

Witness Name: Mr Francis Maye

Statement No: WITN0230_01

Exhibits: None

Dated 7 January 2022

THE POST OFFICE HORIZON INQUIRY

FIRST WITNESS STATEMENT OF MR FRANCIS MAYE

I, MR FRANCIS MAYE WILL SAY as follows:

INTRODUCTION

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

BACKGROUND

3. I used to own a hotel in Ireland, but after some time the business was not viable, so I came to England to become a sub postmaster. I felt I had the skills necessary to run a post office, as a result of my previous experience.

4. I looked forward to being a pillar of the community as a subpostmaster, and engaging with people in my shop. This is something that I had enjoyed when I was running a hotel in Ireland.
5. I saw running a post office as something that would take my wife and I into retirement and give us financial security, particularly as we trusted the Post Office as an institution and felt privileged to have passed their checks to be appointed.
6. I bought the Post Office for £77,500, which was financed by a loan.
7. I was a Subpostmaster of Bidford-on-Avon Post Office, 30 High Street, Bidford-on-Avon from 30 March 2001 to 12 March 2010.
8. I operated a retail business from the premises known as Bidford Post Office and Stationary. My wife Veronica assisted me in the branch until she had a heart attack caused by stress around 2003.

TRAINING AND SUPPORT

9. My wife and I both attended one day of training in the back room of Worcester Crown Post Office and the trainer, whose name was Barry Hopkins, cancelled the second day as he said it was not required. The training was given in a classroom setting and was an informal introduction to the work in a post office, and simple things like date stamping. Nothing was discussed on Horizon at that time as Mr Hopkins said he would be going into that in the branch training session.
10. The in branch training took place over 2 weeks around April 2001, with one trainer standing with Veronica while Mr Hopkins was by my side showing me how to use the Horizon System. After two weeks that was it. I found that it was difficult to take the information in at the time because of the intense pressures with the queues of customers, and because we were confined space. Overall I felt that it was difficult.

However, we coped with it and improved over two weeks before they left us to our own devices. They showed us how to do weekly balances and came back afterwards for around two more balances to help. Mr Hopkins lived in the next village and called in from time to time, sometimes to borrow forms for other PO branches, or for his own personal business; we never requested him to call in and we received no further training.

11. I received no further training.

SHORTFALLS

12. In this section, I set out in very brief detail my experience of shortfalls arising from deficiencies in the Horizon system, and Post Office Limited's actions as a result. This is only a brief introduction to those matters, in order to provide necessary context for the explanation of the human impact which follows.
13. I would estimate that throughout my position at the branch, I paid approximately £72,963 in respect of alleged shortfalls to balance the figures on Horizon each week and including the monies paid at the time of my termination. This was a massive drain on my resources.
14. In order to make the system balance I declared the shortages on every balance period and made good all losses using my own money at first, and then using cash takings from the shop, personal loans from family and lending institutions, credit cards and re-structuring my mortgage.
15. Following an audit which took place in February 2010 and termination of my contract, I was asked to make payment of alleged shortages on the Horizon system and I paid the sum of £14,463.49 to Post Office Ltd during October 2010 to cover the final alleged shortfall using the sale proceeds from selling the business to the subpostmistress who took over from me.

HELPLINE

16. I contacted Horizon around once a week although I cannot remember the specific dates. However, I do remember that the Helpline staff sounded like they were just reading off a script and my overall impression was that they weren't particularly helpful. I did not feel that the issues I raised were ever properly resolved. In some cases I was told that the shortfalls would resolve themselves during the following week, but that obviously did not happen.
17. I was never able to pinpoint the exact reason for the shortages and could only put them down to the reliability and accuracy of the Horizon system.
18. As a result of me reporting issues to my line manager Steve Taylor and the Helpline, the Horizon base units were replaced several times (on the gateway and on counter two). However, this did not seem to resolve the problems.
19. Despite both the Helpline and Mr Taylor flatly denying that Horizon was faulty, the issues with Horizon continued, and I concluded that it must have been the Horizon system that was at fault. I had no confidence in the Horizon system and no assistance was provided to me despite repeated requests. I was totally dissatisfied with the lack of help and total denials from my bosses.
20. I was told by my manager, Mr Taylor, on more than one occasion that I was the only person experiencing these issues within the entire Post Office network. I now know that this was untrue.
21. I made good any alleged shortfalls on a weekly basis from my own money initially and then started borrowing. Around 2009 when I couldn't personally pay any more and had exhausted all other sources of finance I was told by my auditor to place any losses into the suspense account.

AUDIT AND INVESTIGATION

22. There were three audits which took place on or around 1 September 2005, 20 August 2009 and 9 February 2010. I do not recall a great deal about the first audit in 2005. I remember that there were a few minor things discussed but generally the auditors were happy with the audit. It was a very busy office and I was aware that we were always in the top six for sales in the region.
23. During the second audit in August 2009 I recall that the auditors noted a shortfall from the suspense account and asked me to pay the shortfall. I wrote a cheque there and then, but it subsequently bounced because funds I had asked my sister to lend me did not arrive.
24. The third audit in February 2010 took place following my suspension, the auditors told me about the previous shortfall of £4,873.16 which they claimed had now increased to £11,373.16. They told me that I would have to pay for the shortfall. I explained that I couldn't pay and that it would have to come from the proceeds of selling the branch.
25. I was formally interviewed by Post Office staff. A Mr Glen Chester told me that I wasn't allowed to bring a solicitor to the meetings that I attended following my suspension and I felt that I was pressured to sell the branch and pay them back. Following the sale of the branch, I paid £14,463.49 to Post Office during October 2010.
26. After my suspension I was invited to, and did attend, a "fact finding" interview during February 2010 with Mr Chester and a federation representative from Worcester, which took place in the sorting office in Wolverhampton.
27. I was also invited to a further interview in March 2010 but I did not attend this because by that time I had already resigned my post following discussions with my line manager.

SUSPENSION AND TERMINATION

28. I was suspended on 13 February 2010. Mr Taylor and Mr Chester visited the branch and suspended me. I attended two further meetings with Mr Chester and a federation representative which were not productive.
29. The branch was closed for one day. An agency called 'New Rose' took over thereafter. I was not allowed to go back into the office to retrieve any records or personal documents. I was only allowed to collect my personal effects like my coat and a few personal items from the office.
30. I resigned on 12 March 2010 following pressure from Mr Chester and the federation representative who agreed with him.
31. Mr Chester gave me a graphic description of how the fraud team would attend my home and lift up the carpets and floorboards and it would be better if I resigned instead. I felt isolated and marginalised, and while I didn't have anything to hide because I had done nothing wrong, I felt I had no alternative but to resign.
32. I was advised that it would be very embarrassing for me if the investigation team were sent to my home.
33. Although the Post Office did not directly intervene in the sale of my business, I experienced significant pressure to sell due to the financial situation I was in as a result of making good the balances on Horizon.

HUMAN IMPACT

34. First and foremost there was a tremendous financial impact on me, as I had to pay £72,963 in shortfalls.
35. I had borrowed from my family and my wife's family, I had maxed out our credit cards, I was overdrawn; and to top it all I had taken all the equity from our house. I felt there was nowhere to turn.
36. The profit from the retail side of the business e.g. cards and stationery also got swallowed up as quickly as it was made in paying shortfalls. I was making good the shortfalls immediately but they still kept coming. I dreaded logging on in the mornings, as the shortfalls increased in volume and amounts. I ended up unable to pay household bills and food.
37. I lost significant value in the business. I was forced out of the Post Office and I was not working, but still had to make monthly payments in respect of the loans, credit cards and mortgage.
38. The branch was marketed for sale between £100,000 and £120,000 by Knightbridge Agents and also Humberstones. However, as I was falling into more and more debt I had to accept a quick sale at a heavily reduced price of £75,000.
39. I therefore lost around £45,000 on the sale of the shop against what I had been advised it was likely to achieve. I had purchased the business for £77,500 in 2001 and ultimately sold it for less than I paid for it 9 years later.
40. I have not worked since I was pressured to resign. Adjusting for the alleged shortfalls which I had to repay, my net profit was around £32,429 per annum and I was hoping to work for a further 10 years until I was 70 years of age, and to be in a position to sell the business as a going concern and then retire.
41. This equates to a loss of earnings in the region of £324,290 subject to expert evidence. All my plans were destroyed. The Post Office wouldn't even give me a

- reference, so I couldn't get work and had to survive on pension credit until I could draw my pension.
42. I was made bankrupt on 9 October 2012 due to the various borrowing I had obtained to make good the balances on Horizon and to repay the alleged shortfalls.
 43. After losing our house and being made bankrupt, we had to move out of the village and the council put us into social housing.
 44. This was a far cry from the comfortable lifestyle that my wife and I had worked so hard and planned for. My wife and I had in fact planned to move to Malta or Spain, but of course this was no longer possible.
 45. I was made aware from a family member that there was a rumour in the village that I was arrested for fraud and/or theft. This had a great effect on my wife and me. I had no option but to move away to a new area. I withdrew from village life completely, not even going out for a newspaper.
 46. Between financial difficulties and the damage to our reputation, my wife and I now have no social life.
 47. The Post Office's actions impacted my health through putting me under great stress. Particularly when I was threatened with the Post Office's fraud squad coming into my home to upturn all my floorboards in search of missing money.
 48. My psoriasis condition worsened as a result due to stress caused by events at the post office. My confidence was shot to pieces, my anxiety levels became high and I developed a poor diet, leading to me being diagnosed with diabetes. I also later developed prostate cancer. Recently I have been diagnosed with debilitating stress-related arthritis.
 49. My wife's health was also affected by our financial state and she developed angina.

- 50. My mother was in her 90s when I suffered this difficulties so I never told her or any of my family as I did not want to upset her.
- 51. Being an SPM was not just a job but a vocation for me, I loved looking after people and was looking forward to spending the rest of my working days as a postmaster, a pillar of the community.
- 52. This was all taken away from me by the Post Office’s actions and I will never get it back. I used to take satisfaction from helping local people from disadvantaged communities in accessing services, this vocation was taken from me.

CONCLUSION

- 53. Because of the Post Office’s actions I have not been able to enjoy the comfortable retirement that my wife and I planned and worked so hard for.
- 54. My health has been impacted from the stress of Post Office’s actions and the financial ruin that followed.
- 55. I always felt a real vocation to run a business and be of service to the community. I had this with my post office but it was cruelly taken away from me.
- 56. Because of the shame and financial difficulties we face my wife and I can no longer enjoy the social life that we did.

STATEMENT OF TRUTH

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

Signed GRO Dated 7/01/22
 Francis Maye