

Witness Name: Mr Aslam Ramtoola
Statement No.: WITN0199_01
Exhibits: None
Dated: 24 January 2022

IN THE POST OFFICE HORIZON IT INQUIRY

FIRST WITNESS STATEMENT OF MR ASLAM RAMTOOLA

I, MR ASLAM Ramtoola 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. I can confirm that I have been informed that a false statement verified by a statement of truth constitutes contempt of Court if made without honest belief in its truth.

BACKGROUND

2. I live in Rochdale together with my wife and two adult sons.

3. I came to the UK from Mauritius in 1978 to work hard for a better life for myself. I studied engineering in the UK, and was working in an electronics shop in Hampshire, for which I was paid a good wage.
4. However I decided to become an SPM because I wanted to be own boss. I liked the idea of having my own shop and being at the centre of a local community.
5. I also trusted the Post Office as an institution, and thought it would be a good opportunity for financial stability.
6. My wife is from GRO so we moved to North West England to be nearer her family and run a post office there.
7. I purchased the first post office in Milkstone for £90,000 (price including premises, business and adjoining flat for myself and my family) in 1988.
8. To pay for this my wife and I sold our 3 bedroom house in Farnborough, as well as investing our life savings. We moved into the small 2 bedroom flat above the Post Office which had poor heating but we were confident that there was long term potential in our business.
9. I was a Subpostmaster of Milkstone Road Post Office, 10 Milkstone Road, Rochdale OL11 1ED from approximately 1 September 1988 to 4 September 2000. As I say, I live in the flat above the post office. The Post Office was my home for two years from 1988. I purchased this Post Office for £90,000.00.
10. I was then a Subpostmaster of Shaw Road Post Office, 33 Rochdale Road, Shaw, Oldham OL2 8QX from on or around 1 June 2000 to 4 September 2000. I purchased this business for £94,000.00.

TRAINING AND SUPPORT

11. The Horizon training was inadequate and insufficient. I recall that it was just prior to the migration to Horizon therefore on or around May 2000, I attended a class for a couple of hours which was inadequate.
12. A trainer attended the Shaw branch to train all 6 of us (5 staff and myself) for 5 days. I recall that during the training the Horizon system would frequently hang or the screen would freeze while we were serving a customer.
13. I found the helpline useless. The staff appeared to have no idea how the system worked or how to resolve any issues.
14. I contacted the Helpline more than five times per week. I cannot recall specific dates or actions during the time, when calling the Post Office helpline. It would have been around July 2000. I rang the Helpline for assistance on how to complete the end of day report. Horizon frequently froze or crashed. The Helpline would not accept that there was anything wrong with the system. They told me to "keep trying" and that I was the only branch experiencing problems.

SHORTFALLS

15. 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.
16. On 12 July 2000 at the Shaw branch an alleged shortfall arose amounting to £3,599 which included a shortfall of £2,919 on the stock. From my calculations the overall balance should have showed a surplus of £500. I reported the shortage on the headline.
17. In fact, this was the date when the Post Office migration officers came to the branch to implement the migration to the Horizon system. I subsequently repaid the Post

Office on or about August 2004 when the Post Office commenced proceedings in Croydon County Court.

18. There was an Audit on 2 August 2000, this took place a week after I was suspended in my absence on 27 July 2000, an alleged shortfall arose amounting to £5,605.31 I have repaid the Post Office this shortfall.
19. As I say, and oddly, I was apparently suspended on 27 July 2000, whereas the audit was carried out the following week.
20. At the interview on 30 August 2000, John Jones (Post Office Network Manager) accused me of altering the accounts and presented me with account movements on one particular item of stock in isolation.
21. I had to answer on the spot without opportunity to review other stock movements, without any opportunity to look at any evidence or to investigate myself whether any miscounting may have taken place.
22. The Post Office claimed on 5 June 2002 an alleged shortfall arose amounting to £3,862.44 at the Shaw branch and £1,786.51 at the Milkstone branch.
23. Again, I have not seen any substantiation of the said figures.
24. I paid the sums in a consent order on or about August 2004 as I felt that I did not have any other choice as I did not have any account records or evidence and the Post Office refused to provide access to the records in their possession.
25. Further, the figure of the shortfall has changed since the first discrepancy on the date of the migration to Horizon.
26. I ran my Milkstone post office for 12 years before the introduction of the Horizon system, and in those years used a paper accounting system. I never had problems with shortfalls in the paper accounting system. If there ever were errors in the paper accounting system I was able to trace it back and identify the issue.

27. However the Horizon system did not allow me to identify any such errors so I was completely reliant on the Post Office to assist me in investigating the causes of shortfalls, but they did not and instead would just insist that I pay the monies.

SUSPENSION AND TERMINATION

28. I received a letter dated 27 July 2000 from the Post Office. The letter stated that I was suspended by on the basis of "effective abandonment" in that I had left the Shaw branch without any adequate cover for two weeks while I was abroad visiting my father who was poorly.
29. There was no "effective abandonment" as I informed John Jones (Post Office Network Manager) that I was going abroad to see my father, who was poorly and I introduced John Jones to GRO who were going to be in charge during my absence.
30. I also had an acknowledgment from Post Office Human Resources of my leave although they could not provide formal agreement to my substitution arrangements, they knew of my absence.
31. The Shaw branch was closed from 27 July 2000 for a few weeks. A temporary subpostmaster was appointed on or around September 2000. The Post Office suspended me while I was abroad. In my absence, they changed the locks to the Shaw branch and I was not allowed access. They put my personal effects in a box and asked me to collect the box a few weeks later.
32. I was suspended from the Milkstone Road branch on the basis that I had been suspended at the Shaw branch.
33. On 30 August 2000 I attended an interview with John Jones (Post Office Area Manager for Shaw branch) and Frank Green (Post Office Area Manager for Milkstone branch) and Manilal Mistry (Post Office Federation representative).

34. At the meeting I was asked to explain the alleged shortfall at Shaw branch. However I was not allowed access to any of the accounting records other than account movement of one item of stock in isolation and I had to answer on the spot without the opportunity to review any other documents. I felt that I was being "ambushed" by John Jones and the Post Office. I was told that if I resigned I would be allowed to sell the Shaw branch. However after my resignation, the Post Office refused to allow me to sell the branch.
35. Frank Green (the Post Office Retail Network Manager of the Milkstone branch) did not think I had done anything wrong. Therefore he agreed to appoint my wife as subpostmistress in the Milkstone branch on or about December 2000, and I worked behind the counter at Milkstone running the branch in the same way that I had always done since 1988.
36. I was summarily terminated by Post Office by letter 4 September 2000 in relation to the Shaw branch. However, I resigned on 28 September 2000 as I was told that I would be allowed to sell the Shaw post office business if I resigned. However, despite this assurance, the Post Office did not allow me to sell the Shaw branch.
37. My appointment was terminated by the Post Office in relation to the alleged shortfalls. In relation to the Shaw branch, the Post Office's letter dated 4 September 2000 stated:
- "...following your admission of misuse of official funds at the interview on 30 August 2000, I must now inform you that I am summarily terminating your contract for services forthwith"*
38. I did not make any such admission of misusing official funds.
39. I was prevented from selling the Shaw branch. John Jones (Post Office Retail Network Manager of Shaw) was spiteful and arrogant, and he denied me this opportunity. There was an interested buyer but the Post Office (Mr Jones) refused his application and refused to explain the grounds for doing so.

40. When I was suspended and terminated by the Post Office, I had to terminate the employment of the 5 employees at Shaw. Three of the ex-employees made a claim for loss of income ,and I had to pay them a sum of £2,830.
41. Having to make my staff redundant was heart breaking. However, the Post Office caused this, and also caused me the cost of the redundancy monies I had to pay my staff.

CIVIL AND CRIMINAL PROCEEDINGS

42. The Post Office pursued civil proceedings against me for the recovery of the alleged shortfalls. On 5 June 2002, they issued proceedings in the Croydon County Court claiming payment of the balance of introductory payment/licence fee in the sum of £9,336.67, losses at the Milkstone Road branch in the sum of £1,786.51 and losses at the Shaw branch in the sum of £3,862.44 totalling £14,985.62.
43. On or about August 2004, I agreed to pay the Post Office the sum of £10,000 in full and final settlement of their claim.
44. I made the payment as I felt that I did not have any other choice as I did not have any account records or evidence and the Post Office refused to provide access to the records in their possession.
45. The whole experience was completely one sided. The Post Office had all the power, and apparently no need to provide any evidence; and I must pay, come what may.

HUMAN IMPACT

46. The Horizon system caused me financial ruin. Aside from the settlement that I had to agree to repay to the Post Office, I also lost the value of my business.

47. I purchased the Shaw branch for £94,000.00 but the Post Office refused to allow me to sell it when they terminated my contract. As a result, I lost all my investment. My wife became the subpostmistress of the Milkstone Post Office after me and she continued to operate that Post Office until she left of her own volition in 2015
48. The Horizon system also affected my reputation.
49. The Post Office spokesman was quoted in 3 articles in the local press stating that the Shaw branch was closed temporarily as I (the subpostmaster) had been suspended in breach of contract because I disappeared without informing the Post Office.
50. The temporary closure of the branch sparked anger and disappointment amongst the customers and community. It gave the impression that I had done something wrong and was "on the run". Since then the suspicion of dishonesty has been hanging over my name.
51. I was stripped of my subpostmastership, which I worked extremely hard to achieve. I was made to feel like a criminal. One minute I was a respectable member of my community and then the next minute I was portrayed as a criminal.
52. My reputation was tarnished overnight, I stayed home most of the time, as I could not bear to face anyone outside. People would avoid me in the street, at my mosque and at school. My family and I suffered terrible stigma because of the accusations made against me.
53. I have suffered with anxiety, stress, and chronic case of neck pain which I suffered as a consequence of the Post Office's actions.
54. I managed to secure a part time job in Booker Cash and Carry, and it was demoralising to be an employee after being my own boss for 12 years.

- 55. My family was also affected as we fell into financial difficulties and I had to claim family tax credit. We could not afford the lifestyle we had worked for and had to cut back on even basic necessities.
- 56. My wife and I would have arguments over money issues and she suffered from stress.
- 57. My children could not understand what was happening and why they could not enjoy life. This made them anxious, and this affected them later in life.
- 58. My eldest son suffers from severe mental health issues, and I doubt that he will ever be able to work. My youngest son also suffered from severe stress, blaming this period of his life as a catalyst to his problems.
- 59. The stigma of being branded a criminal also affected my relationships with extended family. Family members who I was close to, decided to ignore me and my family and would gossip about me.

CONCLUSION

- 60. The Horizon system devastated me and my family financially and emotionally and destroyed our standing in the community. It is so important that the Inquiry recommends full reparation for subpostmasters such as myself.

STATEMENT OF TRUTH

I believe the contents of this statement to be true.

Signed... **GRO** Dated 24/1/2022.....
Aslam Ramtoola