

WITNESS: SUSAN RUDKIN

STATEMENT NUMBER: WITN0184_01

EXHIBITS: 0

DATED: Jan 27, 2022

POST OFFICE HORIZON IT INQUIRY

FIRST WRITTEN STATEMENT OF SUSAN RUDKIN

THIS STATEMENT IS PROVIDED IN RESPONSE TO THE RULE 9 REQUEST OF
THE PUBLIC INQUIRY DATED 29/10/2021 TO ADDRESS THE HUMAN IMPACT OF
THE FAILINGS OF THE HORIZON IT SYSTEM

I, MRS SUSAN RUDKIN, Date of Birth **GRO** of ADDRESS **GRO**

GRO will say as follows:-

PERSONAL BACKGROUND

1. I am 66 years old and live in Ibstock, Leicestershire, with my husband, Michael.
2. A short time after my conviction, due to financial necessity, we adapted the family home to create a bed and breakfast.
3. We run the bed and breakfast hotel together. This wasn't mine or Michael's original plan; we were focused on our careers at the Post Office and intended to do this until we retired or ill health forced us to retire. This is a far cry from my formative career as an assistant school bursar.

POST OFFICE HISTORY

4. Running a Post Office has been part of our family life. I got involved with the Post Office as soon as I married Michael.
5. Michael and I ran the Stairfoot Post Office in Barnsley from 1995 to 2004.
6. I received 3 days training in 1999 for our first branch in Barnsley.
7. We bought the Ibstock Post Office in Leicestershire in October 2000. My husband, Michael, was the sub-postmaster here and I worked in the branch. I was also manager of our other branch, Stairfoot Post Office from 2000 to 2004.
8. In 2006, Michael became an executive member of the National Federation of Sub-postmasters. As a result of this role, Michael would spend more time in London at the request of the NFSP/Post Office and I would run the Ibstock branch.
9. The first time I became aware that others had experienced the same or similar problems with Horizon was at the first Justice For Sub-postmasters Alliance meeting attended at Fenny Compton (CV47 2XU) on the 8th November 2009.

CRIMINAL ALLEGATIONS AND ANY PROCEEDINGS/CONVICTION

10. The Horizon system needed to balance before you could start trading the next day. We rang the helpline with issues on many occasions. The helpline was largely no help so in the end we stopped ringing them. Their advice tended to be: pay the shortfall or you cannot roll over. This was infuriating and it felt like I was banging my head against a wall.

11. The situation with the shortfalls came to a head on 20 August 2008 when the Post Office auditors came to carry out an audit. I believe one of the auditors was called Paul Field. There was also someone else called Kevin Watkins present.
12. When they arrived, I immediately told them that they would find a shortfall of about £44,000. I was very worried about how this would look, but I wanted to be honest right from the start and in a sense, it was a huge relief that I could finally share this burden. I was hopeful that the auditors could help me where the Helpline couldn't.
13. When the auditors carried out their audit, they found a shortfall of about £43,856.89. They immediately advised the Post Office and the Post Office's Investigators arrived about lunchtime. I was in shock by this point. My mind went into a flurry about what could happen to me and what would happen to my job.
14. I was interviewed on the same day as the audit. I cannot remember the names of the interviewers. I was in no fit state to be interviewed. I was beside myself with panic and shock. However, the investigators insisted on interviewing me. I was refused access to legal representation and my husband, Michael, could not sit in on the interview. My son, **GRO** was allowed to sit in on the interview but could not say anything. This was upsetting as it felt like an attack, and I was left without anyone to stand up for me.
15. I do remember that I signed a written admission as the auditors asked me to do so. The admission stated that I had taken cash from the Post Office to cover bills which we could not pay, as we had been paying so much in

shortfalls and could no longer afford to pay them. Looking back, I am upset that I was taken advantage of in this way. I was in shock and would have signed anything given to me at that time.

16. I believe I was suspended on the same day that the audit and interview took place, 20th August 2008.
17. I believe I received a summons at the end of February or March 2009.
18. I attended Burton upon Trent Magistrates Court on 23 March 2009 and 6th April 2009, I pleaded guilty to Theft. To avoid a custodial sentence, I felt pressured to accept a guilty plea.
19. My case was transferred to Stafford Crown Court for sentencing. I was sentenced on 1 May 2009 to a 12-month suspended custodial sentence, 300 hours of community service and a curfew for 6 months. I received an electronic tag the following day at home.
20. I completed my community service at the Victim Support charity shop in Leicester town centre.
21. A confiscation order was made on 19 August 2009.
22. My conviction was overturned on 23 April 2021.

THE HUMAN IMPACT

23. The human impact which the failings of the Horizon IT System have had and continue to have upon me and my family are set out in the remainder of this statement. The section headings follow the particular questions posed by the Inquiry.

WHAT WERE THE CONSEQUENCES OF BEING REQUIRED TO MAKE GOOD APPARENT SHORTFALLS SHOWN BY THE HORIZON IT SYSTEM?

24. During the period we had shortfalls, my husband had an important role with the National Federation of Sub-Postmasters and was in London a lot. As it was an important role, I didn't want to burden him with the shortfalls, so I didn't tell him. It was horrible that I couldn't even speak to my husband about this.
25. At this time, I seemed to be here, there, and everywhere. I was still suffering from psychological symptoms from a burglary of our Post Office in both 2005 and 2006 and I was finding it more difficult to deal with the shortfalls, both mentally and financially. I could not discuss the situation with my husband and the Helpline was not helpful.
26. I was also suffering physically. I was diagnosed with Lupus, which affects the immune system. In my case, the immune system attacks my soft tissues. I get pains in my joints, especially in my knees. Everything seemed to be falling apart and I was trying to stay strong for my family.
27. The discrepancies got larger throughout my time at the Post Office, and eventually, I could no longer afford to keep paying the shortfalls and I had to sign the accounts to say that the cash was in the tills.
28. I would pay for the shortfalls from my own money or through the newsagents I owned to ensure that Horizon would balance, and so I could open the next day. This was a little bit frustrating as it would mean that my own money was needed to balance the books, but as they were low amounts to start with, I didn't think much about it.

29. When I could no longer afford to pay the shortfalls, it was very worrying as I was aware that the Post Office could accuse me of stealing. It felt like I couldn't reach out to anyone for help.

WHAT WERE THE COSTS OF MAKING GOOD ALLEGED SHORTFALLS SHOWN BY HORIZON?

30. An agreement was made to pay around £1000 per month from Michael's Sub-postmaster's salary.
31. We had to sell a property to raise money to pay the confiscation order.

HOW WERE YOU AFFECTED WHEN ALLEGED TO BE RESPONSIBLE FOR SHORTFALLS OR DISCREPANCIES SHOWN BY THE HORIZON IT SYSTEM?

32. I was devastated after the Auditors and Investigators had left.
33. I attended my GP as I was feeling very low. He prescribed sleeping tablets, anxiety medication and antidepressants. I was referred to the practice therapist.
34. My GP wrote a letter expressing his concerns about my mental health and stated that I was not well enough to be interviewed under caution. My GP was concerned that I was in a suicidal state and the interview could push me over the edge.
35. I had no interest in anything at this time and was certainly in no fit state to be scrutinised by anyone. I was deeply distressed about the situation and frantically worried about what could happen to me and what my friends and family would think of me.

**WHAT WERE THE CONSEQUENCES OF BEING HELD RESPONSIBLE FOR
SHORTFALLS AND DISCREPANCIES SHOWN BY THE HORIZON IT SYSTEM?**

36. I was in effect suspended from the Post Office that same day. The auditors took the keys to the safe and the Post Office and took away all the paperwork.
37. My husband and I made an agreement with the Post Office on how to pay the shortfall found at the audit in August 2008. However, they reneged on this agreement by firstly instigating criminal proceedings, charging me with Theft and then seeking a Confiscation Order. This made my mental health worse, and I felt that every little step I took to right every apparent wrong I had caused, was challenged by the Post Office. In hindsight I think the Post Office was intent on making an example out of me and my husband.
38. I was prosecuted by the Post Office for Theft and was sentenced on 1 May 2009.

**WHAT WERE YOUR FINANCIAL LOSSES CAUSED BY ACTION TAKEN
AGAINST YOU IN RELIANCE UPON HORIZON DATA?**

39. Initially after my suspension Michael ran the Post Office. After this, an agency and then a temporary Sub-postmaster ran the Post Office. During this time, we received no remuneration from the Post Office. Michael was dismissed by the Post Office in 2010.
40. We were forced to sell the business at a considerable loss.
41. When I was suspended, I lost earnings.
42. I no longer earn as much as I would have been when running the Post Office, Newsagents and shop.

43. I lost the value of life insurance policies, as I could not afford to keep paying into them after my conviction.

WHAT EFFECT DID IT HAVE TO BE ACCUSED OF COMMITTING CRIMINAL OFFENCES AS A RESULT OF SHORTFALLS AND DISCREPANCIES SHOWN BY THE HORIZON IT SYSTEM?

44. My time spent in court was awful. I felt physically sick, and it felt like an outer body experience.

45. I was not fit to stand trial and I was taken advantage of.

46. After my conviction, I became a shrinking violet; I just kept myself to myself. I lost all my self-confidence.

47. I still get flashbacks about my court appearances; they were the most painful days of my life.

WHAT WERE THE CONSEQUENCES OF BEING CONVICTED OF A CRIMINAL OFFENCE AS A RESULT OF SHORTFALLS AND DISCREPANCIES SHOWN BY THE HORIZON IT SYSTEM?

48. I have spent the last 12 years behind closed doors with my family. This has been the only safe environment for me.

49. The successful appeal has made no difference to my mental state. I'm still sad about it all because no one would listen at the time. No one would believe me. Those feelings don't just go away; I still feel isolated and alone now.

50. The Post Office got their confiscation order and placed it over us. We were put in the very difficult position of having to sell our property to pay the alleged

shortfall. This was heart breaking. I didn't mean any harm and was not dishonest. I couldn't believe how unfair this was.

WHAT EFFECT DID THESE ISSUES HAVE UPON YOUR RELATIONSHIPS WITH YOUR FAMILY, FRIENDS, COLLEAGUES AND LOCAL COMMUNITY?

51. My GP and my family were very concerned about me and my husband, Michael took responsibility for my medication due to the suicide risk. Michael also took me to my appointments with my counsellor. Michael has been my rock.
52. I have lost friends and lost the opportunity to go out and join in with the community.
53. It was horrendous for me and my family when we were out within the community. There were incidents in the shop where customers would be saying, "why is she still in the shop?", and there was finger pointing in the street.
54. I lost friends. I used to like going to the Palace which was a get together with friends and the community. I had to give this up as I didn't feel I belonged there anymore. I did not want to put my friends in the position where people commented on them still being associated with me. I became a recluse and didn't want to be seen in public due to the abuse I was receiving.

PLEASE DESCRIBE THE DIRECT AND INDIRECT EFFECT WHICH THESE ISSUES HAD UPON THE MEMBERS OF YOUR FAMILY?

55. My conviction had a big impact on my husband too; he had to step down from the Executive Board of the National Federation of Sub-Postmasters and from being a Magistrate.
56. It has taken me over 12 years to be at a point where I can talk about the whole affair. Before then, I did not want to talk about it as it made me feel so bad. Even now, I still find it hard to discuss.
57. After my conviction, Michael and I changed our plans for the future. The conviction significantly affected our community, personal and business reputations, and our credit worthiness. I had to find a business where I could stay within a close and safe environment. We decided on opening a bed and breakfast which we continue to run today.
58. The financial impact to me and my family has been massive.
59. My husband sees only a fragment of my former self and the rest is a different woman, a different personality; one lacking in the positive and endearing features that I once had.

CONCLUDING REMARKS

60. I have suffered enormously due to the actions of the Post Office. Michael and I were living a life we both enjoyed tremendously, and this was ripped apart in the blink of an eye. I have suffered physically, emotionally, and financially, and nothing can undo what I have been subject to. Nothing can undo the impact this has had on my family; it will stay with us for the rest of our lives.

Statement Of Truth

I believe that the facts stated in this witness statement are true.

Signed:

GRO

Susan Jane Rudkin (Jan 27, 2022 12:53 GMT)

Position Or

Office Held:

Print Full

Date of signature: Jan 27, 2022

Name: SUSAN RUDKIN

FILE REFERENCE:

GRO

