

Witness Name: Ms Chhaya Patel

Statement No: WITN0228\_01

Dated... 8/1/2022 Exhibits: None

## THE POST OFFICE HORIZON INQUIRY

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### FIRST WITNESS STATEMENT OF MS CHHAYA PATEL

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I, MS CHHAYA PATEL WILL SAY as follows:

#### INTRODUCTION

1. I am grateful to the Chair to be invited to provide a “human impact” statement, concerning the physical, psychological, emotional, reputational and financial consequences to me and my family of being held responsible for shortfalls shown by the Horizon IT system and Post Office Limited’s actions toward me and my family. The initial paragraphs below provide a brief summary of my background, and provide context to the detail of the human impact of the Horizon scandal on me and my family. This statement does not reflect a full account of my experiences or those of my family and if necessary or required I will provide further witness statement evidence.
2. I came to the UK from Ugandan as a refugee. I moved to England in 1972 when Idi Amin ordered the expulsion of all Indians who held a British passport.
3. I was 16 years old when we moved to England. I came here with my five siblings and my parents.
4. When we arrived we stayed in a Red Cross refugee camp in Bath for about a month before we were housed.

5. My family and I were then housed in Tooting Bec, in London, where I lived with my parents and five siblings in a two bedroom council house. We struggled, but my parents worked hard and made sure we all got an education and we all went to university.
6. After a few years of living in London my father decided to move us to Leicester where he could work with his brother on a clothing market.
7. I lived in Leicester for about 11 years before getting married. I had an arranged marriage, and I then moved to Basingstoke to live with my husband.
8. I have been married to my husband for 37 years. We have two boys aged 36 and 37 and we are grandparents.
9. We then decided to help our son buy a Post Office and we moved into the flat linked to the post office, it became our home.
10. I currently live in West Sussex with my husband. I have lived here for 10 years.

**BACKGROUND PRIOR TO APPOINTMENT AND DECISION TO BECOME A SUBPOSTMASTER**

11. Before I became Subpostmistress I worked for TSB as an accountant.
12. My son worked in banking at Barclays. Unfortunately, he was laid off and he decided he wanted to look for his own business.
13. My son wanted to find a business that aligned with his background in banking.
14. We had a lot of family members who had Post Offices that were thriving. It was a reputable company at the time and we had the support and advice from lots of experienced people around us. As such, my son decided he wanted to invest in a post office.

15. My husband and I decided we would help him buy a post office, and it would become the family business to allow my husband to semi retire and work in the retail side.
16. In order to purchase the post office we begged, and borrowed a lot of money from friends and family.
17. We saw this as an investment opportunity and had future plans to expand and buy more offices in due course.
18. We bought the post office in October 2010 as a family business and my son was the subpostmaster for a few years before I became the subpostmaster in April 2014.
19. It was never my intention to become subpostmaster, but my son was suspended due to the shortfalls he was experiencing and as a result I had to take over the role in order to save our family business and prevent my family from becoming homeless.
20. I was a Subpostmistress of Worlds End Post Office, 20-24 Leyland Road, Burgess Hill RH15 0QG from 4 April 2014 to 11 May 2016. I lived with my family in the flat above the Post Office, it was our home.
21. In April 2014 I entered into an agreement with Post Office under their Network Transformation scheme for local branches.

#### **TRAINING AND SUPPORT**

22. I did not receive any training from the Post Office before I took on the branch. The training I had took place in branch. It started on my first day and lasted for about five days.
23. Two trainers from the Post Office came into my branch for the first two days, and then one trainer came in for the next two days. The training was very basic and dealt with

how to process transactions and how to operate the system. We also looked at how to do the daily declarations as well as the weekly and monthly counts.

24. At the end of one of my training days the Horizon system said that there was a shortfall of approximately £400. The trainer who was with me at the time simply wrote the shortfall off without explaining anything to me about how or what had happened.
25. I did not receive any further training.

### HELPLINE

26. For my first few months in the branch everything was okay and I did not experience any shortfalls.
27. After about four to five months the problems began, and I estimate that I contacted the Helpline two to three times per month with regard to problems relating to alleged shortfalls and balancing.
28. Speaking to the Helpline was not particularly helpful as I always had to ring before 5.00pm but my branch was open until 9.00pm. It was not until the end of the day that I became aware of any shortfalls by which time you could not speak to anyone on the Helpline.
29. When you did get to speak to someone there was a lack of continuity, as the advice was always that they would look into it and then it was someone different you would speak to next time and the issues were never resolved by the Helpline who would just tell me that it would be fine, leave it with them and it will clear itself next month but it never did.
30. This meant that I had to accept responsibility for the shortfalls on the system so that I could balance at the end of the day and trade the next day and hope that it would correct itself the following month.

## SHORTFALLS

31. In this section, I set out in very brief detail my experience of shortfalls arising from deficiencies in the Horizon IT System, and Post Office Limited's actions as a result. This is only a brief introduction to those matters, in order to provide necessary context for the explanation of the human impact which follows.
32. I would estimate that throughout my position in the branch, I paid (or Post Office deducted) in the region of £1,200. However, I ended up having to pay the Post Office over £50,000.
33. There were regular small and medium sized shortfalls. I recall one shortfall in the region of £400 with the balance of approximately £800 being made up of various shortfalls ranging between £80 and £100. All of these shortfalls were good by me in cash as and when they arose.
34. I remember one shortfall that was in the region of £1,600.00 that was apparently a shortfall in my cash REM. I received a transaction correction which I settled on the Horizon system as I could not afford for the system to be down. I called the Helpline and followed their instructions but this resulted in the shortfall doubling to about £3,200.00.
35. Whilst I received numerous demands from the Post Office to pay this shortfall I have not done so as I did not take this money.
36. When reported after a balance to the Post Office head office regarding the difference we were told not to worry as Horizon will clear the difference within 24 hours. They were adamant that we should not worry as it's all in hand and we believed them.



**AUDIT AND INVESTIGATION**

37. I can remember an audit taking place but I cannot remember precisely when this was.
38. I did not receive any notice of the audit and I was not present at the branch when it took place.
39. When I began experiencing problems with shortfalls I did request audits on more than one occasion as I could not understand what was happening but the Post Office did not do anything.
40. Following one audit I recall receiving a letter from the Post Office demanding the Sum of £33,000.00. I was immediately suspended by the Post Office in relation to this apparent shortfall.
41. I was then threatened by the head office that we owed them this shortfall and if we did not pay they would close us down even though we had reported the shortfalls and had advised them that we were worried about it as even their auditors could not explain the shortfall.
42. I was led to believe by the Post office that I had no alternative but to repay the money to the Post Office. I lost over £50,000 as a result the action taken against me by Post Office Limited.
43. I have seen no evidence of an adequate investigation carried out by the Post Office.

**SUSPENSION AND TERMINATION**

44. Following my suspension I resigned.

### **CIVIL AND CRIMINAL PROCEEDINGS**

45. The Post Office did not pursue civil or criminal proceedings against me for the recovery of the alleged shortfalls. However, I feared that they would take action against me.

### **HUMAN IMPACT**

46. I experienced shortfalls in the Horizon system and reported these to the Post Office over a period of four to five months. I was told that the system would correct itself over night or at the month's end. Despite this I was suspended by Post Office Ltd in relation to the shortfalls.
47. I did not participate in the mediation scheme. I was a party to the group litigation against Post Office Limited; and although I have applied to the scheme I will be excluded from the Historic Shortfall Scheme.
48. The requirement to make good the apparent shortfalls placed immense stress on me and my family.
49. We lost everything, and were left in debt which we are still paying off to this day.
50. We became homeless and my sons and I had to live in rented accommodation and my husband ended up in hospital.
51. Both of my sons had to find jobs, and I had to go back to working full time as we had no money coming in.
52. My sons had to work full time in order to help me pay the rent, they had to do this for a year while I was on the waiting list for affordable housing.
53. We were living on the poverty line.
54. I am still paying off our debt to family for the initial investment we made.

55. I was working 7 days a week for 5 years just to keep my head above water. I was working two jobs, during the week I worked in finance and on the weekends I worked at WH-Smith in Gatwick airport as a cash office assistant.
56. We were so short of money, having lost everything to the Post Office, that after my husband was released from hospital (having been admitted for 1 ½ years) he had to start looking for part time work to help us stay afloat despite being medically unfit to work.
57. We had to sell our home in Basingstoke, in an attempt to cover the losses but even that did not have enough equity in it to cover the alledged shortfalls.
58. We were threatened by the Post Office that we were going to be investigated but even their auditors could not see where the difference had come from.
59. The Post Office were so forceful with their threats I was living in constant fear that they would carry out their threats.
60. My family and I were utterly devastated to be held responsible for the shortfalls. As a consequence my husband ended up in hospital for many months due to the stress and we nearly lost him twice. The doctors had to revive him on two occasions, subsequently he ended up in the ICU for 2 months in a semi coma and his body was functioning on machines.
61. He then was taken to the HDU department for 1 month and was in hospital for a further 8 months recovering.
62. The doctors had no idea what was causing this other than my husband being under so much stress which was a direct result of the post offices actions.



63. The stress was causing him to have brain seizures and epileptic fits. My husband is still very unwell to this day. He has a peg feed, that he has to wear around his nose, to have minerals pumped into his body every night to keep him going as his body can no longer produce the minerals he needs to survive.
64. This has been ongoing since everything happened with the Post Office.
65. The consequences of the accusations made against us were that we were sent to 'Coventry' by the whole village, and fingers were pointed at us like we were criminals.
66. Our only crime was working really hard all our lives and this is how we ended up being treated, because the post office were complete crooks with no compassion as they knew full well that their computer system was to blame.
67. We were heavily involved in our community, and loved by everyone, but unfortunately that same community cut us off, because they believed we had stolen from the Post Office.
68. We were blacklisted in our community. Being Indian didn't help, but then being accused of stealing resulted in everyone labelling us a thieves.
69. As a result, we felt we had no option but to leave the area. My sons were accused of being thieves by their own friends, and the pressure of everyone pointing the finger at us became too much.
70. We were in our late fifties, and having to suffer like this became so unbearable that at times we wanted to end our lives and commit suicide just to get out of this.
71. My relationships with my friends and family suffered immensely.
72. I was constantly worried about losing my husband and it was absolutely awful for my sons to see their parents suffering like this due to no fault of their own.

73. My husband has not been out in 2 years, he is housebound because of his health and I don't go out anywhere.
74. I don't see anyone other than my boys, I cannot afford to be social and we are barely keeping our heads above water.
75. All we did in this country as ethnic British people is work hard and try to build a life for my family, so they would not have to suffer like we did when we first came to this country.
76. We have the debt we owe to family members looming over our heads and it is stressful not knowing how or when I will be able to pay this back. This has put a strain on relationships with my family. When we visit our son up north we have to listen to family members commenting on how we can afford petrol but cannot afford to pay them back yet.
77. In the last 5 years I have been pressed so much. I spend all my time worrying about my husband, my children and how to keep a roof over our heads.
78. I never used to be worried about anything before my experience with the Post Office, but now I panic at the smallest of things.
79. My husband lost his health because of the Post Office, and he is still unwell to this day and medically unfit. I have ended up having to look after him but also working two jobs to make ends meet in my late 50s.
80. This had such a big impact on my children that they had to go to therapy for a year to help them get through it.

81. They had so much stress put on them at such a young age and they were constantly worried about mine and my husband's health.
82. My eldest son was hugely impacted and he blames himself for getting involved with the Post Office in the first place, he wished he had never gone ahead with the business and he carries this guilty with him.
83. We are suffering at the hands of a government organisation and not from anything we have done ourselves.
84. It has taken my boys 10 years to rebuild their life and get back on track, but they are still suffering having to watch their mum and dad struggle so much.
85. I am now 65 and the pressure of running a house hold on my own, and looking after my husband is very stressful. I have to continue working as my husband and I will become homeless again if I retire.

### **CONCLUSION**

86. My husband is still extremely unwell and constantly in and out of hospital.
87. I am 65 and having to work two jobs just to keep a roof over our head.
88. My husband and I now live in affordable accommodation for the elderly and we are still struggling. We are still paying off debts and still owe money to family that borrowed from for the initial purchase of the post office.
89. The Post office has consumed my life. They took everything from us and completely destroyed mine and my family's life.
90. I absolutely despise the Post Office.

- 91. I want to be compensated by the Post Office, they are the people who made my life a living hell, and I need to financial support to clear my debts.
- 92. The Post Office haven shown an ounce of thought for what they have put all of the Subpostmasters and Subpostmistresses through, so I would like them to be held accountable for everything we suffered at the hands of them.
- 93. They don't seem to realise they are dealing with human beings, they don't appear to be remotely apologetic for how they have treated us so I would also like an apology.
- 94. But most of all I just want peace.
- 95. I want this whole part of my life to be over, it has gone on for too many years, and I don't want to have to worry about it anymore and I don't want my family to have to worry anymore either.

**STATEMENT OF TRUTH**

I believe that the facts stated in this Witness Statement are true.

Signed: **GRO** ..... Dated: 8/1/22  
Chhaya Patel