

---

# 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?

When I was appointed as a postmaster in 1994, sub post office branches operated a paper-based accounting system, which had evolved over decades. Though time consuming to operate, it meant that copies of everything were kept in branch and should errors occur, you could re-examine the copies and correct the mistake. Having worked in industry for twenty plus years prior to joining PO I was used to computer systems for controlling stock and the accounting functions and at the time thought the paper-based system was positively "Dickensian" and ripe for computerisation.

I was very pleased when it was announced that the PO management had successfully negotiated funding from its sole shareholder, H M Government, to develop and install what became known as Horizon. I thought I was lucky to be included in the very first phase of the roll out in late 1999 and my branch was fitted with the equipment.

All went well initially and superficially Horizon seemed to be a great improvement on the paper system, speeding up transactions, thus increasing the flow of customers through the branch, allowing us to do more business and become more profitable. However, as time went on "losses" began to creep into the system and though they may only have been £30/40 per week, these soon built into hundreds and then thousands of pounds of unexplained money.

Far from being the "all singing, all dancing" miracle that would allow you to grow your business, it became a "millstone round your neck" as you could not, or not easily, check your work and find these "errors". You were reliant on contacting a call centre, the so called "Helpline", where the operators used a scripted and prompted system, to "help" you. I am fairly sure very few, if any, of the operators had ever worked or even been behind a PO counter and they struggled to help. Problems they could not answer were "escalated" to a higher level and inevitably delays occurred, if in fact, you got an answer at all.

The stock answer was to always "make it right", which meant put the money into the till from your own pocket. It did not take long for this to become a major drain on my income and I would allow these modest losses to build up to about £2000 then seek a meeting with someone in authority to try and sort it out. I was absolutely sure that it was the system causing these losses, not me. The outcome from these meetings, I had several over the years, was always the same. The PO would say they have investigated and found that nothing was wrong with their system/figures so it must be me and then I would be told under my contract I was liable for the loss and must pay the money. The alternative was to get sacked and then sued for the so called missing money. They were accommodating about how the money could be paid back and would make an arrangement to take it out of your salary at about £200/250 per month until paid off.

---

The inference I always took was, that if they actually believed I had stolen the money then they should have sacked me on the spot, but I suspected, and my suspicions have now been confirmed, that they knew all along that they did not have lots of criminal postmasters. They knew their system leaked like a sieve and it was easier and cheaper to just let us make good this money. It was pure bully boy tactics, they held all the cards. I also suspect that this bullying culture was prevalent throughout the organisation and that people at lower levels were too afraid to confront those higher up. Those near or at the top were too proud or worried about reputation, not only their personal one but for the organisation as a whole. The implications of admitting that the vastly expensive and complicated computer system was not "fit for purpose", was simply unthinkable. Therefore, a culture of denial and bullying others into submission, permeated the whole company.

Things continued to get worse and in 2008/9 almost £30,000 disappeared from my till, this was "paid back" by a combination of a loan from my mother of £20,000 and an "arrangement on my salary" for the balance. My wife and I sought to end this ridiculous situation by putting the business, PO, retail shop and five-bedroom family home, on the market, cut our losses and get out. We started to market through a business agent at nearly £400000, who advised the initial expectation of realising £350000+, but as we became more and more desperate, kept reducing the price, as we simply had to stop this nightmare.

In Spring 2009 we had found a buyer and just needed to sustain the business until the sale could be completed. But again the "losses" kept mounting and on 5th May 2009 auditors from PO arrived in the branch and uncovered a further £23,000 "loss" that I had been concealing. My plan had been to complete the sale and repay this "loss" out of the proceeds. I was suspended on the spot.

I was called to Doncaster Mail Centre a few weeks later and interviewed at discipline meeting and dismissed. Interestingly enough the lady who interviewed me was my Contracts Manager, my "boss" in slang terms, but until this all happened, I had never met her and until just a few months earlier, did not even know her name. I operated for two/three years without any idea who was my immediate superior or the structure of management within the organisation I had worked for, for many years. The PO had culled most of their middle management in the mid 2000's and never bothered to inform us the workers what, if anything, had been put in place.

I was hauled back to Doncaster a few weeks later to be interviewed by two PO investigators, who repeatedly asked me whether I had stolen the money and went quiet when I kept saying that I believed Horizon was to blame. I always maintained my innocence.

In September I received a summons to appear at ██████████ Magistrates Court. I obtained the services, via Legal Aid, of a local solicitor who was also a HCA. During my discussions with him it became apparent that PO held all the cards. He advised me that "no jury in the land is ever going to believe that the respected and beloved institution known as Post Office could possibly have a computer system that was not bomb proof". If we contested the case, then there was a very real possibility that I would go to jail, the PO lawyers were calling for four years. My lawyer said that if I pleaded guilty and with some good character references, a full apology and some mitigation presented by himself, he was about 95% sure he could keep me out of jail.

I was petrified of jail and this terror was amplified because I suffer from several medical conditions. One of which is sleep Sleep Apnea. This, if untreated, is a life threatening condition

---

which greatly increases sufferers to the risk of death by stroke or heart attack. Mine is controlled by the use of an electric breathing machine which must be worn at night and must be plugged into a mains supply. How would that work in prison? Therefore, I chose the pragmatic approach and pleaded guilty.

I received a seven-month suspended sentence, 120 hours of Community Payback and a bill for £1000 prosecution costs. The PO Barrister, with his junior, had asked for £4000.

Of course, this left me aged [REDACTED] with a criminal record, so obtaining work proved very difficult.

Following my suspension in May 2010, the Post Office put in place a temporary Sub-Postmaster at [REDACTED] Post Office. This arrangement lasted until about July 2011, slightly more than 1 year when the branch was closed. My wife and I kept the shop running from May 2010 to September 2010 but we couldn't make it work. I was so traumatised by the whole situation and in a small rural community, word spread quickly that I was to be prosecuted for theft and trade dropped off significantly. We got to the point at the end of September 2010 where we were losing money every week so we voluntarily shut the shop.

As noted above, [REDACTED] Post Office did continue to remain open until the following year. We were paid a small rental fee by the temporary Sub-Postmaster for his occupation of the branch premises during this period. That situation carried on until July 2011 and then at that stage [REDACTED] Post Office closed. In the meantime, we carried on doing the paper rounds, even though the shop had been shut. That yielded us £100-£150 net per week which was a little bit of much needed money. We managed to rent the retail shop area on an ad hoc basis that year with a view to the tenants taking on a lease but that arrangement did not proceed.

I did some telemarketing work for my brother-in-law for about 20 months too.

We continued doing the paper rounds until we finally managed to sell the property in November 2013 for £135,000 which was a price we were forced to sell at in distressed circumstances, given the threat of repossession from the Co-operative Bank to which the property was charged.

The people who bought the property have subsequently refurbished the shop premises which reopened as both a general retail store and Post Office branch in the summer of 2014. I understand that following its closure in July 2011, [REDACTED] Post Office was listed as a vacancy and that representatives of Post Office met with the purchasers prior to them agreeing to buy the property.

After the telemarketing job, I started looking for other work. However, I was significantly hampered by my criminal conviction. I quickly found a job as a Branch Manager for a local Plumbing Business. I was offered the job which was subsequently withdrawn when I advised them about my conviction. The yearly salary was £24,000 plus a company car. I then applied for a job as a Double Glazing salesman. I spent 3 weeks getting to know my employer and the job. After this time, I was offered full time contract. Once my employer found out about my criminal conviction, the offer of employment was withdrawn. This was all distressing and depressing. It was like a "kick in the teeth". If a commission only lowly thought of double glazing firm would not have me, then who would?

---

After this, I found that I could not find any full-time employment with my criminal conviction. When we sold the business, which included our home, we found a 2 bedroomed flat to rent in [REDACTED]. This allowed us to escape from the unhappy memories that our former home held. It also got us away from the village where some of the villagers had shunned us as criminals. [REDACTED] offered us a new start to rebuild our lives.

Once we had paid off our most urgent debts, from the proceeds of our sale, we were left with about £1000 to buy items for the flat. The remainder of our debts were placed into a Debt Management Plan arranged for us by Step Change Debt Charity. We made peppercorn repayments until we received a share of the compensation that was awarded at the Bates v PO trials. The DMP were paid off.

My wife who is older than me managed to receive her state pension. We lived on this and on financial assistance from the Government initially. Then, my private pensions started to kick in which gave us enough money to get by.

About a year ago, we found a 2 bedroomed bungalow to rent. We still live in this property.

## **VICTIM IMPACT STATEMENT**

Have you ever been accused of a crime you did not commit, taken to court on made up evidence, been advised that if you try and fight the charge, you will go to jail, so you plead guilty because you are terrified?

Well, that is what happened to me at the hands of the Post Office under the control of its board of directors. Sure, we took the legal entity Post Office Ltd to court, and obtained partial redress, but companies are run by people and it is their actions and decisions that caused this horrendous tragedy to engulf at least the 557 people in the group action and more cases are coming to light all the time.

I suffer from a disability that requires the use of a medical device to ensure I do not die. I had to almost fight to take this equipment into the dock when I was sentenced, as it would not have been possible to get this life saving equipment to me if I had been "sent down". This hugely heightened my stress and fear during my court appearance.

The whole experience has affected me and my family in a hugely detrimental way. Even after the few thousand we are to receive as our share of the settlement, we are hundreds of thousands out of pocket. We were forced to sell our PO, Retail Business and comfortable home at a distress price, about half of its value before that fateful day. We just about avoided bankruptcy and were forced to live on benefits ever since. I could not obtain a job with a criminal record. I did obtain two reasonably paid job offers, but both were withdrawn, when my criminal conviction was revealed. This stigma sticks and hurts. If I wanted to visit the USA, I cannot, as they will not allow convicted criminals to enter, even for a holiday. Several people both individuals and whole families shunned us in the village, some even crossing the road to avoid us. These people had always been well disposed to us and was one of the reasons why we moved out of the village into a nearby town, that provided anonymity. That did and still does, hurt.

The mental toll from that fateful audit day onwards was crippling, as the full might of a huge company was unleashed on me and only the support of a wonderful wife, loving family, close

---

friends and my faith, saw me through. I can well understand why others contemplated and even went through with, taking their own lives, if they had no support.

My wife and I have been forced to live in rented accommodation, with the high rents and uncertainty that this brings, renting from a private landlord. The waiting list for council or housing association property is over five years in our area.

As I am now [REDACTED] and in receipt of both my state and private pension. I had been looking forward to a reasonably comfortable retirement. We had planned to sell up when I was 64/5 and release the equity in our business and home and be able to buy a small property outright and put some money in the bank for rainy days. This has all been taken from me and our rent per month is more than my private pension, so we are living on what's left of our state pensions.

However, I count myself lucky compared to others who suffered in our group, but we all have one thing in common, this experience has scarred us for life and no one is being held to account for this.

People make and carry out policies within companies, but the law dictates that the legal entity is the company. We have settled with the company and it admitted its failings, but its directors and ex directors caused this situation in the first place and are free to do it all again.

“Is that right and just?”

Unique reference: ANON-FEGS-886V-1

This publication is available from: [www.gov.uk/government/publications/post-office-horizon-it-inquiry-2020](http://www.gov.uk/government/publications/post-office-horizon-it-inquiry-2020)

If you need a version of this document in a more accessible format, please email [POSecretariat@postofficehorizoninquiry.org.uk](mailto:POSecretariat@postofficehorizoninquiry.org.uk). Please tell us what format you need. It will help us if you say what assistive technology you use.