

> Branches (£10m)

ARB/IC

> coin ordering ... notes, ATM, will eventually happen.

> Adoption - do we provide tablets. can't/rick. Incentivise

what are the drivers? cash, coins, stock, - most calls into call centre

* > Project audit by McKinsey. (Deloitte)

>

> Spurs + layers. (review)

>

④

L 40

comms.

④

GE dinner?

=

Tom Cooper. 09th

. AC/TA/Carl.

> BEIS - Strategic Rights and ownership. No change.

- No expectation to do anything.

- financially self-sufficient - expectation.

> reflection about 2021

- There is no money for the settlement of the litigation

> not baked into the spending round / review.

- commercial operation, we don't want to get in the way.

- Govt Policy is not to have a bank.> Litigation

- strong view (Greg Clarke) → support Postmasters! where injustices have been done they should be remedied.