

WITNESS: MOHAMMAD RASUL

STATEMENT NUMBER: WITN0175\_01

EXHIBITS: 0

DATED: Jan 12, 2022

**POST OFFICE HORIZON IT INQUIRY**

**FIRST WRITTEN STATEMENT OF MR MOHAMMAD RASUL**

THIS STATEMENT IS PROVIDED IN RESPONSE TO THE RULE 9 REQUEST OF  
THE PUBLIC INQUIRY DATED 29/10/2021 TO ADDRESS THE HUMAN IMPACT OF  
THE FAILINGS OF THE HORIZON IT SYSTEM

I, MR MOHAMMAD RASUL, , of   
 will say as follows: -

**PERSONAL BACKGROUND**

1. I was born in Pakistan and emigrated to the UK in 1964, at approximately 9 years of age. I had a relatively happy childhood with two brothers and five sisters. I am the eldest child. Both of my brothers have unfortunately passed away.
2. I settled down in the UK quickly and attended a mainstream school. I passed my CSE exams, and left school wanting to become a Pilot. Unfortunately, my eyesight did not meet the level required so I went on to complete my O levels

and started an apprenticeship and an ONC in Mechanical Engineering at approximately 18 years of age.

3. I then studied Mechanical Engineering at Salford University. It took longer than usual for me to finish at university as I married in 1977. I graduated at approximately 25 years old. Although my marriage was an arranged one, it was a successful one. I have 3 daughters and a son.

### **POST OFFICE HISTORY**

4. When my first daughter was born, I secured a position as a Postman to support her and my family. Whilst working as a Postman, I also studied architecture and, during my retirement I have achieved a City and Guilds in AutoCAD design.
5. In 1985 I was offered a position working behind the counter at the Post Office. I worked at different branches around Preston for approximately 5 years. I was then promoted to Post Officer in around 1990.
6. In around 1994 / 1995, I worked as a Counter Clerk for 2-3 years. In 1997 the Post Office asked for people to take voluntary redundancy.
7. The Area Manager asked if I would like to run the local sub-post office and private shop attached. I became Sub-Postmaster of the Tootal Drive Post Office from March 1997 until an audit took place on 10 March 2005. I bought the business for about £55,000, funded by my own savings and the sale of our home in Blackburn.
8. I bought everything we needed to run the business, including stock, and I refurbished the residential property for my family to move to.

9. In 2000, the Horizon system was installed in my branch. Prior to this, I received a couple of days of training at a hotel in Stockport. The training was very basic. I received no further training on Horizon after it was installed.
10. I initially experienced some small unexplained shortfalls, which I would cover with my own money, but by 2004 they were much larger. In late 2004, I experienced a large shortfall of around £12,000. I could not afford to pay this shortfall. As I was under pressure to keep trading and to keep the Post Office open for the community, I carried the shortfall over when I balanced the accounts each week.
11. I spent countless hours checking and rechecking all my paperwork, reviewing CCTV to see if members of staff were stealing, and attempting to locate any discrepancies. I could not see how the shortfalls had occurred. This was very confusing, and it was hard to accept that I had done something wrong. I struggled to understand how I could have done something so wrong that there was a discrepancy of nearly £12,000. I felt totally isolated because I couldn't reach out to anyone in the Post Office regarding the issues.
12. In March 2005, the Post Office's auditors arrived to carry out an audit, along with my area manager. They arrived as soon as I opened the Post Office, closed it, and locked me out.
13. Some years after my conviction, I developed the confidence to speak with other people and eventually discovered a group litigation through the Justice for Sub-postmasters (JSFA) in 2017. I joined in 2019, after hearing that 550 people had been affected.

**CRIMINAL ALLEGATIONS AND ANY PROCEEDINGS/CONVICTION**

14. My contract with the Post Office was soon terminated, and I was charged with theft and false accounting in 2006, even though the shortfalls remained unexplained and there was no evidence of me having taken the money.
15. I received my summons to Salford Magistrates Court shortly after June 2007.
16. I initially pleaded not guilty at Salford Magistrates Court after the initial hearings on 22 January 2007 and 19 March 2007, as I had done nothing wrong. My case was then transferred to Manchester Crown Court. My initial hearing date was adjourned from 8 May 2007 as I was charged with an additional 40 offences of theft and false accounting. This was incredibly stressful, and I was very worried about what was going to happen.
17. To avoid a custodial sentence, I felt I had no choice but to plead guilty to theft. I could not imagine having to leave my family and go to prison. After receiving legal advice and an assessment from a clinical psychologist, I decided to plead guilty to 22 counts of theft. On 19 July 2007 I was sentenced at Manchester Crown Court and received a 100-hour Community Service Order, a 3-month curfew, an electronic tag and was ordered to pay £500 Court costs.
18. I was also forced to pay all unexplained shortfalls back to the Post Office. Following my trial, another shortage was discovered, and I had to repay another £2000.
19. I submitted a request for my curfew hours to be varied as the 3 months coincided with Ramadan. This was agreed, to allow me to attend mosque for prayer, though my curfew had to be extended by a further 3 months.
20. My conviction was quashed by the Court of Appeal on 23 April 2021.

**THE HUMAN IMPACT**

21. The human impact which the failings of the Horizon IT System have had and continue to have upon me, and my family are set out in the remainder of this statement. The section headings follow the questions posed by the Inquiry.

**WHAT WERE THE CONSEQUENCES OF BEING REQUIRED TO MAKE GOOD APPARENT SHORTFALLS SHOWN BY THE HORIZON IT SYSTEM?**

22. From 2000 to 2004, I experienced some shortfalls, but they weren't large. I just paid them from my own reserves. In total, I paid about almost £18,000 in total to the Post Office due to the shortfalls. Almost £12,000 of this was paid prior to my sentencing hearing.

**WHAT WERE THE COSTS OF MAKING GOOD ALLEGED SHORTFALLS SHOWN BY HORIZON?**

23. As stated earlier, I would cover the initial small unexplained shortfalls from my own money. However, by 2004 the shortfalls were significantly larger, and I could no longer afford to do this. I was under pressure to keep the Post Office open for the community and decided to carry the shortfalls over when I balanced the accounts each week.

**HOW WERE YOU AFFECTED WHEN ALLEGED TO BE RESPONSIBLE FOR SHORTFALLS OR DISCREPANCIES SHOWN BY THE HORIZON IT SYSTEM?**

24. I always knew that I would be responsible, in the Post Office's eyes, for shortfalls regardless of my innocence. I tried to make use of the Post Office's

- Network Business Support helpline, but they were not helpful, and I suspected they would jump to conclusions as I had worked for the Post Office for many years. I was told that the Horizon system was totally reliable.
25. The helpline assumed that I had done something wrong every time I called. I was told that any shortfalls were my fault. I was told in no uncertain terms that it was my responsibility to make good the losses. This was frustrating as I thought the helpline was meant to offer help with the problems Sub-Postmasters experienced. Instead, I was told the same thing time and time again. It was infuriating. I feel deceived and upset to have been lied to in my time of need.
26. I was deeply offended. I was given the impression that I was the only Sub-Postmaster having these issues with the Horizon system. To be accused in this manner was completely out of order. My guilt was presumed from the start, which was hurtful.
27. Following my suspension, I was shocked and horrified. I was in disbelief and was unable to find support from anywhere. I even approached my Union, but I was told that if Horizon said that the money was missing then the money was missing. I soon had to visit my GP as I was struggling to sleep due to the situation.
28. My ability to concentrate significantly declined. My mind would flit in and out of conversations and the television. It soon became an effort to attend to daily activities and I recall my children telling me that I had worn the same shirt for 3-4 days in a row. I even stopped buying new items of clothing for myself as I felt undeserving, and wary of the financial burden. I gained a significant amount of weight through binge eating and felt tired all the time.

**WHAT WERE THE CONSEQUENCES OF BEING HELD RESPONSIBLE FOR SHORTFALLS AND DISCREPANCIES SHOWN BY THE HORIZON IT SYSTEM?**

29. In March 2005, the Post Office's auditors arrived to carry out an audit, along with my area manager. They arrived as soon as I opened the Post Office, closed it, and locked me out. To be treated with such disrespect and lack of trust was degrading. The auditors found the unexplained shortfalls and asked me what had happened to the missing money. I explained that I did not know the answer as I had searched CCTV and spent hours reviewing documents to find the issue.

30. I was then suspended and investigated. I was interviewed the same day, in the kitchen without representation, by the Post Office's Investigators, and I was repeatedly told that I had "done it". I was asked where the money was repeatedly. The interviews were extremely aggressive, and the interviewers were arrogant and presuming.

**WHAT WERE YOUR FINANCIAL LOSSES CAUSED BY ACTION TAKEN AGAINST YOU IN RELIANCE UPON HORIZON DATA?**

31. As a direct result of the termination of my role at the Post Office, I lost my annual income of £37,000. I would have continued to earn this amount until the point of my retirement. This has had an impact on my family's income and what we could afford.

32. Following my conviction, the Post Office approached me to pay for some further shortfalls in the sum of £2648.17.

**WHAT EFFECT DID IT HAVE TO BE ACCUSED OF COMMITTING CRIMINAL OFFENCES AS A RESULT OF SHORTFALLS AND DISCREPANCIES SHOWN BY THE HORIZON IT SYSTEM?**

33. Even though I had done nothing wrong, I felt embarrassed, and I took steps back from everything and everyone.
34. I struggled with my mental health following the investigations by the Post Office and with the criminal proceedings. I went through a horrible time.
35. I soon found myself feeling worthless and hopeless and wishing I was dead.
36. I saw a psychologist in July 2007 who diagnosed me with depression and PTSD. At its worst I felt feelings of suicide. The thoughts of my family and my religion stopped me from contemplating actual suicide.
37. Shortly after my conviction, I found myself to be hypervigilant. To this day, if someone even parks close to me, I jump. I became increasingly suspicious of people and became intolerant, impatient, and irritable.
38. I felt constant guilt. If anything went wrong, I immediately accepted responsibility.
39. My sleep continued to be disturbed and I even attended hospital between 2009 and 2010 for investigations. I suffered with vivid dreams and nightmares 3-4 times every month shortly after the conviction. I recall seeing images at the front of my bed and hearing whispers as I drifted off to sleep.

**WHAT WERE THE CONSEQUENCES OF BEING CONVICTED OF A CRIMINAL OFFENCE AS A RESULT OF SHORTFALLS AND DISCREPANCIES SHOWN BY THE HORIZON IT SYSTEM?**



40. My convictions affected me in different ways. I could not obtain any further employment.
41. I was unable to obtain a loan, I could not open a bank account and my motor and household insurance premiums increased. I also had a poor credit rating. It made life so much more difficult, which was incredibly stressful.
42. I tried to find alternative employment, but I was rejected due to my conviction. I looked into becoming a driving instructor and offered tutoring on Mechanical Engineering, but my conviction soon put a stop to me pursuing either role.
43. Following my conviction, the Post Office approached me to pay for some further shortfalls in the sum of £2648.17. The Post Office threatened to take further criminal proceedings if I did not pay. Looking back, I believe the Post Office took advantage of me in my most vulnerable state. I could not possibly go through Court proceedings again so I had no choice but to pay. It was extremely upsetting.
44. I have suffered physically, as well as emotionally. In 2015, due to severe chest pains, I had a triple heart bypass. I also developed asthma. In my view, this was in part due to the stress from the situation with the Post Office. These physical symptoms had an impact when I developed Covid 19 in 2020. It was thought that I would not survive, but I managed to get through.
45. I used to enjoy playing badminton and table tennis weekly but. after my conviction, my ability to concentrate and my enthusiasm to play sport soon diminished. I would also service cars and complete any DIY jobs around the house but I lost the motivation and belief that I could achieve anything. I completely lost my self-confidence.

46. In 2007, following my conviction, I saw a Clinical Psychologist and was diagnosed with Depression and PTSD. I was experiencing flitting suicidal thoughts and developed hypertension.

**WHAT EFFECT DID THESE ISSUES HAVE UPON YOUR RELATIONSHIPS WITH YOUR FAMILY, FRIENDS, COLLEAGUES AND LOCAL COMMUNITY?**

47. My curfew was due to be over on 19 February 2008. My father passed away on 13 February 2008. I was not able to see my father in the last hours of his life. I was also unable to assist in arranging his burial. I will never forget this; it is still incredibly upsetting.

48. My mum passed away in 2018, before I could tell her that my conviction had been overturned.

49. I used to be an active participant and host in a local prayer group, accommodating frequent visitors to the family home. Unfortunately, we found ourselves proactively avoiding people. I reduced my attendance at the mosque and prayer groups, isolated myself from my friends and eventually stopped engaging with the community. I would say that I became a hermit for 13-14 years. In the community, I knew that people gossiped, and I took comments to heart.

50. Prior to my conviction, I was approachable and outgoing. I would go out of my way to speak to somebody, even if I did not know them. I was seen as a pillar of the Community. I then spent 14 years battling to prove my innocence.

51. I continued to run the private shop within the Post Office until 2012 when I felt forced to sell it. The number of customers passing through my store reduced and I recall being shunned by some customers. I even had kids coming in

shouting 'you were caught thieving!'. This was devastating as I loved to serve my community, but I felt I had no choice but to sell.

52. Due to my finances at the time, I had to ask my eldest daughter to fund my younger daughter's Law degree which I still carry tremendous guilt about.

**PLEASE DESCRIBE THE DIRECT AND INDIRECT EFFECT WHICH THESE ISSUES HAD UPON THE MEMBERS OF YOUR FAMILY?**

53. It was traumatic for me and the family. My wife had a mini stroke in 2008/2009 and suffered strokes in 2016 and 2020. She has been on antidepressants since 2020.

54. I fully believe this was due to the stress she was under, caused by my suspension, the investigation and my conviction. She was very stressed at the time, and I felt guilty that the investigation into my Post Office contributed to this. Since my conviction, my wife has become more emotional.

55. I only recently told my sister about my experiences. She was very upset. It was horrible having to tell my loved ones about the dreadful experiences I went through.

56. My youngest daughter struggled at university as she was so worried about me and her mum whilst I was going through Court proceedings.

**CONCLUDING REMARKS**

57. Some years after my conviction, I developed the confidence to speak with other people and eventually discovered a group litigation through the Justice for Sub-postmasters (JSFA) in 2017. I joined in 2019, after hearing that 550 people had been affected. I felt reassured but also angry that it was a system error rather

than my own mistake. I also joined the class action to have the conviction quashed, though I was fearful that everything would be taken from us again.

58. The Court of Appeal quashed my conviction on 23 April 2021.

59. I am now retired and live in a mortgage-free property with my wife and youngest daughter. My wife and I are in receipt of a state and Royal Mail pensions.

60. I still have moments feeling depressed and still experience anxiety a few times each day with symptoms including palpitations, sweaty palms, double vision and blurred vision. For me, triggers include simply thinking about the Post Office. I now avoid entering a Post Office or having anything to do with people associated with the Post Office, apart from what is required for the group action.

**Statement Of Truth**

I believe the contents of this statement to be true.

Signed:	Position Or
<div style="border: 1px dashed black; padding: 2px; display: inline-block;"><b>GRO</b></div> <small>Mohammad Rasul (Jan 12, 2022 23:26 GMT)</small>	Office Held:
Print Full	Date of signature: Jan 12, 2022
Name: MOHAMMAD RASUL	

FILE REFERENCE **GRO**

