

Stage 1 hearing session: 'hearing from those affected' - 15 January 2021 open focus group session 001

Speakers key in order of appearance

- S1: Jerome Norris, Lead Facilitator
- S2: Sir Wyn Williams, Chairman
- S3: Shann Rodgers, Participant
- S4: Samantha Oakley, Secretariat Representative
- S5: Mark Baker, Participant
- S6: Peter Murray, Participant

Transcription

Timecode: 00:00:01

Speaker

S1

Transcript

Well, thank you all for joining. My name's Jerome Norris. I'm going to be facilitating the session this afternoon. Sir Wyn, do you want to make a start with your introduction and we can take it from there?

Speaker

S2

Transcript

By all means. First of all, can I apologise for being metaphorically in a submarine in the Bristol Channel? In every rehearsal we've had for this, it's worked perfectly, but for some unknown reasons, the gremlin is attacking the Rhondda Valley today and so I'm very sorry that I'll not be able to be with you as technologically astute as I should be. However, the main purpose of me being here today is to listen and I can do that just as effectively over the telephone. This is the first of our open sessions. Those of you who have been following the progress of the inquiry to date will know that I set a lot of store by trying to be as transparent and as open as possible in the work the inquiry does, so for me, this is a real moment in the inquiry, because this is the

first time that we're all subjecting ourselves to public scrutiny. I welcome that, because I'm conscious of the fact that the terms of reference of the inquiry, and the nature of the inquiry, are not necessarily as everyone would like them to be. So it is very important that the work of this inquiry is seen to be carried out in as rigorous and as efficient fashion as is possible. This session today is all about what I'll call our three participants.

Timecode: 00:02:00

The primary, indeed the almost exclusive, purpose of today is for me to listen to their account of the troubles which they have been subjected to over many years. You won't be surprised to learn that I have already read a great deal about what has happened in the 20 years plus that Horizon has been in action, but experience over many years as a lawyer and many years as a judge, has led me to believe that there's no real substitute for listening to people who have first-hand experience of problems, when it comes to trying to identify the problems and then solve them, and in simple terms, that is the task of this inquiry. To identify the problems which have occurred over very many years and then to seek to ensure that the problems are solved. So it's very fitting, in my view, that we start the open sessions with three people with direct and extremely relevant experience of the problem. The focus, as I've said, is upon you three. Now, don't be intimidated by that. In 40 years of having been a lawyer and a judge, I can never subject myself to public scrutiny without getting some butterflies in the stomach, so I expect you three have them as well. Please don't be concerned about what's going to go on this afternoon. We're all here to listen to you and Jerome, in particular, is here to help you to tell your story. So, those brief words of introduction, which could've been perhaps a minute longer if I'd been able to look at you and you look at me.

Timecode: 00:04:00

I'm now going to hand over, or hand back, I should say, to Jerome so that we can begin the process, which I regard as extremely important, of collecting evidence in an open environment. Thank you for listening and I'll be listening very carefully from now on.

Speaker

S1

Transcript

Thank you, Sir Wyn. That's really great to hear. Thank you very much. I hope that's set the ground for all of you. So just to introduce the people on the screen in front of you. My colleague, Sarah Boulton, who you've seen. She and I have been working together to make the session happen. So mainly I'll be doing the talking, but this is Sarah and she and I have been working together on this. Sarah might chip in with some questions as we go, but she may not. Then we also have Samantha Oakley, who's going to introduce herself in a moment and her role in the inquiry, and taking this forward from today. Then we obviously have Shann, Mark and Peter, who are our key participants. Can I just check, Shann, is your name pronounced 'Shann?'

Speaker

S3

Transcript

It is, yes. Yeah, yeah.

Speaker

S1

Transcript

Right. Lovely. I didn't want to get that wrong. Then the other screens are occupied... well, Jim is an observer, who's going to participate in another session, and then we also have some other observers, and we really value you coming and thank you for investing the time in that, because as Sir Wyn said, that's a crucial part in the transparency. So thank you for being there. We won't give you the chance to ask questions, but hopefully you'll get, by the revelations from the participants, you'll get what you want from it, so thank you so much for being here. So, Samantha, can I just ask you to introduce yourself, please?

Timecode: 00:06:00

Speaker

S4

Transcript

Thank you. Hello, Peter, Shann and Mark.

As mentioned, I'm Samantha Oakley and I'm a member of the Secretariat supporting Sir Wyn, and we've been working closely on these hearings and we're really pleased to see you today. This is the inquiry's first opportunity to hear from you directly. We're committed to ensuring that persons impacted by Horizon matters are heard and have as many opportunities as possible to tell us how events and practices at the post office have, and continue to impact you. Hearing from postmasters is an important part of the inquiry. We considered our approach to engagement carefully, so that people have a number of ways to speak to Sir Wyn and we seek to be as open as possible. In December, we launched our call for evidence, where written testimony is welcomed and the open question of our call for evidence, the first one, asked the respondent about human impact. The second question asked postmasters and members of the public to tell us any questions they would like to have considered and addressed at the stage two hearings later this year, when we will hear from the organisations themselves. But today is about you. It is important to Sir Wyn that the inquiry starts with the people who have important experience, knowledge and evidence and the inquiry wants to hear from the postmasters and postmistresses, who have been on the front line professionally and personally. These stage one hearings also want to hear from those who have supported the postmasters along the way throughout the last 20 years. Their representatives, including friends and family. Stage one hearings are called, 'Hearing from those affected,' and we

welcome hearing from anyone who's been touched by Horizon matters. Lastly, before I put you into the capable hands of our independent facilitators, Jerome and Sarah, I just wanted to do a quick summary of our upcoming engagement timeline.

Timecode: 00:08:00

These focus groups are running until the end of March and registrations to participate them is open until March the 12th. Our call for evidence is still open and closes on the 23rd of February. The call for evidence contains 60 questions to consider. However, we don't expect that every question will be relevant, so people can answer as they feel appropriate. The stage two hearings, when we all hear from the organisations, are planned to commence in May, and again, people can suggest questions to Sir Wyn that they wish to have proposed to the stage two participants, and this can be done by replying to question two in our call for evidence. Last but not least, a people survey will be launched in spring to further explore with postmasters how post office branches are supported. So thank you to Peter, Shann and Mark for your time today. We're so very pleased to have you here and I hope you feel welcomed by us as you each share your story today. Thank you.

Speaker

S1

Transcript

Thank you, Sam. So, I'll give you another very brief element of introduction, just so that you know where we are. We will be recording this session for two reasons. One is that it aids the transparency and people who aren't able to be here today to watch, they can see it in the future, and that's a commitment as part of our transparency efforts. Also, it'll help us, when we pull the report together with Sir Wyn, that we've got an accurate record of what everybody said, which is absolutely paramount. Now, as you know, there are also our closed sessions, which would not have spectators, and the reason for those is for people who maybe want to share other information, which they don't want to share in this open forum, so that's part of the design.

Timecode: 00:10:00

Also, Sir Wyn is doing some one to one conversations as well, so you know that was available. The way that we'll be running this afternoon, is effectively we have lots of questions to ask you, but the emphasis throughout is on listening. Now, we have a framework to listen to, so what we'll do, just so you know, the flow of this will be... well, what we're gonna do in a moment is ask you to give a very brief introduction to yourselves, the three of you. Then we will talk about what life was like before all of this happened, and then, from there onwards, it's all about the impact on your lives and those around you, the people around you, and family, friends, whoever. So the whole emphasis is on listening. We may structure that, but really we're gonna be led by you. So if you have particular points you want to cover, then we're here to listen to you. Now, we're scheduled to take until four o'clock. We will have a break, you'll be glad to hear, at an appropriate time about halfway through. However, if you want to talk for longer, that's fine. We can stay longer. We're not bound by the time just because we've said

that. Okay? So that's in your court. Okay. Do any of you have any questions, of the three you, that you'd like to ask before we get going about the way this is going to run? Anything you'd like to know before we start?

Speaker

S3

Transcript

No.

Speaker

S1

Transcript

Okay. I should say, as we come towards the end, we will also be looking at areas of improvement and what might change in the future as well. Okay? Right. I'm gonna go around the room in a moment and just ask you to introduce yourselves very briefly, and I'll perhaps start with you, Shann, as you're on my top left on my screen.

Speaker

S3

Transcript

Lovely.

Speaker

S1

Transcript

If you could tell us just a very little bit about yourself before we go into any detail about the whole process, if that's okay?

Timecode: 00:12:00

Speaker

S3

Transcript

Okay. Shann Rogers. I've been postmistress at Goldsithney in Cornwall for almost 20 years. I've worked for the post office all my life, all my working life. I started age 17 in a branch office and then moved to London and ended up in planning when I took redundancy. Got bored and bought a post office and here I am.

Speaker

S1

Transcript

Right. Okay. Thanks. You're still running that post office, are you?

Speaker

S3

Transcript

I am, yes.

Speaker

S1

Transcript

Right. Lovely. Okay. Thank you. Thanks for letting us into your life. Mark, can I come to you next just to give a little bit of an introduction to yourself?

Speaker

S5

Transcript

Yes. Hi. Well, I've been in the post office industry 43 years. Thirty three of those years has been as a sub-postmaster. Prior to that, I spent a short time as a postman, then got hauled onto the counter and then went through the various departments that you can work in on what we call clerical duties. Got moved along the south coast. I started in Worthing. Moved along the south coast with what was known a head office regrading programme. Ended up in Portsmouth and then the post office started it again. They wanted everyone to move to Reading, I think it was. My wife and I, she worked in the head post office as well. We said, 'Enough's enough. We're not moving again,' so we looked around to buy a sub-post office. My in-laws were sub-postmasters and they gave us a bit of an insight of what it all entailed and we bought a post office at Larkhill on Salisbury Plain. It's right next to Stonehenge. It's part of our parish. It's a military garrison village, so it's a mixture of civilians and the military, and that's where we are to this day. Thirty three years later.

Timecode: 00:14:00

A lot of my time as a sub-postmaster has been spent in a representational role for either the NFSP, when it was a union, or currently with the CWU, so what I shall be bringing to this table is my experiences of trying to help people through some of the difficulties that they faced with Horizon as it went through its various formats.

Speaker

S1

Transcript

Okay. Great. That'll be lovely to hear your perspectives. Thank you, Mark, and thanks for joining us. Peter, could I ask you to give yourself a quick introduction?

Speaker

S6

Transcript

Yes, I'm Peter Murray. Can you hear me okay?

Speaker

S1

Transcript

It's a little bit muffled.

Speaker

S6

Transcript

Can you hear me okay?

Speaker

S1

Transcript

It's a tiny bit muffled, but keep going.

Speaker

S6

Transcript

I'll speak clearly. I left England in 1993 and moved back in 2011. Spent 2011 and 2012 looking around the country for a post office to buy and schools for the children, for my sons. So we spent a year in the north-east, where I'm originally from and then we settled on one of these where we are now on the Wirral, buying a post office in Grove Road. I interviewed, I think, in around October/November, 2012, but actually started in late January, 2013, here in Wallasey. Then we bought a branch in late 2014 in Ellesmere Port. I'll prompt you, I can't speak too much, because I am close to settling an agreement with the post office and there are various strains of NDAs written into that, which are not complete until they sign their side of it.

Timecode: 00:16:00

I do say that I didn't actually have any of these issues here at the office in Wallasey, even though when it came to my suspension, they closed both of my branches for a long period of time.

Speaker

S1

Transcript

Okay. Right. Thank you, Peter, and thank you all of you. Just to touch on what Peter's saying there. Obviously, we want you to be as open as you possibly can and focus on the impacts, and as Peter's alluding to, what we don't want you to do is say anything that you feel might jeopardise anything to do with any legal process, because we're not here really to be talking those spheres, but we do want your honesty and openness. Some of these things might be difficult to talk about, because of the emotional nature of them, and if at any point you want to take five minutes, or two minutes, feel free. Just don't worry about that. That's absolutely fine to do that. That's all part of what we accept will happen. Okay? So, I mentioned at the start, what we'd like you to do, just literally take two minutes to tell us just what life was like before the Horizon problems started. So in your professional roles. Just give us a brief description, literally two minutes of what life was like when you were running the business before the problems emerged. I'll perhaps start with you this time, Mark. If you just want to put your mind back into that time and just give us a description of that.

Speaker

S5

Transcript

It was a very well-oiled machine, especially when it came to the accounting side, prior to Horizon taking over to do all the accounting. We had these great big pieces of ledger paper. You had an inside and an outside and you simply put the entries in that you were required to put in.

Timecode: 00:18:00

The number of stock items you had. Listed all your money that you had and then you put the totals of all the transactions that you had performed from reconciliation sheets that you prepared daily. At the end of the day, although it was very laborious and you had great, big, long columns to add up, they added up and they balanced. If they didn't, then there were set things that you would do to go and try and find out what had happened. I think the important thing to focus on is that, in the old paper-based system, it was entirely in the control of the postmaster. There was a slight outside influence in so much as you could have staff members making mistakes. They were harder trace, 'cause the mistake had gone off to the financial headquarters, but eventually, the post office would find it. They had the staff resources to identify a mistake when it had happened and you'd be sent paper-based error corrections for

mistakes that had been made. These were either in your favour, or against you. But invariably, when you were faced with a surplus, or a loss, you knew it was your fault and there was very little room to argue that it wasn't your fault. When you did have a case to argue, you could eventually, through using the post office's dispute processes, which were far, far better than they ever have been throughout the Horizon's periods, you were taken seriously by the post office managers. You could talk it through and make your case. They would go away and investigate, and if you still didn't like the answer, you could take it to an appeal. You had well-trained representatives, only in those days, it was only the NFSP, but they were trained to follow an agreed disciplinary and dispute process that the post office had negotiated with the federation, and it worked well.

Timecode: 00:20:00

You just really didn't have any of the turmoil that we started to face as Horizon started to bed in and we started to find some of these unexplained discrepancies, that literally had no explanation.

Speaker

S1

Transcript

Okay. Well, we'll come back to the discrepancies and so on in a sec. In a sentence, how did you feel about your life as a postmaster?

Speaker

S5

Transcript

Oh, it was brilliant. Before, as a postal officer, working for the head office and then, as a sub-postmaster, bearing in mind I only had a few years on the old system before Horizon arrived, but it was great, because we were used to it. We'd spent the last 10 years doing exactly what we were doing in the sub-office. We knew all the transactions. There was nothing to learn about the sub-office. Our learning curve was how to run a business, because we had no experience of that at all, but it was a really happy time.

Speaker

S1

Transcript

Right. Lovely. Thank you. Peter, just tell us, how did you feel about life? Just in a couple of minutes, before all of this happened. You're on mute at the moment, Peter. Sorry.

Timecode: 00:22:00

Speaker

S6

Transcript

I got suspended after a month, which was rectified, so apart from that hiccup at Grove Road, I had no problems and it went well. So, that was when, with my wife's encouragement, we decided to buy a second one. We found that we had the capability, each of us, that we were able to look into a second office and we went back to the agent where we'd bought the first one from, and he came back to say, 'Do you want this one for a pound?'

Timecode: 00:22:00

For a pound and he said, yeah, it's like network transformation, the scheme they were putting in place. This was a pound because the further investment would be that I and post office would each put 50 percent in to redo the shop, so we each put in £20,000. So I put [audio breaks up 00:22:13] into the office. Yeah, at that time, confident that, yes, we could do two comfortably and easily.

Speaker

S1

Transcript

Okay. Right. Lovely. Thank you, Peter. I'll move on then, Shann. Thinking about your life beforehand.

Speaker

S3

Transcript

When I first took over Goldsithney, Horizon had not long... well, I don't know how many years it had been in, but it was still basically paper-based. So although you had the computer system, you still had a BT bill, a piece of paper. You scanned a bar code. You still had pension dockets. Everything was still paper-based, so again, like Mark said, if you had a loss, you could still track it up to a certain point and figure out what you'd done wrong. Transposed a figure or something. So again, if you had a loss, you realised it was probably your fault, or very rarely, it was something wrong with the system, but I can't even remember anything happening when it came to the system in those days. I don't know when they changed the software to... I know they're always updating software, but as the paper trail disappeared, that was when, personally, the problems started. But before that, I loved it. I'm a village post office. I don't have a shop. It's just a post office. We're standalone and we're the heart of the community. I know that's a bit of a cliché, but my customers rely on us and I've nearly closed several times because of what's gone on in the past, but I've hung on in there. But up until Horizon going crazy, I've loved my job, absolutely love it.

Speaker

S1

Transcript

Right. Okay.

Speaker

S3

Transcript

Not so much now.

Timecode: 00:24:00

Speaker

S1

Transcript

Okay. Well, thank you, all, for painting us that picture. It's important to know what life was like before. Thank you. I mentioned that we're going to go into a lot of detail about how this has impacted on you. What we'd like you to do before we go into any detail at all, is just to give us almost a two or three sentence headline of what that impact has been on you personally. So, Peter, maybe I could start with you. Just to keep it as brief as that. If you met someone, a friend who you hadn't spoken to, if you could just give us a summary of the impact to you personally in a couple of sentences.

Speaker

S6

Transcript

It's hard to answer. It's left me completely devastated. It's caused absolute havoc in my family. I feel alienated from my children. I've had several nervous breakdowns. Most recently, Christmas just gone, but the last three Christmases have been destroyed by breakdowns. In the end, me ending up sending abusive texts to one or two people at the post office, who I feel are responsible for putting me in this place. Falling into tears at the drop of a hat over nothing, even when out and about and just loss of all confidence. I feel ashamed, even though I still know that I've done nothing wrong and I've now had it confirmed that I'm suffering from PTSD, which has been a great weight off my shoulders, 'cause I've shared that information with my kids. I feel like they understand a bit more.

Timecode: 00:26:00

Speaker

S1

Transcript

Thank you, Peter. Thanks for being so open. Appreciate that, thank you. How about you, Shann? If you were to summarise the impacts.

Speaker

S3

Transcript

Obviously, I've not had as big a problem as some of the people who went to trial, so I almost feel a bit of a fraud, because I've not had it as bad, but you can tell by my voice, it still upsets me. Even now, when we have a problem, one time my husband had to take the phone off me when I was talking to the balancing people, because I was just hysterical. It's not fun anymore. I do this now for my customers, not for the post office. I'm still here because of my customers. I could've closed ages ago, 'cause I have a pension from when I worked for the post office properly, before I became a sub-postmaster, so I don't need the finances now, but I did when the losses first started. But yeah, balancing is a traumatic experience. You press that button and you think, 'God, what's gonna happen this week, or this month?' 'Cause you only do it once a month now if you want to. Yeah, I have friends who still work for the post office and they all ask me why I'm still here, and it's not because of the post office or the government, I can tell you that now. It's my customers.

Speaker

S1

Transcript

Thank you, Shann. Finally, Mark, if I come to you. Now, there's perhaps two elements to the way you might want to answer. In terms of your own experiences, so perhaps the headlines from your own experiences, but then very briefly, perhaps your experiences from the people, the way that you're representing, if you like. If you just want to divide it up, if that helps you.

Timecode: 00:28:00

Speaker

S5

Transcript

When it comes to my personal experience as a user of the system, we've been fortunate not to have the frequency of losses that others have experienced. I put that down to the level of training that my wife and I had, the awareness we gained of what Horizon was capable of doing, which grew and grew and grew over the years, so we knew what to look out for. In 33 years, we've had one significant loss. Well, I call it significant, it was 300 quid. It was a lot of money in those days. We had one loss that was totally unexplained, totally out of keeping with this post office, but I suppose if I had to use one word, it's 'frustration.' You get so frustrated with the way this system has been designed. It's not been designed from the front end, it's

been designed from the back end. Therefore, if you're trying to use it in front of customers, it is literally so frustrating and it gets to the point now where I just have to walk away from the thing. The wife carries most of the load when it comes to serving the customers and I confine myself to all the numerous back office duties that have to be done. So it's a very frustrating system over which we've had little or no control over how it develops. There's been pockets of interest shown by the post office about bringing certain postmasters in to advise, but I don't know how robust that is. I can never get on these working groups. I don't know why. Perhaps I would have too much to say, but when it comes to the representational side of Horizon, again, if I had to choose one word, it's left me with a sense of 'guilt.' I feel really guilty that I've not been able to do more for the people I helped, and I do have this sense of being on a rescue boat and I've grabbed someone's hand, who was drowning in the water and I've tried to get them on the boat to save them and they've slipped away.

Timecode: 00:30:00

That is a recurring thought that goes through my mind. All the people that I know, that I've been in contact with and have just not been able to help. That help has improved over the years and I'm pleased to say I'm pretty proud of the fact that I have saved a lot of people from a worse fate than others have suffered. So it's a combination of it's been an extremely frustrating 20-odd years and this real sense of horror and guilt at the way I've witnessed people being treated.

Speaker

S1

Transcript

Yeah. Thank you. Thank you, all three of you, for being so clear. I wonder, to what extent do you recognise in the others' experiences, your own experiences?

Speaker

S5

Transcript

Well, completely. I'm familiar with Pete's problems, because I represented him towards the end of what happened to him and Shann's got a similar background to me. She worked for the head post office, moved into the sub-office and she's reached the point now where she hates the system. She can't stand working with it. I can't stand working with Horizon.

Speaker

S1

Transcript

No.

Speaker

S3

Transcript

I still have problems now.

Speaker

S1

Transcript

To what extent do you associate your own experiences with the ones that you've heard from the others, the three of you? Do you see similarities there?

Speaker

S3

Transcription

Is it me?

Speaker

S1

Transcript

All of you really, yeah, but, Shann, yeah.

Speaker

S3

Transcript

Yes. It's only when Mark introduced himself, I realised I've spoken to him on the phone. Sorry, Mark. I didn't realise that was you.

Timecode: 00:32:00

Yes, I can't imagine what Peter's gone through, because mine has not been a fraction of probably what he's had problems with, and I've nearly killed someone. As Mark said, you just get so frustrated and there's someone on the end of the phone now more in the post office than there ever used to be. 'Cause you would just... 'It's your fault. You've either stolen it, or you've done something stupid. Pay it back.' That was it. So yeah, sheer frustration, anger and sadness really, 'cause I've worked for the post office so long, it never used to be like this. It never used to be like this. Sorry, this is going a bit off topic, but I was on a project where we introduced Thames Valley computer system, which was the precursor to Horizon and it was brilliant. We went out to offices. We stood with them for weeks on end until it worked properly, and I know people who worked on Horizon and that never happened with Horizon.

Speaker

S1

Transcript

No. Right. Thank you. So, I mentioned at the beginning that we're gonna go into detail in a number of different areas, so in planning these sessions, we've selected six broad categories, which we'll just show you on the screen in a moment, and we'd like you talk within that framework, but of course, if there are other issues, which you feel aren't fitted into this, then say so. That's why we're here really. So if you want to just share the screen for one second, then we can just show potential areas for you to talk this through in. We're thinking that, for example, we'd like to know about the human impact in terms of the finances and the business, which is clearly key. We're perhaps thinking about your home life. Your family and personal relationships and the impact you might've seen there.

Timecode: 00:34:00

Things to do with your health. Physical and mental health. Maybe employment opportunities, or life opportunities that have been affected, that we'd like to hear about that. Your social life and your friends, and also, we can call it 'community status,' but it's the way that you're seen. The way that you feel that people think about you. That's just a broad framework, so I guess, before we move on, it'd important to just check, the three of you, the extent to which you feel that works for today. That's fine. Thank you, Sarah. Do you want to take that down?

Speaker

S3

Transcript

Fine by me.

Speaker

S1

Transcript

Does that work for you as a template to work around? It doesn't mean we have to stick rigidly to it, but just to begin. Yeah?

Speaker

S3

Transcript

Yeah, that's fine.

Speaker

S1

Transcript

Feel free to speak up. We're not too precious about it. So, I'd like to perhaps start with the financial and business impact, if that's okay. Again, this is a chance for us to share the things that you're comfortable with, but which help Sir Wyn to understand how this has really felt. Okay? So, I wonder if we could start with those and just to describe some of the financial and business impacts on you. We'll restrain ourselves to that subject for a moment. Maybe, Peter, if I start with you, just to give your take on this financial and business impact that it's had on yourself.

Speaker

S6

Transcript

Well, we put £50,000 into buying the first post office. That was a year after to moving to the UK from Vietnam, where we had sold an apartment before, but basically, I got my first mortgage in the UK in 2016, so [audio breaks up 00:35:49] 18 months getting our second post office.

Timecode: 00:36:00

So we had a mortgage to pay, new, at 50 years old and rent to pay on two outlets and once the discrepancies started to happen, mainly in 2016, I think, by that time, I had two or three staff on the counter, all of whom had upwards of 20 to 25 years post counter experience. Two of them in Crown's. One of them was former post office auditor, who I employed on a contractual basis. He was the only one who didn't have any discrepancies, which was a matter of luck for him. The problem was that the other two and myself at the time all did, and at times, I was the only person to work consecutive days, so I knew that it could only have been down to me, if it were. I never accused, or even considered, either of these two ladies, that they'd been up to any funny business at all. One of them I let go, because I could no longer afford to pay her. She thought that I'd been telling people she'd been dishonest, which never ever happened, and post office security on the phone were continuing to tell me, 'Don't trust your staff. Don't trust your staff.' Even when I'd done consecutive days, when the staff hadn't been in, how I could I not trust the staff? They weren't even there on some of these days when this was happening and it has been since been found to have been a fault in the phone line, which they've tried to stifle as well.

Timecode: 00:38:00

So I was paying a mortgage and without wanting to sound like stereotyping, but with an Asian wife who's come from Asia, who assumes that everything in the UK, everything, government in the UK works properly, I couldn't tell her about these discrepancies, because she wouldn't believe me. She would say, 'No, the post office wouldn't do that you.' So I started hearing about it at other places. I'd probably got hold of Mark Baker by now and I knew the court case was coming with Fraser J, but I also knew that every channel I had tried, reached out for help in post office, none of them had been any help. They'd all been in full denial, so I just had to sit

and just suffer each loss as it came. The last one being about £8,000, which was the lady who I inherited with the business [audio breaks up 00:39:00]. So I knew it wasn't her.

Speaker

S1

Transcript

So that financial impact that you're talking about from that initial investment to where you eventually got to, how would you describe to Sir Wyn what that impact was financially?

Speaker

S6

Transcript

It was hell, because I was paying a mortgage off at the same time I was paying post office every month out of my salary and having to hide it from my wife, so that was tearing me apart. Then, by the end of it, once I was suspended the start of December, or November, I think, 2018, I suffered a stroke that December, and that was when everything broke and I was able to tell my wife, and the court case was happening, so she started to believe that it wasn't the husband.

Timecode: 00:40:00

Actually, he was the victim that he'd said he was, but I couldn't have told her that a year earlier, 'cause she would've just said [audio breaks up 00:40:08]. Even though, here in Wallasey, in the branch that she and I operated, and then she operated when I was at the other one, after we bought the second one, never had the same problem.

Speaker

S1

Transcript

No. Okay. Thank you. Well, we'll come back to some of that family issues as we go through the afternoon. So, Shann, in terms of the financial and business impacts for yourself, do you want to describe those?

Timecode: 00:42:00

Speaker

S3

Transcript

Well, my post office is part of my house. I'd already moved into the village when I took redundancy from the post office and within a year, I was bored out my brain, so the post office in the village came up for sale, so I thought, 'Oh, it's like fate. I've done this all my life, I'll buy

it.' So, because it's part of my house, I can't have a normal mortgage. It's a commercial business loan, so the price of the post office portion of the house is now probably worth... or it would've been worth about £75,000. It apparently works out at three times your annual salary. Because of Horizon and all the publicity, I did put it up for sale some years ago. It's not worth twopence. If I'd have sold up, I could only sell it as a house, so I lose the post office value of my mortgage. I've paid my mortgage off now, but that's neither here nor there. That's still an amount of money that I've invested, but with my losses... I'm a single mother and at the time, my daughter was still at home. She's a young teenager, and I was basically just told, 'You pay £300 a month.' Well, when you're a single parent, paying a mortgage, bills, because the electric for my whole house is commercial rate. Commercial rate water.

Timecode: 00:42:00

Even though it's only a small portion of the house is the business. So £300 a month 10 years ago, 13 years ago, that was a big chunk of money and I found it very hard when I was having to pay that. I'd have it written down in my budget book. It usually worked out over a four-month period, I was paying the money back, 'cause the losses were usually £12-1,800 that I've had, and by the end of it, I'd be going to my elderly parents to ask for a loan so I could go shopping for food.

Speaker

S1

Transcript

What sort of feeling has that left you with? All those financial connotations of the...

Speaker

S3

Transcript

Oh, I wish I hadn't done it in the first place. I should not have bought the post office. I should've stayed bored at home watching daytime TV. That's how I feel sometimes. Don't get me wrong, I've loved the years I've done, but there's that... that's my daughter's money. That's her inheritance that I feel has been stolen. It's not a lot. It's not as much as Peter and I know other people have had worse, but I was on my own at that point. I'm remarried now, but that was hard. That was hard and she went to university and she should've had more money to go to university, but I couldn't save it for her. So, yeah. Quite bitter.

Speaker

S1

Transcript

In terms of the lasting financial impact of it all, how would you sum that up, Shann?

Speaker

S3

Transcript

This is a three bedroom house with a post office. It should be worth £325,000. It's a lovely village. It's a working village. Good schools. It's probably worth 250.

Timecode: 00:44:00

Yeah, it's about a £75,000 loss, not including what I have had to pay back on a monthly basis.

Speaker

S1

Transcript

Thank you. Thank you, Shann. So, Mark, what's your view of the financial impact and the business impact?

Timecode: 00:46:00

Speaker

S5

Transcript

Well, a sub-postmaster takes on a massive financial burden when compared to any other person wanting to invest in a shop, even if that shop's part of a house. What a postmaster takes on is just not comparable to taking on an ordinary business. To start with, if you buy a post office in the suburbs, or in the rural areas, it's invariably gonna be freehold. It's invariably going to be expensive, compared to a city centre lease and so you're paying a high premium and taking out a big mortgage just to buy the property. Then you've got to pay for the good will of any retail business that you're taking over, and then here's the killer, because this applied up until recently, you would have to pay a premium for taking the post office business on from the outgoing postmaster at three and half times the annual salary of the branch at the time of takeover. Bearing in mind, I'm going back now in years when post office salaries were actually significant. You earned a good living running a post office, because of the high salaries. We didn't know at the time that a lot of that was made up from public subsidy. They never told us that when we took over. So, on day one, you were faced with heavy borrowing, unless you'd won the lottery, or the pools as it was in those days. You had a heavy burden on day one and, as Shann's just alluded to, that would be at commercial rates, whether that was a commercial mortgage, or commercial business loan.

Timecode: 00:46:00

You'd pay uniform business rates as well as the domestic rates on any domestic part of the property. You pay commercial rates for your utilities. Basically, you paid through the nose

when compared to a lot of other people in the way they earned their living. So to suffer any form of reduction in overall income undermines your business proposition. If you've had a loss and you had to start paying it back, or if the post office just steam-rolled over you and took it out your salary, you were hit very, very hard with your financial business plan. If you were unfortunate enough to get suspended, your pay stopped on day one. Straight away. That could last for months and months and it would financially break you, because you wouldn't be able to meet these heavy obligations upon you. So before postmasters went through the post office disciplinary system, they invariably went bankrupt before they even got to that point, or they had properties repossessed. That is the way a lot of cases ended. We never got to the bottom of what went wrong. They went bust before we could get there. So it's a heavy, heavy commitment. It still is to this day, but it's not as bad it was in most of the Horizon years.

Speaker

S1

Transcript

So if you were to sum up that clearly downward trajectory for a sub-postmaster, how would you describe that financial impact in a phrase?

Timecode: 00:48:00

Speaker

S5

Transcript

Absolute panic. Postmasters, in their very nature, are chosen for their honesty and they do not want to be in debt. They don't want to get tarred with bankruptcy or anything like that. Therefore, not to be able to meet their obligations was devastating for some people. That's the bit that used to occupy their mind more than perhaps trying to prove their innocence. It's the sheer shame, I suppose is the word. The sheer shame of not being able to meet your obligations.

Speaker

S1

Transcript

Yeah, yeah. So, Peter, you were mentioning these moments of panic at Christmases and things when you were talking. Thinking about that as an expression of the financial impact, is there anything you'd like to add to that in terms of the financial and business impact for you personally? Peter?

Speaker

S6

Transcript

Well, I don't think that it was finances. I think that was actually PTSD, because I've been over a year since I worked the counter and I had this only a couple of weeks ago. But just thinking on what Shann said about [audio breaks up 00:49:06] over the phone setting up a direct debit to take away pay on a monthly basis, this has happened to hundreds of people. I was on the phone to the people in the branch accountant team sobbing in tears, saying, 'Can you please send somebody out to help me find these errors, because I've asked every department.' So how many of these people, setting up direct debits on a monthly basis from postmasters, have also heard the same story that all of these postmasters were told that they were the only person this was happening to? And none of them have blown the whistle. None of them.

Timecode: 00:50:00

Clearly the whole post office system knows it is widespread, but they also know that I was the only person it happened to. So I was the only person it happened to and hundreds and hundreds of others were the only person [audio breaks up 00:50:09]. I think it's the elephant in the room, which has been not addressed, and that breaks my heart when I'm reminded of it.

Speaker

S1

Transcript

Yeah. I'm sure that's something Sir Wyn will be considering, but it's perhaps something we could come to towards the end of this session, if that's okay.

Speaker

S5

Transcript

If I could just add this to [crosstalk 00:50:37] finance, there's one aspect of the financial impact Horizon had on people and it wasn't just the postmasters' finances that were impacted, it was family members of the postmaster. Because a lot of families tried to help their loved one, the postmaster, by putting their own money into the pot, if you like, if they thought that was gonna get the postmaster returned back to work. I can always remember this one story of a lady. Her father had died and left the entire family a small inheritance. The post office asked her to repay this shortage, which she didn't have the money, even including the inheritance her father had left her, so every single member of her family gave up their father's inheritance to pay the post office. So family members were dragged into this mess.

Speaker

S1

Transcript

Yeah. Thank you.

Speaker

S6

Transcript

My father lent me money, as did a friend of mine, knowing that I wasn't guilty.

Speaker

S1

Transcript

Yeah. Shann, do you have any observations in that respect?

Timecode: 00:52:00

Speaker

S3

Transcript

Again, I obviously wasn't as highly impacted as Peter and some of the others, but yeah, my daughter's university experience could've been a whole lot better, because I would've been able to save some money. Being on my own, I only had my elderly parents. My sisters both live abroad. You try not to involve your parents, 'cause you're an adult. You should be able to sort these things out yourself. It's humiliating. To have to go to your mother and say, 'Could you lend me money so I can go to Sainsbury's?' Otherwise you're living on... well, you can't have beans on toast. You either have toast or beans. You can't afford both. It's humiliating. It is humiliating. You're an adult. I was in my forties, yeah, forties. I shouldn't be borrowing money off my parents.

Speaker

S1

Transcript

Okay. I'm gonna move on from the financial side, unless any of you would like to make any other final points, but you can always makes them later on if they come back to you while we're talking, but thank you. Yes, Sir Wyn.

Speaker

S2

Transcript

Jerome? Jerome, can you hear me?

Speaker

S1

Transcript

Yeah, yeah.

Speaker

S2

Transcript

Just before we move from finances, could the three of you just in a few sentences explain to me what the trigger was for you having to suddenly be in these financial difficulties? In other words, what happened with Horizon, which started to cause these problems? Can you just explain that to me, please?

Speaker

S5

Transcript

Well, from my experiences of helping people who did have the problems, it started with a bad balance, and that mis-balancing may have continued. Most of Horizon's life we balanced weekly, so every week, you'd get this shortfall. Now, individuals would face up to that in different ways. Some of them started to put the money in and therefore that became a drip-feed haemorrhage on their own personal finances, or money coming from their private business and/or family.

Timecode: 00:54:00

So there was this continual having to put the money in. Other people just got into the ultimate trouble. The discrepancies were noticed and whilst the post office looked into it, they suspended that individual and that was the catalyst for them running into financial difficulty. So it was a combination of the two. It depends on the situation as to how you handled your discrepancies. You either pumped money in, or you got suspended and I've already described what happens once you get suspended. The financial difficulties very quickly happen after that.

Speaker

S2

Transcript

In the specific cases of Mrs. Rogers and Mr. Murray, can you tell me in a few sentences what was the trigger for your particular problems?

Speaker

S3

Transcript

Well, for me, I don't know. It was just one week I didn't balance.

Speaker

S2

Transcript

Yeah, sure.

Timecode: 00:56:00

Speaker

S3

Transcript

Up until that week, I'd had no issues. It was maybe smaller discrepancies, which you would then think to yourself, 'Oh, that must be me. I've obviously handed out...' Like £50 one week I was short and all I could think of, was new £50 notes, I've obviously given out two stuck together. So, that's me, that was stupid. You put the money in. But then when you get an £1,800 loss out of the blue, I don't know. Something had happened in Horizon. I don't know what the trigger was. When I tried to find out on that first one, the amount was virtually exactly the same as a deposit someone had made into a bank, but obviously I had no knowledge of who that person was, 'cause you just have the bank details.

Timecode: 00:56:00

The post office weren't interested. I said, 'I think it might've been a double. It might've gone into their account twice.' I put a notice up in my post office to ask if everyone could check. Businesses who deposited, or personal people, if they could check their bank accounts. No-one came back and whether the post office checked or not, I can't say. All I know is nothing ever came back about it. So what the actual figure was, I don't know. It was just one week I could balance, the next week I couldn't.

Speaker

S2

Transcript

Am I right in thinking that suddenly, in effect, you had an unexplained significant loss, and to this day, do you know what the cause was, or why it might have happened?

Speaker

S3

Transcript

No, no. 'Cause there's no paper trail anymore. It's all on the system. They say to you now, they say, 'Do a transaction log.' Well, that's all very well, but I've got nothing to check the transaction log against, so I don't know whether it's right or wrong anyway.

Speaker

S2

Transcript

Thank you. What about you, Mr. Murray. Again, in a few sentences, can you explain it to me?

Speaker

S6

Transcript

Yes. Similar to Shann, it was the odd one from time to time, but then they seemed to become larger, so on balancing, you'd not know until hitting the enter button on the keyboard, what the difference was going to be, and inevitably, it was going to be down. It was then several times over the course of a year or more. Each time, with staff or not, searching up and down, looking all over throughout the day's transactions trying to find it. Then calling post office. Various departments saying, 'Can you help us? We can't find this.' It was as if calling them each time, they wanted to respond to you less and less.

Timecode: 00:58:00

Like they just didn't want to know. As I said, on one call to the security manager, his deputy rang me back and just told me over and over again, 'No, it's just your staff.' It got to the stage where I knew... I had actually received letters from [unintelligible 00:58:23] by this time, but I was so believing of what I'd been trained by post office and auditors, that I actually believed at the time that [unintelligible 00:58:34] were ambulance cases. That they were actually making up something that wasn't really the case, even though it had already happened to me. So actually, when I signed up to [unintelligible 00:58:45], I was too late to join the JFSA, because at first, I hadn't believed this. It was so entrenched in telling you, 'The system is robust. The staff are robust. If there are any problems, it must be down to you.' I actually at first thought it was down to me until I found otherwise. I was too late to join the court thing.

Speaker

S2

Transcript

Thank you very much. Thank you. Thanks for that. Back to you, Jerome.

Speaker

S1

Transcript

Thank you, Sir Wyn. Mark, did you have anything to add on that front before we move on?

Speaker

S5

Transcript

Yeah, because I dealt with so many cases, I was able to start noticing common denominators and in a lot of these branches, who had relatively good balancing records, suddenly would go crazy and stop balancing properly.

Timecode: 01:00:00

As far as I'm concerned, I was able to pin a lot of the causes down to in-branch communication and/or power supply problems, which if you knew anything about computers back in the day, Horizon was just a simple... as far as the postmasters are concerned, it's just a simple PC under the counter with a 286 processor, or whatever the speed was. It was very rudimentary and it was very susceptible to poor power supply and/or poor communications. If those two areas weren't perfect, you could lose transactional data, and I'll swear in any court that I believe a lot of losses that happened to postmasters was as a result of data being lost, or destroyed, or misdirected within the Horizon system, and it was not recovered as the system intended it to be recovered.

Speaker

S1

Transcript

Right. Okay. Right. Thank you. Thank you, all. Thinking back to the circle of different things we want to cover. It feels to me like we should go to health next and by that, if you remember, we're talking about both physical and mental health impacts of Horizon. So I wonder, Shann, perhaps I could start with you if see that in yourself and if you can describe to Sir Wyn, what that would be.

Speaker

S3

Transcript

Physical, I don't sleep. At the moment I'm not sleeping, 'cause I broke my leg, but normally, I'll go to bed, I'll be awake at one o'clock on the morning, that's it. Two o'clock in the morning, that's it for the day. Then I go to work exhausted. But you go to work, you do what you have to do. I come upstairs. I'll probably fall asleep on the sofa after I've eaten.

Timecode: 01:02:00

So, it's basically not sleeping. I do not sleep. You can guarantee every night, I might get four/five hours if I'm lucky and now that I'm remarried, I'll go into the living room so that my poor husband can sleep. So physically, that's basically all I can think is how it's affected me.

Speaker

S1

Transcript

Can I just say... sorry, Shann, you're talking in the present tense there? That's still happening.

Speaker

S3

Transcript

Oh, yeah. Yeah. Oh, God, yeah.

Speaker

S1

Transcript

Can you just tell us a bit about the pattern of how that developed over time?

Speaker

S3

Transcript

Well, when it first happened, you think it's just a one-off, so you're not so worried, but then when it happened the second time, you think, 'Oh, flipping heck.' Then your brain doesn't switch off, so you're then doubting yourself. You'll do the transaction with the customer and what used to be automatic and you never thought about what you were doing, it was just an automatic transaction. You don't need to think about it, you've done thousands before. You're double checking the screen all the time. There's a queue of customers, so you're stressing about them, because obviously you're working slower. So the stress is a big issue, yes, and it got worse as time has gone on. The last time I had a big loss, which is post this supposedly knew software patch, which I don't think is working. I know it's not working, but that's not what we're here for. When I phoned up, I was literally hysterical, because Horizon, when you phone up about an IT issue, not so much now, but I was talking to someone in the Philippines. They're emailing me stuff about pictures. They had to take photographs of my communication links, so I'm trying to serve a customer and deal with the IT issues, 'cause I'm on my own. Then you phone the Helpdesk, who don't talk to the IT people, so you're explaining yourself all over again.

Timecode: 01:04:00

Literally, luckily my husband was here, because I was almost on the floor. I said to the person on the phone, 'That's it. I'm closing. I've had enough of this. You're not getting the money back. I don't care. I'm closing,' but my husband talked me down and he talked to this person and told them that enough was enough. Mentally, well, just talking about it makes... and I know I'm not even as bad as some people. I'm just so angry... well, I can't believe we've been treated like scum. It makes you feel bad and all I kept thinking about, and this is what you said, Peter, what if the people in the village hear about this and think I'm a thief? I'd have to leave where I've lived for 25 years. My daughter has grown up here. The mental anguish is... I can't imagine what the other people have gone through and how more people didn't do harm to themselves, I don't know, because I had got to a point, and mine is a mere smidgeon compared to other people. Luckily, Mark, I got hold of Mark. I joined the CWU. I've always been a member of the CWU, but we never used to be able to join them as a sub-postmaster, but when we were allowed again, my ex-husband is high up in the union and he said, 'Right. Speak to Mark,' and he helped me so much. Because when you phone them, the post office, 'Oh, you're the only... no, no. No-one else has this problem.' Like Peter said, 'No-one else has this problem. It's only you.' I have blue screens constantly. 'No, no. No-one else has that problem,' and as Mark said, it's a communication problem. They don't want to know. Sorry, I've gone off completely what you said. I can't even remember what you asked now.

Speaker

S1

Transcript

Well, no. In a sense you haven't, because I was asking about the physical and mental health implications of all that.

Timecode: 01:06:00

Speaker

S3

Transcript

Yeah. My concentration is shot, and I can't watch... this is really pathetic, but watching films with my daughter, we have to read the synopsis, 'cause if it's gonna make me cry, I'm not allowed to watch it, because I can't stop. But that's how it's affected me.

Speaker

S1

Transcript

Yeah. Just going back for a moment to talk about your sleep disturbances. How do you reflect on what impact that has on your life, that specific issue? You talked about concentration at work and so on.

Speaker

S3

Transcript

Concentration level.

Speaker

S1

Transcript

But I'm just interested in how you reflect on it now you've got a moment to think?

Speaker

S3

Transcript

I put on lots of weight, because I'm too tired to exercise. Once I've done my day's work, that's it. I'm shot. I'm 62, which I know is not old, but my weight doesn't help. My feet are killing me. Again, my weight doesn't help, but if I wasn't so tired, I'd be doing more. I get very snappy with my husband and my daughter. I've got my elderly parents live next door, that I have to help look after. It just feels like my whole life is... I don't know. Before COVID, my two holidays a year were the only things that kept me going. COVID now, so you can't have your holidays and I am struggling. The thought of going to work in the post office next week, 'cause the lady who works... I have an employee now. She's covered for me while I've had my broken leg and I've gotta go back to work next week, 'cause I can't afford to pay her for any longer. The thought of it, I'm thinking, 'Oh God. I don't wanna do it,' but I have to.

Timecode: 01:08:00

Speaker

S1

Transcript

So health-wise, physically and mentally, how would you describe the person you are now, compared with the person you were before all of this came into your life?

Speaker

S3

I'm a shadow of myself. I was always the loud one. I've always been classed as bubbly. I can always remember when I worked at the post office proper, one of the managers said, 'Who in the world is that loud woman in the blue dress?' Well, that was me. I'm always chatting. My customers will come to me to help them fill out forms and if someone's died, I'm there for them, but now I struggle. I suppose, yeah, just confidence. My whole confidence is shot to hell. It

shouldn't be, because I know my job. I know what to do. I've done this all my life. And I hate the post office. I hate them and I don't like that feeling. I hate them.

Speaker

S1

Transcript

I'm gonna move onto Peter, but do feel free to join back in.

Speaker

S3

Transcript

I'll move the screen now. The sun's coming in behind me.

Speaker

S1

Transcript

Peter, you've obviously already given us some quite moving thoughts on the health impact for you. I'd be interested to give you the chance to perhaps talk about that a little bit, about what's happened, but also how you feel about what's happened to your health, both physically and mentally, just so that Sir Wyn gets that understanding directly from you. You're on mute at the moment again. Thank you.

Speaker

S6

Transcript

I'm sorry. I felt as though I was over it and beyond it.

Timecode: 01:10:00

One of my friends has said, 'Surely you've almost settled with them now. You'll be good again,' and most of last year was good. Then, as I say, as I've probably said, in December, I fell apart again for about 48 hours. So I don't know when any attack is gonna come from, or what's gonna cause it, or anything, at any time. So now I'm scared, looking over my shoulder [audio breaks up 01:10:26] fear of something that I shouldn't be scared of anymore really, because now it's all been exposed. I knew all along that I wasn't wrong, but obviously, you still feel guilty, because of the scenario that you've been kept in. The last time I worked in the post office here in Wallasey, a customer who went to take something off a shelf and I asked them nicely to pay for it first, lost his rag with me and called me all kind of thieves and swore at me and then said, 'Oh, I know all about you. You've been in the newspapers. You're a lying little thief and then a lying dishonest that,' and the words he used were pretty vile. So I got abuse off

the public, even though I've done nothing wrong and that was not even in the branch that had the problems. That was in the other branch that had had no problems. So it's all mashed in together. You feel like you want to hit out, but again, it's not his fault either. He just wasn't a nice person.

Speaker

S1

Transcript

Can I just ask you, you mentioned earlier on about the PTSD diagnosis and you gave the impression of that being almost a relief to get the diagnosis? Do you want to just tell us a little bit about that, about your feelings around that?

Timecode: 01:12:00

Speaker

S6

It's not really the diagnosis, but telling my children about it. Being able to just give them a link, rather than sit them down, which I wasn't in a state to be able to do. I just felt a weight off now they've said that they read it. I don't have a lot of time with my kids.

Speaker

S1

Transcript

Sorry. Could you just repeat that, sorry? I didn't quite catch that.

Speaker

S6

Transcript

I said I don't really have any quality time with my children. We don't see each other very much, we live in the same house. I lock myself away. Most days.

Speaker

S1

Transcript

In terms of your physical health, the impact on your physical health, would you like to give Sir Wyn a picture of how that has changed over time because of Horizon, or during that period?

Speaker

S6

Transcript

Well, last year I lost about 10kg, or a stone and a half, something like that, just 'cause my eating was all over the place. I've started putting it back on now, because I've started eating at the wrong times of day. I don't sleep properly. I go to bed one o'clock, two o'clock in the morning. I get up at seven, seven or eight, to sort the kids out for school. Remotely give them breakfast and don't see them again. I hate it. Absolutely hate it.

Speaker

S1

Transcript

Yeah. I'll come back to you in a moment, Peter. I'll just have a word with Mark. So, Mark, you're obviously hearing these statements from your colleagues, if you want to call them that.

Timecode: 01:14:00

What's your view on the health implications of what's happened?

Speaker

S5

Transcript

Well, obviously I've experienced a lot of things. My defence mechanism is to try and detach myself from the emotions of everything that I've witnessed, because I don't know that I'd be able to cope if I allowed myself to get too close. It's just the way I make my mind work. I've been in interviews where people have had to be taken off to hospital, 'cause they've collapsed. One with a suspected heart attack. The other, he was so distraught, his bladder stopped working and he couldn't pass urine. I don't know why he collapsed. I don't know enough about medical knowledge to know, but that was what was diagnosed, was that he was in such a state of stress, it stopped his bladder from functioning. I've had people break down, grown men, completely break down emotionally and psychologically. I know people are still suffering to this day and I recognise the symptoms of some of the things that I saw at the time and what I'm seeing now as PTSD. A lot of my customers, who are soldiers, since I've been here, they've been through the Falklands War, two Gulf wars and various campaigns that don't make the headlines, and some people are affected badly by the experiences they encountered. The military now are on top of this syndrome, PTSD, and they've got different treatments for people to go and turn to, but I'm very concerned that there are postmasters who've been damaged in this psychological way.

Timecode: 01:16:00

A lot of this is caused because people haven't had closure yet, and until we can find a way, and that might be above all of our pay grades, but until we can find a way of getting closure for people, I think we're gonna suffer the mental consequences of people's mental health for quite a number of years. I'm not trained to handle someone that's suffering mental anguish. It's not

what I'm trained to do and I've been left having to try and deal with it the best I can, and the only way I could deal with it, was to become emotionally detached from it. They must've thought I was a hard sod. They really must've thought I was not interested in their problems, but it's the only way I could help them through what they were going through and try and get them some sort of resolution, and that's how I continue to this day, but I don't like to sit back and dwell on it, because I'd probably stop doing what I do.

Speaker

S1

Transcript

Yeah. No, I understand. So thinking about all the things that you've seen when you've been supporting and observing other people, I wonder, do you see a moment, particular trigger points which have hurt more, or hit people's emotional welfare more than others?

Timecode: 01:18:00

Speaker

S5

Transcript

It's this word 'shame.' A postmaster probably feels shame more than other people. Some people can do bad things, or be accused of doing bad things, they don't seem to display the reactions that I see in postmasters.

Timecode: 01:18:00

Apart from the financial worries that will just complicate the problem, I think it's this sense of burning injustice that they've been accused of doing something they know themselves they haven't done. How do you handle that? You're powerless. Utterly powerless and I know that feeling, 'cause I have felt on so many occasions utterly powerless to do something for the person I'm trying to help. So I think that's where it all starts and then it's corrosive, that sort of feeling and it just will never go away until you can find a way of getting the right help you need to get out of it. We have lost people through people taking their own lives. Maybe people have died an early death through stress and never being able to relieve themselves of it, but it's just a miracle that we haven't had more people, I don't know, be committed into mental institutions, or take their own life. The things that have happened to people, you would say, looking at the numbers, you'd think, 'Well, surely there would be more casualties than this and I don't know why there hasn't been. Maybe people are still out there bottling it up it, I suppose. Maybe that's how they live their lives.

Speaker

S1

Transcript

Yeah. Thank you. Peter, if I could just come back to you for a moment, if that's okay. Mark's talking there about the sense of shame and so on. I wonder, going back to my question, looking back on your story, do you have any moments you could describe to Sir Wyn that really triggered a response from you physically and mentally?

Timecode: 01:20:00

Speaker

S6

Transcript

Well, I don't think anything until during my suspension, which was at the end of 2018, by which time I was already in quite regular communication with Mark. I received a letter from a legal firm in Birmingham, DAC Beachcroft, titled 'Post Office Limited versus Peter James Murray.' So immediately of course, I contacted Mark and he said, 'Well, you haven't even had your review meeting yet, so how can they be [audio breaks up 01:20:31]. I should also add that this was at the same time as Fraser's case was going on in court. So despite in the press recently saying that they've stopped suing people as of about 2017 or something like that, it was still going on not very long ago. There's still a suspension round the corner from me here now. It's still going on. It happens to be a man who doesn't know, or isn't a member of the CWU. There's a difference. I got help. Other people didn't. So that letter was what broke me and Mark helped me get past it and through the next phases. But that letter just made me feel like a convict basically.

Speaker

S1

Transcript

Yeah. Could I ask the same question to you that I asked to Shann about how would you describe the person you are now, compared with the person you were before you came into all this?

Speaker

S3

Transcript

Mmm.

Speaker

S1

Transcript

Sorry, to ask Peter that. Sorry.

Speaker

S3

Transcript

I was gonna say. I think I've answered that one.

Speaker

S1

Transcript

Yeah. No, Peter. The person you are now, compared with the person you were then.

Speaker

S6

Transcript

Well, that's difficult again, because I'm determined to beat this, so in some ways I feel stronger now I'm coming to the end of it, but that's just it.

Timecode: 01:22:00

I reached the 23rd of December, two days short of a year since my last breakdown and then I had one, so that got me to think. Because I thought I was good again and really I wasn't. But then, two days after that, I was good again, so I'm not in control of that in that respect. In general, I do feel better, 'cause I think I've got it all out there. I can't say I'm a broken man because of it, because I'm not gonna let it beat me, but on days where I'm doing so well, at any time I can just suddenly have anxiety or whatever.

Speaker

S1

Transcript

Yeah. No, I understand. Thank you.

Speaker

S6

Transcript

That's not in my control.

Speaker

S1

Transcript

Okay. Thank you, Peter. So, Shann, before we move on, are there any other final statements around the health, physical and mental, that you'd like Sir Wyn to hear?

Timecode: 01:24:00

Speaker

S3

Transcript

Only that, as Peter said, it's still going on. I've been keeping a record since the 12th of September, 2019, where I'm still having big losses. I can see now, having spoken to Mark, why I'm getting them, because I have these constant blue screens. In fact, two weeks ago, my colleague had a blue screen. Luckily, the customer, after the blue screen, the customer was honest, because a £100 deposit was being made. A blue screen happened. It failed. She did it again and it went through. Twenty minutes later, before... she had no other customers. So 20 minutes later, another customer came in to do a deposit for 356. She put that through. We had a blue screen, but it cleared itself, so she didn't have to do it again, it went through.

Timecode: 01:24:00

Luckily, that customer, when they got home, checked their balance and the £100 from the original deposit had also gone into her accounts. So, if she hadn't come back, I would be £100 short. I now know that I would've been £100 short, but I was £800 short that week, or that month. Now it's worse than it was before, because it's supposed to be better, but it's not, if that makes sense to you.

Speaker

S1

Transcript

The system. You mean the system is worse?

Timecode: 01:26:00

Speaker

S3

Transcript

Yes. We're told that, I don't know, was it 2018 was the date where they introduced the new software patch, or whatever it's called, so it's all better. Well, it's not all better. It's worse for me. I'm having more losses now than I did before. The first time I phoned up after 2018, because I had a loss, I was shocked, 'cause I was expecting them to say to me, 'Oh, we'll take £300 out your wages.' But they said, 'Oh, well, we'll investigate this,' and I said to the person, 'Sorry?' I said, 'You never used to do that before.' 'Oh, well, we're a new department.' So in that respect,

yes, it's better, but I still have four losses hanging over my head, because no-one knows what's happened, and it's not better. It's not better. Like Peter, I'm not gonna let them beat me. When I'm having a bad moment, I'm closing. 'That's it. You're not having any more of my money. I'm closing,' but I can't do that, because this is my home. But, Sir Wyn, it's not better and I can't be the only one who's still struggling. It's not better. They haven't fixed it, they're just dealing with us better.

Timecode: 01:26:00

That's the only thing now. I have an area manager. Never had one for years. I've had two audits in 20 years of service in this post office. Two. Two audits. That can't be right. It's not better. It's still bad. They're dealing with us better. And I won't be broken either, Peter. Good on you, boy. Some days I feel like they have beaten me, but I'm too stubborn for that.

Speaker

S1

Transcript

Sir Wyn, I wonder, do you have any questions you'd like to, or comments you'd like to make on the health part?

Speaker

S2

Transcript

No, I'm happy with what I've heard so far, thank you very much.

Speaker

S1

Transcript

Right. Okay. Thank you. Before we move on, can I ask the three of you, would you like to have a little break now, or are you happy to carry on through and have a break... ?

Speaker

S3

Transcript

I'm fine, but I'll go with what everyone else wants.

Speaker

S6

Transcript

I'm fine.

Speaker

S1

Transcript

Okay. Let's keep going. Raise your hand if you feel you have to. Right. Thank you. So, I think perhaps the place to go next is something that you've touched on, which is around the way people view you. So we called this in our little thing 'community status,' but really that's a way of saying 'the way people view you as people. The way the world sees you.' Could you tell me, any of the three of you, just tell me some of the stories around that then, 'cause you've touched on it?

Speaker

S3

Transcript

Shall I go first? Oh, you go first then Peter.

Speaker

S6

Transcript

Right. Okay. Just a bit of a background to this. My classroom training, when I first started, they did bring in a security manager, who I have met a couple of times since.

Timecode: 01:28:00

So, at the end of 2012, this security manager came into the classroom and was introduced by the trainer-auditor as security. He basically gave a bit of a speech to say, 'Whatever you do, don't do false accounting. Whatever you do, don't borrow company money to buy from the wholesaler.' Just six of us in the classroom, all brand new and just, 'Well, of course we wouldn't do that. Of course, we wouldn't do that.' 'If you don't do that, you'll be fine.' I thought nothing of that until the same guy rang me about last June. So, I hadn't worked... it was months since I'd worked in the post office. He rang me last June. His name came up on my phone. He actually rang me about an issue in my branch, which I haven't been running since before Christmas a year ago. The post office had put a temporary operator in there for me. So, he rang about that and I said, 'Well, while I've got you on the phone, why on earth are your colleagues telling me not to trust my staff? People with 30-odd years of counter experience,' and he just dismissed it as if it was a bit of a giggle, like he was untouchable, and I said, 'Well, you're the head of security of post office.' And he said, 'If I was the head of security, I would get paid a lot more than I do [unintelligible 01:29:30].' I've got his card and it says, 'Post Office Security Manager.' So that was him then and him now, but also, it gives me the feeling that auditors, in my

experience, that have dealt with me, have looked down on me like something off the bottom of their shoe in their dealings with me. Over and over again.

Timecode: 01:30:00

Speaker

S1

Transcript

Can I just ask, is it possible to separate the way that you feel that the people within the organisation, or other organisations felt about you? But also, the way that the people you deal with, your customers, your suppliers. Tell me a bit about the second type of thing.

Speaker

S6

Transcript

In Hope Farm Road, where I didn't find out till after I'd bought it that the previous postmaster had killed himself over the same issues, some of the customers there were really rude. Most were fine. Most were fine and okay, but some were very rude and now I see feedback on Google, saying that I'm very rude, that I was rude and the new guys are good, which was the same things they told me when I was new about my predecessor, who God rest his soul, is now no longer with us. So, the public obviously don't know that he was going through all the same things that I went through, and so a lot of their reaction is, 'Well, he's just a short-tempered, grumpy person who doesn't know how to run a shop.' When in actual fact, they don't know that you've got tens of thousands of pounds of debt over your head that you're not responsible for and nobody to talk to about it. So, yeah. I've had some rather nasty abuse in Hope Farm Road from customers. One of my last absences before my suspension was I went on a business trip to Asia. A friend of mine covered for me for a couple of days and I was chatting online and he laughed and said, 'Oh, some of the customers had some pretty choice things to say about you,' by which stage I was like...

Timecode: 01:32:00

'Well, yeah, I'm sure they did. I bet it's the same people who had choice things to say about my predecessor to me,' as if they thought they were being funny. Now, I just don't want to go even to that part of the country again, even though it's only 15 miles away.

Speaker

S1

Transcript

Right. Okay. Thank you.

Speaker

S6

Transcript

Even though it's still got my name on the door at the moment.

Speaker

S1

Transcript

Yeah, yeah. Right. Thank you, Peter. So, Shann, you described the community that you live in and so on, but I wonder, how do you see this issue about the reputation effect that this might've had?

Speaker

S3

Transcript

I'm very lucky. This is a village. We're a biggish village. We have two pubs, a shop and myself. They jokingly call me the 'pillar of the community,' even when I've got a little bit tipsy in the pub. I'm still the pillar of the community. I don't want to blow my own trumpet, but I'm bloody good at what I do and my customers, on the whole, think a lot of me. I had an issue last year, where I got caught by an Eastern European sleight of hand person. You have to Google it on YouTube. Until you see how clever they are, you do not realise how much money you could lose without even seeing anything. Anyway, one of my customers put a GoFundMe page on Facebook and the village raised every single penny as I obviously had to pay that back. That wasn't the post office's fault. That was my fault being caught out. But my village paid every penny of that back for me. I didn't have to put my hand in my pockets. So, the thought of losing that respect by something that's not my fault, I don't know how I would deal with it.

Timecode: 01:34:00

At the moment, I am highly thought of and I appreciate that and I've worked hard for that, but the thought that I could lose that by something that some twat in the post office, and I've worked for these people, so I know what they're like, without any evidence, that fills me with... I don't know if I would've coped. I could understand how someone could take their own life, because your reputation, at the end of the day, that's all you've got, and if someone takes that away from you and there's nowhere to go to get it back, I don't know how you deal with that. So that does scare me. At the moment, I'm fine. My customers think highly of me. Yeah, that would be a big deal for me. That would be a huge deal for me and I don't think I could cope, but at the moment, we're fine.

Speaker

S1

Transcript

No. Thank you, Shann. Mark, what's your perspective on this, both you as a person and as a representative?

Speaker

S5

Transcript

Well, obviously, it's true what Shann says. A postmaster is the pillar of their community. You're a marked person. Even if you're lucky enough to reach the end of your career and retire and stay living in that community, you'll always be known for what you did in your service to the community. So, if you do get embroiled in any controversy, or scandal, it hurts really hard and the gossips will talk about it for decades afterwards. You'll always be known as... 'Well, of course, you're the person that was stealing post office money.' It gets too bad for a lot of people and they've just left their community. If they lost their job as a postmaster, they wouldn't be able to tolerate living in that village, or that small town, but they would move. I think that is what most people did do. They moved communities to try and put that part of their life behind them.

Timecode: 01:36:00

So, that's the anecdotal evidence I've got from following up on people I've helped, just to find that they've moved away. But it hits hard, I find, disproportionately, on postmasters who are part of the Asian community, 'cause their community isn't just necessarily limited to the village they serve, or the town they serve, they network across the country and the word goes national in some cases. So I think they feel the gossipmongers more than any other ethnic group of postmaster.

Speaker

S1

Transcript

Did you say they fear it more? Sorry, did you say?

Speaker

S5

Transcript

And the gossiping's bigger and wider, yeah. The shame is felt deeper. It's something that you just don't do in that society and you may never lose the stigma. It's the stigma that really wounds a postmaster the deepest, so it takes me back to that word 'shame' again. But fortunately, when it comes to my representational role, I've no idea what people think of me and the things I do.

Speaker

S1

Transcript

This theme of the postmaster being a particular role within his/her community. I wonder, could you sum up for Sir Wyn why [unintelligible 01:37:23] really. Why this is different for the sub-postmaster than, say, the dentist, or the butcher? What's the key difference there?

Speaker

S5

Transcript

It's the help you give customers. It's not just selling stamps and stamping a pension book and doing banking and all that sort of stuff. You get involved in these people's lives. They come to you and tell you things they wouldn't tell their own priest. You're just regarded as someone who is trustworthy, who's experienced.

Timecode: 01:38:00

You're expected to know anything and everything. You're expected to know the detailed timetable of the train service. They'll come in and random question, 'What times the next train to Waterloo?' 'I don't know, but I'll go and find out.' It's having that sort of relationship. They feel they can come in and ask you those sort of questions. You do get to know a lot of people, so if they want local information, they'll come to you for it. Quite often, people grow up with you. I serve guys that come in here, young soldiers, and the next thing I know, I look round and they're walking back in the office and they're a colonel, but they never left the area and they've grown up in front of you. The same with young children. You start a savings bank account with them and they're still doing transactions with you when they're pensioners themselves. So you are part of the DNA of that community, so to lose the trust of that community is a mega serious thing to happen to a postmaster.

Speaker

S1

Transcript

Peter, what's your view on this issue of why the postmaster role is so important and there's so much perhaps at stake in the reputation then? You're on mute again, sorry.

Speaker

S6

Transcript

I think exactly what Mark says. Years and years of being the pillar of the community. In recent years, it's less so as the services supplied have been reduced, but it's not less so in the minds

of the public. Most of the general public still are not aware that post office and Royal Mail are two different companies.

Timecode: 01:40:00

So most of the general public will still come into Mark, or Shann, or I and say, 'Why's my postman later today with my mail?' And not understand when we explain, 'Well, we have nothing to do with Royal Mail deliveries, only collections.' Things like that. It's a 300 plus year old operation. It's the world's oldest communication company and, of course, once we had so many government services previously, so that's built into the older generation and the younger generation, it's mails and stuff. I suppose, going back to when we used to be able to stamp a document for the public. Now, obviously certain offices can, but the general public knows that we've been vetted and means-tested and everything before we take that position. We've had to pass reference background checks, clearance checks etc before we get on board there. It's not just for everybody to do. So, I think that the general public knows that in general that we have been checked out to be honest and trustworthy people, which makes this whole current scandal all the worse for everyone to consume.

Speaker

S1

Transcript

Right. Thank you.

Speaker

S5

Transcript

I can't think of any other profession, if you like, I can't think of any other work role that gets put into such high regard as a postmaster and such large numbers of people will treat you as a confidante. I can't think of any other role that has that cross-section of issues that customers will bring to you and ask for your help with.

Timecode: 01:42:00

Speaker

S1

Transcript

Right. Shann, before we move on, is there anything else you'd like to add on this issue of reputation and the risk of reputation and losing it?

Speaker

S3

Transcript

I don't think so, I think basically it's all been covered. Just to reiterate as both Mark and Peter have said, we're not just postmasters. We're social workers, we're community leaders, we're everything. As Mark said, they come in and ask you questions. I've filled out more attendance allowance forms than I have lost letter forms, to help people try and get help from social benefits and all these sort of things, because they don't know how to do it and there's no-one to help them how to do it. So yeah, we're more than just postmasters. We're, and I think this is the thing that government keeps forgetting, or tries to forget, because they don't wanna pay us accordingly, we're the only thing that's keeping rural and small town communities going. Because if we go... if my post office closes... this is what scares me about this village. If my post office closed, there's a whole raft of old people who have nowhere else to go. They can't get into town. There's no buses. Even worse now, obviously, 'cause of what's going on, but I'm the only way they can get money out to go and pay their home helps, 'cause their home helps don't have a machine that they can just tap their card on. They need cash. So we're the only thing. As Mark said, there's no other profession that does a wide range of roles like we do, that we're basically not paid for, it's just what you do. You're a postmaster. It's part of the job. It's not written down anywhere that you're gonna do this, it's just the customers know they can trust you and they're gonna come and see you.

Timecode: 01:44:00

I know stuff about my customers that would make your hair stand on end, but they know I'm never gonna repeat it. I always tell them I signed the official secrets act. 'You're safe. I'm not gonna tell.' But some of them have no-one else, so that's us. So, yeah. Just basically underlining what both Mark and Peter have said.

Speaker

S1

Transcript

Yeah. Thank you. That's very clear. Thank you. I'd like to move onto home life, family life, personal relationships. Would you like a break before we do that, or are you okay?

Speaker

S3

Transcript

I'm okay. I'm fine.

Speaker

S1

Transcript

Right. Okay. I'll keep going as long as you want to. We've talked obviously about yourself and your health and all those things. Just tell me a little bit about the ripple effect this might have had, if any, in your lives. So perhaps start with you, Shann. You talked about your daughter, for example. Do you want to just tell me how that all felt as well as what happened?

Speaker

S3

Transcription

I felt like I'd let her down. What I didn't say earlier, 'cause she was wandering around the room, when she was first born, I took out a national savings children's bond and I used to pay £25 a month into that bond, and that was for her university. What she didn't know at the time, but I have told her since, is I had to cash that in to get us through the hard times. So I feel guilty. I know it's my money in the first place, but I put that aside for her, for her first years at university, if that's what she was gonna do, but I had to use that to pay the bills. So I feel I let her down in that respect. We still did things together, but not as much as I wanted to do.

Timecode: 01:46:00

The idea was, when I bought the post office, she was only nine, and the idea was I could be working and she's in the same house and building as me, so I didn't need to have childcare or anything, and it was gonna change our lives from us living in London. But then I couldn't afford to employ anybody, so I was working six days a week basically, Monday to Saturday. Saturday was only a half day. So when I was on my own, with no staff, we had a day and a half and that was it every week. That's all we had and I was usually so tired, it was basically Sunday. Saturday was spent catching up on housework, so we would have Sunday, but we couldn't afford to do much, 'cause I was paying back the post office. Not every time, don't get me wrong. We had holidays. But yeah, she assures me... she's just mouthed to me just now, she's obviously heard what I'm saying, she just mouthed to me, 'I love you, mum.' So I know I didn't ruin her life, but as a parent, you expect things of yourself and I feel I didn't deliver. I was single for a long time, so our lives revolved around the village and if my reputation had gone, I don't know how we would've got through that, just her and I. My parents lived up in London still at the time, so it was just her and I. So yeah, as a family thing, financially it was difficult and there was always that worry, 'God, what if it all goes wrong? What do we do?' Does that mean I have to sell up and we have to start again somewhere?' It was a big deal to move down here, 300 miles, not knowing anybody, just on a dream. This was our dream and they turned my dream into a nightmare. I can't remember if I've answered the question now.

Speaker

S1

Transcript

Yeah. No, you have, absolutely. Well, I'm glad to hear that your daughter still loves you. That's very [crosstalk 01:47:57].

Timecode: 01:48:00

Peter, I wonder if I come to you. You mentioned your family obviously before. I just wonder if you wanted to share a bit more, to the extent you're comfortable to, about the effect this has all had on your family life? Oh, you're on mute at the moment. Thank you.

Speaker

S6

Transcript

Hello, is that me?

Speaker

S1

Transcript

If you could just speak up a tiny bit. Can you speak slightly louder?

Speaker

S6

Transcription

Could you repeat the question, please? Sorry.

Speaker

S1

Transcript

Yeah, sorry. You mentioned earlier about the impact on family life and obviously that's the area we're interested in looking at more, so I just wonder if you wanted to share a bit of that, to the extent you're comfortable to share, so that Sir Wyn can get a feeling for the human impact in terms of family life?

Speaker

S6

Transcript

Well, pretty much what I've already said really. I spend most of every day alone in a room on my own most of the time. I see my kids very briefly at mealtimes, but we don't dine together or anything like that. I find I can't look them in the face, even though I know I've done nothing wrong.

Speaker

S1

Transcript

How difficult has it been to talk with them about the issues, both at the time and then since you mentioned your PTSD?

Speaker

S6

Transcript

Impossible. Impossible. I haven't yet at all, no. I don't know how to. Their ages are 15 and 13 and I've had three consecutive Christmases falling apart.

Timecode: 01:50:00

So ruined for them as well as ruined for all of us.

Speaker

S1

Transcript

Yeah. I wonder, Mark, if I could ask you what you recognise or observe in these statements from Shann and Peter?

Speaker

S5

Transcript

Well, obviously, I'm aware from those members that have given me the feedback that, yeah, there's been issues within their own families. Some families have been supportive to the point where, I mentioned that lady, or her family, chucked in every penny they had to help her out and they stuck together as a family unit. Other families have shunned their family member and families have broken up, so I get these stories. Again, I know we have a lot of postmasters from the Asian community, but it seems to affect their family ties probably more than other postmasters from other groups do. It seems to be that, where the individual is shunned by the community, they can get shunned by their own family as well, and that is particularly sad to hear, 'cause I'm a big family person. I've got seven brothers and sisters, two children of my

own and we've always worked together as one unit. So, when it comes to an impact on the postmaster, it's gut-wrenching when it's the family that suffers. I haven't got any personal experience of it happening to me, but I am aware it's happened to my colleagues.

Speaker

S1

Transcript

Yeah. I wonder, without compromising any confidentiality, or anonymity, do you have a story of a family in that situation, or a postmaster in that situation, that would help to bring it to life for Sir Wyn about something that's happened like that, where the family impact has been great?

Timecode: 01:52:00

Speaker

S5

Transcript

Yeah. I could probably think of several, but immediately you asked me that, a name sprang into my head and a situation came straight into my head. Yeah, he was completely ostracised by particularly his siblings. They felt that he'd let the family down. It was gonna damage the family unit and it was years before he got reconciled back with his brothers and sisters and got the respect of his mother and father back again. I personally don't understand that attitude, 'cause my only experience of family is my own and we don't operate like that. But obviously, other families are different and this guy went through hell, and it did bring on mental health issues as well to him as an individual.

Speaker

S1

Transcript

Can you describe, to the extent to that you know him, without giving away his location or anything, could you describe the process of how that happened, so that Sir Wyn can see how step by step this might progress, or might have progressed?

Speaker

S5

Transcript

It's because of who the post office is. It is so highly regarded and respected by all walks of life, that when you are accused of committing an offence against that institution, you've got to be guilty, 'cause the post office don't get it wrong. The post office never get anything wrong.

They're gonna be right. So it's because it's more than a company. It's an institution. I don't know. I suppose it's equivalent to the royal family.

Timecode: 01:54:00

They're not just a royal family, they are an institution and if you do something against that institution, you're gonna get ostracised by supporters of that institution. That applies to family members of postmasters, because you've been accused of something, you haven't made any sense of yourself in your defence. You haven't provided an adequate, alternative explanation, so members of your family start to think, 'Well, you're guilty. You've obviously got a problem somewhere or other. Is it gambling? Is it drink? What is it? Have you got yourself into debt?' You never truly know your own family members, not right down into the nitty gritty, so I can sometimes see why some families would suspect a family member of actually having done something wrong and they distance themselves from them. That's what happened in this particular guy's case. That family believed what the post office were saying more than their own relative.

Speaker

S1

Transcript

That was the wider family, was it? Or the immediate within the home family?

Speaker

S5

Transcript

Well, they were quite close. I don't think he had a partner, so it was mum, dad and brothers and sisters, yeah.

Speaker

S1

Transcript

Yeah. I'm suspecting, from listening to some of the things that you've said and that the others have said, that it's quite a difficult thing to talk about with the family, if not more than that, but what's your view of that, Mark, from the people who talked to you about what's happened to them?

Speaker

S5

Transcript

Well, unless you've worked in the post office, you really can't get outsiders to understand the way we work. The way we run our lives, the equipment we use, the procedures and rules and regulations.

Timecode: 01:56:00

I've got several customers, who are following this Horizon story and it's really, really difficult to try and explain that some of the things that have happened, have actually happened and I'm not somehow embellishing it, or getting the wrong end of the stick. They're staggered beyond belief and it's the same for a family member trying to understand what it is you're trying to tell them, when you yourself don't necessarily understand what's going on. All you know is that you haven't pocketed any money and that isn't necessarily a good enough defence to satisfy other people.

Speaker

S1

Transcript

Yeah. Shann, how do you feel about this issue around discussing with family and, if you like, maintaining those sorts of conversations and things?

Speaker

S3

Transcript

Obviously, 'cause I was on my own, so I tried... I've always been honest with my daughter, because it was just her and I for so long and I was alone for 15 years with her. So I always tried to be honest, yes I did, and if there was financial difficulties, I told her, but probably not completely why. I just said, 'Oh, no. I didn't get paid so much this month,' rather than the fact the post office took a big chunk of my money. So she knew that we had financial difficulties. When I first moved down here, I bought a house. I had no mortgage or anything, in the same village, and as I said, when this came up for sale, I thought, 'Oh, I'm too bored, I can't not work.' So I sold the house and I had some money left over, so we had a really nice year or two, because we used that money. We went on some nice holidays and then obviously, suddenly that stopped. Not because I was using that money to pay back the post office. I'd used it all, but then I had a good income, so I didn't think there was gonna be an issue. But obviously, on some months, or for part of a year, I didn't have so much money.

Timecode: 01:58:00

So yes, I told her we were short of cash, but not 100 percent why. I never spoke to my parents about it, other than one or two times when I had to borrow money. Again, they couldn't understand. My mum always used to say, 'Well, why? What have you done with it?' She'd give me the money, but I'd still have to pay it back and I always felt like she was looking at me as if

to say, 'Well, what the hell is she doing?' And I knew I wasn't doing anything. I wasn't drinking excessively. I was drinking, but not excessively. I don't smoke. I don't gamble. So sometimes, if I went and bought something, I used to feel like she'd look at me as if to say, 'Well, you could afford that, but you can't afford to buy food.' But that was because that month, I got my proper wages.

Speaker

S1

Transcript

So looking back then, what do you think was the barrier to just telling her, which in some instances, you might think it was easier just to tell her than to not?

Speaker

S3

Transcript

I think, again, like Mark said, trying to explain how the system works, or doesn't work, is too much for a lot of people to understand. Again, unless you've worked for the post office, and my dad was as postman for years, but again, that's a completely separate career path. Yeah, it's hard to explain to them. She would say, 'Well... ' People who I have said, like a friend I talked to it about, 'Well, have you checked this?' I was going, 'Yes, of course.' You start to get cross then. 'Well, of course I've checked that. I'm not stupid.' Yeah, shame. Maybe it is that word again. Fear. I don't know. Even now, I couldn't tell them.

Speaker

S1

Transcript

No? No, thank you. The last portion of our circle was social life and friends. Before we move onto that, is there anything else any of you would like to say about the family implications and impact of all of this?

Speaker

S3

Transcript

I think I've covered everything.

Timecode: 02:00:00

Speaker

S1

Transcript

Sorry, Peter. Sorry. I was just saying, Peter, before we move on, is there anything else you'd like to add about the family implications and impact of what we've talked about? You're on mute, Peter. Sorry.

Speaker

S6

Transcript

Well, the stroke I suffered was on the 21st, I think, of December, 2019. No, 18. My stepmother, my dad's wife, she used to take a keen interest in my case once it was going on, and so, after suffering a stroke, instead of going out, which was the plan which we had been doing for previous Christmases, we went by train to visit my father and stepmother in Scotland. We left them on the 27th of December to come home again by train and they drove back to the island where they live and she died of a heart attack the very next day, and I will never ever know how much of that could be tied to my story, 'cause she was the one who was most interested in what was going on, because she had other family members who had worked for Royal Mail and post office years before. Her nephew, who is still a friend of mine, used to work for Royal Mail.

Timecode: 02:02:00

So she did take a keen interest and died soon afterwards, and that will haunt me, that that's somehow related, even if it isn't. I'm not saying that it is, but... then other than that, as I said, I don't have a normal relationship with the kids at home, because I don't know how to look...

Speaker

S1

Transcript

Okay. Right. Thank you, Peter. Right. So where we got to, what I'd like to hear about is any what you might call social or friend-based impacts that this has also had. So I don't know if any of the three of you want to fire away on that first of all. If it has had any impact or not, just to let us know what that's been. So, Peter? I'm gonna start with you. Have you any feelings about the impact this might've had on those relationships?

Speaker

S6

Transcript

Well, as I say, I only moved to this area to buy the post office and for the schools, so I actually don't have many friends around here. I have friends all over the planet and not very many on the Wirral, where I live.

Speaker

S1

Transcript

Right. Okay.

Speaker

S6

Transcript

So my social life hasn't changed in that respect. To be honest, selfishly, lockdown has been suitable for me, because I've been like that anyway. All my social interaction tends to be, not necessarily like this, Zoom is new to me, but online chat with friends in other parts of the UK and around the world. I've set foot in the pub once this year with a friend for lunch, but that wasn't even on the Wirral. It was half an hour away from here.

Speaker

S1

Transcript

Right. Okay.

Speaker

S6

Transcript

But, in general, all of my friends have been supportive.

Timecode: 02:04:00

I think as the story [audio breaks up 02:04:00] all of them have started to [audio breaks up 02:04:03]. When you go through something like this, you soon learn that everybody has some kind of problem in their life, so you don't want to burden them with your story of what's happened. So it's only as this story's really broken that friends are coming back to me going, 'God, I didn't realise it was that bad.' Even this week, one friend has just realised the extent of how many postmasters have been affected by this, previously just having thought it was a glitch. Now he's seen the volume of it, it's too systematic to be a glitch basically, and they've seen that now, because the story's been breaking more and more.

Speaker

S1

Transcript

How about you, Shann? Do you see issues around friendship and social life?

Speaker

S3

Transcript

No, no. No, I have to say all my friends have been very supportive. They don't always ask. They can usually tell if I've had a really bad week, but people I used to work with in London in the post office, they obviously know more and have been following the trial. I've read the transcripts and everything, so sometimes you read something and then we discuss it amongst ourselves, but no, I have to say, if I did, then they're obviously not very good friends and I shouldn't be with them in the first place. So no, I've obviously been very good at picking friends. They've been really good. So, yeah, no complaints in that area.

Speaker

S1

Transcript

Is there to any extent that you feel it feels easier to talk to a friend about it than it would've done, say, your family?

Speaker

S3

Transcript

Yeah

Speaker

S1

Transcript

Why do you think that is?

Speaker

S3

Transcript

I don't know. I don't know. Maybe it's the relationship I have with my parents. I could talk to my sisters, but they're so far away, there didn't seem any point. Yeah, I don't know. I don't know.

Timecode: 02:06:00

Maybe the relationship with my parents wasn't... I don't know. I can't answer that one. But it was definitely easier...

Speaker

S1

Transcript

I think we can probably all sympathise though.

Speaker

S3

Transcript

Yeah. I probably need therapy for that one.

Speaker

S1

Transcript

How about Mark? What's your observations around the impact this might've had on friendships and social life as distinct from family life?

Speaker

S5

Transcript

When it comes to myself, perversely, it's had a positive impact, 'cause I've made new friends and met so many different people from all forms of diverse backgrounds as a result of getting involved in trying to find out what on earth's been going on with this Horizon system. People I would never have come across if it hadn't have been for that. Yeah, some of those acquaintances have turned into friendships and they're still going to this day.

Speaker

S1

Transcript

Yeah. Interesting. Thank you. I'll move on then from those specifics. Just interested to take a step upwards, if you like. To think about the impact this has had on your overall wellbeing and the quality of life. So it's more of an umbrella feeling of this. So I'd start with you, Shann. I take it now we've talked about it for well over two hours, what's your feeling about how it's affected your general quality of life and wellbeing feelings and so on?

Speaker

S3

Transcript

I can't say that it's always on my mind, because I haven't had the impact that others have had. It's not been so severe for me. I'm basically a strong woman, hence I was on my own for so long, 'cause no other man would put up with me, but every now and then, it will just... like if I go on holiday, I worry.

Timecode: 02:08:00

Now, I make sure that my holidays don't happen at the same time as the trading period balance, so that the lady who works for me, I don't trust the system enough for her to balance. Because she did it once for me when I was away and she was short, and she was devastated. So I can't put her through that. That's not her role. That's my role. So I always make sure now, any holidays I have means that the trading period cut-off is when I'm at work, not when I'm on holiday. So, I'm all right as long as I'm not with... when you're working, that's the only time really I can say it's a constant thing in my life. When it's my turn not to work, which is something I've only been able to do because I now have my post office pension, I make sure it doesn't bother me, or try not to let it bother me. But it's always there. There's this little thing in back of your brain. I'll hear her talking, the lady... Mary, her name is... talking to customers and you don't actually properly switch off. When it's in your house, you don't switch off. So I'll hear her saying something and I try to not interfere, but I'm always worried that she's gonna do something that's not quite right as far as the system's concerned and mess it all up again. So, yeah. You don't actually switch off, I think is for me. I have to leave the building, leave the village to switch off from the whole issue, but while I'm in the house, or the village, it's there niggling at the back of your brain. What's going on while I'm not on the counter? But I haven't got the energy or the strength to work six days a week anymore, so I have to trust Mary, which I do trust Mary. I trust her implicitly, but she's not got the same range of years as I have. She's only been doing this for three or four years for me.

Timecode: 02:10:00

Speaker

S1

Transcript

Right. Okay. Thank you. Mark, if we're thinking about the quality of life impact, or the overall wellbeing impact, if you want to think of it that way, how would you observe it has hit the people who've been involved, if at all?

Speaker

S5

Transcript

If this never had happened, there would be a lot more postmasters, who would've enjoyed a fulsome career in the role that they chose to do. There would not be so many broken families. There'd be certainly quite a large number of people that have not been dealt ultimately by the

law and prosecuted and imprisoned etc. The post office's reputation would not have got damaged in the way it has been and that is something that we've got to come to terms with moving forward repairing this damage. We've got to find a way to heal this. So, yeah, the whole scandal has caused damage in areas that people are just not fully understanding or imagining. So it's been an absorbing time. It need not have happened and my role in life now, from what time I've got left in the post office, is we have to learn from this and we must make sure that we heal, and that this never is allowed to happen again. It's possible to do that if all parties are willing to work together. So after spending such a long time working in one industry, it's been quite devastating, very upsetting, to watch it all happen, especially when you can see that there was no need for this to have happened.

Timecode: 02:12:00

I still ask myself to this day, 'How did we get into this mess? How did we get there?' But I'm an optimist. I always believe we should learn from the past and I'm really interested in playing some sort of role in making sure that we repair this and we can all move on. 'Cause I would like tomorrow's postmaster to enjoy their time in the way I enjoyed my time when I first started.

Speaker

S1

Transcript

Right. Thank you, Mark. Peter, what's your view about taking an overview of the impact on your wellbeing and quality of life? How would you sum that up for us?

Speaker

S6

Transcript

Difficult to say. As I said, I don't want to feel beaten and so I feel like rising up and getting beyond this. I'm hopefully near the end of it all, but I don't know what happens next? Yeah, we've been actively looking for over a year now. We want to move house away from this area. I love this area, but it's full of unhappy memories, 'cause of what happened. So we're likely to move once we have finished my settlement agreement, whenever that will be.

Speaker

S1

Transcript

Okay. I've got a couple of themes I'd like to ask you questions about and then I'll ask Sir Wyn if he's got some things to add, and then we'll move on to look into the future. One thing that struck me is that some of you talked about people not understanding what was going on, and perhaps feeling that it was only you it was happening to. Or, it must be me, 'cause this wouldn't happen. Those sort of things. Do you want to just tell me a little bit about the impact of that

feeling of perhaps being a little bit isolated, or on your own, which I've picked up from some of you? Peter, was that a factor for yourself?

Speaker

S6

Transcript

Absolutely, yeah. Even the first one or two times it happened to me, speaking to the former auditor who I employed, I agreed with him, that yeah, it's very odd, because it's not happening in other places, and he said that too. I think what happened in the meantime was Mark Baker established a Facebook group for members of the CWU for postmasters. Postmasters' branch, I should say. We were just talking about friends and who we could open up to or not, that group is who I open up to now about this, because there's like-minded people who've been in the same position. You don't have to explain again and again what happened, because they've been through a similar [audio breaks up 02:15:16]. So that group has been like a support group as opposed to friends, who you don't really wanna explain it all to, because that would be the 100th time of explaining it. So, with those people, you get advice and help, but also it means... also, a lot of postmasters are more traditional. A lot less postmasters, until recently, were actively online on social media and I think the explosion of social media is what has suddenly let the cat out of the bag that none of us were the only ones, as we were all led to believe.

Timecode: 02:16:00

It becomes, 'Oh, it happened to you too? Oh, it happened to you? Oh, it happened to dozens. Oh, it happened to hundreds,' and every time you see another postmaster explaining their story, what happened, whether it be on Mick Morris's blog, or on social media, you remember elements of what happened to yourself that you'd even forgotten about, because so many things happened. You think, 'Oh God, yeah. That's what happened to me as well. Oh, yeah. They told me that too.' It became clearer and clearer that hundreds of us all had such a similar story, which... and we're all over the country. We don't know each other. We cannot have collaborated anything apart from the fact that we're all in need of help and we're all members of the postmasters' branch of the CWU. But it means we've actually all got shockingly similar stories, which it strikes me, have been suppressed for two decades with intent to keep a button on and keep a cap on it. I may be completely wrong, but it doesn't appear to be so.

Speaker

S1

Transcript

Right. Yeah. Thank you. Shann, I wonder was this a factor for yourself in being... or not, where you thought it was only you?

Speaker

S3

Transcript

Yeah. It wasn't until I spoke to Mark, again. Every time I phoned up the Helpdesk about... I'll show you my book. Whenever I phoned up the Helpdesk about my issue, 'Oh, yeah. Well, that's never happened before.' This is my notes. This is all my notes. It's print outs and everything from September, 2019. 'Cause you'd phone up, you're given a reference number, and this is still happening now, because I now have to run my computer offline.

Timecode: 02:18:00

When I log on in the morning, we have to unplug the telephone line and run on WIFI, because the communication link is so bad, even though the green box is just across the road. I've had 20-30 BT engineers come in, 'cause as soon as you phone up about a blue screen, 'Oh, it's a BT problem,' and I keep saying, 'Do not send me another BT engineer.' Anyway, so they give you a reference number. You write that down. I have 30 to 40 different reference numbers. So then, the other day, we had a problem. We didn't know about it, 'cause it happened at half past six in the morning. Mary phoned me up, 'cause I was upstairs with my leg and she said, 'The Helpdesk have just phoned up and asked why we're running offline.' So I said, 'Well, what did you tell them?' She said, 'Well, I told them we've been told to do that,' but she was told to plug straight back in, because that's not the case. So I had to wait until my husband could get me all my paperwork from downstairs, 'cause I can't do the stairs. Phoned up this woman and I said who I was, so she looked up my post office. I said, 'Does it not say on my section about me, Goldsithney post office, that I'm supposed to run offline?' She said, 'No.' I said, 'So I now have to go through the whole spiel all over again.' Luckily, because of my record keeping now, I have all the names of the people I've spoken to. So I said, 'Well, I can tell you exactly who told me to work offline. Ash was one bloke and his boss, who I can't pronounce his name, I'm afraid, was the other.' She said, 'Oh, that's my boss.' I said, 'Well, go and speak to him.' Because the way they process these problems we have, this is my perspective, it's almost like they're on purpose keeping everything separate so there's no linkage.

Timecode: 02:20:00

They can't link up one problem with another problem, just so that it feels like they're making you isolated on purpose. It's still happening now and it's driving me crazy. I had to send photocopies of everything I'd written down to a lady. I've got so many names, I can't remember, and I had to rewrite it all, because you put little swear words. You're so frustrated. So in my notes, I've written 'FFS.' Well, everyone knows what that means, but I thought, 'Well, I can't send that to her.' So I've handwritten everything out again to send that up separately. The isolation is almost... I don't know. I don't know the right word, but it just feels like they're doing it on purpose, because individually, we're powerless. But because of Mark bringing us all together, we're much more powerful. Well, not just Mark, but all the others who've gone to the trial and everything, which I chickened out of. I should've done it, but I chickened out. Isolation is awful and we must never get to that stage again. The post office has go to treat us like... our worth. They've gotta stop doing this. It's not right and they're still doing it. They're better, but they're still doing it.

Speaker

S1

Transcript

Yeah. Mark, your thoughts on this about the people feeling isolated, to use Shann's word. What's your summary of that?

Speaker

S5

Transcript

It's an absolute fact that a postmaster lives an isolated lifestyle and before the computers and social media platforms, you never got to speak to another postmaster, unless you went to a post office meeting, or if you were a member, you went to a federation meeting. That's the only time you got to swap stories with your colleagues.

Timecode: 02:22:00

But when it came to Horizon problems, I was the guy that broke the news to people, 'Actually, you're not the only one with this problem. I've come across it many times before.' And the look of disbelief and relief that came across their faces almost at the same time. Relief that they weren't the only one and disbelief that that's the first point where they realise they've been lied to by the post office. Because they genuinely believed the Helpdesk when the Helpdesk said to them, 'Look, this is unique. You're the only one with this problem.' Then they suddenly realised that they'd been spun a yarn and that's when they developed the necessary determination to fight back and prove that this was something else that could've caused this problem.

Speaker

S1

Transcript

Yeah, no. So can I just pick up on that Peter mentioned about using social media in one form or another as a support. Do any of you have any evidence of people using it where it's been a negative element in all of this? Where social media has been used as critical of you as individuals, or as a community... I use the word 'community' broadly... of postmasters?

Speaker

S6

Transcript

There are a few postmaster groups on Facebook. I'm only a member of the CWU one now, but I was a member of one called 'Post Office Chat,' and a few members of that group are non-executive, or executive directors, of the federation of sub-postmasters, as is, or was, and when

any conversation went to any kind of criticism of the system, the same three or four individuals from the federation would challenge right away and knock down any accusations.

Timecode: 02:24:00

I've left that group since then, because I got bored... well, I actually referred to [audio breaks up 02:24:08] in 2015, because I made a complaint about [unintelligible 02:24:17] of the federation at the BIS meeting, clearly giving false evidence, and all of mine and so many other people's situations happened after that. The administrator of that group sent me a private message and said, 'Three federation directors have contacted me from this post and said, can you remove your post, because it's in bad taste, because his son is now dead?' The son apparently had been to prison for robbing a post office van and was a heroin addict, but I didn't know he was dead. So clearly they were using that as a dead cat to try to get me to remove this post, which I saw as a form of bullying, basically. So I just left the group, but aside from that, from the same group, one lady who's a non-executive director and still an operating postmaster, said that she and the focus groups were responsible for the new Horizon rollout, which was two or three years ago, and the new Horizon that was rolled out two or three years ago, that's the only computer keyboard I've ever seen in the world where the tab key is below the caps lock key. It's just very odd. Now everybody's used to it now, but it's taken a few years.

Timecode: 02:26:00

So the upgrade of Horizon, as they called it, wasn't. It was the same as the original Horizon. Clearly they've just bought the cheapest thing that has been put on the table when they put it out to tender, and it's rubbish.

Speaker

S3

Transcript

Yes

Speaker

S6

Transcript

And this federation representative said, 'We established this with user groups.' 'What are you talking about?' Basically, they're just trying to put down anything we said in defence of the vision. This is a side issue and not really for today's commission, but the point is that they're still actively on social media trying to silence postmasters saying anything that... and we all want good for the post office. We want it to grow and get better after all this and improve, but people who've been involved in things that have been poor for the whole system, or poor for us postmasters, are clearly trying to avoid any kind of scrutiny, and that's infuriating. But as I'm trying to get out, I'm just leaving all those groups. I'm still a member of the CWU until I'm completed, that's all.

Speaker

S1

Transcript

Okay. So just to come back to you quickly, Mark. Do you have any examples of where social media's been used against individual postmasters, sub-postmasters, in that sense, or not?

Speaker

S5

Transcript

It's literally that little group that Peter's just spoken about. It's a WhatsApp group actually and it is frequented a lot by pro-NFSP people and I think a lot of the NFSP directors are on there, and yeah, I'm aware, because people have told me that if you say anything derogatory about either the NFSP, or the state of the Horizon system, you are rounded upon and you're either thrown off, or you leave of your own volition. But broadly speaking, social media platforms have been an absolute lifesaver for postmasters.

Timecode: 02:28:00

There's my own one that I run for union members and there's an even bigger one that is run by an independent postmaster, where any sub-office assistant can take part as well as the postmaster. It's been a lifesaver for those people, because they weren't trained properly when they took over. They're what I call the 'victims of the network transformation programme,' where you were literally shanghaied and said, 'Oh, do you wanna run a post office? You start tomorrow,' and you learnt the job on foot. So this platform has become a training crutch for these people. Actually, I can weep at times when I read the amount of inexperience that's out there and the misunderstanding of how to do the transactions and what have you. So, I can only say social media platforms have been a force of good for postmasters.

Speaker

S1

Transcript

Right. Thank you. I've got one more question before we start to move on. Can you just describe to me the impact of the ongoing nature of all of this? Because, obviously, you've all been involved with the post office for a long time, but also with Horizon for pretty substantial times as well, and I just wonder whether the very nature that it's gone on for a while has also had an impact? Maybe not, but I wondered what you could tell me. I'll start with you, Mark, as you're in front of me now. What are your thoughts about that?

Timecode: 02:30:00

Speaker

S5

Transcript

Yeah. I think the vast majority of postmasters want to see an end to this. We're all very proud of the work we do. We don't like having to wash our linen in public, but we don't feel that the company has fully accepted the wrongs of the past.

Timecode: 02:30:00

They're trying to... since Nick Read has come in, the new CEO, he has done a lot of changes and some of them for the good, but he's not fully there yet and he needs to work with all the representative bodies and find a way of working with these postmasters, where they can be represented in the various forums that we find ourselves in through our job. I am detecting a bit of a disturbing division amongst the postmaster community, where you've got the more experienced postmasters, who are still talking about this and will continue to talk about this until it's ended, and then you've got the new guys, who are frightened that this has happened. They fear for their jobs. They don't like people like me and others talking about what happened in Horizon. As far as they're concerned, that happened before them. Nothing to do with them, they wanna move along and they don't understand that this will continue to haunt the company unless we can get closure on it. But it's causing rifts between postmasters, where they roll their eyes, 'Oh, he's banging on again about Horizon going wrong,' and they're not learning. They're not learning from this and I'm a bit worried about that kind of thought process developing.

Speaker

S1

Transcript

Right. Thank you. Shann, what's your feeling about that? About the long term nature of all these problems and that specifically having an impact on how it feels?

Speaker

S3

Transcript

Carrying on from what Mark said, these new postmasters, what they don't seem to realise is it's still not fixed. So although they may not have had a problem yet, they're going to have a problem. Just up the road from me, a new Coop has been built. It used to be a petrol station with a little post office.

Timecode: 02:32:00

So that was bought eventually and the Coop have built a nice little minimarket. The only way they could get planning permission was to continue with the post office. So the post office is there and I had to stop myself, because I started to roll my eyes when I was getting customers coming down to me from the same village, because they don't know what they're doing. Because it's shop assistants doing post office work and I'm thinking, 'No, that's not fair, Shann. They've only just opened. Take a step back.' They've not been trained. This is a brand new office. They do not know how to do a basic transaction. Parcelforce now drops off their parcels that they can't deliver in that village to me, because that post office makes them stand in the queue with the customers. They just don't know... it's a nightmare. So not only am I doing my work... financially, it's fine. I'm gonna get paid more, but I'm doing the work of that post office as well. The post office just seems to think you can plonk someone in front of a computer, they just follow the instructions on the screen. It's not as simple as that and the instructions on the screen don't tell them all the background knowledge that takes years of learning, and I do fear a bit for the future, 'cause I don't trust them. At the moment, my feeling is they're paying lip service, they're covering up the cracks, but they're not filling in the cracks. I'm still having problems, but when I filled out an application for the shortfall scheme, where they're supposed to investigate and give us our money back, hopefully, you're only allowed to quote everything before 2018, because apparently, 2018 was the wonder fix, but it can't be, 'cause I'm still having problems.

Timecode: 02:34:00

I'm still having losses. So, yeah, I have no faith in what's happening. This is wonderful and I really, really, really hope something comes of this. I really, really do, but I'm not 100 percent convinced.

Speaker

S1

Transcript

Right. So, to look to the future then, as you were saying, Shann. If you were talking directly to the Chief Exec of the post office, what would be your priority message to say to them to get things right. To make sure that the future looks like the way you've described it.

Speaker

S3

Transcript

Come and have a week in our shoes. Come and spend... not a day, not an hour. They come out and do a fancy little flit when they come and work on the counter for an hour. A week, a month even. You cannot sit in your... I joined the post office at 17. I worked my way up through the ranks. I started off as a postal officer and I ended up, as they used to call them, a band nine. So that's, I don't know what... middle management, I suppose, but I knew every level of

the post office. I don't know... where's this new CEO come from? Does he know anything... ? Last time we had a WH Smiths bloke. They don't know the post office. You cannot keep bringing people in, who do not understand 100-odd years of post office tradition. Well, not tradition, that's not the right word. I don't know what the answer is. You can't just walk in and fix it.

Speaker

S1

Transcript

Yeah. No, I take your point totally. Let's say he came and spent a week with you, let's say. What would you think that he would learn? What's his main learning that he could then take back to the organisation from that period of being with you?

Timecode: 02:36:00

Speaker

S3

Transcript

Hopefully, he would learn that just standing behind the computer, you get a blue screen. Something else happens. You go to press a button and it doesn't work. The screen has frozen. The screen goes all foggy. You get a customer that comes in and asks a question, but there's nothing on the system. You try and answer a question using the Help screen. Just don't even get me started on that one. It's impossible. They cannot... I don't know how I want to say this. They need to start at the bottom up. They need to work from the bottom up to fix this. Not from their top down thing. They need to start at the bottom, learn how the system works. Was it tested properly? I don't know. Did they have operations manuals? I don't know. I don't know. I don't know what I would say to him, because I'd be so frustrated.

Speaker

S1

Transcript

Yeah. So, Peter, you mentioned that you're getting through it and everything. If you were looking to the future to make sure that this didn't happen again, what would you be saying to the Chief Exec?

Speaker

S6

Transcript

The same as what I spent all of 2019 saying to Amanda Jones and the various people she put onto my case, which was, pull out the people who did this. Nick Read has mentioned a great

reset with postmasters, but the post office workforce within Post Office Limited are still the people who actually executed this form or extortion, or torture, or whatever it was, knowingly. They're all guilty of telling several people that they're the only one it happened to.

Timecode: 02:38:00

They know this. They work in cahoots. When a contract manager goes on holiday, if you email him, you get an autoreply with a different contract manager's email address in, and the same ones are all interconnected, have all been involved, in my part of the country, in various suspensions and people finishing their jobs. It's not just a job, of course, we invested in this. It's not just an employment situation, we buy into this business. The guy who did me worked alongside [audio breaks up 02:38:46] and he did the same to a man half a mile from my house, to another man in Blackpool. So they've all been working together. When Mark and I went for my interview, which again, I can't talk too much about anything of my situation, but he tried to make out that he knew nothing of the suicide in the branch before me. A north-west regional thing, which hit the national press and he just tried to drift over it as if it's, 'Oh, well, that's nothing to do with me. End of,' and moved us swiftly onto a different conversation. Of course they know. They know all that went on and they carried this out together with... not my situation, because I'd left twice, but with the support of the NFSP sending representatives with postmasters into the meetings, like Mark came to mine. Not as CWU, because they were not allowed to represent, but as a fellow postmaster, he was allowed to represent. I'd had a stroke [audio breaks up 02:39:53] before. I couldn't drive. I was a gibbering mess.

Timecode: 02:40:00

So Mark carried me through that meeting, absolutely, but it's clear that the same people are still actively messing up within the company and with knowledge of what they're doing, and until all those people have been cleaned out and had the same legal venom thrown at them that was thrown at us, court summonses and prosecutions, like we've had thrown at us, there can't be a reset. The day that I was put back into work at Hope Farm after Mark got me back into my work, the auditor that day lost £7,000, which I found. If I hadn't found that, that would be a loss on my head, but that auditor doesn't get any trouble for it. The day after my father's funeral, we had a walk-in audit at the branch here in Wallasey, where my wife is, but the post office did apologise later for bad timing. It was because it was six months after reopening. I'd come from my dad's funeral and just got back. The auditor there gave my wife a real grilling and said, 'Are you sure you're not holding anybody else's money here in the branch? You're £2,000 over. Are you absolutely sure?' And my wife said, 'Of course I'm sure. If I was, I'd know about it, so why are you asking like this?' They counted the money in the safe again. My wife noticed the auditor's notes. 6,000 plus 4,000 plus 4,000 equals 16,000. My wife said, 'There's the 2,000 surplus in your additions.' This is an auditor who's treating us like we're stupid, and we're not stupid. And they're human. We can all make mistakes.

Timecode: 02:42:00

We're all human, but their attitude is that we're dishonest, or stupid, or both, and until all of those people are picked out of the system, it can't be a reset. Recently, my former area

manger has phoned me, even though my lawyer has told post office that nobody from post office is allowed to ring me. Since then, Amanda Jones has phoned me. They've been told off again. Steve Bradshaw, the security manager, has called me. I told my lawyer about it. He didn't bother taking it further for the time being. And my area manager has phoned me to let me know that Mr. Williams no longer works for the company. So basically, they're just trying to delay everything to give their colleagues a way out with a pension, rather than a malicious way out. I've actually seen them for what they did knowingly. I hate to say it, but it's the truth.

Speaker

S1

Transcript

Yeah. Mark, perhaps you could finish off on this looking to the future and about what should be the priority to ensure this never happens again?

Speaker

S5

Transcript

Well, Sir Wyn's recommendations are gonna go a long way to help making sure it doesn't happen again, I hope, but there's some really positive steps just occurred in the days that... between government and the post office. They've agreed that there shall be two postmasters sitting on the board of the post office as non-executive directors. Therefore, the [catalyst 02:43:37] of change to make sure this doesn't happen again, could be found through what those two people do once they've got their feet under the table round the board. So that is a really positive step. I've gotta be a bit careful what I say about that, because there is a competition open and I'm part of it.

Timecode: 02:44:00

So I just see that as a big potential step. But outside of that, I think, if I had Nick Read in this conversation, I'd say, 'You do need to talk to all the representative bodies that exist in the post office, so that you can get a fair consensus from the people that are on the front line as to what changes they'd like to see happen.' Nick's been in his job for over a year now and he's never spoken to me once. He only lives down the road. He could quite easily have popped in and when we were allowed to go to pubs, we could've gone out for a drink and discussed things, but he's kept myself and my branch, my union, at an arm's length and I think that's a big mistake and something that needs to change if we're going to find a way of making sure this never happens again. Because, as I will continue to keep repeating, lack of representation, independent representation, has been one of the key factors in how this all happened, and it's also the key to ensure it never happens again.

Speaker

S1

Transcript

Right. Okay. Thank you. In a couple of minutes, I'll pass to Sir Wyn. I think he might be having a technical issue, but I'd just like you to bring together some of your thoughts. Right at the beginning, I asked you for your headlines of the impact this has had on you and you were very open about it. Now that we've talked about it for a few hours and listened to your statements and things, I'd just like to go round the three of you again, just to take stock of where you are at at the moment and the impact it's had. So, I'll start with you, Shann. If could just, again, in a couple of sentences sum up now that we've had the chance to talk about it. Where are you now on the impact?

Timecode: 02:46:00

Speaker

S3

Transcript

Okay. I feel better about the impact on me. The fact that this review is going on, although I'm still a little sceptical, but I'm gonna try and be positive. It makes me feel better. I'm gonna pick up on what Mark says. I belong to the CWU. I will never belong to the NFSP, for whatever reason I'm not gonna go into, but I do not understand why the post office will not recognise the CWU, but that's not for me to say. I do feel a bit better, having listened to everybody. I realise I'm not... well, I knew already that I wasn't as bad as some people have been. It's an awful thing to say, but it's nice to know there's so many of us, which is an awful thing to say, but there are so many of us. That's the facts. So, do I feel any better because of this? Probably, yeah. Yeah, I think so. This has helped. This has helped.

Speaker

S1

Transcript

Right, Thank you. Thank you, Shann. Peter, I wonder if you could tell me now you've taken stock of everything today, how would you sum up the impact that all of his has had on you then? Just to finish that contribution. The lasting impact. Sorry. You're on mute again, Peter.

Speaker

S6

Transcript

It's taken over my life for the last few years basically and made me feel the lowest I've ever felt, and I'm just looking for the exit. It wouldn't be enough compensation, but there's hundreds and hundreds of people who are gonna be looking for compensation [once it's over 02:47:55] and to get closure.

Timecode: 02:48:00

Speaker

S1

Transcript

Yeah. Mark, how would you sum up the lasting impact?

Speaker

S5

Transcript

Sorry. Sum up the what, sorry?

Speaker

S1

Transcription

The lasting impact of the Horizon affair.

Speaker

S5

Transcript

I think it's gonna be one of those things that hangs around as a bad smell for quite some time. We will move on. Postmasters don't live forever, but I see my job now, now we've broken the wall down, now that the dam has burst, it's important to repair now. That's what I see and that's why I found this process that we've been in this afternoon invaluable. I rarely talk about the representation work I do and I found it helpful that you've teased things out of me, and I hope it inspires other people who are watching this to come forward and tell their story. 'Cause I think we haven't had huge numbers of postmasters on here today. I'm wondering if this will inspire others now to contact the inquiry and, either in writing, give their experiences, or maybe you'll get enough to have another one of these sessions. But yeah, I can see light at the end of the tunnel that we're going to put all this behind us one day. We're not there yet. A lot more has to happen to get there, but I think there's a chink of light that we can all work towards.

Speaker

S1

Transcript

Yeah. Thank you. As you probably know, we're running all of these sessions right through to March, so if you want to encourage your colleagues and counterparts, then feel free. We'd more than welcome to hear as many of you as we can. That'd be helpful.

Timecode: 02:50:00

Speaker

S5

Transcript

If you know anything about postmasters, it just takes one or two postmasters to start talking and then the rest will wade in later.

Speaker

S1

Transcript

Well, feel free to spread the word on our behalf. Thank you all so much for your time. I'm gonna pass back to Sir Wyn in a moment, but from myself and the team, I'd just like to pass on our thanks.

Speaker

S2

Transcript

Can you hear me now, Jerome?

Speaker

S1

Transcript

Yes, we can hear you, I think. So thank you, everybody. I'll pass back to Sir Wyn to make some closing comments.

Speaker

S2

Transcript

Well, I'd like to begin my few words of thanks by reiterating what I did hear Mr. Baker say, and that is that I hope that this session will be a springboard for many future successful sessions of this type, because despite the technical difficulties which I've suffered all the afternoon, I'm pretty sure that I got 95.5 percent of what was said. [Audio breaks up 02:51:00] that it's been invaluable in making me understand the human side to this. It won't surprise you to learn that I have read Mr. Justice Fraser's judgement with great care and there was an extremely detailed account of the technical and contractual problems related to the Horizon system, but nothing is a substitute for hearing first-hand from people directly affected. So my heartfelt thanks to you for taking the trouble to educate me in the way you have this afternoon. Mr. Baker, can I ask you to do me a favour, if you can?

Speaker

S5

Transcript

Yes

Timecode: 02:52:00

Speaker

S2

Transcript.

I was obviously not very happy to hear your compelling account of being told repeatedly, 'Well, you are the only one with this problem,' and clearly, it was being replicated around the country, then it's not too strong for me to say that that would be reprehensible, if it was known to be untrue. So, I would like you, Mr. Baker, if you could, to sit down for half an hour to an hour one day, collect your thoughts and any records you've got as to the number of cases that you've dealt with over years and the number of occasions, if you can, when this has been reported to you. That these people have been told that it's only happening to them, because I really would like to try and get to the bottom of that, if I possibly can. So thank you again for your cooperation. I repeat my hope that this will be the first of many such occasions as this, and I have no doubt that each one that occurs will be very beneficial to me in my search for getting hopefully a historically account of what has occurred. But just as importantly, making sound and sensible recommendations for the future. So thank you all very much.

Speaker

S1

Transcript

Thank you, Sir Wyn. Before we finish, would anybody like to make any other final comments in contribution?

Speaker

S3

Transcript

No.

Speaker

S5

Transcript

Just that I've enjoyed this session. I don't know about the others. It's far more relaxed than I thought it would be and I've glad I had the chance to partake.

Speaker

S1

Transcript

Thank you. Thank you, Mark.

Speaker

S3

Transcript

Yeah.

Timecode: 02:54:00

Speaker

S5

Transcript

And I will certainly follow up on Sir Wyn's request. I don't know how many people I can still be in contact with, but I'll do my best to track some people down.

Speaker

S1

Transcript

I'm sure Samantha and Sarah would share my feeling that it's been a privilege to hear your views and for you to share them with us, so thank you very much. It's been quite a long time online, so thank you very much

Timecode: 02:54:24 - End of recorded material