

Witness Name: Ms Teresa-Marie Lean
Statement No: WITN0266_01
Exhibits: none
Dated: 20 January 2022

THE POST OFFICE HORIZON INQUIRY

WITNESS STATEMENT OF MS TERESA-MARIE LEAN

I, MS TERESA-MARIE LEAN WILL SAY as follows:

INTRODUCTION

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

BACKGROUND

2. I am now 54 years old. I have three children. I am a Consultant Nurse and Associate Director of Nursing for Lancashire and South Cumbria NHS Foundation Trust. I was also previously a Special Constable.
3. Prior to the problems I experienced with Post Office Ltd, I was a happy, outgoing, positive person, with a retail background built on completion of a graduate management scheme with McDonald’s restaurants.

4. My three children were raised in the village in which I had my post office, and attended the local school across the road from the post office. My former partner was also my business partner and he ran the news agency side of the business.
5. Previously, I had had a very successful career in hairdressing, as an Artistic Director.
6. Once I had my children. I gave up hairdressing, and did some part-time care work. This led to me applying to become a student nurse. As part of this process, I had to complete a college course. I chose to do a GCSE in child psychology, and it was my tutor who encouraged me to go on to do a psychology degree. On completion of this degree, I secured a graduate business management position with McDonald's restaurants.
7. I then went on to work for Shell UK, and Granada hospitality as a dual site manager. I was very successful in my career; and the next logical step was for me to move into area management.
8. It was a chance conversation with the previous postmaster about purchasing the business which led to serious consideration about becoming a subpostmaster.
9. I went into our village post office to use its services and the subpostmaster told me he was selling the post office and asked if I would be interested in buying the post office.
10. At that time, I was working in central Manchester and worked very long hours. I thought that purchasing the post office business would give me more time with my family, specifically my children, whilst allowing me to build and extend the business, giving myself and my family future financial security. I therefore applied to the Post Office to be appointed as the subpostmistress of our village post office.
11. I was a Subpostmistress of the Post Office at 129 Church Lane, Charnock Richard, Chorley, Lancashire PR7 5NA from around 1 June 2001 to 5 May 2005. I lived in on the premises, which I extensively developed.

12. We operated a retail business from the premises, known as Charnock Richard Village Store, which included a news agency, off licence, DVD hire and sold general groceries. I employed two assistants, one in the shop, and one in the Post Office. My children also helped out in the shop.
13. During 2003, I requested that the Post Office reduce the opening hours of my post office, as the business did not warrant being open 34.5 hours per week. Post Office would not agree to this. Following a long and protracted negotiation in which I had requested my proposal be passed to the next manager up the chain, the Post Office would not alter their position. Finally I was offered a reduced hour's contract for the same remuneration by a female manager who was covering for someone on holiday. Naturally, I accepted this, signed the forms, and returned them to Post Office. When the manager in charge returned from holiday, they objected to this agreement. Having sought advice from a solicitor, I insisted that the agreement was binding. Finally, Post Office had no choice other than to honour the reduced hours contract, but very unhappy about it.

Training and Support

14. A female trainer spent 8 or 9 days with me during my first 2 weeks in post. She talked me through the various transactions as and when the customers' requirements arose. The Post Office trainer covered balancing during the first week and she completed a balance and I observed. We planned that the following week I would carry out the balance with the trainer observing me, however, she couldn't stay during the second week, so I had to complete the balance on my own.
15. When I conducted this first balance on my own it was approximately £21.75 down. I looked into it, and identified that the issue was in connection with my own family allowance transaction and noted that the problem arose because I had forgotten to put the docket in the box, which resulted in the system showing a shortfall on Horizon.

16. I was told by the trainer who came back the next day that I would have to repay the shortfall myself, even though there wasn't actually any loss incurred by Post Office.
17. My impression of the training was that it was very much a 'work it out as you go along' process. It was very daunting in the beginning and the system seemed very antiquated and temperamental.

Helpline

18. I estimate that I contacted the Helpline 2-3 times per week with regard to problems relating to alleged shortfalls and /or balancing.
19. In or around May 2005, I rang the Helpline to report a £500 deficit upon balancing that ultimately led to my contract being terminated.
20. I found the advice to be less than helpful, as I was told by the Helpline staff to 'put it in the suspense account'. This did not identify or help me to rectify the problem and then an auditor was sent out the following day, who identified a £2,000 deficit which later rose to £10,000 and finally to over £35,000 when the Post Office pursued civil action against me.
21. The area manager Mr Galvin came to see me, he was very apologetic although he could not give me any explanations either as to why the anomalies with Horizon had occurred. As a result, of my experience, I found Post Office Limited to be bullies who liked to ride rough shod over people. It was not a pleasant working relationship.

SHORTFALLS

22. 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.

23. I would estimate that throughout my position in the branch, I paid (or Post Office deducted) around £20,000 in respect of shortfalls.
24. There were numerous shortfalls under £100 for various sums between £5 and £50 totalling around £400-£500 on various dates. I repaid these shortfalls using money from the retail side of the business. The Helpline were notified but not always for small discrepancies. I paid the shortfall to balance the accounts.
25. A £500 shortfall occurred which I reported. This led to an audit, which I describe below.

Audit and investigation

26. I believe that there were two audits.
27. On the occasion of the first audit, I remember that Horizon balanced to the penny. There were no significant issues raised by the auditors.
28. The second and final Audit occurred in around May 2005. A £500 discrepancy arose, which I reported to the Post Office. There was an audit after I reported this,
29. One auditor arrived at the branch. I was not present for the audit. I was in the property but not given any opportunity to witness the audit or be involved in any way.
30. I was not concerned at the time, as I had already reported the £500 discrepancy to the Helpline and did not have any worries that anything else would be wrong.
31. I was therefore horrified when the auditor told me there was a £2,000 discrepancy.
32. Over the course of the following months and years, the initial shortfall of £2,000 rose to £10,000 and finally to over £35,000 as the Post Office pursued me for payment.

33. In letters that the Post Office sent me while pursuing me for payment of this supposed shortfall, the Post Office inflated the figure, to included legal fees; and the sum finally rose to £35,000.
34. At the time of the audit, I rang the Area Manger immediately for help. Unbeknown to me was already on his way to my post office to suspend my contract. I was not given any oppportunity to be involved in any discussion around solving what might have been the problem.
35. In my certain view the Post Office never conducted any adequate investigation. The Post Office officials just seemed to ignore me and just told me that I had to pay. I was told I had to repay the deficits without any explanation.
36. Over time, the Post Office increased the sum they said was due to them.
37. As I have said this increased from £500, to £2,000 to £10,000 to £35,000. The Post Office told me in correspondence that if I did not pay up the sum would keep increasing. I was terrified that I would lose everything. This went on for over 5 years before I finally agreed, under pressure, a settlement and paid the Post Office £17,500.

Suspension and Termination

38. I was suspended in May 2005. My contract was suspended due to the alleged shortfalls.
39. The branch remained open and a temporary subpostmaster was appointed by me. I arranged this myself with a neighbouring subpostmistress called Lisa (surname unknown) who ran a branch in Ecclestone, and she took over together with another member of her staff. I was told I could not have anything to do with the business.
40. The Post Office took all the records from the branch away with them. They carried out the suspension in a very threatening and hostile manner without any support in terms of solving the problem.

41. I resigned soon after my suspension. The Post Office refused to listen or take on board what I had said, so I was terrified of being sacked even though I knew I had not done anything wrong.
42. I thought that I was the only subpostmaster that this was happening to. I felt I had no option but to resign, and I was really worried about my livelihood and reputation.
43. The loss of the branch had an impact on the rest of the business and ultimately it declined. I was not able to sell or transfer my business. I offered it to the owner of the other shop in the village, but he did not see it as a viable business.
44. My other businesses suffered and, as a consequence, and I lost everything. I sold the property in 2013 for £265,000. It went on the market originally for £399,000.
45. Years later, it crossed my mind whether the Post Office had perhaps engineered the closure of the branch to avoid paying me compensation for it closing under the Network Transformation Scheme.

Civil and Criminal Proceedings

46. The Post Office pursued civil proceedings against me for recovery of the alleged shortfalls. Although legal proceedings were not issued, they made repeated formal demands with threats.
47. Ultimately, I had to settle with Post Office and pay out before it got to court, as they told me that if I didn't settle with them that the amount owed would continue to rise.
48. I settled out of Court with the Post Office, under duress. They demanded £35,000 and in the end, they told me they would settle for £17,500, otherwise they said that the sum would just keep increasing. I also incurred £5,000 of legal fees.

Losses

49. I paid the Post Office around £20,000 in relation to supposed shortfalls. The Post Office told me that I had no alternative but to pay the shortfalls and pursued me for payment of shortfalls, which were clearly not my responsibility, but caused by the Horizon System.
50. I lost value in the business (Post Office and retail shop) but am unable to quantify this without expert valuation evidence. I purchased the residential property for around £175,000, with a business loan and savings from a previous property.
51. I paid £50,000 for the Post Office business. I also paid for the purchase of stock, newspaper bills that had not yet been paid. I paid for the conversion of the residential property to business premises and refurbishment of them, which cost approximately £20,000 for shop fit out and associated works. After the business declined, I converted the branch and retail shop back to residential premises, and spent a further £5,000 on works before it was finally sold in 2013.
52. My contract was suspended and I resigned after a couple of months and closed the office. Loss of earnings during suspension: £1000 per month.
53. If it were not for the events that occurred, my plans in my role were to continue with the business until I received compensation for its closure under the Network Transformation Scheme. Alternatively, if the post office remained open I would have continued to run it until my retirement
54. I incurred legal fees of around £5,000 in regard of the civil claim, which Post Office pursued against me.
55. I also suffered serious reputational damage and health issues as a result of the Post Office action against me, which I detail in the human impact section of this statement.

HUMAN IMPACT

56. As I have said, I suffered serious problems with shortfalls at my Post Office. When shortfalls arose, I reported them to the Post Office seeking help from the Helpline.
57. I reported a £500 deficit in the balance. The Post Office conducted an audit which allegedly revealed a shortfall of approximately £2,000. This later rose to £35,000 during the course of the Post Office's civil action against me. I was provided with no explanation of the audit process or how these figures were arrived at.
58. I was investigated, suspended and pursued by the Post Office. I was ostracised in my local community, my relationship broke down, I had to change career and move out of area.
59. I lost my business, income, property and future.
60. I was party to the mediation scheme and received £23,000. I was also party to the group litigation; as such, I am excluded from the Historic Shortfall Scheme. I have been denied the ability to obtain compensation anywhere near the financial and other harms I suffered.
61. I lived in a small village, in which I had bought my children up in. I could not tell my children what had happened, because I was ashamed, as it was impossible to explain to them what had happened in a way that they could understand.
62. I could not explain what was happening even to myself. I lived in constant fear that I would go to Prison. It was rumoured in the village that I had been 'sacked'.
63. The Post Office action against me had a huge detrimental effect on my well-being and mental health, my relationships, my reputation in the small village that I lived in, and caused considerable stress to my parents, who loaned me the money to pay Post Office Limited, with absolutely no proof that I owed the monies.

64. I lost my livelihood, and had to move area and return to University to retrain. I could not face applying for a job, as I was terrified I would be given a bad reference or that another employer would think I was a thief.
65. For example, I recall going to a neighbouring post office in Coppull, with my mum. There were two elderly women from my village in the queue, I offered them a lift home. When they got in the car, they asked me 'why have you been suspended by the post office?'
66. I was horrified by their question, and tried to deny it. The two women told me the subpostmaster at Coppull had told them that I had been suspended.
67. I reported this to the Post Office area manager who denied that the Post Office had told the Coppull subpostmaster of the actions taken against me. I did not believe the Area Manager, as there was no other way that the Coppull subpostmaster could have got this information, except from the Post Office.
68. I subsequently moved out of the village I had lived in and bought my family up in for 22 years, and moved 20 miles away. I felt forced to move as a result of what had happened.
69. I suffered a huge dip in mental health, I could not sleep, I could not eat, and I suffered with depression. My relationship of 15 years broke down, due to constant arguing trying to ascertain what had happened. As I have said, the discrepancy that I reported to the Post Office started at £500, and subsequently went up to £2,000 and later rose to £35,000.
70. I was questioning my partner as to how this shortfall had arisen, because I trusted the Post Office. This caused huge strain in our relationship, which broke under the pressure. I later discovered, during the Group Litigation, that the Horizon System was flawed and that very many subpostmasters like me had been ruined by the Post Office.
71. Ended up in debt to my parents; and in debt more generally.

72. It was, and still is, the worst part of my life. I still have nightmares trying to work out what happened.
73. My life was literally torn apart. My reputation was in tatters, my confidence destroyed. I lost my business and my home, as they were under the same roof. I was forced to sell my Hairdressing Salon, which I had built and was leasing out as my future pension fund, just to try and stay afloat financially.
74. As I say, my relationship broke down, and I was forced to move out of the area due to feelings of shame generated by rumours.
75. Fortunately, I was not charged with any criminal offences, but the accusation will live with me forever. It was the worst thing I have ever experienced in my life. My professionalism and Integrity is everything to me.
76. I had in the past been a Police Special Constable, as I have very strong morals and a strong sense of justice. I was diagnosed with Autism in 2018 and following counselling I was advised that a strong sense of injustice is a very strong trait of autism.
77. This sense of injustice almost destroyed me, and I am ashamed to say that I considered ending my life several times prior to moving out of the village by throwing myself in front of a train at Chorley train station. I even called a taxi one evening to take me to the station so that I could kill myself. I cancelled the taxi when it arrived.
78. I went from being an upstanding member of the community to being whispered about; people would look away when they saw me.
79. I became clinically depressed, and was treated with antidepressants and even contemplated taking my own life at the time. My parents also lived through this experience with me. They knew I was not a thief, but could see how it was affecting me and this caused them an enormous amount of stress and worry also.

80. I have one sister, so we are a very close family, I do not know what I would have done without them, but I am very angry that my parents had to go through this, and still are. They are in their late 70's and do not deserve to have been caused such worry.
81. I was too ashamed to tell my children about what happened. They still do not know the facts to this day. I did not want them to worry; however, I am sure they must have heard rumours, as the whole community were talking about it.
82. I moved over 20 miles from where I lived, for 22 years, in order to avoid seeing people, as I was so upset that my reputation had been tarnished; nothing goes unnoticed in a small village.

CONCLUSION

83. I consider that I am one of the fortunate ones, as I was not prosecuted and convicted. I would not have coped with that, and I am sure had that happened I would have ended my life.
84. However, I lost everything. My business, income, home, future, reputation and relationship as a result of the Post Office action against me.
85. I do not like the word compensation, it does not describe what I am seeking. I want to be repaid for what was taken from me.
86. I did not have an accident that requires compensation. The Post Office knowingly or recklessly destroyed my life. I want that to be put right.
87. I also want a full explanation of what happened and why. I want to know when the Post Office knew its Horizon System was faulty and created shortfalls from thin air.
88. If this was known from an early stage, as I believe it was, I want to know why the Post Office did not investigate and fix these problems, but instead pretended that their

system was sound. I also want to know why the Post Office pursued subpostmasters like me with such determination.

89. Although I want my reputation restored, I do not believe that this can happen. The Post Office ruined my reputation in the village I live in for 22 years, and where I had raised my children. The damage to my reputation cannot be restored by magic.

90. I also want to know if Government knew that the Post Office's Horizon System was flawed, and knew about and permitted what the Post Office was doing to subpostmasters across the county.

Statement of Truth

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

Signed 

Teresa-Marie Lean

Dated *20th January 2022*