

1 **Wednesday, 2 March 2022**

2 **(10.00 am)**

3 **SIR WYN WILLIAMS:** Ms Kennedy.

4 **MS KENNEDY:** Chair, our first witness today is Mrs Sarah

5 Osolinski.

6 **SARAH OSOLINSKI (sworn)**

7 **Questioned by MS KENNEDY**

8 **Q.** My name is Ruth Kennedy and I ask questions on behalf

9 of the Inquiry.

10 Do you have a copy of your witness statement

11 there?

12 **A.** I do.

13 **Q.** I think it should be dated 3 February 2022?

14 **A.** Yes.

15 **Q.** If you turn to the last page, which I think is

16 page 17.

17 **A.** Yes.

18 **Q.** Is that your signature?

19 **A.** It is.

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

21 **A.** I have.

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

23 **A.** Yes.

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

25 questions about you.

1

1 not something I enjoyed anymore.

2 **Q.** So why did you decide to buy a post office?

3 **A.** Because that went back to the customer-led type of

4 work that I enjoyed. I enjoyed the interaction

5 between customers. I enjoyed listening to them.

6 I enjoyed helping with problems, because they see you

7 as someone they can come to with their problems, and

8 it was just a different -- it's a whole change of life

9 when you buy a post office and a newsagent. You

10 become part of the community. It's like having a huge

11 extended family.

12 **Q.** I think you say in your statement you became

13 subpostmistress of Gaer?

14 **A.** Gaer Park.

15 **Q.** Gaer Park?

16 **A.** Should be "Gire", for Welsh.

17 **SIR WYN WILLIAMS:** Yes, I was going to jump in then.

18 **A.** Yes, but they all call it "Gair" in Newport.

19 **SIR WYN WILLIAMS:** Yes, I'm sure they do, yes.

20 **MS KENNEDY:** You said that was in Newport.

21 **A.** Yes.

22 **Q.** And was that in around October 1996?

23 **A.** It was.

24 **Q.** How did you finance that purchase?

25 **A.** We sold our house in Cardiff and we were paying 89,950

3

1 How old are you now?

2 **A.** 65.

3 **Q.** And how long have you been married?

4 **A.** 44 years.

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

6 **A.** Three.

7 **Q.** Could you describe for the Chair what types of jobs

8 you did before working for the Post Office?

9 **A.** Yes. When I left school I joined the Midland Bank.

10 I worked there until I had my first child. I didn't

11 go straight back. I worked in a nursery school and in

12 Asda supermarket, then I went back to the bank and

13 I stayed there until I was 40 and then we bought the

14 Post Office and the retail newsagent.

15 **Q.** What types of things were you doing in the bank?

16 **A.** Oh all sorts. Working on the counter doing the

17 remittances, sorting out standing orders, direct

18 debits, looking after the computer. All sorts of

19 things.

20 **Q.** Why did you decide to leave banking?

21 **A.** Because it changed. It changed from what I felt was

22 a service industry, which was customers led, to being

23 a sales industry where we were all given quotas about

24 how many mortgages we should try to sell, how many

25 insurance policies we should try to sell and it was

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1 and we took out a business loan for 43,000 and paid

2 the balance from the proceeds of the house. We also

3 had to have a business overdraft of £7,500 to pay for

4 stock in the shop.

5 **Q.** What other businesses did you run from the same

6 premises?

7 **A.** It was a retail newsagent with a little store, you

8 know, greetings cards, lots of magazines and basics,

9 kitchen towel, toilet roll, tins, bottles of bleach.

10 You know, bits and pieces, and lots of stationery.

11 **Q.** How many assistants did you have?

12 **A.** Well, all three daughters worked for us part-time when

13 we first moved in when they were in college and high

14 school, and we had one early morning assistant in the

15 shop, and one assistant in the Post Office, and myself

16 and my husband both worked full time.

17 **Q.** How did you feel about working for the Post Office

18 when you took over?

19 **A.** When I first started, good. It just seemed like

20 a perfect fit but I soon learned that they don't

21 actually care about their subpostmasters. They don't

22 give you the care that an employer would normally give

23 an employee because they don't see you as employees,

24 you're just -- what do they call us -- agents. So

25 we're on our own really. Yes, there was a helpline,

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1 but in the early days I have to say there was a line
 2 manager but they kind of got phased out and you were
 3 left on your own for the majority of the time.
 4 **Q.** When was Horizon introduced in your branch?
 5 **A.** I think it was late 1999, going into 2000. I can't be
 6 more specific, I'm sorry.
 7 **Q.** What training did you receive at that time?
 8 **A.** A day and a half in a hotel somewhere and the rest of
 9 the -- I think my eldest daughter and my husband got
 10 a day. I had the extra half day to go through the
 11 balancing procedure and then after that we had someone
 12 in the office with us to watch that we were doing it
 13 properly.
 14 **Q.** What did the trainers tell you was the right way to
 15 balance?
 16 **A.** They specifically said to balance to nil. So you take
 17 a snapshot and if you're short or over, you deal with
 18 it and then you actually balance to nil and roll over.
 19 **Q.** How did you find using Horizon?
 20 **A.** Well, it seemed really easy to start off with. We
 21 still had paper, we still had dockets, we still had
 22 cheques and it was fairly easy to balance. But once
 23 the pension books were phased out, it became a lot
 24 more difficult. You couldn't check back on anything
 25 because there was nothing to check back. Everything

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1 problem would double in front of you.
 2 So I didn't call them very often. I called them
 3 if there was something that one of us had done by
 4 mistake and I needed to reverse it, for them to give
 5 me the authorisation. Other than that, I didn't
 6 bother.
 7 **Q.** What would you do when you noticed a shortfall or
 8 a discrepancy?
 9 **A.** Pay it back.
 10 **Q.** How often would you put money into the Post Office?
 11 **A.** Most weeks.
 12 **Q.** Can you give us an idea what sums -- the range of sums
 13 we're talking about?
 14 **A.** Anything from 90 to just over £1,000 initially.
 15 **Q.** How did you feel about this at the time?
 16 **A.** Awful. I dreaded balance day, absolutely dreaded it.
 17 **Q.** How much altogether do you estimate you paid into the
 18 Post Office?
 19 **A.** Oh, I think it's at least 25,000 -- at least.
 20 **Q.** You mention in your statement that you made a list of
 21 the payments that you made?
 22 **A.** I did.
 23 **Q.** Who did you show that list to?
 24 **A.** My Federation rep.
 25 **Q.** What did your Federation rep say?

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1 was on the computer and we noticed that we were
 2 getting regular shortages from that time.
 3 **Q.** What about Horizon Online? Was that introduced into
 4 your branch?
 5 **A.** That was the training that we were having at the time
 6 of my suspension. We had someone in to do the
 7 training during the day and at the end of the day she
 8 said can I do a cash check?
 9 **Q.** How quickly did you notice shortfalls or discrepancies
 10 appearing on the system?
 11 **A.** Oh, I can't be completely specific because I can't
 12 remember the date that the pension books were phased
 13 out but it was around that time. It was when the
 14 Post Office card account was introduced and we weren't
 15 able to check anything back.
 16 **Q.** You mentioned the helpline a moment ago. How did you
 17 find using that?
 18 **A.** Sometimes helpful but more often than not they weren't
 19 able to help. I didn't ring them that much because
 20 I felt quite alone in the office. My husband had had
 21 a massive heart attack and I was trying to not explain
 22 to him about the problems we were having in the
 23 Post Office -- excuse me. But the helpline either
 24 couldn't help and just said pay the money in or they'd
 25 take you through what sounded like a script and your

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1 **A.** It was when we were going into my return to unit
 2 interview after I'd been suspended and I showed her my
 3 list, and I'd only been doing it for two years --
 4 should have done it for a lot longer -- and she looked
 5 at it and she said, "Don't mention this in your
 6 interview". And I said, "Why not? Because it shows
 7 there is problem", because by that time I was
 8 suspicious of the system and she said, "No", she said,
 9 "They'll shut you down straight away". So I had to go
 10 into the interview and not mention the problems I was
 11 having, even though I was going down because I had
 12 a problem. It was very difficult.
 13 **Q.** You mention in your statement an audit I think in
 14 mid-2000s which showed a shortfall of £230?
 15 **A.** Mmm.
 16 **Q.** Could you tell us a bit about what that audit was
 17 like.
 18 **A.** That one wasn't too bad because it was a difference
 19 that I was used to. They said that some of it was
 20 stock. I find that hard to believe because two of us
 21 checked the stock. I would check one stock and my
 22 assistant would double-check what I'd done and vice
 23 versa, but it was around the £200 mark that I was used
 24 to paying back by that time so it didn't surprise me.
 25 That audit wasn't stressful in any way.

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1 **Q.** I think you go on to mention an audit in June 2010 and
 2 that's after someone came to conduct Horizon Online
 3 training; is that right?
 4 **A.** That's correct, yes -- on 4 June 2010.
 5 **Q.** Could you tell us about what happened on 4 June.
 6 **A.** Yes, certainly. A young woman came to do this Horizon
 7 Online training and at the end of the day she asked if
 8 she could do a cash check. I said, "Yes, you can but
 9 it will be short", and she said, "Why is that", and
 10 I said, "Because I had a difference in March of
 11 £1,872.44 which I wasn't able to resolve and wasn't
 12 able to repay because I had been repaying multiple
 13 shortages before that and I had just run out of funds,
 14 my overdraft was at its limit, so I just kept rolling
 15 it over, and I had by that time got it down to 1,560".
 16 And she said, "Okay, I've got to phone my
 17 manager". She phoned the manager. The manager spoke
 18 to me and said, "I'm suspending you for false
 19 accounting".
 20 **Q.** I think at that time you mentioned there might have
 21 been an explanation for the shortfall to do with
 22 a customer who phoned?
 23 **A.** Yes, that was a bit of a red herring. He -- well,
 24 I didn't speak to him. One of the assistants in the
 25 shop spoke to him and he said that he had been

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1 shortfall which I paid in cash.
 2 I had already on Friday, 4 June, put a cheque in
 3 for 1,560 to cover what I knew was going to be short,
 4 so I didn't actually owe the Post Office any money at
 5 this time until the shortage of 200 and something,
 6 which I paid them in cash.
 7 **Q.** What did the auditors say to you that you highlighted
 8 there was money in another location?
 9 **A.** They told me not to worry about it. They said, "I'll
 10 watch you go and get it", and I brought it to them and
 11 they said, "That's great. Thank you, Sarah".
 12 **Q.** So what did you think would come of that?
 13 **A.** Nothing. I thought -- I had no reason to believe that
 14 they suspected me of anything at that time. It was
 15 only later and in the audit they pointed out that the
 16 notes in the combi-till were all facing the same way.
 17 Because of my banking experience I'm old school.
 18 When I count notes I put them all the same way. I'm
 19 the same now, in my purse everything faces the same
 20 way, right way up, facing out, and that's how I'd
 21 always done it. But they said because the money in
 22 the safe which we'd just had delivered wasn't
 23 presented in that way that somehow there was something
 24 wrong with the ones that were.

25 **Q.** And you say you found this out later. This was the

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1 overpaid but I really don't think that he would have
 2 been overpaid by nearly £2,000. It just -- I just
 3 can't imagine that that would happen. I can imagine
 4 £10 or £20, but we looked everywhere and I was hoping
 5 that the Post Office would be able to do some sort of
 6 investigation into my accounts, you know, from their
 7 end but they never did.
 8 **Q.** What happened to the branch on 4 June?
 9 **A.** It was closed.
 10 **Q.** And so you couldn't go back into the branch?
 11 **A.** No.
 12 **Q.** I think you then mention audits scheduled for 7 June?
 13 **A.** The Monday, yes.
 14 **Q.** Who carried out that audit?
 15 **A.** Oh, one chap was called Paul. I can't remember the
 16 other chap's name. I know they were training officers
 17 and they took five hours. I had to be present the
 18 whole time and they came up with over £2,000. I then
 19 realised that the two women that had closed the
 20 Post Office didn't secure -- we had what's called
 21 a combi-till in the shop and I had been in a complete
 22 state of distress on Friday when I was suspended but
 23 they didn't check the combi-till and when I went to
 24 look there was £2,000 in there and then there was
 25 another 200 and something which was the normal

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1 report of the audit; is that right?
 2 **A.** Yes.
 3 **Q.** How did all of this make you feel?
 4 **A.** Hmm, small, guilty, weak.
 5 **Q.** Why did you feel guilty?
 6 **A.** Because I felt like I'd let everyone down. I felt
 7 like somehow I'd got it completely wrong, that maybe
 8 the stress of my husband's illness had made me make
 9 mistakes. I knew in my heart that that couldn't be so
 10 because I wasn't the only one working in the
 11 Post Office and we were all checking and rechecking
 12 all the time. There was just nothing to find. And
 13 I knew logically that I couldn't be making mistakes
 14 for around £200 every week. It just doesn't make
 15 sense.
 16 So I became a hermit for eight weeks. I didn't
 17 go outside the house and the doctor very kindly signed
 18 me on to the sick. I have a condition called
 19 fibromyalgia which is exacerbated by stress and I was
 20 quite poorly for quite a long time, even after I went
 21 back into the shop.
 22 **Q.** You say in your statement you were interviewed by the
 23 Post Office later in June, on the 22nd; is that right?
 24 **A.** Yes, it's called an RTU.
 25 **Q.** Who interviewed you?

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1 **A.** A chap called Gary Adderley and two others. He had
 2 two people with him as far as I know because it was
 3 his first week on the job. Worst experience of my
 4 life.

5 **SIR WYN WILLIAMS:** Sorry, could you tell me what RTU
 6 stands for.

7 **A.** Return to unit.

8 **SIR WYN WILLIAMS:** Fine, thank you.

9 **A.** In the hope that Post Office would allow you to
 10 continue your work.

11 **SIR WYN WILLIAMS:** So this was an interview with the
 12 possibility of you going back to work. This wasn't to
 13 do with criminal proceedings or anything like that?

14 **A.** No, I was never prosecuted.

15 **SIR WYN WILLIAMS:** No. I follow that, thank you.

16 **MS KENNEDY:** Why do you say it was the worst experience of
 17 your life?

18 **A.** Because it was obvious from the outset that they had
 19 made up their minds of my guilt.

20 **Q.** What representation did you have?

21 **A.** I had a Federation rep and a trainee Federation rep
 22 who was -- they were both subpostmasters and the
 23 trainee was actually a former police inspector.

24 **Q.** How well supported did you feel by them?

25 **A.** Initially, well. My Federation rep was very

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1 experienced. She got very high up in the Federation
 2 eventually and she seemed quite confident that I would
 3 be back in my office.

4 Subsequently, when I went for my appeal hearing,
 5 it was just the trainee because the Federation rep had
 6 gone off to have an operation and he was good too but
 7 it was -- once my contract was terminated, it was just
 8 abandoned, they don't ring to say how are you or how
 9 are you coping, nothing. You don't get anything.

10 **Q.** What did the Post Office ask you in the interview?

11 **A.** What I'd done with the money? Why was I false
 12 accounting? I explained that I did the work as they'd
 13 instructed me to do and they told me no what I was
 14 doing was false accounting, and that the correct way
 15 to do it was X, and they just badgered and badgered
 16 and bullied and bullied, and I just felt pummelled.

17 **Q.** You mentioned your contract being terminated. I think
 18 that happened on 28 June?

19 **A.** Yes.

20 **Q.** What was the reason given for your termination?

21 **A.** False accounting.

22 **Q.** You mentioned you appealed?

23 **A.** Mmm.

24 **Q.** What was the outcome of that appeal?

25 **A.** Same.

14

1 **Q.** I'm now going to ask you some questions about the
 2 impact that all of this has had on you. First,
 3 looking at the financial, what happened to your
 4 business?

5 **A.** Well, the Post Office asked if I wanted the
 6 Post Office to stay open and I said yes because, you
 7 know, the community was relying on it. So they
 8 installed a relief company called New Rose. They came
 9 in and did their own audit and found discrepancies in
 10 the audit that the Post Office had carried out and
 11 paid me some money back, and they appointed my
 12 assistant as manager. And the first week that she was
 13 in charge she had a £900 shortfall which she was told
 14 she had to pay back.

15 And they paid a nominal rent to us, about --
 16 well, just under half of what the rent on our lease
 17 was, so we struggled on for a while but because --
 18 people avoided the Post Office because I wasn't in
 19 there. They thought they were supporting me by not
 20 supporting the Post Office but of course if they don't
 21 come to the Post Office they don't use the retail. So
 22 we got to the point where we couldn't afford to keep
 23 going, so our lease was actually up by then, so we
 24 took the decision to walk away. So we lost any sale
 25 proceeds that we would have had for the business and

15

1 obviously future salary.

2 **Q.** What about your future -- I mean, what would you
 3 estimate you lost in terms of earnings?

4 **A.** Something over 600,000. I was on 51,000 a year at the
 5 time and I was 54, I think. So I had many, many years
 6 ahead of me.

7 **Q.** How long did you intend to run the Post Office?

8 **A.** Oh, forever. I imagined myself as a little old lady
 9 you know behind the counter. I just enjoyed it, you
 10 know. It was just part of our lives by that time.

11 **Q.** You also mention in your statement a bank overdraft.

12 **A.** Yes.

13 **Q.** Could you tell us about that please.

14 **A.** Yes, it started off at 7,500 and by the time we walked
 15 away from the business it was 25,000.

16 **Q.** What about your home?

17 **A.** Well, we let it out initially, moved in with our
 18 daughter and son-in-law and their two children. And
 19 then that was just too stressful, so we sold the house
 20 and used the proceeds to pay off our debts and some
 21 debts that our younger daughter had accrued, and then
 22 we were lucky enough to be given a Housing Association
 23 bungalow which we now live in.

24 **Q.** What was the impact of all this on your reputation
 25 within the community?

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1 **A.** Our community was nothing but supportive. Nobody --
 2 well, I say nobody. The vast majority of people
 3 didn't believe that I had stolen money. I'm quite
 4 sure that there were people out there that avoided us
 5 and thought we were guilty but, yes, it makes you put
 6 your head down. It's an awful, awful feeling and it
 7 stays with you for a long time.

8 **Q.** You've also mentioned the impact that this has had on
 9 your health. Could you tell us a bit more about that.

10 **A.** Yeah, I was diagnosed with fibromyalgia the year after
 11 my husband had his heart attack. Apparently it can be
 12 caused by a shock and he was only 48 when that
 13 happened to him and it left him quite disabled and
 14 he's had many, many interventions since and he's, you
 15 know, quite disabled now.

16 And fibromyalgia has multiple symptoms. You
 17 have chronic pain, you have depression, you have
 18 anxiety, you have burning sensation in your muscles
 19 and the fatigue can be overwhelming. There are days
 20 when I can't get out of bed and when this happened,
 21 I just went into free-fall with it and it took me
 22 eight weeks to just get myself together enough to go
 23 back into the shop. And the support we received from
 24 the community was what kept me going.

25 **Q.** How was your sleep affected by the shortfalls and --

17

1 that you had been cruel and vindictive to so many
 2 people and ruined so many people's lives. I'm not
 3 broken but there are a lot of us who are broken.

4 We all need help financially now. Nobody is
 5 living the high life. We're all struggling and we
 6 shouldn't be. It's not fair.

7 **Q.** Is there anything else you would like to say to the
 8 Chair?

9 **A.** I have a short statement, Chair, if that's okay.

10 **SIR WYN WILLIAMS:** Of course, yes.

11 **A.** Thank you for the opportunity.

12 I can only speak for my own family when I say
 13 this whole experience has been a living nightmare.
 14 For 12 years we have watched Post Office and
 15 Government prevaricate and throw money at preventing
 16 us from achieving justice and I know many of us have
 17 suffered for much longer.

18 No-one at the top of Post Office has properly
 19 apologised or faced prosecution for the lies they have
 20 told. They have all received large bonuses when they
 21 moved on whilst we were left to survive on benefits or
 22 low paid jobs, our characters ruined and confidence
 23 crushed. Whilst this Inquiry may get us answers to
 24 some of our questions we need help financially now.

25 How long can Post Office hide from the

19

1 **A.** I either slept 24 hours in a row or not at all.

2 **Q.** What was the impact of this on your family?

3 **A.** They were all -- we've three daughters and one
 4 grandson at the time who was four. Obviously, he was
 5 oblivious and he kept us all going.

6 Our girls were just quite traumatised to see
 7 their mother treated in that way and they still now
 8 can't -- they're quite angry and two of them suffer
 9 with mental health issues and I'm sure that that was
 10 exacerbated by the way that I was treated.

11 **Q.** What about the impact on your relationship with your
 12 husband?

13 **A.** Well, we separated for a time but when he had his
 14 heart attack we reconciled because I just couldn't see
 15 him like that and we'd been married for a long time by
 16 then anyway and there was too much love there. But,
 17 yes, it wasn't easy for quite a while because I wasn't
 18 easy to live with.

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

20 **A.** Restitution. I would like a personal apology for
 21 everyone. I would like a written personal apology for
 22 everyone because saying yes, there is a problem with
 23 the computer system when you're forced to do so
 24 because the courts have proved it is not really an
 25 admission that you knew there was something wrong and

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1 responsibility of paying proper compensation to us
 2 all? Thank you.

3 **SIR WYN WILLIAMS:** On that last topic, I think you were
 4 one of the Claimants in the Group Litigation.

5 **A.** I was one of the 555.

6 **SIR WYN WILLIAMS:** Like everyone else who has come before
 7 me who were Claimants you received some compensation.

8 **A.** Yes.

9 **SIR WYN WILLIAMS:** But it doesn't compare with what you
 10 think you properly should get.

11 **A.** No.

12 **SIR WYN WILLIAMS:** That's it, in summary, isn't it?

13 **A.** That's the bottom line.

14 **SIR WYN WILLIAMS:** All right. Thank you very much.

15 **A.** Thank you so much.

16 **SIR WYN WILLIAMS:** Thank you for coming. Don't rush away.

17 **A.** I'm sorry.

18 **SIR WYN WILLIAMS:** Just for the moment, let's find out
 19 what's happening next.

20 **MS KENNEDY:** Our next witness is Mr John Bowman who is
 21 going to be a remote witness.

22 **SIR WYN WILLIAMS:** Okay. So we will take a ten-minute
 23 break since we have gone through this lady's evidence
 24 reasonably swiftly, so we will take a ten-minute break
 25 and thank you again for coming.

20

1 (10.28 am)
 2 (A short break)
 3 (10.41 am)
 4 SIR WYN WILLIAMS: Good morning, Mr Bowman. Can you hear
 5 me?
 6 A. Sir Wyn, yes, thank you.
 7 SIR WYN WILLIAMS: Can you see me?
 8 A. I can.
 9 SIR WYN WILLIAMS: Well, that's very good. I will now
 10 hand you over to these ladies who will take you
 11 through your evidence.
 12 MS KENNEDY: Mr Bowman, I'm just going to hand you over to
 13 the usher, Jane.
 14 JOHN ANTHONY BOWMAN (affirmed)
 15 Questioned by MS KENNEDY
 16 Q. Mr Bowman, as you know, my name's Ruth Kennedy and
 17 I ask questions on behalf of the Inquiry. Could you
 18 confirm your full name please?
 19 A. John Anthony Bowman.
 20 Q. Have you got a copy of your witness statement there?
 21 A. Yes, I have.
 22 Q. It should be dated 7 February 2022; is that right?
 23 A. Yes.
 24 Q. And if you look at the last page, which I think should
 25 be page 14, is that your signature there?
 21

1 A. Yes.
 2 Q. Have you read through this statement recently?
 3 A. Yes.
 4 Q. And is it true to the best of your knowledge and
 5 belief? Sorry, did you say yes?
 6 A. Yes.
 7 Q. Sorry. I'm going to start by asking a few
 8 introductory questions about you. What age are you
 9 now?
 10 A. 73.
 11 Q. And how long have you been married?
 12 A. 53 years in two weeks' time.
 13 Q. How many children do you have?
 14 A. We have three children, twins -- the oldest two are
 15 twins -- and younger daughter, six grandchildren, and
 16 one great-grandchild.
 17 Q. What types of jobs did you do before you became
 18 a subpostmaster?
 19 A. I was a senior production manager at Sony UK, which
 20 manufactured televisions and computer monitors, and
 21 I was a licensee.
 22 Q. Why were you drawn to work for the Post Office?
 23 A. We'd been working in the licensed trade for the
 24 previous few years which we thoroughly loved. It was
 25 mixing with people. We're both people people. The
 22

1 thing with the pub trade is we were coming up to
 2 50 years of age then, 48/49. The pub trade is
 3 a fantastic trade but it's long, long hours. People
 4 don't see the hours you put in. Although the pub
 5 doesn't open until 11 or 12 o'clock from 9 o'clock you
 6 are either at the cash and carry or you're cleaning
 7 lines, you're working from 9 in the morning until
 8 midnight, all weekends, holidays, Christmases, New
 9 Year. We now had just had our first grandchildren and
 10 we wanted to spend more time with the family, have
 11 more time to ourselves work a 9 to 5 job, weekends and
 12 holidays away.
 13 Q. Why specifically the Post Office of all the 9 to 5
 14 jobs?
 15 A. We looked at several different types of -- we wanted
 16 our own business. We wanted to continue our own
 17 business. We looked at several different types. The
 18 Post Office, first of all it was the most regular
 19 income because you knew roughly what you were going to
 20 be earning and we would have the shop on top of that.
 21 It was the most reputable of businesses that you could
 22 think of. If you were going to work in conjunction
 23 with somebody it would be the Post Office that you
 24 would want to work with and again it was continuing
 25 this idea of working with people being sociable and
 23

1 interacting.
 2 Q. You say in your statement you became subpostmaster of
 3 Brynna Post Office. Have I said that correctly?
 4 A. Good pronunciation, well done.
 5 Q. I might have had a little bit of help. I think you
 6 took over that Post Office in around May 1998; is that
 7 right?
 8 A. That's correct, yes.
 9 Q. Who did you plan to give the Post Office to
 10 eventually?
 11 A. Our younger daughter was going to take over the
 12 Post Office eventually. We'd come to an agreement
 13 whereby she was saving up and she was originally going
 14 to buy the building, the freehold, and she would take
 15 over the Post Office. We would continue to have the
 16 retail side for a while and after she bought the
 17 freehold, when she was in with the Post Office salary,
 18 she would then pay us for the Post Office element of
 19 the business so she could pay that while she was in
 20 the Post Office earning. So it was a way of her -- it
 21 was the only way she could do it financially to
 22 actually do it that way, that she starts off just
 23 buying the freehold and then over the next number of
 24 years she would pay the Post Office element of it.
 25 Q. So you were planning for many years in the future it
 24

1 sounds?

2 **A.** Yes.

3 **Q.** Do you remember when Horizon was introduced in your

4 branch?

5 **A.** It was beginning of 2002.

6 **Q.** What training did you receive on Horizon?

7 **A.** We went for, basically, I think it was a week's

8 training. It was either four days or a week's

9 training in Post Office offices in Tremains Road in

10 Bridgend.

11 **Q.** How did you find that training?

12 **A.** It was very basic. It was really all about navigating

13 around the system, showing you where to go from stamps

14 to pensions to navigating, and then explaining you how

15 to up-sell and you were doing somebody's foreign

16 currency how you would try to sell them insurance at

17 the same time. So we spent a lot of time on that.

18 But basically it was navigating round the system,

19 getting used to the system which was fairly basic,

20 really.

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

22 **A.** The system itself as we were trained, it's a simple

23 system. It's very easy to navigate around, it's all

24 there in front of you on the screen. Problems arose

25 with transactions that you'd done rarely, which in

25

1 understanding, not very helpful, not very efficient.

2 They seemed to be just following an algorithm, "Have

3 you done this? Have you tried this? Have you done

4 that? Have you done another balance?" And it was --

5 it didn't explain anything to you. It didn't help

6 you. It was just basically saying the things that you

7 have already done, they were querying have you done

8 this, have you done that, and then at the end, "Well,

9 try another balance. That might sort it out". It

10 didn't. It usually made it worse.

11 **Q.** You mention in your statement that your area manager

12 visited you a couple of months after Horizon was

13 introduced; is that right?

14 **A.** Yes. It was -- again, I don't want to tar all the

15 area managers with the same brush. When we first

16 moved into the area, to the Post Office, we had

17 a phenomenal area manager, a young lady, that would

18 visit us every four or five weeks, pop in, have a cup

19 of tea, ask us how things were going, pass on titbits

20 that she'd picked up in other offices as to how to

21 increase sales and salary. She was fantastic.

22 Once Horizon was introduced, we never seen her

23 again and then we had the problems and next area

24 manager that came out was a new manager we'd never met

25 before. He wasn't sociable at all. He was very

27

1 a small Post Office is things like foreign currency

2 and insurance, then you would have to refer to the

3 manual which was provided, which wasn't very

4 user-friendly. So it did the basics, stamps,

5 pensions, giro's, very simple and easy to navigate.

6 **Q.** How soon after you took over did you start to notice

7 shortfalls and discrepancies?

8 **A.** Nothing when we took over. It was paper-based. It

9 was back when the Horizon system was introduced.

10 **Q.** I'm sorry, yes, quite right.

11 **A.** It was more or less straight away. It was from week 1

12 we were getting small discrepancies.

13 **Q.** What would you do when you noticed those

14 discrepancies?

15 **A.** We made them good as they came up. They were usually

16 from around £100 to £250/300. It was a new system.

17 You expected that there were going to be problems to

18 begin with.

19 **Q.** Were you -- (*unclear: overspeaking*)

20 Sorry, finish what you were going to say.

21 **A.** I was just saying you were told it was your

22 responsibility to make good the losses and you just

23 made good the losses as they came along.

24 **Q.** Did you use the helpline?

25 **A.** We did use the helpline. To begin with we found them

26

1 business-like, came in, we explained the problems to

2 him that we were having. He wasn't really interested.

3 You know, "It's a new system. You're obviously making

4 mistakes. Things will clear up. If there is any

5 problems from our end, it will soon be picked up and

6 it will be put right. Just make sure that you keep

7 putting it right, make sure that you balance each

8 week, each month, and roll over otherwise you won't be

9 able to open your Post Office. If you don't make good

10 then the Post Office may take some sort of action

11 against you. There'd be consequences if you didn't."

12 But it wasn't in a nasty way. It was in a sort of

13 business-like way that came across.

14 **Q.** How did that make you feel, though, when he said that

15 to you?

16 **A.** It made me feel inadequate in some way. My background

17 was -- I had a lot of experience in data input. I had

18 a great deal of knowledge of computer manufacture,

19 computer monitor manufacturing, TVs, so I thought

20 I knew what I was talking about to some extent. But

21 he made me feel as if, "Oh, you're just making

22 mistakes. It's your fault".

23 It was the first -- I think it was the first

24 time in my life that I started to doubt my own ability

25 as to, you know, do I really know what I'm doing.

28

1 **Q.** You also mention in your statement that at various
 2 points you requested extra training; is that right?
 3 **A.** I asked that area manager if I could have some extra
 4 training. He agreed to that. He said since we'd
 5 initially been trained there had been some new
 6 transactions added to the system and that might be
 7 where the mistakes are occurring, so he said he would
 8 try to get me a new trainer.
 9 The trainer did come along. He was supposed to
 10 be with me for three days from the Monday to the
 11 Wednesday. On the first day about 4 o'clock he
 12 received a phone call and he said, "I'm sorry, I've
 13 got to leave. I've got to go to another Post Office
 14 who've got more pressing needs than what you have.
 15 You seem to be okay but I'll come back and continue
 16 the training again", but he never, ever returned.
 17 **Q.** How helpful was that training that you received then?
 18 **A.** Absolutely useless. He just basically stood behind me
 19 and watched what I was doing said, "You seem to be
 20 okay". Didn't look at anything, didn't offer any
 21 advice, didn't -- wasn't interested in the problems
 22 we'd been having. He was just watching to see whether
 23 I was carrying out the transaction correctly.
 24 **Q.** Did you raise that again with your area manager?
 25 **A.** Yes, for a long time we carried on about the fact that
 29

1 we hadn't had the training we were promised. The
 2 shortages were still continuing. We were putting them
 3 in.
 4 Again, whereas with the first area you would
 5 see -- you don't see an area manager anymore. It must
 6 have been nearly 12 months after the Horizon, after
 7 the first area manager came in, that the second one
 8 had turned up and he was a different kettle of fish
 9 altogether.
 10 **SIR WYN WILLIAMS:** I'm sorry, so that I've understood
 11 this, the very first area manager, a lady, was
 12 pre-Horizon. Then you had what I would call a second
 13 area manager who was business-like and now you're
 14 talking about a third area manager?
 15 **A.** Yes.
 16 **SIR WYN WILLIAMS:** Yes, fine.
 17 **A.** A very different one.
 18 **MS KENNEDY:** What were you told by your last area manager?
 19 **A.** He was abrupt, offensive, aggressive from the first
 20 moment he walked in, disparaging of what I had to say
 21 to him. He would be saying things like, "Maybe the
 22 modern Post Office is not for you. Have you thought
 23 of any other options? Have you thought of taking the
 24 rural Post Office scheme?" which was a scheme where
 25 they were closing down rural Post Offices and giving
 30

1 the postmistress a pittance of compensation for
 2 closing the office. "You needed to get to grips with
 3 the system".
 4 He said that, "It appears that you don't have
 5 sufficient knowledge of data input". At that time
 6 I explained to him briefly about my time at Sony where
 7 data input was vital. He asked me how long ago was
 8 that. I said about 15 years ago and again in
 9 a disparaging way he said, "An awful lot's happened in
 10 the last 15 years. Things have changed with data
 11 input". That's when I said to him, "Yes, things have
 12 changed, but in terms of data input they have changed
 13 and made things simpler and easier than what they are.
 14 Data input is not harder now. The big change is in
 15 the hardware, in the system".
 16 I took him on a journey through my time with
 17 Sony about the stock taking procedures that we had in
 18 Sony which were vital to Sony, to show him, you know,
 19 we built 2,000 televisions a day. In each television
 20 there was 3,000 components. That's 5/6 million
 21 components a day going through the factory.
 22 Sony in them days were the first company to
 23 introduce what was called the JIT system, just in
 24 time, where you didn't have a warehouse, you didn't
 25 stock your components, your suppliers sent in your
 31

1 components the night before you needed them for the
 2 next day's production. So at the end of each day each
 3 operator had to count from their work station what
 4 components they had, put it on a form. That would be
 5 given to the supervisor. The supervisor would hand
 6 all the forms to the manager. That would be inputted
 7 into the system, electronically sent to the suppliers.
 8 They would send in overnight all the components we
 9 needed for the next day's production.
 10 If we got them stock checks wrong and not enough
 11 components came in, then the next day we couldn't
 12 produce the number of TVs we were targeted to produce
 13 and we ended up with, as there was then, 3,000
 14 employees reporting to me would be sitting idle, which
 15 is expensive. So it was vital that we got daily,
 16 weekly, monthly stock checks and the annual audit
 17 correct.
 18 It was something that I -- it was bred into me
 19 for years, so I knew about data input and I knew about
 20 the production of circuit boards, which is where I was
 21 trying to explain to him I felt the problem lay and
 22 why it was there.
 23 (*Unclear*) interest but I then explained to him
 24 how circuit boards were manufactured and why there
 25 might be possibilities of problems with the circuit
 32

1 boards, the fact that when circuit boards are produced
2 they come as a bare board, just a piece of plastic,
3 and the components are fitted to the board through
4 little holes in the board.

5 There's two means of production, one is what
6 they call auto insert, which is basically a robot.
7 The robot fits the components. That's the -- if it
8 goes wrong that's the easiest one to sort out because
9 if a robot goes wrong it goes wrong on every board, so
10 you've got a fault on every set.

11 Then the boards go from there to the production
12 line where the operators insert certain components.
13 And that's where you can have a problem if an operator
14 inserts a component reversed or when pushing it
15 through the hole bends a leg, you don't get a good
16 contact, you can then have a fault on the unit, and
17 quite often what happens is it's not a fault that
18 shows up straight away. The computer monitor or the
19 TV can work perfectly well but then will break down
20 later.

21 It sometimes doesn't break down until you go out
22 to the customer, and when the customer reports a fault
23 the first thing we do is we don't send an obnoxious
24 manager out to them and say, "This is your fault.
25 You're a simpleton. You don't know how to use an

33

1 a problem.

2 This was sort of re-emphasised when an engineer
3 turned up to change the board, "At last they'd found
4 the problem", so he changed the board, went away. It
5 continued. Later, another engineer came out to change
6 the board again. I asked him what do you think the
7 problem is and he said, "I've no idea. I'm not an
8 engineer. I was just told to come out and change the
9 board". At that stage, all the time there's sort of
10 light at the end of the tunnel. It's been sorted, but
11 it wasn't.

12 We left on not good terms with that area
13 manager. He's just wasn't interested and I said,
14 "Look, I just can't continue to make good these
15 losses. It's too much now we're borrowing money to
16 make good. We're taking from the shop to make good.
17 We just can't continue". This guy he just left with
18 more of a threat this time, "If you don't continue to
19 make good, then the Post Office will have no other
20 alternative but to take legal action against you to
21 recover the losses. It's in your contract. Just make
22 sure you continue to make good the losses."

23 **Q.** How did you feel when he said that to you?

24 **A.** I felt gobsmacked. I'd never been spoken to like that
25 by anybody. I had my own ability questioned. I was

35

1 expensive piece of television equipment. Maybe you
2 should get a simpler one." We take the television
3 away. We repair it. We feed the fault back to the
4 factory. Things are put in process to make sure it
5 doesn't happen again. A replacement television is
6 given to the customer, an apology. We'd quite often
7 give them some financial compensation or we'd give
8 them a present of a small Sony unit, a Walkman,
9 a Discman, to say sorry.

10 It's a completely different way they treated us
11 when they thought there was a fault because they were
12 just telling me -- I thought it had to be something
13 like that because they were telling me it was only me,
14 so I didn't think it was a software problem.
15 I thought somewhere along the line a mistake had been
16 made in the manufacture of the computers, because
17 I used to manufacture them.

18 Computer monitor manufacturing are done on what
19 we call short production runs, whereas we were
20 producing 2,000 TVs a day, we'd only produce 500
21 computer monitors a month and they would be done on
22 short runs, so less experienced. So I knew that there
23 was a possibility, if it was only me, which is what
24 I thought, that some operator had made a mistake,
25 a component hadn't been put in and it was causing

34

1 in a bit of a state to be honest. I wasn't in the
2 best of moods with him and maybe he wasn't in the best
3 of moods with me at the time he left and I felt
4 drained. I thought I'm just knocking my head against
5 a brick wall here. I know I'm not making mistakes,
6 not to this extent. I know mistakes have been made in
7 the past. I know Post Office have made mistakes in
8 the past. I knew the software could make mistakes in
9 a new system but not the way it was continuing week
10 after week after week.

11 **Q.** You also mention in your statement that there were
12 auditors that came to your branch and I think you say
13 they found a discrepancy of £100?

14 **A.** Just under 100. It was -- when they came out, it was
15 shortly after the manager left, a few weeks, and I was
16 convinced he'd sent the auditors out because I'd said
17 I couldn't afford to carry on and he thought I hadn't
18 been making good or, if not that, that he was using
19 this as a way to frighten me. I know it's getting
20 a bit -- I was getting a bit, by this stage, edgy and
21 I thought that's why these have come out. They've
22 come out to try and show that I'm short.

23 They came, but they were nice enough chaps.
24 They told me I couldn't stay in the office. I wanted
25 to stay with them to see what they were doing because

36

1 I was hoping again they were going to -- we'd been in
2 the office by this time (*unclear: connection drop*) but
3 we'd never had an audit. First audit that had turned
4 up and I thought they were hopefully going to sort out
5 the problem.

6 They were nice enough. They went through.
7 I couldn't be in the office with them. At the end it
8 was short by less than 100, it was something like
9 £80-odd or £90 it was short. They said I had to put
10 it right. I said that's no problem. I put it right
11 there and then right in front of them and they went
12 away.

13 **Q.** How much do you think you put into the Post Office
14 over your period of time as a subpostmaster?

15 **A.** It's at least £20,000. It's in the region of £20,000
16 over that period of time. The worst part of it wasn't
17 until the end of the second financial year, because it
18 started round about the February/March 2002, financial
19 year finished in April.

20 The next financial year I suddenly realised not
21 only am I putting all this money in from the shop but
22 I'm also declaring to the tax people and the VAT that
23 I'm taking this money and they are charging me VAT and
24 tax on money that I'd given to the Post Office.
25 I hadn't even got that money. It was a ridiculous

37

1 You know, "There's nothing wrong with me. I'm not
2 going to see the GP", and that went on for quite
3 a while until my oldest daughter came in and she sat
4 me down and explained to me the way I'd been behaving
5 and convinced me to go and see the GP.

6 That was beginning of 2004 when I seen the GP.
7 When I seen the GP he was shocked. He'd seen me six
8 months earlier and we got on very well, me and the GP.
9 We were both football fanatics. We supported rival
10 clubs. We had a chat about it. He knew at 50-odd
11 years of age I was still playing football for the
12 local football team, and when I walked in I'd lost
13 a lot of weight. I hadn't been sleeping. I hadn't
14 been eating, and he diagnosed anxiety depression.
15 I've got the doctor's notes there where he actually
16 says I'm suffering anxiety and depression due to the
17 problems at the Post Office.

18 He then prescribed antidepressants for me,
19 advised that I take a couple of weeks off work, and
20 I said I couldn't afford to do that but suffering from
21 the depression for the last few months I had been
22 taking several days off work when I couldn't cope and
23 having to bring in a subpostmaster to take over from
24 me. Which was very expensive. I couldn't continue
25 doing that. If I took two weeks off work I'd have to

39

1 situation. I think that's what started -- brought on
2 the depression that I suffered. At that time we
3 decided we're selling up. We're not going to
4 continue. After the auditors we said we're going to
5 look at selling it.

6 **Q.** How did you feel about selling your business at the
7 time and resigning from the Post Office?

8 **A.** It was mixed because I was getting into a bit of
9 a state. That was the beginning of the depression
10 I went into and I was beginning to get into a bit of
11 a state and I thought this is not fair. I'm 55 years
12 of age. I was 54 then. I'm fit. I'm active. I've
13 got a good CV. I've done some -- I didn't see
14 a problem in finding another position and I just
15 thought it wasn't worth the hassle and the cost it was
16 giving us, and I was fairly confident at that time
17 that I would get another position.

18 **Q.** I'm going to ask you a few questions now about the
19 impact that this has had on you. You've already
20 mentioned making good the shortfalls. How easily did
21 you find another job?

22 **A.** What happened was that's where my health came in.
23 I started suffering from depression after that auditor
24 came along. My wife for a long time was trying to
25 convince me to go and see the GP. I just ignored her.

38

1 again bring in a subpostmaster. I couldn't do it. So
2 what happened then was my wife had to give up -- well,
3 my wife took extended leave to begin with to come into
4 the Post Office. She looked after the quiet days when
5 she worked with a subpostmaster or a substitute
6 postmaster on the busy Monday when pensions came in
7 and on the balance day.

8 So we sort of were getting through it but then
9 I was diagnosed with cancer in mid-2004. If we hadn't
10 have been having all the financial problems for the
11 past 18 months it wouldn't have been a problem. They
12 told me I would go into the operation within the next
13 two weeks and it was six to eight weeks recuperation.
14 I had to completely rest, bed rest.

15 Without all the problems previously we would
16 have just brought in a substitute postmaster to run it
17 but we couldn't afford that so, as I say, the wife
18 then took more time off work. She was helping the
19 subpostmaster get through but I made the big mistake
20 then of because we couldn't afford it I rushed back to
21 work within two weeks, against the doctor's orders,
22 and I ended up with an incisional hernia. It broke --
23 it had burst open.

24 They told me that that would be -- a waiting
25 list for that might be five to six months for that to

40

1 be repaired. I wasn't able to work in that time, so
2 my wife then had to give up her job completely to run
3 the Post Office and I sat in the Post Office to advise
4 her with the tricky bits, which was just making the
5 depression worse.

6 I'd had to give up all the positions I had in
7 the community. I was Chairman of the Community
8 Council and I was a trustee of Llanharan drop-in
9 centre. I was trustee of the Welfare Hall. I was
10 Chairman of the football club, Chairman of the
11 community centre. I'd given all them up not realising
12 that that was isolating myself even further and making
13 the depression worse.

14 That's when we decided we've got to sell it
15 quick. When we brought somebody in quickly we were
16 able -- luckily, we were able to sell the Post Office.
17 By then the depression was bad. Only for the family
18 I'd have been in a right state. It continued for
19 about two years after giving up the Post Office I was
20 in a bad state and the idea of 12 months before we
21 left that I was in a good position I could easily get
22 another senior position somewhere, here I am being
23 depressed for two years, with a large inoperable
24 hernia. I'd gone through three bouts of surgery by
25 then and then they said they couldn't repair it.

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1 two occasions we were able to take the whole family to
2 Florida to visit Disneyland. I was able to do that
3 with my three, now adult, grandchildren. I've never
4 been able to do that with my three young school age
5 grandchildren. We haven't had a decent holiday for
6 the past 20 years. Our life just collapsed from
7 there.

8 **Q.** What about your daughter who was going to take over
9 the Post Office?

10 **A.** Obviously, she was -- it wasn't imminent there and
11 then. So it wasn't a disaster for her. It was
12 something she was looking forward to, something she'd
13 been saving for, something that she wanted to do. She
14 wasn't too happy in her position at that time. She
15 was -- she worked in the Civil Service, Probation
16 Service, and they were going through privatisation, so
17 she wasn't too happy with -- she was looking forward
18 to this, but she got over it. She's still there,
19 still working.

20 **Q.** You also mentioned briefly your reputation in the
21 community. What impact did this have on that?

22 **A.** That was mixed. I mean, when we first left
23 Post Office, we sold the Post Office to another chap
24 and there was a nice article in the parish magazine
25 going through all that we'd done for the community

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1 I was stuck with this inoperable hernia for life.
2 I had an inoperable hernia. I'd had two years of
3 depression. There was no chance of getting a job.
4 I'm now nearly 59 years of age with a two-year gap in
5 my CV. And publicity started about what had happened
6 with Post Offices and I tried to explain why I left
7 Post Office. So at that stage, 59, I'd just given up
8 on it.

9 **Q.** What impact did your trouble with the Post Office have
10 on your relationship with your wife?

11 **A.** For along time I didn't know. During the last few
12 months of the Post Office and a couple of years
13 afterwards I was in a bad way. I became a recluse.
14 I didn't want to come out of my bedroom. It was later
15 on that my children told me how badly I'd been
16 behaving. That I'd become a bit of a bully. My wife
17 was taking the brunt of all of that at the time.
18 They'd seen me go from being a sociable, outgoing,
19 fit, responsible person into a bully and as someone
20 who had never borrowed money in his life, never had
21 HP, hire purchase, never had a credit card, to
22 suddenly borrowing money from his children. To find
23 yourself in that sort of state ... before Horizon we'd
24 been financially secure. We went on regular long haul
25 holidays. We went to Hawaii, Mexico, Cuba, Egypt. On

42

1 over the years and why I was leaving and everything
2 was hunky-dory.

3 But then about three months after the
4 subpostmaster sold up, got out, didn't want to know.
5 The Post Office was moved to the convenience store
6 over the road and that's when rumours started to
7 circulate then. The majority of people were fantastic
8 but as usual the minority are the most vociferous and
9 the ones that cause the most trouble. And things were
10 being said that we had been involved in something,
11 something had gone on in the Post Office and we'd been
12 sacked.

13 They were using the fact that because I was
14 suffering from depression I'd sort of gone out of
15 sight, I hadn't been seen in the area for months, and
16 was sort of putting two and two together and making
17 five. I'm ashamed to be seen in the area. They were
18 just -- I don't know how to really put it.

19 It became so that my wife again was taking the
20 brunt of it. I didn't know nothing about this for
21 years afterward, not only was she putting up with me
22 she was putting up with some of the residents and she
23 didn't want to go explaining to them what my health
24 issues were to strangers explaining why we'd left the
25 Post Office.

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1 So she was taking the brunt of all that and all
 2 of a sudden to these people all that I'd done in the
 3 community -- I mean, just before I'd left I'd raised
 4 nearly £100,000 to refurbish -- on my own -- to
 5 refurbish the Welfare Hall that was in a dilapidated
 6 state. All of a sudden that's all forgotten. They
 7 just wanted to talk about the fact I'd been sacked
 8 from the Post Office. As I say, at that time I didn't
 9 know nothing about it. So it just went on and on.
 10 Happy to know there's still -- although the vast
 11 majority who knew me, I'm certain there's still some
 12 out there that still believe something went on,
 13 particularly during the era when publicity was around
 14 postmasters being prosecuted and things like that. It
 15 just generated itself.
 16 **Q.** What would you like from the Post Office now?
 17 **A.** From the Post Office? I know a lot of people have
 18 said a lot of things so I'll just keep it quite
 19 simple.
 20 I've got mixed feelings on this. I've got to be
 21 honest. I wouldn't like to see any more people going
 22 to prison. It would be more innocent people, not
 23 them, their partners, their children being affected.
 24 I don't want to see any more innocent people affected
 25 by this.

1 see some form of asset recovery order in order to
 2 recoup all the bonuses that these senior executives
 3 were paid and profits the Post Office made were made
 4 on the back of people like me and others. They
 5 shouldn't still have that money.
 6 Finally, please pay the 555 the legal expenses
 7 that were incurred. It's dragging on. You have said
 8 it should be done. You know it can be done. You've
 9 got the best legal minds in the country. You have
 10 proved that in the past when you chased us, so you
 11 shouldn't find it too difficult in being able to
 12 release -- I know you are saying in full and final
 13 payment, but that was done on the basis of you were
 14 dealing with us in good faith, which has been proved
 15 that you weren't, so that full and final settlement
 16 should be set aside.
 17 **Q.** Is there anything else you would like to say to the
 18 Chair?
 19 **A.** I would like to make a personal statement, if Sir Wyn
 20 is happy for me to do that.
 21 **SIR WYN WILLIAMS:** Yes, of course.
 22 **A.** In simple terms the Post Office managed to destroy, in
 23 two years, all that I had strived to achieve in the
 24 previous 40 years. My reputation, financial security,
 25 mental health, well-being, nearly destroyed my

1 What I would like to see is the people at the
 2 top of the tree, they always build a firewall round
 3 themselves. No real action ever gets taken against
 4 them. But what I'd like to see is the publicity where
 5 they would be publicly humiliated, so much so that
 6 they wouldn't be able to get another senior position
 7 anywhere else and that the media could make sure that
 8 that happens, that they get shunned by society as some
 9 of us were shunned by society. People don't want to
 10 know them.
 11 People further down the line, I'd like to see
 12 them explain on oath all that they were involved in.
 13 They must have known, even the people on the helpline
 14 they were telling me I was the only one. They must
 15 have been getting phone calls from hundreds of
 16 postmasters on the same topic and still they were
 17 telling me, "You are the only one". I'd like to see
 18 them on oath explain all that they were involved in,
 19 who instructed them to behave in that way that they
 20 did and why, when they had become aware of the
 21 situation, as they obviously had, they continued to
 22 knowingly pursue innocent people.
 23 I would like to see all NDOs, non-disclosure
 24 orders, lifted so we can finally get transparency and
 25 people can freely tell what they know. I'd like to

1 marriage and family life. It was my family that seen
 2 me through that dark period.
 3 Just for a little background, I'm one of ten
 4 brothers and sisters. I had to leave school at 15
 5 with no qualifications in order to financially
 6 contribute to the family. Years later at the age of
 7 25, with my wife's support, I returned to full-time
 8 education. At that time we had pre-school twins and
 9 Cathy returned to work full time to support this.
 10 After, I was employed at Sony UK as
 11 a supervisor. Over the years I worked hard and
 12 continued my education of an evening after work at
 13 Bridgend College earning my degree from the Institute
 14 of Business Managers and then worked my way up the
 15 management structure to become the senior production
 16 manager with a workforce of some 3,000 reporting to
 17 me, with a management team of 20 managers and 45
 18 supervisors.
 19 Later, I became self-employed and in 1998 we
 20 brought Brynna Post Office and, as I thought, settled
 21 down to see out our working life in a lovely rural
 22 village.
 23 At this time I became actively involved in the
 24 community activities, chair of Llanharan Community
 25 Council, trustee of Llanharan Community Development

1 Trust, trustee of Llanharan Welfare Hall, chair of the
2 village football club, governor of the local primary
3 school. All of this was ripped away from me by
4 a dishonest management team who couldn't find it
5 within their conscience to admit their mistakes and
6 instead ruined the lives of hundreds of hard working
7 people such as myself.

8 I also believe that they're responsible for my
9 now physical ill health in that due to the financial
10 system I found myself in at that time and my kidney
11 cancer diagnosis and surgery, I returned to work
12 earlier than I was directed as I could not afford to
13 continue employing a substitute postmaster at great
14 cost further, which resulted in suffering a serious
15 incisional hernia requiring further surgery which was
16 unsuccessful, and a third one which again was
17 unsuccessful resulting in a consultant determining
18 that there was no possibility of rectifying the
19 situation and I'm now left with a large inoperable
20 hernia on my right side.

21 To some extent, I feel myself lucky in deciding
22 to sell my office when I did. I was listening to the
23 others, some of whom suffered similar small losses as
24 I did and then, out of the blue, a massive loss.
25 I think this was waiting round the corner for me, an

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1 amount that we would not have been able to pay.
2 I don't know what would have happened if that had
3 occurred.

4 At the conclusion of this Inquiry, I'm just
5 hopeful that the publicity setting the blame where it
6 belongs squarely at the feet of the Post Office
7 management will finally reinstate my reputation and
8 others in our communities and vindicate what I've
9 always said.

10 I would like to express my thanks to Alan Bates
11 and his team for the phenomenal amount of work that
12 they've devoted to this. When Mrs Vennells is finally
13 stripped of her awards, if you politicians wish to
14 make amends, I'd suggest you look no further when it
15 comes from than nominations for this group who gave us
16 all heart, through all the heartache.

17 And finally, thanks to you, Sir Wyn, for giving
18 us the opportunity to publicly lift this weight off
19 our shoulders.

20 **SIR WYN WILLIAMS:** Well, the thanks actually, Mr Bowman,
21 are due to you for coming to speak to me. So thanks
22 very much.

23 **A.** Thank you, Sir Wyn.

24 **SIR WYN WILLIAMS:** Right, we have another live witness,
25 yes?

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1 **MS KENNEDY:** Yes, that is right.

2 **SIR WYN WILLIAMS:** Do we need a short break before that
3 happens? I can see a few nods in the room, so around
4 about 11.30.

5 **MS KENNEDY:** Thank you.
6 (11.22 am)

7 (A short break)

8 (11.33 am)

9 **MS HODGE:** Thank you, sir. Our next witness is
10 Mr Christian Clement.

11 **CHRISTIAN CLEMENT (affirmed)**

12 **Questioned by MS HODGE**

13 **Q.** Mr Clement, as you know, my name is Catriona Hodge and
14 I ask questions on behalf of the Inquiry.

15 **A.** Okay.

16 **Q.** Please can you state your full name?

17 **A.** Christian Clement.

18 **Q.** You made a statement on 8 February of this year; is
19 that right?

20 **A.** That's right, yes.

21 **Q.** Do you have a copy of your statement in front of you?

22 **A.** I do.

23 **Q.** Please could you turn to the final page of that
24 statement at page 10.

25 **A.** Yes.

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1 **Q.** Can you see your signature at the bottom of that page?

2 **A.** I do, yes.

3 **Q.** Have you had an opportunity to reread your statement
4 since it was made?

5 **A.** I have and I'd like to make some amendments, if
6 I could.

7 **Q.** Please.

8 **A.** Paragraph 2, just change the date to December 2017.

9 **Q.** So this is at paragraph 2, are we talking about the
10 first date or the second date, please?

11 **A.** The second date, October '15 to December 2017.

12 **Q.** Thank you.

13 **A.** And paragraph 27 as well, please.

14 **Q.** Yes, thank you.

15 **A.** Where it says I went into the residential premises,
16 I want to change it to went to the retail side of the
17 premises.

18 **Q.** That's fine. Are there any other further changes?

19 **A.** Yes, 47, paragraph 47. To say that I wasn't hit over
20 the head on this occasion but I was threatened with
21 a gun and then I hit the silent alarm.

22 **Q.** So in the first paragraph when you said "I was hit
23 over the head", you said it was a threat with a gun?

24 **A.** Threat with a gun and then I hit the silent alarm.

25 **Q.** Okay. Thank you.

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1 A. 49, just one word. On this occasion I was
2 "threatened" not "assaulted".
3 Q. Thank you. Apart from those corrections is the
4 statement otherwise true to the best of your knowledge
5 and belief?
6 A. It is, yes.
7 Q. Thank you. I'd like to begin by asking a few
8 questions about you?
9 A. Okay.
10 Q. How old are you, Mr Clement?
11 A. 46.
12 Q. Where did you grow up?
13 A. In Manselton, Swansea.
14 Q. What did you do on leaving school?
15 A. I did computer studies in college and then I went on
16 to do a trainee butchery in Welsh cut meats, and then
17 I went to help my father in a post office and general
18 store.
19 Q. When did you first become involved in running
20 a post office branch?
21 A. Not running, I worked in a post office branch because
22 my father, because he had a post office in his
23 premises and that's where I learnt the front of house
24 when I used to serve customers and just do the
25 general.

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1 Q. Do you recall when you started helping him?
2 A. I think it was 1998.
3 Q. And you have explained that you -- he employed you; is
4 that right?
5 A. That's right, yes.
6 Q. What was your role?
7 A. Just mainly to do with the shop side of things, just
8 do the buying and selling of the warehouse and
9 bringing stock there and occasionally help out in the
10 Post Office on the counter.
11 Q. Where was that Post Office located?
12 A. In Trallwn.
13 Q. For how long did you assist your father in the branch?
14 A. For almost 14 years.
15 Q. Why did you later decide to apply to become
16 a subpostmaster?
17 A. Well, after my father sold the business I started
18 doing relief work going in other offices, covering
19 them for holidays and whatever, and I had a position
20 in Manselton where they wanted holiday cover. So
21 I went there and they told me then that they were
22 looking to sell so I looked into it and I thought it
23 was good prospects so I thought I'd buy it.
24 Q. When did you purchase it?
25 A. I think it was December 2007.

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1 Q. This was that branch in Manselton?
2 A. It was, yes.
3 **SIR WYN WILLIAMS:** Sorry to interrupt but I'm just
4 intrigued, it's not something that's vital to the
5 Inquiry but we heard from Mr Kelly yesterday and
6 Mr Kelly told us that he'd also been a subpostmaster,
7 I believe, in Manselton and that's the Brondeg
8 Post Office so that was --
9 A. No, that was round the corner. I was robbed --
10 **SIR WYN WILLIAMS:** Precisely, but there was more than one
11 Post Office in Manselton?
12 A. Yes, there was, yes.
13 **SIR WYN WILLIAMS:** Fine, thanks.
14 **MS HODGE:** Which products and services did you provide
15 from the branch?
16 A. All pensions, giros, lottery, just all the general
17 Post Office things.
18 Q. And you have mentioned already there was a retail side
19 to the business?
20 A. There was yes, we have the lottery terminal and we
21 just had general, cards, confectionary, some drinks,
22 stationery.
23 Q. Where did you live whilst you were running the
24 Post Office branch?
25 A. I lived behind, upstairs in the flat.

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1 Q. So there was some residential --
2 A. Attached to the Post Office, yes.
3 Q. How much did you pay to purchase the business?
4 A. It was about 220,000 I think.
5 Q. Did that cover the goodwill of the business?
6 A. Yes, I had to take out a remortgage on my other house
7 to purchase the premises.
8 Q. But were you -- sorry, were you purchasing a freehold
9 property?
10 A. Yes, it was, yes.
11 Q. How much money did you put into renovating the
12 premises?
13 A. About 10,500.
14 Q. How much income did you receive from the Post Office
15 for running your branch?
16 A. 45,000 a year.
17 Q. When was Horizon first installed in your father's
18 branch?
19 A. 1997/98 I think. I'm not 100 per cent but I think it
20 was around there.
21 Q. What training did you receive when it was first
22 installed?
23 A. We had -- well, I had half a day's training at
24 Aberavon Beach Hotel. We went there. We were just
25 shown the front of office and how to basically serve

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1 customers, but nothing in the back office to do with
 2 accounts and how you balanced or any of that.
 3 I picked that up slowly as I went along.
 4 **Q.** Who provided the training to you at the hotel?
 5 **A.** The Post Office.
 6 **Q.** What was your impression of that adequacy of the
 7 training you received?
 8 **A.** It wasn't adequate. There was a lot of gaps.
 9 I picked up as I went along, as I was working
 10 alongside other people I picked their brains on how to
 11 do things and how to move forward and things I wasn't
 12 sure of. But as for the training, no. It just wasn't
 13 long enough. I think we needed a lot more training.
 14 **Q.** Did you feel confident using the system after you'd
 15 received that training?
 16 **A.** Not really, no. Not for a while until I, as I said,
 17 picked other people's brains.
 18 **Q.** Did you receive any further training when you were
 19 appointed as subpostmaster?
 20 **A.** No, we had somebody there for the changeover and that
 21 was about it. They just checked everything, all the
 22 accounts and all the cash, and then they just swapped
 23 us over. I had a number of an auditor who used to --
 24 who came to do my father's office when he swapped over
 25 and I took his number so anything I wasn't sure of I'd

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1 you calling the helpline for assistance?
 2 **A.** Several times a week.
 3 **Q.** You've explained that you were told to put the cash in
 4 and you would receive a transaction correction to
 5 balance out later.
 6 **A.** Yes.
 7 **Q.** And that didn't occur?
 8 **A.** No.
 9 **Q.** How would you describe the quality of the assistance
 10 you received from the helpline?
 11 **A.** Poor, very poor. It was just as you phoned them and
 12 give them the problem you seemed to know more than
 13 they did, because it just seems as if they were
 14 reading off a script. They may as well have told me
 15 to switch the computer off and switch it back on, it
 16 will all be sorted. But, no, it wasn't very helpful.
 17 Always passing you from pillar to post and you never
 18 really got anywhere, just frustration.
 19 **Q.** You have identified in your statement a number of
 20 shortfalls --
 21 **A.** Yes.
 22 **Q.** -- that you experienced. They are recorded at
 23 paragraphs 17 to 25 of your statement. I'd just like
 24 to ask you a few questions about those, if I may.

25 Some of these shortfalls date back more than

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1 ring him to pick his brains to help me if I wasn't
 2 sure of what I was doing.
 3 **Q.** Did you experience problems using the Horizon system
 4 when you were working in your father's branch?
 5 **A.** My father started to have losses but he wasn't too
 6 sure. He thought it might have been staff so he was
 7 installing cameras and everything else, but he was
 8 having losses but not to the degree I was having.
 9 **Q.** What did you do when shortfalls or discrepancies
 10 arose?
 11 **A.** I'd have to put it back in the till.
 12 **Q.** Did you make any efforts to identify the cause?
 13 **A.** Yes. I phoned the helpline. I had a number for
 14 Chesterfield. You ring them up to try and find out if
 15 there's anything looks out of place and just trying to
 16 trace down what, you know, does anything stand out.
 17 But they'd always just say, "No, nothing, everything's
 18 fine. If there is a mistake and we find it we'll send
 19 you a transaction correction and you can just accept
 20 it and it will balance the books", so ... but no.
 21 **Q.** Is that what would happen that you'd receive
 22 a transaction --
 23 **A.** I never had a transaction correction. It was always
 24 only one way, always losing money.
 25 **Q.** When you were employed as subpostmaster how often were

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1 a decade.
 2 **A.** Yes.
 3 **Q.** What records did you keep --
 4 **A.** Everything was in my bank statements, everything
 5 I paid out that would come out of my pay. So I have
 6 got all my payslips with the deductions for all the
 7 losses which is how we broke down all this to my
 8 accountant, where my accountant would go through and
 9 break down all the losses over the decade. That's why
 10 we came up with a figure of what we put in over ten
 11 years.
 12 **Q.** So you have explained you were told to pay money in?
 13 **A.** Yes.
 14 **Q.** How did you do that?
 15 **A.** We'd have to settle centrally, that's the only way,
 16 because I didn't have the cash, that kind of cash to
 17 pay upfront, you'd just press a button to settle
 18 centrally and it would go off to head office and then
 19 they'd deduct it out your salary then.
 20 **Q.** So in virtually every case deductions were being made
 21 from your salary?
 22 **A.** From my salary yes.
 23 **Q.** And you could record that on your payslip -- that
 24 would be reflected on your payslip?
 25 **A.** Yes.

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1 **Q.** In terms of the figures you have recorded there in
 2 your statements at paragraph 17 onwards, do these
 3 reflect individual shortfalls that you experienced or
 4 are they an aggregate of a number of --
 5 **A.** Individual shortfalls, monthly, yearly.
 6 **Q.** How were these shortfalls discovered?
 7 **A.** Well, basically, we do a cash variance every day,
 8 declare our cash every day, it would be up or down
 9 a couple of pounds, nothing big, but whenever we come
 10 to the main balance the monthly balance it would
 11 always kick out crazy figures. Like one time it would
 12 be £800. Another time it was £2,500, £5,500 and you
 13 just dig out the safe, you pull out all the stamps,
 14 you triple check everything to see if you have done
 15 a mistake, you have added up something wrong, you
 16 check what you have remmed in from outside, as in cash
 17 and stamps, to see if you have made a mistake but
 18 nothing. Everything seemed to be above board. So we
 19 could never -- that was the big thing, you could never
 20 tell them where it was. It was just you didn't know,
 21 and as crazy as that sounds you just didn't know. You
 22 don't know why you're down.
 23 So it was just so frustrating.
 24 **Q.** You have, explained you phoned the helpline on
 25 a number of occasions, several times per week you

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1 **Q.** How much in total do you believe you paid to the
 2 Post Office to make good shortfalls shown by Horizon?
 3 **A.** Over a ten-year period, about 80,000, 88,000.
 4 **Q.** What effect did this have upon your finances?
 5 **A.** Huge effect, huge effect. I think it was one of the
 6 main factors with the pressure of constantly being
 7 down and losing money. I've had to rent my house out,
 8 move in with my parents. It cost me a relationship of
 9 17 years because we were always arguing over money and
 10 the stresses and strains of everything, just in a bad
 11 place, depression, drinking, bad anxiety.
 12 Every day when are you are getting up for work
 13 you think is this the last day I'm going to work. Are
 14 the auditors going to be outside? And you are just
 15 waiting for the axe to drop. It's a horrible feeling.
 16 **Q.** You have mentioned audits. You have explained in your
 17 statement that your branch was audited each year?
 18 **A.** Yes, most years we'd have an audit, yes.
 19 **Q.** Between the date of your appointment and when you
 20 ultimately -- your contract was terminated.
 21 **A.** Yes.
 22 **Q.** Correct. You have explained that on each occasion
 23 a shortfall was discovered; is that right?
 24 **A.** Yes.
 25 **Q.** Were the shortfalls discovered during the audit

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1 said?
 2 **A.** Yes.
 3 **Q.** Did you formally raise a dispute with the helpline
 4 about these shortfalls you have recorded?
 5 **A.** Yes, I spoke to my contracts manager to tell him
 6 there's something not right. We even had a meeting
 7 and I went there and asked him if I was the only
 8 person this was happening to and he said, "Yes, you
 9 know, you are the only person this is happening to",
 10 because I couldn't understand how we kept on losing
 11 this money all the time.
 12 It makes you doubt then whether or not you are
 13 doing your job properly, even to the doubt where you
 14 are blaming the staff that's working with you, like my
 15 sister was working. I'm thinking is she making
 16 mistakes, my ex-brother-in-law who was on the lottery
 17 system, there was fingers pointed it could be the
 18 scratch cards which he was on. So I'm looking at him
 19 thinking is he taking money. So it just cast doubt on
 20 everybody who was working with you. It was awful.
 21 **Q.** You just explained you raised concerns with your
 22 contract manager at the time?
 23 **A.** Yes.
 24 **Q.** Who was that?
 25 **A.** Colin Burston.

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1 additional to the ones that you have recorded earlier
 2 in your statement?
 3 **A.** There was -- there has been shortfalls with the audit
 4 but as long as it was under £1,000 I was told we could
 5 reopen and we did. There was a few occasions we were
 6 £800 down and we still were allowed to reopen and to
 7 settle it centrally. It was just most times the
 8 auditors came we were always down by something. There
 9 was always a couple of hundred pounds.
 10 **SIR WYN WILLIAMS:** So can I understand this, Mr Clement,
 11 if we just go back to paragraph 17 onwards or 16
 12 onwards where you describe the shortfalls.
 13 **A.** Yes.
 14 **SIR WYN WILLIAMS:** Over the years the shortfalls reached
 15 quite -- well, very high amounts.
 16 **A.** Yes.
 17 **SIR WYN WILLIAMS:** But so that I understand it, what was
 18 happening was this, is it: you would see that there
 19 was a shortfall?
 20 **A.** Yes.
 21 **SIR WYN WILLIAMS:** You would settle it centrally once you
 22 discovered what it was?
 23 **A.** Yes.
 24 **SIR WYN WILLIAMS:** So all these deductions were coming out
 25 of your wages?

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1 A. That's right, yes.
 2 **SIR WYN WILLIAMS:** So that by the time of an audit, the
 3 shortfall was comparatively small because you kept
 4 paying it back.
 5 A. Yes, because it's already come out of my account.
 6 **SIR WYN WILLIAMS:** So there were like two parallel lines.
 7 A. Yes.
 8 **SIR WYN WILLIAMS:** Paying it back so that on --
 9 A. You pay this one back and then this one's coming in.
 10 **SIR WYN WILLIAMS:** Yes, fine.
 11 Sorry, Ms Hodge.
 12 **MS HODGE:** Not at all. Thank you, sir.
 13 You have explained that an audit of your branch
 14 took place in May 2007?
 15 A. That's right.
 16 Q. Sorry, 2017, I apologise.
 17 A. Yes.
 18 Q. And that audit revealed an apparent shortfall of
 19 approximate £6,000?
 20 A. Yes.
 21 Q. You said again on that occasion you were required to
 22 pay that money --
 23 A. Pay it back.
 24 Q. -- by way of deduction from your salary?
 25 A. Went in to see my contracts manager again, went
 65

1 from your role --
 2 A. I was.
 3 Q. -- in October 2011; is that correct?
 4 A. That's right, yes.
 5 Q. For a period of three months?
 6 A. Yes.
 7 Q. You've explained this was the result of an audit which
 8 revealed an apparent shortfall of £2,000?
 9 A. That's right, yes.
 10 Q. What effect did the suspension have on your salary?
 11 A. Oh, salary stopped. I had no income at all. They put
 12 some temporary staff into my Post Office and I moved
 13 in with my parents until, well, just prior to getting
 14 my job back and thank God I did.
 15 Q. You said you did get your job back. How did that come
 16 about?
 17 A. I had another interview with Colin Burston, explained
 18 to him that I didn't hide everything. Everything was
 19 declared. I even spoke to him to say that there's
 20 a problem put everything through the system as it was
 21 to show that there was a shortfall and just reiterate
 22 that there was nothing underhanded going on. I've
 23 declared everything as it was, so I wasn't hiding
 24 anything and I told you about the shortfall before
 25 I was suspended, so ...
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1 through the same old scenario, and he said this was my
 2 last chance. If any other shortfalls after this you'd
 3 be terminated, so ...
 4 Q. So far as you are aware, did the Post Office carry out
 5 any investigation into the cause of this shortfall
 6 when you raised your concerns with your contracts
 7 manager?
 8 A. I asked them to but nothing ever came back to me, no
 9 phone calls were ever made to me or any paraphernalia
 10 coming to me to say they were looking into things. it
 11 was just a phone call I never had. I would be on to
 12 my contracts manager chasing him up to see if there's
 13 anything happening and, "No nothing, just put the
 14 money in, just put the money in".
 15 Q. Was that the final audit of your branch in May 2017?
 16 A. No, the final audit was December 2017. That's when we
 17 had the massive loss and I got suspended on the spot.
 18 Q. What was the amount of the apparent shortfall on
 19 that --
 20 A. 43,000.
 21 Q. And what action was taken by the Post Office as
 22 a result of that shortfall?
 23 A. Suspended me on the spot pending an investigation.
 24 Took the keys off me and told me they'd be in touch.
 25 Q. You've mentioned that you were suspended previously
 66

1 Q. Forgive me, this is in relation to your first
 2 suspension?
 3 A. Yes, it was, yes.
 4 Q. When you were later suspended as a result of the audit
 5 in December 2017 --
 6 A. Yes.
 7 Q. -- how was that resolved?
 8 A. Well, I was with Freeths at the time and I told
 9 Freeths about what had happened and they told me not
 10 to accept any contact from the Post Office and they'll
 11 deal with them themselves. But I tried ringing my
 12 contracts manager to speak to me and because I had
 13 solicitors involved he said he couldn't speak to me.
 14 Q. You say you'd instructed solicitors by this point?
 15 A. Yes.
 16 Q. Was that part of the Group Litigation?
 17 A. Yes, the Group Litigation, yes. I was already in it
 18 as I was still a subpostmaster because I was still
 19 having losses.
 20 Q. Did the Post Office ultimately take any action against
 21 you in relation to that shortfall of approximately
 22 £43,000?
 23 A. No, nothing.
 24 Q. You've explained in your statement you experienced two
 25 robberies of your branch?
 68

1 A. Yes.
 2 Q. On the first occasion -- you have of course made some
 3 corrections.
 4 A. Yes.
 5 Q. But in the first instance, you've explained that you'd
 6 left your Post Office, the Post Office --
 7 A. Side.
 8 Q. -- side of the premises, to go into the retail side?
 9 A. That's right, yes.
 10 Q. Why had you done that?
 11 A. At the end of the day we got the lottery terminal
 12 there with all the cash so every day you empty the
 13 cash out to take the print offs and they put it
 14 through the system in the Post Office. So I left the
 15 Post Office to go and get the cash and the printouts
 16 and on the way back I got struck behind, on the back
 17 of the head, and knocked unconscious. But I didn't
 18 lock the door of the Post Office because it's
 19 literally from that wall to halfway through the room,
 20 from the Post Office to the lottery counter. And
 21 I was held accountable for half the money that went
 22 missing.
 23 Q. What did that amount to?
 24 A. About -- I think it was about 50,000 -- 46/50,000.
 25 Q. On the second occasion that your branch was robbed no

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1 this had gone on but I said I haven't got premises to
 2 use anymore. So they said -- what did they say?
 3 They'll terminate my contract and I think they ended
 4 up giving me some money to terminate my contract.
 5 Q. Just to break that down a little, you said as a result
 6 of no income coming in you had to sell the premises?
 7 A. I did, yes.
 8 Q. Is that because your income, your salary was stopped
 9 when you were suspended in December 2017?
 10 A. It was, yes, yes.
 11 Q. Without that income you couldn't afford to pay --
 12 A. No, I couldn't afford the mortgage.
 13 Q. -- the mortgage on the property.
 14 A. Yes.
 15 Q. You sold that property at loss of £21,000; is that
 16 right?
 17 A. I did, yes.
 18 Q. Although you were subsequently asked by the
 19 Post Office if you wished to be reinstated?
 20 A. Yes.
 21 Q. Before these events occurred, what had been your
 22 intentions and your hopes in relation to your
 23 Post Office branch?
 24 A. A secure future, secure prosperous future. I thought
 25 it would all be good. I wanted to reiterate what my

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1 money was taken?
 2 A. No money was taken, no.
 3 Q. What happened on that occasion?
 4 A. I had two men come in with bike helmets and poking up
 5 against the class and told me to give them the money,
 6 where they tried to jar the door open. So I just fell
 7 to the floor and hit the silent alarm and just waited
 8 for the police to turn up, which they did within about
 9 15 minutes. Yeah, shook up.
 10 Q. Did you report that incident to the Post Office?
 11 A. I phoned the helpline, told them. They asked if any
 12 money had gone missing. I said no, and they said
 13 they'd contact me in due course and then I had a phone
 14 call then just to give me a number if I felt stressed.
 15 But after that I didn't hear anything else. It was
 16 just a bit of a kick in the teeth. I was left in
 17 limbo. They actually didn't care. That's what it
 18 felt like. Just a number.
 19 Q. How did your contract with the Post Office come to an
 20 end?
 21 A. Well, they asked if I -- well, I had to sell my
 22 premises. Because there was no income I had to do two
 23 jobs to try and pay the mortgages. I had to sell my
 24 house at a £21,000 loss and then they asked me if
 25 I wanted to be reinstated as subpostmaster after all

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1 father had done with his office and build it up into
 2 something special, which I was on the way to doing.
 3 We were the number 1 seller of stamps and stuff in
 4 most of South Wales, won prizes, and I built it up to
 5 a good business and hopefully we were going to go
 6 onwards and upwards but it was never the case. It was
 7 just always an uphill struggle.
 8 Q. In terms of the financial impact on you, are you
 9 currently in debt?
 10 A. I am, yes, yes.
 11 Q. What's the nature of your debts?
 12 A. I owe 21,000 to the bank. I owe 10,000 to HMRC.
 13 I owe my father about 25,000. So yeah we're not in
 14 a good place.
 15 Q. What efforts have you made to obtain alternative
 16 employment?
 17 A. I'm now doing delivery driving work at the moment just
 18 to try and get ends meeting and pay back some of the
 19 bills.
 20 Q. You've already described the financial pressure this
 21 created. It caused you a great deal of stress --
 22 A. Yes.
 23 Q. -- and anxiety; is that right?
 24 A. Yes, it is, yes.
 25 Q. Did you receive any treatment?

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1 A. I had some anxiety tablets prescribed to me by the
2 doctor. I didn't want the antidepressant ones. In
3 terms of -- well, I just had some anxiety pills and
4 drowned my sorrows in alcohol.

5 Q. For how long did you -- are you continuing to
6 experience problems?

7 A. No, no, we're on the way out. Still not right. My
8 anxiety levels are terrible, especially in places like
9 this. It's been hard to come here today but, yeah,
10 I'm slowly getting there. I've just got to keep at
11 it.

12 Q. You have also explained it had quite a significant
13 impact on your personal life.

14 A. Yes, it cost me my relationship of 17 years. Just
15 couldn't -- you know, just couldn't carry on with --
16 because what happens is when you're down all the time
17 you end up taking your problems home. It's always on
18 your mind. You're always down money, always waiting
19 for the axe to drop, and the pressure was just too
20 much, and that was the end of that unfortunately. And
21 my children, you know, it's obviously put a lot of
22 stress on them as well but we've just got to try and
23 pick ourselves up and move forward.

24 Q. Do you still see your children?

25 A. Yes, I do.

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1 they deserve and then some.

2 Q. I've no further questions for you, Mr Clement. Is
3 there anything you'd like to say to the Chair that
4 we've not already covered?

5 A. No, that's okay. Thank you.

6 SIR WYN WILLIAMS: Well, thank you, and particularly since
7 it was an effort for you to come, which I fully
8 understand, I'm even more grateful.

9 A. Thank you very much. Thank you.

10 SIR WYN WILLIAMS: Right. I think the next stage is some
11 statement reading; is that right?

12 MS HODGE: That's right, sir. That concludes our oral
13 evidence for this morning.

14 SIR WYN WILLIAMS: I think Mr Enright is going to read
15 a number of statements.

16 Do you want to have a short break, Mr Enright,
17 or are you happy to just carry on?

18 *(Comments off microphone)*

19 Then that's fine. So let Mr Enright take the
20 stage and then once he's completed his reading, we
21 will decide on the timetable for the rest of the day.

22 MR ENRIGHT: With your permission, chair, I'd like to read
23 some summaries. Yesterday you made it clear that the
24 Inquiry and your legal team have the full witness
25 statements of all CP victims. I will now read you

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1 Q. You've explained you became a claimant in the Group
2 Litigation?

3 A. Yes.

4 Q. Is that right? How much compensation did you receive
5 when that was settled?

6 A. Not enough. Not enough to clear the debts. Yeah,
7 I just -- well, just not enough. I still owe loads of
8 money out and it just didn't really get me on any firm
9 footing at all.

10 Q. How do you now feel about the treatment that you
11 received from the Post Office when you experienced
12 these shortfalls?

13 A. Disgusting. They didn't help me at all. They left us
14 out in the cold. I just felt like -- well, there was
15 nobody there to help you. Just felt on your own, even
16 though you're phoning round trying to ask for help
17 from every direction and every phone number, nobody.
18 Just, "Put the money in. Put the money in. Put the
19 money in", so no.

20 Q. What do you think the Post Office needs to do to put
21 right what's happened to you and others in your
22 position?

23 A. Make it as if this never happened. I'd -- I don't
24 know. Give us a secure and prosperous future again if
25 they can do that. I don't know. Give everyone what

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1 some short summaries in relation to Mr Paul Harry,
2 Helen Walker Brown, Janice Adams, Lawrence Bailey and
3 Mrs Pamela Lock.

4 **MR PAUL HARRY, summary read by MR ENRIGHT**

5 **MR ENRIGHT:** Mr Harry has been the subpostmaster at
6 Treherbert from 1988 to the present day. He's been
7 a subpostmaster of three other branches. Mr Harry
8 provided employment for 21 assistants across all four
9 branches. Mr Harry experienced shortfalls on the
10 Horizon System in excess of £100,000 across his
11 Post Offices over the course of 22 years. The
12 Post Office deducted 25 per cent of his salary.

13 Paul was threatened with prosecution if he did
14 not pay the supposed shortfalls. The Post Office
15 audit teams refused to listen to his pleas that they
16 help him and investigate the true cause of the
17 shortfalls, which he told the Post Office were caused
18 by computer errors.

19 Under threat of legal action Mr Harry was
20 compelled to make good these supposed shortfalls from
21 his own funds. He was forced to borrow money from
22 family members and had to sell his family home.
23 Mr Harry says that he was and remains extremely hurt,
24 frustrated and angry. Mr Harry and his wife became
25 very anxious and depressed. He says it is diabolical

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1 that the Government and Post Office have been able to
2 treat them in the way that they did and get away with
3 it.

4 Mr Harry says it is clear that nobody in the
5 Post Office cares about subpostmasters and how they
6 were treated, in any other private organisation this
7 would not have happened. It is simply because the
8 Post Office is a Government organisation that they
9 were able to get away with it for so long. At this
10 point, the Post Office should hold their hands up,
11 accept responsibility and say that they will put this
12 right.

13 Mr Harry, like so many subpostmasters,
14 concludes:

15 "We just want to put our lives back on track and
16 move on."

17 **MS HELEN WALKER BROWN, summary read by MR ENRIGHT**

18 Sir, I now turn to Ms Helen Walker Brown. Helen
19 Walker was a teacher for 20 years before becoming
20 a regional education officer and thereafter becoming
21 a subpostmistress at Penmaenmawr in April 2017.

22 Ms Walker Brown experienced problems with the
23 Horizon System in her first three months and
24 experienced numerous shortfalls. Helen found the
25 helpline to be of no assistance. On a number of

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1 occasions when she experienced shortfalls, the course
2 of action recommended by the helpline caused the
3 shortfall to double. After a large shortfall,
4 Ms Walker Brown felt her position had become untenable
5 and she resigned in April 2018. Ms Walker Brown was
6 party to the Group Litigation against Post Office
7 Limited that uncovered this national scandal.

8 Throughout her time as a postmistress, Helen
9 suffered constant worry and stress caused by
10 shortfalls which rendered her business unviable. This
11 affected her family life. Helen felt that she had let
12 down her local community who relied on her
13 Post Office.

14 After resigning as a subpostmistress, Helen
15 would rarely leave the house. When she eventually
16 did, she would use the back alley as she felt unable
17 to face local people. Eventually, she felt she had no
18 option but to leave her village and move to the next
19 county. Helen says:

20 "In my view, the Government must repay, or be
21 required to repay, the legal and legal funding costs
22 the subpostmasters and subpostmistresses incurred to
23 pull back the heavy veil the Post Office had drawn
24 over the Horizon system, and their actions against
25 innocent, decent postmasters."

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1 Helen says:

2 "It cannot be right that ordinary British people
3 must bear the cost of uncovering a national scandal,
4 particularly one of this scale."

5 **MS JANICE ADAMS, summary read by MR ENRIGHT**

6 So I move to Janice Adams. Ms Adams was the
7 subpostmistress in Pontypridd from June 2000 until May
8 2014. She had worked at the Inland Revenue for 24
9 years prior to this. She was, and is, a meticulous
10 person.

11 Ms Adams states that the Horizon training "was
12 pathetic and laughable." She suffered shortfalls of
13 some £5,000, which the Post Office deducted from her
14 salary. Janice says that Post Office auditors were
15 intrusive and unfriendly. They acted in a manner
16 which made it clear to her customers that she was
17 being investigated.

18 Ms Adams says that when she reported the
19 discrepancies to the Post Office, they told her it was
20 down to her lack of experience. They made her feel
21 like she was stupid and incompetent, even though she
22 knew that this was not the case. She would cry every
23 Wednesday night as she struggled to balance the
24 Horizon System.

25 Ms Adams suffered from migraines due to stress

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1 and the shortfalls caused her to struggle financially.
2 As a result of the issues with the Horizon System, she
3 spent less time at home with her three young children.
4 Her family was not able to go on holidays as they were
5 so short of money.

6 Janice says:

7 "I tried to get on with my life and not think
8 about the Post Office, but I think a lot of
9 subpostmasters are struggling. I want to help others
10 and for the public to know all about the Horizon
11 scandal so something can happen for these people who
12 need it. I would like those responsible to be held to
13 account."

14 Janice says:

15 "The people who knew and hid the problems with
16 the Horizon definitely have to be held to account."

17 **MR LAWRENCE BAILEY, summary read by MR ENRIGHT**

18 Sir, I move to Mr Lawrence Bailey. Lawrence is
19 the husband of Joan Bailey who gave evidence to you on
20 22 February, sir. I will not repeat the powerful
21 evidence that Mrs Bailey gave you regarding her and
22 Lawrence's experiences of the Horizon System and the
23 conduct of the Post Office. However, although
24 Mr Bailey shared Joan's experience, this scandal also
25 affect him personally.

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1 Not only did Lawrence help run the main branch
2 he also travelled 80 miles twice a week to provide
3 Post Office outreach services to smaller communities.
4 The village halls where he did this were sometimes so
5 cold that he would do exercises to stay warm.
6 However, Lawrence thought it was important that those
7 in isolated communities have access to Post Office
8 services.

9 Lawrence says of the treatment he received from
10 the Post Office, that it:

11 " ... has and still does cause me great
12 distress. It brought me to the lowest part of my
13 life. I had gone through some dreadful times but
14 I had always come out on top. I had never known fear.
15 I considered myself to be capable of looking after
16 myself with my knowledge of martial arts and having
17 always been an active and strong person in body and
18 mind. However, the Post Office actions caused me to
19 question my own sanity and I was in great despair and
20 considered taking my own life. My wife and son took
21 me to the GP and I was given immediate access to
22 a mental health professional and was classed as having
23 suffered a mental breakdown and was considered to be
24 at serious risk of self-harm."

25 Mr Lawrence Bailey says of the Post Office that:
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1 Mrs Lock's conviction was splashed across the
2 South Wales Evening Post. People she had known for
3 years shunned her. Mrs Lock and her husband had to
4 sell a part of their retail business to pay back the
5 shortfalls. They struggled to keep their retail
6 business going, as they had lost footfall with the
7 loss of the Post Office and her name had been trashed
8 in the local community. Eventually, they had to sell
9 their business for a pittance.

10 These terrible experiences continued for
11 20 years. Mrs Lock lost everything including her
12 reputation. She has said:

13 "I would like the Post Office to pay for a front
14 page headline in the South Wales Evening Post, showing
15 a picture of me then and now, with the headline
16 'Pamela Lock was innocent -- Post Office apologises!.'
17 *Diniwed.* Thank you, sir.

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

19 While I've got you here, so to speak, I think
20 the witness this afternoon is a person --

21 **MR ENRIGHT:** An anonymous witness, sir.

22 **SIR WYN WILLIAMS:** I made a restriction order in this
23 witness's case. And the witness is scheduled, I take
24 it, for 2.00, but given that we're now at 12.15, we're
25 either going to have an elongated lunchtime or is
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1 "Their duty of care was non-existent."

2 **MRS PAMELA LOCK, summary read by MR ENRIGHT**

3 Finally, sir, I would like to turn to Mrs Pamela
4 Lock. Pamela Lock became a subpostmistress in Powys
5 in 1974. She is now sadly widowed. She has two
6 children and six grandchildren. She is 73. Together
7 with her late husband she ran a successful bakery
8 business alongside a busy Post Office for 26 years
9 before the introduction of the Horizon System. During
10 those 26 years she experienced no problems with
11 shortfalls: none.

12 The Horizon System was introduced in early 2000
13 and by July 2000 her Post Office Horizon System was
14 reporting a shortfall of over £30,000. Rather than
15 investigate the cause of the shortfalls experienced by
16 this long-serving postmaster, the Post Office
17 prosecuted Mrs Lock. She appeared in the Magistrates'
18 Court in November 2001. Her case was then sent to the
19 Crown Court. On advice she pleaded guilty. She and
20 her daughter stood weeping in the court. Her husband
21 was silent. Mrs Lock says of her husband:

22 "He said little but felt much."

23 Mrs Lock waited 20 years to have her conviction
24 quashed and to regain her good name. The personal and
25 financial impact on Mrs and Mr Lock was immense.
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1 there the possibility that the witness will be ready
2 to give evidence a little earlier than 2.00?

3 **MR ENRIGHT:** I am hoping he may already be in the
4 building, sir, and I can speak with him and liaise
5 with you very quickly.

6 **SIR WYN WILLIAMS:** Yes, and no doubt you will tell
7 everybody else so that everybody who is interested in
8 hearing that evidence will know when it's happening.

9 **MR ENRIGHT:** Yes.

10 **SIR WYN WILLIAMS:** Thank you very much, Mr Enright. So
11 I'll wait to be kept apprised of when we meet again.
12 Thank you.

13 **(12.13 pm)**

(A short break)

15 **(1.30 pm)**

16 **SIR WYN WILLIAMS:** Before we start, I need to say
17 something about the restriction order in respect of
18 this witness. I understand that you have no objection
19 to the branch Post Office in which you have worked
20 being made public. Is that correct?

21 **THE WITNESS:** Yes.

22 **SIR WYN WILLIAMS:** All right. So in the restriction order
23 which I made, the publication might have led or it
24 could be construed as leading to the possibility of
25 identifying the witness but in the light of the fact
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1 that the witness is happy for the branch to be named,
2 everyone should understand that the restriction order
3 is varied to the extent that I permit the naming of
4 the branch in which the witness has worked and/or is
5 working.

6 Ms Hodge, is there anything else I need to say
7 or does that cover it?

8 **MS HODGE:** Thank you, sir.

9 **SIR WYN WILLIAMS:** Fine.

10 **MS HODGE:** Sir, we are hearing this afternoon from
11 a witness who as you say has been granted anonymity by
12 order dated 3 February 2022. I'm going to refer to
13 this witness as Witness 0281 which is the reference
14 number for the statement which he has provided to the
15 Inquiry.

WITNESS 0281 (affirmed)

Questioned by MS HODGE

18 **Q.** As you know, my name is Catriona Hodge and I ask
19 questions on behalf of the Inquiry.

20 We know you as Witness 0281. You made
21 a statement on 3 February of 2022; is that right?

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

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

24 **A.** I do.

25 **Q.** Please could you turn to the final page which is

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1 **A.** At the present moment, 14 and 13.
2 **Q.** What did you do for a living before you worked for the
3 Post Office?

4 **A.** I was a business person. I had a number of
5 properties. I had a number of restaurants.
6 I renovated property, bought and sold properties, and
7 I was very comfortable and successful.

8 **Q.** Why did you later decide to apply to be
9 a subpostmaster?

10 **A.** I was cash poor and collateral rich, in a sense, and
11 I was coming to that point in life that I wanted some
12 regularity, and I had a few friends in the Post Office
13 network and I don't know why but I started
14 investigating and finding out and it was regular hours
15 and the income varied and I was intrigued and I was
16 looking for a new venture.

17 **Q.** What did you hope to achieve by working for the
18 Post Office?

19 **A.** Well, I hoped to be successful and to be stable, which
20 I was already, but successful and that's what
21 I wanted, to be successful.

22 **Q.** Prior to your appointment you attended three
23 interviews with representatives of the Post Office; is
24 that right?

25 **A.** That's correct.

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1 page 26.

2 **A.** Yes.

3 **Q.** Do you see your signature there in the middle of the
4 page?

5 **A.** Yes.

6 **Q.** Have you had an opportunity to reread that statement
7 since you first made it?

8 **A.** I have, yes.

9 **Q.** Is the content of the statement true to the best of
10 your knowledge and belief?

11 **A.** Yes, they are.

12 **Q.** I'm going to begin by asking a few questions about
13 you. How old are you?

14 **A.** I'm 61 years old.

15 **Q.** I don't want you to state your full address but can
16 you indicate where in the country you are from.

17 **A.** In Bristol.

18 **Q.** You were previously married; is that right?

19 **A.** That's correct.

20 **Q.** For how long were you married?

21 **A.** I was married for ten years but I was in the same
22 relationship for going on to 14 years.

23 **Q.** You have two children; is that right?

24 **A.** That's correct.

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

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1 **Q.** Do you know why you were asked to attend three
2 separate interviews?

3 **A.** I don't know why but it seemed that that was the way
4 that they were conducting their business and if they
5 wanted to interview me, I was quite happy because I'd
6 got nothing to hide and interviews are there to
7 scrutinise and to find a good character of person, as
8 I've done many interviews in my time.

9 **Q.** In which year did your appointment as a subpostmaster
10 begin?

11 **A.** My appointment started in the middle of 2006.

12 **Q.** What attracted you to the branch which you took on?

13 **A.** There were a number of branches available through the
14 franchise option but I did not want to be having a one
15 counter or a two counter-type business, I wanted to
16 have the income as being the main income and any side
17 business that I had in the premises would be
18 a complementary to the customers. But it was the
19 salary which had attracted me in this particular
20 branch.

21 **Q.** What arrangements were made in relation to the
22 purchase of the branch?

23 **A.** That's a very difficult question to answer because the
24 subpostmaster before I took the premises was already
25 suspended and, in effect, while the branch had

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1 a value, there wasn't a value because there was no
 2 goodwill of anything to purchase as I was guided
 3 through a number of companions that I had. But I did
 4 invest up to £86,000 on renovating the so-called
 5 flagship because they were looking to branch out and
 6 they were looking for recruitments who were thinking
 7 out of the box, who were keen, and the Post Office was
 8 looking to re-brand its brand. So my initial
 9 investment was £86,000 at the time.

10 **Q.** What was the name of the branch?
 11 **A.** The name of the branch is Westbury-on-Trym in Bristol.
 12 **Q.** Can you describe that branch to us please, how it was
 13 when you took it over?
 14 **A.** Well, it was a very traditional building. It was
 15 a very dilapidated office. It was a main Post Office
 16 but not a Crown Office. There was only one or two
 17 items which we weren't able to do which separated me
 18 from the Crown Office, but it was a dilapidated office
 19 with six counters, and it was a busy office because it
 20 was the main office in the vicinity.
 21 **Q.** You've explained it had six counters. It was
 22 a relatively large office, was it?
 23 **A.** Yes, yes, compared to the other Post Offices in the
 24 area, yes, it was -- it was the main Post Office. It
 25 was known as the main Post Office.

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1 **A.** Yes. Mainly it was Post Office business and
 2 Post Office products, and there was a stationery
 3 business which was the retail part, which was only
 4 complementary. It wasn't the main focus. You know,
 5 if somebody didn't have a pen, didn't have an
 6 envelope, you know, those little things were there to
 7 purchase. But my main income was -- the driving force
 8 was the Post Office products as it was.

9 **Q.** How many staff did you employ to assist you in running
 10 the branch?
 11 **A.** Well, in the middle of June when I took over, I think
 12 I had about five or six staff. They didn't all work
 13 full time. The hours varied to their convenience and
 14 to the convenience of the business. There was no
 15 strict order of -- but we had all four counters
 16 opening so, in effect, yes, I had four staff in the
 17 morning, four staff in the evening.

18 **Q.** Where did you live when you worked for the
 19 Post Office? You don't need to give me an address but
 20 was there a residential part to the premises or did
 21 you have your own home?
 22 **A.** The business was operated from a commercial office.
 23 I lived away from the business premises.
 24 **Q.** That's fine, thank you.

In relation to your training, what training did

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1 **Q.** What was the annual turnover of the branch?
 2 **A.** I'm not sure if I'm allowed to answer that question
 3 but if the Chair allows me I --
 4 **SIR WYN WILLIAMS:** What are you concerned about in
 5 answering it?
 6 **A.** Well, we live in a blame society and I supposedly have
 7 signed a ... a contract of information I think, you
 8 know, Secrets, the Secrets Act.
 9 **SIR WYN WILLIAMS:** Well, all right. So that we don't get
 10 too bogged down, was the turnover very many millions
 11 per year?
 12 **A.** Well, if you allow me, sir, I --
 13 **SIR WYN WILLIAMS:** The thing is --
 14 **A.** It was well over 30,000 -- 30 million.
 15 **SIR WYN WILLIAMS:** All right, that's fine, sir.
 16 **MS HODGE:** Thank you. Can you please describe the type of
 17 business that you operated from the branch.
 18 **A.** When I took over, I was still running the same branch
 19 as it was traditionally and out of the six counters,
 20 they were -- four always were open. One was a foreign
 21 currency counter which we kept it separate because of
 22 the importance.
 23 Sorry, could you repeat that question again?
 24 **Q.** I asked what type of business you were operating from
 25 the branch.

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1 you receive when you were first appointed?
 2 **A.** Well, I think that's where the problems started.
 3 Initially, it was supposed to be two weeks'
 4 office-based training but mainly it was all product
 5 driven and that's all I can remember. There was no
 6 specific amount -- specifically it was just general
 7 because whilst I was there, there were I think four or
 8 five other persons and some came, some didn't. It
 9 varied. I can't remember.

10 **Q.** Did your training ever cover how you should resolve
 11 shortfalls when you were balancing your accounts?
 12 **A.** There was no training about shortfalls because it was
 13 assumed that there would not be any shortfalls. We
 14 were more taught on what products to up-sell and what
 15 was the flavour of the month product and it was on
 16 more product training and how to change the till roll
 17 and how to feed the printer labels, because it was at
 18 the time when labels were coming in and stamps were
 19 also being provided at the same time.

20 **Q.** Did you raise questions about the Horizon System with
 21 your trainer?
 22 **A.** I raised a lot of questions at my point of training,
 23 so-called training. I raised a lot of questions and
 24 I was told that I was asking too many questions and
 25 everything would be revealed, and that's how they

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1 operated.

2 **Q.** How adequate was the training in preparing you to

3 operate the Horizon System?

4 **A.** It was not adequate because in proportion to the other

5 people were there at the same time being trained, it

6 was generalised because some were having small

7 offices, some were having a convenience shop with one

8 counter and I had a large office. So it wasn't

9 specifically, it was just general broad-based

10 training.

11 **Q.** Did you ask for further training?

12 **A.** I requested and I said I'm not comfortable. You know,

13 you're asking me to take on something and I was not

14 comfortable. I allegedly spent a lot of time asking

15 questions which didn't need to be answered because it

16 will all come clear once I take on the office.

17 **Q.** Did you receive any additional training from the

18 Post Office?

19 **A.** Yes. There was one trainer who was shadowing me.

20 Because I was taking on the branch which was already

21 functioning, which had a stand-in manager or

22 managers -- I can't remember -- the staff, all the

23 other staff were -- they were already there for quite

24 a number of years. So I was the only one which was

25 being trained and I was being shadowed by a so-called

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1 a shortage, if I remember, on my till, a number of

2 other tills. But from my past experience of my own

3 running my business I used to have an in-house daily

4 book, as I like to call it, and I understand that

5 human nature is that, you know, accidentally you give

6 out £1 too much or take in £1, you know, and I had

7 allowed in my own mind £5 a week per person to have

8 a discrepancy, you know, which it was a large office

9 and human error occurred.

10 So we used to put it down in a name and whether

11 it was a plus or a minus sign, the amount of shortfall

12 or if it was up.

13 **Q.** What efforts did you make to identify the cause of

14 shortfalls shown by Horizon?

15 **A.** Sorry, could you ask me that question again please.

16 **Q.** Yes, of course. What efforts did you make to identify

17 what had caused shortfalls in your account shown by

18 the Horizon System?

19 **A.** Well, I was restricted by the organisation. Firstly,

20 the first week I had a trainer auditor, whatever

21 they're called, training me and showing me and he

22 didn't look shocked to see a discrepancy on my first

23 day on one or two of the tills and it was small

24 amounts which didn't warrant me to be overly concerned

25 because I was assured that it all balances out at the

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1 trainer.

2 **Q.** You've mentioned that at the point at which you took

3 over running the branch the previous subpostmaster had

4 been suspended; is that right?

5 **A.** That's correct.

6 **Q.** Did you know why the subpostmaster had been suspended?

7 **A.** No. Again it's coming back to I was asking too many

8 questions scenario. I just liked to know why, why

9 people left, and why didn't -- what was the reasons?

10 So no, it was never explained to me but the chips

11 started falling down when I took over the office

12 because the staff that I had had already had a history

13 of events which I was updated in the first week of

14 taking over.

15 **Q.** What were you told?

16 **A.** Well, I was simply told that the person previous was

17 suspended for a large amount of shortage of money.

18 Why, how it happened, it's out in the media. There

19 are different ways to look at it but it didn't concern

20 me and I was told, you know, it doesn't -- I don't

21 need to know.

22 **Q.** Did you experience unexplained shortfalls when using

23 the Horizon System?

24 **A.** Yes, on the very first day, on the very first day of

25 cashing up, things were not right. There was

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1 end of the week. I took that on board.

2 **Q.** Did you contact the helpline for support when you

3 experienced discrepancies?

4 **A.** Well, not for the first week or two because I had

5 so-called a trainer and it was a large office. He did

6 most of the checking and there were shortages and he

7 made all the adjustments and enquiries which -- but

8 after he left, I was thrown in the deep and I had

9 staff to guide me and I called the helpline which

10 not -- shouldn't be called a helpline.

11 **Q.** How often did you contact the helpline, do you think?

12 **A.** Every day. It was a large office and we were or I was

13 brainwashed into that everything has to balance and

14 cashed up by 6.00 or 6.30 when everything shut down.

15 So, you know, there was a lot of pressure that I had

16 to balance, and I think by 7.00 we would balance

17 because it was still the first three or four weeks and

18 I was just settling in.

19 How often would I call the helpline? Every day,

20 because there were things that I didn't understand.

21 There were discrepancies occurring which I didn't

22 understand. The staff were also confused but they

23 were already working the system before I got there,

24 the staff, so they knew some sort of history which

25 they were permitted not to discuss with me for some

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1 reason but there were discrepancies from day 1.

2 **Q.** What was the nature of the advice that you received

3 from the helpline about how to resolve these

4 discrepancies?

5 **A.** Well, in the very early days, there was a lot of

6 anxiety. The helpline, so-called helpline, was

7 supposed to help us. They guided me to press F1, F3,

8 go on to the next screen and then, you know, and then

9 if there's a shortage don't worry, cash up, and it

10 will adjust itself tomorrow.

11 **Q.** What do you mean by cash up?

12 **A.** Cash up, meaning at the end of each day the office --

13 because I had a number of staff, each staff had its

14 own unit. So they had their own cash drawer, in

15 a sense. If they started work at 9, finish at 1, then

16 you know they were finished 1 and then they cash up

17 and balance their till accordingly and then they would

18 put their till away into a secure safe-type drawer

19 system.

20 So at the end of the day we would have three

21 counters and then we close the door and everybody

22 would cash up their monies and there were

23 discrepancies, even a fortnight after the trainer had

24 gone there were still discrepancies.

25 I couldn't understand.

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1 month and everything had to be balanced and made good.

2 **Q.** And what do you mean by made good in this context?

3 **A.** Well, made good simply meant that if there was any

4 shortfalls or discrepancies made good, because the

5 Post Office had the attitude that their system was

6 correct and proper and if there was an error it would

7 be a human error and I was responsible for the branch.

8 I was coached into this position unknowingly, now that

9 I know what I know, and made good was if there was

10 a shortfall I had to balance it in order to roll over

11 into the next new month.

12 But the majority of the time was always a couple

13 of hundred quid loss, which seemed odd but allegedly

14 I'd signed a contract that it was my responsibility to

15 make sure that the Post Office doesn't -- there's no

16 losses, so that's what I mean by make good.

17 **Q.** Did you ever challenge the Post Office about your duty

18 to make good these shortfalls?

19 **A.** I started challenging the Post Office from day 1.

20 I asked a lot of questions. How can it be that my

21 experienced staff are having discrepancies? At no

22 point did I ever think my staff were stealing because

23 it was, the way I had worked it, it was well organised

24 and very transparent and they were experienced staff.

25 The staff that come into the Post Office are not

99

1 **Q.** You've described discrepancies arising day-to-day on

2 individual tills. What would happen when you came to

3 the end of a trading period? Did you experience

4 shortfalls at that stage?

5 **A.** Well, that question needs to be answered in two

6 separate parts. The trading period was always

7 a Wednesday to a Wednesday and the reason why

8 traditionally Post Offices closed on a Wednesday, half

9 day, was it took them the rest of the half day to cash

10 up all the monies because it was paper-based. So

11 traditionally it was a Wednesday to a Wednesday and

12 our first day started on a Thursday morning.

13 Then that was a weekly cash up -- daily cash up,

14 and then there was a weekly cash up, and there was

15 a monthly cash up. So whatever discrepancies you had

16 on a day-to-day basis would roll over into the week

17 and then the Wednesday would finish and then if there

18 was any discrepancies it would roll over into the next

19 month and there were 12 months, and each month had

20 a different Wednesday to coincide with a certain

21 branch.

22 So my end of the month could be a Thursday but

23 not necessarily the rest of the whole of Bristol

24 branch because we all had an A, B, C, D-type graph,

25 and then we would know which day was our end of the

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1 in for the stealing. They just wanted comfortable

2 hours and a comfortable job with a start and a finish

3 time and some stability.

4 **Q.** You've mentioned reporting discrepancies to the

5 helpline you have also said now you raised your

6 concerns. With whom did you raise your concerns?

7 **A.** Well, I raised my concerns with the helpline because

8 they were the only people that I was able to look to

9 or get in touch with. There was nobody else other

10 than my contracts manager. But I didn't not get in

11 touch with him, I raised with the helpline and made

12 sure that they raise it.

13 **Q.** Do you know whether the Post Office made any enquiries

14 when you raised concerns about shortfalls and

15 discrepancies?

16 **A.** I don't know what enquiries they made because it was

17 always a very hush-hush kind of establishment and

18 I don't know what enquiries they made.

19 **Q.** You've explained that you made good these shortfalls.

20 Did you do that by paying money into the till or did

21 the Post Office make deductions from your wages or was

22 there some other method of making good?

23 **A.** I made good from my own funds, which again there was

24 a retail part of the business and I made good and

25 that's all the Post Office was concerned, that if

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1 there was any discrepancies they needed to be made
 2 good.
 3 **Q.** When you say you made good from the retail side, you
 4 were using your retail business, in effect, to
 5 subsidise --
 6 **A.** Yes, the retail side and also I had some personal
 7 monies, a number of properties with a number of
 8 rentals coming in and everything else was on my
 9 business plan when I put the business plan into the
 10 business when I was interviewed. So I made good
 11 I can't remember from which sources but it was either
 12 from the retail or from my personal money that it came
 13 from.
 14 **Q.** How much do you think you paid in total to make good
 15 shortfalls shown by the Horizon system?
 16 **A.** How much money have I made good from the point
 17 I started to now? I have spent in excess of round
 18 about £90,000 making good of alleged shortages.
 19 **Q.** I appreciate that's an estimate.
 20 **A.** Yes.
 21 **Q.** Did you keep records of the shortfalls that you were
 22 experiencing?
 23 **A.** Yes, we kept records of the shortfalls but nobody
 24 cared. Nobody -- nobody cared, nobody wanted to know
 25 about -- I just kept my own personal records but
 101

1 a meeting locally.
 2 **Q.** You have described providing support to other
 3 subpostmasters. What did they tell you about their
 4 experiences of using the Horizon System?
 5 **A.** I was thrown into the role by the so-called Federation
 6 and I was happy and eager to help everybody and
 7 anybody in the Federation -- so-called -- and when we
 8 went to meetings and there were concerns raised
 9 I would try to understand them and just relay my
 10 information to the Federation at the time.
 11 **Q.** To whom did you communicate your concerns within the
 12 Federation?
 13 **A.** Well, it was all localised, so I didn't have any
 14 specific named role. There was a local chairman,
 15 a treasurer, secretary, and I never had a role other
 16 than a representative. So I took the information on
 17 and discussed it with the general people who were
 18 already in the business and just generally discussing
 19 issues and events that were going on.
 20 **Q.** Do you recall roughly when you raised concerns with
 21 the Federation about Horizon on behalf of other
 22 SPMs -- sorry, subpostmasters?
 23 **A.** Can I make one little request, please. Can I please
 24 ask you to raise your voice because I'm having trouble
 25 hearing you.
 103

1 I don't have them now. But I remember I was very
 2 thorough, you know.
 3 I'm not highly educated in any sense but I know
 4 how to plus 1 plus 1 equals 2 and not, you know, some
 5 other odd number. Yes, I had a daily record,
 6 a monthly record. We kept everything and it was all
 7 transparent. You know, any member of staff could come
 8 and have a look at the time should they want to and
 9 that's the way I worked.
 10 **Q.** I'd like to ask you some questions now about your
 11 experience of working with the National Federation of
 12 SubPostmasters.
 13 You have explained that you were a member of the
 14 Federation; is that correct?
 15 **A.** Shamefully, I was a member of the Federation of
 16 Subpostmasters -- shamefully.
 17 **Q.** Did you have any formal role or responsibility within
 18 the Federation?
 19 **A.** From the very offset, I was a member from the very
 20 first day I started work and I went to a number of
 21 meetings when they were held. Then they were
 22 localised, and then they were regional areas and then
 23 they were central areas. I concentrated more on the
 24 local areas and once a fortnight we would have
 25 a meeting or once every three weeks we would have
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1 **Q.** Of course, I apologise.
 2 **A.** But could you ask me that question again please.
 3 **Q.** Yes, it was do you recall when you first raised
 4 concerns with the National Federation of
 5 SubPostmasters about the problems that you and other
 6 subpostmasters were experiencing with Horizon?
 7 **A.** Well, yes, I think, you know, within the first month
 8 because there was a role vacant, in a sense, because
 9 I was running the main office I was expected to take
 10 up a role and which I was happy to take on and it was
 11 not an issue.
 12 I raised the questions and issues with the local
 13 members who presumably were going to take it further
 14 up the line and that was the way the organisation was
 15 organised. Everybody had a pigeonhole and they had
 16 their boundaries and that's the way the organisation
 17 was formed, I believe.
 18 **Q.** How did representatives of the Federation respond to
 19 you when you raised concerns?
 20 **A.** Again, I'm astonished and ashamed to understand how
 21 this organisation, who paraded themselves as a caring
 22 and willing organisation, but they were under the
 23 assumption of no there can't be any errors in the
 24 system and it must be a human error and it was always
 25 played down. The issue was always played down.
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1 **Q.** Did you ever speak out to the local press about the
2 concerns that you had?

3 **A.** Again, I want to champion a gentlemen by the name of
4 Mark Baker who was the south-west representative and
5 I want to champion this gentleman. He was a pillar of
6 strength. I've not met Mr Bates but I raised these
7 issues with him. He then supposedly raised them with
8 the Federation further up the chain.

9 **Q.** I'm going to move on, if I may, to the audits of your
10 branch. You have mentioned that your branch account
11 was regularly audited; is that right?

12 **A.** Yes, it was regularly audited, always on a Thursday
13 morning, never any other day. The reason for that
14 makes sense because all the hard work would have been
15 done. The person in charge, myself or any other
16 person, they would have cashed up and all the stock
17 units would have been balanced or minus or up or down,
18 either way. So they always came unexpectedly but
19 always on a Thursday morning.

20 **Q.** What information were you given about the findings of
21 the auditors once they'd carried at their audits?

22 **A.** Well, in the beginning I think in my role in the
23 first/fourth/fifth month the auditors came, I think
24 there were three members, very intimidating in the
25 sense of, "We are the Post Office", you know, like,

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1 right?

2 **A.** Yes. I took them to court and I want to emphasise,
3 which is very important, I was taking Post Office
4 Limited to court and not the Crown. But when
5 I discussed that there were these issues and there
6 were a number of issues, they had a blasé attitude of,
7 "We're untouchable. Do what you want to". And the
8 thinking at the time was also that I was taking the
9 Crown to court, which was never my intentions or my
10 thought. I was taking a Limited company which did not
11 stand up to what it promised and what it was supposed
12 to do. And I had a number of barristers who looked at
13 it and said, "Yes, we can see. Yes", but the way it
14 is, it was a climate, it was the way it was and it was
15 even said that, "Take it in front of a judge and you
16 will not win it", because the mentality was such that
17 it was the British Raj attitude which was the carrying
18 on, you know, that, "We're untouchables. We are
19 just – we are right".

20 I'm afraid I was not successful in that claim,
21 even though there were many good grounds.

22 **Q.** To what exactly did your claim relate?

23 **A.** I can't remember because I don't have the information.
24 I remember that I took them to court and it was only
25 Post Office Limited that I was taking to court and no

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1 "We're the police and we are coming here to check",
2 and it was very relaxing. They did their job.
3 I would not interfere. It was drawn that they had
4 every right to walk in as and when and check whatever
5 and yes so be it. They came, they checked.
6 And so I was quite accustomed to having at least
7 two audits a year or sometimes three was never an
8 issue. It was what it was and it was what it was at
9 the time. You know, I had a very large safe and there
10 was a lot of money there. Everything was documented.
11 Everything was processed. Everything was there.
12 There was no issue. They came, they checked and then
13 they always said, "We'll come back to you". There
14 were shortfalls and then I was to discuss it with the
15 helpline.

16 **Q.** What would happen in relation to the shortfalls?

17 **A.** Well, there is no explanation to the shortfalls.
18 There was no explanation. There was a shortfall and
19 the system was so perfect that any errors would be
20 a human error or a hands in the till error, and my
21 staff were the most honest people and there was
22 always – there was always a quarterly shortfall,
23 monthly shortfall, but we had to make good.

24 **Q.** You've explained in your statement that you took the
25 Post Office to court in about 2009/2010; is that

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1 other bodies and what claim, I cannot remember now.
2 I ...

3 **Q.** What effect did your action against the Post Office
4 have on your relationship with the organisation?

5 **A.** Well, the effect was already downhill from day 1
6 because I was asking too many questions and so the
7 effect was I was already a thorn in their
8 organisation. But all I was was an honest person
9 trying to establish that there is -- there's lots of
10 issues in the system that I'm not qualified but there
11 is issues and it's not my staff and it's not myself or
12 my partner at the time, it was -- there was a system
13 error. But I could not get through.

14 **Q.** You've mentioned in your statement your contract was
15 once suspended in December 2007; is that right?

16 **A.** Yes. Yes, it was -- it was a shock to my system,
17 degrading. I was suspended. I can't remember the
18 total reason for it but there was a lot of things
19 going on. Because I was interviewed three times in
20 three different stages and I was taking on a large
21 Post Office, I was suspended for some approximate
22 10/14 days at the time. I can't remember for what
23 amount or what reason it was but it was definitely
24 a shock to my system and my morale at the time.

25 **Q.** You've explained that you were suspended again I think

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1 in 2018; is that correct?

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

3 **Q.** After a shortfall was found by an audit of your

4 branch; is that right?

5 **A.** Yes. In the middle of 2018 I was already having life

6 crisis. I was trying to run a large organisation and

7 my lifestyle crisis were overwhelming and on a happy

8 Thursday morning I had auditors walk in to my branch.

9 I think there were approximately three or four

10 persons, I can't remember -- it was definitely three

11 persons -- and they were regular in the sense of they

12 weren't strangers. I knew of them, that they'd been

13 to my branch. Out of the three, one of them would

14 have been -- you know, they were familiar people in

15 their role.

16 **Q.** And the discovery of the shortfall led to your

17 suspension; is that right?

18 **A.** Well, before the discovery of the shortfall, I was

19 already telling them that there was an issue of £9,000

20 of that point, in that period of time, not mentioning

21 about the other losses that have occurred, and before

22 my suspension there was a so-called trainer audit,

23 some clerk came in just to check out and see things

24 and -- but on that fine Thursday morning I had an

25 audit and it was still £9,000 short and I was

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1 **Q.** I'd like to talk a little bit now about the impact

2 that these events have had upon you. It's your

3 understanding that your contract came to an end on the

4 day of your suspension; is that right?

5 **A.** *(Pause)*

6 **SIR WYN WILLIAMS:** Just take a little time. There's no

7 rush.

8 **A.** Could you please ask me that question again?

9 **MS HODGE:** Forgive me, I was simply looking to clarify.

10 You've explained that you were suspended and I wanted

11 to clarify with you how your contract came to an end

12 but I think it's your understanding on the day you

13 were suspended, in effect, that brought your contract

14 to an end. Is that right?

15 **A.** Allegedly, I was given a choice of either (a) or (b).

16 I took the latter (b), and my contract was terminated

17 via the phone talking to my contracts manager who

18 I knew of and was familiar with for the duration of

19 the time that I spent in the Post Office and it came

20 to an end.

21 **Q.** What happened to the Post Office branch when your

22 contract was terminated?

23 **A.** Well, this is an area that, you know, the policemen of

24 the industry starts kicking in because the Post Office

25 area, once I was suspended I was not allowed to go

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1 suspended for reasons ...

2 **Q.** There was an issue relating to your personal

3 circumstances as well I understand; is that correct?

4 You need not go into the detail but --

5 **A.** Yes, and that's why I paused because, again, it's very

6 easy for persons to blabber on but yes, I had personal

7 issues, my life was in turmoil and then on top of that

8 I had the audit and I knew there was a shortfall. I

9 knew and I called the helpline and I told them that

10 there was and there couldn't be, and they were

11 adamant, and then I was given a choice of what I could

12 be suspended for.

13 Do you want me to relate to ...?

14 **Q.** You need not go into the personal circumstances, thank

15 you. How did your appointment come to an end?

16 **A.** My appointment came to an end on that fine Thursday

17 morning approximately round about 12.30/1.00/2.00

18 I had a conversation with my contracts manager and

19 I was given a choice of either (a) or (b) but I was

20 going to be suspended.

21 **Q.** Forgive me, your appointment ultimately was

22 terminated; is that right?

23 **A.** It was terminated on that day in 2018, yes, by the

24 phone call and then followed by a special delivery

25 letter confirming my suspension and paragraph XYZ dot.

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1 into that area, which is called the fortress for the

2 layman, which was a secured area which is where -- but

3 the retail side I was free because I was -- my retail

4 side. But the Post Office was closed for a week after

5 my suspension.

6 Prior to my suspension I had been trying to sell

7 the business for a very long time, which was

8 manipulated by the Post Office and it boiled down to

9 that I had to find a suitable person who would be

10 suitable to the Post Office to take over my branch and

11 be gullible. That is the right word -- who would be

12 gullible enough to carry on taking the whipping in

13 a way of the organisation.

14 So when I was suspended it was worthless. But

15 I was suspended and there was a gentleman in the

16 vicinity who was very keen, who spoke to the contracts

17 manager via the phone. I don't think they ever met,

18 and it was scrutinised and he passed an interview over

19 the telephone because he had already established

20 business in the vicinity and I could confirm that he

21 was a genuine person.

22 He came into the role to take on. But he was

23 a business person, and business-minded person, who was

24 not wanting to be standing behind a counter all day,

25 "Yes sir, no sir, okay sir, yes sir, yes sir, no sir",

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1 but he was happy to have it staff-managed. So he was
2 already interested in purchasing the business as
3 a going concern but there were so many issues it just
4 delayed and delayed and then I was suspended, it was
5 not worth anything. He was available, he was happy to
6 take on with the understanding quite clearly that
7 I still be available to train him and his staff.

8 So whilst I was suspended it was agreed that
9 I could still go into the Post Office side to train
10 these two new people in order to keep the flow of the
11 business going but yet I was suspended but I was not
12 allowed to be in the Post Office, but I was there
13 training the new staff and the manager.

14 You know, this is how you can break rules when
15 you're a big organisation who don't care. It was
16 their convenience that it was convenient for me to be
17 there. I was not -- it was known that I was suspended
18 by a number of staff because, you know, staff are
19 staff and they were always, you know, the next best
20 thing to the newspapers is staff because they always
21 have their assumption of why, the reasons why.

22 And as I said, I went for the latter paragraph
23 (b) for my suspension for reasons I've explained
24 and -- but I was allowed to go in to train the staff
25 and there was another member of staff who was there as

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1 me, so the doors were opened regardless of what went
2 on.

3 There were lots of issues going on in my life
4 and I was suspended and I was still working and
5 opening the doors and cashing up and in that very six
6 weeks of the gentleman being there, he was already
7 through £2,600 shortage and I explained to him that at
8 the time he didn't want to be involved in the
9 organisation. The Post Office was again closed for
10 another five or six days and another gentleman came to
11 take over.

12 But I went against the good advice that I was
13 given by a good respectable gentleman and I didn't
14 have the energy to challenge the system but I wanted
15 to keep the office open for the good of the people,
16 for the community, and I failed.

17 **Q.** How was your -- forgive me. *(Pause)*

18 **A.** Sorry.

19 **Q.** No need to apologise.

20 **A.** I didn't hear the question.

21 **Q.** How was your health affected by your experience
22 running the Post Office?

23 **A.** Well, my health was affected from the first day that
24 I signed the contract, so-called employment contract,
25 because I've never, ever saw one. I remember signing

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1 well and trained but, you know, she couldn't be
2 trained then and serving the customers, so I needed to
3 be around and I fitted in, which I was not getting
4 waged for but I was suspended. It was common
5 knowledge I was suspended but it was a local village
6 and the business needs to be opened.

7 Regardless of what goes on, it was convenient
8 for the organisation to acknowledge I was suspended
9 but still allow me to be there to train the staff so
10 the business can still -- and I wanted to help because
11 we subpostmasters have not come into this business to
12 steal, to have our fingers in the till. We have put
13 a lot of time and effort and money and all the
14 subpostmasters, the 99 per cent of the people have
15 been honest, loyal subjects to the organisation who
16 only wanted to serve the community.

17 So, yes, I allowed for this person to come in.
18 I was advised not to, but I made a personal choice of
19 allowing this person to come in and to keep the
20 Post Office open and still served the general public
21 because the need was there. The people came first.
22 The need of society came first, not my personal
23 lifestyle and I was advised not to open it and not
24 allow it and I went against that advice because I did
25 not want my reputation to become a stigma to follow

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1 two bits of documents which supposedly was my
2 employment contract and another document, the Secrecy
3 Act document.

4 I was diagnosed as diabetic. Diabetes is in my
5 family which when they were slightly older it was, you
6 know, it was common but I was already diagnosed
7 diabetic and they couldn't understand why. I was on
8 medication and going beyond into the business, going
9 on, I was advised to be on insulin which I had one
10 jab. Then going on into the business I was advised to
11 have two jabs and I was obese. I wouldn't eat
12 anything but my diabetes was so bad and I could not
13 explain that to the general public or -- and to the
14 doctors of what my situation is because I was -- it
15 was a gagging order, in effect.

16 I was always drummed into whenever, you know --
17 apologies for that.

18 It was always drummed into I've signed a Secrecy
19 Act and I couldn't discuss my business with anybody
20 outside the organisation. So my poor doctors, they
21 did what they could. I was on twice jabs, insulin.
22 It was so bad that I had -- they were saying that I
23 had to go and have my third jab in the routine of
24 every day and I was then offered an alternative
25 operation and I had that alternative operation, and

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1 two years for it to settle down and my diabetes is now
 2 controlled. I'm still a diabetic via the operation
 3 I had and -- but there were other medical issues
 4 occurring which was part of the job stress I was
 5 under.
 6 But there was nobody I could talk to. I had the
 7 Post Office so-called managers who just wanted to push
 8 their specific product of the month and they came in
 9 and I have chased a few managers out of the office
 10 because I know I have to get up at 7.00 in the morning
 11 or 6.00 in the morning and I have to get changed and
 12 ready to go and open those doors. I know I have to
 13 serve a number of people. I know I have to close at
 14 a certain time and I know I was self-employed. But
 15 these so-called managers who came from fancy jobs
 16 previous and were hired, which is fine, but when
 17 I asked them, "Can you explain to me how this
 18 shortfall or this has occurred?"
 19 "Oh well, we'll take it up with the helpline and
 20 they'll get in touch." They were not interested.
 21 They were only interested in pushing their flavour of
 22 the month product and I'm pleased to tell you that
 23 I was -- I have chucked a few of those managers out
 24 because they had no knowledge of customer service,
 25 they had fancy roles but there were a number of

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1 managers -- there was one particular manager who
 2 said -- and I said to him, I said, "Look, let's be on
 3 the level. What is it you are chasing? What product
 4 are you looking for? What's the flavour of the
 5 month", and he wanted this, this, this and I said,
 6 "I can do that for you". And his figures had doubled
 7 or raised and his figures were going up, he was
 8 a happy bunny, but in return he had made a comment on
 9 he could not understand why I was labelled as
 10 a difficult person to work with.
 11 All I was trying to do was cry out for help to
 12 an organisation who didn't want to listen and I'm
 13 telling them that there's a problem in the system that
 14 I could not explain and I could not work. From day 1,
 15 there was a problem and I raised the problem up and
 16 I took it to all the levels and there was nobody there
 17 until a point of 2010 when the -- another organisation
 18 of the trade union organisation, under another
 19 gentleman, who is a very respectable gentleman, came
 20 in and I moved -- I was a member of both
 21 organisations, the Federation of Subpostmasters and
 22 the new TUC or union. But I was allowed to be
 23 a member of both organisations.
 24 But I championed this other gentleman who
 25 supported me and who knew and he had a voice that he

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1 could speak from a different platform and he was being
 2 challenged by the Federation. He was already the
 3 black sheep. He was already.
 4 **Q.** Who are you referring to?
 5 **A.** I'm referring to a gentleman by the name of Mark Baker
 6 in the organisation.
 7 **SIR WYN WILLIAMS:** We're very familiar with Mr Baker.
 8 We've heard a lot of evidence about him from --
 9 **A.** I have great respect for the gentleman. He's been
 10 taken through the tumble drier. His health has been
 11 affected but he never -- he never let anybody down.
 12 He was a pillar of strength and I want to champion
 13 this gentleman.
 14 **MS HODGE:** What effect did the stress you experienced have
 15 upon your relationship with your family?
 16 **A.** I'm very sorry, I'm having trouble hearing you.
 17 **Q.** I apologise. You asked me to speak up before.
 18 **A.** Yes.
 19 **Q.** What effect did the stress you experienced have upon
 20 your relationship with your family?
 21 **A.** Well, the stress was divided, because I had this
 22 operation I was not able to work and go into the
 23 Post Office and my partner and my wife at the time was
 24 running the business, and then you would have these
 25 fancy managers with fancy names pushing their product

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1 and emphasis on, you know, what a nice person she is,
 2 and she is a nice person, and what great staff that
 3 I had and they couldn't understand why I was so
 4 difficult to work with.
 5 But my staff were not paying the bills, my staff
 6 were not up late thinking about how am I going to find
 7 that shortfall and knowing that there's going to be
 8 another shortfall on the next period, on the next new
 9 month, and the organisation had a lot of influence on
 10 my partner and my staff because I was portrayed as
 11 a difficult person and a thorn and they couldn't
 12 understand how I got wonderful staff and I do agree
 13 I have wonderful staff and wonderful people. But
 14 I was the one who was carrying the issues which were
 15 not getting resolved by the Post Office Horizon System
 16 at the time.
 17 The managers were just -- they were just happy
 18 to come in and push the flavour of the month because
 19 they were going to get an extra bonus regardless
 20 whether they came in to work or not, they were going
 21 to get waged. I know how it's like to put bread on
 22 the table.
 23 **Q.** What steps have you taken to obtain compensation for
 24 the losses that you suffered, the money that you paid
 25 in to make good shortfalls?

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1 A. I've made the same steps as everybody else and I'm
 2 part of the 555 group, and whatever was divided was
 3 divided, and -- but there was no other avenues to me
 4 that I could get my compensation because this was
 5 a big organisation, and I was already ill health.
 6 Q. How much did you receive in compensation on the
 7 settlement of the litigation?
 8 A. For personal reasons, I don't want to answer that
 9 question but it was the average amount that everybody
 10 else had received.
 11 Q. Did it cover the amount that you've explained already
 12 you paid in?
 13 A. No, not even -- no, it didn't. It was the leftover of
 14 the 555 group and whatever everybody else received,
 15 I received that proportion of the proportion.
 16 Q. How do you now feel about the treatment you received
 17 from the Post Office when you experienced shortfalls
 18 shown by Horizon?
 19 A. Well, I've been abused by the organisation, so-called
 20 Post Office Limited. They interviewed me, they found
 21 my vulnerability which was I was keen to work hard and
 22 to be successful. That's what they were looking for.
 23 I joined the organisation. As soon as I joined the
 24 organisation, this organisation was not what it was --
 25 it was said to be. It was a very close-knit

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1 organisation, a very tight-lipped organisation.
 2 And they have -- they have mentally abused me
 3 throughout my being with the organisation. They've
 4 emotionally broken me down. They've emotionally
 5 broken my marriage, knowingly because it was not --
 6 I allegedly was the only person who had issues in
 7 shortages. Out of 11,500 offices, I was the only one
 8 and I know I was not because I was in the forefront of
 9 the local organisation where there were people who
 10 were scared to bring up the conversation openly. But
 11 they were telling me that they were suffering
 12 discrepancies -- they would not discuss how much or
 13 amount, and I can't remember -- but I have been abused
 14 by this organisation and this is not what I signed up
 15 for.
 16 Q. What do you think the Post Office needs to do to put
 17 this right?
 18 A. Sorry?
 19 Q. Forgive me. What do you think the Post Office needs
 20 to do to put this right?
 21 A. Well, there are two organisations that need to put
 22 things right. Firstly, the Post Office had an
 23 attitude of "We are the police in our organisation".
 24 What they say is what happened and what they say is
 25 going to happen and there was no -- there's no

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1 challenge abilities.
 2 So what needs to be done, it needs to be an open
 3 forum. Everybody should have accountability. As I'd
 4 said earlier on, when I started the business it was
 5 transparent. Everything was laid out. I had
 6 booklets, I had daily records, I had monthly records,
 7 everything was transparent. My staff knew exactly
 8 what was going on, you know.
 9 And the organisation was very arrogant and
 10 abusive and it held on to their positions. That needs
 11 to be broken down because the managers who became
 12 managers were the guys who were posties or they were
 13 on the shopfloor and because they were nice people and
 14 they were nice to the managers, they moved up and got
 15 promoted. Nobody had any qualifications. If you're
 16 a manager, you must have manageable skills. If you're
 17 an accountant, if you're an auditor, you need to have
 18 some accountability skills. But most of the
 19 organisation and auditors were just pals of a pal who
 20 knew there was a job vacancy and applied, and it was
 21 a close-knit organisation.
 22 The other part on the Federation of
 23 Subpostmasters, for too long they've all been under
 24 the same -- under the same quilt. How can you have an
 25 organisation funding another organisation to fund

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1 their products? The Federation of Subpostmasters was
 2 not a Federation, it was a boys' club, and I was
 3 a thorn because I was asking too many questions and
 4 I was -- but the Federation could only be a federation
 5 because it was funded by the Post Office. It was
 6 common knowledge that whatever the Post Office
 7 whispered was going to be sanctioned by the
 8 Federation.
 9 Yes, we had conferences, they had different
 10 meetings and they -- everybody had a role and
 11 everybody had a beer or a glass of wine and -- it was
 12 just from the outside, because I am an outsider
 13 looking in, it was a boys' club funded by the big boy
 14 who's going to say, There you are boys, you've got
 15 your money, you've got your funds, now go and enjoy".
 16 And the Federation would sanction everything that the
 17 Post Office had agreed months ahead.
 18 But I and another gentleman, and a lot of other
 19 people who I consider as outsiders, not only myself
 20 and Mark Baker, there were other a number of people
 21 who stood up and said, "No, this is wrong". But the
 22 Federation was on a-- they're all puppies on a lead.
 23 And I challenged and I challenged and I was broken.
 24 They have broken me and they had abused me. (Pause)
 25 I feel abused. If there's a category somewhere,

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1 it should be for the people, the subpostmasters and
 2 their families, where they were emotionally abused by
 3 this mother organisation who had a free fall and could
 4 make any decision it wanted to.

5 Furthermore, I'd like to ask questions because
 6 nobody's ever answered any of my questions. How is it
 7 that out of 11,500 stores there are only 555
 8 subpostmasters standing up and saying, "Yes, there was
 9 a problem, there was a system issue"? All the other
 10 subpostmasters were hushed up. And I know that from
 11 first-hand experience and some of them were too
 12 nervous for all their personal -- that they didn't
 13 have the time, energy to challenge the organisation
 14 and they just rolled over.

15 And I'm sorry, I was not going to roll over
 16 because I came into this business to work hard, to
 17 achieve. And I was an honest person but they
 18 portrayed me of being a difficult person.

19 And how can you have shortages? And the very
 20 most important thing that nobody's ever brought up in
 21 this forum is the Horizon System, as I'm to
 22 understand, was bought from NatWest Bank because,
 23 going back in 2002 or '4, NatWest Bank went through
 24 a renovation and these units were bought second-hand
 25 from NatWest Bank and they were installed in the
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1 record that I was informed by the Fujitsu engineers
 2 numerous times that this was already chucked out, and
 3 it was bought over by Post Office Limited.

4 **Q.** Thank you. I have no further questions for you. Is
 5 there anything else you would like to add?

6 **A.** There's a lot of things I'd like to add. But it all
 7 boils down to, sir, if I may, please be thorough and
 8 please have Post Office Limited and its organisation
 9 and its people to be accountable, and if you have the
 10 authority and the ability to reorganise the
 11 Federation, because they were just puppies on a leash.

12 And I champion this gentleman Mark Baker because
 13 he, like I and like many others who stood up as
 14 a group of 555, as we're known, who stood up and were
 15 able to challenge, if you can break this foundation
 16 and tell them to -- everybody should be qualified.

17 A manager cannot be a school-leaver who has been
 18 school leaving and then suddenly become a manager.
 19 Unless he's gone into training, got some -- but
 20 majority of the people were just friends of friends
 21 who knew there was a vacancy, pal of my pal, and it
 22 was that kind of organisation.

23 **SIR WYN WILLIAMS:** All right. Well, thank you very, very
 24 much for your evidence. I'm pleased that you were
 25 able to come and explain all these things to us. I'm
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1 Post Offices.

2 So the main base, what we call the tower -- in
 3 my office, I would have five different towers. Those
 4 towers were already old, as old as I was at the time.

5 The reason I called this out is it's important to be
 6 established because when I had the Horizon engineers
 7 come over and they would come to see me at least once
 8 a month because the printer would get jammed; the
 9 screen would freeze up; the base unit, as we call it,
 10 the base unit would not function, so I already knew
 11 what to do because I had to switch off the base unit,
 12 wait 30 seconds or a minute and reboot it. But we
 13 were already handed out second-hand item. And it was
 14 quoted -- I quote a specific engineer who -- a number
 15 of engineers came and they were all, "Hello, my name"
 16 and I already knew them by first name. "Yeah, come on
 17 in. That unit's not there working, that's not
 18 working, that screen's not working". And it was
 19 common knowledge that it was already second-hand
 20 equipment. All they upgraded was the screen and the
 21 printers were upgraded.

22 And I'm just amazed on the amount of money that
 23 the organisation Post Office Limited have spent. But
 24 they went out and bought second-hand equipment. I'm
 25 saying this out loud because it needs to be going on
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1 going to leave in a moment and everybody else will
 2 leave, and then you can leave last, so to speak, all
 3 right. So thank you again.

4 **A.** I thank you.
 5 (2.59 pm)
 6 (Adjourned until Wednesday, 9 March 2022)
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