

Witness Name: Ms Marion Drydale
Statement No.: WITN0308_01
Exhibits: None
Dated:.....7.2.22.....

IN THE POST OFFICE HORIZON IT INQUIRY

FIRST WITNESS STATEMENT OF MS MARION DRYDALE

I, MS MARION DRYDALE 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 was born in Scarborough and I currently live in Oldham.
3. I live with my youngest son, who is 23 and my brother who has GRO help support and look after him.
4. I was widowed in 2006 and I have been on my own ever since.

BACKGROUND

5. Before making the decision to become Subpostmistress, I worked as a counter clerk and manager for 19 years.
6. I was as the manager at Chadderton Post Office and the owner of a post office in Royton contacted me to see if I would be interested in taking it over.
7. I had worked at the Royton Office many years ago, so I was familiar with it.
8. I never had any problems at the Chadderton office, so I thought why not. I had years of experience working in a post office so taking on a branch of my own seemed like a great opportunity for me.
9. I had no concerns about taking on a post office and running it. The Post Office had a good reputation and they were a trusted brand. I was happy to be working for them.
10. I made a significant investment when I made the decision to become Subpostmistress. My house was paid off, so I took a business loan out against my home for £105,000.00 and I invested all of my savings and inheritance.
11. I was a Subpostmistress of Royton MSPO, 60 Rochdale Road, Royton Oldham OL2 6QQ from 13 October 2009 to 19 October 2011.
12. I operated a retail business selling cards, stationery, confectionery, drinks and cigarettes.
13. I employed assistants who were all members of the family (one of whom worked in the shop). I employed my son, my sister and my niece.
14. Both my son and my niece had prior experience of working in a post office.

TRAINING AND SUPPORT

15. I received some in branch training which consisted of two people watching over me. I thought that my training was minimal because I had worked on the counters before, but I had not had any experience of many elements in my new position as Subpostmistress of the Royton office.
16. I cannot recall doing a balance with the trainers.
17. I do not believe that this was adequate training.
18. When I was not able to balance the accounts, I did ring the helpline and ask them for anything that would help, including any additional training if necessary. This did not happen.

HELPLINE

19. I contacted the helpline 2-3 times per week. I rang numerous times about shortfalls. I did not get a satisfactory answer that could identify the problem on any occasion.
20. I remember being told that I should double check my figures for any errors, which I had already done prior to ringing the helpline. With the £15,000 discrepancy (detailed below), the helpline told me that they would check for any errors at their end of the transaction, but no one ever came back to me.
21. I also rung the Cash Centre in Chesterfield and on a few occasions they informed me that the Post Office would investigate, which seemingly they did not.
22. On one occasion, I was told by someone on the helpline that no other branch in the area was experiencing issues with GIROs failing to arrive at Chesterfield that I had been experiencing. I subsequently contacted my National Federation representative, who said that others had been experiencing these problems, and they were looking

into potential Royal Mail fraud. I therefore contacted the helpline again to inform them of this and they said that they knew nothing about any other branches having issues with Giros. I then called Chesterfield Cash Centre and they said the same thing, and that it was my problem and I would need to make good the losses.

23. I recall on a separate occasion that I told the helpline that I had spoken to a fellow subpostmistress from another branch to see if she could help identify the issues and to find out if she was experiencing similar problems.
24. I specifically recall the helpline telling me that I should speak to the helpline only, and should not be discussing the branch's issues with subpostmasters or staff from other branches.
25. Post Office deliberately isolated me.

SHORTFALLS

26. 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.
27. I experienced a series of losses ranging from £200 to £17,000 during the two years of my appointment. On each occasion, if I had the money available then I would put the cash in myself to ensure that the accounts balanced.
28. For the larger apparent losses, I rang the helpline and asked if I could pay them back through my remuneration, which I subsequently did and therefore I showed them as losses in the accounts.
29. In 2010 an alleged shortfall arose amounting to approximately £3,000.00. This sum related to an ATM machine transaction and I repaid this to the Post Office through deductions in my remuneration. This was shown as a loss in the accounts.

30. I had a friend who also had a cash machine so, I asked her to take a look and even she could not figure out what was going wrong.
31. In December 2010 an alleged shortfall arose amounting to £7,000.00. I repaid this to the Post Office out of my remuneration. This was shown as a loss in the accounts.
32. In May 2011 an alleged shortfall arose amounting to £15,000.00. I repaid this to the Post Office out of my remuneration. This was shown as a loss in the accounts.
33. In 2011 an alleged shortfall arose amounting to £5,000.00. This apparent loss related to Green Giro and I repaid this to the Post Office through deductions in my remuneration. This was shown as a loss in the accounts.
34. In September 2011 an alleged shortfall arose amounting to £46,710.27 (including £17,000 that I had found the night before) following an audit. I did not repay this to the Post Office. I was suspended on the same day, and therefore, did not complete the accounts.
35. The Post Office chased me for the £46,710.27 and sent demand letters threatening further action.

AUDITS AND INVESTIGATIONS

36. An audit was carried out on 22 September 2011. The night before, I carried out the accounts and identified an unexplained shortfall of approximately £17,000.
37. The following morning, without notice or warning, the auditors turned up at the branch. As soon as they arrived, I told them what had happened and they said not to worry, that they would find the £17,000. They did not involve me any further in their audit.

38. I noticed the auditor picking up green giro's and I had assumed that they must be there to help with this problem that I had been experiencing. The auditors then found a shortage of £46,710.27 and I was called by an Agent Contract Advisor at Post Office, whilst the auditors were still in the branch, who informed me that my contract was being suspended.
39. Zubeir Patel from Potent Solutions Limited called me almost immediately afterwards to say that he was going to run the branch during my suspension. It was clear that Mr Patel was aware of my suspension before I was.
40. I then got a visit from another individual at Potent, and it was clear that he too knew about my suspension in advance. It seemed to me that my suspension was predetermined, prior to the auditors arriving.
41. I have seen no evidence of any adequate investigation being undertaken. I asked my area manager, Karen Wrangham to assist and for someone to attend the branch to help investigate and identify what was going wrong. Ms Wrangham even told me that I was doing everything correctly.
42. On one occasion, relating to the £15,000 shortfall, the helpline told me that it was possible staff were stealing from me. At that time, the staff did not have access to such large sums of cash in any event. However, I started looking into the CCTV to attempt to find wrongdoing on the part of my staff, but there was none.
43. Ms Wrangham also informed me that the branch had suffered many issues, prior to my appointment. Post Office did not make me aware of these problems when I took up my position at the branch. She said that the previous subpostmaster had been down by at least £5,000 every month, and that she thought that I was aware of this. I clearly was not or else I would not have taken up the position in the branch.
44. Shortly after that, Ms Wrangham was made redundant so was unable to help further.

SUSPENSION AND TERMINATION

45. I was suspended on 22 September 2011 and a temporary subpostmaster was appointed by the Post Office on the day of my suspension.
46. Subsequently, I was not allowed back into the branch – I told the Post Office that I wanted to go through the CCTV to see if I could work out what had happened with various transactions and try to get to the bottom of the problems, but they refused me access.
47. My appointment was officially terminated by Post Office on 19 October 2011.
48. The Post Office informed me that my contract was being terminated on the basis of failing to maintain security, to manage the branch to the satisfaction of the Post Office, to make good losses without delay and to register one of my assistants with Post Office. I appealed this but the termination was upheld.
49. When taking up position at the branch, I had not considered leaving it, it was my plan for the future, and my son was going to take it over after me. Even if I was terminated, I would have expected to have been repaid my investment.
50. I received a call from another interim subpostmistress from another branch (so I presume that the Post Office had informed her of my suspension), and she said that she was going to get a license to run my branch, without paying me anything.
51. By March 2012, I found a buyer who ran a newsagent in the area. I called the Post Office and told them and they took his details. By July/August, the Post Office still had not communicated with the proposed buyer.
52. Later, he rung me and said Post Office had told him that he did not have to buy the branch from me and could save paying all that money by simply getting a licence and

moving into the branch. The Post Office refused to discuss it with me when I contacted them.

53. Eventually, the original interim subpostmaster who contacted me was lined up by the Post Office to take the licence. I contacted my MP who helped to stop this take place.
54. In the meantime, I had asked the interim subpostmaster in my branch to pay the rent to the Landlord directly. The Landlord and I had a meeting whereby he offered to buy me out of the lease for £80,000, which I rejected as I would not be able to satisfy my mortgage. The Landlord did not notify me of any issues at a meeting, however, subsequently, I was informed that the lease was being terminated for non-payment of rent.
55. A new subpostmaster took over and I was paid nothing.

HUMAN IMPACT

56. I suffered serious problems with the Horizon system, including shortfalls. I was investigated by the Post Office Fraud Team and was forced to pay monies to the Post Office, which meant I had to use my personal funds and the income from my shop.
57. I suffered losses of approximately £60,000.
58. The requirement to make good the apparent shortfalls caused me terrible stress and I was unable to sleep as a result.
59. I was using my savings, borrowing and selling personal items to make good the shortfalls.
60. After a while I ended up having to use the inheritance I received from my parents and, I also had to sell my mother's jewellery that she left to me to cover these losses.
61. I went from being comfortably off to having nothing.

62. It became a constant battle trying to keep a roof over our heads. I was in and out of court as they were trying to repossess my house.
63. I ended up working a minimum wage job doing 12 hour shifts just to keep our heads above water.
64. It was like being stuck in a nightmare where there was no escape. I lost 10 years of my life living in constant dread knowing that just one more thing could push you under.
65. I was devastated when it was alleged that I was responsible for the shortfalls. I became desperate, repeatedly asking for help, contacting Chesterfield Post Offices head office, the helpline and constantly being told no one else was having this problem.
66. I started to dread every Wednesday, sometimes I would stay in the office until midnight to go through everything hoping to find the error.
67. I reached a point where I could not leave the house anymore and this affected me for years.
68. To be questioned and accused of stealing was soul destroying. I have always been a hardworking and honest woman.
69. I trusted the Federation of Subpostmasters to help me but they let me down. No one believed me. I was not and am not a criminal, I have never even broken a law.
70. I was not convicted of a criminal offence, however, my son was.
71. My son Christopher Dugdale, who worked alongside me in the post office was interviewed after me by two men from the Post Office Fraud department. He confessed to theft and false accounting in order to protect me.

72. Christopher did not take any money but he thought if he took the blame I would be able to keep my home and business but I still lost everything.
73. When I found out Christopher confessed it was like a knife to my heart.
74. The Post Office investigated Christopher. They searched his bank accounts and his home and found no evidence of him taking any money. The Post Office decided to drop the theft charge if he pleaded guilty to false accounting.
75. Subsequently, my son, Christopher pleaded guilty to false accounting. He was fined and received community service.
76. This has had a terrible impact on Christopher's life. He now has a criminal record and as a result has only been able to find employment in a factory.
77. The allegations against me and my son were made public in the local community.
78. Everybody in the community knew me and I did not want to see or speak to anyone. I became isolated, stuck in the house, too scared to go out. It must have been about 7 years before I could show my face in the town and local shops and even then people had not forgotten.
79. My friends no longer wanted contact with me and even colleagues I had known for years blocked me.
80. My own family disowned me, accusing me of being a thief. My sister does not speak to me anymore because she thinks I took the money.
81. It broke my whole family up.
82. It has been awful and I have been struggling for 10 years.
83. I was a widow with my youngest son still at school and my eldest son, Christopher who worked with me admitting to theft. I felt like my heart had been ripped out. It

was only after I had been dismissed that he admitted to me he had not taken any money. He said his younger brother had already lost one parent and he could not let him lose another. He believed if he took the blame I would be able to keep my job and my home.

84. It tore my family apart. I had lost everything and now my son was facing prison for something he had not done. The investigation revealed no evidence of him taking any money. We got a solicitor and luckily he got a fine and community service.
85. My son, Christopher now has to live with a criminal record against his name.
86. All of my family have suffered now for 10 years as a direct result of the Post Office accusing me of taking money from them.
87. I have also suffered mental health issues as a direct result of everything I went through but I could not talk about this to anyone and I do not like to think about it or talk about it to this day.

CONCLUSION

88. I lost my career and my family as a result of the Post Office.
89. I am now self-employed and I create wellbeing programmes for women who have suffered. Prior to this, I had to work as a career doing 12 hour shifts on minimum wage to try and keep a roof over my children's head.
90. We have had no financial stability for the last 10 years because the Post Office took everything from me.
91. I have not stepped foot in a post office since and I never will again.
92. I have no trust in them.

93. I would like the Post Office to be held responsible for all the damage they have caused and I would like my money back.

94. I want to be put back in the position I was in 10 years ago.

STATEMENT OF TRUTH

I believe the content of this statement to be true.

Signed.....**GRO**.....Dated.....7.2.22

Marion Drydale