 it was all in the media again, this brought everything
 14 back to her.
 15 Mr Shingadia wants to say that he is so grateful
 16 to his wife for standing by him. His mental health
 17 problems began when he was accused of dishonesty, and
 18 he says they continue to this day.
 19 Mr Shingadia started treatment on
 20 25 November 2021 and he says until it has been
 21 completed and he recovers he feels the whole thing
 22 "... is still hanging over me". He believes the
 23 Post Office knew from day 1 that there was a problem
 24 with the system and he wants to say to the Inquiry
 25 what is sad is that management sat and watched

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1 They approached the landlord in 2008 and asked if he
 2 would sell the freehold property to them and in 2009
 3 they started negotiations. When they lost the
 4 Post Office after his conviction, they lost the
 5 freehold. The landlord gave them three months' notice
 6 to vacate. Mr Shingadia pleaded with him and
 7 eventually he agreed to let them stay.
 8 Following his conviction Mr Shingadia resigned
 9 from the position of magistrate at the local court and
 10 as well his position as a freemason. Four years ago
 11 Mr Shingadia had major surgery for a trigeminal
 12 neuralgia. Prior to that, he was struggling because
 13 of severe pain on the right side of his head and face
 14 and an inability to eat. He believes this was caused
 15 or contributed to by the situation he found himself
 16 in.
 17 He has some link to Kate Middleton's family who
 18 lived in the village. When the media discovered that
 19 and they were able to link that and his conviction to
 20 the area, Mr Shingadia and his family were also
 21 further bullied because they had attended the Royal
 22 wedding in 2011. His younger daughter who was around
 23 12 years old at the time got picked on and called
 24 racist names on her way to and from school. She was
 25 bullied by other children. They would say things

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1 innocent people going to prison, losing their
 2 livelihoods and losing their loved ones and did
 3 nothing.
 4 **MR DAVID YATES, summary read by MS PATRICK**
 5 **MS PATRICK:** We move next to the summary of the evidence
 6 of Mr David Yates.
 7 Mr David Yates began working as a counter clerk
 8 at the Walton on Thames branch of the Post Office in
 9 1979. He progressed to branch manager. When the
 10 Post Office decided to close the branch as a Crown
 11 office he was offered the job of subpostmaster in
 12 1993.
 13 Horizon was installed and about six to seven
 14 months later he experienced shortfalls. Initially, he
 15 repaid these himself. He had paid out, he says,
 16 around £6,000 to the Post Office by March 2003. In
 17 March 2003, the Post Office carried out an audit. The
 18 auditors told Mr Yates there was a shortfall of
 19 £366,788.67. He told the auditors they would find the
 20 shortfall accumulated over years due to the system.
 21 He was told no-one else was having problems with the
 22 system.
 23 Mr Yates was suspended the day after the
 24 investigation from his job as a subpostmaster. In
 25 April/May 2003, he received a summons to attend

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1 Staines Magistrates' Court. He was charged with
2 theft, false accounting, and breach of trust.
3 Following legal advice Mr Yates pleaded guilty to all
4 the charges. He was told he could face 5 to 8 years
5 in prison if he was found guilty at trial.

6 Mr Yates says he was petrified. To hopefully
7 receive a more lenient sentence he pleaded guilty. He
8 was sentenced to three years in prison. On hearing
9 the sentence Mr Yates remembers it as a blur. His
10 wife collapsed and his family were very upset. He
11 commenced his sentence on 31 October 2003 and remained
12 imprisoned until December 2004.

13 Whilst he was in prison the Post Office wrote to
14 say they would be taking, he says, they would be
15 taking our home to pay for the shortfalls at the
16 branch. His wife opened that letter. A Proceeds of
17 Crime Act application incurred further legal fees.

18 Upon his release Mr Yates was given an
19 electronic tag which was not removed until April 2005.
20 Mr Yates' conviction was not overturned until
21 April 2021. Mr Yates' mortgage payment following his
22 conviction increased from £350 per month to
23 approximately £700 per month. His house insurance
24 premium also increased.

25 On sentencing, Mr Yates recalls being taken in
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1 the van to High Down Prison in Surrey, which is
2 a category B prison. He says he was locked in a cell
3 with two other men for 22 hours a day.

4 He recalls he witnessed various violent
5 incidents between prisoners. He was only supposed to
6 spend a few weeks in this high security prison.
7 However, because of difficulties with his transfer he
8 spent three months at High Down. In the last few
9 weeks before his transfer, he was moved to a single
10 cell where he spent Christmas and New Year. In
11 January 2004 Mr Yates was transferred to an open
12 prison on the Isle of Sheppey. By October 2004 he was
13 informed that he would be released over the following
14 few months.

15 He says, following his conviction Mr Yates says
16 his parents had to endure significant and sustained
17 ill-will from the local community and he didn't think
18 that was fair. He says his health has suffered
19 immensely. He collapsed in 2013 and was taken to
20 hospital because he was working too much.

21 He wants the Inquiry to know that the
22 overturning of his conviction has had a huge impact on
23 his mental health. He became very anxious and
24 suffered with panic attacks. He lost weight, his mood
25 was low and he felt depressed.
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1 He had several episodes in relation to his heart
2 and acute breathlessness. He has lost interest in
3 food and in life in general. He's been told he
4 developed an acute decompensation in his mental health
5 at the time of the Appeal Court hearing in April 2021.
6 At the time he was suffering adjustment disorder with
7 mixed anxiety and depressed mood. Since, he has begun
8 to feel much more positive and his mental health
9 issues have begun to subside.

10 He wants to tell the Inquiry that the whole
11 situation has been very hard on him and his family.
12 Before his conviction he was heavily involved in his
13 children's rugby and netball teams. Afterwards he had
14 to stand on the sidelines.

15 He was a pillar of the community before this
16 happened. Now he says people avoid talking to him in
17 the street. He says it breaks his heart.

18 Finally, he would like the Inquiry to know that
19 he is deeply saddened that his parents passed away
20 before his conviction was overturned.

21 **MR VIPINCHANDRA PATEL, summary read by MS PATRICK**

22 **MS PATRICK:** We move now, Chair, to the summary of the
23 evidence of Mr Vipin Patel and that's full name
24 Mr Vipinchandra Patel. He's known as Vipin so I'm
25 going to use that in reading the summary of his
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1 evidence.

2 Vipin Patel is of Gujarati Indian heritage. He
3 was born in Uganda and lived there until his family
4 moved to the UK when he was 18 as a result of the
5 political situation in Uganda. He has been married
6 for 35 years and has two children.

7 He first started working for the Post Office in
8 1987 as a postal officer on the branch office counter.
9 Over an initial 15 years he progressed to assistant
10 manager, and then to acting branch manager. Together
11 with his wife, he purchased Horspath Post Office,
12 along with the connected village store and apartment.
13 He became subpostmaster of Horspath Post Office in
14 January 2002.

15 He financed this purchase through a mortgage and
16 by renting out their property in London as
17 a supplementary source of income. Mr Patel had
18 a great sense of pride in this role as his grandfather
19 and uncle had been postmasters in India. He had
20 a great admiration for the Post Office but, between
21 2008 and 2010, he had shortfalls.

22 By 2009 he had paid around £10,000 in
23 shortfalls. In January and June 2010 he found
24 shortfalls of 15,000 and 24,000. Following an audit
25 of the branch in December 2010 a significant shortfall
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1 was found of 34,673.87. His contract was terminated
2 and he was charged with fraud. He pleaded guilty
3 following advice and was convicted and given an
4 18-week prison sentence suspended for 12 months,
5 a two-month curfew order and ordered to pay £200 in
6 court costs.

7 The shortfalls shown by the Horizon system were
8 covered by him at significant personal cost. He had
9 to cash in his Royal Mail pension and cash in
10 investments. He had to sell his wife's jewellery
11 which had been passed down through three generations.
12 This was very hurtful and he says it can never be
13 replaced.

14 The shop declined due to the loss of the
15 Post Office and the reputational damage which followed
16 his conviction. His wife has had to run the business
17 with his limited assistance. They own the shop and
18 still live in the flat above, but the Post Office has
19 been closed since 2011.

20 Mr Patel goes on to talk about the impacts on
21 his health. He suffered, he says, very low mood and
22 from suicidal thoughts and was prescribed
23 antidepressants. He suffered from panic attacks and
24 developed a phobia of touching money. He was made, he
25 says, to feel like a fraudster and a thief. He wants

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1 the Inquiry to know that these thoughts persist in his
2 mind all the time.

3 His physical health has also deteriorated. He
4 has been diagnosed with fibromyalgia and is physically
5 disabled. He goes on to speak about the impact upon
6 him, following his conviction, in the community.
7 Following conviction, he says he was shunned by the
8 local community and was subject to verbal abuse,
9 including racial abuse.

10 His relationship with his wife has been impacted
11 and his family have been constantly concerned about
12 his welfare. He knows his wife often cries when he is
13 not around.

14 He wants the Inquiry to know his children have
15 also had extremely humiliating experiences. Mr Patel
16 states that despite his conviction now being
17 overturned, the Post Office has ruined his life. He
18 says he's been diagnosed with post traumatic stress
19 disorder and told that that will likely continue for
20 the rest of his life.

21 He has been told by a spinal surgeon that he's
22 likely to become paralysed.

23 Mr Patel says he always knew Horizon was
24 responsible for what happened but he says he was never
25 listened to. He wants the Inquiry to know he trusted

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1 the Post Office and thought he worked for -- and this
2 is his words -- "one of the most iconic, historic, and
3 pioneering institutions on the planet which helped
4 develop mankind over centuries". Instead, he says,
5 they were deceitful and deceptive.

6 Sir, I know that you understand this first
7 tranche of summaries there are two further summaries
8 to read. They are of a similar length to those that
9 we've read so far.

10 **SIR WYN WILLIAMS:** We are in your hands. If you would
11 like to complete it this afternoon I think that
12 completes your part, so to speak.

13 **MS PATRICK:** Sir.

14 **SIR WYN WILLIAMS:** We are very happy to finish this
15 afternoon if you prefer. If you want to have a break
16 and try and fit it in tomorrow that's fine.

17 **MS PATRICK:** Sir, I'm very happy to continue or to stop.

18 **SIR WYN WILLIAMS:** I think it will probably take up to say
19 ten minutes so I think we're happy just to finish
20 now -- so I mean to carry on to finish.

21 **MS PATRICK:** Indeed. Let's continue. I continue with the
22 summary of the evidence of Mr Robert Ambrose.

23 **MR ROBERT AMBROSE, summary read by MS PATRICK**

24 **MS PATRICK:** Mr Ambrose acquired the High Wych Post Office
25 on 5 May 2010. Prior to this, he and his business

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1 partner owned a financial advice company giving
2 mortgage and property advice. They were both
3 regulated by the Financial Conduct Authority.

4 They were approached by somebody who was looking
5 to sell their Post Office and they both thought --
6 they bought it and moved their financial advice
7 company to the same premises. Mr Ambrose's conviction
8 was overturned by the Court of Appeal on 19 July 2021.

9 He says he immediately knew of issues with
10 Horizon as the number of shortfalls were high, as were
11 the amounts. He said he expected that there would be
12 some minor shortfalls in terms of short change but the
13 amounts were sometimes huge and unexplained. He says
14 he was continually on the helpline for Horizon but
15 they denied any issues with the system.

16 The way the Post Office worked was that it was
17 black or it was white. They denied there were issues
18 in the system and said that Mr Ambrose was responsible
19 for any shortfalls. He said he would constantly live
20 in fear waiting for the auditors or for the police to
21 come as, despite his pleas, the Post Office refused to
22 accept that there were issues within the system.

23 An auditor came to the Post Office on
24 9 February 2012. The auditor managed to find
25 discrepancies and they suspended Mr Ambrose and closed

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1 the Post Office straight away. At the police station,
 2 Mr Ambrose was charged with theft and false
 3 accounting.
 4 On 24 September 2012 he appeared at St Albans
 5 Crown Court to answer the charges. He was given the
 6 opportunity to plead guilty and avoid a custodial
 7 sentence. He took it as he desperately wanted to
 8 avoid going to prison.
 9 On 28 October 2012, again at St Albans Crown
 10 Court, he was sentenced to an 18-month prison sentence
 11 suspended for two years and 250 unpaid hours of
 12 community service.
 13 At the time of his arrest, he was a director of
 14 a regulated financial services company and a financial
 15 adviser. This was taken away along with any
 16 possibility of working as a qualified financial
 17 adviser again. He lost the ability to earn an income
 18 through this means. Mr Ambrose then, and still, works
 19 in employed roles significantly below his experience,
 20 knowledge, skills, and capability. He had to leave
 21 one of these jobs after a colleague found an internet
 22 article regarding his conviction which led to again
 23 him being signed off as unfit for work for six months
 24 due to recurring anxiety and depression.
 25 His experience has significantly affected his
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1 income as Mr Ambrose was a qualified and experienced
 2 financial adviser. Following on from the accusation
 3 of fraud and false accounting he became depressed and
 4 anxious and had to start on medication.
 5 He says he became completely withdrawn and
 6 couldn't deal with things in the same way. He says he
 7 began drinking excessively and wasn't looking after
 8 himself. He wants the Inquiry to know that he was in
 9 a very bad place mentally. He was no longer working
 10 as due to his mental health issues he was declared
 11 unfit for work. He ended up losing his whole
 12 livelihood.
 13 In addition, after the audit and the impending
 14 arrest, Mr Ambrose's relationship broke down with his
 15 partner who he had lived with and he moved out almost
 16 immediately meaning he also lost his home. He says he
 17 just wasn't the same person anymore. Not only did
 18 people feel they could not trust him but he felt he
 19 couldn't trust anyone else. He grew tired, he says,
 20 of repeating the same story over and over again. The
 21 impression was that people just thought he was guilty.
 22 He says he lost everything overnight.
 23 He wants the Inquiry to know that money and
 24 property and business is one thing but losing your
 25 reputation and dignity is another. Having to question
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1 the way you feel about yourself and being constantly
 2 in a state of self-doubt is something Mr Ambrose says
 3 he hopes never to experience again.
 4 He wants the Inquiry to know that now his
 5 conviction has been quashed he is hoping that he can
 6 move on with his life again. But he says it's
 7 difficult to move on after the last ten years.
 8 The last summary for today is the summary of the
 9 evidence of Mrs Gail Lesley Ward.
 10 **MRS GAIL LESLEY WARD, summary read by MS PATRICK**
 11 **MS PATRICK:** Mrs Gail Lesley Ward is 61 years old and
 12 lives with her husband and their dogs. She and her
 13 husband have three children who have all moved out.
 14 At the time of her conviction her youngest son was
 15 13 years old and still at school. Mrs Ward first
 16 worked for the Post Office when she was 35 years old
 17 at the branch in Swanage. She became branch manager
 18 there in 1999. In June 2002, she saw the Priory Road
 19 Post Office in Wells Somerset for sale online. She
 20 had been looking for a suitable post office and the
 21 branch also had a property for her and her family to
 22 live in. When she became subpostmaster at Priory Road
 23 she had already been trained on Horizon.
 24 Her husband worked with her in the shop for the
 25 first two years of their ownership and he received
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1 on-site training for Horizon when they opened.
 2 At first, she didn't notice any issues with
 3 Horizon. At the first audit conducted on her branch
 4 they were only a few pence out. However, Mrs Ward
 5 noticed significant problems beginning towards the end
 6 of 2005. She reported these issues to the Post Office
 7 but was simply told to make good any shortfalls shown
 8 by Horizon. She says she continually phoned the
 9 helpline to try to manage the errors in the system and
 10 on some occasions she was left in tears.
 11 An audit was conducted in January 2007 which she
 12 was very nervous for as she was aware that there were
 13 shortfalls showing on Horizon. By this time, she was
 14 continually paying money back into the Post Office to
 15 cover the shortfalls. She says that she recalls this
 16 was hundreds of pounds every week. However, she was
 17 relieved that they could now be fixed. Sadly, this
 18 was not the case.
 19 During the audit, Mrs Ward says she was told to
 20 go upstairs until they finished. She recalls not
 21 knowing what was going on. She says instead of
 22 helping her make the system right, she was blamed for
 23 the shortfalls. Mrs Ward recalls:
 24 "I was told that following the audit they found
 25 a shortfall of £12,030.70."
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1 She says she couldn't stop crying. She was told
2 to sign something but she was so upset and was crying
3 and she had no idea what it was she was signing. She
4 was informed that she had been suspended on the spot.
5 Her keys were taken from her.

6 The Post Office investigation continued and she
7 was interviewed twice. Mrs Ward says of the
8 interviews:

9 "The interviews were degrading and I felt that
10 nobody believed me."

11 She was interviewed on 12 January 2007 but she
12 does not recall when she was interviewed on the second
13 occasion. She remembers she told the interviewers
14 that she couldn't explain the shortages that were
15 alleged. She says she did seek some support from the
16 Federation prior to the interviews but she says they
17 refused to help her.

18 She says they told her simply -- "they simply
19 told me to let them know how I got on".

20 She says:

21 "It was as if they didn't believe me either.
22 The Federation was supposed to be our union to back
23 our corner but they failed me also."

24 Mrs Ward says that she was told that paying back
25 the alleged shortfall amount would help her case. She

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1 work. After the conviction, she tried to sell the
2 shop and the Post Office. She had a buyer approved by
3 the Post Office. However, the Post Office then closed
4 the branch and the buyer pulled out. She lost all her
5 salary from the Post Office and as they had no money
6 to stock the shop, they lost that too.

7 Mrs Ward and her husband had mounting debts and
8 she tried to sell personal items at car boot sales
9 just to have enough money to buy food. She says, and
10 she wants the Inquiry to know, she was completely
11 traumatised throughout the criminal proceedings and
12 she was terrified, especially when she was told that
13 she could receive a custodial sentence. She says:

14 "On the day before the final hearing, my
15 solicitor told me to pack a bag and I had to say
16 goodbye by 13-year old son in case I was unable to
17 come back home following the hearing. It was
18 heart-breaking and I had no idea what would happen."

19 She recalls collapsing in the dock when she
20 received the sentence from the court, and she had to
21 be helped out by her husband. She says:

22 "It was a relief I could go home to my children
23 but I still had a criminal conviction to deal with,
24 along with the financial difficulties I had to face."

25 Mrs Ward says she knew her conviction was wrong.

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1 recalls that the auditor told her that if he was
2 a gambling man putting the money right would prevent
3 this from going further. She says she asked friends
4 and family to help her cover the £12,000 within a week
5 of her suspension. She wants the Inquiry to know she
6 recalls asking for money from people was mortifying.

7 At the second interview, she was hoping she
8 would be reinstated by the Post Office. Instead, on
9 22 March 2007 they wrote to Mrs Ward terminating her
10 contract. Despite an appeal the position remained the
11 same. Mrs Ward says of this:

12 "They wouldn't listen to me. Despite me stating
13 that there were still financial shortfalls at the same
14 Post Office, even after I had stopped working there."

15 Mrs Ward instructed a barrister and a solicitor
16 to represent her at the Crown Court at Bristol on
17 15 October 2007. In court, the Post Office told her
18 that they would drop the theft charge and she wouldn't
19 go to prison if she pleaded guilty to false
20 accounting.

21 Mrs Ward says:

22 "I had no choice but to accept this and
23 I pleaded guilty to four counts of false accounting."

24 She was given an order to pay £500 in
25 prosecution costs and to undertake 150 hours of unpaid

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1 She was innocent and had tried everything she could to
2 make things right, even at her own financial expense.
3 As a result of these financial expenses, she was
4 forced to declare bankruptcy.

5 After her conviction, she became socially
6 withdrawn. She says people would be gossiping and
7 saying "there's no smoke without fire". She now
8 struggles with trusting people and says she has no
9 confidence socially.

10 As to her health, Mrs Ward started developing
11 chest pain which was put down to anxiety. She says
12 she used to be a positive person but now only sees
13 things in a negative light. She wants the Inquiry to
14 know:

15 "We lost everything."

16 She stresses:

17 "The fact that the Post Office was aware of the
18 issues with Horizon, yet criminalised their staff, is
19 something that will always make me very angry and
20 distressed."

21 She says since her conviction was quashed, she
22 can now start looking people in the eye again and she
23 says she is no longer a criminal. She wants the
24 Inquiry to know that her memories of this experience
25 will always stay with her. Finally, she says the

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1 Post Office prosecution and conviction ruined
 2 everything she worked so hard for.
 3 Thank you, sir.
 4 **SIR WYN WILLIAMS:** Right, so is it 10.00 in the morning,
 5 Ms Hodge? Very well. 10.00 tomorrow morning.
 6 **(4.43 pm)**
 7 **(Adjourned until 10.00 am the following day)**
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1 **I N D E X**

2 WENDY BUFFREY (affirmed) 2
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