

Witness Name: [Anonymity Order]

Statement No.: WITN0217_01

Exhibits: None

Dated: 17 January 2022

IN THE POST OFFICE HORIZON IT INQUIRY

FIRST WITNESS STATEMENT OF [Anonymity Order]

I, [Anonymity Order], 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 as a result of 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 to provide context to the detail of the human impact of the scandal on me and my family.

BACKGROUND

2. I decided to become a subpostmaster as this appeared to be a very sound business move for me. My background is in financial services. I was working at the Alliance & Leicester at the time. I felt extremely confident in being able to run a Post Office. I was familiar with the financial products offered, cash handling and everything else involved in the business.
3. I fully intended to build on this. My ambition was to have a host of stores by the time I turned 30.

4. It is also important to note that my family comes from a long line of shop owners. We were respected in the local community. I knew the people who I served in the bank and then the Post Office. We were involved in local charities, helped local schools.
5. I was the subpostmaster of a branch in **Anonymity Order** between November 2006 and March/April 2008.
6. I employed approximately 12 assistants while engaged as the subpostmaster at the branch. However, only 5 or 6 of them were trained to operate the Post Office counters.
7. The Post Office was within a branch of a **Anonymity Order** a general store.
8. It is devastating that my reputation was tarnished through absolutely no fault of my own.

SHORTFALLS

9. In this section, I set out in very brief detail my experience of shortfalls arising from deficiencies in the Horizon 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.
10. It's important to note that the training I received on the Horizon system was very inadequate. I received a couple of days training, at a training centre prior to taking the position. The training was very basic and focused mainly on selling/upselling products rather than how to use the system itself.
11. Had I not had many years' experience of running businesses, balancing takings and financial experience, I believe I would not have known how to operate the system at all based on this training alone. It was clunky from the start.

12. I do recall having some additional training on the sale side of the business. However, this was in no way comprehensive and did not cover anything on the Horizon system or on balancing.
13. I soon began to experience shortfalls as early as November 2006, my first week in the branch. It just was not balancing. I knew some of the other subpostmasters in the area, so they came over to help try to work out what was wrong. The shortfall was approximately £200. I remember being in tears over this.
14. I and my friends who were subpostmasters stayed all night trying to work it out. Bear in mind, these were people who had years of experience, and even they were at a loss to explain it. In the end, I put my own cash in the balance the loss, hoping it would roll over to the following week and eventually balance out.
15. I estimate that I contacted the Helpline 2-3 times a month during this period.
16. The advice given through the Helpline was generic and never helpful. I was told it was human error and they would often agree to send 'transaction corrections'. This never solved the problem.
17. On occasions, the Helpline would advise me to adjust the figures on the system or reverse a transaction. On the occasions I did this, it would multiply the loss. Of course, on telling the Helpline this, they would maintain their position that I was liable to make good the shortfall.
18. I cannot recall a time when the Helpline resolved a problem. Only ever compounding it.
19. Over the years I ran the branch I had shortfalls amounting to approximately £12,500.

20. Often these were small shortfalls, which I made good when they arose but built up over time with no solution to why they were happening despite me constantly making them aware there was a problem. In the end I felt it was pointless even contacting the Helpline.
21. Often, I would pay in cash or cheques in order to balance or adjust the figures on the system. This was the advice I was given. Most of the time I put in my own money.
22. I began to be suspicious of my staff and I was continuously told the losses had nothing to do with the system. I even put in place CCTV. I became paranoid, confused and very unsettled.
23. I felt that enough was enough and made the decision to sell the business and had a prospective buyer, **GRO**. Unfortunately, the Post Office rejected his subpostmaster application. He was deemed not to be qualified enough. I did however, come to an arrangement with **GRO** that he would pay me a sum in lieu of him acquiring the necessary skills and taking over the business. We agreed a sum of £60,000.
24. My branch was audited in January 2008. They arrived at 7:30am. They discovered a shortfall of £2,500. I made up the shortfall in full on the day of the audit. I had not been present the evening before, so was only aware of the shortfall on the day of the audit. I was made to feel it was my doing and I would be suspended with immediate effect and to pay the shortfall would make things look better for me. I wrote them a cheque for the amount there and then.
25. My contract was terminated due to these alleged shortfalls. I struggled financially. I was concerned that this would have a negative impact on my credit rating. Coming from a financial background and being a businessman, I was always conscious of this. I would therefore make sure these demands were paid. I was able to repay in instalments, but it was crippling for me.

26. I was never given any viable reason for how the shortfalls were made. The Post Office would say things like 'stamps for official use', always very vague. I was made to feel I was a criminal. The whole experience was traumatic even though I had years of experience of audits. This was beyond devastating.
27. Following my suspension, I did attend a meeting with my contracts manager, Paul Williams. I was hopeful that they would fully investigate the shortfalls, my name would be cleared, and I could return to my position. This was not the case. I have never seen any evidence of any investigations.
28. In the meantime, **GRO** application to become a Subpostmaster was accepted, and he was appointed to allow the business to stay open.
29. I was warned not to enter the premise and my personal belongings were handed to me in a box.
30. The whole experience was embarrassing and totally humiliating. It also meant that I legally had no right to sell the business and the agreement with **GRO** fell through. I did enter a legal challenge regarding this, costing me in the region of £30,000 in legal bills.
31. Everything was mounting up. I was forced to sell other investments to finance things as I no longer had an income from the branch.

HUMAN IMPACT

32. Financially, I was devastated. I was forced to sell my car and property due to issues arising from the Horizon system. I sold my business at a loss. All my savings were depleted due to having to pay the shortfalls. This continued even after leaving the Post Office, as letters from debt collection agencies continued to arrive.

33. I went from being a person of good standing, a successful businessman who had no financial difficulties at all, even taking business class flights, expensive family holidays, to someone who was at the brink of losing everything.
34. To add to the financial worries, I became stressed, anxious and at times suicidal.
35. Around this time my grandfather in India passed away. I could not visit. I turned to alcohol. My mental health declined. I questioned myself, my actions. Although never convicted of any criminal offence, the threat of it was constant.
36. It has taken me almost 10 years to get into nearly the same position I was in prior to taking on the Post Office. I went from being a successful banker, earning in excess of £170,000 per annum to having to take a £15,000 a year job to make ends meet. I lost my life savings, sold my home and car. Not to mention the legal costs.
37. I had an excellent reputation in the community. That was destroyed by the Post Office. I felt unable to look people in the eye.
38. My family even thought I could be a criminal. I felt ostracised. It was only when this scandal began to hit the headlines in 2019, that I felt able to visit the village where I had the store again.
39. Unless you were one of the other subpostmasters who had gone through the same thing, it is impossible to know what we went through. I can never forgive the Post Office for what has happened, and the lack of accountability is galling.

CONCLUSION

40. I hope to receive some closure, some vindication. An apology for what I have been through and what I have lost. I want the Post Office to be held to account publicly.

41. What happened to me, and hundreds of other decent hard-working people is an absolute outrage. It is a disgrace that is impossible to put into words. subpostmasters need to be repaid for our losses and compensated for what was done to us.

STATEMENT OF TRUTH

I believe the contents of this statement to be true.

Signed **GRO** Dated 17th Jan 2022

Anonymity Order