

Witness Name: Ms Janet Bradbury
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THE POST OFFICE HORIZON IT INQUIRY

FIRST WITNESS STATEMENT OF MS JANET BRADBURY

I, MS JANET BRADBURY will state as follows:

Introduction

1. I am grateful to the Chair to be invited to provide a "human impact" statement, concerning the physical, psychological, emotional, reputational and financial consequences to me and my family of being held responsible for shortfalls shown by the Horizon IT system and Post Office Limited's actions toward me and my family. The initial paragraphs below provide a brief summary of my background, and provide context to the detail of the human impact of the Horizon scandal on me and my family. This statement does not reflect a full account of my experiences or those of my family and if necessary or required I will provide further witness statement evidence.
2. I am now retired and I currently live in Warwickshire. I am a mother to two daughters, and I live with my youngest daughter, she is a mechanic. We rent a house together as joint tenants. My ex-husband also lives locally and is currently undergoing GRO I support him by helping him with his house work, taking him to do his weekly shop and taking him to his hospital appointments every month. As my husband has a private pension and I am on a state pension, he sometimes helps me out financially, for example by paying for my dentist appointments.

3. I give this statement in order to provide the Chairman with some understanding of the impact the Horizon System and Post Office Limited's actions had on me, my husband at the time, and our family.

Background prior to appointment as SPM

4. I have a background in finance. Before I became Subpostmistress I was working in the finance office at a comprehensive school in Coventry called Whitley Abbey. My husband worked also worked GRO
5. My husband had been the caretaker for 30 years and he was spending most of his time removing graffiti from the walls of the school. As a result, he was becoming disillusioned with his job and wanted a career change.
6. At the time I owned a property which I had plenty of equity in and it I was prepared to use some of this equity to purchase a business that my husband and I could run together.
7. Initially, we had planned to get a corner shop, but we were unable to find one within our price range. We came across an advert in the Daltons weekly that showed a tea room and Post Office for sale in a village in Shropshire called Clun.
8. We decided to go and view the area and we visited the local school as our daughter was due to be starting school. It was a wonderful school and this enticed us to purchase the tea room and Post Office.

Decision to become a SPM

9. We wanted a lifestyle change. We wanted to get out of the city and relocate to a more rural area. We wanted to find a small village with a good school for our daughter to attend.

10. I was excited about the opportunity to become a SPM; the Post Office was a trusted brand and I was good with figures, so I felt confident about taking on the roll and becoming part of the community.
11. When we took over the tea room and Post Office we paid £95,000 for the whole building and only required a small mortgage.
12. The upstairs of the tea room was a craft area, so we decided to convert this into a living space for my family. We sold our house and moved into a caravan whilst we were converting the upstairs of the tea room. We used up almost all of our savings to convert the upstairs into living space, approximately £30,000.
13. My plans were to run the post office until retirement, be financially secure and create financial security for my daughter.
14. I became Subpostmistress of Clun Post Office, 5/7 Church Street, Clun SY7 8JW from 24 September 2003 to 29 May 2009 and my husband ran the tea room.

TRAINING AND SUPPORT ON THE HORIZON SYSTEM

15. I received five days of classroom training provided by the post office. This included training on health and safety, processing paperwork and how to build your business. It did include a small amount of training on Horizon but this was limited to logging on and off and showing you what Horizon would look like ahead of working in the branch. The computers kept breaking down during the training.
16. When I started at the branch a post office trainer was there for the first 2 days, and then a trainer also came in to assist with the first balance. The trainer was then available on the telephone for the next week.

17. On the first day in my branch, the area manager, Karen Harris-Vernon was visiting and she told me to open a separate account away from the business to put any cash discrepancies in. She said sometimes the figures will be up and sometimes the figures will be down.
18. As I had worked in finance prior to becoming a SPM I did not follow Karen's advice. I knew having a separate account in my name, away from the business that was holding money for the post office would be considered as fraud.
19. I was told that if there were any problems then I should call the Helpline. I was not told just how many problems there would be or how inadequate the Helpline would be with addressing these.
20. I consider that the training provided by the Post Office was totally inadequate.

Horizon Helpline

21. When I first started my appointment as a Subpostmistress I called the Helpline regularly to help me to process transactions in the branch.
22. I called the Helpline several times every, day but it was difficult to converse with them as I had to serve customers and would end up breaking off conversations with the Helpline. I would then try to discuss the same topic with another Helpline handler later.
23. Quite often, especially on Wednesdays when I was doing the balancing, the Helpline would not be answered. There was no facility to wait in line or to leave a message. You could only leave a message to be called back if you had got through to somebody to begin with, and they would then usually call you back a few days later while you were busy serving customers.

24. I realised over time that the handlers did not understand Horizon and that they could not assist on anything except the most basic enquiries. It got to the point where I only called them whenever I had a large discrepancy.
25. I recall on two specific occasions I called the Helpline about discrepancies, and followed the helpline advisors instructions to reverse them. On both occasions the discrepancy doubled.
26. I was told that this was supposed to happen and that by the time of the branch balance, the discrepancy would have disappeared. This never happened, and I had to make good these losses.

Shortfalls

27. 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.
28. During the first few months in the Post office everything ran smoothly and I had no concerns. Shortly after I became SPM the Post Office informed me that they were going to be putting in an ATM machine. I was excited at this prospect as I thought it would be good for business.
29. It was following the instalment of the ATM that the shortfalls started to arise.
30. The first shortfall I recall experiencing was around Christmas in 2003. This was the first balance of the ATM. I recall the transaction said that £2,000.00 had been put in but I knew for a fact I had only put in £1,000.00.
31. I immediately called the helpline in the hope that they would help me resolve this issue and reverse the discrepancies, which had occurred in the stock unit of the

newly installed ATM. The handler talked me through reversing it by transferring £1000 from the main stock unit to the ATM stock unit and back again. This caused the figure to double.

32. I then called the Helpline nearly every day over the next month trying to reverse both of these figures. I was told by some handlers that the error would disappear by the end of the period. I was told by others that I was contractually obliged to make good the loss. I was also surprised that Helpline handlers treated the two halves of the shortfall in the same way, as if they were my fault.
33. At the end of the period I was forced to make good the loss by using my overdraft to provide a cheque for £2,000 to the Post Office.
34. Following this, I experienced multiple so called 'shortfalls' from 2003 – 2009 as a result of the ATM machine and the Horizon system. By way of examples, I experienced significant shortfalls on the following dates:
- a. £2000.00 on 25 September 2007
 - b. £740.00 on 4 December 2008
 - c. £3517.00 on 5 February 2009
 - d. £1055.00 on 25 April 2009
 - e. £2347.00 on 7 May 2009
35. After the second shortfall mentioned above, and upon my request, the Post Office sent an investigator called Rob Jones from the Cardiff office who advised me that it seemed the discrepancies were doubling up when they should have been eliminated. He never left any paperwork to this effect and the Post Office continued to pursue me for the shortfalls.

36. I kept telling the Post Office that something was wrong with the Horizon system, this prompted them to send an engineer out to replace the hard drives. I made several complaints and had my hard drives changed every 6 months as a result. I even had BT change the telegraph pole outside my shop as I believed there was a fault in our office. I did everything I could to try and fix the problems I was experiencing.
37. Despite all my efforts the problems remained. Having received little to no help or support from the helpline I felt I had no choice but to pay the money.
38. We ended up having to sell our building at a loss for £72,000, which covered our mortgage and paid off the overdraft and debt to the Post Office. My husband also had to cash in £10,000 from his pension to pay the so called shortfalls back to the Post Office.
39. The building was old and the electrics were not very good so it made sense to move. We moved the Post Office three doors down into a modern building that we rented. I thought that because the property suffered from poor electrics that may have been the reason for the alleged shortfalls. Having paid the money to the Post Office we couldn't afford to buy but we were able to cover the rent with my wages from the Post Office and my husband's wages as he took a part time job at the local school as a care taker.
40. In my second Post Office premises everything was brand new and I believed all the problems would disappear and the transaction corrections would come through and I would be reimbursed for all the money I had paid. However, this was not the case and the problems the problems continued to impact me in the second branch, so I believe it is something to do with the Horizon system.
41. I had hard drives replaced on two or more occasions after I moved to the second branch. On the second occasion a Fujitsu employee, who out came to replace my hard drive for the umpteenth time, admitted that there was a fault with the system, but, he said I couldn't quote him on this as he needed a reference for his new job.

42. The Post Office did not pursue me for recovery of the alleged shortfalls. The Post Office's solicitor did send me a letter before action dated 11 April 2011 demanding £8,504.82 and another letter demanding payment of £10,522.08 on 1 November 2011.
43. The letters were very threatening, and I was constantly afraid that Post Office would issue proceedings against me or make a complaint of theft against me to the police. I contacted my local Citizen's Advice Bureau for advice, through them a Solicitor advised me to make copies of all the transactions made.
44. I did not receive any further correspondence from Post Office Ltd following the letter before action. It was only after I contacted the number and name on the letter before action that I was advised that Post Office Ltd had decided that it was not in the public interest to pursue the case.

SUSPENSION AND TERMINATION BY THE POST OFFICE

45. I was not suspended by the Post Office. I resigned due to the increasing pressure of shortfalls and I could not cope with the stress and financial strain of being liable for shortfalls that were not my fault.
46. I tried to sell the business in 2008 and 2009 but Post Office told me that I was not permitted to put the business on the market until I had tendered my resignation, which I didn't do until sometime later.
47. I resigned in March 2009 giving my 3 months' notice. There was a limited period in which I could market the Post Office as I didn't want the village to lose access to a post office branch. I stayed on until August 2009 and I struggled to find a buyer.
48. As a result I had little option but to sell the good will of the branch to the local convenience store for £1.

49. Even then the local store owner was only willing to take on the Post Office as he was planning to sell his shop within the year.

50. I packed up the car in Shropshire with my young daughter and moved back to Warwickshire and my husband stayed in Shropshire as he found another job. I had friends there that found me a place to rent and I got a job in GRO

Human impact

51. The constant pressure of having to make good the so called shortfalls left us feeling as though we had no other option but to pay and consistently being told I was the only SPM facing these problems made me feel as though I was at fault.

52. We had to sell our building and move into a building we could afford to rent. My husband had to return to his previous job: GRO

53. We used up all of our savings to pay the shortfalls and my husband had to take £10,000 out of his pension pot to help cover the shortfalls. This put enormous strain on my marriage and ultimately ruined us and our family.

54. My husband ended up not speaking to me as he resented having to take £10,000 out of his pension pot. I was forever wondering what I had done wrong with the transactions.

55. It was extremely stressful. I used to spend hours and hours looking through my transactions to find the discrepancies. This had an enormous impact on my youngest daughter. She was only 5 at the time and I was always in the office spending long nights there going over my transactions to find the discrepancies instead of spending quality time with her. It was draining.

56. Being held responsible for shortfalls and discrepancies was hugely stressful for me. My marriage began to fail as a result of the immense stress I was under.

57. I absolutely loved my little office and my customers, I felt like I had let them down. I was the only cash facility in the village and for miles and my service were vital to the community. I didn't want to give up I trusted the Post Office and thought it was me making the mistakes.
58. I was not directly accused of theft, the Post Office just insinuated I was responsible. The wording of their letters from the Post Office and their solicitors left me in no doubt that I would have to pay the shortfalls.
59. I consider myself one of the lucky ones as I wasn't prosecuted.
60. The Post Office took deductions from my salary towards the end of my time in office, as I told them that a Fujitsu employee, who on his last day of working for Fujitsu came to replace my hard drive for the umpteenth time, admitted that there was a fault with the system, but, I couldn't quote him on this as he needed a reference for his new job. He too said he was sick of it.
61. I resigned that same night in March, giving 3 months' notice but I didn't actually leave until August. I had to move back to my home town following my resignation.
62. I was completely broken. I lost my marriage from the stress. My daughter who was 11 at the time had to up root her life and start again at a new school in a strange town. She was bullied and did not have good experience at her new school. I had to rent as I couldn't afford to buy a home and the only job I could get without a reference was care work.
63. I went from having a lovely home and savings to having nothing. I felt suicidal on multiple occasions but I couldn't put my daughter through the trauma of that. She was already struggling with not seeing her father, as he stayed in Shropshire when we split and moved back to my home town.

64. I still have nothing and I am living on a basic state pension. I am a joint tenant with my daughter and if anything were to happen to me there is no way my daughter could afford the rent on her own, and she would be left homeless.
65. I had to leave the village because of shame and I was worried about being labelled a thief. It was a very tight knit community, and I didn't want my daughter to have to hear such rumours, she would not have been able to cope.
66. My ex-husband now has a brain tumour which he is undergoing treatment for. I have no doubt that is the result of the financial stress the Post Office put him under, having to use up all of our savings and taking away from his pension pot.
67. I consider myself a strong person but my health has rapidly deteriorated as a result of the stress brought on by being accused of causing such shortfalls.
68. The effect this has had on my daughter was much worse. She was only 5 when we moved to Shropshire and she settled in a lovely school and community but slowly but surely it all started going wrong.
69. By the time she was 11 she could see the stress her mum and dad were under and subsequently this impacted her. She is now 24 and we have had to move so many times renting I have lost count.
70. She works hard but has no security of a decent roof over her head. If we hadn't bought that Post Office and bought a little corner shop like we had planned we would be a lot more settled than we are now.
71. I mistakenly thought that the Post Office would help us be successful. It was the worst thing we could have done. I resigned in 2009 and it is still going on to this day. I cannot believe this had been dragged out for 12 years.

Conclusion

72. I have no financial security for me or my family. The experience has caused me years of stress and has brought on ill health. I am very unwell and my health is deteriorating as a result of the stress that the Post Office caused. I have huge concerns about how my daughter will cope if anything happens to me she has no security because the Post Office took everything from us.
73. I hate the Post Office and the fact they are still entertaining Fujitsu to this day is disgusting. I don't use a post office anymore at all, unless I need something signed for, which is extremely rare. I buy my stamps from a supermarket and avoid the post office at all costs.
74. I want this inquiry to hold those responsible to account, especially Fujitsu for the faulty software they provided. I want compensation for all the money I have lost and for all the problems they have caused me and the stress they have put me through. I would also like to be able to pay the £10,000 back into my ex-husband's pension pot. But most of all, I want my daughter, who was impacted so badly by the stress of the events to be financially secure.

Statement of Truth

I believe the contents of this statement to be true.

Signed **GRO** Dated 14/01/22

Janet Bradbury