

WITNESS: KASHMIR KAUR GILL

STATEMENT NUMBER: WITN0169\_01

EXHIBITS: 0

DATED: Jan 20, 2022

**POST OFFICE HORIZON IT INQUIRY**

**FIRST WRITTEN STATEMENT OF KASHMIR KAUR GILL**

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, MRS KASHMIR KAUR GILL Date of Birth  GRO  of  GRO  
 GRO  will say as follows:-

**PERSONAL BACKGROUND**

1. I am 64 years of age.
2. I currently live in my daughter's home along with my husband, and son. The property has five bedrooms but with four adults residing there it can feel cramped. We also have my two grandchildren who are aged 11 and 16 years, visiting on alternative weekends.
3. I got married in 1975. My husband and I have been married for over 46 years. My husband had lived in the UK since he was 16 years of age, and his family owned a business.

4. I started to assist in the shop they owned and eventually I worked there full-time.
5. My husband and I worked very hard, around the clock such that we built our own large business and we eventually had 5 shops, a flat and a supermarket as well as our house.
6. We have three adult children, two daughters and a son. Our eldest child is my daughter who is 44 years old. My son is 41 years old and my younger daughter, who lives in Australia, is 38 years old. The children all went into further education and the family had a very respected status within the local community both for entrepreneurship and for their honest and hardworking ethics.
7. My husband and I were happily married. We were very fortunate that through hard work and discipline, we were able to fund lovely weddings for both our son and daughters and we also supported our children through university.
8. My father is still alive, he is 94/95 years of age. Sadly, my mother passed away five years ago, she was 83 years of age. My father lives in Canada with my brother. I also have a sister. I come from a very loving and caring family. I have felt very guilty that I have upset family members, particularly my parents.
9. My son went to study in Oxford and then moved there. We then also moved to Oxford. My husband and I bought my son a house and he wanted to start a Post Office. We helped him buy the Post Office also. He was only 22 years old. He then bought another Post Office.
10. We were all normal people before things went wrong with the Post Office, and after that, we are all struggling to get our lives back together.

## POST OFFICE HISTORY

11. My son had got married and wanted his own business.
12. We funded our son, so he was able to run the Post Office on Cowley Road initially and then he was approached to run the Underhill Circus Post Office too.
13. We moved into the property owned by my son, Balvinder Gill.
14. My husband and I leased the shop, so my son Balvinder could run a Post Office.
15. Balvinder was Sub-postmaster of both branches until he was suspended.
16. We also funded this with a total investment in the purchasing the lease of the business for around £150,000. This was paid for by selling the lease of the convenience store we had run for many years in Coventry and we then moved to Oxford to support my son and his wife.
17. My husband and I then helped with the Underhill Circus, so he could focus on Cowley Road. The long-term goal was that we would lease the business and then Balvinder could run the post office and we would earn an income from the shops and flats above.
18. I managed the retail business and oversaw the whole operation as director of GK Gill Ltd, along with my husband who was also a director of the company. This was our retail trading business and I was heavily involved in Underhill Circus Post Office first, before moving to Cowley Road Post Office.
19. We had a very happy and successful life. My husband and I both had private pensions. My husband and I worked in the Post Office and the shop; we did not have any other staff.
20. When I started at the Post Office, Horizon was already in place. I had no experience, but the previous owner offered to help; this was not much use and whilst he tried to help with balancing off, we relied on Balvinder as he was

running the other Post Office and had more knowledge. We were given no official training at all; we learnt as we went along.

21. We started having problems straight away, but I put it down to being new; it never balanced.

22. When I was doing the balancing, I would call my son and he would come over. He had the same issues at the other branch. We could never fix it.

23. We did not contact the Post Office as we were worried and thought we were doing something wrong; we would take the money from the shop to make good the shortfalls.

24. Every time we balanced; we would be short anywhere between £200 - £2000.

We could not afford to keep the Underhill Circus Post Office running so we sold it to try to make the Post Office on Cowley Road work and focus on that branch.

25. My son had been suspended from Cowley Road down to the shortfalls they had found. The Post Office had put in a relief Sub Postmaster which was then transferred to my husband, who then became Sub-postmaster of Cowley Road Post Office. I remained in my role as a branch manager which I was during my entire employment.

26. My husband, Gurnam, remained in the role as the final sub-postmaster until the business was sold.

27. We moved to Cowley Road where I worked with my husband. Cowley Road was a bigger shop and Post Office so there was myself and my husband and between 4-6 members of staff.

28. The problems at Cowley continued and we continued to make good the shortfalls. I did tell my area manager who advised that whatever the loss, this

needed to be made good and paid. This was the only assistance we had, and we were doing just that.

29. After I had been there 2 years, the auditor came. This was the first audit I had since taking it over. On the 17<sup>th</sup> June 2009 two Auditors visited my office. They arrived at the branch at 8:15am. I gave my husband a call to let him know; he came down later, not straight away.

30. They were there to audit and they showed me their ID and I let them in to do their audit. I told them there was approximately £50,000.00 shortfall before they started so they were aware. I was called in to speak to them and they said I was short £57,306.20 altogether including the shop.

31. They told me that they were going to take the post office off us, and I said I will get my husband to come. We were then asked to sign some papers; I am not sure what these were now. Because we wanted to keep the shop open and have an income, we knew.

32. A couple of days later I was called to have an interview, they asked where we could do this, so I recommended the back office of the shop.

33. I was interviewed on the 25<sup>th</sup> of June 2006, alone by two people and I was cautioned; the interview was recorded. During the interview I was so scared and worried as I had not experienced anything like this. I was only allowed to answer yes and no. Once they finished the interview, they followed my husband and I to our house where they searched both the house, including our bedrooms and they looked under our beds, as well as searching the car. They found nothing and they left. It was very distressing.

34. Post Office sought to prosecute me for Theft, Fraud and False Accounting.

35. My position at Cowley Road Post Office was terminated on 19 July 2008.

## **CRIMINAL ALLEGATIONS AND ANY PROCEEDINGS/CONVICTION**

36. As stated above, I was charged with theft, fraud and false accounting.

37. We appointed a solicitor and barrister, but only the barrister attended Court with me and my husband and Balvinder. I did not know what would happen.

38. We had a chat with the barrister who had been speaking to the Post Office and he advised that I must plead guilty as I could face a 10-year sentence in prison. I asked why, as I had not done anything, and I was told that they would drop a charge if I did. I had to agree as I did not want to go to prison.

39. I pleaded guilty and was sentenced on 9 April 2010. I went into the stand in front of the Judge. I felt like I was going to collapse, I cannot remember what was said as I was just panicking throughout it, I just nodded at the judge.

40. The Judge ordered the fine and legal costs, along with a victim surcharge.

41. I was given a suspended sentence and ordered to pay a fine of £500 and legal costs of a specialist fraud Solicitor, along with Barrister's costs.

42. I lodged my case at the Criminal Case Review Commission (CCRC). My case was accepted by the CCRC and has been heard by the Court of Appeal. My conviction was formally quashed by the Court of Appeal on 23 April 2021.

## **THE HUMAN IMPACT**

43. 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?**

44. Someone who had a Post Office up the road, and she was put in charge of running ours with two members of staff whilst we kept the shop open. Both my husband and I continued to work in the shop.

45. Between the end of June and beginning of August, I heard nothing from anyone. We got staff in to cover the shop as it was too much heart ache after what had happened, and I could not cope anymore.

46. I received a letter at the end of July/ August from the Post Office which said they were charging me with the three different offences, and when it was referred to the Crown Court, we were told to get a Solicitor, which we did.

47. We paid the shortfall back by selling our property in Coventry. We asked them to drop the charges against me.

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

48. We decided to sell our property in Coventry and had to use some of the money from the sale to pay the shortfall.

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

49. I feel everything I have been through over the last 11 years has aged me. I also get physical pain.

50. I visited my doctor. I went because of the stress of the money being missing and the anxiety this caused me. **GRO** I am unsure what they were.

51. My **GRO** started because of the prolonged standing and if things had continued to work out well with the Post Office, I believe I would have retired by now and I would have been going to visit relatives and enjoying retirement.

52. We were quite comfortable when we owned the Post Office and I feel our retirement has been taken away from us.

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

53. For a period of around 6 months, I lived in constant fear of going to prison.

54. I had to pay Court Costs of £1500 and the Costs which I paid to my Criminal Solicitor, along with the victim surcharge and the fine I received of £485.

55. I also got a suspended sentence.

56. The Post Office case has understandably had an impact on my finances and my employment.

57. We used to have successful businesses and a good retirement plan but instead my husband and I both have to work and we have to live with my daughter.

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

58. My financial losses included having to pay a fine of £485, victim surcharge and court costs totalling £1,500.

**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?**

59. The accusations have had a profound impact upon my mental health.

Previously, I was a woman of courage. My family and I could face anything.

60. Everything fell apart and I became withdrawn; people avoided me. I had nightmares, and often became tearful.

61. I thought I would go to prison and never come back.

62. It was and has been a very difficult period of time. Some people did not believe the accusations; they supplied references for the Court but it was still heart breaking that some people didn't believe me and I still see some of these people in the BP Express, when they call for petrol.

63. I do not do front of counter work at BP Express or anything that is related to money as I did nothing wrong at the Post Office, but I was still blamed. I cannot bring myself to do this again.

64. I avoid going to the area to do the shopping; we will travel further away just to avoid people and the anxiety it causes me.

65. I cannot go to the Temple to pray when other people are there. I have to go when it's quiet. I would usually go on a Sunday but now I go on a weekday to avoid people only the priest is there.

66. I avoided going to the doctor when I had sleep problems, because I did not want to see anyone. I considered counselling but only through private companies and we could not afford it. I did not mention this to my doctor, and he did not recommend any either.

67. My personality changed, I started to get angry with the family and this would cause more anxiety. I still become stressed quite easily and become anxious and nervous at small things.

68. My family life was affected; it caused a rift between my family and my son. I worry that the stress of the Post Office's actions and the situation with my family caused [REDACTED]

**GRO**

[REDACTED]  
**GRO**

69. During the period where I had been charged but not yet convicted, I would not get out of bed. I stayed in my room all the time. I used to be the one motivating and binding the family together. My husband would call me to come out of my room. I cut people off and didn't talk to anyone including my extended family for around 18 months.

70. I do still take some medication but try not to. The whole situation with the Post Office has had a significant impact on my well-being, my self-confidence and self-esteem and has caused me hurt. I have suffered over the last 11 years.

71. I have recently seen a Psychiatrist who has diagnosed me with [REDACTED]

**GRO**

[REDACTED] as a result of the extreme state of anxiety which I was enduring. I

have also been diagnosed with [REDACTED]

**GRO**

[REDACTED] noting that I have lost confidence, trust in others, and I harbour a sense of guilt and shame, as well as irritability, and episodes of panic, along with feeling depressed.

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

72. We had already employed someone to run the shop before the court hearing.

This continued as we could not face the community or the job itself, it was so heart breaking.

73. I did not work after that point for a couple of years. I had no option but to go on the dole for a bit. It got to the point when we needed to release some money. My parents had already sent us money to help but we needed more so we sold our other property and then we sold the shop to the lady that taken over the Post Office, as indicated previously.

74. We had to sell it at a reduced value, the buyer knew the position we were in and so we were at a disadvantage.

75. As a result of my criminal conviction, I could not work in just any job.

76. Initially, I started working at the Little Chef in the kitchen, cooking and cleaning. I earned £6 per hour and worked whatever hours I could get amounting to approximately 40-60 hours. The manager at the Little Chef gave me so much confidence back, she could see that I had been through a difficult time, but she believed in me. I finished this role about 2 years later when they sold it to Starbucks. I was able to continue working for Starbucks on the minimum wages. I worked there for approximately 6 months but then my husband had started working at the BP garage and I applied to work there originally as a cleaner.

77. I am still working there now as a supervisor, but I am currently on sickness leave.

78. I was still frightened to meet with people as many people in Oxford knew me. I was afraid to face people, but I had to work to support my family.

79. I am currently living at my daughter's house, we could not afford the mortgage so I have been living with my daughter for the past 5 to 6 years.

80. It got to the point when we needed to release some money; my parents had already sent us money to help but we needed more so we sold our other property and then we sold the shop to the lady that had taken over the Post Office. We had to sell it at a reduced value, the buyer knew the position we were in and so we were at a disadvantage.

81. Had the whole affair with the Post Office not occurred, we would have carried on working the Post Office and shop until retirement age. We would have had our own home, a number of properties and a good retirement. My husband and I were affluent people before the Post Office disaster.

82. It is still upsetting to see everything in the newspapers and every new event related to the Post Office investigation triggers the same memories.

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

83. My parents were very upset about the Post Office case and it affected them badly. My father was immensely proud that I owned the Post Office, and I was doing well. They were also proud of the business that my husband and I owned. Then suddenly everything came to an end, and they found it upsetting.

84. As a result of the Post Office's actions, I lost contact with a lot of my extended family and friends. The family name was tarnished.

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

85. As regards to my son, we did not speak for a few years because we sadly chose to believe the Post Office when he was originally accused, and I still feel bad about this to this day.

86. My son sadly went on to develop  **GRO**  He has been diagnosed with  **GRO**  and he has had  **GRO**   
**GRO**

87. My elder daughter got divorced after the Post Office incident. She was spending a lot of time with her father and I and her husband and in-laws did not like that. They started saying bad things about the family and about the issues which were in the news and this eventually led to the divorce.

88. My youngest daughter took a master's degree and she moved to Australia. I feel the Post Office conviction was a main factor for her move.

89. I still feel embarrassed although I know I have not done anything wrong. Sadly, things do not go away; they still stay within.

90. The conviction has had a significant impact on myself, husband and son, along with our wider family. We all now live with my daughter and do not have the financial security and respect we should have had, after all our years of hard work.

91. It has impacted on my mental health and I am no longer the same person I was prior to this incident.

## CONCLUDING REMARKS

92. Previously, I would have described myself as a strong woman of courage. My family and I could face anything together.

93. Everything fell apart and I became withdrawn; people avoided me. I had nightmares, and often became tearful. I thought I would go to prison and never come back.

94. Nothing can undo what my family and I have been subject to, this will stay with me for the rest of their life.

### Statement Of Truth

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

Signed:

 **GRO**

Kashmir Gill (Jan 20, 2022 10:38 GMT)

Position Or

Office Held: N/A

Print Full

Date of signature: Jan 20, 2022

Name:

MRS KASHMIR KAUR GILL

FILE REFERENCE  **GRO**

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