

Witness Name: GRO
Statement No.: WITN0301_01
Exhibits: None
Dated: 15 March 2022

THE POST OFFICE HORIZON INQUIRY

FIRST WITNESS STATEMENT OF MR GRO

I, GRO 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.

BACKGROUND

2. I am 65 years old. I live in GRO with my wife GRO we like it here. GRO and I have two sons who have both moved out of the village.
3. We live in a large property in the centre of the village. It is a nice location.

4. When I was younger, my family owned a toilet roll company and I was the managing director. We supplied institutional paper [GRO] We employed 30 odd people.
5. I also owned a [GRO] business. I had two shops when I was in my 20's. I was used to driving around in good cars.
6. I could see when things had changed in the business industry. I have always been in the right place right time, so I sold my [GRO] business and went to [GRO]
7. My wife is [GRO] and I met her in London when she was visiting England. I was going to [GRO] and I kept in touch with [GRO] so I went to visit her whilst I was in [GRO]
8. I came back to the UK and around 1981 I went back to [GRO] and got married to [GRO] we spent a year travelling around [GRO] as I still had money from selling my [GRO] business. We lived in [GRO] and set up a life there for 20 years. I liked the [GRO] lifestyle.
9. In [GRO] I worked as a salesman for a [GRO] dealership for a couple of years.
10. I was the sales manager at [GRO] dealership for 12 years. This was a prestigious position. Being a sales manager, I always had a brand new [GRO] to drive and my wife always had a good car. We had lots of money from my job and were able to live in good neighbourhood. It was a comfortable and enjoyable life.
11. With the car dealership, I would be working on the weekend and for long hours. This meant that I could not see my sons.

12. I owned my own [GRO] company. I loved my [GRO] company, it was brilliant. I got in the newspapers for my work, which I liked. It is important for me to be recognised.
13. I got a good offer on the [GRO] company and I sold it. [GRO] parent had died and we wanted to move out of [GRO] as it was getting too big, too fast and we did not have anything keeping us anymore.
14. I got a good price for our property in [GRO] this enabled us to buy the post office and home in the UK.
15. Our children were getting to the age where in the neighbourhood public schools in the school district where we lived were very bad, and so we would have had to pay for an expensive private school. However, the quality of education in the private schools were poor.
16. At the time, my sister and her husband were looking at buying a post office. The post office that my sister was looking at would provide us with a place to live, an income, decent schools for my children and my family would be nearby as my mum and dad lived close to the post office.
17. My sister was looking at the [GRO] Post Office and another one in [GRO] however, she wanted the [GRO] post office. My sister and I used to talk that it would be great if she bought the [GRO] post office and we bought the [GRO] post office. We thought we would be a post office family.
18. [GRO] liked England, and at the time it seemed like a dream. Everything fitted into place and at the time everything seemed totally right. We were fed up of the [GRO] weather, the summers were long and hot. We had looked at places in the [GRO] and so we decided why not give England a try. We were younger at the time and it seemed like an adventure.

19. My wife had worked as an insurance broker for a few years and we thought there was not much difference with that and running a post office. It made sense for us to take on the post office.
20. Post Office Limited sold the post office to us. We were doing interviews with online cameras; this was before the days of broadband internet. **GRO**
GRO It felt historic and like a big deal. It made the papers and this made it all seem even more exciting.
21. I was familiar with the village as it was 5 miles from where I was born. I had friends in the village.
22. When we took over the post office in the village, **GRO** and I had already been in the newspapers and our pictures were in the papers. We felt like rock and roll stars.
23. Our neighbours had a welcoming for us in the village. The villagers regarded the post office as their post office. Everybody was good to us.
24. Prestige and recognition is important to me. I was used that when I was in **GRO** and I expected to continue experiencing it when I bought the post office.
25. **GRO** family owned their own insurance brokerage as such we were used to mixing with certain people.
26. I am grammar school educated and my school instilled in to work hard. I always had that mind-set in me. I had done well in school.
27. I had always run substantial businesses and I was used to managing multiple employees, so I thought that running a quaint village post office would be simple and manageable. I can take stress, as **GRO** is dog eat dog, however, I wanted to get

- out of that environment as I did not want my children growing up in that environment. **GRO** wanted a change as well.
28. We thought the post office would be something nice and gentle to walk into. We thought that with the post office, I would not have to fire people or make sales targets.
29. I once made national Sunday news in the travel section in every newspaper in **GRO**
30. I was also a **GRO** critic for the local newspaper. I enjoyed that. We were quite well known.
31. At the time, the Post Office was prestigious and being a subpostmaster was prestigious. After our experience, and after our first six months in the post office, my sister decided not to buy her own post office.
32. I thought I would be running the post office until my retirement and that I would be able to retire early. I thought that if I could keep improving the business, as I have in the past, the post office business would be worth more. I even thought we would buy a couple more post offices.
33. I was a Subpostmaster of **GRO**
GRO
34. I do not remember exactly what I signed, however, I know that I signed some documents in or around **GRO** At the time I was thinking 'let's get on with it'.
35. There was so much to take in and learn. The previous owner and subpostmaster had made the post office seem dead easy with no problems. He said to me *'I just run it*

- when I feel like it, my wife is in the kitchen looking after the grandkids'. This was not true, the post office required constant attention.*
36. I did not work on the post office counter for my last 2-3 years at the post office due to an accident where I shattered my left ankle and could not put any weight on it. My wife was running the counter on a daily basis, although I still carried out the balances and management of the post office. I would go behind the counter GRO GRO as I liked talking to customers. I had formed close relationships with business customers, for example EBay customers.
37. I operated a retail business from the premises, selling greetings cards, stationery and pocket money toys. This business only made around £500/600 per week. I employed two to three part time staff for the post office. These staff worked behind the counter.
38. When the Post Office got rid of the monthly child benefits, the mothers and children were no longer buying toys. The kids used to look forward to coming to the post office and it was a good income for us.
39. When we bought the post office, Post Office Ltd knew the government were planning on taking away child benefits. They never made us aware of that. One day, a customer brought in a letter that they would no longer be able to collect benefits in cash from the Post Office.
40. This came as a total shock. I thought this was not right, as the Post Office knew we would lose this business shortly but they did not let us plan for it. The Post Office Ltd betrayed us right from the beginning. The Post Office told me 'it's not us it's the government's decision'. This happened 18 months after I took over the post office.
41. We lost around 100 customers in 6 months. I felt betrayed by the Post Office. We bought the post office in good faith. I was not a union man, we had to pay to join the

meeting. The Union was a bunch of old postmasters and they would say 'if it weren't for us it would be worse'. From early days I did not have much faith in the union.

42. I started renting DVDs/videos for an extra income. It ended up replacing sales for toys.

TRAINING AND SUPPORT

43. When we first bought the post office in GRO Horizon had not yet been rolled out to our branch; Horizon was introduced in the November 2000.

44. At this time, Horizon was very basic. All that Horizon really did was replace the desktop calculators. It just meant that instead of using manual spreadsheets, you recoded everything through the system. However, many of the processes were still done manually, for example pensions and benefits.

45. I had one day of Post Office training in a hotel somewhere in outer Leeds and three days training with a Post Office instructor who came into my branch.

46. The Post Office trainers came with a lot of manuals which were too complicated to read. I was very conversant with computers, having used them since the 1970s, but even I found the manuals complicated.

47. The Horizon system itself was crude and basic. I used to produce video tapes with step by step instructions, however, what came with the Horizon system was folders upon folders of instructions from the Post Office, there was no way that I could train my staff using those instructions. They were overly complicated and already obsolete when we got them. I used to give my staff work books.

48. The Post Office computer was slow and subject to crashing.

49. I remember leaving the training feeling that the trainers were inadequate, as when I had to pass along the knowledge to my wife and staff it was impossible. I could only teach them by standing over them, whilst still learning myself to some extent.
50. I could only train my wife and staff on the Horizon system by going through it one on one.
51. When "Horizon 2" was introduced, we had a few hours of training at a hotel. My wife attended the training as well as all my staff. We came away from the training more confused; the Post Office trainers were not qualified to be trainers.
52. In general, it seemed that the Regional Network Managers, who were not "trainers", but they were more on hand to help than the trainers were. The Regional Network Managers did not know any more than the subpostmaster did, but they would try and help as a favour.
53. The whole training program was flawed and inadequate.
54. We had a Post Office trainer attend the branch for the first three weeks after I bought the post office branch. He told me that he was surprised the Post Office would sell a post office with this volume of business to someone with no experience, like myself. He was an ex Crown Office counter clerk. We later became personal friends after he came to work for me when I shattered my ankle.
55. I would be up until 1 am on a Wednesday to get the figure on the Horizon system to balance, as I had to get the system to balance to 0. I was looking forward to the Horizon system so I did not have to do manual system balancing system. I thought the computer system would make balancing easier, and it did until errors cropped up. I would be up until 4 am looking for the missing money.

It was so difficult training people on the Horizon system, it would be 6-9 months before I could leave staff on their own.

HELPLINE

56. I was calling the Helpline every week, sometimes more than 5 times in one day, with regard to problems relating to alleged shortfalls and /or balancing.
57. I only called the Helpline if I had a problem.
58. Every time I called, I would get a different advisor and a different solution to my problem, which usually was not right.
59. Overall, I had negative experiences with the Helpline. They could create more problems than they could solve for me.
60. It was like phoning a call centre, being transferred, being put on hold and then the operatives were going through a script and would say "*is it plugged in*", "*is it dusty*". The Helpline was manned by inexperienced call centre people, not technicians.
61. I sometimes would give up in despair. We would have queues down the street, three counters working, and so I could not be rebooting the system and still keep my customers happy. I would be looking at 20-45 minutes to reboot the system.
62. As I mentioned, the Helpline could actually make situations worse. I could have a loss and the Helpline would actually make the loss double by giving me the wrong information about the accounting processes that they told me to follow, this did not make sense.
63. The calls would end with '*it should work itself out*', '*see how you get on*'. This was not an adequate response, I needed a solution.

64. It was software problems not hardware.

SHORTFALLS

65. 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.

66. I estimate that throughout my position in the branch, I paid, or the Post Office deducted, many thousands of pounds. The Post Office took the money out of my salary because I had less cash because, prior to them deducting the money, I had been paying the shortfalls off.

67. The shortfall amounts varied; often there were shortfalls of, £10, £20, £30, £40, £50 etc. over the 16 years of my tenure. I paid back the money myself out of money I took from the retail side of my business. I kept a cash box behind the counter and the money came out of there.

68. I paid back the alleged shortfalls myself and balanced the accounts. I expected the amounts to come back as credits but they never did.

69. Sometimes the discrepancy in the morning would be different to what it had been the previous night; when I turned on the system the next morning the discrepancy had increased. I knew something was wrong because this could not be possible. It made me question whether someone had accessed my system overnight or whether it was a software issue that lost the money.

70. I knew it was not me causing the discrepancy to increase because you cannot steal money from yourself.

71. The Post Office always said that only I had access to the system.
72. I had a few shortfalls over £100. The Post Office would not let me pay these shortfalls back by deducting from my salary, so I paid those shortfalls with my credit card. By this time, I was behind on my gas and electric bills and behind on revenue. I had to pay people in cash, as I was unable to work due to accident. We did the best that we could.
73. I had a shortfall of £1,200 and another of £2,500. The alleged shortfalls were revealed on balance nights. I paid the shortfalls in full using my own money. I checked back through my record and transaction history.
74. I called the Helpline when these large shortfalls appeared.
75. Normally, when the amounts were large I paid by cheque or settled centrally and the money was deducted at source from my salary. In respect of the £1,200 and the £2,500, I paid this back monthly from my salary.
76. I expected the large shortfall amounts to come back as transaction corrections but they never did. I was not able to go back through the system to check, so it was not possible for me to do my own audit. I could not run a transaction log.
77. I have spent hours looking at rolls of paper trying to find what could be a mistake.
78. I would be up until 1 am or 4 am looking for discrepancies but I could not find the alleged shortfalls, as the system was designed so that you could not find them.

AUDIT AND INVESTIGATION

79. The audits were always done on a Thursday morning.

80. The auditors were ex Crown Post Office workers. They were not proper qualified auditors.
81. I had a few audits over my time in the branch but they were always fine and had no problems. I was only picked up on small things during the audits, such as keeping keys in the safe.
82. I requested audits when I had large shortages, as I wanted the Post Office to find the alleged shortfall because I could not find it. However, Post Office Ltd were not prepared to do an audit. Post Office Ltd said to me that I would have to pay for an audit if I wanted one.
83. I would get letters from the Post Office asking whether any of my staff had made a large purchase or gone on a holiday recently. This made me question my staff.
84. My relationship with one of the sales managers had turned nasty and on one occasion, five auditors turned up at my post office fully expecting to shut me down following a shortfall. I had to borrowed money from my dad to pay the shortfall and the auditors were more shocked to find that I had balanced the system and there was nothing that they could physically do and so they left my branch.
85. I have seen no reports of any investigation.

SUSPENSION AND TERMINATION

86. I was not suspended by the Post Office. My branch was closed down by the Network Transformation.

87. My post office was changed to a Post Office Local located within a Londis shop. I was paid £105,000 as compensation for the Network Transformation, based on my best 26 months of business out of the last three years.
88. I feared that I would be terminated by the Post Office every Thursday morning. I would always look through the door on a Thursday to see if anyone was there following my balance on a Wednesday. I would balance weekly.
89. On the Thursday after the trading period, it was always in the back of my mind that two men in suits could be at my post office and terminate me before I did any transactions if my balance report was not zero.

CIVIL AND CRIMINAL PROCEEDINGS

90. The Post Office did not pursue civil or criminal proceedings against me for the recovery of the alleged shortfalls.
91. The Post Office had told me that if I did not pay back the shortfalls, I could be subject to prosecution. This played on my mind, as sometimes it was a struggle to pay the money. I had to borrow money to keep trading and to pay my staff.

LOSSES

92. I was led to believe that I had no alternative but to pay the shortfalls. Based on average losses of around £20 a week over a 16 year period I estimate that I could well have repaid shortfalls in excess of £25,000. This is based on a low estimate.
93. I lost value in the business. I paid £200,000 for the purchase of the Post Office business and I paid around £2,500 for the purchase of stock.

94. If it were not for the events that occurred, my future plans in my role was to keep the business until my retirement, with the income maintained at a decent level, before selling the business. However, I was forced into closure.
95. We had marketed the business for sale at £425,000 in or around 2009 and I had expected it to sell around that level because we had parties interested in acquiring the business at that time. Due to the network transformation scheme being introduced shortly after, this made a sale less viable. I wish I had sold the business at this point as I was offered a good job at a GRO dealership, this job would have paid me more.
96. The Post Office income was originally £65,000 before costs per annum and around the time the post office was closed down by the Network Transformation Scheme, the annual income was around £30,000 before costs. The retail side generated £125 profit a week on average.
97. The business declined and was operating at a loss for a significant period of time. We had to take out loans to keep the business going and pay wages to the value of around £20,000.
98. Eventually the branch was closed and I received compensation of £105,000 under the Network Transformation scheme; I had to pay tax on this figure. The Post Office strung this process out for two years. By the end, I had had enough and said to my wife that we should take what we can.
99. Three years prior, I had agreed to sell the post office to the Londis owner for £145,000 because he wanted it for the footfall but he withdrew his offer. At this time, the Post Office said that we were eligible for the Network Transformation Scheme. This put massive stress on us, as we could not carry on losing money.

100. The longer the Post Office dragged it on the less my pay out was. I found this payment (£105,000) to be an insult and did not consider this amount to be enough. I would have no pension either.
101. I had to go into debt because if I was not still trading, the Post Office would not give me compensation.
102. In addition, I understand that I was entitled to 16 years of holiday / substitution allowance but I was never made aware of this by the Post Office prior to selling the post office.
103. Despite requesting a copy of my contract by telephone, I was told that Post Office Ltd could not send me a copy of my contract and I was never provided with one.
104. The community feels let down that "their" post office, which was the jewel of the village, has now gone. I was involved in the community and I used to draw the Christmas raffle. A lot of the pensioners were in tears when the post office moved as going to the post office was their life. The post office was a community; that was one of the things that attracted us to it in the first place. It was prestigious.
105. I felt, and still feel, personally damaged by Post Office Ltd, which is not easy for me to say because I do not like to admit that I have weaknesses. **GRO** Grammar school instilled in me not to back down, and I feel that the Post Office got one up on me.
106. In later years, the Post Office cut basic salaries and in my last two years at the post office, my wife and I did not take any wages out ourselves.
107. I had to take out loans to prop the post office up and the shortages certainly played a part in that as they put a further strain on an already diminishing business.
108. I lived in **GRO** for over 20 years. I had a good **GRO** pension but I had to cash that in after my problems with the Horizon IT system started. I also had to cash in

- another GRO pension before it could mature. I had to collect my government pension early.
109. GRO and I also bought stocks for our pensions. I ended up selling our stocks to pay for the shortfalls. I wish I still had those stocks.
110. I am now driving a 15 year old car, whereas I was used to driving new cars and I enjoyed driving new cars. We used to take nice holidays and have nice things. I worked hard for my lifestyle. I am no longer able to afford lifestyle we used to live.
111. Because of the Post Office we lost two good members of staff. The Post Office told us we could not employ one of our employees because they were suspected of theft, we now do not believe that to the case. We believe the loss was caused by the Horizon system and not the employee.

HUMAN IMPACT

112. I suffered serious problems with the Horizon system, including large shortfalls. I sought help from the Post Office, who were not forthcoming. Instead, I was the subject of audits on numerous occasions without warning. I was compelled to make payments of £25,000 to the Post Office. However, my losses were greater.
113. Although I received a small settlement from the JFSA [Bates & Orrs v Post Office Ltd] proceedings, I have now come to realise that this settlement was nowhere near enough to even come close to what I actually lost. I came close to losing everything. Even today I have debts that I am still paying off and emotional scars from which my wife and family will never recover.
114. At first I was able to pay the shortfall losses from my own funds, however, I then had to go into credit card debt and finally I had to refinance my property to pay the alleged shortfalls.

115. I also cashed in a decent **GRO** pension plan.
116. I sold all the **GRO** shares I had in blue chip companies. My wife and I had intended to keep these long term. I find it frustrating to think what those shares could have been now as selling those shares need not have happened and should not have happened.
117. I sold an individual retirement account, which was not due to mature until I was 67 years old. I had to pay a penalty to cash in early and I also paid **GRO** income tax. When my wife found out that I had sold the account, she was upset but my back was against the wall and I needed money quick.
118. My broken ankle severely limited me in what I could do.
119. Amongst the kids growing up, we had some good times so I try to forget the bad times; the drunken fights with my wife, **GRO** threatening to leave, me saying we are going to call it a day. I do not want to remember those times and ruin the good times.
120. I am still paying off debts and I still owe £3,300 on my credit card, I owe £6,000 towards Inland Revenue and £13,000 for my mortgage. I should not have even had a mortgage at this point. Due to my debts I cannot claim my full pension. This is all due to Post Office Ltd and the alleged shortfalls.
121. Aside from financially being affected when I was alleged to be responsible for the shortfalls, I blamed myself for accounting mistakes.
122. I suspected my staff, which was an idea always put forward by the Post Office in letters when discrepancies occurred. I was in an emotionally fragile situation and when the Post Office kept suggesting my staff were to blame, I thought about it and

questioned my staff. The Post Office made me step in the wrong direction and clouded my judgement.

123. We lived in a village and gossip about my post office spread and became personal. My wife was receiving threats on a Facebook group chat.
124. The emotional damage continues. There was a rumour that the Post Office closed my branch because we stole money and committed fraud.
125. When the weather is nice I sit on the door of the shop, as I still live at the property, and certain people will not talk to me or will look the other way. I am a person that likes to be liked by people and I believe in live and let live.
126. I am not a judgemental person. I believe that if you live your life fairly and treat other people fairly then you should get that in turn. I am not ruthless.
127. We did everything we could to keep the post office open, however, I do not think people realised that.
128. **GRO** and I do not socialise very much now, we used to socialise a lot. We used to be members of the local **GRO** club but we are not members anymore.
129. My home phone rings everyday with people calling for the post office. This is a constant reminder for me of what I went through with Post Office Limited. I have discussed getting rid of the phone many a time; I only keep the phone for my mum and dad and for friends and relatives in **GRO** to be able to contact us.
130. The Post Office was meant to stop the calls coming to my home when we transferred the post office, however, this has never been taken care of. We also still have two Post Office safes that were meant to be removed.

131. All the Post Office managers that promised to organise the removal of the safes and disconnecting the Post Office phone lines have disappeared. When I call the Post Office to get rid of the safes or have the phone number changed, they do not sort it out. This bothers me, as it's a constant reminder of what I went through.
132. Getting daily calls annoys and frustrates me, as I do not want anything to do with the Post Office anymore.
133. People sometimes show up at our back door to post stuff as our home is still listed as the Post Office, this does affect us.
134. The Post Office box is still outside the front of the building even though the post office is no longer there.
135. The alleged shortfalls had disastrous effects upon my relationships.
136. I moved my wife and two young sons from [GRO] to buy a dream lifestyle and business in a lovely village in [GRO] that would be close to my parents and sister.
137. I was the affluent postmaster with a decent property, a lovely family and a nice car. I was the pillar of the community. [GRO]
[GRO]
138. I was sold a dream by the Post Office which turned into a nightmare. Post Office Ltd lied to me the whole time.
139. A month after running the post office I knew we had made a big mistake.
140. The post office was hard work and we were not spending enough time with our children, as the work hours were longer than 9 am – 5.30 pm.

141. The Post Office expected more from us than they let on and we had sales targets that we had to meet.
142. Post Office Limited had an attitude that it was us (postmasters) and them; and that Post Office Ltd were the superiors. I decided to make the best of it and stick it out as we were promised from the Post Office that things were getting better.
143. The previous owner encouraged me to buy the post office and inflated the income. A lot of expenses were not made clear to us, for example, the fact that upon the introduction of Horizon certain income streams would be lost.
144. I was computer literate but I knew from the introduction of the Horizon system that it was an inadequate system. The computer system itself was 10 years obsolete. We could live with those issues at the time and we were a happy family; the children had settled in well in school and my family were pleased.
145. When the alleged losses first started to appear, they were mainly small, less than one hundred pounds. The Post Office were useless in their support of us, with managers often making the situation worse.
146. The NFSP were absolutely rubbish, they said many things but did nothing. The meetings were old boys' club type meetings. The meetings were nothing of substance and not worth going to. The members were very cliquy and we were not accepted well.
147. The Union would say they would take care of problems but would not sort anything out and I would have to pay the money. The Union were of no use to us. I cannot think of anything the Union did for me that was to my benefit.
148. I would question the Horizon system at Union meetings. This did not go down well, people would not listen to me and so I stopped going to meetings.

149. As the years went by, I had to put on a happy face and keep making the losses good, whilst all the time I was blaming myself, my wife and staff. I never thought that it was Horizon causing the losses. I blamed myself because I was in charge, it was my ship and I was the captain.
150. I was also led to believe I was the only one having problems with the Horizon system by the Union, Post Office Limited and the helpline. Having lost all faith in the NFSP, I had little contact with other subpostmasters and so I believed that I was the only one with issues. When I questioned the Post Office if anyone else was having problems, I was always told no. I thought that if it was only me, then it must be my fault. I was made to feel isolated by the Post Office.
151. The effects of the alleged shortfalls were almost disastrous. By 2007 I had enough.
152. I had tried to sell the post office twice. The first sale was thwarted by Post Office Ltd management, mainly because it was to an Asian family and I was told that the Post Office wanted me to stay. GRO is a predominately white area. I think that the Asian family would have been the perfect fit. My line manager said to me *“you’re staying and that is it”*.
153. The second sale was also to an Asian man. Both were good families and would have been ideal. I know the second man’s uncle, who ran a post office. He was told by other subpostmasters how bad things were getting so he pulled out. I am glad he pulled out because Post Office Ltd would have walked all over him.
154. Owning a post office business was now getting a bad reputation so future sales were off, as I could not sell such a business in good faith to other families to end up like us.
155. Due to the stresses of the post office and the alleged shortfalls, my wife and I would sometimes drink too much. It put me in hospital because I was drinking and taking tramadol for my ankle pain at the same time.

156. **GRO** and I would then argue when we were drinking and we would say things we did not mean. We no longer drink for the sake of it; we now only drink socially.
157. My sister and I used to be close and we had a business together. However, my sister and I argued more due to the pressure and stress from the alleged shortfalls, and it caused a lot of problems and we not really on speaking terms anymore.
158. This had a negative effect on my elderly parents, and it still has an impact because my parents and sister knew we were drinking too much because of the stresses from Post Office Ltd and arguments and hurtful words were exchanged because we did not want my parents to know how bad everything was with the post office; **GRO**
GRO
159. Both my parents are old school, they have been part of the church all their lives. I did not want my parents to worry or to admit to them that I was a failure. My parents now know everything that has happened.
160. **GRO** and I both ended up on anti-depressants for a while. Things were so stressful for a couple of years.
161. I now have Diverticulitis caused by stress, which I believe was from the Post Office.
162. I had no communication with other postmasters and this made me feel isolated as a lot of the people we knew in Post Office Ltd when we started running our branch had gotten out.
163. At that time, the Post Office were aggressive with moving traditional post offices away because of the new Horizon system. The Post Office wanted new subpostmasters as new people would fit in better than those who had been used to manual systems.

164. The Post Office put unreal sales targets on you, if you met them Post Office Limited increased the bar. They got rid of the sales managers that we knew so we had no personal contact with Post Office Ltd.
165. Word spread in the village when we fell out with some of our staff because Post Office Limited made us suspicious of them. Before the problems with the post office, we were viewed as the nicest couple in the village. The community said we were cruel. We were no longer asked to open the church gala or organise the pensioners' days.
166. My shop window was smashed and it was expensive to fix. Our boys were at home when the window smashed and my eldest son was scared. We did not feel safe in our own home.
167. My parents suffered as they heard people at church slagging us off, saying there is no smoke without fire.
168. My children lost friends. The whole thing escalated to where no one trusted us.
169. I had to get multiple jobs and refinance the property.
170. Once you get a bad name in a village, gaining respect again is almost impossible.
171. **GRO** and I are still here, but both my children have moved out of the village and my parents do not visit anymore, they used to visit every Friday.
172. We took the Post Office closure program, but they strung the relocation on for so long the payment was much less.
173. Today we are once again ok. We have both quit drinking and my family is good. **GRO** and I both still having to work, my wife is working part time **GRO** due to the benevolence of the owner who knows the truth about the Post Office. My wife

is 71 and does not qualify for state pension. I would have thought that by now we both would have been enjoying a good retired life.

174. We are still in debt but the Inland Revenue have been good with us. I shattered my ankle about 10 years ago and the subsequent surgeries have not gone well, the last one being a year ago. As a result, I am only able to work part time at an antique auction and selling on eBay. Occasionally I pick up and deliver turbo chargers for cars. I should be able to get the minimum state pension next year.
175. The village is ok with us now, but some friendships cannot be renewed, so we still do not really socialise that much. We do not go to the cricket anymore, whereas we used to do that socially. We do not go to the constitutional club anymore, we used to go once a week.
176. I was in the JFSA lawsuit which turned out to be a joke in the end. Freeths took our money. In a way I wish I had not gotten involved with the lawsuit. I want it now to be over and for water to be under the bridge.
177. We should have been comfortably retired by now. However, we are not, all because twenty or so years ago we decided we would buy a lifestyle business in a quiet village so our children would have a good future away from the fast **GRO** dog eat dog life and we would be with our family.
178. We are bitter, all because of a crappy computer system, but most of all by the mistreatment and lies of the unscrupulous Post Office Ltd management.
179. It is amazing that my wife and I are still together. **GRO** often said to me that she would move back to **GRO**
180. I feel like I should have been there more for my sons. We could not take our children on holiday as we could not get people to cover the post office.

CONCLUSION

181. We are still struggling financially and we have to be very careful with our money as we have a mortgage on our house and we are still paying debts off. I have to make £1,200 a month to live. We should have been retired now and comfortably living off pensions that we had to cash in, I think those pensions now would have been about £2,000 a month each.
182. In many ways the nightmare of buying a post office is still very much with us in my mind.
183. **GRO** and I are both still working. We have not been able to buy our children houses and I am driving an old car.
184. I worry that if anything happened to us how would we cope. I think peace of mind is a very important part of life and we don't have it at the moment.
185. With the Post Office it was always us and them, it was two different worlds. We were almost a nuisance to Post Office Ltd.
186. My post office got broken into and we were closed for a week as the burglars did a lot of damage. However, we got no sympathy from Post Office Ltd, they just left us to it. I told the Post Office that we needed a new door, however, when I called the door supply company the new door had not been ordered.
187. After the burglary, the Post Office auditors said that we were short £850. I asked the auditors to come and justify it as I could only find £30 short, however the auditor refused to come, he acted like it was too much trouble to come to my branch. The whole Post Office attitude was that it is your problem you deal with it.
188. I do not think Post Office Lt were honest and fair with us from the beginning.

189. I would like for it to be over with. I would like to know where all the money went. I do not want any more local discussion because we postmasters are seen as good guys again. I do not want it stirring up again.

190. I would not believe anything Post Office Ltd ever do is sincere.

191. I would like to add that since making this statement and after watching other people's experiences whilst giving evidence at the Horizon IT Inquiry that there were many levels of hell and despair that Post Office put myself and my family through, which have resurfaced since watching the other claimants.

192. If it was not the fact that I put in thousands of pounds in cash, loans, savings etc, we too would have been suspended and ended up bankrupt and or charged with theft and false accounting. I cannot believe how stupid I was searching for non-existent losses, believing it was our fault and that Post Office would look after us. When all they did was walk all over us. I want answers.

STATEMENT OF TRUTH

I believe the contents of this statement to be true.

Signed: **GRO**Dated..... 15 MAR 2022

GRO