

Witness Name: Ms Heather Williams

Statement No.:WITN0275_01

Exhibits: None

Dated:27/01/2022

THE POST OFFICE HORIZON INQUIRY

FIRST WITNESS STATEMENT OF MS HEATHER WILLIAMS

I, MS HEATHER WILLIAMS 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 began working for Post Office Ltd on 31 August 1985 as part of the government’s Youth Training Scheme.
3. I subsequently worked in different post offices for several years before becoming a relief worker for TM Retails Limited.

4. I have therefore worked in over thirty different Post Office branches during my long career.
5. It made good sense to me therefore to run my own post office branch, as I was extremely experienced and had spent my entire working life within the industry.
6. From May 2001 until March 2017, I was the subpostmistress of Elton Post Office, Unit 4, Elton Shopping Precinct in Elton, Chester.
7. I operated a retail business from the premises, a small shop.

TRAINING AND SUPPORT

8. When I took up the position of subpostmistress, I undertook some training on the Horizon system.
9. I did already have some basic knowledge and understanding of Horizon as I had used the system before whilst employed as a relief worker.
10. I received some classroom type training in a centre in Bolton. The training lasted for approximately a day and a half.
11. The trainer showed us some basic transactions and explained what to do if we made an error. The trainer also showed us how to complete a balance.
12. I felt that the training was very general in its nature. At the end of the training, we were given a short test to complete, and were not allowed to leave until we had got all the questions correct. However, I found the questions relatively easy and not particularly taxing.

13. The Post Office was also due to provide some on-site training prior to the Horizon system going live. However, a robbery took place at the branch the night before the training was due to start and so the training was postponed.
14. The shop front was smashed open, and the cash machine was broken into. A lot of the stock was ruined, with hot shards of steel and glass everywhere.
15. The post office had to close due to the damage and the repair work. There were so many people coming in and out carrying out the repairs. On one day, there were as many as twelve people in, sorting out the cut phone lines, the alarms and so on.
16. After the repair and re-opening of the post office, and on the day the Horizon system went live, a trainer came to the branch and spent two hours with me. He left me with the training manual and that was it. I was expected to go it alone from then on, and told to call the helpline if there were any issues.
17. It soon became apparent the training was insufficient. It did not cover the types of transactions that could arise on the Horizon system. I was only shown how to perform a balance once during the classroom training.
18. I did contact my area manager and asked for some further training. I was told that there was no one available, but the Post Office would try its best to schedule some for me.
19. However, no further training was ever provided by the Post Office in relation to the Horizon system.
20. Within the first month of reopening after the repair work was completed, my first shortage was over £3,300 pounds. I literally ripped my post office apart trying to work out how it had occurred.

21. A few weeks later, another shortage of over £2000 arose. The area manager, Sue came to the branch after I notified the Post Office of the shortages. Sue told me that the Post Office would write of these losses because of the robbery.

HELPLINE

22. In approximately 2008, a Bank of Ireland cash machine was installed in the branch. After it was installed, I estimate I would have to call the helpline on a weekly basis regarding problems with balancing and shortfalls.
23. Most of the time the helpline advisors could not understand the issues and no practical advice was given to solve them. In fact, it was clear that most of the time the advisors were reading from scripts, which did not actually fit the scenario or issue that I was calling about.
24. On other occasions, I was advised that I would receive a call back, which never materialised, or that the system would right itself. The reason for not having a solution, I was told was that the advisors had not come across the problem before, and mine was the only office having these issues.
25. On more than one occasion the advice I received from the helpline led to the shortfall doubling. This could not be reversed, and I was told that I would have to wait for an error notice before anything could be done.
26. I also had difficulty contacting the helpline, especially at the end of the trading period when the balance had to be completed. The balance process was time consuming, and often the helpline was closed by the time I had finished.
27. On other occasions, I simply could not get through to the helpline because it would be engaged.

28. I also sought assistance from the area managers. In the first instance, this was a woman named Sue. Later she was replaced by Glenn Chester.

SHORTFALLS

29. 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.
30. I would estimate that throughout my position in the branch, I paid (or Post Office deducted) in excess of £60,000.
31. The shortfalls began to occur in 2008 after the Bank of Ireland installed a cash machine in the branch.
32. I would balance the branch and the cash machine. Both would appear to be fine. However, when I attempted to roll over the cash machine balance into the office balance, large discrepancies would appear on the Horizon system.
33. The shortfalls varied from £1,000 to £21,000. There was absolutely no explanation for this.
34. The first shortfall of £3,300 appeared shortly after the installation of the cash machine.
35. Sue, the area manager came to branch after I notified the advisors of the shortfall.

36. Sue told me not to worry and that it was clear that it was a 'glitch' in the system. Sue assured me that I would not have to make good the shortfall. The Post Office wrote off the first shortfall, when the robbery was considered.
37. However, there was a change in area manager. Glen Chester took over from Sue, who had taken early retirement.
38. The new area manager, Mr Chester denied any knowledge of the agreement the previous area manager, Sue had arranged for the Post Office to write off the previous shortages. He said that there was no paperwork confirming this and I had to pay the losses. This was to be taken directly from my monthly salary.
39. Shortfalls with the cash machine began occurring on a regular basis. On each occasion, I would contact the area manager, Mr Chester who always told me that he would investigate it.
40. Each time Horizon showed there to be a shortfall at the branch, I 'settled centrally'. This meant that the shortfall was logged with the Post Office and that I could transfer the shortfall into the suspense account, which allowed me some additional time to investigate the shortfall and repay the Post Office.
41. When Mr Chester attended the branch, he would criticise me for the apparent shortfalls, and say that the Post Office would terminate my contract if I did not repay the losses.
42. Mr Chester offered no assistance or explanation as to why the shortfalls were occurring. He would simply appear at the branch with a repayment agreement, which I had no alternative but to sign.

43. I can remember that there was a shortfall of £15,000 in or around November or December 2012. I repaid this using money I cashed in from an investment and from inheritance I received from my father's estate.
44. Another shortfall of £14,000 occurred in October 2013. Again, I repaid the sum in full by using settlement money I received following a road traffic accident. I took an early settlement so that I could repay the Post Office.
45. In May and September 2014, two other large discrepancies occurred in the sums of £21,000 and £8,000 respectively. Another shortfall of £2,061 occurred in February 2015.
46. I could not afford to repay these amounts. By this time, my life had started to fall apart due to the immense pressure that I was placed under by the Post Office and their lack of assistance.
47. The Post Office was ignoring me when I begged for help. I would sometimes have to wait over an hour to speak to the helpline, which a lot of the time they didn't know how to answer my questions. I asked all the time to be audited, so that I could know that my figures were spot on and I would have a person with fresh eyes going through my office.

AUDIT AND INVESTIGATION

48. Following the loss of £14,000 in October 2013, I made constant requests to the area manager, Glenn Chester for an audit the branch.
49. Eventually, in May 2014, Paul Fielding, an auditor was sent to the branch. I was not given any warning that an audit was taking place.

50. Mr Fielding, the auditor carried out the audit and everything was straightforward until he rolled the cash machine balance into the office balance. The figures on the Horizon system changed twice and showed a discrepancy of £21,000.
51. Mr Fielding seemed shocked by this, and said that he would not have believed it if it had not happened in front of him. He told me not to worry and agreed that there had to be an issue with the cash machine.
52. Mr Fielding took all my reports and records from Horizon with him to investigate the issue further. He told me that he was going to show the reports to his wife (who was also employed by the Post Office) and his neighbour, who was an accountant, to see if they could get to the bottom of it.
53. Mr Fielding did not attend the branch again. I later heard that he and his wife, took redundancy. I never received any of the paperwork back.
54. On the 3 December 2014 the post office was broken into again. I was attacked and hospitalised.

SUSPENSION AND TERMINATION

55. On the 6 March 2015 I was suspended by the Post Office.
56. The branch was closed for a couple of days following my suspension and an agency called Newrose Personnel were appointed by Glenn Chester, the area manager to take over the running of the post office. I was forbidden from entering the branch.
57. Following my suspension, Newrose Personnel took over the day to day running of the branch. I assumed that this would be on a temporary basis, as I expected to be reinstated by Post Office quite quickly.

58. However, the Post Office continued my suspension without pay. This caused me to suffer extreme pressure, stress and anxiety. I had no money and bills started to mount up.
59. Eventually I could not take anymore, I attempted to take my own life and was hospitalised.
60. Newrose Personnel continued to operate the Post Office. However, they defaulted on rental payments and bills. Eventually the landlord forfeited the lease and Post Office Ltd terminated my contract because of this.
61. I did try to appeal my termination and attended a hearing on 17 February 2017. However, this was a complete waste of time. It was clear that my termination was final, and that Post Office Ltd wanted me out of the organisation.
62. I also contacted the National Federation of Subpostmasters. I spoke to my local representative, Tim Boothman, regarding my termination and Post Office's treatment of me. I explained to Mr Bootham, my local representative that I had also contacted the Justice for Subpostmasters group. Mr Bootham then told me angrily that I had put the nail in my coffin. It would be impossible to now get my job back with the Post Office.
63. On the 9 March 2017 my contract was terminated by Post Office Ltd. I no longer had premises to operate the branch from as Newrose Personnel had run my business into the ground.

CIVIL AND CRIMINAL PROCEEDINGS

64. The Post Office did not pursue civil or criminal proceedings against me in relation to recovery of the alleged shortfalls. However, I constantly felt under threat due to the behaviour of my area manager.

LOSSES

65. I was led to believe that I had no alternative but to pay the shortfalls. I estimate that I paid Post Office Ltd in excess of £60,000 in respect of alleged shortfalls.
66. I lost the value of the post office and rental business. I paid £47,500 to purchase the branch. In addition, I paid £15,000 for stock. I obtained a loan in the sum of £63,000 to fund this.
67. As a condition of my appointment, I paid to renovate the branch. The cost of this was:
- (i) £2,000 for carpets.
 - (ii) £1,500 for the post office signage.
 - (iii) £400 for a note and coin counter.
 - (iv) £800 for two gas chair lifts.
68. I also had to pay £3,500 following the robbery at the branch to repair a large hole left in the ceiling.
69. I was suspended without pay on 6 March 2015 until my contract was terminated on 9 March 2017. I received a monthly average salary of £2,300. I therefore lost around £55,200 during my suspension.
70. If it were not for the events that occurred, I intended to run the branch and shop until my retirement around 17 years later. I received an annual salary from Post Office Ltd of around £30,000.
71. In addition, I received an income from the retail business in the region of £10,000 - £15,000. Therefore, during this time, I would have expected to earn between £680,000 and £765,000.

72. My house was repossessed, as I was unable to keep up with the mortgage payments.
73. I paid £242,000 for the house, and it was valued and sold for £300,000. However, I only received £15,000 from the proceeds of sale after everything was deducted. I therefore estimate I have lost at least an additional £9,200 as a result.

HUMAN IMPACT

74. I have not worked since the termination of my employment with Post Office Ltd, and am now unable to work for health reasons.
75. Prior to my termination, I had been in service with Post Office for over 30 years and held an unblemished record.
76. I specialised in going into problem branches and turning them around. I won numerous awards.
77. I have a vivid memory of the day of my suspension. I recall crying in my car outside the post office, with no money for food or petrol and facing an uncertain future.
78. I absolutely loved my job. It was only following the installation of the cash machine in 2008 when things started to go wrong. Prior to that, I had no issues.
79. During the robbery on 3 December 2014, I was attacked leaving me with physical and psychological injuries.
80. Coupled with the stress I was under at the branch regarding the apparent shortfalls, the lack of assistance or support from the Post Office and the demands for repayment, I tried to take my own life. I was diagnosed with depression and heavily medicated. I now suffer from liver disease and remain on medication.

81. I was the subject of gossip and cruel rumours.
82. There was a rumour that the post office had been burgled again and, because I has been suspended at that time, there was talk that I was behind the robbery and was sent to prison.
83. In fact, I was in hospital where I spent 19 months.
84. I was unable to keep up to my mortgage repayments and my house was repossessed.
85. The shortfalls became a huge source of tension in my personal relationships, and between me and my wife, [GRO] who believed that the shortfalls must have been caused by negligence on my part. This tension caused our divorce, as we could no longer live under the same roof.
86. I had felt secure in my life. I had my work, which I loved and was brilliant at, and my loving secure relationship ripped from me. We had been together for over 20 years.
87. I also believe that Glen Chester, the area manager, had ulterior motive in, at best not, wanting to help me in any way, or at worst, going out of his way to destroy my life because he was homophobic. He made this quite clear from the offensive things he would say and imply.
88. I did make a complaint against him. I later discovered that the person dealing with the complaint was a close friend of Glenn Chester so that was pointless.
89. My self-esteem was at an all-time low. I knew my job inside out but was made to question myself. My health was deteriorating but I had no alternative to keep on working.

90. I became very withdrawn and struggled with my personal life.
91. I did not want to see family or friends as in the end I felt like such a failure. I distanced myself from people, making excuses as to not being able to meet them.
92. The actions of Post Office Ltd ruined my life and this is only a fraction of what I could describe about how I have been failed by them.
93. I came out of hospital with nothing. No home, no business, no relationship. Everything was taken from me as a result of the actions of Post Office Ltd.

CONCLUSION

94. The Post Office action against me devastated my life. I should have been running a successful business, providing well for my family, and enjoying life.
95. It is difficult to fully express the consequences I suffered at the hands of the Post Office. I have tried to give an indication in this statement, but there are few words that can accurately depict my experience and the subsequent impact the actions of the Post Office had on my life.
96. The Horizon system has been shown to be deeply flawed, and that the Post Office knew.
97. I would like the full truth to come out. I want the world to know that I, and ordinary hard working, decent people like me, had their lives ruined by Post Office Ltd.

- 98. I would like it to be publicly shown that Post Office knew its computer system (Horizon) was completely flawed and unreliable, and that despite this Post Office pursued subpostmasters and submistresses and ruined their lives for money that never existed.
- 99. I am entitled to be properly compensated for the losses I have suffered as a result of Post Office Ltd, and I would like this sooner, rather than later.
- 100. The Post Office and the Department of Business who own it, have known for years that Horizon was a broken system. I believe that they knew, or should have known, when they were destroying my life and the lives of others that their Horizon System was unreliable.
- 101. I would like the Post Office to be held publically accountable for their actions and to take responsibility for the harm and suffering they caused me and so many other subpostmasters over the years.

Statement of Truth

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

Signed: **GRO** Dated: TUESDAY 27/01/2022
 Heather Williams