

Witness Name: Ms Linda Little
Statement No.: WITN0213_01
Exhibits: None
Dated: 21 January 2022

IN THE POST OFFICE HORIZON IT INQUIRY

FIRST WITNESS STATEMENT OF MS LINDA LITTLE

I, MS LINDA LITTLE, will say as follows...

Introduction

1. I am grateful to the Chair to be invited to provide a “human impact” statement, concerning the physical, psychological, emotional, reputational and financial consequences to me and my family of being held responsible for shortfalls shown by the Horizon IT system and Post Office Limited’s actions toward me and my family. The initial paragraphs below provide a brief summary of my background, and provide context to the detail of the human impact of the Horizon scandal on me and my family. This statement does not reflect a full account of my experiences or those of my family and if necessary or required I will provide further witness statement evidence.
2. I grew up in Worcester and I currently live in Worcester in the house I bought with my late husband back in 1992.
3. I was married for 21 years. My husband passed away in 2004. I have one daughter; she is 32 and works as a carer. I currently have my nephew living with me.

Background prior to appointment as SPM

4. I left school at the age of 16 and ever since I have worked in a post office.

5. I started out as an assistant at my first branch, St Johns in Worcester. At the age of 21 I was made officer in charge and became the branch manager.
6. I worked as the branch manager until 1990 when I fell pregnant. I then took 12 months out for maternity leave.
7. After my year out I took a job at Henwick post office and worked as a branch assistant. I also covered some Saturdays at Brickfield post office when they needed help.
8. I worked at the Henwick branch until it closed in March 2004.
9. After my Husband passed away in July 2004, I was approached to work at the Dines Green post office in November 2004.
10. I worked as an assistant for an elderly gentleman and my role was to run the post office.
11. In December 2013, the Post Office conducted an audit which revealed shortfalls, as a result, the subpostmaster, my boss at the time, was immediately dismissed.

Decision to become a SPM

12. Following the dismissal of the previous subpostmaster, I was appointed temporary subpostmistress in December 2013.
13. I loved working for the Post Office, no two days were the same, you never knew what was coming next. I believed it to be a wonderful organisation to work for. However, that belief no longer remains.
14. My position was made permanent in or around May 2014 and I was officially appointed subpostmistress of Dines Green post office.

15. The previous subpostmaster also sold the shop to me and I ran the post office and shop alongside the manager, Louisa Powell, with whom I worked very closely with.
16. Louisa has seen this statement and confirms the content of it to be true.
17. I had planned to run the post office up until retirement and then I was going to pass it on to my daughter for her to take over. I had even started training her in the post office.

Training and Support on the Horizon system

18. When I was employed as branch assistant at Henwick, the Horizon System was introduced in or around 1999/2000. I attended a week's classroom-based training course which covered several basic transactions that I was expected to carry out on the Horizon system on a daily basis.
19. Following the training, I felt confident in processing customer transactions through the system. However, there were some transactions that the training did not cover and so I had to teach myself by trial and error.
20. The training was particularly inadequate with regards to the balancing procedure which I do not recall being covered at any point.
21. The subpostmistress at Henwick was elderly and so I was expected to carry out many aspects of her role, including the balancing of the branch accounts. I felt particularly unsure about balancing Horizon and felt as though I had little or no guidance or assistance available to me.
22. During the first week that Horizon was installed, a Post Office representative attended Henwick to oversee a balance of the accounts. She assisted us when

- needed. However, I do not feel as though this was enough training/support to enable me to carry out the balancing procedure efficiently.
23. I was not given any further training when I was appointed as subpostmistress at the Dines Green Branch.

Horizon Helpline

24. I estimate that I contacted the Helpline around once a week regarding problems relating to shortfalls or balancing issues. However, I eventually stopped contacting the helpline for assistance as they were generally of very little help and could not resolve the issues that I was experiencing.
25. The shortfalls within the accounts began to occur when the branch was relocated to a temporary portable cabin in or around September 2014.
26. Horizon kept crashing whilst I was processing transactions through the system. Every time this happened, a shortfall would occur. I constantly reported the problem to the helpline, but I was just told that there was nothing that they could do and that this should not affect the account balance.
27. I recall one specific incident where a cheque had been entered incorrectly on the system and it was showing as a loss. I called the helpline and an advisor guided me through the steps to take to resolve the issue. Upon following their advice, the deficit seemed to increase threefold, and I believe that I had to repay 3 times the original shortfall because of the inaccurate advice given by the helpline.
28. Whenever I reported shortfalls to the helpline, I was told that I have no choice but to make them good myself. The helpline advisors did not seem to have any in-depth

technical knowledge of Horizon and so could not provide any assistance or explanation as to why the shortfalls have occurred.

29. I have spent many hours of my own time reviewing the transaction logs and paperwork, but I cannot see any explanation as to how the shortfalls have occurred.
30. I felt as though I had no support from the Post Office at all.

Shortfalls

31. In this section, I set out in very brief detail my experience of shortfalls arising from deficiencies in the Horizon IT System, and Post Office Limited's actions as a result. This is only a brief introduction to those matters, in order to provide necessary context for the explanation of the human impact which follows.
32. I would estimate that throughout my position in the Branch, I paid more than £90,000 to the Post Office. I have used all my savings and cashed in my investments to repay alleged shortfalls at the Branch.
33. The accounts never seemed to balance, and the shortfalls could be as much as £3,000 per week. The system crashed on a regular basis and each time this happened large shortfalls occurred. The system fell into a deficit as I could no longer afford to put my personal money into the accounts. I had heard of other subpostmasters that were suspended/ terminated and even imprisoned because of such shortfalls and I was terrified of losing my livelihood by reporting these losses to the Post Office.
34. The Post Office deducted £300 from my salary each month to cover an alleged shortfall of approximately £2,800 which occurred in or around May 2017. I made these repayments until around February/March 2018. I settled this loss centrally within the accounts, as it related to a MoneyGram transaction and so I believed that a Transaction Correction would be sent to the branch as a mistake had been made.

However, no such correction ever came through and so I had no choice but to repay the money.

35. I cashed in all my husband's bonds, which must have been around £65,000.

Audits and investigations

36. During my time as subpostmistress, I believe that 3 audits took place at the Branch.
37. The first audit took place in or around September 2014. The auditors arrived at the branch before it was due to open, and I was not given any notice that the audit was to take place. As I put cash into the accounts on a weekly basis to cover shortfalls, no significant issues were identified within the branch accounts at that time.
38. A second audit took place in or around August 2015. The auditors arrived at the branch before it was due to open, and I was not given any notice that the audit was to take place. Again, as I put cash into the accounts on a weekly basis to cover shortfalls, no significant issues were identified within the Branch accounts at that time.
39. The third and final audit took place on the morning of 27 September 2017. We were told that there was an alleged shortfall of around £5,000 in stamps. Louisa pushed back on this as she knew what stock we had, they agreed to re-count it. They returned with a figure of £2,800 short. We did not agree with the figure, but I felt as if we had no option but to accept it.
40. Once the audit had been conducted, we were told that there was an alleged shortfall of around £30,000 in the £20 notes. We were aware of this, so we told the auditors that this was expected.

41. However, at the end we were told the overall shortfall was around £62,000. The auditors did not go through the breakdown of the alleged shortfall with us in any more detail.
42. I have seen no evidence of any adequate investigation carried out by the Post Office.
43. Louisa and I have written to Post Office to demand a full investigation into the alleged shortfall, which is now stated as £64,648.31 on the audit report and £67,230.65 in Angela Green's letter addressed to me dated 17 October 2017.
44. We were told by Mr Williams, the area manager that he was investigating this and that he has previously sent a substantive response to us. We have not received this and have made several attempts to chase this from him since. He has not responded to us, other than to arrange for the branch to be defunded.

Suspension and Termination

45. Following the audit on 27 September 2017, I received a phone call from Mr Paul Williams, the area manager, suspending me as subpostmistress due to the alleged shortfall of £64,648.31. I was asked to repay the monies to the Post Office, but I could not as I had reached the point whereby, I had no money left.
46. I was advised to seek advice and support from the NFSP union as I was going to be interviewed under caution.
47. The interview took place at my home. The way I was treated by the Post Office representative was absolutely vile.
48. I was accused of taking the money to pay off my debts. It was a horrible interview, and they were just trying to force a confession out of me.

Human impact

49. In the beginning, to cover the apparent shortfalls I had to use the shop takings, and this meant the shop was not making a profit.
50. All of the post office salary and shop takings were being used to cover the shortfalls.
51. Louisa was working for nothing, and I had just enough to cover my mortgage.
52. As the shortfalls kept occurring, I then had to cash in my late husband's pension bond. I was using up all the money I had until there was nothing left.
53. I ended up having to take in a lodger just to help me keep my home. I needed the money to cover the mortgage and pay the bills because my wage and all the shop and post office profits were being used to cover the shortfalls.
54. I also had to borrow money from my daughter.
55. Louisa and I then ended up having to take out Provident and Shopacheck loans to cover the shortfalls. We both put ourselves heavily into debt in an attempt to try and cover the shortfalls.
56. The shortfalls were costing us far more than we could earn.
57. The loans became extremely hard to repay. In fact, I still owe Provident a large sum of money to this day.
58. I have literally lost everything. I had planned to pass the business to my daughter and nephew for their future but now they are left with nothing.
59. And all I am left with is debt.

60. When I was alleged to be responsible for the shortfalls I was devastated. I was searching for missing cash day in and day out and I never coming across a single penny was devastating.
61. Louisa and I both ended up becoming very depressed.
62. Eventually we turned to alcohol. We couldn't sleep at night without taking sleeping pills or alcohol knowing that somehow, we would have to find a way to make good the shortfalls.
63. Initially I blamed myself. My grandson had been diagnosed with **GRO** at the age of two **GRO** I felt I had let this distract me and that I wasn't concentrating properly at work. It was an extremely stressful time both professionally and personally.
64. Louisa and I each took a break on separate occasions to see if it was one or the other causing the shortfalls, but they continued to happen when I was away and similarly when Louisa was away.
65. I sought help from the IT helpline, and they assured me there was no problem with the computer.
66. The stress increased and the depression got worse. I was put on antidepressants, it started as 50mg of sertraline and that has now been raised to 200mg and I have to take amitriptyline.
67. I became so unhappy and stressed that I never wanted to leave the house.
68. Being held responsible for the shortfalls was literally costing me more to go to work than I could possibly make. I was unable to function properly.

69. It had a huge impact on me mentally and I still don't feel like myself to this day.
70. These experiences have completely changed me. I used to be such a happy go lucky kind of person and the whole experience has just destroyed my personality. It took away my happiness.
71. I have always worked in a post office; it was my world and I used to absolutely love my job.
72. I certainly didn't have any of these problems when it was the good old pen and paper system, before the introduction of the Horizon System.
73. When I was accused of committing a criminal offense I was totally devastated. After all my years of service I truly could not believe it.
74. I was interviewed under caution at my home and the gentleman that interviewed me had no idea how the Horizon System worked. He kept accusing me of taking the money and all I could think was how could this man make such accusations when he doesn't even know me.
75. It was extremely upsetting, and I couldn't believe I was being treated in such a vile manner.
76. This really impacted my mental health and really triggered my depression.
77. The stigma attached to being held responsible for these shortfalls was awful. It felt as though the community believed we had taken the money.
78. My relationship with my family suffered because I became depressed, and no-one knew how to help me.

79. My sister lived very close to me, but I used to wait until it got dark outside to go to her house. I would put my hood up and hope no one saw me. I used to hide myself as much as I could. I didn't like leaving the house anymore.
80. My family and close friends knew I hadn't taken any money, I spent a lot of time crying with them.
81. I always had a good relationship with my customers, but after the post office was closed I knew people thought we had stolen from the post office.
82. This made me just want to hide away. I wanted to stay in bed day and night. It was all just so unbelievable.
83. Louisa and I used to meet up most weekday evening to go through all our Horizon paperwork and then drink ourselves to the point of not knowing what day it was.
84. I am a different person because of this whole experience. It drained me.
85. My daughter and sister think I have changed. They say I am like talking to a brick wall nowadays.
86. They have also been impacted by the issues I faced. Customers have questioned them about the money and what happened which is totally unfair. They should not have to deal with that.
87. This has obviously had a huge impact on my daughter, watching me suffering with depression and having to deal with all of this.
88. My daughter and nephew also lost out on the opportunity to take over the business in the future and create a comfortable life for themselves. One day I was going into work, the next day I had lost everything.

Conclusion

- 89. The Post Office literally took everything from me. They ended my career that I had built from the age of 16 and I have not been able to get another job since. They took away my retirement plans and my daughter's and nephew's future as they were going to take over the business from me.
- 90. They took every single penny I had and plummeted me into debt.
- 91. I refuse to use a post office now and I have never been back into one since. I hate the Post Office with a passion.
- 92. I would like this inquiry to see the Post Office admit to taking the money and admit that they knew what was going on.
- 93. I would also like an apology and most of all it would be amazing to have my name cleared so that everyone in the community knows they were wrong and that I didn't take a penny from the Post Office.

Statement of Truth

I believe the contents of this statement to be true.

Signed: **GRO** Dated: 21/01/2022

Linda Little