

1 **Tuesday, 15 February 2022**

2 **(10.00 am)**

3 **(Proceedings delayed)**

4 **SIR WYN WILLIAMS:** Can I take it from that that now people

5 can see me as well, Mr Blake?

6 **MR BLAKE:** We can, yes.

7 **SIR WYN WILLIAMS:** Well, good morning to everyone and

8 I congratulate everyone involved with the technology

9 in ensuring that we're starting more or less promptly

10 this morning. So that's very good. I think we have

11 four witnesses today; is that correct, Mr Blake.

12 **MR BLAKE:** That's correct, yes.

13 **SIR WYN WILLIAMS:** Then over to you to get going. Thanks

14 very much.

15 **MR BLAKE:** Thank you very much, Chair.

16 **MARGERY LORRAINE WILLIAMS, sworn**

17 **SIR WYN WILLIAMS:** Before Mr Blake starts, Ms Williams,

18 very nice to see you from afar but I'm listening

19 intently to every word. I'm sure you'll understand

20 that.

21 **A.** Yes, thank you.

22 **SIR WYN WILLIAMS:** Yes, Mr Blake.

23 **Questioned by MR BLAKE**

24 **MR BLAKE:** Good morning. As the Chair's explained, I'm

25 Julian Blake and I'm going to be asking questions

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1 today on behalf of the Chair. Could you give your

2 full name, please.

3 **A.** Margery Lorraine Williams.

4 **Q.** Ms Williams, in front of you there should be a witness

5 statement. Can I ask you to look at that witness

6 statement. It should be dated January 11 of this

7 year; is that correct?

8 **A.** Correct.

9 **Q.** And if you turn to the back page, there will be your

10 signature; is that right?

11 **A.** Yes.

12 **Q.** And can you confirm that that statement is true to the

13 best of your knowledge and belief?

14 **A.** Yes.

15 **Q.** I'm going to start today by asking you a little bit

16 about your background. Can you tell us how old you

17 are now?

18 **A.** I'm 55 now.

19 **Q.** Can you tell where you're from?

20 **A.** Originally from the Llyn Peninsula but now I live in

21 Anglesey.

22 **Q.** Your husband is here?

23 **A.** Yes.

24 **Q.** And I believe you have a daughter as well?

25 **A.** Yes.

2

1 **Q.** And she's 21 years old now?

2 **A.** Yes, yes.

3 **Q.** Before becoming a subpostmistress, what did you do?

4 **A.** I was a warden for the elderly working for the local

5 council looking after 21 bungalows. I was also

6 fostering with my husband.

7 **Q.** You said you were a warden.

8 **A.** Yes.

9 **Q.** Did that involve living in the accommodation as well?

10 **A.** We had a house, yes, with work and it was like

11 a little estate with 21 bungalows.

12 **Q.** And you became a subpostmistress in April 2009.

13 **A.** Yes.

14 **Q.** Where was that?

15 **A.** In the village -- in the same village where we lived.

16 **Q.** And how did you go about purchasing that? How much

17 money did you pay?

18 **A.** We gave £5,000 towards the subpostmistress that was

19 there just for the goods that were there.

20 **Q.** Can you describe for us the location, what kind of

21 a place it is?

22 **A.** It's only a small village. Bus goes through every

23 couple of hours and that's the only shop Post Office

24 they have.

25 **Q.** In your first few years of operating that Post Office,

3

1 did you enjoy the job?

2 **A.** Yes. I loved being part of the community because

3 I used to work in the after school club, in the youth

4 club. So I was very much involved with the village.

5 **Q.** Did you receive training as part of --

6 **A.** At the beginning before I started and then when

7 Horizon came, I had, like, nearly five days, but it's

8 a very quiet Post Office, so it was just training if

9 and when customers would come in.

10 **Q.** We'll move on to the problems that you experienced

11 with Horizon. Horizon Online was installed in

12 July 2010. What did you use before that?

13 **A.** It was just the ordinary computer.

14 **Q.** In simple terms, can you tell us the difference

15 between Horizon Online for you and what you used

16 before?

17 **A.** Less paperwork, you know, dockets and stuff like that,

18 less of that. It was all on the computer. So you had

19 nothing to go back on.

20 **Q.** We've heard yesterday about shortfalls. Did you

21 experience shortfalls?

22 **A.** Yes, I did, yes.

23 **Q.** Initially, how often did you experience shortfalls?

24 **A.** Say, once a month, couple of months.

25 **Q.** What did you do about that? Did you call the

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1 helpline?
 2 **A.** I did call the helpline a couple of times. I was
 3 experiencing problems with the electricity as well and
 4 they said, "Well, it's your building, you're renting
 5 the building, you've got to sort that out", and I was
 6 trying to tell them, well, every time there was
 7 a fault with electricity there was -- the system was
 8 slow coming back on and it might be take half a day
 9 before the system was back online.
 10 **Q.** Did you find the helpline helpful?
 11 **A.** No, not at all --
 12 **Q.** Why not?
 13 **A.** -- not in my experience. Because what they were
 14 saying it was a fault with the electricity. I was
 15 renting a property so, in other words, you sort it out
 16 yourself.
 17 **Q.** I'm going to take you chronologically through one
 18 particular shortfall, starting in February 2011. Do
 19 you recall that shortfall and how much it was?
 20 **A.** Briefly. It was between £2,000 and £3,000.
 21 **Q.** And on that occasion, did you call the helpline?
 22 **A.** No. From past experience, and I thought it must be
 23 there. That amount, it's got to be there, so I'll
 24 just try looking for it myself.
 25 **Q.** By March 2011, what had happened to that shortfall?

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1 **A.** It had doubled -- more or less had doubled and, again,
 2 the worst thing I did was not ask for help. I didn't
 3 mention anything to my husband, to my family because
 4 I thought -- I felt stupid because thought it must be
 5 me, it must be something I'm doing wrong.
 6 **Q.** Did you have any idea what was going wrong?
 7 **A.** No, not at all.
 8 **Q.** The audit and subsequent investigation, the auditors
 9 arrived in June 2011. Can you describe the
 10 conversation that you had with the auditors?
 11 **A.** I remember that morning very well. They just turned
 12 up saying they wanted to do an audit and I mentioned
 13 to them "I think there is a problem". It was like
 14 a little locked up unit for the Post Office so they
 15 told me to go out and both of them went in there and
 16 then they came up with this figure and they asked me
 17 where it was and I said "I don't know, I haven't --
 18 you know, I don't know where it is", and they just
 19 took the keys off me, and suspended me there and then.
 20 **Q.** Do you remember, in broad terms, what that figure was?
 21 **A.** Just over 14,000.
 22 **Q.** £14,000?
 23 **A.** Yes, just over, yes.
 24 **Q.** Just over. You said that you were suspended?
 25 **A.** Yes.

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1 **Q.** Again, moving chronologically, on 27 June 2011 you met
 2 with investigators; is that right?
 3 **A.** Yes.
 4 **Q.** Do you remember where that was?
 5 **A.** Was that the one in Rhyl? Yes, that was the one in
 6 Rhyl, yes.
 7 **Q.** And where's that, sorry?
 8 **A.** Rhyl.
 9 **Q.** "Tril"?
 10 **A.** Rhyl.
 11 **Q.** Can you tell us a little bit about that meeting?
 12 **A.** I had to go on in there and they were just asking me
 13 questions, where'd the money gone and if I knew
 14 anything about it but, on the other hand, saying, you
 15 know, "Don't worry about it, it will be sorted". They
 16 kept telling me don't worry.
 17 **Q.** How did you feel at that stage?
 18 **A.** I was worried because I thought it's got to be
 19 somewhere but the breakdown they gave me, that was
 20 weird because it wasn't just in cash, it was stock as
 21 well and I thought: there's something wrong here.
 22 **Q.** Is that because your Post Office was particularly
 23 small?
 24 **A.** Yes, yes.
 25 **Q.** You had a further meeting with investigators on

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1 30 June. Do you remember where that was?
 2 **A.** That was in Bangor Royal Mail sorting office.
 3 **Q.** Now, we know that, by that stage, 2009, there had been
 4 reporting in, for example, the Computer Weekly about
 5 problems with Horizon. Did you discuss any problems
 6 with Horizon at that meeting with investigators?
 7 **A.** I told them "It can't be me because I haven't taken
 8 it". I did say "It must be a problem" -- I didn't
 9 actually say Horizon, but the computer system.
 10 **Q.** Were you led to believe that there were more people
 11 affected or not?
 12 **A.** No, I was the only one. It's never happened before,
 13 so I was the only one; that's what they kept telling
 14 me.
 15 **Q.** Things moved on from that location, I think they went
 16 to your home after that, is that right?
 17 **A.** First of all, my car was parked outside, they searched
 18 my car and then they followed me home to search the
 19 home we were at the time. They both came in and
 20 I remember -- I know it's a bit daft -- but I remember
 21 them sitting down and one having a cup of tea and the
 22 other one having a squash. They came to look through
 23 my house supposedly, they never moved from the living
 24 room. They did ask for bank account details and,
 25 again, they kept telling me not to worry, it will be

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1 sorted.
 2 **Q.** Again, did you worry?
 3 **A.** Of course I worried because there was figures and they
 4 were trying to say that I'd taken money but, on the
 5 other hand, they were saying don't worry about it.
 6 **Q.** In terms of your contract with the Post Office, what
 7 was the result of that investigation?
 8 **A.** I think they terminated my contract, was it in July?
 9 Yes.
 10 **Q.** What happened to your shop?
 11 **A.** Well, I kept the shop going and I phoned the
 12 Post Office and I begged them to get somebody in to
 13 run the Post Office because I knew how important it
 14 was for the village because, like I said, there was
 15 only buses going every couple of hours. You had a lot
 16 of pensioners who depended on the Post Office and they
 17 said they would get somebody in and, because I was
 18 paying rent for the building and it was like a little
 19 unit, whoever took the Post Office over would pay
 20 a bit of rent to help me with -- but they never paid
 21 me a penny. But I just left it.
 22 And it took them two weeks to get somebody into
 23 the Post Office for me.
 24 **Q.** Were you still paying for the rent?
 25 **A.** Yes, yes.

1 **Q.** Moving on to the prosecution, October 2011, do you
 2 remember what you were charged with?
 3 **A.** Theft. That was in Holyhead, after my first court
 4 appearance.
 5 **Q.** So your first appearance was in Holyhead?
 6 **A.** Yes.
 7 **Q.** What other courts did you go to?
 8 **A.** We went to Caernarfon and I went to Mold and the final
 9 one was in Caernarfon.
 10 **Q.** Was that the Crown Court?
 11 **A.** Yes.
 12 **Q.** You have mentioned in your statement a plea bargain
 13 and we've heard a little bit about this yesterday.
 14 Can you tell us what happened there?
 15 **A.** Well, on my first visit -- not visit -- to Caernarfon
 16 I had Judge Roderick and he read my statement and he
 17 looked at me and he said "Money's gone" -- because
 18 I was pleading not guilty, and he goes "Money's gone,
 19 go out and have a rethink about your plea".
 20 So I had to go out and my barrister had talked
 21 to the Post Office people and she came back and she
 22 said "If you plead guilty to false accounting and
 23 fraud they will drop the theft charge and hopefully
 24 you won't go to jail".
 25 **Q.** What did you think about that?

1 **A.** I didn't want to go to jail because I knew my friend
 2 Noel had been and I didn't want to leave my daughter
 3 and I thought, at least, you know, I'll be coming
 4 home, hopefully.
 5 **Q.** So you took that bargain, in effect?
 6 **A.** Yes, because I knew I hadn't taken the money.
 7 **Q.** On 3 May 2012, you were sentenced?
 8 **A.** Yes.
 9 **Q.** Can you tell us what punishment you received?
 10 **A.** Do you know, I don't remember a lot of this.
 11 I remember being in this cubicle with this lady. My
 12 husband told me a bit about what they've said. He did
 13 say that I was of good character and I had quite a few
 14 references and he knew that I'd never be in court
 15 again and he did mention, apparently, that he did ask
 16 the Post Office people if this was the Horizon system
 17 again.
 18 And when he did sentence me, I just turned round
 19 to this lady and said "What does that mean?" and she
 20 said "It means you're going home".
 21 **Q.** So you recall the judge actually mentioning the
 22 possibility that it was Horizon again?
 23 **A.** I personally don't. My husband does, because he
 24 was ...
 25 **Q.** Did you think that you might go to prison?

1 **A.** Yeah.
 2 **Q.** Had you prepared for prison that day?
 3 **A.** Yeah, packed a bag, which my husband had and, in my
 4 coat pocket, I had a locket with my daughter's
 5 picture.
 6 **Q.** How old was your daughter at that time?
 7 **A.** Ten, ten.
 8 **Q.** What sentence did you receive?
 9 **A.** It was a 52-week jail sentence, 18 months' suspended
 10 with probation, and 200 hours. But when I went
 11 from -- after I was sentenced, I was going into
 12 another room with the barrister and she said to me
 13 "When you go to probation, remember, don't tell them
 14 that you're not guilty, because if you tell them that
 15 they'll take you back and they'll put you in jail".
 16 **Q.** So you had regular meetings with probation services?
 17 **A.** Yes, it was supposed to be weekly, then every
 18 fortnightly and every month for the time. I was going
 19 weekly because I was always breaking down because
 20 I was having to lie to them and they thought I wasn't
 21 coping, which I wasn't coping, but they didn't know
 22 why, really, about it. I was humiliated because they
 23 were trying to teach me how to budget money and stuff
 24 like that, and it just felt awful.
 25 **Q.** Another part of your sentence was that you had to do

1 some unpaid work?
 2 **A.** Yeah.
 3 **Q.** Where did you work?
 4 **A.** Well, when I went to probation, one of the ladies
 5 there, the first lady I saw, she looked at my case and
 6 she said "You won't be able to go into any charity
 7 shops to work or anything like that after what you've
 8 done". Luckily, this lady that lives in our village,
 9 and she was the HR manager of a charity. It's a farm
 10 on the island that work with disabled people, young
 11 disabled people, and she phoned probation place and
 12 she asked if I could go and do my hours there with
 13 them, and that's what I did.
 14 **Q.** So what kind of work did you do?
 15 **A.** It was just a lot of recycling, looking after the
 16 disabled people and it was just working on the farm.
 17 **Q.** Now, your conviction and sentence were overturned in
 18 April of last year. We're now going to talk about the
 19 impact on you: first financial and then personal. In
 20 terms of financial, can you remember approximately how
 21 much you had to pay back to the Post Office?
 22 **A.** Think it was, like, 14,660-something.
 23 **Q.** So about £14,000?
 24 **A.** Yes, yes.
 25 **Q.** How did you manage to pay it?

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1 **A.** Well, we had a little house that we bought in the
 2 village but, at the time we bought it, I was the only
 3 one that was employed so it was in my name, so my
 4 husband had to buy me out. Anyway, I wasn't allowed
 5 to be on the mortgage because I was deemed as a risk
 6 and with him being old as well, we had to take -- he
 7 had to take the mortgage for shorter years, so our
 8 mortgage payments quadrupled.
 9 **Q.** So if we think about one of the things we don't often
 10 think about, in terms of impact, you actually had to
 11 pay more for your mortgage because you were seen as
 12 more risky?
 13 **A.** Yes, yes. I wasn't supposed to be in the house
 14 because it was deemed a risk and then my husband had
 15 to work all the hours taking overtime because he was
 16 worried we'd lose the house if he couldn't make the
 17 payments.
 18 **Q.** You have mentioned before that you had a job as
 19 a warden. What happened to that?
 20 **A.** I was suspended while the trial was going. I was
 21 allowed to stay there and then I was reinstated but,
 22 within a month, one or two of the residents weren't
 23 happy that I was still there because I didn't have
 24 a clean DBS, you know the CRB, and it wasn't a cleared
 25 one. So I lost my job in the October.

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1 **Q.** So you had lost your job because you had a criminal
 2 conviction?
 3 **A.** Yes, yes, and we lost our home as well.
 4 **Q.** I was going to say, what was the impact of losing that
 5 job because you have told us that you lived on-site?
 6 **A.** Yes, it was horrendous, because it was like a little
 7 village for us and my daughter had grown up from the
 8 age of one, until nearly 11. Yes, so we had a little
 9 house in the village that we were renting out, but it
 10 was only, you know, a small little house. Luckily, we
 11 had that because the council people didn't want to
 12 know, they just wanted us out.
 13 **Q.** Did your conviction impact on obtaining a future job?
 14 **A.** Yeah, yeah, because didn't have a clean DBS.
 15 I honestly thought nobody would ever employ me again.
 16 My sister-in-law was at a local pub one weekend on
 17 a Sunday, and they were advertising for drivers for
 18 meals on wheels, and she said I was looking for work,
 19 and these people were good friends with Noel Thomas,
 20 so they knew what had happened and they knew the
 21 truth, really, and they employed me, to start with
 22 15 hours a week, which ended up doing over 40 hours
 23 a week, seven days a week, just to get money in to try
 24 and help my husband financially.
 25 **Q.** Did you have any other jobs?

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1 **A.** The charity that I worked for advertised a job for
 2 a support worker. I applied thinking "Oh, they won't
 3 employ me", but fair play they did employ me, even
 4 though they did have trouble with the council because
 5 of my CRB. They were very good with me and I worked
 6 there for five years.
 7 **Q.** Moving on to the personal impact, what impact has this
 8 all had on your physical health?
 9 **A.** I've got type 2 diabetes now and I've got -- it
 10 doesn't look like it but I've got scarring alopecia,
 11 which means when the hair's gone, it won't be
 12 replaced. That's why I'm ages in the morning trying
 13 to get my hair just right. I was a recluse,
 14 I wouldn't go out. I still don't feel I'm the same
 15 person and I do get angry at times.
 16 **Q.** Psychologically, what's the impact?
 17 **A.** I just don't trust anybody anymore. It's really
 18 difficult.
 19 **Q.** You have described the local community -- some of the
 20 local community, the local council especially --
 21 taking a different approach to you. What about more
 22 broadly amongst friends and --
 23 **A.** No, no. They've kept away. They have kept away.
 24 I have a couple I used to babysit for. They have
 25 backed me all the way and he said to me,

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1 "Unfortunately, it doesn't matter what happens now
 2 people have made up their minds".
 3 **Q.** We've heard that you had a young daughter. What was
 4 the impact on her?
 5 **A.** She was bullied in school and she self-harmed as well.
 6 **Q.** How about your husband?
 7 **A.** He was obviously -- no problems at all, then he was
 8 diagnosed with cancer. We've had to go through that,
 9 all the treatments, and he's still on treatments.
 10 **Q.** Have you received compensation?
 11 **A.** I've had the interim payments, yes, but we haven't
 12 touched it. We've had advice and we've put it --
 13 saved it because we're scared because it says on that
 14 piece of paper from the Post Office in little writing
 15 that if they decide I'm not -- I've only been awarded
 16 half of this, they'll want it back, and we're
 17 petrified because we've had to struggle financially
 18 and we don't want -- you know, we don't want to touch
 19 it at the moment.
 20 **Q.** A question that was asked of witnesses yesterday: what
 21 would you like from the Post Office?
 22 **A.** This is a very difficult, in a way, question to
 23 answer. At first, yes, I want them to go to jail for
 24 what they've done but then that would be an easy life
 25 for them. They'd come out and they'd still have their

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1 money. I want them to feel the way I felt and the way
 2 we suffered financially.
 3 **Q.** Is there anything you would like to add at all?
 4 **A.** I just want somebody to be accountable because it's
 5 just gone on for so long and people are hiding.
 6 Somebody's got to be accountable for this.
 7 **MR BLAKE:** Chair, do you have any questions?
 8 **SIR WYN WILLIAMS:** No, thank you, Mr Blake. I think you
 9 have covered everything that was in Mrs Williams'
 10 statement that I'd like to hear about.
 11 Mrs Williams, thank you very much for taking the
 12 trouble to come to give evidence. It's a long way
 13 from Anglesey to London, as I know from personal
 14 experience, but I'm very grateful to you for the
 15 evidence you've given. Thank you.
 16 **A.** Thank you very much.
 17 **MR BLAKE:** Thank you, Chair. We'll take a 15-minute break
 18 now .so we'll come back at 10.45.
 19 **SIR WYN WILLIAMS:** Yes, certainly. That's fine by me.
 20 **(10.27 am)**
 21 **(A short break)**
 22 **(10.46 am)**
 23 **DAMIAN PETER OWEN (affirmed)**
 24 **MR BLAKE:** Thank you very much. Can you give us your full
 25 name, please?

18

1 **A.** It's Damian Peter Owen.
 2 **Q.** You have in front of you a witness statement, dated
 3 13 January of this year. If I could ask you to have
 4 a look at the final page of that witness statement, is
 5 that your signature on the final page?
 6 **A.** Yes.
 7 **Q.** Can you confirm that that statement is true to the
 8 best of your knowledge and belief?
 9 **A.** Yes, to the best of my recollection and belief, yes,
 10 it is.
 11 **Q.** I'm going to start with your background. Can you tell
 12 us where you were born?
 13 **A.** I was born in Wrexham in 1983. Shortly afterwards, my
 14 parents moved to Anglesey, where their families lived
 15 anyway, where they originated from and just lived in
 16 a small village there in Menai Bridge for the first
 17 30-odd years of my life.
 18 **Q.** What did your family do for a living?
 19 **A.** My Dad managed a shop and then, for a couple of years,
 20 my Mum went to work with him and then she took over
 21 a Post Office, which is how I ended up in the
 22 Post Office in the end and it kind of went on from
 23 there.
 24 **Q.** When Mr Beer opened and he mentioned that some
 25 witnesses have close connection with the Post Office,

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1 yours goes back to your childhood; is that right?
 2 **A.** Yes, yes certainly my teenage years onwards, yes.
 3 **Q.** When did you start work?
 4 **A.** I started helping -- what Post Office-wise or in
 5 general?
 6 **Q.** In general. What was the first job that you had?
 7 **A.** I was probably about ten or so. I started working,
 8 delivering papers for my Dad's shop. I delivered
 9 papers, I'd clean the windows. You know, by the time
 10 I was 14/15 I had enough for a car when I was 18 so
 11 that all helped out. I was earning more money at that
 12 kind of age than I could spend, which was nice. But
 13 I didn't really have any grasp of the value of the
 14 money then, so it was just like, meh, stick it in
 15 a pile.
 16 **Q.** What did you do after that?
 17 **A.** After that, well, I played a lot of rugby, I kind
 18 of -- as soon as I turned 18, I went to work in
 19 an off-licence, worked in some pubs while I was still
 20 studying as well.
 21 **Q.** I think in 2010 you got married?
 22 **A.** Yes, sounds right.
 23 **Q.** Then, at some stage, you took up the role of branch
 24 manager; is that right?
 25 **A.** Yes, yes.

20

1 Q. Where was that and when was that?
 2 A. That was in Glanadda Post Office, it was one of the
 3 four or five branches in Bangor, North Wales, at the
 4 time, yes.
 5 Q. We've heard a lot about subpostmasters
 6 subpostmistresses, what does a branch manager do?
 7 A. Exactly the same but for a fraction less money and you
 8 haven't got -- you're not directly contracted to the
 9 Post Office.
 10 Q. I'm going to ask you about an audit that took place
 11 and an investigation. You were audited in 2010?
 12 A. Yes.
 13 Q. The auditor found a shortfall of nearly £25,000; is
 14 that right?
 15 A. Yes.
 16 Q. What was your reaction to hearing that news?
 17 A. It wasn't good. Not words that I would use here,
 18 apparently, but I was, like -- I was annoyed because
 19 two weeks before that we'd had the new system put in,
 20 someone had been out, checked everything and I --
 21 I would say I was there pretty much couple of pennies
 22 to a pound, either side. So I knew it was all there
 23 because I spent hours with this fellow counting
 24 everything, all the stock, all the cash, absolutely
 25 everything, and it was all there, all ticked off and,
 21

1 you know, it all balanced brilliantly.
 2 Q. You said that the new system had been recently put in.
 3 What system was that?
 4 A. It was the updated Horizon Plus, or whatever they
 5 called it at the time -- Horizon Online. So they come
 6 in to put that in. So they counted me the night
 7 before, switched on the new system. He came back for
 8 the next morning, so I met him at 8.00. The branch
 9 didn't normally open until 9.00. It used to be 8.30
 10 before I started working there and I wasn't really for
 11 that.
 12 But then he met me there, done another count of
 13 everything with the new system being now online,
 14 everything again matched up and, fine, left it at that
 15 up until the audit. It was within two weeks, someone
 16 came round, a security fellow, and he said we're here
 17 to do an audit.
 18 I thought, okay, well, you know, I've got a lot
 19 to do, so we'll just crack on and then, you know, I'll
 20 get open and get sorted. But we never did open again
 21 after that -- I never did open again after that.
 22 Q. Can you tell us about the conversation you had about
 23 that money with the auditor?
 24 A. With the auditor? Well, it's a branch that we never
 25 held that amount of money there. It's a small branch,
 22

1 small -- one of the quieter branches and I was mainly
 2 there because there was a lot old people's homes --
 3 not old -- like people's flats on that road, and it
 4 was right opposite some of them. So they'd just come
 5 in get their pension it wasn't a massive -- there
 6 wasn't a need for any massive cash holding there. As
 7 far as I'm aware, the most money that I had in the
 8 branch ever was about 13,000. So for him to tell me
 9 I'm, like, 25 grand down I'm like, "No, mate, come on,
 10 check it again".
 11 So my parents' accountant had read something
 12 about this in Computer Weekly, as you mentioned
 13 earlier, and he said he was more than willing to go
 14 and do a forensic accountant --
 15 Q. So let's talk about that and the actual investigation
 16 by the police. I think you were interviewed at
 17 a police station in 2011?
 18 A. Yes.
 19 Q. How was that?
 20 A. It wasn't one of my better days but they woke me up
 21 early in the morning. At the time, I ran a community
 22 centre, so I was working in the Post Office, I ran
 23 a community centre, did a bit of pub work as well.
 24 You know, at the time I had a pregnant
 25 girlfriend/wife, so I'd work day and night, didn't
 23

1 really bother me, but I was thinking I want to be as
 2 prepared as possible. So my job in the community
 3 centre afforded me a flat, so that kept costs down, so
 4 anything I was earning then, I could just tuck away.
 5 So early in the morning, I think it was about
 6 6.30/7.00-ish, there was like a bang on the door, like
 7 banging, banging, banging. So I'm like "must be
 8 important". So I go down to the door. There's the
 9 police and there's one of the two security people from
 10 the Post Office. The name escapes me but -- well,
 11 it's not really important. But they came into my
 12 house. They did a quite thorough search, actually.
 13 There was an attic and I said to them, "Look, do you
 14 want to go up there", that's the only place they
 15 didn't search, was the attic.
 16 Q. Did you stay at your house or did you move on with
 17 them?
 18 A. I was there until they'd finished conducting a search
 19 but they kind of kept me in there, up until they'd
 20 finished doing -- but I didn't find out at the time
 21 they were also searching, at the same time, my
 22 mother's house next door, which had a Post Office
 23 underneath, because she'd had similar issues not
 24 six months before when she changed over to the new
 25 system.
 24

1 So, yes, they took me and my mother in at the
 2 same time.
 3 **Q.** That was to a police station?
 4 **A.** To a police station in Caernarfon.
 5 **Q.** You have mentioned the Computer Weekly article that
 6 you were aware at that time of some issues with
 7 Horizon. Was that something you mentioned to the
 8 investigators?
 9 **A.** I didn't mention it myself because, by the time I'd
 10 been kind of picked up on it and taken to the police
 11 station, it wasn't -- I hadn't discussed it in that
 12 depth with the accountant but my Dad had.
 13 **Q.** What did the accountant offer to do?
 14 **A.** He offered to go in and do a proper thorough, not only
 15 computer search but everything search, so that we
 16 could ascertain, well, what's showing the anomalies on
 17 the system but they flat out refused that.
 18 **Q.** Moving on to the prosecution, can you tell us about
 19 your first court appearance?
 20 **A.** Okay, the first court appearance.
 21 **Q.** Where was it?
 22 **A.** That would have been in the Magistrates' Court in
 23 Caernarfon. There was two or three times that I went
 24 there. My Dad went with me also, so he's like got
 25 cover in his shop and he's come with me for the day
 25

1 and we've got there and we waited all day for our case
 2 to be drawn and no-one from the Post Office had turned
 3 up at all, and there was two or three cases like that
 4 and my solicitor had a pop at trying to get it thrown
 5 out there and then because, if they're not going to
 6 bother turning up, how can they possibly -- you know,
 7 why should I be here.
 8 So that was refused there. I think it was like
 9 the third or fourth time that they did turn up and
 10 then it was escalated to the Crown Court.
 11 **Q.** Which Crown Court was that?
 12 **A.** That was also Caernarfon.
 13 **Q.** You had a trial?
 14 **A.** I had a trial, which was in Mold, which is somewhat
 15 40/50 minutes down the dual carriageway from there on
 16 a good run.
 17 **Q.** So you had entered a not guilty plea --
 18 **A.** I had.
 19 **Q.** -- and they had fixed a trial?
 20 **A.** Mmm.
 21 **Q.** When it came to the trial were people aware that you
 22 were being prosecuted in your local community?
 23 **A.** Up until the second day of my trial, no? But on the
 24 second day of my three-day trial, I was staying at my
 25 parents' house at the time, I come downstairs through
 26

1 the shop, Daily Post, national -- you know, national
 2 newspaper of Wales, I was on front of it, a very
 3 unflattering picture with "Bangor postmaster steals
 4 25 grand", or whatever it was at the time, because the
 5 figure kept changing each time I went to court. So,
 6 well, you know, just trying a figure and run with it,
 7 really.
 8 So that day on -- so I said to my brief at the
 9 time, well, "Are they allowed to be doing this and
 10 influencing the jury mid-trial", you know. So it's
 11 a case of I'm there to be judged by my peers, not
 12 based on the story that the Post Office had given to
 13 the Daily Post. So I thought that was a bit unfair.
 14 **Q.** How did you feel seeing that story where you were
 15 living?
 16 **A.** Well, I felt a bit destroyed actually? You know what
 17 I mean? Last time I was in the papers it was for good
 18 reasons. Before that, I would be you know playing
 19 rugby or whatever, or running, or something, you know,
 20 I used to be very physically active. The only time in
 21 the paper would have been a positive thing. But not
 22 from then on.
 23 **Q.** You were ultimately convicted of theft and how did it
 24 feel to you on receiving that news?
 25 **A.** To be fair, I was prepared for it but I was prepared
 27

1 for it because my original barrister, from the first
 2 day I met him in the barrister's chambers in Chester,
 3 he said "Look, there's no hope, just plead guilty, you
 4 know, just get it over and done with quickly and, you
 5 know, just take four or five years on the chin and
 6 just do that".
 7 **Q.** We've heard from previous witnesses about plea
 8 bargains but that didn't take place in your case?
 9 **A.** That didn't take place, no, but that solicitor then
 10 went to the Post Office barristers and said "If he
 11 pays the money back what will happen?" Well, (1)
 12 I was in no financial position to pay any money back
 13 and (2) I was very against that in the first place,
 14 just on sheer principle. It was like: I've not had
 15 any benefit from that money, there's not a chance in
 16 hell you're getting any money out of me at all. But
 17 they said to him "Look, if he pays the money back, he
 18 can still do his four or five years", and then -- yes.
 19 So there was no kind of real offer for anything,
 20 really.
 21 **Q.** Can you tell us what sentence you did receive?
 22 **A.** When I went to sentencing, for some reason it was in
 23 Chester. I received -- I'm pretty sure it was
 24 eight months' custodial. I received that on -- my
 25 original trial was the start of December, something
 28

1 like the 4th, 5th and 6th possibly. It's either that
 2 or that's when my wedding day was, but it's somewhere
 3 around that area. So I was sentenced on 23 December.
 4 **Q.** So you were sentenced just before Christmas --
 5 **A.** Yes.
 6 **Q.** -- and presumably you spent Christmas in prison?
 7 **A.** Yes, yes.
 8 **Q.** Which prison was that?
 9 **A.** Altcourse in Liverpool, it's in Fazakerley.
 10 **Q.** How was that experience?
 11 **A.** I'd been on better holidays.
 12 **Q.** Can you tell us a bit about your experience in prison?
 13 **A.** It's just not a -- it's not a kind of place I want to
 14 be. It's not somewhere that is -- I don't -- I don't
 15 know really. It's what you make of it, isn't it?
 16 **Q.** I appreciate it's difficult to talk about.
 17 **A.** Yeah, yeah.
 18 **Q.** How did it affect you?
 19 **A.** I lost an awful lot of weight. As you can see now,
 20 I'm a nice trim gentleman but, at the time, I was --
 21 I was probably about the weight I am now, actually,
 22 just about 14/15 stone, and I came out and I was in
 23 there, what, ten weeks and in that ten weeks I'd lost
 24 four/four and a half stone. Yeah, so it didn't
 25 really -- it didn't sit well with me.

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1 **Q.** Could you sleep at night?
 2 **A.** I slept off and on. I just tried to keep myself busy,
 3 really. I did a few courses. I don't know, just --
 4 I did what I could to pass the time, as quickly as
 5 I could.
 6 **Q.** Moving on to the impact on you generally --
 7 **SIR WYN WILLIAMS:** Mr Blake, before you do that, could
 8 I just clarify one aspect of Mr Owen's evidence?
 9 You said, Mr Owen, that when you got the banging
 10 on the door early in the morning it was the police and
 11 Post Office investigators and then you went to the
 12 police station?
 13 **A.** Yes.
 14 **SIR WYN WILLIAMS:** Was it police officers or Post Office
 15 investigators who interviewed you under caution?
 16 **A.** It was two of the Post Office security.
 17 **SIR WYN WILLIAMS:** Right.
 18 **A.** So following that then, when I went to answer bail at
 19 the police station, I was told by the police that any
 20 investigations had led to nothing and, as far as they
 21 could see, that money didn't exist in the first place.
 22 So I felt done, dusted, until I discovered that the
 23 Post Office has powers of prosecution themselves,
 24 which was an eye-opener.
 25 **SIR WYN WILLIAMS:** When you were being -- before that

30

1 interviewed under caution began, were you offered the
 2 opportunity to have legal representation?
 3 **A.** I was.
 4 **SIR WYN WILLIAMS:** Did you take up that offer or did you
 5 remain on your own?
 6 **A.** I remained on my own because I felt I was there, they
 7 were wasting my time and -- yeah, I wasn't with the
 8 whole thing that, okay, they are going to try and
 9 manipulate me in any way. I was quite naive. At the
 10 time, I didn't struggle for confidence so I just
 11 thought, "pfft".
 12 **SIR WYN WILLIAMS:** Right. Then just one last question.
 13 You told Mr Blake already that you were not offered
 14 a plea bargain. That simply didn't arise, did it,
 15 throughout the whole court proceeding?
 16 **A.** No, no. The only kind of back and forth we had
 17 between them was I wanted to know whether or not they
 18 will be chasing the figure for me to pay back.
 19 **SIR WYN WILLIAMS:** Yes. So the only discussions between
 20 your lawyers and their lawyers related to whether or
 21 not there should be a repayment, not whether there
 22 would be a plea bargain.
 23 **A.** Yes, to which case they said that, no, they weren't
 24 going to be seeking any, what's it called,
 25 malicious -- prosecution -- proceeds of crime.

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1 **MR BLAKE:** Yes, proceeds of crime.
 2 **SIR WYN WILLIAMS:** So even though you were convicted of
 3 theft, of quite a large sum of money, they didn't
 4 actually seek to recover the money from you; is that
 5 correct?
 6 **A.** That is correct, to me, which I thought that spoke
 7 volumes at the time, the fact that -- if someone stole
 8 from me, one way or another, I'd be getting it back
 9 from them, whether or not I go down the courts route
 10 or take it into my own hands I would seek that back,
 11 which made it quite clear that they knew something was
 12 wrong.
 13 **SIR WYN WILLIAMS:** All right. Thank you very much,
 14 Mr Owen.
 15 Sorry to interrupt, Mr Blake. Back to you.
 16 **MR BLAKE:** Not at all. It's right to say you weren't
 17 a subpostmaster, so there wasn't a contract between
 18 you and the Post Office?
 19 **A.** No, there wasn't, no.
 20 **Q.** On impact, generally, what was the impact on your
 21 mental health? I think you have received a diagnosis
 22 of some sort; is that right?
 23 **A.** Yeah, yeah. I can't remember exactly what -- I don't
 24 think I read his whole report but it didn't -- it
 25 didn't reflect too well on my mental well-being. I'm

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1 not sure if you have got the report there.
 2 **Q.** I don't have the report. We don't need to go into --
 3 **A.** No, good. Yeah --
 4 **Q.** You have sought help and you have received a formal
 5 diagnosis?
 6 **A.** Yeah, yeah, and they sent me for more counselling
 7 following that, which, over the whole Covid thing, was
 8 all Zoom meetings and -- there's only so many times
 9 someone can ask you over a Zoom call "Well, how did
 10 that make you feel?" before you're like "Do you know
 11 how that made me feel? Gone, that's how it made me
 12 feel". I just kind of sacked it all off.
 13 **Q.** I'm sorry to add to that today. What about your job
 14 prospects?
 15 **A.** Now or then?
 16 **Q.** Then and now.
 17 **A.** Now, since -- they're looking up as of kind of last
 18 April when I got my conviction overturned, but the
 19 last ten years have all been the most menial of bottom
 20 of the rung jobs because who else is going to employ
 21 someone with a criminal record for theft, or whatever
 22 it was?
 23 **Q.** How about your relationships with other people? Did
 24 it affect your family relationships, your brother, for
 25 example?

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1 **A.** Yeah, yeah. Well, we haven't spoken in -- since about
 2 this time. There's been some friction there and,
 3 yeah, you know, just kind of brought it to a head and
 4 there are times where I can be quite fiery, so you
 5 cross the line and, that's it, I'll be off. And,
 6 yeah, so he brought it to one of them stages and we
 7 don't speak and, as far as us not speaking, for
 8 example, my daughter's turned 11 at the weekend.
 9 She's 11, and she found out -- she found out something
 10 last summer, wasn't it -- she found out last summer
 11 that I had a brother because we were staying at my Mum
 12 and Dad's house and his kids were there and she was
 13 like "These kids are always here, who are they?"
 14 I said, "I don't know". But then she found out then
 15 that they're her cousins and, yeah, I had a brother.
 16 **Q.** How did that affect your daughter, finding out that
 17 you were going to prison?
 18 **A.** She didn't -- she doesn't know. The part of the story
 19 I've told her is that I worked for the Post Office, it
 20 didn't end well and I've come here today. So
 21 that's -- she doesn't know about the whole story and
 22 I think that's probably something I'm going to try and
 23 put off for a couple more years, if I can.
 24 **Q.** The local community?
 25 **A.** Well, I don't live where I used to anymore. I live in

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1 Stafford now. Local community, I suppose on the
 2 whole, mostly to my face, were fine but it's that
 3 little village kind of thing, you know. When I go
 4 back now, I get very positive -- well, you know what
 5 I mean, kind of "Oh, well, you were right after all".
 6 Well, I know I'm right but what gets said in small
 7 village life, I suppose Noel will know, it's kind of
 8 that thing, isn't it, where everyone talks about
 9 everyone anyway, so you've got a reason to talk about
 10 you, it's just going to perpetuate the situation.
 11 **Q.** How do you feel now your conviction's been quashed?
 12 **A.** I think it's good it's been quashed but, for me, since
 13 it has been quashed, I haven't really done an awful
 14 lot of anything because of medical things, anyway. So
 15 I've literally been stuck at home anyway. So
 16 I haven't yet done anything that I couldn't have done
 17 prior to it being quashed.
 18 **Q.** What do you want from the Post Office?
 19 **A.** I would possibly -- just that end one ...
 20 I would like an apology for what they've done to
 21 me and then this rubbish from Tim Parker. It is the
 22 most feeble apology I've ever received for anything in
 23 my life, which I did -- I did seek him out, actually.
 24 It says at the end of this:
 25 "If you have any questions about this letter or

35

1 there are any other matters we are able to assist you
 2 with, please feel free to contact me", of which there
 3 are -- there are no contact details on this.
 4 So being quite single-minded, I sought him out
 5 and I've contacted him personally with a copy of this
 6 to elaborate on that -- what that further meant for
 7 him, which is nothing, nothing at all. They will not
 8 do anything to, kind of, help in any way and they
 9 don't want to assist in any way.
 10 He's now left, hasn't he, last week? Tim
 11 Parker? Yeah? I would like a proper apology.
 12 I would like -- I tell you what, I'd like -- I'm not
 13 going to beat around the bush, I'm going to say I want
 14 a decent amount of money out of them. I spent ten
 15 years doing menial jobs, which, I'm an educated
 16 person, are massively beneath me. Sounds big-headed
 17 but, well, it's true. It's true.
 18 I can't spend the rest of my life doing that and
 19 I can't bring back them ten years and, yeah, I want
 20 some decent money, decent apology and I want -- I have
 21 said that I want there to be convictions, not only for
 22 the people who have perpetuated the -- I'll call it
 23 what it is -- the whole conspiracy inside the
 24 Post Office. You know, everyone from the top down
 25 that knew and were still pushing charges. I want --

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1 I want charges against not only the people in my court
 2 case that came to give their "evidence", who have lied
 3 under oath, I want each of them to receive a perjury
 4 charge.
 5 I don't know. I do feel as well, seeing as
 6 there's quite few people from the media here today
 7 but, as well, I want it to be given a proper, thorough
 8 account of what has actually gone on. Nick Wallis has
 9 done an awful lot. He's been brilliant in his radios,
 10 his TV programmes and his book, which is a good read.
 11 But it almost seems like a lot of these media
 12 outlets here have been too afraid to put anything in
 13 their -- anything out there. I'm wondering why that
 14 is. I'm wondering has there been pressure from
 15 somewhere else? If not, why? You know, it's --
 16 correct me if I'm wrong -- is this not the largest
 17 miscarriage of justice in British legal history? And,
 18 what, there's like a page every day or two, every week
 19 or two, very month. I think we deserve better.
 20 I think we do.
 21 **Q.** Thank you very much, Mr Owen.
 22 Chair, do you have any further questions at all?
 23 **SIR WYN WILLIAMS:** No, thank you. I asked the questions
 24 that I wanted to already.
 25 So it just remains, Mr Owen, for me to thank you
 37

1 for taking the time and trouble to come to give
 2 evidence to me. You will have heard me say yesterday
 3 or no doubt will have been told that I attach very
 4 considerable importance to all of this evidence, so
 5 a special thanks to you and everyone else who's coming
 6 to give this evidence to me.
 7 **A.** Thank you very much for your time. We appreciate it.
 8 **MR BLAKE:** Thank you, Chair. We're going to be back at
 9 1.30. We're going to take an early lunch and we're
 10 going to come back at 1.30 to hear from Lisa Brennan.
 11 So this afternoon's witnesses have been brought
 12 forward by half-an-hour.
 13 **SIR WYN WILLIAMS:** I understand that and I'm very glad
 14 that you are able to operate so flexibly, Mr Blake,
 15 and I think that one witness this afternoon is giving
 16 live evidence in the building with you and the second
 17 one will be remote like me, so to speak.
 18 **MR BLAKE:** That's correct.
 19 **SIR WYN WILLIAMS:** All right. Well, we'll reassemble at
 20 1.30 and thanks very much to everyone.
 21 **(11.16 am)**
 22 **(Luncheon Adjournment)**
 23 **(1.28 pm)**
 24 **SIR WYN WILLIAMS:** Good afternoon everyone. I can see
 25 Ms Hodge has taken over from Mr Blake, so welcome to
 38

1 everyone this afternoon and I'm ready when you are
 2 Ms Hodge.
 3 **MS HODGE:** Sir, we can hear you but we can't see you yet.
 4 So I think if we just wait a moment for that
 5 connection to resume. Thank you.
 6 **SIR WYN WILLIAMS:** It's very deceiving, Ms Hodge, because
 7 I can see myself so that makes me assume that others
 8 can see me but obviously that's not a justified
 9 assumption. *(Pause)*
 10 **MS HODGE:** Sir, we can see you now.
 11 **SIR WYN WILLIAMS:** Well, better late than never, eh? All
 12 right, over to you, Ms Hodge.
 13 **MS HODGE:** Thank you, sir. Our first witness this
 14 afternoon is Ms Lisa Brennan.
 15 **LISA MARGARET BRENNAN (affirmed)**
 16 **Questioned by MS HODGE**
 17 **MS HODGE:** My name is Catriona Hodge. I ask questions on
 18 behalf of the Inquiry.
 19 **A.** Okay.
 20 **Q.** Please could you state your full name?
 21 **A.** Lisa Margaret Brennan.
 22 **Q.** Ms Brennan, you should have before you a copy of your
 23 witness statement --
 24 **A.** Yes.
 25 **Q.** -- that was made on 14 January 2022; is that correct?
 39

1 **A.** Yes.
 2 **Q.** Could you please turn to the final page of your
 3 statement, which should be at page 15?
 4 **A.** Yes.
 5 **Q.** Is that your signature which you can see there?
 6 **A.** Yes.
 7 **Q.** When you made that statement on 14 January of this
 8 year was it true to the best of your knowledge and
 9 belief?
 10 **A.** It was.
 11 **Q.** Thank you. I'm going to start by asking you a few
 12 questions about yourself.
 13 **A.** Okay.
 14 **Q.** Where did you grow up?
 15 **A.** In Liverpool.
 16 **Q.** Both of your parents worked; is that right?
 17 **A.** Yes, they did, yes.
 18 **Q.** What did they do?
 19 **A.** Mum worked in a tights factory and Dad was
 20 a supervisor in the gas board, British Gas.
 21 **Q.** You had siblings, I believe?
 22 **A.** I did, yeah. I've got one sister, Kim.
 23 **Q.** Was your childhood a happy one?
 24 **A.** I had a lovely childhood, yeah, really did.
 25 **Q.** You started working at the Post Office as a counter
 40

1 clerk at the age of 16; is that right?
 2 **A.** I did.
 3 **Q.** Can you recall which year that was?
 4 **A.** Would have been 1984.
 5 **Q.** Could you please describe for us what the role of
 6 a counter clerk was at that time?
 7 **A.** It was just serving the pensioners in the local area.
 8 I worked in the local Post Office called Childwall
 9 Valley, where I grew up. My Nan was one of my
 10 pensioners and Grandad, Nan and Grandad, they used to
 11 come in and get their pension off me. Yeah, it was
 12 just a local shop where I worked until I was 21.
 13 **Q.** So the first branch you worked at was
 14 Childwall Valley?
 15 **A.** Yes, Childwall Valley.
 16 **Q.** How long did you stay working there?
 17 **A.** I was there until I was 21. So five years.
 18 **Q.** By the time you'd left what role had you obtained?
 19 **A.** I was the officer in charge. I'd been promoted to it
 20 for the last year to -- well, just overseeing the
 21 Post Office, it was, sort of the like, a little
 22 manager role that the subpostmaster made for us. We
 23 were just called officers in charge, so we did all the
 24 balancing of the books and everything for them. So,
 25 yeah, that was basically it.

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1 **Q.** When you left Childwall Valley, you went to work for
 2 the Crown Post Office?
 3 **A.** I did, yes, passed the exam and went into the Crown
 4 Post Office on my 21st birthday, I think it was, the
 5 following week, I passed the exam and got into the
 6 Crown Post Office.
 7 **Q.** Where were you initially required to work?
 8 **A.** I was known as a floater. So we did our training on
 9 the Wirral and then we just floated around different
 10 offices. So I've seen the majority of Post Offices
 11 all over Liverpool. I worked in most of them.
 12 **Q.** You later came to work at -- is it Huyton?
 13 **A.** Huyton.
 14 **Q.** Huyton Post Office, thank you. When did you first
 15 start working there?
 16 **A.** It was about '95. Something around '95. Not long
 17 before Jess was born, my daughter.
 18 **Q.** You were working as a counter clerk there, as well?
 19 **A.** Counter clerk, yes.
 20 **Q.** Did you enjoy your work for the Post Office?
 21 **A.** Yes, I loved it. That's all I can say. I did,
 22 I loved it. I love my job.
 23 **Q.** You received a salary --
 24 **A.** Yes.
 25 **Q.** -- for your work. Do you recall how much that was?

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1 **A.** I don't know. In my head, because it was 20 years and
 2 I'm just -- I try and remember in my head.
 3 **Q.** Don't worry.
 4 **A.** It was around 300 or 400, maybe, a week or something
 5 like that. I can't remember the exact amount. I'd
 6 forget.
 7 **Q.** It's fine, thank you. Were you eligible for
 8 a pension?
 9 **A.** Oh, I was, yeah. Used to pay into a pension, yeah.
 10 **Q.** Would you have regarded yourself at the time as quite
 11 comfortably off?
 12 **A.** Yeah, I was, yeah. I had a good life, yeah. Lots of
 13 friends and a really good life, a nice house, husband,
 14 daughter in school and, yeah, life was lovely, lovely.
 15 **Q.** You mention in your statement that you had received
 16 awards and bonuses?
 17 **A.** Yes, we used to have mystery shoppers. So I'd won
 18 them quite a few times when they used to come round
 19 and you didn't know who they were and they'd come in
 20 the office and get served by you. If you were polite
 21 and offered them all the upsales and what not they'd
 22 go back and you would get a, sort of, recognition for
 23 it, for the staff in the office. So yeah, I won that
 24 quite a few times.
 25 **Q.** You've mentioned your husband and daughter. You were

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1 married whilst working in the Post Office?
 2 **A.** Yes.
 3 **Q.** Your daughter is here today to support you.
 4 **A.** Jess is with me now, yes.
 5 **Q.** In which branch were you working when the Horizon
 6 system was installed?
 7 **A.** Would have been Huyton.
 8 **Q.** Did you receive any training when Horizon was
 9 installed?
 10 **A.** Not that I can remember. It was just sort of all set
 11 up and on you go.
 12 **Q.** Without any training, how did you manage to operate
 13 the system?
 14 **A.** You just got on with it. We all mucked in together.
 15 It was like ten staff in there so we just, sort of,
 16 probably helped each other out. It's hard to remember
 17 because it's ages ago. It's 20 years ago. I wish
 18 I could. I wish could remember everything but didn't
 19 think a day like today would come when I'd have to
 20 remember everything, and I wish I did.
 21 **Q.** How many staff -- can you recall how many staff were
 22 working at the branch at the time?
 23 **A.** Probably about ten staff and a few management. It was
 24 inside -- it was connected to a sorting office in
 25 Huyton. It was a big office, yes.

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1 Q. Was there just a single Horizon terminal there or
 2 was --
 3 A. No, we all had our own. We all had remote ones that
 4 you worked on, different ones each day.
 5 Q. How did you record who was working on the terminal at
 6 any time?
 7 A. It's a long time ago. We just used to log in,
 8 I think. From what I can remember, we just used to
 9 log in. I just wish I could remember. We all had our
 10 own log-ins, I think.
 11 Q. What would happen if discrepancies arose?
 12 A. We just carried over to the next day. If anybody was
 13 short or over. I think if we were sort of like
 14 a fiver out, more than a fiver, you would have to go
 15 through all the dockets and count them all and
 16 everything, so you'd be there until whatever time,
 17 until it was all done. If someone was like 70/80 quid
 18 out, or whatever -- whatever amount, you'd have to
 19 just keep checking the dockets until hopefully you
 20 find it all, hopefully you didn't find any more
 21 mistakes, which was quite often that you would find
 22 these mistakes.
 23 Q. I'd like to ask you about an audit that occurred in
 24 your branch on 2 June 2002. Was it unusual for the
 25 branch to be audited?

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1 A. No, it was randomly. They used to come round -- you
 2 know, you'd expect the auditors to come periodically,
 3 you know, throughout the year.
 4 Q. What occurred on this occasion on 2 June?
 5 A. They came in, we all turn up at the office, they're
 6 there before you. No-one can go near the drawers or
 7 anything, and then they started doing the audit and
 8 then, the next thing I know, my life got turned upside
 9 down.
 10 Q. What did they find when they carried --
 11 A. That I had a shortage in my till and then I was
 12 interviewed.
 13 Q. Do you recall what the amount of the shortage was?
 14 A. I can't. I can't remember what it was.
 15 Q. Would a figure of approximately £3,000, does that
 16 sound about right --
 17 A. I think I've said that in my statement but I really
 18 can't remember. I don't think it was that much but
 19 it -- well, it was something like that in the end
 20 I think when they checked everything because he went
 21 over things, he carried on looking -- sorry, I'm
 22 jumping ahead here. He carried on looking, the
 23 fellow, who was looking into --
 24 Q. You mentioned being interviewed?
 25 A. Yes.

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1 Q. Were you allowed any representation?
 2 A. I could take a friend in with me. I took a friend,
 3 Maureen, who I worked with, in with me and she just
 4 sat with me because we didn't have a clue what was
 5 going on. It was frightening.
 6 Q. Were you offered the opportunity to consult a lawyer?
 7 A. No.
 8 Q. You've described the interview being conducted by two
 9 men; is that right?
 10 A. Yes.
 11 Q. Can you describe how you felt during the interview?
 12 A. It was horrible. They were just, you know -- they
 13 were quite derogatory's the word. It was -- you know
 14 "Got a car, have you?" you know. This is how they
 15 spoke to me and I was sitting there thinking -- "Got
 16 a car, oh, look at the earrings you've got in. Bit of
 17 a big girl, do you like going out for meals? Have you
 18 got lots of money".
 19 It would be sort of along them lines, and I was
 20 sitting and I was thinking "What are they getting at
 21 here?" because I didn't understand this was going to
 22 be the beginning of the end of my life, because that's
 23 what it was from that day and from that moment.
 24 Q. Did they ask you what had happened to the money that
 25 was shown to be missing?

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1 A. Yeah, in the end, after saying all those things, it
 2 was sort of -- I think it was a case of, you know,
 3 "You've got this money, haven't you?" and I was like
 4 "I don't know what you're on about", and I didn't know
 5 what they were on about.
 6 Q. What happened after the interview concluded?
 7 A. They said I had to leave, so they escorted me out of
 8 the building, and that was it. I just stood outside
 9 Huyton Post Office thinking "What the hell happened
 10 back there?"
 11 Q. Were you suspended from your role at that point?
 12 A. Yeah, yeah.
 13 Q. What did you do when you were told that you'd been
 14 suspended?
 15 A. I just went to my Nan's. I got the bus and went to my
 16 Nan's, and my Uncle Joe was there, trimming Nan's
 17 hedges and he said "Oh, you're early", and I just said
 18 "I think I've lost my job, they're accusing me of
 19 stealing?" "Did you do it?" I said "No", and then
 20 I just went into my Nan and --
 21 Q. Did you return home later that day?
 22 A. No.
 23 Q. Why not?
 24 A. I felt ashamed. I just -- I wasn't expecting my day
 25 to go like that and the day just -- was just

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1 horrendous, that day was just horrendous and, yeah, it
 2 was just like the end of the world to me.
 3 **Q.** I'm going to ask you some questions now about the
 4 prosecution that was brought against you. You were
 5 charged with 32 counts of theft; is that right?
 6 **A.** Yes.
 7 **Q.** You were sent a summons to attend Liverpool
 8 Magistrates' Court; is that right?
 9 **A.** Yes.
 10 **Q.** On what day did the summons arrive?
 11 **A.** The Magistrates, I think that was Christmas Eve.
 12 **Q.** How did that make you feel?
 13 **A.** Awful. It's not that I'd lost my job -- they'd had
 14 sacked me from 2 August, so that was it. Then I had
 15 nothing, I had no job or anything from 2 August and
 16 then, on the Christmas Eve, I got this -- it just come
 17 out the blue, because I thought it was over and that
 18 was it, I was sacked and that was it. But then I was
 19 summonsed. Then it began.
 20 **Q.** When you received your summons, did you seek any
 21 support from a union or trade association?
 22 **A.** I'd been going to the union periodically from the
 23 August until then, asking them to try and get my job
 24 back for me because I just wanted my job back. So
 25 I kept going to a union rep, I can't remember, I think

1 his name was Steve. I kept going to see him, saying
 2 "Do you think they're going to give me my job back",
 3 because I really did think I was going to get my job
 4 back.
 5 **Q.** Do you recall which union that was, which
 6 organisation?
 7 **A.** The Post Office union.
 8 **Q.** Was it the Communication Workers Union?
 9 **A.** CWU, yeah, yeah. Yes, I was with them. They were
 10 trying to get my job back. I think I was a lost cause
 11 in the end.
 12 **Q.** You obtained legal representation, is that right, from
 13 a firm of solicitors and a barrister? How did you
 14 plead to the charge of --
 15 **A.** Not guilty.
 16 **Q.** As a result of your not guilty plea, your case was
 17 transferred to the Crown Court at Liverpool?
 18 **A.** Yes.
 19 **Q.** Is that right? Did you change your plea at that
 20 stage?
 21 **A.** No.
 22 **Q.** Why not?
 23 **A.** Because I wasn't guilty.
 24 **Q.** Your trial commenced, I think, on 2 September 2003; is
 25 that right?

1 **A.** Yes.
 2 **Q.** It was listed to last for three days. Who attended
 3 court with you?
 4 **A.** My Mum and my step-dad.
 5 **Q.** What evidence of your character did you produce?
 6 **A.** Well, I got a lot of letters off the girls from work
 7 and people who knew me but they were told that they
 8 couldn't have any contact with me after that. So I,
 9 sort of, kept hold of the letters that they had sent
 10 me originally and took them in with me but then they
 11 were told "You can't speak to Lisa anymore", so I lost
 12 all contact with them.
 13 But I did take letters in from them and from,
 14 yeah, lots of people. My brother-in-law's a
 15 policeman -- he's passed since -- but, you know,
 16 letters from himself and that, and I took all them in
 17 and the judge had all them, Judge Phillips had all
 18 those letters to read. I had a good -- yeah, they
 19 were good testaments for me.
 20 **Q.** On the final day of your trial you had a conversation
 21 with your young daughter --
 22 **A.** Yeah.
 23 **Q.** -- is that right? Can you describe that conversation,
 24 please?
 25 **A.** Yeah. Sorry, Jess.

1 If they were going to send me to prison,
 2 I wasn't going to -- I was going to take my own life.
 3 I couldn't have gone to prison. I couldn't.
 4 I just -- I felt ashamed my life was just ruined
 5 and -- I'm sorry.
 6 **Q.** Is that what you told your daughter on that morning?
 7 **A.** Yes.
 8 **Q.** How old was she at the time?
 9 **A.** Six.
 10 **Q.** You were found guilty by the jury --
 11 **A.** Yes.
 12 **Q.** -- and convicted of 27 of the 32 counts of theft,
 13 correct?
 14 **A.** Yes.
 15 **Q.** Can you please describe for us the reaction in court
 16 when your verdict was read out?
 17 **A.** I had -- well, that wasn't then. The court clerk
 18 cried because she'd been sitting with us and we
 19 thought it would just be not guilty, really sincerely,
 20 we just didn't think it was going to be a guilty
 21 verdict, because she used to sit with us the court
 22 clerk, and she just had tears in her eyes.
 23 The judge was -- I felt like he was gobsmacked.
 24 He turned round and said -- you know, when they said
 25 "We want the money back off her", he said to them

1 "Stick a penny on a stamp".
 2 **Q.** Was that when the Post Office asked for their legal
 3 costs?
 4 **A.** Yeah, and he said "Put a penny on a stamp, you won't
 5 get nothing from Lisa".
 6 **Q.** So no order was made for costs against you?
 7 **A.** No.
 8 **Q.** How did it make you feel to be convicted of theft?
 9 **A.** Awful, awful. Just the end of the world. To me it
 10 was just the end of the world. That was my life. All
 11 I'd known was the Post Office from 16 and then just to
 12 be told "You're a thief", is horrible, because
 13 I wasn't and I hadn't took anything. Just ...
 14 **Q.** The sentence you received was one of six months'
 15 imprisonment, is that right --
 16 **A.** Yes.
 17 **Q.** -- but suspended for two years?
 18 **A.** Yes.
 19 **Q.** That meant you were able to return to your daughter?
 20 **A.** Yes, to go home to Jess.
 21 **Q.** What conditions were imposed on you as a result of
 22 your conviction?
 23 **A.** No-one really reached out to me. I didn't know what
 24 I had to do. I went with my Mum a few times for
 25 probation and I had to go to a place called NACRO,
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1 with people -- criminals and everything.
 2 **Q.** Is that a charity which helps ex-offenders?
 3 **A.** Yes, something that helps you get a job, apparently,
 4 and they're probably really nice people but I just
 5 didn't think I should have been there but I was, so
 6 I did go because I had to.
 7 **Q.** Your conviction, of course, was overturned last year.
 8 **A.** Yes.
 9 **Q.** Before we come back to that, I'd like to ask you some
 10 questions about the impact this has had upon you and
 11 your family.
 12 **SIR WYN WILLIAMS:** Ms Hodge, can I just interrupt?
 13 Just one question from me, if I may, Ms Brennan.
 14 We've heard quite a lot so far about people being
 15 offered plea bargains or plea deals.
 16 **A.** Okay.
 17 **SIR WYN WILLIAMS:** Were you ever offered a plea bargain?
 18 **A.** No.
 19 **SIR WYN WILLIAMS:** You obviously never sought to suggest
 20 that you'd plead guilty to a lesser offence because
 21 you were maintaining your innocence.
 22 **A.** Yes.
 23 **SIR WYN WILLIAMS:** I've got that right, yes?
 24 **A.** Yes.
 25 **SIR WYN WILLIAMS:** Fine, thanks very much.
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1 **MS HODGE:** Ms Brennan, dealing first with the impact these
 2 events on you and your mental health and your
 3 emotional state, you've described in your statement
 4 that the impact was severe.
 5 **A.** Yes.
 6 **Q.** When you were first suspended and accused of stealing,
 7 you have explained that you attempted to take
 8 an overdose; is that correct?
 9 **A.** Yes.
 10 **Q.** Did you seek any help or support from a doctor at that
 11 time?
 12 **A.** I'd gone to the doctors and he put me on beta blockers
 13 for a short while but I had a criminal record. Nobody
 14 really cared. I think, nowadays, you get more help
 15 for your mental health. Back then, there was just
 16 nothing. There was no-one. No-one reached out.
 17 I just had a criminal record, and it was just -- I was
 18 just left. I was just left. There was nothing.
 19 It was a long time ago. And there was nothing,
 20 there was no help. I was a criminal and that's all
 21 I knew, and that's all I've known for 20 years, that
 22 I've got that criminal record and it's only now I'm
 23 not, it's -- it's -- it was just so different back
 24 then.
 25 **Q.** Did you experience problems with alcohol at that time?
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1 **A.** Yeah, I used to drink a lot.
 2 **Q.** How much were you drinking?
 3 **A.** Vodka, wine, anything -- anything just to numb it.
 4 **Q.** For how long did that go on?
 5 **A.** Probably a good few years.
 6 **Q.** Before you were suspended from your position as
 7 a counter clerk, you had shared a home with your
 8 husband and your daughter.
 9 **A.** Yes.
 10 **Q.** You've told us that you felt unable to return home
 11 after you were suspended.
 12 **A.** Yes.
 13 **Q.** What impact did that have on your marriage?
 14 **A.** Well, we split up. I just never went back home.
 15 I just went to Mum's and I had no job, I couldn't
 16 afford to pay the mortgage so had to sell the house
 17 and sofa surf with Jess, when she was a baby -- well,
 18 a little girl, and we just sofa surfed. I just felt
 19 ashamed and couldn't go back there. Everybody knew
 20 me. I was popular. Everyone knew me, so ...
 21 **Q.** You've explained that the Post Office terminated your
 22 contract on 2 August --
 23 **A.** Yes.
 24 **Q.** -- 2002. What effect did that termination of your
 25 contract have on you financially?
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1 A. Couldn't afford to pay for things. I had no money,
 2 I had no job.
 3 Q. You've explained that you and your husband had owned
 4 a family home together?
 5 A. Yes.
 6 Q. You said you ended up homeless.
 7 A. Yes.
 8 Q. How did that come about?
 9 A. We had to sell the house. Couldn't afford to pay the
 10 mortgage.
 11 Q. Is it right that you were declared bankrupt, as well,
 12 at this time?
 13 A. Yes.
 14 Q. Where did you and your daughter live after you were
 15 forced to sell your home?
 16 A. Stayed in Mum's and just stayed on the couch, and Jess
 17 had the little spare room, and then we were waiting
 18 for a council flat, or something, to come along, which
 19 luckily we did get a council flat in the following
 20 year, yeah.
 21 Q. What did you do with your possessions when you lost
 22 your home?
 23 A. If anybody wanted them. I couldn't take them
 24 anywhere. I had no storage. I couldn't afford to pay
 25 for storage, so I just said to people "Help yourself",

1 just left it.
 2 Q. Without any income, how did you pay for food for you
 3 and your daughter?
 4 A. We used to rely on Mum and Nan a lot and my Dad, and
 5 had to go to the Salvation Army as well. They were
 6 helpful. Back then they didn't -- I didn't ever
 7 recall food banks or anything, otherwise I'd have used
 8 things like that. But there didn't seem to be
 9 anything like that at that time, so Salvation Army
 10 were not far from where our flat was, so made friends
 11 with a lovely lady called Fiona who prayed with us and
 12 helped us along our way.
 13 Q. Were there times when you went hungry?
 14 A. Yes, so Jess could eat.
 15 Q. Some time in 2003 you obtained a council flat; is that
 16 right?
 17 A. Yes.
 18 Q. Can you describe to us what it was like to live there?
 19 A. Very different from a three-bedroom house but, you
 20 know, it was a home for me and Jess. Cold, metal
 21 windows, they were due to be demolished. Quite a bit
 22 of antisocial behaviour. Just different but I had
 23 to -- well, we had to fit in.
 24 Q. How did you and your daughter get by whilst you were
 25 out of work?

1 A. I was on benefits. I think it was about three or
 2 four years before I could -- you know, before I got
 3 a job with my cousin. So, yeah, we just got by with
 4 help from people, really. You know, that was it.
 5 Q. You made efforts, I think, to obtain another job --
 6 A. Yeah.
 7 Q. -- is that right?
 8 A. Yeah.
 9 Q. What challenges did you face, as a result of your
 10 conviction, when looking for work?
 11 A. Well, CRB checks. It couldn't be a job that I'd have
 12 loved to have down, which was the Post Office or banks
 13 or anything like that. I couldn't go applying for
 14 jobs like that. It was more shop work, not that
 15 there's anything wrong with it because that's what
 16 I've done for the last 20 years or so, worked in
 17 shops. Any type of work that I could get where they
 18 wouldn't do a CRB check.
 19 Q. Did you at one point want to train as a teacher?
 20 A. Yeah, I did. I actually -- well, when I was out of
 21 work I took a teacher training course and I passed
 22 that with flying colours and then went to work in
 23 Jess's school helping out, voluntary, and then
 24 I passed, so they kept me on there, and then they did
 25 a CRB check and then they said, "Sorry, Lisa, you'll

1 have to leave", because I had a criminal record. So
 2 I thought "What did I do this for?" Pointless,
 3 pointless, but ...
 4 Q. You did ultimately find some work in retail?
 5 A. I did, yeah.
 6 Q. There came a time when things improved and you were
 7 promoted --
 8 A. Yeah.
 9 Q. -- to a manager; is that right?
 10 A. Yes.
 11 Q. You were later approached by a customer, I believe,
 12 who offered you a job; is that right?
 13 A. Yes.
 14 Q. Are you still working there now?
 15 A. I am, yeah, yeah. And I can actually tell them the
 16 truth. I actually told them on 23 April that I'm free
 17 and then everyone was like "How'd you keep that
 18 a secret for 19 years?" I just said "I had to
 19 because, otherwise, I'd never have got on in life",
 20 you know. People now, if they see this, there's still
 21 people that I'd love to have told, friends that I've
 22 met along the way. They never knew me. No-one knew
 23 me. And now I can be me and it's lovely.
 24 Maybe I was a happier person but I haven't been
 25 able to be and now I can be, and I'm happy and that

1 feels really bad that I'm happy, because I've been so
 2 sad and so angry for years, and now I've turned
 3 a corner. It's lovely.
 4 **Q.** You mentioned, previously, Ms Brennan, that you were
 5 eligible for a pension with the Post Office?
 6 **A.** Yes.
 7 **Q.** What effect did the termination of your employment
 8 have upon your pension?
 9 **A.** They took it away. In court, I think they said
 10 something about "We're taking the pension back", so
 11 they took everything, so ...
 12 **Q.** Are you eligible for a state pension?
 13 **A.** I think so. I presume I would be, yeah.
 14 **Q.** Can you describe the impact that your conviction had
 15 upon your young daughter at the time?
 16 **A.** Yeah, she's seen it all and I'm truly sorry but it
 17 happened, and why it happened to us, I don't know, but
 18 it's really affected Jess.
 19 **Q.** You and your daughter receive a lot of support from
 20 your mother; is that right?
 21 **A.** Yeah, yeah.
 22 **Q.** How did your conviction impact upon her?
 23 **A.** On Mum, just tragically, you know. Mum's only got one
 24 lung, as well, and she's been my best friend and,
 25 yeah, she just looked after us and she had me with

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1 a criminal record, and my sister lost her husband ten
 2 years ago, he was a policeman and, you know, he died
 3 in active service, so it's very sad. Mum's had to put
 4 up with that and it's -- yeah, it's hard.
 5 **Q.** As you have mentioned, very happily your conviction
 6 was quashed in April?
 7 **A.** Yes.
 8 **Q.** Not all of your family members lived to see your name
 9 cleared --
 10 **A.** No.
 11 **Q.** -- did they?
 12 **A.** No. My Dad and my brother-in-law and my Nan. They
 13 believed me and they know but, yeah, they never, ever
 14 got to see it happen for real.
 15 **Q.** You mention in your statement that your father had
 16 fallen ill after you were convicted; is that right?
 17 **A.** Yeah.
 18 **Q.** Were you able to care for and support him in the way
 19 you hoped to?
 20 **A.** No, and I feel like that was stolen away because if
 21 I'd had still had my job and if it had still been for
 22 the Post Office and everything, I'm sure they would
 23 have given me compassionate leave, but I had to be
 24 grateful for what I had. So the jobs that I were in,
 25 and they didn't know about my criminal conviction,

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1 I couldn't say to them "Oh, can I have compassionate
 2 time with Dad". My Dad had several cancers and
 3 dementia, so my sister had to do all the caring and
 4 I'd just do it on my days off because I was terrified
 5 that they'd find out.
 6 Every job I was in I was terrified they'd find
 7 out that I had a criminal record and I'd lose my job.
 8 That was always -- that's just the way I've been for
 9 a long time, for years.
 10 **Q.** You've mentioned relationships with friends. Your
 11 conviction impacted on those as well; is that right?
 12 **A.** Yes.
 13 **Q.** Did you continue to socialise with your friends after
 14 you were convicted?
 15 **A.** No, no, partly for myself. I just -- I couldn't face
 16 people, so I sort of built a wall and just -- yeah, it
 17 was just me and Jess against the world, and that was
 18 it. I don't do social media or anything. That's why
 19 I've never done anything like tell my story. This is
 20 the first time I've ever really spoken about it,
 21 knowing that there's people here and I know I'm
 22 getting filmed, it's quite scary but it's time. It's
 23 time.
 24 **Q.** You have mentioned that your colleagues weren't
 25 allowed to support you during your prosecution.

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1 **A.** No.
 2 **Q.** Did you lose touch with those colleagues and friends?
 3 **A.** Everyone, everyone, yeah.
 4 **Q.** Do you know if your conviction was reported at the
 5 time in the press or --
 6 **A.** It was in the Liverpool Echo.
 7 **Q.** How did it feel for you to see it reported like that?
 8 **A.** Horrible, but I was guilty -- I was found guilty.
 9 There was, you know -- as far as I was concerned,
 10 until all the, you know, Alan Bates and all the
 11 Justice for Subpostmasters came along, I think I'd
 12 still be in that situation. It took me a long time to
 13 join up with them. It was up to like Jess and my Mum
 14 and my sister, you know, "Get yourself on board there,
 15 Lisa". I was terrified to bring it all up again but
 16 thank God for them because, without them, this all
 17 wouldn't have happened. So yeah, hats off.
 18 **Q.** As you have said things have improved a lot --
 19 **A.** Yes.
 20 **Q.** -- since those early years, post conviction. You have
 21 a new partner; is that right?
 22 **A.** Yeah, Andy.
 23 **Q.** You have a job that you enjoy?
 24 **A.** Yeah, I do, yeah.
 25 **Q.** How do you feel now looking back about your experience

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1 with the Post Office?
 2 **A.** Oh, it's just scandalous. Just -- it should never
 3 have happened. I wasn't the only one and every one of
 4 us say the same thing "You're the only one", that's
 5 what we were told: "it's only you". I just remember
 6 them saying that to me in the room, "It's only you,
 7 nobody else is making these mistakes, it's only you".
 8 **Q.** Sorry, who told you that?
 9 **A.** The -- when we were in the interview room, back in the
 10 June, "It's only you who's doing it", and it wasn't
 11 only me.
 12 **Q.** There are no further questions that I wish to ask you,
 13 Ms Brennan. Is there anything that you would like to
 14 say?
 15 **A.** Just thanks. Thanks for listening and, yeah, just
 16 thank you.
 17 **MS HODGE:** Sir, do you have any questions for Ms Brennan.
 18 **SIR WYN WILLIAMS:** Well, I haven't got any questions,
 19 Ms Brennan, but I wonder if I could ask for your help,
 20 all right?
 21 **A.** Okay.
 22 **SIR WYN WILLIAMS:** Because you've just told me how
 23 difficult it was for you to get on board to have your
 24 conviction quashed because you felt that, you know,
 25 things might go wrong or it might be too difficult.

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1 the ladies and it's just lovely to know you're not on
 2 your own. Please, you know, talk to someone, get some
 3 help.
 4 You know, it's out there now. They're wrong and
 5 it's out there.
 6 **SIR WYN WILLIAMS:** Well, I hope that's very helpful to
 7 some people who are listening but who haven't yet come
 8 forward. So thank you very much, Ms Brennan.
 9 **A.** Well, thank you and I hope they do. Thank you.
 10 **MS HODGE:** Thank you. You are welcome to return and sit
 11 with your daughter. Thank you very much.
 12 Sir, our next witness is appearing remotely,
 13 Ms Janine Powell. I wonder if we may take a short
 14 break to get her connected and let everybody have
 15 a brief rest.
 16 **SIR WYN WILLIAMS:** That's fine. Thanks very much,
 17 Ms Hodge.
 18 **MS HODGE:** Shall we resume at 2.15?
 19 **SIR WYN WILLIAMS:** Yes, that would be fine.
 20 **MS HODGE:** Thank you.
 21 (2.04 pm)
 22 (A short break)
 23 (2.15 pm)
 24 **JANINE MARIE POWELL (affirmed)**
 25 **MS HODGE:** Ms Powell, my name is Catriona Hodge. I ask

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1 **A.** Yeah.
 2 **SIR WYN WILLIAMS:** You'll probably be aware that the
 3 number of people who've had their convictions quashed
 4 is significantly less than the number of people who
 5 are actually convicted on the basis of Horizon?
 6 **A.** Yeah.
 7 **SIR WYN WILLIAMS:** I'm wondering if you could help me by
 8 explaining to them, however difficult it is, it's much
 9 better to come forward. So what made you come forward
 10 in the end?
 11 **A.** Persistence from my Mum. My Mum, my sister Kim, Jess,
 12 and Andy, they said, you know, "Go for it, Lisa".
 13 I said, "Well, say it all falls apart and then I'm out
 14 there and I lose this job?" It was always the
 15 terrifying -- and it was terrifying going up against
 16 the Post Office again.
 17 You know, I was scared and I can imagine that
 18 people would be scared. Coming here today, I felt
 19 scared. I felt like I was coming up against the
 20 Post Office again until I met all the people and I was
 21 eased. It's like coming up against them again.
 22 Don't be frightened. Do it. Do it. You know,
 23 you've got the likes of Jo and Alan. You know,
 24 everyone will help you that -- you know, just talk to
 25 them. I joined a WhatsApp group with Jo and some of

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1 questions on behalf of the Inquiry.
 2 Please could you state your full name.
 3 **A.** Janine Marie Powell.
 4 **Q.** Ms Powell, you made a witness statement on 14 January
 5 of this year; is that correct?
 6 **A.** Yes.
 7 **Q.** Do you have a copy of that statement before you?
 8 **A.** I don't, no.
 9 **Q.** Sorry, if we just pause a moment, we'll make sure we
 10 get one to you. (Pause)
 11 **A.** I've found my copy, sorry.
 12 **Q.** Not at all. Thank you very much. Could I ask you,
 13 please, if you can, to speak up a little to ensure
 14 that your evidence is heard?
 15 **A.** Okay.
 16 **Q.** Thank you very much. So that statement before you was
 17 made, I think, on 14 January of this year; is that
 18 right?
 19 **A.** Yes.
 20 **Q.** Could you please turn to the final page of your
 21 statement. It should be page number 16.
 22 **A.** Yes.
 23 **Q.** Do you see your signature in the middle of that page?
 24 **A.** Yes.
 25 **Q.** When you made the statement on 14 January, was the

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1 content true to the best of your knowledge and belief?
 2 **A.** Yes.
 3 **Q.** Ms Powell, I'm going to begin by just asking a few
 4 questions about you, if I may. How old are you?
 5 **A.** I'm 50.
 6 **Q.** You're the mother of three children, is that right?
 7 **A.** Yes.
 8 **Q.** Are they grown up now?
 9 **A.** They are.
 10 **Q.** Before you worked for the Post Office, you had worked
 11 in retail for a number of years; is that right?
 12 **A.** Yes.
 13 **Q.** You also spent some years out of work caring for and
 14 raising your young family; is that correct?
 15 **A.** Yes.
 16 **Q.** Please could you describe to us the circumstances in
 17 which you came to work for the Post Office.
 18 **A.** I'd seen the job advertised as a counter clerk, just
 19 applied for it and --
 20 **Q.** Do you recall when you saw the advert?
 21 **A.** (Shook head).
 22 **Q.** I think in your statement you dated it to around 2005
 23 or 2006, is that --
 24 **A.** Yes 2005/6, yes.
 25 **Q.** That was for the role of the counter assistant. Do

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1 you recall in which branch?
 2 **A.** Cowleymoor Post Office.
 3 **Q.** Was that to support the subpostmaster of the branch?
 4 **A.** Yes.
 5 **Q.** What attracted you to the role of counter assistant in
 6 that particular branch?
 7 **A.** Just being back in work. I enjoy working and I'll try
 8 anything.
 9 **Q.** The Cowleymoor branch is in Tiverton, is that right?
 10 **A.** It is, yes.
 11 **Q.** In Devon. Is that where you lived at the time?
 12 **A.** Yes.
 13 **Q.** So it was located in your home town?
 14 **A.** Yes.
 15 **Q.** Is that correct?
 16 **A.** Yes.
 17 **Q.** It would have afforded you a chance to work in your
 18 community?
 19 **A.** Yes, and it was within my area of where I was living
 20 and with the children at school, in the same area so
 21 it was all convenient.
 22 **Q.** You describe -- you say in your statement that, at
 23 that time, you were a sociable and confident person
 24 and enjoyed interaction with the public.
 25 **A.** Yes.

70

1 **Q.** Were these qualities that you felt made you suitable
 2 for that role?
 3 **A.** Yes, I've always believed in good customer service.
 4 I feel I can give that.
 5 **Q.** To whom did you apply to take up this role?
 6 **A.** I just -- I just went to the Post Office and then just
 7 filled out an application form and just went from
 8 there.
 9 **Q.** Were you required to attend an interview?
 10 **A.** Yes.
 11 **Q.** Do you recall when you took up the new role? Roughly
 12 when that was? Was it in early 2006?
 13 **A.** Yeah, I believe it -- I think it was about August time
 14 but I can't --
 15 **Q.** You cannot now recall?
 16 **A.** Yeah.
 17 **Q.** Was Horizon installed in the Cowleymoor branch when
 18 you first started working there?
 19 **A.** Yes.
 20 **Q.** Did you receive any training on the system when you
 21 began work?
 22 **A.** Just -- yeah, just your basic --
 23 **Q.** Who trained you?
 24 **A.** -- training. It was the postmistress that was there
 25 at the time. There was only, like, one other member

71

1 of staff.
 2 **Q.** Do you recall how much training you received? Was it
 3 a day or two, or more?
 4 **A.** It was a couple of days. It was just like when you
 5 went in, when you come across things and different
 6 things at different times, just --
 7 **Q.** Did you feel confident using this system after the
 8 training you'd received?
 9 **A.** For the basics. I felt I could do the basics, the
 10 daily, you know, serving the customers, selling
 11 a stamp, you know, paying out the benefits.
 12 **Q.** Whilst you were working as a counter assistant, did
 13 you experience any discrepancies in the branch
 14 accounts?
 15 **A.** As just a counter assistant? No, because I didn't
 16 have any dealings with anything else, the cashing up
 17 or anything. It was dealt with by the person that was
 18 in charge.
 19 **Q.** So the subpostmistress was responsible and dealt with
 20 that?
 21 **A.** At the time, yes.
 22 **Q.** You've explained in your statement, you didn't stay in
 23 the role of counter assistant for very long; is that
 24 right?
 25 **A.** Yes.

72

1 Q. Can you explain how you came to become the
 2 subpostmistress yourself of the branch, please?
 3 A. The previous postmistress had handed in her notice and
 4 left and it just -- I was the only one there and just
 5 sort of got left.
 6 Q. Did you apply to be the subpostmistress of the branch?
 7 A. No, no.
 8 Q. Were you asked to take up that role?
 9 A. I think when the area manager had come to visit,
 10 I think it just sort of led into me taking over the
 11 role.
 12 Q. Can you remember how soon after you started working as
 13 a counter assistant that you took on this new role as
 14 the subpostmistress of the branch?
 15 A. It was within weeks. I couldn't give you an exact
 16 time.
 17 Q. Did you know why the previous subpostmistress had
 18 resigned?
 19 A. No. She'd been there for a number of years and
 20 just ...
 21 Q. How did you feel about taking on this new
 22 responsibility?
 23 A. I was happy. I enjoyed my work but I did feel there
 24 was very little training, but just tried to get on
 25 with it and do the best that I could.

73

1 Q. When you accepted the role, were you required by POL
 2 to sign any contractual documents?
 3 A. Not that I recall. I really can't remember what.
 4 Q. Did you employ anyone to assist you in running the
 5 branch when you took over?
 6 A. The area manager, yes, employed another counter clerk.
 7 Q. Did you experience accounting discrepancies after you
 8 took over running the branch?
 9 A. Yes.
 10 Q. What action did you take to try to resolve these?
 11 A. I would quite often interact with the area manager and
 12 head office to try and work out where the problem was
 13 lying.
 14 Q. Did you yourself check the accounts?
 15 A. Yes.
 16 Q. You've mentioned you liaised with your area manager.
 17 A. Yes.
 18 Q. What action did your manager take, to your knowledge,
 19 when you reported these issues?
 20 A. If it was something we couldn't really resolve over
 21 the phone, he would come to visit and try and work out
 22 where the problem was lying.
 23 Q. Was the manager able to work out what the source of
 24 the problem was?
 25 A. In some instances but it wasn't always the case.

74

1 Q. Were you required to pay back any shortfalls in that
 2 initial phase?
 3 A. No.
 4 Q. Did you ever contact the helpline for advice or
 5 assistance?
 6 A. Yes, when I say I contacted head office, it would have
 7 been the helpline.
 8 Q. How many times do you think you contacted the helpline
 9 to seek assistance?
 10 A. I couldn't say because it was such a long time ago
 11 and ...
 12 Q. More than once?
 13 A. Yes, yes, it would have been more than once.
 14 Q. Do you recall what advice you received?
 15 A. Again, it was just trying to resolve the matter over
 16 the phone to see, you know -- but it wasn't always
 17 resolved and then that's when the area manager would
 18 also come back in.
 19 Q. I'd like to ask you some questions now about an audit
 20 of your branch that took place in early 2007?
 21 A. Yes.
 22 Q. Where were you living at this time?
 23 A. I was living in a flat above the Post Office.
 24 Q. Can you describe what happened on that day that the
 25 audit took place?

75

1 A. I received a phone call asking me to go down with my
 2 keys, which I did. I was asked to hand over my keys
 3 and that I was being suspended, pending further
 4 investigation.
 5 Q. Who asked you to hand over your keys?
 6 A. It was the area manager who was a different one to the
 7 one -- she had just recently taken over.
 8 Q. Was an audit carried out of your branch, to your
 9 knowledge?
 10 A. Yes.
 11 Q. Were you present when that audit took place?
 12 A. No.
 13 Q. What were you told as to the reason you were being
 14 suspended?
 15 A. That there was a big discrepancy. I mean, I couldn't
 16 tell you exactly but I think I was just, like, shocked
 17 to hear what I was hearing and the fact that I was
 18 being suspended.
 19 Q. You said it was a large discrepancy.
 20 A. Yes.
 21 Q. In your statement I think you said it was
 22 approximately £74,000. Does that sound correct?
 23 A. I think it was 71,400 and ...
 24 Q. How did you feel when you were told that you were
 25 suspected of stealing that money?

76

1 A. Numb. I just -- I can't explain how I felt.
 2 Q. Were you given an opportunity to explain to the
 3 auditors, to put your side of the story forward?
 4 A. No. I was next called by Post Office investigators to
 5 attend an interview at the police station.
 6 Q. Do you recall now when that interview took place?
 7 A. No, but it was -- I believe it was just like days
 8 after being suspended. I couldn't put a time because
 9 it's ...
 10 Q. You were asked to attend a police station, you said.
 11 A. Yes.
 12 Q. Who conducted the interview at the police station?
 13 A. There were two Post Office investigators.
 14 Q. Can you describe the interview for us, please?
 15 A. Just -- they read me my rights, they just kept
 16 repeating "Quite a discrepancy", and what had happened
 17 and if I'd taken the money or if I could explain where
 18 it had gone.
 19 Q. At some stage, you have explained you were suspended
 20 on the day of the audit?
 21 A. Yes.
 22 Q. Some time later, your contract -- you were effectively
 23 terminated as the subpostmistress; is that right?
 24 A. Yes.
 25 Q. Did you try to obtain work after your contract was

77

1 sentence because if I pleaded not guilty it would be
 2 a higher sentence.
 3 Q. Were you offered a deal by the Post Office?
 4 A. Not that I recall.
 5 Q. What action did you take on receipt of that advice,
 6 that is to say to plead guilty to the lesser charge?
 7 A. I refused and said no.
 8 Q. Why did you reject their advice?
 9 A. Because I did not want to plead guilty to something
 10 I hadn't done.
 11 Q. Although you pleaded not guilty, you were convicted
 12 after your trial; is that correct?
 13 A. Yes.
 14 Q. You were sentenced to 18 months in prison.
 15 A. Yes.
 16 Q. How did you feel when your sentence was read out?
 17 A. Broken.
 18 Q. Had you prepared yourself for the possibility that you
 19 might be sent to prison?
 20 A. I think I had to. I had to think of the worst case
 21 scenario.
 22 Q. Once your sentence had been read out, you were placed
 23 in handcuffs and lead out of court; is that right?
 24 A. Yes.
 25 Q. You had a son and daughter living with you at this

79

1 suspended?
 2 A. Yes.
 3 Q. Were you successful in doing that?
 4 A. I was, yes.
 5 Q. In September 2008, you received a summons to the
 6 Magistrates' Court; is that right?
 7 A. Yes.
 8 Q. You'd been charged with theft of £47,000?
 9 A. 71.
 10 Q. Forgive me, you are quite right. You said 71.
 11 I think your statement says 74, but you recall it as
 12 being 71,400?
 13 A. Something like 71,400 and ...
 14 Q. How did you react to receiving that summons?
 15 A. Devastated. Absolutely devastated.
 16 Q. How did you plead to the charge of theft?
 17 A. Not guilty.
 18 Q. Your case was transferred to the Crown Court as
 19 a result of your plea; is that right?
 20 A. Yes.
 21 Q. Were you legally represented at your trial in the
 22 Crown Court?
 23 A. Yes.
 24 Q. What advice did you receive?
 25 A. They'd actually advised me to plead guilty to a lesser

78

1 time, didn't you?
 2 A. Yes.
 3 Q. What was the immediate effect of your sentence upon
 4 them?
 5 A. It was hard. It was hard knowing I had -- I was going
 6 to have to leave them. Sorry.
 7 Q. Not at all. Would you like a moment?
 8 A. No, no, fine.
 9 **SIR WYN WILLIAMS:** Ms Powell, if at any time you feel too
 10 upset, please don't be afraid to ask for a break, all
 11 right?
 12 A. Okay.
 13 **SIR WYN WILLIAMS:** But it's obvious this is very upsetting
 14 and probably best, if you can, just to get on with it,
 15 yes?
 16 A. Yes, yes.
 17 **SIR WYN WILLIAMS:** Fine.
 18 **MS HODGE:** Your elder son, who had been living with you --
 19 A. Yes.
 20 Q. -- he was forced to move into shared accommodation; is
 21 that right?
 22 A. Yes.
 23 Q. Because you were sent to prison?
 24 A. Yes.
 25 Q. And your daughter, who was ten years old at the time;

80

1 is that correct?
 2 **A.** Yes, nine/ten. Yeah, she was just turning nine,
 3 I believe.
 4 **Q.** I think you said she turned -- I think you said in
 5 your statement she turned ten two days before you were
 6 sentenced?
 7 **A.** Sorry.
 8 **Q.** No, not at all. So she'd just turned ten?
 9 **A.** Yes.
 10 **Q.** You were going immediately to prison and she went to
 11 live with a friend; is that right?
 12 **A.** Yes.
 13 **Q.** Because she had to move, she was forced to change
 14 schools; is that correct?
 15 **A.** Yes.
 16 **Q.** You've said in your statement that there was some
 17 coverage of your case in the press; is that correct?
 18 **A.** Yes.
 19 **Q.** Where was it reported?
 20 **A.** I believe it was in the local papers, on the news.
 21 I didn't actually see it myself. It's just what I've
 22 been told people had seen it -- social media.
 23 **Q.** I think you've explained that some of the initial
 24 reporting was before your conviction, so after your
 25 first hearing in the Magistrates' Court, and then
 81

1 there was further reporting upon your conviction?
 2 **A.** Yes.
 3 **Q.** How did you feel about that initial reporting of the
 4 charges against you?
 5 **A.** It's hard because you -- you're walking down the
 6 street, I was sat in a café waiting to go to another
 7 day in the court and there's people reading the paper
 8 and looking over at me and staring, and just -- it's
 9 hard knowing that. Sorry.
 10 **Q.** Not at all. No need to apologise.
 11 You have explained that your sentence was of
 12 18 months' imprisonment. How much of that sentence
 13 did you serve?
 14 **A.** It was six months in prison and then six months on the
 15 tag.
 16 **Q.** Where were you initially taken?
 17 **A.** Eastwood Park in Gloucestershire.
 18 **Q.** When you were sent to Eastwood Park, where did you
 19 spend most of your time during your day in prison?
 20 **A.** In the cell.
 21 **Q.** After about two to three weeks, I think you were
 22 transferred; is that right?
 23 **A.** Yes, to Downview in Surrey.
 24 **Q.** What were the conditions like at Downview Prison?
 25 **A.** It was a lot harder because you were -- they were
 82

1 short-staffed, so you were in your cell more often,
 2 like 23 hours a day. You know, it was over Christmas,
 3 it was -- again it was short-staffed and you had the
 4 snow, so they were short-staffed again, because people
 5 couldn't get in, so you were basically spending a lot
 6 of time in the cell.
 7 **Q.** Do you recall how much time you spent out of your cell
 8 during the weekends, for example?
 9 **A.** At weekends you would have an hour association.
 10 **Q.** Were you able to maintain contact with your children
 11 whilst you were in prison?
 12 **A.** Yes.
 13 **Q.** Were they allowed to visit you?
 14 **A.** Yes, but not very frequent because of the distance
 15 obviously from Devon up to London.
 16 **Q.** What impact did your transfer to Downview have upon
 17 your children's ability to visit you?
 18 **A.** It was hard. Like I say, they couldn't visit as
 19 regular due to the distance and having to rely on
 20 people to bring them to visit.
 21 **Q.** I think you mentioned you were released from prison
 22 and upon your release you were required to wear a tag;
 23 is that correct?
 24 **A.** Yes.
 25 **Q.** For how long were you made to wear an electronic tag?
 83

1 **A.** If I recall, that was -- again, that was between four
 2 and six months -- I think it was six months. It's
 3 something -- I do forget days and times because I've
 4 tried to just block it out and move on.
 5 **Q.** In your statement, you've mentioned a period of three
 6 months. Does that sound correct?
 7 **A.** Right, yeah. Again, it could be three months. It's
 8 just something I've just -- dates and times are not my
 9 strongest point.
 10 **Q.** Did having to wear the tag cause difficulties for you?
 11 **A.** Yes, it was constantly going off at -- they had to
 12 keep coming round to check that I was in because it
 13 was saying that I was not in the building. They would
 14 be knocking on the door at 12/2.00 in the morning.
 15 Again, it restricted me from going to my daughter's
 16 parents' evenings and school plays.
 17 **Q.** You've described in your statement the efforts that
 18 you made to obtain work after your release from
 19 prison. What effect did your ability -- forgive me,
 20 what effect did your conviction have upon your ability
 21 to find work?
 22 **A.** It had a big impact. You have to declare obviously
 23 that you've got a criminal record and then when you
 24 try to explain it, you know, it's a no-no straight
 25 away. I couldn't work with -- I wanted to go into
 84

1 midwifery. I'd done my access course. I couldn't get
 2 work in a hospital because of the conviction. I've
 3 applied for jobs with the elderly, care work and,
 4 again, it's restricted.

5 **Q.** You eventually left your home in the south-west of
 6 England and moved to Durham; is that right?

7 **A.** Yes.

8 **Q.** Can you describe how you felt at the time when you
 9 moved to Durham.

10 **A.** I just felt like I needed -- I needed to get away from
 11 everything and start afresh but it just meant I had to
 12 leave my children again behind, but I just felt it was
 13 for the best.

14 **Q.** I'd like to, if I can, explore a bit more with you the
 15 impact that these events had upon you emotionally and
 16 psychologically.

17 You've described in your statement suffering
 18 from depression and anxiety; is that right?

19 **A.** Yes.

20 **Q.** You have also stated that you did at times self-harm
 21 and experienced suicidal thoughts; is that correct?

22 **A.** Yes.

23 **Q.** You have explained that your young daughter turned ten
 24 just two days before you were sentenced.

25 **A.** Yes.

85

1 **Q.** Can you describe, please, what the lasting effect of
 2 these events have been on your relationship with your
 3 younger son.

4 **A.** Again, we're not -- we're not as close as we were.
 5 We're not.

6 **Q.** Your elder son was living with you at the time. He
 7 was aged 18; is that right?

8 **A.** Yes.

9 **Q.** Because you were sent to prison, he was forced to move
 10 into shared accommodation; is that correct?

11 **A.** Yes, yes.

12 **Q.** He didn't return to live with you after you were
 13 released; is that right?

14 **A.** Yes.

15 **Q.** What impact did this conviction have upon your
 16 relationship with him?

17 **A.** We were still very close but, again, it was hard
 18 because he went through a lot and people were
 19 attacking him in the street verbally because of --
 20 because of me. And, again, he was also -- there was
 21 also times when he tried to self-harm himself. I had
 22 a call because he'd taken an overdose and he was
 23 crying to me on the phone.

24 **Q.** Did you feel that you had been able to support him in
 25 the way you would have liked?

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1 **Q.** What impact did these events have upon her?

2 **A.** A very big impact. She -- some of her friends at her
 3 new school had discovered that her Mum was in prison,
 4 and I didn't discover it straight away but after
 5 a couple of years she'd been self-harming and -- yeah,
 6 also had a big impact on our relationship.

7 **Q.** Can you describe how your relationship was affected by
 8 your conviction and sentence.

9 **A.** We were all very close and we just felt like we were
 10 just -- I think she blamed me for leaving her. We
 11 just got to the point where we would just be arguing
 12 all the time and falling out and, again, it was just
 13 hard to get that relationship back on track. Sorry.

14 **Q.** Please don't apologise. Your younger son was not
 15 living with you at the time that you were convicted
 16 but it appears from your statement you were very close
 17 to him.

18 **A.** Yes.

19 **Q.** Is that right? You have explained he was preparing to
 20 take his GCSEs when you came under investigation and
 21 the prosecution was brought against you.

22 **A.** Yes.

23 **Q.** And that that caused him considerable distress and
 24 worry; is that right?

25 **A.** Yes.

86

1 **A.** No, because I wasn't (*inaudible*).

2 **Q.** Your conviction was finally overturned on 22 November
 3 last year; is that correct?

4 **A.** Yes.

5 **Q.** How did that make you feel?

6 **A.** Relieved. So much relief. I can now or my children
 7 can now all move forward and ...

8 **Q.** You have started to move forward; is that right?

9 You're working as a bar manager in a hotel now?

10 **A.** Yes.

11 **Q.** Which you enjoy?

12 **A.** I do.

13 **Q.** And your children have grown up and started to form
 14 relationships of their own; is that right?

15 **A.** Yes.

16 **Q.** Is there anything you would like to say to the Chair
 17 which we've not covered in the questions I've asked
 18 you and the answers that you have given this
 19 afternoon?

20 **A.** No.

21 **MS HODGE:** Sir, do you have any questions for Ms Powell?

22 **SIR WYN WILLIAMS:** No, no questions for you, Ms Powell,
 23 but clearly this has been very difficult for you to
 24 come and tell me all this, and I'm extremely grateful
 25 that you've done it because it is crucially important

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1 that I hear from people who have been so badly
2 affected as you have. So thanks again, all right.

3 **A.** Thank you.

4 **MS HODGE:** Thank you, sir. That concludes the evidence
5 that we're going to hear this afternoon.

6 **SIR WYN WILLIAMS:** All right. I take it we're going to
7 start again tomorrow at 10.00; is that right,
8 Ms Hodge?

9 **MS HODGE:** That's right, sir, yes.

10 **SIR WYN WILLIAMS:** All right. Well, thank you everyone
11 who's helped to facilitate these hybrid hearings as
12 lawyers call them, though I'm never quite sure what
13 the word "hybrid" is supposed to convey in this
14 context. But it is very important that people like
15 Ms Powell who would prefer to give evidence away from
16 the hearing arena has that opportunity. So I'm
17 grateful to all those who have made it possible. We
18 will meet again tomorrow. Thank you.

19 **(2.53 pm)**

20 **(The hearing adjourned until 10.00 am the following day)**

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<p>MR BLAKE: [11] 1/6 1/12 1/15 1/24 18/7 18/17 18/24 32/1 32/16 38/8 38/18 MS HODGE: [14] 39/3 39/10 39/13 39/17 55/1 65/17 67/10 67/18 67/20 67/25 80/18 88/21 89/4 89/9 SIR WYN WILLIAMS: [40] 1/4 1/7 1/13 1/17 1/22 18/8 18/19 30/7 30/14 30/17 30/25 31/4 31/12 31/19 32/2 32/13 37/23 38/13 38/19 38/24 39/6 39/11 54/12 54/17 54/19 54/23 54/25 65/18 65/22 66/2 66/7 67/6 67/16 67/19 80/9 80/13 80/17 88/22 89/6 89/10</p>	<p>14,660-something [1] 13/22 14/15 [2] 20/10 29/22 15 [3] 20/10 29/22 40/3 15 February 2022 [1] 1/1 15 hours [1] 15/22 16 [3] 41/1 53/11 68/21 18 [4] 12/9 20/10 20/18 87/7 18 months [1] 79/14 18 months' [1] 82/12 19 years [1] 60/18 1983 [1] 19/13 1984 [1] 41/4</p>	<p>22 November [1] 88/2 23 April [1] 60/16 23 December [1] 29/3 23 hours [1] 83/2 25 [1] 23/9 25 grand [1] 27/4 25,000 [1] 21/13 27 [1] 52/12 27 June 2011 [1] 7/1</p>	<p>A ability [3] 83/17 84/19 84/20 able [9] 13/6 36/1 38/14 53/19 60/25 62/18 74/23 83/10 87/24 about [65] 2/16 3/16 4/20 4/25 7/11 7/14 7/15 8/4 9/5 10/13 10/19 10/25 11/12 12/22 13/18 13/23 14/9 14/10 16/21 17/6 18/10 20/7 21/5 21/10 22/22 22/22 23/8 23/12 23/15 24/5 25/18 28/7 29/12 29/16 29/21 29/22 33/13 33/23 34/1 34/21 35/8 35/9 35/25 40/12 42/16 44/23 45/23 46/16 48/4 48/5 49/3 54/10 54/14 57/8 59/1 61/10 62/25 63/20 64/25 69/4 71/13 73/21 75/19 82/3 82/21 above [1] 75/23 absolutely [2] 21/24 78/15 accepted [1] 74/1 access [1] 85/1 accommodation [3] 3/9 80/20 87/10 account [2] 8/24 37/8 accountable [2] 18/4 18/6 accountant [4] 23/11 23/14 25/12 25/13 accounting [2] 10/22 74/7 accounts [2] 72/14 74/14 accused [1] 55/6 accusing [1] 48/18 across [1] 72/5 action [3] 74/10 74/18 79/5 active [2] 27/20 62/3 actual [1] 23/15 actually [15] 8/9</p>	<p>11/21 14/10 24/12 27/16 29/21 32/4 35/23 37/8 59/20 60/15 60/16 66/5 78/25 81/21 add [2] 18/3 33/13 adjourned [1] 89/20 Adjournment [1] 38/22 advert [1] 69/20 advertised [2] 16/1 69/18 advertising [1] 15/17 advice [6] 17/12 75/4 75/14 78/24 79/5 79/8 advised [1] 78/25 afar [1] 1/18 affect [3] 29/18 33/24 34/16 affected [4] 8/11 61/18 86/7 89/2 affirmed [3] 18/23 39/15 67/24 afford [4] 56/16 57/1 57/9 57/24 afforded [2] 24/3 70/17 afraid [2] 37/12 80/10 afresh [1] 85/11 after [31] 3/5 4/3 8/16 10/3 12/11 13/7 13/15 20/16 20/17 22/21 22/21 35/5 48/1 48/6 51/8 56/11 57/14 61/25 62/16 63/13 72/7 73/12 74/7 77/8 77/25 79/12 81/24 82/21 84/18 86/4 87/12 afternoon [6] 38/15 38/24 39/1 39/14 88/19 89/5 afternoon's [1] 38/11 afterwards [1] 19/13 again [31] 6/1 7/1 8/25 9/2 11/15 11/17 11/22 15/15 22/14 22/20 22/21 23/10 64/15 66/16 66/20 66/21 75/15 83/3 83/4 84/1 84/7 84/15 85/4 85/12 86/12 87/4</p>
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<p>Y</p> <p>yeah... [5] 71/16 71/22 81/2 84/7 86/5</p> <p>year [12] 2/7 13/18 19/3 40/8 41/3 41/20 46/3 54/7 57/20 68/5 68/17 88/3</p> <p>years [31] 3/1 3/25 14/7 16/6 19/17 19/19 20/2 28/5 28/18 33/19 34/23 36/15 36/19 41/17 43/1 44/17 53/17 55/21 56/5 59/2 59/16 60/18 61/2 62/2 63/9 64/20 69/11 69/13 73/19 80/25 86/5</p> <p>yes [191]</p> <p>yesterday [4] 4/20 10/13 17/20 38/2</p> <p>yet [3] 35/16 39/3 67/7</p> <p>you [635]</p> <p>you'd [8] 41/18 45/16 45/18 46/2 48/13 54/20 72/8 78/8</p> <p>you'll [3] 1/19 59/25 66/2</p> <p>you're [15] 2/19 5/4 11/20 12/14 21/8 28/16 33/10 48/4 48/17 53/12 65/4 67/1 69/6 82/5 88/9</p> <p>you've [24] 5/5 13/7 18/15 35/9 43/25 47/8 47/16 48/3 55/3 56/10 56/21 57/3 63/10 65/22 66/23 72/22 74/16 81/16 81/23 84/5 84/17 84/23 85/17 88/25</p> <p>young [6] 13/10 17/3 51/21 61/15 69/14 85/23</p> <p>younger [2] 86/14 87/3</p> <p>your [180]</p> <p>yours [1] 20/1</p> <p>yourself [8] 5/16 40/12 43/10 57/25 64/14 73/2 74/14</p>	<p>79/18</p> <p>youth [1] 4/3</p> <hr/> <p>Z</p> <p>Zoom [2] 33/8 33/9</p>			
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