

Witness Name: Margaret White  
Statement No.: WITN0369\_01  
Exhibits: None  
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**IN THE POST OFFICE HORIZON IT INQUIRY**

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**FIRST WITNESS STATEMENT OF MARGARET WHITE**

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I, MARGARET WHITE, will say as follows....

**INTRODUCTION**

1. I am grateful to the Chair to be invited to provide a “human impact” statement, concerning the consequences to me and my family as a result of the Horizon IT system and Post Office Limited’s actions toward me and my family. The introductory paragraphs below provide a brief summary of my background, and to provide context to the detail of the human impact of the scandal on me and my family.
2. I am now 61 years old, I live in GRO with my husband. We have been together for 25 years and married for 3 years. I have two step children that live with us, aged 28 and 25.

**BACKGROUND PRIOR TO APPOINTMENT AS SPM**

3. When I left school, I immediately started working. I worked in a high-pressure company called PSINAT. I worked across various departments such as sales and buying, I worked there for about 10 years until they went into liquidation.

4. After that I worked for a company where I used to do music nights and background music in pubs for about 5 years.
5. I then moved to Milton Keynes where I worked at Matalan and Sainsbury for around 5 years.
6. Following this, I went on to work for a company called Reliance Security, and it was here that I met my partner, Mark.
7. I then moved back to Berkshire because GRO During this time I worked in a chemist as a counter assistant. The chemist also had a post office counter in but I was not involved in the operating of the post office itself. I was shown how to do some basic things in the post office, such as pulling out stamps from the stamp book but nothing to do with the Horizon system. I worked here for around 4-5 years.
8. After GRO Mark and I decided to move to Bicester because Mark was working up that way and GRO so it made sense for us to move there.
9. I was travelling back and forth from Bicester to Berkshire for a while to work in the chemist and I decided I needed a new job closer to home.

**DECISION TO BECOME A SPM**

10. Having just relocated to Bicester with my husband we were in need of some extra money and I wanted a job closer to home, so I applied for a job in the Oxford post Office, Summertown branch. The job provided us with an income and as Mark's boys were living with us, we needed the extra money.
11. When I applied for the job, I applied for a counter assistant role, and that was the role I thought I would be taking on. When I accepted the job offer I was accepted under the belief I would be working as a counter assistant.
12. When I started working there, I joined a manager who was employed by the post office and known as a 'floater,' he covered shifts as and when he was required to. On my first day I got called away GRO Then after a few days on the job the manager told me that he was moving on to somewhere else so I had to take over as manager.
13. I did not want to take on this role, as I had no previous experience in a managerial role. I felt that I had no option but to take on the role despite having never done anything like it before. I was thrown in at the deep end. The manager before me was training me but I did not feel well trained before he left.
14. It is important to say that it was never explained to me that if I became the manager, that I would have responsibility for all and any shortfalls the post office incurred.
15. I had a couple of area managers that came to the branch to assist me where they could. I tried the best I could but I never figured out how to do the end of week figures, and no one taught me how to do it properly. I was always dragging in the area manager for help because the staff I had could not help me.

16. After the previous manager left I had another 'floater' join me, it was as if odd people just kept turning up until they found someone full time. Eventually one member of staff joined me full time and worked as a counter assistant. I had to train her but I could only show her the most basic transactions as that is all I knew myself.

17. I was the Post Office Manager at the Banbury Road Post Office in Oxford for 2 years. The post office was attached to a newsagents that was run by a young couple.

18. I commenced my role as a Manager at Banbury Road Post office on 4 August 2003 and I was suspended on 19 October 2005, following an audit.

#### **TRAINING AND SUPPORT**

19. In terms of training, I had a couple of weeks with a man from the Post Office who would come into the branch and show me how to operate the office. He was a manager floater. This training was very inconsistent because [GRO] at the time, so I was often called away. [GRO] so it was left to me [GRO] and this meant there were lots of days where I had to be pulled away [GRO]

20. I was never offered to attend any training days or courses by the Post Office on the Horizon System. When I joined the branch the man who worked there, was the area manager at the time, and he showed me what to do for the first 3-4 weeks; but this was not sufficient training for me to take over as manager.

21. When he left he told me to call if I needed help but he never left any contact details. He also told me to contact the area manager if I experienced any issues.
  
22. I often tried to contact the area managers and they would offer help over the phone where they could. I remember saying to them I do not understand how I have been put in a role like this with no training and they would just say I will get used to it.
  
23. I received very little support from the Post Office. The way the post office was operated was wrong. Every night after I locked up I was told to hang the key for the Post Office in the back of the retail office. This meant that anyone who worked in the retail side of the business had access to the Post office keys. More often than not, the door to the retail side was propped open so really anyone could get to the keys.
  
24. The Post Office showed no care or support towards me; in fact, I felt their attitude towards me was shocking. By way of example, one night, the post office alarm went off at 1am and I was expected to go and deal with the matter alone.
  
25. I received a phone call to say the alarm was going off and I was expected to travel from my home on Bicester to the post office in Oxford to turn the alarm off. By the time I go there the man who ran the retail side of the business was already in the post office trying to turn the alarm off. However, I do not believe that he had permission to access the Post Office.
  
26. I would ask the Post Office to help me with the Horizon system, but I received no help, no one seemed to care. I would often mention to my husband that the figures did not tally up.

27. When I experienced issues, I would ring the area manager and tell them I needed help. They would come and try to assist me where they could, they became my right hand man but he was not there permanently.

#### **HELPLINE**

28. I often made contact with the Post Office helpline.

29. Most of the time the advisors would tell me over the phone how to resolve the issue.

30. In the end, a subpostmaster came in to show me how to run the post office and operate the Horizon system. She was in and out for around a fortnight, she would show me how to do transactions and operate the system but this was not formal training.

#### **SHORTFALLS**

31. In this section, I set out in very brief detail my experience of shortfalls arising from deficiencies in the Horizon 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.

32. I experienced shortfalls from the beginning of my tenure, at the weekly balance. It was just the odd amount here and there and I would always inform the area manager who would tell me it has to be there somewhere and I had to find the money.

33. If I could not find the money, I would often just put in the funds out of my own pocket. I never really told anyone about this, not even my husband knew at the time.
34. Following an audit on Wednesday 19 October 2005 a shortfall of £22,889.72 was discovered.
35. Further Post Office checks carried out by the auditors revealed an earlier shortage that had occurred on 20 August 2005 in relation to £28,150 being held in the suspense account as cash in pouches. However, Midway cash center claims to have never received the money. As a result, the audit shortage increased to a total of £51,039.72.
36. I was not aware that there was such a large shortfall. I was mortified when I heard the amount. I knew something was not quite right because the weekly balance was often short, but I did not expect it to be such a large sum.

#### **AUDITS AND INVESTIGATION**

37. As mentioned above my post office branch was audited on Wednesday 19 October 2005. When the auditors arrived, we handed them the keys and left them to it.
38. Initially, I was told there was a shortfall of £10,000 this went up significantly, and at the end of the audit, the shortfall was allegedly £22,889.72.

39. Following the audit further checks were conducted which supposedly revealed a shortfall of £28,150 that was held in a suspense account. According to the Post Office report, enquiries at Chesterfield and Midway cash center revealed that the £28,150 was never received at Midway cash centre. Therefore, the total shortfall had increased to £51,039.72.

40. I was contacted by the Post Office and asked to attend an interview. I was advised to not attend the interview without representation, so I contacted a Solicitor to seek advice and arranged to attend the interview with her.

41. At this point whilst I was aware that there was a large shortage, I did not realise how serious the situation was because I knew I had not stolen any money. I was just a naïve counter assistant unaware that I was going to be held responsible for any missing money.

#### **SUSPENSION AND TERMINATION**

42. Following the audit conducted on 19 October 2005 I was suspended from my role as post office manager and I was accused of stealing or being responsible for a total shortfall of £51,039.72.

43. During subsequent investigations, Post Office Limited alleged that I had falsified accounts to hide a further £10,000 shortfall.

44. At the request of the Post Office, I attended an interview in November 2005 at Kidlington Police station, Oxford with my solicitor, Ms Selby.



45. I was interviewed under caution by Mr Price, the investigation manager at the Post Office, and he questioned me on the missing £28,150 cash remittance and whether I had stolen this money from the Post Office. I repeatedly denied stealing any money from the post office during the interview when asked. I told the interviewer I would operate Horizon and check the system until the figures balanced but that *"if you can't, you can't"*. I was not asked what I would do if I could not balance the figures.

46. The interview was not a pleasant experience. Mr Price's attitude towards me was unfriendly and I felt he treated me as though I was a criminal and guilty of taking the money.

47. After being pressed about adding figures on to the cash my solicitor stepped in and said that she thought the interview had gone far enough. I think my solicitor could see that I was becoming distressed during the interview so she told Mr Price if they had further questions they can ask them another day.

48. During all of this my mother was dying and I was having to deal with that, I was under a lot of stress and at this point I realised that I was not going to get my job back.

### **CRIMINAL PROCEEDINGS**

49. The Post Office brought criminal proceedings against me, charging me with theft and false accounting. Ms Selby, the solicitor who attend the interview under caution with me dealt with the criminal proceedings for about 3-4 months.

However, she was promoted so had to pass my case onto her colleague who turned out to be useless.

50. On 16 June 2006, I attended a plea management case hearing where I pleaded not guilty to two counts of theft and five counts of false accounting.

51. When I started at the branch the Post Office sent over a young Indian man to work in the branch, he was not there to train me but, he knew more about the Horizon system than any of us. He tried to show me how different things worked on the Horizon system, he was a great help to me at the time. By the time it came to my prosecution he had gone back to India. The Post Office tracked him down but on the day of my hearing he disappeared, and would not take part in the proceedings.

52. On 5 November 2007, following discussions between the prosecution and my counsel, two further counts were added to the indictment alleging false accounting in relation to shortfalls of £28,150 and £10,000 respectively. On the advice of my barrister, I pleaded guilty to these additional counts and the other seven counts were ordered to lie on the file.

53. On day 3 of my court hearing my Barrister told me he really did not have time for my case because he had a bigger case in London to focus on and that he wanted to deal with my case quickly. My barrister advised me to plead guilty to false accounting because that would save me from going in the dock, I wouldn't be prosecuted for theft and I would get a suspended sentence instead of going to prison.

54. I kept being told I could end up serving 18 months in prison, which terrified me. I was advised that accepting the charge of false accounting would mean avoiding prison, which provided me with some relief. I wish I had never listened to my barrister, but at the time I did not know any better and I trusted the advice I was given. I was completely out of my depth, I really did not understand what was going on.

55. The thought of going to prison was killing me inside, so anything that meant I would avoid prison sounded like a good option; and my barrister made me feel as though pleading guilty to the charge of false accounting really was my best option. I was naïve towards the legal system and trusted his advice, all I could think about was the fact that I have got my children and husband and mother to look after.

56. I had no support because my husband Mark had to work and do the school run while my hearing was taking place, but had he have been there he never would have let me plead guilty to false accounting.

57. I felt terrible having to plead guilty but my solicitor advised me to take the offer and my Barrister could not wait to get out of there. Looking back, I should never have listened to his advice.

58. On 3 December 2007, I was sentenced to 51 weeks' imprisonment suspended for two years with a requirement to carry out 150 hours of unpaid work and a two-year supervision requirement. I was also ordered to pay £500 towards the costs of the prosecution.

59. Hearing my sentence made me feel guilty, like I had actually taken the money even though I knew I had not. My life just crumbled around me, I had been prosecuted for something I had not done, and I had no way to get out of this.
60. Last year I received a letter informing me that I could appeal my conviction, so I started the process of getting my conviction overturned.
61. My application was heard by the Court of appeal on 22 March 2022 and on 31 March 2022 the Court of Appeal quashed my conviction.
62. It has taken me all these years to get someone to believe that I did not steal any money and I should have felt completely elated when my conviction was quashed however, I couldn't help but feel too little too late.
63. Once you have been labeled a criminal and got a name like that for yourself no one is going to believe you're now innocent all these years later. No one believed me in the first place and the damage has already been done. My life was destroyed, my husband's life was destroyed and my children's lives were affected.

#### **HUMAN IMPACT**

64. The Post Office put me in a very awkward position from day one. I had applied for a low level counter assistance role, but I was thrown in to a managerial role because no one else was available to take on the role. The Post Office were aware of my lack of experience in such a role but they did not seem to care.

65. I had no idea at the time that being made manager, also made me personally responsible for huge sums of money. That was not the job I applied for.
66. The whole job was completely beyond my experience or ability. I struggled with things like postal orders and the end of day balancing. Then there was the task of ordering monies and taking monies in, dealing with driving licenses and passports which I was not trained to do. There was so much paperwork involved and not knowing how to do these things properly was very stressful and put me in a very difficult position.
67. Whilst I was employed at the branch, GRO for a couple of weeks. I had never been away before, and Mark and I had been saving for almost two years to go on this holiday.
68. The Post Office accused me of using post office money to book this holiday. I was questioned about this during my interview with the investigators and I had to inform them that I had booked through a travel agent and I was paying them £100 - £150 over several weeks and that I did not pay for it in one go.
69. To have a day off work was unheard of; it was unbelievable and very rarely happened. A man from London would come in most Saturdays to help cover the hours, I felt bad bringing him in all the time but he would fill in if we did not have anyone else to do so. This went on for about a year.
70. The impact this had on me was huge, I have lost 19 years of my life because of the actions of the post office against me. It has affected my entire life and my friends and family's lives too. We lost all of our friends as a result of what happened, and the only friends we have now know nothing about my

background. My husband and I both have big families but unfortunately, they all turned their backs on us too because of the allegations against me.

71. It totally changed our lives. We lost our home because we rented and the landlord wanted us out, so he gave us 6 weeks to move out. We were under so much pressure and stress at the time and [REDACTED] and I didn't even have the time [REDACTED] because we had to find somewhere to live.

72. We have been struggling ever since. We went from living a comfortable, happy life to having it all taken away from us because of the actions of the Post Office.

73. We lost so many friends because they assumed I was guilty. I even lost my best friend through it; it tore our friendship apart.

74. My reputation was destroyed because the local paper printed that I had been charged with theft, they did not even accurately report what had happened.

75. My husband suffered at work due to the rumors about me, and my children suffered because we were no longer able to give them the life they should have had. They were too young to understand what was happening at the time so we had to hide everything from them.

76. Our boys are now 28 and 25 and my husband and I have only just told them in the last 3 weeks everything that happened to me, and it was the hardest thing I have ever had to tell them.

77. How my husband and I stayed together through all of this, I will never know, but he is the only one who has stood by me all the way, and for that I am extremely grateful to him.

78. I could not get another job after the conviction. My options became extremely limited and my probation officer told me that I will struggle to find work again, because I was now considered a thief and I will never be able to work with children. Hearing things like that made me feel physically sick.

79. As part of my sentence, I was order to undertake unpaid work in a charity shop. After I had completed my hours there, I stayed on for a further 5-6 years because I knew I would not get a job anywhere else.

80. During all of this, GRO and I was trying to look after her while dealing with the accusations against me.

81. Over the years I have tried to block everything out because it clashed with my GRO I ended up being prosecuted at the same time that GRO  
GRO

82. My mental health suffered immensely through all of this. The whole thing turned me into a vegetable, I even tried to take my own life.

83. I felt as though I could not go out and even now my conviction has been overturned and the door is open, I still feel I cannot go out because I do not feel my name has been cleared, no one knows that my conviction was quashed.

**CONCLUSION**

84. I have lost 19 years of my life, time that I can never get back. I have been unable to work due to my conviction, I lost my home, family and friends, the post office took everything from me.

85. My husband and I had built a comfortable life together that the post office completely ruined.

86. I want the Post Office and all those who knew of the faulty system to hold their hands up and take some accountability for the harm they have caused.

87. We have suffered for too many years and it is about time those responsible experienced exactly what we went through.

88. The experience that we have gone through at the hands of the Post Office is horrendous and I do not believe it has changed today.

89. Someone needs to finally put a stop to this.

**STATEMENT OF TRUTH**

I believe the content of this statement to be true.



**GRO**

Signed: ..... Dated: 09/05/2022

**Margaret White**