

**Witness Name: Ms Nancy Chant**  
**Statement No. WITN0295\_01**  
**Exhibits: None**  
**Dated:6/2/2022**

## **THE POST OFFICE HORIZON INQUIRY**

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### **FIRST WITNESS STATEMENT OF MS NANCY CHANT**

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I, MS NANCY CHANT 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.

#### **BACKGROUND**

2. I was a subpostmistress of Crookfur Post Office in Glasgow from 28 June 1986. I remain in the position.
3. I operate a retail business from the premises, selling stationary, birthday cards and small gifts. I employ one assistant.

4. On leaving I school I went to work in a busy post office. I thoroughly enjoyed the job and when the position of subpostmistress became available, I applied and to my absolute delight, I was accepted.
5. I have therefore spent my entire working career with Post Office Ltd.

### **TRAINING AND SUPPORT**

6. I received two days of training before the Horizon system was introduced. I cannot remember the exact year, but it must have been in the early 2000's. I did not feel that this training was adequate; I had very little experience with computers prior to the introduction of Horizon and this was not taken into account.
7. The training did seem to make some sense to me at the sessions. However, I found it extremely difficult to make sense of the system in day-to-day life.
8. The first day that the Horizon system went live at my branch, a trainer came to the office and stayed with me the full day.
9. The trainer would have answered any problems that I had, however I still found it difficult to make sense of the programme. I was repeating what I had been taught in the training sessions, however I did not understand how the computer was coming up with the figures that I was being presented with. It was a lot to take in.

### **HELPLINE**

10. Throughout my career at the Post Office, I have only sought advice from the Helpline regarding shortfalls and technical issues such as faulty computers. Prior to the introduction of the Horizon system, the branch ran smoothly and I really had no cause that I needed assistance with.

11. The shortfalls were of quite a substantial amount. I had never experienced this prior to the Horizon system. I did not know how they had happened and what I had to do. The Helpline went through my transaction history and records and could not find any errors. I was led to believe that it was an error on my part and I was required to make good the shortfalls.
12. For small shortfalls, for example under £20, I did not call the Helpline. I did not think there was any point as I was always led to believe that I had a contractual obligation to pay these back myself.

### **SHORTFALLS**

13. In this section, I set out in very brief detail my experience of shortfalls arising from deficiencies in the Horizon IT System, and Post Office Limited's actions as a result. This is only a brief introduction to those matters, in order to provide necessary context for the explanation of the human impact which follows.
14. I would estimate that throughout my position in the branch, I paid (or Post Office deducted) in excess of £11,000.
15. Without access to Post Office records, I am only able to provide approximate amounts or dates when I repaid the shortfalls.
16. I regularly put cash from my own money into the system to make it balance. When I did this the value was always around £5. I was told that I had to do this by the Post Office as it was part of my contract. I did not think that I had any other option.
17. In May 2007 I noticed shortfalls of between £7,000 - £8,000.
18. I checked back through our records and transaction history. I also called the Helpline and they went through the transaction history and they too could not find any errors.

19. I contacted my Post Office area manager regarding the shortfall. I was increasingly paranoid that I could not account for the missing money. I was stressed and anxious. However, the area manager said that she made it clear to Post Office that I would not have stolen the money and it must have been a computer error.
20. I received a letter from Head Office stating that they were going to deduct the amount owed from the shortfall from my salary. They would take a certain amount from my monthly salary over 3 years until this was paid off.
21. Again, I believed this was a contractual obligation so did not think I had any other option.
22. In June 2010 there was another shortfall of £3,000. This amount was deducted again from my monthly pay.
23. Like the previous occasion, I checked back through our records and transaction history. I called the Helpline, and they could not find an error. This was again settled centrally.
24. On this occasion, I received a letter from Head Office and they said that they would deduct the amount from my salary, like they did on the previous occasion.
25. However, the Post Office said that this time they expected the amount to be paid back within 12 months.
26. I found this extremely difficult and stressful to pay back in such a short space of time, especially as the branch was not doing as well as it previously had.

#### **AUDIT AND INVESTIGATION**

27. I recall several audits taking place over the years.

28. The audits were always conducted without notice. To my knowledge, the auditors did not find any issues at the branch.
29. There was always two auditors present. I do not have copies of the auditor's reports.

### **SUSPENSION AND TERMINATION**

30. I was not suspended by the Post Office. I am still acting in position as the subpostmistress.

### **CIVIL AND CRIMINAL PROCEEDINGS**

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

### **LOSSES**

32. I regularly put cash into the systems to make Horizon balance.
33. I estimate that I paid in excess of £11,000 plus all sums found to be repayable. I was give no alternative but to pay the shortfalls.

### **HUMAN IMPACT**

34. I suffered serious problems with the Horizon system, including shortfalls.
35. The total was approximately £11,000 with two large unexplained shortages.
36. Out of fear of prosecution and other threats, such as civil action by the Post Office, I agreed to pay the money back from my own pocket.

37. I was involved in mediation in 2013 and received £2,000. I was a party to the group litigation against Post Office Ltd, as a result I am excluded from the Historic Shortfall Scheme.
38. Paying back the shortfalls took several years at a time I had recently refurbished my post office as requested by the Post Office, using loans and credit up to my maximum limit.
39. I originally had a small post office, which I ran by myself. I was told by Post Office Ltd that I was required to build up a retail side to run alongside the branch.
40. I therefore refurbished the store at my own expense and employed my daughter.
41. It was a financial struggle to build the retail side when I was constantly paying the post office shortfalls with any of the retail profit.
42. Having to repay the shortfalls impacted me financially. As a family we were struggling, and my husband became angry and resentful. He could not understand why I was paying for an error that I had not made.
43. My personal life became very strained and difficult between my husband and myself because of having to explain the shortfalls and the constant stress and worry.
44. For days I worked every night trying to understand what happened to the cash. I could not make sense of it; it was a very stressful time.
45. I had a lady from the Post Office coordinating my refurbishment and she told me that the Post Office had asked her for her opinion if I had stolen the cash.
46. Thankfully she told them that I was honest, and this was an error somewhere.

47. I was always told I was responsible so accepted the repayments, but the figures just did not make sense.
48. I lost confidence in my abilities and began to question myself. For years when balancing, I had a sense of panic and dread in case this could happen again.
49. I struggled financially until the shortfalls were paid in full.
50. I was not accused of criminal activity just told that I had to repay the shortfall.
51. My family life deteriorated. I had a husband who was angry with me, and a family that pitied me. I felt a sense of shame and isolation. I could not speak to anyone outside of my family about this for a fear my standing in the community would be diminished.
52. I had never had a big income from the post office but repaying the shortage and also having to make the repayments on the loan for the refurbishment left me very short of income.
53. It felt as though I was working for nothing. I was demoralised; my self-esteem was at an all-time low. I had to work to make the repayments. I felt that I had no choice but to do so. I worked just to live. I was no longer enjoying the job I once loved.
54. I have a history of long service with Post Office Ltd and had an unblemished record. To be treated with such little compassion or understanding was very hard to stomach.

## **CONCLUSION**

55. As I have said, I have worked for the Post Office since I left school, and I am still a subpostmaster, despite everything that has happened. However, I feel that I have been completely let down by the Post Office.

- 56. When these shortfalls were arising, and the Post Office was placing responsibility for them on me, I now know that the Post Office knew that their Horizon System was unreliable. This makes me feel like I have been tricked or betrayed by my employer.
- 57. I have described how the Post Office took money from my remuneration for years. This meant that, despite working very hard throughout these years, I had almost nothing to show for it. My salary and my earnings were being swallowed up by the Post Office to repay so-called shortfalls.
- 58. I had to watch every penny for years, and struggled to pay my bills.
- 59. My husband blamed me, believing that I had made serious mistakes. It did not occur to him that the Post Office's national computer system could be wrong. This loss of trust affected my self-belief and self-worth and affected our marriage.
- 60. The job I once loved became a source of anxiety and dread. I blame Post Office Ltd for this. Had it not been for the roll out of the faulty Horizon system I would not have had years of self-doubt and working for little pay, as I was repaying the post office for shortfalls that I had not caused.

**Statement of Truth**

I believe the contents of this Statement to be true.

Signed..... **GRO** ..... Dated..... 6/2/22 .....

**Nancy Chant**