

1 **Wednesday, 16 March 2022**

2 **(11.30 am)**

3 **MS HODGE:** Good morning, sir, can you see and hear us?

4 **SIR WYN WILLIAMS:** I can, thank you very much. A little

5 while ago I introduced myself to Ms Beisner, so we've

6 already said hello, all right?

7 So over to you, Ms Hodge.

8 **MS HODGE:** Thank you, sir. Our witness today is

9 Julie Beisner who is appearing remotely. Ms Beisner,

10 I will ask Christine, the usher, to take you through

11 your oath.

12 **JULIE MARIE BEISNER (sworn)**

13 **Questioned by MS HODGE**

14 **MS HODGE:** Ms Beisner, my name is Catriona Hodge, as you

15 know, and I ask questions on behalf of the Inquiry.

16 Please state your full name.

17 **A.** Julie Marie Beisner.

18 **Q.** You made a statement, Ms Beisner, on 10 March this

19 year; is that correct?

20 **A.** That's correct, yes.

21 **Q.** Do you have a copy of your statement before you?

22 **A.** Yes, I have.

23 **Q.** Could I ask you please to turn to the final page?

24 **A.** Okay.

25 **Q.** Do you see your signature at the bottom of that page?

1

1 **A.** The Post Office has been in my family going back for

2 a long time but, at that time, it was my grandmother

3 and my grandfather, and then it was my uncle after

4 that.

5 **Q.** Where was that Post Office located?

6 **A.** In North Kilworth, a small village.

7 **Q.** You've mentioned the Post Office being in your

8 family's ownership. For how long had they owned that

9 particular Post Office?

10 **A.** Since 1847.

11 **Q.** As a result of their ownership of that Post Office,

12 what role did your family play in their local

13 community?

14 **A.** Well, they were at the heart of the community.

15 I mean, anything that was going on, any village fêtes,

16 "Can you help out with this?" all sorts of things, you

17 know, "I've got a form to fill in, can you sign this

18 form for us?" et cetera.

19 **Q.** You've mentioned that you continued with your

20 education after leaving school. What qualifications

21 did you obtain?

22 **A.** I got an honours law degree from the University of

23 London.

24 **Q.** Did you pursue a career in the law?

25 **A.** I did become a tutor for the college that I studied

3

1 **A.** Yes, I see my signature.

2 **Q.** Have you had an opportunity to read your statement

3 again since it was first made?

4 **A.** Yes, I have.

5 **Q.** Is the content of the statement true to the best of

6 your knowledge and belief?

7 **A.** It is, yes.

8 **Q.** Is there anything you wish to correct in the

9 statement?

10 **A.** Yes. Paragraph 16 should read "Network Business

11 Support Centre" not "National".

12 **Q.** Thank you.

13 I'm going to begin by asking you some questions

14 about your background. Where are you from?

15 **A.** I'm from North Kilworth in Leicestershire.

16 **Q.** Where did you attend school?

17 **A.** Portland House school in Leicester.

18 **Q.** What qualifications did you obtain before leaving

19 school?

20 **A.** Seven O Levels, three A Levels.

21 **Q.** What did you do upon leaving school?

22 **A.** Upon leaving school, I was helping out in the

23 Post Office selling stamps but also, in my spare time,

24 I decided to study for a law degree.

25 **Q.** Who ran the Post Office where you were working?

2

1 with and, at one point, I did think about pursuing

2 a law -- law as a career but then decided to carry on

3 the family tradition and take on the role of

4 subpostmaster.

5 **Q.** How old were you when you took over running the

6 Post Office?

7 **A.** I can remember I took it on in 1996. I can't remember

8 exactly how old I was but probably 20-something.

9 I can't remember, sorry.

10 **Q.** Not at all.

11 **A.** I'm a little bit nervous. I've not done anything like

12 this before.

13 **Q.** Please don't be nervous.

14 You've explained you took -- you were appointed

15 as the subpostmistress in 1996; is that right?

16 **A.** That's correct, yes.

17 **Q.** Did you employ anyone to assist you in running the

18 branch?

19 **A.** No. No, I didn't.

20 **Q.** Do you recall when the Horizon System was installed in

21 your branch in North Kilworth?

22 **A.** Around about 1999.

23 **Q.** Before the system was installed, how did you record

24 transactions and balance your accounts?

25 **A.** It was all paper-based transactions. So you always

4

1 had a copy of every document and, if there was
 2 a discrepancy of some sort you could always trace it
 3 because you'd got a copy. With Horizon it's all
 4 computer-generated, so there's no paper copy you can
 5 refer back to.

6 **Q.** You said it was approximately 1999 when the system was
 7 installed.

8 **A.** Yes.

9 **Q.** What training did you receive from the Post Office
 10 before the system was installed in your branch?

11 **A.** Not a great deal. It was one and a half days of
 12 training at a hotel in Leicester. The first day was
 13 on transactions, such as selling stamps. The second
 14 day was on balancing. And I do recall at the end of
 15 the first day my head was absolutely spinning with all
 16 the information that we had to carry. I'd never used
 17 a computer before and, yes, it was how am I going to
 18 manage with all of this that I've never done before?

19 **Q.** What in-branch training did you receive from the
 20 Post Office?

21 **A.** They sent out -- they were called Field Support
 22 Officers and you had one Field Support Officer who
 23 came to the office about three or four days during the
 24 week when the Horizon System had been installed and
 25 they shadowed you when you were doing transactions,

5

1 thought, well, I've got no option other than to pay it
 2 so I paid it. Then another one occurred in
 3 August 2007 and I decided to dispute that and I argued
 4 I was not going to pay it and so they said, "Well, you
 5 have to pay it, it's a shortfall in your accounts".
 6 "No, I'm not going to pay it". So they said,
 7 "If you don't pay it, we will take it out of your bank
 8 account", and that's exactly what they did. And the
 9 bank said that they should not have done that. It's
 10 an unlawful and illegal act. You can't just take
 11 money out of somebody's bank account like that. But
 12 the Post Office could.

13 If I can just read this to you, it was
 14 a document that I have in my possession. Let me just
 15 find that one for you. It was talking about the
 16 changes to how shortfalls would be brought to account.
 17 This is from 2003. Just to summarise, it says that:
 18 "From November 2003 any error notices not
 19 brought to account which resulted in a shortfall can
 20 be deducted from subpostmasters' remuneration. This
 21 new process has been made in consultation with the
 22 National Federation of SubPostmasters."
 23 Well, I think it's a pity individual postmasters
 24 were not consulted before this new process was
 25 implemented.

7

1 which, in theory, was quite a good idea but, of
 2 course, it was dependent upon customers coming in and
 3 doing, for example, pensions.

4 If a customer didn't come in and require
 5 a pension to be paid, then you didn't get to
 6 experience how you would do that transaction on the
 7 computer system.

8 **Q.** What was your impression of the quality of the
 9 training that you received?

10 **A.** Woefully inadequate. We had these huge binders of
 11 information as well, which we were allowed to take
 12 away with us and most of the information was
 13 irrelevant and confusing.

14 **Q.** When did you first start experiencing problems in
 15 using the Horizon System?

16 **A.** Around about 2006.

17 **Q.** What was the nature of the problems that you
 18 experienced?

19 **A.** Shortfalls, you know, small shortfalls £10/£20,
 20 something like that and then they gradually became
 21 larger amounts. I've got two occasions that stand
 22 out, one which was -- shall I explain?

23 **Q.** Please do.

24 **A.** One that was for £300, they said I owed them, for
 25 an alleged shortfall and, at that time, I just

6

1 **Q.** Ms Beisner, the document to which you just referred
 2 now describes a process by which the Post Office
 3 proposed making deductions from a postmaster's salary.
 4 Is that what you understood occurred on that occasion
 5 or was it an actual deduction from the money in your
 6 bank account?

7 **A.** They took the money from the bank account. So if you
 8 were paid -- I don't know, you were paid a certain
 9 amount for the remuneration, you'd have that money but
 10 then the shortfall, in my case, was £333.58; they took
 11 the £333.58 from my bank account.

12 **Q.** I think that covers the two incidents that you have
 13 referred to in 2007; is that right?

14 **A.** Yes, that's correct.

15 **Q.** When you experienced discrepancies and shortfalls,
 16 whom did you contact for advice and assistance?

17 **A.** You would contact the helpline and the advice that you
 18 get would be very conflicting, and sometimes you'd be
 19 sent ping-ponging from pillar to post because
 20 sometimes it would be, "Well, this isn't a transaction
 21 issue, this is an IT issue, you need to speak to IT".
 22 And so sometimes you just didn't really get anywhere.

23 Occasionally, you got someone who would know
 24 what they were talking about and they would help with
 25 matters and I think I need to explain at this point

8

1 there was a difference between cash shortfalls and
 2 stock shortfalls.
 3 A stock shortfall, for example when Horizon
 4 generated a figure, you could contest that and you
 5 could argue that with them, and that's what I did.
 6 Because I'd kept meticulous records, having been
 7 brought up with a paper-based system, I knew what my
 8 stock holding should be and, on one occasion, it was
 9 May 2018, Horizon said I'd got 123 Songbird
 10 presentation packs. I only ever had single figures of
 11 those presentation packs that I could count on my
 12 hand, and I argued with them. I said, "No, the system
 13 is wrong, I haven't got that" and the advice was,
 14 "Well, can you count them again?" And it took
 15 an awful long time to convince them, "No, that's not
 16 right, I've only got single figures".
 17 Now, if you have come to the Post Office and not
 18 been used to a paper-based system, you would probably
 19 just assume Horizon says you should have X, and,
 20 therefore, you've got X amount of stock. But I was
 21 always on the look-out for these things.
 22 If it was a cash shortfall, they just would not
 23 entertain any discussion whatsoever. It was either
 24 pay up or -- well, you know the rest of the story.
 25 **Q.** You have mentioned the discrepancy in your stock
 9

1 holding that was -- that showed on Horizon in
 2 May 2018.
 3 **A.** Yes.
 4 **Q.** How was that ultimately resolved with the Post Office?
 5 **A.** Because I stood my ground with them and I said, "No,
 6 you know, this is not right, I can tell you what I had
 7 last week and I can tell you I have not sold that
 8 amount of presentation packs. I've never even had
 9 that amount on hand". So I'd got all my records.
 10 That's why the old paper-based system was so much
 11 better, because you could refer back to paper copies
 12 of things.
 13 **Q.** You've described keeping your paper records and
 14 comparing that against what the Horizon System was
 15 showing your stock ought to be.
 16 **A.** Yes.
 17 **Q.** What did you believe at the time was causing these
 18 discrepancies between what the Horizon System was
 19 showing and your own paper records?
 20 **A.** Well, probably the mixed information that you got
 21 about the Horizon System because, as I explained, you
 22 had problems with the equipment itself. You know,
 23 you'd get power outages, you'd get the screen
 24 freezing, you would get the PIN pad not working. And
 25 you'd ring up and, eventually, you'd get through to --
 10

1 they called themselves Horizon System help desk or IT
 2 desk, and they would say to you, "Oh, press buttons"
 3 or, if that didn't work, "Reboot the system".
 4 And I spoke to an engineer on one occasion who
 5 had to come out and do bodge repairs on the system and
 6 he said that it was very important with the Horizon
 7 system that you switch things off in the right order,
 8 that you log off from the screen and then you switch
 9 the base unit off. If you do things in a different
 10 order, then that can cause issues. So, quite
 11 possibly, it could have been that, it could have been
 12 a power surge. Those figures were definitely not
 13 right.
 14 **Q.** You have mentioned an engineer that you spoke to. Do
 15 you know for whom that individual worked?
 16 **A.** He would have come out from the IT desk. So he would
 17 have been a Horizon engineer. Some of them are very
 18 good. I did have some names of some of them, very
 19 helpful, but some of them -- I asked people when
 20 I spoke to them on the help desk, "Have you used the
 21 Horizon System yourself?" and invariably it was,
 22 "Well, no, no, I haven't used that". So how can they
 23 give you advice when they don't even know the system
 24 themselves?
 25 **Q.** What happened when you received error notices issued
 11

1 by the Post Office?
 2 **A.** Error notices, you had to put them -- they had changed
 3 the process but you had to put them into housekeeping.
 4 After that, you had to put them in the suspense
 5 account and you had to make sure that you'd put the
 6 money in and accepted the error notice and followed
 7 the instructions because you cannot balance up your
 8 accounts if you have got outstanding discrepancies and
 9 you can't balance up with negative figures either.
 10 **Q.** You have already described the two particular
 11 shortfalls that stand out for you in 2007.
 12 **A.** Yes.
 13 **Q.** You said, in the first instance, I think, you paid the
 14 money into -- you paid the money to the Post Office.
 15 **A.** Yes.
 16 **Q.** You paid the money into the account. Why did you do
 17 that if you didn't believe there was, in fact,
 18 a shortfall in your accounts?
 19 **A.** Because it was just that you work for the Post Office
 20 and if they said the money was short, with
 21 a paper-based system you could check the records and,
 22 if they said it was short, you would pay the money.
 23 But this, because I hadn't got any paper records,
 24 I didn't think I'd got any other option.
 25 Then when it happened a second time, that's when
 12

1 I thought, "No, I'm not doing this; there's something
2 not right here".

3 **Q.** How much do you believe you have paid in total to make
4 good shortfalls shown by the Horizon System?

5 **A.** I would say over the time that I had Horizon, if you
6 say, sort of, £10 here, £20 there, adding that up over
7 roughly 15 years, probably between £2,000 and £3,000
8 but then also, if you consider when the system was
9 down and you couldn't do any transactions, you were
10 placed on what they called limited services, you're
11 not being paid for that either. So, effectively, you
12 are losing out on that as well.

13 **Q.** Your appointment as an SPM came to an end last year;
14 is that right?

15 **A.** That's right, yes, February 2021.

16 **Q.** Was that a result of your decision to resign?

17 **A.** It was my decision because -- for lots of reasons but,
18 really, I'd had enough of it. I'd had enough of the
19 way the Horizon System was working. It was just so
20 much stress to be under every time it came to the
21 balance, you know, "What are the figures going to be
22 this time?" and seeing, of course, as time went on,
23 seeing what was happening to other subpostmasters,
24 I became quite scared. What's going to happen if
25 there's a shortage? You know, what's going to happen

13

1 et cetera.

2 So I rang the Horizon help desk and also the
3 NDSC, and I got all the instructions, all the
4 reference numbers, dates, times, what I needed to do,
5 because when I went down to the office, the computer
6 system -- presumably because it had been the office
7 had been closed for so long, the computer system was
8 down. So I had to get the computer system up and
9 running again to be able to send the money back which
10 I did.

11 My manager -- and I was in touch with my manager
12 throughout the whole of this process and he said, "All
13 you need to do is to open the office up for the CRU,
14 send the money back, lock the premises, alarm it, do
15 your balance, and that's it, that's all we want you to
16 do." I said, "Yes, of course I'll do that".

17 So that is what I did. I had to reboot the
18 system, do various compliances on it, do up the cash,
19 do a balance, which, again, was a correct balance, CRU
20 came, collected the cash, I closed the door, locked
21 the premises, alarmed it all, thought nothing more
22 about it. And then when it came to the final audit in
23 February 2021 -- would you like me to tell you about
24 that experience?

25 **Q.** Yes. Who attended your branch to carry out that

15

1 to me?

2 **Q.** You have mentioned in your statement an event which
3 occurred before the final audit of your branch took
4 place that related to a surplus of cash. Can you
5 please explain what happened?

6 **A.** The surplus of cash that they wanted back? The
7 Post Office was closed -- just to put it into
8 perspective, the Post Office was closed in March 2020
9 because of Covid restrictions, et cetera, and I had
10 a call from my manager in the autumn of 2020 saying
11 that the Post Office wanted surplus cash back.
12 I point out at this point that, when I closed the
13 office in March, I obviously did a balance, a correct
14 balance, no negative values, no problems, locked the
15 premises, alarmed it and then, as I said, I had this
16 call could I send surplus cash back because they
17 wanted other offices to be able to use that. I said,
18 "Yes, of course I'll do that."

19 So I, you know, found out what I needed to do,
20 got in touch with the CRU, got in touch with Horizon
21 and went down to the office, unlocked it and I had to
22 get the computer system working again to be able to do
23 this, because you have to have the computer system
24 working to be able to send the money back to put
25 yourself in the correct balance period, et cetera,

14

1 audit?

2 **A.** I'm still quite apprehensive about giving my full
3 evidence about giving names because of fear of the
4 Post Office coming after me, I mean the power that
5 they wield. I will give you the name of the auditor,
6 but the other two people who came with the auditor,
7 I don't feel comfortable giving their names.

8 The auditor's name was Gurmeet or Gurmet.
9 Auditors are not very nice people. They don't speak
10 to you. All they do is tot up the figures and then
11 they say, "Can you explain this?" The whole
12 experience is extremely stressful. It's like standing
13 in front of a steamroller and thinking, "At any
14 moment, I could be swept under the wheels". It's
15 just -- unless you have experienced that, you have no
16 idea just how horrendous it is.

17 The auditor went up the figures. "Can you
18 explain this?" There was a lot of negative values,
19 I couldn't believe it, all through my stock and I just
20 said, "Well, that's impossible". And what was also
21 upsetting was that my manager -- when the auditor was
22 going up the figures, my manager just said, "Oh,
23 I can't stay here, I'll step outside for a few
24 minutes".

25 So, basically, you are in there, you and the

16

1 auditor, and they are saying, "Can you explain this?"
 2 "Well, no, I can't". You know, I run my office
 3 deficiently. You can't balance up with negative
 4 figures, it's impossible. So how does it get all
 5 those figures? And the auditor gave me the stamps and
 6 said, "For example, your self-adhesives. There's
 7 eight books here, isn't there? Would you like to
 8 count them?" Of course I counted them. There was
 9 eight books. But there's all these negative figures
 10 and I said, "Well, I'm not agreeing to that, you know,
 11 this is wrong". I said, you know, "I'm just not going
 12 to accept this".

13 They said, "If you don't accept this, you can't
 14 close the office". It's just the whole thing --
 15 it was just oppressive conduct. It was just extremely
 16 distressing. They found a shortfall when they put all
 17 the figures -- when he put the figures right, as he
 18 said, of £1,970, after doing two correct balances.
 19 How? The premises had been locked, the doors were
 20 closed, it was all alarmed, no-one had been there, no
 21 customers. How is that? It can't be. It just can't.

22 **Q.** I understand, Ms Beisner, you don't want to name
 23 individuals but you have mentioned that your manager
 24 was in attendance -- is that right -- at the audit?
 25 **A.** That's correct, yes.

17

1 resolved as between you and the Post Office?
 2 **A.** That's correct. They said I had to sign off the
 3 accounts, otherwise I would not be able to retire.
 4 They said that I needed to get in touch with
 5 Chesterfield and Chesterfield would look into this and
 6 tell me what they thought. I did have a phonecall
 7 from someone from Chesterfield and they said, "Would
 8 you like to speak to someone? We've decided that
 9 we're not going to pursue that. Would you like to
 10 speak to someone about it?"

11 I said, "Yes, I'll speak to someone" and they
 12 said, "Oh, they're not available at the moment". And
 13 that is all that I've had. I've got nothing in
 14 writing. If whoever it was who gave that verbal
 15 assurance leaves that office, then what happens?

16 I think it's disgusting. I really do. You
 17 know, they say they have changed and yet this is not
 18 2007, (connection breaking up) this is 2021.

19 **SIR WYN WILLIAMS:** If I've got the sequence right,
 20 Ms Beisner, apart from the time when you went into the
 21 shop in order to arrange for surplus cash to be
 22 returned, the premises had actually been closed for
 23 about a year --

24 **A.** Yes.

25 **SIR WYN WILLIAMS:** -- and, within that year, you had done

19

1 **Q.** There was one other employee of the Post Office, is
 2 that correct?

3 **A.** That's correct, yes.

4 **Q.** Can you please describe the attitude of your manager
 5 whilst the audit was being conducted?

6 **A.** Just, as soon as the audit started, the manager said,
 7 "I can't be in here, I'll just step outside for a few
 8 moments", and that was it. You know, there was no
 9 support, there was no support from the helpline,
 10 Horizon, no support from National Federation of
 11 SubPostmasters, no-one. I was on my own.

12 And, you know, this £1,970, I'm still concerned
 13 and worried about it. I know the Post Office are
 14 watching this and I would like to have written
 15 confirmation from them to be sent to my legal
 16 representatives saying they will not be pursuing me
 17 for this alleged shortfall of £1,970. I would like
 18 that in writing.

19 **Q.** Just to be clear, this audit occurred on 17 February
 20 of last year; is that right?

21 **A.** That's correct, yes.

22 **Q.** During that audit, a figure of £1,972 was said to be
 23 a loss found in your account?

24 **A.** Yes, £1,977, and I forget how many pence.

25 **Q.** Am I right to understand that has not yet been

18

1 two balances which had both been correct?

2 **A.** That's correct, yes, and premises are alarmed,
 3 Sir Wyn. No-one could walk in there.

4 **SIR WYN WILLIAMS:** Fine. Thank you.

5 **MS HODGE:** Please can you describe, Ms Beisner, how it
 6 made you feel to experience this audit in
 7 February 2021?

8 **A.** Well, to be honest, I still have nightmares about it
 9 because, you know, I'm worried they are still going to
 10 come after me for money. What good is a verbal
 11 assurance from someone who doesn't come to the phone
 12 to speak to you? My experience of using Horizon, it's
 13 just been absolutely harrowing and, you know, I wish
 14 I'd never become a subpostmaster. I just wish I'd
 15 never decided to start to work for such a corrupt and
 16 uncaring organisation who puts profits before people.

17 **Q.** I would like to ask you now a little bit more about
 18 the impact that your experience of using Horizon has
 19 had on you and your relationships with your family.
 20 What effect did the shortfall shown by Horizon have on
 21 your well-being?

22 **A.** Well, every time it came to doing a balance, you were
 23 worried, you know, what were the shortfalls going to
 24 be? And it's the lack of support. It's the feeling
 25 of total isolation. It's just horrible. Of course,

20

1 living in a small village, if word had got out of
 2 something like that, I mean, nobody's going to step
 3 foot inside your Post Office, are they? It was just
 4 awful.

5 I mean, I know my mother couldn't believe that
 6 this was happening and she accused me of being
 7 careless because she, like everybody else, thought
 8 Horizon couldn't be wrong.

9 **Q.** What are you now doing for work since you resigned
 10 your position as a subpostmistress?

11 **A.** I'm not -- I've been, sort of, just, sort of,
 12 considering my options since then and, obviously,
 13 helping the Inquiry, because I want to see justice
 14 done. And I read that Horizon is not going to be
 15 replaced until 2024. Well, how many more people are
 16 going to suffer?

17 You know, a lot of people are afraid to speak
 18 out about it. I was apprehensive but I feel I have to
 19 do this because they say they've righted the wrongs of
 20 the past, that things have changed. Even when I had
 21 the auditor, I was told, "Oh, don't worry, they are
 22 nice people, you know, it's all changed, they're all
 23 pleasant people now". Well, not in my experience
 24 they're not. In my experience, nothing's changed.

25 **Q.** Have you sought any compensation from the Post Office?
 21

1 They use oppressive conduct. They just -- they're
 2 just totally unreasonable.

3 **Q.** What do you think needs to be done to put right the
 4 harm that has been done by Horizon and the actions of
 5 the Post Office?

6 **A.** Well, what I want from the Post Office is an apology
 7 for what they have done. I want justice and fair
 8 recompense for all subpostmasters. I'd also like to
 9 see full accountability, together with a duty of
 10 candour from all those who have allowed this terrible
 11 injustice to proliferate for so long. I'd certainly
 12 like to see a swift end to the whole Horizon System,
 13 a complete reorganisation overhaul and replacement of
 14 the whole Post Office and its management.

15 I regret ever becoming a postmaster and, you
 16 know, I wish I'd pursued my professional legal career
 17 instead.

18 **Q.** Thank you, Ms Beisner. I have no further questions
 19 for you. Is there anything else you would like to
 20 say?

21 **A.** I'll just refer to my notes just very briefly. *(Pause)*
 22 Yes, I think that's everything that I needed to
 23 say. Yes, I think that's everything, thank you.

24 **MS HODGE:** Thank you.
 25 Sir, do you have any questions for this witness?
 23

1 **A.** Yes, I did have offer of a small amount of
 2 compensation under Historic Shortfall Scheme of just
 3 under £500 but the problem is it comes with a gagging
 4 clause. I decided that I'm going to decline because
 5 I'm not going to be gagged. People need to hear just
 6 how this system is, just how unreliable and how full
 7 of flaws it is.

8 **Q.** By gagging clause, do you mean you would not be
 9 permitted to disclose the details of the settlement?

10 **A.** That's correct, and probably not permitted to say
 11 anything adverse about Horizon.

12 **Q.** How do you now feel about the way the Post Office
 13 treated you and other subpostmasters?

14 **A.** To be honest, I can't believe it. When I look back to
 15 the early days of running post offices -- I have
 16 another note that I wish to tell you. I have
 17 a brochure dated from the 1990s. It was a Post Office
 18 brochure and they were asking for subpostmasters to
 19 put themselves forward to become Magistrates because,
 20 just like Magistrates, subpostmasters were considered
 21 pillars of the community, just like Magistrates we
 22 were able to sign and witness legal documents.

23 I mean, where's the irony in that? They're just
 24 not nice people to work for. It's just completely
 25 changed. They don't listen. They are threatening.
 22

1 **SIR WYN WILLIAMS:** No, I don't have any questions of you
 2 but I would like to thank you for participating twice
 3 in this Inquiry because you did participate quite
 4 a long time ago, before we had statutory powers. So
 5 you were one of the first people to try and help me
 6 out. I'm very grateful that you did it then and I'm
 7 very grateful that you've come today to give your
 8 evidence in a formal setting. So thank you very much.

9 **A.** Thank you, Sir Wyn.

10 **MS HODGE:** Thank you, sir.
 11 That concludes our oral evidence for today. We
 12 have some witness summaries which Mr David Enright is
 13 kindly going to read in.

14 **SIR WYN WILLIAMS:** Do we need to take a few minutes or is
 15 Mr Enright ready to get going, so to speak?

16 **MS HODGE:** I think he's ready to go.

17 **SIR WYN WILLIAMS:** If you want to, you can stay listening
 18 to this, Ms Beisner, but if you don't want to, feel
 19 free to disconnect yourself.

20 **A.** I will listen. It will be quite interesting, thank
 21 you.

22 **MR ENRIGHT:** Thank you for inviting me to read in the
 23 summaries of the detailed statements and exhibits that
 24 you have before you.
 25 **Summary of witness statement of CHHAYA PATEL (read)**
 24

1 **MR ENRIGHT:** Mrs Chhaya Patel was subpostmistress in
2 Burgess Hill between 2014 and 2016. Prior to this,
3 she was an accountant at the TSB. Her family have
4 a long history of running post offices. Mrs Patel
5 received five days of in-branch training on the
6 Horizon system. She found the training to be basic.
7 In fact, a shortfall occurred whilst the trainer was
8 conducting the first balance. The trainer wrote the
9 shortfall off without explanation.

10 Further shortfalls appeared within four to
11 five months of her taking over the branch. Mrs Patel
12 would constantly call the helpline for advice but none
13 was ever forthcoming.

14 She was forced to put her own money in to
15 balance the system to be able to trade the following
16 day.

17 Mrs Patel's branch was audited and an alleged
18 shortfall of £33,000 was discovered. She was
19 immediately suspended. This was despite the fact that
20 Mrs Patel told the Post Office of the discrepancies in
21 advance and asked them for assistance. Mrs Patel
22 resigned following her suspension. She believes that,
23 in total, she paid in excess of £50,000 to the
24 Post Office. Paying the shortfalls placed an immense
25 stress on her and her family. They became homeless

25

1 and were forced to live in rented accommodation.

2 Her husband was hospitalised for over a year
3 with epileptic fits and seizures. He had to be
4 resuscitated on two occasions. The doctors could not
5 explain why he was so ill, other than it was a direct
6 consequence of stress.

7 Mrs Patel describes living on the poverty line.
8 Her sons were forced to look for employment to help to
9 pay off the debt. She lived in constant fear she
10 would be prosecuted by the Post Office. She felt
11 blacklisted in the community and considered that she
12 had no option but to move away from the area because
13 she felt the whole family had been labelled as
14 thieves.

15 Mrs Patel now despises the Post Office. She
16 says:

17 "We were in our late 50s and having to suffer
18 like this became so unbearable that, at times, we
19 wanted to end our lives, to commit suicide, just to
20 get out of this."

21 Mrs Patel now lives in affordable housing for
22 the elderly with her husband, who is housebound. She
23 is still forced to work full time although now aged
24 65, as they still owe money to family members who they
25 borrowed to pay the debt to the Post Office. She

26

1 concludes:

2 "I want this whole part of my life to be over.
3 It has gone on for too many years but, most of all,
4 I just want peace."

5 **Summary of witness statement of ELIZABETH STOCKDALE (read)**

6 **MR ENRIGHT:** Sir, Ms Elizabeth Stockdale was
7 a subpostmistress in Bridlington between 2014 and
8 2017. Prior to this, she worked in an employment
9 agency. She ran the Post Office with her son, Luke,
10 who was already employed as an assistant at the
11 branch. Ms Stockdale and her son attended a three-day
12 training course on the Horizon System. She was then
13 shadowed in branch by trainers for a week.

14 Elizabeth found the training to be basic and
15 only provided an overview of the Horizon System. The
16 first balance she did, under supervision, showed
17 a shortfall. The trainer printed off some paperwork
18 and said she would investigate the shortfall. He did
19 not and four weeks later she had to pay the shortfall.

20 Ms Stockdale regularly experienced shortfalls
21 and would call the helpline for assistance. Their
22 advice was unhelpful. Usually, she was simply told to
23 pay the shortfalls. She was also told that she was
24 the only one who was experiencing problems with the
25 Horizon System.

27

1 Ms Stockdale estimates that she paid or had
2 deducted from her salary in excess of £10,000 as
3 a result of shortages. Elizabeth describes working
4 full time but barely earning a living.

5 In 2016 Ms Stockdale's branch was audited and
6 an alleged shortfall of £5,000 was found. She was
7 immediately suspended. She was shocked and shaken.
8 Elizabeth asked that she be allowed to try to
9 understand how the shortfalls had occurred, as she was
10 shown no evidence. She was not provided with
11 evidence. The Post Office simply confirmed that there
12 were no anomalies in the system and Elizabeth had to
13 make good the loss.

14 Ms Stockdale's Post Office contract was
15 subsequently terminated. She lost her livelihood and
16 the value of her business. She also suffered stigma
17 and reputational damage. There were rumours that she
18 had been stealing from the Post Office. She struggled
19 with the stress of the shortfalls and turned to
20 alcohol. This put a tremendous strain on her
21 marriage.

22 Ms Stockdale describes suffering with a loss of
23 self-esteem, paranoia and undergoing a complete
24 character change. On one occasion, she says:

25 "My paranoia had gotten so bad that I did not

28

1 even trust my own son and, on one occasion,
2 I physically pinned by son, Luke, down on the bed and
3 asked him what he had done and swear that he was not
4 stealing from me. I was totally confused."

5 Ms Stockdale now works as a carer, working night
6 shifts. She has many regrets about taking on the
7 Post Office and believes that, if the Post Office had
8 admitted to the failings in the Horizon System, her
9 life would be much different. She would still be
10 running a successful, thriving business.

11 One of Ms Stockdale's biggest regrets is that
12 her father passed away not knowing it was not her
13 fault. Elizabeth concludes:

14 "I want an apology from the Post Office.
15 I really wish the Post Office would write in big
16 letters in every newspaper 'I'm sorry, They never did
17 it. Leave them alone'. I want justice for everyone.
18 I want vindication."

19 **Summary of witness statement of GILLIAN BLAKEY (read)**

20 **MR ENRIGHT:** Sir, Mrs Gillian Blakey was a subpostmistress
21 in Grimsby from 1996 to 2004. Mrs Blakey ran the
22 Post Office along with her husband, having used a bank
23 loan to finance the purchase. Mrs Blakey managed the
24 Post Office branch using a paper-based system before
25 Horizon was introduced. She recalls that the paper

29

1 Mr Blakey may have been unfaithful.
2 These ignoble allegations were untrue.
3 Mrs Blakey suggests that the shortfall was due to
4 a problem with the Horizon System but Mr Whittaker of
5 the Post Office rejected her observation out of hand,
6 telling her that, "No, someone has stolen it".
7 Mrs Blakey's husband lost his job and was
8 subsequently declared bankrupt. The Post Office
9 prevented Mrs Blakey from selling the branch to
10 a preferred purchaser, preventing them from recouping
11 some of their investment and alleviating some of the
12 financial hardship. The family home had to be sold.
13 The proceeds went towards the mortgage on the house
14 and the business loan that had been used to finance
15 the purchase of the Post Office. The couple moved
16 into rented accommodation, yet Post Office still
17 attempted to pursue the couple for the alleged
18 shortfall.

19 Post Office took away Mrs Blakey's business, her
20 livelihood and her home. She considers that they
21 robbed her of the chance of a peaceful and happy
22 retirement and devastated her husband and family with
23 her husband's prosecution. The couple still live in
24 the shadow of those events more than 18 years later.
25 Mrs Blakey says:

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1 accounting system gave her the chance to check and
2 correct discrepancies if they occurred. This was not
3 possible using Horizon.

4 Mrs Blakey states that she received inadequate
5 and insufficient training on the Horizon System and
6 struggled with the weekly balancing procedure, despite
7 Post Office staff occasionally coming in to assist at
8 her request.

9 Mrs Blakey's husband took over the balancing but
10 also experienced regular shortfalls. The first
11 significant shortfall was approximately £5,000 but the
12 shortfalls continued to grow. Mr Blakey did not tell
13 Gillian about the shortfalls as he knew the negative
14 impact it would have on her health. When auditors
15 arrived on 13 May 2004, Mr Blakey informed the auditor
16 that the branch would be approximately £65,000 short.
17 This was a shock to Mrs Blakey who until this time had
18 had no idea any significant shortfalls had occurred.

19 Following the audit, Paul Whittaker,
20 a post office investigator, interviewed Mr and
21 Mrs Blakey separately and accused Mr Blakey of
22 stealing money from the Post Office. Mr Whittaker
23 suggested to Mrs Blakey that her husband may have been
24 leading a secret life behind her back, gambling their
25 money without her knowledge, and suggested that

30

1 "I regret the decision to become a subpostmaster
2 very much and very deeply. I hate the Post Office.
3 I do not trust them. I do not think they have learned
4 any lessons. I'd like the Inquiry to put this right
5 and to show where the blame really belongs and to put
6 us in the position we would have been in if none of
7 this had ever happened."

8 **Summary of witness statement of KEITH LOFTHOUSE (read)**

9 **MR ENRIGHT:** Sir, Keith Lofthouse was the subpostmaster of
10 the Wyverstone Road Post Office in Stowmarket from
11 December 1977 to May 1980. He then purchased a larger
12 Post Office at Humberston in Grimsby, where he was
13 subpostmaster from September 1980 to February 2009.

14 In the 14 years prior to the introduction of the
15 Horizon system, Mr Lofthouse experienced no
16 discrepancies. After the Horizon System was
17 introduced in 2001, Mr Lofthouse recounts that he
18 paid, or the Post Office deducted, in excess of
19 £22,000, in relation to alleged shortfalls between the
20 period 2001 to 2009.

21 The shortfalls were continuous, ranging from £50
22 to in excess of £1,000, throughout this his time in
23 post. Mr Lofthouse felt compelled to retire and sell
24 his business because the shortfalls became too much to
25 sustain.

32

1 Mr Lofthouse says that he knew there was a fault
2 with the Horizon System because the screen would alter
3 of its own accord and totals would just suddenly
4 double. The Post Office eventually replaced all the
5 Horizon hardware in Mr Lofthouse's branch but this did
6 not resolve the problem. Mr Lofthouse says he and his
7 wife lost out on a comfortable retirement and their
8 plans to enjoy a more relaxed lifestyle because they
9 were constantly having to dip into their pensions to
10 cover the Horizon losses.

11 Mr Lofthouse says:

12 "I would like to see the people that introduced
13 the Horizon System to be held responsible for the
14 faulty system. Paula Vennells only came into office
15 in the Post Office in 2007. She inherited Horizon.
16 She did not introduce it. I believe those who
17 introduced the faulty Horizon System should be held
18 accountable for the damage it caused so many
19 subpostmasters."

20 **Summary of witness statement of MOHAMMED KHALIL (read)**

21 **MR ENRIGHT:** Sir, Mr Mohammed Khalil was the subpostmaster
22 in Norwood from 2004 until 2015. He remortgaged his
23 house and took out a bank loan to finance the
24 business. Prior to this, he had worked as an accounts
25 manager.

33

1 Mr Khalil received some training on the Horizon
2 System and was left with a manual to refer to if any
3 problems arose. When he did call the Post Office
4 helpline seeking assistance they would usually refer
5 him to the training manual.

6 Shortfalls in the Horizon System arose from the
7 beginning. Initially they were small and manageable.
8 Mr Khalil used his own money to make them good to
9 continue trading. However, the shortfalls increased
10 over time. Mr Khalil estimates that in the ten years
11 he was a subpostmaster he paid in excess of £85,000 in
12 shortfalls. To cover this, he initially used his
13 savings, then borrowed from family, then used bank
14 loans and credit cards. He also resorted to selling
15 his wife's jewellery to raise money.

16 Mr Khalil describes the stress as being intense
17 and he collapsed on two occasions whilst he was
18 working in his own Post Office. Mr Khalil could no
19 longer afford to continue to pay the ever-increasing
20 shortfalls and made the decision to sell his business.
21 He was suffering with stress, sleeplessness and
22 diabetes. He fell into depression and estimates his
23 losses to be in the region of £200,000.

24 Mr Khalil is now 70 years of age. He still has
25 a mortgage and relies on credit cards and handouts

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1 from his children to survive. He blames Post Office
2 Limited for this. He avoided the potential accusation
3 of theft by paying a crippling amount of money to the
4 Post Office that he believes he was not responsible
5 for.

6 He did everything he could to avoid becoming
7 bankrupt, living what he describes as a deprived life
8 for many years.

9 He did this also to preserve his reputation
10 within the community. Mr Khalil blames Post Office
11 Limited for arguments caused within the family that
12 led to his son's divorce. His son left the country
13 and they now have little contact.

14 Mr Khalil says that he wants an apology from the
15 Post Office:

16 "I want them to hold their hands up and accept
17 responsibility. The public should know that
18 subpostmasters are not and were not dishonest. They
19 were, in fact, failed by the system that was put in
20 place by the Post Office and the Government."

21 **Summary of witness statement of PAMELA STUBBS (read)**

22 **MR ENRIGHT:** Sir, Ms Pamela Stubbs was the subpostmistress
23 of Barkham Post Office in Berkshire from 4 August 1999
24 to 8 June 2010. She and her husband sold their homes
25 to buy the Post Office at a cost of £186,000.

35

1 Ms Stubbs received a single day's training on the
2 Post Office's Horizon System when it was introduced.
3 Prior to the introduction of the Horizon System she
4 had no major problems. Ms Stubbs describes the
5 Horizon training as being very poor and she
6 experienced repeated problems with the Horizon System
7 from the outset.

8 She sought help from the Post Office helpline
9 but no help was provided. Shortfalls were repeatedly
10 reported to the Horizon System. When Pamela
11 complained about the discrepancies to her network
12 business manager, he responded, "Well, a lot of SPMS
13 have said that Horizon has problems but nobody has
14 been able to prove it".

15 The Post Office demanded that Ms Stubbs pay them
16 £28,829.05 in respect of a series of alleged
17 shortfalls. Ms Stubbs was threatened with
18 prosecution, suspended by the Post Office and locked
19 out of her own Post Office. She undertook her own
20 research into the Horizon System and threatened to
21 expose the Post Office in court. Consequently, the
22 Post Office decided not to pursue a prosecution.

23 However, she was forced to sell her Post Office
24 at a huge loss, thereby losing the value of the
25 business and her future income. From being respected

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1 and trusted, she says, she lost her reputation and was
2 aware of gossip about her. She felt compelled to give
3 up her position as a district councillor, due to the
4 unfounded rumours that she had stolen money from the
5 Post Office. Ms Stubbs says that:

6 "The Post Office might have well have just held
7 us up at gunpoint on the street and said 'Give us your
8 money', knowing full well they would never have to
9 give it back."

10 She says that the experiences with the
11 Post Office took its toll on her mentally, physically
12 and that she suffered from anxiety, depression,
13 insomnia because of the stress she was put under by
14 Post Office in trying to prove that she did not take
15 any money from them. Ms Stubbs says:

16 "I used to be a PE teacher. As such, I have
17 always been fit and healthy. And now, suddenly, I am
18 not, because of the stress the Post Office caused me
19 and I am still on tablets to this day. I was also
20 diagnosed with a heart condition caused by stress.
21 I had been put under and I am no longer able to work
22 as a result."

23 Pamela is left feeling very angry and breaks
24 down in tears when she thinks about what happened.
25 She feels the retirement years she looked forward to

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1 have been taken away from her as has her good health.

2 **Summary of witness statement of PAULINE COATES (read)**

3 **MR ENRIGHT:** Sir, Pauline Coates was the subpostmistress
4 of two post offices, West Tisted Post Office and later
5 Ropley Post Office, until March 2009. She began her
6 career with the Post Office in March 1988.

7 From the instruction of the Horizon System,
8 Pauline regularly experienced small shortfalls. When
9 she would call the helpline seeking help, she was
10 usually told to consult the training manual. An audit
11 was conducted on 5 January 2009 and a huge shortfall
12 of £9,953.86 was allegedly found, supposedly
13 a combination of cash and stock.

14 Consequently, Ms Coates was suspended and her
15 contract was later terminated. Ms Coates was required
16 to repay the alleged shortfalls in instalments for
17 ten years. She made her final payment in
18 December 2019.

19 The Post Office's fraud investigators accused
20 her of theft. A Post Office investigator came to
21 Pauline's home. He told her that he would issue
22 Pauline with what he described as a simple adult
23 caution. Pauline was told if she accepted this that
24 the matter would be concluded. Pauline had no idea
25 what this was. She accepted it as she was so upset

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1 and afraid. Pauline says:

2 "I didn't even think of making any kind of
3 appeal because they, the Post Office, were just so
4 convinced I had taken the money and I could not prove
5 otherwise. To be completely honest, my spirit was
6 broken and I would not have wanted to remain being
7 employed by such a heartless organisation.

8 "In October 2009, Graham Brander, a Post Office
9 fraud investigator, came to my home and advised me
10 that I would be issued with what he described as
11 a 'simple adult caution', whatever that means, and the
12 matter would be concluded. I do not know whether
13 I have a criminal record or not. If this is the case,
14 I want this removed."

15 **Summary of witness statement of SHARON BENNETT (read)**

16 **MR ENRIGHT:** Sir, Mrs Sharon Bennett became
17 a subpostmistress of Whinney Lane branch in Pontefract
18 in 2005, after working there as a counter assistant.
19 She took over the branch with the intention of running
20 it as a family business.

21 As Ms Bennett had been working as a counter
22 assistant, the Post Office assumed she did not need
23 training on the Horizon System and none was offered to
24 her. Following a back injury, Ms Bennett took
25 a month's sick leave from the branch. On her return,

39

1 Sharon was made aware that there was a shortfall of
2 some £3,000.

3 Sharon contacted the Post Office helpline and
4 requested that they send a trainer into the branch as
5 a matter of urgency to carry out an audit. Sharon
6 also contacted the previous subpostmistress who came
7 to the branch and confirmed that Mrs Bennett had done
8 the transactions correctly and could not explain the
9 discrepancy.

10 Mrs Bennett paid in excess of £5,000 of her own
11 money to cover the supposed shortfalls after borrowing
12 money to do so. This caused tension between her and
13 her husband. In early 2006, Mrs Bennett's branch was
14 audited and an alleged shortfall of over £500 was
15 discovered. Sharon was immediately suspended and
16 questioned in an aggressive manner by her area
17 manager, who implied she had stolen the money.

18 Mrs Bennett's contract was subsequently
19 terminated on basis that the Post Office had lost
20 faith in her ability to run the Post Office.

21 Sharon says:

22 "I have tried to give an indication of the
23 consequences of the Post Office action against me but
24 it is impossible to give a full account of the nights
25 and days when you can see no way ahead. I was treated

40

1 as a criminal, my business was destroyed, my finances
2 were ruined. We lost our home and I had to stop
3 working due to my illness being exacerbated by the
4 stress I was placed under. The Horizon system has
5 been shown to be deeply flawed and that the
6 Post Office knew that it was. I would like the full
7 truth to come out. I want the world to know that
8 I and other ordinary, hard-working, decent people like
9 me had their lives ruined by Post Office Limited.
10 I would like it to be publicly shown that the
11 Post Office knew its computer system, Horizon, was
12 completely flawed and unreliable and that, despite
13 this, Post Office pursued subpostmasters and ruined
14 their lives for money that never existed."

15 **Summary of witness statement of TRACY McFADDEN (read)**

16 **MR ENRIGHT:** Sir, Tracy McFadden was a subpostmistress of
17 the Sandiacre Post Office, Nottingham from
18 approximately 17 June 2002 to August 2016. She also
19 ran the Chaddesden Post Office in Derby from 2006 to
20 2008.

21 It will be recalled that Ms McFadden gave
22 evidence to you when the Inquiry was in its
23 non-statutory phase.

24 Tracy worked in the insurance industry for
25 20 years in the UK and internationally prior to

41

1 becoming a subpostmaster. She says that the training
2 she received on Horizon was inadequate. Tracy began
3 to experience shortfalls and regularly contacted the
4 helpline.

5 On one occasion, she contacted the helpline for
6 advice and carried out their instructions which then
7 doubled the shortfall, then doubled it again and again
8 until, before she knew it, the supposed shortfall had
9 grown to £16,000. Tracy naturally refused to pay this
10 sum and eventually the Post Office reduced the
11 shortfall to £800. Tracy estimates that she paid
12 £24,000 in respect of shortfalls from both of her
13 branches.

14 Tracy's contract was terminated by Post Office
15 against her will under the Network Transformation
16 scheme. Ms McFadden feels that the events related to
17 the Post Office branch have ruined her life and her
18 reputation. Tracy's reputation suffered. She has
19 been called a "wicked witch" to her face after having
20 served the community for over 14 years. The
21 Post Office's defective Horizon System damaged her
22 confidence in her abilities, her confidence in her
23 staff, and their confidence in each other. Tracy
24 says:

25 "My mental and physical health are completely
42

1 wrecked. I hate everything my life has turned out to
2 be. Becoming a subpostmaster now seems to have been
3 the worst decision I could have made as the
4 Post Office stole everything from me."

5 Ms McFadden says:

6 "I would like the Post Office to truly
7 understand the impact that their actions had upon me
8 and people like me, good, decent, hard-working people
9 who were committed to their local communities.
10 Instead, I and others are reduced to poverty with our
11 reputations in tatters."

12 **Summary of witness statement of SHAZIA SADDIQ (read)**

13 **MR ENRIGHT:** Finally, sir, Ms Shazia Saddiq. Ms Saddiq
14 overcame a very difficult young life to have a
15 successful career with a major bank before becoming a
16 subpostmistress in 2009. She ran three post offices
17 in the Newcastle-upon-Tyne area. She says that she
18 poured all of her energies and efforts into making
19 these post offices a success to create security for
20 herself but particularly for her two children. These
21 post offices were not businesses to Ms Saddiq; they
22 were her hopes and dreams for a safe and secure and
23 happy life.

24 Ms Saddiq suffered constant shortfalls and
25 discrepancies with the Horizon System. The

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1 Post Office demanded £39,269.97, which later rose to
2 £41,097.37. However, the Post Office provided no
3 explanation as to how that figure had been arrived at.

4 Ms Saddiq was suspended by the Post Office, her
5 branches were closed in October 2016 and the keys
6 taken away from her. She was the subject of an
7 investigation during which the Post Office threatened
8 to place a charging order on her property.

9 Ms Saddiq says because her Post Office was
10 closed, local people were unable to access services,
11 including benefit payments. As a result, there was
12 a lot of anger directed towards her by local people.
13 On one occasion, Ms Saddiq was approaching her home
14 with her children when a group of men began shouting
15 at her, threatening her and calling her a thief. On
16 another occasion, a crowd through eggs, flour and
17 stones at Ms Saddiq and her children. She fled her
18 home with her children that night with a handful of
19 belongings.

20 Sir, you will have seen the exhibit to
21 Ms Saddiq's statement which shows the few things they
22 were able to carry with her. They have never returned
23 to their home. These attacks were a direct result of
24 the action taken against Ms Saddiq by Post Office
25 Limited.

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1 Ms Saddiq's health was affected. She suffered
 2 a total breakdown, an irregular heart beat, headaches,
 3 insomnia, stress-related hair loss, and extreme
 4 anxiety.
 5 Ms Saddiq received threatening calls from
 6 Post Office investigators. She says that the
 7 Post Office stole her life and the dreams that she had
 8 for herself and her children. She says that the
 9 Post Office treated her like a criminal when, in fact,
 10 any criminal behaviour was committed by the
 11 Post Office.
 12 Ms Saddiq says:
 13 "I am an ordinary, honest and very hard-working
 14 woman. I have always tried to be a good mother and
 15 a good person. I feel like I was raped in public by
 16 the Post Office and no-one in authority has done
 17 anything about it."
 18 Thank you very much, Sir Wyn.
 19 **MS HODGE:** Sorry, sir, I think you are on mute. We
 20 couldn't hear what you said just then.
 21 **SIR WYN WILLIAMS:** Sorry, I was simply observing that
 22 I actually have one more summary from Isabella
 23 Armstrong Wall and I was just wondering whether that
 24 was to be read on some different occasion. That's
 25 all.

1 **MR ENRIGHT:** If I may explain, sir, your legal team
 2 advised me that the statement of Ms Wall has not been
 3 uploaded yet and, as such, the summary cannot be read
 4 today.
 5 **SIR WYN WILLIAMS:** Thank you, Mr Enright. That's fine.
 6 **MS HODGE:** Thank you, sir. That concludes our proceedings
 7 for today. We are due to resume tomorrow at 11.30 am
 8 if that remains convenient for you.
 9 **SIR WYN WILLIAMS:** Yes, certainly. And I think tomorrow
 10 we have three witnesses and roughly a similar number
 11 of summaries to read; is that the programme?
 12 **MS HODGE:** That is correct, yes.
 13 **SIR WYN WILLIAMS:** Thank you. Then I will see you
 14 tomorrow, Ms Hodge.
 15 **MS HODGE:** Thank you, sir. Good afternoon.
 16 **(12.38 pm)**
 17 **(Adjourned until 11.30 am the following day)**

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<p>MR ENRIGHT: [12] 24/22 25/1 27/6 29/20 32/9 33/21 35/22 38/3 39/16 41/16 43/13 46/1</p> <p>MS HODGE: [11] 1/3 1/8 1/14 20/5 23/24 24/10 24/16 45/19 46/6 46/12 46/15</p> <p>SIR WYN WILLIAMS: [11] 1/4 19/19 19/25 20/4 24/1 24/14 24/17 45/21 46/5 46/9 46/13</p>	<p>1996 [3] 4/7 4/15 29/21</p> <p>1999 [3] 4/22 5/6 35/23</p> <hr/> <p>2</p> <p>2,000 [1] 13/7 20 [2] 6/19 13/6 20 years [1] 41/25 20-something [1] 4/8 200,000 [1] 34/23 2001 [2] 32/17 32/20 2002 [1] 41/18 2003 [2] 7/17 7/18 2004 [3] 29/21 30/15 33/22</p>	<p>5</p> <p>5 January 2009 [1] 38/11</p> <p>5,000 [3] 28/6 30/11 40/10</p> <p>50 [1] 32/21 50,000 [1] 25/23 500 [2] 22/3 40/14 50s [1] 26/17</p> <hr/> <p>6</p> <p>65 [1] 26/24 65,000 [1] 30/16</p> <hr/> <p>7</p> <p>70 years [1] 34/24</p> <hr/> <p>8</p> <p>8 June 2010 [1] 35/24 800 [1] 42/11 85,000 [1] 34/11</p> <hr/> <p>9</p> <p>9,953.86 [1] 38/12</p> <hr/> <p>A</p> <p>abilities [1] 42/22 ability [1] 40/20 able [10] 14/17 14/22 14/24 15/9 19/3 22/22 25/15 36/14 37/21 44/22</p>	<p>7/16 7/19 8/6 8/7 8/11 12/5 12/16 18/23 40/24</p> <p>accountability [1] 23/9</p> <p>accountable [1] 33/18</p> <p>accountant [1] 25/3 accounting [1] 30/1 accounts [6] 4/24 7/5 12/8 12/18 19/3 33/24</p> <p>accusation [1] 35/2 accused [3] 21/6 30/21 38/19</p> <p>act [1] 7/10</p> <p>action [2] 40/23 44/24</p> <p>actions [2] 23/4 43/7</p> <p>actual [1] 8/5 actually [2] 19/22 45/22</p> <p>adding [1] 13/6</p> <p>adhesives [1] 17/6 Adjourned [1] 46/17 admitted [1] 29/8 adult [2] 38/22 39/11</p> <p>advance [1] 25/21 adverse [1] 22/11 advice [7] 8/16 8/17 9/13 11/23 25/12 27/22 42/6</p> <p>advised [2] 39/9 46/2</p> <p>affected [1] 45/1 afford [1] 34/19 affordable [1] 26/21 afraid [2] 21/17 39/1 after [10] 3/3 3/20 12/4 16/4 17/18 20/10 32/16 39/18 40/11 42/19</p> <p>afternoon [1] 46/15 again [7] 2/3 9/14 14/22 15/9 15/19 42/7 42/7</p> <p>against [4] 10/14 40/23 42/15 44/24</p> <p>age [1] 34/24 aged [1] 26/23 agency [1] 27/9 aggressive [1] 40/16 ago [2] 1/5 24/4 agreeing [1] 17/10 ahead [1] 40/25</p>	<p>alarm [1] 15/14 alarmed [4] 14/15 15/21 17/20 20/2</p> <p>alcohol [1] 28/20</p> <p>all [28] 1/6 3/16 4/10 4/25 5/3 5/15 5/18 10/9 15/3 15/3 15/12 15/15 15/21 16/10 16/19 17/4 17/9 17/16 17/20 19/13 21/22 21/22 23/8 23/10 27/3 33/4 43/18 45/25</p> <p>allegations [1] 31/2 alleged [9] 6/25 18/17 25/17 28/6 31/17 32/19 36/16 38/16 40/14</p> <p>allegedly [1] 38/12 alleviating [1] 31/11 allowed [3] 6/11 23/10 28/8</p> <p>alone' [1] 29/17 along [1] 29/22 already [3] 1/6 12/10 27/10</p> <p>also [13] 2/23 13/8 15/2 16/20 23/8 27/23 28/16 30/10 34/14 35/9 37/19 40/6 41/18</p> <p>alter [1] 33/2</p> <p>although [1] 26/23 always [5] 4/25 5/2 9/21 37/17 45/14</p> <p>am [9] 1/2 5/17 18/25 37/17 37/19 37/21 45/13 46/7 46/17</p> <p>amount [6] 8/9 9/20 10/8 10/9 22/1 35/3</p> <p>amounts [1] 6/21</p> <p>an accountant [1] 25/3</p> <p>an accounts [1] 33/24</p> <p>an actual [1] 8/5 an alleged [3] 6/25 25/17 28/6</p> <p>an apology [3] 23/6 29/14 35/14</p> <p>an awful [1] 9/15 an employment [1] 27/8</p> <p>an end [1] 13/13</p>
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