

Witness Name: Mrs Jennifer O'Dell
Statement No.: WITN0277_01
Exhibits: None
Dated: 22 January 2022

THE POST OFFICE HORIZON INQUIRY

FIRST WITNESS STATEMENT OF MRS JENNIFER O'DELL

I, MRS JENNIFER O'DELL WILL SAY as follows:

INTRODUCTION

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

BACKGROUND

2. I am from London, I was born in Hackney but I now live in Great Staughton. I have lived in Cambridgeshire for the past 50 years.
3. I live with my husband, he is a self-employed electrician. We have been married for 32 years, and between us we have 6 children, who are all grown up now. We have 8 grandchildren.

BACKGROUND PRIOR TO APPOINTMENT AS SPM

4. Prior to my appointment as subpostmistress I used to work for H.M. Prison Service in a clerical role. Following this I then worked for Cambridgeshire Police, at their Headquarters, in the Control Room, taking 999 calls and acting upon information.
5. After my time in the police I became a housing association call centre handler for approximately 18 months.

DECISION TO BECOME A SPM

6. We live in a village where there had always been a Post Office. Unfortunately it was closing down, which meant our village and the local people would be left without a post office.
7. When we heard of this news, my husband and I decided that we would apply for the post office, so that the village would not go without one.
8. I saw running the post office as a long-term career opportunity. When I went for my interview with Post Office Ltd, I informed the interviewers that I could see myself doing the job well into my 80's, with a cat on the counter, still serving the community. I was excited about the prospect of becoming subpostmistress.
9. After I was accepted by the Post Office, everything fell into place. I was able to realise the capital necessary to purchase the post office by selling my old house. I invested everything we had into the post office.
10. After obtaining and paying for planning permission, we gutted a room in my home and completely refurbished it, with costly access availability, security screens and

alarm systems for the post office. We invested around £35,000 into this renovation in order to make the property ready to become the post office.

11. I was Subpostmistress of 24 The Highway, Great Staughton, St Neots, Cambridgeshire PE19 5DA from 20 November 2000 to 19 February 2010. The post office was my home.
12. I operated a small retail business alongside the post office. We sold stationary, cards and small gifts.
13. I did not employ any other full time staff. When I wanted time off, a local woman, who had previously worked for the Post Office, was able to stand in for me. When my youngest son reached 18, I was able to train him with the Post Office's permission, and he stood in for me when he was home from college.

TRAINING AND SUPPORT

14. I went to a hotel in Bedfordshire for training on the Horizon system. I received about half a days' worth of training.
15. The training consisted of mainly front office type tasks. I was given a leaflet explaining reversals of cash to cheques and vice versa. There was no training on balancing or remittances of cash and stock.
16. The training was almost completely useless, because it took place around 4-6 months before the Horizon system was installed at my branch, so by the time the system was installed I had forgotten most of the training.
17. Between the training and installation of the Horizon System I was using the old manual system.

18. I did not receive any further training on Horizon nor was I aware of any further training available to me.

HELPLINE

19. In the first 9 years I called the Helpline approximately once per month. Mostly because the Post Office's instructions in their weekly booklet on how to carry out specific Horizon procedures were wrong, therefore, when carried out, I did not know how to rectify the problems that arose.
20. I found the Helpline to be occasionally useful, but most of the time not at all. It was apparent that the assistants operating the Helpline were reading answers off a script, and had not received adequate training themselves in order to understand and find solutions to errors that I was experiencing with Horizon.
21. In 2009, I began to suffer large cash discrepancies.
22. I called the Helpline on 4th August 2009 to report a problem with Horizon. When I had performed the account balancing for May 2009, which was done at the beginning of June 2009, it showed a £1,000.00 shortfall.
23. In the following months balances were shown as doubling up by a £1,000.00 each month.
24. When I contacted the Helpline, the assistant persistently told me to "*Pay the money back*". I kept repeating to her that no monies had been taken from the account, and that there was a problem with the Horizon system. The Helpline operator continued to tell me that the only solution was to repay the money, to the point where she was shouting at me.

25. Between August 2009 and October 2009, I called the Helpline several times to speak to my area manager, Bob Sinclair. I kept leaving messages asking for him to contact me, as this was the only way to make contact with an area manager. Despite these repeated calls he never contacted me.
26. On 9 September 2009, I called the Helpline, and informed them again that there was a problem with the system, and that a shortfall of approximately £1,000.00 per month had been showing since May. The assistant told me to pay the money back.
27. Again I told the female Helpline operator that no monies had gone missing. She then asked me if my PIN pad had been playing up, to which I said that it had. She advised me to print out a daily transaction listing and advised me on how to do this. She then told me again to pay the monies back.
28. On 23 October 2009, I called the Helpline again regarding the system shortfall, which had been growing at £1,000.00 per month since May. The assistant informed me that she would send out an engineer and would also send out a cleaning card for the PIN pad. She did send me a cleaning card, but that made no difference and no engineer ever came.
29. On 4 November 2009, I rang the Helpline and again told them the system was faulty, and that shortfalls accumulated had now reached approximately £7,000.00 to date. The assistant kept saying "*pay the money back*". She eventually asked me if I wanted the problem escalated to "*tier two*". I asked why I had not been offered this option before, and she couldn't answer that.
30. On 5th November 2009, I received a call from Ms. Muddeman, the Contracts Manager. She told me that I no longer had an area manager, which explained why my messages that I had left for Bob Sinclair had been ignored. I told her that there was a problem with the Horizon system as I had been experiencing shortfalls of approximately £1,000.00 per month since May 2009.

31. She informed me that I would have to prove this and if I was not able to then I would have to make the shortfall good. She asked me why I had not transferred the shortfall to the suspense account, but I did not know what this meant.
32. At a later mediation, attended by Post Office Director Angela van den Bogerd, the Post Office maintained that I had never told them how much money was allegedly missing and the Helpline logs indicted this. The Post Office suggested that it was not until November 2009 that I declared the full alleged losses. This was entirely untrue and I disputed this, as I had kept the Helpline informed continuously, including details of the value of any alleged shortfalls.

SHORTFALLS

33. In this section, I set out in very brief detail my experience of shortfalls arising from deficiencies in the Horizon IT System, and Post Office Limited's actions as a result. This is only a brief introduction to those matters, in order to provide necessary context for the explanation of the human impact which follows.
34. I never gave the Post Office any monies.
35. When I first opened the branch, two female Post Office staff, one of whom was Lesley Frost, came on separate occasions, for two weeks, to train me. This was before the introduction of the Horizon System.
36. On the two balance days (Wednesdays), both of the trainers informed me that, very rarely would I balance to the penny. They said that it was best practise, was to put any 'over' monies into a plastic money bag, and put this bag into the safe, so if there was a shortfall thereafter, I could put monies from the money bag back into circulation. As I say, I was not using Horizon at this time.

37. I did what I was told, as this instruction came from Post Office representatives who trained me.
38. So when the balance was up or down I would put the monies in an envelope and keep it in the safe. I am now advised that this is false accounting.
39. In June 2009 whilst I was doing the May balance an alleged shortfall arose amounting to £1,006.00. I repaid approximately £6.00 so that the shortfall was exactly £1,000.00. This came from a previously surplus, which I had removed from the system and put to one side as I had been instructed by Ms Frost and the other Post Office trainer.
40. In July 2009 an alleged shortfall arose amounting to £3,000.00. I made good £750.00 of this alleged shortfall in cash, withdrawn, using my Barclaycard. I was confident that there was a fault with the system and so when I put the £750.00 in, it was to establish whether this actually had an effect on the alleged losses.
41. However, when I put the cash in, it made no difference and the alleged loss continued to show at £3,000.00 (approximately £1,000.00 per month). I reported the shortfall to the Helpline on 4 August 2009.
42. On 5 November 2009, the alleged shortfall was approximately £7,000.00 I decided to take the £750.00 back to see if it made any difference to the figure. It did not, so it was obvious that Horizon was malfunctioning.
43. On 16 December 2009, the shortfall was £8,506.00 however, by 21 December 2009 it showed again the figure of approximately £7,000.00, which I thought must have been the correct figure.
44. On 6 January 2010, two Post Office employees attended my branch and I was told that the total alleged shortfall had accumulated to £9,616.66.

45. The 'audit' report purported that there were cash discrepancy at various dates between June and December 2009. I do not think that this correctly reflects the true nature of my accounts, and it leads me to believe that the Post Office has different data to that available to me.
46. In 2010 I was threatened by the Post Office with criminal proceedings for false accounting, but nothing materialised.

AUDITS AND INVESTIGATIONS

47. My branch was "audited" on 6 January 2010 by Lesley Frost and Keith Skelton. However, I do not accept that there was a thorough and proper audit. I understand that Mr Skelton and Ms Frost were administrative staff employed by the Post Office and were not trained or qualified to audit the branch.
48. They visited the branch at 9:00am, and it was my understanding that they were Post Office employees who had come to fix the Horizon system. The branch was subsequently closed for the day.
49. Lesley Frost, one of the 'Auditors', did not even use my Horizon terminal, she used a laptop.
50. All she and Mr Skelton did was count the cash, the stamps and the euros, and compare the totals with what they had on their laptop.
51. Mr Skelton asked me why my Christmas stamps had not been declared. These had actually been declared and when I informed him of such, he muttered a response, which I was unable to hear and he refused to repeat himself.
52. During the investigation, neither of the supposed auditors looked at my Horizon terminal.

53. I have had sight of the "audit" report and I note that it states that I had settled the shortfall with the Post Office of £1,853.13 centrally.
54. If this was true, I was not aware of having made any such payments. If the Post Office deducted this from my salary without telling me, then this was unacceptable.
55. The Post office produced a Horizon print out suggesting that on this day (6 January 2010), at approximately, 10.55, I had used the terminal. This could not be true because I was not able to use the Horizon Terminal, as Lesley Frost had disabled my log in.
56. At the end of this "audit" I was suspended for false accounting.
57. The Post Office asked me if they could appoint a temporary Subpostmaster to continue running the branch, to which I said yes to as I did not want the village to go with a post office.
58. Unfortunately, they were unable to find someone, and they ended up asking me if I knew of anyone, which I found astonishing given that they were accusing me of false accounting. No one was ever appointed to continue running my branch and the office never reopened.

SUSPENSION AND TERMINATION

59. I was suspended on 6 January 2010 and the branch was closed on the same day. I was not able to access the Horizon system after this.
60. Between January and August 2010 I was interviewed under caution by Lisa Allen and Jon Longman, Post Office investigation officers, whose credentials in relation to his

title were unknown to me and never given to me. My son had accompanied me to this interview in case he was called upon as a witness.

61. When I left the room on completion of my interview, Lisa Allen and Jon Longman asked if they could speak to my son, GRO who was a branch assistant at the time that I was suspended, to have an 'Off the record' conversation.
62. During this conversation, my son was asked 'do you love your mother?' to which he answered yes, and was then he was briefly questioned as to whether he thought I had taken the money.
63. After these interviews, my son sent Mr Longman a letter explaining how he thought that an error on one stock unit had caused the losses.
64. On 17 July 2010, Mr Longman sent me a caution by post to sign, which I did not sign.
65. On 23 July 2010, he telephoned me chasing the return of the signed caution and I said that I would not sign it and that I had not had a reply to my son's letter. Mr Longman said that he had consulted with other Post Office employees and concluded that a fault on the stock unit was highly unlikely. Mr Longman also made some remarks about possible charges for false accounting but I cannot recall the exact details of this comment.
66. Mr Longman wrote to me again on 18 August 2010 stating that he would not be taking any further action. In that letter, he stated that he "*found no weight*" to my son's theory.
67. In August 2012 and again in 2015, I made Freedom of Information requests for documents held by the Post Office, including daily transaction logs and records of the conversations that I had had with the Helpline.

68. These requests were answered by the Post Office however, they were not of much use to me because they had been heavily redacted.
69. I had a meeting with a Post Office Ltd Director, Angela van den Bogerd, on 9 March 2015.
70. The night before the interview I had come across a computer printout that I had requested regarding the above mentioned transaction supposedly made on 6 January 2010, long after my access to Horizon had been revoked. I was told that I must have made these entries as they had been made under my name. Ms Van Den Bogard told me to bring this up at the mediation meeting, as she did not know what that entry was and could offer no explanation there and then.
71. During the mediation, Angela Van den Bogerd, informed me that the entry was for Postal Orders. Postal orders were never counted as they did not have any monetary value, so were not considered important to count. As I said above, I was not able to log onto Horizon but, Ms Van Den Bogard was trying to argue that I was on the system on this date.
72. At the mediation, Angela van den Bogerd produced and showed me very quickly, another document. It was not until they sent me a copy that I noticed that the date of the entries had been changed from 29 December 2009 (balance day) to 6 January 2010.
73. The Post Office refused to let me see this document properly, but relied on it in order to present their interpretation of the accounts. I was sent this later but I believe at the time that the Post Office was trying to manipulate me into accepting a settlement, while still refusing to provide me with the information I required to make such a decision.

74. I received no settlement from the mediation. At the end of the meeting I was asked to sign a waiver and I was threatened with prosecution. I felt incredibly intimidated by the Post Office and they were incredible nasty towards me.
75. My appointment was terminated on 19 February 2010 due to the alleged shortfalls. The Post Office gave me no notice, and I was only paid up to 6 January 2010, therefore, the Post Office owes me monies up to 10 February 2010 at a minimum.
76. When I applied to by the subpostmaster I renovated part of my house into a shop and Post Office. As such, when my contract was terminated I had no more use for this so I intended to return the room to residential use.
77. I could not go ahead with this until the safe was removed. I was suspended on 6 January 2010, terminated on 19 February 2010 but the safe was not removed until 12 October 2010. This prevented me from proceeding with my intended renovation, to return the room to its original state prior to the Post Office.
78. I issued proceedings against the Post Office in respect of unpaid costs for the storage of its equipment on my premises and the Post Office paid these in full on 24 May 2011.

CIVIL AND CRIMINAL PROCEEDINGS

79. The Post Office did not pursue civil or criminal proceedings against me for the recovery of the alleged shortfalls.
80. However, they threatened me with prosecution and consistently sent intimidating letters saying I had to pay the monies. I feared that I could have been taken to court and prosecuted for money that I did not take.

HUMAN IMPACT

81. I suffered serious problems with the Horizon system at my post office. I reported these matters to the Post Office seeking assistance. I was interviewed by a Jon Longman (Post Office investigation officer) in approximately May 2010, and I was threatened with prosecution and civil action by the Post Office who accused me of misappropriating almost £10,000.00.
82. In the year that I was accused by the Post Office of misappropriating monies, I was due to contest the general election as a Parliamentary candidate. However, I was forced to withdraw, as a result of the allegations the Post Office made against me.
83. I was diagnosed with depression and was prescribed anti-depressants and sleeping pills. I was also diagnosed with medium/high Dyskaryosis, and had to undergo hospital treatment.
84. Subsequently, I had to undergo a full hysterectomy in September 2020. I believe the stress caused by Post Office has caused most of my health and mental health problems.
85. The mediation was a complete farce and waste of money, as was my meeting with my M.P. and Angela Van den Bogerd. All the Post Office wanted to do was sweep all of their lies and deceptions under the carpet, as they are doing now.
86. I was a party to the group litigation against Post Office Limited, as a result I am excluded from the Historic Shortfall Scheme.
87. The consequences of being required to make good the apparent shortfalls were devastating.
88. I was not given my Terms and conditions of working for the Post Office until approximately 18 months after my branch was opened. Therefore, I was not aware that I would have to make good any shortfalls, regardless of their cause. As such, it

came as a shock when the Post Office tried to implement this. Which as a result, caused more anger and frustration.

89. I lost my business and the value of my business.
90. I spent approximately £35,000.00 renovating my premises so that the Post Office could be installed. I also spent between £3,000.00 and £5,000.00 towards the security screens, which the Post Office also contributed to, and then had to pay £350.00 to convert the branch back into residential use.
91. When I opened the branch, I also ran a small retail shop. I sold handmade items, made by local residents of the village and the branch was also was a local collection point for a dry-cleaning company.
92. The gross income for the business was approximately £50 per week. It was impossible to operate the shop without the Post Office, so I lost this income when the Post Office was closed.
93. When I first informed the Post Office that there was a problem with Horizon, the 'Helpline' assistant just kept repeating that I had to 'Pay the money back'. She was not interested in what I had to say, she just repeated that I had to pay the money back, at the end of the conversation she was shouting at me.
94. I was, to say the least, rather angry at her behaviour. Having worked in a call centre, I thought that the operator, would type up the call and that a supervisor would look at the log, and call me back to discuss the issue. Unfortunately, I did not receive the call.
95. A month later I called the 'Helpline' (and I use that term very loosely) again, as the problem with Horizon was still there and accumulating. Again, the response was to 'Pay the money back' no other help was given.

96. And so it went on for another three months, until I was forcefully telling the 'Helpline' that no monies were missing, but my blood pressure was rising considerably.
97. I was then offered a call from Tier 2. Thinking that Tier 2 would resolve the problem, I accepted the offer. All Tier 2, Ms. Sue Muddeman, could do was to tell me that I had to prove that Horizon was at fault.
98. That was when I realised the Post Office were not interested in helping me at all, and that this was quite serious.
99. I had been trying to find out what was causing the problem in the Horizon System, but to no avail.
100. On 6 January 2010 the 'Auditor (again I use that term loosely) arrived, and I thought *'Thank goodness they will find out what is going on'* but they didn't and declared that there was a 'Shortage' of £9,616.66.
101. The Post Office auditors closed my Post Office and at this point I broke down, I was devastated.
102. I attended several meetings with Post Office employees, trying to convince them that Horizon was wrong, and to keep my branch open. These meetings were useless, they had already made up their minds that they were keeping my branch closed, therefore meetings were all, what I describe as 'Kangaroo Courts'.
103. My life was destroyed and I get still get very angry and upset about the fact that other human beings have to capacity to put us through this.
104. This had an awful impact on me, and I went into some very dark places because it was all too much.
105. One minute I would be furious at being so impotent, and then the next minute I would be sobbing my heart out.

106. My health suffered immensely due to all the stress I was put under.
107. I was diagnosed with very high blood pressure, and have been prescribed with blood pressure pills that I am still on today.
108. Giving this statement, and even just thinking about it all now, I can feel my blood pressure rising.
109. My doctor also prescribed me antidepressants and sleeping pills because I was struggling so much. The medication did not stop me from waking up at all hours of the night, to go and pour over reams of print outs trying to find a solution.
110. I suffered with awful night terrors, where I would have nightmares and I would be screaming, my husband would have to wake me up and calm me down. My night terrors would occur approximately twice weekly, these subsided to approximately two fortnightly after the High Court Case (Bates and Others v Post Office Ltd). Unfortunately, they have now returned.
111. I have also more recently been diagnosed with PTSD, which did not help my mental health at all, but I have received counselling for this to help me cope.
112. To be accused of false accounting led me to some very dark places.
113. I started having very dark thoughts and I did not want to go out and about not even for a walk.
114. I could not bear to see anybody other than my close family.
115. As I say, I began suffering with awful night terrors and mood swings, I would be very angry at time and then I would just burst out into tears.
116. I cried a lot because of the stress, the situation and the way I had been treated.

117. I have also suffered from high Dyskariosis, pre-cancerous cells found in the womb and cervix. This was found a couple of years after everything with the post office started and last year I had a full hysterectomy.
118. I had been selected as Prospective Parliamentary Candidate for the 2010 General Election for the GRO I resigned from the position because I felt so ill, and because I did not want any untoward publicity for myself or the party. I had been supporting the party for nearly 20 years and withdrawing from this position was a significant personal setback for me.
119. Living in such a small village at the time was gruesome, there was so much gossip about me stealing nearly one quarter of a million pounds because of the accusations against me.
120. Some villagers were not very nice to me, because the Post Office had a letter printed in our local 'Life' magazine claiming that I had resigned.
121. An employee of the Post Office had emailed a local resident informing him that I had resigned. This made people think that I had abandoned the Post Office, which caused people to have a bad perception about me in the community.
122. There had been a post office in my village for many years before I became subpostmistress, so it was something that the community had become dependent on.
123. I felt responsible and as if I had let the community down for letting the Post Office get the better of the situation.
124. My husband was wonderful and helped me as much as he could but throughout all of this, but naturally my relationship with my husband was strained because of the stress I was under.

125. Our youngest son, who had worked in my Post Office from time to time, also suffered with nightmares, and became anxious as he was living with me at the time and he could not wait to move away from the area.
126. My close family were really good, but they never knew the amount of a strain it had on me. My true friends were great, but again they never saw me at my worst.
127. Everyone close to me was worried about my mental and physical health, especially my daughter, who would ring me every day just to check that I was alright.
128. My husband worried that we would lose our home, which he had lived in since he was two years old, he is now seventy six.
129. Our youngest son could not wait to move away from the situation. Which he did when he was able to, he now lives in Wales but he still suffers from anxiety to this day.

CONCLUSION

130. After my termination, I went back to working at the call centre but I was unable to continue because of how bad my health was as a result of everything the Post Office had put me through.
131. I am now taking each day as it comes, trying not to be so angry and frustrated at everything that happened.
132. I try to stay calm and not get upset, however, since this inquiry has begun a lot of old wounds have been re-opened and it is very difficult for me. My night terrors have started coming back.
133. I now only use my local post office to support the Subpostmistress.

134. I cannot believe that the people in charge of the Post Office and all the MPs involved have taken no responsibility for everything that happened and that they still continue to get away with it to this day.

135. I am now 72 years old and I would like to be compensated for everything the post office took from me.

136. I also want to see certain people take responsibility, and own up, to what they did wrong.

137. I believe people should be prosecuted for their wrong doings included the MPs involved and that is not at all like me to say but that is how strongly I feel towards them.

138. But more than anything I just want the pain to go away.

STATEMENT OF TRUTH

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

Signed.....

GRO

.....Dated.....

22nd January 2022.

Jennifer O'Dell