

June 2013

My name is . This is my story.

A little over four years ago my husband and I bought the . At the time I was and my husband was a . We knew little about the pub trade but were happy to learn and we believed that this was the perfect opportunity to build a future for ourselves and our children – a future that didn't involve

The pub was owned by Enterprise Inns and although it was in desperate need of repair, we managed to borrow some money and this together with our savings, we managed to scrape together the £ Ok we needed to purchase the lease. The rent was £ k a year which did seem a little high, but the turnover figures we were given seemed to show that with a lot of hard work the business could work.

It didn't take us long to realise that we had been conned. The pub wasn't turning over anything like the previous tenants figures suggested and almost from the off we knew we were going to struggle. As I waived my husband off for what was supposed to be his last , both he and I knew it wouldn't be the last time I would be doing this. It turned out that way too – it wasn't long before and we can't see a way for our family to be together.

With children to raise and a unsustainable pub to run I tried hard to make ends meet. I was cleaning, serving drinks, taking in deliveries and working around 80 hours a week to keep the pub open and all the while wondering

The rent was just too much and the cost of beer was extortionate but Enterprise Inns refused to help. Over the next two years I had three different Enterprise business managers who bullied, threatened and intimidated me. They kept telling me I would lose the pub if I didn't pay the rent and all the while it was my husband who was sending across money so that I could pay Enterprise and stop them from throwing my family out of the pub. It was an awful time. It still upset's me now.

There was so much work to do in the pub and we had to fund it all ourselves. The roof was leaking, the heating system didn't work, the walls in the upstairs apartment were rotten and all the windows needed replacing. The place was a mess. My bedroom was a death trap. We just couldn't afford to do the repairs and was constantly ill. I was truly on my own and my husband was still sending money to pay

the rent. Everyday brought the added stress of not knowing if I would be . They knew about illness but still they refused to help.

I was offered an Enterprise business recovery plan but it came with a catch. They gave me a small rent concession in exchange for tying me in for more products. The problem was it actually cost me more money. I limped through a couple of these plans before my husband said no more. They lasted about 12 weeks each time and I was no better off on any of them. At one point I worked out that a bottle of cider from Bookers cost about 74p but when tied into Enterprise it cost me £1.92. My business recovery plan with Enterprise was never going to work.

I was placed on stop many times by credit control which means you can't get any beer and because of the tie you're not allowed to buy it anywhere else. They force you by beer at ridiculous prices and when you owe them money they stop you from buying it from another supplier. It's such a ridiculous situation. What good is a pub without beer?

I did buy out on a couple of occasions, I didn't have a choice – they wouldn't release my beer order because I owed them rent. I told them I was going to do it because I wasn't going to let them take the pub off me. I couldn't. I owed too much money.

They came down to the pub each time I told them I had bought out and each time they fined me. On one occasion they accused me of buying two cases of beer from another supplier. I hadn't and they knew as much but they still fined £150 a case.

Eventually they realised I was an easy target, a payer if you like and they came down to the pub with some colourful brulines charts. It was a busy Friday night and I was on my own behind the bar. I was told that I had bought out of tie and they were going to take the pub from me and throw my family out on the street. I was frightened and confused and I tried to tell them that they were wrong. They wouldn't listen and my customers were watching. They made me sign a letter agreeing to pay their £2,500 fine. I wanted them out of the pub I had little choice; I wanted the man to stop. I didn't read the letter but they told me that it gave them the authority to throw me out of the pub if they caught me buying out again. It was an awful experience and one I will never forget, Enterprise knew the pub was in trouble yet they sent in a bully to intimidate a mother with children and take more money. Money I didn't have.

Not long after, with the pub only selling a couple of products as I couldn't afford to buy stock, Enterprise offered to buy my fixtures and fittings in order to release cash so that I could pay off some bills. I owed fortunes to the VAT man and PAYE, and the gas and electric companies were hours away from cutting me off. Enterprise said that I could use the cash for whatever I wanted and we could buy the furniture back over a period of time.

My husband and I thought long and hard about this as we were now wise to the fact that every time Enterprise Inns walked through the door it would cost us more money. We eventually agreed. We had little choice.

Our furniture was valued and an amount agreed. Over the next couple of weeks we waited for the money but it never came. At my wits end and sick with worry I finally called Enterprise to find out where the money was. They told me they had used it to pay another buying out fine – something I knew nothing about. They had made the whole thing up. I broke down and cried right in front of my children. They didn't understand why and I couldn't explain. I will remember their frightened faces until the day I die.

The fine was £2,500 which meant there was still money left over. I asked if I could have it but again they refused. Over the coming weeks Enterprise used it to secure their rent. Rent at full rate and rent I couldn't afford. I couldn't pay my VAT bill and I was worried sick. I was permanently ill, completely exhausted and extremely low. My mental condition was not good. I wasn't eating or sleeping and I thought of taking my life. How dare they do this to me.

Eventually, with no money, no life to speak of and a pub with no beer I closed the pub for good. I called Enterprise and told them they had beaten me and I couldn't take anymore.

That was a little over two years ago and the whole experience has cost my husband and me all of our life savings. From start to finish Enterprise Inns took away my sanity my dignity and over £250,000 - everything that my husband and I had ever worked for.

On the day my husband received his Pension after 19 years of service we spent every penny of that £9000 in seven minutes, paying bills that were left over from the Enterprise tied pub.

I couldn't be a mother to my young children during those few years and I hate myself for that. A year later and we have nothing left, no pension, no savings, no collateral in our family home, just a huge pile of debt.

When we left the pub Enterprise Inns pursued us for a further £1k – money they alleged they had lost in income, further fines for buying out and fixtures and fittings. A lie right to the end because they had already taken the furniture.

In court the judge ruled that we could keep our family home. He said that I had suffered enough and I should be allowed to sleep in my own bed.

At least I am safe and happy now and living an ordinary life even if I am surrounded by debt. I have CCJ's and court orders all over the place and it will take the rest of my working life to pay it off. I have gone back to being a . My crime in this story is I wanted to have a successful business and a better life for my family.

My husband and I have no real future to look forward to as we use all of our money to pay off our debts. I don't think we will ever see an end to this. Almost two years later I try hard to forget but the pain is still there.

Please don't let this happen to anyone else ever again.

Ex-Landlady of