
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?

I am a serving Postmaster. I own [REDACTED] Post Office in [REDACTED] and have done only since 2018. Prior to owning the P.O. I was in Banking and worked in various jurisdictions including Jersey, Dubai, South Africa and Switzerland.

I have had a couple of issues with Horizon and POL both in 2019.

The first issue was in regards to our ATM. Due to inadequate training we had been not accounting for retracts correctly. This covered the period from when I took over the branch in November 2018 to March 2019. When we started to rectify the matter there was £450 of retracts that needed to be added to blue sheets and Horizon. This hadn't been lost or stolen just not added/ accounted for in the correct way. We were advised by POL to add this to a suspense account, this then created a loss, that we have been challenging ever since.

The second issue was in the May of 2019 when Horizon had a national issue with very slow running and glitches for 2 or 3 days. In that period we had £1400 of losses across 4 different tills. We located one loss of £600 which was a POCA payment that hadn't settled correctly. The balance of £800 is still outstanding under dispute.

We normally balance all the tills in the office to within £10 and have done for the past 2 years, so this was clearly a Horizon anomaly.

What I find particularly strange about POL is its insistence that these matters be investigated and rectified.

[REDACTED] In 2019 we carried out 186,000 transactions.

To have this volume of turnover and these tiny losses means the office is being run well. The ATM issue of £450 is [REDACTED] of the monthly turnover, a rounding figure, why anyone would spend anytime looking for a solution when there are no other ongoing issue is beyond me.

Similarly, the £800 loss.

There was a network wide issue fact we were told this by IT at the time. My branch is making POL in excess of £[REDACTED] pa (My branch earned me £[REDACTED] I am assuming that POL earns 2 for every 1 we earn based on the accounts where Postmasters fees are approximately 1 third of overall revenue). Why would POL waste their time with a one off loss of £800.?

So whilst I have been affected recently and only in a small way by Horizon, it would seem that POL still isn't running itself in a commercial manner, instead still wanting to hold postmasters to

account when the more sensible business approach is a quick review, check any other issues, is it a regular occurrence, is it a profitable branch. Sorted write of losses. This would save them money help rebuild trust and the relationship and make them accept that occasionally things do go wrong.

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