

1 Friday, 25 March 2022

2 (2.00 pm)

3 **FACILITATOR:** Thank you all so much for joining us this

4 afternoon for this our final focus group in this

5 series, so thank you for taking the time.

6 I'll just ask you in a moment to introduce

7 yourselves one by one, and I'll just go round the

8 room. I'd just like you to tell us a little bit about

9 yourself so that Sir Wyn knows some of your context

10 and we're particularly interested to hear what has

11 brought you along today and why you wanted to share

12 your experiences and your views.

13 So I'm going to start with Stephanie if that's

14 okay, if you want to give us a little bit of

15 background to yourself.

16 **STEPHANIE COLE:** Okay. I basically started from being

17 trained up and then bought the post office from the

18 postmaster. I loved my time with the Post Office

19 basically, thoroughly enjoyed it, didn't like when

20 they announced the changes for the locals, et cetera.

21 It didn't work for me, so I had to put my Post Office

22 up for sale.

23 I did have some issues with the system and

24 basically if I can help in any way, then that's what

25 I want to do. So -- because I wasn't affected so

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1 chemists shops, so the pharmacy was bought by a new

2 chap and he had about four of five different shops,

3 one of which was Summerhill Post Office which was

4 about half a mile from where I eventually ended up.

5 So he wanted to get that Post Office out of his

6 pharmacy. He had previously arranged for another chap

7 to take it on and move the entire thing to a small set

8 of shops about a quarter of a mile away. That deal

9 fell through and then in the ensuing months he offered

10 it to me.

11 Now, as a single parent with two young girls

12 I didn't really have the finances or anything to go

13 into it but he assured me that he had enough money put

14 aside to help set me up in it and then I'd take it on

15 from there. So after much contemplation I decided

16 I would go for it and got a small business loan and

17 then moved into the new shop, which was just an empty

18 shell when I started, so I created the entire business

19 by myself. That was in 2009 we opened our doors and

20 I was there until being unceremoniously thrown out of

21 it 2016.

22 **FACILITATOR:** Right, okay. So a fair bit of time then.

23 Thank you, Kathryn. That's good to know.

24 Do you want to tell Sir Wyn why you wanted to

25 join this focus group this afternoon.

3

1 mentally-wise or anything but those poor people that

2 have gone through, if I can help by saying what

3 happened to me, then that's what I want to do.

4 **FACILITATOR:** Thank you, thank you. Just a couple of

5 quick questions. So when did you start in the

6 Post Office, Stephanie?

7 **STEPHANIE COLE:** So I started about 2007. I took the

8 Post Office on in 2009 and then had it for -- my

9 husband corrected me on this -- 11 years, not

10 12 years.

11 **FACILITATOR:** Okay. Whereabouts was that branch that

12 you --

13 **STEPHANIE COLE:** That was in Nottinghamshire, just a very

14 small branch, one-man-band kind of place, very

15 community-minded. Loved it, loved the people and

16 everything about it.

17 **FACILITATOR:** Thank you and thanks for joining us,

18 appreciate that.

19 Kathryn, could I come to you next just to tell

20 us a bit about yourself, and your feelings, and why

21 you're here.

22 **KATHRYN ABERDEIN:** Okay. Well, I started with Post Office

23 Limited as a manager for small sub-post offices in

24 Aberdeen, in the suburbs. I managed post offices from

25 2004 through to the 2009 and both of these were in

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1 **KATHRYN ABERDEIN:** Well, really just to be seen, to be

2 heard, and most of all to be believed, and a chance to

3 tell my story ahead of the -- hopefully -- eventual

4 compensation that comes my way.

5 **FACILITATOR:** Right. Thank you, Kathryn. Thanks for

6 joining us today.

7 So, Pam, could I come to you next if that's

8 okay, just to tell us about yourself and what's made

9 you want to join us today.

10 **PAM CAVANAGH:** Yes, Pam Cavanagh. I was postmaster at

11 Woodhall Way branch in Beverly, East Yorkshire, from

12 November 2014 to December 2020. It was a newsagents

13 and a mains branch with three counters.

14 My daughter and I embarked on the venture

15 together because I was just winding down a previous

16 business and wanted one last challenge before

17 I retired, and the idea was that after a few years

18 then my daughter would take the business forward and

19 I would hand over the role of postmaster to her.

20 I thought that would have been an easy thing to do at

21 the time.

22 Why am I here? Well, the impact on me hasn't

23 been in any way as significant as many, many other

24 people but I do have quite a few stories to tell and

25 I feel that I've been very lucky. So maybe I just

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1 wanted you to see what a good luck story looked like.  
 2 **FACILITATOR:** Thank you. That's interesting.  
 3 Well, that's certainly, Sir Wyn, part of his  
 4 remit is to hear the whole range of experiences so  
 5 please do feel, you know, you can share as much as you  
 6 want to on that. So thanks, that's helpful. Thank  
 7 you, Pam.

8 Finally, Michael, do you want to tell us  
 9 a little bit about yourself and why you've joined us  
 10 this afternoon?

11 **MICHAEL BROWN:** Yes, certainly. I am now 77. I joined --  
 12 I acquired, purchased, a sub-post office in 1997 and  
 13 it was a newsagents/tobacconist/greetings' card  
 14 vending operation. It had three tills on the  
 15 Post Office counter.

16 I had some extensive banking experience. I knew  
 17 what to -- or thought I knew what to expect from  
 18 a computer system dealing with financial matters. My  
 19 experience of Horizon was unfortunate, both for people  
 20 who were using it and the customers who came expecting  
 21 a first class service.

22 I didn't have much training. I think we had  
 23 a training session away from the Post Office for one  
 24 day and the two senior members of the Post Office  
 25 staff were given a similar one-day experience.

5

1 very much. We'll certainly touch on some of these  
 2 issues that you raised there and that's true of all of  
 3 you.

4 So I would just like to take you right back to  
 5 the start of when you were becoming a postmaster and  
 6 I'm just interested to take us into, you know, what  
 7 you were like at that time, what you were thinking,  
 8 what your expectations were of the role and the  
 9 choices you were making.

10 I wonder, Pam, if I could start with you, just  
 11 to tell us a bit about, you know, the person you were,  
 12 what you were hoping to get from it, just a few  
 13 sentences about that.

14 **PAM CAVANAGH:** Well, as I mentioned, I was just winding up  
 15 a previous business and that business was  
 16 a recruitment, training, and business support company  
 17 delivering public sector contracts. So we'd worked  
 18 with DWP, Government Office, Learning Skills Council  
 19 as it was then, various regeneration bodies, New Deal  
 20 for Communities, all those sorts of -- so I'd held  
 21 contracts with them and I kind of thought, well, this  
 22 is just another public service contract and the  
 23 relationship that you develop with those contract  
 24 holders, I just assumed the Post Office contract would  
 25 be the same.

7

1 **FACILITATOR:** We'll come on to talk about those processes  
 2 very shortly. So that's good to know that you have  
 3 got that.

4 **MICHAEL BROWN:** What's brought me today has been listening  
 5 and researching what has occurred in the court cases  
 6 that subpostmasters have brought. I was influenced by  
 7 the podcast that Nick Wallis produced. This was  
 8 originally broadcast on BBC Radio 4. Also a video  
 9 I had from June last year of a seminar that the UCL  
 10 organised, and they had as one of their speakers  
 11 Mr Ian Henderson who was with the Second Sight team  
 12 that took on the task of finding out more about the  
 13 Horizon System and the sad loss of that service  
 14 because simply the Post Office kicked them out, which  
 15 was really unheard of. The interview that  
 16 Paula Vennells and her assistant gave at the House of  
 17 Commons Select Committee was absolutely shocking.

18 **FACILITATOR:** Okay. So that's really helpful to know.

19 I think for the time that we have available  
 20 today we'll want to focus on your own personal  
 21 experiences and feelings and the impact of that, which  
 22 isn't to say that all of this, the coverage has been  
 23 very motivating to many people and obviously of great  
 24 public interest. So thank you for sharing that. It's  
 25 good to know where your starting point is, so thanks

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1 I always had positive relationships with those  
 2 other Government bodies, so I kind of assumed that  
 3 that would be the same, so I assumed that I would have  
 4 some sort of relationship manager, if that's the right  
 5 word, or contract manager who would support me, who  
 6 I could go to, who would maybe work together.

7 And I wanted to develop the Post Office side of  
 8 the business. So it was a newsagent and sort of very  
 9 small retailer as well as Post Office, obviously, but  
 10 my interest was more in developing the Post Office  
 11 side of the business and hope that we could increase  
 12 sales, certainly on the travel products and the  
 13 financial products, et cetera.

14 **FACILITATOR:** So in a quick word or phrase how would you  
 15 describe your personal outlook on it then at that  
 16 point?

17 **PAM CAVANAGH:** Well, positive. Obviously, yeah, I  
 18 wouldn't have sort of entered it if I wasn't sort of  
 19 positive about the future and, as I say, because  
 20 I wanted it long-term because, you know, I wanted it  
 21 to be my daughter's business.

22 I mean, in the six years that we had it,  
 23 I wasn't involved -- I only did a few shifts a week.  
 24 I did all that back office stuff, the accounts,  
 25 et cetera, and she was the officer in charge with

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1 another member of staff. They sort of shared that  
 2 role. So, yes, so it was meant to be a long-term  
 3 venture.  
 4 **FACILITATOR:** Right, lovely. Thank you that's really  
 5 helpful.  
 6 Kathryn, you talked a little bit about, you  
 7 know, your start. Do you want to just tell us your  
 8 frame of mind and your outlook when you started at the  
 9 Post Office, as the subpostmaster specifically.  
 10 **KATHRYN ABERDEIN:** Yes, well, I successfully managed  
 11 a small branch about a mile away, Lewis Road  
 12 Post Office, for about -- that was like a two-counter  
 13 Post Office, the same size as mine eventually would  
 14 be. So I'd successfully managed that for, you know,  
 15 five years or so when the new owner took over and he  
 16 had assumed the pharmacy up the road, which was  
 17 Summerhill. So, as I say, I mean, he sort of first  
 18 involved me in that branch because it was being run so  
 19 badly by the staff that they had there. He sort of  
 20 sent me up there and said, "Can you kind of go in  
 21 there and sort it out", so I went up --  
 22 **FACILITATOR:** At the Lewis Road branch then were you  
 23 working on the accounts and all that sort of thing as  
 24 well as the -- (*unclear: multiple speakers*).  
 25 **KATHRYN ABERDEIN:** Yes. I was managing all that. The  
 9

1 pharmacist herself, she really didn't have any input  
 2 into the Post Office so ...  
 3 **FACILITATOR:** Okay.  
 4 **KATHRYN ABERDEIN:** So basically I'd gone up there and sort  
 5 of got that branch on an even keel again and it was  
 6 sort of a few months after that that he offered it to  
 7 me and, you know, I mean, I was in a very comfortable  
 8 place of life at the time so I was sort of thinking,  
 9 "Well, my life's not broken really. Do I need to fix  
 10 it? Should I do this?" I mean, it was a big  
 11 commitment to take on with two children as well, but  
 12 eventually I decided, "Yeah, yeah, I'll go for this,  
 13 because I'll work this until my retirement and then  
 14 I'll be able to either sell the branch or pass it on  
 15 to one of my girls". So that was my intention, you  
 16 know, and was sort of -- because I'm 59 now so that  
 17 was -- I was probably just over 50 at the time,  
 18 I thought, well, you know a good 10/12 years or so and  
 19 I'll be able to retire and at least have enough for a  
 20 bit going forward.  
 21 **FACILITATOR:** So how would you describe the attitude of  
 22 that person that you were as you opened up on your  
 23 first day?  
 24 **KATHRYN ABERDEIN:** Oh, I was fired up ready to go.  
 25 I mean, I'd spent, you know, the previous few months  
 10

1 getting my business plan together to go to the bank  
 2 and had been formulating what I was going to sell in  
 3 my wee shop apart from the Post Office.  
 4 Basically, when I took that branch on its  
 5 remuneration was around there 35/36,000 I think  
 6 a year, so I mean over the years I built that up to  
 7 about 45,000.  
 8 **FACILITATOR:** Right.  
 9 **KATHRYN ABERDEIN:** And it should have been more had it not  
 10 been for circumstance.  
 11 **FACILITATOR:** Yes, okay. Well, we'll come on to that as  
 12 we progress. Thank you.  
 13 Michael, just tell us a little bit about your  
 14 sort of frame of mind when you started at the  
 15 Post Office in '97 I think you said, did you?  
 16 **MICHAEL BROWN:** Yes. I had unfortunate experience over  
 17 the five years prior to that. I'd been in a bank.  
 18 The banks were announcing closures of branches,  
 19 redundancies to save money, so I was politely told to  
 20 go elsewhere. I wasn't exactly sacked but it was the  
 21 nearest thing to it because they were absolutely  
 22 brutal in the way they dispensed with staff.  
 23 I then went into the Public Health Laboratory  
 24 Service which was based in various large hospitals  
 25 throughout the UK and this again underwent  
 11

1 a reorganisation and after two very happy years  
 2 working in Cardiff at the University Hospital of  
 3 Wales, I was told that there was a consolidation going  
 4 on and things were changing and, unfortunately, my  
 5 post was being dispensed with. So I was made  
 6 redundant.  
 7 I then secured a job as a business manager for  
 8 a GP practice in Melksham in Wiltshire and,  
 9 unfortunately, it was like a Civil War was going on  
 10 amongst the partners. They didn't like women and, of  
 11 course, the whole practice depended on about three  
 12 nurses and a secretary and a receptionist who were all  
 13 women. And the atmosphere was horrendous.  
 14 **FACILITATOR:** It looks like you've gone through  
 15 substantial change in (*unclear: multiple speakers*).  
 16 **MICHAEL BROWN:** So I wanted something where I was -- well,  
 17 I wanted to be needed I suppose and I felt I had the  
 18 skills and personality that would make a success of  
 19 a sub-post office. But, of course, various events  
 20 turned the business into a difficult situation where  
 21 suddenly the arrangements for paying pensions and  
 22 child allowance was altered. They no longer came in  
 23 with allowance books and you had to --  
 24 **FACILITATOR:** Can we come on to this in a sec then, the  
 25 running of the branch in a moment, if that's all  
 12

1 right.  
 2 **MICHAEL BROWN:** Sure.  
 3 **FACILITATOR:** Thank you. So you said you sort of felt you  
 4 had the skills and things. If you could sort of say  
 5 one key factor that drew you to the Post Office what  
 6 would you say was the main thing, Michael?  
 7 **MICHAEL BROWN:** It had a reputation at that time of being  
 8 a substantial, honest, reliable institution.  
 9 **FACILITATOR:** Okay, thank you.  
 10 **MICHAEL BROWN:** I felt warmed to that.  
 11 **FACILITATOR:** Yes, I can imagine. Right, thank you.  
 12 So, Stephanie, tell us a little bit about your  
 13 sort frame of mind when you started as  
 14 a subpostmaster.  
 15 **STEPHANIE COLE:** Well, I kind of fell into it because the  
 16 previous subpostmaster had a heart attack. So  
 17 basically they had to put the Post Office up for sale  
 18 and she was training me up at the time to run the  
 19 Post Office without her and she, basically, said, "Do  
 20 you want it? I have to sell it", and I hadn't even  
 21 considered it then. I didn't even think anything of  
 22 owning my own Post Office and the thought of actually  
 23 having my own business at the time, I just thought  
 24 wow, and we literally scraped every cent we could  
 25 together and got a loan and bought it off her.

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1 So it was very exciting. It was like I'd gone  
 2 from just being an employee all of a sudden to owning  
 3 a post office and it was like, wow, so many plans.  
 4 I was a florist. I thought I could open -- change it  
 5 to have the florist side of it and everything, but  
 6 actually running it, it just never -- it never ever  
 7 happened because there was just -- I never got any  
 8 help from the Post Office at all or basically it was  
 9 just running the Post Office just took all the time.  
 10 **FACILITATOR:** Right.  
 11 **STEPHANIE COLE:** So basically that never developed.  
 12 **FACILITATOR:** That leads us nicely on to what I was going  
 13 to ask you all next really is about those early days  
 14 of running and what the experience of running it was  
 15 like compared with what you were expecting. So just  
 16 carry on telling us a little bit about that transition  
 17 then.  
 18 **STEPHANIE COLE:** Well, basically, I was actually fully  
 19 trained by the time I took it on. I got two weeks'  
 20 training up at Leeds and, basically, I sat in those  
 21 two weeks and the bloke -- I can't remember the name  
 22 of the chap -- he just said to me, "You actually know  
 23 all -- you don't need to be here. I don't know why  
 24 you have to be here. You may as well just go back to  
 25 work", so I just went back to work and, basically, all

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1 I can say is never once, did I get a Post person ring  
 2 me. The account manager turned up the day that I got  
 3 my date that I was leaving and introduced himself and  
 4 said, "I'm going to be your area manager. I'm sorry  
 5 I haven't got round to see you", and I just went,  
 6 "It's a bit late now", and that was --  
 7 **FACILITATOR:** *(unclear: multiple speakers)*  
 8 **STEPHANIE COLE:** -- you know. And the only time I got  
 9 a phone call from the Post Office was either to do  
 10 with Camelot or, basically, I'd put, in the fact of  
 11 the whole 11 years, I'd put two items in the wrong  
 12 bags and I got told off for that and that was it.  
 13 I had never had anything else from the Post Office.  
 14 **FACILITATOR:** So when was that that you started again,  
 15 that training, going back to that, what year was that  
 16 again, sorry?  
 17 **STEPHANIE COLE:** That was 2009.  
 18 **FACILITATOR:** Okay. Of those two weeks' training, how  
 19 much of that was to do with Horizon and the accounts  
 20 and that side of the operation.  
 21 **STEPHANIE COLE:** It was -- I have to say the training was  
 22 very good but he just -- he was just telling me stuff  
 23 that I knew.  
 24 **FACILITATOR:** Right.  
 25 **STEPHANIE COLE:** And, basically, and he actually asked me

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1 questions and I helped answer questions that the  
 2 people who were there didn't know, and there were  
 3 people that didn't know anything.  
 4 **FACILITATOR:** Right, thank you. That's helpful to know.  
 5 So, Michael, just thinking briefly about your  
 6 starting, what were your early experiences, including  
 7 the training and getting to know Horizon? You started  
 8 presumably at a paper-based time, Michael, did you?  
 9 **MICHAEL BROWN:** Yes, it was. Horizon was introduced into  
 10 our office in 2001.  
 11 **FACILITATOR:** So how would you describe the changes of  
 12 that transition when Horizon --  
 13 **MICHAEL BROWN:** Well, I was looking forward to it because  
 14 I categorised the old system as very paper-based and  
 15 you had a tonne of paper, absolute mountains of the  
 16 stuff, and your ability to balance was -- well, it was  
 17 horrendous, you know.  
 18 **FACILITATOR:** How much training did you get in the  
 19 preparations for Horizon arriving?  
 20 **MICHAEL BROWN:** Well, I was very fortunate that the staff  
 21 who were already at the Post Office when I acquired it  
 22 were very experienced. They'd been there for  
 23 10/20 years, very knowledgeable, very hard working and  
 24 when they suddenly left, I got terribly concerned. It  
 25 was fortunate that when we put an advert in the shop

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1 window, you know, staff wanted, I got two outstanding,  
 2 experienced ladies who came along and said, "Yes, we  
 3 would like to work here".  
 4 **FACILITATOR:** Was that before Horizon arrived?  
 5 **MICHAEL BROWN:** That was before Horizon.  
 6 **FACILITATOR:** Okay.  
 7 **MICHAEL BROWN:** And the anxiety I felt when the original  
 8 staff decided to move on up the road to another rival  
 9 Post Office, it was swiftly overcome by how grateful  
 10 I felt to the ladies who had come forward and applied  
 11 for a job.  
 12 **FACILITATOR:** Okay.  
 13 **MICHAEL BROWN:** And worked very well for us.  
 14 **FACILITATOR:** Right.  
 15 So, Pam, when you started with the Post Office  
 16 how much training and preparation did you feel you  
 17 had, given where you'd come from?  
 18 **PAM CAVANAGH:** To be fair, the training, the initial  
 19 training was quite good. My daughter and I went over  
 20 to Leeds. I think it was five or even six days'  
 21 training, off-site training, and then we obviously had  
 22 the business transfer where the trainer auditor was  
 23 with us for a week. So to be fair that was probably  
 24 the best experience of the six years.  
 25 So -- and we had staff already working in there,  
 17

1 you know, experienced staff working in the business.  
 2 The person that I bought the business from was very,  
 3 very helpful. So we had a whole range of support and  
 4 were quite comfortable that we had the training and  
 5 the skills obviously that were required to get off the  
 6 ground, yes. So that was initial, yes.  
 7 **FACILITATOR:** When Stephanie was mentioning, you know,  
 8 that she saw virtually nothing of her area manager or  
 9 anyone outside her office, how was that for the rest  
 10 of you? What kind of support or resource did you have  
 11 from the wider organisation of Post Office Limited?  
 12 **PAM CAVANAGH:** Well, I think from my perspective, as  
 13 I said, I kind of assumed that you would have this  
 14 like -- you would build a relationship with somebody  
 15 in the Post Office. But as Stephanie said, exactly  
 16 the same. The only time I had a contact direct from  
 17 the Post Office, initiated by the Post Office, was  
 18 when I'd done something wrong and I think it was three  
 19 occasions, once when we had a customer complaint,  
 20 once -- I think probably the same as Stephanie when  
 21 we'd put something in the wrong bag. I'd forgotten  
 22 about that one. Once when I settled centrally and --  
 23 settled a cash loss centrally, and once when we had  
 24 a break in.  
 25 **FACILITATOR:** Right.  
 18

1 **PAM CAVANAGH:** And that was it. Nothing else -- nothing  
 2 at all.  
 3 **FACILITATOR:** Right, thank you.  
 4 Kathryn, were your experiences of the wider  
 5 organisation different to what Stephanie and Pam have  
 6 described?  
 7 **KATHRYN ABERDEIN:** Well, a little bit. Because I'd  
 8 managed the other post offices, I had had contact with  
 9 our area manager, Frances, and she was very good. So  
 10 she oversaw the, you know, the translocation from this  
 11 branch, from the pharmacy down to the shop that  
 12 I eventually had. So Frances was -- yeah, she was  
 13 involved and, you know, if I had any major issues  
 14 I could get a hold of her but again I'd had that  
 15 relationship with her for a number of years. So that  
 16 was quite good.  
 17 Then unbeknownst to me the Network  
 18 Transformation Programme was about to be launched and  
 19 I think that was when Frances retired. So she perhaps  
 20 saw the writing on the wall and thought, "I don't want  
 21 to be part of this", and so she retired at that stage  
 22 and then any contact with any, you know, Post Office  
 23 sales managers was then either over the phone or via  
 24 the internet but I think I had maybe one conversation  
 25 in the ensuing three or four years with that sales  
 19

1 manager. That was it, really.  
 2 It just got passed on and, "Here's a list of  
 3 numbers. You come under this area. Any problems ring  
 4 this person", if you can get hold of them of course,  
 5 and that was it really. I mean, once the Network  
 6 Transformation system kicked in, you know, they all  
 7 seemed to hide their heads below the parapet and there  
 8 wasn't much going on.  
 9 **STEPHANIE COLE:** *(unclear: multiple speakers)* as well.  
 10 Sorry to interrupt. NFSP.  
 11 **KATHRYN ABERDEIN:** Yeah.  
 12 **STEPHANIE COLE:** They were the better people to actually  
 13 know because you got the little -- when you were  
 14 a member you got the little brochure and you were  
 15 invited to the monthly things and so basically you  
 16 learnt more there and met more people and found out  
 17 things that you didn't know.  
 18 **KATHRYN ABERDEIN:** Yeah. They were essentially just sales  
 19 classes really, a lot of those. I didn't go to the  
 20 NFSP ones, whenever the Post Office managed -- they  
 21 had little sales classes on new products coming out,  
 22 like telephones and stuff like that and ...  
 23 **FACILITATOR:** So obviously Sir Wyn and I have never run  
 24 a post office branch. So when things started to  
 25 unravel or you had a problem or, you know, however big  
 20

1 or small, what was your kind of support system to  
 2 resolve things?  
 3 **STEPHANIE COLE:** Each other. You rang another Post Office  
 4 and went help, and you just rallied round and they  
 5 just said, "We did it this way", and you followed  
 6 suit. That's it. That's all we had. We had  
 7 literally other postmasters, subpostmasters.  
 8 **FACILITATOR:** What should you have been doing, assuming  
 9 that you weren't told to call somebody else? So what  
 10 was the official route to get support, Stephanie?  
 11 **STEPHANIE COLE:** Go down the telephone and ring the  
 12 helpline, but the helpline, you never got any answers,  
 13 and you put customer waiting because there was  
 14 a customer waiting it was like, oh yeah, there's a ten  
 15 minute wait on the phone line. By that time you have  
 16 already texted another Post Office and they have told  
 17 you the answer, so basically -- and then by the time  
 18 you got round to the telephone call it was like,  
 19 "Well, the customer's gone now. I've sorted it", you  
 20 know.  
 21 **FACILITATOR:** Okay. We'll come back to the helpline in  
 22 a moment then. So I'd just like to think about the  
 23 actual events that happened just so that Sir Wyn can  
 24 get in his head of what happened when. Do you want to  
 25 start telling us when things -- you started to notice

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1 things going wrong and I'm particularly thinking about  
 2 the accounting side of did, you know. Obviously,  
 3 I understand the network changes and all that. But  
 4 thinking about when the accounting started to feel  
 5 like something was going wrong, do you want to tell us  
 6 about some of those events. Anybody sort of shout out  
 7 what started to go wrong.  
 8 Don't worry about the dog, Michael.  
 9 **MICHAEL BROWN:** I'll just nip out and let her out into the  
 10 garden.  
 11 **FACILITATOR:** Don't worry about it. So we won't start  
 12 with Michael.  
 13 Pam, when did you start to notice things going  
 14 wrong accounts-wise and Horizon-wise?  
 15 **PAM CAVANAGH:** Well, to be honest, I mean, really from day  
 16 1. Our balance was always -- it was up and down like  
 17 a yoyo. We got gains, we got losses, and that's why  
 18 I said, you know, I've not been impacted half as much  
 19 as anybody else because a lot of the time you would  
 20 have a gain at the end of the month. I'd take the  
 21 cash out and I'd take it home with me and I'd have it  
 22 in a little stash here ready for the next time we had  
 23 a loss and sure as eggs is eggs we had a loss, and  
 24 that was --  
 25 **FACILITATOR:** You'd take the physical money, you mean?

22

1 **PAM CAVANAGH:** That was, you know, standard practice, you  
 2 know. I actually did contact -- I don't know whether  
 3 it was the helpline or my contract manager and said,  
 4 you know, "Is this the right thing to do? I just take  
 5 this cash out and stash it at home and wait for the  
 6 next time?"  
 7 "Oh yeah, yeah, that's absolutely the right  
 8 thing to do." So it was common knowledge that  
 9 everybody was doing the same and I was just lucky  
 10 that, apart from one particular instance that, you  
 11 know, generally it kind of balanced out.  
 12 **FACILITATOR:** How often was it happening then that you  
 13 were getting either an up or a down?  
 14 **PAM CAVANAGH:** How often, did you say?  
 15 **FACILITATOR:** How often would those discrepancies appear  
 16 in either direction?  
 17 **PAM CAVANAGH:** Oh, well, monthly. Yeah, monthly.  
 18 **FACILITATOR:** Every trading period?  
 19 **PAM CAVANAGH:** Oh God, yeah. Yeah, yeah. I remember the  
 20 first significant one was actually a £600 gain and  
 21 £600 was the amount of money that our senior citizens  
 22 tended to draw out from their Post Office card account  
 23 and it was exactly £600 gain, which suggested that  
 24 we'd not -- we'd done the transaction but not handed  
 25 over £600. Well, it's just like -- no, it's, just not

23

1 possible that that -- that somebody would walk away  
 2 without taking any money. So yeah, yeah.  
 3 So it was, oh, every month. If the cash was  
 4 okay -- I mean, the stock certainly was up and down  
 5 again, maybe to a lesser extent, but the cash was up  
 6 and down.  
 7 **FACILITATOR:** Can I just clarify something you said, that  
 8 when you spoke to the contract manager or the helpline  
 9 they specifically said to take the Post Office cash  
 10 home with you --  
 11 **PAM CAVANAGH:** Well, yeah, to -- *(unclear: multiple*  
 12 *speakers)*  
 13 **FACILITATOR:** -- in order to reimburse the --  
 14 **PAM CAVANAGH:** To keep it to one side, yeah, yeah, I just  
 15 decided take I'd home. I was like, it's in a separate  
 16 place and yeah. Yeah, I was told that was -- yes,  
 17 that was normal practice.  
 18 **FACILITATOR:** Right, okay, thank you.  
 19 So, Kathryn, you were nodding there when Pam was  
 20 talking. Do you want to tell us a bit about the  
 21 events that happened when things financially started  
 22 to appear wrong?  
 23 **KATHRYN ABERDEIN:** Well, I mean, there was really -- when  
 24 I started managing the other post offices, I mean,  
 25 they would have problems, again that £600 amount, you

24

1 see, that's the maximum withdrawal on a card account,  
2 so whether a clerk had made a mistake or whatever,  
3 that would come up even with the prior post offices  
4 that I was running, and then the pharmacist who was  
5 listed as postmaster would have to pay that money in,  
6 and so I witnessed that a few times.

7 Then when I took over my branch, I would say  
8 consistently, nearly every single trading period I was  
9 somewhere between £100 and £250 out, and usually it  
10 was a discrepancy.

11 Now, over the years I was sort of trying to  
12 figure out why is this happening every month? Every  
13 month? I thought maybe it was something to do with  
14 the special stamps that we -- because there would be  
15 an issue that would be put out and then they would be  
16 put back into regular stock after a certain amount of  
17 time and maybe that transfer process was wrong or  
18 something and so, you know, consistently over those  
19 years, I mean, there was nearly £200 a month that was  
20 going into the Post Office that I had to pay from my  
21 shop side.

22 **FACILITATOR:** Right, and over what period of time was that  
23 happening?

24 **KATHRYN ABERDEIN:** Oh, that was from the moment I opened.

25 **FACILITATOR:** Until ...?  
25

1 **KATHRYN ABERDEIN:** Until 2016. So that was over  
2 a six/seven year period.

3 **FACILITATOR:** Right.

4 **KATHRYN ABERDEIN:** And then in the last probably six  
5 months of my trading was when the bigger problems  
6 started happening.

7 It was maybe a couple of years before I was  
8 closed that I had built the business up enough --  
9 there's a bit of a story going on in there as well but  
10 I had an ATM installed at the front of my shop and so  
11 I'd had massive problems balancing this ATM because  
12 when it was installed, the engineer and the workmen  
13 who helped install it, well, that engineer handed me  
14 over a notebook or a manual of some sort and said,  
15 "Right, there you go", and that was basically all the  
16 training that I'd had on this ATM.

17 So, you know, consequently as the months went on  
18 I would do a process wrong because I didn't know what  
19 I was doing and we would be out on the ATM and so  
20 eventually I requested from the Post Office and they  
21 did send somebody down to give me a training session  
22 on how to do the ATM and how to run the separate stock  
23 unit and all the rest of that, so we sort of got that  
24 on board once I understood the process a lot better.

25 **FACILITATOR:** So if there was a problem with an ATM  
26

1 balance figures did you have a different person to  
2 call on that versus a standard Horizon stock or cash  
3 query?  
4 **KATHRYN ABERDEIN:** Kind of, as I recall. There was like  
5 a training person that they'd sent over. So she'd  
6 come to the office for a few days and then we'd work  
7 through the process together. But basically, I mean,  
8 it was -- we sort of got it under control and then it  
9 was another couple of years down the track after an  
10 armed robbery attempt that had happened at my shop as  
11 well. It was about three or four months or two or  
12 three months after the robbery attempt I think that  
13 they sent the audit team in.

14 **FACILITATOR:** We'll come on to the audit in a moment, if  
15 that's okay. Just so I've got the events clear then,  
16 this sounds, if I have understood you right, as  
17 a fairly prolonged period where you were having  
18 discrepancies in either direction, a bit like Pam just  
19 mentioned.

20 **KATHRYN ABERDEIN:** Yes and most --

21 **FACILITATOR:** *(unclear: multiple speakers)*

22 **KATHRYN ABERDEIN:** Most times were, you know, rather than  
23 ring the helpline, "To hell with it, just put the  
24 money in. That's all they're going to tell me". You  
25 know, so nearly every month it was 200 out of my shop

27

1 till that would go into the Post Office till.

2 **FACILITATOR:** Right, okay. Thank you.

3 So, Michael, how do these experiences compare  
4 with what happened to you when things started going  
5 wrong for you?

6 **MICHAEL BROWN:** Well, as I say, Horizon was installed at  
7 my office in 2001 and immediately we started noticing  
8 discrepancies, and the bug bear of the Horizon System  
9 was that there was no audit trail that you could  
10 follow through to the end. It was all hidden.  
11 Discrepancies of the order of £50 were common.  
12 Discrepancies got larger and I can't remember  
13 precisely the dates but we had a discrepancy over  
14 £2,000 which was identified in the foreign currency  
15 stocks we had.

16 When I look back, we only had a stock of about  
17 £5,000, so to lose £2,000 of £5,000 was just out of  
18 order. It couldn't have happened. We rang the  
19 helpline. They gave us all sorts of advice which  
20 didn't result in a conclusion. We phoned the area  
21 manager and got her to come down and discuss what had  
22 gone on and how we were trying to trace it and she  
23 said, "Oh right, I'll take away all your paperwork and  
24 I'll get back to you."

25 Well, she just didn't get back. We tried  
28

1 reaching her and she was never available to take our  
 2 calls. It was hide and seek.  
 3 **FACILITATOR:** Can you remember when that was, Michael,  
 4 roughly speaking?  
 5 **MICHAEL BROWN:** It was about six/seven years into the  
 6 Horizon System. So it would be 2009 or thereabouts.  
 7 **FACILITATOR:** Right, okay, thank you.  
 8 So, Stephanie, to what extent do you recognise  
 9 these experiences? Is it --  
 10 **STEPHANIE COLE:** To be honest with you, my discrepancies  
 11 weren't -- I didn't have a lot of discrepancies.  
 12 I just noticed, I don't know if it's got any relevance  
 13 or anything, but if I took a new member of staff on to  
 14 cover me I basically had a discrepancy like a month  
 15 later and I took two members of staff on and I had two  
 16 discrepancies and there was no way I could find that  
 17 they'd done anything wrong in that at all. There was  
 18 no way it could have been -- it was a small  
 19 Post Office. I don't handle a lot of money, you know  
 20 exactly what's coming in and going out, and when  
 21 I asked the previous subpostmaster, she said the same  
 22 thing to me. She said she'd taken somebody on, and  
 23 that was me, and she'd had a small discrepancy,  
 24 roughly about the same kind of money that I had.  
 25 So I kind of thought is that something to look  
 29

1 into? Is that perhaps where a glitch is in the  
 2 system, because if you can't -- if you couldn't find  
 3 anything -- that you'd done anything wrong or you'd  
 4 not given any money out extra or anything like that,  
 5 where's it gone or where's it -- you know,  
 6 electronically-wise. And I thought, well, maybe  
 7 that's somewhere hidden in the program that that's  
 8 what they do, but it could be in any of the program,  
 9 you know what I mean.  
 10 So, kind of, I never really had at the end of  
 11 the month any issues with the money side of things.  
 12 My money was always right, because I'm so small  
 13 a Post Office. But that bit of -- the time it  
 14 panicked me totally. It was like, "What have I done?  
 15 What have I done?" The helpline didn't give me --  
 16 they just, like you said, they just said, "Well, if  
 17 you can't find it you'll have to stay", and I stayed  
 18 until like 11 o'clock at night going over and over and  
 19 over and there was no way I could have done it wrong  
 20 and all they just said was put the money in, like you  
 21 say.  
 22 **FACILITATOR:** So what are describing there echoes a bit  
 23 what Michael was saying about it sort of being hidden  
 24 and no audit trail.  
 25 **STEPHANIE COLE:** Yes.  
 30

1 **FACILITATOR:** What possible routes did you have to find  
 2 out what had happened, where the money was, why it had  
 3 happened? This is question to all of you really.  
 4 What could you have done to have unravelled it?  
 5 **STEPHANIE COLE:** You just went through everything. You  
 6 just went through how you've been taught to, you  
 7 know -- you'd go through the reams and reams of paper  
 8 and tally up what you'd done and cross-reference  
 9 everything and count all the currency and count -- you  
 10 know what I mean? It just -- it wasn't there. It was  
 11 like it's -- everything's right. Where is that money  
 12 gone, you know.  
 13 **FACILITATOR:** How about the rest of you then? How does  
 14 Stephanie's experience chime with the rest of you or  
 15 is it different?  
 16 **KATHRYN ABERDEIN:** Oh my goodness, just, you know, the  
 17 reams and sheets of paper. You would get a report  
 18 from the printer, basically, and I would run off  
 19 transaction logs for every single transaction of that  
 20 day and I would sit and go through every transaction.  
 21 I mean, the last sort of 18 months of my business  
 22 I was in sole charge because I couldn't afford to hire  
 23 anybody really, so I would be able to go through and  
 24 go, "Right, well, I remember that transaction,  
 25 I remember that transaction".  
 31

1 **STEPHANIE COLE:** That's it, yes.  
 2 **KATHRYN ABERDEIN:** You know, there were other things. We  
 3 had problems with the telephone line. Every time the  
 4 computer went down it seemed that there would be  
 5 a discrepancy as well. So, you know, we were told  
 6 that whatever was in the stack would be saved but,  
 7 hello, a discrepancy would come up almost to the  
 8 penny, you know, and you'd have to ring the helpline,  
 9 reboot, do everything that they told you and it seems  
 10 that like some of those transactions just maybe  
 11 disappeared off into electronic lala land and were  
 12 never seen again, you know.  
 13 **PAM CAVANAGH:** *(Unclear)*  
 14 **FACILITATOR:** Sorry, Pam, what was ...?  
 15 **PAM CAVANAGH:** Sorry, I was going to just say about  
 16 outages. I remember one really weird experience where  
 17 my colleague was in the fortress and I was on the open  
 18 counter and her screen went off. She was in the  
 19 middle of serving somebody. Her screen went off and  
 20 let's say the total transaction was £17-something,  
 21 £17, let's just round it up. I'd just finished  
 22 a transaction so she shouted, "Is your screen off?"  
 23 "No, no, mine's fine". Anyway, then it went  
 24 off. Then they both came back on and she thought  
 25 she'd finished the transaction off. At the end of the  
 32



1 night when we cashed up she was £17 down. So she was  
2 like, "Oh, this transaction mustn't have gone through.  
3 I don't understand". I was £17 up.

4 So somehow this transaction had moved from one  
5 stock unit to another. It was just -- so that was  
6 just one weird moment.

7 **FACILITATOR:** So how did it actually feel at that time  
8 then? How did you all feel when these discrepancies  
9 in any direction were happening? What was your  
10 overriding feeling?

11 **PAM CAVANAGH:** Well, I suppose it's frustration and --  
12 just frustration. You can't find it, can you. It's  
13 like there is no way to find something that probably  
14 doesn't exist because it's been wiped off by the  
15 system. I don't know. It's just frustration and we  
16 got to the point like everybody else has described  
17 where you just really, you almost accept it and you  
18 just put the money in or you take it out or ... yeah.

19 **STEPHANIE COLE:** Well, I couldn't afford to pay for one of  
20 mine. I had to arrange with the Post Office to take  
21 it off my wages, you know, over four months.

22 **KATHRYN ABERDEIN:** Been there done that.

23 **FACILITATOR:** Can you tell me about that process,  
24 Stephanie, of how it got to that point from the day  
25 that you found the discrepancy to being -- having it

33

1 deducted from your remuneration.

2 **STEPHANIE COLE:** Well, basically --

3 **SIR WYN WILLIAMS:** Can I just interrupt a sec. Just  
4 before you go on to that, there's a thought niggling  
5 in my head which is for you, Mrs Cole, so can I just  
6 ask you to deal with my niggle first. My niggle is  
7 that you, I think I have understood you, you seemed to  
8 be thinking that somehow Horizon in your branch was  
9 less unreliable -- those are my words not yours but  
10 it's a summary -- because you were a small branch with  
11 a comparatively small turnover.

12 First of all, is that what you are trying to  
13 tell me and, if so, why do you think that is?

14 **STEPHANIE COLE:** No, I think what I'm trying to say is  
15 because I didn't have -- the customer base wasn't  
16 high. So basically I knew all my customers and I knew  
17 what they took out every week and I knew what they  
18 did. I didn't get somebody just off the road coming  
19 in, if you know what I mean. I knew what my takings  
20 were and I knew all, you know, that was coming and  
21 going and the kind of monies that I was dealing with.  
22 So basically if I was wrong, it was like I know what  
23 I've been dealt with that daytime so how can that be?  
24 That's what I mean by the small Post Office side of  
25 things.

34

1 **SIR WYN WILLIAMS:** All right.

2 **STEPHANIE COLE:** Yes, yes. So it's the --

3 **SIR WYN WILLIAMS:** I understand now. Sorry. Perhaps you  
4 have forgotten what Jerome asked you now but I just  
5 wanted to try and clear that.

6 Sorry, Jerome, can you try again.

7 **FACILITATOR:** That's fine. I was asking about the process  
8 between the discovery of the discrepancy to the kind  
9 of recovery action and this is something I'll ask all  
10 of you but, Stephanie, if we start with you.

11 **STEPHANIE COLE:** So, basically, I didn't get an audit or  
12 anything like that. It wasn't that kind of amount of  
13 money. It was just basically they just says, "Well,  
14 if you can't find it, you're just going to have to pay  
15 it back", and then when I said, "Well, I can't afford  
16 to pay it back", they said, "Well, we'll have to work  
17 out a payment for you", and that was the payments team  
18 at the Post Office and that's what they did. They  
19 just said, "We'll take this amount of money every  
20 month", and I said, "What's the minimum", and they  
21 agreed and I thought, "Well, that's fair enough.  
22 That's going to have to be".

23 **FACILITATOR:** Can you remember how much the amount was,  
24 roughly?

25 **STEPHANIE COLE:** It was four lots of £250, so it was

35

1 £1,000.

2 **FACILITATOR:** In that process between that discovery and  
3 that being deducted what was done to try and unravel  
4 what had happened or what efforts did they make to  
5 help?

6 **STEPHANIE COLE:** Nothing. All I did was I just went  
7 through and through -- in fact, I even got a colleague  
8 who covered for me to come in and see if she could  
9 help me because I was just at a wit's end with it and,  
10 basically, she couldn't find it either. She says,  
11 "I don't know what's happened", and basically we  
12 didn't -- that was it. There was nothing. I just sat  
13 with reams of paper going through everything and  
14 thinking, "Have I paid too much money out to somebody?  
15 Has somebody fiddled something with me?" You know,  
16 and that kind of thing, and there was nothing. I knew  
17 there was nothing I'd done.

18 **PAM CAVANAGH:** That was one of the problems that you  
19 actually got suspicious of staff.

20 **FACILITATOR:** Pam, do you want to tell us your process  
21 from discovering the discrepancies to whatever  
22 happened to resolve them or recover the money or  
23 whatever?

24 **PAM CAVANAGH:** Well, maybe the only time that I actually  
25 pressed "settle centrally", maybe that's the best

36

1 example because as I say we -- you know, you phone the  
 2 helpline for small discrepancies and usually you  
 3 couldn't find it because, as everybody else said,  
 4 well, you know, you went through the transaction logs,  
 5 but there was, as Michael said, there is no audit  
 6 process, is there, behind -- on Horizon. So we're  
 7 never going to find it.

8 But when I settled centrally, it was -- it's  
 9 kind of a bit -- it's a long story really because it  
 10 was on the combi counter so, you know, on the retail,  
 11 next to our retail counter was the combi counter,  
 12 which had a very small amount of cash in it and for  
 13 some reason one of the staff had done what I would  
 14 call a double declaration. So at the end of the day  
 15 when you cash up you have to override the last day but  
 16 there's a button that creates a second declaration.

17 So she'd done this and then the next couple of  
 18 days she tried to rectify it by -- not by clearing it  
 19 out, which we realised ultimately we should have done,  
 20 but by trying to make it balance on the two  
 21 declarations. So you have got two declarations add up  
 22 to the total amount that was in the till.

23 **FACILITATOR:** So if I've got things straight did that make  
 24 it look like one day it happened twice kind of thing?

25 **PAM CAVANAGH:** I'm not quite sure to be honest now.  
 37

1 I wasn't, it wasn't a cash discrepancy, it was  
 2 a transaction discrepancy. He sent the auditor down.  
 3 The auditor looked at the transaction log and said he  
 4 couldn't find anything. So that to Mr Obnoxious man,  
 5 I don't know what department he was from, obviously  
 6 debt recovery, meant, well, he couldn't find anything,  
 7 therefore you owed the money.

8 It was like, well, he can't find any reason why  
 9 I owe the money. So I said, "I'm not paying it. What  
 10 do I do next?"

11 "Well, you can put it into dispute", so that's  
 12 what I did and over a period of probably about  
 13 12 months I was -- I got all the transactions --  
 14 because by this time it's gone off Horizon. Your  
 15 transaction log only lasts for -- how long is it?  
 16 30/60 days? 60 days, is it?

17 Anyway, by this time all the transaction log has  
 18 disappeared so I got the transaction log eventually  
 19 from some department somewhere in POL. I went through  
 20 it. I did spreadsheets, I tried to track it,  
 21 I contacted my accountant and they came up and looked  
 22 at Horizon, and how it worked and I explained what I'd  
 23 done. They went through the transaction log. They  
 24 wrote to Post Office to say that in their opinion  
 25 after forensically accounting for it they could find  
 39

1 **FACILITATOR:** Anyway, carry on.

2 **PAM CAVANAGH:** So then at the trading -- the trading  
 3 period was the end of this week and she rolled over  
 4 this till at the end of the week, which we always did  
 5 that first because it was a small amount of money.  
 6 When I came in to do the balance on the other, you  
 7 know, on everything, the whole branch, it had already  
 8 been rolled over.

9 For some reason, I have no idea why, it resulted  
 10 in a £1,500 loss because it's almost like if you  
 11 double declared -- I honestly don't know how it  
 12 resulted in a £1,500 loss. I spoke to the helpline  
 13 and I argued that this -- you know, this is basically  
 14 a transaction. We know we've done something wrong,  
 15 but it's about transaction not cash, and as Michael  
 16 said there was maybe £2,000 in that till and the  
 17 discrepancy was £1,500. Well, again, how can that be?

18 So to try and cut a very long story short,  
 19 I settled centrally. Helpline said, "Oh, it will  
 20 probably rectify itself next month", which was  
 21 a standard phrase that they seemed to use. It  
 22 obviously didn't.

23 I got my letter asking me to pay the money back.  
 24 I got a phone call from a very obnoxious man asking me  
 25 how I was going to pay the money back and I said  
 38

1 no evidence that cash had gone missing.

2 This went on for ages, by email and ... so then  
 3 I was called to a meeting in Chesterfield and they  
 4 come up with -- let's say the period was a period of  
 5 two trading period ends that I'd looked at, let's say  
 6 until the end of August I think it was, they came up  
 7 with some further transaction log information  
 8 following that period end which seemed to suggest that  
 9 there was -- that the discrepancy had occurred then.  
 10 So it's almost like, I don't know, two months later  
 11 that ...

12 To be honest, I'd lost the will to live really  
 13 by that time and I couldn't do anything but accept  
 14 what they were saying.

15 **FACILITATOR:** Did they tell you where they'd got this data  
 16 from about the later --

17 **PAM CAVANAGH:** Well, they said it was obviously from my  
 18 Horizon records but I still don't believe what they  
 19 were saying. But I was on the back foot and I just  
 20 couldn't -- I couldn't argue it at that point. By the  
 21 time I got home I'd just lost the will to live and  
 22 I just coughed up the money really.

23 **FACILITATOR:** What opportunity did you have to scrutinise  
 24 the records that they were referencing?

25 **PAM CAVANAGH:** Well, I didn't. I didn't. I suppose to be  
 40

1 fair I could have. I could have said, "Let me take  
2 these records home and have a look at them", because  
3 I'd not gone -- they said I'd not gone far enough in  
4 terms of what I and my accountants were looking at.  
5 So to be fair I could have said again, "No, I'm  
6 not happy with that", but to be honest I was just by  
7 that time ...  
8 **FACILITATOR:** You'd lost the will to fight about it.  
9 **PAM CAVANAGH:** Just give them the £1,500. I have to say  
10 the contract manager was like, "So are you going to  
11 pay it back?"  
12 "Yeah, yeah."  
13 "Right. How are you going to pay it back?"  
14 "I'll send you a cheque", and it was like, "Ah,  
15 thank goodness for that. That's off my list", that  
16 was the sort of attitude that he had.  
17 **FACILITATOR:** Roughly speaking, how long was it between  
18 the first, when that first emerged, and you sending  
19 the cheque off for £1,500.  
20 **PAM CAVANAGH:** Oh, it was 16 or 17 months. They did  
21 apologise for the amount of time it had taken.  
22 **FACILITATOR:** Okay. How would you sum up their kind of  
23 communication and handling of that from their side of  
24 the fence in that time?  
25 **PAM CAVANAGH:** Well, when I asked for information it took  
41

1 **SIR WYN WILLIAMS:** Lovely. Thank you.  
2 **FACILITATOR:** Thank you, Pam. A bit arduous for you to  
3 have to describe but I think we got a --  
4 **PAM CAVANAGH:** Well, it's difficult to describe.  
5 **FACILITATOR:** Thank you.  
6 So, Kathryn, I don't think we've heard about  
7 your experiences with shortfalls or discrepancies.  
8 Do you want to tell us a bit about what happened  
9 to you between discovering them and any resolution or  
10 otherwise, any end point?  
11 **KATHRYN ABERDEIN:** Right, okay. Well, it's a bit of  
12 a story. So I took the shop over in 2009 and the  
13 first sort of -- I mean, my first real trading was  
14 2010 so it was December 2009 I took it on, so from  
15 2010 to 2013 I had had two part-time staff members and  
16 had run this little business by myself, basically.  
17 Discrepancies, like I say, going forward were around  
18 about 200 a month for some reason I couldn't fathom.  
19 I mean, every month I went into it and every month  
20 I decided, "No, I can't do this anymore", and I'll  
21 just roll over and pay the money.  
22 **FACILITATOR:** Sorry to interrupt, was that normally £200  
23 shortfall?  
24 **KATHRYN ABERDEIN:** Yeah, roughly that. Yeah, round about  
25 that. So, you know, for the years that I had been in  
43

1 so long to get it. I had to deal with -- (*unclear*)  
2 There were no clear lines of communication  
3 anywhere in the Post Office at all on any issue and  
4 you seemed to be passed from one person to another.  
5 So I think there were probably about, well, four  
6 or five people that I spoke to within that process and  
7 I don't really know who they were or which department  
8 they were from because I never understood the  
9 structure of the Post Office.  
10 **FACILITATOR:** Thank you. That's very helpful to get that.  
11 Sir Wyn, I wonder do you have any questions on  
12 Pam's specific events before we move on?  
13 **SIR WYN WILLIAMS:** Well, only really to ask if you can try  
14 and pinpoint when the 17 months were. I know that you  
15 were at Beverley between 2014 and 2020, so can you  
16 give me some idea when this was?  
17 **PAM CAVANAGH:** I think it was 2016 to -- I remember it  
18 happening in a July/August period so I think that's  
19 2016.  
20 **SIR WYN WILLIAMS:** So the event was July/August and then  
21 it took about 17 months to resolve?  
22 **PAM CAVANAGH:** Yeah, yeah.  
23 **SIR WYN WILLIAMS:** And if I said 2016/2017 that would be  
24 okay, would it?  
25 **PAM CAVANAGH:** Yeah, yeah.  
42

1 this business I just never found out why and when that  
2 was going on.  
3 Right, so about December of 2013, so we're about  
4 three years into running this business quite  
5 successfully. We'd built up the trade quite a lot.  
6 It had been a -- the first year had been a bit  
7 difficult because we had relocated from the  
8 Post Office down into a very small group of five shops  
9 about quarter of a mile away.  
10 The locals kind of knew where it was but then  
11 some of them went, oh, I'll go to the other  
12 Post Office or I'll go to that one. So it took  
13 a while and local advertising and stuff to build up my  
14 trade and kind of get that custom back again.  
15 Over that three-year period we had done that and  
16 then it was I think about -- must have been about  
17 December 2013, I remember it was the day that Nelson  
18 Mandela died, right. But I had first heard of the  
19 Post Office opening up another branch within quarter  
20 of a mile of my shop, which was next to a large Tesco  
21 supermarket, which effectively was going to break my  
22 business in half because most people would go to Tesco  
23 and then pop across the street to that new local  
24 branch and do their Post Office work there rather than  
25 coming (*unclear*) to my branch.  
44

1 So at that --

2 **FACILITATOR:** Is this a kind of a suburban area or what

3 type of area?

4 **KATHRYN ABERDEIN:** Very suburban area, yeah.

5 **FACILITATOR:** Sorry to interrupt. Right, carry on.

6 **KATHRYN ABERDEIN:** So in September 2013, now, I had heard

7 the first heard of this, just a little side track,

8 I had and was still in recovery from a nervous

9 breakdown that I had had in the October previous. So

10 October 2013 I had a complete nervous breakdown and

11 was hospitalised for three weeks, basically due to

12 stress. I hadn't slept in about 12 months.

13 Everything got on top of me. I remember sitting and

14 crying on the Post Office floor with reams and reams

15 of paper round me trying to find out where the hell

16 this money had gone. There was some discrepancy at

17 the time. Eventually my brain broke. I couldn't take

18 anymore.

19 **FACILITATOR:** Can I just -- sorry to interrupt again. So

20 you mentioned about getting £200. So was this

21 a cumulatively growing debt or shortfall?

22 **KATHRYN ABERDEIN:** No, that £200 would have been paid

23 monthly by me.

24 **FACILITATOR:** Right, okay, so what sorts of figures are we

25 talking about when you --

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1 assume this local business which -- it was going to

2 half my remuneration and kill me. I couldn't survive

3 from there.

4 So anyway I survived the opening of that

5 business and the poor chap that took on that local

6 branch a quarter of a mile away from me, he had been

7 running the local -- it was a small supermarket that

8 he took over from his Dad and then thought to boost

9 his income by taking on a post office local branch.

10 So they must have approached him to do this because he

11 had a quite successful business that was running at

12 the time. There were plans afoot for another

13 sub-post office to be moved a little bit further away

14 so they thought that they could install another

15 branch, but it was way too close to me and on my side

16 of the Main Road and things like that.

17 But that poor chap I mean, he lasted 12 to

18 14 months and then his entire business went under

19 because of the Post Office local that was installed in

20 there, you know. I don't know even today how Graham's

21 getting on but that was the end of him, which

22 unfortunately for him signalled survival for me. So

23 I got all of my trade back again and so, you know, it

24 was -- I built up the branch again over a period of

25 years so the 2014, about another six months or so

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1 **KATHRYN ABERDEIN:** I think we must have been talking

2 around about anywhere over £1,000. I mean, I was

3 basically running hand to mouth by that stage and so

4 like I say, I mean, over a period of time, so

5 I recovered from the breakdown, got back into the

6 business and then it was, you know, a couple of months

7 after that that I heard that they were opening another

8 branch within quarter of a mile of me which was going

9 to effectively kill my business.

10 Now, that branch did go ahead and open -- well,

11 when I heard word of that from the locals, not from

12 the Post Office, I tried for two or three days to get

13 a hold of somebody. I think Frances the area manager

14 had retired by that stage and I tried frantically to

15 get a hold of somebody in management to say, "What the

16 hell are you going? You're going to kill my branch.

17 I can't cope with that kind of losses", you know.

18 I didn't receive -- you know, whoever is not available

19 or on holiday or whatever, so I couldn't get a hold of

20 anybody.

21 Two days or three days later I received a letter

22 from the Post Office offering me Network

23 Transformation and we will give you £83,000 if you

24 sell your business on but you must become a local.

25 You're not big enough to become a main. You have to

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1 later, I had been approached by the Post Office to

2 install an ATM in my branch which would have given me

3 perhaps another £300/£400 remuneration a month but it

4 more or less meant it was cutting the footfall into my

5 branch because people would go to the machine instead

6 of coming to the counter.

7 So I had to cut my staff back. I eventually

8 ended up running the place virtually by myself and --

9 let me think. So that must have been -- I actually

10 launched a Go Fund Me to try and save my branch in

11 October of 2014 because I was getting, you know, word

12 from the bank that if I couldn't keep up my payments

13 on the loan, et cetera, et cetera, that they were

14 going to shut down my bank accounts. So I launched a

15 Go Fund Me which eventually didn't end up having

16 enough people sort of join it but what I did do was

17 I put out a donation bucket in my Post Office for the

18 regulars that came and bless them, I mean, over the

19 period of two or three months I raised £1,400 in this

20 donation bucket which was enough for me to buy some

21 Christmas stock which I had to hang on until Christmas

22 to get enough remuneration, you know, enough finances

23 to go forward.

24 So we kind of held on there just by the skin of

25 our teeth.

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1 **FACILITATOR:** Yes.

2 **KATHRYN ABERDEIN:** And built the branch up and then it was

3 2016 when the attempted robbery happened and then

4 a few months after that they came in with an audit.

5 Now, the losses that I'd accumulated or started

6 accumulating were in the last six months of the

7 business and they built up to around £11,000.

8 **FACILITATOR:** Right, okay. So what was the trigger for

9 the audit? Was that --

10 **KATHRYN ABERDEIN:** It would have been the robbery I think

11 but, you know, that was still two or three months

12 after the robbery. I mean, you'd think they would

13 have done an audit the very next day.

14 **FACILITATOR:** So the 11,000 that you mentioned, that

15 figure, and obviously I think anyone listening to you

16 can hear how challenging this period was, so you find

17 you've got an 11,000 -- sorry, what is the status of

18 that 11, is that all shortfall or is it --

19 **KATHRYN ABERDEIN:** That's all shortfall, yeah, yeah.

20 Yeah, that's accumulated over a period of about six

21 months, 1,000 here, 2,500 there, you know and --

22 **FACILITATOR:** Horizon shortfalls?

23 **KATHRYN ABERDEIN:** Horizon shortfalls, yeah, which

24 I couldn't cover unfortunately, unlike some of the

25 postmasters I've heard. I tried to hide those losses.

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1 I tried everything I could to get a loan but because

2 I didn't own any property I couldn't get any

3 financing. I was going to just try and put that money

4 in and keep trading.

5 **FACILITATOR:** Okay, so aside from putting the money in to

6 make good the apparent losses, what sort of steps and

7 processes and support did you get to understand what

8 was happening or to resolve it before the audit was

9 activated?

10 **KATHRYN ABERDEIN:** Well, nothing really. I mean, you

11 know, I'd had -- I think over the years, once the ATM

12 went in, I think there was maybe a £2,500 loss that

13 I had to declare centrally and that was being removed

14 from my wages on a regular basis and stuff like that.

15 **FACILITATOR:** Right, okay. Then the audit happened. Do

16 you want to tell us a bit about that?

17 **KATHRYN ABERDEIN:** Yeah, well, I kind of arrived -- well,

18 I think I got a phone call from -- I had a part-time

19 worker, Doreen, who had been with me for many years

20 who rang up and said, "Well, I went to open up this

21 morning and the auditors were here and they are here,

22 and you had better come in". And that's when

23 I thought, right, okay, the gig's up. They are going

24 to find this 11 grand. There's nothing I can do.

25 I've been trying to find and I've been trying to come

50

1 up with financing to cover it and I couldn't come up

2 with anything and so I thought, well, the gig's up

3 really.

4 So as I walked in there they sort of said, okay,

5 we're in the process of -- and I said, "Okay, well,

6 I'll tell you now you'll be looking for about 11

7 grand. I can't find it. I don't know where it is.

8 I've tried everything in my process to try and find

9 it".

10 So they finished their audit and came up with

11 a figure of something like about 13 or 14 grand, which

12 is all of a sudden (*unclear*) they whacked more on me

13 there and I don't know where they're claiming that

14 from.

15 So then the branch was closed. I was told

16 I would have an interview with the contracts manager

17 at Altons, which was the local mail centre, that would

18 be coming up in the next fortnight.

19 I don't think I bothered with the Federation at

20 that point because I kind of knew how useless they

21 were I think by that stage. But what I had done when

22 the interview was going ahead I took one of my

23 part-time workers, a friend of mine that worked with

24 me, Elaine, with me to this meeting to discuss this

25 shortfall and what was I going to do and where did the

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1 money go and that kind of thing.

2 So we both went in there together. Now, because

3 Elaine had worked in the branch with me, I mean, she

4 had been the one that kept the branch going when I had

5 my breakdown so she knew the process quite intimately

6 as well. And as we sat down and before he started

7 recording for this interview, he said to me, "First of

8 all, did you take the money?" And I said, "No, I'm

9 not a thief. I didn't take the money. I don't know

10 where the hell the money's gone. I've been looking

11 for it for months and I can't figure out what's going

12 on". He said, "Right, okay. Well, I'm just going to

13 give you an offer now. If you can say that you will

14 pay this 11,000" or this 14,000 or whatever figure they

15 had at the time "then that will be the end of this

16 process and we'll just call it quits from there. Can

17 you pay the money back?"

18 **FACILITATOR:** Who specifically was this conversation with

19 then?

20 **KATHRYN ABERDEIN:** I don't remember his name.

21 **FACILITATOR:** An investigator team person.

22 **KATHRYN ABERDEIN:** He was a contracts manager for

23 Post Office Limited.

24 **FACILITATOR:** Okay.

25 **KATHRYN ABERDEIN:** But, yeah, before he even started

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1 recording the interview, I mean, he sort of said,  
 2 "Right, if you can pay the money back this process  
 3 stops right here". And I said, "No and besides I'm  
 4 not a thief. I'm not going to admit to having taken  
 5 this money. I haven't taken the damn money and go  
 6 ahead with your process and we'll just see what  
 7 happens", right.  
 8 So we went on and, you know, it was basically  
 9 just trying to explain my side of things and how my  
 10 processes had got to that and he said, "Well, you  
 11 know, as it stands there's a shortfall here. Your  
 12 branch will be closed."  
 13 They had actually -- most other post offices had  
 14 arranged for another postmaster to take this on.  
 15 Basically, they took my branch and they handed it to  
 16 another chap and that was it. And then I slid on to  
 17 depression after that. Really I spent the next year  
 18 in bed. I was totally depressed.  
 19 **FACILITATOR:** So when -- I can understand that. So that  
 20 day they said they'd shut your branch, gave it to  
 21 another chap --  
 22 **KATHRYN ABERDEIN:** Yes.  
 23 **FACILITATOR:** -- what was the status then of the £11,000  
 24 to £14,000 that you --  
 25 **KATHRYN ABERDEIN:** That was to be added on to my --

1 I still owed them that money. I still had to pay them  
 2 that money. So effectively as the year went on,  
 3 I mean, I was forced into bankruptcy. I had no way of  
 4 repaying any money. I had no income. I had no house  
 5 or anything. I tapped out any friends and relatives  
 6 I had and I had nowhere to go.  
 7 **FACILITATOR:** So when was that that -- when would that  
 8 meeting with the contracts manager have been?  
 9 **KATHRYN ABERDEIN:** Now, that would have been probably  
 10 around -- let me think. It must have been a couple of  
 11 weeks after the closure. So it would be some time in  
 12 June, mid-June of 2016.  
 13 **FACILITATOR:** Okay.  
 14 **KATHRYN ABERDEIN:** So it was 2017 that I started coming  
 15 out of my depression and joined the JFSA just a week  
 16 before they had the closure of the income, as you  
 17 know, and so it was another four or five months after  
 18 that that I sort of recovered myself enough that  
 19 I started looking for work. We have a couple of small  
 20 supermarkets here in my local home town. I went to  
 21 apply to the local Spa perhaps for a job because they  
 22 had taken on a local Post Office there as well as  
 23 being a supermarket. I went to the interview,  
 24 I thought everything was going fine and then I was  
 25 told no, I was not successful.

1 Now, it was a few years later that I found out  
 2 that Post Office had actually intervened and had told  
 3 them they were not to hire me because I had joined the  
 4 JFSA and I was part of the 555 going forward.  
 5 **FACILITATOR:** Right.  
 6 **KATHRYN ABERDEIN:** So they'd intervened there. So luckily  
 7 for me, I applied for the other Post Office which was  
 8 a new Co-op which had been installed the year before.  
 9 And all cards on the table, I told the guy at the  
 10 interview, "Well, I'm part of this postmasters' sort  
 11 of 555 and part of this trial going ahead, I never  
 12 stole the money, I've never stolen anything in my life  
 13 and I need work and I really want to work here and  
 14 I know the town" and all the rest of it and luckily  
 15 they took me on. And now I find myself working for  
 16 the most ethical businesses, you know, in Britain, the  
 17 Co-op. They're great.  
 18 **FACILITATOR:** Thank you. Thank you so much for sharing  
 19 that because it's obviously a painful experience. Can  
 20 I just take you back to the meeting with the contracts  
 21 manager just for a moment.  
 22 **KATHRYN ABERDEIN:** Yes.  
 23 **FACILITATOR:** Obviously, you were disputing it. You had  
 24 your friend there with you to support you. What  
 25 opportunity was there to kind of resolve that other

1 than you took it, if you know what I mean? What  
 2 information did you have to support your case? I'm  
 3 just interested in was there an appeal or what  
 4 opportunity --  
 5 **KATHRYN ABERDEIN:** I think because, you know, local  
 6 Post Office management knew me through dealings that  
 7 they'd had. Frances I had a good relationship with  
 8 and things like that. My history with the  
 9 Post Office -- I mean, I had been through two previous  
 10 audits which had been a few pounds out, always fine.  
 11 They'd always found my practices to be fine and so,  
 12 you know, he didn't really -- I mean, I hadn't joined  
 13 the JFSA by that stage but it appeared to me that they  
 14 weren't pressing for any kind of charges against me.  
 15 I mean, they seemed to be wanting to sort of kind of  
 16 sweep us under the carpet somewhat.  
 17 **FACILITATOR:** Sorry, I'm going to move on to Michael in a  
 18 moment, give you a rest. Just before I do, I'm just  
 19 interested in the kind of what you could and couldn't  
 20 have done and so on. But how much of the 11,000 to  
 21 14,000 would you say was attributable to Horizon  
 22 error?  
 23 **KATHRYN ABERDEIN:** Oh, pretty much all of it. I mean,  
 24 because, you know, for six years I'd been running that  
 25 branch. You know, the biggest loss that I'd had --

1 I mean, occasionally there was that sort of 2,500 one  
 2 but I think that was tied up with that ATM confusion  
 3 that I had had.  
 4 **FACILITATOR:** Okay. Was there anything that happened  
 5 either technologically or anything at all that changed  
 6 that you, on reflection, think might have  
 7 accelerated --  
 8 **KATHRYN ABERDEIN:** I think definitely, you know, we had  
 9 telephone line issues. I had put in a separate  
 10 distinct telephone line for my shop. It was like the  
 11 broadband couldn't handle the whatever, you know.  
 12 We'd had several -- I mean, the screens would freeze  
 13 probably once a fortnight. So you would have to  
 14 reboot the system and, again, you stopped ringing the  
 15 laughingly called "helpline" because they were no  
 16 help. You know, eventually you get someone out to  
 17 look at the system, you know.  
 18 **FACILITATOR:** Okay. So to what extent at that time did  
 19 you make a link between technical problems and Horizon  
 20 shortfalls overtly or to the Post Office? So if you  
 21 had an engineer in, for example.  
 22 **KATHRYN ABERDEIN:** Well, I hadn't really made the link  
 23 until I started hearing about the JFSA case. I really  
 24 put all losses down to my mistakes because I was told  
 25 it was me, I must have done it or one of my staff

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1 members had put a transaction through twice by  
 2 accident or something.  
 3 **FACILITATOR:** Thank you. That really helped. I know it  
 4 is a bit of an extended piece of conversation but  
 5 that's very helpful. Sir Wyn, is there anything you  
 6 would like to ask about those events specifically?  
 7 No.  
 8 So Michael, can we come to you? I'd be  
 9 interested to hear a bit your process and the  
 10 communications and the events between discovering  
 11 shortfalls to any resolution or outcome a bit like the  
 12 others have said, so do you want to just sort of trace  
 13 some of that story for us, Michael, if that's okay.  
 14 **MICHAEL BROWN:** There was never any resolution. The  
 15 Post Office were always right. You came up with an  
 16 explanation that you thought was valid and they  
 17 refused to accept it.  
 18 The line was: if the money isn't there, then you  
 19 must have taken it.  
 20 **FACILITATOR:** So what sorts of discrepancies were  
 21 occurring?  
 22 **MICHAEL BROWN:** Well, as I say, the main trigger point of  
 23 the discrepancies was this 2,000 shortage in foreign  
 24 currency. We never got to the bottom of it. We tried  
 25 every option that we had available to us to take it.

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1 And then I later discover that Fujitsu have the  
 2 ability to remotely access the branch accounts and  
 3 they can adjust transactions without any knowledge of  
 4 the postmasters.  
 5 **FACILITATOR:** Right, okay. That's certainly been spoken  
 6 of quite widely now, I think. So at that time, just  
 7 take yourself back into this situation. So you have  
 8 got the foreign currency. You said the Post Office is  
 9 always right.  
 10 **MICHAEL BROWN:** Yes.  
 11 **FACILITATOR:** What communications did you have -- saying  
 12 it was you effectively or, you know (*unclear: multiple*  
 13 *speakers*).  
 14 **MICHAEL BROWN:** "You must have taken it. If it's not  
 15 there, then you must have it" and there's -- you know,  
 16 there was no budging from that arrangement. And they  
 17 even claimed when they came to discuss it with me that  
 18 this was unique. No-one else in the network --  
 19 **FACILITATOR:** Who came to see you and when was this?  
 20 **MICHAEL BROWN:** We had auditors came to check the branch  
 21 and they said, "Well, no, this is the figure that we  
 22 want from you".  
 23 **FACILITATOR:** Right. When was this, sorry, roughly?  
 24 **MICHAEL BROWN:** 2009, I guess.  
 25 **FACILITATOR:** Okay. So did you request the audit or did

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1 they --  
 2 **MICHAEL BROWN:** No, they just arrived. They got sick and  
 3 tired of listening to people shouting at them.  
 4 **FACILITATOR:** Okay. What was the outcome from that audit  
 5 meeting then?  
 6 **MICHAEL BROWN:** Well, I eventually had an audit and an  
 7 investigation and I was suspended and a police car  
 8 arrived to take me to the local station.  
 9 **FACILITATOR:** What was the process to get to the  
 10 investigation then? What was going on that made that  
 11 occur?  
 12 **MICHAEL BROWN:** I think they were looking at certain  
 13 transactions that they weren't happy with and they  
 14 came to me and said, "Look, you know, we believe  
 15 there's something wrong going on" and that was how it  
 16 resulted in my suspension and eventually I was taken  
 17 to court.  
 18 **FACILITATOR:** And this was all solely over the foreign  
 19 currency --  
 20 **MICHAEL BROWN:** No, there were other transactions that --  
 21 **FACILITATOR:** Do you want to just tell us about what  
 22 accumulated or what occurred then, please.  
 23 **MICHAEL BROWN:** Well, I had installed a cash machine, an  
 24 internal -- not a hole-in-the-wall arrangement. It  
 25 was a stand-alone, inside the branch, cash machine.

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1 **FACILITATOR:** Okay.  
 2 **MICHAEL BROWN:** Initially I was told that any withdrawals  
 3 would be refunded within two days, two working days,  
 4 but this was an inaccurate description of how the  
 5 machine operated. In fact, if we took account of bank  
 6 holidays and weekends, it could be six to seven days  
 7 before the refunding of what withdrawals had been  
 8 made. So it meant that I was constantly chasing the  
 9 cash, and I stupidly borrowed some of the Post Office  
 10 cash with no intention of retaining it but always the  
 11 intention of repaying it.  
 12 **FACILITATOR:** Can I just pause you there just one sec. So  
 13 just so I understand, it was a freestanding cash  
 14 machine, so were you doing remittance stuff in the  
 15 same way that somebody else would via a hole in the  
 16 wall ATM or was it all so totally --  
 17 **MICHAEL BROWN:** It was what was described as a  
 18 self-filling machine.  
 19 **FACILITATOR:** Right.  
 20 **MICHAEL BROWN:** In other words, when it was empty I had to  
 21 restock it.  
 22 **FACILITATOR:** From your -- so self-filling as in you  
 23 filled it?  
 24 **MICHAEL BROWN:** Yes, that is right (*unclear*:  
 25 *overspeaking*). It was one that I'd arranged to have  
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1 installed. I tried, unsuccessfully, to persuade the  
 2 Post Office to put a machine into my branch, one of  
 3 their own, but they said that I was too close to other  
 4 cash machines. Well, at the time cash machines were  
 5 very popular and they were everywhere.  
 6 **FACILITATOR:** Okay. So just so I'm clear on the kind of  
 7 financial processes, was that supposed to be discrete  
 8 cash that had nothing to do with the Post Office cash?  
 9 **MICHAEL BROWN:** That's right.  
 10 **FACILITATOR:** Right, okay. Sorry, forgive my ignorance.  
 11 I just -- I haven't spoken to somebody who's had  
 12 a freestanding one.  
 13 Okay, so you were saying that then you  
 14 erroneously -- well, you chose to put it in from the  
 15 Post Office. So tell us a bit about that, you know,  
 16 the thought process and the actual outcomes of that.  
 17 **MICHAEL BROWN:** The thought processes were to try and  
 18 generate more income for branch.  
 19 **FACILITATOR:** Yes, sorry. I meant the thought process of  
 20 refilling it when you hadn't been reimbursed quickly  
 21 enough.  
 22 **MICHAEL BROWN:** Yes, I falsely decided that the way to  
 23 obtain the benefits of this machine was to obviously  
 24 keep it filled, so that customers can come along and  
 25 withdraw cash from their accounts. But as time went  
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1 on, the discrepancies on the Horizon System were  
 2 getting such that I could no longer refund the  
 3 Post Office. So I decided that the way out of this  
 4 was to work harder, make the branch more efficient and  
 5 obtain this machine and filled it with my own cash  
 6 from the shop and then, when that didn't satisfy the  
 7 demand, I would use the Post Office money and then  
 8 reimburse the Post Office.  
 9 **FACILITATOR:** Okay, I'm with you. So sorry, I  
 10 misunderstood you then. So you said it was supposed  
 11 to be two working days but could sometimes be six.  
 12 Who was sending you the money to put in to reimburse  
 13 the money that was --  
 14 **MICHAEL BROWN:** I was taking the money from the shop.  
 15 **FACILITATOR:** Sorry, was this like Cash Land or somebody?  
 16 Who was the owner, if you want to call it that, who  
 17 would --  
 18 **MICHAEL BROWN:** It was part of the Link network.  
 19 **FACILITATOR:** Thank you. Sorry. So, okay, right. So you  
 20 have explained quite clearly, I think -- forgive my  
 21 ignorance of that -- the process that you chose to put  
 22 the money in to keep the service going for local  
 23 people and everything.  
 24 So what happened then in terms of the  
 25 Post Office reaction?  
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1 **MICHAEL BROWN:** The reaction was that they didn't think --  
 2 they described it as theft and I thought theft was  
 3 permanently depriving someone of the benefits of the  
 4 in this case cash. But I understand that that law is  
 5 no longer applicable, that you can't plead that you  
 6 had no intention to retain the cash. But I would say  
 7 it was never my intention to deprive the Post Office  
 8 of that cash. There was always arrangements in place  
 9 to replenish them.  
 10 **FACILITATOR:** Okay. So tell us about the process from  
 11 that to them coming to visit you and the investigation  
 12 and everything.  
 13 **MICHAEL BROWN:** They didn't think that the staff -- the  
 14 declaration of cash was an accurate reflection of what  
 15 should be there and they were perfectly right. That  
 16 part of the Post Office worked very efficiently. They  
 17 pinpointed that what I was saying should be there,  
 18 which included the money that I'd taken away from the  
 19 Post Office unit and put in the cash machine, was not  
 20 right.  
 21 **FACILITATOR:** If I understood you correctly, I think what  
 22 you were saying was that the problem with the delay  
 23 and reimbursing the cash was compounded by the fact  
 24 Horizon shortfalls were occurring.  
 25 **MICHAEL BROWN:** Yes.  
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1 **FACILITATOR:** The Post Office --  
 2 **MICHAEL BROWN:** I calculate that there was probably about  
 3 £11,000, including the discrepancy in the foreign  
 4 currency, that were Horizon errors and what Horizon  
 5 owe me.  
 6 **FACILITATOR:** Right, okay.  
 7 **MICHAEL BROWN:** My chances of getting that back are pretty  
 8 remote because I understand that the head of security  
 9 in Post Office has now destroyed all records that  
 10 might be awkward.  
 11 **FACILITATOR:** Yes, okay. Yeah. Well, it's not for me to  
 12 comment on that.  
 13 So as I understand it then, you've got this  
 14 amount, the shortfall, the Horizon shortfall including  
 15 the foreign currency, which the Post Office says  
 16 you're responsible for in addition to an amount which  
 17 you via'd from till in the Post Office to cash  
 18 machine; is that -- so did they treat those as two  
 19 separate issues or was it all done in one recovery?  
 20 **MICHAEL BROWN:** This is what the audit tells us is short  
 21 and this is how much you owe us.  
 22 **FACILITATOR:** So the audit -- yeah, of course, right.  
 23 Okay.  
 24 Then what? So what happened then? So they  
 25 said --

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1 **MICHAEL BROWN:** I was taken down, as I said, to the police  
 2 station. I was held in a cell for about six/seven  
 3 hours. In the meantime, two investigating officers,  
 4 former policemen, came along to interview me. They'd  
 5 been to my house and searched everywhere in the house  
 6 and the only person available to meet them was my  
 7 youngest son, who was then 17, I guess. Rather  
 8 surprised because we hadn't discussed it with him and,  
 9 unfortunately, he was at a loss to understand why  
 10 these officers, who were accompanied by up-to-date  
 11 policemen, not retired officers who joined the  
 12 Post Office investigation team.  
 13 **FACILITATOR:** So what was the outcome of all of these  
 14 events then, Michael?  
 15 **MICHAEL BROWN:** The outcome was that I was charged with  
 16 theft, fraud and incorrect records or falsifying  
 17 records.  
 18 **FACILITATOR:** Right, okay. And did those charges  
 19 differentiate between the money that went into the  
 20 cash machine and Horizon?  
 21 **MICHAEL BROWN:** No differentiation was made.  
 22 **FACILITATOR:** Okay. Again, forgive my legal ignorance.  
 23 Probably Sir Wyn's shaking his head wondering why is  
 24 he asking such stupid questions, but just so I'm  
 25 clear.

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1 And the outcome of those charges, what happened  
 2 then?  
 3 **MICHAEL BROWN:** I went to the Magistrates' Court in  
 4 Bridgend and then on to the court, the Crown Court, in  
 5 Newport. My solicitors advised me to plead guilty as  
 6 that would mitigate the sentence that could possibly  
 7 be applied to me.  
 8 **FACILITATOR:** Guilty to all charges?  
 9 **MICHAEL BROWN:** Yes.  
 10 **FACILITATOR:** Right, okay. Carry on, yes.  
 11 **MICHAEL BROWN:** I pleaded guilty at Newport and they  
 12 transferred me to Cardiff Crown Court as a sentencing  
 13 hearing. And I went there and the judge said that he  
 14 took account of my previous good character and no  
 15 previous offences had occurred, and that I would be  
 16 given a suspended two year sentence and had to pay  
 17 I think it was £5,000 in costs added to all the other  
 18 financial arrangements that had to be put right.  
 19 **FACILITATOR:** Okay. Thank you. Well, thank you to all of  
 20 you for reliving those experiences because clearly  
 21 they're not easy to talk through and to relive. So  
 22 thank you very much.  
 23 Sir Wyn, do you have any questions for Michael  
 24 around the events that we've just specifically been  
 25 discussing?

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1 **SIR WYN WILLIAMS:** Well, just to bring it to its  
 2 conclusion, Mr Brown, you pleaded guilty. Have you  
 3 tried to have your conviction quashed?  
 4 **MICHAEL BROWN:** No, no.  
 5 **SIR WYN WILLIAMS:** All right then. Let's move on, Jerome.  
 6 **FACILITATOR:** Thank you. So we've got about half-an-hour  
 7 left and I'd like to cover a bit of detail about the  
 8 impact it's had. I know some of you said less so than  
 9 others but, before we get on to the impact of all of  
 10 this, I just wonder if you could -- I'm just  
 11 interested in how you now feel about what the  
 12 Post Office did. You know, were there occasions where  
 13 they handled things well? Were their communications  
 14 -- just generally your overview of the Post Office and  
 15 their role during this process of Post Office Limited.  
 16 So perhaps start with you, Pam. I just wondered  
 17 how you reflect on that -- just briefly. I don't need  
 18 to be too long on other but just to sort of tell me  
 19 your feelings.  
 20 **PAM CAVANAGH:** Well, there was nothing really positive  
 21 about the relationship with the Post Office. It  
 22 wasn't just the Horizon System. Well, it was very --  
 23 the culture of the Post Office, there was no emphasis  
 24 on people, it was all on procedures. And it wasn't  
 25 just the Horizon procedures that didn't quite work --

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1 or they perhaps worked to the benefit of the  
2 Post Office, not to the postmaster -- it was all the  
3 procedures. They just -- they just weren't helpful  
4 and the way that the people applied those procedures  
5 is what's caused all this mess, isn't it? It's not  
6 really about Horizon, it's about the culture of  
7 Post Office and how they applied the procedures.

8 So, yeah, I mean, there's kind of -- there was  
9 no clear lines of communication. You could be passed  
10 from pillar to post and, as I say, I'm not just really  
11 talking about Horizon. It took me three years to get  
12 our pay station reinstated after Network  
13 Transformation. Just nothing seemed to work. Nobody  
14 seemed to take responsibility. It was almost like you  
15 go up to one person and they threw the ball to the  
16 next person and you could just go round in circles.

17 **FACILITATOR:** So if you tried to be generous to the  
18 Post Office or sympathetic or whatever word, to what  
19 extent could you understand why the culture was like  
20 that? What do you think was going on? Were there  
21 some people who wanted to help but couldn't? I was  
22 just wondering if there was any more on that side of  
23 it?

24 **PAM CAVANAGH:** I just think the culture was that nobody  
25 was allowed to use their common sense, to use

1 initiative. It was very -- the procedures were set  
2 and they were very narrow and nobody could deviate and  
3 it wasn't about working with -- I think not even  
4 working with each other within Post Office Limited,  
5 but certainly not working with postmasters. There was  
6 no working with. And almost when a procedure was  
7 shown to have a shortfall, it didn't appear that  
8 they -- that anybody changed it. It was almost like,  
9 no, it's set in stone and this is how it is, and this  
10 is how you, the staff of Post Office Limited, apply  
11 it.

12 So there just didn't seem to be any scope for  
13 change.

14 **FACILITATOR:** I got the feeling from when you were talking  
15 that that was, if I've understood you, that that  
16 applied throughout your time dealing with  
17 Post Office --

18 **PAM CAVANAGH:** Yes. I mean, there's loads of examples of  
19 that. Sorry.

20 **FACILITATOR:** So just before I move to someone else in  
21 a sec, but you mentioned at the beginning that you  
22 dealt with lots of other organisations, you know,  
23 national organisations and so on. To what extent  
24 did -- or how would you characterise the difference  
25 between the Post Office and what you expected from

1 your experiences with others, other organisations?

2 **PAM CAVANAGH:** Well, the difference was that nobody took  
3 responsibility. Nobody wanted -- it wasn't  
4 a relationship where you worked together. It was all  
5 one-sided. There was a lack of communication and  
6 a lack of support.

7 **FACILITATOR:** Right, okay.

8 **PAM CAVANAGH:** In previous contracts that my previous  
9 business delivered you always had -- if you had  
10 a problem or if something wasn't quite going to plan,  
11 then there was always a review meeting and you would  
12 work out a solution together.

13 **FACILITATOR:** Thank you. That's very clear. Thank you,  
14 Pam.

15 So Stephanie, similar questions to you, really,  
16 about your feelings about the Post Office, how they --  
17 and I guess how their treatment of you and treatment  
18 of the issues compared with what you would have  
19 expected from them.

20 **STEPHANIE COLE:** To be honest with you, the few times  
21 I did ring Horizon occasionally you got somebody that  
22 was an ex-subpostmaster and knew what he was talking  
23 about. I bring to mind a lady once and a gentleman  
24 and they would talk to me and say, "Have you tried  
25 this? Have you done this?" But the powers that be

1 above them -- so basically if you -- when it got more  
2 serious like it was the Settle Central Team, they  
3 wouldn't budge an inch. So basically they -- you  
4 just, like, got the letter and then you just got,  
5 "We're going to look into it" and that was it. It was  
6 no -- there was nothing like when you rang Horizon  
7 help in the first place.

8 So I have to say that there was occasion on  
9 times they did try and help you on the helpline but  
10 any further up the ladder, they were stuck. They  
11 couldn't do anymore. It was passed on -- like you  
12 say, passed on to somebody and then you got nowhere.

13 So in the end, as I've said, it would be you'd  
14 got other postmasters involved and we had a WhatsApp  
15 group that we like contacted each other and like you  
16 did with the security, the grapevine, you had like  
17 that, "Oh, we've just had somebody. In he's on his  
18 way to your Post Office". It was like that with the  
19 Horizon System. "Has your Horizon gone down?" "Yes.  
20 "Has this gone down?" "Yes". You know what I mean?  
21 It was like that. We communicated, so we knew what  
22 was happening with everything locally. But there was  
23 no help from anybody higher up.

24 **FACILITATOR:** Did you mention before -- forgive me, was it  
25 you who said the Federation you didn't bother with the

1 Federation? Was that you who said that or was that  
 2 Kathryn?  
 3 **KATHRYN ABERDEIN:** That was me.  
 4 **FACILITATOR:** Thank you, Stephanie. So I need to move on  
 5 in time a little bit.  
 6 So, Kathryn, in terms of -- I mean, clearly what  
 7 you went through -- just very briefly on the  
 8 Federation, why did you decide not to bother with them  
 9 did you say?  
 10 **KATHRYN ABERDEIN:** Basically, I had talked I think to the  
 11 local representative once or twice and I thought,  
 12 "Well, this guy's obviously working for the  
 13 Post Office. He's not working for me. I'm not going  
 14 to get much help here". I mean, you know --  
 15 **FACILITATOR:** What gave you that impression at that time?  
 16 **KATHRYN ABERDEIN:** Well, I mean, as a conduit they were  
 17 supposed to be our union. They were supposed to be  
 18 there to protect us. But their main thing was getting  
 19 subscriptions from us and it was getting the funding  
 20 from the Post Office and I think -- you know, I sort  
 21 of figured out early on that the Federation was just  
 22 another branch of the Post Office. They weren't  
 23 really there for me. I mean, it seemed like --  
 24 Post Office, again, the culture that was there, I  
 25 mean, you had to remember like 2009 when I took this  
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1 on there was already a closure underway of over 6,500  
 2 sub-post offices. So a lot of people had been offered  
 3 redundancies and small sub-post offices had been  
 4 closed.  
 5 So by the time the Network Transformation kicked  
 6 in about 2013, the culture going forward was "we need  
 7 less post offices, not more". So it seemed to me that  
 8 I was, like, sabotaged at every turn. They wanted rid  
 9 of my branch. It would be another tick on the  
 10 transformation thing, you know.  
 11 You know, it seemed definitely a small  
 12 Post Office of two -- you know, two counters like  
 13 mine, you know, I didn't fit the Post Office agenda  
 14 going forward. They had one of two models: there was  
 15 local and there was main, and if you fell in between  
 16 that to hell with you.  
 17 **FACILITATOR:** Okay. So if you were to sum up in just  
 18 a quick word or phrase the relationship with the  
 19 Post Office over the years, how would you describe it?  
 20 **KATHRYN ABERDEIN:** Well, sabotaging.  
 21 **FACILITATOR:** Okay, thank you very much.  
 22 So, Michael, if we come back to you just quickly  
 23 then to think about how their approach to you, their  
 24 attitude to you, how would you sum up your  
 25 relationship with the Post Office?  
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1 **MICHAEL BROWN:** I think over the time I worked as  
 2 a subpostmaster I think it got sourer and sourer. The  
 3 lack of -- the lack of clarity in what was going on,  
 4 the lack of information, the attack I received when  
 5 I was being questioned was, "Look, we're always right,  
 6 you're wrong, you've taken this money. We want it  
 7 back".  
 8 **FACILITATOR:** Okay. Just a quick question then. Do you  
 9 know sometimes when you deal with an organisation  
 10 you'll get somebody who's sort of a bit candid or off  
 11 the record will say, "Well, this is why", you know.  
 12 Did you ever get the feeling that -- did you ever have  
 13 those kind of conversations to try and explain what  
 14 was going on even if it was off the record?  
 15 **MICHAEL BROWN:** I never had any off-the-record  
 16 conversations. There wasn't --  
 17 **FACILITATOR:** I just wondered, because I know sometimes  
 18 that happens, and I've heard people sort of, you know,  
 19 that have a sympathetic ear or something.  
 20 So I'm not here to condemn or defend the  
 21 Post Office. You know, as I said at the beginning,  
 22 I'm independent. So you're describing a relationship  
 23 which got more and more sour. To what extent was that  
 24 attributable to the losses and everything or was it  
 25 the culture that the others have described, in your  
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1 view?  
 2 **MICHAEL BROWN:** Well, it was the build-up of circumstance.  
 3 I was running a shop which sold cigarettes and over  
 4 the decade I had that facility, more and more people  
 5 were giving up smoking -- not that I've ever smoked --  
 6 and my father died of lung cancer due to the fact that  
 7 he'd smoked. So I was in a dilemma engaging in  
 8 cigarette sales. But that reduced income levels.  
 9 The other aspect was the closure of post offices  
 10 and that meant that the resaleable asset that I'd  
 11 acquired having remortgaged my home and invested some  
 12 of my private pension fund in was diminished. I was  
 13 pretty sick.  
 14 **FACILITATOR:** I can see that. So we've got about 15  
 15 minutes left and I'd like to give yourself and  
 16 Kathryn, in particular, time to talk about the impact.  
 17 Briefly, Pam and Stephanie, you mentioned before  
 18 that you don't feel you've had an intense impact,  
 19 I think, or, you know, but I'd just like you to have a  
 20 chance to talk about what impact Horizon failings did  
 21 have on you of any type. Can I start with you,  
 22 Stephanie, just to describe --  
 23 **STEPHANIE COLE:** Just basically that it put me off  
 24 employing anybody else, so I never had any time off.  
 25 I never dared to close my Post Office for any reason  
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1 because Post Office would insist that I have somebody  
 2 to cover me, et cetera. It was only until I actually  
 3 sold it that I had two weeks' holiday off in all those  
 4 years and basically my -- I would have to say my  
 5 mental health did struggle with that because if I had  
 6 a day off, I'd get from customers, "You're always off"  
 7 and it's like it wears you down. It just wore me  
 8 down. So I was glad to leave the Post Office. And  
 9 I loved my job.

10 **FACILITATOR:** Looking back, was there any lasting impact  
 11 that you feel now from these events?

12 **STEPHANIE COLE:** Basically that if I'd have known what  
 13 I know now, I wouldn't have took it on.

14 **FACILITATOR:** Right.

15 **STEPHANIE COLE:** I wouldn't have done it.

16 **SIR WYN WILLIAMS:** Am I right in thinking that you  
 17 actually took it on -- well, I use that phrase because  
 18 you do -- as a subpostmistress in 2009 and sold it  
 19 about 2020; is that right?

20 **STEPHANIE COLE:** Yes, November 9, 2019 I closed.

21 **SIR WYN WILLIAMS:** Was the reason for selling simply that  
 22 you had had enough or were there more complex reasons  
 23 than that?

24 **STEPHANIE COLE:** Basically they didn't allow me to become  
 25 a community -- I wanted to become a community

1 Post Office but there was a shop up the road that they  
 2 said it could go into and I'd got to go up for sale  
 3 and they badgered and badgered and badgered me and  
 4 basically I signed the leaving -- that I was happy to  
 5 leave and you know to go for sale because I got hassle  
 6 from the Post Office. They just never stopped ringing  
 7 me to say, "Have you made a decision? What are you  
 8 going to do?" et cetera. So basically what I had to  
 9 do was I put the Post Office up for sale and the local  
 10 shop they persuaded the local shop to have it.

11 Now I have to say Ian Johnston, who was the guy  
 12 who dealt with my selling, et cetera, was very, very  
 13 good. He was -- he pushed that sale for me so I could  
 14 go, because I could not make the -- I was such a small  
 15 Post Office, I could not make it pay as a shop with  
 16 a counter. It wouldn't work. I was just  
 17 a post office with a counter in it. There was no room  
 18 for anything. There was no room to develop the  
 19 building, et cetera, so I could not go to a local  
 20 model and make any money, and I was going to lose half  
 21 my remuneration. So basically it was just I was in  
 22 a difficult position (*unclear: interruption*).

23 **SIR WYN WILLIAMS:** Was Mr Johnson or is Mr Johnson  
 24 a post office employee or was he someone independent  
 25 or what?

1 **STEPHANIE COLE:** No, he was for the Post Office. But he  
 2 was very good. He came and he went through all the  
 3 financial side of it, what we could do with the shop,  
 4 et cetera, was there any movement forward, and  
 5 basically he declared that there wasn't and said that  
 6 my only option was to put it up for sale because it  
 7 wouldn't work as a local.

8 But they wouldn't change me to a community  
 9 Post Office either, which is what I wanted, and  
 10 I would have stayed on the old contract and got my  
 11 remuneration. So that was --

12 **SIR WYN WILLIAMS:** Well, thank you. You've explained in  
 13 quite some detail why you did what you did. And while  
 14 I'm asking a question, Jerome, can I ask Mrs Cavanagh  
 15 the same question.

16 You decided to dispose of your Post Office at  
 17 around about the same period of time. So what was it  
 18 that motivated you to do it?

19 **PAM CAVANAGH:** Well, my daughter and I found that we  
 20 were -- when we met outside of work, which was quite  
 21 frequently, all we were talking about was what was  
 22 happening at work and that was not just the  
 23 Post Office, that was the whole business, but  
 24 predominantly. Oh, what's happened now with the  
 25 Post Office? You know, what issue have we got to deal

1 with? We realised that (a) I didn't want or need that  
 2 and that really, going forward, she was looking to  
 3 have a family, that it really wasn't the business that  
 4 somebody with a young family could take forward, and  
 5 I would then be getting involved -- you know, back  
 6 involved with it.

7 So it was really the fact that it was kind of  
 8 a business that's always in your head 24 hours a day,  
 9 including overnight when you had to have your phone by  
 10 the side in case you got a call-out. We did get quite  
 11 a lot of call-outs. Obviously, there was only one  
 12 where we had a break-in but, you know, where the alarm  
 13 went off. So it was always in your head really 24/7  
 14 and, as I say, I didn't need that and she didn't want  
 15 me to have that and we decided that really she didn't  
 16 want that going forward if she was going to have  
 17 a family.

18 **SIR WYN WILLIAMS:** And I've heard a number of different  
 19 accounts about what happens when you try to sell  
 20 a business like this, and obviously much depends upon  
 21 the particular circumstances at the time. But  
 22 Mrs Cole has just told me that Mr Johnson was quite  
 23 helpful to her. How was it so far as you were  
 24 concerned? Were the Post Office -- did they assist  
 25 you to sell the business?

1 **PAM CAVANAGH:** No, no, I just decided to sell it. I put  
 2 it up with an agent.  
 3 **SIR WYN WILLIAMS:** Fine.  
 4 **PAM CAVANAGH:** I obviously got a lot less than I paid for  
 5 it six years previously because the value of  
 6 post offices has decreased, but I have to say also  
 7 because we were in a parade of seven shops and  
 8 a convenience store opened up next door to us which  
 9 did have some impact on the value of the business.  
 10 **SIR WYN WILLIAMS:** All right.  
 11 **PAM CAVANAGH:** But the Post Office obviously had an impact  
 12 on the value of the business as well.  
 13 **SIR WYN WILLIAMS:** Fine, thanks. Sorry, back to you  
 14 Jerome.  
 15 **FACILITATOR:** Thank you. I'd just like to request if it's  
 16 okay for all just to hang on a bit after 4.00, if  
 17 that's okay, because I don't want to rush the end if  
 18 that's all right.  
 19 So Pam, coming back to you then, how would  
 20 you -- one of Sir Wyn's objectives is to understand  
 21 the impact of the Horizon failings. How would you sum  
 22 up the impact the Horizon failings had on you?  
 23 **PAM CAVANAGH:** To be honest, I can't actually say that --  
 24 at the time, it -- you had a heightened sense of  
 25 awareness almost and some anxiety. But long-term  
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1 I have to say, no, it hasn't had any impact on myself  
 2 or my daughter. However, you know everybody -- people  
 3 have come up to me and said, "Oh, do you miss the  
 4 Post Office?" No, no.  
 5 **FACILITATOR:** Okay.  
 6 **PAM CAVANAGH:** It was -- I've never dealt with -- I've not  
 7 had dealings with a more difficult organisation where  
 8 basically you felt as though most of the time you were  
 9 banging your head against a brick wall and you were  
 10 actually -- you were on your own. You didn't have  
 11 any -- you were on your own.  
 12 **FACILITATOR:** Okay. Thank you, Pam. That was clear.  
 13 So Michael, how would you sum up the impact the  
 14 Horizon failings have had on you, would you say,  
 15 looking back?  
 16 **MICHAEL BROWN:** Well, it had severe financial pain to  
 17 endure. It meant that I've not had a holiday now for  
 18 about five years. It meant that we had to move house,  
 19 to downsize. It meant that I'm no longer driving  
 20 a car. Yes, quite considerable life changes.  
 21 **FACILITATOR:** So do you want to explain to Sir Wyn how all  
 22 this feels then, you know, the prevailing feeling in  
 23 your mind as of today?  
 24 **MICHAEL BROWN:** I feel that I'm excluded. Internally I'm  
 25 unable to engage with other groups. I feel that I've  
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1 let my family down by the decisions I've made and  
 2 joining as a subpostmaster was one of them.  
 3 **FACILITATOR:** Excluded in the sense of what --  
 4 **MICHAEL BROWN:** Psychologically I feel that I am no longer  
 5 a suitable person to join other organisations.  
 6 I mean, there's an active life in the village where  
 7 I currently live where they're looking for supporters  
 8 of the village hall and I'm loath to engage in that,  
 9 which previously I wouldn't have. I mean, I got  
 10 involved with lots of things in my previous  
 11 neighbourhood.  
 12 **FACILITATOR:** Sorry, just so I understand then, so is that  
 13 because of just the way you feel inside or the way  
 14 that other people feel about you?  
 15 **MICHAEL BROWN:** No, I think I've been very fortunate that  
 16 people haven't sort of -- there's been one or two  
 17 memories I have of people accusing me of stealing from  
 18 pensioners and the like, which is totally wrong. The  
 19 general view within the family circle has been very  
 20 supportive.  
 21 **FACILITATOR:** All right, okay. Thank you. Is there  
 22 anything else you'd like to say to Sir Wyn about the  
 23 impact of all of this?  
 24 **MICHAEL BROWN:** Well, I hope that we get back to a stage  
 25 where we're proud of our institutions and we don't  
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1 have to castigate the Post Office as a national  
 2 scandal, that there's an infusion of pride in what  
 3 institutions are available. I mean, what we're doing  
 4 for the Ukraine is an example of the underlying good  
 5 will that the general public have towards any good  
 6 causes. But our inability to deal with set-backs is,  
 7 you know, upsetting.  
 8 **FACILITATOR:** Okay, thank you. Thank you for that.  
 9 So Kathryn, I think if we could finish, roughly  
 10 speaking finish, the session with you just to reflect  
 11 on the impacts that the Horizon failings have had on  
 12 you, if that's okay, and just take your time to  
 13 describe that to Sir Wyn.  
 14 **KATHRYN ABERDEIN:** Yeah. Well, it's been a hell of  
 15 a journey. I know that. When I very first started  
 16 the idea of taking on a business for myself, I had no  
 17 idea, you know, how it would impact me down the line.  
 18 Now, I myself had never suffered from any mental  
 19 health issues. I didn't -- again, you know, I was  
 20 a happy, positive, forward-looking person. I'd  
 21 managed to cope with my divorce and we had an amicable  
 22 agreement with the children, we shared custody, we'd  
 23 moved forward. I mean, I saw the Post Office as  
 24 perhaps a good financial foothold for me, for me and  
 25 my girls, and I could buy a house with the money once  
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1 I sold the business or -- you know, we moved on and  
2 stuff like that.

3 But it really ended up -- financially it  
4 destroyed me. Emotionally it destroyed me as well.  
5 I mean, I'm probably about half the person that I used  
6 to be. I mean, prior to taking on all of that -- I'd  
7 been a working musician for 25/30 years. When I took  
8 on the Post Office, I let the music go to the side  
9 because I just didn't have time for it anymore. I was  
10 consumed by running this business and trying to do it  
11 successfully.

12 You know, so again, you come at it with the best  
13 of intentions but when you have an organisation that's  
14 as broken from the top down, I see it as an agenda  
15 that, you know, the CEOs would take on the business  
16 and say, "Right, well, we have to take it from this 12  
17 and a half thousand branches" or how many they had at  
18 that time, the 20,000 branches, and "we need to make  
19 this a smaller institution" and so the casualties that  
20 came from that are just phenomenal.

21 You know, I mean, just to look at the Horizon  
22 shortfalls scheme that's come forward, I mean, there's  
23 over 2,500 people who applied, I think, that over the  
24 years this money had been taken from them.

25 For me, you know, I've spent -- well, so it's  
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1 2016 that my business was forfeited and so I've been  
2 rebuilding myself from then. I mean, luckily I work  
3 for an institution, in the Co-op now, that cares about  
4 your mental health, it cares about how you move  
5 forward, there's great community support that I've  
6 been getting once the Inquiry has started here. I do  
7 have one piece that I'd like to read out, maybe just  
8 to --

9 **FACILITATOR:** Yes.

10 **KATHRYN ABERDEIN:** A final word here.

11 So it says: to the Post Office Inquiry. To be  
12 seen, to be heard, to be able to give witness to what  
13 we've been through, to be supported and to be  
14 believed, I think above all else, is the ultimate  
15 motivation for all who have participated in this  
16 Inquiry. None of our testimony given has been a lie  
17 or a deception or an attempt at obfuscation or indeed  
18 a cover-up, which we can't say from the other side.  
19 Well, we've yet to see as the Inquiry goes on. All  
20 the testimonies have been given in nearly all of the  
21 individual witness cases have been given painfully.  
22 I've never seen such a collection of broken people,  
23 people whose lives have been utterly destroyed by this  
24 formerly respected institution known as the Post  
25 Office Limited. Well, nothing that comes out of this  
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1 Inquiry is going to give us back our former lives or  
2 formal selves. Nothing can return those lost years  
3 and the broken dreams at the seemingly endless  
4 nightmare of financial and emotional consequences that  
5 we all still endure to this day.

6 You know, I'm so sick of being broke, both  
7 financially and in spirit. Now, it's taken me years  
8 to rebuild myself, years to heal the broken parts of  
9 me that were destroyed by this experience. And I've  
10 still a ways to go but, unlike many of my former  
11 colleagues, I have at least healed enough to be able  
12 address this Inquiry today. You know, I have real  
13 concerns for all people involved, including the  
14 barristers and the clerks, and even you, Sir Wyn.  
15 And, you know, I can only mention how you feel at the  
16 end of yet another day of harrowing testimonies that,  
17 you know, it must be like swimming in a sea of misery  
18 and depression for hours and then rinse and repeat and  
19 we'll do it again tomorrow.

20 So I'd like to thank you all for your empathy  
21 and your concern for us. You know, as part of the 555  
22 also we've just heard that we are now to be included  
23 in the compensation scheme. Well, that was an amazing  
24 day. I actually went kayaking that day with a friend  
25 of mine, a lady who used to work with me, and we just  
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1 thought, "My god, finally. We're heard. We're  
2 heard".

3 I've watched nearly all the individual witnesses  
4 daily on YouTube and it's had very large impacts on my  
5 level of anger towards the nameless and, so far,  
6 blameless bureaucracy within the Post Office and  
7 Fujitsu, and successive Westminster governments who,  
8 either by design or incompetence, have allowed this  
9 absolute miscarriage of justice to have happened at  
10 all. From the horror that is the Horizon System to  
11 the intentional cover-ups that ensued, and also the  
12 shame that the legal world brings upon itself, you  
13 know, to the dragging out of the trial for the 555.  
14 The Post Office is entirely culpable in the  
15 destruction of thousands of lives of these former  
16 subpostmasters and indeed their families as well.

17 So how do we fix this for the victims? You  
18 know, for us who still suffer, it's us who have no  
19 future, either emotional or financially. For the 555  
20 I say at least give us enough of a settlement that we  
21 can all restart our lives or perhaps cushion what  
22 little time we have left. You know, for myself,  
23 I'd kind of like double the compensation due, double  
24 because of the added vindictiveness that the  
25 Post Office pursued each and every one of us, charged  
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1 us with theft and false accounting. And double  
2 because some of us were never actually charged with an  
3 offence but we were casually financially slaughtered  
4 and then tossed aside like dead rotten meat no longer  
5 fit to eat.

6 Now I know that I probably speak for all of the  
7 victims when I say now if the present Government can  
8 hand out billions to their rich pals for Covid PPE,  
9 and the likes of that, or pay Iran the 400 million  
10 that they were owed, then we must at least be paid our  
11 dues: full and proper compensation for the 555, and  
12 proper redress for all the stolen money and lives that  
13 was taken from everyone else.

14 Thank you.

15 **SIR WYN WILLIAMS:** All right. Well, I think that brings  
16 this session to an end. I'm very grateful to the four  
17 of you for participating and, as with all the other  
18 focus group sessions, each of you has thrown up things  
19 which is bound to go around in my head for some time  
20 to come. So thank you to the four of you.

21 Just for the members of the public who may be  
22 watching to know, this is the last of the focus group  
23 sessions. It's not quite the end of me hearing about  
24 what we've called "Human Impact" because I will be  
25 hearing from people based in Scotland and Northern

1 Ireland probably in some weeks' time.

2 But we are coming to the end of this phase of  
3 the Inquiry and I will be focusing in the future on  
4 seeking to get answers from the institutions who have  
5 been involved in this evolving story.

6 So thank you to the four of you again and I'll  
7 sign off, if I may. And thank you very much,  
8 Mr Norris, as I will call you formally, for your  
9 considerable efforts and skill in helping all these  
10 people tell their story. Thank you very much.

11 (4.07 pm)

12 (The Focus Group concluded)

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<p><b>FACILITATOR: [159]</b>  <b>KATHRYN</b>  <b>ABERDEIN: [51]</b>  2/22 4/1 9/10 9/25  10/4 10/24 11/9 19/7  20/11 20/18 24/23  25/24 26/1 26/4 27/4  27/20 27/22 31/16  32/2 33/22 43/11  43/24 45/4 45/6 45/22  46/1 49/2 49/10 49/19  49/23 50/10 50/17  52/20 52/22 52/25  53/22 53/25 54/9  54/14 55/6 55/22 56/5  56/23 57/8 57/22 73/3  73/10 73/16 74/20  84/14 86/10</p> <p><b>MICHAEL BROWN:</b>  <b>[57]</b> 5/11 6/4 11/16  12/16 13/2 13/7 13/10  16/9 16/13 16/20 17/5  17/7 17/13 22/9 28/6  29/5 58/14 58/22  59/10 59/14 59/20  59/24 60/2 60/6 60/12  60/20 60/23 61/2  61/17 61/20 61/24  62/9 62/17 62/22  63/14 63/18 64/1  64/13 64/25 65/2 65/7  65/20 66/1 66/15  66/21 67/3 67/9 67/11  68/4 75/1 75/15 76/2  82/16 82/24 83/4  83/15 83/24</p> <p><b>PAM CAVANAGH:</b>  <b>[40]</b> 4/10 7/14 8/17  17/18 18/12 19/1  22/15 23/1 23/14  23/17 23/19 24/11  24/14 32/13 32/15  33/11 36/18 36/24  37/25 38/2 40/17  40/25 41/9 41/20  41/25 42/17 42/22  42/25 43/4 68/20  69/24 70/18 71/2 71/8  79/19 81/1 81/4 81/11  81/23 82/6</p>	<p><b>SIR WYN WILLIAMS:</b>  <b>[18]</b> 34/3 35/1 35/3  42/13 42/20 42/23  43/1 68/1 68/5 77/16  77/21 78/23 79/12  80/18 81/3 81/10  81/13 89/15</p> <p><b>STEPHANIE COLE:</b>  <b>[32]</b> 1/16 2/7 2/13  13/15 14/11 14/18  15/8 15/17 15/21  15/25 20/9 20/12 21/3  21/11 29/10 30/25  31/5 32/1 33/19 34/2  34/14 35/2 35/11  35/25 36/6 71/20  76/23 77/12 77/15  77/20 77/24 79/1</p> <p>'<b>97 [1]</b> 11/15  '<b>d [1]</b> 50/11</p> <p>... <b>[1]</b> 40/2</p> <p><b>1</b></p> <p><b>1,000 [3]</b> 36/1 46/2  49/21  <b>1,400 [1]</b> 48/19  <b>1,500 [5]</b> 38/10 38/12  38/17 41/9 41/19  <b>10/12 years [1]</b> 10/18  <b>10/20 years [1]</b> 16/23  <b>100 [1]</b> 25/9  <b>11 [3]</b> 49/18 50/24  51/6  <b>11 o'clock [1]</b> 30/18  <b>11 years [2]</b> 2/9 15/11  <b>11,00 [1]</b> 52/14  <b>11,000 [6]</b> 49/7 49/14  49/17 53/23 56/20  65/3  <b>12 [2]</b> 47/17 85/16  <b>12 months [2]</b> 39/13  45/12  <b>12 years [1]</b> 2/10  <b>13 [1]</b> 51/11  <b>14 [1]</b> 51/11  <b>14 months [1]</b> 47/18  <b>14,000 [3]</b> 52/14  53/24 56/21</p>	<p><b>15 [1]</b> 76/14  <b>16 [1]</b> 41/20  <b>17 [4]</b> 32/21 33/1 33/3  66/7  <b>17 months [3]</b> 41/20  42/14 42/21  <b>17-something [1]</b>  32/20  <b>18 months [1]</b> 31/21  <b>1997 [1]</b> 5/12</p> <p><b>2</b></p> <p><b>2,000 [4]</b> 28/14 28/17  38/16 58/23  <b>2,500 [4]</b> 49/21 50/12  57/1 85/23  <b>2.00 pm [1]</b> 1/2  <b>20,000 [1]</b> 85/18  <b>200 [6]</b> 25/19 27/25  43/18 43/22 45/20  45/22  <b>2001 [2]</b> 16/10 28/7  <b>2004 [1]</b> 2/25  <b>2007 [1]</b> 2/7  <b>2009 [10]</b> 2/8 2/25  3/19 15/17 29/6 43/12  43/14 59/24 73/25  77/18  <b>2010 [2]</b> 43/14 43/15  <b>2013 [6]</b> 43/15 44/3  44/17 45/6 45/10 74/6  <b>2014 [4]</b> 4/12 42/15  47/25 48/11  <b>2016 [7]</b> 3/21 26/1  42/17 42/19 49/3  54/12 86/1  <b>2016/2017 [1]</b> 42/23  <b>2017 [2]</b> 42/23 54/14  <b>2019 [1]</b> 77/20  <b>2020 [3]</b> 4/12 42/15  77/19  <b>2022 [1]</b> 1/1  <b>24 hours [1]</b> 80/8  <b>24/7 [1]</b> 80/13  <b>25 March 2022 [1]</b> 1/1  <b>25/30 years [1]</b> 85/7  <b>250 [2]</b> 25/9 35/25</p> <p><b>3</b></p> <p><b>30/60 days [1]</b> 39/16  <b>300 [1]</b> 48/3  <b>35/36,000 [1]</b> 11/5</p>	<p><b>36,000 [1]</b> 11/5</p> <p><b>4</b></p> <p><b>4.00 [1]</b> 81/16  <b>4.07 [1]</b> 90/11  <b>400 [1]</b> 48/3  <b>400 million [1]</b> 89/9  <b>45,000 [1]</b> 11/7</p> <p><b>5</b></p> <p><b>5,000 [3]</b> 28/17 28/17  67/17  <b>50 [2]</b> 10/17 28/11  <b>555 [6]</b> 55/4 55/11  87/21 88/13 88/19  89/11  <b>59 [1]</b> 10/16</p> <p><b>6</b></p> <p><b>6,500 [1]</b> 74/1  <b>60 [1]</b> 39/16  <b>600 [5]</b> 23/20 23/21  23/23 23/25 24/25</p> <p><b>7</b></p> <p><b>77 [1]</b> 5/11</p> <p><b>8</b></p> <p><b>83,000 [1]</b> 46/23</p> <p><b>A</b></p> <p><b>Aberdeen [1]</b> 2/24  <b>ability [2]</b> 16/16 59/2  <b>able [5]</b> 10/14 10/19  31/23 86/12 87/11  <b>about [100]</b>  <b>above [2]</b> 72/1 86/14  <b>absolute [2]</b> 16/15  88/9  <b>absolutely [3]</b> 6/17  11/21 23/7  <b>accelerated [1]</b> 57/7  <b>accept [3]</b> 33/17  40/13 58/17  <b>access [1]</b> 59/2  <b>accident [1]</b> 58/2  <b>accompanied [1]</b>  66/10  <b>account [5]</b> 15/2  23/22 25/1 61/5 67/14  <b>accountant [1]</b> 39/21  <b>accountants [1]</b> 41/4  <b>accounting [4]</b> 22/2</p>	<p>22/4 39/25 89/1  <b>accounts [8]</b> 8/24  9/23 15/19 22/14  48/14 59/2 62/25  80/19  <b>accounts-wise [1]</b>  22/14  <b>accumulated [3]</b> 49/5  49/20 60/22  <b>accumulating [1]</b>  49/6  <b>accurate [1]</b> 64/14  <b>accusing [1]</b> 83/17  <b>acquired [3]</b> 5/12  16/21 76/11  <b>across [1]</b> 44/23  <b>action [1]</b> 35/9  <b>activated [1]</b> 50/9  <b>active [1]</b> 83/6  <b>actual [2]</b> 21/23 62/16  <b>actually [20]</b> 13/22  14/6 14/18 14/22  15/25 20/12 23/2  23/20 33/7 36/19  36/24 48/9 53/13 55/2  77/2 77/17 81/23  82/10 87/24 89/2  <b>add [1]</b> 37/21  <b>added [3]</b> 53/25 67/17  88/24  <b>addition [1]</b> 65/16  <b>address [1]</b> 87/12  <b>adjust [1]</b> 59/3  <b>admit [1]</b> 53/4  <b>advert [1]</b> 16/25  <b>advertising [1]</b> 44/13  <b>advice [1]</b> 28/19  <b>advised [1]</b> 67/5  <b>affected [1]</b> 1/25  <b>afford [3]</b> 31/22 33/19  35/15  <b>afoot [1]</b> 47/12  <b>after [16]</b> 3/15 4/17  10/6 12/1 25/16 27/9  27/12 39/25 46/7 49/4  49/12 53/17 54/11  54/17 69/12 81/16  <b>afternoon [3]</b> 1/4 3/25  5/10  <b>again [22]</b> 10/5 11/25  15/14 15/16 19/14  24/5 24/25 32/12 35/6</p>
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<p><b>A</b></p> <p><b>again... [13]</b> 38/17 41/5 44/14 45/19 47/23 47/24 57/14 66/22 73/24 84/19 85/12 87/19 90/6</p> <p><b>against [2]</b> 56/14 82/9</p> <p><b>agenda [2]</b> 74/13 85/14</p> <p><b>agent [1]</b> 81/2</p> <p><b>ages [1]</b> 40/2</p> <p><b>agreed [1]</b> 35/21</p> <p><b>agreement [1]</b> 84/22</p> <p><b>Ah [1]</b> 41/14</p> <p><b>ahead [5]</b> 4/3 46/10 51/22 53/6 55/11</p> <p><b>alarm [1]</b> 80/12</p> <p><b>all [89]</b> 1/3 4/2 6/22 7/2 7/20 8/24 9/23 9/25 12/12 12/25 14/2 14/8 14/9 14/13 14/23 14/25 19/2 20/6 21/6 22/3 26/15 26/23 27/24 28/10 28/19 28/23 29/17 30/20 31/3 31/9 33/8 34/12 34/16 34/20 35/1 35/9 36/6 39/13 39/17 42/3 47/23 49/18 49/19 51/12 52/8 55/9 55/14 56/23 57/5 57/24 60/18 61/16 65/9 65/19 66/13 67/8 67/17 67/19 68/5 68/9 68/24 69/2 69/5 71/4 77/3 79/2 79/21 81/10 81/16 81/18 82/21 83/21 83/23 85/6 86/14 86/15 86/19 86/20 87/5 87/13 87/20 88/3 88/10 88/21 89/6 89/12 89/15 89/17 90/9</p> <p><b>allow [1]</b> 77/24</p> <p><b>allowance [2]</b> 12/22 12/23</p> <p><b>allowed [2]</b> 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<p><b>G</b></p> <p><b>got...</b> [30] 40/21 43/3 45/13 46/5 47/23 49/17 50/18 53/10 58/24 59/8 60/2 65/13 68/6 70/14 71/21 72/1 72/4 72/4 72/12 72/14 75/2 75/23 76/14 78/2 78/5 79/10 79/25 80/10 81/4 83/9</p> <p><b>Government</b> [3] 7/18 8/2 89/7</p> <p><b>governments</b> [1] 88/7</p> <p><b>GP</b> [1] 12/8</p> <p><b>Graham's</b> [1] 47/20</p> <p><b>grand</b> [3] 50/24 51/7 51/11</p> <p><b>grapevine</b> [1] 72/16</p> <p><b>grateful</b> [2] 17/9 89/16</p> <p><b>great</b> [3] 6/23 55/17 86/5</p> <p><b>greetings'</b> [1] 5/13</p> <p><b>ground</b> [1] 18/6</p> <p><b>group</b> [7] 1/4 3/25 44/8 72/15 89/18 89/22 90/12</p> <p><b>groups</b> [1] 82/25</p> <p><b>growing</b> [1] 45/21</p> <p><b>guess</b> [3] 59/24 66/7 71/17</p> <p><b>guilty</b> [4] 67/5 67/8 67/11 68/2</p> <p><b>guy</b> [2] 55/9 78/11</p> <p><b>guy's</b> [1] 73/12</p>	<p><b>handled</b> [1] 68/13</p> <p><b>handling</b> [1] 41/23</p> <p><b>hang</b> [2] 48/21 81/16</p> <p><b>happened</b> [23] 2/3 14/7 21/23 21/24 24/21 27/10 28/4 28/18 31/2 31/3 36/4 36/11 36/22 37/24 43/8 49/3 50/15 57/4 63/24 65/24 67/1 79/24 88/9</p> <p><b>happening</b> [9] 23/12 25/12 25/23 26/6 33/9 42/18 50/8 72/22 79/22</p> <p><b>happens</b> [3] 53/7 75/18 80/19</p> <p><b>happy</b> [5] 12/1 41/6 60/13 78/4 84/20</p> <p><b>hard</b> [1] 16/23</p> <p><b>harder</b> [1] 63/4</p> <p><b>harrowing</b> [1] 87/16</p> <p><b>has</b> [16] 1/10 6/4 6/5 6/22 33/16 36/15 39/17 65/9 72/19 72/20 80/22 81/6 83/19 86/6 86/16 89/18</p> <p><b>hasn't</b> [2] 4/22 82/1</p> <p><b>hassle</b> [1] 78/5</p> <p><b>have</b> [143]</p> <p><b>haven't</b> [4] 15/5 53/5 62/11 83/16</p> <p><b>having</b> [6] 13/23 27/17 33/25 48/15 53/4 76/11</p> <p><b>he</b> [44] 3/2 3/5 3/6 3/9 3/13 3/13 9/15 9/17 9/19 10/6 14/22 15/22 15/22 15/25 39/2 39/3 39/5 39/6 39/8 41/16 47/6 47/8 47/10 47/17 52/6 52/7 52/12 52/22 52/25 53/1 53/10 56/12 66/9 66/24 67/13 71/22 78/13 78/13 78/24 79/1 79/1 79/2 79/2 79/5</p> <p><b>he'd</b> [1] 76/7</p> <p><b>he's</b> [2] 72/17 73/13</p> <p><b>head</b> 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18/9 19/14 19/15 22/9 28/21 29/1 32/18 32/19 80/23</p> <p><b>here</b> [17] 2/21 4/22 14/23 14/24 17/3 22/22 49/21 50/21 50/21 53/3 53/11 54/20 55/13 73/14 75/20 86/6 86/10</p> <p><b>Here's</b> [1] 20/2</p> <p><b>herself</b> [1] 10/1</p>	<p><b>hidden</b> [3] 28/10 30/7 30/23</p> <p><b>hide</b> [3] 20/7 29/2 49/25</p> <p><b>high</b> [1] 34/16</p> <p><b>higher</b> [1] 72/23</p> <p><b>him</b> [4] 47/10 47/21 47/22 66/8</p> <p><b>himself</b> [1] 15/3</p> <p><b>hire</b> [2] 31/22 55/3</p> <p><b>his</b> [9] 3/5 5/3 21/24 47/8 47/9 47/18 52/20 66/23 72/17</p> <p><b>history</b> [1] 56/8</p> <p><b>hold</b> [5] 19/14 20/4 46/13 46/15 46/19</p> <p><b>holders</b> [1] 7/24</p> <p><b>hole</b> [2] 60/24 61/15</p> <p><b>holiday</b> [3] 46/19 77/3 82/17</p> <p><b>holidays</b> [1] 61/6</p> <p><b>home</b> [8] 22/21 23/5 24/10 24/15 40/21 41/2 54/20 76/11</p> <p><b>honest</b> [8] 13/8 22/15 29/10 37/25 40/12 41/6 71/20 81/23</p> <p><b>honestly</b> [1] 38/11</p> <p><b>hope</b> [2] 8/11 83/24</p> 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81/21 82/13 82/21 84/17 85/17 86/4 87/15 88/17</p> <p><b>however</b> [2] 20/25 82/2</p> <p><b>Human</b> [1] 89/24</p> <p><b>husband</b> [1] 2/9</p> <hr/> <p><b>I</b></p> <p><b>I acquired</b> [2] 5/12 16/21</p> <p><b>I actually</b> [4] 23/2 36/24 48/9 77/2</p> <p><b>I always</b> [1] 8/1</p> <p><b>I am</b> [2] 5/11 83/4</p> <p><b>I and</b> [1] 41/4</p> <p><b>I applied</b> [1] 55/7</p> <p><b>I argued</b> [1] 38/13</p> <p><b>I asked</b> [2] 29/21 41/25</p> <p><b>I basically</b> [2] 1/16 29/14</p> <p><b>I bothered</b> [1] 51/19</p> <p><b>I bought</b> [1] 18/2</p> <p><b>I bring</b> [1] 71/23</p> <p><b>I built</b> [2] 11/6 47/24</p> <p><b>I calculate</b> [1] 65/2</p> <p><b>I came</b> [1] 38/6</p> <p><b>I can</b> [7] 1/24 2/2 15/1</p>
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<b>I</b>	<b>I find [1]</b> 55/15 <b>I found [2]</b> 55/1 79/19 <b>I going [1]</b> 51/25 <b>I got [14]</b> 15/2 15/8 15/12 16/24 17/1 38/23 38/24 39/13 39/18 40/21 47/23 50/18 70/14 78/5 <b>I guess [3]</b> 59/24 66/7 71/17 <b>I had [49]</b> 1/21 5/16 6/9 11/16 12/17 15/13 18/16 19/8 19/13 19/24 25/20 26/8 26/10 29/15 29/24 33/20 42/1 43/15 43/25 44/18 45/6 45/8 45/9 45/10 48/1 48/7 48/21 50/13 50/18 51/21 52/4 54/3 54/4 54/4 54/6 54/6 55/3 56/7 56/9 57/3 57/9 60/23 61/20 73/10 76/4 77/3 77/5 78/8 84/16 <b>I hadn't [4]</b> 13/20 45/12 56/12 57/22 <b>I have [14]</b> 13/20 15/21 20/23 27/16 38/9 41/9 72/8 77/1 78/11 81/6 82/1 83/17 87/11 87/12 <b>I haven't [2]</b> 15/5 53/5 <b>I heard [2]</b> 46/7 46/11 <b>I helped [1]</b> 16/1 <b>I here [1]</b> 4/22 <b>I honestly [1]</b> 38/11 <b>I hope [1]</b> 83/24 <b>I joined [1]</b> 5/11 <b>I just [19]</b> 4/25 7/24 13/23 15/5 23/4 29/12 35/4 36/6 36/12 40/19 40/22 44/1 62/11 68/10 68/16 69/24 75/17 81/1 85/9 <b>I kind [7]</b> 7/21 8/2 13/15 18/13 29/25 50/17 51/20 <b>I knew [9]</b> 5/16 5/17 15/23 34/16 34/16 34/17 34/19 34/20 36/16	<b>I know [9]</b> 34/22 42/14 55/14 58/3 68/8 75/17 77/13 84/15 89/6 <b>I later [1]</b> 59/1 <b>I launched [1]</b> 48/14 <b>I let [1]</b> 85/8 <b>I look [1]</b> 28/16 <b>I loved [2]</b> 1/18 77/9 <b>I managed [1]</b> 2/24 <b>I may [1]</b> 90/7 <b>I mean [42]</b> 8/22 9/17 10/7 10/25 11/6 20/5 22/15 24/4 24/23 24/24 27/7 30/9 31/10 31/21 34/19 34/24 46/4 47/17 48/18 50/10 52/3 54/3 56/1 56/9 56/12 56/15 56/23 57/1 57/12 69/8 70/18 72/20 73/14 73/16 73/23 83/6 83/9 84/3 85/5 85/6 85/21 85/22 <b>I meant [1]</b> 62/19 <b>I move [1]</b> 70/20 <b>I must [1]</b> 57/25 <b>I myself [1]</b> 84/18 <b>I need [3]</b> 10/9 55/13 73/4 <b>I never [7]</b> 14/7 30/10 42/8 55/11 75/15 76/24 76/25 <b>I obviously [1]</b> 81/4 <b>I only [1]</b> 8/23 <b>I opened [1]</b> 25/24 <b>I owe [1]</b> 39/9 <b>I paid [2]</b> 36/14 81/4 <b>I pleaded [1]</b> 67/11 <b>I probably [1]</b> 89/6 <b>I put [3]</b> 48/17 78/9 81/1 <b>I raised [1]</b> 48/19 <b>I really [2]</b> 55/13 57/23 <b>I received [2]</b> 46/21 75/4 <b>I recovered [1]</b> 46/5 <b>I remember [7]</b> 23/19 31/24 31/25 32/16 42/17 44/17 45/13 <b>I requested [1]</b> 26/20	<b>I retired [1]</b> 4/17 <b>I right [1]</b> 77/16 <b>I said [11]</b> 18/13 22/18 35/15 35/20 38/25 42/23 51/5 52/8 53/3 66/1 75/21 <b>I sat [1]</b> 14/20 <b>I saw [1]</b> 84/23 <b>I say [7]</b> 9/17 37/1 43/17 46/4 58/22 88/20 89/7 <b>I see [1]</b> 85/14 <b>I settled [3]</b> 18/22 37/8 38/19 <b>I signed [1]</b> 78/4 <b>I slid [1]</b> 53/16 <b>I sold [1]</b> 85/1 <b>I sort [2]</b> 54/18 73/20 <b>I spent [1]</b> 53/17 <b>I spoke [2]</b> 38/12 42/6 <b>I started [5]</b> 2/7 3/18 24/24 54/14 54/19 <b>I stayed [1]</b> 30/17 <b>I still [3]</b> 40/18 54/1 54/1 <b>I stupidly [1]</b> 61/9 <b>I successfully [1]</b> 9/10 <b>I suppose [3]</b> 12/17 33/11 40/25 <b>I survived [1]</b> 47/4 <b>I tapped [1]</b> 54/5 <b>I then [2]</b> 11/23 12/7 <b>I think [40]</b> 5/22 6/19 11/5 11/15 17/20 18/12 18/18 18/20 19/19 19/24 27/12 34/7 34/14 40/6 42/5 42/17 42/18 43/3 44/16 46/13 49/10 49/15 50/12 51/21 57/2 59/6 60/12 63/20 64/21 67/17 70/3 73/10 73/20 75/1 75/2 76/19 84/9 85/23 86/14 89/15 <b>I thought [10]</b> 4/20 10/18 14/4 25/13 30/6 35/21 50/23 54/24 64/2 73/11 <b>I told [1]</b> 55/9 <b>I took [10]</b> 2/7 11/4	14/19 25/7 29/13 29/15 43/14 51/22 73/25 85/7 <b>I tried [6]</b> 39/20 46/12 46/14 49/25 50/1 62/1 <b>I understand [7]</b> 22/3 35/3 61/13 64/4 65/8 65/13 83/12 <b>I understood [2]</b> 26/24 64/21 <b>I use [1]</b> 77/17 <b>I used [1]</b> 85/5 <b>I very [1]</b> 84/15 <b>I walked [1]</b> 51/4 <b>I want [2]</b> 1/25 2/3 <b>I wanted [7]</b> 8/7 8/20 8/20 12/16 12/17 77/25 79/9 <b>I was [76]</b> 3/20 4/10 4/15 6/6 7/14 9/25 10/7 10/8 10/17 10/24 11/2 11/19 12/3 12/5 12/16 14/4 14/12 14/18 15/3 16/13 16/20 23/9 24/15 24/16 25/4 25/8 25/11 26/7 26/19 31/22 32/15 32/17 33/3 34/21 34/22 35/7 36/9 38/25 39/13 40/3 40/19 41/6 46/2 48/11 50/3 51/15 53/18 54/3 54/24 54/25 55/4 57/24 60/7 60/16 61/2 61/8 62/3 63/14 64/17 66/1 66/2 66/15 69/21 74/8 75/5 76/3 76/7 76/12 77/8 78/4 78/14 78/16 78/20 78/21 84/19 85/9 <b>I wasn't [5]</b> 1/25 8/18 8/23 11/20 39/1 <b>I went [7]</b> 17/19 39/19 43/19 50/20 54/23 67/3 67/13 <b>I will [3]</b> 89/24 90/3 90/8 <b>I witnessed [1]</b> 25/6 <b>I wonder [1]</b> 7/10 <b>I work [1]</b> 86/2 <b>I worked [1]</b> 75/1 <b>I would [17]</b> 3/16 4/19
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<p><b>I</b></p> <p><b>I would... 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67/6 67/15 70/24 71/11 71/18 71/24 72/13 74/9 74/19 74/24 77/1 77/4 79/10 80/5 81/19 81/21 82/13 82/14 84/17 85/15</p> <p><b>wouldn't [8]</b> 8/18 72/3 77/13 77/15 78/16 79/7 79/8 83/9</p> <p><b>wow [2]</b> 13/24 14/3</p> <p><b>writing [1]</b> 19/20</p> <p><b>wrong [19]</b> 15/11 18/18 18/21 22/1 22/5 22/7 22/14 24/22 25/17 26/18 28/5 29/17 30/3 30/19 34/22 38/14 60/15 75/6 83/18</p> <p><b>wrote [1]</b> 39/24</p> <p><b>Wyn [12]</b> 1/9 3/24 5/3 20/23 21/23 42/11 58/5 67/23 82/21</p>	<p>83/22 84/13 87/14</p> <p><b>Wyn's [2]</b> 66/23 81/20</p> <p><b>Y</b></p> <p><b>yeah [40]</b> 8/17 10/12 10/12 19/12 20/11 20/18 21/14 23/7 23/7 23/17 23/19 23/19 23/19 24/2 24/2 24/11 24/14 24/14 24/16 24/16 33/18 41/12 41/12 42/22 42/22 42/25 42/25 43/24 43/24 45/4 49/19 49/19 49/20 49/23 50/17 52/25 65/11 65/22 69/8 84/14</p> <p><b>year [10]</b> 6/9 11/6 15/15 26/2 44/6 44/15 53/17 54/2 55/8 67/16</p> <p><b>years [36]</b> 2/9 2/10 4/17 8/22 9/15 10/18 11/6 11/17 12/1 15/11 16/23 17/24 19/15 19/25 25/11 25/19 26/7 27/9 29/5 43/25 44/4 47/25 50/11 50/19 55/1 56/24 69/11 74/19 77/4 81/5 82/18 85/7 85/24 87/2 87/7 87/8</p> <p><b>yes [35]</b> 4/10 5/11 9/2 9/10 9/25 11/11 11/16 13/11 16/9 17/2 18/6 18/6 24/16 27/20 30/25 32/1 35/2 35/2 49/1 53/22 55/22 59/10 61/24 62/19 62/22 64/25 65/11 67/9 67/10 70/18 72/19 72/20 77/20 82/20 86/9</p> <p><b>yet [2]</b> 86/19 87/16</p> <p><b>Yorkshire [1]</b> 4/11</p> <p><b>you [530]</b></p> <p><b>you'd [11]</b> 17/17 22/25 30/3 30/3 31/7 31/8 32/8 41/8 49/12 72/13 83/22</p> <p><b>you'll [3]</b> 30/17 51/6 75/10</p> <p><b>you're [8]</b> 2/21 35/14</p>	<p>46/16 46/25 65/16 75/6 75/22 77/6</p> <p><b>you've [8]</b> 5/9 12/14 31/6 49/17 65/13 75/6 76/18 79/12</p> <p><b>young [2]</b> 3/11 80/4</p> <p><b>youngest [1]</b> 66/7</p> <p><b>your [59]</b> 1/9 1/12 1/12 2/20 6/20 6/25 7/8 8/15 9/7 9/7 9/8 10/22 11/13 13/12 15/4 16/5 16/6 16/16 19/4 21/1 28/23 32/22 33/9 34/1 34/8 36/20 39/14 43/7 46/24 53/6 53/11 53/20 55/24 56/2 58/9 61/22 68/3 68/14 68/19 70/16 71/1 71/16 72/18 72/19 74/24 75/25 79/16 80/8 80/9 80/13 82/9 82/10 82/11 82/23 84/12 86/4 87/20 87/21 90/8</p> <p><b>yours [1]</b> 34/9</p> <p><b>yourself [7]</b> 1/9 1/15 2/20 4/8 5/9 59/7 76/15</p> <p><b>yourselves [1]</b> 1/7</p> <p><b>YouTube [1]</b> 88/4</p> <p><b>yoyo [1]</b> 22/17</p>
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