Witness Name: GRO
Statement No.: WITN0283_01

Exhibits: 1 Dated: 04/02/2022

THE POST OFFICE HORIZON INQUIRY

FIRST	WITNESS STATEMEN	T OF GRO

INTRODUCTION

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. I live in Oxford with my wife **GRO** who is also a core participant in this Inquiry.

 We have 2 children, one son who is 24 **GRO** and in his last year of medical school, and a daughter who is 21 **GRO** and graduated from university last year and works in **GRO**; as a recruiter.
- We are still in the same shop with the same business as when we had the post office.
 We are living in the same house, which is only 10 minutes away from the shop.

- 4. We had moved to this house to be closer to the post office and shop as before we were living in a house that was a 45 minute drive to the post office.
- 5. I was a Prison Officer for 10 years, it was an excellent job. I started at London

 GRO prison, and 5 years later an opportunity to work at a new prison in

 GRO came up. I liked what I saw so I moved.
- 6. When I moved into Oxford, I met **GRO** my better half, and in 1992 we got married.
- 7. In 1998, I retired from the prison service. **GRO** was still working as deputy head teacher so I was looking for a business to start up and something to take me into my retirement.
- 8. We were looking for secure job, which would last to retirement and give us a good and regular income.
- 9. The Post Office service, their reputation and the name postmaster carried very positive messages for us.
- 10. Because of the way it was set up, GRO worked part time and was the company director of our limited company, Kanbri (UK) Limited, so we decided she would be the subpostmistress and I would be the manager and look after the shop. As we understood it, the Post Office would not allow a limited company to be the postmaster, and that role had to be fulfilled by an individual so we thought it would be best if GRO was the postmistress, as she was the director of the company.
- 11. We thought the post office would work nicely around our family life; this was the whole point of taking it on. Where we lived previously, it was a 10 min drive through country roads for GRO to work, but it was a longer drive for me. I would wake up at 4.30 am to drive to shop and open up, as time went on staff would open and I would get there at 9 am.

- 12. **GRO** was to continue being a school teacher and deputy head, at the time we had 2 young children (a 1 year old and a 4 year old). **GRO** was in a job share for that post which gave her sufficient time to do work as well as look after the children. I was going to run the shop and **GRO** could help out as it went along. We thought we could manage.
- 13. My wife, **GRO** was a Subpostmistress of Rose Hill Post Office, 2 Courtland Road, Oxford, Oxfordshire OX4 4JA. I was the Manager and dealt with the day to day running of the branch. We bought the business in 2001 and had the branch from 3 September 2001 to 15 July 2004. I do not remember ever signing a formal contract with Post Office Ltd as my wife was the official subpostmistress.
- 14. I operated a retail business from the premises, namely Rose Hill Newsagent. Rose Hill Newsagent was owned by our company Kanbri (UK) Limited. The retail business sells a variety of convenience items including food, confectionary, drink, alcohol (it was a mini market).

TRAINING AND SUPPORT

- 15. The appointment started in 2001 after the introduction of Horizon.
- 16. Post Office trainers attended the branch for 2 and a half days. Prior to running the branch, I was a Prison Officer so I was therefore unfamiliar with the running of a post office.
- 17. The Post Office onsite trainer showed me how to perform basic transactions on the Horizon system, such as selling stamps and taking payments from customers. As the system was new to me, there was a lot to take in.

- 18. I remember the trainer going through the balancing process with me once. However, this was a very basic balance as we had only been trading for a matter of days. They showed me how to navigate the screens; everything went through as it should.
- 19. However, the training was not reflective of day-to-day running of the branch. The trainers did not show me how to deal with a shortfall, should one occur. I was therefore only shown an "ideal" balance rather than a problematic one. I do not think that this onsite training was adequate.
- 20. Two and a half days training was not enough time for me, as someone who had no prior experience of working in a post office, to grasp the Horizon system.
- 21. Following the first audit, I complained to the Post Office that I was struggling with the balancing process. After I raised this complaint, the Post Office sent a trainer to assist on a Wednesday afternoon to help with the balancing. This was only one afternoon, and one balance. The trainer supervised me and commented on the way that I was operating the system. I welcomed this further training. I was not shown anything of note to improve the situation or my understanding of how to operate the system.

HELPLINE

- 22. I contacted the Helpline all the time, literally every day. I would dread these calls, and would think, 'not the helpline again'.
- 23. The helpline was useless and they were no help. It was like you were fighting a battle with a brick wall.
- 24. As I was involved in the day to day running of the branch, as Manager, I contacted the Helpline rather than my wife. I estimate that I contacted the Helpline more than 5 times a week with regard to problems relating to alleged shortfalls and /or

balancing issues. I kept a logbook, where I made some written records of the calls that I had with the Helpline, however this is not an exhaustive list.

- 25. In general, the Helpline were of little assistance. I often called them when conducting a balance. I often stayed at the branch until 8 9pm (the office closed at 5.30pm) trying to understand the shortfalls that showed on the balance.
- 26. When I called the Helpline for assistance, it sounded like they were reading from a script from the computer, and did not fully understand how to use and rectify problems on the Horizon system. They were not productive or proactive.
- 27. The advice and assistance provided by the Helpline was not adequate and more often than not, the Helpline were unable to resolve my problems.
- 28. Sometimes my calls were referred to a second level, who called me back at a later time. This often meant that I did not receive a call back at the time of balancing and still had to cope on my own. The balancing had to be completed on the Wednesday night in order to trade the next day. Therefore, the second tier support was not given in adequate time. It was not a practical or reactive way of dealing with the issues I raised.

APPARENT OR ALLEGED SHORTFALLS

- 29. 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
- 30. I experienced shortfalls right from start of our tenure in the post office. The shortfalls were small, but constant, and therefore kept mounting up. However, there were also large shortfalls.

- 31. Come 8/9pm at night, I would be struggling with papers trying to come to terms with where and how the shortfalls had arisen.
- 32. It is important to highlight that we had no shortfalls in the retail side of our business, but only in the post office, which was strange to me.
- 33. The Horizon System did not produce reports which could serve as a basis to investigate shortfalls but only a total at end of the day. All the information was in the computer, which we had no access to at all.
- 34. I would be struggling from 6 to 9 pm and I wouldn't be home until late, as it was then a 45 minute drive for me.
- 35. 6 months down the line, GRO said that we can't go on like this, we had no family life and our audit in February 2002 showed that we had a discrepancy of just under £2,000. The auditors gave me a caution and told me to put the money in now, which I did using money from the retail shop income. We were working so very hard.
- 36. At that point, we came to the decision that **GRO** had to give up her job and help more in the business; so she resigned and looked after the retail side and I looked after the post office.
- 37. I was told very clearly in writing by the Post Office regional area manager and by the Post Office security team who interviewed me under caution, that all shortfalls have to be made good immediately.
- 38. Within a year it was clear that the Post Office salary was stagnant. Anything we wanted to do in order to increase revenues the Post Office objected.

- 39. Our shop did not have an off license, so we got a liquor license, we went into the money transfer business. However, because the Post Office have MoneyGram and so they objected to us adding a money transfer service to our business.
- 40. I argued with the Post Office that, 'what I do in my shop has nothing to do with you' and said 'how can you dictate to me what I do in my own premises and own business'; I was very cross. The Post Office were trying to stop me doing things in my shop, they made life very difficult for me.
- 41. Turnover increased in our retail shop but the Post Office salary remained at what it was.
- 42. I would estimate that throughout my position in the branch, I paid (or Post Office deducted) in excess of £17,000 £22,000 in relation to supposed shortfalls. I paid alleged shortfalls into the branch when they occurred on balancing days. I used takings from the retail business (and therefore Kanbri (UK) Ltd) to make good the alleged losses, and wish to repay this to our Company.

EXAMPLE OF A SHORTFALL THAT WAS RECONCILED:

- 43. A discrepancy of £5,000 arose. I was able to reconcile this shortfall with the assistance of another postmaster. I called the Helpline but they were not able to assist in rectifying or identifying the cause of the shortfall. I called a fellow subpostmistress, as I was really struggling with the recurring shortfalls, it was 8 pm at night and I was still short.
- 44. The Subpostmistress came to my branch and we went through all the recent transactions. We looked at the deposits that had been taken that day. A number of customers were large businesses who used the banking services. I recall that we found a miss-key in a transaction.

- 45. I called the Helpline again to explain what we had found, and I was advised to put this amount in the suspense account on the next balancing. This was resolved and I did not have to pay this amount back. Without the help of the fellow postmaster, I would have had to put £5,000 into the account.
- 46. The information that I could obtain from the Horizon system by way of reports was very limited. It was therefore difficult for me to analyse the course of a transaction in order to understand the cause of any alleged shortfalls. For example, if I could access reports that showed totals of the scanned pension books as against the actual payments made to clients, I would have been able to reconcile discrepancies. Such reports were not available to me.

AUDIT AND INVESTIGATION

- 47. The first audit took place on 8 February 2002. GRO was not present at this audit, but I was. The auditors (Sandra Belcher and Robert Parker) arrived before the branch opened, and therefore before 9am.
- 48. Prior to the audit, smaller shortfalls had built up over a period of time on balancing. I was therefore expecting there to be a shortfall, but I was very surprised at how high the alleged shortfall was; almost £2,000.
- 49. During the audit, I felt as though the auditors were interrogating me, asking me where the money was, and felt I had no choice but to pay the alleged shortfall straight away. I therefore paid the sum immediately in cash. The auditors called the Post Office Security team due to the shortfall that they had discovered. The Post Office Security team arrived at the branch at about 11 am. I was not allowed to leave to the Post Office until they arrived.

- 50. The Post Office Security Team interviewed me under caution, which was recorded, at the premises in the Post Office area. This was in full view of customers. This was a terrible ordeal for me. I felt like a criminal in front of my regular customers.
- 51. Before they left, the Post Office security team warned me that I had to make good alleged shortfalls, no matter what. Due to this ordeal, I took the warning very seriously and paid any alleged shortfalls that were subsequently showing on balance immediately.
- 52. The second audit was on 15 July 2004. I was not present at this audit and was not given any notice ahead of it. At this time, I was not at the premises because I was developing the other side of the business (e.g. off licence, which started in 2003, digital photo services and financial services, which were offered at our premises).
- 53. The audit report states that this was an "asset verification audit", but this was not explained to me.
- I received a call from an employee who worked in the retail side before 9 am. My employee informed me that there were 2 or 3 people in the Post Office area and that they were refusing to let him in the branch. The post office was not open and I was very worried about this and thought that it was a hostage situation or that someone was robbing the branch. I called the police immediately. I arrived at the branch at approximately 10 am.
- 55. When I arrived, I realised that it was auditors conducting an audit of the branch. The reason that I knew this was that I recognised one of the auditors, Sandra Belcher, from the previous audit in 2002. Another auditor, Paul Holland, accompanied Sandra. There were also representatives from the Post Office Security team (including John Longman) at the premises, together with a DWP Investigator and my Area Manager, Simon Smith.

- The auditors were huge, one was 6ft 3" and intimidating. I am only a small guy, 5ft 7". The way the Post Office conducted themselves in an intimidating manner. The investigators did not wish to be questioned by me or to disclose any information to me. They took all my records and returned nothing
- 57. By the time I arrived, they had completed the audit and had arrested one of the assistants on suspicion of fraud. The assistant had already been taken to the police station for questioning. I was not able to be with the auditors during the audit to validate their findings
- 58. The assistant was alleged to have started stealing new pension books and cashing them in. The Post Office could see something odd was going on and so they did an audit.
- 59. When I arrived, Simon Smith (Area Manager) asked me to open the safe and produce all dockets. I was more than willing to do this, as I was unaware of any wrongdoing on my, or the assistant's, part. I was prepared to disclose all our business information and to open the safe to our retail business, everything was clean and clear. It was clear that there was nothing in the branch showing any evidence of fraud or theft.
- 60. In hindsight, I think that the investigators were looking to find stolen dockets in connection with the fraud investigation. The investigators only had until 12pm to find some form of evidence to connect the employee to the alleged fraud; otherwise he would have been released from custody.
- 61. The investigators were creating a lot of aggravation trying to find evidence.
- 62. I recall there being a commotion because one of the investigators (I believe he was from the DWP) found a single benefits docket from a pension book outside of the branch area but within the secure area, in the tearoom. I was suspicious of this finding, given that they had not found any other evidence, as shown in the audit

- findings, and it was not possible for this to occur, as the pension books never left the post office.
- 63. The investigators managed to get a warrant to search my employee's house and found £10,000 cash and £5,000 worth of pension books, they arrested him and charged him and he received a 2 and a half year prison sentence in 2004/2005.
- 64. The note from Paul Holland in the audit report stated that "the only differences identified in the cash and stock were a shortage in cash of £0. 39 and a shortage in postage of £0. 57".
- 65. In fact, on conclusion of the audit the branch was at a surplus of £99.04. The alleged shortfalls were low, as I always put money into the account on balancing day to ensure that the system balanced. The surplus was the only saving grace, as otherwise the Post Office would have charged me with falsifying accounts.
- 66. I believe that if the Post Office had adequately investigated the shortfalls as and when they occurred they would have been able to deal with and identify the fraud undertaken by my assistant.
- 67. I also believe that there were measures or changes in the system that could have been implemented, to reduce the risk of fraud. For example, if the barcodes on the front of a docket were the same as the docket book, rather than requiring the operator to manually key in the price, I believe this would have reduced the opportunity to commit such fraud.
- 68. I believe that investigations were inadequate at my branch because there was no financial incentive for the Post Office to investigate the alleged losses, as I was making good any losses on balancing, which I believed was my only option.

SUSPENSION AND TERMINATION

- 69. My wife GRO was suspended as subpostmistress.
- 70. On conclusion of the audit in 2004, Simon Smith told me that I was suspended for breach of contract due to "financial irregularities", even though I was not the Subpostmaster, and did not have a contract with Post Office. I was in shock.
- 71. There were no financial irregularities because I had always made good alleged shortfalls. The audit report reflected this as there was no shortfalls on conclusion.
- 72. Our postmastership was suspended because of the theft committed by an assistant, which the Post Office knew we had no knowledge of. The Post Office audit demonstrated no shortfalls; in fact there was a surplus.
- 73. Simon Smith took my keys and barred me from the premises. He then threatened that I would be sent to prison for up to 10 years, and that Post Office would freeze mine and **GRO** bank accounts and seize our property if I did not cooperate with their criminal investigations against the employee.
- 74. Mr Smith also said that if I did not resign, he would ruin my business. He said that he had done this before to other postmasters by closing their branches down.
- 75. I was treated as though I was a criminal, even though it was clear that there was no wrongdoing on my part, and I was the victim.
- 76. I felt vulnerable and therefore did everything that was asked of me. To keep afloat we had to work morning, noon and night with no break and with children to look after.

- 77. We had put our house up as guarantee for the business, so if that failed we would have been bankrupt and homeless with two young children. We had no option; we had to do what we did to survive, as we were under threat of criminal prosecution and bankruptcy.
- 78. I strongly believe that the limitations in the reports that I could run on the Horizon system meant that I was unable to track and notice that my employee was committing a fraud.
- 79. It was clear the Post Office did not suspect us of being involved in fraud, as the security person sent an email that said "the subpostmaster and husband were unlikely to be involved".
- 80. The Post Office used what my employee had done as a stick to terminate our contract. We were told to resign or our businesses will collapse. It was horrendous.
- 81. This all happened on the same day that we were moving home to be closer to the business because we both needed to be at the shop. When we were suspended we lost a £50,000 salary overnight.
- 82. The Post Office suspended me on a technicality, the rulebook says that at you should tear and destroy used pension books, which are exchanged for new ones at end of the day. We were paying out £100,000 a week in benefits, and there would be queues outside the post office on benefit payment days, and sometimes some procedures were not followed as a result of the pressure to provide benefit payments to claimants.
- 83. The Post Office claimed this (not immediately destroying the used pension books) was an infringement.
- 84. Another technicality that was used to suspend me was that we used the name 'Rosehill Post Office' in our business. This was crazy.

- 85. There was no logical discussion at any point at any time, The Post Office told you what you had to do, and if you did not do that you would lose your contract. There was no sense of running a mutual business together.
- 86. A newspaper article was published on Saturday 17 July 2004 (two days after the audit) stating and naming that I was subpostmaster at the branch and that I had been suspended. The article quoted a Royal Mail Spokesperson saying: "Post Office Ltd can confirm that the subpostmaster at the Rose Hill branch has been suspended following an investigation into financial irregularities." They did not correct that I was not the subpostmaster nor that there were no financial irregularities in the Post Office accounts (as shown by the audit).
- 87. This, along with the Post Office treatment of me in public in front of my customers damaged our reputation.
- 88. The Post Office was only closed on 15 July 2004 during the audit. Following my "suspension", the branch was reopened the following day (16 July 2004). A temporary Subpostmaster, Mr Adams, was appointed by the Regional Manager (Simon Smith).
- 89. I believe that Mr Adams temporary appointment started on 16 July 2004, and the branch was reopened. The Post Office allowed the temporary subpostmaster to employ an assistant (previously employed by us) but they told them that they could not employ GRO or me. Mr Adams ran the branch for 3-6 months.
- 90. Following this, Mr H V Patel was appointed. Mr Patel had his own team of assistants.

 The Post Office took my keys on the day of the audit and I could not access the branch or records within it.
- 91. The Post Office kept the post office there in our shop for just under 3 years without paying us rent. I was paying for everything and the Post Office continued to run in

our premises. The Post Office only gave us a portion of the lottery sales because it was located in the retail side.

- 92. The Post Office unjustly enriched themselves at our expense, by running a post office in our premises, without any remuneration or paying any rent or rates. We were like hostages.
- 93. I had no access to the post office area until March 2007, when the branch was closed down, despite the fact that the premises was owned by my company, Kanbri (UK) Ltd.
- 94. I did not have a contract with Post Office; however, the Post Office prevented me from working in a Post Office branch again, thereby preventing me from earning a meaningful wage.

CIVIL AND CRIMINAL PROCEEDINGS

95. The Post Office did not pursue civil or criminal proceedings against me for the recovery of the alleged shortfalls but they directly threated to do so, thereby forcing me to comply with their actions and demands.

LOSSES

- 96. I estimate that I have repaid approximately £17,000 £22,000 be way of alleged shortfalls. It was made clear to me that I had no alternative but to repay the Post Office.
- 97. I lost the value of the Post Office business. We paid approximately £97,500 for the purchase of the Post Office, shop and stock in September 2001.

- 98. If it were not for the events that occurred, my future plans in my role were to continue to run the Post Office branch from the premises and continue in my capacity as Manager until retirement age of 70 (i.e. around another 25 years).
- 99. Although **GRO** held the contract with Post Office, the Post Office remuneration was paid to the Company account, Kanbri (UK) Ltd, and I was employed by Kanbri (UK) Ltd. I did not benefit from **GRO** Post Office salary directly, but at the time of her suspension and termination I was being paid £20,000 per annum from the Company profits, and by the Company, for my role as a branch manager.
- 100. Following **GRO** termination, my salary from Kanbri (UK) Ltd was reduced to £10,000, as I was no longer acting as the branch manager. I therefore lost future earnings in this role of £250,000.
- 101. Following **GRO** termination, we tried to think of ways to continue to make a success of our retail business as this was our livelihood.
- 102. The Post Office branch was closed in 2007 (due to the fact we were unable to agree a combined plan with Post Office Limited in order to continue to run the branch from our premises).
- 103. In March 2007, we paid approximately £125,000 to remove the Post Office and convert the space to a pharmacy, as we did not have one locally and my customers wanted one and were struggling. If the Post Office had not been closed, we would have continued to run a post office business in conjunction with the pharmacy. Our development plan included a single counter combi till.
- 104. I had offered the Post Office 1 counter but they refused and said that they wanted three counters. I gave the Post Office notice to leave.

- 105. Following **GRO** suspension and my exclusion from the branch, but before our termination, we instructed solicitors in order to seek advice on any course of action that we could take.
- 106. Following **GRO** termination, we approached solicitors again in order to assist with an appeal. The solicitors drafted the appeal but unfortunately, the appeal was ultimately dismissed. We also approached solicitors to obtain advice regarding defamation, following the erroneous reporting and backlash that I was facing from my community.
- 107. We saw three separate barristers over the course of 3 years (2004-2007). Although they agreed that certainly there were wrongs that had been committed, they advised us that we could not take on such a large entity as Post Office.
- 108. In total, we paid approximately £23,225.00 by way of legal fees trying to find a way to assert our rights with Post Office Ltd.
- 109. During **GRO** suspension, the temporary Subpostmaster continued to use our telephone service (which was required to carry out transactions on Horizon). We incurred a bill of £2,000 for this, despite the fact that we were not using the service. Neither the Post Office, nor the temporary subpostmaster, have given any financial contribution towards this cost.
- 110. Since **GRO** suspension and the subsequent appointment of a temporary subpostmaster, neither the Post Office nor the temporary subpostmaster, paid us any rent for use of our premises.

HUMAN IMPACT

111. Me and my wife suffered serious problems including shortfalls presented by the Horizon system. These shortfalls were reported to the Post Office. Rather than provide support or investigate the shortfalls, the Post Office subjected our post office to an

audit. We were threatened with civil action and were forced to pay approximately £20,000 to the Post Office; however, I am certain that our losses were far higher.

- 112. I did not take part in the mediation scheme. My wife, **GRO** was a party to the group litigation against Post Office Limited, and as a result, we are excluded from the Historic Shortfall Scheme.
- 113. We were taking from the retail side to cope. Because we had built up the business so much, we kept topping up the post office to cover shortfalls using money from the retail.
- 114. In March 2007 the post office finally closed and I was able to redevelop.
- 115. The £10,000 cash that the Post Office found when they searched my former employee's house came from our post office, and yet the Post Office never returned that £10,000. We were so determine to keep our head above water that we did not focus on this or raise it.
- 116. I was the face of the post office branch, and therefore suffered backlash from my community. Local people viewed me as a "fraudster" and even said this to me. A local newspaper published an article just 2 days after the audit (17 July 2004) which named me as the Subpostmaster. This was on the front page and therefore was spread around the community. Despite the factual inaccuracies of this article, the local community believed me to be a criminal.
- 117. On 30 July 2017 (some 13 years after the audit), a Kenyan woman visited our shop and mentioned that more than 10 years ago she used our branch to send money to Kenya. She said that after she heard that the post master had been "jailed", "we Kenyans stopped using you".

- 118. It was a shock to hear that people within my community thought I was imprisoned. I believe that this is a direct result of the misreporting by the Post Office at the time of the audit in July 2004. This has tainted my reputation, and still affects me today.
- 119. I have suffered a triple heart attack, and had triple heart bypass surgery in 2013. I am sure that the stress I experienced as a result of the Post Office treatment of me and the constant worry caused by the Horizon System, was a contributory factor to this. I did not see my GP at the time of the problems with Post Office, as I did not have time to take away from my business. However, it has been noted that the previous stress that I was put under is a contributory factor.
- 120. I did not have option of asking myself if I had depression or how was I feeling, because if the answer was yes that I was depressed, the whole show would have collapsed. I could not afford to consider my feelings or mental health.
- 121. I did not have the luxury of taking it easy or doing anything other than working. If I had taken any time out, the whole situation would have become even worse. exponentially. We would have lost our business, our house and we had our children to think of.
- 122. I was so physically tired because I was working so hard. I would take paracetamol and when that would not work I would take tramadol; and when that did not work I started taking co-codamol for my back pain. It went on and on.
- 123. A couple of times I tried to stop taking the painkillers, but I couldn't sleep and my body would be shaking. At 2 am I would take tramadol and get some sleep. I would then be up in the morning and back to work.
- 124. During one of the school holidays, my wife took our children to London for week and I stopped the pain killers. I struggled for a week and had shivers but I am pain free now. It was hard. The tolerance all adds up.

- 125. The Post Office never made any effort to make life any easier for us, as one on their subpostmasters. All it would have taken was a kind word, 'how are you doing', 'are you ok'. It would have made such a big difference.
- 126. My children were young at the time, but they noticed my absence and sometimes heard the arguments about money shortages. It is not a conversation we have had with them, but they heard and were affected by our worries and stress.
- 127. After my heart attack, my son and daughter stepped in. They would help in the shop when they could but we did not want them both in our mind-set of working all hours.

CONCLUSION

- 128. We had to make do with the situation we were in. We would have moved into a bigger detached property if we had not experience all these problems with the Post Office, which seriously affected our income and life.
- 129. The main worry for us was that we will not be able to leave anything for our kids, this is something that every parent wants to do.
- 130. I feel very angry towards Post Office Limited and I cannot believe how they can behave like this and treat people like this.
- 131. As more stories come out, I wonder how did the Post Office got away with it for so long and how nobody has been held responsible.
- 132. I would like Inquiry to hold people to account. Someone has to be responsible, unless the Inquiry does that this things will never change. The Post Office culture and thinking needs to change.

- 133. As a result of what the Post Office did, it prevented us from making adequate provision for our pension and retirement age. The sooner they make financial redress for the mess and hardship they caused the better.
- 134. It is time for the Post Office to "make good" in the same way that we and other subpostmasters had to "make good" on so many Wednesday nights as we struggled to balance the Horizon System.

Statement of Truth

Signed. GRO GRO