

**Witness Name: Mr Mohammed Zubair Amir**  
**Statement No: WITNO218\_01**  
**Exhibits: None**  
**Dated: 11 January 2022**

## **THE POST OFFICE HORIZON IT INQUIRY**

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### **FIRST WITNESS STATEMENT OF MR MOHAMMED ZUBAIR AMIR**

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I, MR MOHAMMED ZUBAIR AMIR 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 currently live in Bolton and I have lived here all my life. I have been married to my wife for 27 years and we have 5 children.

#### **BACKGROUND**

3. I have always had a background in business. Before I became subpostmaster I ran my own newsagents from 1993 to 1997.

4. I then sold this business and moved into the fast-food industry. I ran two independent takeaways for about four years. The takeaway involved working nights and I no longer wanted to work nights.
5. I decided to sell the takeaways and move back into retail and that is when I bought the first Post Office.

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

6. I was attracted the role of subpostmaster because it was a respectable job. The Post office was well respected in the community and as subpostmaster you became a pillar of the community.
7. It also offered a steady income and at the time it was a trusted brand that I was happy to be working with.
8. The first Post Office we bought was a family business, initially my brother was the subpostmaster but then I took over in 2004. As a family we put everything we had into this. I saw this as a long term career for me, I really enjoyed running the Post Office and helping the local community.
9. I was a Subpostmaster of Westwood Park Post Office, 428-430 Worsley Road, Winton, Eccles M30 8HQ from 1 April 2004 to 7 January 2009.
10. Then I decided to buy a second Post Office and my brother left the first one so I was running two offices.
11. I was a Subpostmaster of Little Lever Post Office, 23 Market Street, Bolton BL3 1HH from 1 April 2004 to the present day.
12. In 2007 I bought a third office. I was a Subpostmaster of Farnworth Post Office, 52a Brackley Street, Farnworth, Bolton BL4 9EG from June 2007 to 1 July 2015.

13. My plans were to run the businesses up until retirement. I wanted to pass the businesses on to my children in the future to ensure they had a stable future.

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

14. I initially started working at in 2001 when my brother was the sub-postmaster there. I recall going to Stockport for a few days of off-site training provided by the Post Office.
15. It seemed like a waste of time and was not practical enough as it did not cover things in the same way you would when actually working in the branch. It also did not cover balancing in enough detail.
16. I had some further basic training from one of Post Office's trainers in the branch. Again, this was not particularly useful. I felt that more training and support needed to be available on an ongoing basis to help address issues as they arose.

#### **HORIZON HELPLINE**

17. I contacted the helpline approximately 2-3 times per month now but used to contact them much more than that. In the past I contacted the helpline 2-3 times per week at least.
18. I would often call to ask how to resolve discrepancies in the system but the issues could not always be resolved. The advisors were not very helpful at all and even now they cause issues and do not seem to know what they are doing to the extent that I do not feel there is any point in calling them.

19. I once called the helpline regarding a discrepancy of £2,200 and after following their advice on how to resolve it, it doubled to £4,400. I had to put a payment plan in place to repay this, despite this obviously not being my responsibility.

### **SHORTFALLS**

20. 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.
21. I would estimate that throughout my position in the branch, I paid or Post Office deducted in excess of £130,000 across all three branches.
22. All three of the branches experienced shortfalls regularly. Most often, these were in the order of £300-£400 each time and this occurred approximately four times per year. I would usually settle these straight away using my own cash.
23. Each branch would also suffer approximately two more significant shortfalls each year, often in the region of £2,000 per time, but I note the £4,400 shortfall referred to above. I also settled these as they arose but often needed to spread the payments out over a period of time.
24. I would use my overdraft to settle these shortfalls, for which I incurred charges and high interest repayments, and I also had to borrow money from friends or family.
25. I took up these issues with the Post Office and suggested that there were problems with Horizon. I was told that Horizon was spot on and could not make mistakes.
26. I suspected problems with Horizon because of the fact that these problems occurred at all three branches, so I knew it was highly unlikely that staff were stealing money from each branch.

27. To test the system I would also print off receipts showing a sales report and stock on hand and then re-print one five minutes later; they often showed different figures even though no transactions had been carried out in between the print-outs.

#### **AUDITS AND INVESTIGATIONS**

28. I cannot remember the dates but all three branches have been audited during my tenure. The audits always found a discrepancy, with the accounts being down by around a few hundred pounds each time.
29. I was allowed to reopen the branch after each audit but would just have to make good the shortfalls before the end of the current period. The Post Office would send a full report and request for the shortfall each time.
30. I did not have total faith in the auditors as I knew they could make mistakes. On one occasion, an auditor said there was a shortfall of approximately £1,000. I said I wanted to check myself and the auditor agreed to accompany me in doing so.
31. When counting the money, I found the missing cash behind the counter. The auditor accused me of putting the money there when she was not looking. I reacted angrily and was almost suspended as a result.
32. The way the Post Office conducted these audits was like the police raiding your home. It was always a surprise visit and they were often very hostile. I have seen no evidence of any adequate investigation carried out by the Post Office.

#### **SUSPENSION AND TERMINATION BY THE POST OFFICE**

33. I was not suspended by the Post Office.
34. The pressure from the Post Office forcing me to repay the alleged shortfalls became too much and my health started to deteriorate.

35. As a result, I resigned from my positions at two of my branches, and sold the branches due to my ill health caused by Post Office. I therefore lost the future income of these businesses. But I simply could not risk continuing due to the shortfalls and threats from Post Office.
36. Although I am still a subpostmaster at the remaining third branch, this is purely in name only. I have actively been trying to sell the business for at least the past 4 years. However, every time I think I have a buyer, it falls through. I have not been active in the running of the post office for the past 4-5 years and leave this to my sister and paid employees. My mental health and struggle with depression leaves me unable to involve myself in the active running of the post office.

#### HUMAN IMPACT

37. I suffered severe problems with the Horizon system at my three post offices. On a number of occasions there were cash and stock discrepancies for no reason on the Horizon system. I would try to resolve these by getting help from the Post Office helpline, which provided no assistance.
38. On one occasion I reported a shortfall to the Helpline of around £2,200. However, after phoning the Post Office helpline that amount doubled. I was therefore obliged to pay some £4,400. These problems continued.
39. I was the subject of audits and threatened with prosecution and civil action. This stress caused me to have a heart attack at the age of 33, just 6 months after I bought my third office.
40. I remember I was working in branch (Farnworth) in January 2008 where I was dealing with some discrepancies. I then had to go to the office in Little Lever, where my friend was the manager to investigate a loss of around £3000.00. This resulted in my friend

leaving his position and I was going over and over the paperwork but couldn't find the discrepancy. It was on that evening I had the heart attack.

41. Following this I surrendered two of my post offices and suffered massive financial losses as a result.
42. I was party to the group litigation against Post Office Limited, as such I am excluded from the Historic Shortfall Scheme. I received a tiny amount of compensation that came nowhere near to meeting my losses let alone the harms I suffered.
43. The consequences of being required to make good these apparent shortfalls involved struggling financially and losing my health.
44. I did not have the money to cover these shortfalls, I had to take out loans and borrow money from friends and family. This had a big impact on my everyday life, it was very stressful trying to cover losses. My salary wasn't enough to cover them, I sought help from friends and family and even then I ended up maxing out my credit cards which I am still paying off today.
45. It has also impacted my family as well, I had to borrow money from my brother and I now have to put up with him still making comments about helping me out.
46. The financial impact caused my family and me to suffer hardship for many years trying to juggle the debt between family, friends and credit cards.
47. I am currently on universal credit at the moment as I still have money I am paying off.
48. My health was severely impacted. I was young, fit and healthy, and a regular member of my local gym. But, the constant stress and financial pressure I was under caused me to have a heart attack at the age of 33.
49. Then a few years later I was diagnosed with depression which later escalated and I became severely depressed.

50. I used to be a regular snooker player and I enjoyed other sports but I completely stopped everything.
51. I spent most of my time at home, I lost my friends and no longer had a social life.
52. To date I still receive treatment for my heat and depression.
53. Initially, I began suspecting colleagues whom I had worked with and known for many years and actually had a close friendship with some. This caused friction between myself and staff members which led to several staff members leaving.
54. Other staff members starting doubting my credibility and honesty.
55. My Post Offices were situated in my local area where I lived. I was very well known in the local community, there was no escaping the situation it was constant.
56. I was shocked at the accusations against me as I had conducted myself honestly and to the best of my abilities at all times.
57. The accusations against me made me become fearful of my future, I didn't know what would happen and I was bemused because I went through all the paperwork I had over and over again yet I could see anything wrong, but still our cash was down.
58. I was never convicted as I borrowed more and more money from family and friends to make the cash balance.
59. I was under immense pressure as post office stated any shortfall not settled would lead to convictions or they would cut it from my wages.
60. All of my relationships suffered and mine and my family's reputation was damaged. As the news spread in our local community of monies going missing from the post office, we were accused of dishonesty and theft.

61. Everything I had built and worked for throughout all of my life had come under scrutiny.
62. Colleagues and friends lost their jobs. I had friends working in the branches I sold who subsequently lost their jobs and other colleagues left due to the shortfalls, some believed I was taking the money and when word got out it has not been the same since.
63. I stopped going out and socialising, I didn't want to be seen by anyone.
64. The scrutiny my family came under was awful. My wife and kids where being accused of theft and questioned whether the accusations were true. It was horrible.
65. My family and I are very close but they became sick of everything. It caused a strain on my relationship with my wife and she lost friends in the community as a result.
66. The main reason I decided to sell my offices was because of the strain it had put on my marriage. It was not fair to put my wife through this and put my family under so much pressure.
67. My depression got so bad that I haven't been working properly for the past 10 years.
68. I still have one office that I have been trying to sell for the past 10 years. It has been on the market for years but I have been unable to sell it to date. I paid a lot of money for this office as such I cannot just give it away for a fraction of the price.
69. This office is managed by my sister but I remain the Subpostmaster and for the past 5 years I have entered this office about five times. It has caused me so much stress I cannot go into it anymore.

**CONCLUSION**

70. I am very angry at the Post Office and the way they have treated me. It is appalling that this is a government establishment and we have only made it to this point now with all the noise that has been made over the past 20 years regarding the problems with horizon.
71. The post office has ruined my life.
72. All the stress and pressure they put me under destroyed my health at such a young age and that is something I cannot get back. I am on medication for my heart and I still suffer with depression.
73. I want the Post office to apologise to Subpostmasters and admit not only that horizon was faulty but also that they knew about the faults.
74. There is nothing they can do to change what has happened but the least they can do is compensate us for the losses they caused us.

**Statement of Truth**

I believe the contents of this statement to be true.

Signed:   
Dated: 21/01/2022  
**Mohammed Zubair Amir**