

Witness Name: Pauline Coyle  
Statement No.: WITN0310\_01  
Exhibits: None  
Dated: 9/3/2020

**IN THE POST OFFICE HORIZON IT INQUIRY**

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**FIRST WITNESS STATEMENT OF PAULINE COYLE**

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I, PAULINE COYLE, 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 born on GRO. I am originally from north Manchester. Before I came a subpostmaster, I had a variety of different jobs, including working with and providing accommodation to foreign students.
3. My husband had always been self-employed, and we fancied a village shop. We had

decided on a change in scenery, and a new challenge. At the time, our daughter was 8 years old, we were attracted by the change and the financial security.

4. It so happened that the shop we ended up buying had a post office branch within it. We had looked all over the country, from Cornwall to Scotland, and in Wales. There was no particular connection to Lincolnshire, but the shop and the place just seemed right. There was a nice school, and we could afford to buy it.
5. We sold our house, my husband's black cab (he was a taxi driver) and moved lock, stock and barrel to Brigg. Initially, my husband was the subpostmaster at Bonby Post Office 58 Main Street, Brigg, north Lincolnshire DN20 0PW. We lived in the flat above the shop and post office, where we are still now. I was subpostmaster from later that year, approximately a month after we had moved into the shop, in circumstances which I explain below.

#### **TRAINING AND SUPPORT**

6. My husband went to off-site training in Leeds, for approximately 3 days. I remember that we had told me that the system was a "bloody nightmare", and that he did not know what he was doing.
7. I had used computers a small bit, but the extent of our knowledge was playing the Lion King game with my daughter on the computer. We were thrown-in to the deep end, totally.
8. Post Office would not pay for me to do the training, even following my taking over as subpostmaster. I had to be 'trained' by my husband, which was the blind leading the blind. He was not confident on the system and had immediately began to experience problems, so it was simply not enough for me to have to learn from my husband. I

undertook training very shortly afterwards, to the extent that I was trained by the Post Office sending a trainer to our branch for a single day. I remember that it was totally inadequate; it was focussed on how to use the system. It was never impressed on us the consequences of getting things wrong, or the importance that things were done right.

9. The trainer came back for a second visit, the following Wednesday, to help me with the balance. The trainer was nice enough, but we immediately began to experience shortfalls and difficulty with the management of the branch.

### SHORTFALLS

10. My husband was the subpostmaster at first, shortly after moving into the branch. He was under a huge amount of pressure from customers and to manage the shop, and he began to struggle. The management of the post office was totally different, alien, to what he or I was doing before and, coupled with the lack of training, it was difficult.
11. A few weeks after we had moved, it became clear that managing the post office was not my husband's kind of thing. He was not enjoying it, and it did not appeal to his skillset. I took over as subpostmaster and began to manage the shop and the post office branch, with my husband helping me.
12. The person from whom we had bought the post office lived in the village. I thought we were doing well enough at managing the branch, and things started to get better and easier. There were, however, regular problems.
13. Another problem we had involved remittances. We had sent back £500 to Post Office, electronically. I had done the transaction correctly; I had the receipts and the transaction log showed that everything had been done properly. At this time, I had been subpostmaster for a while, and was confident and experienced with the

management and operation of the branch. However, when we did our cash declaration that evening, as we did every evening, it became clear that there had been an issue with the money which we had sent back to Post Office.

14. When we first experienced a problem, I was not worried. I thought that it was a clear problem which had occurred with the remittance, and that Post Office would sort it out immediately. I phoned the Helpline to get some guidance. I was told by the operator that I must have done something wrong. Immediately, it was my fault and it could not be anything else other than my error.
15. The £500 'loss' was taken from my wages, which Post Office deducted from my salary at approximately £100 per month. At the time, I was earning below the national minimum wage in the post office branch, so having the repayments deducted was a significant blow to our income.
16. In approximately 2014, we were having an issue finding out how some foreign currency had been deleted from our system. I requested an audit from Post Office, which took place and was conducted by David Longbottom that October. He was not interested in the foreign currency whatsoever. He was not interested either in the £500 loss in remittance which had previously occurred. When he arrived, he went into our computer systems and started to generate reports to which we did not have access.
17. A short time later, he told me that there was a shortfall of £1,654.73 which came from our stamp stock. Months before, we had telephoned the Helpline about stamps that were shown as stock on Horizon, which we did not have and had never had. The helpline operator told me casually, to simply delete the stamps from my system.
18. During the audit, Mr Longbottom discovered the deletion of the stamps, which I had been done on the advice of the helpline as a consequence of a Horizon error. He



asked me why I had deleted the stamps from my system, and I told him about the advice of the helpline. Mr Longbottom re-entered the stamps onto our system, and told us that we were responsible for them and had to pay Post Office for them.

19. I told Mr Longbottom that for the amount of stamps in question, both monetarily and in the number of physical stamps which that value represented, we had to have been giving stamps away for free, or pocketing the money which we had received from them. He told me that he knew that my husband and I had not been stealing the money.

20. I believe he knew that there was a computer error, but that he knew he could force us to 'repay' the money for the stamps in any event. I refused to pay for the stamps, and told Mr Longbottom as much. Mr Longbottom telling me that I owed money, and such a large amount of money, was extremely traumatising. All these years later, I have a crystal-clear memory of his arrival at my branch and his behaviour. I remember how matter-of-fact he was when he told me.

21. I was very angry, absolutely furious. I was very confused why the system had showed such a large surplus of stock, and eventually I telephoned the stock centre to find out how many stamps that had been sent to me, and how many I had sold. The amount of stamps for which Post Office said I was liable was years' worth of stock for us. I got nowhere with the stock centre but I was determined that I would not pay for stamps that I had not received.

22. By that time, I had joined the Communications Workers' Union. I had been speaking to Andy Carpenter, the area manager for Post Office. I had told Mr Carpenter that I wanted a meeting with him and with my union representative. Shortly before, he cancelled the meeting with my union representative and arrived at my branch alone.

23. In approximately the beginning of December, Mr Carpenter told me that we have given a loan to post office previously, and that the cost of the stamps was going to be written off against the loan which had not yet been repaid. I had no recollection of a loan, and certainly a loan of the size which could repay £1,654.73. However, I had occasionally 'lent' the branch from my personal account when we were low on cash, so we left it there.
24. Looking back, I should not have left it there. If in fact we had loaned the post office money and it had not been paid back, I should have received that money. Mr Carpenter's course of action (which was pushed on us) still left us paying for a large sum of stamps with our own money. However, he presented it to us as if it was a kindness. I did not think about this at the time, and I suppose that I was happy for such a loss to be written off, however it happened. It was pure relief.
25. The issue of the stamps was extremely stressful. I could not sleep, with everything going around in my head. My husband thought that it was my error which had caused the loss, but I knew that it was not my fault and could not be my fault.
26. We had still a business to run, and we still had to get behind the post office counter and serve customers. I was frantic, ringing people trying to get answers and prevent me being forced to repay. We thought we were going to be forced to repay back such a large sum of money, and we would have struggled to find the money. I did not know whether we were going to be forced to find the lump sum, or whether the money would be taken from my salary, which at the time was below minimum wage and would have seriously affected our business and our lives.
27. I was very stressed, very worried, but also incredibly angry. It was the injustice of having someone come into my business, and tell me that I owed a huge amount of

money and implied that I had been stealing. I knew that it was not true, but there was little I could do about it, and all my efforts to rectify the problem (such as telephoning the stock centre to find out how many stamps I had been sent during my tenure) had got me nowhere. There was also a significant worry that I would lose my job, and my business, over the issues I was having.

28. The Post Office did not take any action to recover the debt and I was not involved in any of the mediation schemes or group litigation.

### **HUMAN IMPACT**

29. These problems also caused a difficult period in my marriage. My husband thought that I had done something wrong, and that it could be my fault that there were these errors, which were causing lots of problems for us and our business.

30. My mood changed during that period; I was stressed and frustrated, as well as worried about my business.

31. I am still a subpostmaster to this day. My business has now been for sale for over 8 years, with little to no interest. The salary is not enough to warrant the work. I no longer experience problems with the Horizon system and yet, it is simply not worth it. We know that who in their right mind would buy a post office? We bought a small apartment in Hull, which we bought in expectation that the shop and the post office would sell. That was to be our retirement, but it cannot be sold because nobody wants to buy it from us. My retirement is being delayed, and we are being forced to live somewhere we do not want to live, and being forced to do a job that we do not want to do.

### **CONCLUSION**

32. I would like to see heads roll at Post Office. I do not trust it as a business. I also feel very strongly that subpostmasters should be put back into the position that they

should have been in if the shambolic operation of the Post Office had been better,  
and the scandal better managed.

**STATEMENT OF TRUTH**

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

Signed: **GRO** .....Dated 9-3-2022

**Pauline Coyle**