

**Witness Name: Mr Kamaljit Kooner Singh**

**Statement No.: WITN0212\_01**

**Exhibits: None**

**Dated: 11 January 2022**

**IN THE POST OFFICE HORIZON IT INQUIRY**

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**FIRST WITNESS STATEMENT OF MR KAMALJIT KOONER SINGH**

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I, MR KAMALJIT KOONER Singh 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 grew up in Leicestershire, I have lived in this area my whole life and I have lived in the same home with my wife for over 20 years. I have been married to my wife for 37 years and we have two children who are now grown up.
3. My eldest son is 35. He is married with one child, my youngest son is 27, he works in London and currently lives with my wife and I at home in Leicestershire.

#### **BACKGROUND PRIOR TO APPOINTMENT AS SPM**

4. Prior to taking on the post office I worked in engineering, on a production line. I then moved into manufacturing where I worked on creating parts for automotive vehicles. After this, I moved into retail distribution. I worked for Asda supplying the branches within my region. I enjoyed my job, I did this for around 5-6 years and I became a line manager.

#### **DECISION TO BECOME A SPM**

5. A good friend of mine had a post office. I saw that he had a good lifestyle and I wanted something similar. I wanted a good lifestyle for myself and my family. The Post Office would have provided a good, stable income for myself and my family. I also wanted to be my own boss and run my own business.
6. I ran two branches, but my plan was to get up to four and then my wife and I would be able to retire and use the income as a retirement fund and enjoy the rest of our life together.
  - a. I bought the first post office in Narborough, freehold for £299,500.00 and this had a retail store which I had to purchase the stock for and that cost around £15,000.00. I was a subpostmaster of Narborough post office, 2 Royal Court, Leicester LE19 2DF from 18 February 2005 to 15 May 2009 ("**Branch 1**").
  - b. My second branch, in Rugeley was leasehold. I purchased the leasehold for £125,000.00 and when we moved in I had to replace the ceiling and put in a new carpets which came to around roughly £5,000.00. I was a subpostmaster of Rugeley post office, 18 Anson Street, Rugeley WS15 2BE from around December 2007 to 15 May 2009 ("**Branch 2**").

## **TRAINING AND SUPPORT ON THE HORIZON SYSTEM**

7. I received 5 days of classroom training approximately 2 weeks before commencing my position as subpostmaster at Narborough. I considered the training to be robotic and out-dated, and that it did not feel relevant to operating the branch in a live environment.
8. I was then shadowed by a trainer in the Narborough branch for 1 week. The trainer also completed the first week's balance. The trainer watched me serve customers and stepped in whenever there was a problem or technical question. I benefited from employing staff with experience, including the former subpostmaster's wife, who was familiar with balancing and assisted me with the balance. The trainer did not take the figures for the Lottery terminal on a daily basis, which I was later told was the correct procedure.
9. I also received 2 days training on the Lottery terminal approximately 2 weeks before commencing the position. This training focused on the Lottery machine itself and did not include any training on how it interacted with Horizon. I therefore, followed the same procedures that my staff had been following when I joined Narborough. I then continued these procedures at Rugeley (my second branch) where they were also consistent with how the staff were already operating.
10. I did not receive any further training when I became subpostmaster at my second branch in Rugeley, despite this being a larger branch with more services and with separate stock units in operation.

## **HORIZON HELPLINE**

11. I was often unable to speak to an adviser when I needed assistance, and I was told that I would be called back when one was available. This would sometimes be up to one week later when I could no longer recall what I had called about, or sometimes the calls were never returned.

12. When reporting discrepancies, I was regularly advised to wait until the balance for correction notices, and I did not find the Helpline helpful in resolving any problems. If I reported the discrepancy close to a balance I was told to make the losses good as the error notice would appear later. If I pushed harder to dispute a shortfall they would say that they had never encountered any other postmasters having the same problem before and that I must be the problem.

13. After about 6 months of using the Helpline regularly, I began to lose faith in it and relied more on telephoning other subpostmasters for technical assistance.

### **SHORTFALLS**

14. 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. The shortfalls were:

- a. I encountered losses of approximately £100 per month in branch 1 from commencement as subpostmaster until termination. I would estimate the total loss at £5,100 (monthly from February 2005 to May 2009). I estimate that I made good approximately £100 per month in this branch from commencement until suspension, not including the other alleged shortfalls referred to below.
- b. I encountered losses of approximately £50 per month in branch 2 from commencement until termination. I would estimate the total loss at £850 (monthly from December 2007 until May 2009).
- c. In or around 2007 an alleged shortfall arose amounting to £2,000.00.

- d. On 12 February 2008, an alleged shortfall arose amounting to £868.00 in branch 1. The auditors identified a shortfall of £1,376.13, which was reduced to £868.00 when I proved that I had stock of £508.13 and was due a transaction correction of that amount. The £868.00 was in respect of a debt owed to me by regular eBay customers, who were supposed to pay the debt on 11/02/2008 before I completed the balance.
  - e. On 21 February 2009 an alleged shortfall arose amounting to £980.
  - f. In or around April/May 2009 an alleged shortfall arose amounting to £15,257.48.
  - g. In around October 2008 the Rugeley branch experienced a discrepancy of approximately £9,500. I believed this to be due to an accounting error and I made a record of the discrepancy
15. On 2 April 2009 (the date of the final audit) I understood the shortfall at the Rugeley branch to total approximately £9,500. At the audit, the shortfall was alleged to be £14,146.01. This took me by surprise as I had no idea how it had increased from £9,500. I agreed to pay the shortfall by cheque on that day. I was also asked to pay the £980 again and I refused on the basis that it had already been paid. The auditor attended the Narborough branch on the same day and identified a discrepancy in that branch of £1,111.47. My cheque for £14,146.01 was not honoured, so I paid £7,000 by cheque on 16 April 2009. I then paid the remaining £7,146.01 and £1,111.47 in 3 instalments after my suspension.

### **AUDITS AND INVESTIGATIONS**

16. The Narborough branch was audited on 18 August and 3 October 2005. There were no shortfalls identified. There were some minor compliance issues which I took steps to resolve.

17. The branch was audited again on 12 February 2008. During that audit I was threatened with suspension if I did not make good a shortfall of £1,376.13. I stated that £508.13 was in respect of stock that I had recently remmed back to the Post Office. The auditors rejected this explanation even when I found a docket that had been given to the courier. I had to spend an hour on the telephone to various departments until they acknowledged that I had remitted the stock back. I made the remittance about 2 months earlier and so had expected my branch to be credited with this amount far earlier.
18. Both branches were audited on 2 April 2009. I was working at the Narborough branch when I received a telephone call from the manager of the Rugeley branch informing me that auditors were there.
19. I attended and was asked by Adrian Paling to sign a letter confirming that I had over-inflated the figures. I did not have a chance to read the document thoroughly before signing it, and did not realise that it would later be used against me for the purpose of investigating me.
20. I had thought that the auditors had come to assist me in finding the cause of the shortfall and was surprised that they were so hostile. The auditors attended the Narborough branch and found an alleged shortfall there as well, although I was not present. I was later told by my manager in Narborough that the auditor, upon attending that branch, had said "*Why did Kam take on that problem branch? [Rugeley]*" which makes me think that the Post Office was aware of problems in that branch before I took it on.
21. I was suspended from both branches and prevented from accessing my own records which I needed to investigate the shortfalls. I pointed this out to the auditors but they refused to allow me to keep the records.
22. I have seen no evidence of any, or any adequate, investigation carried out by Post Office. I wrote a letter to Colin Burston (Agent Contracts Manager) on 18 April 2009

asking for evidence as to my alleged breach of the subpostmaster's contract in relation to the alleged shortfalls. Prior to this, I wrote a letter to Steve Bradshaw on 16 April 2009 enclosing a cheque for £7,000 which was how much I had managed to raise towards the alleged debt of £14,146.01. In this letter I informed Mr Bradshaw that I had not taken any money from the Post Office and that, so serious was this matter to me and the allegations of my dishonesty, I was considering contacting the police because I could see no alternative than my staff having stolen the money.

23. However, in this letter I specifically raised to Mr Bradshaw that it was my opinion that the alleged shortfall was a result of an error on the Horizon system and I asked for the evidence of the Post Offices findings when they checked the system. I also was explicit in asking the Post Office to explain the findings of their investigations.

#### **SUSPENSION AND TERMINATION**

24. I was suspended on 2 April 2009.

25. Neither branch was closed immediately because I agreed that an agency could operate the branches. Interim Enterprises Limited took over the running of both branches employing my staff and managers, while I continued to run the attached retail businesses. I sold the Narborough branch and side line on 5 March 2010. The Rugeley branch was closed and the agency moved out on 9 February 2011.

26. I was prevented from accessing records at both branches. I requested my records when I was suspended and was told that I was no longer allowed them because I was no longer employed, even though I was only suspended at that time.

27. My contract was terminated by the Post Office on 15 May 2009 by way of letter from Colin Burston in relation to the alleged shortfalls.

28. The above letter of 15 May 2009 stated that my contract was terminated due to the loss in my lottery stock unit which I did not declare in breach of section 12 of my

contract. I appealed this decision and attended an appeal meeting on 22 June 2009 (during this meeting I again made my opinion that the alleged losses were due to a system error known). I did seek assistance in the appeal from the National Federation of Subpostmasters but they were not at all helpful. Instead, I sought advice from fellow subpostmasters. My local federation representative attended the hearing as a witness but did not speak on my behalf or offer any guidance. The decision to terminate me was upheld on 29 June 2009 by Peter Mylchreest.

29. After my suspension I marketed and tried to sell both branches. I sold the Narborough branch at a discount because the buyer was aware of the pressure on me, and I had an offer to purchase the Rugeley branch for £120,000, which was also at a discount. However, a few days later this offer was withdrawn and I found that the person who had made the offer had agreed with the Post Office to open a post office 6 doors away from mine. I telephoned the Post Office to complain about this and they told me that it was out of their hands. I never received any compensation for the loss of that branch.

### **HUMAN IMPACT**

30. It was a difficult time for me because the Post Office made me pay for the shortfalls and made me feel guilty for wrong doings even though had not done anything wrong. I had to pay back a sum of money that was missing in the second branch, which the Post Office accused me of stealing. I knew, full-well, that I had not taken anything. I even asked the Post office to get the police involved if they believed I was a thief, but they refused and just wanted me to pay.

31. I felt I had no choice but to make good the apparent shortfalls because, when I was suspended, I was not allowed to enter the counter so I could not even look into the errors I just had to accept I was in the wrong. It was difficult to prove any errors in Horizon, and the Post office used their helpless helpline to hide behind when anyone complained of problems with the system I was informed countless times that I was



- the only subpostmaster experiencing these problems, they made me feel alone and inadequate.
32. I was given two options; to either take the suspension and pay the shortfalls or close down entirely. I had no choice but to take the suspension as I needed the retail side of the shop to remain open.
33. This placed my family and me under huge financial pressure. I fell heavily in debt as I could no longer make my mortgage payments as I had lost my income from the post office. I couldn't support my son at university and I was having to borrow money from my friends and family.
34. When the Post Office held me responsible for the shortfalls I felt alone and worthless. I felt as though I was insignificant within the network of the Post Office as I had no support. I had to go through many different stages to get through the recruitment process to become a subpostmaster. The Post Office approved of me, they believed in me and felt I was a good fit for the role. But then the minute something went wrong I was immediately guilty.
35. I was in shock because I knew I had not taken anything. I felt that I was not in control of my own business and the Post Office did not care about me or my staff they were only interested in the transactions. There was no genuine honest support from them I was being treated as guilty until proven innocent.
36. I felt like a criminal, as though I was bad person with bad intentions which was the complete opposite to who I actually am in real life I felt I let myself, family, friends and other subpostmasters down.
37. I was alone in this against an institution who did not care about me, but who were very quick to point the finger of guilt at me without any adequate investigation. Being accused of committing a criminal offence had a detrimental effect on my health, both mentally and physically.

38. My family stood by me and I am grateful for that but I could see it in their faces that they had their own doubts about me. My wife had to ask me if I had done anything wrong. The accusations against me made her doubt me and this placed a huge strain on our marriage, it almost broke us. My wife had doubts about me but nonetheless stood by me. This placed a huge amount of strain on our marriage and nearly broke us. I had no power to prove anything, I was not allowed to view or search any records as I was banned from going behind the post office counters. It was a difficult time for me and my family, friends and community as they all trusted me, but were now being filled with doubt because of the accusations against me.
39. I was informed by my doctor that I had high blood pressure and that I had developed type 2 diabetes, I put this down to the immense stress I was under. I gained a lot of weight and turned to drinking to help me cope. The drinking made me forget what was happening and relieved me of the stress and pressure I was under at the time. I didn't know how else to cope as the Post Office offered me no support. I stopped exercising and I didn't want to get out of bed anymore. I fell into a vicious cycle of just eating and drinking. Eventually, I became a recluse. I did not want to be around anyone else, I just wanted to be alone.
40. I was in such a dark place that I contemplated ending it all and taking my own life. I am fortunate in the sense that I didn't make any attempts to do so. Something in me guided me towards God and I visited the temple when I was having these thoughts. I just sat there quietly listening the prayers and read through the holy book. I started attending the temple regularly and over time this eradicated my suicidal thoughts and got me through that awful period. I really can't explain it but it brought me some peace.
41. I had to do this for my own mental health and I still do this to this day. All of my relationships suffered as a result of the issues I was facing, it was a very stressful time for my family, friends and the local community.

42. My reputation in the local area was severely tarnished. I come from an Asian community and when word got out the first thing I was asked at any celebration or event was “oh what happened to your business?” I had already been outcast for marrying outside of my religion. These rumours only added fuel to the fire and hardly anyone spoke to me from the community. My reputation had been damaged, my good name amongst friends and family had been dragged through the mud and this took its toll on my mental health.
43. I was crippled financially, I couldn't support my family and my children saw the pressure this placed on us; I couldn't support my son through university. He had to work full time whilst studying.
44. I had to borrow money from family and friends and the longer this went on the harder it was becoming for me to figure out how I will pay them back. This was adding to the weight on my shoulders as I kept having to borrow money and I couldn't see a way out. I was left heavily in debt, and I was a broken man in a dark place.
45. I did not want to see or spend time with my family and friends or go out in the community, I couldn't stand being labelled as a dishonest and untrustworthy person.

## **CONCLUSION**

46. I now have a full time job, working in a warehouse. This is a job to pay the bills and the mortgage. I have missed out on the nice retirement I had planned for my wife and I. The Post Office took this away from us.
47. I have nothing positive to say about the Post Office. I do not use a Post Office at all anymore. I want the Post Office to be held accountable and admit that they have done wrong. For me compensation is not enough I want the truth to come out and most importantly I want to know how they are going to look after current

Subpostmasters because if nothing changes what is the point. Something has to change.

**STATEMENT OF TRUTH**

I believe the contents of this statement to be true.

Signed..... **GRO** ..... Dated..... *11<sup>th</sup> JAN 2022*  
**Kamaljit Kooner Singh**