

WITNESS: BALBIR SINGH GREWAL

STATEMENT NUMBER: WITN0149_01

EXHIBITS: 0

DATED: Jan 31, 2022

POST OFFICE HORIZON IT INQUIRY

FIRST WRITTEN STATEMENT OF MR BALBIR SINGH GREWAL

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 BALBIR SINGH GREWAL, Date of Birth of

will say as follows:-

PERSONAL BACKGROUND

1. I am currently 67 years of age and live with my wife. We have three grown up children. My wife and I are both in receipt of a state pension, but my wife also continues to work two days a week as a at the I moved to England from India in 1963, and I was the first person in my extended family to attend university. After gaining my B.A.(Hons) Degree, I became a Trainee Accountant in the City of London. I worked as an Accountant for around 15 years. During that time, I got married and bought a

house in Romford, which my wife and I still live in today. I then worked in America for a while, where I bought a business which was an Exxon petrol station, car wash and convenience store. This was in Orlando, Florida. After about 7 years, Exxon decided to buy out all the franchises in the Florida area which included mine. They paid good money for the franchise, which meant I had an opportunity to invest in a business upon returning to the UK in 1998.

POST OFFICE HISTORY

2. I bought the Hockwell Ring Post Office in Luton in around Summer 2000. I paid around £150,000 for it, which was a combination of my life savings of around £80,000 and loans from friends and family. I was the Sub-Postmaster and I also ran a busy convenience store and newsagents shop from the premises. This was a good business and was always very busy. It was on a council estate so customers would come to get their benefits and pensions, and then often go into the shop.
3. I commuted daily to the Post Office from my home in Romford, which we had kept whilst we were based in America. We therefore never needed to live at the Post Office.
4. Due to the events described in the rest of this statement, I only ran the Post Office business for approximately one year, until around Summer 2001.

CRIMINAL ALLEGATIONS AND ANY PROCEEDINGS/CONVICTION

5. I first identified a shortage of about £300-400 when balancing, which I didn't think much of and assumed I must have just made a mistake. I therefore made this up with my own money. However, the next week, I identified a further

shortfall of just over £1,000, which I immediately reported to my Post Office Area Manager. When I found the discrepancy, I thought there was an issue with the IT system that needed rectifying. I was not worried about this, as I have a good understanding of figures due to my accountancy background and experience working with Exxon. I assumed my manager would explain what I was doing wrong with the computer system. However, as a consequence of my telephone call, the Post Office sent an Audit team into my Post Office.

6. I was subsequently told that over £8,000 was missing, but I was never provided with any breakdown of how this was calculated. I was told I was not entitled to receive this information and that I would not be allowed in the Post Office again.
7. I was subsequently charged with False Accounting.
8. I have never committed any crime and I was terrified when I attended court. I pleaded guilty on the advice of my lawyers, in order to avoid a custodial sentence. I was therefore convicted of False Accountancy and received a suspended sentence and a community service order, as well as being ordered to pay £8,805.37 to the Post Office.

THE HUMAN IMPACT

9. 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?

10. I was ordered to repay £8,805.35 to the Post Office.
11. I did repay this straight after the Court case. I had to borrow money from family and friends to do so.
12. I lost my life savings of £80,000 that I used to buy the Post Office. The Post Office Area Manager forced me to sell my Post Office to a person he knew for about half the price I had paid for it. I paid around £150,000, and had to sell it for about £70,000.
13. My wife had to do overtime, so that we could pay the mortgage.
14. I tried very hard to get a job in accountancy but could not get anything due to the criminal conviction. I eventually enquired at a minicab office and they said I could start the next day as I had a car and a driving licence, which was all that was really needed in those days. I was out of work prior to this for quite a long time, around 7-8 months in total.
15. All three of my children were living at home and were of school age at the time. I had to borrow money from friends and family to cover our basic living costs until I started work.
16. Even after I started work, it was difficult financially because we still had a mortgage and three children, and there would be some weeks and months when I didn't earn very much as a self-employed minicab driver.

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

17. As mentioned above, I was ordered to repay £8,805.35 to the Post Office which meant that I had to borrow money from friends and family.
18. As I have also detailed above, I had to sell my Post Office at a reduced price and I made a loss of approximately £80,000.00.

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

19. The stress I suffered at the time was a living nightmare.
20. My mood was very low and I felt really bad: as though there was no hope for the future, and that I had no purpose in my life anymore.
21. My wife told me she thought I became a different person. Although I tried to cope and make the best of things, I felt I could not really be the same person, compared to who I used to be. I went from being a really outgoing person, interested in the news, politics, and what was happening in the world, to becoming completely uninterested in other people and current events.
22. I did not suffer any specific physical health issues, but I was unable to sleep for a long time and was feeling very low. I didn't see my GP about this because I didn't want to be prescribed pills. I always try to live in the present, and make the best of the situation I am in, preferring not to dwell too much on negative past events. I also knew I had done nothing wrong, but that the reason I felt so low was because of what I had been accused of.

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

23. After I pleaded guilty on the advice of my lawyers, in order to avoid a custodial sentence, I was convicted of False Accounting. I received a suspended sentence and a community service order. I was ordered to pay £8805.37 to the Post Office.
24. I lost my role at the Post Office very quickly after I reported the discrepancy, as the Auditors immediately informed me I was unable to enter the Post Office ever again.
25. After my conviction, I was unable to obtain any employment in my previous profession of accountancy, or any job requiring trust or no conviction record.
26. I was then pressured to sell the business at a discount to the new Sub Postmaster who would be taking over. I was told by my Area Manager that I had to sell as I had no future with the Post Office.
27. I was out of work for around seven to eight months, before becoming a minicab driver. I made lots of job applications but nobody was interested in employing me due to the criminal conviction.

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

28. I was out of work for 7-8 months before I pursued my new role as a minicab driver. Whilst working in this role, my income was significantly reduced.
29. I had to borrow more money from friends and family to meet the basic needs of my family.

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?

30. This was a very low point and a shameful time in my life. I come from a large extended family where nobody has ever been to Court. To this day, there are some members of my family that I have not told about it. My parents and my brothers and sisters do not know and many of my friends do not know. I avoid discussing what happened. People generally assumed I was still an accountant. I felt ashamed of being a minicab driver at first because I felt it did not reflect my level of academic achievement and that my qualifications had been wasted. I felt bitter, hopeless, and helpless.

31. I am not aware of any negative news stories in the local press, but I did not return to Luton as my home is in Romford, which is an hour away. I did worry about gossip as I had to get references for the court case from neighbours, friends and ex-colleagues. I was concerned about whether they believed me or not. I tried avoiding people and became an introvert.

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

32. My sentence was suspended for a year.

33. Fortunately, I did not lose my home as this was not linked to the Post Office.

34. My children had to take out loans for university fees and living expenses, which they are still paying for. If I hadn't lost my life savings, and earning potential, I would have been able to help them more.

35. I was previously an accountant for many years and after I was convicted, I could not get another job in accounting. I felt that my university and professional training became worthless and I had to take work as a minicab driver.

36. I also had to stop running the convenience store attached to the Post Office.

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

37. I tended to avoid seeing extended family, many of whom I felt I could not tell what had happened.

38. I also changed as a person, which put some strain on my marriage. My wife was very strongly supportive towards me throughout everything that happened, but I am still not the same person that I was before. To this day, there is some strain on our marriage, due to my altered personality.

39. We had to borrow money from our friends for our living expenses and to cover the sum I was ordered to pay to the Post Office.

40. I have avoided most people I knew since before 2001, but kept my inner circles of friends and close family, who have been a great support to me and have believed me throughout.

41. I had three employees at the Post Office. Since I left, I have not kept in touch with them. I did not go back to Luton at all for 20 years until the recent hearing on 18 November 2021, when it was ruled that myself and other Sub-Postmasters were wrongly convicted and were acquitted.

42. I used to regularly go to a Sikh temple in Luton about once a week, but I stopped going there following being accused of wrongdoing by the Post Office. I had a lot of friends there, as it was part of the local community and lost touch with a

lot of people. For a long time I tried to avoid people, and this changed who I was as a person. I felt isolated, and became less interested in other people, and less interested in things generally.

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

43. My wife had to work overtime. She also became uneasy with her relationship with her friends as she had asked them for a loan but was denied.

44. My wife had to suffer the embarrassment of asking colleagues for character references on my behalf.

CONCLUDING REMARKS

45. I feel that as a result of what happened 20 years ago, I am still not the same person that I used to be. I used to be very outgoing, really interested in people and what was going on in the world, but I have lost that side of myself as a result of what has happened, and have become introverted. It was heart-breaking to lose my business and lifetime savings. I never realised at the time how draconian my contract was with the Post Office until the Auditors came and I was accused without being told what the evidence was. I still find it upsetting and unbelievable that even the people at the top of the Post Office still blame other people and still refuse to answer questions about how this was allowed to happen.

Statement Of Truth

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

Signed:

GRO

Position Or

Office Held:

Print Full

Date of signature: Jan 31, 2022

Name: BALBIR SINGH GREWAL

FILE REFERENCE:

GRO

