

From: Harbinder Kaur [REDACTED]
Sent: Thursday, 16 May 2019 8:29 AM
To: taxiinquiry
Subject: Fwd: Story

I am Harbinder Kaur [REDACTED] Victoria [REDACTED] writing my journey in Australia. I was come in 1989 as permanent resident from India.

My first job work in Toyota and I work 23 year. There I worked very hard 14 year assembling car and 9 years as QC department.

I was buy my first taxi in 1996 and it was good investment. I buy first \$280,000, second \$320,000, third \$350,000, fourth \$380,000 keep buying until 6 license, 3 taxi license I buy about \$500,000. I buy 3 ten-year government licence \$180,000 each.

My husband and myself took redundancy from Toyota in 2010 because I was interested in taxi business. We got \$165,000.

I spent my money buy taxi license and we operate taxi business. I learned so many things I was open my mechanic shop to fix all my taxi myself.

I was owner 8 license and 3 ten years government license and I was running 15 taxi.

I worked very hard pay money to bank but can't finish. Government change taxi license and gave me little. It was very hard to manage.

Another bad luck on 6 Feb 2017 I involved car accident which is not my fault. It happen when I was work with my business waiting for tow truck to pick up taxi. I lost my right leg and multiple injuries and been hospitals 11 month.

That time was apply for fairness funds I was in hospital. My husband doesn't know how he can apply because I was doing everything.

I sell my 2 houses to pay bank loan and I put my TAC payment \$142,210 on loan to. But after my accident changed my life I lost my home and lost all taxi license. I close my mechanic shop.

I put in all my money pay off loans. My children help me finish loans now I don't have debt.

I am still running 11 taxis at \$350 weekly rent to pay my bills. I pay running cost of car. Not much left.

I was think Australia is good country for good opportunities but I was wrong people hard working all time suffer.