

1 Wednesday, 11 May 2022
 2 (10.00 am)
 3 **SIR WYN WILLIAMS:** Well, good morning, everyone. It's
 4 very nice to be in Scotland. It's a country that I've
 5 visited on many occasions, but never for work purposes
 6 before. So that, in a sense, is slightly unfortunate.
 7 However, it's very important that my colleagues and I
 8 come to take evidence in Scotland, because I know that
 9 many people in Scotland were adversely affected by the
 10 Horizon IT system, as were people in England, Wales
 11 and Northern Ireland, so I'm very grateful to everyone
 12 in Scotland who has made a witness statement and I'm
 13 very grateful to those who have made a witness
 14 statement who have agreed to come to give oral
 15 evidence, having been invited by me to do so.
 16 So with those introductory words, I will now hand
 17 over to Mr Beer, QC, who is counsel to the Inquiry,
 18 who will begin today's proceedings.
 19 **MR BEER:** Good morning, sir --
 20 **SIR WYN WILLIAMS:** Good morning.
 21 **MR BEER:** -- and your assessors. Can we hear first,
 22 please, from Mr Vinod Sharma, may he be sworn.
 23 **SIR WYN WILLIAMS:** Yes.
 24
 25

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1 please?
 2 **A.** My family obviously -- for the background, I came to
 3 the UK in 1957 with my father, and we moved to Ireland
 4 and stayed there for about four years, and my father
 5 was financially struggling, obviously first immigrant
 6 in the country, and we then moved to Glasgow in 1961,
 7 where he got a job on the buses, as you know. A lot
 8 of immigrants worked on the buses. And from there I
 9 was -- I was then about 16. I was 10 and a half, 11,
 10 when I came to this country and probably missed the
 11 primary education, which is probably the basis of
 12 a good education. Although I was in school in India,
 13 I was quite good at mathematics, or arithmetic at that
 14 time as it was known, and I progressed there. And at
 15 16 I went to an engineering college, David Hill
 16 Engineering College. I did a year at the college and
 17 served as an apprentice, and got an apprenticeship and
 18 served as an apprentice at what they called an
 19 armature winding. It's an --
 20 **Q.** Armature winding?
 21 **A.** Armature winding. It's an electrical motor that
 22 produces electricity or power, any kind of motor, and
 23 these have coils in it that sometimes get burned down
 24 and needing repaired. So I was in the engineering
 25 section of electrical engineering, and I did that as

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1 **VINOD KUMAR SHARMA (sworn)**
 2 **Questioned by MR BEER, QC**
 3 **MR BEER:** Please take a seat, Mr Sharma.
 4 **A.** Thank you, thank you.
 5 **Q.** Thank you. Can you tell the Chair your full name,
 6 please?
 7 **A.** My name is Vinod Kumar Sharma.
 8 **Q.** And in front of you there should be on the table
 9 a document entitled "First Witness Statement of
 10 Vinod Sharma".
 11 **A.** I have with me, yes.
 12 **Q.** Thank you. And can you take that up and look at the
 13 last page?
 14 **A.** Yes, I have checked the last page, and that's my
 15 signature, and I've signed it.
 16 **Q.** Thank you. And can you tell us whether the contents
 17 of this statement are true to the best of your
 18 knowledge and belief?
 19 **A.** Yes. The contents of the statement are true to the
 20 best of my knowledge, and my feelings, of course.
 21 **Q.** Thank you.
 22 Now, can you tell us how old you are, please,
 23 Mr Sharma?
 24 **A.** I'm now approaching 75.
 25 **Q.** And can you tell us something about your family,

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1 a trade.
 2 **Q.** Okay. And are you a married man?
 3 **A.** I'm a married man with two boys.
 4 **Q.** How old are your boys?
 5 **A.** One of my boys is approaching 50 in September, and the
 6 other one is 48. One stays in the US, in Arizona, and
 7 the other one stays in Glasgow, just in a suburb of
 8 Glasgow.
 9 **Q.** And how long have you lived in Glasgow?
 10 **A.** I have lived in Glasgow since 1961.
 11 **Q.** Now we're going to hear that you became
 12 a subpostmaster in 1977.
 13 **A.** I became a subpostmaster in '77. Obviously after I
 14 did my apprenticeship, family finances were still
 15 reasonably tight and decided to get a shop, as most
 16 immigrants did at that time. I got a small shop;
 17 progressed from there to another shop.
 18 **Q.** Was that a newsagents?
 19 **A.** That was a newsagent. And then in 1977 -- where I
 20 lived, just about 400 yards, there was a sub-post
 21 office, the postmaster was retiring and I had an
 22 opportunity to go for that post office.
 23 **Q.** Whereabouts was that?
 24 **A.** That's in Bishopbriggs, just -- the post office is in
 25 Balornock, Glasgow, and I stayed in Bishopbriggs,

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1 which was just across the road, and the post office
 2 was in a deprived housing scheme. I --
 3 Q. So there came a time in '77, when you decided to move
 4 from the newsagents/convenience store to --
 5 A. -- to a post office and a convenience store attached
 6 together.
 7 Q. And why was that; why did you decide to become
 8 a subpostmaster?
 9 A. Well, you know, I was a young lad, just in my 30s, I
 10 was 30 years old, and I was obviously looking to
 11 progress and make a financial background standing for
 12 my family, obviously my immediate family, but also my
 13 related family because we lived in a joint system
 14 because we were the first immigrants in this country
 15 and there was an opportunity there to acquire the post
 16 office, which at that time was a reasonably good
 17 salary, you had to work for it, but also a business
 18 which was generating income as well.
 19 Q. Okay. So there was a -- the possibility, obviously,
 20 of achieving a steady income?
 21 A. A possibility of achieving a steady income, yes,
 22 definitely so.
 23 Q. And what about the fact that it was a continuation of
 24 part of the employment that you got already, ie
 25 running a store?

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1 one main counter at that time, and then a retail shop
 2 to it.
 3 Q. Now we're going to hear that from September '77 until
 4 your retirement in August 2015 --
 5 A. It's over --
 6 Q. You worked as a --
 7 A. I think it was August, September; yes, yes, 2015, yes.
 8 Q. You worked as a subpostmaster, so you gave 38 years,
 9 by my calculations, of your life to the Post Office?
 10 A. I gave 38 years of my life to -- which was definitely,
 11 originally, a good way of earning a living and
 12 a reasonable financial living, initially anyway,
 13 working in the post office.
 14 Q. Who else worked in the post office?
 15 A. I had -- in the post office I had an assistant, my
 16 wife, and I had a shop assistant in the retail side.
 17 Q. So in the post office side, how long did the assistant
 18 work for you?
 19 A. The assistant worked for about 24 hours -- four hours
 20 a day, six days a week.
 21 Q. Okay. So 24 hours a week --
 22 A. Yes.
 23 Q. -- rather than a day?
 24 A. Yes, and I did the rest, yes.
 25 Q. Okay. And for how many years did he or she work?

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1 A. Yes, well, this was a part of -- obviously it's the
 2 way the post office model worked mostly -- you have
 3 a convenience store and a post office -- and there was
 4 a remuneration paid by the Post Office for the
 5 transactions that you did, and this is how we were
 6 paid.
 7 Q. And what was your view of the standing or status of
 8 subpostmasters at that time?
 9 A. At that particular time, the public perception of
 10 working for the Post Office was really high. As I
 11 soon learned, you are well respected so long as you
 12 worked with the community and helping the community --
 13 because the local community has its own local needs,
 14 so a subpostmaster was involved in the community. He
 15 got respect, he was respected, people came on to them
 16 for any issues that they had, and obviously at the
 17 same time you were making a steady living from the
 18 Post Office and the shop.
 19 Q. So you became the subpostmaster of 48 Broomton Road in
 20 Glasgow?
 21 A. Yes, I became the postmaster in 1977, September;
 22 I think it was September 1977.
 23 Q. And how -- tell us what kind of post office was it?
 24 How big? How many counters?
 25 A. This was a very small post office. It only had only

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1 A. Well, I had various assistants, but the first one
 2 worked with me for about 15 years.
 3 Q. And was there always an assistant throughout the 30 --
 4 A. There has always been an assistant because obviously I
 5 had a retail shop to look after, I needed to get away
 6 from the post office counter to do my chores on the
 7 retail side in order to go to Cash & Carries,
 8 et cetera, and get goods, provisions for the shop, so
 9 that I always wanted an assistant. And sometimes if
 10 she couldn't be there, my wife would mind the
 11 post office.
 12 Q. When you became a subpostmaster in 1977, was there an
 13 existing subpostmaster who handed over to you?
 14 A. There was an existing subpostmistress who handed over
 15 the post office to me, yes.
 16 Q. And did they run an accounting system?
 17 A. The accounting system we ran at that particular time,
 18 which was carried on myself, was more a manual system,
 19 whereas every transaction was noted down on a docket
 20 is produced for every transaction, and it was noted
 21 down and obviously compiled for the weekly accounting.
 22 Q. So by a manual system, you mean with paper and a pen
 23 or pencil?
 24 A. Yes.
 25 Q. And can you just explain shortly, if you can, the way

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1 that the manual system works?
 2 **A.** Well, the way the manual system worked, you had -- at
 3 that particular time the Post Office only had -- it
 4 didn't have a lot of diversification as the
 5 Post Office has today. It basically -- all you did
 6 was making payment for the Government, whether through
 7 giro or pensions or pension credits, et cetera, and
 8 also selling stamps in the Royal Mail. That was the
 9 main work at that particular time. And as we were
 10 making payments for the pensions, you were presented
 11 a pension book. Obviously you look at the pension
 12 book and check that you know the person has got the
 13 right pension, but you know the person is genuine or
 14 that belonged to that person. You date stamped the
 15 pension --
 16 **Q.** It's my fault for a bad question. What I meant was
 17 how would you, using the manual system, make the books
 18 balance?
 19 **A.** Well, basically we would take all the payments, all
 20 the dockets for the payments, write them all down on
 21 a sheet, add them up on an adding machine, and attach
 22 them together as total payments made, and then we did
 23 the same with the giros.
 24 **Q.** Yes.
 25 **A.** And the postage stamps were -- obviously they were all

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1 handling cash all the time, especially -- a post
 2 office is a very cash-intensified business, because
 3 especially in the housing schemes, it can seem like
 4 you're just handing out money all the time and you did
 5 occasionally make mistakes, but you carried the
 6 mistakes, that was fine, that was part of life.
 7 **Q.** When you say you carried the mistake, do you mean
 8 you --
 9 **A.** You made good.
 10 **Q.** -- you made good?
 11 **A.** We had to make good. That was a definite
 12 understanding that you were responsible for all the
 13 cash that wasn't there.
 14 **Q.** But under this manual system, they were always very
 15 small amounts of money?
 16 **A.** Very small amounts of money, yes.
 17 **Q.** Did it ever happen the other way around, that under
 18 the manual system there were excesses?
 19 **A.** Oh yes, sometimes what actually happened is you could
 20 probably make a mistake in your accounting for postage
 21 more than anything else -- not anything else -- and
 22 the following week you would probably say, "Well,
 23 listen, I was £12 over last week, but the postage is,
 24 it's now adjusted itself and it's worked out fine", so
 25 that was it.

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1 postage stamps, they weren't labels you used. You had
 2 an opening stock in the postage and you took stock of
 3 your postage again with the closing stock and that
 4 gave you the figure for the total postage used.
 5 **Q.** How frequently would you balance --
 6 **A.** We would balance once a week, every Friday, it was at
 7 that time, Friday night.
 8 **Q.** And when you did you the balancing, did you ever
 9 encounter any shortfalls, this is using the manual
 10 system?
 11 **A.** Yes, definitely when we did the balance at that time
 12 we had shortfalls.
 13 **Q.** What kind of order of shortfalls?
 14 **A.** Maybe £30, £40, something like that, and -- or -- but
 15 quite often you found, or you may be left with what
 16 they call a tear-out docket out of the book which you
 17 wrote down you had left it in the book by mistake, and
 18 the following day when the person would come in you
 19 would say, "Oh, there it is, there is a docket, she's
 20 had her pension." She'll say she's had her pension:
 21 "You left the docket in the book", so you would take
 22 that and then reclaim that, that particular week, that
 23 would make up the losses, and the post -- so sometimes
 24 you probably maybe did occasionally paid out £5,
 25 £10 too much. That could easily happen when you're

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1 **Q.** When you were using this manual system, did the
 2 Post Office ever conduct audits of your branch?
 3 **A.** Yes, originally the Post Office, they audited once
 4 a year, but over the years it dwindled down to once
 5 every five years, four years, you hardly ever seen
 6 anybody unless it was a really --
 7 **Q.** And under the manual system, were ever any issues
 8 identified in the course of these audits?
 9 **A.** Not really. There was no great issue because it was
 10 quite straightforward, you know, you had a docket, you
 11 had your postage, you had your giro payment, and your
 12 counter and everything, there was really no -- it was
 13 a faultless system in a way (unclear) because we
 14 were -- the work wasn't diversified either so the
 15 manual system was quite good.
 16 **Q.** Can we turn then to the introduction of the Horizon
 17 system?
 18 **A.** Sure, yes.
 19 **Q.** Can you remember when it was introduced into your
 20 branch?
 21 **A.** Well, the Horizon system was introduced in 1999 or
 22 thereabouts. By that time the pension books had
 23 started having a barcode, so when a customer came in,
 24 you got your gun and you scanned the barcode. That
 25 particular person's name came up and you punched in

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1 the amount and you still took the docket out, and you
 2 handed it, and that carried on for about three or
 3 four years. And after three or four years, it became
 4 more sophisticated. There was no pension books,
 5 people had -- the card system was introduced, money
 6 was going into people's card accounts, everybody was
 7 asked or forced to open a card account with the
 8 Post Office, and they came in with a card like the
 9 chip and PIN card, and they operated -- that's where I
 10 felt we really lost everything. There was no way of
 11 reconciling what you'd paid out in terms of individual
 12 payments. You had to take the word of the machine or
 13 the computer programme when it says what you should
 14 have left at the cash at the end of the day and what
 15 you've paid out.

16 Q. And when the system went live in 1999 for you, before
 17 then did you receive any training on the use of the
 18 Horizon system?

19 A. We would have had two days of training on Horizon,
 20 which was quite inadequate.

21 Q. Whereabouts was that, was that in-branch or out --

22 A. In-branch.

23 Q. In your branch?

24 A. In-branch, a girl would come in for about two days
 25 from half 8/9 o'clock until 5/5.30 and --

13

1 A. That was the solution.

2 Q. Anything else?

3 A. No.

4 Q. You say in paragraph 12 of your witness statement:
 5 "It was expected that any shortfall would have to
 6 be paid out of my own pocket ..."

7 A. Mm-hmm.

8 Q. Who said that to you?

9 A. I don't physically remember anybody saying it to me
 10 early, but it was quite clear over the years of
 11 practice that any shortfall was the responsibility of
 12 the subpostmaster. And I think you'll find any
 13 subpostmaster in the country will tell you that any
 14 shortfall the system shows is the responsibility of
 15 the subpostmaster, and you have to make it good.

16 Q. And so this wasn't something that was specifically
 17 said in relation to Horizon; this was just
 18 a continuation?

19 A. This was a continuation since 1977.

20 Q. You go on to say:
 21 "... I was always told that there was no error
 22 ..."

23 And then I think:
 24 "... and no error could be made while using the
 25 Horizon System."

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1 Q. Did you think it was inadequate at the time, or is it
 2 now, looking back?

3 A. At the time it was definitely inadequate because
 4 obviously with systems like that you have to work at
 5 it to get to know it. I mean, although, on the
 6 tail-end of it you balance up quite quickly because
 7 you were used to the system of the way it was working,
 8 but initially you would spend hours at night trying to
 9 balance up, trying to work the system, and the
 10 procedure you had to go through to balance up, it took
 11 a lot of time. But --

12 Q. By the time the system went live, did you feel
 13 qualified to use the system?

14 A. No, it took about a year and a bit to say, yes, I
 15 could do the balance with the system with confidence,
 16 rather than, you know, "God, what's happening here,
 17 what's happening here, is that right, is that right,
 18 or am I doing the right step? Let me phone somebody
 19 else up and see if I'm going through the system right,
 20 and doing it."

21 Q. Were you trained what to do if the system showed
 22 a shortfall?

23 A. Well, you weren't trained; you were just told to phone
 24 the helpline.

25 Q. That was the solution?

14

1 A. Yes.

2 Q. When was that said?

3 A. I think that was said at the beginning, way back in
 4 2003, 2004, when it all went live, totally went on
 5 the -- when the books were abolished, the pension
 6 book, the card account came in, we were led to believe
 7 that the system is -- it's faultless, it's been tried
 8 and tested. I think -- I'm not sure whether it was
 9 the Australian post office tried that system first.

10 Q. And in what context was this being said to you, that
 11 there were no errors, or errors couldn't be made?

12 A. When you maybe got a shortfall of maybe £100 or £200,
 13 you would phone the helpline and say, "I've looked
 14 through all this. I can't find it. I'm £112 short."
 15 And they say, "Listen, for some reason something is
 16 wrong. They've either paid out, the money has gone
 17 missing, you have to make it good, the system -- there
 18 is nothing wrong with the system."

19 Q. You go on to say in that paragraph:
 20 "I was told that the system was working properly."
 21 Was this when you raised shortfall issues with the
 22 helpline?

23 A. Yes, yes, that's right, yes.

24 Q. And was that the message that you always got back
 25 from --

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- 1 **A.** We always got that message, even through the
 2 Federation. I mean, you'd be surprised -- I mean,
 3 I did used to attend certain Federation meetings and
 4 it was the kind of stories you're hearing now was
 5 never aired in any of the Federation meetings that
 6 they're having problems with the system, never aired.
- 7 **Q.** And so for those not as familiar as all of us with
 8 what you mean by "the Federation", tell us what the
 9 Federation is?
- 10 **A.** We had what they call a SubPostmasters Federation. It
 11 was really the Post Office Workers' Union, the people
 12 who run a post office, and obviously I'm in Glasgow,
 13 I've been in Glasgow since I was 11, Clydeside, strong
 14 union links, not necessarily leftist views, but people
 15 standing up for their rights, and I was -- so I was
 16 always in favour of a union, because we could -- if we
 17 had certain demands, whether it's pay demands or
 18 working hours, we could go through the union and go
 19 through the Post Office, but unfortunately it was
 20 pointless. The Federation was there in name, but it
 21 was definitely not there for the subpostmasters.
- 22 **Q.** So in this context, the issue of the operation of the
 23 Horizon system and shortfall --
- 24 **A.** Mm-hmm.
- 25 **Q.** -- are you saying they told you as well that the

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- 1 system was working properly?
- 2 **A.** Well, I mean it was not -- nobody actually clearly
 3 said, when we talked to people on a one-to-one basis
 4 they said, "No, the system is fine, it's gone missing,
 5 somebody has stolen it or somebody has paid out too
 6 much", and basically you were left with, you know,
 7 "That's it."
- 8 **Q.** Now after the introduction of the Horizon system in
 9 your branch, you experienced shortfalls?
- 10 **A.** Well, I experienced shortfalls, maybe not to a great
 11 extent but sometimes maybe a few hundred pounds.
- 12 **Q.** But how soon after the introduction of Horizon into
 13 the branch was that?
- 14 **A.** I think -- well, it happened sort of intermittently,
 15 but it started happening about maybe every so often.
 16 I mean, I can't really put a time to it. You did
 17 occasionally have losses, or the system showed that
 18 you were carrying less cash than you should be, which
 19 was considered a loss.
- 20 **Q.** And so just to explain that, again for anyone watching
 21 that doesn't realise, would it show where the loss
 22 occurred?
- 23 **A.** It would just show cash would be short.
- 24 **Q.** So there would be a bottom line --
- 25 **A.** Bottom line. You would look at the cash and you would

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- 1 look at the cash you've entered in -- that you're
 2 holding in stock in the system, and when you look at
 3 the system to see what you should have if the two
 4 didn't marry up, you were short.
- 5 **Q.** So there was just a bottom line which said, "You
 6 should have £10,000"?
- 7 **A.** Yes, bottom line, and then if you had what you were
 8 holding and it showed you were short, if you were
 9 balanced it should maybe -- I mean, you could never
 10 get the system to balance perfectly, there was always
 11 10 or £15 this way and that way, but you carried that.
 12 We used to -- this in 1977, and we used to be carrying
 13 this, so this is what happened. If it's short, you
 14 were to put it in.
- 15 **Q.** By "carry", you don't mean carry over to the next?
- 16 **A.** Sometimes, if you had a large shortage, maybe 400 or
 17 £500, £300, you would phone the helpline. They would
 18 say -- it used to be on a Friday night, we did come to
 19 a bit of a Wednesday balance, but on Friday night, you
 20 know, ordinary folk maybe would want to shut shop and
 21 go home. But you as a subpostmaster would be sitting
 22 there raking your (unclear) at 11 o'clock or
 23 12 o'clock on Friday night and couldn't get anywhere.
 24 You'd maybe phone the helpline earlier on and they
 25 would just say, "Well, listen, if it's not there, you

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- 1 could leave it and maybe it will show up later in the
 2 system", where the system would maybe show that -- it
 3 would correct itself. You wouldn't really see
 4 a physical input of cash, but it would correct itself.
 5 It would show up and that would correct the error, but
 6 if it didn't come through, hence six or eight weeks
 7 later you got a notice through, what they call an
 8 error notice, you got an error notice through, "Please
 9 make good for week 12, £270." And there was no right
 10 of recourse, you just had to put it in.
- 11 **Q.** So there you'd put your hand in your pocket and make
 12 good the £200?
- 13 **A.** Well, obviously you'd put your hand in your pocket or
 14 you'd take your chequebook out from your account and
 15 you'd put it in and say "Well, that's it gone."
- 16 **Q.** Did, as a result of any calls that you made to the
 17 helpline, anyone ever come to the branch to
 18 investigate?
- 19 **A.** Not immediately, no, never.
- 20 **Q.** You say in paragraph 16 of your statement:
 21 "I was led to believe by the Helpline that any
 22 error was a mistake on my part."
- 23 **A.** That's what we were always led to believe, not on my
 24 part in particular, but part of my office, which we
 25 were responsible for.

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- 1 Q. So it was down to you in the branch?
 2 A. It was me, down to my branch, and I, as the
 3 subpostmaster, was held responsible for all that.
 4 Q. Now we're going to speak in a moment about a very
 5 large shortfall.
 6 A. Sure.
 7 Q. Some £28,845.
 8 A. That's right, yes.
 9 Q. That was shown as a shortfall on the system in
 10 June 2015.
 11 A. That's right, yes.
 12 Q. Before then, before June 2015 in the large shortfall,
 13 had you ever experienced any such large shortfalls?
 14 A. No, nothing like that, maybe £100, £200 would
 15 sometimes it occasionally did happen, you just
 16 swallowed the pill and made it good and moved on;
 17 moved on in your daily routine and say, "Well, if it's
 18 not shown up, you've got to put it in and move on",
 19 but on that particular occasion ... shall I?
 20 Q. We're going to come to that now.
 21 A. So that's okay, that's fine, yes.
 22 Q. Tell us about the occasion of the very large
 23 shortfall. Were you in the branch at the time?
 24 A. I wasn't in the branch.
 25 Q. Where were you?

21

- 1 A. A robbery. He said, "There's a shortage in the
 2 system. It's showing a shortage of about £29,000."
 3 I said, "That can't be right." I said -- he said,
 4 "What do you want to do?" So I phoned my personal
 5 friend who is a secretary of the Federation of our
 6 particular branch --
 7 Q. Just before you come on to your contact with your
 8 friend in the Federation --
 9 A. Yes.
 10 Q. -- before you went away to Arizona --
 11 A. Yes.
 12 Q. -- was there a shortfall showing then?
 13 A. There was no shortfall showing. It was done at the
 14 end of May and there was no shortfall showing there.
 15 Q. Okay. And so it hadn't been building up and building
 16 up and building up?
 17 A. No, nothing at all, no.
 18 Q. This came out of the clear blue sky?
 19 A. This came out of the blue sky, yes.
 20 Q. And at this time, by the time you had gone to Arizona
 21 in June, had you already made a decision to retire?
 22 A. I had made a decision to retire -- the Post Office in
 23 the last maybe 10, 15 years have been what they call
 24 rebranding. They call it rebranding, but basically
 25 what they were doing was paying people off, buying

23

- 1 A. I was on holiday in America.
 2 Q. And for how long had you gone away for?
 3 A. I had originally planned to go away for four weeks.
 4 My son, who is married and settled in America, I
 5 hadn't seen him for a number of years, I had built
 6 some annual leave up and had decided to go to America,
 7 at the beginning of June, and I had left my girl in
 8 charge. She had made herself available and she was
 9 very competent. As I said, she was 100 per cent
 10 competent.
 11 Q. And at that stage how long had that lady worked for
 12 you?
 13 A. Oh, she'd worked for about 24 years -- 24, 25 years.
 14 Q. Okay.
 15 A. I mean, to be honest I think she was more competent
 16 than myself on that system, you know, she was really
 17 clued in, she knew how to do it, she could do her work
 18 and finish in a reasonable time, and she was very
 19 confident.
 20 Q. So now you said you got a call. Who called you?
 21 A. Well, my son originally called me in Arizona and said,
 22 "Dad, we've got a problem with the Post Office" and
 23 I said, "Oh my God. Has there been a hold-up?" He
 24 said no.
 25 Q. You mean a robbery?

22

- 1 their contract and getting replacements to come in who
 2 were, I could say, fool enough to come in for a lower
 3 remuneration than you were paying before. Although
 4 they maybe changed some of the signs, they were
 5 calling it rebranding, but that was the way they were
 6 working forward. There was an ad two weeks before it,
 7 so I had put in for retirement. I said, "Listen, I
 8 want to retire, and the person who now runs the retail
 9 side of the shop is willing to take over."
 10 Q. And had you got an estimated lump sum pension in mind
 11 by then?
 12 A. Yes, by that time, over the years of service, the way
 13 they calculated it, they calculated the lump sum was
 14 based on the last three years of salary, which I felt
 15 a wee bit aggrieved because over the years the salary
 16 remuneration had come down every year, you know.
 17 Rather than going up, it was coming down, and they
 18 would always say, "Well, the retail side should ...",
 19 what do they call it, the filling station, retail
 20 petrol, filling stations, the petrol retailing doesn't
 21 make any money but they expect the shop to generate
 22 the money to support the filling station. And the
 23 Post Office was using the same analogy, expecting the
 24 shop to support the post office.
 25 Q. In any event --

24

1 A. In any event --
 2 Q. -- you've got a figure in mind, what was the figure?
 3 A. The figure was about £22,000 -- sorry, £52,000. That
 4 was my retirement figure for --
 5 Q. For a lump sum payment?
 6 A. -- for a lump sum payment, and that was being paid to
 7 me because the present owner of the retail side was
 8 willing to take the post office over, obviously at
 9 half what I was getting for it, and in terms of
 10 salary.
 11 Q. And had you planned to retire, as we know you did, in
 12 the August?
 13 A. So I'd planned to -- I had applied for retirement
 14 maybe about a year before that, and my turn came to
 15 retire that year. We weren't sure about the exact
 16 date, but it was quite imminent that by June, when I
 17 was going away, I was going to retire in the next
 18 couple of months.
 19 Q. Anyway, you got this call, you're in Arizona --
 20 A. Yes.
 21 Q. -- from your son saying, "Dad, there is £29,000 shown
 22 as a shortfall" --
 23 A. Yes, yes.
 24 Q. You were telling us that you contacted a friend in the
 25 Federation.

25

1 A. Sorry, it should probably say "through the branch
 2 secretary, contacted the union secretary".
 3 Q. So who did you contact first?
 4 A. I contacted Neil Sude who was a branch secretary in
 5 Glasgow.
 6 Q. Yes.
 7 A. He, as I said -- he, with VJ Lakinpal, went in and did
 8 the audit, found the money was short, and then
 9 immediately decided to return to Glasgow. There was
 10 nothing I could do, nothing I could say, there was no
 11 evidence where the money could have gone, but we did
 12 have a CCTV in the shop.
 13 Q. If we can just come to that in a moment.
 14 A. Sure.
 15 Q. What had George Thomson got to do with it?
 16 A. Well, George Thomson was -- I had a meeting with
 17 George Thomson after I'd come back to Glasgow.
 18 Q. Was he a Federation representative?
 19 A. He was the president of the Federation. So after I
 20 came back to Glasgow, my union rep, Sir Neil Sude (?),
 21 president -- sorry, secretary -- contacted George
 22 Thomson, who had agreed to come and meet me within
 23 a couple of days --
 24 Q. Yes.
 25 A. -- of me coming to Glasgow.

27

1 A. I contacted a friend, who is also a branch secretary
 2 of the Federation, of the branch -- of the particular
 3 branch in Glasgow.
 4 Q. What was his name?
 5 A. His name was Sunil Sood. And also he was a friend
 6 with another colleague who was an ex-subpostmaster,
 7 whose name was Vijay Lakhanpal. They went into the
 8 branch, and as like an auditor, they just did an
 9 audit, and the sums showed nearly £29,000 short.
 10 Q. You're still in Arizona at that time?
 11 A. I was still in Arizona. They phoned me and said,
 12 "Vinod, the money is not there as is shown." So that
 13 particular time they said, "Well, the only place --
 14 somebody has taken the money." I says, "£29,000 in
 15 used notes, not 20 and £50 notes, it's a bundle that
 16 size. It just can't disappear." They said, "Well, as
 17 far as the figures show, your post office is £29,000
 18 short." So, and that's where this -- so there I
 19 immediately decided to cut short my holiday, and
 20 returned to Glasgow.
 21 Q. Now, in your witness statement, in paragraph 21, you
 22 say:
 23 "In shock and worried because I was abroad, I
 24 contacted my union representative, George Thomson to
 25 look into the issue ..."

26

1 Q. So just to be clear, you terminated your holiday early
 2 and came back --
 3 A. Oh yes, definitely terminated my -- I bought a fresh
 4 ticket for £1,100 because on the spot, when you go and
 5 buy a ticket through the way, they charge you an arm
 6 and a leg. When I was going over, I only paid about
 7 £500 for return; a single cost me £1,100 at that time.
 8 I had no option except to pay that.
 9 Q. So you came back, I think in your statement you said
 10 after about 10 days?
 11 A. Yes, I came back about after 10 days of being on
 12 holiday, yes.
 13 Q. And you had been told by your two colleagues that
 14 their audit of the system had shown indeed the
 15 shortfall?
 16 A. There was a shortfall.
 17 Q. You had a meeting with the president, George Thomson?
 18 A. No, they didn't; I had a meeting with the president.
 19 Q. Yes. What happened at that meeting?
 20 A. Well, at that particular meeting I met George Thomson.
 21 It was in one of the hotels in Glasgow, and I had met
 22 him once or twice before, but not one-to-one basis but
 23 I knew of him. I don't think he knew of me. He
 24 probably said, "Well, okay, that's the postmaster from
 25 Broomton Road sub-post office." So we sat down and we

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1 talked about it. I said, "George, that's not
 2 possible. The money isn't -- it can't be short. I
 3 have watched 10 days of CCTV, and that kind of money
 4 did not leave the post office. I spent hours watching
 5 CCTV to see if there was any activities that could go
 6 on." Well, obviously you're under suspicion of anybody
 7 and everybody, and George Thomson said, "Well" -- he
 8 says, "Basically, what's going to happen, Vinod,
 9 they're going to come" -- the Post Office was never
 10 very, very -- you know, you would think if there was
 11 £30,000 short they'd be down the next day; they were
 12 never that quick. They took their own pace. He says,
 13 "They're going to come down 1 August to suspend you,
 14 because the money is short. As far as they're
 15 concerned, you're responsible and you're showing
 16 around about £30,000 short. They'll suspend you."
 17 I said, "What do you mean?" He said, "They'll suspend
 18 you and close the office", but he says, "The scenario
 19 for you is if they suspend you and close the office,
 20 they'll never open the office again. This thing will
 21 drag out so far. In the end you will lose your
 22 pay-off, and they will pursue you for the money." He
 23 said, "They're quite relentless", and he says,
 24 "Basically if you're prepared to go all through that
 25 and they'll have the police on their side, they have

1 their own force, they've got their own legal teams,
 2 they'll just sue you for the money and you may be
 3 convicted and charged, and you'll lose your pension --
 4 you'll lose your retirement lump sum you were going to
 5 get." He says, "I can't offer you anything else.
 6 I can't suggest anything else. If you can afford to
 7 put it in, put it in, then at least you'll get your
 8 retirement sum."
 9 Q. So in the face of the suggestion that you would be
 10 suspended, you'd lose your --
 11 A. Very much so, and it could happen most places, when
 12 people have a large shortfall, they're suspended, but
 13 my case was I could be suspended, I could be taken
 14 through a third degree by the police, by the
 15 Post Office investigations team, this, that and the
 16 other, and in the end, if I've got the money, they
 17 will still pursue me for the money whether they could
 18 prove it or not because I'm responsible for the cash.
 19 But the fact was that they would close the office, I
 20 would lose my retirement pension; my retirement
 21 pay-off.
 22 Q. So, there was the suspension, there was the being sued
 23 for the shortfall, and the loss of the retirement lump
 24 sum?
 25 A. That's right, yes.

1 Q. Faced with those three, what did you do?
 2 A. Well, basically I went home, I was in a state of
 3 shock. I've been through a lot in life, in terms of
 4 working, finance, whatever, and I said to my wife, I
 5 said, "Well, that's it." Local people, obviously when
 6 the post office is closed for a day or so, the word
 7 does get out, no matter how hard you try to keep it
 8 in. Nobody ever suspected that Lorraine or myself had
 9 taken the cash. But that's not enough for the
 10 Post Office. So I said to my wife, I said, "Look, we
 11 know Lorraine hadn't taken it, the money has
 12 disappeared, we don't know how, but I'm not prepared
 13 to go through the third degree of inquiry with the
 14 police, with the investigation team, turning the whole
 15 place upside down, turning the whole house upside
 16 down, and then still having to put the money in." So
 17 I decided that I would gather in the money from my
 18 resources, my mother and father, and my brother helped
 19 out as well, and put the money in, and just call it
 20 part of life, it's happened in life, there is nothing
 21 I can do about it. The only redeeming factor was
 22 there was a lump payout -- lump sum coming in the
 23 immediate future, and I would pay that back to the
 24 people who I had borrowed money from, which eventually
 25 I did.

1 Q. But you lost more than half of your retirement sum?
 2 A. Yeah, I lost about 30 -- well, 30,000 -- then the
 3 audit, sorry --
 4 Q. We're going to come to the £700 in a moment.
 5 A. Yes, sorry. So I lost more than half of it to that --
 6 my lump sum, you know, my retirement lump sum to that
 7 shortfall.
 8 Q. If you just take open your witness statement, please,
 9 and look at page 5, it's paragraph 24.
 10 A. Yes.
 11 Q. You say:
 12 "I was led to believe that I had no alternative
 13 but to pay the shortfalls ..."
 14 A. Yes.
 15 Q. Who led you to believe that you had no alternative but
 16 to pay the shortfalls?
 17 A. That's probably an understanding since 1977, since I
 18 took the post office, because any shortfall you were
 19 responsible for. I mean, I can't categorically say
 20 somebody said for that particular, but it was always
 21 the case. Well, obviously before it was small
 22 amounts, maybe £100, £200, maybe £70 over every so
 23 often, but that was always a led belief, and we
 24 accepted that anything; most postmasters will tell you
 25 that they were held responsible for the shortfall.

1 But the fact -- the way the Post Office auditors' team
 2 and the legal team and their investigating team go in
 3 to the subpostmaster -- because you hear some stories,
 4 how they go in, how they're ruthless, and they make
 5 life quite miserable, but in the end the people still
 6 have to put the money in.
 7 Q. You say in paragraph 26, and I just want to
 8 concentrate on some of the language you use --
 9 A. Yes.
 10 Q. --
 11 "I've repaid the Post Office in full for this
 12 shortfall from my bank account."
 13 A. Yes.
 14 Q. Of course, you were not repaying money at all, were
 15 you --
 16 A. Well, I --
 17 Q. -- because the money had never been paid to you in the
 18 first place, had it?
 19 A. Well, basically, as I said before, you're led to
 20 believe you're responsible for it --
 21 Q. Mm.
 22 A. -- so because I'm responsible for it, I have to repay
 23 that into my -- pay it into the Post Office to balance
 24 my books.
 25 Q. And is that how you saw it, that you were repaying,

33

1 A. Pardon?
 2 Q. Why did they call you Victor?
 3 A. Well, basically, I want to be -- don't take this the
 4 wrong way, I worked in a local underprivileged housing
 5 scheme and people had got to know you by first names,
 6 Vinod was quite difficult for everybody to pronounce,
 7 so they just called me Victor.
 8 Q. Okay.
 9 A. That's the way life was.
 10 Q. Okay.
 11 A. So -- and she said, in fact she goes, "The money has
 12 gone. You're in America. It was balanced up on the
 13 end of May, she's probably taken it", point --
 14 indicating to the girl, who was Lorraine --
 15 Q. To Lorraine?
 16 A. Yes, yes, yes. The girl wasn't there, but she said,
 17 "She's probably taken it." I said, "Away. It's just
 18 gone."
 19 Q. And did you believe that Lorraine had taken the money?
 20 A. Not at all. Not at all. Listen, Lorraine, as I say,
 21 I trusted Lorraine probably more than my family in
 22 terms of work ethics. Lorraine was a very
 23 hardworking, very sincere person. She has worked for
 24 me for about 25 years, and I never, ever had a problem
 25 with Lorraine. So much so I could leave her when I go

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1 even though you --
 2 A. -- I never took it, yes.
 3 Q. -- you never took it in the first -- you were never
 4 paid it in the first place?
 5 A. I never got paid for it, but the system said I should
 6 have it, so I had to repay because I had -- because
 7 the system showed that there was a shortfall in the
 8 cash.
 9 Q. I think subsequently, ie after you paid the sum of
 10 £28,845 --
 11 A. Yes.
 12 Q. -- there was an audit conducted?
 13 A. There was an audit conducted about five or six days
 14 afterwards, two girls came to the post office. As
 15 I said, it wasn't as -- if there was a shortfall shown
 16 in the system, somebody would come down the next day,
 17 or even in the afternoon the next day, and say,
 18 "Listen, shut the post office, we want to do an audit
 19 and see what the situation is." They turned up about
 20 five or six days later; two ladies came from the
 21 Post Office and did an audit. I knew them both, I
 22 knew them both. One actually helped me out sometime
 23 in the past when I was stuck for staff, and they used
 24 to call me Victor, and so they did the audit.
 25 Q. Why did they call you Victor?

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1 on holiday and she'd be in charge and everything would
 2 be fine.
 3 Q. Now, did this audit, despite the payment of the
 4 28,845 --
 5 A. Yes.
 6 Q. -- show another shortfall?
 7 A. Another shortage of about, I think £700 or something
 8 like that.
 9 Q. £700 you say in your statement.
 10 A. Yes, £760. Again, they were there, the auditors,
 11 they're the gods, so she goes, "You have to make this
 12 good before we go away."
 13 Q. So what did you do?
 14 A. I pulled my chequebook out, wrote another cheque.
 15 Q. For £700?
 16 A. £700-odd, yes, and that -- the other cheque had been
 17 cashed for the £29,000, and the 700 was on hold, made
 18 payable to the Post Office. They were quite happy.
 19 So that was -- as far as they were concerned the
 20 matter is closed, there was no case to pursue for the
 21 29,000 because I'd made it good, and subsequently my
 22 retirement came a month or so, a couple of months
 23 later, and ...
 24 Q. So you retired as planned in August 2015?
 25 A. Yes.

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1 Q. In terms of the impact that this had on you, you'd
2 obviously lost £28,845 and £700?

3 A. Yes, yes.

4 Q. At the point of your retirement, after you had worked
5 for the Post Office for 38 years?

6 A. 38 long years. You know, it's a lifetime, especially,
7 you know -- when I was a young lad, a 30-year-old, who
8 had come to this country, struggled, and made --
9 started making a living and suddenly I get this
10 Post Office -- I actually believed at that particular
11 time that this was a job with the Government. Little
12 did I know the Government suited themselves. You were
13 self-employed when they wanted you to be, and you were
14 employed when they wanted you to be. You know,
15 totally, a unique situation, because they paid the
16 full national insurance as an employer, which meant
17 you were employed by the Post Office, which was a
18 Government-owned body. But you weren't employed with
19 the Post Office because as an employee -- because as
20 an employee you would have other sort of pensionable
21 rights as well, it never existed. Even today, you
22 still get -- maybe not today but you get postmasters
23 of maybe 75, 80 year olds up in the Highlands, they're
24 working away for a living, for a diminishing wage,
25 which is getting minimal every year. Yes, absolute

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1 getting to 67. My knees after giving me a wee bit of
2 bother, but I'll manage." But then suddenly you're
3 going to be another 20, £30,000 short. It really left
4 a bad feeling, a really horrible, horrible feeling
5 that you've been left with this legacy of a shortfall
6 and you were going to have less cash than you have.
7 But you take life as it comes, and it was okay, yes,
8 I'll get by.

9 Q. You say in your statement:
10 "The effects of the shortfall had a devastating
11 effect on my life. I spent many months of sleepless
12 nights due to this."

13 A. Yes.

14 Q. Is that right?

15 A. That's true. I mean, in a small household, me and my
16 wife, and we were sitting there, and suddenly all that
17 money gone missing. It's not money you can save that
18 easy and you do tend to wake up in the middle of the
19 night and say, "God, what am I going to do? What's
20 happened? What can we do?" But with sense and good
21 conviction you sort of soldier on, but you do suffer
22 a lot. You know, how could this happen to me, you
23 know, after being in there so many years, and I was
24 quite -- reasonably popular with the local community
25 as well.

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1 lunacy.

2 Q. So at this time you were in your late 60s?

3 A. Yes.

4 Q. Did this cause you worry and concern?

5 A. It did cause me worry and concern. Obviously, when
6 you're getting late on in life and you really -- you
7 know, nowadays people -- well, even I suppose not even
8 nowadays -- people, when they get to their 60s, they
9 start saying, "What about my pension? I have not put
10 anything by for my pension", you know. This happens
11 too late in life. As you know now, people don't think
12 about this in their 30s. Suddenly you say, "Well,
13 gee, what am I going to do? I'm only going to be left
14 with the retirement pension." Luckily, because the
15 salary was, and the national insurance was paid by the
16 Post Office, the pension is of a reasonable -- the
17 Government pension is of a reasonable level. But
18 there was no Post Office -- there was no works
19 pension. So, and then I said, "Well, okay, I've got
20 this coming in, the 50,000-odd that I'm going to get
21 before the shortfall, I could probably manage" because
22 I had done reasonably well in life. My house was done
23 by then, paid for, so I had no mortgage. My family
24 had grown up, my boys were not dependent on me, they
25 were moving on in life, so I felt like, "Well, I'm

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1 Q. In fact, as a result of the action that you took, did
2 this not leak out into the local community that there
3 had been a shortfall?

4 A. No; it leaked out to the local community the
5 shortfall -- there was a problem at the post office.
6 But people were very supportive of us, and I never --
7 never one person would even say to me that, "Money
8 went from your office, did you take it?" That's the
9 kind of thing you expect people to say, you know, but
10 nobody -- I mean, I could still walk there today, even
11 after being away from there for about eight years, and
12 people would still respect me, and I don't mean
13 respect, they would bow to me, but they would just
14 hold me in regards.

15 Q. Now, you, I think, participated in the
16 Group Litigation against the Post Office that
17 followed?

18 A. Yes, yes.

19 Q. But you weren't a lead claimant, but you were one of
20 the claimants; is that right?

21 A. I was a claimant, yes.

22 Q. And as a result of participating, did you recover any
23 money?

24 A. Well, as I said, I recovered just under £7,000 from
25 the total losses from the litigation. Again, I felt

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1 quite aggrieved at the fact that we had to spend money
 2 of our compensation to fight the legal case and pay
 3 and prove that the Post Office were hiding and we'd
 4 spent millions of our money in doing the work that the
 5 public prosecutor should have been doing, because it
 6 can't be right. It can't be right -- I mean, the cost
 7 was horrendous.

8 Q. As a result of your participation in that
 9 Group Litigation, have you been able to make any
 10 application under the Historical Shortfall Scheme?

11 A. Not at all, because --

12 Q. And why is that?

13 A. To be honest, there was never --

14 Q. Because you were excluded from it?

15 A. I was excluded from it. Now, I didn't even know that
 16 the 555 were going on until I had seen it in the news
 17 that the police were instigating a case. Because I
 18 would -- one would expect the Federation to be -- if
 19 it was a true Federation for the union, for the people
 20 of the Post Office who were employees, they would be
 21 contacting you and saying, "Listen, this is going on,
 22 and do you know about it, or have you done anything
 23 about it?" Nobody ever contacted me. The Post Office
 24 certainly didn't -- the Post Office themselves were
 25 probably quite, "Well, it's okay, the money is paid,

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1 A. So the statement would read: The most important way
 2 forward for me to deliberate -- sorry; I'm sorry.

3 The most important way for me to address this
 4 deliberate catastrophic event for me is: (1) Full
 5 compensation should be paid without delay, taking into
 6 consideration all previous losses over the years,
 7 working with this imperfect Horizon System, which has
 8 caused us all so much grief in our lives. (2) The
 9 effect of this imperfect Horizon programme has been
 10 really devastating for all the family and close
 11 friends. I find it very upsetting when I see the
 12 hellish torture endured by decent people who had given
 13 their working life to the Post Office and had to
 14 endure at the hands of the auditors and the managers,
 15 even though they (Post Office) knew they were using
 16 a system that was faulty and corrupt. However, they
 17 behaved -- their behaviour in this manner with decent
 18 folk who were the main mechanism of the organisation,
 19 taking into consideration that most of them were
 20 hardly earning a minimum wage after paying all the
 21 expenses of running the suboffice, considering that
 22 the officer in charge were given a hefty salary. I
 23 urge this commission to recommend that this treatment
 24 should end immediately, and they should treat people
 25 with respect. And, finally, a full apology for all

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1 our books are balanced up, end of story." But nobody
 2 ever -- I didn't even hear about that until I seen it
 3 in the news that this was going on and I contacted
 4 Freeths and said, "This is my story", and nobody even
 5 since after, nobody has ever contacted me either.

6 Q. What avenues do you see yourself as open to you now to
 7 recover the true shortfall, which is --

8 A. The true shortfall can only come through Howe & Co,
 9 who I really, really appreciate and I sincerely
 10 appreciate the fact that they've taken this on to help
 11 some of the subpostmasters who have been really hard
 12 done to, although them -- I'm sorry, we don't have
 13 a leg to stand on. We don't have the resources to
 14 fight the Post Office.

15 Q. And now, Mr Sharma, I've asked you all of the
 16 questions that I wanted to ask --

17 A. Sure, sure.

18 Q. Is there anything that you wish to say that you
 19 haven't said already in answer to my questions?

20 A. Well, I would like to just make a statement on what --

21 Q. Please do.

22 A. -- I feel and the way this could be addressed. I have
 23 it written down, so I'll read it to the best of my
 24 ability and hopefully --

25 Q. Of course, please do.

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1 those who suffered, preferably at the Post Office
 2 where this tragic event occurred. Failing that,
 3 a total -- a local venue where a number can attend and
 4 a written apology given to all, along with
 5 a press-published apology. That's what I'd like to
 6 say.

7 Q. Thank you very much, Mr Sharma.

8 A. Thank you --

9 Q. Thank you very much for your time.

10 A. -- very much for listening to me.

11 Q. Sir, do you have any questions for Mr Sharma?

12 **SIR WYN WILLIAMS:** No, I don't, thank you very much.
 13 You've answered Mr Beer's questions with clarity and
 14 comprehensively, and I'm extremely grateful to you for
 15 coming to give your evidence to the Inquiry.

16 A. Thank you so much. Thank you.

17 **MR BEER:** Sir, I wonder whether we might take a short
 18 break now?

19 **SIR WYN WILLIAMS:** Of course. But given the constraints
 20 of the room, I think my colleagues and I will just
 21 remain here and everybody else can disappear, so to
 22 speak.

23 **MR BEER:** Thank you very much, sir.

24 (10.56 am)

(A short break)

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1 (11.02 am)
 2 **MS HODGE:** Sir, our next witness is Mr Peter Worsfold.
 3 May he be sworn?
 4 **SIR WYN WILLIAMS:** Yes.
 5 **PETER WORSFOLD (sworn)**
 6 **Questioned by MS HODGE**
 7 **MS HODGE:** As you know, Mr Worsfold, my name is
 8 Catriona Hodge and I ask questions on behalf of the
 9 Inquiry.
 10 Please state your full name.
 11 **A.** Peter Worsfold.
 12 **Q.** You made a statement on 8 January this year; is that
 13 correct?
 14 **A.** That's correct.
 15 **Q.** Do you have a copy of that statement in front of you,
 16 entitled "First Witness Statement of
 17 Mr Peter Worsfold"?
 18 **A.** Yes.
 19 **Q.** Please could you turn to the final page of your
 20 statement. Do you see your signature before you?
 21 **A.** Yes, mm-hmm.
 22 **Q.** Have you read your statement again since it was first
 23 made?
 24 **A.** Yes.
 25 **Q.** Is the content true to the best of your knowledge and

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1 belief?
 2 **A.** Except for add a year to my age, on 82.
 3 **Q.** Is it you've turned --
 4 **A.** 77 --
 5 **Q.** -- you've had a birthday in between?
 6 **A.** No, no; [redacted] I signed this on the 8th, so
 7 it's ...
 8 **Q.** I'm going to ask you shortly about your time working
 9 for the Post Office, but before I do, can you please
 10 describe what you did for a living before you joined
 11 the Post Office?
 12 **A.** You'd need a lot of hours to go through my -- I've
 13 done everything from licensees, to a fish farm,
 14 construction; you name it, I've probably done it.
 15 **Q.** Where were you living before you took up your role as
 16 a subpostmaster? Where in the country were you
 17 living?
 18 **A.** I lived in Ayrshire, South Ayrshire.
 19 **Q.** Why did you decide to move to Inverness to take up
 20 a position as a subpostmaster?
 21 **A.** I was okay with Inverness, I'd lived there before, and
 22 I was a parent with three young children, and
 23 I thought that taking up a post office would be
 24 a sound base for me to continue to support my
 25 children.

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1 **Q.** You served as the subpostmaster of the Muirtown
 2 post office in Inverness; is that right?
 3 **A.** That's correct, yes.
 4 **Q.** When were you first appointed as the subpostmaster of
 5 that branch?
 6 **A.** 1997.
 7 **Q.** For how long did you serve as the subpostmaster of
 8 Muirtown Post Office?
 9 **A.** Until 2002.
 10 **Q.** Can you describe the branch where you worked?
 11 **A.** It was a small sub-post office inside a convenience
 12 store, and we served the local community, on the edge
 13 of Inverness.
 14 **Q.** The premises included residential accommodation; is
 15 that right?
 16 **A.** Yes, I had a flat upstairs.
 17 **Q.** Is that where you lived with your children at the
 18 time?
 19 **A.** Yes.
 20 **Q.** What type of business did you operate from your
 21 post office?
 22 **A.** A convenience store.
 23 **Q.** Did you employ staff to assist you in running the
 24 branch?
 25 **A.** Yes.

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1 **Q.** How many?
 2 **A.** Up to two in the post office. I employed others in
 3 the retail business.
 4 **Q.** Did you purchase the freehold of the premises when you
 5 took over the branch?
 6 **A.** No, it was a leasehold.
 7 **Q.** And how did you acquire the post office branch and the
 8 retail business?
 9 **A.** With savings, and I borrowed some money from my
 10 mother.
 11 **Q.** Do you recall how much you'd paid for the business?
 12 **A.** 65,000.
 13 **Q.** And what other investments did you make in the
 14 business at the time you acquired it?
 15 **A.** At the time I acquired it, none. It was about a year
 16 later we completely refurbished the retail premises
 17 and the post office at a cost of £30,000.
 18 **Q.** Do you recall when the Horizon System was first
 19 installed in your branch?
 20 **A.** Yes, in 2000.
 21 **Q.** Had you used an electronic point of sales system like
 22 Horizon before?
 23 **A.** Yes.
 24 **Q.** When had you done so?
 25 **A.** We had a point of sale in the retail business, and

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1 also I run a salmon farm before that and we used
 2 computers for monitoring the fish, and also for
 3 running the accounts.
 4 Q. Did you receive training from the Post Office when the
 5 Horizon System was first installed in your branch?
 6 A. Yes.
 7 Q. Where did the training take place?
 8 A. It was a cold conservatory on the back of a public
 9 house in the outskirts of Inverness.
 10 Q. Can you please describe what the training covered?
 11 A. Basically inputting transactions, sale of stamps,
 12 et cetera, et cetera, and then reconciling them at the
 13 end, and bringing -- and that was -- then we were
 14 signed off.
 15 Q. Were you told how to correct mistakes if balancing
 16 errors occurred?
 17 A. No. There was no training on how to correct any
 18 mistakes or how to even find mistakes. There was no
 19 data trail or anything of that kind.
 20 Q. How long did this training last?
 21 A. It was about a day and a half.
 22 Q. Was that the full extent of the training that you
 23 received on the new system?
 24 A. Yes, mm-hmm.
 25 Q. Were you satisfied with the quality of the training

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1 the lottery were not available to finish the balance
 2 until the Thursday morning, and I explained this to
 3 the Post Office at the time and they just said, "Carry
 4 on what you're doing, you're doing fine."
 5 Q. When you say, "Carry on what you were doing", is that
 6 to say you were balancing on the Thursday morning?
 7 A. Yes, it was balancing. The safe was on a time lock,
 8 so once we closed the post office on a Wednesday, the
 9 time lock kicked in, and it wouldn't open again until
 10 Thursday morning, just before the post office was due
 11 to open, and so the monies from the lottery, which was
 12 held in the retail business, were transferred then to
 13 the -- and we could finalise the balance.
 14 Q. Where were you concerned about this delay in
 15 finalising your accounts?
 16 A. Because inevitably lawyers always turned up on a
 17 Thursday morning. Lawyers -- auditors always turned
 18 up on a Thursday morning.
 19 Q. Why was that a problem?
 20 A. Well, because we hadn't -- we wouldn't have balanced
 21 then until we could open the safe and put the monies
 22 from the lottery in and balance the Horizon System.
 23 Q. Before the Horizon System was installed in your
 24 branch, had you experienced any problems balancing
 25 your accounts?

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1 that you had received?
 2 A. Yes. I mean, basically the training was just, and
 3 that was what we done on the EPOS system in the shop
 4 in any case. It was only, as I pointed out to the
 5 trainer, we couldn't go back and find any mistakes or
 6 there was no data trail or anything of that nature.
 7 Q. Did you request any further training from the
 8 Post Office in light of your concern about how you
 9 would access information on the system?
 10 A. No, no.
 11 Q. Do you recall how frequently you were required to
 12 balance your accounts at that time?
 13 A. Weekly.
 14 Q. On which day of the week was balancing due to be
 15 carried out?
 16 A. On a Wednesday.
 17 Q. Your post office branch had a licence to operate
 18 a lottery terminal; is that correct?
 19 A. That's correct, yes.
 20 Q. How did the operation of the lottery terminal affect
 21 your weekly balancing?
 22 A. Well, the problem was the lottery was on sale until
 23 10 o'clock on a Wednesday, and the post office closed
 24 at midday on a Wednesday to do the balance, but we
 25 couldn't finalise the balance because the monies from

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1 A. No.
 2 Q. What system had you used prior to the introduction of
 3 Horizon?
 4 A. Just a paper system, and you could always go through
 5 all your dockets and everything and you could always
 6 balance. It was -- if you was out by an odd amount of
 7 £57 or something like that, that would probably relate
 8 to a docket for a pension, and so there was -- you
 9 could easily pick out discrepancies, if there was one,
 10 by the amount it was and by checking on your records
 11 throughout the week.
 12 Q. Did you experience problems balancing after Horizon
 13 was installed?
 14 A. Yes. I don't think the Horizon System was ever
 15 designed to balance, because it was always up or down.
 16 It would never come out zero balance, because the
 17 computer just fired different amounts to you of what
 18 you should hold.
 19 Q. How frequently did these balancing problems occur?
 20 A. Weekly.
 21 Q. What did you do to try to resolve them?
 22 A. Phone the helpline.
 23 Q. What advice did you receive from the helpline?
 24 A. Next to none. Our contract stated that we had to
 25 phone the helpline if we had problems. So that was

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1 an -- it usually took ages to get through, and once
 2 you got through it was someone sitting on the other
 3 end that was just reading from a spreadsheet,
 4 I believe.

5 Q. You said in your statement that you were advised that
 6 the discrepancies would rectify themselves.

7 A. Yes, that was always said, that you should accept them
 8 and let it roll over and then adjustments would be
 9 made when the discrepancy came to light.

10 Q. Is that what happened?

11 A. No. Inevitably, it just multiplied itself and made
 12 things worse.

13 Q. Did you seek any advice from your line manager at the
 14 time?

15 A. Always. The line managers, they was always on the end
 16 of the telephone but they very rarely visited the
 17 branch or give assistance in that way.

18 Q. Were you in the Federation or the union at the time?

19 A. Yes, yes, everybody was a member of the Federation,
 20 but --

21 Q. And did you seek support from the National Federation
 22 of SubPostmasters --

23 A. Yes, I phoned the local area rep and the audit -- when
 24 I was suspended, I phoned the area rep and she just
 25 said, "If you've stolen the money, it's your fault",

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1 to know why they was occurring. We was told by the
 2 Post Office that it was because of this or because of
 3 that, or we made an error, or the money had gone
 4 missing. But we had no way of knowing, you know, why
 5 we was getting these error notices.

6 Q. You've mentioned at paragraph 15 of your statement you
 7 came to suspect that your staff might be stealing
 8 money from you; is that correct?

9 A. Yes, after a period, when you continue, you get
 10 these -- then you do wonder, and, you know, you watch
 11 the CCTV and everything to try and pin down what is
 12 happening to the money, and in the end, you know, I
 13 had to sack two of my assistants, just because I
 14 believed that the money was going missing and I hadn't
 15 taken it, so I believed they had.

16 Q. How do you now feel about the decision that you took
 17 then to fire your staff?

18 A. Yes, no, I have apologised to them profoundly because,
 19 you know, I now know that it wasn't them, it was the
 20 Horizon System, and -- but we was left with no other
 21 options at the time to wonder where the money was
 22 disappearing to.

23 Q. I'd like to ask you now about some specific shortfalls
 24 that you experienced whilst serving as
 25 a subpostmaster. You've mentioned in your statement

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1 and put the phone down on me.

2 Q. You've mentioned in your statement receiving error
 3 notices from the Post Office. Can you please describe
 4 what these were?

5 A. Yes, you used to get an error notice, and then -- and
 6 instructions of how to correct it or -- not correct
 7 it, but how to deal with it in the system, and this
 8 inevitably made the shortfall.

9 Q. How was the error notice communicated to you?

10 A. We just got a note come through in the post. It was
 11 an error notice that so much was short and what we
 12 should do about it.

13 Q. Did the notice ever explain what had caused the
 14 shortfall or discrepancy?

15 A. No.

16 Q. What did you do to try and investigate what was
 17 underlying these error notices?

18 A. As much as you could do, was phone the helpline and
 19 ask them for more details, and you could go into the
 20 system for a few days and seek -- but, you know,
 21 invariably you couldn't find out anything more about
 22 it.

23 Q. What did you believe caused this balance, the
 24 discrepancies and shortfalls to occur?

25 A. At the time, I don't know. It's -- we was at a loss

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1 a significant shortfall in cash occurring in the
 2 autumn of 2001; is that correct?

3 A. Sorry, in 2001? Yes.

4 Q. 2001. Do you recall what the value of that shortfall
 5 was?

6 A. Yes, it was £20,000.

7 Q. How did you discover this apparent shortfall in your
 8 cash?

9 A. By an error notice.

10 Q. When were you first notified about the shortfall?

11 A. In November.

12 Q. I assume because it was an error notice, it was the
 13 Post Office that brought that shortfall to your
 14 attention?

15 A. Yes.

16 Q. What, if anything, were you told by the Post Office
 17 about how this shortfall had arisen?

18 A. They said that I hadn't REM-ed it in.

19 Q. What steps did you take to try and investigate what
 20 had caused this significant discrepancy?

21 A. Well, this shortfall happened in September, but the
 22 Post Office didn't notify me until the November, some
 23 three months later. Now, for £20,000 for any business
 24 to go missing, and them not notify anybody for
 25 three months, that seems totally ridiculous to me, and

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1 at that time you could only go back into the system
 2 for 40-odd days, so there was no way I could go back
 3 and check in the system what had happened at that
 4 time.
 5 Q. Did you ask the Post Office to carry out some checks
 6 for you, some searches of the system?
 7 A. Yes. They sent me a signed slip which I had signed to
 8 receive the money, and so, therefore, I had to accept
 9 that I had received this money and it hadn't been
 10 REM-ed in.
 11 Q. When you say you had to accept?
 12 A. Well, because they showed me a signed slip where I had
 13 signed for the money in the September.
 14 Q. You've explained in your statement that the police
 15 became involved in investigating this shortfall. How
 16 did that come about?
 17 A. Well, because the money was missing, so I insisted on
 18 the police being informed to try to get to the bottom
 19 of it.
 20 Q. What inquiries did the police make?
 21 A. They come in and questioned the staff and myself, and
 22 -- but then nothing more came of it.
 23 Q. How did you resolve the shortfall in cash of £20,000,
 24 which had occurred?
 25 A. How did I?

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1 **SIR WYN WILLIAMS:** Yes.
 2 A. Yes.
 3 **SIR WYN WILLIAMS:** And they did investigate, did they?
 4 A. As far as I know, yes. They came and visited and took
 5 questions.
 6 **SIR WYN WILLIAMS:** And did they take a statement from you
 7 and things like that?
 8 A. Yes.
 9 **SIR WYN WILLIAMS:** So there was a police investigation,
 10 but the police couldn't discover what had happened
 11 either, is that what you're saying?
 12 A. No; that's correct, yes.
 13 **SIR WYN WILLIAMS:** Okay.
 14 A. Sorry, can I add to that?
 15 **SIR WYN WILLIAMS:** Yes.
 16 A. I'm not sure the police understood the accounting
 17 system.
 18 **SIR WYN WILLIAMS:** Well, I appreciate you may not be able
 19 to throw much light on the extent of their
 20 investigation, but what I wanted to understand was (a)
 21 that you had instigated it, which I'm clear about.
 22 A. Yes.
 23 **SIR WYN WILLIAMS:** And secondly, you did see some signs of
 24 an investigation because they came to ask you about
 25 it --

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1 Q. How did you resolve that shortfall of cash?
 2 A. The Post Office told me to write it off in the
 3 accounts. But they deducted the money from my wages,
 4 the 20,000 from my wages, on a monthly basis.
 5 Q. Did you challenge their advice to you to simply write
 6 this sum off and make it good in your -- make it good
 7 by way of deduction in your wages?
 8 A. Yes.
 9 Q. So you did challenge them?
 10 A. Sorry?
 11 Q. Did you challenge them at the time, when you were told
 12 that you were to write this sum off and make it good?
 13 A. No, I had to accept that, you know, I had -- I had
 14 received the money and it hadn't been REM-ed in.
 15 Q. How much in total do you believe you paid to the
 16 Post Office to make good the shortfalls that were
 17 showing by the Horizon System?
 18 A. Around £37,000.
 19 Q. An audit of your branch account was carried out in
 20 November of 2002; is that correct?
 21 **SIR WYN WILLIAMS:** Before we go there, could I just be
 22 clear about the involvement of the police. As I've
 23 understood it, you asked that they become involved so
 24 that they could investigate this issue; yes?
 25 A. Yes, I did, I asked the Post Office.

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1 A. That's correct, yes.
 2 **SIR WYN WILLIAMS:** Okay.
 3 **MS HODGE:** Thank you.
 4 Forgive me, just to return to something you said
 5 earlier. You said you had signed a piece of paper in
 6 September to say that the sum of £20,000 had been
 7 REM-ed in; is that correct?
 8 A. No, not REM-ed in. I had received it from the
 9 courier. It was a slip that I had signed for the
 10 courier when he dropped the money off.
 11 Q. So it was transferring the sum of cash to you to hold
 12 in --
 13 A. Yes.
 14 Q. What you were not able to establish is where the money
 15 had then gone --
 16 A. Yes.
 17 Q. -- is that correct?
 18 A. Yes.
 19 Q. Because Horizon was showing that the sum was missing?
 20 A. Yes.
 21 Q. But there were no corresponding transactions to
 22 reflect --
 23 A. Yes.
 24 Q. -- how the money had been paid out?
 25 A. Yes.

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- 1 Q. A little later on, in February 2002, an audit of your
2 branch was carried out; is that right?
3 A. That's correct.
4 Q. Was that the first audit of your branch since Horizon
5 had been installed?
6 A. No -- sorry, is that the first?
7 Q. Was that the first audit since Horizon had been
8 installed?
9 A. Since Horizon had been installed, yes.
10 Q. On which day did that audit take place?
11 A. On a Thursday.
12 Q. Who conducted the audit?
13 A. Two auditors.
14 Q. From the Post Office?
15 A. From the Post Office, yes.
16 Q. What time did they arrive?
17 A. Probably about half past 8.
18 Q. And had you completed your weekly balance by the time
19 the auditors arrived on the Thursday morning?
20 A. No.
21 Q. Is that because, as you've explained, the lottery
22 takings had not yet been factored into the balance?
23 A. That's correct, yes.
24 Q. And how was the audit conducted?
25 A. They counted every -- the stock and the money, and

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- 1 Q. Who conducted that interview?
2 A. My line manager, David Duff.
3 Q. Where did the interview take place?
4 A. In a temporary office building in Inverness.
5 Q. Were you asked about how the shortfall discovered in
6 your audit in February of 2002 had arisen, during your
7 interview were you asked to account for how that
8 shortfall had arisen?
9 A. No. Basically they told me that there was
10 discrepancies and that was why I was being suspended,
11 and that they was going to investigate.
12 Q. You later received a visit at your home; is that
13 right?
14 A. Two security officers visited my home.
15 Q. Were they employees of the Post Office, as far as you
16 were aware?
17 A. As far as I'm aware, yes.
18 Q. What were you told about the reasons for their visit?
19 A. Basically they told me that I was being -- they said
20 that they had the same jurisdiction as the police, and
21 they cautioned me, but I don't know on what authority
22 they cautioned me, and that I was being charged with
23 false accounting, theft and fraud.
24 Q. How did you feel when you were told that you were
25 under suspicion --

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- 1 without me being present, and told me that I was 2,000
2 to £3,000 short.
3 Q. Did you challenge the auditors' findings when they
4 told you that --
5 A. I tried to explain that there was still monies to be
6 put in and the scratch cards and lottery transactions
7 for the week had not been -- sorry, the day before,
8 still hadn't been allocated to the accounts.
9 Q. So when you say that there was still money to put in,
10 you're referring to the takings from the lottery
11 terminal?
12 A. Yes, that's correct, yes.
13 Q. Do you know what, if any, inquiries the Post Office
14 made to investigate what had caused this shortfall at
15 the time of your audit?
16 A. No.
17 Q. What action did the Post Office take against you as
18 a result of the shortfall showing on Horizon?
19 A. They suspended me.
20 Q. What effect did your suspension have upon your
21 Post Office salary?
22 A. It ceased.
23 Q. After your initial suspension, you were interviewed by
24 the Post Office; is that right?
25 A. Yes, mm-hmm.

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- 1 A. I was very worried and devastated by it.
2 Q. Were you questioned by the security officers in your
3 home?
4 A. Yes. Yes, they -- it wasn't really questions; they
5 just -- they just told me that if I signed a statement
6 admitting to false accounting, and if I paid the
7 shortfalls, then the other charges would be dropped.
8 Q. Was there a lawyer present with you when this proposal
9 was put to you?
10 A. No, no, because they wouldn't allow me to have
11 a lawyer. They said I could have a friend, but they
12 mustn't speak.
13 Q. Did they caution you before you --
14 A. Yes, they cautioned me, but I'm not sure under what
15 authority that was, but they did caution me.
16 Q. What were you told about the sanctions you might face
17 if you were not to admit to false accounting?
18 A. If I admitted to the false accounting, they said the
19 other charges would be dropped, and that then no
20 further action would be taken, as long as I paid back
21 the money that was outstanding.
22 Q. But if you were not to admit to the false
23 accounting --
24 A. Oh, if --
25 Q. -- what were you told might happen?

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1 **A.** The other charges would probably carry a sentence of
 2 imprisonment.
 3 **Q.** What did you do when you were faced with this option?
 4 **A.** Well, I agreed to what they -- their terms, and, you
 5 know, I was very worried because I'm a -- my children,
 6 there would be nobody to look after them. So -- my
 7 mother lived down in the south of England, so, you
 8 know, it would have been very, very hard to have to go
 9 to prison and nobody to look after my children.
 10 **Q.** How did you raise the money to make good the shortfall
 11 that was showing on Horizon?
 12 **A.** Well, my mother and her partner sent me some --
 13 transferred some money up and I managed to draw some
 14 cash out of the bank. They gave me a couple of hours
 15 to raise the money to -- and then they returned and I
 16 paid them over the money and signed the statement.
 17 **SIR WYN WILLIAMS:** So this is all happening on the same
 18 day, yes?
 19 **A.** Yes, yes.
 20 **SIR WYN WILLIAMS:** In a matter of hours?
 21 **A.** Yes.
 22 **SIR WYN WILLIAMS:** Where you have to transfer money --
 23 **A.** Yes.
 24 **SIR WYN WILLIAMS:** And sign a statement without taking any
 25 advice about it?

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1 **A.** Yes.
 2 **Q.** What had been your average income from the Post Office
 3 during your tenure as a subpostmaster?
 4 **A.** About £2,000-odd a month.
 5 **Q.** The termination of your contract brought your stint as
 6 a subpostmaster to an end, but you attempted to keep
 7 the Post Office branch running; is that correct?
 8 **A.** Yes, there was an arrangement put in place where
 9 another subpostmaster, a local subpostmaster, would
 10 run the Muirtown Post Office.
 11 **Q.** Why did you try to keep the Post Office branch
 12 running?
 13 **A.** Basically to keep footfall into the business and to
 14 keep -- and try to sell the business with a post
 15 office.
 16 **Q.** Were you successful in selling the business?
 17 **A.** No. There was a lot of controversy at the time about
 18 post offices closing, and reducing the number of post
 19 offices. I think when I moved to Inverness there was
 20 11 subpostmasters -- post offices -- and one main
 21 Crown Post Office and I think now there is five
 22 sub-post offices, and some of them are even part time.
 23 **Q.** Your post office branch was ultimately closed in about
 24 2000; is that correct?
 25 **A.** That's correct. I think the last payment from them

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1 **A.** Yes.
 2 **SIR WYN WILLIAMS:** Right; fine.
 3 **MS HODGE:** You've explained that you were told that if you
 4 admitted the offence and paid the money back, no
 5 further action would be taken; is that right?
 6 **A.** That's correct, yes.
 7 **Q.** Were you given any written record of this deal that
 8 you had struck with the Post Office?
 9 **A.** No, no.
 10 **Q.** Was that the end of the matter? Were you allowed to
 11 return to work?
 12 **A.** No, I was -- my contract was terminated with the
 13 Post Office.
 14 **Q.** What reason were you given for the termination of your
 15 contract?
 16 **A.** For false accounting.
 17 **Q.** Notwithstanding that you'd been told that if you paid
 18 the money back --
 19 **A.** Yes, mm.
 20 **Q.** For how long were you suspended by the Post Office
 21 prior to your termination?
 22 **A.** I think it was about four weeks, four to six weeks,
 23 but I'm not -- but I can't remember that.
 24 **Q.** You've explained that your salary from the Post Office
 25 was suspended at the same time.

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1 was in February 2002, yes.
 2 **Q.** What effect did the closure of the branch have upon
 3 your retail business?
 4 **A.** Gradually it affected the retail business very badly.
 5 It -- the footfall fell and it was -- I had to take
 6 a job to subsidise the post office. The manager of
 7 the local co-op supermarket commented to me that his
 8 takings had drastically fallen since the post office
 9 had closed, because we used to pay about out
 10 £40,000 in benefits at the time, a week, and to move
 11 that out of an area was devastating for everybody else
 12 around, all the other businesses.
 13 **Q.** So in addition to running the retail side of the
 14 business, you took on other work, is that right --
 15 **A.** Yes.
 16 **Q.** -- to subsidise -- to supplement your income?
 17 **A.** Yes.
 18 **Q.** And you've explained to us already that you had three
 19 children that you were caring for. How were they
 20 affected by the hours that you were working?
 21 **A.** Well, I tried to shield them as much as possible and
 22 I think the burden fell on to my oldest daughter quite
 23 a bit, looking after my twins while I was working.
 24 **Q.** How did your lease of the premises come to an end?
 25 **A.** I had a 21-year lease and I still had 17 years left on

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1 it, so it wasn't easy to just up and leave. But after
 2 a few years, the owner of the property, he understood
 3 my predicament and he had looked around and he'd found
 4 a different -- someone in a different business to take
 5 over the lease. But this was not until about 2008 or
 6 2009. But I was able to get out of the lease at that
 7 time.

8 Q. You've explained that you made an initial investment
 9 in the purchase of the business, and a further
 10 investment in refurbishing the premises.

11 A. Yes.

12 Q. What happened to that investment when your lease came
 13 to an end?

14 A. Total loss.

15 Q. How much money did you recover from the stock that you
 16 were able to sell?

17 A. Well, the stock valuation was about 30,000 and I
 18 managed to sell it for about 6,000. The new people
 19 coming into the shop, they wanted it empty, so I had
 20 to sell off all the fixtures and fittings and
 21 completely clear the shop, so it was an empty
 22 premises.

23 Q. Can you describe the effect on your livelihood that
 24 the termination of your contract as a subpostmaster
 25 had?

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1 A. Well, I used to get comments from people using the
 2 taxi about, you know, that I'd lost the post office
 3 and I'd stolen money from the post office. People
 4 that knew me, my ex-staff and that, they was fine,
 5 they knew me and they knew how I looked after my
 6 children and that, so -- but other than that, outside,
 7 I don't know what my standing was.

8 Q. Did you feel at the time that you were able to provide
 9 for your children in the way that you would have
 10 wished to?

11 A. Definitely not, no. It's -- you know, I've never been
 12 on holiday with my children. I used to send them away
 13 to my mother's during the holidays, down in England,
 14 so my limit, you know, my interaction with my children
 15 was very limited.

16 Q. Were you aware at the time you were experiencing
 17 problems with Horizon that there were others like you
 18 who were affected by the system?

19 A. No, no, and especially being up in Inverness, you are
 20 still cut off from the rest of the world, so I think
 21 it's --

22 Q. When did you first discover that there were others
 23 like you who had been affected?

24 A. I think 2015 I see an article in the Daily Mail, and
 25 that was when I got in touch with the JFSA, through my

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1 A. Sorry?

2 Q. What effect on your livelihood, on your standard of
 3 living, did the termination of your contract as
 4 a subpostmaster have?

5 A. It was totally devastating. I was working all hours
 6 to subsidise the shop and keep it running, and I had
 7 to cash in my pensions, I had to remortgage my house
 8 to pay off all the debts that I had built up over the
 9 years.

10 Q. How did these financial pressures impact upon your
 11 mental health?

12 A. Well, I didn't think it affected me, but on talking to
 13 my children and ex-staff, they have told me that I was
 14 very irritable and very -- I used to row and shout
 15 a lot. So it obviously did affect me, and I even --
 16 when running my taxi, I upset customers and they
 17 complained to the council. My taxi licence was
 18 suspended for six months because I had upset
 19 customers.

20 Q. Did it have any adverse effect on your social life and
 21 your relationships with your friends?

22 A. Well, I didn't have a social life. I'm sorry, I was
 23 working too long, too many hours, so I --

24 Q. So what effect did the closure of the post office have
 25 upon your standing in your local community?

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1 MP and Lord Arbuthnot.

2 Q. Before 2015, did you ever ask the Post Office or your
 3 line manager or your representative whether there were
 4 others affected like you, who were experiencing
 5 problems with Horizon?

6 A. No. Whenever we was on the helpline, they would
 7 always say, we was the only one -- nothing -- we was
 8 the only one being affected; it wasn't affecting other
 9 post offices.

10 Q. And you decided to join the Group Litigation against
 11 the Post Office; that's right, isn't it?

12 A. Yes, mm-hmm.

13 Q. What, if any, compensation did you receive as a result
 14 of the settlement reached?

15 A. Yes, we've received an interim payment, or what was
 16 left out of -- after the lawyers' fees.

17 Q. How much did you receive?

18 A. About 30,000.

19 Q. Did that cover the losses that you'd suffered?

20 A. No. No.

21 Q. What, if any, avenues are open to you now?

22 A. Sorry?

23 Q. What, if any, avenues are open to you now to seek full
 24 compensation, that you're aware of?

25 A. None.

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1 Q. Looking back on your experience working with the
2 Post Office and using the Horizon System, how do you
3 now feel about what you experienced?

4 A. I think the computer system was put in and it was
5 devastating to everybody that ever used it. It's not
6 a -- I don't think it was designed ever to balance.
7 I don't know, you know, whose idea it was to use it,
8 but it certainly devastated a lot of lives.

9 Q. I've no further questions for you, Mr Worsfold. Is
10 there anything you'd like to say, which I've not
11 covered in my questions this morning?

12 A. No. I've just got a statement, that's all.

13 Sir Wyn, I purchased the Muirtown Post Office and
14 store in 1997 as a solid base for me to raise my three
15 children. The business progressed well in the first
16 years and we managed to give the post office and the
17 store a complete refit at a cost of £30,000. This was
18 a huge investment for us, but we were investing in our
19 family's future. The Post Office accounts were
20 balancing well. We had a successful audit and things
21 were looking good for the future. Then the Horizon
22 System was introduced by the Post Office. We were
23 told it would make the accounting a lot quicker and
24 simpler. However, from the outset the Horizon System
25 was a disaster, with old and outdated equipment, the

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1 system, Horizon. We have basically been existing and
2 living a normal life. I have been working all hours
3 to reduce the debt. I am 77 years old. I have an
4 interest-only mortgage, which is due for repayment
5 this year. My son still lives with me, which helps to
6 keep the costs down, otherwise I would need to sell
7 the house and move into rented accommodation. I live
8 on the state pension, having had to cash in my
9 personal pension plans to reduce debts.

10 I did not think I had been affected by this
11 mentally, but on talking to my children and ex-staff
12 members, and the shop and post office, I become
13 a different person, losing my temper and shouting
14 a lot. I also upset several passengers using my taxi,
15 who complained to the council, who suspended my
16 licence for six months. This angry behaviour was
17 completely out of character for me and I now realise
18 this was brought on by the stress and worry from the
19 consequence of the Post Office's actions. I need --
20 we all need -- full compensation, plus interest, plus
21 compensation, for these past 22 years of hardship and
22 existence. I do not trust the Post Office or
23 Government to oversee any scheme to achieve this. We
24 need an independent body to evaluate our claims, to
25 put us in a position as if this never happened. Ideal

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1 dial-up internet connections were a joke, with
2 constant outages, on top of the power cuts we
3 experienced in the Highlands of Scotland. With no
4 backup from the Post Office Limited, we were still --
5 who are still -- and who were, and still are, only
6 interested in their image. It was nearly impossible
7 to balance the Horizon System. There was always
8 a discrepancy, plus or minus, with no access to the
9 audit trail to be able to check for mistakes or check
10 the cause of the discrepancies.

11 For the past 22 years my family and I have
12 suffered from the effects of the failure of the
13 Horizon computer system, and the outrageous unlawful
14 treatment meted out by the Post Office. We have been
15 merely existing to compensate the Post Office and
16 Government for their bad decisions and cover-ups.

17 Since the introduction of Horizon, our lives
18 changed, and running our post office became
19 a nightmare. This consequently had an adverse effect
20 on the rest of my business and family. We were
21 working all hours just to keep the post office account
22 balanced. Even now, after 22 years, we are continuing
23 to have to struggle, just to pay back the losses
24 incurred through the failure of my business due to the
25 actions of the Post Office and their accounting

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1 candidates for this would be Second Sight, who have
2 already evaluated claims while compiling their reports
3 for the PO and Government.

4 Sir Wyn, we all just been existing for 22 years
5 and still exist near or on the bread line. We all
6 need this to come to a conclusion to allow ourselves
7 to start living again and to enjoy the rest of our
8 lives without this Horizon scandal hanging over us.
9 Thank you.

10 **SIR WYN WILLIAMS:** Mr Worsfold, have you come down from
11 the Inverness area?

12 A. Yes.

13 **SIR WYN WILLIAMS:** Well, I know enough about Scotland to
14 know that's a fair old journey, so I'm extremely
15 grateful for you taking the time and the trouble to
16 come and tell me about all this in person. Thank you.

17 A. You're welcome. Thank you.

18 **MS HODGE:** You may return to your seat, thank you,
19 Mr Worsfold.

20 **SIR WYN WILLIAMS:** I think, Ms Hodge, we will have
21 a 10-minute break this time, where we can leave the
22 room as well.

23 **MS HODGE:** Thank you, sir.

24 (11.46 am)

25

(A short break)

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1 (11.58 am)
 2 **MR BEER:** Thank you very much. So can we hear next,
 3 please, from Ms Louise Dar.
 4 **LOUISE PATTERSON DAR (sworn)**
 5 **Questioned by MR BEER, QC**
 6 **MR BEER:** Thank you. Can you give us your full name,
 7 please?
 8 **A.** Mrs Louise Patterson Dar.
 9 **Q.** Now, in front of you I know there is a witness
 10 statement in your name. If you could take it out,
 11 please, and look at the last page. You should see
 12 that it's dated 4 February of this year, and there
 13 should be a signature on it. Is that your signature?
 14 **A.** It is, yes.
 15 **Q.** And are the contents of that witness statement true to
 16 the best of your knowledge and belief?
 17 **A.** They are, yes.
 18 **Q.** Thank you very much.
 19 Now, can we start with an impertinent question.
 20 How old are you?
 21 **A.** I'm 39.
 22 **Q.** And whereabouts are you from in Scotland?
 23 **A.** Lenzie, just outside of Glasgow.
 24 **Q.** My googling suggests it's six miles north-east of
 25 here. Is that about right?

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1 **A.** 15 years, or 14 years.
 2 **Q.** 14 years, okay.
 3 **A.** Mm.
 4 **Q.** And I think you've got three children; is that right?
 5 **A.** We have, yes.
 6 **Q.** Including a young one who you've left at home with him
 7 today?
 8 **A.** Yes.
 9 **Q.** Now, before you became the subpostmistress of the
 10 Lenzie post office, what work had you undertaken?
 11 **A.** Well, since leaving college, so I was down quite
 12 a different route at the time, I worked in hotels and
 13 hospitality, front office for a short time, and then I
 14 moved into, as an IT analyst for a large hotel chain,
 15 and then after that I was made redundant from the
 16 hotel chain. And during -- I was expecting my first
 17 child at that time.
 18 **Q.** What, when you were made redundant?
 19 **A.** Yes, so the whole office was made redundant. So then
 20 we used the time with the baby, and then eventually we
 21 opened the shop in August 2012, my husband and I.
 22 **Q.** I think in your first job that you mentioned for the
 23 hotel chain, you were an IT support help desk analyst;
 24 is that right?
 25 **A.** That's correct.

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1 **A.** Yes, it sounds about right.
 2 **Q.** Okay. What is Lenzie like? What is it?
 3 **A.** It's a beautiful leafy area just outside of Glasgow,
 4 a small -- well, fairly small, it's ever expanding,
 5 area, and just with a small row of shops. That's the
 6 main centre of Lenzie.
 7 **Q.** Are you Lenzie born and bred?
 8 **A.** Yes, I am.
 9 **Q.** You've lived there for the whole of your life?
 10 **A.** Yes. Well, a short break in the middle where I lived
 11 in the centre of Glasgow for six years, but, yes, we
 12 returned again.
 13 **Q.** Now, can you tell us about your family, if you don't
 14 mind. First of all, are you married?
 15 **A.** I am, yes.
 16 **Q.** And what's your husband's name?
 17 **A.** He's Rehman.
 18 **Q.** Where is he from?
 19 **A.** He's from Pakistan originally.
 20 **Q.** But I think he's lived in Scotland for a very long
 21 time now.
 22 **A.** He has, yes.
 23 **Q.** And how long has he lived in Scotland?
 24 **A.** Over 15 years now.
 25 **Q.** And how long have you been married to him?

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1 **Q.** And what did that job entail?
 2 **A.** Supporting live-running hotels who had reservation
 3 systems issues. Obviously, the priorities were high
 4 because you may have customers standing waiting to
 5 check in or check out, different things, so they had
 6 to prioritise.
 7 **Q.** And did that involve a company-wide IT system?
 8 **A.** Yes, it did.
 9 **Q.** What was that called?
 10 **A.** At the time it was Fidelio, but then they created
 11 a new reservation system which was rolled out across
 12 the hotels.
 13 **Q.** And being an IT support analyst, did that give you
 14 some familiarity with the operation of large-scale
 15 computer systems?
 16 **A.** Yes, I'd say so. I think even before, or should I say
 17 out with my work, I was well educated with computers,
 18 technology, all these things, but the extent of the
 19 work for the hotel company, it obviously broadened
 20 my -- it educated me that much more on how to
 21 troubleshoot things as well, and how to try and
 22 resolve problems rather than just in a user sense.
 23 **Q.** As you've told us, in 2011, I think it was, you were
 24 made redundant whilst you were on maternity leave?
 25 **A.** Yes, I was.

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1 Q. But in 2012 you set up a business with your husband?
 2 A. Yes.
 3 Q. Was that called the Day Today Express in Lenzie?
 4 A. It was.
 5 Q. Was that a convenience store?
 6 A. Yes.
 7 Q. Now, I don't think then the Day Today in Lenzie itself
 8 had a post office, that was nearby?
 9 A. Yes, there is about five or six doors up, just in the
 10 row of shops at Lenzie, just beside Lenzie train
 11 station.
 12 Q. After about two and a half years of running the
 13 convenience store, did you and your husband decide to
 14 take over and to essentially buy the post office?
 15 A. Yes, to take it over. We knew, or my husband knew, at
 16 the time the current postmaster and he was saying he
 17 wanted a change of career and things, so we thought it
 18 was an exciting opportunity to try and keep the
 19 post office in the most central location within Lenzie
 20 for the community, because there were quite a lot of
 21 elderly people in the area as well, all different
 22 types of people, so it would just be easy to access
 23 and also to be really good for our business as well.
 24 Q. So it was part to ensure the continuity of
 25 a post office for the community?

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1 A. Oh yes, because it is particularly hilly as well, and
 2 a couple of the different locations that we'd heard or
 3 thought could be the only option at the time, they
 4 were either almost out of Lenzie or down steep hills,
 5 so it could be troublesome for people to access and
 6 return.
 7 Q. It was -- it would be a good opportunity to bring
 8 people into the shop?
 9 A. Yes, it would be.
 10 Q. It would secure financial stability, presumably?
 11 A. Yes. They were imagining the shop would be forever,
 12 really, and the kind of thing that you could either
 13 pass down the family or somebody can take over.
 14 Q. And what in your mind at the time was the reputation
 15 of the Post Office?
 16 A. I thought at the time, well, it's the Post Office, you
 17 can't doubt it, that's how it should be; it's been
 18 there forever, in my mind.
 19 Q. What expectations did you have as the Post Office as
 20 an employer? What did you think it would be like?
 21 A. I thought really good training, being really
 22 supportive. Any issues, they would have somebody
 23 right on it to try and sort things out, you'd be high
 24 priority.
 25 Q. Now, I don't think you took over the branch six doors

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1 away in the sense of moving in there; what you did was
 2 move that post office to your convenience store?
 3 A. Yes.
 4 Q. Is that a fair way of describing it?
 5 A. Yes, because they'd been talking about this local
 6 post office model, so they were stopping paying actual
 7 salary, so it would just be remuneration; a commission
 8 only, in other words. So they were just trying to put
 9 it within a business so that we could make it easier
 10 to cover cost.
 11 Q. And so you undertook the process of moving that branch
 12 into your existing shop?
 13 A. Yes.
 14 Q. Did substantial works have to be undertaken to do
 15 that?
 16 A. Oh yes. It was quite a small shop. It was a long,
 17 narrow shop. It's thinner at the back as well, so
 18 there were quite a lot of discussions on how it could
 19 be -- how we could fit it into the shop. But we did
 20 agree on a plan, and eventually we got it all in
 21 place.
 22 Q. And was that paid for partially by you and your
 23 husband on the one hand and partially by the
 24 Post Office on the other?
 25 A. Yes, well, they just really paid for their own

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1 equipment and their counter, but everything else to
 2 work hand in hand with that, we had to pay for, like
 3 a step up -- sorry, a wee step up to the level, and
 4 a different gate and all the shop fitting and things,
 5 so, yes, there were a lot of changes, a lot of money
 6 spent.
 7 Q. And I've read about a ramp outside and that kind of
 8 thing.
 9 A. Yes. Actually, the pavement was quite narrow so we
 10 couldn't have a ramp, but we had a folding ramp behind
 11 the counter, but again even the secure door at the
 12 back of the shop, all these different things, it was
 13 a lot of work and a lot of money at the same time.
 14 Q. So you and your husband invested your own money in
 15 carrying out these physical and security changes to
 16 the premises?
 17 A. We did, and particularly adding stronger security
 18 cameras and all these kind of things. We just had the
 19 basic ones before when it's a shop, but we had to add
 20 that as well.
 21 Q. Was a completion certificate eventually issued by the
 22 Post Office?
 23 A. Yes, I believe so.
 24 Q. Did part of the work involve the installation of the
 25 Horizon System?

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1 A. Yes.
 2 Q. Did that include a Horizon terminal and a Horizon pay
 3 station?
 4 A. Yes.
 5 Q. And just help us, what's a pay station?
 6 A. Well, you'd have your screen, obviously, of your basic
 7 unit; you'd have your printer, which is
 8 a multifunctional printer; and then the pay point, the
 9 pay stations. That's where people can pay gas,
 10 electricity bills, all the utilities.
 11 Q. Is the pay station on their side of the counter or
 12 yours?
 13 A. The keypad is on theirs, so the actual putting it
 14 through is on our side of the counter.
 15 Q. Had you received any training from the Post Office
 16 before you went live, in, I think, November 2014?
 17 A. We received three days' training in a crown office in
 18 Springburn.
 19 Q. That was at another post office in Springburn?
 20 A. Yes, so like the head office; the back office part
 21 within a different area of Glasgow.
 22 Q. Did you and your husband attend?
 23 A. We did, yes.
 24 Q. Was this all about Horizon training, or was this much
 25 wider training about being a subpostmistress?

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1 A. No, no, it was three days and there was not a great
 2 deal involved. It was quite basic. Part of it didn't
 3 even apply to us. Being a local model, we had this
 4 small flip-top till and different types of till for
 5 main post offices. There were different things that
 6 didn't even apply to us like different coin counters
 7 and different things. It was quite -- well, it was
 8 very -- extremely basic training.
 9 Q. So this wasn't just about Horizon, it was about
 10 running the post office generally?
 11 A. Yes.
 12 Q. Was, so far as Horizon was concerned, the issue of
 13 troubleshooting addressed?
 14 A. I asked that at the end. Some people might find it
 15 strange to ask a question like that, but it's just
 16 something you've got to be aware of, what you could
 17 do, and I did say to them, "What happens if it doesn't
 18 balance? What happens if something goes wrong, would
 19 that not be covered?", and I was just told, "Well,
 20 just call the help desk if that ever happens."
 21 Q. That was the advice that was given?
 22 A. Yes.
 23 Q. I think there was a test at the end, which you passed?
 24 A. Yes.
 25 Q. How adequate overall did you find the training?

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1 A. It was basic training, but it should have been much,
 2 much more extensive particularly -- my main worry
 3 asking was what something goes wrong is because it's
 4 money involved, it's not whether our money or not;
 5 it's still money and you can't take a chance with
 6 these things. But once we were that far in, I kind of
 7 felt alarm bells ringing but then I was reassured so
 8 many times that just call the help desk, it will be
 9 okay, we'll sort it out. So it was that kind of false
 10 reassurance at that time.
 11 Q. So this was in, or just before November 2014?
 12 A. Mm-hmm.
 13 Q. So in the events that this Inquiry is looking at,
 14 quite late on in the piece?
 15 A. Mm-hmm.
 16 Q. Were any, or was any of the training addressed to
 17 issues with Horizon that had arisen by then?
 18 A. No, they said there weren't any issues with Horizon.
 19 Q. You say in your statement:
 20 "I did ask for further training on the Horizon
 21 system and asked the trainer who came to do the
 22 on-site training. The female trainer said we would
 23 have -- sorry, we should have had more extensive
 24 classroom training ... but this more limited training
 25 was delivered because of cost cutbacks by the

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1 Post Office."
 2 Is that right?
 3 A. Yes, that was the auditor, Margaret Guthrie, that came
 4 to open the branch for us. Yes, when she admitted
 5 that it was cost cutting, it took my breath away and
 6 my husband's, because you shouldn't just be chucked in
 7 at the deep end, particularly when it's finances
 8 involved.
 9 Q. You mention Margaret Guthrie. Is she a lady that
 10 attended to assist with the first few days of on-site
 11 set-up?
 12 A. Yes. It was supposed to be the first week, or well
 13 business week, so Monday to Friday. But on day 1 she
 14 had quite a few hours lost trying to log into the
 15 system, even in the first place.
 16 Q. So you say in your statement she turned up at 8 am on
 17 the first day of the on-site set-up --
 18 A. Mm-hmm.
 19 Q. -- but had problems logging in; couldn't log in until
 20 10 or 11 o'clock.
 21 A. That's correct.
 22 Q. You say that you stressed that you weren't comfortable
 23 opening the branch without any troubleshooting
 24 training. Why were you concerned about
 25 troubleshooting?

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1 **A.** Seeing all the -- everything coming in, I mean you've
 2 got your stamps, your stock -- and when I say "stock"
 3 it's all other things, like your cash -- seeing all of
 4 that coming in and you just think "I need to be more
 5 confident opening". I've been trained professionally
 6 before and you wouldn't have been allowed to for
 7 previously, when I worked for the hotel, they wouldn't
 8 have left you on your own; you would at least have had
 9 somebody there to support you until you were
 10 confident, until they believed you were confident. I
 11 just believe that should be the way.

12 **Q.** What was Ms Guthrie's response to the issues that you
 13 were raising?

14 **A.** Oh, "It will be fine, it will be fine, we'll get there
 15 and we'll get things done" and just kind of fobbing me
 16 off.

17 **Q.** Did a particular incident happen, actually in your
 18 on-site set-up training with Ms Guthrie?

19 **A.** Yes. She was REM-ing everything into the system, so,
 20 in other words, inputting everything into the system,
 21 the stamps, the stock, et cetera. And in the first
 22 week there was a small kind of local power cut to the
 23 pay station area, with the shop telling the
 24 post office till where, which was resolved within,
 25 I think, 20 minutes or something, just something had

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1 actually bought her a card and a gift to say thank
 2 you, because we were so relieved and it's all sorted.
 3 It wasn't until she was then allowed to leave site,
 4 that when we went to do a weekly balance she just
 5 shoved it in an expense account. Nothing had been
 6 resolved. And it took -- we had to pay that.
 7 Obviously at the time we were trying to save our
 8 business, to say no, because if you say no they don't
 9 let you open, they'll lock you out the system, et
 10 cetera.

11 **Q.** Before you paid the money, did you call up your
 12 contracts manager to speak about this issue?

13 **A.** Mm-hmm, just to say "What is going on? We need this
 14 resolved." I didn't get much of a response. He had
 15 said he'd -- that was Brian Trotter -- he'd said he
 16 would try and deal with it. I think they had long
 17 discussions on the phone, making me feel as if I'd
 18 done something wrong or taken it, when it's her
 19 responsibility in the first instance just to set up my
 20 branch for me, which shouldn't be too difficult
 21 a thing to do.

22 **Q.** And so it wasn't you operating the system at the time
 23 that the £977 --

24 **A.** No.

25 **Q.** -- shortfall was shown?

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1 short-circuited, so we unplugged a heater or whatever,
 2 just to make it okay, and we could get it resolved at
 3 a later date. But shortly after, she claimed there
 4 was a shortage of £977, and asked me if I'd taken it.

5 **Q.** This is on day 1?

6 **A.** On -- yes. We've been together 100 per cent of the
 7 time. It's her responsibility to set this up, and for
 8 her to actually have the audacity to turn round and
 9 say to me, "Have you taken any money?", I don't know
 10 how anybody could say that, sorry.

11 **Q.** So what happened?

12 **A.** She then started kind of grasping at straws: "Oh no,
 13 I'll go over my work". We went over everything
 14 numerous times, because now I know you can't -- it's
 15 almost impossible to see what you've done. Then
 16 I thought, "Oh, maybe it's an issue with the power
 17 cut, maybe that caused an issue", so she logged a call
 18 with Fujitsu for them to investigate it. That took,
 19 I think, three days or something at the time for them
 20 to come back and say, "No, it's nothing". So that was
 21 a sleepless night on day 1. Going home, she was
 22 reassuring -- "Right, we'll sort it out, we'll have --
 23 we'll need to work out what happened. It will come to
 24 light -- and then came in the next day and then it
 25 was, "Oh yes", making out that she'd fixed it. So we

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1 **A.** No, I don't think my log in had even been created or
 2 I'd even logged in at that point. This was the ... do
 3 I call her auditor --

4 **Q.** I don't think at that stage you knew that she was an
 5 auditor; is that right?

6 **A.** No, I don't think so. I wasn't really told. I was
 7 just told that she was there to set up and support me
 8 in the first week.

9 **Q.** But you and your husband paid £977 to the Post Office?

10 **A.** Yes, because we thought we'll pay it, it will get
 11 sorted out, it will come back to the surface and that
 12 will be us, we can move on.

13 **Q.** Did you make any requests after this incident for
 14 further training?

15 **A.** Yes, several times. I asked the helpdesk. I'd phone
 16 the helpdesk just to try and chase up, is there
 17 anything to see what happened. There was nothing. It
 18 went on and on. Nothing balanced. I don't think I
 19 ever balanced to the penny. One of the auditors, John
 20 Fraser, I'd asked him at one point when he came on
 21 site. I said, "What's on going on?" Previously --
 22 again, I'd refer, sorry, again to my previous job, or
 23 working in hotels if you're even 50p out you need to
 24 put your money in the till. You need to be
 25 accountable for everything. And he'd said at that

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1 point," No, no, it's fine. If you're up or down by 30
 2 quid, you're laughing." So, right, it was not good to
 3 hear that, because no business, big or small, can
 4 afford to keep putting in the till if it's no fault of
 5 our own.
 6 Q. You say in your statement at paragraph 31:
 7 "This incident of a shortfall that occurred on my
 8 first day of trading encapsulates the whole problem
 9 with the Horizon System and the Post Office response
 10 to shortfalls, even shortfalls that were demonstrably
 11 not the responsibility of the subpostmistress."
 12 Is that how you feel?
 13 A. Oh yes, definitely. I mean, they're trying to say --
 14 give you all of the responsibility, with no support,
 15 no professionalism in any way, just, okay -- they're
 16 desperate just to get you to open the branch. Even
 17 from the beginning, at the interview stage when I was
 18 expecting my first child as well, the contracts
 19 manager was willing to apparently tweak my business
 20 plan to get it through; just to get it passed. I
 21 would have preferred them to say, "Okay, your business
 22 doesn't look like it's either big enough or strong
 23 enough or profitable enough for whatever reason." I
 24 would have preferred them to say that, but they're
 25 just more interested to get somebody to take it.

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1 Because current postmasters, apparently, they need to
 2 get -- they'll need to give a year's notice to get out
 3 of anything, and still they're liable for it until
 4 somebody else is taken on.
 5 Q. Now, I'm going to come in a moment to deal with the
 6 helpline specifically, but before I do that can we
 7 look at shortfalls. How soon after the training had
 8 finished and this incident with the £977 did you
 9 experience shortfalls?
 10 A. Straightaway. I'd say almost every day. Sometimes it
 11 would be up and I'd be keeping a notebook of when it
 12 was down -- or of any day when it was up, when it was
 13 down, and sometimes it strangely -- if it was down,
 14 two days later it would be up by the same amount. So
 15 I thought, "Right, okay, maybe there is something in
 16 there. Maybe it's going to kind of work itself out."
 17 But then it just went out of control. Some days we
 18 were having to pay in 20, 30, £100, over £100, to the
 19 Post Office in the hope that it would come to the
 20 surface eventually.
 21 Q. And so how frequently did this occur?
 22 A. Daily.
 23 Q. What did you do when a shortfall was shown? You said
 24 that you repaid. Was that money from the retail side
 25 of the business?

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1 A. Yes, it would be. The first --
 2 Q. Well, you called it a "repayment"?
 3 A. Yes, exactly. It's just money going into a black
 4 hole, really; it's just nothing ever resurfaced. When
 5 I was ever short, the first thing I would do is
 6 re-count everything, make sure I'm including the safe,
 7 the biddy safe, the till, et cetera; just absolutely
 8 everything. Some nights I would have my husband
 9 there -- sorry -- or my mum or my dad -- sorry --
 10 until maybe 11 o'clock, midnight, trying to balance --
 11 sorry. Thank you.
 12 Q. The first thing is, Mrs Dar, there is no need to
 13 apologise. The second thing is, you just take your
 14 time. If you want to take a break -- we know -- we've
 15 read your statement, the Inquiry has, and we know that
 16 your mother sadly passed away very unexpectedly, and
 17 so speaking about it would be very difficult for you?
 18 A. Sorry, yes. These nights we'd be in, and obviously
 19 the lights would be on, and it's not a row of shops
 20 that had any kind of late night shops at the time.
 21 Customers would come in the next day, "Oh, is that you
 22 having problems with the post office again? I saw the
 23 lights on." So I think a couple of times it's the
 24 local driving instructor, because he's out later at
 25 night working or whatever. And it's like, "Yes.

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1 We'll sort it, we'll get there." But it's just
 2 fighting a losing battle and phoning the helpdesk, and
 3 they just, in other words, shrug you off, "What are
 4 you calling for? We're not here for balancing", I
 5 said, "So what are you here for?"
 6 Q. So what you're describing is nights of stress, worry
 7 and anxiety?
 8 A. Oh yes.
 9 Q. Staying up late into the night --
 10 A. Mm-hmm.
 11 Q. -- involving many members of your family --
 12 A. Yes.
 13 Q. -- trying to balance the books?
 14 A. Yes. Because we had a young son at the time, somebody
 15 had to be home with him, so that's why quite often my
 16 mum and dad, if my husband was at home with my son,
 17 getting him to bed or whatever. When we had the shop,
 18 before the post office, some nights we might go to
 19 cash and carry after closing. But you don't mind
 20 that, because that's just to prepare, to be organised
 21 for the next day, to allow more family time, maybe in
 22 the morning, et cetera. But when it's things like
 23 this and you're just going round and round and round
 24 in circles, it just makes you feel like you eventually
 25 think have I done something wrong? So that's why you

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1 need -- want somebody else to overlook what you're
 2 doing and even to count it for you, and it's just --
 3 it's nonstop.

4 Q. You've described paying money from the retail side of
 5 the business over to try and cover the shortfalls.
 6 Was money also deducted from your remuneration?

7 A. Yes. After the worst audit that they claimed
 8 a shortfall of over £10,000, they suspended me at that
 9 point.

10 Q. We're going to come to the detail of that in a moment?

11 A. Yes.

12 Q. But --

13 A. But that was -- they'd taken deductions of
 14 £877 a month when we'd staff to pay, not just
 15 ourselves. As well --

16 Q. In the two years and six months-odd between November
 17 '14 and March '17, when your contract was terminated,
 18 ie so for that period when you were the
 19 subpostmistress, how much money do you estimate you
 20 paid or was deducted from your salary to make up the
 21 so-called shortfalls?

22 A. The shortfalls were in the region of £44,000.

23 Q. In a two-and-a-half-year period?

24 A. Yes.

25 Q. Did you contact the helpline in relation to the

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1 you get to your monthly it tells you to either make it
 2 good, put your money in, or these -- I can't remember
 3 what you call it, like an issue complaint and then
 4 they'll investigate it, but you will be locked out the
 5 system. So it's like what do you do? Do you stop
 6 operating, or do you just try and move on? But they
 7 gave me a work-around to allow me to continue.

8 Q. You say in your statement that the helpline wasn't at
 9 all helpful. They would say that they couldn't see
 10 the system, simply told you to do a re-count and go
 11 through the balance again --

12 A. Yes.

13 Q. -- which you'd already done?

14 A. Yes.

15 Q. Is that the general message that you got back from the
 16 helpline in this period?

17 A. Oh yes. It's the attitude of, "Oh, well it's only
 18 you, you must have done something wrong", or, "We
 19 can't access the system", or whatever. Where I think
 20 previously to fix a bug in the system they had access,
 21 and working in an IT background before, even in those
 22 days, that many years ago, you could access with IP
 23 addresses and whatever, which I know you would be able
 24 to now. But they're claiming that they can't actually
 25 see it, but surely if it's their system they would

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1 so-called shortfalls?

2 A. Millions of times, and you're given one phone
 3 number for hardware. They think oh maybe it's an
 4 issue with your hardware, but you phone it and --
 5 sorry, I'm sniffing -- it's an American phone
 6 number and they just want to know serial numbers and
 7 this and that and the next thing, so you get nowhere
 8 with that. They're literally just to order new
 9 hardware. You phone the helpdesk, and it depends who
 10 you get, whether they even entertain you at all, never
 11 mind try and resolve anything. But I think the most
 12 so-called help that I was offered at any point was
 13 somebody giving me a work-around to hide an out of
 14 balance, to carry out a monthly balance to then change
 15 it back again to try and continue. So I think they
 16 must have been well aware of what was going on and
 17 they felt sorry, but at the end of the day they're
 18 probably scared to lose their job. So what employee
 19 is going to stand up and shout in a dark room almost?

20 Q. Was that the occasion when they told you that they
 21 shouldn't be doing this?

22 A. Yes, "Oh, we shouldn't be doing this, but do this and
 23 it will let you get over." Because if you're doing
 24 your weekly balances, you can carry over any shortages
 25 into suspense account, just roll it over. But when

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1 copies, they would have backups for all of these
 2 things. But I don't know what they were there for if
 3 they weren't a helpdesk not there to help.

4 Q. You say in your statement that they would say things
 5 like, "Oh, that's strange", when you were describing
 6 what had happened, and acted surprised that this was
 7 occurring in your branch. Did they say anything about
 8 other people calling in with the same or similar
 9 issues?

10 A. No, they said that, "Oh, that's strange. You're the
 11 only one with these issues. Nothing else has been
 12 reported." I was told that from the helpline, I was
 13 told that from auditors at different audits. Even
 14 when I asked for support, it was always this, as if
 15 they were just programmed to say this script of, "Oh,
 16 that's strange. You're the only one."

17 Q. You say in your statement that this made you think you
 18 were the only subpostmistress in the country having
 19 the issue; is that right?

20 A. Yes, exactly.

21 Q. We're going to hear that I think three audits were
 22 conducted: One in 2015; one in 2016; and, one in
 23 2017. Is that right?

24 A. Yes, that's correct.

25 Q. Dealing with them in turn, the first audit, I think,

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1 was conducted on 15 July 2015; is that right?

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

3 **Q.** And how did it come about that you were audited on

4 15 July --

5 **A.** Well, I had been away with my two children at that

6 point to visit my mother-in-law in Pakistan. My

7 father-in-law had passed away the year before and she

8 was particularly lonely to see the children. So I had

9 gone away, ensuring that the staff member at the time

10 was confident to be running the branch with my husband

11 while I was away. They had reassured that me that,

12 yes, as we were working every other day, it was good.

13 We had spoken while I was away, et cetera. She'd

14 worked for, I think, eight years in the previous -- in

15 the old post office, so it shouldn't have been any

16 worry, any concern, at the time. Strangely, the

17 day -- I think the audit was the day after I returned

18 that the auditor phoned to say that they were coming

19 to do an audit. Surely an auditor would just walk in

20 and do an audit? They wouldn't need to give warning

21 to any branch. I thought "That's fine". I'd gone in

22 early to just tidy everything up and see what was

23 going on and get the gist of things, and she came

24 along and quickly started claiming that there were

25 losses on the system.

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1 **A.** Yes. With no -- just the -- I don't know, it's as if

2 it's almost excitement of, "Oh no, it's this much. Oh

3 no, it's this much", not realising that they need to

4 just get to the final stage and report it. They

5 shouldn't be chopping and changing their mind. They

6 should be more professional than that, and --

7 **Q.** Was the audit conducted within the day?

8 **A.** It was, yes.

9 **Q.** Were you suspended that day?

10 **A.** I think it was the day after. I was locked out of the

11 account straightaway, but it took, I think, a few

12 days --

13 **Q.** Okay.

14 **A.** -- for them to actually officially say that I was

15 suspended.

16 **Q.** And how long were you suspended for?

17 **A.** At that time it was eight weeks; seven or eight weeks.

18 **Q.** And was a temporary subpostmaster appointed?

19 **A.** No. They said it wasn't suitable because of their own

20 choice of local model, because the shop till was a

21 small section right jammed up beside the post office

22 till, so they wouldn't have anybody standing in the

23 same area as ourselves.

24 **Q.** So you were locked out of the system; the safes were

25 closed --

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1 **Q.** Is this Margaret Guthrie --

2 **A.** Yes.

3 **Q.** -- the lady that --

4 **A.** The same one.

5 **Q.** -- had the £977 issue on day 1?

6 **A.** Yes. And it went from there. It started, "Oh, you

7 have a loss." Any professional person should keep

8 quiet until they've come to their final conclusion, in

9 my opinion. So it's £2,000, and even at that I was

10 "What's going on? Absolutely not. We'll need to just

11 re-count everything." But it went up and up, and then

12 it went down, and then she got her colleague in

13 because she had to have a colleague to witness what

14 she was doing.

15 **Q.** And was she also called Margaret?

16 **A.** Yes; sorry, I don't know her surname. It's another

17 Margaret. And eventually -- I think it settled at

18 about £8,000 short, allegedly, at one point. I was

19 just thinking what we were going to do, what was going

20 on. But then they said, "Oh no, no, we forgot about

21 something", and it's something that should have taken

22 away from the total of this alleged shortfall, but

23 whatever they did, it added it on.

24 **Q.** And it ended up, as I think, the final shortfall was

25 said to be £10,461.90; is that right?

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1 **A.** Yes.

2 **Q.** -- and that bit of the shop, the branch, was closed?

3 **A.** Yes. Well, initially the two Margarets couldn't work

4 out how to lock me out of the safe. There were

5 instructions in a book somewhere or a folder, and

6 they'd said, "Right, we'll need to take your fob." I

7 was like, "You're not taking my fob. That's the whole

8 shop. You can't expect me not to operate." And I

9 said, "No, we need to continue. We've got family, we

10 have a life to try and get through", at that point.

11 So eventually I had to lock them out the safe. It's

12 just like -- just to add to the awful, awful

13 circumstances, I even had to do that for them,

14 otherwise they wanted to take my shop keys. So I got

15 them locked out of that -- obviously they put the new

16 code in, so that I didn't see it, and then, yes, it

17 just -- the Post Office had just put a sign up saying,

18 oh, your nearest Post Office is Kirkintilloch or

19 Bishopbriggs or wherever.

20 **Q.** Were you ever given a written report on the outcome of

21 the audit?

22 **A.** Eventually I did get some report claiming a breakdown

23 of this and this and this and this was missing, but

24 there was no explanation to it, just this is it. But

25 surely you need an explanation; you need to be told

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1 how it's come about, what happened. I mean, I've got
 2 security cameras all over the shop. You can see we're
 3 operating correctly, we're making sure we're going
 4 from the safe to the till, the way we should,
 5 etcetera. There is just no explanation at all.

6 Q. Was the cause of the shortfall ever set out for you,
 7 ie a conclusive cause of the shortfall?

8 A. No.

9 Q. Were you required to "repay" the shortfall?

10 A. Yes. What they'd said was, "Well, unless this is made
 11 good" -- I don't know how you could use the word
 12 "good" -- "but then you can't continue, you can't
 13 operate." And change is such a challenge for people
 14 in many ways, and for a small community like Lenzie to
 15 even start accepting the post office moving from
 16 a dedicated shop to within our shop is big change, but
 17 that was being accepted because we were local --
 18 people knew my mum and dad, knew different family,
 19 just growing up in the area. But for more change
 20 again, and then people to then start wondering what's
 21 going on, making up their own ideas, having to travel
 22 completely out of the village or out of the town, is
 23 just ludicrous. So we thought, right, we'll do
 24 whatever we can to try and save this; save our future,
 25 really.

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1 A. Okay. So he was claiming that, but he wasn't even
 2 looking at the most recent balance. He was doing it
 3 in the middle of the day. That's what confuses me
 4 about Post Office. Surely you add up what you're
 5 doing at the end of the day, and tally your final
 6 figures. You need to do that. But the Post Office
 7 say, "Oh, it's fine, you can find your quietest time
 8 of the day and do a balance at that point." Surely
 9 you should just do it at the end of a business day,
 10 that would make sense. I pointed that out to him. I
 11 said, "Well, how does that make sense?" And he said
 12 "See" and he kind of waved it in my face and he said,
 13 "Oh, that's what I use to balance." I said, "But look
 14 at the time on it." The time isn't even the most
 15 recent, because my husband had opened the shop at
 16 6 o'clock that morning. He walked in, I think, about
 17 9.10, if I'm correct remembering the time. My husband
 18 had been serving people. A lot of benefits and
 19 pensions et cetera are paid out early morning as well,
 20 so he hadn't even taken that into account.

21 Q. I think you explain in your witness statement that it
 22 being a relatively affluent area, sometimes large
 23 amounts of money --

24 A. Yes, people --

25 Q. -- could go out.

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1 Q. So you paid the £10,461.90?

2 A. Yes. Of course I couldn't afford to pay it just like
 3 that, so they said, "Right, okay, we'll pay it monthly
 4 until we get it sorted out."

5 Q. When you agreed to "repay" monthly that sum, was the
 6 suspension lifted and you were allowed to return to
 7 work?

8 A. Eventually, yes. It did take time at that point, but
 9 they did.

10 Q. Was there a second audit a year or so later?

11 A. Yes.

12 Q. On 17 May 2016?

13 A. Yes.

14 Q. Was that undertaken by an auditor called John?

15 A. Yes, I think that was John Fraser, I think.

16 Q. Was this a without notice audit?

17 A. I think that was without notice, yes; he just came
 18 along.

19 Q. And what did John discover or claim to have discovered
 20 in the course of his audit?

21 A. Further losses, I think at that point. Sorry if I get
 22 my dates mixed up.

23 Q. That's all right.

24 A. I think that was about £2,600 or --

25 Q. Exactly right, £2,684.

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1 A. Yes, people could withdraw up to £600 a day on a
 2 Post Office card, and we did have quite a few people
 3 taking that out each day, I think moving to other
 4 savings accounts or whatever. So lots of money was
 5 paid out from even such a small branch, it would
 6 surprise you. But he just didn't seem to sit and make
 7 sure he had the most up-to-date reports et cetera at
 8 that point.

9 Q. In the course of the audit, did the auditor, John,
 10 contact your contracts manager, Brian Potter?

11 A. Yes.

12 Q. Trotter.

13 A. Trotter, yes. He called him from the back of the
 14 shop, just where the safe is, and at that point he
 15 said, "Oh, right, right, we can just add it on, we can
 16 just continue, it's just a small amount that one, so
 17 we don't need any further authorisation." I thought:
 18 a small amount. 2,600, it's not small in my book,
 19 but -- it just doesn't make sense. So then my husband
 20 and I discussed it and we just said, "Right, what are
 21 we going to do? We'll just need to -- we'll give it
 22 another go, we'll just try." So it was like, right,
 23 agreeing to disagree; just try and continue. So we
 24 agreed to have that added on to pay, paying it back
 25 monthly.

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1 Q. To adding on to the debt, as it were --
 2 A. Yes.
 3 Q. -- that you were servicing?
 4 A. Yes, which we were just, I think, coming towards the
 5 end of.
 6 Q. You say in your statement that you were told by John
 7 that you couldn't reopen the branch without first
 8 agreeing to repay the alleged shortfall, and that you
 9 agreed only because you felt you had no choice, when
 10 you had already made big changes to the shop in order
 11 to accommodate the Post Office counter.
 12 A. Oh yes. I mean, the shop was -- we started it, it was
 13 an empty unit when we first moved in, but that was the
 14 kind of labour of love building it between us, and --
 15 sorry. Just starting out together and just such
 16 lovely memories of family being in there. I'm sorry.
 17 Q. Was this the occasion that John said that you should
 18 be lucky or you should be laughing if you only had
 19 a few pounds down?
 20 A. Yes. He'd said at the front desk as well at one
 21 point, because I had questioned. At one point I
 22 relationship managed, so I can't even remember when,
 23 I think it was after -- definitely after the big
 24 audit, this relationship manager, Jamie Hawkins,
 25 stepped in and he seemed to be more honest about

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1 things and he said he's been brought in to try and
 2 resolve any communication problems that the
 3 subpostmasters or subpostmistresses felt that they had
 4 with the Post Office, and he was a good communicator,
 5 and he was doing some training with the staff that we
 6 had, etcetera. I'd phoned him at one point to say,
 7 "Look, I don't know what to do. Like, we're just not
 8 balancing ever", and he'd said, "Oh, that's strange",
 9 here we go again. "Oh, that's strange", or "I've been
 10 in contact with quite a few people and I mean one lady
 11 quite local to you, she always balances to the penny."
 12 I thought: all right, okay, just another adding injury
 13 to insult. Just yet again --
 14 Q. Now, you agreed to pay this money there and then.
 15 Were you suspended on this occasion, following the
 16 second audit?
 17 A. No.
 18 Q. So this gets added to the debt and you pay --
 19 A. Yes, they didn't seem to think it was serious enough
 20 to suspend me for at this point.
 21 Q. I think you were audited for a third time on
 22 3 February 2017.
 23 A. Yes, that's correct.
 24 Q. And were the auditors there called Brian and Caroline?
 25 A. Yes, that's correct. I think Brian came first on his

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1 own, and then, like they said previously, it was
 2 their -- what they had to do if there were any issues
 3 or whatever, somebody else had to come along and
 4 witness that, and that's when Caroline was called to
 5 come, but she lived locally.
 6 Q. And so when both of them were in the shop, did they
 7 tell you that, again, you had got losses?
 8 A. Yes, they were claiming losses, but Caroline actually
 9 said to me quietly behind the counter at one point,
 10 "Oh, well" -- because she seemed lovely; she was a
 11 really nice lady, but she'd said to me, "Oh, come on,
 12 I know it's a difficult time", but something along the
 13 lines of "You'll get there. I mean, there are so many
 14 issues with it that we're aware of." So that was kind
 15 of reassuring me as if, right, don't worry; it will
 16 sort itself out, like we'd been hoping all of that
 17 time.
 18 Q. You say in your statement that you said to Caroline
 19 the situation was ridiculous, and she replied that
 20 many people had said this?
 21 A. Yes, trying to kind of reassure me, as if to say,
 22 "That's the way we'll get it resolved." But she was
 23 the only person to admit that they knew of any issues
 24 whatsoever at that point. They were always
 25 categorically saying, "Oh, it's only you. There are

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1 no other issues" or "the system is robust", the system
 2 is this and that and the next thing. When, if you
 3 were even out of balance by, for example, I don't
 4 know, a book of first class stamps, unless your
 5 numbers were out, you couldn't work anything out.
 6 You'd have to print out a different report for every
 7 single item on the system. It's just -- it's
 8 horrendous.
 9 Q. Did there come a time when they told you what the
 10 final alleged shortfall was?
 11 A. Yes, they did, eventually, and I just -- at that point
 12 I just said, "Well, I can't do it any more. You've
 13 just drained us."
 14 Q. Was that amount £6,870.85?
 15 A. Yes, that's correct.
 16 Q. Had that increased along the way in the course of the
 17 audit?
 18 A. Yes. I mean, nothing -- nothing is clean cut with
 19 them, with the auditors or with the Post Office, or
 20 whatever, but, as I say, I think it would be a lot
 21 more professional in any circumstance to wait until
 22 you've reached your final supposed shortfall and
 23 discrepancy.
 24 Q. Were you locked out of the safe and the tills again?
 25 A. Yes.

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1 Q. And the Horizon System?
 2 A. Yes.
 3 Q. And were you suspended?
 4 A. Yes, I was.
 5 Q. And I think ultimately your contract was terminated by
 6 the Post Office on 27 March 2017?
 7 A. Yes.
 8 Q. Before that happened, did you attend a formal
 9 interview?
 10 A. Yes, I did.
 11 Q. Whereabouts was that?
 12 A. It was the Post Office building or a post office
 13 within a building on Queen Street, but they insisted I
 14 went along as -- sorry -- the day before my mum's
 15 funeral, and my contracts manager didn't even have the
 16 decency to turn up. He sent David Southall, who I had
 17 never met before.
 18 Q. What did they accuse you of in the interview?
 19 A. They were just -- Brian Trotter, even beforehand, we
 20 had to try and sell our car at one point to try and
 21 make ends meet after that, and there was Cash & Carry
 22 to get to, et cetera, and the children, as you can
 23 imagine, it's the most difficult thing to do to then
 24 accept support from family and their car and for
 25 different things. But at that point they were just

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1 more interested to try and get me to admit something.
 2 Brian Trotter said "Probably at least seven or eight
 3 times within phone calls. Did you falsify the books?
 4 Did you falsify the books?" And I was like, "No, I
 5 didn't." I'm not going to admit to anything because I
 6 haven't done anything wrong. All I've done is put my
 7 life and soul into -- like we did with the shop.
 8 I mean, we were -- the shop was thriving and my
 9 husband and I just loved doing everything about it,
 10 just working together and -- I mean, total of
 11 six years. It's amazing. So many married couples
 12 couldn't do that, and we're proud of ourselves that we
 13 could, you know, live together, work together, do
 14 everything together, and we are just lucky that we do
 15 have each other, and we are that strong. It obviously
 16 pressure on our marriage at the time, just with
 17 business, money worries; financial worries are just
 18 the worst in the world. At the end of the day we're
 19 going strong and we've just got such a lovely family
 20 unit. But beside that, I don't know what would have
 21 happened.

22 Q. Did you try and sell the post office?

23 A. We tried to. We put signs up. We tried to sell it,
 24 or we tried to sell the shop -- sorry, the post office
 25 wasn't actually to sell as such; it would be to pass

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1 on to somebody --
 2 Q. Yes.
 3 A. -- but you feel responsible doing that. So we were
 4 just trying to sell the shop, but obviously nobody
 5 wants a shop that's got a shell of a post office
 6 sitting in it that's had issues, and eventually --
 7 Q. So did the post office remain closed --
 8 A. Yes.
 9 Q. -- you tried to carry on running the convenience
 10 store?
 11 A. Yes, we tried that, but by that point we had a wee
 12 tiny till and, like, unit for the post office, and
 13 people weren't kind in any way either. I mean, it got
 14 to the point that one customer came in and was
 15 racially abusive towards my husband and threatened
 16 him, and threatened he was going to return, and I
 17 actually went to court because it was that terrifying
 18 ordeal. As it happens, I was standing outside
 19 talking to a local man who knew my mum, and he had an
 20 elderly mother -- my mum wasn't elderly, but he had an
 21 elderly mother, but he was saying it doesn't matter
 22 what age they are, it's the greatest loss in your
 23 life, et cetera, and that man get caught -- found
 24 guilty because he was shouting that he wanted stamps.
 25 Is it worth for him to be so abusive? And he was a

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1 teacher of some kind of education. And to imagine
 2 he's screaming about that, about stamps, so that he
 3 actually gets a criminal record. And we had to turn
 4 up time after time when they're not ready in court or
 5 they're not whatever. Again, it's more wasted time.
 6 So eventually we just had to plan what we were doing
 7 for the future, and I got a job within Glasgow city
 8 centre.

9 Q. Sorry, just to complete, you closed the shop?

10 A. We did. Well, I got this job, and my husband, it
 11 was -- he had to work at the shop, like we both did.
 12 But I think we were both kind of in denial that, "It
 13 will be fine, it will be fine, we'll try and work with
 14 it, work with it, work with it", but everything was
 15 just going downhill. We couldn't pay our suppliers;
 16 we couldn't pay different people. So I actually got
 17 this job and then just said, "Look, I have to do this.
 18 We need to -- we can't last much longer", so kind of
 19 against both of our own wills, I had to just get this
 20 full-time job working at a call centre in Glasgow and
 21 it's the only thing that could get us through. So
 22 eventually, in the next couple of months, my husband
 23 tried to sell off the shelves and the stock and the
 24 whatever, but you get pennies for it, nobody wants
 25 open cases of anything or open pre-bought alcohol or

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1 different things, because we'd tried to recover the
 2 business in the last, I think, four months, by getting
 3 a licence, and it just wasn't working. People just
 4 don't want to come into a shop that's got a reputation
 5 at that time that it had.

6 Q. And had the reputation traveled around the local
 7 community?

8 A. Of course, around the kind of shop -- it's always
 9 a small world when you work in IT or you work in
 10 shops, you work in whatever. Obviously, people hear
 11 things through the grapevine, isn't it, and it's
 12 horrendous. We just couldn't sell it. We tried
 13 posters, we tried it here, there and everywhere, and
 14 there was absolutely no interest whatsoever.

15 Q. When you closed, did you close owing money, debts?

16 A. Oh yes. I mean, still to this day we owe thousands to
 17 HM Revenue. We are paying VAT when we can. There's
 18 tax that's outstanding. Even at the most difficult
 19 time, when we were having money deducted, we most
 20 likely probably could have got things like tax credits
 21 to help with all the living costs, different things,
 22 but the accountant at that time put the deductions
 23 through as income, so it looked like we were earning
 24 thousands, multi-thousands of pounds more than we
 25 were, so it actually cut any financial support from us

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1 Q. You told us about the £44,000 shortfall repayments
 2 that you had to pay in one way or another.

3 A. Yes.

4 Q. And there are consequential to that, because it puts
 5 you in debt, it means you can't supply -- you can't
 6 pay suppliers --

7 A. Yes.

8 Q. -- you can't run your retail business as you wish?

9 A. Mm-hmm.

10 Q. Aside from the financials, did this have an impact on
 11 yours and your husband's relationship?

12 A. Of course. At the time we were just always worried,
 13 always trying to do more, when you think you can't do
 14 any more. Even having your own business, anybody will
 15 tell you that it's your life, it's -- you're getting
 16 up at six in the morning, sometimes five in the
 17 morning, sometimes earlier, to get to a Cash & Carry
 18 the minute it opens to get your fresh items, get to
 19 the shop et cetera. What more can you do? You're
 20 just trying to constantly do something to fix all
 21 these financial issues, and with children as well, and
 22 it's horrendous.

23 Q. You say in your statement that although he wouldn't
 24 admit it, your husband's mental health has suffered as
 25 a result of this.

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1 as well.

2 Q. So to this day --

3 A. -- any working tax credits disappeared -- sorry --
 4 child tax credits disappeared. There was nothing and
 5 I was phoning and explaining and nobody -- everybody
 6 thought I was just saying anything to try and get
 7 money, because it just took away dad because he's
 8 retired, and he shouldn't have to --

9 Q. So to this day, are you still paying off debt --

10 A. Oh yes.

11 Q. -- to HMRC?

12 A. HM Revenue. We owe dad an awful lot of money. We owe
 13 our accountant. He won't even finish; like, close up
 14 any of the books. We've got tax returns still to have
 15 done, but obviously owing him so much money, he's
 16 saying, well -- so it's kind of a vicious circle. We
 17 owe him the money, and he won't do the work until I've
 18 got my money, which makes sense; he's a small business
 19 as well. We used paper, so finally we managed to kind
 20 of close up a lot of things. But renting a house at
 21 the time as well, it was just such pressure. The
 22 rental properties, obviously it's just a lot more
 23 expensive, and I have so many things that we just need
 24 to have resolved. We cannot have it hanging over us
 25 much longer.

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1 A. Of course, it's just -- I think more than anything
 2 it's man pride, isn't it? In a way it's just -- he
 3 loved it. He'd always wanted a shop, and his dad had
 4 been in a shop before he died. And I think just for
 5 that, those memories to be destroyed as well, so it's
 6 having to face people, but fortunately we are getting
 7 an opportunity for people to see that it wasn't any of
 8 our wrongdoing of our own, and it's just a thing that
 9 just kind of closed down; I just don't talk to a lot
 10 of people about it.

11 Q. You say in your statement:

12 "I and my family had to take the fall for the
 13 Post Office's wrongdoings."
 14 Is that how you feel?

15 A. Oh definitely. I actually had asked, probably each
 16 audit, just with the kind of investigative head that
 17 I've got most of the time, that, "What about this or
 18 what about that?", different questions, "Can you check
 19 about this shortage or that shortage?" or -- obviously
 20 they wouldn't let me into the system to investigate
 21 things. They wouldn't even try and answer my
 22 questions. It was just, "We'll just leave it long
 23 enough, we'll ignore her and then we'll move on and
 24 whatever." After the 2015 audit I had -- they'd said
 25 they were certain. I said, "Well, what about

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1 cheques?", because cheques are posted, sent away, not
 2 in a secure way whatsoever, and I think that should be
 3 a lot more secure. But then some of these came to
 4 light in different things and it's -- my questions
 5 weren't even answered; they didn't even attempt to
 6 answer them.

7 Q. The last thing I want to ask you about: you were
 8 a party to the Group Litigation?

9 A. Yes.

10 Q. And indeed I think you were one of the six lead
 11 claimants?

12 A. I was, yes.

13 Q. And you gave evidence before Mr Justice Fraser in the
 14 High Court in London?

15 A. Yes, in 2019.

16 Q. And so we can see what Mr Justice Fraser made of
 17 Mrs Dar in paragraphs 329 to 364 of his judgment no.~3
 18 relating to common issues as to your honesty,
 19 truthfulness and credibility.

20 **SIR WYN WILLIAMS:** He said publicly that he was very
 21 complimentary about it, wasn't he?

22 **MR BEER:** He was, and indeed what he thought of the
 23 Post Office's cross-examination of you.

24 As a result of your participation in the
 25 Group Litigation, did you receive any money?

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1 or four, or five or more to be covered up? Why should
 2 we keep having to fight over and over again? It's
 3 difficult enough having to deal with this today when
 4 I've spent since 2019 trying to deal with it all
 5 again, and put it kind of at the back of my mind,
 6 thinking: It will come, it will come, it will come.
 7 And it's just embarrassing to the people that we owe
 8 money to, and HM Revenue aren't the friendliest when
 9 it comes to owing them money, all of these things. So
 10 I'm just lucky that I've had support from Alan and his
 11 colleague that have helped me write to HM Revenue and
 12 try and deal with these things at least to put it on
 13 hold. So, yes, we just need to get there eventually,
 14 and get things cleared and move on.

15 Q. Mrs Dar, they're the questions that I had to ask you.
 16 Are there any other issues that you want to raise
 17 arising from questions that I haven't asked; anything
 18 you want to say?

19 A. Can I read out a prepared statement, would that be
 20 okay --

21 Q. Yes, of course.

22 A. -- a closing statement. I don't think there is
 23 anything else because -- actually, there was one other
 24 small audit, if you don't mind me mentioning as well.

25 Q. Of course.

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1 A. I received a few different amounts that has got us by
 2 at the time. It didn't pay off any debt -- well, if
 3 it did, it hardly touched on it, and it's not good
 4 enough. We shouldn't be in this position. We don't
 5 want a windfall. People keep saying, "Oh, when are
 6 you going to get money?" No, it's not extra money,
 7 it's not winning a lottery; we just want to get back
 8 to zero. We just need to clear off all of that that
 9 the Post Office have caused. We just shouldn't have
 10 to be struggling through.

11 Q. Have you made any application under the Historical
 12 Shortfall Scheme?

13 A. No, because we're not allowed to at the moment.

14 Q. Why aren't you allowed to?

15 A. Because they have excluded the 555 subpostmasters,
 16 which I was one of. I think they're probably using us
 17 as an example probably. We were the ones that
 18 highlighted this and brought it to light, and at the
 19 moment they're saying because we had compensation paid
 20 out -- no, the majority of that was paid for legal
 21 fees, and we've still got all of this outstanding. So
 22 it's just ludicrous that we were excluded. They've
 23 now agreed that, okay, they will include us in
 24 a shortfall scheme, so is that another fight? Yet
 25 another application, yet another year or two or three

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1 A. Because I was sitting last night just trying to write
 2 notes so that I don't forgot anything and all these
 3 different auditors' names popping up. The most
 4 shocking thing is after being physically locked out of
 5 the system, can't open the safe, there is nothing in
 6 the till, nothing accessible, I think every audit they
 7 would log on and there is a discrepancy. It's just --
 8 you couldn't make it up, these things. The fact that
 9 all of the Post Office staff seemed to just have it
 10 drilled into them, make out that they're the only
 11 ones, make it -- I mean, to ask me in my first week,
 12 "Have you taken money", I felt like saying, "Well,
 13 have you? You've been with me this whole time, how is
 14 it possible?" It's just -- it's just disgusting what
 15 is going on. As I say, even people at the playground
 16 going into school, and people that you chat to, they
 17 just -- what are they going to say? Like, they would
 18 just say, "Oh yes, I heard things have happened",
 19 blah, blah, blah, but they don't actually realise the
 20 full extent of these things, and they will presume.
 21 Even some local people, you've heard them saying or
 22 they've stopped talking to you, or they've cut you
 23 off, or one lady was shouting at my husband across the
 24 counter, not realising we're going through the most
 25 difficult time of our lives, yet she's one of the ones

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1 that should have been more caring. So, yes, people
 2 just make up their own minds, no matter what. But
 3 I'll read out the statement.
 4 Q. Yes, please do.
 5 A. Okay.
 6 So, Sir Wyn, we as a family were affected directly
 7 in so many ways: financially, emotionally and losing
 8 our business, all due to the actions -- or should
 9 I say lack of actions -- by the Post Office Limited.
 10 It is vital that we receive our compensation for
 11 losses and the harm we suffered, but now, without any
 12 further hesitation, without any delays, any excuses,
 13 any bigger news. At the time I think there was,
 14 I don't know, if it wasn't football, it was something
 15 else, and it seemed to be nothing was in the press.
 16 And without any hesitation, fair compensation would
 17 allow us, and hundreds of others, to pay off the debts
 18 that we incurred due to the alleged shortfalls claimed
 19 by the Post Office. It would allow us to try and
 20 rebuild our lives and help close this horrendous
 21 chapter of our lives.
 22 But one of the worst things to add on was that
 23 three years prior to the Group Litigation I was a part
 24 of, as we discussed, Paula Vennells, the chief
 25 executive officer of the Post Office, received a total
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1 of £3.6 million in bonuses, and this money for the
 2 Post Office, so that she could look good, make lots of
 3 profit, but actually doing this to us. So this did
 4 lead to millions of pounds of profit for the
 5 Post Office, yet subpostmasters' remuneration was less
 6 than minimum wage when it was calculated, because of
 7 the long hours we work, the subpostmasters -- sorry,
 8 subpostmasters had no support, we had no bonuses, not
 9 even any thanks, and profitable services were removed
 10 one by one. So with people coming in, we're trying to
 11 get people to come in and pay their bills and do
 12 different things to try and make pennies on these to
 13 make an income. If that wasn't bad enough, to top it
 14 off, Paula Vennells then appeared on the Queen's
 15 Honours List to receive a CBE the January after the
 16 December that the Group Litigation won in the High
 17 Court revealing this scandal. I just can't see why
 18 Ms Vennells was given this award by the Queen. I know
 19 it has been questioned, but it must be just moving
 20 into a different job at the time. It was just so
 21 suitable.
 22 But I would like to just finish off by saying if
 23 anybody should receive any type of award, any public
 24 acknowledgement for his tireless efforts, campaigning,
 25 hard work and decades of compassionate investigation,
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1 it's Alan Bates, and he was the one that founded the
 2 Group Litigation in the first place, because he
 3 identified issues and he has been doing all of this
 4 for, I think, over 20 years now.
 5 So I'd just like to say thank you to Alan for all
 6 of this hard work, and thank you for your time,
 7 Sir Wyn. Thank you.
 8 **MR BEER:** Mrs Dar, can I thank you for giving your
 9 evidence to us.
 10 Sir, they're all my questions. Do you have any
 11 questions of Mrs Dar?
 12 **SIR WYN WILLIAMS:** No, thank you.
 13 Mrs Dar, you've been prepared to give evidence in
 14 a very public forum on two separate occasions now,
 15 which is much to your credit, and I'm very grateful
 16 for the integrity of your evidence, which is
 17 self-evident, and the upset that in part it's caused
 18 you. But thanks very much.
 19 A. No problem, thank you.
 20 **MR BEER:** Thank you. Sir, could we say 2.10?
 21 **SIR WYN WILLIAMS:** Certainly.
 22 **MR BEER:** Thank you very much.
 23 (1.09 pm)
 24 (Luncheon Adjournment)
 25 (2.09 pm)
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1 **SIR WYN WILLIAMS:** Good afternoon.
 2 **MS HODGE:** Good afternoon, sir. Our next witness is
 3 Mr Keith Macaldowie. Please may the witness be sworn?
 4 **KEITH GARY MACALDOWIE (sworn)**
 5 Questioned by MS HODGE
 6 **MS HODGE:** Mr Macaldowie, my name is Catriona Hodge and
 7 I ask questions on behalf of the Inquiry. Please
 8 state your full name.
 9 A. It's Keith Gary Macaldowie.
 10 Q. You made a statement on 14 March of this year; is that
 11 right?
 12 A. That's right, yes.
 13 Q. Do you have a copy of that statement?
 14 A. I do, yes.
 15 Q. Could I ask you, please, to turn to the last page of
 16 your statement.
 17 A. Yes.
 18 Q. Do you see your signature there?
 19 A. Yes, I do.
 20 Q. Have you read the statement again since it was first
 21 made?
 22 A. Yes, I have.
 23 Q. Is the contents true to the best of your knowledge and
 24 belief?
 25 A. Yes, it is.
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1 Q. I'd like to begin by asking a few questions about you
 2 and your background, if I may.
 3 A. Yes.
 4 Q. How old are you, Mr Macaldowie?
 5 A. I am 49 years old.
 6 Q. Are you currently married?
 7 A. Separated.
 8 Q. Do you have children?
 9 A. I have got two boys.
 10 Q. What do you currently do for a living?
 11 A. I currently work as a pupil support assistance in
 12 a high school.
 13 Q. You used to serve as the subpostmaster of the
 14 Post Office branch on Angus Road in Greenock; is that
 15 right?
 16 A. That's correct, yes.
 17 Q. When were you first appointed as the subpostmaster?
 18 A. That was September 2006, roughly.
 19 Q. For how long did you serve as a subpostmaster at that
 20 branch?
 21 A. Until 2011.
 22 Q. What type of business did you operate from the branch?
 23 A. We had a retail newsagents.
 24 Q. You'd worked as a self-employed newsagent --
 25 A. Since --

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1 a franchise that you were buying into. So it was
 2 approximately £20,000.
 3 Q. How did you fund that --
 4 A. We got a bank loan.
 5 Q. What salary did you receive from the Post Office for
 6 running the Angus Road branch?
 7 A. I can't remember offhand. I'm just checking to see if
 8 I've got it in my statement.
 9 (Pause)
 10 Q. At paragraph 39, you've given an estimate of your
 11 earnings.
 12 A. It was in the region of about £36,000 a year, yes.
 13 Q. What training did you receive on Horizon when you took
 14 up your role as a subpostmaster?
 15 A. They offered me one week's partial training. I didn't
 16 feel that that would be enough, so I actually fought
 17 to get -- sorry, initially, sorry, they were only
 18 offering a week's training when we opened the branch,
 19 and I wasn't happy with that. So we managed to
 20 persuade them to let me have an extra week's training
 21 before we opened the branch, in a sort of classroom
 22 setting which was in Springburn in Glasgow, so it was
 23 the main office there -- sort of they had classrooms
 24 where they taught how to use the Horizon system.
 25 Q. What did your classroom training cover?

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1 Q. -- before you took on the post office; is that right?
 2 A. Yes, since '97, yes.
 3 Q. Why did you decide to apply to become a subpostmaster?
 4 A. Because the post office that was beside us was down,
 5 and it affected our profits, it affected footfall
 6 into the business because customers had to go
 7 elsewhere to get their post office service, so it was
 8 sort of to add value to our business, really.
 9 Q. What impact had the closure of the post office had on
 10 the local community?
 11 A. Well, it's a big impact, as the area that the
 12 post office was run is actually one of the largest
 13 council housing schemes in Scotland, so it's a very,
 14 very deprived area. So it's a lot of benefits,
 15 pensions, things like that, that we paid out, yes.
 16 Q. You mentioned in your statement that one of the
 17 factors that motivated you was to keep that
 18 post office running for the community; is that right?
 19 A. Yes, that's correct.
 20 Q. What investment did you make in your branch when you
 21 took it on?
 22 A. We had to refurbish the shop to fit the branch into.
 23 It was approximately £20,000. That's approximately
 24 £15,000 for fixtures and fittings, and the £5,000
 25 payment to the Post Office because it was basically

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1 A. Well, it covered day-to-day transactions, end of day,
 2 you know, balance as such, end of week balance. We
 3 couldn't do a monthly balance in the classroom, but,
 4 sort of -- and I discovered then that it was very,
 5 very difficult to actually balance to zero the Horizon
 6 terminal, and I was told, well, you know, "Oh, that
 7 always happens", you know, "it was only pennies", we'd
 8 be 35p down or up or whatever, you know, when we were
 9 doing the daily balance and the weekly balance. But
 10 I'd just get told that that is, you know -- trying to
 11 do a monthly balance and if you're 35p you're sort of
 12 laughing, sort of thing. Let's just say I couldn't
 13 really balance to zero.
 14 Q. So in your classroom training --
 15 A. Yes.
 16 Q. -- if I've understood you correctly, you're saying
 17 that even then, when you were practising balancing,
 18 discrepancies were appearing?
 19 A. Yes.
 20 Q. And you were told?
 21 A. I was told, "Oh, don't worry about it," because, as
 22 I say, it was only sort of pennies at the time; maybe
 23 about a pound at the most.
 24 Q. Were you advised what to do if you experienced any
 25 significant shortfalls or discrepancies?

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- 1 A. No. No.
 2 Q. You've mentioned some in-branch training?
 3 A. Yes.
 4 Q. Did that take place after the Horizon System was
 5 installed?
 6 A. Yes.
 7 Q. Did you experience any difficulties balancing during
 8 your in-branch training?
 9 A. Again, it was discrepancies of maybe a pound or so.
 10 And during that time we were taken through an end of
 11 month balance, so, again, it was -- it would be only
 12 a couple of pounds discrepancy, so, you know, you'd
 13 either -- if it was up, you'd put it in the suspense
 14 account; if it was down, you'd put the money in the
 15 till yourself because you were liable for the
 16 shortfall.
 17 Q. Who told you that you were liable for the shortfall?
 18 A. Well, the trainer, and I can't remember where I'd
 19 heard it. I don't remember anybody really, you know,
 20 saying I was liable, but sort of talking to the other
 21 subpostmasters, I think it was common knowledge that
 22 you were liable for any money that went missing within
 23 the post office, yes.
 24 Q. How did you feel at the time about the quality of the
 25 training that you'd received?

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- 1 Q. How frequently was this occurring?
 2 A. Oh, maybe once a month or once every couple of months
 3 or, you know, maybe £100 gone or, you know -- I mean,
 4 the short -- the small amounts, 10, £20, it's like,
 5 "Okay, I've maybe made a mistake". So, you know, I
 6 put my hand in my pocket; £100, that's a bit more
 7 harder to swallow.
 8 Q. Did you contact the Horizon helpline when you --
 9 A. Oh, you phoned the helpline, yes, but they were more
 10 or less useless, because it's somebody sitting at the
 11 other end of a telephone reading off a script, you
 12 know? And you phoned up with a problem, and maybe
 13 their immediate action was to switch off and switch
 14 the system back on, and that should clear the problem
 15 or whatever, or, "Well, it's a shortfall, so you're
 16 liable, you need to put it in."
 17 Q. Is that the advice you received from the helpline?
 18 A. Yes, basically.
 19 Q. I'd like to ask you about some of the more significant
 20 shortfalls --
 21 A. Mm-hmm.
 22 Q. -- that you experienced whilst serving as
 23 a subpostmaster. You've mentioned in your statement
 24 a significant shortfall --
 25 A. Mm-hmm.

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- 1 A. It wasn't enough. It was, you know, enough to do
 2 day-to-day transactions, but there was so much more.
 3 Because I remember a few weeks after we opened, maybe
 4 a couple of months after we opened, they brought in
 5 the MoneyGram, which is money transfers to all over
 6 the world that people could do, but I didn't receive
 7 any training in how to actually do the process. So,
 8 you know, they were introducing processes and other
 9 things for you to do within the post office, but not
 10 actually giving you training on how to do it. They'd
 11 maybe give you a book to read, but I'm dyslexic, so
 12 giving me a book to read on how to do a process is
 13 more or less useless, because it takes me a long time
 14 to process written information and things like that.
 15 Yes, so I mean I will apologise, even, like, taking --
 16 having verbal questions, it may take me a while to
 17 process and formulate an answer. But that was just --
 18 I apologise for that.
 19 Q. Please don't apologise.
 20 Once you were up and running in your branch with
 21 Horizon, did you experience problems?
 22 A. Yes.
 23 Q. What types of issues arose?
 24 A. Well, there would be shortfalls, maybe 20, £30, you
 25 know, maybe £100.

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- 1 Q. -- in 2009 --
 2 A. Yes.
 3 Q. -- when you were carrying out a monthly balance; is
 4 that right?
 5 A. That's correct, yes.
 6 Q. What was the value of that shortfall?
 7 A. That was about £5,000 that was short, if memory
 8 serves.
 9 Q. Were you able to establish what had caused that
 10 shortfall in your accounts?
 11 A. No. Because I couldn't gain access to any of the
 12 information in the Horizon terminal to go back and see
 13 where any of the mistakes -- if a mistake had been
 14 made.
 15 Q. What action did you take when you discovered the
 16 shortfall was showing in your branch accounts?
 17 A. We remortgaged the house, so we could basically put
 18 the £5,000 back into the safe.
 19 Q. Why did you not seek advice or help, or challenge,
 20 indeed, your liability to pay the shortfall?
 21 A. Because any time you phoned the helpline it was your
 22 responsibility, "You need to pay it, it's tough luck."
 23 Q. You simply chose to pay that money?
 24 A. Yes, I simply chose to pay that money back rather
 25 than -- you know, because I mean I'd heard horror

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1 stories over the years, speaking to other
 2 subpostmasters and things like that, you know; if they
 3 came in and did an audit, what could happen and
 4 things, yes.
 5 Q. Another quite significant shortfall occurred in
 6 November, or appeared in November 2011; is that right?
 7 A. That's correct, yes.
 8 Q. You've explained in your statement that that shortfall
 9 was discovered in the course of an audit.
 10 A. Yes.
 11 Q. But you had been aware of a slightly smaller shortage
 12 before the auditors came --
 13 A. Yes.
 14 Q. -- is that correct?
 15 A. That's correct, yes.
 16 Q. How did you first come to realise that there was a
 17 shortage in your accounts in November 2011?
 18 A. That was doing a balance, a monthly balance. So I
 19 thought: okay, we'll try and -- what I'll do is I'll
 20 pay that up. I'll put money in weekly from the shop
 21 to sort of try and cover that balance. I mean,
 22 because I didn't have -- you know, I put -- I thought
 23 it was £1,000; I didn't have £1,000 to put in
 24 straightaway so I thought, you know, I'll pay it up
 25 over the weeks, put it in the safe and that should pay

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1 A. I can't remember the names, but I know they were with
 2 the Post Office security team. Now, I'd contacted the
 3 Federation to get advice from them, and it was an
 4 Andrew Gilhooley was appointed from the Federation to
 5 help me, or supposed to advise me, and the first phone
 6 call that I actually had with Mr Gilhooley, he spent
 7 half an hour berating me, "Where is the money?" "I
 8 don't know where the money is." "What have you done
 9 with the money? Where is it?" That's all he kept
 10 asking me. I couldn't account for where the money had
 11 been. I knew I hadn't taken it, and it was only me
 12 that worked in the post office. So, as I say, I had
 13 to have a meeting with him before this all went off
 14 for the meeting. So I actually had to meet in the
 15 services at -- between Glasgow and Edinburgh -- to
 16 discuss what was happening there. My father -- who I
 17 have brought with me, Sir Wyn, today -- came with me
 18 for those, and he also came with me to the meeting at
 19 Guild Hall in Queen Street.
 20 Q. You have explained in your statement that your
 21 interview was due to take place on 7 December of 2011.
 22 A. 7 December, yes.
 23 Q. Is that right?
 24 A. Yes.
 25 Q. Did you in fact attend the interview yourself?

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1 it off and cover it, yes.
 2 Q. So when the auditors arrived in November of 2011 --
 3 A. Yes.
 4 Q. -- you knew that there was going to be a shortfall of
 5 about 1,000?
 6 A. Yes, yes.
 7 Q. What did they discover when they carried out an audit?
 8 A. Well, they discovered a shortfall of £9,312.81.
 9 Q. When the audit was carried out, were you able to
 10 investigate the cause of that sum yourself?
 11 A. No, no.
 12 Q. What action did the Post Office take against you when
 13 that shortfall was discovered?
 14 A. They suspended me, and so we had to try and figure out
 15 how we could get the office -- because they closed the
 16 office when they suspended me, so I couldn't gain
 17 access. They took all of the keys off me for the
 18 post office -- the safe and the till -- and I was
 19 locked out of Horizon.
 20 Q. You were invited by the Post Office to attend an
 21 interview a short time later; is that right?
 22 A. That's correct, yes. That was on 1 December 2011, I
 23 believe.
 24 Q. Do you recall who was responsible for conducting that
 25 interview?

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1 A. No, I took my father along and Andrew Gilhooley from
 2 the Federation. I had two letters, which I don't have
 3 copies of at the moment. I have applied to my GP to
 4 -- because one of them was written by my GP, and one
 5 of them was actually written by a psychologist that I
 6 was seeing at the time, stating about my mental
 7 health, so they wouldn't actually interview me at the
 8 time. Now, Andrew Gilhooley from the Federation went
 9 in and spoke on my behalf, and my father also went in
 10 and spoke on my behalf. Now, I can only give you
 11 third hand what happened at this -- or when they were
 12 speaking with my father.
 13 **SIR WYN WILLIAMS:** Well, I'm going to stop you there, if I
 14 may, and be a little bit unorthodox, but since your
 15 father is here, I'm going to ask him if, in due
 16 course, I were to invite my legal team to ask him to
 17 make a witness statement about what happened, so we
 18 have it first hand --
 19 A. Okay.
 20 **SIR WYN WILLIAMS:** -- then that would be very helpful,
 21 rather than just you give us your version of it, so to
 22 speak.
 23 A. Sure.
 24 **SIR WYN WILLIAMS:** Fine. That's great.
 25 **MS HODGE:** Before you do, Mr Macaldowie, could I ask you

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1 to confirm, your father is a forensic accountant; is
 2 that right?
 3 **A.** Yes, he was a forensic accountant. He was a senior
 4 partner with BTO Scotland, so he's actually given
 5 evidence as a professional witness in the Court of
 6 Sessions in Cardiff, and the commercial courts in
 7 London.
 8 **Q.** And to your knowledge what efforts did he make on your
 9 behalf to try and investigate what had caused --
 10 **A.** Well, he asked to see the evidence against me, to be
 11 told that we weren't entitled to see the evidence and
 12 that they didn't like people like him.
 13 **Q.** Do you know who said that to him?
 14 **A.** One of the investigation team, I take it, yes.
 15 **Q.** I think you've explained that ultimately it was
 16 Mr Gilhooley from the Federation and your father who
 17 attended the interview --
 18 **A.** Yes.
 19 **Q.** -- on your behalf?
 20 **A.** Yes.
 21 **Q.** I think you were going to tell us how -- what your
 22 understanding is, at least, of how that interview
 23 proceeded?
 24 **A.** Yes, well, as I say, my father asked for the evidence,
 25 they said no, we weren't entitled to it, "We don't

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1 like people like you." Also, my father asked how many
 2 other subpostmasters had accepted -- had similar
 3 problems, shortfalls, to be told that there was no
 4 other postmasters that had similar things.
 5 Mr Gilhooley eventually, I think, from what I gather,
 6 said that we had -- that I had taken the money because
 7 there was problems with the other part of the
 8 business, without actually asking me for permission to
 9 say that.
 10 **Q.** Your contract with the Post Office --
 11 **A.** Yes.
 12 **Q.** -- came to an end --
 13 **A.** Yes.
 14 **Q.** -- when you offered your resignation, is that right?
 15 **A.** Yes.
 16 **Q.** Can you please explain why you tendered your
 17 resignation?
 18 **A.** Because I was told to tender my resignation after
 19 being forced to pay the sum of money, which I had to
 20 actually borrow from my mother-in-law.
 21 **Q.** When you say you were forced to pay that money --
 22 **A.** Yes.
 23 **Q.** -- why did you feel compelled to do so?
 24 **A.** Because otherwise I was told there would be criminal
 25 proceedings, they would come and basically tear my

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1 house apart. I would have to account for every single
 2 thing that was in my house, including how many pairs
 3 of socks I had, how many pairs of underpants I had. I
 4 would have to account for all that during the
 5 investigation, you know, and mentally I wasn't
 6 prepared to go through that either at the time.
 7 **Q.** You paid the money back?
 8 **A.** Yes.
 9 **Q.** Sorry, you paid the money in to bring an end --
 10 **A.** Yes, yes.
 11 **Q.** -- to the matter?
 12 **A.** Yes.
 13 **Q.** What affect did your suspension and termination have
 14 on your Post Office salary?
 15 **A.** That immediately stopped. I got part of the package
 16 if I -- tendered my resignation was I would get three
 17 months' salary.
 18 **Q.** And did you receive --
 19 **A.** I received three months' salary, yes.
 20 **Q.** How was your newsagent business affected by the
 21 closure of the post office branch?
 22 **A.** Well, the takings went down because we got -- the
 23 Post Office put us in touch with a temporary
 24 subpostmistress. She would only work three days
 25 a week.

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1 **Q.** This was during the period of your suspension?
 2 **A.** This was during the period of my suspension and also
 3 my -- after I tendered my resignation. So, yes, we've
 4 lost a lot of customers in the business.
 5 **Q.** For how long did you continue to run your newsagent
 6 business after the closure of the post office?
 7 **A.** Well, we ran it -- ran the business until 2013,
 8 I think it would have been. I had another job at the
 9 time as well. My wife applied to get the post office,
 10 and she was successful in the application to get -- of
 11 getting the post office.
 12 **Q.** Did she take over the running of your business?
 13 **A.** She took over the running of the post office, yes.
 14 **Q.** And the retail side of the business?
 15 **A.** Well, yes, but I still worked there. At that point in
 16 time I was doing night shift in a fast food
 17 restaurant, as well as working in the shop until about
 18 lunchtime. So I was working from 9 o'clock at night
 19 until about lunchtime, then going home and getting
 20 a few hours' sleep, and then back out to work.
 21 **Q.** And you said you effectively brought your retail
 22 business to an end in about 2013.
 23 **A.** Yes.
 24 **Q.** Were you able to sell it at that point?
 25 **A.** We sold it to the person that owned the shop around

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1 the corner for a pittance, really. It wasn't what it
 2 would have been valued at; it was just to try and
 3 cover some of the debts we had.

4 Q. You mentioned at the start the investment that you
 5 made in the business --

6 A. Yes.

7 Q. -- when you first took it on.

8 A. Mm-hmm.

9 Q. Were you able to recover any of that money?

10 A. No, we were still paying that back, yes.

11 Q. You've explained that at the time of your interview,
 12 in late -- or in and around late November, early
 13 December 2011, you were experiencing symptoms of
 14 depression and anxiety.

15 A. Yes.

16 Q. What did you attribute those symptoms to at the time?

17 A. Just the stress of the whole thing. You know, when
 18 you are putting in a 12 to 16-hour day to provide a
 19 service for another company, basically, along with
 20 your, you know, my retail business, and these
 21 shortfalls are coming up, you start to question
 22 yourself, "Have I made a mistake," you know, "How is
 23 this happening? It's got to be me", especially if
 24 you're being told that nobody else is having these
 25 problems. So, yes, it took -- it did take quite

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1 a toll on my mental health, yes.

2 Q. You've explained that you -- I think at the time you
 3 were under the care of your GP.

4 A. Yes.

5 Q. Did you receive a formal diagnosis?

6 A. Yes, I did.

7 Q. What was that?

8 A. It's clinical depression and I've also got social
 9 anxiety.

10 Q. What effect did your experiences at the time have on
 11 your relationship with your wife?

12 A. Arguing all the time; shortfall -- I mean, I felt sort
 13 of helpless. I think the Post Office certainly should
 14 have done more to assist. Yes, I mean, this has
 15 basically brought an end to my marriage, yes, because
 16 it deteriorated at that point. As in my statement,
 17 I say I came close to suicide; I actually had a noose
 18 around my neck at one point. I also went missing for
 19 a period of time. I just packed my bags and walked,
 20 so the police had to come and find me. I don't think
 21 what I'm saying here is in the statement, but I'm
 22 a very private person; I do find it sometimes
 23 difficult to talk about personal things. So I'm just
 24 trying to put more of a human element on this for you,
 25 Sir Wyn, as well as what's in the statement --

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1 **SIR WYN WILLIAMS:** Yes, I understand. That's fine.

2 A. -- yes, so I still suffer. I still suffer with this.
 3 I wake up in the morning and I'm actually disappointed
 4 that I've woken up. The only thing that stops me from
 5 acting out on suicidal thoughts is that I don't want
 6 them to be disappointed because of this; my family, my
 7 father, my children. Sorry.

8 **MS HODGE:** How were your children affected?

9 A. Well, for several years now they haven't really had
 10 a dad. With social anxiety, I've more or less become
 11 a recluse. If I'm not out working, I'm in my rented
 12 accommodation. So if they have -- did come and stay
 13 with me, we're more or less in the flat for the
 14 periods of time that they would stay with me. So,
 15 really, I didn't take them out to, you know, kick
 16 a rugby ball about or, you know, it's difficult
 17 sometimes for me to go to the cinema with them if they
 18 wanted to see a film. I mean, sometimes I manage to,
 19 but, you know, a lot of the time, you know, it was
 20 just too much for me. So, yes, so I think they lost
 21 out on a dad for so many years.

22 Q. How would you describe your current relationship with
 23 them, and your circumstances now?

24 A. Well, I see them as much as possible. Their mother
 25 and I, it's less acrimonious. We've sort of put away

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1 our differences as such, so I mean, you know, we're
 2 talking and things now. I mean, I've -- I had to sign
 3 the house over to her so that she could remortgage to
 4 help pay some of the debts off. I'm now -- I now work
 5 27.5 hours a week, reduced capability for work. I've
 6 just, in November there, I got back into work. I was
 7 off for several months because of depression and
 8 anxiety. I have to rely on the benefit system to help
 9 me out, housing costs. I now -- yes, I don't have
 10 anything really to leave my kids. You know, you want
 11 to be able to leave them your legacy, shall we say,
 12 and, you know, I've got nothing to leave them if I die
 13 or anything like that. So it's affected my mental
 14 health and also, you know, my day-to-day life, because
 15 I would have still been running the shop; I would have
 16 had the post office until I retired. So, you know,
 17 I'm in a low-paid job. As I say, I've got to rely on
 18 benefits to get by.

19 Q. Have you tried to obtain any compensation from the
 20 Post Office?

21 A. I was one of the 555 with the High Court, so I
 22 received some compensation, and that went -- well, I
 23 gave my wife some of that, and the rest went on
 24 paying -- trying to pay back some debts that I still
 25 have.

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1 Q. You're still in debt?
 2 A. Yes.
 3 Q. Can you describe now how you feel about your
 4 experiences of working for the Post Office?
 5 A. If I knew now what I knew then, I wouldn't have
 6 applied for a post office, because there is no -- they
 7 didn't have any duty of care mentality towards any
 8 subpostmaster. I mean, how they could put somebody
 9 through what they've put every one of us through, you
 10 know. I don't ...
 11 Q. I don't have any further questions for you,
 12 Mr Macaldowie.
 13 A. Okay.
 14 Q. Is there anything you'd like to say, which was not
 15 covered in my questions?
 16 A. Yes, I've got a prepared statement, if I may.
 17 Sir Wyn, right, it's been very difficult for me to
 18 come to give evidence to you today. Part of the way
 19 in which I cope with these events is to shut down;
 20 I'll shut down, just shut myself away. I've given you
 21 an account of events; the effects have been huge and
 22 are continuing. We cannot change the past, but we can
 23 try to do something about the future. What I would
 24 like to see happen with the Inquiry is: (1), I would
 25 actually like to see prosecutions brought against the

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1 people who knew about the failures of Horizon, both
 2 from the Post Office and Fujitsu, for, at the very
 3 least, perjury because they were going into court
 4 giving evidence that there were no problems with
 5 Horizon; (2), I would like to see the rule of law
 6 re-established.
 7 On the second point, the basis of our legal system
 8 is supposed to be innocent until proven guilty. Now,
 9 every Government-owned entity should follow this
 10 principle. As the Post Office case has shown, we were
 11 guilty from the outset and denied the means to prove
 12 our innocence. The Post Office scandal undermines my
 13 faith in our justice system. I would like to have
 14 faith in that restored by your Inquiry. Thank you
 15 very much.
 16 **SIR WYN WILLIAMS:** And thank you very much. You've
 17 obviously had to dig deep to reveal some of these
 18 personal impacts upon you, and I'm very grateful
 19 you've done it.
 20 A. Thank you very much, Sir Wyn.
 21 **MS HODGE:** Thank you, sir.
 22 **SIR WYN WILLIAMS:** So we'll have a shortish break while
 23 the next witness is made ready. We won't leave, and
 24 then we'll see where we get to. All right?
 25 **(2.49 pm)**

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1 **(A short break)**
 2 **(2.54 pm)**
 3 **MR BEER:** Thank you, sir, if you're ready --
 4 **SIR WYN WILLIAMS:** Certainly, yes.
 5 **MR BEER:** -- call the next witness, please, whose full
 6 name is Mary McCrory Philp.
 7 **MARY MCCRORY PHILIP (sworn)**
 8 **Questioned by MR BEER, QC**
 9 **MR BEER:** You've heard me give your full name; in fact
 10 I think you're known as Myra; is that right?
 11 A. I'm known as Myra, but my full name is Mary McCrory
 12 Philp.
 13 Q. And are you known as Myra to distinguish you from your
 14 late mother?
 15 A. My late mother and my late grandmother; there were too
 16 many Marys, yes.
 17 Q. Can you take open the witness statement that should be
 18 in front of you there.
 19 A. Yes.
 20 Q. And in particular, look at the last page, which you
 21 should see is dated very recently, 6 May.
 22 A. Yes.
 23 Q. Is that your signature?
 24 A. That is my signature, yes.
 25 Q. And are the contents of the witness statement true to

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1 the best of your knowledge and belief?
 2 A. Yes, they are.
 3 Q. Thank you.
 4 Now, I think your mother passed away, sadly, on
 5 6 January 2018.
 6 A. That's correct.
 7 Q. Was she then 83?
 8 A. She was just 83, yes.
 9 Q. And so that was at a time, sadly, before the true
 10 nature and reliability of the Horizon IT system had
 11 been recognised in the courts, and by the public at
 12 large?
 13 A. Yes, it hadn't been exposed by then.
 14 Q. And so before that exposure, she passed away?
 15 A. Yes, she died not knowing that she was correct all
 16 along.
 17 Q. How does that make you feel, that she died before the
 18 truth was revealed, or at least some of the truth was
 19 revealed?
 20 A. I think my mother would have been relieved, probably
 21 delighted, to be vindicated, and I'm sad that she died
 22 before she found out.
 23 Q. You say in your statement your mother had been a
 24 police officer?
 25 A. She was, in her early career, yes.

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1 Q. And that she was brought up strictly by a Victorian
2 father?

3 A. Yes, her father was quite old, an older father, and
4 one of her favourite stories about her father was that
5 she'd come second in her class at high school and she
6 went home all excited and delighted, and he frowned at
7 her and said, "Yeah, but why were you not first?", and
8 that was kind of the way she was brought up, to be
9 proud and the best.

10 Q. You say that she was honest, proud and concerned with
11 her reputation for all of her life; is that right?

12 A. She was, absolutely, yes.

13 Q. We're here to talk about the joint purchase of
14 a post office by you and your mother in 2001, in Fife?

15 A. That's correct.

16 Q. Now, to save my blushes, can you tell us precisely
17 where it was, please?

18 A. Auchtermuchty.

19 **SIR WYN WILLIAMS:** I'm really glad you said that, because
20 I've loved hearing people struggle with Welsh place
21 names, so now we're struggling with Scottish place
22 names.

23 A. Yes.

24 **SIR WYN WILLIAMS:** Excellent.

25 **MR BEER:** And you jointly purchased that, I think, on

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1 your mum was the idea of the next stage of your
2 career; is that right?

3 A. That's absolutely correct. I thought I'd put the
4 redundancy money into the purchase pot and really get
5 out of journalism, which was declining at that point,
6 yes.

7 Q. Were you in fact made redundant?

8 A. No. I carried on. They refused to give me
9 redundancy.

10 Q. What role did you in fact then perform after the
11 post office was purchased?

12 A. I became executive news editor, eventually, of the
13 Daily Express in Glasgow; the Glasgow office of the
14 Daily Express.

15 Q. It's my point for a rubbish question: what role did
16 you perform in the post office?

17 A. Oh, in the post office, sorry. I worked -- before I
18 went to my normal job, I'd go in and I'd organise the
19 newspaper delivery round, get the bread roll delivery
20 organised. On all my days off, I was behind the
21 post office counter with my mother as much as
22 possible, or looking after the associated shop.

23 Q. On the paperwork, however, she was the
24 subpostmistress, and not you?

25 A. That's correct, she was the subpostmistress.

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1 19~September 2001.

2 A. That's correct. It was -- yes, and we formed
3 a registered partnership at the same time in the
4 business.

5 Q. And you say in your statement that was registered
6 formally in Scotland?

7 A. In the courts, yes.

8 Q. The partnership between you and your mother?

9 A. Yes.

10 Q. And we're going to speak about the period between
11 then, September 2001, and the summer of 2006, when
12 your mother was suspended and the post office
13 franchise was passed on to a local mini supermarket.

14 A. Yes.

15 Q. So a five-year, also, period.

16 A. Yes.

17 Q. Before 2001, what had been your career?

18 A. I was a national newspaper journalist.

19 Q. Which paper was that?

20 A. At the time I was at the Daily Express. Before that,
21 I was at The Sun and the News of the World, the Daily
22 Record and a few others.

23 Q. And I think at this time, September 2001, you were
24 expecting to be made redundant, and therefore the
25 purchase of the post office in a joint venture with

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1 Q. Was she given any training on the use of the
2 Horizon~IT system before she became the
3 subpostmistress?

4 A. It was on the job training, when the post office was
5 open, I think they came for five days and trained her
6 live.

7 Q. And so that was -- when you say on the job, ie in the
8 post office?

9 A. In the post office while it was open, while it was
10 functioning, yes.

11 Q. And did she at the time say anything about the
12 adequacy of that training, or not?

13 A. The shortfalls that the system was showing began
14 within weeks, and therefore her immediate thought was
15 that she hadn't been trained properly and that she was
16 doing something wrong. So she repeatedly asked head
17 office to send people through to observe her, because,
18 as I say, she thought there was definitely something
19 she was doing wrong.

20 Q. You say in your statement that from the start she
21 blamed herself.

22 A. She blamed herself at the beginning, yes.

23 Q. Did you attend any of this initial on the job training
24 on Horizon, or not?

25 A. Not the initial training.

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- 1 Q. I think you attended some training later, I think --
- 2 A. Yes, some --
- 3 Q. -- when they introduced the national lottery.
- 4 A. That's right, they introduced the national lottery to
- 5 lots of Post Office branches in Scotland and I was
- 6 sent to a day's training course. From memory, it was
- 7 in Hamilton, which isn't really far from here, and I
- 8 particularly remember it because the following week
- 9 when all the scratch cards were scanned into the
- 10 system and all the lottery software was obviously
- 11 engaged and counted up, there was an enormous
- 12 shortfall. I can remember my mother and I having
- 13 a proper argument about it, and her telling me I
- 14 hadn't paid attention and me telling her, "No, I did."
- 15 And, yes.
- 16 Q. You say in your statement:
- 17 "The training given was helpful only up to
- 18 a point, and certain aspects of the Horizon System
- 19 remained unexplained, rendering our questions and
- 20 queries unanswered and misunderstood."
- 21 Can you explain what you mean there, please?
- 22 A. So the Post Office management eventually told my
- 23 mother that she was doing nothing wrong, she was on
- 24 her own; if she needed help, she had to phone the
- 25 helpline. Now, you would have a query about

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- 1 A. Yes, within weeks.
- 2 Q. And what level of shortfalls were they?
- 3 A. It could be anything from £25 to 3,000 or £4,000.
- 4 Q. I think you tallied up on a Wednesday; is that right?
- 5 A. That's correct.
- 6 Q. And what were Wednesdays like, or as you approached
- 7 Wednesdays?
- 8 A. They became dreaded, they became awful. I used to
- 9 drive home from work, and I had to go to the branch on
- 10 a Wednesday night to see how my mother was, because it
- 11 was upsetting, it was terrifying; it was, "Where are
- 12 we going to get the money from this time if it's got
- 13 a shortfall again?" Sometimes it would show
- 14 a positive balance, but never anything more than about
- 15 £100.
- 16 Q. You would run the balancing time and time again, is
- 17 that right, to try and get it to work?
- 18 A. Yes. Sometimes we were up through the night, all
- 19 night, and every time it would come out with
- 20 a different answer.
- 21 Q. What did you do, you and your mother, as a result of
- 22 these apparent shortfalls shown on the system?
- 23 A. Every single time the money was paid in, because
- 24 that's what the contract said you had to do. My
- 25 mother then started questioning the Post Office about

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- 1 something -- it was a branch that did everything.
- 2 I did, you know, vehicle excise, licences; it did all
- 3 sorts of stuff. When you called up and asked
- 4 a question, a specific question, I would say about
- 5 eight times out of 10 the people on the end of the
- 6 phone didn't know what they were talking about either.
- 7 And the unexplained part, every Wednesday night,
- 8 obviously the system did what we called the tally.
- 9 You know, it did the stocktaking, it told you how much
- 10 money you should have in the cash drawer, how much
- 11 money should be in the safe, how many -- what your
- 12 scratch cards should be in the safe, all that sort of
- 13 stuff. But when it went wrong, there was no way of --
- 14 you know, there was no paperwork that came out of it,
- 15 there was -- I can specifically remember my mother
- 16 going back to the old-fashioned way of doing it and
- 17 doing it all on paper, and then doing it all in the
- 18 system. And on paper it was correct, and in the
- 19 system it was way out. So when you asked for an
- 20 explanation of how it could possibly be going so
- 21 wrong, nobody could tell you, "You must be taking the
- 22 money."
- 23 Q. You have said already that shortfalls started to
- 24 appear on the electronic system, on Horizon, very
- 25 shortly after you started up; is that right?

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- 1 the Horizon system. She started telling them there
- 2 was clearly something wrong with it. They always told
- 3 her, "No, it can't be, it's just you." She went to
- 4 the local rep of the SubPostmasters Federation
- 5 repeatedly and asked if anyone else was experiencing
- 6 the same difficulties, but they kept saying no, and in
- 7 the end were basically talking to her as if she was
- 8 taking money.
- 9 Q. She was taking those -- just taking those few things
- 10 in stages there. You say that the shortfalls were
- 11 balanced by making payments in.
- 12 A. Yes.
- 13 Q. Where did that money come from?
- 14 A. The money came from either the Post Office salary, it
- 15 came from my personal salary, eventually we had to
- 16 borrow money from family. There was the £20,000 loan
- 17 given to us from someone in the family with savings,
- 18 and then there were two other bank loans that were
- 19 taken out.
- 20 Q. So the Post Office remuneration, your personal salary,
- 21 takings from the retail side?
- 22 A. Yes.
- 23 Q. £20,000 loan from a family member?
- 24 A. Yes.
- 25 Q. And two bank loans?

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- 1 A. Yes.
- 2 Q. Have you ever totalled up the amount that you paid in,
3 in alleged shortfall?
- 4 A. The loans were 56,000, the rest is anyone's guess.
5 I've put a hypothetical figure of 70,000 on it, but it
6 could be more, because it was regular, and it was
7 fairly regular. You know, £100 here and £200 there,
8 it all adds up. There were some months where I was
9 actually struggling to pay my own mortgage at home.
- 10 Q. You said also that as well as making up the alleged
11 shortfalls, your mother contacted the Federation.
- 12 A. Yes.
- 13 Q. And was that locally?
- 14 A. Locally.
- 15 Q. And do you remember who it was, or don't you now
16 remember, or didn't you know at the time the names of
17 the people?
- 18 A. I don't remember the name, it was a male, and I think
19 it was Lundin Links post office that he was based at,
20 but other than that, no.
- 21 Q. And you say in your statement that she asked whether
22 anyone else was having the same problems, but was told
23 that she was on her own?
- 24 A. Yes, by the Post Office, and by the Federation.
- 25 Q. That's what I wanted to ask you. Dealing with the

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- 1 A. Yes, that's correct.
- 2 Q. And what happened when those staff came to the branch?
- 3 A. They would observe what she was doing. They would
4 either stay for a day or half a day, or even just a
5 couple of hours, and latterly, as I say, they were
6 making accusations. They said that someone in the
7 family who lived in the house above the post office
8 must be raiding the safe during the night.
- 9 Q. In that context, you say she told the Post Office
10 repeatedly that they needed to check Horizon --
- 11 A. Yes.
- 12 Q. -- but was told nobody else was reporting the same?
- 13 A. She was totally on her own, according to them, yes.
- 14 Q. And it was her that was at this stage -- this is
15 between 2001 and 2006 -- saying to the Post Office
16 that there is an issue with Horizon?
- 17 A. Absolutely.
- 18 Q. Why had she, or how had she to your knowledge
19 concluded that the problem lay with Horizon?
- 20 A. She -- the Post Office counters, I think, changed into
21 Post Office Limited in the year that we took the
22 post office over, and the old paperwork was still
23 there, it was still in the branch; the branch hadn't
24 been cleared out properly when we got it. And she got
25 that paperwork out and she did it with, you know,

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- 1 Federation to start with, the union --
- 2 A. Mm-hmm.
- 3 Q. -- they said that she was on her own; is that right?
- 4 A. Yes, they said they had no other reports of it.
5 Some -- you know, she was basically on her own and --
6 I mean, I didn't speak to them, but she did, and I can
7 remember her telling me that she thought they thought
8 that she was taking money.
- 9 Q. That she was taking the cash?
- 10 A. Yes, mm-hmm.
- 11 Q. And so far as the Post Office is concerned, what
12 contact did she make with them in which they said that
13 there weren't similar reported issues with anyone
14 else?
- 15 A. Well, every time she had a shortfall, she would phone
16 them, and obviously she was raising the system as the
17 problem, and every time they said, "Well, nobody else
18 is having a problem", and they even came up with,
19 "Someone in your family must be taking money out of
20 the safe during the night."
- 21 Q. I think it's right that people from the Post Office
22 attended the branch sometimes as a result of her
23 calls --
- 24 A. Yes.
- 25 Q. -- to the Post Office; is that right?

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- 1 pencil and paper, and then ran it through the system
2 as well. Every time it came out different. The paper
3 system was probably what it should have been, but
4 Horizon was inventing shortfalls.
- 5 Q. You say at one stage that your mother or you,
6 depending on who was holding them, slept with the keys
7 underneath your pillow?
- 8 A. Correct.
- 9 Q. That was the keys to the safe, was it?
- 10 A. It was the keys to the branch. There were about three
11 locks to get in, there was an alarm system with a key
12 code, there was a key to the cash drawer, there was a
13 key to the safe.
- 14 Q. Why were you sleeping with the keys under your pillow?
- 15 A. I had teenage children. I didn't want them accused of
16 robbing the safe.
- 17 Q. You speak in your witness statement of when matters
18 came to a head, which was early one Thursday morning
19 in, you think, about summer 2006 --
- 20 A. Yes.
- 21 Q. -- when some auditors arrived at the branch at about
22 7.30?
- 23 A. That's correct.
- 24 Q. Do you remember that?
- 25 A. Yes.

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- 1 Q. Can you tell us what happened?
- 2 A. They arrived, they demanded to be let into the branch
- 3 through the various keys and alarm systems. I
- 4 obviously had no option but to let them in. They went
- 5 straight to the cash drawer. The night before, there
- 6 had been a £94 shortfall, and my mother had written
- 7 a personal cheque to cover it, thinking she was doing
- 8 the absolute honest thing and that she'd sort it out
- 9 in the morning, rather than stay up all night again,
- 10 but the £94 cheque was taken as proof of false
- 11 accounting, and she was immediately suspended.
- 12 Q. And how long was she suspended for?
- 13 A. Oh, she was suspended and told to resign.
- 14 Q. I missed that.
- 15 A. She was suspended and told that she'd better
- 16 resigning.
- 17 Q. And did eventually the franchise get transferred to
- 18 the mini market?
- 19 A. Yes, there was a little mini market shop just along
- 20 the road from the branch, and they obviously had to
- 21 have the place fitted out for security and counters
- 22 and the Horizon System. And so I think the whole
- 23 process took about a month to six weeks, something
- 24 like that.
- 25 Q. Was anything said at this time as to whether she was

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- 1 going to be prosecuted; and, if not, why not?
- 2 A. When she was suspended and told to resign, she walked
- 3 out, very much in her dignity, to go to her car which
- 4 was across the road in the square where the
- 5 post office was, and one of the auditors actually
- 6 chased after her and told her that she wasn't being
- 7 prosecuted because of her age, and he did it quite
- 8 loudly and aggressively.
- 9 Q. How was your mother affected by these accusations?
- 10 A. She was absolutely devastated. She knew she had done
- 11 nothing wrong. She knew she had repeatedly reported
- 12 the Horizon System, totally questioned it. At one
- 13 point she'd even hired a private investigator to try
- 14 and find out if anyone else might tell him that they
- 15 were having the same problem.
- 16 Q. Can you remember when that was?
- 17 A. Can I remember when it was? It was in about the
- 18 middle of it all, in about 2003, 2004.
- 19 Q. What did the private investigator come back with?
- 20 A. He came back with nobody wanted to talk to him about
- 21 it, but he also came back with the system had been
- 22 designed by Fujitsu and he offered, basically, to go
- 23 to England and hang out in the locale of the Fujitsu
- 24 workers and see if he could find anything out.
- 25 Q. Did that happen or --

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- 1 A. No, we couldn't afford it.
- 2 Q. So it would have been a further cost for him to do
- 3 this extra thing to try and get information from
- 4 Fujitsu employees?
- 5 A. That's right.
- 6 Q. And you couldn't afford it?
- 7 A. No, we couldn't afford it because of all the
- 8 shortfalls.
- 9 Q. After your mother was suspended, I think the branch
- 10 re-opened with Post Office headquarters staff behind
- 11 the counter, serving customers; is that right?
- 12 A. Yes. So the audit was on the Thursday, it remained
- 13 closed that day, but that was pension day, because in
- 14 those days there were pension books and they came in
- 15 and got their little book stamped and you counted out
- 16 the cash to them. So the pensions didn't get paid out
- 17 that day, and then on the Friday they re-opened it,
- 18 but we had to sit in the shop and watch head office
- 19 people behind the post office counter -- it was all
- 20 joined on; it wasn't separate -- and listen to the
- 21 locals, some of whom were very vociferous in their
- 22 condemnation, because obviously the moment pensions
- 23 weren't getting paid out, the village gossip machine
- 24 started.
- 25 Q. And did the village gossip machine call you and your

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- 1 mother things like thief, fraudster and asking
- 2 rhetorically "How could you do that, robbing the local
- 3 village post office?"
- 4 A. Yes, those are the ones I remember.
- 5 Q. How big is the village?
- 6 A. There's probably a population of about 3,500, maybe,
- 7 not a big village.
- 8 Q. Is it a one post office town?
- 9 A. It was a one post office town, yes. It was a bank; it
- 10 was everything, yes.
- 11 Q. You say in your statement, it -- the things we've just
- 12 spoken about -- was the worst thing that happened to
- 13 my mother in her long life, apart from the death of my
- 14 father aged 36.
- 15 A. Yes, it was.
- 16 Q. Did she ever work again?
- 17 A. She never worked again, no.
- 18 Q. Had she got work still left in her?
- 19 A. Oh, definitely. She was bored for the rest of her
- 20 days. I mean, she had us doing things to try and keep
- 21 her busy. She decided one Christmas she was a florist
- 22 at one point. She decided one Christmas that we
- 23 should make holly leaves and sell them, and so my
- 24 sister and I became a holly leaf production line, and
- 25 we still make them. That's just an example. She was

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1 fit enough to work until she was 80.
 2 Q. Yes, you say in your statement that --
 3 A. Yes.
 4 Q. -- she could easily have carried on working for at
 5 least another 10 years.
 6 A. Definitely.
 7 Q. You carried on with your career as a journalist?
 8 A. I did, yes.
 9 Q. So we've spoken about the financial losses that the
 10 scandal caused you --
 11 A. Mm.
 12 Q. -- and the emotional impact on your mother. What
 13 about on you?
 14 A. I suppose as an example I still can't drive through
 15 the village of Auchtermuchty. I drive round the
 16 country roads to avoid it, if I have to go that way at
 17 all.
 18 Q. I want to talk about the Historical Shortfall Scheme?
 19 A. Yes.
 20 Q. Firstly, was your mother contacted, to your knowledge,
 21 by Post Office --
 22 A. Well, when --
 23 Q. -- making her aware of the scheme?
 24 A. No. My mother was dead. The house -- the Historical
 25 Shortfall Scheme claim that they sent the paperwork to

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1 my mother's previous address, obviously -- she wasn't
 2 there any more, she was dead. The house had been sold
 3 21 months before.
 4 Q. So you found out subsequently that the Post Office say
 5 they sent a letter to an address that had been sold
 6 21~months previously --
 7 A. That's correct.
 8 Q. -- by reason of the death of your mother?
 9 A. Yes.
 10 Q. Have you sought to find out whether they employed
 11 a tracing or a detective agency to locate?
 12 A. I was told that -- I was told by the SubPostmasters
 13 Federation in England that they had employed a tracing
 14 agency.
 15 Q. And had they managed to trace you?
 16 A. No.
 17 Q. Were you contacted at all about the Historical
 18 Shortfall Scheme?
 19 A. No, I wasn't contacted at all.
 20 Q. When was the first time you became aware of the
 21 Historical Shortfall Scheme?
 22 A. I saw an article somewhere, I can't actually recall
 23 where, about the head of the Federation asking for
 24 information on Horizon and its failings. And for some
 25 reason it actually made me angry, and so I actually

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1 phoned the Federation, to be asked, "Do you not know
 2 about the Historical Shortfall Scheme?" This was in
 3 May.
 4 Q. May 2021?
 5 A. 2021, May.
 6 Q. Did you make an application under the HSS?
 7 A. Yes, the application went in exactly one year and
 8 one day ago, May 10.
 9 Q. So you apply, filling out their form, on May 10, 2021?
 10 A. Yes.
 11 Q. Did you get an acknowledgement?
 12 A. Not until 17 July 2021.
 13 Q. And what did that say?
 14 A. It said:
 15 "Thank you for your email about the Historical
 16 Shortfall Scheme. We are sorry it has taken some time
 17 to provide a response but would like to assure you
 18 that your enquiry has been considered carefully.
 19 The Scheme was open for 3 months and closed on
 20 14~August 2020. In addition we allowed 15 more weeks
 21 for Postmasters with exceptional circumstances to
 22 apply. However, this 'grace period' passed quite some
 23 time ago and in order to ensure that we are able to
 24 progress those applications within the scheme in
 25 a fair and timely manner, we are unable to accept any

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1 further applications into the Scheme.
 2 We do recognise that this will likely be
 3 disappointing news for you but hope that you
 4 understand the reason for our position and wish you
 5 all the best."
 6 Q. What was your reaction to receiving this email?
 7 A. Fury, absolute fury. They --
 8 Q. It may sound a silly question, but why were you
 9 furious?
 10 A. Why was I furious? Well, first of all, they failed to
 11 contact us; failed to contact me. It was clear my
 12 mother was dead, so which tracing agency did they use?
 13 How much did they pay them not to find, you know -- I
 14 even have the same name. So I wasn't informed of the
 15 Historical Shortfall Scheme. The Historical Shortfall
 16 Scheme was open for three months, and extended for 15
 17 more weeks during a period of extreme lockdown for
 18 COVID-19. This was during the time where people were
 19 told only to leave their home for completely essential
 20 purposes. You're only allowed to go out for a walk
 21 for half an hour. They tell me that they advertised
 22 in newspapers. I don't know when that was supposed to
 23 be. I don't know if they included the Scottish
 24 editions of the newspapers, and in any case I mean I
 25 was going out once a week to the supermarket and

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1 walking my dog for half an hour every day, so I wasn't
 2 buying newspapers. They took money from my mother and
 3 I, and I contend they took it with menaces. I would
 4 actually contend it was nothing short of extortion.
 5 Then to turn round and tell me I can't even claim it
 6 back is just beyond words.

7 Q. You say in your statement:
 8 "My stance on this is that they stole our money."
 9 A. Yes.

10 Q. "We were not the thieves, the Post Office was."
 11 A. That's correct.

12 Q. Is that how you feel?
 13 A. Absolutely.

14 Q. I think you pursued this issue with emails. I'm not
 15 going to go through each email by each email --
 16 A. I've only sent two other emails, one asking -- I think
 17 I said, "It's been four months, can you update me,
 18 please."
 19 Q. Yes.

20 A. Well, sorry, the first one was, "Where did you send
 21 the paperwork to?" and then the second one was, "It's
 22 been four months, can you update me", and ...

23 Q. I think you got an email on 4 August 2021, saying:
 24 "Thank you ... we are looking into your enquiry
 25 and will be in touch as soon as we can. Please do

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1 this. We will be in touch with you as soon as we are
 2 able, and thank you again for your patience."
 3 And I think you involved your MP; is that right?
 4 A. Yes, my member of Parliament, Peter Grant.

5 Q. And what did your MP do?
 6 A. First of all I had a very long Zoom meeting with him
 7 -- well, Teams meeting with him -- where he discussed
 8 that he's on the Commons committee, and I'd been
 9 surprised that he didn't actually have any
 10 constituents who had been affected. He has asked lots
 11 of written questions in the House of Commons. He
 12 raised my case in a subpostmasters' debate with the
 13 minister, Paul Scully, and after that he wrote to
 14 Mr Scully, asking again about my case.

15 Q. I think you got a reply on Monday this week; is that
 16 right?
 17 A. Yes, the MP got the reply --
 18 Q. Yes.
 19 A. -- on Monday, yes.

20 Q. And what did that say?
 21 A. Well, to be perfectly honest with you, it doesn't
 22 really tell me anything; it basically says that -- he
 23 confirms that there were 122 people who were excluded
 24 from the HSS scheme, that they're looking at
 25 a mechanism to see whether they can be addressed. He

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1 bear with us, whilst we review this."
 2 And --
 3 A. But it wasn't an inquiry; it was an application.

4 Q. Yes. And then you got one on 28 September 2021,
 5 saying:
 6 "Thank you for your patience while we review your
 7 enquiry. We previously confirmed that the HSS has
 8 closed so we cannot accept any further applications to
 9 join the scheme."
 10 A. Yes.

11 Q. And:
 12 "We're writing to reassure you that we are still
 13 reviewing your enquiry. We are sorry that it is
 14 taking a little time to come back to you but hope you
 15 understand that we do need to work through this
 16 carefully to ensure the most effective way forward.
 17 Please be assured that we will be in touch again
 18 about this as soon as possible.
 19 Thank you very much for your continued patience."
 20 Another one on 25 January this year, saying:
 21 "I am sorry that we are not yet in a position to
 22 provide a more detailed update, but I must reassure
 23 you that we are working to find a fair solution.
 24 It is difficult to provide a precise timescale at
 25 the moment, and I do understand your frustration about

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1 says that 60 of these were taken into the scheme, and
 2 that 62 weren't; however, he doesn't tell me whether
 3 I'm in the 60 or the 62. So I still don't know if my
 4 application has been accepted or not.

5 Q. So what's your current understanding of whether your
 6 application to be accepted under the scheme outside
 7 the three-month window that the Post Office set --
 8 A. I don't have one. I don't know. I have never seen so
 9 much ambiguous language ever. You know, there is
 10 a great big letter there from the minister, you know.
 11 He's repeatedly given me his condolences, but he's
 12 repeatedly not told me whether I can or cannot be
 13 accepted into the scheme. I am time barred, as far as
 14 I'm concerned, and I don't know whether to wait any
 15 longer to actually take civil proceedings against the
 16 Post Office in Scotland or not. I mean, it's a year
 17 and a day today, and really and truly all they're
 18 doing is bringing back all the old feelings of
 19 mistrust and horror and -- am I not good enough to
 20 have some money back? Why?

21 Q. Well, you say in your statement that the exclusion
 22 added insult to injury:
 23 "I'm the angriest I've ever been in my life at the
 24 injustice."
 25 A. Yes, I am. They took our money. They hold all the

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1 cards. They hold all the evidence of what the
2 shortfalls were in their system, and they were
3 administering the system, they're now excluding me
4 from the system, and I'm sorry, but how can anyone
5 trust an organisation that has admitted what it's done
6 and is still excluding people they wronged very badly
7 from any form of compensation? Because compensation
8 isn't just about money; it's about them doing the
9 correct thing, and it's actually about them showing
10 just a little bit of remorse, maybe.

11 Q. You conclude your statement by saying:
12 "Horizon and the Post Office robbed us of our
13 money; they robbed us of our dignity and our name, and
14 they robbed us of the final years of what remained to
15 my mother."
16 Is that how you feel?

17 A. That's exactly how I feel. I mean, I've been tearful
18 like lots of other victims, but I was brought up by my
19 mother not to be a victim. I was brought up by my
20 mother to be proud and to stand up for what was right,
21 and she always said, "We all do our best work when
22 we're angry", and she had a little Scottish saying
23 "Get your dander up" -- and your dander is like
24 a pride thing and a rightful angry thing -- "and go
25 out and show them, keep your head up high." And

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1 the people who instigated all this, they criminalised
2 people and I really think now that they're criminal
3 themselves. And I hope that, you know, the rightful
4 authorities will look at this and perhaps make them
5 feel how we felt. And that's all, I'd like to thank
6 you for having me.

7 Q. Thank you. Thank you.

8 A. Thank you.

9 MR BEER: Sir, those are the only questions I have.

10 SIR WYN WILLIAMS: Yes. It's not really a question, but I
11 just wanted to be clear that I understand the email
12 chains that you've provided. If I've got it correct
13 -- and I hope I have -- your last email to the
14 Historical Shortfall Scheme is 19 January of this
15 year --

16 A. That's correct, yes.

17 SIR WYN WILLIAMS: -- in which you make it clear that you
18 have already been waiting four months --

19 A. That's right.

20 SIR WYN WILLIAMS: -- and that you've got legal
21 representatives.

22 A. Yes.

23 SIR WYN WILLIAMS: You get a reply within a few days, in
24 effect saying "Please bear with me".

25 A. Mm-hmm.

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1 that's exactly what she'd be telling me to do if she
2 was here today.

3 Q. And is that why you're here today?

4 A. That is why I'm here today. I won't stop.

5 Q. Ms Philp, they're the questions that I have of you.

6 A. Thank you.

7 Q. Are there any other issues or points that you would
8 like to make that you don't feel have been covered
9 because of the questions that I've asked or not asked?

10 A. I suppose there is one thing that I didn't put in my
11 statement, and, you know, I've thought about it at
12 great length over the last couple of weeks, since I
13 made my statement. There are a couple of things. One
14 is, I think I have come to the conclusion that my
15 mother was targeted by the auditors, bearing in mind
16 that we paid all the shortfalls into the scheme,
17 because she was making such a noise about the Horizon
18 System. I think that the Post Office was so intent on
19 protecting a computer system that they completely
20 disregarded all of the human resources, and that
21 because she was bright enough to work out it was the
22 computer system, that's why she was suspended and
23 that's why we lost everything.

24 The other point, which I know that the Inquiry has
25 absolutely no remit for, is that I firmly believe that

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1 SIR WYN WILLIAMS: And that's it. That's where it stops?

2 A. That's what they've always said.

3 SIR WYN WILLIAMS: Yes.

4 A. And then obviously the minister replied to the --

5 SIR WYN WILLIAMS: Yes, yes, I follow that.

6 A. Yes. And they say that they got in touch with me, but
7 the reverse is true. It was me who actually emailed
8 them.

9 SIR WYN WILLIAMS: Okay, sorry. Yes, I just wanted to be
10 sure I had that right.

11 Well, thank you very much for your evidence, and
12 obviously all these cases are unique in their own way.
13 So thank you for letting me know something about your
14 mother --

15 A. Mm.

16 SIR WYN WILLIAMS: -- because she was directly in the
17 firing line, and thank you for providing some detail
18 about the operation of the Historical Shortfall
19 Scheme, and so that's beginning to feature more in the
20 Inquiry. So, thank you.

21 A. Thank you very much, Sir Wyn.

22 MR BEER: Thank you very much.

23 A. Thank you.

24 MR BEER: Sir, we have some summaries to be read, I think
25 by Mr Enright now.

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1 **SIR WYN WILLIAMS:** I can see him getting to his feet and
2 moving forward, so, yes.

3 **MR BEER:** Thank you, sir.

4 **SIR WYN WILLIAMS:** Mr Enright, we've actually got about
5 20 minutes before we get to 4 o'clock, so we'll
6 certainly use that time, if we may. And if you would
7 go slightly slowly in introducing each person, because
8 through, no doubt, my own lack of preparation I don't
9 know in which order they're coming, so I need to
10 locate them as we're going along.

11 **MR ENRIGHT:** Thank you, Sir Wyn. With your permission.
12 Sir, as ever, you and your panel have before you
13 the full witness statements of the individuals whose
14 summaries I'll be reading to you, and I know that you
15 and your panel have read them very carefully.

16 The first summary I will be reading is that of
17 Mr Philip Cowan.

18 **SIR WYN WILLIAMS:** I have Mr Cowan, thank you.

19 Mr Philip Cowan, statement summarised

20 **MR ENRIGHT:** Philip was the subpostmaster at Jock's Lodge
21 post office in Edinburgh from February 2001 until
22 June 2007. The branch was run by his partner,
23 Fiona McGowan, and an assistant. Mr Cowan undertook a
24 week of on-the-job training prior to taking on the
25 role. He was only shown how to balance the Horizon

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1 some.

2 No charges were brought against Mr Cowan, his
3 partner or their assistant; however, he was not
4 allowed to reopen the branch, he was eventually made
5 redundant under the Network Transformation Scheme in
6 2007, three years after his suspension.

7 Mr Cowan's suspension and investigation was
8 reported in the local media, resulting in reputational
9 damage. His partner, Fiona, was spat at in the
10 street, which was extremely distressing to her.
11 Verbal abuse and damage to the property was a regular
12 occurrence for Mr Cowan and his family. This affected
13 Fiona's mental health. She passed away following an
14 accidental overdose in 2009. Mr Cowan blames her
15 death on the actions of the Post Office. Mr Cowan
16 says:

17 "My life has been completely devastated due to the
18 actions of Post Office Ltd ... I would like
19 Post Office Ltd held publicly accountable for their
20 actions and for them to acknowledge the misery they
21 have put people through."

22 Sir, I would very much like to turn to Mr Ian Orr.

23 **SIR WYN WILLIAMS:** Thank you.

24 **MR ENRIGHT:** Yes. Thank you, sir.

25

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1 System once. There was a lot of emphasis on calling
2 the helpline, should there be any problems. Mr Cowan
3 did experience problems, and called the Post Office
4 helpline. He found the advice to be generic, and was
5 only referred to the manual. Any advice given
6 regarding shortfalls was always just to make the
7 shortfalls good.

8 Mr Cowan always notified the helpline of
9 shortfalls in which, in the most part, tended to
10 reverse themselves. It was only when these shortfalls
11 reached £30,000 that his partner made him aware of the
12 large amount showing on the system. Mr Cowan
13 immediately contacted the helpline, and in
14 February 2004 the branch was audited. A discrepancy
15 of some £30,483 was allegedly found. Mr Cowan asked
16 for time to repay the amount, which was eventually
17 paid following a redundancy payment in 2007.

18 Mr Cowan, his partner and their assistant were
19 interviewed separately by Post Office investigators.
20 Mr Cowan says the interviews were conducted in an
21 aggressive and threatening manner. They were
22 cautioned and warned to expect criminal charges. His
23 partner and assistant were charged with fraud, but the
24 charges were later dropped. No evidence was provided
25 to Mr Cowan, despite his persistently asking to see

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1 Mr Ian Orr, statement summarised

2 **MR ENRIGHT:** Mr Ian Orr was the subpostmaster of Drip Lane
3 post office in Stirling from 1 June 1999 to
4 September 2005. Mr Orr was a self-employed
5 businessman prior to becoming a subpostmaster. Mr Orr
6 received five days of in-branch training when the
7 Horizon System was installed at his branch. He found
8 the training inadequate, particularly given that they
9 were moving from a pencil and paper system to
10 a complex computerised system, even though he was
11 computer literate.

12 The training did not cover what to do if a
13 shortfall occurred, which happened on most balancing
14 days, resulting in hours spent trying to resolve the
15 issue. Mr Orr would call the helpline for assistance,
16 but found that they were just as confused as he was
17 and were of no assistance. Mr Orr was specifically
18 told to use his own money to balance the Horizon
19 System. Mr Orr paid in excess of £13,000 in
20 shortfalls to the Post Office. He found himself
21 having to divert funds normally used to pay his
22 mortgage and household bills to pay the shortfalls,
23 creating tensions within the family. Mr Orr says his
24 marriage collapsed as a result.

25 Mr Orr was advised by the Post Office that human

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1 error was causing the shortfalls, and not any computer
2 error. He became suspicious of those around him, and
3 installed CCTV in an attempt to catch who was taking
4 the money. Staff relations deteriorated; the working
5 environment became toxic. Mr Orr decided to sell his
6 business, as the stress of the shortfalls and threat
7 of financial ruin had become too much to bear.

8 Mr Orr blames Post Office Ltd for turning a young,
9 ambitious and successful businessman into a shell of
10 his former self. His confidence and self esteem were
11 destroyed, and it is only now he is able to begin to
12 get his life back on track.

13 Mr Orr says:

14 "What happened to me, happened to hundreds if not
15 thousands of other hard working, decent people who
16 were only trying to make a living and make a positive
17 contribution to their local communities. What was
18 done to us is a disgrace that is beyond my ability to
19 put into words."

20 Sir, I would like to turn to Mr Frank Holt, if you
21 have that summary before you.

22 **SIR WYN WILLIAMS:** Yes.

23 Mr Frank Holt, statement summarised

24 **MR ENRIGHT:** Mr Frank Holt was a subpostmaster in
25 Inverness-shire between 2008 and 2017. Frank ran the
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1 branch with his young daughter, Tiffany. Mr Holt
2 bought the business, which included a retail shop, for
3 £245,000, using a mortgage and savings. Mr Holt
4 received just three days of on-site training on the
5 Horizon System during the run-up to Christmas, so it
6 was extremely busy. Mr Holt felt that training was
7 very rushed, he did not feel confident or comfortable
8 using the Horizon System. Mr Holt began experiencing
9 shortfalls and would contact the helpline for help.
10 He was told to make good the shortfalls, to ensure he
11 could continue to trade. He was told that the system
12 would right itself.

13 Frank began suffering with rheumatoid arthritis,
14 and when his illness was bad, his daughter, Tiffany,
15 would take over the running of the branch. Mr Holt's
16 branch was audited twice. The second audit revealed
17 an alleged shortfall of some £30,000. Frank was
18 suspended, the keys to his branch were taken from him,
19 and he was told he would not get them back until he
20 repaid the shortfall. Frank refused, as there was no
21 evidence showing he was responsible for the shortfall.
22 His contract was terminated. Frank describes being
23 intimidated and threatened with arrest by employees of
24 Post Office Ltd. Mr Holt was not pursued for criminal
25 offences, but his daughter, Tiffany, was arrested.
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1 She was interviewed, placed in a cell and questioned.
2 This was deeply humiliating and frightening for her,
3 however no action was pursued against Tiffany.

4 Mr Holt was forced to sell the business. Frank
5 feels that the Post Office robbed him and his family
6 of a sound financial future. His personal reputation
7 in the village suffered. He no longer enjoyed a
8 social life, and very rarely went out. His illness
9 worsened. Mr Holt suffered with depression, anxiety
10 and insomnia. He had suicidal thoughts. The events
11 continue to have a damaging effect on his mental
12 health. His daughter, Tiffany, has also been changed
13 by the experience, and is no longer the happy,
14 carefree person she was. Tiffany now has difficulty
15 trusting people.

16 Mr Holt states:

17 "Being accused of a criminal offence is by far the
18 worst thing that has happened to me. I do believe the
19 brutal pursuit of the Post Office officials of myself,
20 and one of my daughters potentially facing prison
21 contributed to a significant deterioration of my
22 health. Life for my whole family was on a hold whilst
23 we tried to provide an explanation to the Post Office,
24 but we were blocked at every turn by them, who did not
25 provide documents which could have helped us."
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1 So I'd like to, if we can within the time, deal
2 with Mr Alan Riddell, Carol Riddell and Jean Smith,
3 whose cases are all very much linked.

4 **SIR WYN WILLIAMS:** All right. Hang on. Alan Riddell and
5 Carol Riddell, did you say?

6 **MR ENRIGHT:** And Jean Smith.

7 **SIR WYN WILLIAMS:** And Jean Smith.

8 (Pause)

9 **SIR WYN WILLIAMS:** Thank you.

10 Mr Alan Riddell, statement summarised

11 **MR ENRIGHT:** Mr Alan Riddell was a subpostmaster in
12 East Boldon between 2000 and 2013. He took over the
13 position from his wife Carol, who had run the business
14 since 1991. Mrs Riddell had found the business too
15 difficult to run following the introduction of the
16 Horizon System. Mrs Riddell had successfully run the
17 post office prior to the Horizon System, but when the
18 new system was introduced shortfalls began to occur,
19 amounting to some £10,000. Mr Riddell's wife suffered
20 a nervous breakdown, and Mr Riddell agreed to take on
21 the role, quitting a lucrative managerial role.

22 Mr Riddell only received training from his wife on
23 taking over the role as subpostmaster. Mr Riddell
24 also experienced shortfalls and would call the
25 helpline, which he nicknamed "the hell line", due to
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1 their inadequacy and inefficiency. The helpline's
 2 advice was often incorrect, and on many occasions
 3 increased the shortfalls. Mr Riddell also suffered
 4 a nervous breakdown in 2010 as a direct result of the
 5 stress of running the post office and the shortfalls
 6 that were constantly occurring. Mr Riddell was
 7 greatly assisted by his friend Jean Smith, who stepped
 8 in to help but who was soon also drawn into the
 9 Horizon shortfalls.

10 Mr Riddell was suspended in 2011, following an
 11 audit. He was on sick leave at the time. His
 12 position was reinstated, but a temporary subpostmaster
 13 ran the branch until he was well enough to return.
 14 A condition of the reinstatement was that he sacked
 15 members of staff, including his daughter. This
 16 distressed him greatly. This also led to his daughter
 17 being refused employment, greatly impacting her
 18 future.

19 Mr Riddell was not paid by the Post Office during
 20 his suspension, but was responsible for the wages of
 21 the temporary subpostmaster. He felt he had no option
 22 but to sell the business. He and his wife were both
 23 ill, and had no income coming in.

24 The financial impact was huge. They had to cash
 25 in various endowment policies and pension plans to pay

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1 respected by the Post Office that she was asked to go
 2 into other branches to support them when problems
 3 occurred.

4 Mrs Riddell had difficulties with the Horizon
 5 System from the very first day of its introduction.
 6 She received no support from the helpline. The
 7 constant, unexplained shortfalls took their toll on
 8 Mrs Riddell's health, and in 2000 her husband took
 9 over the running of the post office, giving up his own
 10 well-paid job to do so.

11 The shortfalls continued under her husband. He
 12 began to suffer with stress and anxiety as a result,
 13 and in 2010 Mrs Riddell stepped back into running the
 14 branch. Her husband was physically and mentally
 15 exhausted as a direct result of the shortfalls, and
 16 too ill to continue.

17 In 2011 he was called to a disciplinary hearing
 18 and suspended as a subpostmaster. Mrs Riddell
 19 describes being victimised and threatened by
 20 Post Office Ltd. Although the suspension was lifted,
 21 the couple had lost all hope that they could mentally
 22 or physically cope with continuing to run the
 23 post office, and they sold it at a loss in 2013. They
 24 were left penniless. All their savings and
 25 investments had been swallowed up paying the

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1 the shortages. They also maxed out their credit
 2 cards, and to took bank loans and borrowed from family
 3 just to keep their heads above water. They sold the
 4 business at a significant loss, and entered into an
 5 IVA.

6 Mr Riddell blames the Post Office for the loss of
 7 his reputation. The closure of the branch was
 8 reported in the local press, which led to speculation
 9 and rumour. They eventually moved away from the area.
 10 Mr Riddell concludes:

11 "Because of the Horizon system, my wife and I are
 12 much worse off than we planned to be. Instead of
 13 a comfortable retirement that we had prepared for we
 14 now live out of the village where we had built a life
 15 ... we both suffered terribly ... Post Office Limited
 16 need to be held to account for their actions in
 17 destroying lives and the Inquiry must recommend proper
 18 reparation for subpostmasters like me and my wife."

19 Mrs Carol Riddell, statement summarised

20 **MR ENRIGHT:** Sir, Carol Riddell is the wife of
 21 Alan Riddell, whom you have just heard. Mrs Riddell
 22 became the subpostmistress in 1992 and ran
 23 a successful branch until the Horizon System was
 24 introduced in 1999. Up to that point she enjoyed her
 25 position, she was happy and confident, and was so

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1 shortfalls. Even a small inheritance left to her by
 2 her mother had to be spent. This broke Mrs Riddell's
 3 heart, having to use her mother's hard-earned savings
 4 to pay the Post Office. They felt powerless and
 5 defeated. They were told repeatedly that no other
 6 Post Office branch was having problems with the
 7 Horizon System.

8 Mrs Riddell has undergone years of mental health
 9 treatments and still suffers today. She felt
 10 stigmatised in the local community and branded
 11 a thief. Mrs Riddell concludes:

12 "We lost our business and our home. I will never
 13 be the same person again because of the actions of the
 14 Post Office Ltd. I hope the Post Office realise what
 15 effect they have had on my husband and I along with
 16 many other subpostmasters. They have ruined lives."

17 Mrs Jean Smith, statement summarised

18 **MR ENRIGHT:** Sir, Jean Smith was the manager of the
 19 East Boldon post office, owned by Alan and
 20 Carol Riddell from 2008 to 2011. She was trained in
 21 the Horizon System by her friends, Alan and Carol, who
 22 were the subpostmasters of the branch. But Jean found
 23 the Horizon System impossible to understand and
 24 navigate. Prior to becoming a manager, Jean was aware
 25 that Alan and Carol were struggling with the

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1 shortfalls. Jean knew them both very well, and is
2 adamant that they were completely honest. Jean
3 believed the shortfalls had to be a systemic problem.

4 Alan and Carol Riddell's situation became so
5 desperate that Jean loaned them money to help them
6 make good the shortfalls. Jean loaned them in the
7 region of £8,000 to £10,000. Jean observed firsthand
8 how her friends' health was affected by the
9 Post Office and Horizon System.

10 As branch manager, Jean contacted Andy Carpenter,
11 a Post Office official, regarding the shortfall
12 problem. Mr Carpenter continually suggested that
13 somebody in the branch, or a family member, was
14 stealing or otherwise had a drink or gambling problem.
15 These allegations were untrue.

16 Mrs Smith was present at an audit when a shortfall
17 was discovered. The subpostmaster was investigated
18 and required to attend a disciplinary hearing, at
19 which it was determined that she was to be suspended
20 from her role as a manager. Shortly afterwards, Jean
21 received a threatening call from a Post Office
22 manager, who told her that she could go to prison as
23 a result of what had happened, and that she should
24 consider herself lucky.

25 Jean says:

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1 **MR ENRIGHT:** Thank you, sir.

2 **SIR WYN WILLIAMS:** Thank you.

3 **MR ENRIGHT:** I'll turn to Mr Aaron Cossey.

4 **SIR WYN WILLIAMS:** Okay.

5 Mr Aaron Cossey, statement summarised

6 **MR ENRIGHT:** Mr Aaron Cossey was a subpostmaster in
7 Backworth, North Tyneside. The post office was
8 installed in his parents' retail store in 2007.
9 Post Office Ltd was a trusted brand, and his family
10 was extremely excited to be expanding the business.
11 Mr Cossey and his wife were due to take over the
12 running of the store when his parents retired, and so
13 he became the subpostmaster, and his wife the
14 subpostmistress.

15 Shortly after the branch opened they noticed
16 shortfalls in the Horizon System, originating mainly
17 from the lottery terminal. They got no help from
18 helpline advisers, and in order to continue trading
19 they were forced to put in their own money in to
20 balance the system. A shortfall of over £6,000 was
21 found following an audit in 2014. Mr Cossey had no
22 option but to pay this in instalments. A further
23 audit in 2016 identified a shortfall of over £20,000.
24 Mr Cossey was suspended, and ordered to pay this
25 amount in instalments of £1,000 per month.

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1 "My dismissal from the Post Office was hard to
2 explain to other employers and I was unable to get
3 a good reference. Therefore, I never worked again
4 after leaving the Post Office ... The process severely
5 knocked my confidence. Having taken away my sense of
6 integrity, the Post Office's accusations travelled
7 through our village meaning that my reputation was
8 reduced and I was the subject of gossip."

9 Sir, is there time for further reading?

10 **SIR WYN WILLIAMS:** Well, I was going to ask you,
11 Mr Enright. First of all, have we now completed the
12 summaries of the Scottish core participants?

13 **MR ENRIGHT:** There is one for Mr Brian McAuley that has
14 not yet been uploaded to the system.

15 **SIR WYN WILLIAMS:** That's fine, that's fine. Okay. So
16 it's just one more; fine. So the remainder are people
17 who, in the main, are from England or Wales, although
18 no doubt there would be one or two from
19 Northern Ireland, or maybe. So, yes, if you are
20 prepared to do it, what I'd like to do is to seek to
21 ensure that we read all the summaries in the course of
22 this session in Scotland and the session in
23 Northern Ireland. So if you are prepared to read
24 another five or six, depending on how long they take,
25 that will help us towards that task, Mr Enright.

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1 In 2017 the branch was audited again, and
2 a shortfall of over £31,000 was discovered. Mr Cossey
3 was interviewed and threatened with criminal
4 prosecution if he did not pay the Post Office the
5 shortfall, even though at the time he was suspended.
6 He again agreed to pay.

7 His contract was subsequently terminated.
8 Mr Cossey estimates that in total he paid more than
9 £80,000 to the Post Office. Following his
10 termination, footfall in the store declined and word
11 got around that he had stolen from the Post Office.
12 Mr and Mrs Cossey were forced to sell their business
13 at a loss. They lost their home and livelihood. He
14 was declared bankrupt.

15 Mr Cossey says:

16 "The Post Office's actions have destroyed my
17 family. My brothers blamed my wife and I because the
18 Post Office is such a trusted institution and is seen
19 to do no wrong. No one would believe that they were
20 the ones at fault. It was soul destroying. I was
21 blamed for my Mum and Dad having to sell the business.
22 My brothers believed we had taken the money."

23 Mr Cossey would like the Post Office to be held
24 accountable, to apologise, and to compensate those
25 affected in a way that could bring some closure and

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1 peace.

2 Ms Baljinder Dhadda, statement summarised

3 **MR ENRIGHT:** Sir, I would like to turn to

4 Ms Baljinder Dhadda.

5 Ms Dhadda has been a subpostmaster for over

6 30 years. She is the current subpostmistress of

7 Droitwich post office, and at one time oversaw eight

8 subpost offices. During her career with the

9 Post Office, Ms Dhadda also worked as a Horizon field

10 support officer and helped with the migration of the

11 old paper balancing system to the Horizon System

12 during the initial rollout in June 1999. She says

13 that she did not immediately notice problems with the

14 Horizon System, but remembers on one occasion when she

15 was a showing a subpostmaster how to balance the

16 system and the figures just would not add up. She

17 stayed in the office until 1.00 am trying to work out

18 why this was. However, in the end she had to leave

19 the subpostmaster to it.

20 Ms Dhadda trusted the Horizon System and so ended

21 up paying shortfalls in her own branches, believing

22 that the fault must have been with her staff. She

23 ended up dismissing members of staff for dishonesty,

24 because she believed at the time that the Horizon

25 System was faultless. She was eventually suspended

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1 Fiona Whybro, who passed away in November 2020. They

2 were married for 36 years, and met whilst they were

3 working as counter staff at a post office in Preston.

4 Mr Whybro's father was a subpostmaster for some

5 40 years. They were very much a Post Office family.

6 Mr Whybro became a subpostmaster in Preston in

7 1987. Later, in 1999, Fiona became a subpostmistress

8 of Bamber Bridge post office, which she ran until

9 2 January 2016. It was a large and busy post office.

10 When the Horizon System had been introduced, Fiona

11 asked the Post Office to send someone to the branch to

12 troubleshoot the problems she was having. The system

13 was found to be so unreliable that on two occasions

14 the Horizon terminal was replaced because, despite

15 everything they did, the system would not balance.

16 Mr Whybro estimates that over 17 years they paid the

17 Post Office approximately £30,000 in respect of

18 shortfalls on the Horizon System. This put a great

19 strain on their marriage. Fiona would try to balance

20 the system every night, rather than weekly, staying at

21 the branch until 9.00 pm and 10.00 pm on Wednesdays,

22 which were balance nights. Fiona would return home

23 exhausted, worried and harassed. Fiona was threatened

24 with suspension and termination of her contract by the

25 Post Office, and she feared legal action. Fiona was

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1 and her contract was terminated at two of her branches

2 for failing to maintain tight measures of control. In

3 2012 the Post Office sued Ms Dhadda for a sum which

4 one of her former employees had admitted stealing, and

5 for which that employee had been imprisoned. As part

6 of her defence Ms Dhadda's solicitor collated evidence

7 for the purpose of defending her, to demonstrate that

8 the Horizon System was flawed. The case was dismissed

9 because the Post Office failed to attend the court.

10 However, Ms Dhadda is afraid to pursue the

11 Post Office for her substantial costs that she

12 incurred in those proceedings, because she fears that

13 her position as a current subpostmistress could be

14 affected. Ms Dhadda says:

15 "I used to love my job. I was trusted. I was

16 given two of the largest post offices in the country

17 to run. I should not have been treated with the

18 contempt I was. I would like an honest, heartfelt

19 apology for how I was treated by the Post Office,

20 particularly given my long-standing loyalty to the

21 organisation. I was left questioning my abilities and

22 my judgement."

23 Mr Brent Whybro, statement summarised

24 **MR ENRIGHT:** Sir, I'd like to turn to Mr Brent Whybro.

25 Mr Brent Whybro is the husband of the late

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1 not subject to legal action because she paid the

2 shortfalls. However, they felt forced to give up the

3 post office under the Network Transformation Scheme.

4 Mr Whybro says that Fiona loved her job and

5 serving local people. But she lost faith in her staff

6 because she believed their mistakes were the reason

7 for all the shortfalls. In this way, Horizon damaged

8 relationships with people who Fiona had worked with

9 for years.

10 Mr Whybro believes that the stress and anxiety

11 which the shortfalls caused Fiona were a contributory

12 factor in her early death. He feels that Fiona lost

13 so much time to dealing with the Horizon issues, time

14 she could have spent with her family and friends.

15 This is time that can never be recovered.

16 Mr Whybro was due to give live evidence to the

17 Inquiry earlier this year, but the distress of

18 reliving Fiona's experience was simply too much for

19 him.

20 **SIR WYN WILLIAMS:** Mr Enright, would you read three more,

21 and then I'll think we'll call it a day.

22 **MR ENRIGHT:** Thank you, sir. I'd like to read Darren

23 King, Francis Maye and Geoffrey Pound.

24 **SIR WYN WILLIAMS:** And, by a wonderful coincidence,

25 Mr Enright, those three are next to each other in my

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1 bundle.

2 **MR ENRIGHT:** A very good accident.

3 Mr Darren King, statement summarised

4 **MR ENRIGHT:** Mr Darren King ran the Heugh post office in

5 Hartlepool. Prior to this he was in the armed forces.

6 Mr King undertook five days of training on the Horizon

7 System prior to taking over the role of subpostmaster,

8 and then had eight days in-branch training. He found

9 the training to be inadequate and basic; it only

10 covered routine transactions.

11 Mr King noticed problems with the Horizon System

12 from the beginning, and would call the helpline for

13 advice. He found the helpline to be of little use,

14 and their basic response was, "Not to worry, the

15 system will sort itself out", but he must always make

16 good the shortfalls. On occasion, the helpline advice

17 led to the shortfall doubling.

18 On 28 February 2013 Brian underwent an audit, and

19 a shortfall of some £30,258.21 was discovered. He was

20 suspended immediately and a temporary subpostmaster

21 appointed so that the branch could trade. On the

22 advice of the National Federation representative,

23 Mr King admitted to false accounting. During an

24 interview with the Post Office fraud investigators,

25 Brian had heard that other subpostmasters who had

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1 would often stay up all night going through the

2 accounts, trying to figure out the problem. Paying

3 the shortfalls affected Mr Maye's finances and left

4 him often unable to pay for food and household bills.

5 The shortfalls grew, and in 2010 he was

6 investigated by the Post Office, who pressured him to

7 resign by threatening him with a complete search of

8 his house, lifting up floorboards and carpets.

9 Mr Maye says:

10 "I felt isolated and marginalised, and while

11 I didn't have anything to hide because I had done

12 nothing wrong, I felt I had no alternative but to

13 resign."

14 Mr Maye decided to resign, and sold his business

15 at a loss to cover his debts, having to sell at

16 a significant undervalue. Eventually Mr Maye was made

17 bankrupt and lost his home, and now lives in social

18 housing with his wife. Mr Maye had to borrow money

19 from his in-laws throughout this period to try to

20 manage, but he never told his elderly mother or the

21 rest of his family about what was happening, so as to

22 not worry them.

23 Mr Maye suffered appalling stress from his

24 experience, worsening his psoriasis, and he developed

25 diabetes from stress eating. Mr Maye's wife suffered

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1 denied the charge were prosecuted for theft. He was

2 intimidated and threatened with prosecution during the

3 interview. He was left in limbo for almost a year,

4 before being advised that no further action would be

5 taken against him.

6 Mr King lost his investment in the business and

7 his livelihood. He had a restraining order placed on

8 his property and his assets by Post Office Ltd whilst

9 they investigated the criminal charges. He got

10 heavily into debt and fell behind on mortgage

11 payments. His mental health was heavily impacted. He

12 states:

13 "In all honesty, there were occasions when I was

14 stood on a train station platform and have wanted to

15 step off the platform into one of the oncoming fast

16 trains."

17 His relationship ended and his reputation was

18 ruined. He no longer wanted to enter the community he

19 once served."

20 Mr Francis Maye, statement summarised

21 **MR ENRIGHT:** Sir, Mr Francis Maye moved from Ireland to

22 the UK with his wife to run a post office in

23 Bidford-on-Avon, Warwickshire, in 2001, having

24 previously run a hotel in Ireland. Shortfalls in the

25 Horizon System affected him throughout his tenure. He

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1 a stress-related heart attack in 2003. Mr Maye says:

2 "Being a subpostmaster was not just a job but

3 a vocation for me, I loved looking after people and

4 was looking forward to spending the rest of my working

5 days as a postmaster, a pillar of the community. This

6 was all taken away from me by the Post Office's

7 actions and I will never get it back. I used to take

8 satisfaction from helping local people from

9 disadvantaged communities in accessing services, this

10 vocation was taken from me."

11 Mr Geoffrey Pound, statement summarised

12 **MR ENRIGHT:** And finally for today, sir, I'd like to read

13 Mr Geoffrey Pound, who you may know.

14 Mr Geoffrey Pound has been a tireless campaigner

15 on the Horizon scandal matters. He was a

16 subpostmaster of Lynmouth post office in Devon from

17 around 2005, to around in December 2007. Mr Pound

18 encountered problems with the Horizon System. When he

19 contacted the helpline about unexplained transaction

20 corrections, he was simply told to make them good, or

21 that the discrepancies would resolve themselves.

22 Mr Pound experienced numerous shortfalls, but

23 specifically remembers a £2,500 shortfall in late

24 2007, which he was unable to pay and had to roll over.

25 Mr Pound was audited in December 2007, and

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1 discrepancies of approximately £3,000 were found.
 2 When he was unable to pay this amount he was
 3 immediately suspended. Mr Pound's contract was later
 4 terminated. He has never seen any evidence from the
 5 Post Office in support of the actions that they took
 6 against him.
 7 Mr Pound lost his business and was made bankrupt.
 8 He was stigmatised in his local community. Mr Pound's
 9 mental health deteriorated. He attempted suicide and
 10 was admitted into psychiatric care. He and his family
 11 became homeless as a result of the Post Office
 12 actions. Mr Pound says:
 13 "I left the village of Lynmouth under a cloud of
 14 suspicion. I cannot and will not go back there to
 15 live until I am able to go back with my good name
 16 restored ... the debt I owe still stands at almost
 17 £40,000; which I doubt I will clear before I die
 18 unless the Post Office and Government does what is
 19 right, and does so urgently ..."
 20 He continues:
 21 "One obvious way for the Post Office and
 22 Government to show that they are sorry and wish to
 23 make good would be to repay to me and the other 554
 24 claimants in the Group Litigation the legal and
 25 funding costs we had to bear in that litigation ...

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1 I consider that we performed a public service by
 2 bringing that case, as without that action it is
 3 unlikely that the true extent of this scandal would
 4 ever have been exposed.
 5 I would like to see the Post Office and Government
 6 volunteer to repay those legal and funding costs now.
 7 Alternatively, I hope that this Inquiry will recommend
 8 that this is done, and done urgently."
 9 Thank you, sir.
 10 **SIR WYN WILLIAMS:** Thank you very much. I believe we
 11 begin at 9.30 tomorrow with a remote hearing? Yes?
 12 Fine. See you all then, as they say.

13 (4.15 pm)

14 (Adjourned until 9.30 am the following day)

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