

Witness Name: Mrs Helen Marie Walker Brown
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Exhibits: None
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THE POST OFFICE HORIZON INQUIRY

FIRST WITNESS STATEMENT OF MRS HELEN MARIE WALKER BROWN (Formerly WALKER)

I, MRS HELEN MARIE WALKER BROWN WILL SAY as follows:

INTRODUCTION

1. I am grateful to the Chair to be invited to provide a “human impact” statement, concerning the physical, psychological, emotional, reputational and financial consequences to me and my family of being held responsible for shortfalls shown by the Horizon IT system and Post Office Limited’s actions toward me and my family. The initial paragraphs below provide a brief summary of my background, and provide context to the detail of the human impact of the Horizon scandal on me and my family. This statement does not reflect a full account of my experiences or those of my family and if necessary or required I will provide further witness statement evidence.

BACKGROUND

2. I am 53 years of age, married with 2 boys and a girl. I live at GRO
GRO I have lived in Caernarfon for almost 2 years now.
3. I have always been employment since the age of 15 when I began working in retail on a part time basis and my full-time working career started off as a Teacher. I was a Teacher for almost 20 years teaching Primary, Secondary and also children with additional learning needs. I then moved to become an Education Officer for the local

- authority. My role included overseeing large sums of grant monies on behalf of the Welsh Government. I did this for 2 years until the local authorities across North Wales decided to hire an external agency to oversee the grants system, and subsequently my role was made redundant in 2015.
4. I have always held responsible roles where trust is utmost and have taken pride in every job. I enjoy being of service to people and making a positive difference to them in whatever way I can.
 5. At the time of my redundancy from my role as an Education Officer, my husband had his own business running a music shop in the village. When I was made redundant I helped my husband at the shop and also had responsibility for his business accounts.
 6. In 2016, the local subpostmistress, who's post office was located 10 shops down from my husband's music shop, was looking for someone to take over her branch under Network Transformation scheme. I knew the couple who were running the Post Office and the subject came up in conversation.
 7. The subpostmistress was seriously ill, and losing the Post Office would have impacted upon the community and several local businesses. Many people in the village relied on the Post Office. I saw this both a business opportunity and a chance for me to give something back to the community in which I had lived in since 2014.
 8. I considered that working for the Post Office as still working for the government, but in a different capacity. I was on the point of going back into teaching, but instead I decided to take over the post office to and build my own retail business close to home, alongside my family, and to give something back to the community at the same time.
 9. It took 8 months to take over the post office, to go through the application process and to be accepted. My husband and family helped with the refurbishments, and I put in approximately £5000 of cash investment for the stock, and even more money was spent on the shop fittings. In readiness to take over the Post Office, I also

- purchased a car on finance for business use. The whole premises were reorganised, and 2 new Post Office counters were installed alongside a retail counter.
10. I had not had sight of the full Post Office contract before signing a document saying that I agreed to what was in the full, unseen, contract before taking over the office. I was told that this was 'normal Post Office Practice' and would receive the full version once my Post Office had opened. Having previously worked indirectly for the Government as a teacher and Council Officer, I felt I had no reason to doubt the integrity of the Post Office, given the Governmental involvement.
 11. I was a Subpostmistress of the Post Office at 3 Oxford Arcade, Pant Yr Afon, Penmaenmawr LL34 6AE from 12 April 2017 to February 2018. I operated a retail business from the premises, namely a shop selling cards, toys and gifts. I had my 2 older children helping as part time assistants in the Post Office and shop. They both had considerable retail and customer service experience and were in their 20s. I wanted employees that I could trust, and they were happy to be part of this new business venture.

TRAINING AND SUPPORT

12. We had two days classroom training, which took place above a Crown Office in Chester.
13. I think the trainers did a reasonable job given the amount they had to cover in just two days. However, the training definitely skated over things like carrying out a balance and counting stock. It was just mentioned that when you are doing a declaration, if you do not come out at zero, you need to count your cash again. It has got to be there, just count again.
14. The Post Office trainers emphasized that the Horizon system was robust and the system could not create any errors. Any shortfalls were the subpostmaster or

- subpostmistress' responsibility, and we had to go by the figures on the Horizon system.
15. I asked about the historical problems with the Horizon system and was told by the trainer, in front of witnesses "There is nothing wrong with Horizon. Those people who said they had problems were found to be stealing and some of them have actually gone to prison".
 16. As a result of the High Court action, I now know this to be untrue, and that individuals within Post Office were aware of problems with Horizon by 2017.
 17. Despite the trainers themselves skating over this, we were provided with a short photocopied "Balance Procedure" document at the training, which set out certain steps and states that you must settle discrepancies at the end of the Trading Period by cash or cheque or by settling centrally.
 18. The document stated and advised:

"If the discrepancy is due to a known specific error made at the branch, then contact NBSC with the details to enable further accounting investigations to be made and appropriate accounting corrections to be issued. You do not need to 'make good' after each weekly balance, but you MUST make good at the end of your Trading period."
 19. In my first week of operating the post office, another trainer, Vicky, came in to my branch to shadow me for 6 days. An additional trainer, called Tim, came in to cover the first Trading Period balance. Even with a trainer shadowing me, or someone watching me doing the balance, this was still not enough and not everything was covered. The Horizon system was so complicated to navigate, and only the bare minimum was covered in training.
 20. With such a complicated system to use, I encountered various transaction and

- balancing issues in my first three months running the branch. No problem solution scenarios were covered in the training. I do not think that the training I had was at all adequate. I was told during both the training and shadowing that if something goes wrong, you count your cash again. I was not prepared for what to do if it is the system that seems to be going wrong.
21. I felt that the level of responsibility I had as a Subpostmistress and the amount of cash that went in and out of the branch, was similar to that of a Building Society Manager, yet I imagine the training and support provided to a Building Society Manager would be for more comprehensive than the training I received as subpostmistress. Over £50,000 worth of transactions were being processed at my branch in a typical week.
 22. In the first couple of months, I was phoning and texting the trainer, Vicky, asking for help with the transaction and balancing issues that I had encountered.
 23. By August 2017, things came to a head, as I had a significant discrepancy. The Post Office trainer, Vicky, helped me find and correct my mistake. I had accidentally entered 7 first class stamps as 700 first class stamps. I expressed my concerns that I would have struggled to put this right without Vicky's assistance.
 24. The keyboard of the Horizon system was often adding to the problems, with features such as both a zero and a double zero button right next to each other, making it very easy to mis-key. The system also required lots of 'work arounds' to make things function correctly.
 25. When the Post Office trainer, Vicky, was at the branch she admitted that there were some things that would go wrong, and that some discrepancies that would not be visible. Vicky said that, for example, if a customer takes their card out too soon and it cancels it, you may pay out on it, but it will not show at all on the transaction log. Mistakes are easy to make on the system as there are very little safeguards. For

- example, in most retail shops a till will not open until a card payment has completed. There is nothing like that with the Post Office. There is no background system that tells you if you may have done something wrong, such as if a figure looks unusually large (e.g. if you have pressed too many zeros).
26. When declaring money at the end of the day, the system was never spot on. Many times, I investigated this in detail to try and work out what had gone wrong, but I could never find a solution. I spent a lot of time going over the transaction logs with no result. As such, I started to become very stressed. This happened each time I had a mismatch with the figures that I could not explain.
 27. From September 2017, the Horizon system had been freezing or crashing. This continued on a daily basis several times a day. It happened when transactions were processing and during printing. Sometimes it resulted in transactions being cancelled or declined. I had various error messages flag up on the system after it had frozen or crashed including: *"There has been an error during printing. Please re-print"*. Sometimes the system would bring up a message saying *"busy"*, and the system even told me at times that the connection had been lost altogether.
 28. The Horizon system was crashing after the refurbishment was undertaken by the Post Office. A number of telephone lines were being pushed/overloaded through the domestic phone line by means of household line splitters. This also resulted in the phone line not working properly. When the telephone rang, it always caused both Horizon terminals to crash, and we had to wait several minutes for the terminals to re-boot. I complained to Post Office but was ignored.
 29. There was a lack of proper higher management support available from the Post Office
 30. Another reason that mistakes were easy to make was the fact that my post office branch was so busy yet the remuneration fell so low that after a few months, I could

- only afford to have my daughter helping part-time.
31. During the first two months of appointment, my remuneration was fixed at £1,400. Since then, my remuneration was reduced to £1,000 per month (which was barely scraping the lowest estimate of the forecast I was given by Post Office), and it averaged at around £1,200 per month for my time running a counter. I therefore spent a lot of time working alone unaided with no proper support from Post Office Ltd.
 32. I think that the remuneration forecast I was given by Post Office was misleading because the fixed payments for the first two months were included when calculating the average.
 33. The Post Office also did not tell me that they were cutting the amount they were paying for postal services. The rates were changed without any written notice. I spoke with Vicky (the Post Office trainer) about this, and she said that my Post Office should have been graded as a bigger post office, as it was busier than an average post office. This would have attracted better payment rates. Furthermore, the post office branches in the two villages either side of ours had recently closed and the Local MP had publicly told everyone to use my post office instead.
 34. My branch was extremely busy in the run up to Christmas 2017, and my workload was becoming ridiculous. I was dealing with two counters with limited help. I did not have enough money from the Post Office remuneration, but needed to pay for additional staff to help at the busiest times. As this was all new, I found it difficult to predict when to make best use of extra help and I was on my own for most days, and was dealing with non- stop queues out of the door.
 35. The remuneration was based on retrospective figures, so if I had a couple of very busy months (which would most likely be Christmas) I would be paid more in January, after the busy period was over, so this did not help me when I needed to

- pay for the extra assistance at the relevant time.
36. I e-mailed my Contracts Manager, Paul Williams, on 16 November 2017 explaining the situation, and asking if the Post Office would be willing to make an interim payment to me to reflect that the footfall had increased dramatically due to the closure of the two other counters nearby. The interim payment would allow me to pay for someone to come in to help me. I received no reply to this e-mail.
37. With no help, I was left on my own to deal with everything. I was very concerned with how I would cope and by rushing I was worried that I that I would make mistakes when dealing with a non-stop queue.

HELPLINE

38. I estimate that I spoke the Helpline at least twice a month with regard to problems relating to alleged shortfalls or balancing issues. In particular, in the first three months when I had various transaction and balancing issues. I soon realised that they were no help, so I rarely bothered to call the Helpline anymore. It could also take up to 40 minutes to get an answer, and I was having to use my own mobile phone to call, because of the landline crashing the terminals. One monthly mobile bill was over £100 as a result of trying to call the Post Office helpline.
39. In or around May/June 2017 I incorrectly remmed a bag of £100 worth of old five pound notes (after the old five pound notes had gone out of circulation). I called the Helpline immediately and they said that they could chase it. The Helpline told me how to temporarily put it right on the system until I got a Transaction Correction through. I followed the instructions over the phone. The Helpline told me what I should then do when the Transaction Correction came through, to take away the temporary correction so that the till was straight. I wrote down the instructions and followed them when the Transaction Correction came through.

40. I did a declaration straight after following these written instructions and the till went down by another £100. The instructions were supposed to reverse the temporary correction and put the account straight but it had actually doubled the shortfall to £200.
41. I phoned the Helpline again and got through to a different person. When I explained the situation, she said “so you’ve made a mistake then?” I explained that I had followed the instructions to the letter and she then said “so you didn’t follow them correctly then?” She seemed determined to make it my responsibility.
42. The lady at the Helpline eventually said that she would look at the call reference to see who I had spoken to previously, but conveniently there was no call record. Finally, the Helpline gave me another, different, set of instructions and this put things right.
43. On other occasions when I called the Helpline for assistance with shortfalls and discrepancies, one of the things they seemed to be implying was that my staff might be stealing. My staff were my children, and I knew that they were not stealing.
44. In August 2017, I made a mistake when declaring euros. I had been putting the figure into the wrong place (box) on the system. This, along with an alleged discrepancy with US dollars, created a shortfall of £175.51. In relation to the US dollars, I believed that I had remmed these out of the branch, and therefore I had declared that I held zero dollars. The system said otherwise. I phoned the Helpline and explained that I did not physically have the dollars anymore, but they said that because they could not find a paper trail of me ‘remming’ the dollars out and there was no reference number, there was nothing that they could do. They said that if it was found that there was an “up” then they would try and chase it, but they never got back to me about it.
45. In my efforts to put the error with the euros right, I actually made it worse and I watched the shortfall increase before my eyes from £175.51 to £288.65. I thought that I had to “sell” the euros to make the figures tally but this must have been wrong.

46. I phoned the Helpline to help me put it right but they were reluctant to assist me. I tried to explain that I did not actually lose any euros, and it was not real money, it was just a mistake with numbers on the system. The Helpline adviser said, "we can't see what's on your screen so we do not know what you have done". I asked if someone could come out to look at it, but they said "for that amount of money, no".
47. Based on my experience of the Helpline, it is entirely down to pot luck as to who you spoke to. When I discussed this with the trainer, Vicky, who came in to provide a few hours further training, she said "we have had a lot of new people on the Helpline, it is luck of the draw whether you get somebody who knows what they are talking about rather than someone who is just following their screen like a call centre".
48. The worst time to phone the Helpline is when subpostmasters across the country are balancing on a Wednesday. You can be on hold for an hour and sometimes you just cannot get through.
49. When I joined the Communication Workers Union (CWU) Facebook group of Subpostmasters, the support I received from them was significantly more helpful than the Post Office Helpline.
50. It was only after I joined this CWU Facebook group that I became aware that there were still ongoing problems with Horizon that were affecting so many other people, and sometimes the cause of a discrepancy could not be found.

SHORTFALLS AND ALLEGED SHORTFALLS

51. In this section, I set out in very brief detail my experience of shortfalls arising from deficiencies in the Horizon IT System, and Post Office Limited's actions as a result. This is only a brief introduction to those matters, in order to provide necessary context for the explanation of the human impact which follows.

52. During the period of my tenure as subpostmistress, hundreds of pounds of shortfall arose.
53. The first shortfall I experienced was for £11.00 on or around August 2017. This was a cash discrepancy I had encountered when balancing. I called Post Office to pay this over the phone. When I phoned up to pay this, a lady at Post Office actually told me that I had some money (around £490.00) in the suspense account following the departure of the previous Subpostmistress and technically I could use this to cover the shortfall rather than paying. I said I would pay the £11.00 on this occasion but may need to use the money to cover other discrepancies of experienced in the future. The lady at the Post Office then warned me saying “don’t count on it, this could come back to bite you”.
54. The second shortfall I experienced was for £500.00 on or around August 2017. This related to the alleged shortfall of £288.65 relating to euros and dollars in August 2017, plus other cash discrepancies I had experienced which I couldn’t explain. These added up to just over £500. Luckily, I was able to use the £490.00 in the suspense account to cushion most of it and the outstanding amount left was only £13.23. I wanted to settle this centrally rather than paying in cash so that there was a record of this payment. However, I received a letter from Post Office on 15 November 2017 stating that this amount would be deduced from my November 2017 remuneration.
55. The third shortfall I encountered was an alleged shortfall of £200.00 in December 2017. There was a risk that this alleged shortfall would increase by £126.00 as it related to a Moneygram transaction of £126.00, which I reversed. There had been some confusion with some Bulgarian customers who I had thought were sending a Moneygram, when it turned out that they were receiving one. I did a reversal on the system and phoned the Helpline asking what to. They took me through a cancellation process. I asked if this would resolve the problem straight away and they said it would. I was worried that this was not correct and that I was going to end up with a £126 shortfall, in addition to the £200 in December 2017.

56. I intended to refuse to pay this alleged £200.00 shortfall (or possibly more) until the Post Office had resolved the £126.00 issue and fully investigated the £200.00 discrepancy. This matter was not resolved, as I closed my branch a few weeks later, but I would assume the Post Office would have investigated this further and pursued me for repayment of this shortfall. There was another smaller shortfall in January, and these shortfalls were becoming routine by now.
57. Furthermore, in February 2018 there was another larger shortfall of £700.00. I did not know where this came from but again I had to accept the figure on the system by pressing the button to 'accept' the debt, as there was no other option. I believe that this was due to so many system crashes at my branch. The 'new' modem installed in February (which the engineer told me was actually refurbished and therefore second hand) seemed to make matters worse. Once accepted, the balance went to zero. I then opened up the branch and I remember the weather was bad because it had been snowing. I had 4 customers that morning and was working alone. I was so concerned about the risk of shortfalls that I ran a balance check at lunchtime to make sure that everything was ok. The system was again showing another shortfall and this time it was £300.00 short. This was impossible. I had been meticulous and the 4 transactions I had processed were simple ones.
58. I called the Post Office and said I was resigning as subpostmistress and closing the branch straight away, as I felt I now had absolute proof that this was not due to human error.
59. By the third shortfall experienced I had already written to Paul Williams (the contract manager for the area and the person who interviewed me to be a subpostmistress) to advise him that I was giving notice and would not be working beyond 28 April 2018.
60. My reasons were because of the shortfalls experienced, the problems with the Horizon system and the total lack of support over the last few months. The timing was such that I joined the Group Litigation action against Post Office Ltd.

61. I believe I received a letter from the Post Office to pursue the shortfalls but this did not come through whilst I was still occupying the premises.
62. The third and fourth and subsequent shortfalls were never investigated and no payments were made, as there were no remuneration payments from which the Post Office could deduct them.

AUDIT AND INVESTIGATION

63. I have not seen any evidence of any adequate investigation into the shortfalls experienced and I became extremely stressed that I would be audited or investigated by the Post office.
64. I could see that the shortfalls were getting worse and feared every end of Trading Period, because I felt that one day a shortfall could be thousands not hundreds of pounds, as I now knew that this was what had happened to other Sub-postmasters.
65. I do not believe that Post Office was interested in working out the mistakes I experienced. The helpline could only help if I found the problem and needed to know how correct it. Vicky, the trainer had tried to help in the past but it was not always apparent what had happened or how the problem arose.

SUSPENSION AND TERMINATION

66. The Post Office did not suspend me, I resigned.
67. I emailed my Contracts Manager, Paul Williams, setting out the fact that I was having problems with balancing and not getting adequate support and resigning from my position as Subpostmaster (blind copying in a Communication Workers Union

- representative). I did not receive a response to this e-mail. I e-mailed again and received no response.
68. It was only after I sent a third letter of resignation to Post Office (by recorded delivery that had to be signed for), that a Post Office Human Resources person called me, and I was then sent a termination pack.
69. Post Office Human Resources said that I had to complete a form and that then my 6 months' notice would start from then (taking me up to 28 April 2018), even though I had given my written notice by e-mail weeks prior and therefore my contract should have ended on 13 April 2018.

CIVIL AND CRIMINAL PROCEEDINGS

70. The Post Office did not pursue civil or criminal proceedings against me in relation to the shortfalls and or alleged shortfalls. I believe that I avoided such action, as I resigned before even more serious shortfalls could arise, and due to my having become a litigant in the High Court action.

HUMAN IMPACT

71. I suffered serious problems with the Horizon System. I suffered a series of problems with the lottery terminal, which shared a telephone line with other devices and the post office telephone, all of which were routed along one domestic phone splitter. When the phone rang, the post office tills crashed.
72. I suffered shortfalls, which I reported to the Post Office. After paying the initial shortfalls, I refused to make further payments to the Post Office. The threat of large shortfalls arising forced me to take the decision to close my post office. I was not prepared to play Russian Roulette with my family's life.

73. I had to close my retail business as a result of closing of the post office counter. The trade that had been generated by the Post Office counter had disappeared, and the whole village felt the impact of the closure, as local people had to travel elsewhere to conduct their day to day business of paying bills, banking and postal activities. This ruined my business and put 3 people out of work.
74. I was a party to the group litigation against Post Office Limited, as a result I am excluded from the Historic Shortfall Scheme.
75. Making good the shortfalls and the problems I experienced with my remuneration would have made it impossible to run the branch successfully. Inevitably it would have resulted in taking out loans to pay for the shortfalls experienced because the Horizon system was so unpredictable as to what figures it might show as the balance/shortfall. I simply could not take the risk of continuing as I believed that I would be subjected to criminal or civil action by Post Office as a result of shortfalls in the Horizon System.
76. The business became increasingly unviable due to the mistakes generated by Horizon. I was faced with keeping the Post Office side of the business afloat out of my own pocket. I could no longer afford to pay any staff to help me run the business, because the alleged shortfalls were cancelling out over half the remuneration I was earning. I was barely able to cover the rent, insurance and electricity costs.
77. I was already working full-time behind the counter and not taking a wage myself. I believe that if I had continued to trade, I would have faced unmanageable debts, being sued or even face imprisonment.
78. I estimated that, if I had continued to trade, the Post Office would have demanded that I pay some £1,500 in supposed shortfalls. I would have had to pay those sums directly or have them deducted from my meagre remuneration. The only way I could stop them from taking the money which I could not afford to repay was to cease trading. It was clear that the debt was going to keep increasing while ever I kept the counter going. I

lost my entire livelihood due to Post Office. I was in debt and jobless when closing the Post Office.

79. With the shortfalls experienced, I started to become stressed and had no option but to spend long hours investigating discrepancies by reviewing the long transaction logs. This was because the Helpline was unhelpful and the Post Office did not respond when I needed the additional help.
80. I ended up spending my evenings worrying. I also started checking the balance regularly to keep track. None of this was helpful, as the system was so unpredictable when doing the balance.
81. I became so worried and frighten that I would print off lengthy transaction logs and take them home in case I ever needed them to try and mount a 'defence' against a charge of theft or false accounting. It is unacceptable that a person should have to live their life in a state of anticipation of criminal or civil action.
82. The stress kept me awake at night. It was all I could talk about at home. I dreaded trying to balance the tills and having to deal with feelings that I was inept and being such a failure because the Post Office made me feel that it was all my fault.
83. I became so distressed that I started seeing a therapist to help with the anxiety.
84. I took the difficult decision to close my Post Office counter because I was so scared of what inevitably lay ahead. This in turn resulted in virtually no customers for my shop. It also had a massive impact on other small shops in the village.
85. Hundreds of local people, who used to withdraw their pensions and benefits, pay their rent and their Council tax etc had to travel to the nearest town to do so. It was a huge inconvenience to so many people, including elderly and disabled customers. They were understandably angry and upset with me.

86. I could no longer afford the rent on the shop. I had hundreds of pounds worth of stock unsold. I had suppliers' invoices to pay, and no income.
87. I was so embarrassed by the situation that I rarely left the house. When I needed to visit my husband in his shop down the street, I would walk there via back alleys, so that I did not encounter anyone, and I no longer did any shopping in the village, as I knew people were talking about me and I was very embarrassed.
88. I became increasingly stressed with what was happening, and began to fear that I would face prosecution one day. I'm sure I was very difficult to live with at times. When things were going wrong, tills crashing etc, I had faced increasing criticism from customers, and when I finally closed the Post Office counter, there was a horrible backlash on local social media saying that I had 'ruined' their post office.
89. The local community did not understand how the problems I was having had seemingly not affected the previous Postmistress.
90. In fact, when I had taken over the post office I had to undertake a major refurbishment of the premises. Post Office engineers made changes, including moving the terminals etc. and the changes to the connections to the terminals, which later caused serious disruption to the Horizon terminals (which, as I have said, would crash if someone called on the telephone). I firmly believe this increased the losses, as my tills kept crashing.
91. It is important to appreciate that most of the banking transactions in a post office are withdrawals, and not deposits. This means that if there are regular disruptions to the Horizon System, that the likelihood is that a shortfall will arise, rather than an accidental credit. The system (when it is liable to disruption) is therefore prone to the creation of false shortfalls.
92. I felt that I had become something of a despised figure in the community who was either an idiot, or not to be trusted.

93. Both my son and daughter lost their jobs at my post office because I had to close. I had progressively found myself struggling to keep them on, as the Post Office remuneration was not as expected, despite my branch being incredibly busy at times.
94. My daughter could not cope with the pressure of working behind the counter and didn't want to be left alone there, because there were so many problems and she could see how it was affecting me.
95. When I had previously called the Helpline for assistance with shortfalls and discrepancies, I felt that by their attitude, the Post Office were implying that my children could be stealing from me as they never once admitted the possibility that the issues were down to Horizon. I was made to feel that my issues were unusual, and therefore, there had to be human error or theft at the root of the problem. This was very distressing for me and for my children.
96. My husband had invested time and effort in helping me set up the shop side of the business and supporting me. All that effort and financial and human investment had gone to waste.
97. My Husband also had to endure me spending hours at night trying to make things balance.
98. My youngest son suffered due to missing out on time with me as I was putting in more and more hours behind the counter and when the shop was closed trying to figure out what was going on and trying to resolve issues or make things balance.
99. At one point in the run-up to Christmas my husband had to step in and physically lock the door to stop customers coming in as the queue was around fifteen people deep and had been all day. I could no longer cope. I had been working flat out by myself for five hours without stopping. I was so scared that I would make a mistake and couldn't even stop go to the toilet. I couldn't afford any extra help, and my email to Paul Williams

informing him of our situation and asking for help had been ignored. I was at breaking point, and my family were embroiled in all of this.

100. My retail business was ruined within a few short months. I was left with no job, and no reference to use to apply for another one.
101. My finances became worse and worse, and I was having to use credit cards to keep things afloat. I took on casual part-time work to make ends meet and to repay the suppliers invoices. I had already paid £6,500 for the car I was using for the business. I had to hand that back to the finance company, as I could no longer keep up with payments.
102. 8 months after closing my shop I finally managed to secure 2 days a week working at a **GRO** a half hour's drive away. I don't think I could have coped with a fulltime role with full responsibilities after my experience with the Post Office.
103. My partner and I decided that enough was enough. We were no longer happy in the village we had lived in for 5 years. This was as a direct result of what had happened with the Post Office. We felt stigmatised and were fed up with the criticism on social media.
104. My husband wound down his own business in the village, and 3 months later we moved far away to live in the next county at the top of a mountain in a sparsely inhabited rural area. To facilitate this move, I had to borrow a substantial loan from my mother, who is a pensioner. It was a tremendous relief to finally be somewhere else when people didn't know us. I no longer felt able to deal with being amongst people any more.
105. My youngest child had to start a new school because of the move, and left all of his friends behind.

106. He was 9 years old at the time, and he found it difficult to adjust when we moved, and this has resulted in being home schooled, as he could not settle at the local Primary, and missed his old school friends.

CONCLUSION

107. I have always been in responsible and reputable jobs, including with Local Government. I thought that working for the Post Office would be reputable and an extension of my previous Local Government work.

108. My experience with the Post Office has been nothing but horrendous.

109. The Post Office have been dishonest and mistreated so many Subpostmasters and Subpostmistresses. This has impacted so many people in every aspect of their livelihoods and their reputations.

110. I would like the responsible parties to compensate all affected Parties who ran Post Office counters.

111. I was a claimant in the Group Litigation against Post Office Ltd. That painful and long litigation uncovered this national scandal that the Prime Minister has described as the greatest miscarriage of justice in British history.

112. That litigation led to scores of subpostmasters and subpostmistresses having their wrongful convictions quashed, to apologies in the House of Commons and Ministerial Statements about partial compensation. That litigation also led to a major and ongoing Metropolitan Police Investigation into the use of alleged perjured evidence in criminal and civil cases against subpostmasters and subpostmistresses. It also led to the establishment of this Statutory Inquiry.

113. However, as a Claimant in that litigation and one of the victims, I and the other Claimants lost over £46 million from the settlement of that claim. That money had to be paid to cover the legal and legal funding costs to allow us to bring the claim.

114. In my certain view, it is wrong that ordinary hard working people must take the risks we did, in challenging the conduct of the Post Office, must pay to uncover the greatest miscarriage of justice in British history. That is a job for the State, not ordinary people.

115. In my view the Government must repay, or be required to repay, the legal and legal funding costs that subpostmasters and subpostmistresses incurred to pull back the heavy veil that the Post Office had drawn over their Horizon System, and their actions against innocent decent postmasters. It cannot be right that ordinary British people must bear the cost of uncovering a national scandal, particularly one of this scale.

116. If the Post Office and Government, who own the Post Office, will not agree to repay these costs, then I ask that the Inquiry recommend that they do so.

STATEMENT OF TRUTH

I believe that the facts stated in this Witness Statement are true.

GRO

Signed.....Dated.....04/02/2022.....

Helen Marie Walker Brown