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?

My whole life was severely impacted. There were loopholes in the system that allowed staff to steal money without being detected. I was postmaster of several post offices at one time. The level of loses amounted to well over £100,000. The Horizon system, which was flawed on many levels, allowed staff members with all access level to carry out large 'reversals.' For example, all cheque payments were made payable to 'post office limited.' A customer paid £80,000 into a new savings account, which a junior member of staff then 'reversed' leaving a surplus of the £80,000 and was then able to take out as cash. This may sound inconceivable but it is a factual example.

The question arises, of how such a dynamic system could allow this activity to have taken place with no flags.

My contract was terminated for "failure to maintain tight measures of control." I still remain unsure of how the post office expected 'tight' measures when their system was so flawed and unsecure. I continue to question how my management could be 'tight' in the absence of the secure and reliable working systems.

I had no choice but to sell my offices much below the market value. In the interim period I was harassed and bullied by the Area manager who wanted to appoint a particular interim postmaster as she was more concerned with low "sales" figures. No one was concerned with the actual failings of Post Office Limited. When I was losing tens of thousands of pounds per week, sales figures were the least of my concerns.

There were flaws in the Horizon system and inadequacies, but no one was prepared to listen to my arguments or offer me any explanations or support.

I went through humiliation and embarrassment and suffered sleepless nights for 2-3 years. It was the worst experience of my life. I got NO support from post office ltd. In fact I was made to feel like a "thief" myself - even though I had worked for the post office with honesty and integrity for over two decades.

I was summoned to Bristol High court ... I was required to appoint a solicitor. As soon as my solicitor saw the Horizon system and it's ability to produce reports - he immediately stated the fact that THIS HORIZON SYSTEM WAS FLAWED...

Surprisingly, after summoning me to court, Post Office limited failed to turn up at the hearing they themselves had instigated. I was left with a bill of £9000 +

Not only had I lost my self-respect and dignity I was financially at "Rock Bottom.." I was forced to sell my post-offices at a loss and my emotional, financial and professional well-being remains impacted.

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