
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?

SET UP June 2017

I invested £58, 000 into my post office / shop on [REDACTED] Wirral.

I was approved after 4+ months of processing/waiting for a decision to take on the business from POL. I had also borrowed a further £11,000 to secure the business.

The post office was a mains and 70% of the shop space was required for post office services – this included a fortress / counters and required space for disabled entry.

This essentially left me one wall of shelving for retail sales and approximately 8m long. We used it for stationery – 2 drinks fridges and some general confectionery and household supplies, but it was a very small available area. With post office fittings it would not be sustainable to run solely as a shop.

ISSUES

My first issues with Horizon began in September 2017, and the shortfall ended up being deducted at an amount of £438 per month. I had many issues with this given I had only recently invested and was to pay loans and overheads.

The previous owner of the building showed me the screenshot of his previous earnings and he never had an earning below £3000 pounds with the exception of the month in the years he had the business before. In fact he was closer to the £4000 rather than the £3000 on an average monthly income from post office.

[REDACTED] was my contract manager and he almost never replied to emails. He would only pick and choose insignificant items to reply to and ignore the important items when he did take time to reply.

He also was very dictatorial in his manner and it was he who set the deduction amount on my pay and this was his answer “the amount must be paid back within 9 months and that's the minimum I can accept”.

My issues with Horizon continued and as discrepancies mounted, I was forced to let staff go. In fact, I was earning a negative income on a monthly basis as a result of Horizon discrepancy deductions as well as continuous reductions in rates of pay on commission items sold through POL.

I was suspended in November 2018 and at the busiest time for our office was closed for over 5 months despite being assured (again by ██████████ that I would get an answer within 8 weeks. This complete period was unpaid at the time but of course the overheads applied to me.

My village raised a petition for my reinstatement and their support was fantastic to me personally, but expressing the need for a post office in the village as the last remaining bank was closing in June 2018.

As a result of the "investigation", ██████████, a CWU representative, but represented me in his capacity as a Sub- postmaster which was permitted by POL. His capacity as a CWU rep was not permitted by POL as they exclusively only accepted NFSP who were funded by POL. His advice was enormously helpful and he led the charge for my reinstatement.

I was again suspended in June 2019, all down to Horizon issues once again. However, this time I was paid during my suspension. This was not because POL had a voluntary change in policy, but rather because of the court proceedings the JFSA had raised and taken POL to court. During the period, judgements were made that POL should be paying suspended sub postmasters. I am absolutely certain they wouldn't have paid the suspension period even after a full investigation was completed, should the judge not have made this decision.

I was still awaiting a decision on my suspension in November 2019. It finally came. In fact, the decision to terminate my post office contract was made within one hour of the judge rejecting the final appeal of POL. I was effectively terminated in November 2019.

Comparative to the claimants who had the courage to take POL to court, I looked to get a reasonable settlement. However, this could not be further from the truth when taking the money invested, the added outstanding penalty costs incurred by suppliers, the fact that I had to spend over £10,000 pounds organising ██████████

██████████ During this period POL were forcing deductions and an unpaid suspension which meant I could not show that I was making the required £22,000 in income to satisfy the ██████████ ██████████

During my 2017 months, I had one relatively good pay of £3100 as an income (which was £200 more than the minimum income from POL in all previous years of operation as a post office). After this no pay was over £3000 and in fact because of forced deductions, I earned from £1400 to £2400 but mostly well below the latter. That "earning" included paying overheads that exceeded the amounts.

I would also like to bring up the trainer auditor ██████████ in my submission.

She was involved on several occasions and my understanding had a long-term business colleague relationship with ██████████. She made an error in one of her audits that resulted in her sending back stamps that we never had in stock and in fact it showed clearly that we only had 6 books of these stamps and we had somehow sent back. The value of that error alone was £2400 and when it was raised, she replied that it wouldn't have made a difference and despite several requests to have it investigated, it was dismissed by her and ██████████. My friend in ██████████ near here who also had a post office, and was suspended at the same times I was in 2018 and 2019 advised me that he had stopped an error which had a different value but was essentially the same process. In fact, it was ██████████ again who carried out his audit at reopening. The only difference was that his happened on the second suspension and mine on the first.

WHY I BELIEVE POST OFFICE LIMITED HAVE NOT CHANGED

When my termination was made in November 2019, I obviously had lost my investment into the business. I had written prior to my termination to the endless list of appointed people POL had designated to deal with my case and because of the multiples of people involved I had to relive the horrors of the historic events in writing over and over again. I looked back over the 2 and 1/2 years and saw that I had actually made a negative income on POL business.

As mentioned the last remaining bank closed June 2018. I received a substantial increase in the cash that could be held in my branch due to the increased local business activity in banking services. The rate of pay for banking was ridiculously low and the amount of work time wise was increasing.

We were instructed that any amounts involving cash bankings had to follow POL protocol and must be conducted in the fortress. By this time, it was not sustainable to conduct POL business. We would receive at least 2 or 3 times per day amounts to have to visit the fortress for banking alone. The amount of remuneration paid by POL meant that the unsustainable income was only enough to pay one person and that was an impossibility for health and safety reasons because it would mean leaving the rest of the shop wide open to theft and lack of service to other customers.

Just a month prior to my termination, I was asked to resubmit a business plan (time that I did not have as it was) and [REDACTED] who was one of the long list of designated managers had a discussion with me. I told him after hearing of a previous scheme that involved a guaranteed retainer, that this might be the preferred option for our branch but his reply was that it simply looked like my branch was not sustainable.

By the time my termination was confirmed, I had debts and even a deposit for a house was used to pay debts – I had essentially become destitute while awaiting the suspension outcome.

[REDACTED]

[REDACTED]

Our village has a few social media outlets where all communicate and I told them I would do my utmost to keep the post office as a post office. I advised POL via [REDACTED] and she

appointed [REDACTED] to my case (PS, I haven't even mentioned 50% of the POL people appointed to my case since second suspension). She advised that she would have discussions internally to see what could be done to maintain the services to the village. (This was raised even before payment was made for my termination settlement).

I had several back and forth emails but it seemed the priority for my case was low and no answers were forthcoming. I was essentially forced to wait and I even had one of the POL appointed agencies being Potent Solutions contact me and discuss over a couple of months and phone calls.

Obviously during this time Covid also presented itself, but this could not be used as an excuse and nor was it offered as an excuse because Post office branches remained open during the whole of 2020 during the pandemic.

I waited, but no answer was forthcoming. I kept sending reminders. During this period, I knew my lease on the building was due to end at the start of June this year (2020). It wasn't until the end of June that [REDACTED] finally came back to me to advise that they could not find a solution and they would remove the post office equipment and fittings.

I was despondent that not only had POL effectively destroyed my lifestyle but because of their procrastination I was not able to apply for grants offered during the pandemic whilst this was going on. In addition, I was tied because they still had all their counters / fortress / equipment using up all the valuable required space to make a sustainable business as a convenience store, which I had hoped to do if the outcome to not find a potential buyer/post office agent to take the business over. Now as a result stock has perished, or become irrelevant as a profitable sale for those that are not personable such as the stationery items. Furthermore, there are many POL items that were not removed such as post office gift cards and marketing materials and none value stationery. All of which are my expense to dispose of. This is classic of POL though – for example if the stock was removed in a timely manner, it could be used to supply other branches but they simply write it off if it has no physical value. Procrastination/ incompetence / disregard in decision making has seen a value that could be used elsewhere be simply wasted.

Whilst this next point is peripheral, it still relate to the fact that POL conduct means I'm still stuck with the building rent even now. I had advised the tenant above the branch that they would have to vacate. The decision of POL to delay procedure to remove the equipment meant we ended up in Covid period and the month by month became "Cannot evict the tenant". The tenant is on benefits and has neither paid nor exited the premises and I now wait for the local council to assess and make a decision on her eviction. This means in the meantime I'm both financially and emotionally bound to the building despite it being OVER A YEAR since my termination.

The result has been that [REDACTED] my new job requires me to use my own vehicle for 6 months probation until I have proven my sales ability and a low salary with commissions during that period. I'm trying my best but the mental anguish the peripherals and core reasons for my financial and mental struggles still lie with the responsibility of POL in my opinion. The fact that [REDACTED] said in her email, when I said they should compensate at least for the months of procrastination AFTER termination replied that "You've already been paid out "referring to the settlement made in January and giving a total disregard for what happened after is typical of POL "Mid Victorian Factory owner approach" to use a term of Justice Fraser. The fact that to this day POL only recognise NFSP as a representative body for postmasters and still promote them despite them being a proven paid for cosmetic body that works in the best interest of POL rather than the sub-postmasters is to me, clear evidence that POL are more concerned with what would have to be paid out if they didn't use every

government and legal loophole they could find. The historic cases would set the precedent and be extremely damaging to the management.

I moved from [REDACTED] back to here (I'm a [REDACTED] year old male born in the UK) and decided on investing on a post office

I discussed it with my wife and used the term “if you can't trust investing into a government business, then who can you trust”. This after we had lived in a country for many years which had an international reputation for its lack of conformity to international business practices. The business ethics of POL are a bad reflection of this government and it needs to be stopped. There is nothing I can see that has changed and I follow the excruciatingly slow progression towards justice through personal determination and desire to see those who have been abusers to be held to account, those who have suffered at the hands of them to be suitably compensated and to ensure this travesty is not allowed to continue nor be replicated in the future.

All that is written above has further documentation in various forms that can be presented as evidence of my writing including emails from those mentioned. I'd respond with the provision of those documents etc where requested to be supplied.

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