

I used to wake up every morning, put on my shirt and tie, spray my perfume and look forward to a day at the office. I have worked in the same industry since 1992, and providing customer service is what I do best. At the best of times I am a tour guide, sports reporter and for some people an ear that will listen to their day to day issues, then smile and nod and say, "have a good day". No I do not work in an office or as a tour guide; I am a taxi owner, operator and driver. Sorry I USED to be an operator, now I am an owner and driver of a SINGLE licence as the government snatched away the rest of my licenses and livelihood. I have been driving cab for the past 25 years and have seen the industry change a lot, mostly for the better. However the reform has completely destroyed my 25 years of hard work, and shattered my motivation and placed my family into depression.

Coming to Australia as a 20 year old, I thought this was the land of opportunities, the lucky country, however I was so wrong. Very quickly I learnt in the time of a recession how hard it was to find work as well as being a turban wearing Sikh, about racism. In a haste I cut my hair, shed a tear and put my chin up. Eventually after 18 months of no work someone told me to get a taxi license and drive a taxi. Initially driving for someone during night shifts, then leasing in partnership and eventually in 1999, I was the proud owner of my own licence plate.

With hard work, motivation and missing out on a lot of my children's and families occasions I had a small family business. At the time I owned 6 plates, I drove one and leased the others.

1. \$255 000 in 1999
2. \$235 000 in 2003
3. \$465 000 in 2006
- 4 & 5 \$280 000 in 2015
6. \$280 000 in 2015

There was a lot of drama around the time of Uber, when it initially come in illegally and how it changed the industry. The government tried to bring in new rules and regulations for taxi and hire cars however no rules for Uber. Even then, I put my head up and kept doing what I knew to do, which was work hard. However none of that hard work has paid of, as I have been left with absolutely nothing and with no help from the government. Below is a list of just some of the financial loses I have had to endure:-

- Loss of leases of \$12,000 per month which is needed to pay the repayments for the mortgages that were taken out to initially purchase the licenses
- Receiving NOTHING from the fairness fund
- Receiving ONLY \$250 000 was only a drop of the total loan I have for the licenses
- The overall daily income has reduced dramatically due to the saturation of the market of vehicles, dropped down to one third of what it used to be, some days even worse than this
- The expenses still stand such as insurance, registration etc.
- My family business ceases to exist, as I am down to the single license
- I have no retirement plan now and will have to depend on the pension

Above all, I as a hardworking, middle class man who has lost everything, and am left with a debt which is practically impossible to pay down. I am set to lose my home, my savings and dwindling future income. I am spiralling into depression and alcoholism to deal with the stress of the unknown. I still support a family of 4 and have a daughter who has married and move out. She urges me that she wants me to play with her kids, how can I do that if I am mentally and emotionally not happy. How will I leave my wife and kids with no one to earn and no assets or income.

I feel people like myself are paying for the mistakes governments have made, and sometimes I feel I am stuck between a rock and a hard place. Some day's t is very difficult to get up in the morning

knowing it is going to be another struggle of a day. I am 52 years old and am having to start my life over, it's just not fair.

Regards

Gurpal Garcha
Australian citizen
Taxi owner, operator, driver
Husband
Father
Sole earner
Broken on the inside