

**Witness Name: Mr Terence Seenev**  
**Statement No. : WITN0328\_01**  
**Exhibits: None**  
**Dated: 11/ 3/2022**

**THE POST OFFICE HORIZON INQUIRY**

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**FIRST WITNESS STATEMENT OF MR TERENCE SEENEV**

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I, MR TERENCE SEENEV WILL SAY as follows:

**INTRODUCTION**

1. I am grateful to the Chair to be invited to provide a “human impact” statement, concerning the physical, psychological, emotional, reputational and financial consequences to me and my family of being held responsible for shortfalls shown by the Horizon IT system and Post Office Limited’s actions toward me and my family. The initial paragraphs below provide a brief summary of my background, and provide context to the detail of the human impact of the Horizon scandal on me and my family. This statement does not reflect a full account of my experiences or those of my family and if necessary or required I will provide further witness statement evidence.
2. I am 68 years old, married to my wife and we have 2 children. I live at GRO  
GRO and I have lived at this address for approximately 18 years.

## **BACKGROUND**

3. I have spent the majority of my working career self-employed. I started out as a self-employed carpenter, which involved a mix of private work and working on building sites. I was a self-employed carpenter for over 30 years and alongside this I also worked part time as a football referee.
4. I then became a manager at a holiday park in Dorchester, I did this for 3 years. My role involved running the park and overseeing the maintenance.
5. I was looking for a career change, something that did not involve working in all weather conditions, when I came across an advertisement in the Daltons weekly magazine to become a subpostmaster in the local village. I thought running a post office was a good career opportunity, it was a good business to take on at the time and it was something that could take me through to retirement and possibly beyond.
6. When I was applying to become the subpostmaster, I was interviewed and advised by the Post Office that we would be working together and I would have the full support of the Post Office. I felt confident in taking on this role and I was convinced that it was a partnership so pursued with my application to become the subpostmaster.
7. I was a subpostmaster of Bere Regis Sub-post office, 85a West Street, Bere Regis, Warham, Dorset, BH20 7HL from February 2002 to July 2006. I bought the business from the previous subpostmaster and I had to take over the 99 year lease. In order to raise the funds to purchase the branch, I re-mortgaged to release £30,000 and took out an additional loan in the region of £45,000 - £48,000.

8. I operated a retail business from the premises selling stationery, gifts and cards. I employed my wife, Cindy Miller, and three staff members who worked part time.

### **TRAINING AND SUPPORT**

9. I received 4 days training from the Post Office when I took over the branch. I had a day in Bournemouth, which was the principal training. This training covered only the basics of the Horizon system, such as how to put things on the system and an overview of how to use it. We then had 3 further days' training on-site with an external trainer. This training explored some of the other functions, such as cashing up and "Wednesday" balancing procedures.
10. The training I received was very basic. The attitude of the Post Office trainer was simply "*if you get stuck, ring the Helpline or read the manual*". Neither of which were ever helpful (details provided below). I would have been totally lost had it not been for the part time staff who stayed on to help me after I bought the business.
11. I found the Horizon system to be quite daunting compared to the training I had received. Horizon had a lot of functions and it was not an easy system to navigate. I was advised by the trainers that the system would always be correct and never at fault.
12. For any shortfalls I experienced, I was told put the figures in the suspense account and the system will sort itself out, or if I leave it then the system will also sort itself out. However, before I became a subpostmaster, I was not advised by the Post Office at any stage of my application process, not even during the interview, that I would be liable for any shortfalls that occurred.

### HELPLINE

13. I contacted the Helpline about 2-3 times a week. I mainly contacted them about balancing and transaction queries; for example in relation to cheques and giros.
14. The Helpline was not always available and closed at certain times depending on the day.
15. The Helpline was only able to offer advice on very basic function queries. For anything more complicated, such as balancing queries, they were normally answered by *"Put it in the suspense account to see if Horizon rectifies itself next week, or make up the shortfall with your own money"*.
16. I gave up ringing the Helpline in the end because I was always told *"Horizon is correct"*. I found myself having to put in more and more money to balance the accounts. Balance day was Wednesday afternoons, I would always try to balance any shortfalls and sometimes it would balance but the majority of the time it was still short.
17. Overall, I found that the Helpline was not helpful with any of my queries, I felt they were reading from a script and had no real knowledge of the Horizon system. Some advisers did not have a clue what to actually advise so calling the Helpline was a waste of my time, and they often told me it was only me experiencing these problems which really made me doubt myself.

### SHORTFALLS

18. In this section, I set out in very brief detail my experience of shortfalls arising from deficiencies in the Horizon IT System, and Post Office Limited's actions as a result. This is only a brief introduction to those matters, in order to provide necessary context for the explanation of the human impact which follows.



19. I regularly had to put in money to cover shortfalls of £100 - £200 when balancing. This happened every other week, so I am not able to recall the exact details or every shortfall. The shortfalls usually related to stamps and/or other various cash/stock issues. I was advised by another subpostmaster to ensure that the balance was always correct and at 0. They advised me of this because they said if I was audited and the figures were not correct then this would be classed as fraud, and as the Subpostmaster I would be personally liable and could even face prosecution. Ever since I found this out, I became fearful when it came to balancing.
20. I believe that I put in approximately £8,000.00 - £10,000.00 of my own monies to the business in order to make up the small shortfalls that occurred in the region of £100.00- £200.00. I believe I had no alternative but to pay the shortfalls to ensure that I was able to balance.
21. There were times that I even suspected that my employees could be stealing money from the tills, however, upon investigation I could not find any signs of theft from my staff. Everything seemed to be in order but I still had no idea where the shortfalls were coming from. I would carefully double check the stock count, this meant I spent most of my evenings at the post office after hours and would work during my lunch break counting stock.
22. In fact, every Wednesday lunch (balance day) I would check the balance and stock, just to see how we were doing. If we were short I would always put in the money hoping that by then end of the day we would balance. However, then when I came to do the balance in the afternoon I would always be short again. I could never understand this as Wednesday afternoons were always quiet and it was only me running the office, so I knew exactly what was going in and coming out.
23. I do however remember one particular shortfall. It was approximately one year after leaving the post office, I received a letter demanding payment of £1,000.00 for a

shortfall. This was in relation two foreign exchange transactions which the Post Office claimed I did not enter into Horizon. However, I know for a fact I did because the customer has to produce the Horizon receipt to collect their currency. Unfortunately, all the paper work was left in the post office and I was unable to prove otherwise. The letter was extremely threatening, as such I felt I had no option to pay the £1000.00 otherwise I risked facing prosecution.

### **AUDIT AND INVESTIGATION**

24. In 2004 an audit was carried out, I was given no prior notice that an audit was going to take place, two auditors just turned up out of the blue. The auditors found that I was about £40 short, which I had to repay to the Post Office in cash.
25. I raised the issue of the shortfalls with the auditors, but they told me that the Horizon system was always correct.
26. I had another encounter with a Post Office employee about 6 months into my tenure. A lady from the Post Office came in, skipped to the front of the queue, flashed her credentials at me and told me to let her in immediately. She was very aggressive in her tone and said *'how dare you leave me outside, I work for the Post Office and the Post Office comes first'*. This just reinforces the attitude of the Post Office towards their subpostmasters. The lady had come to tell me I was now going to be opening on Thursdays, however, I informed her that was not viable and she said this was not up for discussion and that I had to open on a Thursday, again she was very aggressive towards me and said I had no choice in the matter because the Post Office pay for my office.
27. I did not end up opening on Thursdays, but after this experience I realised my business was not a partnership with the Post Office and their attitude towards me as a subpostmaster was not one that filled me with any sort of confidence to be

working alongside them. Even my customers commented on her awful behaviour after she pushed passed all of them and made her way into the office.

### **SUSPENSION AND TERMINATION**

28. I was not suspended by the Post Office. I resigned in July 2006. By this stage, I had had enough of constantly making up shortfalls and the Post Office's unhelpful attitude towards me.
  
29. I decided to resign as subpostmaster for a number of reasons. My health had started to deteriorate, I was losing weight and becoming increasingly stressed. I also felt bullied by the Post Office having to constantly repay the shortfalls. I took on the branch under the impression that the Post Office would work together with me in a mutually supportive way. However, I found the Post Office's attitude to be very dictatorial. The Post Office tried to force me to open on certain days and then threatened to sack me because I had put in a pay point for my customers to pay utility bills.

### **LOSSES**

30. I had my business valued by Redwoods for over £90,000. I eventually sold it on the basis of a quick sale for £74,000, making a loss of £16,000.00. My health and mental state of mind were a priority at that time and I wanted to end everything associated with the Post Office.
  
31. Following my resignation, I was unemployed for one month which equates to lost gross salary of around £1,334.00.
  
32. I had planned to run the Post Office and retail side of the business until I retired when I reached 70 years of age. However, when I reached 65, because of the actions

of the post office, I had no income. As such, I had to take equity release out of my house in order to be able to remain in my home because I was only receiving a state pension and we could not afford to move because Dorset is so expensive.

33. From August 2006, I began working as a carpenter and my accounts for recent years reflect the net profit figures as follows:
- a. Year ending 5 April 2012: £6,626;
  - b. Year ending 5 April 2013: £10,102;
  - c. Year ending 5 April 2014: £9,053;
  - d. Year ending 5 April 2015 £12,002;
  - e. Year ending 5 April 2016: £10,225.
34. The average net profit figure based on the above is £9,601.60. Assuming that I will earn broadly similar amounts going forward, and on the basis that I previously earned a gross annual salary of around £16,008 at the Post Office figure, I estimate my loss of remuneration from August 2006 to my intended retirement (i.e. if I had continued working for a further 17 years) to be in the region of £108,908.80 (i.e.  $17 \times £16,008 = £272,136$ ) — ( $17 \times £9,601.60 = £163,227.20$ ).
35. I have also lost out on earnings from the retail side of the business which turned over around £13,000 a year. I believe that this would equate to lost turnover of £221,600 if I had continued to run the business for a further 17 years until I retired as planned. I therefore estimate my losses to be approximately £331,842.80.

36. I also suffered an additional loss of £10,000.00. The sum was taken from my mortgage to pay off the credit cards used for the business.

#### **CIVIL AND CRIMINAL PROCEEDINGS**

37. The Post Office did not pursue civil or criminal proceedings against me for the recovery of the alleged shortfalls. However, I received a threatening letter from the Post Office, as detailed above demanding payment of an alleged shortfall.
38. The actions of the Post Office made me fear being prosecuted if I did not pay back the shortfalls or balance at 0.

#### **HUMAN IMPACT**

39. I suffered serious problems with the Horizon system, including the alleged shortfalls. The alleged shortfalls were a regular occurrence and it made me highly suspicious of my staff.
40. In hindsight, I greatly regret how I treated my staff as a result of the alleged shortfalls. I went to the extent of searching their bags as they finished their shifts, it made me really uncomfortable to even thinking that it could be one of my staff. This added considerably to my stress. I also checked my staff's counters and upon a thorough investigation I could not find anything that suggested any member of staff was taking money. I had double checked everything, as such I was left with no other option but to think that the Horizon system must be at fault and responsible for causing the errors.
41. I did not participate in the mediation scheme. I was a party to the group litigation against Post Office Limited, and as such I am excluded from the historical shortfall scheme.



42. When I started working with the Post Office, I trusted them as an organisation, I believed I was in good hands by working for the Post Office. I was made to believe that any problems that were occurring were down to me or a member of staff. The helpline genuinely made me believe that my branch was the only one experiencing shortfalls. I was told the system is always right, therefore, if it says I am short, then I must be short and have to pay back the money. I felt that I was inadequate and not up to the job of running the post office.
43. I always believed that my role as subpostmaster was a joint venture between myself and the Post Office. I soon realised that this was not the case. The Post Office had no interest in working with me, but in fact worked against me by not helping me look into the issues I was experiencing and instead just demanded money from me. I was completely on my own when any issues occurred. The Post Office relied solely on the Horizon system and never thought to even challenge it once. I also reached out to the NSFP for support and again I received no help.
44. During my time working for the Post Office, I had heard stories of how the Post Office had treated other subpostmasters when dealing with alleged shortfalls and it was horrific. These subpostmasters were forced to pay back large sums of monies and some were even being prosecuted.
45. Hearing these stories instilled so much fear in me that I just ended up putting in my own money to cover any shortfalls that arose and clear the balance in an attempt to avoid any audits and investigations.
46. I had to use the shop takings to make good any shortfalls in the post office. This placed a huge strain on my finances, I had to use a credit card in order to supplement my living expenses. Eventually, I ended up having to take out a mortgage extension in order to pay off my credit card debt.



47. The post office shortfalls crept up on me by stealth, I did not realise the severity of it until I had to borrow money to be able to live. This caused me a lot of stress and worry, mentally and physically I was not in a good place.
48. In relation to the alleged shortfall of £1,000.00 mentioned above, occurred after I had resigned, as such I was unable to challenge the shortfall. I did not have access to any supporting evidence as the paperwork was left in the branch. The tone of the letter demanding this payment was very unpleasant and it was at this point I decided that I no longer wanted anything to do with the Post Office so I just paid the money.
49. Working for the Post Office compromised my health. I began suffering with severe chest pains and one Christmas I ended up being taken to A&E with suspected heart problems. After this I had to go back to work because I could not afford to employ anyone to run the post office while I was off sick. In the end I had to have an angiogram (cardiac catheterisation) to find out what was causing the problem. I was eventually diagnosed with stress and following the advice of my doctor I decided to sell the post office.
50. At worst I was thinking about closing the business and declaring bankruptcy if I could not sell the post office. I could not risk allowing my health to deteriorate any more than it already had, working for the Post Office was the worst four years of my life.
51. I was suffering from extreme stress, debt and I had problems with my partner to the point of concluding of what had been a very good relationship. I became withdrawn, moody and very depressed. I shut my partner out and refused to discuss my problems with her. I spent so many late nights in the post office trying to find the errors that my wife thought I was having an affair. She had a very miserable life with me and was on the verge of leaving me. I did not want this to happen but I was so deeply enmeshed in my worries that I failed to see how badly the situation was affecting her. I tried to attend some family get-togethers, but I could not take part in any social interaction

due to the level of stress I was under. As an honest man, I felt this situation completely destroyed me as a person at that time in my life.

52. I was a qualified football referee and even stopped this shortly after taking on the post office because everything was taking a toll on me. I lost focus and energy and I felt I had no choice but to give it up. I ended up spending most of my time at the post office looking into the issues. I became completely unsociable and I was constantly worried. I hid my worries from the local community as the post office was the village hub. Many of my customers made remarks about how my appearance had changed, I even made jokes about it with them but they did not know the reasons why.
53. Back in 2014, I remember I had to go and see my accountant and he said I can get rid of any Post Office records I held as I would not need them anymore. So I went out and bought a garden brazier and I burnt all of my records. In doing so, it was like a dark cloud had lifted from above me. Burning my records made it seem as though those 4 years as subpostmaster and all the stress associated with that time had just disappeared. It felt so wonderful that I opened a bottle of Champagne to celebrate. It was such a relief to put those years behind me.

## **CONCLUSION**

54. When I went into business with the Post Office, the role of a subpostmaster was a highly renowned title to have within the community. I placed great trust in the Post Office and my local community placed great trust in me as subpostmaster. Unfortunately, this quickly changed and it began when the inadequate training was provided by the Post Office and I was left to run the business and navigate my way through the Horizon system with great difficulty and no support from the Post Office.
55. The Post Office did nothing to help or support me as subpostmaster, in fact all they concerned themselves with was how they could profit off the back of my business.

56. I can only describe the experience as horrific, I among other subpostmasters were not valued or treated fairly by the Post Office. We as subpostmasters were bullied into making the Post Office more profitable. The Post Office's attitude towards subpostmasters was *'Do as you're told we don't want to hear anything'*. The Post Office have only ever acted in their own best interest.
57. I would like the Inquiry to find out exactly which parties knew what, and who was in the wrong. I would like justice to be brought to all those who have been falsely accused.
58. I would also like to see the Post Office pay the 555 proper compensation because if it was not for the group, the Post Office would still be prosecuting innocent people to this day.
59. I would also like further clarification as to what really happened, I want to know how all of this has occurred, I would like the following questions answered:
- Were the Post office aware of that the Horizon system was faulty?
  - Why didn't the Post Office do anything about the issues with the Horizon system that so many subpostmasters were complaining of?
  - Who instructed the Helpline advisors to tell all subpostmasters they were the only one experiencing these problems? The advisors must have spoken to hundreds of subpostmasters to know that this was a national issue.
  - Does all of this come down to the Post Office choosing to ignore the real issue and use their power and authority to profit from innocent people?
  - I want to know where all the money has gone and what happened to it?
  - I would also like to know what this Inquiry is going to do – I hope it is not just another ploy by the government to prolong the situation because a lot of us are getting older now and some don't know how long they have left.

60. Someone has got to have some answers. I can honestly say working with the Post Office was the worst time of my life.

**STATEMENT OF TRUTH**

I believe the contents of this statement to be true.

Signed

Dated

Terence Seenev

**GRO**