Witness Name: Chirag Sidhpura Statement No.: WITN0085 01

**Exhibits: Three** 

Dated: 11 March 2022

## The POST OFFICE HORIZON IT INQUIRY

FIRST WITNESS STATEMENT OF CHIRAG SIDHPURA

I, Chirag Sidhpura, 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.

## **BACKGROUND**

- 2. Prior to becoming a subpostmaster, I worked with my father-in-law who ran a post office in Reigate, and I worked with him for approximately 2 years.
- 3. Before this, I was a self-employed computer engineer maintaining 30 sites throughout the UK, servicing and maintaining an IT infrastructure on a mass scale. Sadly my contract came to an end due to government cuts. I was therefore very pleased to be

able to work with my father-in-law and enjoyed the work immensely, particularly as it involved working with the community to make a difference.

- 4. I enjoyed the work with my father-in-law and when the post office in Farncombe became available I jumped at the chance of becoming the subpostmaster. It would provide me and my family with stability and a good standard of living. I intended to run the post office until retirement.
- 5. I became the subpostmaster of Farncombe post office on the 21 January 2013. I remember the day very clearly as it was a landmark day for me. When I took the role of subpostmaster, I did so with great passion knowing I was going to make a difference to the local community.
- 6. To purchase the business, I had limited funds and as security for the bank loan, my parents-in-law put up their house as collateral. As the business was intended as a long-term investment and a sound business idea, I had no doubt that they too would benefit from the investment.
- 7. The post office was outdated, with fixtures and fittings dating back over 40 years. After taking over the branch, I swiftly adapted the shop front with an automatic sliding door, making it accessible to all and in line with disability regulations. The branch is inside a retail, convenience store.
- 8. Prior to taking over the branch, I had done some research on the local area. I discovered that there had been a branch of Lloyds TSB directly opposite with an ATM which closed a short while back and the ATM was well missed. The previous postmaster had already put in place with Post Office Limited to have an ATM installed, which I inherited and accepted the transfer of application. The Post Office acted upon this very quickly and the ATM was installed at the end of August 2013.

- 9. Prior to being interviewed for the role as subpostmaster, I created a financial forecast for growth. This was a mandatory requirement to be appointed. I had predicted a growth of 2% per year which is realistic in most business markets. I had underestimated my capability and with hard work and dedication to the job I loved, I increased business by approximately 10% in my second year.
- 10. I worked with Post Office Limited in improving the branch, and in August 2015 a modernisation programme began whereby the layout moved from a fortress style to open plan. To match the new layout, I fully refurbished the retail side. At this point, I took a pay cut of £12,000 per annum, in accordance with the National Transformation Scheme, but I was determined to push forward the business to make up for the salary loss. I had no choice in this matter and was forced into the programme as I would have lost out on the compensation for surrendering my old contract.
- 11. The community were thrilled to have such a modern branch on their doorstep. We closed for 2 weeks for the renovations, but I ensured that the ATM would still be up and running to try to minimise any inconvenience, especially to the customers who were using Post Office card account ('POCA') cards to withdraw money as this was the only machine in the area that could be used.
- 12. My passion and pride in the branch and the community never waned during this time. I extended the opening hours to 7 days a week, even sacrificing time with my family and friends. I spent up to 71 hours a week behind the post office counter, serving the community.
- 13. In addition to investing in the refurbishments, I also paid for new staff uniforms, so we all looked professional and were immediately visible to the customers when they entered the shop.
- 14. There were some initial teething problems following the transformation. These were resolved swiftly between me and Post Office Limited. Several security risks were pointed out, drawers that did not lock, no proper place to store cash etc. I rectified

these immediately working with Post Office Limited which I had to close for a further 2 days to have new counters installed overlooked by Post Office officials, Stuart Scarle and Shree Balachandan.

15. The cash machine was a great asset to the local community. On average, approximately £50,000 to £60,000 was dispensed a week and approximately £2.8 million a year minimum.

### **TRAINING**

- 16. I had assisted the appointed manager at my farther-in-law's post office with the end of day procedure, end of week procedure and end of month procedure but I had never done it alone. Upon appointment, I was advised by my area manager, Nigel Allen, that it would be a waste of time sending me to classroom training as I had already worked in a branch and that on-site training would be the best way forward. I agreed. Upon takeover, I had Cindy Kennard (an Auditor & Trainer) assist me for 2 weeks showing me how to do various tasks, which included end of day and end of week balances. This was for the 2 counters I had.
- 17. When the ATM was installed, in August 2013, I received some training from the Bank of Ireland representative who went through how to print out the end of day figures and what to enter into Horizon. I had my brother-in-law attend the session with me to ensure that I had him as back up if I missed anything.
- 18. I do recall the training was very brief and was a basic demonstration of the procedure.
- 19. The trainer went through the balance sheet outlining: Total amount loaded = Total remaining + amount rejected + amount dispensed.
- 20. A very basic and easily understood calculation and when I went through this with the trainer it matched.

- 21. I was given a folder to refer to, which included how to change the passcode on the digital lock, what to do with retained cards, and what to enter into Horizon. I was simply shown the basic procedure and a balance sheet and told that if I followed that I could not go wrong. Unfortunately, this was not the case, and it was obvious that there was something not right with the figures when I was balancing the ATM.
- I later learned the training I had been provided with by Post Office Limited was incorrect. I was not told how to check the figures on the printed slips accurately, or to cross reference figures between Horizon and the ATM as they both work independently. I was told to follow the blue and white sheet and you will not go wrong. Again, as far as I was aware, what I was doing was fine as Post Office did not tell me otherwise, but to just take the printed figures from the ATM machine and enter them into Horizon.

### HELPLINE

- 23. I was told that if I had any questions or problems, I should call the Helpline. When the figures did not balance for the ATM I called them for assistance.
- 24. After the ATM was fitted in 2013, things were not right and I was showing massive losses and massive gains. I contacted the Helpline and requested that someone come to the branch immediately to assist and sort the problem out.
- 25. A lady named Cindy Kennard came to the branch. She went through the process of the balance sheet, loading the ATM and how to account for the money in the cash machine.
- 26. I was told by Cindy that everything had been sorted and to continue to do the balancing as she had shown me.

## **SHORTFALLS**

- 27. In this section, I set out in very brief detail my experience of shortfalls arising from deficiencies in the Horizon 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.
- 28. I always had discrepancies of the Horizon system but only small ones of a few pounds as it took end of day transactions to catch up when doing a cash declaration. I would put in my own money to make good the shortfalls as I believed I was contractually obligated to, and it was not worth my time to try and establish small amounts of money of £20.00 or under.
- 29. At the time I thought nothing of the shortfalls and made sure I balanced 0.00 as I should and had been trained to do. How I rolled over the stock units and then the office on TP at £0.00 was when doing a cash declaration, the system would display if there were a shortfall or surplus. If the system showed a shortfall, then put the money in, readjust the cash deceleration and continue. If the system showed a surplus take the money out readjust the cash deceleration and continue. This then shows a £0.00 figure on the accounts.

### **AUDIT AND SUSPENSION**

- 30. Approximately four months after taking over in 2013 the branch was audited to ensure everything was OK and indeed it was. There was a small shortfall which I was asked to make good, which I did immediately on the spot. This was before the ATM was fitted.
- 31. I was not audited again until 10 October 2017. Two male auditors attended (Anjum Zuberi and Bhupendra Shah) my post office at approximately 8am. I was not given prior notice. However, I welcomed them openly as I had nothing to hide. I offered them tea, coffee, or a cold drink and had asked to give me a few minutes while I sorted my children out as I was doing the school run.

- 32. I was asked to log into the system for the auditors and they took control of the Horizon system by adding and creating their user ID onto the Horizon system and began the audit. I wondered why they needed to log into the system at my branch as they should already have the live data on their laptops. I thought they should be asking to see the cash and stock to check against their system.
- 33. At the time I had my two children with me as I was going to drop them at school. I quickly made alternative arrangements, so I was there to assist with the audit.
- 34. The auditors asked me where everything was. I showed them around and opened everything up to them, the safe, filing cabinets and every cupboard as I had nothing to be afraid of or nothing to hide.
- 35. At the end of the audit, I was informed that there was a shortfall of £57,500. I thought this was a joke. I was in shock. I had only done a rollover of the system the week before and it balanced. (Note When I had done the balance the week before on the Wednesday, I had misplaced my ATM safe key which I had found the following morning underneath a bag of coins in the main safe. This meant I rolled the system over with the figures as they were without adjustment).
- 36. The auditor told me that the matter was to be escalated to a tier 2 audit which meant they had to recount everything again in fine detail to confirm and cross reference with. Anjum, the lead auditor had then called Anita Bravata the contracts advisor, who asked me what I had done with the money and what knowledge I had of the loss. I could not answer the question as I had no idea how the shortfall had occurred. At this point Anita Bravata suspended me.
- 37. I offered a cheque for the full value on the spot although I knew I did not have the money in my account. This was rejected by Anita Bravata. I also asked for an

immediate temp to run the branch as this was the start of our busiest period. This was also rejected. I just wanted the branch to continue running.

38. At this stage I completely broke down. I felt sick to my stomach. I picked up the phone and called the National Federation of Subpostmasters as directed by Anjum Zuberi,I the lead auditor. I was passed from one person to the next with no assistance.

## **INVESTIGATION**

- 39. The day after the audit, I had a phone call from Matt Mowbray, The Post Office Security and Investigations Manager. I was asked how the loss occurred. I explained that I had no idea and suggested that there must be a system error. His response was "Everyone says that".
- 40. I was offered two possible scenarios. He would have a very difficult conversation with the contracts advisor if I were able to pay the money back immediately (I was also reminded I was contractually obliged to do so) or if I could not pay the money back, the case would be passed onto the legal team, and I would likely be charged and sentenced. He advised that the Post Office had brought successful prosecutions before that had resulted in a 2-year prison sentence.
- 41. I was terrified. I had never been in such a situation in my life. I have never been in trouble with the police. At this point the only person I could turn to was my father-in-law as he had always guided me in the right direction. He agreed to pay the full amount. This was from the insurance money left from the sudden death of my mother-in law not long before.
- 42. On 12th October, which also happened to be my nine-year wedding anniversary, £57,543.92 was paid over the phone via debit card, all within 48 hours of the audit.

- 43. On 18th October 2017 at 10.22am, I received an email from Matt Mowbray inviting me to a criminal interview. At this stage I had arranged a meeting with Keith Richards, a member of the NFSP based in Newcastle. I travelled to Newcastle to meet with him.
- 44. After approximately 30 minutes of explaining what had happened, the advice from the NFSP was to resign and find a temporary subpostmaster to keep the store running or continue to fight the Post Office and instruct a criminal solicitor as they would not be able to offer me any further assistance.
- 45. I was not in a financial position to obtain private legal representation, so I turned to the NFRN, the Federation of Independent Retailers and within 12 hours I was appointed a criminal solicitor, Michelle George of Blackfords.
- 46. The interview, which was meant to be under police caution as stated in Matt Mowbray's email, was arranged for 26th October 2017 at Barnet Crown Post Office in London. I was very anxious, scared, nervous and depressed. The interview was conducted by Matt Mowbray and Mr Watson, the Post Office Security and Investigations team. No police were present which differs from the email that was sent to me by Matt Mowbray.
- 47. I made it very clear at the start of the interview that I was not going to admit to stealing or taking the money. I was advised that a decision would be made within 7-14 days as to whether the Post Office would take matters further. At the end of the interview the audio recording device malfunctioned and the CD would not eject. I was told the copy would be sent to me, which never happened as the machine malfunctioned the recording did not exist, so I requested a written statement from the investigators regarding the accounts of the interview.
- 48. It took approximately 8 weeks of chasing the Post Office for updates. Finally on 20th December 2017, an email arrived from Matt Mowbray stating that the Post Office were taking no further action and the matter would now be referred to a Contracts

Advisor, Paul Southin. The reason why it took so long was that apparently the investigations team only review cases once a month.

- 49. I was invited to an informal meeting with Paul Southin on 15<sup>th</sup> November 2017 to discuss the loss and how it had occurred. I attended with a NFSP representative. I was very open and honest and hoped I could put the case for my innocence across. I had written a pre statement to read out to the contracts advisor and handed a copy of this to him.
- 50. I presented Paul Southin with supporting documents. I argued I had a successful business and why would I jeopardise it? I showed a petition my customers had signed in my defence. He dismissed this as being worthless. He stated that they had no idea what I was getting up to behind closed doors.
- 51. At the end of the interview, the Post Office Contracts Advisor, Paul Southin, requested photocopies of all my ATM paperwork dating back from 1st August 2015, consisting of printed slips from the ATM and Horizon entries. I was more than happy to provide these but was confused as to why he did not have all this data already.
- 52. This process took me approximately 60 working hours with the help of a family member. I was also advised by a current serving postmaster and accountant to create an excel spreadsheet that would give a clear picture of ins and outs. I can produce this as evidence if required.
- I met again with Mr Paul Southin on 5th December 2017 in Norwich to physically display my findings. There was a discrepancy of approximately £53,000 from 1st August 2015 to December 2017. I was able in this spreadsheet to track the losses and gains I had been held accountable for; the spreadsheet showed inconsistencies in the figures which were not of my making but direct from the ATM itself.
- 54. I assumed the matter would be dealt with swiftly as I had shown evidence that the system could have caused the error. However, I was left in limbo for some time, my

calls were not being returned. I was on the receiving end of abuse from customers because the post office remained closed. Furthermore, this was my livelihood and I had been suspended without pay. I had a family to feed and bills to pay.

- 55. On 5th February 2018 **GRO** I received a letter advising me that my contract had been terminated with immediate effect with no right of appeal.
- 56. I felt as though I had been hit with a ton of bricks. I could not breathe. The termination was confirmed on the same day via an email from Paul Southin advising me to contact the NFSP as he can no longer assist. I had no supporting documentation from the Post Office, no detailed explanation, just a letter outlining my contract was being terminated with immediate effect and outlining allegations of breach of contract.
- 57. I was angry, upset, devastated, every emotion you can think of, I had questions that I wanted answers to but no one to answer them. Rebecca Morris, the Post Office area operations manager, attended the branch two days after I had advised her that my contract has been terminated, to list and arrange for all equipment to be removed.
- I then contacted Paula Vennells (CEO of Post Office at the time) via email who responded back straight away. Paula asked Alisdair Cameron, Chief Finance Operating Director to have a review of the case. At the same time, I had obtained a copy of the hand signed petition organised by my customer (Eleanor Shaikh) and the community against my suspension, which I had forwarded to Paula Vennells and Alisdair Cameron via special delivery.
- 59. A week later I received an email from the Flag Case Advisor detailing that reinstating me as subpostmaster would pose a risk to Post Office funds as the loss of over £57,000 could not be explained. It also said I was now more of a financial risk because I apparently owed my father-in-law that sum of money. Furthermore, I had apparently had a high volume of failed cash declarations and had not sent money back when requested to do so, which puts government funds at risk.

- 60. I was shocked, as this had never been brought to my attention. I had never received a phone call, letter or a pop-up message on the Horizon system saying X has not been done. I was doing everything I should have been doing.
- 61. I refused to accept this. I arranged a meeting with Jeremy Hunt, my local MP who verbally spoke to Paula Vennells requesting an appeal. Paula Vennells agreed to do this and assigned an 'Independent' person to do a review. I had a call from a lady named Angela Van den Bogerd, People Services Director requesting a meeting to discuss the case further, and to meet with an open mind.
- 62. A date was arranged but the NFSP representative could not make it so I asked if my solicitor could attend. Angela Van den Bogerd declined this and said it would be inappropriate. I rescheduled the meeting when the NFSP could attend as this was the only option I was given and allowed.
- 63. I was advised by a friend to request, under the Data Protection Act, a copy of the Case File from Post Office. 3-4 weeks later I had received the case file including the decision rationale created by Paul Southin which concluded there was no evidence found for the shortfall.
- 64. Paul Southin further outlined in his document that: 1. there were no explanations as to how the loss had occurred. 2. There was a failure of cash declarations. 3. Money was not sent back when requested to do so.
- 65. Once again, I was angry, shocked, and felt very let down by an organisation that I put my heart and soul into, not to mention the amount of finance I had put into the business. Should it not have been due diligence of Post Office to have brought this to my attention earlier if it was going on for a long period of time? The system never told me or had shown me any different. Since opening longer hours, I was always declaring and checking cash and stock after closing my branch at 7pm. This went on for more than two years. If it was not a problem during that time, why was it now?

- 66. In Paul Southin's decision rationale, it also said that re-instating me as subpostmaster would have brand damage because the branch had been closed for such a long period of time. I was confused by this as with the correct support and guidance from Post Office it would be upholding the brand.
- 67. Paul Southin also wrongly implied that my retail business was struggling, which posed a risk to Post Office funds. Where did this information come from? Paul Southin declined to comment when challenged. He had written a report based on assumptions and lies.
- 68. I met again with a NFSP representative and showed him the case file, all he kept saying was 'Where has this money gone?' I had told him about the structure in my office and what I had done and how I was doing it in detail. All I got told time and time again was that the Horizon system was 100% accurate and picks up anomalies. The system works in a simple maths format, 2+2=4 and is NEVER wrong.
- 69. The NFSP representative was adamant someone within my branch must have taken the money and time and time again I said if someone walked out with £57,000, I would surely have noticed. Even if it was taken in small chunks; I would see money missing when cashing up and balancing on a weekly basis. There was only ever me, a manager and two part time staff. I was told if it was not me it must be my manager as we were the only two with access to all areas.
- 70. I went off to do more investigative work and saw if there was a life-style change, but looking back, also looking at bank statements etc, everything was normal, but if someone took that amount of money they would have to hide it somewhere and somehow.
- 71. I had met with Nilesh Joshi, a NSFP rep, at his branch in East London to explain further and demonstrate the setup in my office. Nilesh used a different setup and was not fully aware of the setup of individual stock units as opposed to a shared stock unit. Unfortunately, alarm bells did not ring and I was very trusting of what I was being told.

- 72. I also questioned the issue of cash declarations and what was a 'failed cash declaration'. My understanding of a failed cash declaration is when a cash declaration has not been carried out at all. When I asked the question to the NFSP rep, he also agreed. I know for a fact that I had shown cash declaration print outs demonstrating that they had been done. I now know that when a cash declaration has not been carried out the day before, an error message appears on the screen the next morning when you login. I have obtained the actual image of the error message from an anonymous source. Which can be provided if required.
- 73. Allegedly I did not send money back when requested to do so. No one has ever been able to elaborate on this breach to date or provide any evidence about this. If it was a long-standing concern, should it not have been bought to my attention earlier as the subpostmaster?
- 74. Since meeting with Angela Van Den Bogard for an 'independent' review, everything was based on the lies of Paul Southin and the report he had written. Angela Van Den Bogard's decision was the final one and Paula Vennells was sticking by that.
- 75. After a phone discussion with Angela Van Den Bogard, just after she had given her final decision, in agreeance with Paul Southin, she said to stop looking back at what had happened and look to the future to concentrate on my retail business and how to get the post office opened again.

## **RE-OPENING OF THE BRANCH**

76. Ms Van Den Bogard advised me to get a family member to apply for the position. So I mentored my brother-in-law through the process, the Post Office agreed to get him in as a temp to apply for a permanent position. I had to carry out works at my own cost which was not a problem as I was doing this for my community. Works that had

to be carried out was to secure and separate the retail counter to the post office counter and also have a dedicated secure area in the back stock room with a secure locking system.

- 77. On Monday 18th June 2018, Janad Tanwir, a Post Office auditor and trainer, came to the branch without prior appointment saying he was here to open the post office. I had no knowledge of this nor did my brother-in-law, who was coming in as a temp. We rescheduled the actual opening date for Friday 22nd, 1pm opening.
- 78. The auditor left to go home. About an hour later he came back and said he had been told to do a transfer audit. I was happy for him to do that. I did tell him that the safe is covered by CCTV. I wanted him to check the seals on the safe before opening it. Which he did and everything was fine, he was happy that the seals had not been tampered with and were all intact from the images he had been sent.
- 79. He then logged onto Horizon and the system showed transaction acknowledgements, which meant the Post Office Limited owed me money.
- 80. After printing various slips off Horizon, he took out his note and coin counting machine and found a system loss of £5,050. He was shocked and did not know what to say except that I was liable for this loss.
- 81. The auditor then phoned Anjum Zuberi, who had carried out the previous audit that had led to my suspension. He confirmed that I was liable for the shortage as I had signed off the accounts and documents on the day of the audit. This was incorrect as I had not signed a single bit of paper. The system had not been functional for 8 months, the safe was not opened since the last auditor sealed it, where did this alleged shortfall come from? I would also like to point out that during this period, all cash and stock was left on the premises which totalled approximately £100,000.
- 82. I refused to pay the Post Office a single penny. The auditor had then changed the figures on Horizon to show 0.00 balance at first, then to show the £5,050 loss, which

is classed as false accounting as he has not physically put this money in. I then rang Angela Van Den Bogard to explain the situation, she spoke to the auditor then told me no to worry and she would take care of the new 'shortfall'.

- 83. On 22nd June 2018 the auditor returned to open the branch. Due to high volumes of old Christmas stock etc, the branch did not open for trade until 4pm instead of 1pm as he had great difficulty with getting cash and stock to balance on Horizon.
- 84. I had done everything in my power to have the branch re-opened to serve the community. For 8 months it was closed, and I received no income during that period or even to date. I gave up my post office business without getting any financial gain and gave a percentage of my retail business away.
- 85. The auditor returned on 22nd June 2018. He had said to keep an eye on the ATM as the Bank of Ireland had carried out an update on the system which throws the figures out. The auditor had loaded the cash machine on 18th June when he came in and turned it on for the community to use, which was great.
- When it came to do the balancing on 27th June 2018, surprise, surprise, there was a discrepancy between the 'Dispensed Since Load' figure and the 'Withdrawals Value'. As instructed, we took these values and input them into the Horizon computer system. Shortly after, Post Office Chesterfield Postmasters Accounts sent my brother-in-law, the new subpostmaster, an invoice for the alleged shortfall of £5,050 to pay immediately.
- 87. To a postmaster who was not even on site or anywhere near this post office at the time on 18th June 2018. How can this be? To date no one has been able to answer the question. But we/I still fight for the answer.
- 88. I was asked to sign a declaration under the Secrecy Act by the auditor and trainer who reopened the branch, which I refused. When I requested a copy of this document to send to my solicitor for advice, he would not allow me to copy it. When I questioned

why I should sign it, I was told that it was to prevent me from discussing financial details of the branch. I declined to sign anything.

### **HUMAN IMPACT**

- 89. I cannot begin to describe the array of emotions I felt on being accused of theft/dishonesty by Post Office Ltd. I put my heart and soul into the business. I worked very closely with the surrounding businesses on behalf of the Post Office. I supported every walk of life that came through the door.
- 90. The Post Office and the NFSP made me feel incompetent, stupid, and careless and I began doubting myself and everyone around me, including my family members. I knew the money had not been taken, it is not a small amount of money especially when the Post Office were telling me it had happened within six months.
- 91. I was suspended and my office was closed throughout the busiest time of the year, I had spent approximately £6,000 of my own money to buy stamps from another local post office to sell to the less abled and older customers that could not travel. I did not make a profit from this as it is not just about the money.
- 92. My feelings and emotions have been all over the place, I had three young children to feed and house, bills to pay, and I was the only one with an income.
- 93. I gave everything to my community. I sponsored the local Farncombe darts team, the local day centre where the elderly and less fortunate went to have food and socialise. I helped raise money for local schools to help deprived children. I began offering free local delivery for people who could not get to the store due to physical or mental issues.
- 94. I am an extremely caring individual with a great passion for my work. It was the reason I got out of bed in the morning.

- 95. I was well loved in the local community. Following my suspension, without my immediate knowledge, two residents launched an online petition and a paper-based petition to have me reinstated while the investigation took place. This petition got hundreds of signatures within 48 hours, which makes me proud as it shows the type of person I am. One comment from a local lady wrote "I would put my life on the line for the honesty and integrity of Chirag".
- 96. I worked extremely hard, and my family worked hard. I sacrificed my family and social life to serve our community. The post office was open 9-5.30 Monday to Friday and 9-12.30 on Saturday, closed on Sunday. That's 46 hours working. We then changed that to working 71 hours per week for less money.
- 97. I invested thousands into the business with a small loan, to get accused of taking £57,000 from the post office was soul destroying. Where can that amount of cash be hidden? Personally I would not know where to start.
- 98. All I have done is work hard and given 100%. I developed the business, not only the retail but the post office and had taken it to the next level serving approximately 1400 customers per week, nearly doubling the numbers from when I took this business over in 2013. I did this with pride, passion and dignity.
- 99. I lost everything overnight, my dignity, respect and everything which I built over the course of 5 years, the Post Office took it all away without a proper investigation or explanation, with no care as to how a family man would support his family without pay or financial support.
- 100. I was angry and felt betrayed from the very company that claims that the postmasters are one of the most vital of workers. Without us, Post Office would not exist and be the Network they brag about today. I am still angry, frustrated, betrayed all these months on. I still have not been given answers to my questions.

- 101. I did the correct thing and that was to go through Information Rights, managed by Kerry Moodie to collect information. This has also been a challenge with requests being delayed with no given reason.
- 102. I escalated matters. My frustration was still there and getting worse, I broke down and did not know which way to turn, my family life was suffering, and interaction with my children was getting worse. After talking to my doctor, I was prescribed Sertraline anti-depressants which have helped.
- 103. The relationship with my wife has deteriorated over the years. I have no marriage left, the reason for this is the Post Office broke me as a human. I had to put everything and more into proving my innocence rather than enjoying time with my family. My wife wants time which I cannot give. This has destroyed our relationship and we now only have a marriage of convenience due to having children together. Thank you, Post Office Limited. August 2022 would be 14 years of marriage and 20 years of being together as a couple. This was stolen from both of us.
- 104. My eldest child at the time was 7 years old. She asked my wife if her Daddy was going to jail. This came at a point where I would leave home before they woke up and came home after they went to sleep, as I did not know what the Post Office were going to do.
- 105. The Post Office can pay millions in compensation or pay-out's, but the one thing which not only me but many others want back is the time they have stolen from us.
- 106. Luckily, after my brother-in-law took over the post office in June 2018, he was offered a permanent position. I was then cleared to work with him.
- 107. I am now the branch manager of the same branch I was accused of stealing from. With access to all the areas where Post Office accused me of losing/stealing/taking/not managing government/Post Office money of the value of £57,000. How ironic. My income has been drastically reduced, having to do two evening jobs till late at night to supplement the lower pay despite often being in work at 5:30am to do the papers

# **CONCLUSION**

- 108. I require closure, I want people to feel what I felt and what I am still feeling.
- 109. I have pride and passion and have been born and bred in a retail sales environment.

  This was nearly stripped from me by the actions of Post Office Ltd. I would like someone to be held accountable for all the heartache I have been put through.

### Statement of Truth

Signed: GRO Dated: 11th MARCH 2022.

Chirag Sidhpura