

1 Thursday, 10 March 2022
 2 (10.00 am)
 3 **SIR WYN WILLIAMS:** Good morning. This northern air is
 4 making my voice a bit flaky, so excuse me.
 5 **MS KENNEDY:** Chair, our first witness today is Ms Carol
 6 Edmondson.
 7 **SIR WYN WILLIAMS:** Good morning, Ms Edmondson.
 8 **THE WITNESS:** Good morning.
 9 **SIR WYN WILLIAMS:** Over to you, Ms Kennedy.
 10 **CAROL EDMONDSON (sworn)**
 11 **Questioned by MS KENNEDY**
 12 **MS KENNEDY:** Hello. As I think you know, my name is Ruth
 13 Kennedy and I ask questions on behalf of the Inquiry.
 14 Could you state your name, please?
 15 **A.** Carol Edmondson.
 16 **Q.** Have you got a copy of your witness statement there?
 17 **A.** Yes, I have.
 18 **Q.** I think it should be dated 8 January 2022; is that
 19 right?
 20 **A.** Yes.
 21 **Q.** Is that your signature on page 12?
 22 **A.** Yes, it is.
 23 **Q.** Have you read through this statement recently?
 24 **A.** Yes.
 25 **Q.** Is it true to the best of your knowledge and belief?
 1

1 **A.** Well, at the time, my husband was looking for
 2 a different vocation as well and the shop itself
 3 was -- although in a village -- was very busy. It was
 4 open from 6.00 in the morning until 6.00 at night, so
 5 he came into the business with me. I was the
 6 subpostmistress and he worked on the retail side of
 7 the shop.
 8 **Q.** How did you like working for the Post Office then?
 9 **A.** Oh, it was fine. The people were lovely. The job was
 10 fine. I wouldn't have gone into my own business if
 11 I hadn't enjoyed working as a part-time assistant in
 12 Wigan. I wouldn't have entertained that, but I took
 13 to the job so well and I enjoyed it so much, that's
 14 why I ventured into my own business as
 15 a subpostmistress.
 16 **Q.** How long did you run that particular post office for?
 17 **A.** From 1984 until 1988.
 18 **Q.** Which post office did you go to next?
 19 **A.** I moved on then back towards -- back in the Wigan area
 20 and I took a bigger post office then and I moved into
 21 St Helens, Robins Lane Post Office.
 22 **Q.** Can you describe that business that you had at
 23 Robins Lane?
 24 **A.** It was very busy. It was a three counter position.
 25 Smaller retail side, no groceries and things like
 3

1 **A.** It is.
 2 **Q.** I'm going to start by asking a couple of introductory
 3 questions about you. How old are you now?
 4 **A.** I'm just turned 70 in December gone.
 5 **Q.** Where did you grow up?
 6 **A.** I grew up in Golborne near Warrington, where I still
 7 live.
 8 **Q.** What did you do after finishing school?
 9 **A.** I went to college and I studied accountancy and maths
 10 and then I got a job in a wages office of a local
 11 company that made seating for cinemas.
 12 **Q.** When did you start working for the Post Office?
 13 **A.** After I had had my family, I got a part-time job in
 14 our local post office and that was in 1978. That was
 15 in the Wigan area, yes.
 16 **Q.** How long did you work there part-time?
 17 **A.** I worked there until 1984 when I took my first
 18 post office on myself.
 19 **Q.** Which post office did you decide to take on yourself?
 20 **A.** Well, even though I had been working in the very busy
 21 post office in Wigan, I thought it would be sort of
 22 better to start off smaller, so I took a rural office
 23 in the outskirts of Tarporley, Cheshire, a little
 24 place called Duddon.
 25 **Q.** Why that shop specifically?
 2

1 that, and no newspapers, but still very busy and we
 2 were kept -- yes, it was a very busy time. We were
 3 kept going, so we kept busy.
 4 **Q.** How many staff did you have?
 5 **A.** I had three staff on the post office side with me and
 6 one staff on the retail side as well.
 7 **Q.** I think you say in your statement that Horizon came in
 8 during your time as subpostmistress at Robins Lane; is
 9 that right?
 10 **A.** It did.
 11 **Q.** What computer system accounting did you use prior to
 12 Horizon coming in?
 13 **A.** Well, at first I used to just use a normal adding
 14 machine, like we all did, to add up all the pension
 15 dockets. It was pension books at that time. And then
 16 later on I purchased my own computer system, the
 17 Edward Jackson system for sub-post offices and
 18 I worked on that one.
 19 **Q.** What training did you receive on Horizon when it was
 20 introduced?
 21 **A.** I remember going to a local hotel with some other
 22 subpostmasters and we had roughly around two and
 23 a half days.
 24 **Q.** How useful did you find that training?
 25 **A.** The actual balancing side of the training was very
 4

1 lacking. The concentration was more on the running of
 2 the computer, how to install paper rolls, and things
 3 like that, you know, like the technical side of it,
 4 you could say. The actual training on the system
 5 itself was very lacking.

6 Q. How did you find Horizon to use in comparison to the
 7 previous systems?

8 A. More complicated. I don't think it had been designed
 9 by anyone that had stood behind a post office counter.

10 Q. How soon after the installation of Horizon did you
 11 start to notice shortfalls?

12 A. Well, not very long into the system and, of course,
 13 with being new, I thought "Well, there's something I'm
 14 doing wrong here".

15 Q. What use, if any, would you make of the helpline?

16 A. Very little use. We would ring for help Wednesday
 17 evenings, when I could see that things weren't right,
 18 and it was as if you were just given a time slot
 19 because -- I mean, little did we know there were so
 20 many people in the same boat. So they gave us a time
 21 slot of about five minutes and if it they couldn't
 22 resolve it, which they couldn't, then they left us to
 23 our own devices.

24 Q. What types of sums in terms of discrepancies or
 25 shortfalls did you start to notice?

5

1 A. They were local meetings and then we would move on
 2 then to area meetings as well.

3 **SIR WYN WILLIAMS:** Thank you.

4 A. Thank you.

5 **MS KENNEDY:** What was your experience of audits?

6 A. Well, the auditors used to arrive before the
 7 post office opened and they used to go in with us as
 8 we unlocked and then they would take over and they
 9 would audit the office and, if there were any
 10 discrepancies, we weren't allowed to audit then or
 11 look into the system ourselves. We just had to accept
 12 what the auditors found. If there was a discrepancy,
 13 of course, before they left we were expected to make
 14 that good.

15 Q. How did you feel treated by the auditors?

16 A. Well, they weren't helpful at all. If I asked them
 17 questions as to why the Horizon System was wanting,
 18 they didn't answer any questions regarding that. They
 19 were only interested in what they found on the day in
 20 coming in, doing what they had to do and going.

21 Q. What other problems did you have with Horizon?

22 A. One of the problems that I found was the issuing of
 23 foreign currency at that time. The Post Office were
 24 getting involved a lot more into issuing of foreign
 25 currency and the Horizon System just could not cope

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1 A. Some weeks I would be lucky and it wasn't very much,
 2 say about £20, £30. Other weeks it would go into
 3 £100, £150. I could never -- we would never know how
 4 much it was going to be.

5 Q. What would you do to correct the shortfalls, or to
 6 remove them from the system?

7 A. We had to make them good, as was put down in -- by the
 8 Post Office in the wording and when the Horizon System
 9 was put into operation. And shortfalls were to be
 10 made good.

11 Q. How much money do you estimate that you paid to the
 12 Post Office to make good those shortfalls?

13 A. Over the term that it was in, until I managed to sell
 14 the office in 2010, I've assumed around £30,000.

15 Q. Was there anybody else that you reported your
 16 difficulties with Horizon to, other than the helpline?

17 A. Well, at that time I was a Federation member and
 18 I went to Federation meetings and I used to voice the
 19 fact that I had had a bad balance the week before, or
 20 I was having bad balances and people would comment
 21 that they were the same, but we never found out, even
 22 in the Federation, a way of help.

23 **SIR WYN WILLIAMS:** Were these meetings local Federation
 24 meetings, or area meetings, or even national meetings
 25 that you're now talking about?

6

1 with that at all.

2 I knew if I had had transactions for foreign
 3 currency in that particular trading week, I knew on
 4 the Wednesday night that the system would be faulting
 5 and I would be probably down and having to put money
 6 in.

7 I would ring the helpline about it, I would
 8 enquire as to what the rate was for the currency
 9 involved at that time and I would recheck and recheck,
 10 but I always knew if I had done foreign currency
 11 transactions I would have a problem.

12 Q. You mentioned a moment ago that you sold your
 13 post office in 2010. Why did you decide to resign
 14 from your position?

15 A. I couldn't have carried on. I couldn't have carried
 16 on. It was not sustainable. I was the main
 17 breadwinner by that time and the post office was not
 18 sustaining the family.

19 Q. Do you mean financially?

20 A. Financially.

21 Q. I'm now going to ask you some questions about the
 22 impact that this has had on you. Other than the
 23 shortfalls, which I think you mentioned you put money
 24 into the post office to make good, what other
 25 financial impacts has this had on you?

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1 **A.** Well, I found that there were many weeks that
 2 I couldn't take a wage for myself because, over the
 3 period of time, having to sustain putting the
 4 shortfalls -- the shortages in, it was chipping away
 5 at any profit that had been made on the shop. Of
 6 course, I had wages to pay for the girls, but
 7 I couldn't pay myself.
 8 I was living with -- my elderly father was
 9 living with me at the time and, unfortunately, there
 10 were times when regularly I had to go to him for help,
 11 which I didn't like doing. It was embarrassing. At
 12 my time of life, I should have been helping him, not
 13 him resorting to having to help me to carry on.
 14 **Q.** What impact did that have on your family?
 15 **A.** Well, of course, there was a spin off on my son and
 16 daughter who were still living with me then. It was
 17 just causing stress within the family. The fact that
 18 I was so worried about the situation all the time.
 19 **Q.** What about the impact on your health?
 20 **A.** I became really, really stressed over the situation
 21 and I developed very bad IBS symptoms. Wednesday
 22 night I would -- my stomach would be churning and, so
 23 much so, the pain that I -- that was involved
 24 I finished up being sent to a consultant at Wigan
 25 Infirmary because it was suspected that it could

1 possibly be other things. So after tests, and the
 2 results came back that it was chronic IBS, brought on
 3 by stress.
 4 **Q.** What about the impact that all of this has had on your
 5 relationship with your husband?
 6 **A.** We separated three years into moving to Hindley.
 7 **Q.** What would you like from the Post Office now?
 8 **A.** I would like recognition of the fact that this is just
 9 not a one-off situation, that there are other people,
 10 so many other subpostmasters who have experienced the
 11 same problems at the time, though we were all meant to
 12 believe that we were alone in this.
 13 We were all led to believe it was just us, it
 14 was something we were doing wrong on a regular basis
 15 and it could not possibly be this infallible, super
 16 duper system that they had put in for us that was at
 17 fault.
 18 I would like the recognition regarding that from
 19 the Post Office. I would like people to realise what
 20 subpostmasters have gone through and I would like the
 21 path of justice to be taken so that the truth will win
 22 out in the end for all those who have suffered.
 23 That's all we're asking for: the truth.
 24 **Q.** Is there anything else you would like to say to the
 25 Chair?

1 **A.** I would just like to say thanks for being able to give
 2 this witness statement. I would like to be able to
 3 move forward with justice and this is what we all look
 4 for. We don't want anything else but for justice in
 5 this and the truth and so that every subpostmaster can
 6 be repaid what we rightfully deserve and what they
 7 have lost over time, and that's all we're asking.
 8 **Q.** Thank you. I don't have any more questions for you.
 9 Chair, do you have any questions?
 10 **Questions from SIR WYN WILLIAMS**
 11 **SIR WYN WILLIAMS:** Just one. In your witness statement
 12 you mentioned that you took part in a mediation in
 13 2013, but nothing came of that. Could you just tell
 14 me a bit about that process, please?
 15 **A.** Well, it was just an enquiry as to what had happened
 16 and how I had felt over the Horizon System and then it
 17 moved on to the Post Office just -- just questions,
 18 similar to how the Horizon System had worked and the
 19 impact. It was just --
 20 **SIR WYN WILLIAMS:** But did it get to the point in time
 21 where, for example -- not the point in time. Did it
 22 get to the point where, for example, you set out what
 23 losses you thought Horizon had caused you?
 24 **A.** No, I never got to that.
 25 **SIR WYN WILLIAMS:** You never got even to that point?

1 **A.** I never got to that, no. I never got to that.
 2 **SIR WYN WILLIAMS:** Thank you very much.
 3 **A.** Thank you.
 4 **SIR WYN WILLIAMS:** Ms Edmondson, thank you very much for
 5 taking the time and trouble to come and give evidence
 6 to us this morning. Many people will have heard me
 7 thank people in your position for doing that and
 8 I extend my thanks personally to you.
 9 **A.** Thank you. Thank you, Sir Wyn.
 10 **MS KENNEDY:** Chair, I think we're now going to have some
 11 witness statement summaries read by Ms Patrick.
 12 **SIR WYN WILLIAMS:** Yes. Do you want us to disappear for
 13 a minute or two to get yourself ready, or are you
 14 actually ready, Ms Patrick?
 15 **MS PATRICK:** (Inaudible).
 16 **SIR WYN WILLIAMS:** Fine, great. Thank you.
 17 I think -- in total, I think you have 15
 18 summaries to read in, so in order to break up the
 19 process perhaps I would suggest that you read seven or
 20 eight of them and then I think it is your client who
 21 is giving evidence next, so we could take that
 22 evidence and see where we go from there.
 23 **MS PATRICK:** Sir. Thank you for that guidance. My name
 24 is Angela Patrick, I read summaries on behalf of the
 25 clients represented as core participants in the

1 Inquiry by Hudgell solicitors and the full statements,
 2 we understand, sir, are with the Inquiry and the
 3 summaries are only a brief snippet of their story and
 4 their experiences.

5 **SIR WYN WILLIAMS:** Yes.

6 **MS PATRICK:** We start with a summary of the evidence of
 7 Mr Gregory Charles Harding.

8 **Summary of witness statement of GREGORY CHARLES HARDING**
 9 **(read)**

10 **MS PATRICK:** Mr Harding and his wife bought the
 11 Hipperholme Post Office and he was subpostmaster there
 12 between 2004 and 2009. When Mr Harding noticed
 13 shortfalls they were small at first, perhaps five quid
 14 here or there. He was just topping up with his
 15 takings from the retail side of the business.

16 The shortfalls then increased to 10 quid here or
 17 there, which then increased further.

18 When the total shortfall reached £1,000,
 19 Mr Harding called the helpline. He says:
 20 "They told me not to worry and that they would
 21 put it in the suspense account and allow me to
 22 balance."

23 The following month Horizon was down £2,000.
 24 Mr Harding phoned the helpline again but this time
 25 they told him that he should pay this himself.

13

1 "They tried to grind me down and trip me up,
 2 which they couldn't because I was telling the truth.
 3 I had no idea where that money could have gone."

4 Mr Harding recalls he received his court summons
 5 on his wife's birthday. After his suspension, his
 6 former post office was ram raided and people locally
 7 thought he was responsible. He remembers they shouted
 8 at him saying "Haven't you stolen enough?" He says it
 9 was horrible. He found himself constantly living with
 10 a bitter feeling and a feeling of "What have I done
 11 wrong?"

12 He says:
 13 "I really didn't know who I could trust. My
 14 mental health was really suffering at this time."
 15 Ultimately, he was offered a plea deal by the
 16 Post Office and, on the advice of his legal team,
 17 pleaded guilty and was given a suspended sentence and
 18 ordered to undertake 200 hours of unpaid work.

19 He had to sell the post office and the retail
 20 business to pay the shortfall prior to his conviction.

21 After a period of unemployment post-conviction,
 22 he secured a job doing welding and he felt doing this,
 23 he says, like he was a "fish out of water." His
 24 reputation in the community was lost and he recalls,
 25 while shopping at the supermarket, he would be called

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1 Mr Harding tried to keep the business going but
 2 the shortfalls continued to rise dramatically. He and
 3 his wife decided to remortgage the house with the hope
 4 of making some improvements to the home, but instead
 5 the majority of this money was used to meet
 6 shortfalls.

7 He subsequently remembers settling two further
 8 shortfalls of at least £2,500 each.

9 On 30 September 2009, an audit was conducted and
 10 it identified a shortfall in the region of £20,000.
 11 Following that audit, he was suspended. He says:
 12 "I couldn't believe it. I had to keep pinching
 13 myself. I told the auditors I hadn't taken the money.
 14 It was beyond belief. I couldn't even describe to
 15 anyone what it was really like."

16 He says now:
 17 "I still get stressed now thinking about it all.
 18 I'm used to that stress. I don't class it as
 19 an illness. It was just part of my life and had
 20 become normal."

21 He goes on to explain he was charged with theft
 22 following his suspension. He was interviewed on
 23 6 October 2009 and there were two members of the
 24 National Federation of SubPostmasters present at the
 25 interview. Of the interview, he says:

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1 names. He recalls people threw eggs at his car.
 2 He wants the Inquiry to know that he and his
 3 wife are very close and helped each other through the
 4 tough times but he says:
 5 "For a time after my conviction I struggled to
 6 enjoy family occasions like birthdays and Christmas.
 7 I didn't feel happy."

8 Revisiting that time for Mr Harding, he says, is
 9 still very difficult and he says he suffered from
 10 periods of depression. He wants to say to the Inquiry
 11 that he will never forget what happened to him and to
 12 his family.

13 Chair, next we have a summary of the evidence of
 14 Ms Alison Hall and Ms Hall is actually present here
 15 today -- Sir Wyn.

16 **SIR WYN WILLIAMS:** Don't worry about me. Nice to see that
 17 you are present.

18 **Summary of witness statement of ALISON HALL (read)**

19 **MS PATRICK:** Alison Hall began working for the Post Office
 20 as a subpostmaster at the Hightown branch on
 21 16 February 2005. In April 2010 she applied for and
 22 was approved to take over a second disused branch in
 23 Roberttown.

24 The plan had been for her daughter to run that
 25 branch with Ms Hall, splitting her time between the

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1 two. On 28 August 2010 Ms Hall had a visit from
2 a member of staff from the Post Office, coming to
3 update the Horizon System.
4 Ms Hall then told that agent she had received
5 approximately 36 transaction correction slips and that
6 the system was showing a shortfall of £13,000.
7 Ms Hall was relieved that someone had come who
8 could help her to rectify the system. Instead Ms Hall
9 was told to close the post office immediately. She
10 was audited in September 2010 and suspended. She
11 appealed her suspension but was terminated on
12 Christmas Eve 2010. She was then summoned to appear
13 at Batley and Dewsbury Magistrates' Court charged with
14 theft, and then to appear at the Leeds Crown Court.
15 Ms Hall says she had evidence to prove there was
16 no shortfall and says she was frustrated and angry at
17 every step because no one was prepared to look at her
18 evidence.
19 At court Ms Hall was told that if she pleaded
20 guilty to a lesser charge she would avoid prison. She
21 felt pressure to accept the advice of her legal team.
22 She pleaded guilty to a lesser charge of false
23 accounting to avoid a full trial and the probability
24 of a custodial sentence.
25 Ms Hall was ordered to perform 120 hours of
17

1 and enjoyed helping wherever possible."
2 She adds:
3 "I had lived in the area for most of my life and
4 spent the last -- well, more than ten years actively
5 participating in that community life."
6 She goes on:
7 "My mother died in September 2020 and she died
8 without knowing that I was not a criminal and that
9 I had done nothing wrong."
10 She wants the Inquiry to know:
11 "Nothing can undo what me and my family have
12 been subjected to. I can only hope that this Inquiry
13 makes findings and recommendations that are taken
14 on board and organisations like the Post Office learn
15 lessons to ensure that law abiding citizens, such as
16 me, do not have to face such an injustice again."
17 **SIR WYN WILLIAMS:** Thank you.
18 Again, thank you for coming, Ms Hall.
19 **MS PATRICK:** Next, Chair, we move to a summary of the
20 evidence of Mr Khayyam Ishaq.
21 **Summary of witness statement of KHAYYAM ISHAQ (read)**
22 **MS PATRICK:** Khayyam Ishaq began work as a subpostmaster
23 of the Birkenshaw branch of the Post Office on
24 15 July 2008. His contract terminated on
25 14 February 2011.
19

1 community service. She was subject to a confiscation
2 order for £14,842.57 and ordered to pay costs in the
3 sum of £1,000.
4 Ms Hall's conviction was overturned on
5 23 April 2021.
6 She no longer felt, following her conviction,
7 that she could be an active member of her community.
8 She withdrew from all community activities. She wants
9 to say her daughter suffered financially too, as she
10 was going to be running that new branch at Roberttown.
11 Ms Hall has suffered problems with her mental
12 health because of this injustice and she has recently
13 been assessed by a counsellor and recommended to have
14 15 sessions of cognitive behavioural therapy.
15 She adds that she had employed family members
16 and friends to work in her post office and her shop.
17 She was no longer able to work there and she could not
18 keep all of her team working there as they had
19 previously. She was forced to reduce hours or let
20 people go. Relationships became very strained and
21 this was extremely stressful. The experience changed
22 who she was. She says this was very difficult. She
23 wants the Inquiry to know, she says, she always felt
24 as though she was:
25 "... an important member of our local community
18

1 He had a number of issues from the very start
2 with Horizon. Each time he found an error or
3 a shortfall he would contact the helpline to let them
4 know. Each time he says he would have the amount
5 taken out of his salary to cover the cost.
6 The Post Office undertook a formal audit on
7 8 February 2011. The shortfall amount identified was
8 £21,168.64. Mr Ishaq disputed these figures. He was
9 prosecuted by the Post Office for theft and he was
10 told by his barrister he would be unable to raise
11 Horizon in his defence. Mr Ishaq recalls the judge
12 also told him Horizon could not be discussed.
13 Mr Ishaq felt he had no option other than to
14 plead guilty.
15 On 22 April 2013 he was sentenced to 54 weeks
16 immediate imprisonment for theft. By the time of his
17 conviction he had not been able to pay back the
18 shortfall. He was in Armley prison for three months.
19 He says he knew he was in the same prison as rapists
20 and murderers. He remembers feeling watched by other
21 people and he says he did not know who they were, or
22 why they were there.
23 In prison he saw acts of violence and did not
24 sleep properly. He says:
25 "I did not know if I would wake up."
20

1 His conviction was overturned on 23 April 2021.
2 Following his release, Mr Ishaq says he
3 struggled to find work. He says:

4 "My whole personality changed as a result of my
5 conviction."

6 He says he has been diagnosed as suffering
7 a depressive disorder and is told that it is likely to
8 be something that will affect him for the rest of his
9 life. He says publicity around his conviction brought
10 shame on his family as a whole. Due to the stigma, he
11 stopped going to pray and only prayed at home.

12 His children were aged 3, 5 and 7 at the time of
13 his conviction and their family told them that he had
14 just gone on holiday to protect them from the truth.

15 Mr Ishaq's father became ill whilst he was in
16 prison and had to have his leg amputated. Mr Ishaq
17 says:

18 "I wasn't there for him. I felt like I had let
19 him down massively."

20 He says his father took the conviction very hard
21 as he was a religious man, and he passed away in 2018
22 before Mr Ishaq's conviction was overturned.

23 Mr Ishaq also wants the Inquiry to know his
24 brother gave up time and effort to help him and his
25 family. He wants to say he will never be able to

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1 the unreliability of Horizon. He says after the audit
2 he burst into tears when he received a summons in the
3 summer of 2009. He says "it felt surreal".

4 He was charged with theft towards the end of
5 that year and, prior to his trial, Mr Clark's legal
6 team informed him that the Post Office wanted to offer
7 him a plea bargain. He was told theft would be
8 dropped if he pleaded guilty to false accounting.

9 Having advised this would likely result in him
10 being less likely to receive a custodial sentence,
11 Mr Clark opted to plead guilty. It was a difficult
12 decision at the time because he wanted to fight to
13 prove his innocence but, at the same time, the hope of
14 not going to prison was such that he really had no
15 choice.

16 On 23 February 2010, he was given a six-month
17 sentence, suspended for two years and 150 hours of
18 community service. Since his conviction, Mr Clark has
19 become a recluse and does not wish to be seen in the
20 local community.

21 Whenever he goes out he ensures it is either at
22 night when it is dark, or he goes to a different
23 village or town so that he is not recognised. After
24 his conviction, he visited his local GP as he was
25 struggling with the repercussions of the negative and

23

1 forgive the Post Office.

2 Next, we move to the summary of the evidence of
3 Mr Nicholas Clark.

4 **Summary of witness statement of NICHOLAS CLARK (read)**

5 **MS PATRICK:** Before he became a subpostmaster
6 Nicholas Clark had been a postman for ten years. His
7 mum was the subpostmistress at Barrow-upon-Humber
8 branch and he took on a role as a counter clerk. He
9 and his mum ran the shop and the post office
10 effectively together as partners. He became
11 subpostmaster himself in November 2005.

12 He started to use the helpline less as time went
13 by because they couldn't help him resolve the issues
14 he was experiencing. He did not continue to report
15 shortfalls and accepted that as they happened he must
16 make them good and he was under the belief they must
17 be caused by human error.

18 Following an audit in March 2009, a shortfall in
19 the sum of around £7,500 was found. During that audit
20 he says he personally covered an estimated £4,500
21 shortfall.

22 He says he was told he was the only person they
23 had ever come across who had had an issue with
24 Horizon. Mr Clark suspected that there must have been
25 an issue with the IT system and immediately pointed to

22

1 often inaccurate way he was being portrayed in the
2 media and he was prescribed medication for anxiety.

3 Mr Clark says his mental health has been
4 seriously impacted since his conviction. Prior to
5 this, he was a fairly reserved person who sometimes
6 lacked confidence, but he had a well paid job, with no
7 significant history of mental health issues.

8 When Mr Clark first received his summons, he
9 says he suffered suicidal thoughts and twice
10 considered taking his own life. To this day, he still
11 suffers from anxiety when appearing in his local
12 community. He has been diagnosed with PTSD, severe
13 depression and severe anxiety and it has been
14 recommended that he undergo a course of counselling.

15 He would like the Inquiry to know his
16 relationship with his brother has also deteriorated to
17 the point they have not spoken since.

18 Mr Clark says he thought that he ruined
19 everyone's lives as well as his own.

20 The next statement is the summary of the
21 statement of Mohammad Rasul.

22 **Summary of witness statement of MOHAMMAD RASUL (read)**

23 **MS PATRICK:** Mohammad Rasul was born in Pakistan and
24 emigrated to the UK in 1964. He married in 1977 and
25 has three daughters and a son.

24

1 In 1985 he was offered the position of postal
2 officer working behind a counter at the Post Office.
3 In 1990 he moved from the counter to the back office.
4 In 1997 an area manager asked if he would like
5 to run the local sub-post office. He became
6 subpostmaster of the Tootal Drive Post Office
7 in March 1997. He initially experienced some small,
8 unexplained shortfalls, which he would cover with his
9 own money, but by 2004 those shortfalls had grown much
10 larger.
11 In late 2004, he experienced a large shortfall
12 of around £12,000. He could not afford to pay this.
13 He called the helpline but they were not helpful.
14 In March 2005 there was an audit carried out
15 along with his area manager present. Mr Rasul was
16 suspended on the spot and says he was shocked and
17 horrified. He had been given the impression he was
18 the only subpostmaster having issues with the
19 Horizon System.
20 Mr Rasul approached his union, who we
21 understand, to explain, was the National Federation of
22 SubPostmasters, but he was told that if Horizon said
23 the money was missing, then the money was missing.
24 He had to visit his GP as he was struggling to
25 sleep due to the situation, and his ability to

25

1 as the curfew would have included the three months
2 which coincided with Ramadan. This was agreed and
3 varied to allow him to attend the mosque for prayer,
4 but it meant that his curfew was then extended by
5 a further three months.
6 In July 2007, Mr Rasul was diagnosed with
7 depression and PTSD and, at worst, he felt feelings of
8 suicide. He wants the Inquiry to know that thoughts
9 of his family and his religion stopped him going
10 through with that.
11 He says he felt constant guilt and if anything
12 went wrong he immediately accepted responsibility.
13 His sleep continued to be disturbed with vivid dreams
14 and nightmares three or four times every month
15 following his conviction.
16 As to financial impact, he was unable to obtain
17 a loan, could not open a bank account and his
18 insurance premiums increased.
19 He recounts one particular issue for the
20 Inquiry. His curfew was due to be over on
21 19 February 2008. His father passed away on
22 13 February 2008. He was not able to see his father
23 in the last hours of his life. He was also unable to
24 arrange or to assist in arranging his burial. He will
25 never forget this. It is still incredibly upsetting.

27

1 concentrate significantly declined. He says he found
2 himself feeling worthless and hopeless and wishing he
3 was dead.

4 Following a brief suspension, his contract was
5 terminated and he was charged with theft and false
6 accounting in 2006. He was summoned to Salford
7 Magistrates' Court in July 2006 and he pleaded not
8 guilty, he says "as I had done nothing wrong". His
9 case was transferred to Manchester Crown Court and
10 an initial hearing was adjourned on 8 May 2007, and he
11 was charged with an additional 40 offences of theft
12 and false accounting.

13 He wants the Inquiry to know he could not
14 imagine having to leave his family and to go to
15 prison. After receiving legal advice and
16 an assessment from a psychologist, he decided to plead
17 guilty to 22 counts of theft. He was sentenced at
18 Manchester Crown Court and received 100-hour community
19 service order, a three-month curfew and was required
20 to wear an electronic tag and ordered to pay £500 in
21 court costs.

22 He was also forced to pay all unexplained
23 shortfalls back to the Post Office.

24 Mr Rasul wants to tell the Inquiry that he had
25 to submit a request for his curfew hours to be varied

26

1 Mr Rasul talks about his wife and the impact
2 upon her. He gives detail of some impacts on her
3 health and Mr Rasul says that he believes that these
4 impacts on her were due to the stress that she was
5 under, all caused by his conviction. He says it was
6 horrible having to tell his loved ones about the
7 dreadful experiences he went through. He says his
8 youngest daughter struggled at university because she
9 was so worried about him and her mum while he was
10 going through the court proceedings. He had to ask
11 his eldest daughter to fund his youngest daughter's
12 law degree which he now carries tremendous guilt
13 about.

14 Of his own health, he says in 2015 he had
15 a triple heart bypass and he has also, since his
16 conviction, developed asthma. In his view, he thinks
17 these impacts were in part due to the stress of the
18 situation with the Post Office.

19 Finally, Mr Rasul's mum passed away in 2018
20 before he could tell her his conviction had been
21 overturned. His conviction was quashed by the
22 Court of Appeal on 23 April 2021.

23 Next we move to a summary of the evidence of
24 Mrs Jacqueline McDonald.

25

28

<p>1 Summary of witness statement of JACQUELINE McDONALD (read)</p> <p>2 MS PATRICK: Mrs McDonald was brought up in Preston but</p> <p>3 lived in America for 21 years. Her husband is a US</p> <p>4 citizen who worked for the military and Presidential</p> <p>5 Guard. She moved back to England with her family in</p> <p>6 2005 and became subpostmistress of the Broughton</p> <p>7 Post Office in 2006.</p> <p>8 She first experienced a shortfall on the</p> <p>9 Horizon System of 2,000 euros and was made to pay back</p> <p>10 that shortfall. This was after the installation of</p> <p>11 a second Horizon System at her branch.</p> <p>12 Mrs McDonald says she would sometimes telephone</p> <p>13 the system helpline up to five times a week, but</p> <p>14 ultimately found this was unhelpful. The usual</p> <p>15 response she says was "it will work itself out".</p> <p>16 By the end of September 2008 Horizon was showing</p> <p>17 an excess cash amount at her branch of £50,000.</p> <p>18 Mrs McDonald was suspended following an audit on</p> <p>19 1 October 2008 and she says she was relieved when</p> <p>20 auditors arrived because she thought they would help.</p> <p>21 She says "but then the mood quickly changed".</p> <p>22 Following the audit, Mrs McDonald was asked to</p> <p>23 repay a total of £93,947.93. Investigators attended</p> <p>24 and searched their home. She says this was horrible.</p> <p>25 She attended an interview in October 2008. Her</p> <p style="text-align: center;">29</p>	<p>1 contract was terminated a month later and she</p> <p>2 describes being devastated.</p> <p>3 Her husband and three children all worked in the</p> <p>4 shop so lost their livelihoods when it closed.</p> <p>5 Mrs McDonald subsequently had to declare herself</p> <p>6 bankrupt, as did her husband. She was prosecuted for</p> <p>7 theft and false accounting.</p> <p>8 Whilst waiting for her case to go to the Crown</p> <p>9 Court she experienced stress, anger and problems</p> <p>10 sleeping. She was terrified at the prospect of going</p> <p>11 to prison. She says:</p> <p>12 "The Post Office just seemed focused on getting</p> <p>13 a conviction and did not even agree to a forensic</p> <p>14 accountant being instructed."</p> <p>15 Mrs McDonald attended the trial of another</p> <p>16 subpostmistress who had pleaded not guilty but who had</p> <p>17 been found guilty after trial and was sentenced to</p> <p>18 imprisonment. Mrs McDonald was deeply disturbed by</p> <p>19 that experience and so then pleaded guilty to theft</p> <p>20 and false accounting.</p> <p>21 She says the whole situation significantly</p> <p>22 impacted her mental health and she did consider</p> <p>23 suicide at one stage. Mrs McDonald has now been</p> <p>24 diagnosed as having suffered with an adjustment</p> <p>25 disorder in the form of mixed anxiety and depression.</p> <p style="text-align: center;">30</p>
<p>1 Following conviction, the Post Office commenced</p> <p>2 Proceeds of Crime Act proceedings. She says they took</p> <p>3 her car and, after a second hearing, it was agreed she</p> <p>4 could repay their debt to them for £1 as she was by</p> <p>5 then bankrupt.</p> <p>6 In January 2011, Mrs McDonald was sentenced to</p> <p>7 18 months imprisonment, with the judge telling her</p> <p>8 that she "had breached the community and the</p> <p>9 Post Office's trust". She was shocked and couldn't</p> <p>10 believe it. She describes being taken away from her</p> <p>11 family as the worst form of punishment. She says she</p> <p>12 never felt so lonely in her life. She tried to be</p> <p>13 brave but was petrified.</p> <p>14 She spent parts of her imprisonment with violent</p> <p>15 offenders and says she witnessed fights. She was in</p> <p>16 prison for four and a half months and spent another</p> <p>17 four and a half months on curfew with a tag.</p> <p>18 When she and her family decided to go back to</p> <p>19 America, her application for a green card was</p> <p>20 initially refused because of her conviction. The</p> <p>21 US Embassy allowed her second application but only on</p> <p>22 notice that she had to travel to America within</p> <p>23 a week.</p> <p>24 She wants the Inquiry to know her first</p> <p>25 grandchild was born while she was in prison.</p> <p style="text-align: center;">31</p>	<p>1 Tragically, her daughter died in November 2011 and</p> <p>2 Mrs McDonald wants the Inquiry to know that she was</p> <p>3 unable to spend her daughter's last birthday with her</p> <p>4 because she was in prison.</p> <p>5 Whilst her conviction was quashed in April 2021,</p> <p>6 she says:</p> <p>7 "I honestly don't know if my family will ever be</p> <p>8 the same again. I know I certainly won't be."</p> <p>9 Her relationship with her mum, her dad and her</p> <p>10 sister has never been the same. On returning to</p> <p>11 England and the prospect of doing so, Mrs McDonald</p> <p>12 states:</p> <p>13 "The thought of going back to England makes me</p> <p>14 feel sick because every time I have to come back to</p> <p>15 the States I have been taken into the interrogation</p> <p>16 room because my conviction is attached to my</p> <p>17 passport."</p> <p>18 SIR WYN WILLIAMS: Ms Patrick, will you read two more and</p> <p>19 then we will give your voice a rest.</p> <p>20 MS PATRICK: Sir, I'm very sure everybody will be, by that</p> <p>21 time, very full of hearing from me.</p> <p>22 SIR WYN WILLIAMS: That's fine.</p> <p>23 MS PATRICK: We next move to a summary of the evidence of</p> <p>24 Abiodun Omotoso.</p> <p>25</p> <p style="text-align: center;">32</p>

1 **Summary of witness statement of ABIODUN OMOTOSO (read)**
 2 **MS PATRICK:** Before working for the Post Office Abiodun
 3 Omotoso was a management consultant. He has
 4 an economics degree and began working as
 5 a subpostmaster at the Walsworth Post Office at
 6 around August 2005.
 7 On 26 October 2006 the branch was audited and
 8 £50,000 was alleged to have been short. He had always
 9 paid smaller shortfalls when they were worth £40 or
 10 £50 but as they got larger, he could not afford to pay
 11 and so rolled it over. He was spending hours counting
 12 money and, at the end, the figure was still not right.
 13 Mr Omotoso says:
 14 "During this time my mood was very low and
 15 I even contemplated taking my own life. I was ashamed
 16 and angry."
 17 He says investigators visited his house but he
 18 refused to let them search his house. He says he was
 19 told that if he tried to get a solicitor they would
 20 make things difficult for him. He says investigators
 21 even tried to speak to his neighbours to ask them
 22 questions about him. He says of this:
 23 "I felt degraded."
 24 He attended his interview with the Post Office
 25 without legal representation. He says he was informed
 33

1 seeing his children. This absolutely devastated him.
 2 He had been a very hands-on father, doing school runs
 3 and accompanying both children on sporting activities.
 4 He says not being able to do this "broke my heart".
 5 He says that before his conviction he used to go
 6 out of his way to help people in the community but he
 7 says "now the local community is wary of me". He says
 8 "They think I am a thief".
 9 Mr Omotoso says:
 10 "To think people thought these things about me
 11 brought me deep shame."
 12 Before his conviction he had been asked to
 13 consider becoming a school governor. This was no
 14 longer an option afterwards. He was subject to
 15 a confiscation order to pay back the entire shortfall
 16 of over £50,000. He was forced to sell the family
 17 home, his business and to declare bankruptcy.
 18 He found it difficult to get another job
 19 following conviction and he says he suffered terribly
 20 financially.
 21 He says now he feels vindicated but he wants the
 22 Inquiry to know, he says:
 23 "I will have to live with this harrowing
 24 experience forever."
 25 Chair, we move finally to the statement -- the
 35

1 that if he was to comply then everything would be
 2 fine. He had no idea others were going through the
 3 same things as him. His contract was terminated and
 4 he was charged with theft.
 5 Mr Omotoso says:
 6 "I was told that if I complied I would 'get
 7 a slap on the wrist'.
 8 However, he told them he was not pleading guilty
 9 for something he did not do. On 28 August 2008, he
 10 was found guilty of theft at Luton Crown Court. He
 11 was sentenced to 28 months in prison, which was
 12 a complete shock to him. He says:
 13 "It was heartbreaking to lose everything."
 14 At his sentencing, the judge accused him, he
 15 says, of trying to malign the integrity of
 16 professionals. He wants the Inquiry to know his
 17 health has suffered massively in prison, where his
 18 eyesight deteriorated and his blood pressure shot up.
 19 He says he has been diagnosed since with adjustment
 20 disorder, mixed anxiety and depressed mood. He has
 21 been told that his glaucoma, hypertension and diabetes
 22 may have been caused by prolonged acute stress.
 23 His wife left him when he was in prison and
 24 they're now divorced.
 25 Following his conviction, he was prevented from
 34

1 summary of the statement of Mr Ian Warren.
 2 **Summary of witness statement of IAN WARREN (read)**
 3 **MS PATRICK:** Ian Warren qualified as a chartered
 4 accountant in the early 1970s and he had worked as
 5 a financial controller and he had also worked in
 6 management.
 7 In 2004, after the death of his father, this
 8 presented an opportunity for him to reappraise his
 9 career. He and his partner bought a village shop with
 10 a post office branch in a village they both loved. He
 11 began work as a subpostmaster of the St James' Street
 12 branch in Essex in October 2004.
 13 Shortly after taking over, he was trying to
 14 balance the account and could not get the figures to
 15 match. The figure was short by £1,800. He called the
 16 helpline who wrote this off as "human error" as he was
 17 new.
 18 It happened again several months later with
 19 a figure of around £2,400. He had to repay this from
 20 his salary.
 21 The Post Office never explained why this
 22 happened.
 23 In 2007, an error appeared on Horizon with
 24 a shortfall of £17,500. It disappeared the next
 25 morning.
 36

1 He contacted the helpline and they told him to
2 keep an eye on it. He made various requests through
3 the helpline and the area manager for more training
4 but says these fell on deaf ears. He says it was
5 infuriating.

6 In April 2008 he was audited. He says he was
7 more than happy to allow them to conduct an audit. It
8 was discovered there was a shortfall of £24,520.45 and
9 it was later said he owed £18,412.50.

10 Of the investigation, Mr Warren says
11 investigators arrived at the house and treated him
12 like a criminal. He felt they had already made their
13 minds up. He agreed to them searching his house but
14 he said he felt so degraded. He was suspended on the
15 same day and the Post Office sought to prosecute him
16 for theft and false accounting. His contract was
17 terminated on 4 June 2008 but it took effect earlier,
18 from April of that year.

19 A restraining order was placed on his assets and
20 he paid back the shortfall with an inheritance. He
21 pleaded guilty to theft after being informed if he did
22 so he may avoid a custodial sentence. He wants the
23 Inquiry to know he was particularly concerned he may
24 receive a higher sentence because he was a qualified
25 accountant.

37

1 draining, both emotionally and physically.
2 In 2014 he was diagnosed with bowel cancer and
3 after several months of chemotherapy and radiotherapy
4 this resulted in the need for a stoma and
5 catheterisation. He thinks the stress of the
6 Post Office scandal has contributed to his health
7 outcomes.

8 He wants the Inquiry to know he remains in
9 a state of disbelief at what happened and for the
10 events for which he was not responsible.

11 **SIR WYN WILLIAMS:** Thank you very much.

12 **MS PATRICK:** Thank you, Chair.

13 **SIR WYN WILLIAMS:** So I think we will have a shortish
14 break and then we will hear the two next witnesses
15 back-to-back so to speak, yes? Fine.

16 **(11.02 am)**

(Short Break)

17 **(11.16 am)**

18 **MS KENNEDY:** Chair, our next witness is Mrs Pauline
19 Stonehouse.

20 **PAULINE STONEHOUSE (affirmed)**

21 **Questioned by MS KENNEDY**

22 **MS KENNEDY:** My name is Ruth Kennedy and I ask questions
23 on behalf of the Inquiry.

24 Could you confirm your name, please?

25 39

1 He felt like he was committing perjury when he
2 pleaded guilty. He had to go on to notify the
3 Institute of Chartered Accountants and he was stripped
4 of his membership. This conviction prevented him from
5 reverting to that old career.

6 He was sentenced to nine months imprisonment,
7 suspended for 18 months and was subject to a community
8 service order of 75 hours.

9 He became depressed and has since taken various
10 anti-depressants. He had a previous diagnosis of
11 alcohol abuse, which worsened with stress and being
12 charged with an offence, he says "charged with
13 an offence I knew I had not committed".

14 There was a newspaper article about him
15 published in 2009 and he had to sell papers in his
16 shop which labelled him as a criminal and he says
17 "This was so hurtful".

18 He wants the Inquiry to know he is particularly
19 concerned that he is no longer able to practice as
20 an accountant. He no longer has a problem with
21 alcohol. After his conviction he required therapy.
22 After his conviction he did what he could to advise
23 local people and local organisations that he had been
24 wronged. He told them he would be challenging the
25 outcome. However, he says he found this very

38

1 **A.** Yes, Pauline Ann Stonehouse.

2 **Q.** Have you got a copy of your witness statement there?

3 **A.** I have, yes.

4 **Q.** I think it should be dated 13 January 2022?

5 **A.** Yes.

6 **Q.** Is that your signature on page 9, the last page of the
7 statement?

8 **A.** It is, yes.

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

10 **A.** I have.

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

12 **A.** Yes.

13 **Q.** I'm going to start by asking you a couple of
14 introductory questions about you. How old are you
15 now?

16 **A.** 49.

17 **Q.** How long have you been married?

18 **A.** This year it will be 28 years.

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

20 **A.** Two.

21 **Q.** When did you start working for the Post Office?

22 **A.** I first started working for them -- oh, God, 1993-ish.

23 I think before me and Chris got married. We first

24 met, I think I was still with him, worked for

25 a franchise Post Office for Ryman stationers. Started

40

1 off in their Holborn branch, not far from the Chancery
 2 law courts and then moved around a bit to various
 3 other branches and ultimately ended up as branch
 4 manager of lower Regent Street, a busy six counter
 5 office.

6 Q. What role did you start in initially?
 7 A. Just started off as a counter assistant.
 8 Q. Why did you want to then become a subpostmistress?
 9 A. We moved from London up to Sunderland. I had left the
 10 Post Office there because I felt I couldn't go any
 11 further and took a job temporarily with the London
 12 Underground. That didn't work out for me as my health
 13 at the time wasn't too great, with ladies' problems,
 14 and I got dismissed before my yearly contract was up
 15 for renewal and, because of those consequences, we
 16 could no longer keep our house in London.

17 So we chose to relocate back to Sunderland where
 18 my husband is from and, at that point, our daughter
 19 was 11 months old and we got about -- she was about
 20 three, I suppose. I saw a job advertised for a small
 21 post office inside a small convenience store, took
 22 that on, got back into it, really enjoyed myself,
 23 moved there -- from there, a short while later, to
 24 another small post office, and then it was while I was
 25 there that we came up with the idea of starting
 41

1 working for the Post Office at that time?
 2 A. I was excited. It was a new challenge, more
 3 responsibility. I felt like I was ready for that.
 4 Yes, excited, definitely the word.

5 Q. What training did you receive on Horizon?
 6 A. The previous post office I worked in had Horizon and
 7 I think I was given basic training there, not on the
 8 balancing side of things, that was somebody else's job
 9 to do that, but basic counter -- you know, and my own
 10 stock then at the end of the week, but not as in
 11 office balance. It wasn't until, obviously, we got
 12 our own that then it became more involved.

13 Q. When you took over your own what training did you
 14 receive then?
 15 A. Next to nothing. They just presumed I knew what I was
 16 doing. I think it was a short -- short instructions.
 17 It might have been a day, probably, if that, to show
 18 me how to balance and I was just left to my own
 19 devices.

20 Q. How did you find balancing on Horizon?
 21 A. Initially it was fine. I had no problems while it was
 22 still the old-style counter. And then the Post Office
 23 requested, almost demanded, that we change the style
 24 of counter to an open, shared-usage, out-of-hours
 25 counter, so it had the shop till as well as the
 43

1 a business of our own.
 2 We toyed with a few ideas and we decided to go
 3 down the post office retail route. We searched a few
 4 and then decided upon the one that we eventually
 5 purchased.

6 Q. Which one was that?
 7 A. That was Seaburn Post Office in Sunderland.
 8 Q. I think you say in your statement that was around
 9 November 2004 --
 10 A. Yes.
 11 Q. -- would that be about right? How much did you pay
 12 for that?
 13 A. I think we paid 80,000 for the business as a whole.
 14 Q. Can you just describe in a bit more detail that
 15 business?
 16 A. It was an old-style post office counter, so behind
 17 glass at the back, when we first purchased it, with
 18 a retail unit at the front that sold sweets, candy,
 19 rock, usual typical seaside little store, off licence,
 20 that sort of thing. We did then put new tills in, we
 21 put a slush machine in, put different things in and it
 22 was a good little business.

23 Q. How many staff did you have?
 24 A. Me, Chris and two or three -- three others.
 25 Q. How did you feel about becoming a subpostmistress and
 42

1 Post Office till side by side, and you would use that
 2 the majority of the time. So in the day there wasn't
 3 really any set hours. You still had a back small,
 4 little counter where the safe was, but then you had
 5 a RollerCash safe at the front. Once that was
 6 installed, then the balancing started going wrong,
 7 from that point onwards.

8 Q. How long was that after you took over your own, just
 9 roughly?
 10 A. Youngest daughter was born 2006, so it was while that
 11 was being installed -- it wasn't long after that that
 12 I discovered I was pregnant after five hard years of
 13 trying for a second child, and it was -- it was while
 14 I was pregnant. So it would have been 2005 that the
 15 issues started happening, as in the bigger
 16 differences.

17 Q. What were those issues or bigger differences?
 18 A. It would have been -- whereas before you would have
 19 had shortages before, it would have been 5, 10 -- you
 20 expect small, small shortages, but when that got put
 21 in it was 100, 200, 300, and it just kept on mounting
 22 up and up, and it was going out of the shop till. And
 23 you were fine at first but it was coming to
 24 a Wednesday night and I would still be there
 25 10 o'clock in the evening searching through
 44

1 everything, counting everything back and never finding
2 it.

3 Q. How did that make you feel?

4 A. Frustrated, incompetent, like I didn't know what I was
5 doing. Sought help and didn't get any satisfaction
6 from them.

7 Q. Did you make use of the helpline?

8 A. Yes, jokingly, laughingly, yes. They weren't very
9 helpful. It was always "Oh, it will" -- you know,
10 "a transaction correction will come back", and it
11 never did. They always reassured -- working in
12 previous post offices, it had happened, you would get
13 shortages and they would come back. It may take
14 a couple of weeks but they would come back. But none
15 of mine ever did, none of them ever came back.

16 Q. What did you do in order to get these shortfalls or
17 discrepancies to go away?

18 A. Initially, it was putting money in from our own shop
19 takings and they would go in, and it was getting to
20 the point where it was just too much money. There's
21 no way you can run a business and be taking out of
22 your till every week £200 or £300. You add that up
23 over a month, that's a lot of money that's not going
24 into my bank account, that's not buying more stock,
25 that's not feeding my children.

45

1 just ended up showing more money than what I expected.

2 Q. When you spoke to the Post Office business manager
3 what did you expect her to say?

4 A. I don't know, to be honest. I think reassurance that
5 they could solve the problem, the fact that I had
6 sought out their help previously, the fact that they
7 sent a trainer in and they confirmed that everything
8 I was doing was correct and that I was an experienced
9 postmistress and that I was doing nothing wrong. So
10 if I was doing everything correctly then how could
11 I be having all of these shortages and there was no
12 explanation for that.

13 Q. What was the alleged shortfall at that time, do you
14 remember, roughly?

15 A. I think -- initially, I think I thought it was about
16 14,000 but I think when the audit was done it was over
17 15.

18 Q. What were the auditors like?

19 A. I honestly can't remember. I think it was two men,
20 I think, but I honestly don't remember. I think I was
21 in shock and denial, I think, that they were there,
22 and once they were there they told me -- they
23 basically grabbed my keys off me and that was it,
24 I was no longer allowed access to the post office.

25 Q. I think a week later in your statement you say you

47

1 Q. I think you say in your statement you spoke to
2 a Post Office business manager around 29 May 2007; is
3 that right?

4 A. Yes.

5 Q. What did you say to that person?

6 A. I was -- it was at a meeting in the hotel just down
7 the road. It was like a monthly -- it may not have
8 been monthly. It was just a meeting that had been
9 arranged for postmasters and I basically told her
10 that, over the last period of time, I had been showing
11 the figures as being correct when they weren't because
12 I could no longer keep the money -- no, put the money
13 in, and I told her how stressed out I was over it, and
14 she says, "You do know that I will have to suspend
15 you". And I said "I understand that", I said --
16 you know, "until I investigate". And then the
17 following morning -- I think it was the following
18 morning, the auditors came in and basically threw me
19 out.

20 Q. How did you feel at that time before the audit?

21 A. Worried, but I honestly thought they would find
22 something to find the money, to find where it had
23 gone. They're meant to be the experts and they're
24 supposed to know what they're doing and they would
25 find where my problems arised, but they didn't. They

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1 were then interviewed by the Post Office; is that
2 right?

3 A. Yes.

4 Q. Who were you interviewed by?

5 A. It was a woman, that's all I can tell you. I don't
6 remember her name. It was just a woman, as part of
7 the Post Office investigation team. I think my
8 husband informed me it was in Gateshead, I think, not
9 that I remember that. I could have sworn it was
10 somewhere else, but I could be anywhere. And I was
11 there for hours, hours, and hours, and hours, and she
12 kept repeating the same questions all the time.

13 Q. What were those questions?

14 A. Always "What have you done with the money? Are you
15 sure you haven't stolen it?" And I said "If I had
16 stolen the money, why would I be seeking your help,
17 why would I be asking all the questions of the
18 helpline, why would I be pleading if I was stealing
19 the money? I would be trying to hide my misdoings,
20 not confessing to them. So, yes, I had false
21 accounted but there's no way I would have stolen it".

22 And then she went on from there then to try to
23 accuse my husband of taking it instead and lying to me
24 and taking -- she said the shop couldn't have been
25 doing well and how do I know he wasn't taking the

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1 money to inflate the shop till. I said, "Well, he
 2 wouldn't do that", but she kept on going on about that
 3 as well.
 4 Q. What representation or support did you have at that
 5 interview?
 6 A. I think I took a member of the Federation with me,
 7 I think. But I honestly can't remember his name
 8 either. I think I had -- I had somebody with me
 9 definitely. It wasn't a solicitor or anything like
 10 that.
 11 Q. How did you feel after that interview?
 12 A. Shocked, more than anything, at the way I had been
 13 treated. I felt like I was -- they made me feel like
 14 I was some master criminal and, to quote the words
 15 that she said, "I have to prosecute you to set
 16 an example so others -- so others won't do it because
 17 you are essentially the first", which obviously we now
 18 know that was a complete pack of lies.
 19 Q. What were you charged with at that interview?
 20 A. I was charged with false accounting. It went on to be
 21 six counts of false accounting.
 22 Q. What did you plead?
 23 A. I pled guilty.
 24 Q. Why did you plead guilty?
 25 A. I felt like I had no choice. I think I was fearful of

1 judge, luckily, wouldn't grant them permission to
 2 throw us out. He gave us time to find somewhere else,
 3 with the children being still small.
 4 **SIR WYN WILLIAMS:** When you say "we", do I take it both
 5 your husband and you declared bankruptcy?
 6 A. Yes, we both went bankrupt, yes. It was a joint
 7 business, so we were both as much impacted.
 8 **MS KENNEDY:** Who did you ask for financial help?
 9 A. We're lucky that we have both got good parents. My
 10 parents were able to help out with bits and bobs.
 11 I think, once we did get rehomed, my father paid for
 12 flooring. We had no flooring -- we had no carpet on
 13 the floor for, oh, a good three/four months. I'm
 14 asthmatic, I've got eczema, I can't cope with all that
 15 dust. My father said -- he used to call me "Chick",
 16 he said "Come on Chick", he says "I'll buy you the
 17 floor", and I'm like, "No, Dad, you can't do that".
 18 He says "No, I'm not having you ill, either, I will
 19 buy you the floor", and he paid for the flooring for
 20 us.
 21 It was little things like that, and without them
 22 I don't know how we would have coped. Even buying us
 23 groceries and we didn't know what else to do.
 24 Q. I think you mention in your statement your husband got
 25 another job.

1 going to prison. I was made to feel like it was the
 2 only option. My eldest daughter was only, at the
 3 time, eight coming up to nine, youngest daughter was
 4 only two. I wasn't going to leave them. I couldn't
 5 have coped without my girls.
 6 Q. What were you sentenced to?
 7 A. A six-month suspended sentence.
 8 Q. How did that feel?
 9 A. Awful, because they made me feel -- like I said
 10 before, like I was some horrible, master criminal and
 11 I had done nothing wrong, apart from probably being
 12 slightly naive and not understanding the full
 13 consequences of my actions but I felt like I had no
 14 other choice.
 15 Q. Your conviction was recently overturned; is that
 16 right?
 17 A. Yes.
 18 Q. I'm going to now ask you some questions about the
 19 impact that all of this has had on you. What happened
 20 to you financially as a result of all of this?
 21 A. We had to declare ourselves bankrupt, so we lost our
 22 business. We could no longer pay the mortgage. So we
 23 lost our home too. Luckily -- I mean, the mortgage
 24 company went after us to get us out of the house but
 25 we had to go to -- we had to go to court and the

1 A. Yes.
 2 Q. What was that?
 3 A. He trained to be a bus driver for Go North East.
 4 Within two weeks, I think it was, of the bankruptcy he
 5 managed to find a job.
 6 Q. You mention in your statement that your story was
 7 covered in the local paper; is that right?
 8 A. Mm-hm.
 9 Q. Could you tell us a bit about that?
 10 A. They caught me leaving the court at Newcastle Crown
 11 Court. Never spoke to me but they tried to speak to
 12 me but I refused to speak. But they caught my
 13 picture, took my picture and put it on the front page
 14 of the Sunderland Echo, "Local postmistress charged
 15 and found guilty of false accounting", and gave
 16 numerous details about myself and my family, and it
 17 was horrible.
 18 Q. How did it feel to see yourself on the front page of
 19 a newspaper?
 20 A. Awful because people -- people read a story and they
 21 judge you accordingly, and no one knew the story. My
 22 friends did and my family did, yes, but not anybody
 23 else who would have known me through coming into the
 24 shop. Ex-customers, and so on, will look at that and
 25 be judge, jury and executioner, wouldn't they, and

1 they basically just presume that what's reported in
 2 that paper was correct.
 3 Q. Did you feel an impact on your reputation in the
 4 community because of that?
 5 A. Not really, nothing was ever said to my face. I think
 6 I shied away from going out as much. It was taking
 7 the girls to school and back home again, or being with
 8 my parents, but I was never -- I never went down the
 9 seafront to where the shop was for ages. Chris never
 10 went down there for a good six, seven years. He
 11 refused to even walk past the shop. It was too
 12 hurtful for us.
 13 Q. What was the impact of all of this on your husband?
 14 A. It's hard to say. He is a quiet man. He speaks when
 15 he has to. But yes, it hurt him as well. It knocked
 16 his confidence just as much as mine. I think the fact
 17 that we've got each other was enough to get us through
 18 but it hurt us both so much.
 19 Q. Did it impact on your marriage as well?
 20 A. No. Luckily, we have a really strong marriage.
 21 I think the accusations that the investigators threw
 22 at him was enough to make me question him myself, and
 23 I mulled over it for a couple of days and, eventually,
 24 I asked the question "Did you steal the money?" and
 25 I knew he didn't, but they put so much doubt into my
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1 that. She was quite confident. After that, I think
 2 it did knock her, having to move and lose everything
 3 really, lose our home and lose her friends and have to
 4 restart in a new school and be bullied and picked on
 5 because she was the new girl, and I don't think she
 6 ever recovered from that, I don't think, to be honest.
 7 Q. What would you like from the Post Office now?
 8 A. I would like somebody to hold their hands up and say
 9 "I'm sorry". Someone has had to have made -- whoever
 10 that first person was that made that decision has
 11 ruined so many lives and that person had a knock-on
 12 effect to everybody else's decisions after that, and
 13 someone's got to be held accountable for that, someone
 14 has to be.
 15 I mean, an apology is never going to be enough.
 16 Compensation is never going to be enough because none
 17 of us are ever going to get over this, ever. But
 18 somebody has to be held accountable.
 19 Q. Is there anything else you would like to say to the
 20 Chair?
 21 A. No. I had written something on my phone on the way
 22 down here in the car and I had a cry reading it to my
 23 husband reading it out. It is fine typing something
 24 but, once you read it out you get overly emotional.
 25 But, no, I think we have covered most of that in
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1 mind, that I knew I hadn't took it and, if I hadn't
 2 took it, then who did? And if it wasn't the computer
 3 thing and it was theft, then who else do you blame,
 4 apart from your own member of staff.
 5 And that could have ended my marriage. But,
 6 luckily, we're strong and, as I said, this year is
 7 28 years marriage. We have been together 30 and
 8 I don't know what I would do without him.
 9 Q. What about the impact on your children? Did you feel
 10 it had an impact on them or your relationship with
 11 them?
 12 A. The youngest one, no. She was too young to know what
 13 was going on. It's only in the last -- it was since
 14 November when the conviction was overturned that she
 15 is old enough now at 15 to understand and ask
 16 questions and ask questions she did. God, did she ask
 17 questions! And I think she was very understanding and
 18 I was more worried about, with it being raised in the
 19 paper again and me being on the local news, that it
 20 would have some impact on her, in case anybody said
 21 anything to her and it didn't, thankfully.
 22 As for the oldest one, so 2008 she would have
 23 been coming up to nine. We had to move her school, so
 24 she lost her friends and that had a big impact.
 25 I don't remember her being an anxious child before
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1 our -- in talking to you here.
 2 What I would like to say is I used to be such
 3 a really confident woman and I never expected my life
 4 to take the turn it did and, since all this has
 5 happened, I have lost both my parents, my father
 6 through cancer, my mother through a heart attack, so
 7 they never saw me have my name cleared. And then,
 8 since then, gone on to be diagnosed with breast
 9 cancer. It has been three years, and I'm alive to
 10 tell the tale and that was life altering in itself,
 11 but what the Post Office did, no, I will never forget
 12 that.
 13 I will never forget what they did to me and my
 14 family and the rest of us as well. So yes, I hope
 15 that all of us postmasters and branch managers,
 16 whoever else has been affected by this, get the
 17 compensation and the rightful acknowledgement that
 18 we're all innocent and that we need something done and
 19 be held accountable for it.
 20 And thank you for listening to me.
 21 Thank you, Sir Wyn.
 22 **SIR WYN WILLIAMS:** Well, thank you for coming. It is very
 23 difficult to sit there and do what you have done, so
 24 thank you very much.
 25 A. You're welcome.
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1 **SIR WYN WILLIAMS:** Thank you for introducing me to your
 2 husband.
 3 **A.** He is my rock.
 4 **MS KENNEDY:** Thank you, Chair. Our next witness is
 5 Ms Marion Holmes.
 6 **SIR WYN WILLIAMS:** All right. Take your time, there's no
 7 rush.
 8 **(Pause)**
 9 **MS KENNEDY:** Sorry. Yes, our next witness is Mrs Marion
 10 Holmes.
 11 **MARION HOLMES (sworn)**
 12 **Questioned by MS KENNEDY**
 13 **SIR WYN WILLIAMS:** Mrs Holmes, before Ms Kennedy asks you
 14 questions, I can see you've got a photograph and I can
 15 suspect who it is, so will you show us, please?
 16 Thank you.
 17 **MS KENNEDY:** My name is Ruth Kennedy and I ask questions
 18 on behalf of the Inquiry. Could you confirm your full
 19 name please?
 20 **A.** Marion Holmes.
 21 **Q.** Have you got -- I think you've got two witness
 22 statements. Have you got a copy of both of those
 23 there?
 24 **A.** Yes.
 25 **Q.** Looking first at the first statement, I think it
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1 **A.** Still 79.
 2 **Q.** You talk in your statement about your late husband.
 3 What was his name?
 4 **A.** Peter Anthony Holmes.
 5 **Q.** How long were you married before he died?
 6 **A.** 50 -- nearly 52 years.
 7 **Q.** How many children do you have?
 8 **A.** Three.
 9 **Q.** What jobs did Peter have before he became
 10 a subpostmaster and went on to work for the
 11 Post Office?
 12 **A.** He was a policeman for 12 years and then we went his
 13 parent's hotel, when they retired, and we were there
 14 for nearly 20 years and then he went in to be
 15 a subpostmaster for -- I don't -- I can't remember
 16 when he came out of being a subpostmaster, when we
 17 sold it, but then he went as relief postmaster when
 18 people went on holiday or when the Post Office wanted
 19 somebody to run an office. And then he was offered --
 20 in 1996, he was offered a job as manager of the
 21 Jesmond Post Office.
 22 **Q.** Where was the hotel that he ran for many years?
 23 **A.** It was in Jesmond where he had grown up. We say
 24 a hotel, it started off as a family house they took
 25 paying guests in and it increased, as most of the
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1 should be dated 8 February 2022; is that right?
 2 **A.** That's correct.
 3 **Q.** If you turn to the last page, which I think is
 4 page 11, is that your signature?
 5 **A.** That's my signature.
 6 **Q.** Have you read there you this statement recently?
 7 **A.** Yes.
 8 **Q.** Is it true to the best of your knowledge and belief?
 9 **A.** Yes. The only slight difference is at one point it
 10 says the -- his conviction was on the front page of
 11 the paper and it wasn't, it was further inside but
 12 other than that I think it's right.
 13 **Q.** Thank you. Turning then to your second statement, it
 14 is dated 8 March 2022?
 15 **A.** Yes.
 16 **Q.** It runs to two pages?
 17 **A.** Yes.
 18 **Q.** Is that your signature there?
 19 **A.** That is.
 20 **Q.** Have you read through this recently?
 21 **A.** Yes.
 22 **Q.** Is it true to the best of your knowledge and belief?
 23 **A.** Yes.
 24 **Q.** I'm going to ask a couple of introductory questions
 25 about you. How old are you now?
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1 hotels do.
 2 **Q.** Why did he want to work for the Post Office?
 3 **A.** When we came out of the hotel -- I mean he had been
 4 self-employed for best part of his working life, so he
 5 wanted to be self-employed but he also wanted to make
 6 sure that there was a steady income and in the hotel
 7 we had always -- I mean, we say we ran it, but
 8 basically people came and stayed with us. So we were
 9 involved with the people and he wanted to continue
 10 that and in a post office you are, you're very much
 11 involved with the people. And so I think that was
 12 probably the biggest motivation for taking
 13 a post office as opposed to anything else.
 14 **Q.** When Horizon was introduced he was already working in
 15 Jesmond; is that right?
 16 **A.** Yes.
 17 **Q.** Do you know what training he received at that time?
 18 **A.** According to his letter, he had two days, which he
 19 wrote and said was not adequate and nobody really knew
 20 what they were talking about.
 21 **Q.** You have mentioned a letter, could you just explain
 22 a bit about that?
 23 **A.** Yes, I came across a letter that Peter wrote in 1999,
 24 where he points out that the training that he got
 25 wasn't accurate -- wasn't any good. There's two
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1 different kinds of post office, there's the
 2 sub-post offices but then there's the Crown Offices,
 3 and a lot of the work that was done was on what
 4 a subpostmaster would never come across, but Crown
 5 Offices would, but they lumped it all together. So,
 6 obviously, the training was biased towards the Crown
 7 Offices and I think he states that it didn't touch on
 8 how to balance, which is a major part of the
 9 post office and, really, when he asked questions,
 10 nobody knew what the answers were. He felt as if the
 11 trainers were training as they went along.
 12 Q. Do you remember him talking about how he found using
 13 Horizon at the time?
 14 A. Not really, because I had just set up my own business.
 15 For the first time in our lives, you know, we were
 16 running separate businesses, so yes, he -- I remember
 17 him coming home -- I think it was the second day,
 18 I think it was a short -- he was home earlier than we
 19 had expected, and he says "Oh", he says "It's not --
 20 none of them know what they're doing". It had been
 21 a waste -- and this must have been when the
 22 Horizon System was actually on trial because I think
 23 it didn't actually go into live stream until into the
 24 19 -- 2000s, yes -- I get mixed up. Yes.
 25 Q. Did he ever talk to you about noticing shortfalls or
 61

1 discrepancies?
 2 A. No, no.
 3 Q. Do you know what he would do, did he ever tell you
 4 about what he would do when he noticed shortfalls or
 5 discrepancies?
 6 A. Yes. It is hard to remember what he told me at the
 7 time and what I have found out after we had got into
 8 the process of, you know, after he had been sacked,
 9 but -- I did know that when he had his own post office
 10 they had a system and I went with him to the -- we did
 11 a day's interview, I think, and I -- before he got
 12 a post office and I went with him and the one thing
 13 I can remember them saying was "Any shortfalls you are
 14 responsible for".
 15 So Peter had a separate account which he had
 16 kept and if the weekend balance said £50 down, then he
 17 would put it in out of that account because he knew
 18 that maybe in two weeks' time that would come back.
 19 And, evidently, he was waiting for error notices to
 20 come back, but I didn't know this until afterwards.
 21 Q. You mention in your statement that Peter's post office
 22 was subjected to an audit, I think in 2008. Do you
 23 remember what they found?
 24 A. Yes. They found that there was 46,000, so many
 25 hundred and so many pence short. Again, you know,
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1 I knew nothing of it until he came to the shop and
 2 called me out and said "I have just been kicked out of
 3 the post office", and that was -- yeah.
 4 Q. How did that make you feel?
 5 A. Dazed. You know, and I -- yes, my assistant said
 6 "Look, Marion, get yourself home, you're needed more
 7 at home than you are here". So she took over the
 8 shop, cancelled the class that I was supposed to be
 9 taking that night, but we always thought that, well,
 10 he was innocent so, you know, I don't think we really
 11 believed.
 12 And I remember the next day I came back from --
 13 I used to keep a lot of spare equipment in the garage
 14 and I came back and the door was unlocked, and I said,
 15 "Oh, where's your car", and he said, "Oh, they have
 16 brought me home". I said "Who", and he said "Oh,
 17 they're upstairs", and three of the Post Office people
 18 had come to the -- brought him home and were going
 19 through everything in his office. And Peter, being
 20 Peter, had said "Anybody fancy a brew?" which was his
 21 first words, whether it was a workman or anything,
 22 you know, "Anybody fancy a brew?"
 23 "No". He said "I'm going to have one". So one
 24 of them came down and watched him in case he went and
 25 found some money and hid it, and I think that was
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1 when -- I was on the stairs, and I said "They don't
 2 seriously think you took that money?" and he said,
 3 "Yeah, they do". Yes, and they did.
 4 Q. How did it feel to have people like that in your home?
 5 A. Awful. You know, you just can't -- you can't
 6 comprehend it because, again, you know, the last
 7 person who would ever take anything was Peter,
 8 you know. It wasn't -- I remember -- I mean, we were
 9 in Lincoln once and we had all gone out for a carvery
 10 and there was a mix-up in the bill. When we got back
 11 Peter realised that they had missed one of the meals
 12 off. He drove 20 minutes back to that pub and paid
 13 them, you know. That's somebody who would take money
 14 from his own post office? But they believed him.
 15 Q. What did they accuse him of doing? What crime?
 16 A. To start with, it was theft of 46,000 and it wasn't,
 17 you know, "Have you taken it?" but "What have you done
 18 with it?" Nobody said "Have you taken it?" They said
 19 "What have you done with it?" There was his -- he
 20 worked for the father and the two sons, and there were
 21 the three of them and the three Post Office,
 22 evidently, in the room.
 23 Fortunately, I heard a lot of them were taken to
 24 the police station. Peter wasn't, he was taken to the
 25 Khans' house and all they kept saying was "Have you
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1 bought this, have you bought that? What have you done
2 with it? Where is the money?" It must have been
3 awful, you know.

4 Q. What was he convicted of, I think you say, in the
5 beginning of 2010?

6 A. Yes. I think it was December 2009. We had two
7 appearances at the Crown Court and at the first one we
8 were called in to the barrister's office before and he
9 said, "Oh, the Post Office have said if you admit
10 false accounting we will drop the theft charge".
11 Well, as an ex-policeman, a 67-year old with diabetes,
12 he did not want to go to the prison. I mean, he knew
13 what ex-policemen's lives were like if it they ever
14 went into prison and naively, unfortunately, we
15 were -- we didn't think if he pleaded guilty to false
16 accounting -- plus, as he said, he knew he had because
17 the advice was always "Well, if you balance up, it
18 will right itself", so you write in a false number.
19 That's the way the system was taught. So that's what
20 he did.

21 So he knew, basically, yes, once you have done
22 that you have false accounted, but one of the problems
23 was that balances were always on the Wednesday and
24 pension day and benefits day was on a Thursday. Well,
25 if you didn't balance, you couldn't open the

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1 Friday night, we used to go and deliver -- I did
2 wedding cakes as part of my business, so we would
3 deliver them on a Friday night, and then stop for
4 a meal and spend the profit on the way back and we
5 couldn't do that, you know. There was lots of
6 little -- my youngest daughter was going visiting
7 universities but, if Peter took her, he had to make
8 sure that he could get back for 7 o'clock.

9 Yes, little things, you know, compared with what
10 a lot of them did. We were lucky, but it was -- it
11 was things that just sort of impact on your life that
12 you don't realise, until you have lost your freedom,
13 what it's like to be able to come and go as you want.

14 Q. How was Peter after his conviction?

15 A. When you live with somebody as long as that -- I mean,
16 nothing happened overnight and, really, it was only
17 when you're looking back. I would think a simple way
18 of saying it was he shut down. I was -- I took on
19 extra work so that we could keep our heads above the
20 water, so really we didn't see much of each other.
21 I mean, three days a week I was going out at 8.00 in
22 the morning and coming back at 10 o'clock at night
23 and, really, he had nothing to do but sit around.

24 So, yes, I -- it was only when he died and most
25 of the letters that I got said "The thing I will miss

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1 post office, so you had to balance, so the advice was
2 balance it and it will sort itself out, and it didn't.

3 Q. What sentence did he receive?

4 A. Three months curfew. He was supposed to be tagged but
5 as one of our friends who had been
6 a probation officer, he spoke to the defence
7 barrister -- the prosecuting barrister, sorry, and he
8 had said "It's the first time I have been in court
9 when the prosecuting barrister, the judge and the
10 defence barrister are all on the same side". The
11 judge -- he basically said "I've got to give you
12 a sentence", and that was -- he didn't want to give
13 him community service, so he tagged him for
14 three months curfew for -- from 7 o'clock at night
15 until 7.00 the next morning. But they never did put
16 a tag on him. They just trusted him to do it and he
17 did.

18 Q. What was that curfew like? How did you find it?

19 A. It was difficult. I mean one of the first problems
20 was that the first meeting we went to for the JFSA was
21 in Bedford, and so Peter said to Alan Bates, "If
22 I come down, can I see somebody straightaway because
23 I can just about get from Newcastle to Bedford, see
24 somebody and get back within the 12 hours that I'm
25 allowed", and, you know, things like that.

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1 is his sense of humour", and I said to my daughter,
2 I said "The sad thing is, I had forgotten he had got
3 one", and that really sums up what happened to him.

4 Q. You have mentioned your cake shop business, which you
5 owned at the time that Peter was being investigated
6 and I think you mention in your statement that you
7 paid money into a joint account. Could you tell us
8 a bit about that?

9 A. Yes, I mean it was a perfect storm. The way my
10 business worked, I banked -- I think it was Santander
11 and I could pay as many cheques in -- it was before
12 the days of cards. Very few people used cards and
13 I could pay as many cheques in as I wanted free of
14 charge, but cash I could only pay a certain amount in
15 and then I got charged. So we would put the cash into
16 the joint account. Our accountant just took the whole
17 lot and sorted it out at the end. And it was just
18 unfortunate that almost the exact amount that went in
19 in that year was the amount that went missing from the
20 Post Office.

21 And, of course, Peter was one that he was
22 always, always, early for anywhere, so when he was at
23 work he was there by the time the shop -- the
24 post office was in the back of a Medicentre, so he was
25 there when Sunil came to open up and he was in and he

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1 got everything sorted out, including paying my money
 2 into the bank, because of -- Barclays bank with the
 3 post office, so he could do it there and then, all
 4 paid in, everything out, "Right, I'm ready for
 5 starting".
 6 And afterwards they said that that was why he
 7 had gone in early, was to pinch money.
 8 Looked at from the outside, yes, you can see
 9 where they were coming from, but it was just the way
 10 he worked and it was just what he was like, you know.
 11 He knew that -- he did a lot of foreign currency, so
 12 he knew that once -- there was a travel agent in the
 13 street and so he knew once that door opened, it was
 14 heads down and often he didn't look up until the door
 15 closed. So, you know, he was ready for it, but no,
 16 that was why he went in early, was to pinch money.
 17 Q. You mention in your statement that his conviction was
 18 overturned after he died; is that right?
 19 How does it feel to know that he wouldn't get to
 20 see that?
 21 A. Bitter sweet. I never thought I would become
 22 a campaigner, but once he had died I thought "There's
 23 nothing I'm going to stop until everybody gets what
 24 they want, what they deserve". And, yes, it -- my son
 25 took me down -- I shall be forever grateful that he
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1 covered in the local press. Can you just tell us
 2 a bit about that?
 3 A. I think that was the bit that hurt him most because
 4 a friend rang us up the following day and said --
 5 I mean, one of our friends who had had a son who was
 6 killed in a car accident, and she said "Beware of
 7 doorstep press". And Peter said "Right" -- well, the
 8 doorbell went, Helen answered it, and she said "Oh,
 9 Dad, it's for you". You know, you think you're ready
 10 and you're not. And this person who was obviously
 11 press and said, you know, could he speak to him, and
 12 he said no. And our next door neighbour said "You
 13 realise when that person was at your door, there was
 14 somebody across the road taking a photograph"
 15 So the next morning, friends said "Have you seen
 16 the Journal this morning?" and there is a big -- awful
 17 photograph of Peter, with a full page "Ex-policeman
 18 guilty of false accounting", and a full page about it,
 19 and I think that was the bit that really hurt him and
 20 he always said, really, all he wanted was his name
 21 cleared and an article in the paper the size of the
 22 one when he was convicted. And bless them, Sam Stein
 23 and crew, I just -- throwaway remark, but they
 24 arranged for the paper to come down and his name has
 25 been cleared in the local paper, which was what he
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1 took me down to London because I don't think I would
 2 have gone on my own, but it was lovely just to hear
 3 somebody say "He is innocent". But I just wish he
 4 had -- he will know one day.
 5 Q. I'm going to ask you some questions about the impact
 6 that all of this has had on you. In your statement
 7 you mention the loss of his salary. Is there anything
 8 else you wanted to mention in terms of the financial
 9 impact that you have suffered?
 10 A. No. I mean, as I say, the one thing I could do extra
 11 was teaching and it was the one profitable bit of my
 12 business, so we were lucky because (a) we were on a --
 13 the end of our mortgage and it was an interest-only
 14 mortgage, so it actually matured just after Peter
 15 died. So I was then able to sell the house, buy
 16 a small bungalow, take equity out, and that's what I'm
 17 living on now. I couldn't have done it in the house
 18 but I was able to do it by selling down.
 19 And, other than that, it's really -- well, you
 20 just think about everything you spend, you know. Can
 21 I afford this? Can I afford that? It's something
 22 that is permanently on your mind, but, as I say, we
 23 didn't go under. We didn't lose our house. We were
 24 lucky. Lots of them weren't.
 25 Q. You mention in your statement that Peter's story was
 70

1 wanted.
 2 Q. What impact did that have on his reputation in the
 3 community?
 4 A. The people who knew us -- and a lot of people who he
 5 hadn't seen and had forgotten about, you know,
 6 ex-colleagues from the Police Force, got in touch and
 7 said "This is wrong, there's no way you have stolen
 8 any money". I mean, they all knew he was the last
 9 person to ever steal money. How many people thought
 10 that there was no smoke without fire, I don't know.
 11 They're the ones you never know but, certainly, the
 12 people that we knew, nobody even began to believe that
 13 he was guilty.
 14 Q. You mention in your statement that he wanted to
 15 volunteer for Daft as a Brush, a charity. Can you
 16 tell us a bit about that?
 17 A. Yes, I mean, it's a charity that somebody set up and
 18 they go around and pick anybody up that's going for
 19 chemotherapy to the local hospital and they have these
 20 blue vans with the yellow brushes all over. Daft as
 21 a Brush. Where the name came from, but it's lovely,
 22 and they're run by volunteer drivers with a volunteer
 23 helper, and they will take somebody to chemo and sit
 24 with them, if they want, and then bring them home.
 25 And he said, you know -- the one thing he loved was
 72

1 driving and it was the one job he could have done was
 2 driving for that, and he said "I can't because I will
 3 have to do a CRB check and they will find out I've got
 4 a conviction", so he never even did that.

5 Q. Do you know how that made him feel?

6 A. Yes, he felt helpless and hopeless, you know, and
 7 worthless, I suppose, because -- I mean the only thing
 8 that kept him going, really, was the JFSA because it
 9 was something he could get involved in. Other than
 10 that, he had nothing. I mean, his love was driving.
 11 Well, you can't drive without money. He had to sell
 12 his beloved Subaru, his Scooby, and that was it, yes.

13 Q. What was the impact of all of this on his health?

14 A. Well, it didn't do it any good. I mean, he died of
 15 a brain tumour, and there's a lot of experiments,
 16 a lot of statements done, a lot of work done saying
 17 that stress is a big part of cancer. It's easy -- how
 18 long is a piece of string? We don't know why he got
 19 cancer of the brain but it certainly didn't help him
 20 and, yes, it -- we used to tease him that he hasn't
 21 got two legs, he's got four wheels. But I think
 22 because we couldn't go out, he hadn't anything to do,
 23 so he did just sit around and, yes, it didn't do his
 24 health any good whatsoever.

25 I mean he had been diabetic since he was 27 --

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1 picture -- and Pete was always -- it wasn't as if they
 2 didn't know who was -- I mean, Fiona was married, so
 3 she didn't have the name Holmes, but people knew that
 4 he was her dad because he was always involved in their
 5 life.

6 Helen, the younger one, she was actually sitting
 7 an A-level exam the day he was convicted, or
 8 a AS-level or something, and she was hoping to go on
 9 to go to university, although as a mature student, and
 10 she said she wasn't going because we couldn't -- she
 11 would have to get -- she was going to get a job to
 12 help support us.

13 And we had a big job persuading her to go, but
 14 she went. She went to Huddersfield but, bless her,
 15 every Friday night she drove home and she worked as
 16 a dog groomer on a Saturday and a kennel maid on
 17 a Sunday and she drove back so that she could support
 18 herself, because we weren't able to, and she nearly
 19 didn't -- she is now a successful pharmacist but she
 20 very nearly wasn't.

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

22 A. Fairness, you know. I want them to acknowledge what
 23 they have done. They're still fighting it. They're
 24 not -- they're not now, you know, accepting that what
 25 they did was so wrong and I think that's mostly what

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1 27, yes, but he had lived with that and lived with it
 2 well, but you get to your 70s and you think, well, is
 3 it just old age creeping in or is there something
 4 wrong. Yes, it's difficult to quantify really.

5 Q. What about the impact on your health?

6 A. Well, again I had to have a mastectomy eight years
 7 ago. Again, some studies say stress causes that, but
 8 I -- I'm a Yorkshire girl and a Yorkshire farmer's
 9 daughter and I suppose our ethos is, well, you just
 10 keep going and yes, I have come through it. Just.

11 Q. Was there an impact on your marriage?

12 A. Yes. I mean, I think -- I was thinking the other day
 13 and, really, you know, you start off married life and
 14 then the children come along and then when they have
 15 gone you join together. We never got that last bit.
 16 It just -- we just chugged along together and, yes,
 17 we -- I mean, I didn't retire until 2012 and he died
 18 in 2015 and, in that time, basically, we had no money
 19 to do anything anyway, you know. You have lost a lot
 20 of life that you don't realise at the time, until you
 21 look back and see what you have gone along, yeah.

22 Q. Did it have an impact on your children?

23 A. They had to go to work -- the two older ones were at
 24 work. They had both left home, but they had to go to
 25 work the next day knowing that their father's

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1 I want.

2 Q. Is there anything else you would like to say to the
 3 Chair?

4 A. I'm on my soap box now. I mean, one of the things
 5 I would like is everybody, whether it is Post Office,
 6 Fujitsu or the Government, that either had a hand in
 7 this or knew about it, to be made to sit in a room and
 8 see all these witness statements. They're harrowing
 9 and, maybe at the end of that, they will realise that
 10 we weren't just subpostmasters, we were people whose
 11 lives they actually devastated and there's nothing
 12 that can really bring that back.

13 They say they're sorry. Words are cheap. We
 14 couldn't stand up in court and say "I'm ever so sorry"
 15 and then walk out and carry on as if nothing had
 16 happened. We had consequences to pay and so should
 17 anybody who was involved in this, you know. It was
 18 awful.

19 The other thing they say was, "Well, everybody
 20 is getting compensation"; they're not. They're still
 21 fighting compensation. You know, they have hired
 22 a top law firm and they have -- if Mr Loophole isn't
 23 one of them, he is a very close cousin, because they
 24 are looking into every single thing, every single
 25 case. They're doing basically what the Post Office

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1 are very good at: spending money, other people's
 2 money, to try and dig themselves out of a hole.
 3 I think I heard one lady say that she had been
 4 turned down because it wasn't the Horizon System.
 5 I was turned down because I hadn't got the right
 6 probate. The JFSA are turned down, they're frightened
 7 that the backers will want more money. They're just
 8 finding loopholes. I mean, it's -- I think David said
 9 it was 1 September 2021 that they put my application
 10 for compensation in.
 11 It's now March and they keep saying, oh, yes,
 12 I can get it. Bless David, he -- they only said that
 13 I could have compensation because he said I was coming
 14 here today and I would be talking about it and,
 15 suddenly, oh, I'm getting compensation. But that was
 16 two weeks, nearly three weeks ago, and I still --
 17 you know, they're just fighting it and they shouldn't
 18 be, you know.
 19 We shouldn't have to apply for compensation.
 20 The problem at the beginning was we had no money to
 21 fight them, it was this great big wall and we had got
 22 no money to fight them, so they just thought that they
 23 could walk all over us.
 24 I remember James Hartley saying, when we were
 25 going for joint litigation, and he said the advantage

1 asking for this and asking for that. We have proved
 2 that we were right and they were wrong and we
 3 shouldn't have to keep fighting for them.
 4 Compensation won't take away what's happened,
 5 but at least it will help us pay our bills, you know.
 6 There's energy bills and everything, and I just look
 7 at -- I saw a bit of a clip of a thing that Peter
 8 made, a programme that Peter made and it started off
 9 with one of the early JFSA meetings and I just
 10 thought, you know, I have just seen most of those
 11 people. Those people have aged more than ten years in
 12 the last ten years. They all looked so young compared
 13 with what they do now and it's because we have spent
 14 our time battling, and we're all tired of it,
 15 you know. Yes.
 16 The other thing I want to know is why they did
 17 it. Was it because they wanted to make more profit?
 18 I mean, I came -- we used to drive down to
 19 Warwickshire and you've got four hours in the car
 20 coming home, we used to, you know, go over what we had
 21 talked about and there was one week I said "Do you
 22 know, I think it's a bit of a conspiracy", because it
 23 was at a time when they were trying to close
 24 post offices down and there were protests from
 25 everybody.

1 of it being a public company, although they deny it is
 2 a public company, is that we can get backers because
 3 they can't go bust. The disadvantage is they've got
 4 a bottomless pit to pay with and we haven't, and they
 5 knew that and they priced us out of court then.
 6 And, you know, I have been lucky. I don't know
 7 whether everybody has, but David and his colleagues
 8 from Howe & Co are doing this, what is it called,
 9 *pro bono*, but we shouldn't -- because we couldn't even
 10 apply for compensation if we didn't have any money.
 11 We shouldn't have to do that, you know. That's -- the
 12 Post Office should -- they blithely say, "Oh, yes
 13 everybody is getting compensation", but they're not
 14 and I think, you know, everybody should immediately
 15 get a temporary -- you know, I have forgotten the
 16 word. What's compensation, is it, we're getting
 17 before they send it out, before they decide --
 18 **SIR WYN WILLIAMS:** Do you mean interim compensation?
 19 **A.** Interim, thank you very much. I have lost my words.
 20 **SIR WYN WILLIAMS:** Don't worry --
 21 **A.** Interim compensation, yes. Because we're all getting
 22 old. I mean, I was in my 60s and working when this
 23 started. I'm 80 next month and a widow, and there's
 24 more people like them and, really, you know, it's as
 25 David said, we have to be like *Oliver Twist*, keep

1 But there was -- I think at that particular
 2 meeting there were two, if not three, people who said
 3 that they had actually found a buyer for their
 4 post office, but they were turned down by the
 5 Post Office as being unsuitable. One even had his own
 6 post office already but he was classed as unsuitable.
 7 Now, it is easy to say, "Oh, well you have lost your
 8 village post office, it's not our fault, postmaster
 9 was pinching money and we can't get anybody else to
 10 run it". You know, or was it because they wanted to
 11 show profit and therefore it was -- helped their
 12 bonuses?
 13 I don't know but I want to know why they did it
 14 because they knew, and Peter's letter proves that they
 15 knew, so why did they keep on doing it? Why did they
 16 not stop?
 17 I think -- I hope I haven't left anything out,
 18 but I think, apart from saying -- I mean, there's
 19 a lot of people helped me on my way. They all know
 20 who they are and I thank them greatly. David is here
 21 and David and co are here today and, without them,
 22 I wouldn't be here, but also I would like to say thank
 23 you, Sir Wyn, because I feel that you're not just
 24 listening to us, you're hearing us and that makes
 25 a big difference.

1 **SIR WYN WILLIAMS:** I'm supposed to say thank you to you,
2 it's the other way around. So thank you for coming.
3 Thank you for explaining your own experiences but,
4 perhaps mostly, thank you for being such an effective
5 advocate on behalf of your late husband.
6 Right, we're going to take a five-minute break.
7 Then I'm going to invite Ms Patrick to read a few more
8 statements, she has got her hand up, and then at
9 around 12.45, we will have lunch, and then we will
10 have our final witness at about 1.30, if that's all
11 right with everyone. Thank you very much.

12 **(12.20 pm)**

13 **(Short Break)**

14 **(12.29 pm)**

15 **SIR WYN WILLIAMS:** By the machine in front of me it is --
16 well, let's go by the clock. It is nearly 12.30, and
17 by the machine. So we will stop again at 12.45.
18 Don't rush it, just do as many as you can in that
19 period, okay.

20 **MS PATRICK:** Thank you, Chair.
21 I will continue reading the summaries of the
22 evidence of statements by Core Participants who are
23 represented by Hudgells Solicitors.
24 I begin with a summary of the evidence of
25 Mr Malcolm Watkins.

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1 experience. He then instructed a different solicitor
2 and they told him the same thing.
3 He was also told this by the National Federation
4 of SubPostmasters.
5 To repay the shortfall, Mr Watkins had to
6 remortgage his home. His payments went up. He
7 suffered anxiety and depression. When he was
8 prosecuted, he felt alone because no one believed him
9 and everyone assumed he was guilty.

10 He told his wife that he had thought about
11 killing himself. There were occasions when he wanted
12 to end it and says he was in a "horrendously dark
13 place".

14 As a result of the events with the Post Office
15 he suffered anxiety and depression and took
16 anti-depressants. He tried and struggled to sleep.

17 After his conviction was publicised in the press
18 his family experienced abuse. He says he went from
19 being totally mortgage free to being on a debt
20 management plan. The situation led to his divorce.

21 He wants the Inquiry to know he went from being
22 respected in the community to being a social outcast.

23 On 19 July 2021 his conviction was overturned.
24 He says:

25 "I was put through hell and I did nothing,

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1 **Summary of witness statement of MALCOLM WATKINS (read)**
2 **MS PATRICK:** Mr Watkins was appointed as subpostmaster of
3 the Great Gransden branch in St Neots
4 in December 2000.

5 He first experienced small shortfalls such as
6 £60 or £65 and he would pay the shortfalls from his
7 own pocket. He accepted that there was always going
8 to be some element of shortfalls.

9 An audit occurred on 12 September 2003 and he
10 was advised that £65,000 was missing. He tried to
11 tell the auditor that there must be something wrong
12 with the system. A couple of weeks later he was told
13 that there had been a mistake and the shortfall was
14 actually £50,000.

15 After the shortfall was alleged, his area
16 manager arrived. He suspended Mr Watkins and took all
17 the money and anything of value. He was charged with
18 theft.

19 He pleaded guilty. His contract was terminated
20 and he paid the value of the shortfall shortly
21 afterwards. He was sentenced to an 18-month prison
22 sentence, suspended for 18 months.

23 Mr Watkins was told by a solicitor that to stay
24 out of prison he had to bite the bullet and pay the
25 money back and put the shortages down to his lack of

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1 absolutely nothing wrong."

2 He feels the Post Office employees were
3 blinkered and he wants to say to the Inquiry:

4 "They thought because [he] earned money and
5 drove a nice car it must come from the money I had
6 taken. It never occurred to them that I worked seven
7 days a week and started at 5.00 am in the morning."

8 He says to the Inquiry he cannot put a price on
9 his life being destroyed.

10 Next we turn to a summary of the evidence of
11 Mr Tahir Mahmood.

12 **Summary of witness statement of TAHIR MAHMOOD (read)**

13 **MS PATRICK:** Mr Mahmood is married and a father of four.
14 He was appointed subpostmaster at the Ten Acre branch
15 in Selly Oak in May 1999. He liked the idea of
16 serving the community.

17 After Horizon was installed in 2000, he received
18 about two weeks' very basic training. During that
19 training, a shortfall of around £4,000 to £6,000 was
20 showing on Horizon. The trainer told him to put it in
21 a suspense account and this would eventually correct
22 itself.

23 Mr Mahmood says of the helpline, "it was very
24 unhelpful". They indicated to him that the system was
25 not at fault and that the shortfall would eventually

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1 resolve itself. He was eventually forced to pay the
2 shortfall in full.

3 He tells the Inquiry that he experienced two
4 robberies at the branch, which saw him and his sister
5 both held at gunpoint. Throughout 2003 and 2004
6 shortfalls continued to occur, but the levels were
7 increasing. He continued to put his own cash in to
8 pay shortfalls but, by January 2005, Horizon was
9 showing a shortfall of approximately £25,000.

10 He says "I knew I needed help", and he asked his
11 father to help pay. This really hurt Mr Mahmood
12 because he did not want to tell his family and he did
13 not want to let them down.

14 On 30 April he was audited. The shortfall was
15 around £33,000 and the Post Office investigators
16 interviewed him. He recalls an investigator saying
17 things like "You're a criminal, this was a criminal
18 act and you took that money". He says of that day:

19 "I was so ashamed when I went home. I broke
20 down and told my family about what happened. I felt
21 like I had let them down. I also felt like I had let
22 my community down. It was one of the worst days of my
23 life."

24 He was interviewed again on 3 May 2005 with
25 a representative from the National Federation of

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1 for another six months.

2 Once prospective employees find out about his
3 conviction, they no longer wish to employ him. The
4 family home was sold because he could no longer afford
5 to pay the mortgage. He sold the post office branch
6 at a loss of around £35,000. He and his family were
7 homeless and had to rely on homeless hostels for
8 around eight months.

9 His parents returned to Pakistan and his brother
10 and sister moved away because he could no longer
11 afford to support them.

12 Mr Mahmood is currently unemployed and reliant
13 on benefits. He wants the Inquiry to know about the
14 impact within his wider family. At family gatherings
15 he would hear people gossiping about him and staring
16 at him. He found this difficult as he thought some of
17 them may have believed he did take the money.

18 He had not previously told his children about
19 his conviction and only told them following its
20 quashing by the Court of Appeal. Mr Mahmood says:

21 "Nothing can undo what I have been subjected to
22 and the impact that this has had upon myself and my
23 family."

24 Next we turn to the summary of the evidence of
25 Mr John Armstrong.

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1 SubPostmasters who was not very helpful.

2 Investigators suggested he was the only person to have
3 experienced problems with Horizon.

4 When the Post Office demanded payment of the
5 shortfall, he didn't have the money to pay. On
6 18 July 2005 he pleaded not guilty to false
7 accounting. On transfer to Birmingham Crown Court and
8 on legal advice, he pleaded guilty in order to avoid
9 a custodial sentence.

10 At the time, he had two young children and his
11 wife was pregnant.

12 Mr Mahmood was sentenced to nine months'
13 imprisonment and spent time at Winson Green and
14 Sudbury prisons. He did not expect a custodial
15 sentence and had attended court without his diabetes
16 medication.

17 Of Winson Green prison, he says:

18 "You were kept in your cell for most of the day
19 and only allowed out to shower in the morning, to eat
20 and for very short exercise breaks."

21 He refused his wife and children requests to
22 visit him as he was ashamed. His third child was born
23 while he was in prison and he wants the Inquiry to
24 know this left him absolutely devastated.

25 He was released in February 2006 and wore a tag
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1 **Summary of witness statement of JOHN ARMSTRONG (read)**

2 **MS PATRICK:** In 1996 Mr Armstrong bought Weston
3 Post Office and became subpostmaster there. He then
4 later purchased Woolston Post Office in February 2003.
5 He had been encouraged to buy Woolston by the
6 Post Office, which he felt demonstrated that the
7 management had confidence in his ability to increase
8 its business successfully.

9 For a short period he was running both
10 post offices. When shortfalls started appearing, the
11 help desk told him how to adjust the shortfall and
12 told him it would work itself out the next day. It
13 never did.

14 This had also happened previously at the Weston
15 branch. At that time he repaid a shortfall of
16 approximately £3,000.

17 By the time the auditors visited his second
18 branch, the shortfalls had risen to almost £10,000.
19 Two auditors visited the Woolston branch on
20 28 June 2004, very early in the morning, at 8.10. He
21 told them they would find a £10,000 shortfall. He was
22 suspended on 28 June 2005. He was told he would have
23 to pay the shortfall after the audit. This left him
24 with no option but to sell the post office, as he had
25 no funds elsewhere. He repaid the entire shortfall of
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1 around £10,000 and also £2,000 in costs.
 2 On 30 June 2005 he was interviewed and accused
 3 of misusing his finances by having large boats and
 4 cars, of which he says "This was all incorrect and
 5 quite upsetting". He was charged with theft and, on
 6 advice from his barrister, reluctantly agreed to plead
 7 guilty in order to secure a lesser sentence. He could
 8 not risk going to prison. He was sentenced at
 9 Southampton Crown Court on 19 May 2006, given
 10 200 hours of community service and paid costs in the
 11 region of £2,000.

12 His conviction was overturned on 19 July 2021.

13 Of the impact upon him, Mr Armstrong says he has
 14 been recently seen by a psychologist who recommended
 15 psychological support. He says that after his
 16 conviction he became an introvert. He wouldn't speak
 17 to anyone, he wouldn't trust anyone. It was very
 18 lonely and he became, as he puts it, "completely the
 19 opposite to the extrovert I used to be". He said:

20 "I had never had a problem speaking in public
 21 before."

22 And during a previous marriage he had even been
 23 a district and a parish councillor. He said he would
 24 also swim, training youngsters at a local swimming
 25 club. He wants the Inquiry to know that he still now

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1 you would come to London next week, yes? Are you
 2 happy with that?

3 **MS PATRICK:** Sir, that is perfect -- as I understand it,
 4 we have other summaries to read in London, in any
 5 event, so I think that if we keep to a timetable
 6 that's appropriate for you and for the Inquiry ...

7 **SIR WYN WILLIAMS:** Well, as I say, if we have time this
 8 afternoon, we will hear you, since you're good enough
 9 to stay, but otherwise it will be London next week.

10 Fine, great. See you at 1.30.

11 (12.44 pm)

12 (The luncheon adjournment)

13 (1.30 pm)

14 **MS HODGE:** Good afternoon, sir. Our final witness for
 15 today is Mrs Sally Stringer.

16 **SIR WYN WILLIAMS:** Yes.

17 **SALLY MARY KATHLEEN STRINGER (sworn)**
 18 **Questioned by MS HODGE**

19 **MS HODGE:** Mrs Stringer, as you know, my name is Catriona
 20 Hodge and I ask questions on behalf of the Inquiry.

21 Please can you state your full name?

22 **A.** Sally Mary Kathleen Stringer.

23 **Q.** Thank you. You made a witness statement on 1 February
 24 of this year; is that right?

25 **A.** That's correct.

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1 finds it difficult to have conversations with
 2 strangers. He says:

3 "Thankfully, my wife stood by me."

4 It devastates him to think about the effect this
 5 has had on his wife. He said she became depressed and
 6 that their lives are very different now. He describes
 7 being exonerated as wonderful but he wants
 8 an explanation. He wants to tell the Inquiry he can't
 9 remember what it feels like to be normal, although he
 10 tries. He does not think anything will erase the
 11 stress of the past few years.

12 **SIR WYN WILLIAMS:** I think we're quite close to 12.45, so
 13 you've got four summaries left?

14 **MS PATRICK:** Yes, sir.

15 **SIR WYN WILLIAMS:** Were you intending to be here this
 16 afternoon? I'm not asking you to be, just --

17 **MS PATRICK:** No, sir, I'm very much intending to stay to
 18 the end of the day.

19 **SIR WYN WILLIAMS:** Right, well, if you're doing that and
 20 you don't mind doing it, what I suggest is we start
 21 again at 1.30 with the witness and, depending how long
 22 that witness takes, there may be time for you to
 23 finish. But, as it happens, I do have to finish
 24 earlier than normal today, so there's an outside
 25 chance that you would be left hanging over and then

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1 **Q.** Do you have a copy of that before you?

2 **A.** I do.

3 **Q.** Can I ask you please to turn to the final page of your
 4 statement. Can you see your signature there?

5 **A.** That's correct.

6 **Q.** Have you had a chance to re-read this statement since
 7 you made it --

8 **A.** Yes.

9 **Q.** -- at the beginning of February? Is its content true
 10 to the best of your --

11 **A.** It is, but I would just like to make a few corrections
 12 and it is my fault for not spotting them earlier, but
 13 having re-read and re-read, and I was -- so may I,
 14 sir, ask --

15 **SIR WYN WILLIAMS:** Of course.

16 **A.** Point 2, the year should be 2021, not 2020.

17 **SIR WYN WILLIAMS:** Fine.

18 **A.** Point 48, it should add 2021, after the audits of
 19 2012.

20 **SIR WYN WILLIAMS:** Yes.

21 **A.** Point 94, it should be 2013 not 2016.

22 **SIR WYN WILLIAMS:** Yes.

23 **A.** Point 120, it should have "after 4 January 2021".
 24 And 136 should delete "Post Office Limited". It
 25 should just be "the group litigants".

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1 **SIR WYN WILLIAMS:** Yes.
 2 **MS HODGE:** Is your statement of 1 February otherwise true
 3 to the best of your knowledge and belief?
 4 **A.** Yes. Sorry.
 5 **Q.** Not at all, thank you.
 6 I'm going to begin, Mrs Stringer, by asking you
 7 a few questions about your background. Are you
 8 married?
 9 **A.** Yes, I am.
 10 **Q.** For how long have you been married?
 11 **A.** A long time. 30-plus years.
 12 **Q.** You currently live in Lincolnshire?
 13 **A.** Correct.
 14 **Q.** When did you move there?
 15 **A.** I beg your pardon?
 16 **Q.** When did you move there?
 17 **A.** January last year, January 2021.
 18 **Q.** Before working in the Post Office you worked in the
 19 travel and airline industry; is that right?
 20 **A.** Yes. I had a variety of jobs. I was a nurse and then
 21 I worked in the airline business. I worked in the
 22 wine trade for ten years and then in 1994 I got breast
 23 cancer, and I was 38 then, and we made a decision that
 24 we would buy a business and if I died it gave my
 25 husband something to fall back on.

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1 going through the company every week and, of course,
 2 large stocks held on shelves. We had stocktaking
 3 every month, which I had to be accountable for, and
 4 I carried a large staff with me as well. So,
 5 you know, it was very much a hands on, trust your
 6 staff -- if they did something wrong, they were fired.
 7 But it was an interesting business to be in at the
 8 time.
 9 **Q.** You have mentioned a date of 2002. Is that when you
 10 applied to become a subpostmistress?
 11 **A.** Yes, that's when I suddenly realised -- we had sold
 12 our house in Cheltenham in the January of 2002 and we
 13 had seen the post office and shop -- it was a rundown
 14 post office and shop and we had expressed an interest
 15 in that, so when our house had been sold, we moved in
 16 with my mother-in-law because that sold quite quickly
 17 and then one had to apply to the Post Office for
 18 an interview.
 19 We started that process in February 2002 and it
 20 took them until June -- well, May, because when
 21 I finally got an interview, I had to actually go
 22 through the process and I got an interview in
 23 Chippenham on 21 May 2002, but my area manager was too
 24 busy to interview me on that day, so I was interviewed
 25 by his boss, which is fine.

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1 So we bought a deli in Cheltenham with a short
 2 seven-year lease that was very successful. I had my
 3 chemotherapy and we worked hard at making that
 4 business work and then in 1995 my dear mother died,
 5 which wasn't conducive to, you know, good health, but
 6 that's how it was.
 7 And our lease expired in 2002, so we thought we
 8 would move. We sold our house and moved to buy
 9 a trusted brand of a post office and village shop.
 10 **Q.** You have mentioned a trusted brand, what attracted you
 11 to working for the Post Office?
 12 **A.** Post Office, in my mind then, was a trusted brand.
 13 I had a savings book when I was a child, which was
 14 always something that, you know, you would take to
 15 your post office, they would write down how much
 16 you've got saved. It's something a generation doesn't
 17 do any more, but it was always there for communities
 18 too and it seemed to be, you know, quite a nice idea
 19 to have a village shop with a community around it and
 20 that's where we were at that particular time.
 21 **Q.** You have mentioned that you ran several businesses
 22 before you took on a post office and you worked in the
 23 wine trade. When you were doing that, who was
 24 responsible for managing the accounts?
 25 **A.** I was. I managed two shops with a substantial income

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1 We got confirmation a week later that the
 2 appointment was fine and we actually moved into the
 3 shop on 30 June 2002.
 4 **Q.** Where was the shop located?
 5 **A.** It was in a little village between Cheltenham and
 6 Evesham, a little village called Beckford.
 7 **Q.** Can you describe the village, please?
 8 **A.** Yes, in those days it was mainly farming community,
 9 farm workers who lived in tied cottages. The rich and
 10 affluent lived in their bit and the poor lived in
 11 their bit, but the twain always got on. They were
 12 never in each other's pockets, per se. Things changed
 13 as the years went on but it was a small community
 14 which helped each other.
 15 **Q.** You have mentioned selling your home before moving.
 16 Is that how you purchased --
 17 **A.** Yes.
 18 **Q.** -- how you funded the purchase?
 19 **A.** We sold our home and we took out a small business loan
 20 to top that up because we knew we had to buy stock and
 21 we wanted to change the rundown shop to have a deli
 22 counter, and bits and pieces, and the post office cage
 23 was alongside, then, our deli counter.
 24 **Q.** Please can you describe the property that you
 25 purchased?

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1 **A.** Yes. It was a large village shop with a post office.
 2 The flat was above it. We had a three-bedroom flat
 3 above it, and it was actually attached to another
 4 house, which was separate from our business and in the
 5 courtyard we had an old stable block which we
 6 converted into holiday cottages, eventually, which,
 7 during the last few years was our saving grace, except
 8 for COVID, but I mean that moves on 20 years. But
 9 yes, we had plans to do all sorts of different things.
 10 **Q.** How did the business perform in the first few years?
 11 **A.** It was fine. We had a -- we had a great shop
 12 community and we actually won rural retailer of the
 13 year in 2005, which was quite prestigious. It was
 14 a prestigious award to have at that time for supplying
 15 local goods and dealing with local suppliers,
 16 et cetera, and the shop -- we kept independent until
 17 2012, when we needed to go into a brand, because
 18 retailing changes and you have to adapt retailing to
 19 change with the way things progress through the years.
 20 And so in 2012 -- 13 I think, we joined Londis
 21 as a brand but, prior to that, we stayed fairly
 22 independent.
 23 **Q.** What salary did you receive from the Post Office for
 24 your work as a subpostmistress?
 25 **A.** Yes, they're interesting, they paid me -- I was
 97

1 their computer system. I knew how to work a EPOS
 2 system because I had worked that for ten years in the
 3 wine trade. We had a state-of-the-art EPOS system
 4 with all the stock on and things, but no, I had not
 5 one iota of training before I set foot in that cage on
 6 3 July.
 7 **Q.** What training did you then receive upon opening the
 8 branch?
 9 **A.** Well, none, really. I had -- when we opened the shop
 10 at the end of June -- we obviously filled the shop
 11 shelves up with everything, but I couldn't go into the
 12 post office because the previous postmistress had to
 13 run it until they could sort out an audit and that
 14 audit wasn't until 3 July, so I didn't actually go
 15 into the post office until 3 July and my trainer
 16 arrived on 4 July and was there for a day and a half.
 17 She arrived on the Thursday morning and she left at
 18 lunchtime on the Friday, and that was it.
 19 I was left with a computer screen that I had no
 20 idea how to navigate. I really had no idea because
 21 you had to push a button here and push a button there,
 22 and whatever. It wasn't simple, per se. It wasn't
 23 too bad once you got to know it but you couldn't
 24 actually do one transaction without having to go into
 25 another screen to finish it off.
 99

1 earning, when I was in the wine trade, about £25,000
 2 to £30,000 a year, so I took a pay cut of -- well,
 3 I went down to about 11 -- just over £11,000 for the
 4 Post Office. It is done on products, and the previous
 5 postmistress hadn't done very much because they were
 6 divorcing. So the salary was quite low, so we thought
 7 we could build that up a bit and then I discovered,
 8 out of the salary game, that everybody has different
 9 levels and if you're a Federation member you got extra
 10 products.
 11 So you could have DVLA stuff, or bureau de
 12 change on demand, but if you were an ordinary rural
 13 office and you weren't part of that conglomerate, you
 14 stayed on the basic salaries and that went down over
 15 the years.
 16 **Q.** Was the Horizon System installed in your branch before
 17 you purchased it?
 18 **A.** Yes, it was.
 19 **Q.** Did you receive any training on this system before you
 20 took over?
 21 **A.** No. They couldn't arrange training. I was supposed
 22 to go to Cheltenham for training at the main
 23 post office prior to us buying the business at the end
 24 of June and no, that wasn't part of Post Office's
 25 remit to manage that. So I had no training at all on
 98

1 So after the trainer left, I sat there and felt
 2 like an incompetent idiot because I couldn't
 3 actually -- I couldn't function with it. I didn't
 4 know what to do with it. Luckily, in those days, the
 5 pensioners -- because Thursday is pension day -- still
 6 had the pension books so you could tear a bit out of
 7 the pension book and "Okay, you're owed 50 quid",
 8 that's fine 50 quid, and then you tap it into the
 9 machine. But when it got to the stage where it was
 10 all cards, that was a different ball game altogether.
 11 But no, my training was non-existent really.
 12 **Q.** Did you retain any paper records alongside using the
 13 Horizon System?
 14 **A.** You -- well, no. I mean, well, in the early days you
 15 did but when you had to start balancing monthly, no,
 16 because it was all on the computer.
 17 **Q.** Did you experience problems using the Horizon System?
 18 **A.** Sorry?
 19 **Q.** Did you experience problems using the Horizon System?
 20 **A.** Oh, it was an absolute nightmare. I mean, from day
 21 one -- everything about it was convoluted, you know.
 22 There was no simplicity to it at all and I had errors
 23 over the years amounting to thousands. Some I got
 24 rectified through the helpline, some I didn't. I mean
 25 are we going to get on to -- we're going to come to
 100

1 2005 with that performance --
 2 Q. Yes, I was going to --
 3 A. But with regard to the general operation of the
 4 computer in the early days, it was just awful.
 5 Q. When did these issues first start occurring to you in
 6 the branch?
 7 A. Well, the day of the audit was an interesting one
 8 because that was my very first day I could get in --
 9 and I refer to my office now as a rat cage because
 10 that is exactly what it was. I was like a rat
 11 incarcerated in a cage. So I apologise for that but
 12 it's easier to refer to it as a rat cage.
 13 The day of my audit, which was the first day
 14 I was allowed to set foot in there, the previous
 15 postmistress was in there so her audit took place, and
 16 I was faffing around in the shop with my husband,
 17 you know, whatever, and then I was called in and this
 18 man said to me, who was the auditor, "Right, just sign
 19 this piece of paper" and he gave me a piece of paper.
 20 I looked at him and said "What?" He said "This is
 21 what we do, you sign this piece of paper", and I said
 22 "Actually, I'm not signing anything until I count the
 23 stock. I want to count all the money, all the coins
 24 and anything else you've got to give, I don't know
 25 about", because I didn't know what I was taking on,
 101

1 forward with this new system that they were
 2 introducing which involved update in the software.
 3 So, bearing in mind that I had had issues with -- I'm
 4 going to go back to when I -- when the trainer was
 5 with me for the two days, she said "You won't be able
 6 to balance because, you know, it's not your stock".
 7 I said, "Hang on, it is my stock because I counted
 8 it".
 9 "Oh, you might get errors from the previous
 10 postmistress."
 11 "Really? Fine", we will go forward with that
 12 when we get to it.
 13 So, in 2003, we're going back, I had an audit
 14 and this woman -- I shall never forget her, I will
 15 never forget -- I can still see her. She arrived at
 16 8 o'clock in the morning, and I don't think she had
 17 washed for a week, which is also a bit of a problem.
 18 Anyway, she demanded to go into the rat cage, so I let
 19 her in and it was a question of -- and we were busy in
 20 the shop with papers at 8 o'clock in the morning and
 21 it's "What's this, what's that, where is this, where
 22 is that?" and I said "I don't know what the hell
 23 you're talking about".
 24 "I want to see this piece of paper for this",
 25 and I said "I genuinely have no idea what you're
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1 I knew that there might be postal orders and things.
 2 Anyway he said, "I'm going to go in a minute",
 3 and I said, "In that case I'm not signing your piece
 4 of paper, it's quite simple". And he said "You know,
 5 this is what we've got", and I said "I'm still wanting
 6 to count it", and the previous postmistress looked at
 7 me, and she then had to leave. And he said "Just
 8 sign" -- I said "I'm not signing the piece of paper".
 9 I said "Either you stay here and we go through this
 10 item by item, or it stays shut". And he eventually
 11 gave in and he had to sit there. And I counted -- it
 12 took hours, hours, all the stamps, all the books, all
 13 the money, down to the last bag of pennies and,
 14 eventually, I signed for the stock as a true stock
 15 because I had counted it, but he was quite happy for
 16 me not to count it, which I think -- that put alarm
 17 bells with me from day one, which is fairly awful
 18 really.
 19 Q. You have mentioned in your statement that an issue
 20 arose in 2005 following the installation of new
 21 software.
 22 A. Yes, that was an interesting one. I employed
 23 a previous postmistress, she worked in the shop in
 24 another village, just part-time, so that I could get
 25 out of the cage and we were told that we had to go
 102

1 talking about".
 2 "Well it's this date". I said, "Well I wasn't
 3 actually here then". And this progressed from being
 4 a sensible visit to being totally tortuous and,
 5 eventually, I burst into tears, walked out of the
 6 office, locked her in there and said "Well, you can
 7 get on with it, I really don't care, can't be doing
 8 with this. You cannot catch me for errors that I have
 9 not committed, that I wasn't even here for". So that
 10 was 2003.
 11 So we move on to 2005. So, to get out of the
 12 rat cage, I employed Elaine and we knew we were going
 13 to have new software so we counted everything
 14 separately. She counted everything, the stock, the
 15 money, as you would for an audit. I did it, and my
 16 husband, Geoff, double-checked us both, so we all had
 17 three sets of paper because worked on paper.
 18 So we knew we balanced and this bod turns in
 19 from the Post Office, "I have come to fit your
 20 software", and he fiddled around with this computer
 21 and then he went. He had to go away quickly because
 22 he had been called off somewhere else, so he didn't
 23 explain to us how it was going to work, which was
 24 another learning curve.
 25 Then -- so the next month, because we were then
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1 moving to monthly accounting, whereas before it was
2 weekly. And, on a weekly basis, you've got a fairly
3 good idea of what you're doing week on week. Month on
4 month, with no paperwork, it's a problem.

5 And so we decided that we wouldn't have any
6 stock in -- we wouldn't take any cash deliveries -- we
7 wouldn't order any cash for that month, we wouldn't
8 take any stamps in, so we would have a starting point
9 of transactions and, at the end of the first month, we
10 went through the training manual how to balance and it
11 was out. It was out by double the stock and so I knew
12 that there was a problem then and because we -- we
13 were so sure of what we had, with the transactions
14 that we had done, we knew we hadn't had large sums in
15 and we hadn't paid much out. Our cash was, you know,
16 as it was but there was no way the stock -- stamps
17 could be out.

18 So I rang the helpline and this is probably the
19 only time the helpline was actually helpful. I spoke
20 to a chap called Alan and I explained the problem and
21 I had shut because there's clearly an issue because
22 I wasn't going to rollover, because if I had rolled
23 over I would have to accept the errors. So I stayed
24 in that particular accounting period and I rang this
25 chap Alan and I said "Look, this is what's happened",
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1 paper. It was given to me by this woman who trained
2 me for two days -- well, a day and a half, "Just ring
3 this number", so I assumed that was the helpline.
4 I later discovered later on in my time with
5 Post Office that they have various offices all over
6 the place, which I didn't have any -- well, I didn't
7 have much to do with any of them, except for written
8 warnings, but that's another story. But there were
9 bases all over the place but Chesterfield was my port
10 of call.

11 **SIR WYN WILLIAMS:** That was your port of call. Thank you.
12 Yes, Ms Hodge.

13 **MS HODGE:** Thank you. You have mentioned your contact
14 with the helpline in 2005, or a contact at
15 Chesterfield, in any event. Did you receive any help
16 or support from your area manager?

17 **A.** Well, that's a bit of a joke as well, because he -- he
18 was too busy to interview me in 2002. He didn't sign
19 my letter of appointment in 2002. That was signed,
20 obviously, by his secretary, "C Williams", from
21 memory, and in the 20 years I was a postmistress he
22 never set foot in the office. He never rang me. He
23 was never available for help, and that is a sad
24 indictment of how an organisation runs itself, or
25 attempts to.
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1 da-di-da-di-da, and he said, "Okay, well, you've got
2 to reverse all the transactions you have done and get
3 back to square one". So I spent all day reversing
4 transactions on the telephone. Meanwhile, people are
5 in for their pensions, "Sorry, shut".

6 We took it back to square one and I, actually --
7 to go forward, I actually met Alan in 2020 when I went
8 up to Chesterfield, and I explain that later, and
9 I did thank him for his help then because he actually
10 knew what the problem was and was able to get me back
11 to where I was. But I think that was an exception to
12 the rule because I was pedantic about it, I wasn't
13 going to rollover until this had happened, so that's
14 where we were with that 2005.

15 **SIR WYN WILLIAMS:** Before we move on, can I just ask you,
16 in your statement when you are describing this, you
17 use the word "I rang the Chesterfield helpline"?

18 **A.** Yes.

19 **SIR WYN WILLIAMS:** Is that to be distinguished from the
20 helpline, or is this a different team or what?

21 **A.** So when -- I -- I assumed, but -- until I started to
22 look into Post Office properly, I assumed that
23 Chesterfield was the head office.

24 **SIR WYN WILLIAMS:** Right.

25 **A.** Because that was the number I had got on a piece of
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1 20 years -- I met an area manager after I had
2 been to Chesterfield for this reconciliation thing in
3 2020. When I said to the new bunch that are there,
4 "Oh, I haven't had an area manager in my office for
5 19 years", or 20 years, whatever it was, and the next
6 morning when I got back to the office, I had
7 a phonecall from the new -- "I'm your new -- I'm your
8 area manager".

9 "Oh, great."

10 "Can I come and see you?"

11 "Well, yes, it would be a real joy to see
12 a representative from ..." but no, he didn't come
13 anywhere near and he was only in Chippenham. It's not
14 exactly 100 miles away.

15 **Q.** You have described issues arising in relation to
16 discrepancies and error notices, which pre-dated you
17 taking over the branch.

18 **A.** Mm-hm.

19 **Q.** How were those resolved with the Post Office?

20 **A.** Well, they kept appearing and I kept saying "Well, I'm
21 not paying it, sort it out", and I would ring
22 Chesterfield and they would say, "Oh, well, it's on
23 your office".

24 "Well, it's not my stock, it's not my stuff".

25 So eventually I think they probably got rid of it,
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1 except for -- no, they got rid of it because then
 2 I had error notices of my own, which took time to get
 3 rid of too, but I think they got rid of those because
 4 the auditor in 2003 was told quite clearly that they
 5 were not my errors. So I -- and I didn't get any
 6 paperwork back from her so I assume that they
 7 disappeared. Where? I don't know.

8 Q. You have mentioned two other shortfalls in your
 9 statement, one in 2008 and one in 2012. Did you make
 10 those sums good yourself?

11 A. Yes.

12 Q. How did you do that?

13 A. The one in 2008, that was the one that appeared on
 14 1 April, I thought it was April Fools Day. They used
 15 to just appear, you know, you would have this error --
 16 it was sent through the post. They had two ways of
 17 doing it. They would send you an error notice through
 18 the post, and I got one for £1,048, and I said, "Well,
 19 I don't know where that is, I have no idea what it
 20 is".

21 "Well, you've got to pay it."

22 "Well, I can't afford to pay it, you don't pay
 23 me enough to pay that sort of stuff out". That was
 24 more than a month's salary. And they said "Well, we
 25 will take it out of your salary", and I said "If you

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1 my MP about the separation of Royal Mail and
 2 Post Office. So letters were flying from my MP to
 3 BEIS and to Post Office senior management about
 4 business was being stolen from the post offices by
 5 Royal Mail. They were basically targeting --

6 Quite easy for Royal Mail, really, because when
 7 they segregated the two businesses they separated the
 8 retail arm from the distribution arm because,
 9 basically, the Post Office was losing a fortune and
 10 when they segregated those, Royal Mail had the
 11 wonderful opportunity to get extra customers from the
 12 Post Office by going through the mail bags. They knew
 13 exactly who posted what from where and, as a small
 14 rural business, I had a good customer base locally
 15 of -- you know, we had a silk mill and a saddlers and
 16 a guy who used -- he was wonderful, he used to do
 17 coconut shells for compost and -- back in 2011, and
 18 all three of those businesses were targeted directly
 19 by Royal Mail offering them a 20 per cent discount off
 20 Post Office counter's prices.

21 And one of them -- well, all three of them,
 22 actually, mentioned it to me, but one of them said
 23 "You know, we have said we won't do it because we are
 24 loyal to Post Office", and that -- eventually when
 25 that -- when they all did move eventually, because

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1 take it out of my salary it will be £10 a month
 2 because -- until you resolve this", and I had an
 3 argument with somebody, I think, at HR, and eventually
 4 we whittled that -- because I had to pay the £1,000
 5 eventually and that came out of the shop profits.

6 Eventually, it came back to be an error of £26
 7 and you're thinking "How do they manage it?"

8 Different things were put together and I -- it still
 9 haunts, it still haunts.

10 Q. Over the 20-odd years that you ran the branch, how
 11 much do you think you paid in to make good?

12 A. The business probably backed the Post Office to
 13 probably £10,000, £15,000, over a period of time. It
 14 would be up one day, one month, and it would be down,
 15 so you have a little bag of stuff, you put it back in,
 16 if you hadn't got it then you had to make it up from
 17 the shop takings. It was not a good way to exist,
 18 really.

19 Q. You mentioned already two audits of your account: one
 20 on the day you took over the branch, a second one in
 21 2003.

22 A. Yes.

23 Q. You had a third audit in 2012; is that right?

24 A. Yes, that was an interesting one. Prior to that,
 25 I had been a bit of a nuisance. I had complained to

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1 20 per cent discount off your postage is quite
 2 substantial if you're posting, you know, 100 parcels
 3 a day. My salary was cut by about £400 a month on
 4 that alone, a loss of income.

5 So I started to write letters to MPs who then
 6 started to write letters to BEIS, who then started to
 7 write letters to ministers and I then had an audit in
 8 2013. I had had a written warning prior to that for
 9 not opening on a Wednesday afternoon and the office
 10 had not opened on a Wednesday afternoon ever, from
 11 somebody in London at some London head office.

12 So it was quite clear that they were going to
 13 have a target of a small office to seriously annoy and
 14 these two auditors, they arrived again before
 15 8 o'clock in the morning and we were busy, you know,
 16 papers, people collecting this, and my rat cage was
 17 probably just slightly bigger than this table really,
 18 not that much bigger than that, and a door there,
 19 a re-enforced door there, and a glass counter here,
 20 which didn't open.

21 There was a sort of slit there, and there were
 22 three of us in this cage and, actually, it was -- you
 23 couldn't move in there. You were congested. So made
 24 them a coffee, left the door open, and she is
 25 scratching away.

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1 I got a written warning from that audit for --
 2 well, first of all, I couldn't find the security
 3 manual and I asked them which security manual because
 4 when I took on the post office, I didn't actually have
 5 much paperwork. That had all gone, and my contract of
 6 employment didn't appear until 2011 because they
 7 couldn't be bothered to get me a contract of
 8 employment before then, so that appeared as a result
 9 of my letters going to the MPs, because I was
 10 disputing why a paperwork machine was removed because
 11 I hadn't signed a disclaimer for this and --

12 So the auditors were in, basically, to, I think,
 13 shift me sideways, and so it was a question of finding
 14 fault, "Well, where is the security manual?" "Which
 15 one?" was the comment, because I remember them asking
 16 me, and I said "Which one do you want? I've got this
 17 great big thick file here or I've got this piece of
 18 paper here". So I couldn't provide the relevant piece
 19 of paper so I had a written warning for that and also
 20 not shutting the door for the post office.

21 Q. Can you please describe the circumstances in which
 22 your appointment as a subpostmistress ultimately came
 23 to an end?

24 A. Yes, that's quite an interesting one too. They -- we
 25 had an armed robbery in the July of 2020, middle of

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1 We had the robbery in the July, where they -- three
 2 guys with a sledgehammer, an axe and something else,
 3 they smashed the shop door, which our shop alarm went
 4 off with, and we were asleep. We then heard more
 5 banging so they obviously smashed the other windows
 6 and then the post office door alarm went off so
 7 I then -- I was trying to put my contact lenses in and
 8 there was this phonecall at 1 o'clock in the morning
 9 "Oh, your alarm has gone off", this is Grapevine
 10 Security. "Yes, I know it's gone off. I'm just
 11 trying to put my contact lenses in". And my first
 12 "Can you please ring the police because we've got
 13 criminals on the premises?"

14 "Oh, I can't do that until they get into the
 15 safe". I thought, "You are joking". There's not an
 16 important -- I was, "Okay fine". So I put the phone
 17 down, put my contact lenses in and, meanwhile, these
 18 guys couldn't -- they broke the cage door down but
 19 they couldn't actually get into the safe, which was
 20 basically stuffed into -- it was, you know, built into
 21 the floor, and the next morning this blokey arrived
 22 from Post Office, "I'm head of security".

23 "Oh, really?" Piece of paper, and he said "Oh,
 24 you have had the windows done".

25 "Well, we've got windows, we've got glass all

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1 the night. We had had a few incidents before then
 2 with broken windows and stuff and we had a cash snatch
 3 as well. That was in the early days. And that cash
 4 snatch we had to pay back but, actually, Colin
 5 Burston, who interviewed me, came down and discussed
 6 with me that, you know, we had had money taken out of
 7 the post office till, it was my money, I had to pay it
 8 back.

9 And he discussed this with me when we had
 10 a queue of customers waiting for their pensions. They
 11 were all local villagers. So he went away pleased
 12 with the fact that he had done what he had to do and
 13 the next day we had donations in from the people in
 14 the village, £500 of the £700 that was removed from
 15 the till -- from the drawer. Because it wasn't
 16 a proper lockable drawer, it was just a wooden slide
 17 out drawer. It wasn't secure at all really but that's
 18 by the by. So they gave us 500 quid towards the 700
 19 we had to pay back, which was extremely generous of
 20 them.

21 But going -- I have lost my train of thought.

22 Back to -- yes, the --

23 Q. That was an incident in 2004, is that right, the
 24 robbery?

25 A. Yes, yes. So we're now back to the final audit, yes.

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1 over the place", and he said "Of course, you are
 2 responsible for the Post Office door". I said,
 3 "You've got to be joking, there's no way I'm putting
 4 re-enforced glass in that. That is Post Office
 5 property, they can pay for it."

6 "Oh, well, we won't be paying for that". I said
 7 "Actually, post office doesn't open, it's quite
 8 simple. If that cage is not re-enforced as it was,
 9 then my insurance won't cover that". We had this
 10 discussion. Anyway he ticked his boxes and then he
 11 disappeared. And that was probably the final straw in
 12 the July where we had both had enough.

13 And then I got macular degeneration, so it was
 14 difficult, the computer screen used to wobble and we
 15 made a -- we had put the business up for sale, it took
 16 us six years to sell that business but we put the
 17 business up for sale in -- we thought we might -- this
 18 is the middle of COVID -- have a purchaser and I said
 19 "Let's just -- if we haven't got a purchaser and we're
 20 going to be destitute, let's just get out of this".

21 So I decided I would ring my area manager, and
 22 said "I'm going to resign". He said "You can't do
 23 that, you have to give three months notice". I said
 24 "I can and I will", so I left it at that. So that was
 25 probably September-ish, October-ish, and so we made

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1 provision to sort of clear the shop of some stuff.
 2 I said to him "We might as well just shut".
 3 So end of November, I counted -- I did the same
 4 thing I did when I started, I counted all the stock
 5 and we used to get a cash collection every fortnight
 6 and I said "Right, it's coming up to Christmas", it
 7 was becoming tortuous. So I counted all the stock and
 8 the cash guy came in, and I shan't forget his face,
 9 "Oh, I can't take all that much cash", I said "You
 10 will take what I've got because we're shutting".
 11 "Okay, all right", so he went out with hundreds
 12 of bags because each thing had to be bagged up
 13 separately with what was in it on a piece of paper.
 14 It was not an easy task. So that all went back and so
 15 Post Office had all their money, so we shut on,
 16 I think, 6 December 2020.
 17 I then get an email from the area manager
 18 saying, "You can't shut", I said "Aha, I can, you have
 19 had all your stock back".
 20 "Well, you have to have an audit". I said "You
 21 can send an auditor if you like but there's nothing
 22 there to audit". And they couldn't organise that
 23 until 4 January and we actually sold the property on
 24 12 January, so by that stage in the game, when the
 25 auditor did appear, there was nothing there. The safe
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1 here" and this is in 2020.
 2 You're now looking at 5,000, so how are you
 3 going to get rid of those because you have clearly got
 4 rid of quite a considerable amount previous, by making
 5 people prisoners, by ruining households, et cetera,
 6 and, as a brand, I seriously believe that it's not
 7 worth the paper it's written on any more, and that's
 8 awful. 350 years of history is straight down the pan
 9 for 20 years of total and utter maladministration.
 10 It's awful.
 11 They treat their postmasters -- postmasters fund
 12 the post offices that they live in, you know. They
 13 keep them up-to-date. But Post Office, if you ever
 14 want new equipment from them, it costs you double if
 15 not triple than it would on the open market, if you
 16 want a basic piece of equipment. So you don't bother
 17 because you can't afford it, and it's awful really.
 18 Q. What effect has your experience with the Post Office
 19 had on your health?
 20 A. Yeah, I suppose I -- I became more -- well, I'm quite
 21 extrovert -- I was. I became quite introverted,
 22 really. I didn't want to see people on a day-to-day
 23 basis. It was a toil going down to my rat cage and,
 24 you know, you -- your temper gets slightly less
 25 tolerant as things progress, you know. You know, you
 119

1 was empty, they had their computer, which had been
 2 switched off to save electricity because I wasn't
 3 going to pay the electricity on it any more and I got
 4 out of it that way.
 5 Q. How did you feel about working for the Post Office by
 6 the time you took this decision to resign?
 7 A. Do you know, it's an interesting one that, because the
 8 Post Office is a toxic organisation and it became more
 9 and more toxic as time went on and the relief when
 10 I drove from Gloucestershire to Lincolnshire was quite
 11 extraordinary, of getting away from an environment
 12 where you're enclosed and captured -- it's like being
 13 a prisoner of war in some ways, whatever that must be
 14 for people. You can't get out of the situation you're
 15 in and the last year has given me that chance to
 16 actually breathe again.
 17 Post Office is a brand that I think is
 18 completely, now, utterly toxic and they have --
 19 you know, you have had a series of managers, CEOs,
 20 administrative staff that just do as they're told.
 21 The current lot are ex-John Lewis, and they took great
 22 pleasure telling me "John Lewis, la la la", but then
 23 out comes the statement, "Well, we will only want
 24 5,000 post offices", I thought "Well, hang on
 25 a second, you've got an estate of 11,500 post offices
 118

1 can't do this, or do that -- I mean, I had a written
 2 warning for not providing a certificate of postage for
 3 somebody that had pre-printed a label. We didn't get
 4 paid for these certificates of postage.
 5 When Royal Mail was segregated, you know, the
 6 parcel trade and all the rest of it, you can do all
 7 this online now, which is fine, and then you go to
 8 a post office and then the postmaster or postmistress
 9 has to sit there with all of these parcels that
 10 they're not going to get a penny for, printing you a
 11 certificate of postage to prove that you had taken it
 12 to the post office to print, and it wears you down to
 13 the absolute core.
 14 I mean, I had a guy who used to come in to me,
 15 even up to the sort of final few months that we were
 16 there, 100 parcels would completely occupy an entire
 17 aisle of our shop, all wanting certificates of
 18 postage, all of which had to be produced for time and
 19 date, and which I get absolutely nothing for.
 20 I would then have to help the postman put them
 21 in his van and the postman would then complain that he
 22 hadn't got enough room in his van to put all these
 23 wretched parcels and the whole thing is dysfunctional
 24 to the core and, boy, am I pleased to be away from
 25 something like that.
 120

1 Q. You described purchasing your branch with your
 2 husband. You have mentioned him working in the retail
 3 side I think?
 4 A. Sorry?
 5 Q. You have mentioned him working in the retail side; is
 6 that right?
 7 A. Yes.
 8 Q. How was he affected by what happened?
 9 A. Well, Geoff started -- we have been together a long
 10 time, you know. He was a civil servant for a bit and
 11 he had done all sorts of different things, but he was
 12 a quiet, unassuming chap, you know, that liked cycling
 13 and, you know, doing bits and pieces. He became very
 14 introverted, bless him and he became sick. He became
 15 diabetic, he has high blood pressure and his
 16 confidence went, you know.
 17 We would jointly make decisions, you know, and,
 18 after a while, we were both unable to make sensible
 19 decisions, you know. You look to where you are and
 20 you think "Well, where the hell are we going to go?
 21 What are we going to do?" and since we have moved he
 22 has started to come back to his -- I haven't seen that
 23 old self of Geoff for 20 years nearly, 15 years. He
 24 is making things, he is fiddling around and he is
 25 enjoying being in charge of his own destiny again,
 121

1 rather than being under a noose of Post Office
 2 Limited.
 3 And I felt as if I had a noose round my neck for
 4 those years too, slowly being strangled to extinction
 5 and, luckily, I can come here and still speak to you,
 6 but it's not been easy.
 7 Q. Have you sought any compensation from the Post Office?
 8 A. Well, that's another interesting one. I -- I'm part
 9 of the 555. I never went to any of the 555 meetings
 10 because we work seven days a week and to disappear out
 11 for a Sunday morning to Dorset where some of the
 12 meetings were wasn't part of -- I couldn't do it, but
 13 I have always supported the 555, and I had
 14 compensation of £700 out of the litigation for that by
 15 the time Post Office had screwed them for their
 16 46 million quids' worth of costs.
 17 I say in my statement that money is not
 18 everything. The people that have lost everything
 19 deserve as much compensation as that can be weaned out
 20 of this organisation. I had 700 quid. I'm probably
 21 owed between £10,000 and £15,000. If I get it, I get
 22 it. If I don't, I don't. As I say, I can breathe
 23 again in fresh, clean air and I can exist -- I don't
 24 get a pension because I had to spend that on,
 25 you know, we had refurbished the shop and Post Office,
 122

1 until this April when I'm 66, and then I get a state
 2 pension.
 3 But, you know, we have a comfortable home now
 4 and that's where we are. But there has to be -- there
 5 has to be a way forward for those people.
 6 Q. You have mentioned already a meeting that took place
 7 after the litigation concluded. Can you describe how
 8 that --
 9 A. Yes, that was -- that was -- Freeths asked -- they
 10 wanted -- they wanted three postmasters to meet the
 11 current admin in Chesterfield and I said "I will
 12 happily go", because I knew then I was probably going
 13 to be getting out of the system, so it couldn't be
 14 used against me. I mean, I actually do think that
 15 they're quite a vindictive company, as well, but
 16 that's another story. So I went up to Chesterfield,
 17 it was about two and a half hours from where I lived,
 18 got there and you go to a meeting, you (a) expect
 19 a coffee of some sort. We had to ask for coffee,
 20 "Please can we have a cup of coffee?"
 21 And then they were sitting round -- they were
 22 all introduced "Oh, I'm from John Lewis" and I
 23 thought -- I actually -- I said "That's not really
 24 a credible comment". And the head of security was
 25 from Tesco, "Okay, Tesco, took over Londis, we lost
 123

1 our Londis because of Tesco, not particularly keen on
 2 Tesco". And I don't work on tablets or computers, and
 3 I said "Can I have a pad of paper, please, to write
 4 some notes down?", because the meeting wasn't minuted
 5 and I wanted to make some notes and this guy looked
 6 at -- I think it was Amanda James, who was the next
 7 one down from the current CEO. He shot off, and
 8 20 minutes later he comes back with a pad of paper, he
 9 said "I managed to get this out of the stores".
 10 I said "What? You have managed to extract a pad of
 11 paper out of your stores department. God, you are
 12 a sad organisation". It was --
 13 But they then, through this chatty way, "We're
 14 so sorry this has happened to the postmasters, blah,
 15 blah, blah", and Amanda James let slip "Well, of
 16 course we will only have 5,000 offices when we
 17 mutualise". And I looked at her and said "Really?
 18 You've got 11,000 offices now, so you're going to
 19 reduce by 6,000 offices to 5, through your
 20 mutualisation, but when you mutualise you are supposed
 21 to be making a profit and Post Office has not made
 22 a profit in 20 years and had billions of pounds' worth
 23 of government money but they have not made a profit".
 24 And this guy went "duh-duh-duh-duh-duh", and
 25 I went "Okay", and I believe -- I don't know, but
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1 I believe that's the next game to play and I sincerely
 2 hope that questions are asked of the current
 3 hierarchy: what happened in 1997 when the
 4 Horizon System was bought by I think it was the
 5 Blair/Brown government for 800 million quid? It never
 6 worked for the Department of Work and Pensions. It
 7 was designed by ICL in the '80s for the Department of
 8 Work and Pensions. It never worked for them.
 9 So the Government of the day, "Post Office can
 10 have it for 800 million quid", it's a lot of money and
 11 they have had substantial sums of money over the years
 12 that have not gone into the network. They have
 13 butchered the network across the board and, cynical as
 14 I am now, current money, well, you know, "If we get
 15 rid of 5,000 offices or whatever, I will get a nice
 16 big fat bonus, can move on to somewhere else", and
 17 I hope, Sir Wyn, that you can stop that happening.
 18 I hope and pray that you can stop that happening
 19 because it is fundamentally and utterly wrong.
 20 You know, there has been a huge miscarriage of
 21 justice for the postmasters, postmistresses. 555 --
 22 how Alan Bates and the JFSA have continued for this
 23 long -- he deserves a medal, frankly, because they
 24 wear you down to the extent that you can't think
 25 properly any more. But they're toxic, as far as I'm
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1 are the Paula Vennells and previous CEOs. They did as
 2 they were told by BEIS, or BEIS, there are two
 3 different conglomerates that have been there over the
 4 years. They are all dysfunctional to the core, the
 5 whole lot, and they need to be accountable.
 6 But what I wanted to read to you was a comment
 7 from -- it's in the Sunday Times, 20 February 2022,
 8 from Sir Vince Cable, who was Business Secretary 2010
 9 to 2015, along with Jo Swinson. She says:
 10 "Lessons must be learned about the worst
 11 miscarriage of justice."
 12 Well, that's true. Cable said he and other
 13 ministers had no reason to get involved more than they
 14 did. Well, they clearly didn't do very much. Then he
 15 says:
 16 "This is a legal matter dealt with in
 17 the courts. It is nothing to do with ministers."
 18 Really?
 19 "So we didn't have any responsibility in the
 20 sense of anything we could have done about it. Purely
 21 in a formal sense all ministers have ultimate
 22 responsibility."
 23 So he is saying one thing on one hand and saying
 24 he has responsibility on the other. I mean, they are
 25 beyond a joke now and it needs addressing for all
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1 concerned, totally toxic, and so are the MPs that
 2 oversaw this. Absolutely appalling.
 3 Q. My final question for you, Mrs Stringer. You have
 4 mentioned compensation already. What does justice
 5 require, in your view, now?
 6 A. What does?
 7 Q. What does justice now require, in your view?
 8 A. What does justice?
 9 Q. Yes, how will justice be achieved for subpostmasters?
 10 A. Oh, yes. I personally would like to see the
 11 Post Office closed as a brand. 350 years of serving
 12 the public is not there any more. That's a personal
 13 opinion. It will upset livelihoods but I don't
 14 believe that there is a future for it, but that's
 15 that.
 16 Justice. I would like to see -- I would like to
 17 be able to -- can I do this as part of my final bit?
 18 **SIR WYN WILLIAMS:** Yes, please. If you have something you
 19 would like to say at the end.
 20 A. I would like to say to you, please, I would like you
 21 to interrogate the following: Tony Blair,
 22 Gordon Brown, because they were complicit and they
 23 nearly bankrupted the country by flogging off the gold
 24 at half price -- this is when this problem started --
 25 Vince Cable, Ed Davey, Jo Swinson. The pawns in this
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1 postmasters, past and present, because the ones in the
 2 present have no idea what's ahead of them and it
 3 worries me, you know.
 4 My local post office now is part of the Co-op
 5 which I understand, you know, Co-operatives are fine,
 6 but those staff are still only paid minimum wage.
 7 It's wrong, totally wrong, and when they tried the
 8 Network Transformation with me, back in 2013, I earned
 9 £11,000 a year or thereabouts, it was considerably
 10 less when I left.
 11 But this woman came in with this new network
 12 change and said, "Ah, we have done a spreadsheet and
 13 we would like to offer you this, if you open your
 14 counter up to the local and let anybody steal anything
 15 from you". And she said "Your salary is £4,000",
 16 I looked at her and said "What a year or a month? A
 17 month, that would be great!" She said "No, it's
 18 £4,000 a year". I said "You are joking". So my 11
 19 goes down to 4 and I said to her, you know -- she got
 20 this pretty little spreadsheet out, I said "Would you
 21 work for £4,000 a year, 40 hours a week, in that
 22 cage?" and she looked at me and she said "Well no".
 23 I said "Well, don't expect me to then. I will not go
 24 out of that cage and allow whatever income we can make
 25 out of this post office be diminished because of your
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1 stupid new system".

2 And that system closed post offices because you

3 were then responsible, if you did that system, as

4 a local, you were responsible if you had a village

5 shop on the sideline for providing it with cash, so

6 the cash out of your till shop side would go into

7 Post Office to do the pensions, which is fine, but

8 they wouldn't -- Post Office wouldn't pay you for

9 48 hours, so -- and if you hadn't got the cash you

10 couldn't do the transaction. There is no logic in

11 that, no logic at all.

12 And offices closed because (a) they couldn't

13 afford to do it, and (b) the cash hadn't arrived so

14 people went elsewhere. So whatever concoctions they

15 come up with in the future are not going to be

16 anywhere near what should happen, so it should go.

17 **SIR WYN WILLIAMS:** All right.

18 **A.** May I finally thank you?

19 **SIR WYN WILLIAMS:** Well, no, the final thing is for me to

20 thank you.

21 **A.** But I would like to finally thank you for having to

22 sit through the torture and all the people that sit

23 with you because it is the most harrowing time for you

24 all, for David Howe and -- David Enright and

25 Howe & Co. They have been absolute stars and, without

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1 Solicitors and we begin this afternoon with a summary

2 of the evidence of Mrs Julie Cleife.

3 **Summary of witness statement of JULIE CLEIFE (read)**

4 **MS PATRICK:** Prior to becoming a subpostmistress,

5 Julie Cleife was employed by the Post Office as

6 a counter clerk for two years. She became

7 subpostmistress of Over Wallop branch of the

8 Post Office in April 1995.

9 She was asked to take on this role by her then

10 manager and she became, ultimately, subpostmistress at

11 two branches.

12 After Horizon was installed in Over Wallop in

13 2000 unexplained shortfalls began. She called the

14 helpline but they were not helpful. They told her she

15 would have to make good the shortfalls.

16 To resolve the shortfalls, Mrs Cleife had to put

17 her own money into the branch.

18 The Post Office did carry out a few audits

19 during her time at the Over Wallop branch but they

20 never raised any issue, until a final audit

21 in June 2010. Prior to that audit, the unexplained

22 shortfalls were getting larger and she could no longer

23 afford to keep paying. She felt pressurised to keep

24 the branch open for the community and kept thinking

25 the balance problems would correct themselves

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1 the legal back up now, postmasters wouldn't have their

2 say and I do fundamentally believe that you will get

3 answers to some really, really, really difficult

4 questions and that will be some way forward in helping

5 people to heal.

6 **SIR WYN WILLIAMS:** All right.

7 **A.** Thank you.

8 **SIR WYN WILLIAMS:** Well, I'm determined to have the last

9 thank you. So now thank you very much, Mrs Stringer,

10 for your evidence this afternoon.

11 **A.** Thank you.

12 **MS HODGE:** Sir, that concludes our --

13 **SIR WYN WILLIAMS:** That concludes the oral evidence.

14 If we allow Mrs Stringer to leave in her time,

15 so to speak -- Ms Patrick, do you think we will

16 complete your four statements in about ten minutes?

17 **MS PATRICK:** They are relatively short.

18 **SIR WYN WILLIAMS:** Okay, well, then we will let the

19 witness get herself together and leave and then we

20 will read your four statements and that will very

21 nicely conclude the proceedings for the day.

22 **(Pause)**

23 **MS PATRICK:** Sir, again to repeat, I appear -- will read

24 summaries of the evidence. I appear on behalf of the

25 Core Participants that are represented by Hudgells

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1 eventually.

2 She had been suffering sleepless nights leading

3 up to the audit and she was not sure what was

4 happening and where the money was.

5 Following the audit, a shortfall in the sum of

6 £25,614.45 was found. On 4 June 2010 she was

7 interviewed by Post Office investigators. She says

8 that she thought "the Post Office would treat me

9 fairly, especially as I had no representation".

10 At the interview, she says it seemed "as if the

11 Post Office had already assumed that I was guilty".

12 Mrs Cleife told them she did not know and could not

13 explain the shortfalls.

14 Following the audit she was suspended

15 immediately and she resigned ultimately from both

16 branches. She says the stress and the way the

17 investigators made her feel was just too much. The

18 investigators searched her home and she was left under

19 the impression that they had the same powers as

20 the police.

21 To pay back the shortfall, she had to borrow

22 money from a friend and cash in her and her husband's

23 endowment.

24 In order to avoid prosecution, she paid the

25 alleged shortfall. Mrs Cleife had to take a course of

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1 medication then for high blood pressure, but in
 2 September 2010 she received a summons stating the
 3 Post Office was prosecuting her for fraud by false
 4 representation.
 5 Following a plea bargain and on advice, and to
 6 avoid a custodial sentence, she pleaded guilty on
 7 26 October 2010.
 8 In November 2010 she was sentenced to a 12-month
 9 community order with 100 hours of unpaid work. She
 10 paid costs in the sum of £500. She says her
 11 conviction was reported in the local press. This
 12 impacted on her previously very good reputation in the
 13 community and made her feel anxious. She believed her
 14 community was supportive of her. Her conviction was
 15 later overturned.
 16 She wants the Inquiry to know that she says
 17 applying for benefits was one of the worst things that
 18 she has ever had to do. She was then ultimately
 19 offered a job in the community shop. She still does
 20 this job today but her salary is not what it was and
 21 what she would have received as a subpostmistress.
 22 She said there were some tensions in her
 23 relationship after the audit was conducted because,
 24 she says, her husband wished he could have supported
 25 her through this but because she couldn't tell him
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1 his conviction. He was unable to find any work for
 2 around seven to eight months and borrowed money from
 3 friends to help with living costs and to support his
 4 wife and three children.
 5 He subsequently worked as a self-employed
 6 minicab driver.
 7 He describes the stress he suffered at that time
 8 as a living nightmare. His personality changed. He
 9 became an introvert and he says his marriage was
 10 placed under strain. He was unable to sleep and was
 11 feeling very low. He felt really bad and, in his
 12 words, "As though there was no hope for the future and
 13 that I had no purpose in my life any more".
 14 He says his children have loans for their
 15 university fees, which they continue to pay. If he
 16 hadn't lost his savings and earning potential, he
 17 would have been able to help them more.
 18 He wants the Inquiry to know that he feels his
 19 conviction has made his own university and
 20 professional training worthless.
 21 He comes from a large extended family and has
 22 not been even able to tell some family members about
 23 his conviction at all.
 24 Next we read a summary of the evidence of
 25 Mrs Susan Rudkin.
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1 about it, he felt he wasn't given the opportunity.
 2 After her sentencing, she says he was physically
 3 sick from all the stress.
 4 Next we turn to a summary of the evidence of
 5 Balbir Singh Grewal.
 6 **Summary of witness statement of BALBIR SINGH GREWAL (read)**
 7 **MS PATRICK:** Mr Balbir Singh Grewal was the subpostmaster
 8 of Hockwell Ring Post Office in Luton between 2000 and
 9 2001. He was previously an accountant and then ran
 10 an Exxon franchise in Florida.
 11 He sold that business, returning to the UK in
 12 1998. He purchased Hockwell Ring Post Office for
 13 around £150,000 from a combination of life savings and
 14 loans. As a result of an audit at his post office and
 15 a large shortfall being found, he was subsequently
 16 charged with the offence of false accounting.
 17 On the advice of lawyers, he pleaded guilty to
 18 the offence and received a suspended sentence and
 19 a community service order. He was also ordered to
 20 repay the shortfall to the Post Office.
 21 To make that repayment he had to borrow money
 22 from family and friends. He was forced to sell the
 23 post office under value and subsequently lost the life
 24 savings he used to buy it.
 25 He was unable to get a job in accountancy due to
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1 **Summary of witness statement of SUSAN RUDKIN (read)**
 2 **MS PATRICK:** Susan Rudkin begins her statement by saying
 3 "running a post office has been a part of our family
 4 life". She and her husband ran the Stairfoot Post
 5 Office in Barnsley from 1995 to 2004. She and her
 6 husband then bought the Ibstock post office in
 7 Leicestershire in October 2000. Her husband was the
 8 subpostmaster there and she works in the branch.
 9 Mrs Rudkin experienced shortfalls and paid these from
 10 her own money, but there came a time when she could no
 11 longer afford to do this.
 12 She rang the helpline with issues on many
 13 occasions. The helpline was largely of no help so, in
 14 the end, she stopped ringing them. Their advice, she
 15 says, tended to be "Pay the shortfall or you can't
 16 rollover". Mrs Rudkin says this was "infuriating and
 17 it felt like banging my head against a wall".
 18 On 20 August 2008 there was an audit.
 19 Mrs Rudkin immediately told the auditors that they
 20 would find a shortfall of around £44,000. They found
 21 a shortfall of around £43,856.89. She felt at the
 22 time that she was in no fit state to be interviewed
 23 and she was refused access to legal representation.
 24 She believes she was suspended on the same day that
 25 the audit and the interview took place and that that
 136

1 was around 20 August 2008.
 2 She was summonsed at around the end of February
 3 or March 2009 and pleaded guilty to theft on
 4 6 April 2009. She says, to avoid a custodial
 5 sentence, she felt pressured to accept that guilty
 6 plea. She was sentenced on 1 May 2009 to a 12-month
 7 suspended custodial sentence, 300 hours of community
 8 service and a curfew for six months. She received
 9 an electronic tag the following day at home.
 10 A confiscation order was made on 19 August 2009.
 11 Her husband was dismissed by the Post Office in
 12 2010.
 13 Mrs Rudkin's conviction was later overturned.
 14 After her conviction she says:
 15 "I became a shrinking violet. I just kept
 16 myself to myself. I lost all my self-confidence."
 17 She wants to say to the Inquiry she still gets
 18 flashbacks about her court appearances and says they
 19 were "The most painful days of my life". The
 20 successful appeal, she says:
 21 "... has made no difference to my mental state.
 22 I'm still sad about it all because no one would listen
 23 to me at the time. No one would believe me. Those
 24 feelings don't just go away. I still feel isolated
 25 and alone now."

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1 following the installation of Horizon in 2004 and was
 2 suspended in relation to a £7,000 shortfall.
 3 She says she was threatened with legal action if
 4 she did not pay the money and then decided to sell the
 5 branch. She resigned in September 2005 with the sale
 6 going through in December 2005.
 7 She moved and became subpostmaster of the
 8 Rowlands Castle Post Office on 29 August 2006.
 9 Horizon Online was installed in 2010. This was faster
 10 and things seemed to be fine. However, it again
 11 started to throw up discrepancies and Mrs Hutchings
 12 worried she would have the same problems.
 13 Following an audit in March 2011 she was told
 14 there was a shortfall of over £10,000. She was
 15 suspended and her contract terminated on
 16 14 April 2011. She was summoned to Portsmouth
 17 Magistrates' Court on 19 April 2012 and charged with
 18 false accounting. After a plea bargain and on the
 19 advice of her barrister, she pleaded guilty to one
 20 count of false accounting on 30 July 2012. She says:
 21 "I cannot even begin to explain how it feels to
 22 plead guilty to an offence you did not commit. I had
 23 no faith in the system, but I knew the outcome could
 24 be more serious if the case had gone to a full trial."

25 She was sentenced to 120 hours of unpaid work

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1 She says her GP and her family were very
 2 concerned about her and her husband at the time took
 3 responsibility for her medication, due to concern over
 4 her suicide risk.
 5 She says of her husband "He has been my rock".
 6 She says to the Inquiry "It was horrendous for me and
 7 my family when we were out within the community". She
 8 says there were incidents in the shop where the
 9 customers would say "Why is she still in the shop?"
 10 and she says there were fingers and finger pointing.
 11 Mrs Rudkin and her husband were living a life
 12 they both enjoyed tremendously and she says this was
 13 ripped apart in the blink of an eye.
 14 Finally she wants to say to the Inquiry:
 15 "Nothing can undo what I have been subject to.
 16 Nothing can undo the impact this has had on my family.
 17 It will stay with us for the rest of our lives."
 18 There is one final statement.

19 **SIR WYN WILLIAMS:** Yes.

20 **MS PATRICK:** The final summary is the summary of the
 21 evidence of Mrs Lynette Hutchings.

22 **Summary of witness statement of LYNETTE HUTCHINGS (read)**

23 **MS PATRICK:** After working as a primary school teacher,
 24 Mrs Lynette Hutchings bought Crookham Village
 25 Post Office in 2002. She first noted shortfalls

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1 and a community order. Mrs Hutchings and her family
 2 were forced to sell their home as they could no longer
 3 afford to pay the mortgage. She felt humiliated and
 4 unable to speak about the situation. Her mental
 5 health deteriorated.

6 Throughout the criminal investigation she
 7 suffered depressive episodes. She struggled to sleep
 8 and didn't feel like she could speak with anyone. At
 9 one point she says she was in such a dark place she
 10 had thoughts of taking her own life. She says she is
 11 left scarred and frightened.

12 Mrs Hutchings and her husband, after her
 13 conviction, were then unable to gain employment and
 14 debts mounted. She could not return to work as
 15 a teacher. She is no longer in good health. She was
 16 diagnosed with a brain tumour in 2014 and says after
 17 surgery at least 50 per cent of that tumour remains
 18 and cannot be operated on.

19 She lost her son in 2018 when he was living in
 20 Cambodia. There was an incident which incurred large
 21 hospital bills and they were unable to help
 22 financially. She says that because they couldn't
 23 afford to pay the bills and he couldn't afford to pay
 24 or return home, he took his own life.

25 They couldn't afford for his body to be returned

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1 home and he was cremated locally. The family had to
 2 rely on a Facebook collection to help pay for the
 3 funeral. Mrs Hutchings says this was very
 4 humiliating. Of her ordeal with the Post Office,
 5 Mrs Hutchings says:
 6 "I feel very bitter and sad about how I was
 7 treated by the Post Office. I now find it very
 8 difficult to trust people in authority."
 9 And she wants to say to the Inquiry:
 10 "I continue to suffer waves of anxiety at any
 11 mention of the Post Office."
 12 Thank you, sir.
 13 **SIR WYN WILLIAMS:** And thank you, Ms Patrick, and
 14 I believe that concludes the reading in of summaries
 15 of your clients.
 16 **MS PATRICK:** Sir, I think there are some that are reserved
 17 for London, but for today, thank you, and thank you
 18 for your time.
 19 **SIR WYN WILLIAMS:** Thank you very much. So that completes
 20 our hearings in Leeds. We will resume in London next
 21 week when we will complete the public hearings about
 22 impact, at least in England and Wales, but Scotland
 23 and Northern Ireland is to come. Thank you.
 24 **(2.45 pm)**
 25 **(The hearing adjourned until Wednesday, 16 March 2022)**
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