

Thursday, 19 May 2022

1
2 (9.30 am)
3 **SIR WYN WILLIAMS:** Good morning, everyone.
4 Yes, Mr Blake.
5 **MR BLAKE:** Good morning, Chair. This morning we have
6 Mr Gormley, Mrs Elliott, and we have some further
7 summaries to be read.
8 **SIR WYN WILLIAMS:** Let's just get ourselves prepared.
9 Fine.
10 **JOHN GORMLEY (sworn)**
11 **Questioned by MR BLAKE**
12 Q. Could you give your full name, please?
13 **A.** John Gormley.
14 Q. Mr Gormley, in front of you you should have a witness
15 statement dated 25 April of this year. Could I ask
16 you to look at final page. I think that's page 10 of
17 10.
18 **A.** Yes.
19 Q. And can you just confirm that that is I think your
20 electronic signature at the end?
21 **A.** That is my electronic signature.
22 Q. Is that statement true to the best of your knowledge
23 and belief?
24 **A.** That is true to my knowledge and belief.
25 Q. Thank you very much.

1

1 Q. Was it doing well?
2 **A.** It was store of the year in 2000.
3 Q. We're obviously here to talk about the Post Office
4 today. How did you first become involved in the
5 Post Office?
6 **A.** Well, the franchise was offered to me in relation to
7 the supermarket first and then, shortly after that,
8 I was approached about the post office.
9 Q. Where was the post office?
10 **A.** The post office was in Shantallow shopping centre.
11 Q. Is that far away or near --
12 **A.** It's on the border.
13 Q. And I think this was around 2002, wasn't it?
14 **A.** It was around 2002.
15 Q. At the time did you know how to run a post office?
16 **A.** No.
17 Q. And you took it over.
18 **A.** Yes.
19 Q. Did it stay in its original location?
20 **A.** It was moved into the store. We had a revamp to the
21 modern image. We had to bring the image up and based
22 a lot of money.
23 Q. Can you give us an idea of the size of the
24 post office?
25 **A.** The total size for the community to queue up and all

3

1 Can you tell us where you grew up and where you
2 are from?
3 **A.** I grew up in County Derry. I'm now living in County
4 Donegal.
5 Q. What was it like where you were growing up?
6 **A.** Well, we were born and reared on a small farm County
7 Derry. I went to college in Derry and then I went to
8 higher education here in Belfast, '69.
9 Q. I think you were 17 when you moved to Belfast?
10 **A.** That is correct.
11 Q. After studying can you tell us the jobs you had?
12 **A.** I studied engineering and it was from 1970 I think to
13 about '74 -- 1974, here in Belfast. I completed my
14 courses and had a few -- I spent one year in Sirocco
15 Engineering Works here and then eventually I moved to
16 Courtaulds who were a big company, textile company.
17 Q. At some point I think you got married?
18 **A.** I got married in between, yes.
19 Q. And you purchased a supermarket in Donegal?
20 **A.** Well, first of all, I purchased the supermarket in
21 Donegal, Courtaulds decided out of the blue to pull
22 out of Ireland. We got our lump sums and we invested
23 in a retail outlet in Donegal 1982.
24 Q. How many people did you employ?
25 **A.** Well, it was built up to about 50 at one stage.

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1 was about 500/600 square feet.
2 Q. And compared to other post offices that you know, was
3 it --
4 **A.** It was one of the top six post offices. It was among
5 the top six in Northern Ireland.
6 Q. Is that biggest in size and in terms of footfall or in
7 terms of profit or ...?
8 **A.** Well, it was a deprived area and there was huge
9 payouts.
10 Q. Were you trained when you took over?
11 **A.** Well, I was asked and I did go to the Royal Mail in
12 Belfast and had a day's training.
13 Q. Presumably there were already staff that were
14 working --
15 **A.** There were seven. We inherited seven staff from
16 the -- it was community-owned, and we inherited the
17 seven staff.
18 Q. And had those staff been trained, as far as you are
19 aware?
20 **A.** Well, as far as I was aware they were trained.
21 Q. What was your day-to-day involvement in that
22 post office?
23 **A.** Well, obviously the bottom line every week we, you
24 know, it was a bit -- making sure that the business
25 was achieving what it was set out to achieve.

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1 Q. And you were the subpostmaster.
 2 A. I was the subpostmaster.
 3 Q. Do you recall a contract with the Post Office at all?
 4 A. Well, I had a contract for sure. I just can't
 5 remember signing it now.
 6 Q. We've heard a lot about shortfalls and discrepancies.
 7 When did you experience your first discrepancy?
 8 A. Well, I would say probably second/third week there.
 9 Q. And was it a large one, small one?
 10 A. Well, it wasn't large and it wasn't small. It was too
 11 much, you know. I think around £60/80 which was, you
 12 know, quite a -- you had to question it big time.
 13 Q. Did you raise it with anybody?
 14 A. Well, the first was the manager, the appointed manager
 15 of the Post Office, and he says this is an ongoing
 16 thing. This is a problem. We have to -- you know, it
 17 has to be made good every week. If there's
 18 a shortfall it has to be made good.
 19 Q. So you had the impression that it had happened before
 20 you took over?
 21 A. Well, I was very weak. I didn't do enough due
 22 diligence in relation to this particular aspect of the
 23 game, shortages.
 24 Q. Did you raise it with the Post Office?
 25 A. Well, I've probably about six/eight weeks, maybe two

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1 shortfall, and obviously we were going with the
 2 manager of the Post Office says, "It's practice here,
 3 you have to write a cheque and make good the
 4 shortages", and we did do that. But second year
 5 pressure was really, really coming on us about the
 6 shortages, you know.
 7 Q. Is that around 2003?
 8 A. About mid-2003 the manager of the post office handed
 9 in his notice and obviously we appointed a new manager
 10 which had plenty of background training as good as the
 11 previous manager.
 12 Q. Can you tell us what your relationship was like with
 13 the staff at that time?
 14 A. It was strained, put it like that, because shortages,
 15 you know, I mean, they had to be addressed and I was
 16 making no headway in addressing them.
 17 Q. When you say they were strained, can you give us an
 18 idea of what you mean.
 19 A. Well, staff knew they were coming under pressure and
 20 obviously it got to the stage that, you know, it was
 21 put to me you don't trust us, you know, about these
 22 shortages. I never thought the Horizon System was
 23 going to produce shortages, never thought. I always
 24 was of the assumption that, the same as a cash
 25 register, it had to be pretty accurate.

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1 months, it was raised with the Post Office big time.
 2 Q. And what was their response?
 3 A. Not a lot. They said it's normal practice; if there's
 4 a shortfall, it has to be made good.
 5 Q. Did you have any visits?
 6 A. We had a regional manager I think probably that
 7 particular post office would have been visiting every
 8 two weeks.
 9 Q. Did they assist you with the shortfalls?
 10 A. Not much. The assistance was not there.
 11 Q. Did you ring the helpline?
 12 A. The helpline -- the manager rang the helpline and more
 13 training was given to the staff, you know, but to no
 14 avail.
 15 Q. How did you deal with those alleged shortfalls?
 16 A. Well, as time went on the pressure started to grow,
 17 you know. I was getting pretty worried. There was
 18 weeks it could have been 100 and there's weeks it
 19 could have been down to 30, you know, pounds short.
 20 Very, very few weeks it was break even.
 21 Q. Did you pay for it --
 22 A. I rarely seen a plus. I rarely seen a plus.
 23 Q. And noticing the minuses, how do they go back up?
 24 A. Well, how do they got back up? This was presented to
 25 me every week at the close of business, this

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1 Q. And you said that you had a new manager.
 2 A. Yes, a new manager.
 3 Q. What happened with that new manager?
 4 A. Well, we let him bed in. The person had to get bedded
 5 in and, you know, it was ongoing. It was probably no
 6 fault that it was ongoing but at this stage the
 7 pressure was building up at her. You know, "Am
 8 I getting accused for stealing the money here?" And
 9 a year, probably six months to a year, we got
 10 a resignation from her and a few weeks later we got
 11 constructive dismissal put to us.
 12 Q. So there were legal proceedings for constructive
 13 dismissal?
 14 A. Legal proceedings.
 15 Q. How did that relate to Horizon?
 16 A. About the shortages, you know. She was being blamed
 17 for the shortages.
 18 Q. In 2008 you resigned as a subpostmaster?
 19 A. That's correct.
 20 Q. Why did you resign?
 21 A. Well, I was in deep, deep issues in relation to the
 22 supermarket because the shortages was continuously
 23 getting -- the supermarket was continuously making
 24 good the shortfalls.
 25 Q. Do you have an idea, we've talked about 2002 to 2008,

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1 do you have an idea over that period approximately how
 2 much you had paid into the system?
 3 **A.** Well, up to 2008 a rough guess you are looking at
 4 £20,000.
 5 **Q.** We're here today to talk about the human impact and
 6 I want to know about the impact on you personally.
 7 Did it have an effect on your mental health?
 8 **A.** I was completely stressed out, completely stressed
 9 out. Come 2007 we did make a decision this has to be
 10 offloaded and we convinced -- first of all, we had to
 11 convince -- there was huge debts building up in the
 12 supermarket, obviously, as a franchiser and we were
 13 coming under pressure for money and we decided we
 14 would sell the supermarket back to them, back to the
 15 supplier. And we brought the situation to them at the
 16 post office, would they be interested in taking over
 17 the post office, and probably six months later, yes,
 18 they decided that they would take the post office.
 19 **Q.** Did it affect your personality?
 20 **A.** I was well down at that stage and I didn't want to
 21 know much about -- you know, I didn't want to express
 22 my depression for a start, I was not the type of
 23 person. I probably never knew -- I have no memories
 24 of ever going to the doctors or anything with any
 25 ailments but I had serious pressure. I just didn't

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1 to know about it. I just couldn't believe for one
 2 minute that the Horizon System -- I still didn't even
 3 believe until I saw it brought up in the local
 4 newspapers, I think it was the Belfast Telegraph, and
 5 then it started probably right then. This applies to
 6 me big time.
 7 I got myself pulled together and started making
 8 enquiries through the Hudgell family and from there it
 9 was, you know, explained to them exactly what happened
 10 the whole way through. We were very, very much on the
 11 breadline and still have know -- you know, we still
 12 have issues to deal with.
 13 **Q.** Have you applied more recently?
 14 **A.** Pardon?
 15 **Q.** Have you applied more recently for compensation?
 16 **A.** I have applied but, you know, I've no avail yet,
 17 absolutely no avail. They're not interested.
 18 **Q.** So when you said you've had no avail?
 19 **A.** I've had no -- they're not interested.
 20 **Q.** Did you receive a response?
 21 **A.** I'm outside the limit. It seems to me I'm outside the
 22 statute of limitation.
 23 **Q.** So you're outside the time limit?
 24 **A.** I'm outside the time limit. This is what they say,
 25 but I find it hard to believe that they are going to

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1 want to express.
 2 **Q.** How about your family?
 3 **A.** My wife was feeling the pressure big time -- really,
 4 really big time -- and it was affecting our marriage.
 5 Obviously, we didn't know whether -- at one stage were
 6 we going to have a loaf of bread for the end of the
 7 week next week.
 8 **Q.** And the financial impact more generally?
 9 **A.** The financial impact was we were terribly indebted to
 10 the supplier, and the residual debt we agreed a price
 11 for the post office pretty quickly. We had our
 12 solicitors all legally involved and there was
 13 a residual debt that was transferred to my business in
 14 Donegal.
 15 **Q.** It's right to say you applied for compensation.
 16 **A.** Was it fair to say I applied? No, I was too far gone
 17 at that stage. I wanted to get it off my mind, hoping
 18 that I could recoup it in Donegal but the residual
 19 debt was very, very big.
 20 **Q.** Did you apply to the Historic Shortfall Scheme?
 21 **A.** I just wanted it washed out of my mind. I didn't
 22 apply for the simple reason I just wanted to feel free
 23 and get it off my mind, get it out of the road
 24 completely. I didn't want my family to know about it
 25 or nobody to know about it. I didn't want my friends

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1 cough up.
 2 **Q.** Have you pursued it further?
 3 **A.** Well, we're pursuing it and, you know, it's going to
 4 be a long drawn-out situation but I have my doubts
 5 that this is going to come good.
 6 **Q.** Is there anything you would like to say to the Chair
 7 today?
 8 **A.** Well, I find it hard to believe that this can happen,
 9 that an organisation like the Royal Mail can get away
 10 with what they have got away with. It's only very,
 11 very recently that I've started to see in the
 12 newspapers across the water obviously very recently
 13 here the devastation that they have done. I can't
 14 understand how it got so far or where was the
 15 Government at this stage? Were they not aware of it?
 16 You know, this is the disappointing thing about
 17 it. Who was overseeing this Royal Mail or -- to be
 18 quite honest with you, I never could figure out who
 19 run it or was it a Government body or what it was.
 20 But there's serious questions to be asked, really
 21 serious, you know, and you know I don't know what the
 22 end game is going forward with them. I think they're
 23 going to put up a fight for compensation.
 24 **SIR WYN WILLIAMS:** In relation to your claim for
 25 compensation, as I've understood what you've told me,

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1 when the Historical Shortfall Scheme was first
 2 announced you just didn't feel able --
 3 **A.** I wanted it washed off my mind.
 4 **SIR WYN WILLIAMS:** You just wanted to forget about it.
 5 **A.** I wanted it washed away. It's only when it hit the
 6 papers again, I think it was the Belfast Telegraph
 7 newsletter, some of those papers I was reading, this
 8 was about probably 2014 or 2015, I can't remember what
 9 years now, but this all --
 10 **SIR WYN WILLIAMS:** That's what I wanted to ask you about
 11 because there have been various stages and I just
 12 wanted to be sure that I understood what your evidence
 13 was.
 14 In round about 2015/2016 there was considerable
 15 publicity about the possibility of claiming
 16 compensation and then we know that Mr Alan Bates and
 17 a number of other postmasters started proceedings in
 18 London and that was 2017, okay. And then that was
 19 fought through for a good long while and then when it
 20 was settled, and that's at the end of 2019, shortly
 21 after that, so 2020 now, the Post Office announced
 22 what's called the Historical Shortfall Scheme and they
 23 gave three months I think it was to start with for
 24 people to apply.
 25 Now, when you were telling me that you were

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1 aware of a scheme but you didn't apply in time, are
 2 you talking about the litigation that went on in
 3 London but you didn't join it or are you talking about
 4 the Historical Shortfall Scheme, because that didn't
 5 come about until 2020.
 6 **A.** That's correct.
 7 **SIR WYN WILLIAMS:** That's the one.
 8 **A.** I was confused. I didn't know what was what and
 9 anyway Covid kicked in in 2020.
 10 **SIR WYN WILLIAMS:** Yes, Covid came.
 11 **A.** Game was over and everything was forgot about.
 12 I didn't even see papers relating to the final dates.
 13 **SIR WYN WILLIAMS:** Then, as I understand it, more recently
 14 you made another -- you have made an application.
 15 **A.** I have made an application but --
 16 **SIR WYN WILLIAMS:** And that's been turned down.
 17 **A.** It's been turned down. Very disappointingly.
 18 **SIR WYN WILLIAMS:** All right.
 19 **A.** Very disappointingly.
 20 **SIR WYN WILLIAMS:** I fully understand, everything now,
 21 Mr Gormley.
 22 **A.** You know, I still -- I can't figure out myself how
 23 this could happen because an IT system, like a cash
 24 register, you know, nobody questions the cash
 25 register. I always believed that we were wrong, I was

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1 to blame. Was there sloppy fingers or what was the
 2 story? I couldn't buy into the system of the IT
 3 system being wrong until it hit the newspapers.
 4 **SIR WYN WILLIAMS:** Sure, yes, all right.
 5 **A.** And, you know, newspapers is rarely read them. It may
 6 have been a news bulletin. I probably did see it in
 7 a paper but the news bulletins carried it, not
 8 often --
 9 **SIR WYN WILLIAMS:** Yes.
 10 **A.** -- but they did carry it. And it did register in the
 11 end. It started to register me. Here I am blaming --
 12 I blamed my staff and I'd got into a situation where
 13 the business and the store started to go down big time
 14 because obviously, you know, the blame game was being
 15 put on the staff in relation to shortages, you know.
 16 But I always made good every week for I knew the
 17 consequences, you know.
 18 **SIR WYN WILLIAMS:** Yes.
 19 **A.** We had to make good at all stages.
 20 **SIR WYN WILLIAMS:** Well, you're not the first person to
 21 tell me that one of the effects of all this is that
 22 there's a break down in trust between the
 23 subpostmaster and his office staff --
 24 **A.** Exactly, and that was our case and we were in a very
 25 volatile place and I had to use measured words in

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1 a big way.
 2 **SIR WYN WILLIAMS:** Yes.
 3 **A.** I had to protect staff but, at the same time, the
 4 business was going down and down. The supplier was
 5 owed a fortune. You know, we weren't able to meet our
 6 direct debits, and a gun was put to our head, "What
 7 are you going to do about it?"
 8 **SIR WYN WILLIAMS:** Thank you very, very much for coming to
 9 explain all this to me.
 10 **A.** Thank you, and I have to thank the Hudgell family.
 11 **SIR WYN WILLIAMS:** The idea of a public inquiry is that
 12 people can come and tell us what they think is
 13 important about all this and it's very important that
 14 people come forward; so thank you that you did.
 15 **A.** Thank you very much for taking the time.
 16 **SIR WYN WILLIAMS:** All right. We'll take a short break
 17 and we'll go on to the next witness.
 18 **(9.53 am)**
 19 **(A short break)**
 20 **(9.58 am)**
 21 **MS KENNEDY:** Chair, our next witness is Mrs Elliott.
 22 **FIONA ELLIOTT (sworn)**
 23 **Questioned by MS KENNEDY**
 24 **Q.** Could you confirm your full name please.
 25 **A.** Fiona Elliott.

16

1 Q. And in front of you you should have a statement. Do
 2 you have a copy of that statement in front of you?
 3 A. I have.
 4 Q. I believe it runs to seven pages.
 5 A. Yes.
 6 Q. Did you prepare that statement for this inquiry?
 7 A. Yes.
 8 Q. On the last page there should be a signature. Is that
 9 your signature?
 10 A. Yes.
 11 Q. Have you read through this statement recently?
 12 A. I have.
 13 Q. Is it true to the best of your knowledge and belief?
 14 A. It is.
 15 Q. I am going to start by asking a couple of questions
 16 about you? Where do you live? Whereabouts in
 17 Northern Ireland?
 18 A. Clady, Strabane, County Tyrone.
 19 Q. Who do you live with?
 20 A. My husband and four children.
 21 Q. How long have you been married?
 22 A. 20 years.
 23 Q. Can you tell us a bit about your area and where you
 24 grew up?
 25 A. It's a small rural village just on the border between

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1 Donegal and Tyrone and it's a very close-knit
 2 community. I've lived there all my life, so I have,
 3 and my family have all lived there for years as well.
 4 Q. Why did you want to buy a post office?
 5 A. It had come up for sale, the shop and the post office
 6 and a house beside it, and we thought it would be
 7 a good opportunity, a good pension for us and take us
 8 on to retirement. So we put an offer on it and we
 9 bought it.
 10 Q. And it was the post office in your town?
 11 A. It was. It was the only post office and shop in the
 12 wee village.
 13 Q. Can you describe the post office and what came with
 14 it?
 15 A. The post office was in a separate wee room on the
 16 shopfloor and it had a retail shop and then beside it
 17 was a buy to let house as well, so it was in a huge
 18 car park to the side.
 19 Q. You bought that in around 2005?
 20 A. Uhuh uhuh.
 21 Q. What training did you receive when you took over your
 22 post office?
 23 A. I received one day on site training so I did, me and
 24 the assistant.
 25 Q. How adequate did you find that training?

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1 A. It was really quick. We didn't learn a lot, just
 2 really about the daily transactions and stuff like
 3 that. I wasn't sure about rolling over and stuff
 4 weekly but the assistant had been there before and
 5 I kept her on as an employee, so she was more aware of
 6 how to do everything rather than me so she was but the
 7 training wasn't enough and I did keep ringing up
 8 asking for extra training and extra support and
 9 I never got it.
 10 Q. How did you find Horizon to use?
 11 A. At the start it was grand, when we moved in to the
 12 post office it was fine and then we kept thinking that
 13 it was the internet was slow and we kept getting all
 14 these discrepancies and shortfalls. So it ended up
 15 then that I rang up as well the internet company and
 16 thought to them because we were so rural that it was
 17 going down, the internet wasn't working properly and
 18 the transactions weren't recording properly.
 19 We tried everything to see what was going wrong
 20 and why all these shortfalls were coming up in the
 21 system so we did and we kept ringing up the helpline
 22 and asking for further help and asking for -- I asked
 23 for an audit, I asked for them to come out and check
 24 where all these shortfalls were going and
 25 discrepancies, but it was only when they came out and

19

1 done a big audit that they found thousands missing.
 2 Q. You have mentioned calling the helpline. I believe
 3 you kept a log of all the calls?
 4 A. Aye, I have a log.
 5 Q. Why did you keep a log of all times you called the
 6 helpline?
 7 A. Because the time that they came and suspended me prior
 8 to investigation I got my solicitor to request the
 9 call logs. So because I knew I had done nothing wrong
 10 and we couldn't find out where this money was going.
 11 Somebody had to be taking it and we were blaming staff
 12 and we were doubting ourselves, and we thought we were
 13 doing stuff wrong. So when I got suspended my
 14 solicitor went and contacted Post Office, asked for
 15 a copy of the call log and everything was there, me
 16 ringing up all the time about the shortfalls. So
 17 luckily enough I had rang up and reported all the
 18 shortfalls and the discrepancies, and I asked for help
 19 and stuff like that. That didn't happen. I didn't
 20 get the extra help or support we needed.
 21 Q. What was it like blaming your staff?
 22 A. Well, they doubted themselves too. You know, we were
 23 all in together. We were working late at night trying
 24 to get the money cashed up and find out where the
 25 money went to. We were going through bundles at

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1 nighttime looking to see was people stealing scratch
 2 cards on us, was there Lotto money missing. We didn't
 3 know where it was going. We were spending hours at
 4 night on a Wednesday night when we were rolling over
 5 trying to get it -- and I used to have to just go over
 6 to the shop, take the money out of the shop till and
 7 put it into the Post Office counter to keep it right
 8 because I knew we had to always had to keep the
 9 Post Office right. We were told that from day 1, you
 10 had to make good any shortfalls or any discrepancies.
 11 So I kept doing that.

12 Started off at about £60/£80 a week at the start
 13 then it went up to maybe £200 or £300 a week and then
 14 when they came out, finally came out to me, it was
 15 a £6,000 shortfall that day. We don't know where it
 16 came out of because we had rolled over night before,
 17 we made everything right. This £6,000 just appeared
 18 in the system and we don't know where it came from.

19 Q. When you're talking about them coming out to you, you
 20 are referring to audit that was in around 2008/2009?

21 A. That's right.

22 Q. What was that audit like. How were you treated?

23 A. They were there when I went down in the morning.

24 There was two of them there. They came in, spent
 25 a couple of hours in the place, in the post office,

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1 and we kind of stood back a bit and they just said,
 2 "There's a shortfall here of 6,000 showing in the
 3 system and we need to get that 6,000 now or you will
 4 be -- you'll have a criminal offence", and I said,
 5 "Right, how did that come out at 6,000 just appear in
 6 the system."

7 I said, "I'm constantly putting money here, all
 8 the time, hundreds a pounds every week and never
 9 showed up that huge amount."

10 I said, "What will I do now", and they said,
 11 "You'll have to pay it". I hadn't got it in the shop
 12 till so I ended up by saying can I go to the bank and
 13 the bank was closed from 1.00 to 2.00 on lunch and
 14 they said no, that I couldn't leave and go that far or
 15 they couldn't wait on the bank to open. So I offered
 16 them a cheque and at that time we were paying all our
 17 suppliers by cheque, there was no really online bank
 18 and stuff like that. So I said, "Can I give you
 19 a cheque for the shortfall", and they said no they
 20 wanted cash.

21 So then I went then and my brother owned a car
 22 business in the village as well and I asked him would
 23 he have any cash and he said, "Aye, there's cash
 24 there", so I got the cash off him and gave it to the
 25 Post Office and I never got a receipt for it.

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1 Q. What happened after you gave them that money?

2 A. They left then and they suspended me and they told me
 3 that I can't work in the Post Office until further
 4 investigation's done but the assistant was allowed to
 5 be there. So she stayed on and done all the hours so
 6 she did, but I didn't go down at all, you know, for
 7 them six weeks and then I was called up to Belfast
 8 then for a meeting but in between times, my
 9 solicitor -- I'd went to the solicitor, got the call
 10 logs, and the solicitor had been in contact with the
 11 Post Office about it. So when I went up then to the
 12 head Post Office I was took into a room with I think
 13 there might have been four men in the room and one of
 14 them was Brian Trotter. He was in the interview
 15 notes, and they said to me that there would be no
 16 further criminal offences or anything like that so
 17 that I could go back to work with Post Office.

18 So I didn't really want to go back to work in it
 19 because the people in the village were kind of saying,
 20 you know, she's closing the post office on us and the
 21 shop was struggling, trying to keep post office open.
 22 I just didn't have the heart to go down to it then, so
 23 I didn't. So I ended up keeping the assistant on.
 24 She done all the hours in it and then they offered me
 25 my redundancy and they were trying to close some of

23

1 the smaller post offices, wee rural ones at this time,
 2 and I thought, "Good opportunity, I'll take my
 3 redundancy because I don't want to go in the door
 4 again", and I ended up just taking my redundancy and
 5 we rented shop end out to someone else and they had
 6 the same problems and it was all repossessed. The
 7 bank took it and sold it off for I think 40,000 for
 8 the whole business and we paid 322,000, and it's lying
 9 now all boarded up, and the house is the same, all
 10 boarded up and run down.

11 Q. How does it make you feel to see your shop in the
 12 centre of your community --

13 A. Angry and hurtful, because we thought this was going
 14 to be a family business and we would have it into
 15 retirement and have our pension out of it and stuff
 16 but none of that happened. It just had to be closed
 17 down.

18 Q. You recently applied for compensation from the
 19 Historical Shortfall Scheme; is that right?

20 A. I did, I applied.

21 Q. How much roughly did you claim and how did you go
 22 about calculating that?

23 A. My accountant helped me complete it but I didn't get
 24 no legal assistance at all, so I done most of the form
 25 myself and by the time I put in all the losses and my

24

1 wages that I lost out on and the retail end of it, and
 2 then I had two houses as well repossessed, buy to let
 3 properties, so by the time I put on that, it ended up
 4 at just over a million pounds, and they sent me an
 5 offer of 24,000 which was -- I was disgusted, you
 6 know, 24,000 doesn't even cover what I put in, you
 7 know, so it doesn't. I was totally disgusted.
 8 Q. I think you say in your statement you were invited to
 9 a meeting; is that right?
 10 A. I'm invited now to do a Zoom call at the end of June.
 11 They tried to get me to do a Zoom call this week
 12 before I came here but we changed it to the end of
 13 June.
 14 Q. How do you feel about meeting with them?
 15 A. Well, I feel more comfortable now because I have David
 16 on side with me and the solicitors and I have a legal
 17 team there now, whereas I couldn't have done it on my
 18 own, no. Couldn't have done it on my own. So I'm
 19 hoping now that we get what we deserve and that the
 20 people are held accountable as well.
 21 Q. I'm now going, to ask you some questions about the
 22 impact --
 23 **SIR WYN WILLIAMS:** Just before you get to that point,
 24 sorry, the form that you completed in order to make
 25 your application to the scheme, you said you completed

25

1 you wanted to say on the financial impact that this
 2 has had on you?
 3 A. It was just really stressful and like we lost that
 4 business, the shop business, and then we lost the two
 5 properties, you know. So financially it was terrible
 6 at the time. Now, we're back, me and my husband, both
 7 back working full-time whereas we should be getting
 8 ready to get into retirement and, you know, enjoy
 9 life.
 10 Q. What do you do now for a living?
 11 A. Childcare.
 12 Q. And what impact has all of this had on your family?
 13 A. My family were very supportive of me and they knew I'd
 14 done nothing wrong and they knew it was an honest
 15 mistake and they're still very supportive the whole
 16 way through, so they are, but at the time it did have
 17 a lot of impact on us, so it did.
 18 I was really, really stressed. We were spending
 19 hours looking for this money every night and my
 20 husband was the same, stressed, and we thought the
 21 people in the village were blaming us for closing the
 22 one local shop that they had and the post office.
 23 Then people have to travel three miles to the next
 24 post office to get their pensions and stuff and then
 25 there was elderly people that couldn't drive and stuff

27

1 mainly yourself.
 2 A. I did.
 3 Q. You're not a lawyer; you're not an accountant.
 4 A. No.
 5 **SIR WYN WILLIAMS:** It may have been onerous for you to do
 6 it but did you feel able to complete it
 7 satisfactorily?
 8 A. Well, it was kind of rushed because the closing
 9 date -- we were only given a quite short time.
 10 **SIR WYN WILLIAMS:** Yes, I know that.
 11 A. So it was kind of rushed. So I did -- no, I would
 12 have needed help to do it really.
 13 **SIR WYN WILLIAMS:** And you did have some help from your
 14 accountant --
 15 A. My accountant, I just phoned her up.
 16 **SIR WYN WILLIAMS:** -- to formulate the figures.
 17 A. Because it was during the lock down as well so we
 18 couldn't get out to meet solicitors and accountants
 19 and stuff so I was just doing it on the phone.
 20 **SIR WYN WILLIAMS:** And you told me Mr Enright is going to
 21 help you at meeting, so I follow all that. Thanks
 22 very much.
 23 **MS KENNEDY:** I'm going to ask you some questions about the
 24 impact all of this has had on you. You've mentioned
 25 some of the financial impacts. Is there anything else

26

1 and we felt that we were letting down the people in
 2 the community by closing the shop and the post office,
 3 you know, and that we were getting blamed for closing
 4 it all up and it wasn't us at all. We would have been
 5 still there only this all happened.
 6 Q. How do you feel that affected your life in that
 7 community?
 8 A. Well, everybody is still very supportive of me in the
 9 community and I get on well with everybody but I just
 10 feel that I've let everybody down.
 11 Q. What about the impact on your health. You mentioned
 12 stress. Anything else?
 13 A. Stress and I had stress-related chest pains, so I did,
 14 as well at the time, just really stressed about it
 15 all.
 16 Q. What would you like from the Post Office now?
 17 A. I would just like those that are responsible for all
 18 this to be accountable and I would want everybody to
 19 have their fair compensation and prompt compensation.
 20 You know, we've been waiting about now 10
 21 years/15 years for all this, and they were quick
 22 enough to take all our money and now they won't pay us
 23 back for what we've put in, what we've lost.
 24 Q. Is there anything else you'd like to say to the Chair?
 25 A. I do have a wee statement.

28

1 **SIR WYN WILLIAMS:** Yes.

2 **A.** I would like to thank Sir Wyn for coming to Belfast

3 for human impact hearings today and yesterday. I now

4 hope that the Post Office finally takes responsibility

5 for their actions and apologises. I also want

6 accountability for their actions. I would like the

7 Post Office to compensate fairly and promptly the

8 people whose lives and businesses have been ruined.

9 I want to be put back in the financial position I was

10 in before this all happened. I hope we can all move

11 forward from this and find some closure soon.

12 **SIR WYN WILLIAMS:** Thank you very much. Well, I'm going

13 to hear some summaries of people's witness statements

14 being read this morning but it may be that you'll be

15 the last personal witness, if I can put it in that

16 way, that I hear from in these human impact sessions.

17 So thank you very much for coming and, as I said

18 in Glasgow, and I repeat here, I'm really glad that

19 we've gone to Glasgow or come to Glasgow or gone to

20 Glasgow and come to Belfast because in fact we've

21 heard stories which, there's always something a bit

22 different and certainly the stories in Northern

23 Ireland have proved that without any shadow of doubt.

24 So thank you and thanks everyone in Northern

25 Ireland who participated in this part of our Inquiry.

29

1 System she would contact the helpline for assistance.

2 Maureen says:

3 "I found the helpline to be anything but

4 helpful."

5 Maureen estimates that she paid in the region of

6 £25,000 to 30,000 in shortfalls. Prior to Horizon

7 being introduced, Maureen would be audited yearly with

8 no issues. After the introduction of Horizon Maureen

9 recalls Post Office auditors marching into her branch

10 one morning and demanding her keys. She was then told

11 that a shortfall had been identified and she would

12 have no more access to the post office. Maureen says

13 it was terrifying and humiliating.

14 Maureen was accused of stealing thousands of

15 pounds from the Post Office and was subsequently

16 suspended from the Post Office in 2001. Following her

17 suspension, Maureen was repeatedly warned by the

18 Post Office that she could face up to ten years in

19 prison for theft. Maureen was left waiting for two

20 and a half years for the date. She was served notice

21 of prosecution for her case to be heard in court.

22 Maureen was under so much stress during this period

23 that her thyroid ruptured and she had to undergo major

24 surgery on her throat. Her doctor told her this was

25 as a result of stress and that she was lucky to have

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1 **A.** Thank you.

2 **SIR WYN WILLIAMS:** Right, another five minutes, Mr Blake.

3 We are moving with speed and efficiency, so another

4 five minutes won't harm us.

5 **(10.15 am)**

6 **(A short break)**

7 **(10.23 am)**

8 **SIR WYN WILLIAMS:** When you're ready, Mr Enright.

9 **MR ENRIGHT:** Good morning, Chair. I think it is important

10 to re-state you read very carefully the full witness

11 statements of all of witnesses, including those whose

12 summaries I am to read to you now.

13 **MAUREEN MACELBY, statement summarised**

14 Sir, Mrs Maureen MacElby was the subpostmistress

15 at the Post Office branch in Clanabogan, Omagh, in

16 Northern Ireland from 1990 to 2001.

17 Maureen initially operated the post office on

18 the paper-based accounting system without any

19 difficulties. Post Office introduced its Horizon

20 system into her branch in approximately 1999. Maureen

21 immediately began to experience discrepancies. When

22 Horizon was introduced Maureen and her employee were

23 promised three days of training. However, she says,

24 "In reality, we had at most an hour in a local hotel".

25 When Maureen experienced shortfalls on the Horizon

30

1 survived.

2 Maureen had three young children and had lost

3 her husband only two years before the problems with

4 Horizon arose. She describes the period leading up to

5 her prosecution as mental torture.

6 Maureen says she had to repeatedly chase the

7 Post Office to proceed with their prosecution of her.

8 Maureen says the Post Office seemed to be in no rush.

9 Maureen knew her health was not going to last due to

10 the stress she was under.

11 Maureen's case eventually came to trial at

12 Dungannon court in 2006. She had to attend court for

13 a full week. She was on a lot of medication because

14 her health was not good due to years of stress and

15 waiting. Maureen describes the experience in court as

16 dreadful. She says:

17 "It was clear in their eyes I was not worthy of

18 the Post Office."

19 Maureen prepared her children for the fact that

20 she might go to jail. However, Maureen stood her

21 ground and the flaws in the Post Office case were

22 exposed and she was found not guilty.

23 Maureen says, "The whole experience was

24 thoroughly traumatic but I was over the moon that

25 I was found innocent".

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1 Despite being found innocent of all charges
 2 Maureen had lost her post office, her income, her
 3 investment and was forced to sell her business.
 4 Maureen's health declined rapidly after her court case
 5 as a result of the years of stress. Maureen's
 6 finances were ruined. She had nothing and had to rely
 7 on family to help cover her mortgage. Maureen says
 8 for a proud woman this was humiliating.
 9 Maureen says:
 10 "The Post Office took everything from me, quite
 11 literally. They took my future, I had planned to run
 12 my business up until retirement. I felt the
 13 Post Office robbed me of my home life as well. It
 14 feels as though my children just grew up, got married
 15 and moved on without me because I was just not present
 16 anymore. I was there but only in vision. I have
 17 missed out on so much of my life because of the
 18 Post Office."
 19 **JOHN VICTOR HEATH, statement summarised**
 20 **MR ENRIGHT:** Sir, Mr John Victor Heath, his wife, Helen,
 21 became the subpostmistress of the Bradford-on-Avon
 22 Post Office in 2003.
 23 Mr Heath occupied an office within the premises
 24 from which he ran his occupational safety and health
 25 consultancy business. This was with the agreement of

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1 He was told in very blunt terms that his
 2 contract would be terminated. Post Office Limited
 3 moved the branch out of the premises but Mr Heath was
 4 still liable for the rent for a further two years.
 5 Mr Heath estimates that the financial losses incurred
 6 could be as much as £156,000. He also suffered
 7 emotionally and physically. He had a mini-stroke in
 8 2013. His son's marriage broke down. His consultancy
 9 business collapsed.
 10 Mr Heath would like to be compensated for the
 11 losses. However, he does state there can never be any
 12 compensation for the pain and suffering that we have
 13 experienced.
 14 **KAMALJIT KOONER SINGH, statement summarised**
 15 **MR ENRIGHT:** Sir, Mr Kamaljit Kooner Singh was
 16 a subpostmaster in Narborough Post Office and Rugeley
 17 Post Office from around December 2007 to May 2009.
 18 Mr Kooner says he experienced various shortfalls of
 19 various amounts at both his branches during his tenure
 20 as subpostmaster. In October 2008, the Rugeley branch
 21 experienced a discrepancy of approximately £9,500.
 22 Kamaljit believed this was due to an accounting error
 23 and made a record of the discrepancy.
 24 In April 2009, the final audit took place at the
 25 Rugeley branch. Kamaljit was aware of the £9,500

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1 Post Office Limited and the landlord of the premises.
 2 Mrs Heath's running of the Post Office was very
 3 smooth until the introduction of the Horizon System in
 4 approximately 2005. Shortfalls soon appeared and
 5 despite Mrs Heath's endeavours to trace them, no cause
 6 could be found. She had no option but to use her own
 7 money to repay them as she was told by the helpline
 8 that she was liable for the losses.
 9 She was told that no other branch was
 10 experiencing the same phantom losses as she called
 11 them. The couple became paranoid and suspicious,
 12 something not previously in their nature. To protect
 13 his family's increasingly -- his wife's increasingly
 14 fragile mental state because of the shortfalls
 15 Mr Heath ploughed his own money into the Post Office
 16 to make good the shortfalls. Sadly, Mrs Heath died in
 17 2011 and it was agreed with Post Office Limited that
 18 he assume the role of subpostmaster with his son
 19 taking over the day-to-day running of the branch.
 20 The shortfalls continued and Mr Heath requested
 21 an audit to help identify where they were coming from.
 22 A shortfall of over £9,000 was discovered during the
 23 audit. Mr Heath wrote a cheque for the full amount
 24 using money he had received from the insurance
 25 following the death of his wife.

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1 shortfall. However, at the audit, the shortfall was
 2 alleged to have been £14,146.01. This was a surprise.
 3 Kamaljit agreed to pay the shortfall and did so in
 4 three instalments. The auditors then attended the
 5 Narborough branch and found shortfalls there as well.
 6 Kamaljit was suspended from both branches and
 7 prevented from accessing his own records to
 8 investigate the shortfalls. Kamaljit wrote letters to
 9 Colin Burston, Agent Contracts Manager, explaining
 10 that he had not taken any money and he believed that
 11 there was an error on the Horizon System. Kamaljit's
 12 contract was terminated by the Post Office in
 13 May 2009.
 14 Kamaljit attended an appeals meeting in
 15 June 2009. During these meeting, Kamaljit says:
 16 "I again made my opinion that the alleged losses
 17 were due to a system error."
 18 Kamaljit sought assistance from the National
 19 Federation of SubPostmasters for his appeal but he
 20 says they were not at all helpful.
 21 Kamaljit says:
 22 "It was difficult to prove any errors in the
 23 Horizon and the Post Office used their helpless line
 24 to hide behind when anyone complained of problems with
 25 the system. I was informed countless times that I was

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1 the only subpostmaster experiencing these problems.
 2 They made me feel alone and inadequate."
 3 Kamaljit felt heavily in debt as he could no
 4 longer make his mortgage payments as he had lost his
 5 income from Post Office. Kamaljit was also unable to
 6 support his son in university and was having to borrow
 7 money from friends and family. Kamaljit says that he
 8 felt like a criminal:
 9 "... as though I was a bad person with bad
 10 intentions which is completely opposite to who
 11 I actually am."
 12 Kamaljit's health deteriorated due to the
 13 immense stress he was under. Kamaljit says:
 14 "I was in such a dark place that I contemplated
 15 ending it all and taking my own life. I am fortunate
 16 in the sense that I didn't make any attempts to do
 17 so."
 18 Kamaljit felt guided towards God and visited the
 19 temple, quietly listening to prayers and reading
 20 through the Holy Book. Over time, this reduced his
 21 suicidal thoughts. Kamaljit now has a job working in
 22 a warehouse. He says this is a job to pay the bills
 23 and mortgage. Kamaljit says:
 24 "I do not use a post office at all anymore. I
 25 want the Post Office to be held accountable and to

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1 was suspended. Ms Williams paid this in instalments
 2 over 18 months, as she was told she was liable for the
 3 shortfall. Rachel disputed the suspension and was
 4 interviewed in July 2008. The threat of criminal
 5 proceedings was present.
 6 Ms Williams' contract was terminated by
 7 Post Office in September 2008. She appealed but was
 8 unsuccessful. Ms Williams' business became unviable
 9 without the Post Office. She suffered stress and
 10 anxiety over the shortfalls and had to borrow money to
 11 pay the shortfalls. Ms Williams was terrified of
 12 criminal prosecution. There were rumours in the
 13 village that she had stolen from the Post Office as it
 14 had closed suddenly.
 15 Her husband became ill because of the stress.
 16 Rachel feels she cannot move on from what happened to
 17 her. Ms Williams says:
 18 "We, as a group of subpostmasters, have been in
 19 a cycle of hope and then disappointment. I hope more
 20 than anything that the Post Office will finally be
 21 held to account."
 22 **TERENCE WALTERS, statement summarised**
 23 Sir, Mr Terence Walters was a subpostmaster from
 24 May 2005 to February 2008. Mr Walters was an engineer
 25 in a box-making plant before becoming a subpostmaster.

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1 admit that they have done wrong. For me, compensation
 2 is not enough. I want the truth to come out and, most
 3 importantly, I want to know how they are going to look
 4 after current subpostmasters because if nothing
 5 changes, what is the point?"

RACHEL WILLIAMS, statement summarised

6 Sir, Ms Rachel Williams was the subpostmistress
 7 of Allerton Post Office in Axbridge, Somerset from
 8 April 2006 to November 2008. She and her husband
 9 owned a farm and sold farm products from the store in
 10 addition to running the Post Office. Ms Williams
 11 bought the Post Office when the owners retired.
 12 Ms Williams and her husband sold their home and moved
 13 into a mobile home and the Post Office was run from
 14 a Portakabin, which became part of their farm grounds.
 15 Ms Williams had some in-branch training on
 16 Horizon which she found inadequate and she was not
 17 confident in using the Horizon System. Ms Williams
 18 began to experience shortfalls and was advised to make
 19 these good by using a transaction correction. The
 20 system would then balance and she would be able to
 21 trade. Ms Williams felt uneasy using this method and
 22 requested further training.
 23

24 In June 2008, her branch was audited and
 25 a shortfall of over £8,000 was discovered and Rachel

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1 Mr Walters had a week's training before taking on the
 2 branch. He says the training was basic and
 3 inadequate. It focussed on selling products rather
 4 than reconciliations on the Horizon System.
 5 Mr Walters requested further training on Horizon but
 6 this was refused. He says he was effectively left to
 7 get on with it.

8 Mr Walters contacted the helpline as much as
 9 four times a day during the first week. He was told
 10 not to put any shortfalls in a suspense account and
 11 the system would right itself. Mr Walters was also
 12 told that he was liable to pay the shortfalls. He
 13 experienced a variety of issues regarding missing
 14 cash, cheques and spoiled labels all to do with the
 15 Horizon system. The branch was audited in
 16 November 2007 and a shortfall of £14,000 in cash and
 17 stock was allegedly found.

18 Mr Walters was interviewed by the Post Office
 19 and he was subsequently suspended without pay. Two
 20 months later, Mr Walters received a letter from the
 21 Post Office stating that his branch would be closed on
 22 the basis that it was within a mile of another branch.
 23 His contract was terminated. Mr Walters believes that
 24 the Post Office always intended to close his branch
 25 and did not want to pay compensation, so used the

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1 shortfall as an excuse.
 2 After the closure of the Post Office, the
 3 newsagents lost footfall and the business declined and
 4 eventually closed. Mr Walters had to sell the
 5 premises and his home to pay the debts. Mr Walters
 6 now lives in rented accommodation. Mr Walters says
 7 the Post Office continued to chase him for payment.
 8 There remains a county court judgment against him for
 9 over £17,000. Mr Walters blames the Post Office for
 10 his huge financial loss and loss of reputation.
 11 Mr Walters says he fell into depression and was
 12 prescribed antidepressants as a result. Mr Walters
 13 says he turned to alcohol and became a recluse.
 14 Mr Walters says he wants his happiness back.
 15 Mr Walters says:
 16 "First and foremost, I would like the Inquiry to
 17 give us compensation. The Post Office and Department
 18 of Business delay and delay. They did not delay when
 19 they wanted money from me. Secondly, I want justice.
 20 I want our lives back now."
 21 **VIRENDRA BAJAJ, statement summarised**
 22 Mr Virendra Bajaj was a subpostmaster from
 23 April 1990 to June 2006 at the Torquay Road
 24 Post Office in Chelmsford.
 25 As part of the family business it was always

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1 surpluses by simply taking the money.
 2 Mr Bajaj developed severe mental health
 3 problems. He began to get knots in his stomach and
 4 bouts of anxiety about the balancing process on
 5 Wednesdays because he did not know what Horizon would
 6 show and how much he would have to use of his own
 7 money to correct the errors. When an audit found an
 8 alleged discrepancy of nearly £9,000 in May 2006,
 9 Mr Bajaj and his family could no longer afford to
 10 inject money into the business. Mr Bajaj resigned.
 11 He and his family had put 16 years into their
 12 business. He had developed a reputation of a man with
 13 integrity in his local community but was forced to
 14 give it all up. Mr Bajaj's father had to sell the
 15 business at a significant undervalue.
 16 Mr Bajaj suffered with severe stress and
 17 depression. His ill health which he attributes to the
 18 Post Office's conduct left him unable to work from the
 19 date of his resignation in June 2006 until April 2007.
 20 With his father using his pension to pay the
 21 mortgage, Mr Bajaj had to go to the Job Centre every
 22 fortnight. Later, he ran a shop from the same
 23 premises but the business was not profitable and, with
 24 no earnings, Mr Bajaj had to rely on tax credits and
 25 social welfare. Mr Bajaj lives very close to his old

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1 intended that Virendra would run and operate a post
 2 office as a subpostmaster. Virendra worked in his
 3 brother's post office during his studies for two years
 4 full time after leaving college before managing his
 5 own branch.
 6 Between 1990 and 1999, Mr Bajaj operated his
 7 post office using, old paper-based bookkeeping system.
 8 During that time, Mr Bajaj did not experience any
 9 serious discrepancies. However, in 1999 Mr Bajaj was
 10 informed that the Horizon System was being introduced
 11 to his branch. He received one-and-a-half days'
 12 training in a hotel. Mr Bajaj's experience was that
 13 the training was rushed and, as a result, Mr Bajaj
 14 felt overwhelmed confused by the Horizon System.
 15 Mr Bajaj's experience of the Horizon helpline,
 16 which he says he called four to five times per week,
 17 was that the operators were unhelpful and
 18 inexperienced in resolving the issues which Mr Bajaj
 19 was experiencing.
 20 Mr Bajaj faced regular discrepancies with the
 21 Horizon System, encountering both large surpluses and
 22 shortfalls. Mr Bajaj felt compelled to use his own
 23 money to correct the errors which Horizon displayed.
 24 The Post Office demanded that he pay to account for
 25 shortfalls but the Post Office would quickly correct

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1 Post Office. When he walks past it, he feels a deep
 2 sense of loss and sadness at what was taken from him.
 3 Mr Bajaj's father is now 90. His health is failing
 4 and his memory is fading. Mr Bajaj feels deeply
 5 aggrieved that his father will not be able to fully
 6 appreciate the vindication which Mr Bajaj wishes to
 7 achieve. He fears that his father will never know or
 8 understand that he is not a thief and that the failure
 9 of the business and the devastation of the family's
 10 finances was not his fault.
 11 Mr Bajaj wants the Post Office and those
 12 complicit in this scandal to be held accountable for
 13 their actions. He believes that they should openly
 14 and publicly acknowledge and apologise to him and to
 15 his family. He wants Post Office to come to see his
 16 family's former post office to see where his dreams
 17 were shattered and to look into his and his family's
 18 eyes and explain why he was treated as he was.
 19 **WITNESS 0204, statement summarised**
 20 Sir, finally we have anonymous Witness 0204,
 21 whom I will refer to as the witness.
 22 The witness has been a subpostmistress since
 23 November 2010. She also runs the village shop from
 24 the same premises in which the post office is
 25 operated. The witness did not experience problems

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1 with the post offices that she ran in previous years
2 but has experienced serious difficulties with the
3 Horizon System in her branch. On one occasion, the
4 witness received a transaction correction on Horizon
5 for a MoneyGram transaction even though she had never
6 undertaken a single MoneyGram transaction.

7 A Mr Longbottom conducted an audit at the branch
8 and said that he could not find anything wrong. He
9 requested the witness's transaction logs. However,
10 the Post Office refused him access to them. The
11 witness was advised off the record by Mr Longbottom
12 not to pay the Horizon shortfall as it would be
13 classed by the Post Office as an admission of guilt.
14 However, the Post Office made deductions from the
15 witness's remuneration in July 2017, without her
16 permission, to pay the alleged shortfalls.

17 The witness lived in fear of the Wednesday
18 balance process every week over the past 12 years.
19 She has constantly had to put in money in to balance
20 the Horizon System. The witness's friendships with
21 her employees has suffered. One long-standing
22 employee of eight years believed the witness blamed
23 her for a shortfall.

24 The witness's relationships with customers
25 deteriorated as a result of her problems with Horizon,

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1 When we moved to Bridlington, we had owned our family
2 home. We invested £85,000 from the sale of our home
3 in acquiring the Post Office and the retail outlet.

4 "We purchased the Post Office and the retail
5 business for £300,000 and the retail stock cost
6 £35,000. We had a mortgage of £215,000. In 2005, the
7 Post Office brought a civil claim against me alleging
8 that I was liable for shortfalls at my Post Office
9 branch in the sum of about £26,000. At the time that
10 the Post Office made the claim for the £26,000, I had
11 made 91 telephone calls to the Post Office explaining
12 the issues that I had with balancing problems with my
13 Horizon terminals at my branch. The Post Office
14 alleged that I had taken the money. That was not
15 true.

16 "Prior to the civil claim that was brought in
17 the High Court in London, even though the claim
18 against me was only £26,000, Mr Stephen Dilley, a
19 solicitor at Bond Pearce, the Post Office's
20 solicitors, told me that if I defended the claim, the
21 Post Office would ruin me. In the course of the trial
22 in the High Court, Mr Richard Morgan, the
23 Post Office's barrister, said to the judge, Judge
24 Havery, Queen's Counsel, that I was a thief. The
25 judge told Mr Morgan that that was the wrong court to

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1 as some believed there is no smoke without fire. The
2 witness put her post office on the market but was
3 unable to sell the premises. The witness says:

4 "Hundreds of decent people suffered and suffered
5 badly. Despite recent improvements, I have decided
6 that I must stop being a subpostmistress. When my
7 post office closes, the village in which I live and
8 the surrounding villages will no longer have access to
9 a vital service. It will be a tragedy for my
10 community. However, I simply cannot take the risk of
11 continuing to work as a subpostmistress for fear of
12 experiencing another large shortfall."

13 **MR BLAKE:** Thank you, Chair. Although we are still
14 technically in Northern Ireland, we are travelling to
15 Yorkshire now to hear witness summaries from Mr Lee
16 Castleton and his daughter Millie Jo Castleton. I
17 will start with Lee Castleton.

18 **LEE CASTLETON, statement summarised**

19 "I make this statement to explain the impact
20 that the civil claim against me made by the
21 Post Office in 2006 and the judgment against me by
22 Judge Havery QC in the High Court in January 2007 and
23 the effect of my bankruptcy upon me and my family.

24 "From 2003 to 2006, I was the postmaster of
25 Marine Drive Post Office in Bridlington in Yorkshire.

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1 allege that.

2 "I was unrepresented at my trial and it went
3 against me because I had no money left. The
4 Post Office in 2007 was awarded £321,000 in costs.
5 That resulted in my bankruptcy. I still have
6 a trustee in bankruptcy. I spent more than £80,000 on
7 legal costs including 45,000 that I raised by
8 a remortgage defending the claim against me, but I ran
9 out of money and had nothing left, so when it came to
10 my trial I was on my own. That is not including my
11 legal expenses cover which had run out.

12 "I eventually in 2020 received £28,500 in
13 compensation out of the Group Litigation. For almost
14 six months, my solicitors refused to give me a copy of
15 the settlement deed with the Post Office on the basis
16 that it was confidential and I couldn't see it.
17 I first saw the terms of the settlement in June 2020.

18 "The Post Office from 2004 in the civil claim
19 against me and my bankruptcy has destroyed my life and
20 the lives of my family. At the time, I was treated
21 like a thief in our community and people spoke openly
22 about me going to prison. My daughter Millie almost
23 died from anorexia nervosa. My wife suffered from
24 stress-induced epilepsy. I was rendered almost
25 destitute by the civil claim against me. For a long

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1 time, I worked away from home and lived in my car to
2 save costs. When in 2008 our water boiler broke, it
3 took two years to save enough money to get a
4 replacement during which time we lived without hot
5 water.

6 "I believe that at my trial untruthful evidence
7 was given against me by Ann Chambers of Fujitsu and
8 also by the Post Office. I understand that any claim
9 I might have had for malicious prosecution was given
10 up in the settlement that was reached in 2019. I only
11 saw the settlement agreement for the first time in
12 June 2020."

13 **MILLIE JO CASTLETON, statement summarised**

14 Moving on to Milly Jo Castleton:

15 "I am the daughter of Mr Lee Castleton, a former
16 postmaster. My family moved to run a small newsagents
17 post office in 2003. For over 17 years the
18 Post Office has had a significant part of my life.
19 I'm now 26. In 2004, when the Post Office started all
20 this, I was 8. We were to be thrown into something
21 that has drastically shaped the rest of our lives.

22 "The Post Office brought civil proceedings
23 against my father in the High Court in 2006 on a false
24 basis. I was 8 years old when I first took note the
25 confusion, frustration and anxiety leaching into my

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1 home before talks of courts, trials and accusations of
2 theft. This was an ordeal that not only cost my
3 father legal fees and made him bankrupt, it blackened
4 our family name, branded thieves and liars.

5 "It was also a lonely time. The financial
6 strain of legal fees and supporting the family saw my
7 Dad working near 100-hour weeks often spending days on
8 end away from us. He became a stranger to me, someone
9 I barely saw and lost a close relationship with. My
10 mother worked too during the day in the newsagents we
11 still had, but which was failing due to the label
12 attached to us after the legal case.

13 "I remember feeling terrified on the school bus
14 when I was a child. I was asked, 'Didn't your Dad
15 steal lots of money or something?' I removed myself
16 from social interaction. I lost faith in everybody
17 around me over the years. Living in a constant cycle
18 of fear and anxiety led me to not even want to go to
19 the school canteen. Lunch period became a time for me
20 to hide. The cycle was impossible to escape.

21 "At home I was dealing with parents who were
22 working their hardest to provide, utterly pained by
23 the stress that the Post Office trial caused them.
24 Dad was working insane hours. My mother was also
25 working as much as she could but also dealing with

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1 stress-induced epilepsy. These seizures were
2 unpredictable. I remember having to handle her
3 seizures alone as a child, sometimes in the middle of
4 the night. When Dad was away, I'd sleep beside her
5 just in case.

6 "I felt helpless. I didn't tell my parents
7 about the bullying or my social withdrawal. They
8 didn't know I spent my breaks sitting alone or just
9 walking around. They didn't know I could go a day or
10 two without really talking. They didn't know that
11 I was assaulted on the school bus and had to run off
12 on the first stop, wet from water being thrown at me,
13 being spat on. I spent days out in the town alone
14 walking around for hours, pretending I met with
15 friends when I didn't. By the time I was 17, I was
16 wrecked by feelings of self-loathing, depression and
17 feeling like nothing more than a burden to my family.
18 The Post Office just loomed too large in our lives,
19 controlling every aspect of our beings.

20 "I had spent years in self-imposed isolation
21 afraid of adults and peers. I often feel I had no
22 teenage experience. By the age of 18, I couldn't even
23 tell you about my favourite activities, shoes or
24 hobbies. I didn't put any time to myself. I was
25 anxious about going to university. Mum was still

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1 having seizures and Dad was still fighting a legal
2 battle. I felt guilty also related to the fear of
3 spending money.

4 "At university, I walked. Some days I walked
5 for eight or more hours without a break. This whilst
6 being on a diet that was absolute minimum resulted in
7 me fainting a few times in the middle of the town. My
8 late teens and early 20s were governed by my eating
9 disorder and mental anxieties. I began to sink under
10 the weight of it and grabbed for some sense of
11 control.

12 "By the end of my first year at university,
13 I had been diagnosed as anorexic. I was too sick to
14 go into my second year. I spent a year out. My
15 lowest weight saw me weighing little more than 5
16 stone. I had to stay in hospital for heart-related
17 issues for days on end. The surrender of a broken
18 spirit, the pain and self-loathing of someone who just
19 couldn't escape such a terrible situation.

20 "It took years, relapses, hospital stays, scares
21 about my heart possibly failing, and a period of
22 months in a day clinic post graduation. I walked for
23 my degree in 2017 weighing 5 and a half stone.
24 I would have graduated in 2016 but I had to take a gap
25 year in 2014 to 2015 because of medical intervention

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1 because my health problems and my eating disorder.
 2 "This is what the Post Office did to me and my
 3 family. While my story won't be the only one, the
 4 mental toll that so many years of fighting has taken
 5 is frightening."
 6 Thank you, Chair. Those are two summaries. The
 7 full statements will be available on the website as
 8 well.
 9 **SIR WYN WILLIAMS:** Fine. Mr Enright, I see you've
 10 disappeared to the back of the room. Can I just ask
 11 you one or two questions to confirm a few things? Am
 12 I now correct in thinking that all of the Core
 13 Participants whom you represent have either made
 14 a written statement, given oral evidence, and had
 15 a summary of their evidence read out if they did not
 16 give oral evidence?
 17 **MR ENRIGHT:** That's correct, sir. There is one late Core
 18 Participant you granted Core Participant status to,
 19 Margaret White, whose conviction has been quashed and
 20 you have her full statement.
 21 **SIR WYN WILLIAMS:** That's right. So at some point in time
 22 we will need to deal formally with Margaret White but,
 23 otherwise, we have dealt with all your clients. Thank
 24 you very much.
 25 So I think that does mean that, subject to

1 dealing with Mrs White in some appropriate way, we
 2 have now reached the end of the human impact hearings.
 3 I'm very grateful, as I have said, to everyone, every
 4 single person, who has made these hearings run so
 5 efficiently. So that means, so that they're not left
 6 out, all the lawyers, all the people who have assisted
 7 the people who have given evidence, the ushers and all
 8 my team, who are first class.
 9 In due course we will be moving to other phases.
 10 Therefore, I should make it clear that the role of
 11 subpostmasters in this Inquiry is not at an end.
 12 There are further phases to come in which I will hope
 13 and expect that they will participate, but we've dealt
 14 with something which is obviously crucially important;
 15 namely, the impact upon them.
 16 I will leave Belfast wiser than when I came
 17 here. So thank you all very much and I will see some
 18 of you, at least, in due course.

19 (10.57 am)

20 (The Inquiry adjourned)

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