

WITNESS: CARL ADRIAN PAGE

STATEMENT NUMBER: WITN0151\_01

EXHIBITS: 0

DATED: Jan 13, 2022

**POST OFFICE HORIZON IT INQUIRY**

**FIRST WRITTEN STATEMENT OF MR CARL ADRIAN PAGE**

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 CARL ADRIAN PAGE, Date of Birth , of   
, will say as follows:-

**PERSONAL BACKGROUND**

1. I am 55 years old. I have been with my partner,  for the past 5 years.  
 daughter  lives with us.
2. I have 2 adult sons from my first marriage and a 17-year-old daughter from a subsequent marriage.
3. I am not currently employed, having recently given up work to concentrate on matters relating to the inquiry.
4. Prior to being appointed Postmaster I worked in a management role at a company owned by my father -in- law, making industrial flooring. I was also a

semi-professional footballer; prior to this I had pursued a career in professional football.

## POST OFFICE HISTORY

5. I took on the role as Sub Postmaster of the Rugeley branch in April 1997.
6. My then wife, [GRO] and I bought the Post Office at a cost of £102,496.00. It had formerly been a Crown office so it was a large post office and required 8 members of staff to help run it.
7. We had been looking for a business venture for around a year. [GRO] had experience in banking and when we spoke with friends who owned another Post Office and saw they were doing well, purchasing a Post Office seemed like an attractive business venture.
8. We put together a business plan and were interviewed before being appointed.
9. When I first took over the Post Office, I went with [GRO] to the Wolverhampton Crown Office for one week's training. We received the same training as Post Office counter clerks who were also present at the training. I then received one week in branch training from a Post Office manager who showed me how to balance on Wednesdays. I needed him to stay extra, so I had to pay out of my own pocket for him to stay an extra three weeks.
10. I worked as postmaster and [GRO] looked after the counters. The Post Office had a large footfall so from a business perspective it seemed logical to open a retail side so we later bought the adjoining shop. We sold confectionery and gifts.

**CRIMINAL ALLEGATIONS AND ANY PROCEEDINGS/CONVICTION**

11. The first formal accusations arose on 13 January 2003 when I received a call from Staffordshire Police and was asked to attend the police station. I was informed that a customer from the Post Office had been arrested on the grounds of money laundering and I was suspected of conspiring with him.
12. Whilst in the police station an Audit was carried out and a substantial shortfall on the Post Office accounts was identified. I was informed they had suspicions I was taking the Post Office's money. I believe one of the auditors' names was Glynn Burrows, and from what I can recall he was questioned during my trial by my defence team.
13. I was arrested on 13 January 2003 and I was suspended on 14 January 2003. I believe my contract was then terminated in the autumn of 2003, but I cannot recall exactly when.
14. The matter was initially investigated on a civil basis but then in December 2003 the Post Office initiated criminal proceedings against me for theft of £586,000.00 and money laundering.
15. I remember paying around £35,000 to my solicitors and to a Forensic Accountant.
16. I don't remember exactly when I received the court summons but it was sent to my solicitors, Frisby & Co. I believe it was about a week before the first court hearing.
17. My case was initially heard at Stafford Magistrates' Court, then it was sent to be heard in Stafford Crown Court. It was then moved to Brierley Hill Crown Court. My trial took place at Brierley Hill Crown Court as a 9 day trial in June 2005, I pleaded not guilty to charges of theft and money laundering. I was found

not guilty to money laundering charges and a verdict could not be reached relating to the theft.

18. The post office immediately reapplied and this time the charges of theft were brought down to £282,00.00. My legal team advised me that, if I was convicted, I would have to serve seven years in prison, and I was advised to make a plea that I stole £94,000. Anything less than £100,000 would get me only two years in prison. I took this advice on board as I had a child and a family, and I thought this was the easier option.

19. I pleaded guilty to theft of £94,000.00 in December 2006, considering my family circumstances, and I was sentenced in January 2007 to 2 years imprisonment. I was in prison for 6 months and then remained on an electronic tag for the remainder of my sentence.

20. I had legal aid, so I didn't pay any costs at the trial.

21. In total, I believe I attended court for around a month.

22. I wasn't aware of others going through the same thing as me until after my conviction when I read some information about the Justice for Sub-postmaster's Alliance.

## **THE HUMAN IMPACT**

23. 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 particular questions posed by the Inquiry.

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

24. I had split from my wife [GRO] in 2001 and had bought her share in the Post Office. [GRO] had previous work experience of working in banks as a counter clerk and had extensive knowledge of managing accounts. She, therefore used to do most of the office accounts and when she left this experience went.
25. I began noticing short falls in the balancing and initially just thought this was due to silly mistakes I was making. I identified the need for additional training due to these shortfalls and had requested this from my area manager who was called Steve Gerghy, but this fell on deaf ears. This caused me a lot of stress and frustration. I had made such a success of the Post Office but started doubting my own ability due to the shortfalls.
26. I had to make good the shortfalls; this was only small amounts at first. I thought they would work themselves out in the end once, what I thought was my mistake, had been rectified.
27. Due to the errors in balancing and the discrepancies getting larger I began receiving letters from the Post office and had to attend meetings. I was also formally disciplined for the errors shown on the Horizon IT system and was told to make good all the shortfalls.
28. I was so frustrated as I was asking for help but just being told to sort it out, with no additional help offered.

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

29. I made good discrepancies from business profits. I ran a large Post Office and had a lot of customers in my branch each week.
30. On average I recall paying back around £300 to £350 a month.
31. I wasn't ordered to pay back the shortfall paid at the audit after my trial. Instead, the Post Office took my office from me.

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

32. Following my initial arrest, I was interviewed by the Police and a member of the Post Office interviewing team. I recall one of them being called Manish Patel. I felt so insulted by the Post Office investigators, as the way they interviewed me was extremely humiliating and upsetting.
33. I could not understand the reasons why I was arrested. I felt that I was in a daze, and that I was just going through the motions, that everything was unreal; at the same time, I was extremely upset and saddened by their accusations.
34. My home was searched, the police accessed my bank accounts and my mobile phone records and my contract with the Post office was suspended.
35. At the time I was living with my then wife [GRO]. I had moved in with her into her rented property in a small village nearby. This property was searched, we found this humiliating as the neighbours could see what was happening.
36. One of the officers' daughters, at the Police station where I was arrested, went to the same school as [GRO] daughter so was known to us; this just added to the humiliation.

37. I developed sleep problems after this; I would wake up 2 or 3 times in the night.

I woke up every 2-3 hours and would have difficulty going back to sleep. I had various recurrent dreams. I was also scared of how things were going to turn out, I just had too many things in my head and found it difficult to sleep.

38. This lack of sleep and the unknown of what was going to happen had a significant effect on my health. I became very anxious and the whole period was so stressful on me and my family.

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

39. Following my arrest, the Post office took action to freeze my assets in the high court on 21<sup>st</sup> January 2003.

40. I was also suspended from the Post Office and not allowed within its premises.

41. I still owned the retail side of the Post Office, and I was paying for the rent, gas and electricity. I was allowed to work on the retail side, but I was not allowed to go into the back to use the toilet etc so did not return.

42. The local newspapers immediately reported on my arrest. Even though I had not done anything wrong I felt so embarrassed and ashamed as people were asking me about my arrest. I did not want to see other workers and customers, to avoid even more questions, and this was another reason why I did not return to work in the retail side of the shop.

43. My contract with the Post Office was then terminated so I tried to sell off the business and had offers in the range of £140,000 from four different postmasters. The Post Office made excuse after excuse as to why I could not sell the business to them. They made things so difficult for me so eventually, in

- around March 2004, I had to give the business back to the Post Office free of charge.
44. Things became very petty with them; I was given 7 days to remove what was left from the retail side of the business but was not allowed in the back to collect my personal belongings. I was told I would be charged for them to remove fittings in the retail side; they made a very difficult time even more stressful.
45. I was unable to find any employment, I was spending so much time with the potential civil claim and speaking with the post office to deal with issues. I was also worried about applying anywhere as the newspaper had been printing stories since my arrest so I thought no one would employ me anyway.
46. Through a friend of mine, I was able to secure some work as a security guard towards the end of 2004, this was in a very rough area of Birmingham
47. I also began working for a kitchen fitting company. I helped to facilitate moving numerous kitchens into newly built flats, out of hours, and this was completed very successfully.
48. The managers were impressed with my organisational skills and offered me a job as project manager.
49. The money barely paid the bills but at least I was working, I have always worked hard and found some self confidence in myself again but all it took was one call from my solicitor or any contact from the post office to set off intense panic attacks; I could have intense shaking for 10 mins.
50. I was also scared of how things were going to turn out. I was scared of people I worked with finding out about my problems with the Post Office; I was fearful that my colleagues would find out and ridicule me, although my bosses were aware of my situation, my colleagues were not.



51. I was frightened and anxious that people thought I was a criminal and would look down upon me.

52. Just prior to my arrest I had put a large deposit down on a new house. The post office still had control over everything, and I even had to ask their permission to move into our new house.

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

53. I tried to sell the Post Office but in the end I ended up giving the Post Office back to them free of charge.

54. I lost my income as a result of my conviction. I had to borrow money from my mum and dad which I have not been able to pay back. My mum has GRO so any money I do pay back to her will be to ensure her care home is paid for.

55. I noticed after my conviction my home insurance increased as I had to declare my conviction. Following on from this, as I suffer with PTSD, my life insurance premium increased. I recently travelled to Czech Republic and noted that my travel insurance almost tripled as a result of my PTSD.

**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?**

56. In December 2003 I was informed that the Post Office had initiated criminal proceedings against me for theft of £586,000.00 and money laundering.

57. Prior to this I was convinced this would just be a Civil matter, everything was being prepared for Civil Proceedings; I was attending interviews and my civil Solicitor had instructed forensic accountants.

58. I was advised to declare myself bankrupt by my Solicitor once I was informed that Criminal Proceedings would be brought, to protect my family home.

59. I just could not believe things had gotten this far, my mental health had already been affected by the threat of the civil claim, but to face criminal charges was unmanageable.

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

60. As a result of the conviction, I was sentenced to 2 years in prison. I served 6 months in prison and the remainder on tag.

61. Following my sentencing I had to remain in police custody, awaiting transfer to a prison, as there was no room for me.

62. No one knew where I was for over a day. I was unable to call my family to tell them where I was being held. I was eventually tracked down by my wife **GRO** and she brought our daughter to see me. This was an awful experience as she was only 3 and had to be searched; this was very frightening for us all.

63. Prison itself was such a humiliating experience, I was strip-searched and handcuffed, and my belongings were thrown away.

64. I felt absolutely worthless and felt upset and angry that I had lost everything I had worked hard for.

65. I didn't want to eat and lost a significant amount of weight whilst in prison, dropping from around 110KG to 91KG. The prison officers were suspicious that I was using drugs, so I subjected to drug-testing.
66. I suffered intrusive memories of all the humiliating experiences I had; these issues manifested into depression and I was began on antidepressants in March 2008.
67. My relationship with my then wife, [GRO] was impacted significantly. Although she could visit me, this was very frightening for her and our daughter [GRO]. I felt like I was missing out on so much of [GRO] life.
68. Financially things got worse; as I was not earning at all, my parents had to financially support [GRO] and [GRO] and pay our mortgage.
69. I came out of prison a different person. I became quite mistrustful and became cold and distant towards people. I really struggled to have intimate relationships. This caused a lot of issues with my relationship with [GRO] and the relationship broke down.
70. When I came out of prison, from an employment perspective I had to start from scratch again. Although my boss at the kitchen fitting company said they would keep my job open, financially they were struggling so there was no position for me.
71. My wife worked for a temping agency so was able to help me seek temporary employment; these roles varied but started off as manual work, labouring and I even cleaned toilets to try and get by.
72. Financially this had a huge impact on us. I took out a second mortgage when I bought [GRO] out of the Post Office, this second mortgage came with us to

- our new house. My wages only just paid the second mortgage off and my parents were having to pay the actual mortgage on the house.
73. I managed to work my way up to good management roles but could not go any further due to my conviction.
74. I did not lie on my CV, so my employers were aware of my conviction but I was headhunted for some positions which required CRB checks. I did not even attempt to apply as I knew what the result would be and I did not want to jeopardize my current roles.
75. I was even offered a job to set up an operation in Spain for a company; this would have been a wonderful experience for me and my family as my father travelled abroad a lot for his job and I loved visiting him abroad as a child. This job was subject to CRB checks so again, I did not even attempt this.
76. I had been working as an Operations Manager with a firm that was supplying high-end furniture for almost the past five years
77. I was working full-time until February 2021, but when the court case and the Post Office issues became more prominent and became the focus of my life, I could not concentrate on my work. I was becoming very anxious and felt like I could not cope.
78. I was in a senior position and was doing different jobs, including some HR work which needed my full application and concentration.
79. I had tried to keep well out of public eye since my conviction, and although my employers knew about the court case and issues, the people who I was working with on the floor did not know. I still felt ashamed, although I had not done anything wrong, and because of that, I did not want anybody to know about my issues, which was why I gave notice at work.

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

80. The whole process from the initial arrest, investigation, trial and appeal has had a significant impact on my relationships with everyone.
81. I had spilt up from my first wife **GRO** in 2001 but still had a relationship with our 2 sons; this all stopped when I was arrested. The boys stopped seeing me as people were asking them questions, and they were embarrassed.
82. I was in the newspaper and the town was small so everyone knew each other and what was happening, they could not deal with all the questions, the whole thing was too upsetting for them, so they stopped seeing me.
83. One of my boys grew up to be a professional cricketer and the other an IT Manager for a High Street Bank, after gaining his degree from Oxford. It is devastating to have to read about their success in the paper and on social media, knowing I have not been involved in their lives for 18 years.
84. The impact of the accusations and subsequent conviction has also impacted my ability to maintain relationships.
85. I married **GRO** in 2003; the court case and the negative publicity I got from that, as well as my prison sentence, caused a significant strain on our relationship. I found it difficult to be close to her or anyone. I had sleep problems, became temperamental, easily anxious and eventually, we split up in 2008.
86. I then had a relationship with a lady called **GRO**; we split up in 2015/16 as I felt very guilty about what I was doing to her. I thought that she deserved a better life.

87. After my prison sentence, I had to take low paid jobs and was not getting any return from that. In order to get decent pay, I was prepared to do difficult jobs or night work, and I was struggling financially.
88. Things were getting on top of me and my debts were building up, this ended in a suicide attempt in January 2014 and I was admitted to a mental health hospital for three weeks. I was subsequently diagnosed with Post Traumatic Stress Disorder
89. [GRO] visited me and supported me throughout this but the guilt of what I was doing was too much. I found it difficult to be intimate with her. Due to my continued disturbed sleep and waking up I could not sleep in the same room as her; I split up with her as I felt she would have a better life without me.
90. Following my suicide attempt [GRO] mum stopped me seeing her for around 4 years. I was very close to her and found this devastating but understood the reasoning behind this.
91. The success of the post office was down to me and my then wife's proactive work; we won awards and we were very well respected within the local community.
92. I used to run separate protected times for people with disabilities from October to December, during Christmas time, keeping the post office open outside the working hours. I had done various other endeavours to help support the community. People were grateful for this, and I was well known, well respected and well-liked in the locality. After I was in the news, I could not stand the shame of it all and I avoid the area that I used to live in. I feel that people gossip and talk about me.

93. All the news printed was the accusations the Post Office was making, that I was taking money from them and colluding with a person who was money laundering. However, they did not publish the final verdict from the court so no one in the community got an accurate reflection of anything.
94. I cannot go back to the area any more due to the stigma I think is still attached to the court case and the gossiping. This is where my Mum lives and as such I cannot visit her as much as I would like.
95. I do not mix with people these days, I have lost all his my friends. When I was at work, I had some colleagues who were just acquaintances, but I do not have any close friendships. Even when people are trying to be supportive and sympathetic, I think that they are talking about me in a negative way. I cannot believe that people could be genuinely nice to me so find it difficult to warm to people.
96. My brother is the only person I can speak with, he is my rock. Sadly he has recently suffered a stroke and has had some difficulty communicating.

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

97. Prior to my attempted suicide, I texted my daughter, [GRO] saying, "I love you lots and look after yourself, and I've had enough". I then switched off my phone and fell asleep, drunk on a railway line. Unbeknown to me, because I fell asleep drunk, she was panicking. [GRO] was very upset about the incident she had to go and see a doctor about it. Due to this and another unrelated traumatic event in her life she undergoes counselling and takes medication for anxiety.

98. I see [GRO] often now but there are still trust issues and she is clingier as she does not want to lose me.

99. My parents have suffered financially as a result. They lent me £25,000.00 towards buying [GRO] share of the Post Office, I have been unable to repay this. Following my suspension, whilst in prison and following my release I had to rely upon their handouts to cover just the basics, including paying my mortgage and was unable to repay any of this.

100. My sons had to change their name to avoid the negative stigma attached to what happened to me as they continued in their respective professions.

#### **CONCLUDING REMARKS**

101. Nothing will be able to undo what I have been subjected to. I will never be able to get the time back I have missed with my children or rebuild the relationships I have lost.

102. I am saddened at the thought of what life [GRO], and I could have had. I lived a very comfortable life, and this was all taken away from me, we could be living very comfortably.

103. Although my parents stood by me, I always had in the back of mind they must have thought I was guilty.

104. My dad passed away before my conviction was quashed and I feel he died not knowing the truth.

105. I still suffer significantly with my mental health and within the past 10 weeks I have begun attending weekly Trauma-focused cognitive behavioural therapy to help address my Post Traumatic Stress Disorder.



**Statement Of Truth**

I believe that the facts stated in this witness statement are true.

Signed:

Position Or

 Ca [GRO] 13, 2022 08:11 GMT

Office Held:

Print Full

Date of signature: Jan 13, 2022

Name: CARL ADRIAN PAGE

FILE REFERENCE:  GRO

