

Witness Name: Shahnaz Rashid

Statement No.: WITN0326_01

Exhibits: none

Dated: 16/03/2022

THE POST OFFICE HORIZON INQUIRY

FIRST WITNESS STATEMENT OF MS SHAHNAZ RASHID

I, MS SHAHNAZ RASHID WILL STATE 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 have always lived in Rotherham and have two sons with my ex-husband Imran.

BACKGROUND

3. Before becoming an SPM I had been to University and so had my then husband Imran. I had a career in accounting and finance and Imran had worked in teaching.
4. Imran and I were drawn to running a post office, as we liked the idea of having our own business. We thought that the Post Office, as a recognised national brand, would provide financial security.
5. Imran and I paid £30,000 to purchase the goodwill of the Post Office business from the previous owner, as well as £7,000 for stock and £5,000 for fixtures and fittings. I paid around £500 in legal fees for the purchase. Imran and I also contracted for a 20 year lease on the premises, which was a significant financial commitment.
6. To finance the purchase of the Post Office Imran and I used our personal savings and took out loans from our respective parents.
7. I was a Subpostmistress of Lindsay Avenue Post Office, 103 Lindsay Avenue, Parson Cross, Sheffield, South Yorkshire S5 7SD.
8. I cannot be clear or specific about the date that my appointment started. I do recall that it was on or around 24 February 2010. I recall I had to change the start date of my appointment due to be on holiday in Hong Kong. My appointment was terminated in or around October 2015.
9. I did not live at the premises. The lease for the premises included a linked residential address (a flat above the retail area). I did not live in this flat but I did let it. I received £400 a month in rental income.
10. I operated a retail business from the premises. I operated a convenience store selling basic stationery, groceries, sweets, crisps, drinks, cards and toys etc.

TRAINING AND SUPPORT ON THE HORIZON SYSTEM

11. In or around February 2010, I attended classroom training at the Post Office Wolverhampton training office. I cannot be specific about dates, but I recall that the training course lasted for approximately 5 days.
12. The primary focus of this training was selling Post Office products and NSI bonds. The trainer did cover some transactions (including Giro payments, general card transactions, selling stamps and postage). However, this aspect of the training only lasted, at most, a day and a half. Post Office products and services took up at least 3 days of the training.
13. We were required to do role plays and take a test in relation to the selling of Post Office products, but I do not recall being required to take a test in relation to transactions.
14. I do not feel that this training adequately prepared me for my role as Subpostmistress using the Horizon system. It was not reflective of day-to-day use of the system as the majority of the time you are undertaking transactions and not selling products. There was no training on balancing (weekly or monthly), which is inadequate given how important this process is when running a branch.
15. At no point during this training was it explained that I would be held liable for any losses / alleged shortfalls as Subpostmistress. I was never made aware of the "suspense account" which can be used to settle or dispute alleged shortfalls and discrepancies. I have only learnt of this function as a result of my suspension and termination.
16. I recall that a number of people pulled out of this training course because there was too much focus on financial products.

17. Following the classroom training explained above, on or around 23 March 2010, two Post Office representatives visited my branch. This was on the day of hand over. I recall that one of the representatives was Glen (I cannot recall his surname), who was an Auditor, and the other was Linda Lightfoot, who was a Trainer. In the first 2 hours, Glen and Linda conducted an Audit of the previous Subpostmaster's accounts.
18. On conclusion of this audit, myself and my partner, Imran Qaiser, were put on to the counters. Linda Lightfoot and Glen used our IDs to log in to the Horizon terminals. We were then required to serve customers and Linda and Glen observed us and guided us where necessary. The transactions that were carried out were as per customer need. We therefore mainly carried out card withdrawals and postage transactions.
19. Glen and Linda left at approximately 2pm and I was informed that Linda would return on Wednesday to assist with balancing and I was given a sheet of paper with an overview of how to complete a balance. Linda returned to my branch on Wednesday 24 March 2010 in order to assist me in completing my first balance. When explaining the balancing Linda made a comment along the lines of "*You are either OK or there is a shortfall*", I thought that it was strange that shortfalls were expected.
20. On this first balance, the system was showing an alleged £100 shortfall. Linda told me that I "*shouldn't be struggling*", which made me feel inadequate. Linda spent around 3-4 hours trying to work through the figures to find the alleged shortfall but was unsuccessful. Linda provided no explanation and advised us to call the helpline. Linda left the branch at approximately 7pm, before the shortfall was resolved.
21. I have given more detail about the subsequent advice from the Helpline. I do not feel that this onsite training was adequate as it only covered a limited number of

transactions. More importantly even a Post Office trainer was unable to understand the balancing procedure and alleged shortfalls. The support provided by the trainer did not adequately resolve the issues.

ATM installation (2014)

22. In 2014 an ATM was installed at my branch. The engineers were there for a couple of hours and they gave me a lever arch file. They said that everything we needed to know was in the file. We (myself and Imran) observed them loading cash into the ATM to see how it worked. We were never told how to balance the ATM and key points in the file were not highlighted to us. We were just expected to work this out ourselves.

HORIZON HELPLINE

23. My recollections of the Horizon helpline are as follows:
24. Initially, I contacted the Helpline on a regular basis to assist with balancing queries. I recall contacting the Helpline on or around 24 March 2010 following Linda Lightfoot's visit to the branch. On this occasion, the Helpline advised me to see what happened the following morning. I therefore had to roll over with a loss. We were advised that the system would "sort itself out" and balance at the end of the month. We were advised by Linda that we should only contact the Helpline if we were really struggling, so we did not feel that we could contact them every time we had a problem.
25. I cannot recall specific details of calls, but in general the advice from the Helpline was to make good small shortfalls and that it would "sort itself out". I also recall a period in 2015 where my partner, Imran contacted the Helpline frequently regarding stock. We were holding a large amount of stock in branch and were not aware of the procedure for returning stock. Imran knew that he had to return some stock and one

Helpline advisor instructed him to rem the stock out, but in contradiction another adviser said to rem the stock in and return it. This inconsistency of advice left us very confused as to how to deal with the stock and highlights the inadequate and inconsistent support from the Helpline.

APPARENT OR ALLEGED SHORTFALLS

26. 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.

Shortfall 1:

27. In the March 2010 monthly balance an alleged shortfall arose amounting to approximately £70. I repaid this to the Post Office. Following the alleged shortfall found at weekly balancing with Linda, we rolled over until the monthly balance as advised by the Helpline. On monthly balance, I recall that the system was showing an alleged discrepancy of approximately £70.
28. As this was my first month in post, I assumed that I must have made a mistake (although I could not find where) and I put the cash into the post office immediately so that the system and cash balanced.

Shortfall 2:

29. In or around April/May 2012 an alleged shortfall arose amounting to £3,500 (around the time that Horizon software was updated). I repaid the Post Office in instalments from around June 2012.

30. The Horizon system was updated in or around April / May 2012. On the weekly balance following the update, the system showed a gain of £2,500. On the following balance, this gain had been 'wiped' and an alleged shortfall of £3,500 was showing. We could not understand what this alleged loss related to. We did not call the Helpline as, due to past experience, we knew that they were going to simply advise us to make good the shortfall and that "it would sort itself out".
31. We did not put the money in to the system straight away, as we thought that there may have been a knock on problem due to the software update. However, when the loss remained in subsequent monthly balances we began to pay the amount in. We put in at least £1,000 to begin with, and then a further £500, although I cannot be precise about my recollection of amounts. We declared each amount of cash on the Horizon system as "made good" as and when we put it in.

Shortfall 3:

32. On 10 July 2015 an alleged shortfall arose amounting to £35,562.10. I did not repay the Post Office. This alleged shortfall is being pursued following Post Office's audit of 10 July 2015. At the audit, I was asked to make this loss good immediately. I made it clear that I did not agree that I was liable and that I could not pay.
33. Following my suspension and termination as Subpostmistress, I have received several letters from Post Office demanding repayment of this alleged shortfall (letters received dated 14/04/2016 and 10/05/2016).
34. I received a "Letter Before Action" from Post office, dated 12/07/2016, demanding repayment of this alleged shortfall and threatening legal proceedings. I informed my instructed solicitors, Freeths LLP, of this letter.

35. In a letter to my then solicitors, Freeths LLP, dated 18/07/2016, Bond Dickinson LLP confirmed that "Post Office withdraws its Letter Before Claim dated 12 July 2016".
36. Despite this, I received a letter from DAC Beachcroft dated 08/11/2016 again demanding repayment of this alleged shortfall to Post Office Limited and threatening legal proceedings. Freeths LLP wrote to DAC Beachcroft on 14/11/2017 informing that this matter was being dealt with by Bond Dickinson LLP and requesting that they withdraw their letter of 14/11/2016. This is the last time that the Post Office pursued me for these monies.

Other Shortfalls

37. I regularly experienced alleged shortfalls on weekly balancing. I cannot recall specific dates, but this happened regularly throughout my appointment. When I first started in my post, the system was showing as £50 - £100 short each week. This increased to £100 - £250 after the Horizon software update in 2012 and on one occasion was £500 short. I recall on this occasion looking through the receipts and transaction logs to determine if an error had occurred by inputting an extra zero but found none. I put the cash in each time.
38. On the occasions where the discrepancy was under £50, I was not too concerned and put it down to human error. However, I did not understand the larger errors and these amounts worried me.

POST OFFICE AUDITS AND INVESTIGATIONS

39. I was audited by the Post Office a number of times. The approximate dates and details are as follows:

First audit:

40. The first audit at my branch was undertaken in or around February 2014 in response to my branch being subject to a robbery, in or around 31 January 2014. The thieves stole approximately £1,200.
41. On investigation it was found that the door to the post office area had been left open by one of my employees. The police were able to catch the thieves. We notified Post Office of the theft and they immediately wrote to us demanding that we repaid this stolen money to Post Office Limited and that an auditor would be sent to my branch. Post Office said that if I did not repay this amount before the auditors arrived, the branch would be closed.
42. I was extremely worried about the branch being closed and therefore put the cash in immediately. An auditor called Chris arrived within 3 hours and conducted an audit. The system and the cash / stock balanced fine. The Post Office did not assist the police in investigating the theft and seemed to only be concerned about me repaying the stolen money.

Second audit:

43. The second audit at my branch was undertaken on or around 10 July 2015. I was not given any notice ahead of this audit. I was not present when the auditors arrived at the branch. My assistant, Ryan, was already in the shop. I received a call from Andy Carpenter of Post Office requesting that I go to my branch as auditors had arrived to conduct an audit. My assistant Ryan also called me, as he was worried.
44. I arrived at the branch at approximately 9.30am. The auditors had not entered the Post Office cabin by this point, as they were waiting for me to arrive. When I arrived, there were 3 auditors present: Deborah, Wayne and Mark. They showed me their

- badges to confirm that they were from Post Office and asked me to open the door to the post office area but did not inform me of any reason for the audit.
45. When they entered the cabin they began to set up their equipment (laptops) and asked me to open the safe, which I duly did. I was very concerned and so I called the National Federation of Subpostmasters (NFSP) and was put in touch with Louise Ramsden. She did not come to the branch, but advised me to remain with the auditors and count everything with them. I remained with the auditors throughout the audit and counted with them where possible. Initially, the auditors counted the cash, which was fine.
46. During the audit, I tried to explain to the auditors that there was a large amount of stock in the safe that would not appear on the system. We had been aware that we were holding a large amount of stock in the branch following the audit in February 2014 (first audit above).
47. We followed the advice of Chris (who conducted the first audit) whereby we would reverse the stock but did have concerns that this was "doubling" the stock on the system. We continued to have problems with stock, and in June 2015 Imran tried to seek assistance from the Helpline. The Helpline gave conflicting answers and so we decided to keep the stock to one side of the safe so that we knew where it was. We were therefore holding stock that was not appearing on the system.
48. At the audit, the auditors noted that there was about £35,000 worth of stock being held in the safe but they did not respond to me when I tried to explain why this was. Initially, Mark said that they did not need to count anymore as this stock would account for the "difference" that was showing. I understood that at this point the auditors had found an alleged £18,000 discrepancy. The auditor Deborah whispered to the other auditor Mark and I heard her say that they needed to count everything.

49. I asked the auditors to call the stock centre in order to rectify the large stock that was unaccounted for. The auditors refused to do this and said that it was nothing to do with them. The auditors concluded their audit at or around 4pm.
50. On conclusion, Mark called Andy Carpenter and I heard him say that there was a loss of £18,000. I was standing close to Mark and could hear Andy talking through the phone. He told Mark that the branch had to be closed and Mark said, "so we need to take the keys?" Andy replied, "Take everything from them?" Mark passed the phone to me. Andy began to shout down the phone "where has this money gone?" I tried to explain that there were issues with the stock and that I did not think there was a real loss. Andy replied saying words to the effect:

"I do not agree with you on that, there is obviously a problem here. There is money missing and you know there is, so where is it? Can you make it good now? How much can you make good now?"

51. His tone was very aggressive and accusatory. I maintained that I did not know where the money was and that there was a problem with the stock and that I was not willing to make any of it good nor could I. Mark then took the phone from me and continued to talk to Andy.
52. The auditors took all of my keys including the keys to the Post Office, retail shop and premises shutters. The auditors also changed the alarm code. Therefore, Imran and I had no access to the building. Two auditors (Deborah and Wayne) arrived at the branch at approximately 8.45am on Monday 13 July 2015. Deborah held the keys and so she accessed the property first. Two further representatives of Post Office arrived at 9.15am and 9.30am respectively to assist Deborah and Wayne. I cannot recall their names but understand that they were Crown Office employees.

53. They recounted everything again and I was present the whole time. Louise Ramsden from NFSP was also present. I was only able to watch and was not allowed to physically count anything myself. Deborah was having trouble with her spreadsheet, which she was using to record the audit figures, and called Post Office to assist. Louise had also pointed out to Deborah that she was putting the figures into the spreadsheet wrong and was concerned, as the figures were not pulling through correctly to the next spreadsheet. She at point had to adjust the figures for Deborah and show her the correct figure to input on a couple of occasions.
54. Glen arrived at approximately 4.45pm / 5pm. Glen recalled training us. Glen looked at the spreadsheet that Deborah was using and said that it did not look right and that something had gone wrong. He started working on the laptop and changing figures using his own software. He did not count anything and purely worked on the laptop. I recall that the final alleged discrepancy was in the region of £35,000. At approximately 5.30pm I received a call from the regional manager (I cannot recall their name but it was not Andy Carpenter as he was on holiday) and I was told that I would be suspended unless I could make good the alleged shortfall immediately. I said I do not agree with this shortfall and therefore would not pay.
55. Louise left at approximately 5.30pm. Deborah informed me that they would have to continue auditing the branch and would be there "until late". Glenn assured me that Post Office would not take away my livelihood. I therefore handed back my keys at 5.30pm and left the premises at 5.45pm. Deborah and the other Post Office representatives remained at the branch.
56. I do not think that the auditors were adequately trained or knowledgeable to conduct a fair audit. Wayne said that they were using a new audit system for the first time at my branch. Deborah made several mistakes on her spreadsheet, which were then changed by Glen without any further verification. They also refused to take any

- account of the large amount of stock held in the safe. I therefore do not feel that their audit was thorough.
57. In my certain opinion there was no adequate investigation by the Post Office.
 58. Following my termination, I notified Post Office of my decision to appeal. Peter Johnson, Senior Engagement and Involvement Manager for Post Office, was assigned to hear my appeal.
 59. On 1 December 2015, I contacted Mr Johnson by email requesting a full breakdown of the amount that I allegedly 'owed' by way of alleged shortfalls and supporting documentation. I made it clear that I would not be in a position to give a statement of appeal without the benefit of such information.
 60. On 18 December 2015, Mr Johnson replied suggesting that Andy Carpenter had previously dispatched documentation to me. I had not received such documentation and confirmed this to Mr Johnson on 12 January 2016. I asked Mr Johnson to provide relevant documentation and information in support again on 12 January 2016.
 61. On 1 March 2016, Mr Johnson contacted me again stating that he was *"in the process of pulling together the data that you have requested and am to have this with you by the middle of next week"*. Again, I did not receive any of the requested documentation. I then approached my instructed solicitors, Freeths LLP, for assistance, and they engaged in correspondence with Post Office's representatives, Bond Dickinson LLP.
 62. Despite further requests for documents, Post Office only provided 2 documents (letter from Bond Dickinson to Freeths LLP dated 30 March 2017) in March 2017. The two documents provided were; NSBC call logs and a list of staff that have been registered at the Branch. These two documents do not assist in understanding or

investigating the cause or presence of the alleged shortfalls and I feel that Post Office's response to my requests has been inadequate.

SUSPENSION AND TERMINATION

63. I was suspended immediately following the audit on 10 July 2015 and the branch was closed.
64. The auditors, namely Deborah, took the keys following the audit at my branch on 10 July 2015. The keys were taken to the Post Office, retail shop and premises shutters. Following the audit, I was not allowed to take anything from the post office cabin, including personal items,
65. My contract was terminated by the Post Office in relation to the alleged shortfalls. They gave me no notice.
66. In or around 2013, Post Office started the Network Transformation Programme. Under this programme, Post Office began to pressure us to change from our standard model to a "main" branch model. We were not comfortable doing this due to the significant reduction in salary. Post Office began to call me every week pressing for a decision and also sent threatening letters.
67. We were given an ultimatum by Post Office in that we either signed up as a "main" model by September 2014, or we would be automatically changed to a "local" model.
68. On consideration, and given the ongoing unexplained alleged shortfalls, I decided at this time that the best option was for me to leave the Post Office Network. In or around April 2014, I signed the necessary resignation paperwork. This was accepted and I was informed that my Leaver's Payment would total £66,571.33.

69. I was told that I had to remain as Subpostmistress until they could find a replacement, but that this process should take a maximum of 12 months. I was not given the opportunity to look at any potential replacements / buyers and Post Office had sole control of this process. I repetitively chased them for an update on progress. I did not see any advertisement for the position.
70. In or around March / April 2015 (some 12 months after I handed my resignation) I was contacted by Karen Arnold of Post Office informing me that they have found a potential replacement but that the Post Office would relocate. I was not happy with this arrangement, as a condition of my appointment was that I had to take out a long lease of over 10 years. I was therefore bound by a 20 year lease which, in my mind, was dependent on Post Office business. Post Office limited did not share information with me about any potential sale or transfer.
71. Due to the Post Office's conduct, I was unable to resign and lost the opportunity to receive my leaver's payment of £66,571.33.

CIVIL AND CRIMINAL PROCEEDINGS

72. The Post Office did threaten to pursue civil proceedings against me for the recovery of the alleged shortfalls.
73. The Post Office did not pursue criminal proceedings against me. However, I was continually worried that they would do so.

FINANCIAL IMPACT

74. The repaying of shortfalls had a considerable effect on my ability to run my business, and I estimate that I have repaid Post Office Limited in excess of £35,000 in relation

- to alleged shortfalls. The constant repayments depleted our income and savings that I would have spent on my children.
75. I also lost all my investment in the premises. I spent over £40,000 to take on the Post Office, believing it would provide economic stability. That investment was lost and I had to repay my family and in-laws for the loans that they gave me.
76. Following my termination, I was still bound by the 20 year lease that I had had to take out to get my appointment. This left me with a significant financial undertaking.
77. The Post Office auditors took the keys to both the Post Office area, retail shop and premises shutters on 10 July 2015. Post Office have retained all keys since this date. I have been unable to access the premises. Therefore, I have had to pay rent for a premises that I cannot use.
78. Since 10 July 2015, the Post Office has been storing their equipment in the premises and have prevented me from accessing the premises in order to clear any retail or personal equipment. As a result of this, I have had no choice but to continue to pay rent to my landlord, despite the fact that I am unable to access or use the premises for any purpose.
79. Since July 2016, I, with assistance from Freeths LLP, attempted to make arrangements with Post Office to remove this equipment. Post Office cancelled a meeting that was arranged for this purpose on 31 March 2017, and no rearrangements have been made since. In light of this, to date I estimate that I have paid in excess of £39,840 in rent for a premises that I am unable to use.
80. I ended up having to go to court in 2021 and paid fees of £4000 plus £3000 to be let out of the lease. This ongoing dispute and battle with my landlord caused me a lot of on-going stress, so much so that I was admitted to hospital in 2017 and 2018 and this

has not left me even years after. This was a direct consequence of the Post Office's actions against me and them terminating my contract.

81. I used to receive an income of £400 per month for renting out the residential premises attached to the Post Office. However, following the audit on 10 July 2015, I have found it difficult to secure tenants due to difficulties with access. Post Office have retained keys to the premises since the audit. I therefore estimate that I have lost £8,800 by way of rental income.
82. With all the hardship I have suffered, I have nearly gone bankrupt. I defaulted on my mortgage and my family had to move out of our home, and move into a property owned by my extended family.
83. During my suspension I lost around £7,000 - £7500 in earnings over 3 months. I also lost money that I should have been paid in my termination notice period. During these uncertain financial times, I had to once again turn to family to help me.
84. As a result of the Post Office's actions I also lost out on my leaver's payment of £66,571.33, which Post Office decided I was not entitled to because of their false allegations of shortfalls.
85. I had planned to remain in post until 2030, with the Post Office providing financial security for Imran and I as we retired. However, these plans were ruined by the Post Office's actions.

REPUTATIONAL IMPACT

86. I have not returned to the branch or the area since my suspension as I feel so humiliated by the Post Office' actions.

87. On the morning of the audit on 10 July 2015, customers were already queuing outside the branch when the auditors arrived. I understand that one of my regular customers, **GRO** was amongst those waiting for the branch to open.
88. It was very humiliating to be audited and treated like a criminal so publicly, in front of longstanding customers who I knew.
89. People who once respected me started whispering about me being a criminal, and this was a terrible knock to my confidence.
90. I am frightened to return to the area of the Post Office due to rumours that have spread that we had stolen money. It is a very close community and, as the local Postmistress, I was known. My good reputation has been severely damaged.

PERSONAL IMPACT

91. Due to my experience with Post Office, together with having to deal with severe financial hardship flowing from my termination, I have been suffering with severe stress.
92. From the very start of false shortfalls appearing in the Horizon system I experienced severe stress. I would dread doing the weekly accounts.
93. My partner and I became increasingly stressed when the amounts from 2012 began to increase into the thousands and my elderly parents became very concerned with the losses also as the business was our livelihood.
94. The deteriorating financial situation affected our marriage and I reluctantly asked my parents for money from their savings. My parents were very upset to see me having these difficulties and that in turn upset me and I felt like a failure to them.

95. The stress began to take its toll on us both. We would spend evening and weekends trying to make sense of the losses we just could not explain, my personality and state of mind started to deteriorate. I became very depressed and withdrawn and felt we were the only one in this dire situation and so it must be all our fault.
96. Imran and I started to argue and blame each other for the unexplained losses whilst trying to make sense of them too. I spent my maternity at the post office late evening trying to reconcile accounts away from my small babies.
97. In the end Imran and I split up because of the strain on our relationship.
98. The shortfalls made me blame my own staff, which strained my work relationships further.
99. Then when the Post Office started auditing me and threatening me with prosecution my stress grew. I was worried and scared by the threatening calls from the area manager and the continuous letters to take me to court and prosecute me. I simply could not pay anything and was worried of the consequences.
100. I was devastated by the Post Office's accusations and could not believe what was happening. I was also highly frustrated that the shortfalls were never properly explained.
101. My situation was desperate. I could not understand why Horizon was continually showing these inexplicable discrepancies. Under the terms of the Sub-postmaster contract, I was not entitled to any investigative help from the Post Office. I was repeatedly told to make good the losses or face the termination of my contract. I felt trapped and helpless.
102. The stress that I suffered made my asthma worse and I would start struggling for breath when I would get stressed when shortfalls occurred and when the Post Office took actions against us. I began to have blackouts and dizziness due to the immense stress and anxiety.

103. In December 2015 I was hospitalised due to a severe asthma attack. Prior to this incident, I had not suffered with my asthma for 15 years.
104. Since July 2015, I have also suffered 4 chest infections. Medical staff have put this, and my resurfacing asthma, down to stress and worry as nothing else in my lifestyle has changed.
105. The Post Office's actions took a toll on my partner who became withdrawn and depressed.
106. My children were also affected by having their parents become so stressed.
107. The actions of the Post Office have taken us to a dark place within our lives and we are struggling to get from it.

STATEMENT OF TRUTH

I believe the contents of this statement to be true.

Signed.....**GRO**.....Dated.....16/03/22.....
Shahnaz Rashid