

Witness Name: Mr Thomas English
Statement No: WITN0278_01
Exhibits: None
Dated:9 February 2022

THE POST OFFICE HORIZON INQUIRY

FIRST WITNESS STATEMENT OF MR THOMAS ENGLISH

I, MR THOMAS ENGLISH WILL SAY as follows:

INTRODUCTION

1. I am grateful to the Chair to be invited to provide a “human impact” statement, concerning the physical, psychological, emotional, reputational and financial consequences to me and my family of being held responsible for shortfalls shown by the Horizon IT system and Post Office Limited’s actions toward me and my family. The initial paragraphs below provide a brief summary of my background, and provide context to the detail of the human impact of the Horizon scandal on me and my family. This statement does not reflect a full account of my experiences or those of my family and if necessary or required I will provide further witness statement evidence.
2. I am 68 years of age and I have been married for 42 years.
3. My wife, Brenda and I have 2 daughters. I live at GRO

GRO

BACKGROUND

4. My working life began in the Royal Marines in 1969, where I remained until 1977.

5. I then decided to join the police force and served as a Police Officer until 1997.
6. Both roles were trusted roles and a service to the community and nation. I was at the service of others, and I took great pride in this.
7. At the end of 1996, I became quite ill and had to leave my role as a police officer. I was in and out of hospital for 2 years and was diagnosed with a genetic blood disorder, which led to blood clots. As time passed and the medication took effect, I began to feel better.
8. At that time, my daughters were 12 and 13 years of age and I knew that my police pension would not be sufficient to live comfortably on. I needed a stable income to support my wife and daughters.
9. I started to apply for various roles and applied for several roles in the police force. Given that I had worked for 20 years in the police force, I believed that I had the skills and experience for various departments.
10. Unfortunately, nothing came of the applications. My wife and I did consider possibly running a bed a breakfast but then settled on running a post office.
11. I remember the application to become a sub-postmaster was not easy and was a lengthy process. We had to travel to Leicester for an interview and then an exam. We were then shortlisted for a further interview, which lasted for 4 hours in Derby. At the end of the interview, we were offered the position.
12. To start the post office, I invested approximately £60,000 which I took from my police pension. I had to buy the premises, business and carry out the necessary renovation.

13. I ran the Great Haywood Post Office in Great Haywood, Stafford from February 1999 to January 2014. I operated a retail business from the premises selling cards, gifts and stationery. My wife worked as my assistant.
14. It was a condition of my appointment that I pay the Post Office 25% of my first years' salary, which was non-refundable. I remember my remuneration for the first year was approximately £21,000 and therefore, I paid the Post Office approximately £5,250.

TRAINING AND SUPPORT

15. The Horizon system was not introduced in my branch until in or around 2004. We used pencil and paper up until this point.
16. When Horizon was introduced, I remember being sent various videos / DVD training programmes. I recall sitting for hours with my wife watching the training DVDs, which explained the front office and the back office. The training DVDs were home study for many, many hours. After we finished work, we would sit at home for a good couple of hours watching the DVDs.
17. I did not feel that this self-training approach was adequate, as it was not reflective of the everyday running of a post office. There was also no follow up training to ensure that we had watched and understood the programmes. My wife and I were left asking more questions, and honestly thought the videos were not helpful. It made no sense as we had not seen the Horizon system and how it worked.
18. I recall attending group training in Staffordshire, but I cannot remember the exact location or any specific dates, the training lasted for one week.
19. During the training our group began discussing the new Horizon system. My group was made up of sub-postmasters who were in their 40s and 50s, so they had some degree of experience.

20. Several of us raised concerns regarding the Horizon system and that there was a danger in having a fully automated system. I recall the trainer saying something like *"I have been told not to say, but there are problems with it"*.
21. My wife was required to attend the same course after me. We did not attend together, as one of us had to remain at the branch. During the training, there was no Horizon system/ screen to have practical training, but we just went over a few transactions. I did not feel that the training adequately prepared me for using the Horizon system in my role as sub-postmaster in the branch.
22. When the Horizon system was installed in the branch, a female Post Office representative visited my branch and provided onsite training for 3-5 days. This was the first time me and my wife saw the Horizon system.
23. The trainer observed me and my wife and she shadowed what we were doing on the system and helped where we made mistakes. We were a very busy post office and were required to complete several varied transactions.
24. Although the trainer provided support at the time, I felt very overwhelmed with the amount of information that I had to take in. I did not feel that this was enough time to properly go through the transactions as the system was difficult to navigate through and there were so many functions.

HELPLINE

25. I estimate that I contacted the Helpline 4-5 times per week. I cannot recall the specific dates and/or details of calls but they were regarding issues I was having with balancing and general system problems. By way of example, I can recall the following instances where I contacted the Helpline.

26. In or around December 2005, I experienced problems whereby the personal banking programme on the Horizon system crashed on several occasions. As a result of this, I was unable to take any debit card transactions / accept payment in part (cash and card) nor use the post office card account to issue pensions and/or issue mobile top ups. This had a huge impact on the business, as the Horizon system was offline for 4 days and we made nothing on those trading days. I was not reimbursed by the Post Office.
27. I called the Helpline at approximately 8.30 am. I was informed that they would check the lines and call me back. They did not return my call and I had to contact them again.
28. We were told that my matter had been escalated to BT and they would be in touch. Again, we had no further contact from BT, so my wife called the Helpline again. We were told that some sort of action would be taken in 2 hours. In frustration, my wife said that we may as well close the post office to which the Helpline replied, "do whatever you want".
29. This is an example of the Helpline not offering prompt support and not honouring follow up calls. I wrote to the Post Office on 19 December 2005 complaining about this incident.
30. It depended on who you spoke to when calling the Helpline. Some were more helpful than others, depending on their knowledge and experience. Most of the time calls were cut short as the advisor said we cannot see what is on your screen and at other times, the advisor was able to log into the system and screen share to help with the issue on the system.
31. With balancing issues, the Helpline were not helpful in finding how the issue arose but simply stated we were personally liable for shortfalls, and it had to be paid.

32. The Helpline did not want to investigate the problem and were only interested in getting the balance back to 0 for the accounts to start trading again. The helpline officers could only refer our queries to higher up. Any discrepancies had to be referred to the finance or management team at Chesterfield.
33. On the Horizon terminal keyboard, the "00" key is next to the "0" key. I remember serving one customer and I caught the "00" by mistake meaning that £10,000 was credited to the customer's account when it should have been £100. The transaction is a fixed transaction and cannot be reversed.
34. I raised this immediately with the Helpline whilst the transaction was still on the screen. I was advised that I had to proceed with the transaction. Following an exchange of correspondence with the customer, the Post Office liaised with the customer's bank to retrieve the money. This shortfall was eventually resolved, and I therefore was not required to pay.

SHORTFALLS

35. 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.
36. I am only able to give approximately figures, although I do have a clear recollection of payments having been made by me.
37. The first shortfall was in the sum of £102.25. On or around 8 April 2004 I received an error notice from Chesterfield regarding a pension docket for the sum of £102.25 which was allegedly missing in the balance of week 43 of 2004.
38. I rang the Dept. of Work and Pensions directly to query this. I was told that the transaction could be traced in the Horizon system by the barcode. The Post Office

Head Quarters in Lisahally, Northern Ireland dealt with all the pension docket. I would process the docket on the Horizon system and then physically give the paper slip to a postman who would send them to Lishally.

39. I contacted the Helpline, Chesterfield, an Anne Murphy of the Post Office, and requested that the bar code of the docket was checked. I was repeatedly told that this was not possible and was advised Horizon is an input only system and is fully automated. I could not check this myself.
40. I disputed this amount not only by contacting the Helpline, but also writing to the Post Office directly on 9 August 2004. The Post Office responded to my letter on 13 August 2004 stating that they could not allow me relief against the error notice. I therefore had no choice but to make good the alleged shortfall by putting cash into my branch. It transpired that the docket had been lost or was unaccounted for. Regardless of this, I was told that I had to make good the shortfall.
41. The second shortfall related to £500, which comprised as £250 on two monthly balances at some point between 2008 and 2010. I cannot recall the date, but I vividly remember payment being made by me to the Post Office. On two separate months I recall that the monthly balancing showed an alleged shortfall of £250. As it was only myself and my wife operating the branch, I found these amounts strange, especially as they were the same amount over two balance periods.
42. I recall sending a letter to the Post Office with copies of my accounts in order to query why these amounts were missing. I requested that the Post Office examined my branch accounts to assist in explaining the cause of the alleged shortfalls. In response the Post Office simply requested that I "repay" £500 to make good the alleged shortfall. I knew I was not at fault, but I was made to feel I had no choice but to make good the alleged shortfall.

43. My requests for these two shortfalls to be investigated further by the Post Office were simply ignored and payment was the only solution.
44. The third shortfall was in the sum of £373.06, which occurred on or around 17 August 2011. When completing a balance on Wednesday 17 August 2011 the system showed a discrepancy of £373.06. My wife recalls making two calls to the Helpline to query this discrepancy, as we could not understand the missing transactions.
45. We requested that our account was looked at. As we queried settlement of this, we were informed that this would be passed to the accounts team. A transaction correction for this sum was issued on 19 August 2011.
46. I do not think that an adequate investigation could have been undertaken into this alleged shortfall as the transaction correction was sent a mere two days after the shortfall was alleged. The sum was put into a suspense account while it was investigated but then I received letters from the Post Office on 22 August 2011 and 7 September 2011 requesting payment of the alleged shortfall.
47. The fourth and fifth shortfall related to £3,873.05 and £147.12 occurring on or around 8 October 2011 and in December 2011 respectively.
48. On the 8 October 2011, I processed a giro cheque through the Horizon system for £3,873.05 but had forgotten to tear off the perforated slip. We were required to send this portion of the slip to the Post Office. I did stamp the document and scanned it through the Horizon system.
49. When I realised, I had not taken the slip I sent a letter the Post Office accounts department explaining my error and stapled the letter onto the Post Office payment slip. As the Horizon system had processed the payment and that was evident on the payment slip, I thought the issue would be resolved.

50. However, in February 2012 I received an error notice for an alleged discrepancy of £3,873.05. It was alleged I had reversed a giro cheque. The message was sent onto the screen of the Horizon system. It was one continuous line with no punctuation or capitals, which felt odd. The message was sent from a Nikki Moore. I was extremely angry, as I was basically being accused of fraud or theft.
51. I received a further error notice in December 2011 in relation to a discrepancy of £147.12 stating that it was in relation to Santander banking.
52. I engaged in an exchange of correspondence with the Post Office in relation to both shortfalls. I received no response from the Post Office. I was asking for details of which terminal the errors were made from. We had two terminals, one operated by myself and one by my wife.
53. Eventually I was advised that Nikki Moore, who had left the Horizon message in February 2012, had in fact ceased working for the Post Office in October 2011.
54. I realised something was very wrong. It felt as though I was the subject or a joke, or I had wound Post Office officials up the wrong way, because I was making constant requests for information about the shortfalls and refused to accept them.
55. I continued to receive error notices for the cumulative total of £4,020.17. The Post Office appointed an independent expert to investigate the whole of the Post Office network.
56. A forensic accountant team, Second Sight were appointed and Ron Wormington, was the CEO. It was found Post Office Ltd were in the wrong and there were issues with the Horizon system. I believe that the Post Office refused to accept the evidence and did in fact ask for all the information from them, which would no doubt have been destroyed.

57. I received letters from the Post Office offering me the option of selecting other forensic accountants.
58. I selected Bill Cleghorne from an accounts firm in Edinburgh called Pavers. He helped me make my case to the Post Office.
59. The Post Office offered me £1,500 but required me to sign a Non-Disclosure Agreement. I refused this and was advised to go to arbitration. I said I would only go to arbitration if I were able to record the meeting. I was told by Bill Cleghorne that the Post Office would not like that and so I did not go.
60. I escalated my correspondence to Paula Vennells, Chief Executive of the Post Office. I accused the Post Office of manipulating the accounts and stealing from the sub-postmasters. I compiled a file of supporting evidence which I sent by Recorded Delivery on 21 April 2012.
61. Post Office Ltd claimed not to have received the file or that I had been lost. I resent the file again, this time by Special Delivery. They confirmed they had received this and stated they had located the first file.
62. I received a letter from the Post Office offering an apology and confirming that I had received an unsatisfactory service and that no further action would be taken regarding the shortfalls.
63. I felt the letter I received was not an apology and to some extent still held the sub-postmasters at fault.
64. After this, I received notice of a further shortfall of £9,453.53. This related to the incident mentioned above, in which I entered a 00 instead of a 0 when processing a transaction.

65. £10,000 was paid into a customer's account instead of £100. Even though the situation was resolved, and Santander bank reversed the transaction and took the money back from the customer's account, I was asked to pay the shortfall. I did not pay the Post Office for this. This really was the straw that broke the camel's back.
66. I agreed a payment under the Network Transformation Programme and on the 27 December 2013, I received a letter from the Post Office detailing the termination of my agreement.
67. This letter stated that there was an outstanding debt of £9,459.53 due and that this would be deducted from my termination payment.

AUDIT AND INVESTIGATION

68. During my appointment as a subpostmaster I recall at least three audits being undertaken.
69. We were audited without any notice and our accounts were reviewed. I do not recall any issues being raised.

SUSPENSION AND TERMINATION

70. I was not suspended by the Post Office, but my contract was terminated. I received a letter dated 27 December 2013 informing me that the branch would be relocated under the Network Transformation Programme.
71. The Post Office stalled my termination date on a few occasions, but I finally got a closure date confirming my contract would terminate on 14 January 2014.

CIVIL AND CRIMINAL PROCEEDINGS

72. The Post Office did not pursue civil proceedings against me for the recovery of the alleged shortfalls.
73. The Post Office did not pursue criminal proceedings against me.

LOSSES

74. The post office branch was closed as part of the Network Transformation Scheme.
75. If had not been for the actions of Post Office Ltd, I would have remained running the branch until my retirement. As I retired three years early, I lost approximately £120,000 in earnings.
76. I lost an addition £30,000 from the residual revenue.

HUMAN IMPACT

77. I encountered many issues with the Horizon system including the shortfalls, so my interest in the Inquiry it quite clear. As a subpostmaster trying to run my post office with my wife successfully, I have fully investigated and challenged the Post Office on every occasion where there has been a shortfall.
78. I have always gone back to trace the issue and/or reviewed my weekly accounts to provide full supporting evidence prove that the fault lies with the Horizon system and or Post Office Ltd.
79. I was party to the group litigation against Post Office Ltd. As a result, I am excluded from the Historic Shortfall Scheme.
80. The whole experience was extremely tiring and stressful for me and my wife. It prevented us from enjoying a normal family life. I was not able to have quality family

time as I spent hours building my case and going back to the Post Office to try to get some acknowledgment and recognition.

81. My whole working experience with Post Office Ltd was overwhelmingly negative. As an employer, the Post Office were never sympathetic and went out of their way to be as unhelpful as they could possibly be.
82. One extreme example of this occurred In August 1999, two robbers came into the Post Office demanding money. I was lucky enough to set the alarms off, but the robbers managed to get away.
83. I was able to give the vehicle registration to the police and I was later informed the robbers had been caught and arrested. I informed the Post Office that we had a robbery, and they were only interested about how much money they took. We had to close the post office so the police could investigate.
84. The Post Office did not offer any support of guidance in what was an extremely traumatic and possibly life-threatening incident. There was no follow up or evidence of any concern for our wellbeing.
85. To be accused and held accountable for the shortfalls was beyond humiliating and frustrating, knowing I had collated and compiled a mountain of evidence to suggest there was a fault with the Horizon system.
86. I was angry and frustrated at being denied access to managers. I was constantly planning, thinking and questioning events. I became obsessive. It was like a roundabout that never stopped.
87. What I remained adamant about was our innocence. The Post Office acted like they were the judge, jury and prosecution when they made threats to take the money from our salary without furnishing us with the information we were constantly asking for.

88. My health started to deteriorate, as I was worrying all the time and could not sleep at night.
89. My wife and I were questioning and querying without any real answer.
90. I am an ex royal marine and a retired police officer; I have been in a respected position within the community and the thought of the Post Office trying to discredit me was devastatingly shameful. Everyone in the community knew me and I was a trusted man.
91. My family were affected, my wife and I would worry all the time, and this was reflected when we would spend time with our daughters. We were not able to enjoy our time with them as it was always at the back of our minds.
92. Both our daughters were concerned about our situation. They were anxious and worried about us.
93. I was constantly worried that I would be prosecuted. I was not able to pay the Post Office, nor was I willing to do so, so this was a constant threat.
94. There was immense pressure on our family with everything going on. My wife and I knew that we had done nothing wrong, but it was a constant worry. At this time, we suffered some bereavements within the family, which intensified our feelings of desperation.
95. My wife's brother died in 2010. My mother died in 2014. My wife's mother died in 2015. My sister died in 2019. During this extremely stressful period my wife and I have had to deal the Post Office allegations as well travelling constantly to deal with their estates and deal with their properties as we were next of kin and the executors.
96. Further, my wife and I personally reported the deaths of my wife's brother and my sister to the health ombudsman. In December 2019, we dealt with the death of my

wife's aunt aged 95 and then her son who died in February 2020 aged 70. Again, we had to travel to Leicester to empty their properties and sort their estates.

97. The last thing we wanted was to deal with the Post Office.

CONCLUSION

98. It is impossible to put into words how distressing the actions of Post Office Ltd have been. What I have mentioned in this statement only scratches the surface of the suffering, which has been mentally and physically draining.

99. I was proud to be selected as a subpostmaster, and initially thoroughly enjoyed my role as I became a pillar to the community. I was a trusted person who was able to help the community, and this still stands to date.

100. Unfortunately, the Post Office made the lives of subpostmasters/mistresses impossible. They acted as judge, jury and prosecution.

101. The Horizon system has been shown to be deeply flawed and that the Post Office knew.

102. I would like the full truth to come out. I want the world to know that I, and other decent people like me, had their lives ruined by Post Office Ltd.

103. 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 ruined their lives for money that never existed.

104. I am entitled to be properly compensated for the losses I have suffered as a result of Post Office Ltd, without further delay by the Post Office.

105. 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 the lives of subpostmasters with their unreliable Horizon System.

106. I would like compensation for the financial losses I have suffered, and I would like this compensation to take into account the life I should have and could have had. I would like the Post Office to be publically held accountable for the harm the have caused and feel the same shame that they put me and my family through.

STATEMENT OF TRUTH

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

Signed... **GRO** ...ated... 9TH FEBRUARY 2022
Thomas English