

1 **Wednesday, 23 February 2022**

2 **(10.30 am)**

3 **SIR WYN WILLIAMS:** Good morning, everybody.

4 **MS KENNEDY:** Good morning.

5 **SIR WYN WILLIAMS:** Over to you.

6 **MS KENNEDY:** This morning our first witness is Mr Mujahid

7 Aziz Faisal.

8 **MUJAHID AZIZ FAISAL (affirmed)**

9 **Questioned by MS KENNEDY**

10 **MS KENNEDY:** Hello. My name is Ruth Kennedy and I ask

11 questions on behalf of the Inquiry.

12 Have you got a copy of your witness statement

13 there with you?

14 **A.** I do, yes.

15 **Q.** I think it should be dated 11 January 2022; is that

16 right?

17 **A.** It is correct.

18 **Q.** Is that your signature on the last page?

19 **A.** Yes, it is.

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

21 **A.** I have, yes.

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

23 **A.** It is, yes.

24 **Q.** Just starting with a couple of introductory questions

25 about you, how old are you now?

1

1 earning from there as well.

2 **Q.** Why did you want to buy a Post Office?

3 **A.** The reason being, me and my missus were always --

4 because I was self-employed most of the time and

5 I wanted to do a business where I can earn very smart

6 but -- and also the main reason was there was

7 a guaranteed income from the Post Office side.

8 Before, like, buying the Post Office I have enquired

9 or I did my investigation regarding the businesses and

10 I found this was the best business because there was

11 a guaranteed income coming from the Post Office side,

12 and, meanwhile, I could build up my, what you say,

13 retail business as well, beside which --

14 And I also had in my mind that the basic cost of

15 the business would be covered from the Post Office

16 side and I can earn, I can save the money from

17 whatever I will -- whatever money I'll be earning from

18 the retail side, that was my main objective.

19 And also there's no doubt that Post Office is

20 a Government organisation and it is a trusted

21 organisation and I felt that working with the reputed

22 organisation would be, like, very beneficial for me

23 and my family.

24 **Q.** Which Post Office did you buy?

25 **A.** 409 Herries Road in Sheffield.

3

1 **A.** I'm 46 years old now.

2 **Q.** How long have you been married to your wife?

3 **A.** 15 years --

4 **Q.** How many children -- sorry?

5 **A.** -- September 2006.

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

7 **A.** I have five -- five daughters.

8 **Q.** Where were you born?

9 **A.** I was born in India.

10 **Q.** What did you come to the UK to do?

11 **A.** Initially I came to do like pursue my further

12 education in computer science, which I did

13 successfully, yes.

14 **Q.** What types of jobs did you have prior to working for

15 the Post Office?

16 **A.** I had numerous jobs but mainly providing IT support,

17 which -- I was self-employed and I was providing IT

18 support, building computers, installing hardware,

19 computer softwares, building networks, dealing with

20 the internet issues, like taking off viruses and

21 malwares, internet security. And also I have helped

22 many people in web designing and also office product

23 like Microsoft Word, Excel, and also I have designed

24 a smart database for the people, yes.

25 So that was my -- probably, as well, I was

2

1 **Q.** I think was that called Norwood Post Office?

2 **A.** It is Norwood Post Office, yes.

3 **Q.** When did you buy it?

4 **A.** It was in September 2015 but it took a long process to

5 buy that. I initiated to buy that one in 2014 when

6 I came back from visiting my Mum from India.

7 **Q.** So you applied in 2014 and it took some time for the

8 process to complete?

9 **A.** Yes, yes.

10 **Q.** What services did you offer in your Post Office?

11 **A.** My branch was a main Post Office, so I had passport

12 checking service, withdrawal, cash withdrawal, cash

13 deposit, insurance, stamps, travel insurance -- like,

14 all sort of -- DVLA, all sorts of services, basically,

15 yes. And also my Post Office is being chosen for BRP

16 cards, the people they come from -- for work or for

17 studies, we issue their BRP cards down there, so it is

18 one of the selected Post Offices in a wide area.

19 **Q.** What training did you receive when you took over your

20 Post Office?

21 **A.** It was three days' training near Manchester --

22 Stockport -- and, in there, we were told about some of

23 the -- some of the -- sorry, excuse me. Like, DVLA,

24 we were not fully explained about those products, yes,

25 or other products. It was mainly they gave us

4

1 training, like, how to use Horizon system, basically.
 2 Some of them, like, if somebody wanted to withdraw
 3 cash, then we can, you know, how to deal with that or
 4 sending parcels or sending mails, you know,
 5 measurements -- parcel measurements, like how big it
 6 should be or how small it should be and if it's not
 7 parcel, it's a large letter or ...

8 So many, you know -- sorry, I'm getting away
 9 from your question. Your question was what training
 10 did they give?

11 So it was a minimal training, basically, about
 12 some of the products, which mainly it is daily like
 13 daily transactions, basically. Most of the customers,
 14 what they will be dealing with, like withdrawing their
 15 pensions, sending emails -- sending letters or
 16 parcels, things like that.

17 **Q.** How did you find using the Horizon system for those
 18 things?

19 **A.** The front screen was okay but the back office was
 20 pretty much (unclear) because we were not trained for
 21 how to print a report -- like, how to print, what you
 22 call, statements, like if I want to see the losses or
 23 if I want to see how much my business has done, all
 24 those reports I was not trained for that, no. It was
 25 only they trained us like end of the day declaration

5

1 to have that option: declare it centrally or, you
 2 know, make it as a good cash or send them a cheque or
 3 something like that.

4 But it was every week I used to have that sort
 5 of losses, yes. And I haven't -- like, I have seen
 6 the losses £1,000, £3,000 even, similar to those
 7 amounts as well, but they were not every time. They
 8 were, like, on the -- a few times they were but mostly
 9 I had 600, 500, 300, 200, between these range. Most
 10 of the time I had, yes.

11 **Q.** What use did you make of the helpline?

12 **A.** Pardon me, could you ...

13 **Q.** The helpline, what use did you make of the helpline?

14 **A.** We used to -- initially, we call them but, you know,
 15 on the first day, the first week of our work, when we
 16 lost £400 and we seek the help of the trainer, she
 17 could not identify what happened and the point I want
 18 to mention is here. You know, we were nervous and she
 19 said -- she opened her bag and she showed us, like,
 20 I am not taking any money with me, and that gave me
 21 a very bad impression, you know, because our trainer,
 22 if she is doubting that we are doubting her of
 23 stealing money, that is not acceptable. She should
 24 have helped us to locate that money.

25 So after that, I thought, like -- in my mind, it

7

1 and the reports come automatically, and those are
 2 things -- I can't remember much of because I learned
 3 most of the components of the Horizon when I was there
 4 on the actual job and, most of the time, like, I had
 5 the previous staff there so they taught me.

6 **Q.** What shortfalls or balancing issues did you start to
 7 have?

8 **A.** On the first very -- like, the first I remember it was
 9 £400 in the first week when I -- when I was getting
 10 trained in front of the trainer we had that shortfall,
 11 £400 shortfall, and we seek the help. We couldn't
 12 understand what it is. So my trainer could not even
 13 help us to find out where the shortfall is, rather
 14 something strange happened on that day.

15 **Q.** After that, how often did you notice shortfalls or
 16 discrepancies?

17 **A.** Like, every now and then. Every week, I could say,
 18 because most of the time we had to put money, like,
 19 between £50 to £100, now and then, we used to pay --
 20 because there was no option of the Horizon system.
 21 Sometimes, you know, it gives us a chance to declare
 22 it centrally. Sometimes it don't say that I have to
 23 declare it centrally, it just asked us to make up the
 24 payment.

25 So if there's big loss, then definitely we used

6

1 was, like, even -- if this trainer cannot help us,
 2 nobody can help us. So I did call -- my missus, she
 3 was basically -- most of the time she was in charge of
 4 the Post Office side, and because I was looking after
 5 the shop side and customers and I was serving
 6 customers both in the shop side and the Post Office
 7 side as well.

8 So she used to make most of the calls to the
 9 head office and they used to always say, "You have to
 10 tell me" -- at one occasion they told her, "You have
 11 to tell me where that money is" and usually they
 12 say -- when I spoke to the office, they always told
 13 me, like, "Look, you might have, you know, miscounted
 14 it" or even sometime they say, "It will come, you
 15 know, if it is -- like, if it is down today, it could
 16 be tomorrow it will be okay or next week, when you
 17 balance, it should be okay". These sort of answers,
 18 like, I used to get.

19 And because I had previous staff with me, so
 20 they helped me a lot as well, you know, and they knew
 21 that this money never come back, you know. My staff
 22 they used to check all those -- like, we used to
 23 compare, like, where this money has gone, we used to
 24 take out all the reports, check -- even we used to
 25 check our camera. We might have given somebody, you

8

1 know, like mistakenly somebody has -- we have given
2 about more money or something like that. We checked
3 entire system but we were not successful. We could
4 never, ever find where the money's gone.

5 It can happen only one time, twice, you know,
6 like, "Okay, my mistake, we have given some money
7 to" -- but not every time or every week.

8 **Q.** I think you previously mentioned that most of the
9 shortfalls were for smaller amounts but you mentioned
10 one incident in your statement with your wife,
11 a shortfall of £3,700. Would you tell the Chair about
12 that, please.

13 **A.** She had -- we had a massive loss of 3,700, so we were
14 very afraid, like, where this money has gone and my
15 missus, she rang the Post Office and they said -- the
16 person, he was, like, way aggressive or way rude to my
17 missus and he said, "You should be telling us where
18 that money is, rather we tell you. You are running
19 the Post Office" -- in a similar tone.

20 So, from that, we were put back, like, from whom
21 we can get the help. There's no help at all available
22 to us. And, later on, when I heard that, because
23 either my staff or my missus, whoever is, you know,
24 working with me, should not be -- should not be dealt
25 like improperly or, do you know, somebody should not

9

1 I had £1,000 loss and also £700 loss in the stock --
2 stamps.

3 So, like, I don't know whom to trust, like --
4 I know my staff very well, you know, because I know
5 them very well because they are just like family to
6 me, and I have -- because I was going to that
7 Post Office, I knew, you know, the previous postmaster
8 and their family as well. Like, there was no family
9 connection but I knew them because I used to, you
10 know, go to the Post Office. So there was no -- like
11 I can't doubt on my staff, yes, because I knew what's
12 going on. I have checked many times, numerous times
13 the camera, yes?

14 And also -- so he suggested me all those and he
15 also told me his story about, you know, about his
16 staff, and stuff like that. But I said -- I thought
17 that it's not, like -- it's not true, basically.

18 **Q.** How much do you think that you paid the Post Office to
19 make good the shortfalls in total?

20 **A.** What I have recorded was most of the time we had to
21 pay £50 or £100 from our pocket, so I don't have those
22 records. But 29,000, around 29,000 I have paid to
23 Post Office and, like, big amounts like 1,000, 3,000,
24 4,000, around £10,000 more on top of that, I can say.
25 So 39,000, which I can say, yes.

11

1 raise their voice over my staff, yes.

2 So in the next -- like, after two or three days
3 I spoke with someone on the phone because I had some
4 problem, you know, a problem with something, or maybe
5 I was ordering stock, or something like that. Then
6 I clearly told the person on the other end that, you
7 know, my staff was treated, like, not well, like how
8 they should be treated. So then, after that, I never
9 heard that complain, like my staff is being treated
10 unwell over the phone.

11 **Q.** I think you mention also that in 2018 a senior
12 postmaster came to visit you and you told him about
13 the shortfalls. What did he say?

14 **A.** Yes. We told him, like, you know, we are having big
15 losses, we are having big losses. So, basically, he
16 told us to keep an eye on the staff firstly.
17 Secondly, he asked me to, like, keep an eye on the
18 staff and, you know, like, he told me to clear --
19 sorry, to clear the screen after every transaction, so
20 that you don't have any other transaction, which we
21 knew already, yes.

22 When he told me to keep an eye on my staff,
23 I said, "No, this is not right" because my staff, one
24 of the staff he went for three weeks to -- like, he
25 was on holiday for three weeks. In between that time,

10

1 **Q.** You were audited in February 2016; is that right?

2 **A.** Yes, it is, yes.

3 **Q.** How many auditors attended?

4 **A.** There were two auditors.

5 **Q.** When did they arrive?

6 **A.** They came around 10.00, yes, because we were already
7 open. Our staff was working and they just came and
8 they showed us their ID and they said, "We want to
9 check your cash". We said okay. So they took about
10 two hours, over two hours to check our cash and I was,
11 like, I was calm. I said, "Okay, then" but my
12 colleagues -- not colleagues, like the previous staff,
13 they were just a bit shaky and I could notice what is
14 going on, so I couldn't understand what's going on.

15 Then, yeah, so for two hours they were there,
16 yes, checking my cash.

17 **Q.** What were you told was the result of that audit?

18 **A.** They told us -- because I was in the front -- I was in
19 the front side of the shop and everybody was there
20 because they said, you know, they cannot come in, and
21 stuff like that. So they told me that, "You are
22 missing -- your branch is missing £3,000 or you are
23 short of £3,000". I said, "How come? It cannot
24 happen".

25 And then my colleague, she realised that they

12

1 might have not counted some of the money because we
2 bring the money for, what you call -- like, you know,
3 we don't keep all the cash with us. We keep only
4 limited cash with us for one hour or two hours and
5 then we bring -- if we need, we go and bring the cash
6 from our main safe.

7 So, basically, my previous -- my staff, they
8 showed him, "You are miscounting because we have this
9 cash as well, £3,000" and then they counted again all
10 the cash and they said, "You are right". But still
11 they said, "You are £200 short" and they warned us,
12 like, "If you are, like, couple of thousands or £1,000
13 short, then we could have prosecuted you".

14 When I heard that, like, I couldn't believe my
15 ears, like, what's going on? Why are we likely to be
16 prosecuted? And there was no apology, nothing, from
17 them. They just went.

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

19 **A.** That was then -- I discussed that one with my previous
20 colleague, you know, they have worked there for ages.
21 After that I was shocked, I was very nervous, I was
22 numb. Then, do you know, we were very, very careful.
23 Like, we were careful before as well but, after this
24 incident, because we were short of £200, I was very
25 careful when they warned me. I was, like, my -- me

13

1 yes.

2 **Q.** Then I think you were audited again in September 2019;
3 is that right?

4 **A.** Yes. That was a very big blow on me because we --
5 I knew that -- I knew that my Post Office is balanced
6 correctly, everything is fine because the previous
7 experience I had and I never wanted to face any kind
8 of prosecution. But, still, when they came, they
9 found out that I was 7,000-something, 7,000-plus short
10 in my branch, yes. And, mainly, it was from scratch
11 cards on the lottery system and they wanted to
12 prosecute me for that and I said that I was not
13 trained for the lottery system.

14 I got this training from my previous staff.
15 I was declaring every fine, everything like how it
16 should be but I don't know how they've found I was
17 short of 7,000-plus in the scratch card or lottery
18 machine.

19 **Q.** What did they ask you to do?

20 **A.** They asked -- they asked me to pay it immediately or
21 they told me that they will suspend me or you cannot
22 operate the office, and I was really panicking at that
23 time. Like, if they take the key I have like --
24 because I have taken ...

25 One moment, please.

15

1 and my missus we were very, very careful, like, money
2 should not go anywhere, you know, like, and also --
3 I forgot.

4 Sorry, just one moment, please.

5 Basically, I was very nervous. I thought, you
6 know, they can come any time and, even my colleagues
7 just told me they can come any time, they can check
8 your cash and if it is short they can penalise you,
9 and all that stuff, I heard. And then I went deep
10 into these investigations, like, what is going on,
11 what had happened to other postmasters? And I learned
12 most of the stories and I was very nervous. I was,
13 like, taking a lot of precautions after that.

14 **Q.** Just to be clear, the audit that you just described
15 happened in April 2016; is that right?

16 **A.** It was February or April ... February, I think.

17 **Q.** You say in your statement you were initially audited
18 in February and then in April, but it was all around
19 the same time in 2016, was it?

20 **A.** Yes. Things -- do you know, Post Office, basically --
21 working in the -- every day I have to -- like, our
22 Post Office is so busy we have customers between 200
23 to 300 customers every day. It's that busy
24 Post Office. Like, I have described everything in my
25 statement, yes, similar to that. We had two audits,

14

1 Because I have a hefty loan over my head, and
2 the lease was in my name because that building, that
3 Post Office was -- I was paying rent, it was not my
4 own Post Office. I mean, I was paying for the
5 premises a hefty loan. I have borrowed money from my
6 family and friends on numerous occasions to run this
7 Post Office.

8 So they told me you cannot -- and, do you know,
9 like, suddenly I was -- and I had in my mind from the
10 previous, like, they would prosecute me and I knew
11 that they could prosecute me and, like, I was very
12 panicking. I said, "Whatever you want I will just
13 give it to you" because I don't want that tag on me,
14 that I went to prison or something like that. You
15 know, it was coming in my mind.

16 And I said okay. Then I went home, I got my
17 cheque book, wrote a cheque to them and that money was
18 also not my money because it was -- I was --
19 I was ... sorry, one moment, please. I'll just --

20 **Q.** Close the blinds. I noticed. Please take a moment.

21 **A.** Sorry about that.

22 So I went home, came back with the cheque and
23 gave them the cheque, and I think they realised that
24 I was not aware of that -- those machines, you know,
25 the scratch card, and then they did not prosecute me

16

1 or they said, "Okay, we'll give you this chance, you
2 can operate the branch" and, yes.
3 And also, after I gave them cheque or before
4 I gave them cheque, or something like that, I can't
5 remember, but I overheard that they were speaking
6 about £10,000 up in my system, which means that the
7 £10,000 is mine and, like, my ears became like
8 elephant, you know, when you hear good news, that,
9 "Oh, I'm up".

10 Then I enquired. I told that auditor, "Is it up
11 by £10,000?" He said, "Yes". And I could not have
12 a chance because I was so much frightened in what
13 system it is coming up with either it is in my cash,
14 either it is in ATM cash or it is a stock cash, and
15 I still regret I should have asked where that -- you
16 know, where that money was coming from, like my system
17 was up by £10,000.

18 **Q.** What did you decide to do after that audit?

19 **A.** It was very painful, you know. On the same day, they
20 went about 2.30 and then -- okay, I will tell you one
21 thing -- thank you -- on that audit day, I was --
22 I had to close all my shop. I lost earning of that
23 day. My employees they turned up, I had to pay them
24 for the whole day, okay. That I lost, okay.

25 I had to pay Post Office £7,000. That I lost,
17

1 like, that price. And, soon after this, 2019, we
2 said, "We have to sell it anyway, even -- if we can't
3 sell it, just dispose it of, just put the shutter down
4 and go". Today, it is, like, one day it was 200, the
5 next time it is 7,000, and we are also injecting cash
6 from our own pocket and third time, do you know, I end
7 up in jail. So we never want -- because my -- I only
8 have one brother in Sheffield and my entire family is
9 in India or in Saudi Arabia because I grew up over
10 there.

11 So I have five kids to look after, I have five
12 kids to look after and I could not run the whole
13 business and even after -- you know, like, I had so
14 many worries in my mind and also I want to mention,
15 during those days after 2019, I started watching on
16 YouTube those stories of inmates and, you know, what
17 happens in the prison and all those I was watching.
18 Like, I was very frightened because if they put me in
19 jail how -- what my family will do? I have very young
20 kids and I am a graduate from university. These all
21 sort of things went in my mind.

22 Sorry, I'm going too much ...

23 **Q.** No, please don't apologise.

24 **A.** Please ask me some other question, sorry.

25 **Q.** How much did you sell your business for?
19

1 okay. After 2.30, they were there, or 2.00, I can't
2 exactly remember, me and my former colleague we
3 counted all the cash and we were not short. We were
4 not short, okay.

5 Then I was so much, like, I was traumatised,
6 basically. I was in shock. And then I did not work
7 the whole day, I send my staff -- I said, "Just go,
8 let me relax", and then I put the shutter down and
9 went back to the house.

10 Also, on that day, so many people were outside
11 when they saw that label, you know, you can operate
12 other -- you can go to other Post Office. So people
13 were, like, complaining, people were shouting saying,
14 "Why are you keeping our money in your Post Office, we
15 need our money", and things like that, "We need our
16 services". Even people they came far away to collect
17 their BRPs, and we had to send them back.

18 Do you know, there's so much of disruption when
19 these things happen and, as soon as I -- like me
20 and -- I went home and my missus -- I discussed with
21 my missus all these things and we said immediately,
22 because -- immediately, "We have to sell this
23 Post Office by hook or by crook", because previously
24 we tried, we knew all this situation, we tried. We
25 were not able to get that -- that, what you call,
18

1 **A.** Before selling that, you know, I wanted to just give
2 the business to one of the colleagues for free.
3 I said, "Just you can run it", and he said no. He
4 knew all this. And then I just wanted to put the
5 shutter down. So he said, "Don't do that because if
6 I do that, everybody will be on your shoulder. Bank
7 will come to you, people will come back to you for
8 your money and also the lease", which was in my name.

9 So the lease was in my name, so, "They will be
10 coming for you. So at least sell it for some -- like,
11 don't dispose this or don't give it for free, sell it
12 for some money, which you can at least pay to
13 Post Office and the lease in your name can be
14 transferred to some other. So you are at least safe
15 from one side". I said, "That's a good -- like, good
16 thought".

17 So, in haste, I tried, you know, from 120 to
18 even 60,000, 120,000, then I tried selling it for
19 60,000, tried even 45,000 and then, in the end, I had
20 to sell it for 15,000.

21 **Q.** How much money did you lose as a result of that?

22 **A.** Like if you want -- sorry, could you repeat your
23 question please?

24 **Q.** How much money did you lose as a result of selling
25 your business for £15,000?
20

1 **A.** I lost a lot of money. Like, if you ask me investment
 2 money then, clearly, 120, take away 15. So it is 105.
 3 105,000 initially from the investment and I lost a lot
 4 of money, like, in putting cash and all those and even
 5 start -- you know, in a buying process money was
 6 involved in there, you know, broker fee, and stuff
 7 like that. So if you ask me investment money, then it
 8 is £105,000.

9 **Q.** Who needed to approve the sale of the Post Office?
 10 **A.** Pardon me?
 11 **Q.** Who needed to approve the sale of your Post Office?
 12 **A.** Who needed to approve?
 13 **Q.** I think you say in your statement the Post Office had
 14 to approve the person you would sell the Post Office
 15 to; is that right?
 16 **A.** Yeah. Yeah, yeah, like new subpostmaster, yes.
 17 **Q.** Yes.
 18 **A.** In -- like, I had two occasions. One a buyer, he just
 19 said, "I don't want to buy", and one buyer he was
 20 appointed as a postmaster and, later on, after hearing
 21 all this news, he said, "I don't want to buy the
 22 Post Office". So that was two occasions, and one --
 23 and the other one, in the end, you know, like,
 24 Post Office agreed the other subpostmaster who bought
 25 it for 15,000, yes.

21

1 day, was at a time when you were a litigant in that
 2 litigation?
 3 **A.** I was, like -- yes, I was, yes. I want to tell you
 4 one thing why I joined this litigation --
 5 **SIR WYN WILLIAMS:** Just stay with me for a moment and then
 6 Ms Kennedy can take over again. I just wanted to be
 7 clear that you were a Claimant against the
 8 Post Office --
 9 **A.** Yes.
 10 **SIR WYN WILLIAMS:** -- complaining about Horizon --
 11 **A.** Yes.
 12 **SIR WYN WILLIAMS:** -- at a time when, in effect, your
 13 evidence is that they were threatening you with
 14 prosecution unless you paid up on the day?
 15 **A.** Yes.
 16 **SIR WYN WILLIAMS:** That's right, is it?
 17 **A.** Yes.
 18 **SIR WYN WILLIAMS:** Fine, thank you.
 19 Yes, Ms Kennedy.
 20 **MS KENNEDY:** You have mentioned loans you took out. Could
 21 you tell us a bit more about the loans you took out?
 22 **A.** I had to take loans on numerous occasions because
 23 I could not concentrate on my -- on the shop side,
 24 even Post Office, I had to pay Post Office a lot of
 25 money, I had to pay wages and rents, and other things

23

1 **Q.** I'm going to ask you some more questions about the
 2 financial impact this has had on you. You mentioned
 3 loans you took out. Could you tell us --
 4 **SIR WYN WILLIAMS:** Ms Kennedy, before you do that can
 5 I just interrupt for one second because I want to
 6 understand the context a little more, if I may,
 7 Mr Faisal.
 8 **A.** Thank you.
 9 **SIR WYN WILLIAMS:** I think that it -- later on in your
 10 statement, you've said that you became one of the
 11 Claimants in the Group Litigation, yes?
 12 **A.** Yes.
 13 **SIR WYN WILLIAMS:** Can you tell me were you a member of
 14 the Group Litigation from the outset or did you join
 15 as the case was going on?
 16 **A.** No, in the beginning I joined, because --
 17 **SIR WYN WILLIAMS:** That's all right. So you were
 18 a Claimant from the time that it joined?
 19 **A.** Yes.
 20 **SIR WYN WILLIAMS:** Sorry, from the time that the claim
 21 started?
 22 **A.** Yes.
 23 **SIR WYN WILLIAMS:** So does it follow that the audit which
 24 you had in 2019, when you told me you were being
 25 threatened with prosecution unless you paid on that

22

1 like insurances -- around £25,000, I owe people, yes.
 2 **Q.** How are you now financially?
 3 **A.** Still I am struggling financially, though after
 4 selling the Post Office in 2020, September 2020, since
 5 that, you know, I am very depressed, I have a lot of
 6 high blood pressure. I am working here and there to
 7 support myself, yes, and also I'm preparing myself to
 8 go back to IT, which is very difficult at my age.
 9 **Q.** The Chair's already asked you some questions about the
 10 Group Litigation.
 11 **A.** Yes.
 12 **Q.** How much money did you receive as a settlement in that
 13 litigation?
 14 **A.** It was 7,500, yes.
 15 **Q.** What impact has all of this on your mental health?
 16 **A.** Honestly speaking, every ... you know, I can, like, my
 17 short-term memory is lost. If you ask me some
 18 question, I'm very nervous. I can't answer you, you
 19 know. Things like this happen. People ask me my name
 20 and I'm just looking, staring at their face. I will
 21 tell you incidents like I drive car and on the signal
 22 I just stop, whether it is the green -- you know,
 23 sometimes it is green but I'm not going. I just go --
 24 you know, like, I'm driving, my signal is green but
 25 still I am stopping there. I don't know where my mind

24

1 is, you know.
 2 So I get horn from the -- you know from the
 3 other drivers, even my missus, my kids, they say,
 4 "Baba, why are you stopping there? It is green, go"
 5 and then, you know, I realise that why am I stopping.
 6 I am -- I'm having level 3 of high blood
 7 pressure. I'm taking like 10mg of different sort of
 8 medicines. My -- I'm -- my ... just one moment,
 9 please.
 10 I have anxiety. Doctor has diagnosed that
 11 I have depression but I don't want to be on those
 12 antidepressant pills so I ask them, like, "If you can
 13 treat me differently". So they have given me some
 14 medicine for anxiety, to reduce anxiety. And also
 15 I can't sleep because I have sleepless nights.
 16 I have -- do you know, you might find a ghost every
 17 day, every night walking in my house, from checking
 18 all the doors. Every night, I do this for five/six
 19 times. I only hardly sleep three/four hours sleep in
 20 whole night and always confused because there's
 21 a hefty load on my shoulders.
 22 It's not my money, it's public money, which
 23 I have borrowed from the bank or from the people and
 24 I have to clear -- and, honestly, I'm so much
 25 depressed.

25

1 this". I said, "Brother, I know your face, I have
 2 checked in the camera, and you did not take your £50
 3 back". He said, "Oh, is it? Oh, thank you for
 4 telling me that", and then he came back after two or
 5 three days and I gave him the --
 6 Similarly, in the shop side as well, when people
 7 sometimes they, do you know, they forget their change
 8 they're just in so much hurry. So I remember and then
 9 I keep it in a small bag, you know, those Post Office
 10 bags, money pouches, and I give them. And if you go
 11 in the Post Office everybody knows me, everybody knows
 12 my nature.
 13 I would also say sometimes people they forget
 14 their cash in the cash machine, yes, and machine is
 15 beeping and sometime, you know, I go there and the
 16 money's, you know, like money comes back. Sometimes
 17 people, they hand me with cash saying that somebody
 18 left it there and I write the time and everything and
 19 then ask -- if somebody comes, then I say, "You know,
 20 this is your money". This happened about two or three
 21 occasions. I returned their money.
 22 So, like, I'm very clear, like, I don't want to
 23 keep anybody's money with me. I'm sorry, I'm just
 24 going too much --
 25 **Q.** Please don't apologise. What impact has this had on

27

1 Let me please mention one thing because I follow
 2 my religion, yes, and in my religion, if I die without
 3 paying my debts, my funeral should not take place.
 4 You know, I should be buried without taking the
 5 funeral. This is -- like, when I feel those things,
 6 you know, like, because I -- I feel very sad, you
 7 know, if we don't know when -- like I don't know when
 8 I'll be in this departing from this world. So, before
 9 that, I need to clear all my debts and I swear by our
 10 God, you know, I never keep anybody's money in my
 11 pocket, no.
 12 So any incident that happened in the Post Office
 13 like people sometimes forget, you know, to take
 14 change, and I told them, "This is your change". Even
 15 once I, like, there was £50 he -- okay, a customer
 16 came to us and he took the money, those foreign cash,
 17 and he went away without taking his £50 back, and my
 18 colleague he told me. So after three weeks I saw him
 19 in the -- he never came to me for three or four weeks.
 20 I saw him in the pizza shop, and I told him, "Did you
 21 come to my Post Office for -- like, how was your
 22 journey? He said, "Oh, yes, it was fine, how do you
 23 know". I said, "I work in the Post Office, you came
 24 to collect the foreign cash". "Oh, yes, I remember
 25 that, thank you very much for remembering me and

26

1 your family life?
 2 **A.** Let me start with a very sad occasion. Do you know,
 3 we -- because most -- I used to run, you know,
 4 Post Office. My timing was from -- there were
 5 different timings we changed many times, the timings.
 6 So we closed the Post Office, we had like
 7 a large discrepancy, and we were coming back, all of
 8 my kids and my wife. So I was so aggressive and
 9 I said, "Why don't the death come to me and take me?"
 10 And my kids are in the back. I'm speaking in my own
 11 language, like, Urdu. And my missus, she says, "Why
 12 you? Let it come to me and I will go". I said, "Then
 13 who will look after the kids?" She said, "You".
 14 I said, "No, I will go and work and I'll have to find,
 15 you know, a source of income and I have to get the
 16 money to look after my kids". You know, conversation
 17 going from here and there, and why we are thinking all
 18 those, you know, about death and stuff, and my kids
 19 are sitting in the back.
 20 And my missus, she laughed and I said, "Why are
 21 you laughing", she said -- she told me that we have
 22 kids in the back, you know, and there were many
 23 times -- and when we stop talking about this in front
 24 of the kids -- every time, like, family life, she say,
 25 "We don't" -- like, we were not sleeping together

28

1 because, first reason, we end up in argument for three
2 or four hours we just speak about the Post Office. So
3 I was sleeping, you know, on the sofa downstairs and
4 my kids they also got very disturbed. They always
5 asked me, "Baba, when you are working so hard, Mum and
6 Baba, you are working so hard, when you have like
7 12 hours working in the Post Office, why can't we go
8 on holidays, why can't we have good house, why can't
9 we have good car", things like that, these questions
10 were always in our ear.

11 What I have discovered, my eldest children
12 they -- when we go for shopping, they always see the
13 price tag. If they like something they just don't
14 want to buy because of the price and, even they tell
15 my other kids, like, their younger siblings, "Mama,
16 Baba cannot afford this one because we don't have
17 money, they don't have money", and my other kids when
18 she's just in nursery, and the other one as well, so
19 they just keep the things and then, after some time,
20 I have to go and get those things for them because
21 I know they are not too expensive, like £3 or £4 or
22 £5. Even £5, it is too much for them.

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

24 **A.** I have written some of the things which is on my
25 paper, please let me read.

29

1 reason being, if I want to go holiday, I cannot take
2 off from the Post Office, I have to employ someone.
3 So I am paying on from my own pocket to keep the
4 Post Office running. I was following all the
5 restrictions and rules of the Post Office.

6 So, basically, I have worked for them. So, for
7 five consecutive years I did not take any pleasure
8 from there or any money from there, yes, as my wages
9 or my salary or my income. So I need that one as
10 well. And I bought this Post Office, like, I will
11 retire on there and like my retirement money's also
12 gone.

13 **Q.** Is there anything else you'd like to say to the Chair?

14 **A.** Thank you very much, my Honour, for listening us.
15 Most of the things I have covered but I would like to
16 address for those seven years or these seven years my
17 Mum, she wanted to see my kids anxiously and I had no
18 money, basically, to take my kids to my Mum. In those
19 five or six years, I only visited my home in 2019,
20 before the pandemic, for ten days only, because my Mum
21 kept me saying "When are you coming, you always
22 promise and you do not come".

23 When I went to her, when I was hugging her she
24 refused. She refused. I could feel that. I could
25 feel that she refused me. Then she accepted me. It

31

1 I know it's Horizon's fault or IT fault, which
2 they knew that there is a fault in the system and,
3 because of this, most of the Post Office they have
4 suffered, some of the Post Office, they even took
5 their own life. I would say, Ms Kennedy, if a person
6 is a thief he will never end up like -- he will never
7 take his life, yeah. He will try to run away. We all
8 are innocent and I understand like people they have to
9 declare false declaration because I was in that
10 situation. I used to make up the money, put it in and
11 declare it, make the books right.

12 But a stage came when there was no money for me
13 and, honestly speaking, I said, "I am not putting shop
14 side money in the Post Office because my shop does not
15 balance then". I don't know where the shop money
16 because my accountant says, "Where this money has
17 gone?" and I say, "It is gone". So he write it in my
18 wages then.

19 So ... sorry, excuse me.

20 So, basically, I want fair compensation from the
21 Post Office because I have hefty loan on me. I have
22 to pay bank, utility bills, credit card bills, I have
23 borrowed money from my friends. I have worked there
24 like a bonded labour. You know, like, if I tell you
25 it was my business, no, it was not my business, the

30

1 was about 3.00 or 4.00 in the morning and -- and then
2 I stayed with her for ten days. Then I had to come
3 back again. She told me so many stories, so many --
4 do you know, so many things, so many poetries she read
5 for me, and she always wanted to see my kids. She
6 said "Are you bringing your kids? I want to see
7 them".

8 She passed away last January, 27 January, it was
9 Sunday. She passed away. I was looking on her on my
10 brother's camera, like, on WhatsApp. I could see her,
11 like, mouth open, and all those things, and the day
12 before she spoke to me and she said, "Beta, I want to
13 see your kids", I had -- I can't tell her that I don't
14 have money to bring them.

15 On one occasion in 2019, when I was going to see
16 her for ten days, I also took -- like, I applied for
17 the visa for my daughter as well and, later on, I had
18 to drop -- me and my daughter we got visa but
19 eventually I had to drop because I had no money to you
20 know buy a ticket for my daughter. So this is very
21 painful moment. I was called a businessman but I was
22 a zero man and I was working for this big
23 organisation, I had no money to even take my kids to
24 my Mum. She want to look like she want, like she want
25 to physically touch them and hug them. This moment

32

1 I will always, always remember and I feel guilty,
 2 sometimes, I think that I would have taken more loan
 3 from my friends or family and took them but ...
 4 And also, your Honour, I want to read a few
 5 lines in memory of my Mum, to all the postmasters,
 6 please, if you allow me.
 7 **SIR WYN WILLIAMS:** Yes.
 8 **MS KENNEDY:** Yes, please.
 9 **A.** It's a poetry written by Javed Akhtar. He is
 10 a lyricist in India. He says -- one moment please:
 11 "My heart may be unsuccessful, my heart may be
 12 unsuccessful but it's not despair;
 13 "Even though evening of grief is long, even
 14 though evening of grief is long but it's only
 15 an evening;
 16 "This journey is exceedingly hard, this journey
 17 is exceedingly hard, this night of tiring is about to
 18 pass, this darkness of sorrow is about to dissolve;
 19 "It may take some time but don't be sad, my
 20 friend, these difficulties shall not always be with
 21 us; our destination is just around the corner.
 22 "Believe me, believe me my dear, some day, some
 23 day this caravan shall find, some day this caravan
 24 shall find that new land, that new sky which is being
 25 searched by our wounded eye.
 33

1 "This journey is exceedingly hard, this journey
 2 is exceedingly hard but don't be sad, don't be sad."
 3 This has been dedicated to all my subpostmasters
 4 and for my Mum.
 5 **SIR WYN WILLIAMS:** Mr Faisal, thank you very much for
 6 reading that very moving poem and thank you very much
 7 for coming to give evidence and explaining the
 8 difficulties you've suffered. Thank you, again.
 9 **A.** Thank you very much, sir. Thank you.
 10 **SIR WYN WILLIAMS:** Shall we take a short break now,
 11 Ms Kennedy?
 12 **MS KENNEDY:** Yes, perhaps for ten minutes, until quarter
 13 to.
 14 **SIR WYN WILLIAMS:** Certainly, yes.
 15 **(11.34 am)**
 16 **(A short break)**
 17 **(11.48 am)**
 18 **MS KENNEDY:** Chair, our next witness is Mrs Suzanne
 19 Palmer.
 20 **SUZANNE PALMER (affirmed)**
 21 **Questioned by MS KENNEDY**
 22 **THE WITNESS:** I'm really sorry. It's just it's 15 years
 23 and one month exactly to the day that I had
 24 a policewoman stand behind me and I thought I was
 25 going to prison, so I'm really nervous. I'm sorry.
 34

1 **SIR WYN WILLIAMS:** Well, don't be nervous. We've got
 2 plenty of time. Ms Kennedy asks the questions and in
 3 a nice relaxed manner and, if it happens I want to ask
 4 one or two, I'll be the same. So just relax, all
 5 right.
 6 **A.** Okay.
 7 **SIR WYN WILLIAMS:** It's easier said than done.
 8 **A.** Yeah, okay.
 9 **SIR WYN WILLIAMS:** But I'm sure that you'll be fine.
 10 **A.** Okay, thank you.
 11 **MS KENNEDY:** As I think you know, my name is Ruth Kennedy
 12 and I ask questions on behalf of the Chair. I think
 13 you should have two witness statements in front of
 14 you.
 15 **A.** I have, yes.
 16 **Q.** So turning to your first witness statement, which
 17 I think should be dated 26 January 2022?
 18 **A.** It is.
 19 **Q.** If you look on the last page, which I think should be
 20 page 20, is that your signature?
 21 **A.** It is, yes.
 22 **Q.** Have you read through this statement recently?
 23 **A.** I have.
 24 **Q.** Is it true to the best of your knowledge and belief?
 25 **A.** As much as I can remember, yes.
 35

1 **Q.** Turning then to your second statement, which I think
 2 should be dated 9 February?
 3 **A.** It is, yes.
 4 **Q.** Again, is that your signature on the last page,
 5 page 9?
 6 **A.** Page, sorry?
 7 **Q.** 9. I think it's the last page.
 8 **A.** Yes, it is. Yes.
 9 **Q.** Have you read this through recently?
 10 **A.** I have, yes.
 11 **Q.** Is it true to the best of your knowledge and belief?
 12 **A.** That is, yes.
 13 **Q.** I'm going to start by asking you a few introductory
 14 questions about you.
 15 **A.** Okay.
 16 **Q.** How old are you now?
 17 **A.** I'm 62.
 18 **Q.** How long have you been married?
 19 **A.** A long while.
 20 **Q.** How many children do you have?
 21 **A.** I have two boys and they're 43 and 33.
 22 **Q.** What jobs did you have before you started working for
 23 the Post Office?
 24 **A.** Well, when the boys were growing up I did school
 25 dinners, you know, things that fitted in with the boys
 36

1 and then, as they got older, I worked for a cleaning
 2 company and I was the area supervisor, make sure that
 3 the staff did what they should do and then I go to the
 4 bank managers and find out, just check, that they were
 5 happy with the staff.

6 **Q.** So how did you end up working in a Post Office?
 7 **A.** Because banks are cleaned early mornings, late
 8 evenings, I'd call into the local shop and used to
 9 chat to the owner and he just said one day "Why don't
 10 you come and work for me?" I only lived in the next
 11 Street. I'd lived there 22 years and, prior to that,
 12 I'd lived two streets the other way to the shop for
 13 11 years. So I knew him and -- yeah, I thought, yeah,
 14 okay.

15 **Q.** I think that Post Office was called Swallows
 16 Post Office --
 17 **A.** It was, yes.
 18 **Q.** -- at the time. Do you remember when you started
 19 working there?
 20 **A.** I don't remember the year but I just -- I remember
 21 working there. I was just a counter clerk and it was
 22 the old fashioned, you know, the stamp -- I da-da,
 23 like this, you know, that's how we used to account.
 24 And then the Horizon system arrived there. But,
 25 again, I was only a counter clerk, just did, you know,

37

1 **Q.** That was round 2003; is that right?
 2 **A.** A bit before that I think. I can't remember. So in
 3 any case, one day, Jay, he said to me, "Why don't we
 4 buy Swallows newsagent, you run it and I'll be
 5 a silent partner?" So I went home and told my
 6 husband, and I loved my job, so he just said to me ...
 7 "If you want it, I'll buy it for you". Sorry.
 8 So he did.

9 **Q.** When you took over, I think, or maybe slightly
 10 afterwards, you changed the name to The Grange
 11 Post Office?
 12 **A.** I did. Mr Patel, as soon as I said I'd buy and I gave
 13 him a deposit, he left. And I wasn't the postmistress
 14 but, obviously, I knew how to run the Post Office,
 15 I knew how to run the shop, loved the shop. I took on
 16 the ongoing staff who had been there a long while.
 17 When I took over, there was an elderly gentlemen in
 18 the shop and he'd been there I don't know how long,
 19 long, long time. I never told people I'd bought it.
 20 They always thought he owned it and I just let them
 21 carry on thinking he owned it.
 22 Because I'd worked there before, my boys went to
 23 school around there, we knew everybody, I'd lived
 24 there, like, all my life, the majority of my adult
 25 life. So we just knew everybody. It was just nice.

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1 everyday pensions and giros and never did any
 2 balancing or anything, just three mornings a week. So
 3 quite happy with that.

4 **Q.** Then you went to, I think you say in your statement,
 5 work at another Post Office?
 6 **A.** I did. The postmaster where I worked, he was -- he
 7 was suspended, so I went to work at another local
 8 branch, within walking distance of my home, so I went
 9 there.

10 **Q.** I think that was at Hambro?
 11 **A.** It was, yes.
 12 **Q.** Then you also worked at another Post Office for
 13 a while, the Bridgewater Drive?
 14 **A.** I did. When the postmaster went from Swallows, as it
 15 was then, a family member of his took over and then,
 16 because it was close to home, I'd still pop in there,
 17 and his brother-in-law needed help at Bridgewater
 18 Drive. So he said would I be interested to go in
 19 there, so I was quite happy to. Like -- loved my job,
 20 went to work at Bridgewater Drive. And then -- and
 21 then he taught me a lot more, you know, he started to
 22 show me the end of day balance and things and then
 23 he'd leave me and I was quite happy, like, there. And
 24 then we heard that Swallows newsagents was up for
 25 sale.

38

1 **Q.** You mentioned your husband bought this for you.
 2 **A.** He did.
 3 **Q.** How did he finance that?
 4 **A.** Well, we had savings and then we put in half in cash
 5 and then I got a business loan but, in order to get
 6 the business loan, because I'm quite methodical, I got
 7 a Pinder report, which is an old fashioned thing that
 8 just tells you that your business is worth what you're
 9 buying. So I did that and went to the bank and
 10 produced -- you know, asked them, and they were quite
 11 happy. They came, saw the business, didn't need, you
 12 know -- we had the other half.
 13 So, yeah, bought the business. It was -- the
 14 loan was secured against 105 London Road, which was
 15 Swallows, so, yes, everything was fine. I knew
 16 I could afford it because -- I don't know how this
 17 sounds, I hadn't really had money jobs, so when
 18 I became the postmistress, I knew I could afford the
 19 loan, the shop, and the Post Office paid the loan and
 20 the business, and my husband just carried on running
 21 the home as he'd always done all our lives, you know.
 22 It wasn't -- it was just that's the way it was. The
 23 shop ran the shop and my husband ran the home.

24 **Q.** How did you feel about becoming a subpostmistress, was
 25 it exciting?

40

1 **A.** Yeah, of course it was. I loved it. I loved the
 2 shop. I always opened the shop, always. I loved it.
 3 Loved early mornings because I'd always done that.
 4 Yeah, and then I'd go home for -- like, when my
 5 youngest because he was -- you know, he was a teenager
 6 but he still wanted his Mum there when he got up and,
 7 you know, sort him out, and yeah. And then I'd be
 8 home or he could come in the shop from school or --
 9 you know, and then I did the Post Office. I had staff
 10 in the shop and staff in the Post Office. It was
 11 fine. Everything was fine.
 12 **Q.** You mentioned that you received some training on
 13 Horizon when you were a counter clerk.
 14 **A.** I did, yes.
 15 **Q.** What training did you receive when you took over as
 16 a subpostmistress?
 17 **A.** I had -- it was when -- I was in the process of buying
 18 the shop and then they had a three-day training up in
 19 London, so I went up and did that but that was just
 20 basic -- it wasn't really balancing, it was more to do
 21 with the general selling of the products and because
 22 I'd already been there for like -- I'd been in other
 23 Post Offices, I obviously knew and they didn't really
 24 -- although I was there to help, like, the other
 25 people were saying you know, "How do you do that, and
 41

1 know, "Please be really careful because it's cost me
 2 500 this week". So we'd balance, look, check all the
 3 stamps. But I'm quite methodical so before we put
 4 anything on the system, I always had a spreadsheet and
 5 I always accounted for everything, everything always
 6 every night had to be counted. All the change, all
 7 the cash, had a spreadsheet and it was all put on
 8 there and then we didn't ever put that on the system
 9 until we'd checked, double checked, and the staff did.
 10 If I wasn't there in the shop or at home or wherever,
 11 everybody knew that was the way we run the
 12 Post Office.
 13 **Q.** Did you use the helpline at all?
 14 **A.** Yeah. I think they were on my Friends and Family,
 15 I rang them so often, because I just -- because I was
 16 new and because I wasn't really -- well, I was in
 17 charge but I wasn't the subpostmistress -- I just
 18 thought, "What am I doing? There's got to be
 19 something I'm not doing". So I rang them and I just
 20 said to them, "I need help. Can you send somebody
 21 down to help because", I said, "I don't understand
 22 this". I said, "I'm trying to work through it". We
 23 were really careful. Everybody was. I mean, they
 24 were really good, you know. I was trying not to
 25 accuse them but -- but I suppose, in a way, I was just
 43

1 how" -- you know, it was just general -- but yeah it
 2 was okay but it wasn't the balancing. It wasn't.
 3 I'd -- the outgoing postmaster, he left me
 4 a manual. You used to have Counter Weekly for
 5 everyday things and then he just left me a manual that
 6 I followed.
 7 **Q.** How adequate did you think the training was?
 8 **A.** Well, if you were brand new to it and you didn't know
 9 what you were doing, then I suppose that's adequate.
 10 But if you've already done it and then you're doing
 11 the same thing, then it wasn't adequate for me because
 12 I needed more -- more to be the manager, do you see
 13 what I mean, to do the end of day -- not the end of
 14 day balance, the weekly balance and the monthly, roll
 15 over.
 16 **Q.** How did you find using the Horizon system?
 17 **A.** Yeah, okay, yeah. It wasn't a problem.
 18 **Q.** I think you then mention in your statement you started
 19 to begin noticing some shortfalls; is that right?
 20 **A.** I did. This was before I was subpostmistress and,
 21 yeah, first of all it started like smaller amounts,
 22 and it was £100, £200, and I'm going to the staff
 23 "You've really got to be careful this week", you know,
 24 try -- I wasn't accusing them and just saying to them,
 25 because I'm the way I am, just saying to them, you
 42

1 saying to them, you know, "Be really careful".
 2 And when I rang it was like they were reading
 3 from a manual like, "Oh, well, that's question 3(b),
 4 oh yeah, that's the answer", and tried to ... and
 5 I just said to them, "But you're not answering my
 6 question. How can I -- if I've put everything in
 7 correctly, how is that not balancing with what you've
 8 got? What is happening -- there's something happening
 9 in between". So I said, "Get somebody here".
 10 **Q.** What did they say to that?
 11 **A.** They said, "If you put the money in, then it will
 12 probably come back as an error or transaction
 13 correction". So they take a while to generate and
 14 they don't come back. So, obviously, I'm then putting
 15 in more and more money.
 16 So then, I don't like to say really, but then
 17 obviously I'm having to reduce the staff because then
 18 I'm reducing the risk and I'm ... this sounds awful,
 19 but -- so I was trying to minimise what was happening
 20 because I thought: if it's just me and Mo and Bill,
 21 who have been with from the beginning, I thought if
 22 you -- then you're minimising what's happening.
 23 Sorry.
 24 **Q.** No, don't apologise.
 25 I think in your statement you mention a number
 44

1 of the bigger shortfalls that you noticed?
 2 **A.** Yes, I do. I had a 1,200 discrepancy, so I rang my
 3 husband I went "You're just not going to believe
 4 today". So because he's busy working and he came
 5 after work. We literally took everything out, we
 6 counted every single stamp, everything that was there,
 7 it just didn't tally. It just didn't.
 8 So I rang the helpline, they told me "I've got
 9 to put it in". I said "I'm not putting it in, unless
 10 you can show me where this is wrong. This is wrong".
 11 So, because I always did a spreadsheet, I did the 10s,
 12 20s, blah, blah, blah, and then, in my final column,
 13 was "miscellaneous" and Scots and newsagent. So
 14 I didn't inflate the figures or I didn't --
 15 I accounted for it but not with my actual cash, do you
 16 see what I mean? At the end, I accounted -- okay, I'd
 17 accounted for it. I didn't put it in because it was
 18 such a large amount.
 19 And then a few weeks later, lo and behold,
 20 3,200. So, by this time, I'm really not happy with
 21 the helpline. So I said "You get somebody here now".
 22 So, did anybody arrive? No. They sent me reams of
 23 paper "It's to do with your scratch cards, it's
 24 because this, this". I said "If you can explain it to
 25 me, I'll put it in but I'm not putting it in until you
 45

1 come and you show me where I'm going wrong", because,
 2 at this time, I'm thinking "Okay, I've only just taken
 3 over, I'm doing it". You know, I felt inadequate,
 4 I felt -- I just thought "I can do this, and Mo and
 5 I would do this together, so ...
 6 And then they sent the auditors in.
 7 **Q.** Just before we get to the audit --
 8 **A.** Sorry.
 9 **Q.** No, don't apologise. I think you mentioned in your
 10 statement there were a number of smaller
 11 discrepancies?
 12 **A.** Yes, lots of them.
 13 **Q.** What would you do when those arose?
 14 **A.** Just put them in. Up until the 1,200, the months
 15 prior to that, I was just -- because, as I say, I was
 16 new to it, I'm thinking -- I'm reading from a manual
 17 to balance, so I'm thinking I'm missing -- I've got --
 18 it's got to be me. I'm missing something here.
 19 **Q.** As you mentioned, I think the auditors arrive in
 20 around October 2005?
 21 **A.** They did, yes.
 22 **Q.** How many auditors were there?
 23 **A.** Two.
 24 **Q.** What notes at that stage had you made of the various
 25 discrepancies and the shortfalls?
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1 **A.** On the spreadsheet and on the Horizon system but, as
 2 everybody said to you before, you get all the
 3 paperwork and then we put it all in an envelope and
 4 out the back, in the stock room, I kept everything and
 5 every time I would wrap that spreadsheet around the
 6 money so if anybody ever -- if I wasn't there,
 7 somebody came in, everybody could always see what I'd
 8 done, why I'd done it and why, because, as I say, they
 9 didn't come and they didn't explain it, and I said
 10 "Until you do, I'm not putting that money in".
 11 **Q.** What did the auditors say to you when you told them
 12 about these notes that --
 13 **A.** "You can't do that". So I said, "No, I know I can't
 14 do it, but what was I supposed to do? Perhaps you can
 15 explain it". So they just said to me -- they counted
 16 everything, they said "There's 9,000 missing and we're
 17 taking your Post Office".
 18 **Q.** I think you mention in your statement that they called
 19 someone else as well, the area manager?
 20 **A.** Alan Lusher, yes.
 21 **Q.** You were suspended then?
 22 **A.** There and then, yes. Well, that evening but they --
 23 obviously, I was panicking by then. I felt like I'd
 24 been hit with a baseball bat. So I'm thinking: okay,
 25 I'm running the shop, I've got a Post Office, I've got
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1 staff. And they said that they'd let my assistant
 2 take over. She could become the postmistress,
 3 providing I guaranteed them I'd never go back in the
 4 Post Office. So obviously I agreed because I needed
 5 that Post Office open. It was part of the shop, part
 6 of the business, but I lost that salary instantly.
 7 **SIR WYN WILLIAMS:** Just so that I'm sure I'm following
 8 your statement correctly, when you talk about that
 9 assistant, and you mentioned the lady, Mo, is that
 10 Mrs M Upton.
 11 **A.** It is, yes.
 12 **MS KENNEDY:** What did they say to you at that time in
 13 respect of prosecution?
 14 **A.** Well, they didn't really, they just said that they
 15 were going to sign it over to Mrs Upton, did she want
 16 to take it on. So she looked like, you know, rabbit
 17 in headlights but she said -- for me, because we'd
 18 always worked together, she said "Yeah, okay, if we
 19 can keep the business open, yeah, that's fine",
 20 because she understood. I mean, everybody who worked
 21 there always knew, like, what I'd done.
 22 So, yeah, so -- and then the next morning,
 23 obviously I was doing the newspapers, wasn't allowed
 24 in the Post Office and a lady from the investigation
 25 team came and I'm not allowed in the Post Office, so
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1 she took me out the back. This is the Friday.
 2 I showed her everything I'd done, so she said -- she
 3 sort of understood what I'd done but she said "It's
 4 not the correct way of doing it". So then she said
 5 "We'll have to interview you", which was on the
 6 Monday.
 7 So my husband took me up to Enfield and there
 8 was the investigating lady and another lady and I had
 9 a taped interview.
 10 But with me, over the weekend, I'd said to my
 11 husband -- because they said it was 9,000 missing. So
 12 I said to my husband "They've said that there's 9,000
 13 missing" and -- she did say to me on the Friday "If
 14 you correct it, the chances are they won't prosecute
 15 you". So on the Monday, when we went to London,
 16 I took the money in a carrier bag. I had the money
 17 with me, because I just thought -- discussed it with
 18 my husband, he said "Just give them the money, Sue,
 19 give them the money. You know, it will come back, it
 20 will -- once you've seen -- had the interview" -- and
 21 then I had to see the area manager -- "they'll
 22 understand what's happened, they'll understand that
 23 it's -- there's something, somewhere, they'll send
 24 somebody and it will be sorted".
 25 So I -- we decided that I just took the money.

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1 will be sorted", so I know that they'd made her
 2 temporary subpostmistress but I said "The
 3 responsibility's still mine". I didn't want her to
 4 worry. So anything that happened --
 5 And then three months, I think it must have been
 6 three months later, I was waiting for a letter to say
 7 that, you know -- oh, I went and saw Alan Lusher,
 8 sorry. I had the interview with him, was waiting for
 9 a decision on what would happen and then I'd got
 10 a phonecall and she just said to me, out the blue,
 11 "I'm sorry", she said, "It's not good news for you,
 12 they're going to prosecute you".
 13 So I rang Alan Lusher and I said "They're
 14 prosecuting me", so he said it's -- "The prosecution
 15 is decided by an outside body. It's separate to the
 16 Post Office, I think". It's -- I can't remember. But
 17 because he said, although I'd done it wrong, it wasn't
 18 malicious or I didn't -- it wasn't like I'd inflated
 19 the figures. I hadn't -- I'd accounted for it but
 20 accounted wrongly. I know what I mean but that's what
 21 I meant, in any case.
 22 So that was in the -- I think the April. I then
 23 had to go to Basildon Magistrates' Court.
 24 **MS KENNEDY:** Just pausing there, how did you feel when you
 25 found out you were going to be prosecuted?

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1 So she said "Well, you can't do that, go back and put
 2 it in the" -- so next morning I took it back and
 3 Mrs Upton put it through the Post Office. So they
 4 said if I did, then the charge -- they wouldn't
 5 prosecute me.
 6 So I then had an interview with Alan Lusher.
 7 He --
 8 **SIR WYN WILLIAMS:** Not too quickly, if you would.
 9 This suggestion to you that if you repaid the
 10 money or paid the money, you would likely not be
 11 prosecuted.
 12 **A.** Likely not be prosecuted.
 13 **SIR WYN WILLIAMS:** That was said to you in the interview
 14 on the Monday, yes?
 15 **A.** On the Friday. So I took the money up on the Monday.
 16 **SIR WYN WILLIAMS:** So you took the money.
 17 **A.** Yes.
 18 **SIR WYN WILLIAMS:** Was that repeated to you on the Monday
 19 or was that not said?
 20 **A.** To be honest, I wouldn't like to say 100 per cent
 21 because they taped the interview, it was a long time.
 22 Obviously, they asked me if I wanted somebody with me
 23 or a rep, so I said no, I'm fine. So I went and did
 24 the interview. Carried on running the shop, Mo ran
 25 the Post Office. I said to her "Any discrepancies it

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1 **A.** Oh my God, I went -- she rang me in the morning. By
 2 the afternoon, I was at the solicitor's because I said
 3 to them "I have done nothing wrong". So I told them
 4 everything, went through everything with them and,
 5 really, they dealt with the legal side. I didn't tell
 6 my boys because I thought the misunderstanding at the
 7 Post Office would be sorted. So I didn't ... sorry.
 8 I didn't actually tell them until they told me
 9 they were going to prosecute me. Sorry.
 10 **Q.** Please, don't apologise.
 11 **A.** So my oldest son -- I mean, I sound like a tragic case
 12 but, because of the stress, my husband couldn't deal
 13 with it and because -- when you see somebody you love
 14 going through something horrendous, he had a heart
 15 attack. So he then couldn't really deal with
 16 everything and so my eldest son, who was absolutely
 17 brilliant, he never left my side all through -- he
 18 said "Just get everything Mum, it will be sorted,
 19 don't worry".
 20 So I went to Basildon Magistrates' Court, they
 21 said they were going to transfer it to the Crown
 22 Court, which they did. I had a date just before
 23 Christmas and they adjourned that and then I had
 24 a date of 23 January 2007.
 25 **Q.** Prior to your trial, what were the Post Office or

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1 their lawyers saying to you?

2 **A.** I didn't have any correspondence with them at all.

3 Everything was dealt with through my thing. It was

4 only at the court that they said to me "If you plead

5 guilty you'll get -- the chances are, you'll just get

6 community service. If you don't plead guilty, we will

7 put you in prison". I said "I'm not pleading guilty

8 because I've done nothing wrong". So they said -- my

9 sons and my husband said "Stand there, Mum, stand

10 proud and you tell them you've done nothing wrong",

11 and that's what I did.

12 So they put me through a three-day trial, I was

13 found not guilty on all charges, took about

14 ten minutes to decide -- in fact, we went out the

15 courtroom and my barrister and my solicitor said "Go

16 and get a cup of tea, it could -- takes a while", and

17 then they said "Palmer to Room 2", or "Mrs Palmer", or

18 "Palmer to Room 2", and I walked back in and, as

19 I walked into the dock, the policewoman come and stood

20 behind me. So I thought "Oh my God, I'm going to

21 prison" and they found me not guilty on all counts.

22 So, you can imagine, I was -- it was

23 unbelievable. So I was really happy, went to -- the

24 usher lady came up and she hugged me and so she said

25 "We're just so sorry", she said, "that you had to go

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1 lottery charitable money because I took it home. You

2 name it. They wrote parts that I'd had -- when I was

3 in the shop -- because, you know, I thought it was

4 a lovely friendly place, and the girls in the front of

5 shop they started to do a petition for me. So we had

6 600 signatures. But I said to them "Don't put just

7 put your signature because if they want to check",

8 I said, "they can then ring anybody and check that --

9 if you put your phone number or your address they can

10 check that I haven't just made up these people, you

11 know, imaginary people".

12 So, yeah, about 600 signatures, and all them

13 people -- they supported me, right the way through,

14 the customers. It was lovely -- not lovely because

15 I was being prosecuted but, do you know what I mean?

16 It wasn't -- people stood by me. Of course, once the

17 newspaper put "postmistress guilty" ... you can

18 imagine.

19 **Q.** I think you also mention in your statement that the

20 person who took over your Post Office for you, your

21 friend who had been working with you, she came to

22 court with you?

23 **A.** Oh, I forgot that, yes. Well, I didn't forget but

24 tried to forget.

25 **Q.** What happened there?

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1 through that", she said -- and then as we left I saw

2 two of the jurors and they said they knew within like

3 ten minutes/half hour that I just hadn't done

4 anything.

5 Luckily for me, while the trial was on, one of

6 the jurors said she wanted to ask a question and they

7 said "Mrs Palmer rang you and asked you what she was

8 supposed to do because she didn't agree with the --

9 you know, with the error, the discrepancy", and the

10 barrister turned to the Post Office, who were there,

11 and they couldn't answer either because they couldn't

12 actually tell me what I was supposed to do while it

13 was sorted out. So, obviously, then I was found not

14 guilty.

15 So here I go, I'm happy, off I go home, walk in

16 the shop, I've looked at the girls. So I'm thinking:

17 well, at least look happy for me, you know, here I am.

18 And they held the newspaper up: "Postmistress guilty

19 of stealing the money".

20 The newspaper had pre-empted the verdict for the

21 Friday because you sell more newspapers -- back then,

22 you know, it was jobs and cars and that in the local

23 paper, and it was bigger news on a Friday, but she

24 hadn't waited for the verdict. So then she put that

25 I'd -- I was police interviewed, that I'd stolen

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1 **A.** Mo came to -- I had a local businessman, Swallows

2 Aquatics, which was a big customer, business customer.

3 He came and gave evidence for me. Bill who worked

4 with me, and Mo, because she was my manager. My

5 husband, he was at the court with us, and they went up

6 and they said if she gives evidence on my behalf they

7 will prosecute her as well because she knew what I was

8 doing.

9 So she was beside herself and my husband said

10 "Sue wouldn't expect you to". I mean, she had young

11 children. Mine were old but -- or older but we

12 wouldn't expect her to do that. So my husband said to

13 her, "You know, we wouldn't want you to do it".

14 So after I was found not guilty and that, not

15 long after, a few months after, she left me

16 because ...

17 **SIR WYN WILLIAMS:** When you say "they".

18 **A.** The Post Office barristers, or Post Office.

19 **SIR WYN WILLIAMS:** So I'd like you to be as precise as

20 possible.

21 **A.** Okay.

22 **SIR WYN WILLIAMS:** I know it's a long time ago. But was

23 it an employee of the Post Office, as you understood

24 it, or was it one of the lawyers who said --

25 **A.** It was the legal team.

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1 **SIR WYN WILLIAMS:** One of their legal --
 2 **A.** Yes.
 3 **SIR WYN WILLIAMS:** Was it said to a member of your legal
 4 team?
 5 **A.** Yes, to my legal team.
 6 **SIR WYN WILLIAMS:** So it was lawyer to lawyer?
 7 **A.** Yes, and then they said, because they tried to --
 8 because obviously, you can imagine, I was in a right
 9 state. They tried to keep it all away from me, my son
 10 and my husband, and they like said to Mo, "It's up to
 11 you, but Sue wouldn't expect you to do that".
 12 I wouldn't want anybody to be go through what I'd been
 13 through, you know. So, yes, so it's really difficult,
 14 and yeah.
 15 **MS KENNEDY:** After that, I think you say they terminated
 16 your contract, the Post Office.
 17 **A.** They did. I don't really remember it because, at the
 18 time, because of the trial and we thought everything
 19 would be -- I'd be reinstated because, in my book, not
 20 guilty means not guilty so I thought they have got to
 21 reinstate me, okay, and when they didn't, because of
 22 the stress and that, my husband was really ill again
 23 and then he had to have a triple heart bypass.
 24 So I was dealing with him up in Bart's, the
 25 shop, life -- it was a nightmare.

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1 **Q.** How much would you estimate your overall financial
 2 losses were caused by -- how much was caused by all of
 3 this, your losses?
 4 **A.** What, you mean the loss of my home, the loss of the
 5 business, the loss of my family? You put a price on
 6 my family then.
 7 **Q.** We'll come to your family but, just at moment, just
 8 your financial losses, because --
 9 **A.** Well, I paid 150,000 for the business and then stock
 10 at value, we put in a new Post Office for them that my
 11 husband built that, obviously, he did for me.
 12 Thousands, wiped out.
 13 **Q.** I think you say in your statement that you were made
 14 bankrupt, you were forced into bankruptcy?
 15 **A.** We tried -- as I say, I had my husband -- I mean,
 16 I was lucky. My husband had bought me nice jewellery,
 17 nice things, we had a nice car, we had a nice van, we
 18 had a nice home, the boys were grown up. You know,
 19 life -- didn't even need the business. I can't --
 20 sorry. I've gone off track.
 21 So I sold everything, everything I had, sold.
 22 They're things, aren't they?
 23 **Q.** When was the bankruptcy discharged?
 24 **A.** 2016.
 25 **Q.** Where do you live now?

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1 **Q.** What payment did you receive from them on your
 2 termination, the Post Office, that is?
 3 **A.** I didn't. Oh, they paid me -- I think when they
 4 audited me, which was October -- I forget which date
 5 it was, I can't -- I honestly can't say. I think
 6 I got a few days' pay and then obviously the
 7 remuneration went to somebody else. But, yeah,
 8 instantly. So then I've got a husband who can't work,
 9 obviously. I've got a shop I can't pay the bills on,
 10 I've -- my whole world's come in. But we were --
 11 I mean, my husband worked really hard and we had
 12 nice things, so we sold them, whatever -- just to keep
 13 the business going. We sold the car. I mean,
 14 I lived -- I worked and lived within walking distance,
 15 so sold the car, it's only a piece -- you know, it's
 16 only a car. My husband -- we bought a new van, we
 17 paid cash for, but obviously he couldn't go to work,
 18 so that was surplus. But we didn't have any credit,
 19 no credit cards, all the wholesalers I always paid
 20 cash, because that's the way I am. The shop paid for
 21 itself, as I say, and the Post Office salary paid the
 22 loan, the bills.
 23 But then, of course, I've got no income at home
 24 either, so I'm trying to make everything go
 25 everywhere, and that's not happening.

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1 **A.** Well --
 2 **Q.** In terms of -- sorry, to be clear, you previously
 3 mentioned in your statement about the big house that
 4 you lived in?
 5 **A.** I had a lovely home, my husband had put an extension
 6 on it, we'd lived there 22 years. That was my family
 7 home, and we even decided to sell the house. We just
 8 thought, the boys aren't there, sell the house, you
 9 know, we've got the -- I needed an income, so the shop
 10 was the best option to keep; keep the shop. So sold
 11 the house -- well, the estate agent came round at 9.00
 12 in the morning on the Wednesday and by 3.00 it had
 13 been sold.
 14 So, you know, a weight off your mind, thank God
 15 for that. A customer in the shop he had a bungalow
 16 that he said we could move into until he sold it, so
 17 that -- you know, I had somewhere to go.
 18 The solicitors got in touch with me, sent me
 19 a letter. The bank had attached the loan from the
 20 business onto my home. So, obviously, I had no way of
 21 paying that off and couldn't afford the mortgage then,
 22 couldn't afford the loan, and they repossessed the
 23 house. But moved into the bungalow, and then the guy
 24 there he was selling and we were homeless. He issued
 25 us with a section 21 and we were homeless. But my

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1 boys had bought me a little -- so the council gave us
 2 this. It's not a flat, it's a studio. But my boys
 3 12 years ago bought me a little Westie, a little dog,
 4 and they wouldn't let me take him. Sorry.
 5 So I had to give him up, it was our dog. Do you
 6 know what you have taken literally -- sorry. You've
 7 taken everything from me.
 8 **Q.** You mention in your second witness statement that you
 9 were a member, I think, of the Group Litigation?
 10 **A.** I was, yeah.
 11 **Q.** How much compensation did you receive for that?
 12 **A.** I got a bit but, like everybody -- like me, or I don't
 13 know if I've just got this cloud above my head, we get
 14 the first -- we got a small payment everybody and then
 15 they settled the rest from the, you know, what was
 16 left after the costs and, you know, all that. So
 17 I just thought: oh, at least we'll have some money,
 18 and my son, which I'll come to later -- my son who had
 19 taken over the business, he got five times more than
 20 I did.
 21 So I went absolutely mad and I got in touch with
 22 Freeths and I said, "Well, now, perhaps you can
 23 explain this to me then". So then I had to fight for
 24 that as well.
 25 So they did up the amount but because I was
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1 part of JF" -- you know, blah, blah, blah, the group.
 2 So I said, "Okay".
 3 So then I said, "I want a face-to-face meeting
 4 with you then because I want to tell you why I'm not
 5 as important as everybody else, because you dragged me
 6 through the courts. I didn't even owe any money when
 7 I went to the court. I've lost everything. So I want
 8 you to explain to me why I'm not as important as
 9 everybody else".
 10 Don't get me wrong, anybody who went -- I've
 11 listened to the stories and my heart breaks for them
 12 but I'm fighting for me here, I'm fighting for me and
 13 my husband, and then I got a letter -- I can't
 14 remember the dates, I can't remember but "Dear
 15 Mrs Palmer, [blah, blah, blah], you are included in
 16 the compensation, even if you were the people who were
 17 prosecuted and have had their convictions overturned,
 18 included are the people who were prosecuted, even
 19 though they're not found guilty", and I have that
 20 letter in black and white from Paul Scully.
 21 I tell you, what I've never been so happy. We
 22 was up all night, I couldn't -- David Enright, he
 23 couldn't get in his office quick enough. I don't
 24 think he'd even taken his coat off before I was on the
 25 phone. I'm ringing him, euphoric. I've told
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1 a bankrupt by then, they took administration and then
 2 42 per cent, so minimum.
 3 **Q.** I think you have also recently written to the
 4 Minister, Paul Scully, about obtaining further
 5 compensation?
 6 **A.** Oh yeah. I told you, I've got this black cloud above
 7 my head because, in the August, after the Freeths and
 8 all that, and Alan -- I mean, I wouldn't be here today
 9 without Alan, and the group, you know, they've done
 10 everything they could for us. But on the news comes
 11 "Postmasters compensation", they're overturning the
 12 things, you are going to get an interim payment and
 13 100,000 as an interim payment.
 14 So I'm thinking -- so people are texting me,
 15 ringing me, "That's good, Sue, because you're" ...
 16 So I rang Howe & Co, I spoke to David Enright
 17 and I said, "Oh, I was prosecuted by the Post Office,
 18 how do I go about claiming for my interim payment?"
 19 and he said, "When was your conviction overturned?"
 20 So I said, "No, I wasn't convicted. I pleaded not
 21 guilty and was found not guilty", and I'm not entitled
 22 to that. I said, "How does that work then because
 23 I've lost everything". So I then wrote to Paul Scully
 24 and I asked him politely why I wasn't included and
 25 then I got a letter in December, and he said, "You're
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1 everybody, at last. Oh no, this black cloud above my
 2 head, three weeks later, I've misunderstood him. The
 3 letter was, "You've misunderstood what I put in the
 4 letter". So I wrote back and went, "There's no
 5 misunderstanding, you've backtracked on what you've
 6 said to me". So no, I'm not entitled to the
 7 compensation.
 8 **Q.** How do you feel about that?
 9 **A.** Well, I think that shows, doesn't it. I'd -- how do
 10 you explain, how do you -- I've fought for myself and
 11 my husband and my boys, and now -- and through the
 12 JFSA, they won't give the compensation that's due, we
 13 can't have the costs that are due. I mean, so much
 14 was taken from that and, now, I'm not entitled to
 15 this. I just think: oh really? Sorry, go on.
 16 **Q.** Please don't apologise. I'm now going to ask you some
 17 questions about the impact this has had on your
 18 family, which we've touched upon before.
 19 **A.** Okay.
 20 **Q.** Perhaps first, if you could tell us about the impact
 21 it's had on your relationship with your husband?
 22 **A.** My husband supported me with whatever I've done but it
 23 broke him, and that's not why he's not here today,
 24 because we got the letter from Paul Scully, and we
 25 thought: it's going to be put right. And it's not, is
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1 it? And I know, Sir Wyn, you can recommend but it's
 2 not going to get me the money, is it?
 3 **Q.** What about the impact on your relationship with your
 4 son, Kevin?
 5 **A.** Oh, right, okay. Going back to the shop, I told you
 6 that Kevin was with me, you know, 100 per cent.
 7 Without him, I'd have probably crumpled as well but he
 8 was so good. And then, once they wouldn't reinstate
 9 me, the Post Office had put in a temporary
 10 subpostmaster, but he turned up at 9.30, if he liked,
 11 shut for lunch, go home when he liked once he
 12 balanced. And I rung Alan Lusher and said, "He's
 13 ruining me. My customers are used to that Post Office
 14 being open at 9.00 until 5.30. They rely on us".
 15 So, obviously, Kevin knew what had happened. He
 16 had a really good job in the City, I mean, a really
 17 good job, and he gave it up to come to work for me.
 18 He said, "I'll run the Post Office, Mum". My husband
 19 didn't want him to and his future wife didn't but
 20 we're so close, or were, that, yeah, he gave up his
 21 job for me.
 22 Came, took over, but I just couldn't keep it
 23 going. As I said to you, I sold everything, I did
 24 what I could but, obviously, he'd given up a job
 25 committed to the money, the Post Office salary had
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1 to -- you know, he did what he could to give back to
 2 the shop but everything was based on the Post Office,
 3 because it was like, you know, quite a large
 4 remuneration. My business plan when I bought the
 5 Post Office, I had to have a business plan. It all
 6 included the Post Office salary and, in the end, I was
 7 trying to pay this, pay that, as I say, I sold
 8 everything.
 9 Then the wholesalers, as I say, I'd always paid
 10 cash. I just -- and then because I'd been at the
 11 wholesalers so long, they were really good to me, they
 12 knew about my husband because it's all friendly, you
 13 know, even though it's up in -- you know, we'd gone so
 14 often. For years, we'd just gone up and everybody
 15 knew him, he'd do the buying sometimes or we'd go
 16 together, and they let us have credit.
 17 But then, of course, then the shop's not making
 18 as much as it should because of the impact of what's
 19 happened and then I'm paying this bill, paying this
 20 bill. I'll pay this this week and this this week.
 21 And the landlord wasn't particularly helpful. One
 22 month -- one quarter, he said, "I'm going to lock the
 23 door". So managed to pay that. Then the next
 24 quarter, I just -- I was drowning, trying to keep it
 25 away from my husband because, obviously, he's trying
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1 to recover. Kevin and I are arguing because,
 2 obviously, he needs the shop stocked in order to get
 3 the customers in, in order for the Post Office -- it
 4 was just snowballing out of my control.
 5 Then the landlord, he said he'd -- if I didn't
 6 pay -- I was a bit late paying that quarter, and he
 7 said he'd padlock the door. My youngest son went and
 8 borrowed the money from somebody, gave it to me and
 9 I just pushed it back to him and I went, "The end,
 10 this is the end". No, we've never borrowed, this is
 11 it.
 12 And I said to Kevin, "I'm going to sell" and
 13 things went downhill from then.
 14 I felt I ruined his life because if I sold he'd
 15 be jobless, and so relations between us broke down and
 16 the next thing I know, we barely spoke -- well, we did
 17 speak, but I don't really want to discuss it. And
 18 I had a letter that from the landlord that I'd be
 19 liable for the rest of the lease, even if I gave the
 20 keys back, I would be liable for the lease until the
 21 lease run out. So Kevin said he'd take over the
 22 lease.
 23 So I signed the business over for nothing and
 24 then he took the Post Office and, as you'll hear this
 25 afternoon, the same thing happened to him. But that's
 67

1 his story.
 2 But yeah, I have -- for 33 years, I had
 3 a perfect son. I don't even know who he is. My
 4 granddaughters, I don't see.
 5 **Q.** What would you like from the Post Office now?
 6 **A.** What would I like? Well, somebody must be accountable
 7 because when they took me to court they'd already
 8 prosecuted lots of people for the same thing, so they
 9 knew when they took me. So I think that they need to
 10 be accountable. They need to be accountable for what
 11 they did and because I won they had to pay all the
 12 costs, which was 78,000. I felt they made -- they
 13 told me it was just me. It was like they were making
 14 an example of me because at the court I wouldn't --
 15 I mean, they did pressurise me and I was scared and,
 16 if I'd have listened to these stories that I know now
 17 from all these other people, I'd have probably pled
 18 guilty because, I tell you what, if I'd have pled
 19 guilty, I'd be better off than I am now, not
 20 emotionally but financially. I'd be okay.
 21 But I'm not okay because I stood for what
 22 I believed.
 23 **Q.** Is there anything else you'd like to say to the Chair?
 24 **A.** I think he's heard enough, bless him.
 25 **SIR WYN WILLIAMS:** It's not often I get blessed, so thank
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1 you very much.
 2 **A.** Well, I just -- I'm just so passionate about it.
 3 I just -- they should put it right. It should be
 4 right. Like Nick Read says that he's sent out 2,500
 5 letters and people haven't replied because they're
 6 scared. He's got 555 in front of him, right in front
 7 of him. I'm standing here. Where's my compensation
 8 because he don't want to pay me, does he? Why? It's
 9 just another way. I just feel -- I don't know.
 10 I just -- where's the justice? And all I ever think
 11 is: what did I ever do? I bought a Post Office or my
 12 husband did. That's it.
 13 **MS KENNEDY:** Chair, do you have any questions?
 14 **SIR WYN WILLIAMS:** No, thank you. Thanks very much.
 15 I think what we'll do is -- Mr Stein, I think at
 16 some point you have a statement to read; is that
 17 correct?
 18 **MR STEIN:** Sir, that's right.
 19 **SIR WYN WILLIAMS:** So if we just adjourn for maybe not
 20 much more than five minutes, do you think you could
 21 fit that in before lunch or do you want to do it this
 22 afternoon?
 23 **MR STEIN:** Sir, yes, I think I can. If I did encroach
 24 into lunch, it would only be a few minutes.
 25 **SIR WYN WILLIAMS:** That's fine. Unless anybody is
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1 15 January 1998 to 16 August 2010. Rita received
 2 a mere one-and-a-half days training on the Horizon
 3 system.
 4 Rita experienced problems with the Horizon
 5 system a few years after it was introduced. She says
 6 that she cannot remember how many times she called the
 7 helpline. Rita says:
 8 "The helpline didn't want to do anything. I was
 9 just told to wait until the issue went away or to call
 10 back the following day."
 11 Problems began to arise in approximately 2004.
 12 During her time as a postmistress, she paid -- or
 13 Post Office Limited deducted from her salary -- in
 14 excess of £9,000. However, the Post Office also
 15 pursued Rita for further large shortfalls and brought
 16 criminal charges against her.
 17 As a result of large shortfalls arising on the
 18 Horizon system, Rita was suspended in July 2009 and
 19 interviewed under caution the following month by
 20 a Post Office fraud investigator.
 21 Rita is disabled and cannot walk. Upon arrival
 22 for the interview under caution, she was left in
 23 a hallway. She asked for a chair but one was not
 24 brought. Rita had to sit on the stairs.
 25 The interview room was upstairs. Rita told the
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1 objecting, what I propose is that we just have a short
 2 break and then we'll hear from Mr Stein and then break
 3 off for lunch.

4 (12.41 pm)

5 (A short break)

6 (12.48 pm)

7 **SIR WYN WILLIAMS:** Thank you for providing us with hard
 8 copies of the statement, Mr Stein. Over to you.

9 **RITA THRELFALL, statement summarised by MR STEIN, QC**

10 **MR STEIN:** Thank you. Sir, as you know, I'll be reading
 11 a summary of the statement of Mrs Rita Threlfall.

12 Chair, Mrs Rita Threlfall was due to give

13 evidence to you today. She greatly wished to do so
 14 but she has found that it was impossible to speak
 15 about her experiences without breaking down.

16 Rita Threlfall has been married to her husband
 17 for 48 years. Before becoming a postmistress, Rita
 18 worked in the finance department for a large
 19 engineering firm for 22 years. Rita and her husband
 20 wanted a change of life and decided after research to
 21 apply to run a Post Office. They invest the £105,000
 22 into the Post Office and shop, £35,000 from their
 23 savings, as well as a loan of £70,000.

24 Rita became the postmistress of the Ford
 25 Post Office in Liverpool. She ran it from
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1 Post Office investigators that she could not climb the
 2 stairs and she was placed in a tiny parcel lift to be
 3 carried up to be interviewed. Rita says the interview
 4 was horrendous.

5 Her contract was terminated and the Post Office
 6 prosecuted her. Rita received a summons to attend the
 7 Magistrates' Court on 20 December 2012, where she was
 8 charged with theft and false accounting. Rita pleaded
 9 not guilty and the case went to the Crown Court. Rita
 10 believed that she would go to prison. She could not
 11 think how she would cope in prison, given her
 12 disabilities. Rita thought she would die if she went
 13 to prison and she considered suicide.

14 Her health was in serious decline. Rita's
 15 solicitors contacted Alan Bates of the JFSA who spoke
 16 to the Post Office on her behalf. An expert report
 17 was commissioned and that report concluded that Rita
 18 was unable to attend court. Eventually, the
 19 Post Office dropped the charges against Rita.

20 Rita says that the consequences of being
 21 required to make good the shortfalls were that she and
 22 her husband lost their business and their livelihood.
 23 Rita says that they used everything they had to cover
 24 the shortfalls, including borrowing money from family
 25 members. She says that her children would bring food
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1 around to feed her and her husband and that her
 2 children helped her pay the bills. Rita says she was
 3 left with absolutely nothing, not a single penny and
 4 had to file for bankruptcy.
 5 Rita lost her home and had to move away from her
 6 life-long Liverpool home as a result of the damage to
 7 her reputation. Rita now lives with her daughter and
 8 son-in-law because she cannot afford to pay rent for
 9 a home of her own.
 10 She says that her health has suffered immensely.
 11 She cannot walk more than 10 feet and any doctors that
 12 need to see her have to come out. That's because she
 13 cannot leave the house to attend doctor's or dental
 14 appointments and cannot attend routine screening
 15 checks.
 16 Rita says that she suffers from severe anxiety
 17 and depression and has no social life outside of her
 18 family.
 19 She says: "I don't live, I exist."
 20 Rita's husband says in her statement:
 21 "Seeing my wife being a pillar of the community
 22 and watching her to be brought to her knees through
 23 lies and false allegations by the Post Office
 24 absolutely destroyed me. I have stood by my wife and
 25 always will but on more than one occasion I thought
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1 I would lose her.
 2 "The scandal almost got both of us. What they
 3 did was so wrong. They gave me sleepless nights and
 4 complete hopelessness for our future. Seeing Rita
 5 lose weight and the will to live brought me to my
 6 knees. All I could do was stand by and try to support
 7 her but the Post Office nearly caused our marriage to
 8 break down."
 9 Rita has, in addition, asked that I read the
 10 following comments to you and I will try to do so.
 11 "Dear Sir Wyn, I left my home in Liverpool,
 12 a place I love, seven years ago leaving behind my
 13 brothers and sisters and nieces and nephews who are an
 14 integral part of my life. They all supported me
 15 physically and emotionally through the darkest days of
 16 my life. I could not cope with how my life had
 17 changed. I had turned into a virtual recluse, afraid
 18 of everything and anything. I had to get away and
 19 that was at the cost of only seeing those members of
 20 my family occasionally, whereas it would be daily.
 21 I now know that was a sacrifice too far. I miss them
 22 so much.
 23 "Both of my children made the move, my husband
 24 and myself uprooting their own young families. They
 25 have been amazing in supporting us but that leaves me
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1 with enormous guilt. So in September 2014, we boxed
 2 up our belongings and our life and moved 50 miles away
 3 where no-one knew us. We brought only clothes and
 4 sentimental items. The majority of those boxes are as
 5 they were when we packed them and have never been
 6 opened.
 7 "The Post Office took so much from us but they
 8 also took my identity. I don't recognise myself
 9 anymore. I have lost Rita Threlfall. I want to open
 10 those boxes that are stored away and have our personal
 11 items around us once again. I want to put the photos
 12 of our grandchildren back on the walls and all the
 13 things that make a house a home that we gather over
 14 the years. I want my son and daughter to have their
 15 homes back. I want my family to have peace and do the
 16 things that we did as a family when ours was a happy
 17 family. I want to look in the mirror and recognise
 18 myself, the person I once was, not the shadow that
 19 looks back at me now."
 20 **SIR WYN WILLIAMS:** Thank you, Mr Stein.
 21 **MR STEIN:** Thank you for the opportunity of reading that.
 22 **SIR WYN WILLIAMS:** Right. Well, that's very good timing
 23 and we will start again at 2.00.
 24 **(12.57 pm)**
 25 **(Luncheon Adjournment)**
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1 **(2.00 pm)**
 2 **MS HODGE:** Good afternoon, sir. Our next witness is
 3 Mr Kevin Palmer.
 4 **KEVIN PALMER (affirmed)**
 5 **Questioned by MS HODGE**
 6 **MS HODGE:** Mr Palmer, as you know, my name is
 7 Catriona Hodge and I ask questions on behalf of the
 8 Inquiry.
 9 Please can you state your full name?
 10 **A.** Yes. Kevin Palmer.
 11 **Q.** You made a witness statement, Mr Palmer, on 3 February
 12 of this year; is that right?
 13 **A.** That's correct.
 14 **Q.** Do you have a copy of that statement before you?
 15 **A.** I do.
 16 **Q.** Could I ask you, please, to turn to the final page at
 17 page 19.
 18 **A.** Yes.
 19 **Q.** Do you see your signature there at the bottom of that
 20 page?
 21 **A.** Yes, I do.
 22 **Q.** Have you had an opportunity to read this statement
 23 since it was made --
 24 **A.** I have.
 25 **Q.** -- on the 3rd, and is the content true to the best of
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1 your knowledge and belief?
 2 **A.** It is.
 3 **Q.** Thank you.
 4 I'm going to begin by asking a few questions
 5 about you and your background, if I may. How old are
 6 you now, Mr Palmer?
 7 **A.** I'm 43.
 8 **Q.** Are you married?
 9 **A.** I am.
 10 **Q.** For how long have you been married?
 11 **A.** 16 years.
 12 **Q.** Do you have any children?
 13 **A.** I have two, two girls.
 14 **Q.** How old are they?
 15 **A.** They are 12 and 8.
 16 **Q.** You currently live with your wife and your two
 17 daughters; is that right?
 18 **A.** I do, yes, that's correct.
 19 **Q.** Before you worked for the Post Office, you had
 20 a career in investment banking; is that correct?
 21 **A.** That's correct, yes.
 22 **Q.** How did you come to work in the banking industry?
 23 **A.** Basically, growing up, I always wanted to work in the
 24 money markets. That was always my dream as a child
 25 and I didn't go to university. It was at a time when

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1 region.
 2 So I was then sent to Denmark, Finland, Sweden
 3 and, obviously, our London offices. I was part of the
 4 project team that set up the new accounting package to
 5 then -- for expenses or the accounts that we did and
 6 wrote procedures on that and what I call the "dummy
 7 files" of how you can run that system.
 8 And then I was also given the opportunity of
 9 working within the back office, and I took on the role
 10 of not only accountancy but the back office with the
 11 traders, and working alongside the trading floor.
 12 **Q.** You've described working in the development of
 13 an accounting system. Was that an electronic system?
 14 **A.** It was, yes, yes, electronic, yes.
 15 **Q.** You also spent a year in Taiwan?
 16 **A.** I did, yes. Sorry, that was in between. So when
 17 I went from Dresdner, I was offered the opportunity to
 18 go and work in Taiwan. So I went out there as
 19 financial adviser to expatriates, worked for a company
 20 called Mondial Taiwan. I was there a short tenure;
 21 the markets out there crashed, so the expats were
 22 leaving and the investments weren't there, so I came
 23 back, and that's when I started with SEB.
 24 **Q.** Why did you decide to leave your career in investment
 25 banking?

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1 you could apply for banks and get jobs without
 2 degrees. The area that we lived wasn't the most
 3 affluent and I wanted out of that, so I always
 4 thought, if I work hard, I could make my way up into
 5 the City. So I applied for jobs, I got one with
 6 Dresdner Kleinwort Benson, started off as just
 7 an accounts payable filing clerk, and I worked my way
 8 up through the bank from there.
 9 **Q.** I think you've described spending four years with
 10 Deutsche Kreditbank; is that right?
 11 **A.** That's correct.
 12 **Q.** And a further four years at the Skandinaviska Enskilda
 13 Banken. I may not have pronounced that quite right.
 14 **A.** SEB as we abbreviated it.
 15 **Q.** Thank you. Can you tell us a bit more about what your
 16 work in the banking industry involved, please?
 17 **A.** Yes. So, basically, I started off in accounts,
 18 accounts payable, accounts assistant. I then took my
 19 CIMA exams. I then -- as I worked my way through the
 20 bank, I moved to SEB, as it was better opportunity,
 21 obviously better pay. From there, my boss at the
 22 time, Jacqueline, she was very encouraging and
 23 I worked my way through the accounting system. And
 24 then I was given the project leader of designing the
 25 new accounting package for the whole of our Nordic

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1 **A.** It was a very, very tough decision but my mother at
 2 the time was running a Post Office and newsagents.
 3 She found herself in trouble, which we wasn't aware
 4 of, me and my wife, at the time, and when I found out
 5 I felt it was my duty to do everything I could to help
 6 the family, as the eldest son.
 7 When I told my managing director -- well,
 8 actually, I pre- -- I go back a little bit, if I can.
 9 I was being headhunted by a Russian bank to go and
 10 work there. They'd seen what I'd done with SEB and
 11 they wanted to bring me into the Russian bank and
 12 I turned that opportunity down after I found out what
 13 was going on with my Mum because I felt she needed the
 14 support and not that I want to say that my Dad and
 15 brother weren't there for her, of course they were,
 16 but I felt it was my duty to help.
 17 So when I told my managing director at SEB I was
 18 leaving to run a newsagents and Post Office he was
 19 bewildered and asked me, "What the hell are you doing,
 20 you have worked your way up to do what?" I said,
 21 "It's for my family", and that was it. The bank were
 22 very good because while the trial was going on with my
 23 mother, they gave me the time off to be with her.
 24 I was at every trial hearing that she had. My Dad,
 25 step-dad, however you want to say it, wasn't too good

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1 at the time, so I felt like I had to be the one that
 2 stepped up. So that's why I left the City to go and
 3 help the family, and I thought I'd come back up here
 4 one day.

5 **Q.** You've mentioned your mother. Is that Mrs Suzanne
 6 Palmer --

7 **A.** It is, yes, sorry.

8 **Q.** -- who we heard from this morning?

9 **A.** Yes, yes, you have heard from her this morning.

10 **Q.** Thank you.

11 Which branch had your mother been running at the
 12 time?

13 **A.** So she was originally Swallows, the newsagents, which
 14 was The Grange Post Office. So when I came on board,
 15 it was The Grange sub-post office.

16 **Q.** Can you please describe how you came to be appointed
 17 as the subpostmaster of that branch?

18 **A.** Yes. It was basically, we didn't know what was
 19 happening with my Mum. After the trial, obviously, we
 20 didn't know if my Mum was going to get that shop back.
 21 I thought: if she's not guilty, surely they're going
 22 to give it back to her. I don't know the legal
 23 jargon, I didn't know -- I was in a different world
 24 then. And hindsight's a wonderful thing but I came
 25 in, said to Mum, "Look, if I'm going to do this,

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1 we lived there, and I felt that she had a great
 2 business, to let someone come in and take a chunk of
 3 it would be sacrilege. So I thought, at least if we
 4 can keep this in the family, if Mum gets it back, she
 5 steps back in as subpostmistress, I apply to come back
 6 up here, whether I have to take a step down from what
 7 I was doing, that's fine, but I knew in myself I could
 8 work my way back up.

9 **Q.** Who owned the branch whilst you acted as that
 10 subpostmaster?

11 **A.** Technically my Mum owned the branch. It was
 12 a leasehold premises but it was my Mum's and then
 13 I came on board and the accountant made it so that it
 14 was S Palmer and K Palmer under The Grange, so it was
 15 kind of like a joint venture.

16 **Q.** Did there come a time when you took over the branch
 17 from your mother?

18 **A.** Yes. So, obviously, I applied to the
 19 subpostmastership and I got subpostmaster and my Mum
 20 was running the newsagents but we fell out over
 21 certain things. Obviously, I saw things different to
 22 how my Mum saw things. I was from a younger
 23 perspective, saw things in a technical age, my Mum,
 24 bless her, if I can say, is very old school.

So it was all the old books, like the old paper

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1 I don't want to be working behind a newsagent counter,
 2 I've got to run the Post Office". So it was suggested
 3 by Post Office and my Mum that I apply for
 4 subpostmastership because at least it was on the
 5 financial field, in that respect. So that's why
 6 I applied for the postmastership.

7 **Q.** When were you first appointed?

8 **A.** 2006/7, around that time, I think. Sorry, the
 9 dates ...

10 **Q.** Not at all. You said in your statement it was around
 11 1 February 2007. Does that sound about right?

12 **A.** That's about right. It was after Christmas.

13 **Q.** Did you anticipate remaining in the role for very
 14 long?

15 **A.** No, not initially, no. I honestly thought we were
 16 saying to my Mum about appeal, appeal, appeal. Again,
 17 we don't know the legal ramifications of everything
 18 but we thought she appealed, she's been found not
 19 guilty, she's been let go, they'll give it back to
 20 her. So we didn't want anybody else going in and
 21 taking that business, it was a very profitable -- it
 22 was a great business.

23 We had lived in the area all our lives. I was
 24 a paper boy at that shop before my Mum and Dad owned
 25 it. Everybody knew us in the area, a lot of friends,

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1 book was a massive book, which you tear out the
 2 tickets. And I thought, "We've got to go digital,
 3 Mum, we need a till that we can just press a button",
 4 and coming from a finance background, I wanted to move
 5 the business forward.

6 And I think where my Mum had lost the
 7 Post Office salary and, in hindsight, I was using the
 8 Post Office salary as well for myself, I had a family,
 9 you know leaving a massive job in the City with a good
 10 salary and bonuses, I needed to have some income.

11 So we tried to work it as best we could but we
 12 fell out over money, vision, and it wasn't a nice
 13 time.

14 **Q.** You've mentioned your salary as a subpostmaster. How
 15 much was that?

16 **A.** When I left when -- when I left, that's the wrong
 17 word. When I did leave, I think it was up to around
 18 about, on average, 62,000 a year, I'd built it up. So
 19 it started on around about 46/47, but I saw the
 20 opportunity. EBay was huge at the time and a lot of
 21 the mums from the school I could notice were coming in
 22 and doing parcels, and I tapped into that market. So
 23 I went out and we had guys that come in with like
 24 100 parcels and the queue would be out the door and
 25 I always say to myself: there's got to be a way of

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1 streamlining this.
 2 So I came up with a vision that we could take
 3 those parcels off the businesses, I could separate
 4 a counter, have a member of staff there, we can get
 5 the line going quick because the queues were out the
 6 door, we can process the business. The businesses
 7 were coming in, they were giving us their business, we
 8 were processing all their parcels, but it was also
 9 making good customer service for Doris down the road
 10 who wanted just her pension.

11 So I tried to streamline things and make things
 12 more proficient within the business, and that was the
 13 vision I saw at the time, that we could really grow
 14 this place and then I was offered -- because it was
 15 a subpostmastership, I'd grown the sales and I was
 16 offered a mains contract and the Post Office came in,
 17 offered me the mains contract, refit, work alongside
 18 us, we then refit the shop to match the Post Office
 19 colours.

20 And I thought: I'm doing all right here, this is
 21 going well. And, yes, I'd given up a career in the
 22 city but I now saw this as an opportunity to build
 23 this business.

24 **Q.** Can you please explain for the benefit of the Chair
 25 what you mean by a "mains contract"?

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1 **Q.** You've mentioned staff? How many did you employ?

2 **A.** At the height, so I had seven staff working in the
 3 shop, as long as me, so eight, and then I had five
 4 paper boys and girls working there as well, not that
 5 they worked in the Post Office, obviously, but
 6 collectively, we had -- and the staff worked both
 7 sides. So they worked retail and the Post Office
 8 because then -- again, streamlining, if people were on
 9 holiday, people were sick, we could swap staff in and
 10 out. So it wasn't like someone had a set job.
 11 Everybody knew the ropes, how to do everything.

12 **Q.** I'd like to ask you a bit about your experience of the
 13 Horizon system now. Did you receive any training in
 14 Horizon when you were appointed as a subpostmaster?

15 **A.** Not initially, no. The training, ironically, was
 16 given by my mother, which sounds ludicrous considering
 17 what happened to her but, obviously, it's a glass area
 18 and my Mum would stand outside the glass area and
 19 point through the glass saying, "You need to do that
 20 and do this", because it was the old Horizon system
 21 then. Later on, it got upgraded.

22 So, initially, my Mum was showing me what to do
 23 and then I went on like a three-day course that I was
 24 sent on, and the first day it was how to sell a book
 25 of stamps and we seemed to spend hours going through

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1 **A.** Sorry, yes. So under a local contract, you would get
 2 paid a salary, so you'd get, on your remuneration,
 3 a basic pay, and then you'd earn a little bit of
 4 commission on everything you sold. With a mains
 5 contract, you didn't get that. It was all commission,
 6 but I knew with the business contacts I was making and
 7 the queues going out the door and the people I was
 8 bringing in and people were bypassing other
 9 Post Offices to come to us, because of our customer
 10 service, it was an opportunity.

11 And I grew the sales and we then took on --
 12 I took on an ATM machine, and I had an ATM machine
 13 installed. We didn't have car tax at the time when my
 14 Mum was there, and I managed to get it so that we got
 15 car tax in, so more footfall came in. The only
 16 service we didn't offer was passports because the one
 17 in the high street was given that. But car insurance,
 18 home insurance, MoneyGram, foreign currency,
 19 everything. I had all the local schools. So I'd go
 20 to the schools and say to them, "Look, you got any
 21 trips coming up, you do know across the road we do all
 22 your currency". So I was tapping into the business
 23 markets in the area and just growing and growing the
 24 business.

25 It became my forté.

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1 the same routine of how to spend ... and I was bored.
 2 This wasn't challenging enough. I was, like, there's
 3 got to be more to this system than selling this.

4 So day 1 went. Day 2, I went back and then we
 5 did parcels, and we did weighing and the scales and
 6 a little bit of health and safety. And in the end
 7 I was going round and saying to people, "Look, you do
 8 it like this, you do it like that", and I was helping
 9 the guy that was training, and he said to me, "Don't
 10 come back tomorrow" and I said, "Is there nothing more
 11 left to learn. Is there, like -- what about the
 12 banking side of it or the insurance side of it?" No,
 13 we wasn't going to learn that.

14 So it was a case off I went back to my
 15 Post Office and learnt it myself.

16 **Q.** Did you receive any training from the Post Office in
 17 relation to how you were expected to balance the
 18 accounts?

19 **A.** No.

20 **Q.** Did you experience problems when attempting to balance
 21 the branch accounts?

22 **A.** Yes. So, obviously, I was aware of what had happened
 23 to my mother and when I used to work -- I'm going to
 24 go back a little bit, I used to work in the City. Me
 25 and my wife -- because we never really used to see my

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1 Mum, I used to work long hours up here or I was
2 travelling. So the only time I'd see my Mum is that
3 I knew on a Wednesday night she was balancing because
4 it was late night and the lottery was open until 7.30.

5 So my wife and I would often get off the train,
6 we'd go and see my Mum and she would often ignore us
7 which, at the time, you thought was quite rude but she
8 was in the process of a balance and she'd say, "I
9 can't talk to you, we're trying to sort something out,
10 I can't talk to you".

11 So we'd leave and go back. Then when
12 I obviously got involved in the Post Office I could
13 see why, because you'd go to do a balance and you'd
14 press the button to do the end of day and it would
15 take 45 minutes to an hour to roll over and you was
16 like "This is ridiculous". We'd go and clean the shop
17 and stuff, while we were waiting for this system to
18 roll over. Coming from, not an IT background but
19 doing systems, I was, like, this is so antiquated,
20 this is so backward but it's the system I was given.

21 So, yeah, it was kind of I learnt on the job.

22 **Q.** When doing your balancing did you encounter
23 discrepancies in the accounts?

24 **A.** Yes, sorry. Yes, I went off on a tangent there. So,
25 basically, it would be smaller discrepancies, so it

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1 pound. It's not going to be £80. So I knew
2 straightaway that I was just being fobbed off,
3 basically.

4 So what did I do? Put the money in, continue
5 trading the next day.

6 **Q.** You've mentioned calling the Horizon system, I think,
7 is that the helpline.

8 **A.** The helpline, sorry, the helpline. Horizon help desk.

9 **Q.** How often do you think you did that?

10 **A.** Twice a week, three times a week. Sometimes you'd
11 phone them and they'd only talk to you if there was
12 a customer in front of you, because it had to be
13 a customer query. You'd be like, "Well, this isn't,
14 this relates to balancing or this relates to
15 another" -- we was given when I first arrived, like,
16 folders and you'd get like a weekly, like, newsletter,
17 as it seemed, and in there it would give you the new
18 things that were coming in, the new products and that
19 kind of thing.

20 And we had these folders, I can remember it now,
21 red folders all the way across the a back of the
22 thing. Obviously, coming from an accounting
23 background, I know about keeping records, keeping
24 accounts, keeping everything in the same place, so you
25 can refer to it if you need to. And it felt like, if

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1 might be £5 here, £72 here, or £100, or something like
2 that. Now, I knew from my Mum's thing and from the
3 contract you were given, that -- not that we read the
4 contract, it was this thick (*indicated*) but the gist
5 of the contract, when you was asked to sign it, was:
6 any discrepancies come out of your pocket and go in.

7 Now, I fully understood that, so I would just --
8 there's a discrepancy, we can't find it, I'll take the
9 money out the sales from the shop and we'll put it
10 into the system to make sure it comes back to zero, we
11 can continue the next day.

12 I saw that as normality. Actually, it's
13 ridiculous that it should come back to zero. Then I'd
14 phone the Horizon system, sometimes. If it was
15 £70/£80, you'd think: I can't find this, it's not in
16 the stock, it's not in the cash, where is it? You'd
17 phone the Horizon system after doing everything and
18 they'd say, "Oh well, it might come back or it could
19 be your currency for today, it could be a fluctuation
20 in currency".

21 I'd dealt with currency in the banks, big
22 currency, you know, I used to phone up the banks and
23 get the daily trading figures and stuff and I'd think
24 you wouldn't have that much of a discrepancy on
25 a foreign currency exchange between the Euro and the

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1 ever you'd phone, they were just reading off these
2 bits of paper. They weren't giving you the extra
3 information. They weren't in the nitty-gritty of how
4 you controlled that system. They were just reading
5 it.

6 I was like, "You're not giving me any
7 information that's not here in front of me and this
8 isn't helping. I'm phoning you because you're meant
9 to be the experts", and they couldn't answer the
10 questions.

11 **Q.** What enquiries did you make to try and identify the
12 cause of these apparent discrepancies in the accounts?

13 **A.** What did I do personally? So, obviously, learning
14 from my Mum, I suppose, that, you know, you had to
15 bring everything back to zero to roll over to the next
16 day. So if there was a discrepancy, again, me being
17 methodical from a finance background, you always
18 thought: it has to be there, it has to be within these
19 figures. So you would print off the daily
20 transactions and sometimes I'd print off every
21 counter's daily transaction, so I could see exactly
22 what everybody had sold that day, whether it be a 62p
23 stamp, as it was then, or whether it was foreign
24 currency that we done or a car insurance, whatever.

25 I could see every single itemised thing off every

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1 counter.

2 And I'd sit there until 12.00/1.00 in the

3 morning, crossing them off: it isn't that, that

4 agrees, that agrees. And you'd think the discrepancy

5 is going to pop out, it's going to show, and it never

6 did.

7 Of course, by then, you phoned the help desk the

8 next day and say, "Look, I've been through all my

9 logs, like you told me to, where else can it be?" and

10 it was always, "Oh, there will be a transaction

11 correction, that will come back". That was the

12 answer.

13 **Q.** You've described paying money in to cover some of the

14 smaller shortfalls that were shown by the system?

15 **A.** Yes.

16 **Q.** How did you afford to do that?

17 **A.** As I said, the shop -- talking about when my Mum --

18 this is after my Mum had left. So I turned the shop

19 around with the -- so after we'd had the refit, the

20 Post Office had made us a mains Post Office. I had to

21 build that reputation back up that my Mum had lost.

22 That's how I felt. So I'm going back a little bit

23 now.

24 No, that's why being there was kind of saying to

25 the public and saying to the community, "Look, my Mum

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1 the impression -- you know, I was fully aware auditors

2 can walk in at any point, they can close you down and

3 do an audit. That's fine, I've worked with auditors

4 when I was up here in the City, we had yearly audits.

5 I'm used to auditors, I'm used to working alongside

6 them and working with them and giving them everything

7 they need. I totally understand that.

8 So when an auditor would walk in, that's what

9 you do. When they told me it was £2,700, I said, "It

10 can't be, that's physically impossible, what did does

11 it relate to?" All they could say to me was, "It

12 relates to scratch cards from a couple of years ago".

13 And my first reaction was "But I was working in the

14 City of London a couple of years ago, nothing to do

15 with me then, is it?" They said, "Well, no, because

16 you are now the subpostmaster and it has come up on

17 your system so therefore you've got to put it in, as

18 per your contract".

19 But I argued my case and I was like, "There's no

20 way I'm paying for whether that was my mother's

21 doing", because again, at the time -- hindsight's

22 a wonderful thing. If my Mum had had an error and it

23 hadn't been cleared and now that transaction

24 correction, or however it came on the system, is now

25 mine, I said, "I didn't even work here". I said,

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1 did nothing wrong, her son has been given the

2 Post Office, so there's nothing within the family

3 because lightning ain't going to strike twice, as they

4 say".

5 So when discrepancies happened, the shop was

6 doing really well. The Post Office salary I was

7 getting was great for a newsagents and Post Office on

8 the parade we were in, in the town we were in,

9 sometimes I would be like: this money we're earning

10 here is great, there's a great opportunity here. So

11 I'd either use -- you know I'd get my remuneration at

12 the end of the month, and use my own money from the

13 remuneration or I'd use the shop takings, and I'd put

14 the shop takings in to cover it.

15 **Q.** How much do you think, approximately, you paid in to

16 cover these apparent shortfalls?

17 **A.** Over my tenure, 20,000-plus.

18 **Q.** In addition to smaller shortfalls, you've described

19 experiencing some larger ones.

20 **A.** Yes.

21 **Q.** Is that correct? You mentioned in approximately

22 August 2007, you experienced and apparent shortfall of

23 £2,700; is that right?

24 **A.** Yes, and that should have been my red flag, from that

25 day, because when the auditors came in and I was under

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1 "That can't relate to me at all".

2 So obviously I knew what had happened to my Mum

3 so I was panicking a bit and they said, "It's okay,

4 what we're going to do is, we're going to take it out

5 of your remuneration over the following months", and

6 there was nothing I could do. So when my remuneration

7 slip come through, they took a deduction every single

8 month until it was paid back.

9 **Q.** So you have explained that particular audit was --

10 sorry, that particular shortfall that was shown on

11 Horizon had been discovered during an audit; is that

12 correct?

13 **A.** Yes.

14 **Q.** How did you feel about the manner in which that audit

15 had been conducted?

16 **A.** There was two ladies, and I still remember them to

17 this day. I don't remember their names but I can

18 envision their faces. One -- it was kind of like good

19 cop, bad cop. One was jovial, nice, "Oh, it's okay,

20 we'll sort this out, don't worry, you're new, these

21 things happen". And the other one was very stern.

22 "This is wrong, you've got to put the money in".

23 I was like, "Whoa, calm down, what's all this about?"

24 She was very aggressive, very arrogant,

25 obviously she didn't know my background, so whether

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1 she just thought I was just some little layman. Back
 2 then, I was a bit more arrogant, cocksure of myself.
 3 I'd like to think I'm quite a clever man, the way I'd
 4 worked myself up, and I didn't like her tone at all.
 5 And I told her in so many terms that I wasn't
 6 appreciating the way she was talking to me.

7 **Q.** How did you resolve your complaint about her?
 8 **A.** So I made a complaint. I did write a letter in and
 9 complain about her, not the other lady because, like
 10 I said, she was okay, and then within a matter of
 11 weeks, this lady that I'd made a complaint about came
 12 back on her own and she was there to do a cash deck
 13 reconciliation. And, again, like I said, worked with
 14 auditors, so I thought, okay, but she didn't close the
 15 shop down that day. We could still trade, so my staff
 16 were still trading, she just was printing off a few
 17 things and counting the cash, and just making sure the
 18 cash that was in the safe agreed on the system, which
 19 it did.

20 But then I was sent through a kind of like
 21 a questionnaire: how did that auditor do? So she came
 22 back and her mannerism had changed but it was clear
 23 that they'd only sent her back so that I would tick
 24 the boxes to say, "Oh, yeah, actually, she's all
 25 right".

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1 "It's got to be to do with the ATM, has to be". You
 2 know, we haven't -- there's no way someone -- one of
 3 the staff has made an error of that -- and I certainly
 4 haven't -- magnitude. We printed off the list, as
 5 I explained earlier, you'd have seen £60,000 standing
 6 out like a sore thumb, so that you could see if
 7 somebody, maybe, say someone come in for their pension
 8 and it was £600, somebody would overwrite the system
 9 and put 60,000, maybe, or something like that.

10 But we couldn't find it. So we took all the
 11 money out the ATM machine, and me and my staff, we sat
 12 on the Post Office floor, we counted every single note
 13 that was in those canisters which we had to do before
 14 you put it in anyway. You had to count the money, so
 15 the REM would turn up, you put in the safe, then when
 16 you went to load, you take the money out and you'd
 17 count to make sure that money that was in those
 18 bundles was correct. So we did and then we had a log
 19 sheet of what was in and we put it on the system.

20 So when this error notice came through, I was
 21 like, has to relate. So we run the ATM stock, drilled
 22 down the figures, wasn't there. Backwards and
 23 forwards I was like: this can't be right. Phone the
 24 Horizon help desk, "What do I do?" They said, "It's
 25 not possible, has to be to do with your ATM, has to do

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1 **Q.** Now, after that audit in August 2007, you went on to
 2 experience a very significant shortfall; is that
 3 right?
 4 **A.** That is correct.
 5 **Q.** Can you describe how that came about, please?
 6 **A.** Yeah. Doing the normal balances, as per normal. Like
 7 I said, we had an ATM machine installed then and we
 8 were the only ATM machine in the parade. That was
 9 extremely busy, that ATM was holding, at some points,
 10 over £120,000 or £100,000. We had, like, I think it
 11 was six or eight canisters full of money that would go
 12 in.

13 Now, when the Post Office installed that, we had
 14 to fill that ATM machine, which again was ludicrous.
 15 You had to do it after hours, obviously you couldn't
 16 do it while the shop was open. So when the shop
 17 closed at 7.30, after the lottery or whatever, that
 18 money that was in the cash machine down the front of
 19 the shop, we transferred from the safe to there, and
 20 it was, you know, you then had to balance on the tills
 21 back in your Post Office. So you'd have a different
 22 stock unit for the ATM for your stock, or for whoever
 23 was working.

24 Then one day the system balanced, and it was
 25 £60,000-odd different, and my instant reaction was,

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1 with your stock, it has to be your cash in hand".
 2 As I said, I built that Post Office up to be
 3 very busy, so we could hold a bit of cash in the
 4 tills, you know, at any one point, in the safe, and
 5 often you'd go on the system, and so REM would come on
 6 a Wednesday. On a Tuesday night, before you'd close,
 7 you go on the system and it would tell you how much
 8 they wanted you to send back. So it's like they could
 9 see what you held and then they would say, right, you
 10 print off a thing and say, "Okay, you, need to send
 11 back X amount of money". So you'd bag it up, you'd
 12 REM it out and it would be collected on the thing.

13 So, like I said, when we got the transaction
 14 correction for that -- not transaction, when we got
 15 the thing come through and it didn't balance, I was
 16 like: this is impossible. This is physically
 17 impossible and I felt physically sick. They just said
 18 to me, "It's an error, it will come back". For
 19 £60,000, just going to come back? Ridiculous.

20 **Q.** Forgive me, one point I want to clarify. You said
 21 that the REM would come on a Wednesday?
 22 **A.** That's correct.
 23 **Q.** Can you just explain what you mean?
 24 **A.** So REM is your transit in and transit out of stock and
 25 cash. So you know the big red trucks that you see

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1 driving around, the armoured vehicles. You never knew
2 what time they were coming obviously, for security
3 reasons, but we always knew it would be a Wednesday at
4 some point. So that's why I said the staff, if it was
5 a lunch break or they were on their break, somebody
6 always knew how to take in that REM. It wouldn't
7 always just be me. Everybody knew how to do that job.

8 So they would come in and you could continue
9 serving but you'd have to close one side, one counter.
10 So we'd close one counter it would normally be the
11 closest to the hatch, so that they could pass the
12 money -- very quick transaction, they'd lock it in the
13 box.

14 So it was always the one furthest from the
15 customer and always closest to the safe. Always. You
16 didn't do it any other way, and it always went through
17 the hatch. So the REM was -- so at Christmas they'd
18 send you all the Christmas stamps or every week you'd
19 go on the system and say, "I need 400 first class
20 stamps or 60 postal orders", whatever you needed. And
21 that would come in via the REM, and then they'd also
22 send to you what they thought you needed for your ATM
23 machine.

24 So it's like they controlled what was being sent
25 to you and they'd control what you had to send back.

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1 period so therefore you couldn't serve your customers
2 the next day, so we had to declare that night that
3 that £60,000 was there and I was, like, but it isn't
4 but I've got to put it in the system.

5 So we had, again, something that my Mum used to
6 do, but we kind of followed suit with it, and it just
7 stayed. We used to have, like, these spreadsheets
8 printed off, and you'd right the denominations and any
9 discrepancies you'd put on the side and think: we know
10 what that is, we'll put it in the system under
11 miscellaneous, we can come back to it and try and find
12 it.

13 So if it was a balance period, you could do it
14 and it would roll -- so it was balance period over
15 four or five weeks. That figure of 60,000 would sit
16 at that top of your list, so every week I knew that
17 there was a discrepancy, and then when you got to the
18 trading period end, which was normally week 4, that
19 had to come back to zero, in order to roll to the next
20 trading period. I know that probably sounds a lot to
21 explain, unless you have worked on the system, it's
22 hard to explain that.

23 So it was like a four-week balance period to go
24 into a trading period. In order to get it to the
25 trading period, we had to declare it was there and it

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1 So you'd have to agree and then when you scan it in
2 the system, when you scanned the bag, you'd put
3 a receipt inside the bag, confirming -- say, it was
4 £50,000, that receipt says 50,000, obviously when it
5 goes off they open the bag and check that it agrees.
6 So that's what the REM was.

7 **Q.** Thank you. When this apparent shortfall of 60,000
8 arose you explained you contacted the helpline at the
9 time --

10 **A.** Yes, straight away.

11 **Q.** -- and the advice you received was that an error
12 notice might arise or the error lay with you and your
13 staff; is that correct?

14 **A.** Yes. Well, the first thing was "Check your figures",
15 that was the first -- and I said, "Well, I have, I'm
16 not -- you know, of course we have, you know, you're
17 our last point of call. We've done everything that we
18 know in our knowledge to find it". And this kept
19 going on, week after week. I would just -- they're
20 going to see a discrepancy, obviously we had to
21 declare, in order to -- I think other people have said
22 the same.

23 In order to open your post -- when you did
24 a balance, it had to agree to zero or you couldn't
25 roll over to the next trading period or next balance

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1 wasn't, and every week, every trading period, I'd
2 phone up and say, "Somebody, please, come and have
3 a look at this because I can't fathom where this is".

4 **Q.** An auditor did come eventually; is that right?

5 **A.** They did come eventually.

6 **Q.** In November 2015?

7 **A.** Yes.

8 **Q.** Do you recall who conducted that audit?

9 **A.** It was the -- one of them was the same lady who came
10 previous, who I explained about earlier. It was two
11 ladies that turned up to do the audit.

12 **Q.** Were you present at the branch when they arrived?

13 **A.** No, that was my day off that I'd taken. Obviously,
14 like I said, you didn't know when auditors were going
15 to turn up. They could turn up at any time, which
16 I was aware of, but it was my day off, the staff were
17 running the shop, I was at home with the children. So
18 I had to get them sorted because I was aware that they
19 couldn't start an audit without the subpostmaster on
20 the premises. So I turned up about -- I don't know,
21 I think it was about 10.30/11.00 by the time I'd found
22 childcare, before I could get to the shop.

23 But the staff hadn't gone into -- the
24 Post Office -- they were all just standing outside
25 because they were waiting for me to turn up. And then

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1 when I turned up I said, "You've come to do an audit,
2 hopefully you are going to help us find that
3 discrepancy", and that's when the snowball effect
4 happened.

5 **Q.** Did you tell them how much this discrepancy was?
6 **A.** Straightaway, yes. I said, "I'm glad you have come,
7 hopefully you are going to find that discrepancy".
8 They said, "How much?" I said, "It's around 60,000",
9 and they just looked at each other, and they looked at
10 me, and they said, "If you'd just like to sit there,
11 we've got to make some phonecalls". And then they
12 went off, made some calls, came back, told me I was
13 suspended, and if I didn't put the money back there
14 and then I'm going to prison for 10 to 15 years.

15 And my whole world just fell, because of what
16 had happened to my Mum, and my life just flashed, and
17 I was like: this isn't happening. You know,
18 lightning -- as I said, lightning doesn't strike
19 twice, it can't. This has got to be an error, this
20 has got to be an error. And they just said, "Have you
21 got it?" and I said, "No".

22 And my staff were looking at me, everyone's
23 looking at me, the staff are looking at me, as if to
24 say "What the hell's going on?", and that was it.
25 They made their phonecalls and they said, "We have to

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1 in", and he asked the auditors what for. He wanted to
2 know what the hell was going on before he handed over
3 this kind of money and they wouldn't tell him. So he
4 refused. He said, "I'm not giving you a penny until
5 you can explain how and why".

6 Of course, I was away with the fairies, so to
7 speak, you know when people are talking and you can't
8 really process what was happening. He refused and, at
9 the time, I was just like, "No, just give it to them,
10 I'm not going to prison".

11 **Q.** What action did the auditors take before they left
12 your branch that day?

13 **A.** They suspended me there and then straightaway. They
14 told me that I obviously couldn't go in the
15 Post Office, they took the keys to the Post Office, we
16 couldn't trade, obviously, and they just said, "We
17 will be in touch in due course".

18 **Q.** You've said they took the keys. Were you allowed back
19 into the branch after the audit finished?

20 **A.** Yeah, they did an audit and then, basically, they
21 left, and I was allowed to run the newsagent side.
22 Now, obviously, I didn't have a clue what was going
23 on. It's not like I -- maybe I could have done or
24 should have done. It's not like I could phone my Mum
25 and say, "What happened in that situation with you,

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1 do an audit". I wasn't allowed in while they did
2 that. They went into the Post Office I had to sit
3 outside and I wasn't given any, you know -- I couldn't
4 go in and ask any questions. They weren't
5 communicating with me, nothing. I was just sitting
6 there dumbstruck. I didn't know what to do.

7 **Q.** What did you do when they told you you had to repay
8 this money?

9 **A.** They said to me, "Can you pay it back?" and I said,
10 "No", and they said, "If you can pay it back now, we
11 don't have to make phonecalls to the police and you
12 won't go to prison". Now, my -- obviously, I've
13 missed a bit out that my Mum and I weren't talking at
14 this point. My Mum and I hadn't talked for a couple
15 of years, which I won't go into, but I had no support
16 network, I had no family -- I had no family I could
17 turn to.

18 My wife was at work, so I phoned my
19 father-in-law. He's an affluent man, he worked his
20 way up, he worked in the City, he was the director of
21 an insurance company and I had to phone him and say,
22 "Can you help me, can you come down here?" and he came
23 straightaway. And he says, "What's going on?" and my
24 mother-in-law was at home, and father-in-law came down
25 and I said, "Can you give me the money to put back

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1 Mum, what did they do, what's the next step, what's
2 the next process?" I was just literally left and they
3 just said, "You won't be running your Post Office,
4 you're suspended now, will your staff run it going
5 forward?" All these questions were flying by and I'm
6 looking at my staff, "Can someone run it, can someone
7 take it over, we've got customers coming in the
8 morning, Betty needs her pension tomorrow", all these
9 things are going through your head.

10 So the next morning, I had to open the shop with
11 no Post Office and then, obviously, we were a busy
12 place, and the questions just kept flying, "Why ain't
13 it open? Why aren't you in there? What's going on?",
14 and I wasn't allowed to say a thing and they said
15 I wasn't allowed to say a thing either.

16 **Q.** You've said the auditors told you they would come back
17 and they did; is that right?

18 **A.** That's, yes.

19 **Q.** Three days later, correct?

20 **A.** Yes.

21 **Q.** Why did they come back to your branch?

22 **A.** They came back and said that, basically, there was
23 an interim company that was going to run the
24 Post Office. I was to keep the shop open so that that
25 interim company could run the Post Office and they

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1 wanted to use my staff to run it. So nobody from
 2 Interim came, they were from up north somewhere.
 3 So one of my staff took it upon herself to be
 4 acting manager because they knew the systems and, you
 5 know, how that made me feel? That I had to stand
 6 there while they still wanted to trade, they still
 7 wanted their money going through their tills, and
 8 I had to keep my door open and take the flak, "Why
 9 aren't you in there, Kev? Why aren't you doing this?"
 10 So they had to do an audit, obviously, to sign
 11 her in. They did an audit, they didn't finish it,
 12 they had to come back. And this is the crazy part.
 13 Obviously, they took the keys, so we had -- none of
 14 the staff or I had access to the Post Office, the
 15 safe, the ATM, nothing, just the front door so I could
 16 open the newsagents to do the newspapers.
 17 They did an audit, they didn't finish it, they
 18 came back and when they redid it, it was another £200
 19 short. And I said to them, "We ain't been in there.
 20 So you explain that to me then, you explain how
 21 another £200 is not in the system, and you've got the
 22 keys in your handbag". And she said, "Well, it's part
 23 of the discrepancy, you have to sign this to say it's
 24 part of your outstanding balance", and I refused.
 25 I said, "Not in a million years", and all my staff

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1 the Subpostmasters' Alliance, like -- what you call
 2 it, a union kind of thing. I can't think what the
 3 name of it's called now. So, basically, I was told to
 4 get in touch with them and they would advise what the
 5 next steps were and that's when I started getting
 6 letters about going for interviews, about my contract,
 7 about what was happening, who was taking over, and
 8 that kind of thing.
 9 **Q.** During your suspension, you've mentioned that your
 10 staff took over the running of the Post Office.
 11 **A.** They did, yes.
 12 **Q.** Did they experience issues with the system?
 13 **A.** They did. They still experienced shortfalls and this
 14 was the ironic thing. When the auditors came in and
 15 gave them the Post Office to run, to keep it going,
 16 and they said to them, "What do we do if there's
 17 a problem", they turned round and said, "Ask Kev".
 18 Ask me, what, the guy they just suspended? So if my
 19 staff didn't know what to do, as in any other time,
 20 they'd come and ask me but now I've been suspended,
 21 the Post Office is still saying to the staff who are
 22 running it, and I'm not allowed in there, "Oh, just
 23 ask him what to do". So that's what they did.
 24 So because I wasn't doing this for Post Office,
 25 I was doing this for my staff, so they didn't lose

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1 were there at the time and they refused as well. They
 2 said, "We're not signing a thing" and that's how it
 3 was left.
 4 Then Interim Enterprises came in. I thought
 5 I had to do the right thing, all manner of things are
 6 going through your mind, so I kept the front door open
 7 so that they could trade. And then -- I don't know if
 8 I'm getting ahead of myself here -- in time, I found
 9 out that the shop three doors down had heard a rumour,
 10 they applied for the Post Office and the Post Office
 11 kept my -- wanted me to keep my shop open while this
 12 Post Office in my shop was still trading, so they
 13 could build another Post Office three doors along, to
 14 take it from me into there. And I had to deal with
 15 that.
 16 **Q.** Do you know whether the Post Office made any other
 17 investigations into this apparent shortfall of
 18 £62,000?
 19 **A.** Not that I know of, no. I was never -- I was under
 20 the impression that there would be an investigation
 21 but nothing ever materialised.
 22 **Q.** What support was available to you from the
 23 Post Office, to try and resolve this significant
 24 discrepancy?
 25 **A.** Nothing at all really. The only thing you've got is

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1 their jobs, I was doing it for the community who
 2 wanted their pensions, and everything else, and I'm
 3 trying to save face, thinking this is going to be
 4 a mistake, there can't be this discrepancy. You know,
 5 they're going to give it back to me. So we tried to
 6 keep everything normal.
 7 But, yes, my staff still experienced shortfalls
 8 and I think at one point when she was doing the ATM
 9 she experienced a shortfall and said, "What do I do?"
 10 and I said, "You've got to talk to Interim
 11 Enterprises, I can't help you on that".
 12 **Q.** What effect did your suspension have upon your salary
 13 from the Post Office?
 14 **A.** It was gone, from that moment. I mean, you know some
 15 months my remuneration was £5,000, £6,000 a month at
 16 Christmas £8,000. I was -- at Christmas time, they'd
 17 queue out the door and down the street to get in our
 18 Post Office. We were doing thousands of stamps at
 19 Christmas, parcels, hundreds, it was a very, very good
 20 Post Office. I built that place up, and it was taken
 21 like that, and I defy anybody in this room to lose
 22 that kind of money a month, and then try and survive
 23 as well.
 24 So I tried to keep the business running with
 25 what we had on the retail side and it was kind of --

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1 I always run the retail to break even and the
 2 Post Office salary was then used as my remuneration.
 3 Of course, when that happened, it was never
 4 going to survive. It was just a case of it was
 5 a matter of time before -- I could probably see the
 6 writing on the wall but I just kept going, thinking:
 7 things will turn.

8 **Q.** You were invited by the Post Office to attend
 9 an interview under caution; is that right?

10 **A.** That's right.

11 **Q.** Did you agree to attend?

12 **A.** I did, yes.

13 **Q.** Who conducted that interview?

14 **A.** I don't know the name of the person. Again, this is
 15 all a blur. My solicitor at the time, who I just
 16 found online, a company Bark & Co, they're up here
 17 somewhere, a lady called Sabrik, who was fantastic.
 18 She cost me a fortune but she was good. She came with
 19 me to the interview in the Chelmsford and we went to
 20 a Post Office in Chelmsford, and upstairs, above
 21 WH Smith's, it was conducted there, and that's where
 22 they just interrogated me all morning, and my
 23 solicitor just said to me, "You just reply 'no
 24 comment'", because what they were then accusing me of,
 25 the charges didn't agree to what they originally

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1 accused me of. So, originally, it was theft for
 2 60,000-odd and then, by the time we come to do this
 3 interview, they were saying it was all these different
 4 transaction corrections that I hadn't processed.

5 And I quickly spoke to my solicitor and I said,
 6 "That's physically impossible, if you quickly
 7 calculate that, that would mean I would have had to do
 8 transaction corrections twice a day for about 34 days
 9 on the spin, somebody at Post Office would have known
 10 that". So what they were saying in the first instance
 11 and the second instance didn't corroborate. So my
 12 solicitor said just no comment to every question.

13 **Q.** You said that their position changed?

14 **A.** Yes.

15 **Q.** When were you first accused of stealing 62,000?

16 **A.** From the first moment the auditors walked in that was
 17 kind of the tone that I was given, that I'd stolen the
 18 money.

19 **Q.** You said that the interview took place at the
 20 Chelmsford Post Office; is that right?

21 **A.** Yes.

22 **Q.** Was it conducted by employees of the Post Office to
 23 your knowledge?

24 **A.** Yes, it was, yes.

25 **Q.** In addition to your interview under caution, you

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1 attended a meeting with your contract manager; is that
 2 right?

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

4 **Q.** When did that meeting take place?

5 **A.** So that was after this initial one. So after the one
 6 in Chelmsford. So I think it was after, and they sent
 7 me what I call a "fluffy" letter "Please come along
 8 for a conversation about your contract". It was
 9 nothing to do with police, under caution, you can
 10 bring your representative from the subpostmasters'
 11 thing, who came with me, my solicitor didn't have to
 12 be present, it wasn't going to be taped. It was
 13 a general -- and I thought: okay, you know, it's going
 14 to smooth over, we're going to talk about my contract,
 15 how I can get this Post Office back. And that's why
 16 I initially thought the interview was going to be
 17 about. I honestly did think that is what it was about
 18 and what the process would be.

19 And when we got there, the representative
 20 from -- well, he went in first and left me outside and
 21 talked to the lady. When he came out, the first thing
 22 he said was, "You should resign to protect yourself",
 23 and I was like, "What? What do you mean?" He said,
 24 "Resign to protect yourself". So I was like, "Okay".
 25 And then we went, and they said, "Do you want this

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1 interview taped?" and I said -- and I'd already spoken
 2 to my solicitor about this, and she was fine, she was
 3 like, "Look, from the tone of the letter, it's not
 4 going to be interrogating, it's just going to be
 5 a general chat". And when I was in there, "Where's
 6 the money? What have you done with it? What have you
 7 spent it on? Where is it? Have you been on holiday,
 8 got a new car, been away?"

9 I was like, "Whoa, this isn't what we're here
 10 for". And the guy who was meant to be representing me
 11 didn't intervene, didn't say a thing, just let me take
 12 this abuse, as I was thinking of it. So I stopped and
 13 said "This is not what I'm here for. If you want to
 14 speak on those terms you need to go through my
 15 solicitor", and I left.

16 **Q.** You described being represented on that occasion, that
 17 is to say the meeting with your contract manager. In
 18 your statement, you said that the representative was
 19 from the National Federation of SubPostmasters; is
 20 that correct?

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

22 **Q.** What was your impression of the support that you
 23 received from your representative on that day?

24 **A.** None at all. Absolutely none at all. I could have
 25 taken a random guy off the street and he probably

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1 would have said more than this guy. And the ironic
 2 thing is, after all this happened and I was still
 3 trying to run the business, he was obviously
 4 a postmaster himself, I saw him at the wholesalers and
 5 he completely blanked me, because he knew. He knew
 6 what they'd done to me and he completely blanked me
 7 and just -- as if I wasn't even there. Yet, this was
 8 the guy that was meant to be representing me. This
 9 was at Booker's wholesaler in Southend.

10 **Q.** How did your appointment as a subpostmaster ultimately
 11 come to an end?

12 **A.** Basically, from that day that they said I was
 13 suspended. That was the end, and that was it. That
 14 was my tenure with the Post Office over.

15 **Q.** Did you -- you have mentioned in your statement that
 16 you sought to resign ultimately. Is that --

17 **A.** Sorry, yes. So after the representative said I should
 18 resign, so I sent a letter saying "As per the
 19 representation, [blah, blah, blah, blah], I resign
 20 from Post Office", and they sent a letter back saying
 21 "You can't". So I was like, "What do you mean
 22 I can't? Either you want me to work for the
 23 Post Office or you don't want me to work for the
 24 Post Office", and it was a kind of their dig of saying
 25 "You can't resign, we're terminating your contract",
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1 made a mistake?" because it wasn't the hustle and
 2 bustle of up here.

3 So it was then that I thought, "We've got to
 4 make the best of this opportunity". So I did and
 5 I grew the business. Like I said, I was given the
 6 upgrade I was asked to run another Post Office, the
 7 sales are good, the remuneration was good everything
 8 was great. And I actually thought this is my career
 9 path until retirement.

10 **Q.** Just for clarity, you have mentioned more than once
 11 working "up here"?

12 **A.** Yes.

13 **Q.** Do you mean the City of London?

14 **A.** The City of London, yes.

15 **Q.** You have explained that the branch was ultimately
 16 moved to another location nearby; is that right?

17 **A.** Three shops along.

18 **Q.** What action did the Post Office take in relation to
 19 the alleged shortfall of approximately £62,000?

20 **A.** Nothing. I was waiting months: am I going to get
 21 a letter for prosecution? Are they going to send me
 22 to court? What is going on? And every day, the phone
 23 would ring or the post would come, I'd run to the
 24 door: is this it? Is this the letter? What's going
 25 on? What's happening?
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1 and that's what it was.

2 **Q.** How did you feel when your appointment was terminated?

3 **A.** Sick to the stomach. I'd given up everything to take
 4 that role on, to help my family and build up my
 5 family's reputation. My Mum went through a lot. I'd
 6 lost the support of my Mum and my step-dad and my
 7 brother. I had no family connections. I only had my
 8 wife to stand by my side, and her family, who are very
 9 good. And losing the Post Office, after I'd built it
 10 up, and brought business in, they offered me mains
 11 contract, they even offered me -- which I haven't
 12 mentioned, but there was a point that they asked me if
 13 I was going to go and help them run another
 14 Post Office at Hambro round the corner, because the
 15 gentleman was going to retire through ill health,
 16 would I be interested in taking that one on as well.

17 So, in my eyes, I was doing everything I could.
 18 Yes, my career in the City had come to a head, me
 19 being a subpostmaster wasn't my dream as a child. It
 20 wasn't the career path that I wanted to take. I still
 21 want to work up here now, but I did it for my family
 22 and then we got so deep into it and I got so deep into
 23 and I actually loved the job. Once I got it, I loved
 24 it. The first couple of days, when I took it over,
 25 I remember my Mum saying to me, "Do you think you have
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1 Then what happened was they took the Post Office
 2 and moved it. So everything was -- they were building
 3 one three doors along, while still having my one
 4 running, they wouldn't tell me what was going on with
 5 the prosecution, it was like they were waiting for
 6 that one to be built, up and running and then they
 7 were going to come to me, and that's what they did.

8 In that time, they offered us -- it wasn't
 9 a plea, like other people have had when they're at
 10 court, but they kind of said "If you pay it back, no
 11 further action will be taken", and that's when I found
 12 out about Freeths and the 555 Group, as they're called
 13 now, and, initially, I didn't think I had a leg to
 14 stand on or a case that I could join the 555, and they
 15 did, and Bark & Co, who were representing me, saw the
 16 letters from Freeths, saw the evidence from the
 17 others, and said, "We're going to let you go and it's
 18 free -- you know, you're not paying" -- they were
 19 costing me -- to get that lady from Chelmsford to come
 20 and see me cost me £5,000 for her to get on a train
 21 and come and stand here and say to me "No comment",
 22 that cost me 5 grand. But I thought: if that's what
 23 I've got to do, that's what I'll do.

24 But even they saw, when the case was building,
 25 they let me go to Freeths, and that's when I joined
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1 Freeths, and that's when -- when I joined Freeths,
2 they kind of said, "You won't be signing into any
3 agreement with anybody", and it just dropped and then
4 I was just -- that's kind of like the end, as it's
5 been, and I've never had anything since.

6 **Q.** You have said that the Post Office told you that if
7 you repaid the amount -- or rather if you paid what
8 was alleged to be owing, they wouldn't take any
9 further action.

10 **A.** Yes.

11 **Q.** What did you understand that action to involve?

12 **A.** At the time when the auditors came in, I thought: if
13 I put that money in right now, they're going to let me
14 walk back in there and open up as normal. That was my
15 first reaction. Then, obviously, further down the
16 line, as the months went on, my initial reaction was:
17 if I still give them the money now, they're not going
18 to send me to prison.

19 **Q.** I'd like to move on to talk about the effect that
20 these events have had on you, Mr Palmer?

21 **A.** Okay.

22 **Q.** If we deal first with the financial impact on you and
23 your family. What was the effect on you of making
24 good these apparent shortfalls that were shown on the
25 Horizon system?

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1 I'm cutting hours they got used to -- you know, they
2 got used to working those certain hours. I was then
3 cutting hours and then they thought it was
4 favouritism, why was I giving that person more hours
5 than that person. And I tried to explain, "We've got
6 to make up shortfalls", and, in the end, you had to
7 bite the bullet and let people go.

8 **Q.** What happened to your business after your contract
9 with the Post Office was terminated?

10 **A.** It kind of went into a spiral of free-fall, really.

11 The Post Office was the baby of the shop. It was the
12 mechanism that drove the shop. It drove the footfall
13 to the shop. It was a great atmosphere in there. It
14 was the hub, we were the centre shop in the parade and
15 everybody knew it and everybody knew us. So the
16 Post Office brought people in. I'm not denying that
17 the Post Office brand, as such, doesn't do that. It
18 does help the sales in your shop.

19 But when that's taken away and you're not the
20 face of it and people expect you to be the face of it.
21 And my staff were great, I'm not -- you know, but
22 they're not me. So they weren't the ones going round
23 Betty's house and helping her with her washing, or
24 they weren't the ones doing the charity events at the
25 school, they weren't the ones going to talk to the

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1 **A.** Well, initially, you put it in because you think you
2 have to. Obviously, that's taken a hit on sales in
3 the shop, so then I couldn't go and buy those box of
4 Mars Bars that I needed that week, or we couldn't fill
5 up the new card section coming up to Valentine's Day,
6 because the money that I'd used for that was going
7 into Post Office. So, in a way, your bottom line was
8 always getting smaller because I'm putting money into
9 a system and really I'm earning it there and it's just
10 going straight back in there.

11 So, obviously, it became tough. I had to cut
12 back on staff hours, I had to do longer hours myself.
13 I tried to keep staff on as long as I could, for as
14 many hours as I could, because, although I'd lost the
15 subpostmastership -- and this was the weird thing,
16 they were working in the Post Office, but they were
17 also working on my retail side. So they kind of had
18 two jobs, working for two different people, and me
19 being -- I just did everything I could to keep the
20 staff going, and keep the shop going, and keep our
21 lives going. But the more you kept putting in, the
22 harder it got.

23 **Q.** How did these problems affect your relationship with
24 your staff?

25 **A.** It was tense. It was tense. Because, obviously, if

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1 businesses; that was me.

2 So those people came to that shop for me because
3 I was behind the Post Office. And when you took me --
4 I hate talking about myself. When you took me out of
5 that, the draw isn't there. So then it was less
6 footfall coming into the shop. And if they look at
7 the sales when I was in charge and after, I guarantee
8 my sales were a damn sight higher than when I wasn't
9 in charge.

10 **Q.** What effect did the loss of your Post Office salary
11 have upon you and your family?

12 **A.** Massively. I was the breadwinner. I'm a proud man.
13 Maybe it's too old school, I don't know, but I felt
14 I should be the breadwinner. My wife has a great job
15 but she was bringing up the children. It was my
16 responsibility to look after the family and the
17 children and give them the life that I wanted them to
18 have. So when you take away a massive chunk of that
19 salary, I then become half the person that I am.
20 Whether that's right or wrong, in my head I'd let my
21 family down and I hadn't done nothing wrong.

22 **Q.** What is the current state your finances, Mr Palmer?

23 **A.** They're in ruins. I've got a second mortgage in my
24 home, I'm on a debt management plan, my credit rating
25 is at zero, I ...

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1 This is the God's honest truth: this morning
 2 coming here my card declined at the car park to pay
 3 for the car parking before I got on the train this
 4 morning, and I had a decision to make of to leave the
 5 car there and hope I don't get a fine so I could get
 6 here in time to say this, but I managed to scramble
 7 round and find the money in the van and I'm here. But
 8 I didn't even have £2.60 to put in the meter this
 9 morning. We are living day-to-day, trying to survive.

10 **Q.** How does this contrast with your situation when you
 11 were working in investment banking?

12 **A.** Massively different. Like I said, when I first
 13 started up here, I wasn't earning a lot. I can tell
 14 you, I don't care: I was earning £12,000 a year but
 15 I worked my way up and I was earning around 80,000
 16 a year bonuses. When I used to get flown to Sweden or
 17 Norway, I had a car and a chauffeur come and pick up
 18 and take me to the airport. I flew business class.
 19 I was a something. I bought my wife a sports car with
 20 a bonus. We had a lovely home. We then got married
 21 and raised children.

22 The contrast for what I am now to then, second
 23 to none.

24 **Q.** Can you please describe your standing in the local
 25 community before your suspension and termination.

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1 I knew people outside and, like I said, we'd go and
 2 help people round their houses if they needed any
 3 help. I remember helping one old lady get her BT line
 4 back on. That's just what you did in the community.
 5 We helped at the school charity events.

6 My standing in the community was good. I
 7 remember my wife at the time (and if she was here,
 8 she'd laugh at this) but where we lived, if we went to
 9 our local Sainsbury's, we'd get stopped. "Hiya, how
 10 you doing? What you doing today?" and my wife would
 11 get annoyed with it. She'd be like, "All these people
 12 just keep -- we just want to do our shopping" and I
 13 used to say, "But if they didn't, that means they're
 14 not using the shop and if they're using the shop, you
 15 can afford to shop in Sainsbury's". So it went
 16 hand-in-hand.

17 And then we'd been -- we was at restaurant once
 18 and someone come up, "Excuse me, Kev, you couldn't --
 19 I've got a parcel to send" and she'd be like, "Really?
 20 We can't even go for a meal?" But it felt great that
 21 people wanted to talk to me. It was like people had
 22 forgot what had happened to my Mum and we built that
 23 reputation back up, and I built it up after my Mum had
 24 gone and I continued and I thought I was doing okay.

And then this happened.

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1 **A.** Yeah. I thought it was good. I don't like bigging
 2 myself up but we had to build the reputation of the
 3 family and the shop when my Mum was obviously
 4 suspended. A lot of the community, some believed,
 5 some didn't. And then there was an article --
 6 I haven't seen my Mum's interview this morning, sorry,
 7 so if I repeat something, I apologise. There was an
 8 article in the newspaper. After she was found not
 9 guilty, the paper printed she was. So of course
 10 people's reaction was: well, she must be then; there's
 11 no smoke without fire. I remember we put on the front
 12 of the shop "not guilty" but people believe what they
 13 want to believe.

14 So when I came in, I felt like we had to build
 15 this reputation up. If my Mum's there and I'm there,
 16 they've given the postmastership to me, there is no
 17 smoke without fire, it's been defused. It took
 18 a while but we worked hard on that shop together in
 19 the initial stages. We won window display of the
 20 year. We was given a shield by the Mayor at the
 21 Christmas lights turn on. And then after my Mum left,
 22 I had to build the reputation of the shop up. But
 23 I did. I went to the local businesses. I lived in
 24 that area all my life. I knew a lot of people. So
 25 I knew people in the pubs or the restaurants and

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1 **Q.** What effect did your suspension have on that
 2 reputation?

3 **A.** The stalwarts, as I called them, or the older
 4 generation, they were very nice. They stuck with me.
 5 They'd come and stand in the shop just to chat to me.
 6 One lady (who's not with us, bless her), she'd bring
 7 me sandwiches on a Saturday because she didn't know if
 8 I was eating or not.

9 But I also had people set up a hate campaign
 10 about me on Facebook. One of my friends got in touch
 11 and said, "Kev, have you seen what's online what
 12 they're saying about you?" and my solicitor at the
 13 time said I wasn't allowed to respond to that online
 14 vilification.

15 The shop was damaged. At one point, my daughter
 16 was working behind the counter with me, she was
 17 younger at the time, and a man come in and shouted and
 18 screamed in my face that I should be in prison and
 19 then walked out. And of course my younger daughter
 20 said, "What was that about, Dad?" I said, "Don't
 21 worry about it. Just a nasty man."

22 So I had -- my reputation was in tatters.
 23 I didn't want to go into the high street. I didn't
 24 want to go to those pubs and restaurants because
 25 I felt like I was being judged and daggers were in

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1 eyes looking at me.

2 **Q.** Can you please describe what effect this had on your
3 mental health.

4 **A.** I'm not the same person I was. When I was up here,
5 when I was younger I was cocky, I was arrogant
6 a little bit because I had to be to work my way up.
7 I was the guy that when I went to football I was the
8 guy that they came to to organise the coaches, the
9 hotels, the tickets. I was the guy that they came to.
10 I was the one at the parties getting everyone up and
11 dance or making a show and -- I was a confident
12 person.

13 Not now. I don't go out anymore. My solicitor,
14 we had an interview and my friends were texting me
15 saying, "When you coming back out? When we going to
16 see you again? Are you coming for a drink?" I don't
17 want to go out anymore.

18 I go out with my wife and my children because
19 I've got them close, they're with me. If they're
20 there with me, everything's all right. But if I'm in
21 a situation where I'm in a public space, I feel like
22 people are judging me. People are looking and they're
23 talking about me, they're judging everything I say.
24 Even now talking to you and everyone listening here,
25 I feel like you're all judging me and I -- I don't

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1 going under. What can I do?" She was the one that
2 made me get out of bed. She was the one that made me
3 go to that shop, stand behind that counter and she
4 said, "If they see you and you smile, put a brave face
5 on it, how can you be accused of something because if
6 you've been accused of stealing that kind of money,
7 you'll be in prison. If you're there behind the
8 counter, what can they say?"

9 She was the one that backed me. She's been
10 brilliant. I owe her a lot.

11 **Q.** What about your children, Mr Palmer? Have they been
12 affected by these events?

13 **A.** My youngest one knows. She was too -- my youngest one
14 knows. She was too young and I used to talk to her
15 because she couldn't talk back and she didn't
16 understand. So I'd say, "Daddy's got a problem at the
17 shop and I don't know what to do sweetheart" but then
18 she'd give you a cuddle and you'd think everything was
19 all right.

20 My eldest one kind of had an inclination
21 obviously when the gentleman came in the shop and
22 spoke to me like that. I think now (she's 13) she
23 understands why I'm here today. She knows the
24 importance of me being here today, even though she
25 knows I don't want to be here today. And she's very

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1 like the person I've become.

2 **Q.** Have you sought any help for the problems you have
3 experienced?

4 **A.** No, because I'm just trying to get on with it day by
5 day and I'm trying to forget everything that happened
6 and I try and just work through it.

7 I mean, like I said, I gave up my season ticket
8 at the football because of the finances. I don't go
9 to the football anymore with my friends. I don't go
10 out. They invite me every week to the Curry Club and
11 I turn it down every week because I don't want to be
12 in that situation where I'm out in public. I find it
13 very difficult to be in a room with people now. But
14 here has been ... I'm gripping my hands so tight --
15 you can't see under this table -- because I find it
16 very difficult.

17 **Q.** How has your relationship with your wife been
18 affected?

19 **A.** At first, I thought she didn't believe me. I thought
20 my in-laws didn't believe me. I find it very hard to
21 trust anybody now. And of course she had questions
22 because she didn't know what was going on, she didn't
23 understand. But she was brilliant. And there were
24 days when I didn't get out of bed, I didn't go to the
25 shop, the staff just run it, and I thought, "It's

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1 introvert herself, like me now. My youngest is full
2 of confidence but my eldest is a bit introvert and
3 I don't know if that's because your children read off
4 your body language; so for a few years that body
5 language wasn't there for her. So has it affected
6 her? Maybe.

7 **Q.** Are you currently working, Mr Palmer?

8 **A.** I currently have a balloon business. So I work from
9 home and I sell balloons. I do free local delivery to
10 earn a little bit of income, but it doesn't bring in
11 any money. It doesn't bring in anywhere near what we
12 do. My wife has gone back to work full-time, so I'm
13 kind of the house husband and that suits me because it
14 means I don't have to go out.

15 I did apply for a couple of jobs recently.
16 I am -- I thought all this had finished and gone away
17 and obviously when the Inquiry came up and I was asked
18 to speak, that's been very difficult to get my head
19 round that I was coming here to do this today. And
20 I know I've got to and I know I've got to get back to
21 that guy that was up here, that worked up here, and
22 that's the guy I want to get back to being.

23 And it's small steps and the last couple of
24 weeks, I've taken on -- my daughter's a swimmer.
25 She's a very good swimmer in swimming club and I've

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1 just taken on a role as a volunteer as the club
2 secretary because at the pool when I was going (she
3 swims six days a week and we're there all the time),
4 I sat in the corner to watch her swim on her training
5 sessions and I didn't talk to anyone. There's one
6 lady who I speak to but everyone else I ignored. And
7 it got me thinking with the Inquiry and speaking to
8 the people who are representing us and seeing other
9 people come forward that I can't let this keep me down
10 for the rest of my -- I can't.

11 So I took on that role and it's a way of me
12 engaging with people again and building my confidence
13 back up to speak to people. Yes, a lot of it is
14 online: I can send emails, I can hide when I want to.
15 But I'm at the pool and I'm speaking to people, it's
16 bringing me back out to the person that hopefully
17 I can become again.

18 **Q.** What steps have you taken to try and recover
19 compensation from the Post Office?

20 **A.** Well, I'm part of the original 555, so I don't think
21 I'm going to get anything more, to be honest with you.
22 But I'm here today that if it helps others come
23 forward, speak out; if they're like me, was hiding
24 away; if this helps other people, and it helps those
25 that can get the compensation, then yes. If there is

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1 abuse from the customers, to put money into the
2 Post Office to make them the global brand or the big
3 brand that they are, and then they hide behind
4 everything. Yet we, the little people, we're the ones
5 that actually bring the business in. It's not the big
6 fat cats in the Post Office standing behind there
7 getting them bringing the money in; it's me, Marge,
8 Jo, whoever, the lady down -- normal people. Yet they
9 treat us like we're criminals. It's unbelievable.

10 **Q.** You said the Post Office has ruined peoples lives.
11 What do you think they need to do to put that right?

12 **A.** As people have said, apologies ain't worth the paper
13 they're written on because we'll never get those years
14 back. I'll never get those years back with my
15 children when I wasn't there. You've heard from other
16 people who have lost loved ones. They'll never get
17 that time back. How can you put a price on that?

18 The only thing they can do in my eyes is make
19 their lives smoother and easier going forward into
20 their retirement ages, as a lot of people are now
21 becoming. And they need to get people those houses
22 back. People lost their homes, people lost their
23 businesses, their savings. Well, that wasn't down to
24 them, that was down to what the Post Office did to
25 them; so surely the Post Office should then give them

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1 more for the 555 and it helps the 555, that's why I've
2 turned up today.

3 **Q.** How much did you receive as part of the settlement?

4 **A.** I received an amount that will never compensate for
5 what I had to put in and what I've lost. It's -- even
6 if I tell you the figure, to me it's irrelevant.

7 **Q.** How do you feel now about the way you were treated by
8 the Post Office?

9 **A.** Anger, I suppose, because when it happened to Mum, she
10 was told she's the only one, and we've heard it all.
11 They tell you, "You're the only one this is happening
12 to, this doesn't happen". They couldn't say that to
13 me. They couldn't use that line with me because they
14 knew it had happened to my Mum. So that was never
15 said that to me because they knew they couldn't.

16 They have ruined so many people's lives and
17 they're just trading and getting on with it. But what
18 they don't understand is we, the people in those
19 shops, in those Post Offices, we are the ones who
20 bring that business in to them. Without us people
21 like we are, they haven't got a business.

22 And then to treat us how they have is
23 unbelievable. It's unbelievable -- you can't treat
24 somebody like that. They're the people -- we're the
25 ones standing at the front of the counter, taking the

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1 those houses back, give them their savings back, give
2 them their pension pots back. They should be the ones
3 to make their lives easier into their retirement ages
4 and that's the least they can do. That's the least
5 they can do.

6 These people shouldn't have to worry or
7 I shouldn't have to worry if a bailiff's going to
8 knock on my front door, if I can pay the electricity
9 bill with the rates going up. We wouldn't have had to
10 because we saw this as our future and we also saw it
11 as an extension of what we'd maybe done in the past,
12 and we thought we was working with a brand that was
13 going to make our lives nice, and it's all been ripped
14 away from us. But they'll continue. The Post Office
15 will still continue. It will still trade after I've
16 gone.

17 So we've got to live our lives now, have we, for
18 the next 20/30 years with what? Nothing. That's not
19 fair.

20 **Q.** I have no further questions for you, Mr Palmer. Is
21 there anything you would like to say that we've not
22 already covered?

23 **A.** No. To be honest, I had a bit of a summary but
24 I think I just did it.

25 **MS HODGE:** Thank you.

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1 Sir, do you have any questions for Mr Palmer?
2 **SIR WYN WILLIAMS:** No, I don't have any questions.
3 Mr Palmer, it's obvious this has been
4 a considerable ordeal for you. I'm very grateful to
5 you for putting yourself through it.
6 **A.** Thank you.
7 **SIR WYN WILLIAMS:** And thank you for your evidence.
8 **A.** Thank you very much for giving me the time to speak.
9 **MS HODGE:** Thank you, sir. That concludes our evidence
10 this afternoon.
11 **SIR WYN WILLIAMS:** All right. 10.00 in the morning.
12 Thank you.
13 **(3.13 pm)**
14 **(Adjourned until 10.00 am the following day)**
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