## Question 1 of the Inquiry's Call for Evidence

What impact did the operation & management of the Horizon IT system have, & what effects were personally experienced as a result?

As a SubPostmaster from 1999 to 2017 my wife and I doubled the branch turnover, despite reducing rates of pay, and developed the retail (cards and stationery) such that vat registration was required. Yet we still cannot retire, work is a financial necessity as a result of the £50K plus that was removed from the business via the Horizon system.

## Wellbeing

Chasing the constant losses, week on week, month on month, year on year has drained us of any social capital.....

- Our friends are gone, they have moved on as we were constantly working
- We have missed our family growing up and those who have moved on, not even being able to attend most of the funerals, we dare not leave the business.....
- I stood down as a Councillor, unable to partake and support the residents.
- Our fitness suffered, having given up our evening and weekend role as dance teachers.
- Our health suffered, the stress of dealing with Post Office, the constant arguments, the poor diet and the lack of a proper eating regime
- Our mental health suffered, as can be demonstrated by one incident from the many...

It is Saturday and we close at 12.30pm. The monies are counted, declared and the final action is to print an Office Snapshot showing what Horizon believe we have in the office. Come Monday morning we print another on arrival, the cash requirement has risen (Paystation being specifically excluded from this). We ask Post Office what has happened - and are told that we have been on the system over the weekend. Nothing would provoke them to investigate further, we were responsible and were to put the money in. This was the management style of Post Office, resulting in what the doctors thought were a form of mini stroke for my wife, but to confirm this they needed to do tests that were very invasive. She was told to come back when she was less stressed!

To summarise, the operation and management of the Horizon IT system have dominated and damaged my life, its quality was reduced and as it stands my future prospects are considerably reduced in any future retirement. My wife has changed as a person, now introverted and unable to enjoy life as she once did, all thanks to POL and Fujitsu who condoned their actions.

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