

1 Tuesday, 5 November 2024

2 (10.00 am)

3 SIMON DOMINIC RECALDIN (continued)

4 Questioned by MR BLAKE (continued)

5 MR BLAKE: Good morning, sir.

6 SIR WYN WILLIAMS: Morning.

7 MR BLAKE: Mr Recaldin, I think you did a bit of homework  
8 overnight. Are you able to assist us with the product  
9 of that research?

10 A. I hope to help the Inquiry, yes. So Sir Wyn queried  
11 whether it is correct to say that 111 claimants is the  
12 closed number for the OC process and, quite rightly,  
13 Sir Wyn pointed out that the PNC population would now  
14 expand that -- potentially expand that number.

15 But I've got a bit more colour on that. So 111 is  
16 the number of claimants in the OC process who have had  
17 their convictions overturned by the courts, we knew  
18 that. As such, based on the current picture in the  
19 criminal courts, it's considered closed. However, the  
20 OC process also includes PNCs --

21 Q. That's prosecuted but not convicted?

22 A. -- prosecuted but not convicted -- and other appeals  
23 that are excluded from the legislation. So I've been  
24 reminded that the course that the legislation went  
25 through, it covered England, Wales, Scotland and

1

1 referred to other schemes, as far as you're aware?

2 A. I think there is -- this is my recollection. I think  
3 there has been one case that has gone through the HSS  
4 scheme and the caution has been recognised and  
5 redressed.

6 Q. Has that matter concluded, as far as you're aware?

7 A. Yes, as far as I'm aware it has, yes. There was also  
8 a question -- if I can go on?

9 Q. Yes.

10 A. There was also a question both numbers of pecuniary and  
11 non-pecuniary settlements in the OC space and I can  
12 confirm there are -- as of 31 October, there are 81  
13 non-pecuniary claims that have been settled and 61  
14 pecuniary claims have been settled, and, as advised  
15 yesterday, there have been 61 full and final  
16 settlements. So put another way, there are 61 full and  
17 final settlements; in addition to that, there are  
18 a further 20 non-pecuniary claims settled.

19 Q. Thank you. Were there any other matters arising from  
20 yesterday that you wanted to clarify?

21 A. I think that was my homework. Thank you.

22 Q. Thank you. We left off yesterday on the overturned  
23 convictions process. I have a few more questions on  
24 that. We will then go through very quickly the other  
25 schemes just to cover those off, and then we'll move on

3

1 Northern Ireland and I think the CPS, but it did not  
2 cover the Department for Work and Pensions and RMGs who  
3 were also prosecutors. So if they -- if cases came  
4 forward -- cases from them could come forward through  
5 the courts and therefore that number could expand  
6 further because of that.

7 But also, the Chair asked whether cautions were  
8 included in the OC process, so we are in ongoing  
9 discussions with Government about the non-postmaster PNC  
10 cohort, eg assistants and managers, and have sought  
11 clarification on whether all cautions would fall into  
12 the definition of PNC -- prosecuted not convictions --  
13 such that would be eligible for OC and therefore covered  
14 by the Government funding. We recognise that the PNC  
15 category is covered by Government funding.

16 This is and always has been the working assumption  
17 based on conversations with Government officials to date  
18 but, currently, no formal agreement has been reached on  
19 that basis.

20 Q. So there is discussion currently ongoing --

21 A. Yeah.

22 Q. -- about whether cautions are considered prosecuted but  
23 not convicted?

24 A. Yeah, within that cohort. Correct.

25 Q. Are any of those cautions being dealt with or being

2

1 to a separate topic.

2 So sticking with overturned convictions. The stage  
3 we reached, we went through the non-pecuniary, the  
4 pecuniary, we're now at the independent assessment panel  
5 stage. If agreement can't be reached between the  
6 parties, there is an independent panel. It's  
7 a three-person panel that's chaired by Sir Gary  
8 Hickinbottom, is that correct?

9 A. Correct.

10 Q. I think Sir Gary was nominated by Hudgells Solicitors  
11 and the Post Office jointly; is that correct?

12 A. Proposed by Hudgells Solicitors and appointed  
13 accordingly, yeah.

14 Q. Thank you. That hasn't yet considered any appeals?

15 A. No.

16 Q. We spoke yesterday about Lord Dyson and three cases that  
17 the Post Office wanted to be referred to Lord Dyson and  
18 that hadn't been agreed between the parties. Can you  
19 assist us with why those cases haven't, in fact, gone to  
20 the independent assessment panel stage?

21 A. Because Lord Dyson is non-pecuniary and Sir Gary is  
22 pecuniary.

23 Q. So the independent assessment panel only deals with  
24 pecuniary cases?

25 A. Correct.

4

1 **Q.** Thank you. In terms of legal costs, I think you've said  
2 in your witness statement that only one of the 111  
3 claimants is not legally represented --  
4 **A.** Yes.  
5 **Q.** -- and reasonable legal costs are paid when a claimant  
6 seeks the full assessment of their claim?  
7 **A.** Yes.  
8 **Q.** In respect of the Government offer that we spoke about  
9 yesterday, there is effectively a fixed fee: it's  
10 £20,000 of legal costs or I think, if they pre-dated the  
11 announcement of the £600,000, it is reasonable costs  
12 plus costs incurred prior to that date, is it?  
13 **A.** Correct.  
14 **Q.** Thank you. Tax issues. On 16 March 2023, the Post  
15 Office Horizon and Infected Blood Compensation Payment  
16 Scheme regulations came into force, which effectively  
17 solved the tax issues for those living in the United  
18 Kingdom; is that correct?  
19 **A.** Yes.  
20 **Q.** You've said in your witness statement that there are two  
21 applicants living outside of the United Kingdom. Have  
22 those matters been resolved or where are they at?  
23 **A.** I don't know whether they've been resolved but I know  
24 we're working with Government to find a solution for  
25 those.

5

1 that might be correct but, if it was inconsistent, then  
2 the risk is we would have to reopen up the HSS in order  
3 to correct that.  
4 **Q.** Why is it that the inclusion of somebody like Lord  
5 Arbuthnot could build in those risks?  
6 **A.** I -- forgive me, I don't know why Lord Arbuthnot's name  
7 is in there. I don't know the context of why that's  
8 there.  
9 **Q.** Can you recall any specific concerns you had as at  
10 February 2023 regarding the scheme?  
11 **A.** About the GLO scheme?  
12 **Q.** Well, if we see there, the subject is "OHC  
13 Remediation -- Engagement with Parliament". Does that  
14 assist you at all with knowing what your concern was?  
15 **A.** I think, from recollection, this was a meeting that  
16 I was being invited to with interested MPs and  
17 postmaster campaigners, including Lord Arbuthnot and  
18 others. And the debate was whether I should be invited  
19 or not be invited, et cetera, and it was a critical time  
20 at the Inquiry as well. I think the next compensation  
21 hearing was imminent and this was about the -- what were  
22 the risks around me attending that meeting prior to  
23 coming here for the redress hearings. And that's  
24 what -- and that's why Lord Arbuthnot might have crept  
25 into that paragraph.

7

1 **Q.** Thank you. We can then move on to the Group Litigation  
2 Order scheme, the GLO scheme, not run by the Post  
3 Office. Could we please turn to BEIS0000641. Thank  
4 you.  
5 If we could start on page 4, please. This is  
6 an email chain from 20 February 2023. It's an email  
7 from you, we see your name there, and it's the  
8 highlighted passage that I'd just like to ask you about.  
9 You say:  
10 "There is also a more delicate issue of ensuring the  
11 GLO is consistent with the HSS ..."  
12 That's something you spoke about yesterday, trying  
13 to ensure consistency between the schemes:  
14 "... and the risks associated if it is not -- the  
15 inclusion of [I think that's Lord Arbuthnot] etc could  
16 be building in risks to consistencies. I will be guided  
17 if to raise such an issue and if so how. Whatever the  
18 case we should mention that there is a risk of having to  
19 reopen cases and the Inquiry oversight if the GLO does  
20 not generate similar outcomes to Post Office."  
21 Can you assist us with what you were saying there  
22 and what you meant by that?  
23 **A.** Hopefully that's quite clear. It's a risk. That's what  
24 I do: I articulate risks. And the risk was that if the  
25 GLO scheme was inconsistent with the HSS scheme -- and

6

1 **Q.** Thank you. One more email on the Group Litigation Order  
2 scheme. It's BEIS0000656. This is a note of a meeting  
3 with Minister Hollinrake on 25 May 2023.  
4 **A.** Yeah.  
5 **Q.** So on a few months from the last email that we saw. If  
6 we scroll down the page we can see there that you  
7 attended a meeting. There's a GLO update over the page,  
8 please, page 2. That says:  
9 "[Minister Hollinrake] said he'd seen that Alan  
10 Bates had been critical of the slow pace of the [GLO]  
11 scheme and pointed towards disclosure as the issue.  
12 "SR [I think that's you] said the issue is not the  
13 slowness of disclosure at present ([the Post Office] has  
14 committed to 32 weeks as an end-to-end process). The  
15 issue is that they are waiting for cases to come in, as  
16 the process of disclosure can only properly start once  
17 cases are received. SR [I think you] said in the  
18 meantime, his team are collecting the base data that  
19 they know they will need. SR said his team are working  
20 at risk as [the Post Office] hasn't received payment for  
21 the work yet."  
22 Just pausing there, that was a phrase we spoke about  
23 yesterday.  
24 **A.** Mm.  
25 **Q.** So, as at May 2023, had the Government not committed

8

1 funding to the Post Office's work on the GLO scheme?  
2 **A.** So this is -- as I said yesterday and in my statement,  
3 this is a regular occurrence, and I want to be clear to  
4 the Inquiry on this. You know, Government commit to the  
5 funding verbally and in emails, et cetera, et cetera,  
6 and, clearly, that commitment is well meaning and, of  
7 course, Government will pay but, from a legal entity  
8 perspective, that has to be crystallised by  
9 formalisation. And therefore, working at risk is we  
10 know we're going to be paid, we know it's all going to  
11 be sorted out, but the formal documentation has yet to  
12 be in place.

13 Now, optically, I can't cross my arms and say,  
14 "Well, until that formal documentation is in place I'm  
15 not going to do anything", because that will be slowing  
16 down redress, wouldn't it? So I can't do that and  
17 I won't do that. But I have to explain that to the  
18 Board to say -- and get permission from the Board, to  
19 say, "Look, I'm making a commitment here that we're  
20 working a risk here, on the assumption that the  
21 Government will pay us". And, of course, they will pay  
22 us but it's getting those formalities and, indeed, legal  
23 advisers more comfortable with that. But I want to be  
24 clear: working at risk is not slowing down redress.

25 **Q.** "CC [I think Mr Creswell] said [the Post Office]

9

1 the Select Committee in February when I found it very,  
2 very interesting and, hopefully, Post Office has helped  
3 in that the challenges that the GLO scheme were very  
4 similar to the challenges of the OC and HSS schemes, in  
5 terms of getting cases in, and then lessons can be  
6 learnt from that, in terms of the numbers that have come  
7 in weren't as expected, at the pace expected.

8 **Q.** Let's move on, then, to the Horizon Compensation Review  
9 Scheme. Do you have anything to say on that: any  
10 updates as far as you're aware? We'll be hearing from  
11 Mr Creswell and others in due course but is there  
12 anything you're aware of that you think is of note for  
13 the Inquiry?

14 **A.** Apart from the fact that it's an absolutely excellent  
15 initiative, in terms of clearing this mess up, in terms  
16 of the initiative and the impact it's made. It's been  
17 absolutely fantastic.

18 **Q.** I'd like to move on to a slightly different topic to  
19 compensation and that is the Past Roles Review. Can we  
20 please turn to POL00448307. This is the document of  
21 30 October 2023, and it lists you as the Chair of the  
22 Past Roles Review panel; is that correct? Were you  
23 chair or are you chair of that panel?

24 **A.** I am indeed.

25 **Q.** Please can we turn to POL00458391. When were you first

11

1 received the contract in January; the delay has been on  
2 due to going back and forth on specifics. But he  
3 understand [the Post Office] is currently operating at  
4 risk."

5 **A.** Sorry, there's the acceptance from Government, they  
6 accept that we're working at risk and they sort of say,  
7 "Don't worry, the money's on its way".

8 **Q.** Thank you.

9 "[Minister Hollinrake] said he feels we need to be  
10 getting on the front foot here comms-wise. If the issue  
11 is that cases aren't coming through, then we should say  
12 this. SR [you] said he would take this on board, as how  
13 Alan Bates described the situation is slightly  
14 misleading."

15 Can you assist us with what you meant there?

16 **A.** Well, I think it's the first bullet isn't it, where  
17 Mr Bates had been critical of the slow pace of the  
18 scheme and pointed towards disclosure as the issue.  
19 Disclosure was not the issue because we weren't being  
20 asked for disclosure.

21 **Q.** Thank you. Finally on this scheme, what is your current  
22 view of the progress of the scheme, as at today's date?

23 **A.** Of the GLO?

24 **Q.** Yes.

25 **A.** I don't operate it. All I can say is what I heard at

10

1 appointed chair, approximately?

2 **A.** It would have been about the time but that is a draft  
3 and some of those names are not on that committee but it  
4 would have been around that time, yeah.

5 **Q.** Thank you. So around October 2023.

6 **A.** Yeah, yeah.

7 **Q.** This is an email chain from December 2023. If we scroll  
8 down, please, we can see a number of different names on  
9 this email chain. We see, for example, towards the  
10 bottom there, on the left-hand side, Caroline Richards.

11 **A.** Mm-hm.

12 **Q.** She's someone who the Inquiry has heard visited  
13 a postmaster with Stephen Bradshaw, the Investigator.

14 If we scroll down, please, we see at the bottom of  
15 the second page the name Melanie Corfield -- these are  
16 all in alphabetical order, I think. Thank you very  
17 much. Melanie Corfield was a member of the  
18 Communications Team. She was involved in liaising with  
19 press regarding issues relating to Paula Vennells,  
20 Panorama. The Inquiry has seen an email from her  
21 describing the remote access issue as "totally loony".

22 If we scroll over the page, please, we see, about  
23 halfway down, Rodric Williams well known to the Inquiry,  
24 a witness in the Inquiry: he received the Clarke Advice;  
25 Project Zebra; he was involved in notifying the insurers

12

1 about issues relating to Gareth Jenkins; he was involved  
2 in briefing Paula Vennells on issues relating to bugs,  
3 errors and defects.

4 We saw yesterday that email from Mark Underwood  
5 regarding fees and criteria to be imposed in the  
6 compensation schemes and he was a recipient of that  
7 email.

8 If we scroll down, please, we see on the bottom of  
9 page 7, it's an email from you, and it's relating to the  
10 Remediation Unit. You say:

11 "Yesterday marked a significant milestone in the  
12 [Remediation Unit's] journey -- providing compensation  
13 to postmasters and postmistresses all across our  
14 remediation programmes."

15 You say:

16 "Yesterday we issued the last HSS offer from the  
17 original cohort. This is a significant milestone and  
18 one [to be] recognised."

19 You say a bit further down:

20 "It also calls for me to recognise all of you for  
21 a job superbly executed ..."

22 Now, at that time, those names that I've just read  
23 out, were they involved in matters relating to the  
24 Remediation Unit?

25 **A.** So testing my dates, yeah. So to -- Mel Corfield in

13

1 Remediation Unit?

2 **A.** Yes.

3 **Q.** Did you see it as a high priority to address?

4 **A.** Yes.

5 **Q.** If we could please turn to POL00448864. This is a Group  
6 Executive meeting from 13 March 2024. So we're moving  
7 on a few months. It's page 3 that I'd like to look at.  
8 If we scroll down, please, to the section on "Past  
9 Roles". I think you attended this meeting and spoke to  
10 the issue of Past Roles; is that correct?

11 **A.** Correct.

12 **Q.** So "SR" is you; "NM" is Ms Marriott:

13 "[Simon Recaldin and Nicola Marriott] spoke to the  
14 paper which set out a recommendation on the approach to  
15 be taken in relation to the Past Roles Review and  
16 staffing at the [Remediation Unit] in the light of the  
17 change in operational context and political  
18 environment."

19 We know that by then there had been the ITV drama.  
20 Was that the operational context and political  
21 environment, or was it something else?

22 **A.** It was absolutely the TV drama but, also, it was clear  
23 that the Advisory Board were very uncomfortable.

24 **Q.** Thank you:

25 "As a reminder, the Past Roles Review had been

15

1 particular doesn't work in the Remediation Unit; she's  
2 works in comms. So that distribution list would have  
3 been an all RU and related because, again, Mel doesn't  
4 work for RU. So that would have been a mailing list  
5 that would have been used for anybody sort of involved  
6 or helped in RU. And at the time, I certainly know that  
7 Rod Williams wasn't in the business, and I know  
8 certainly Caroline Richards now is not in the business.  
9 But they would have been on that circulation list.

10 At the time, I don't know where -- certainly Rod  
11 would have been out; Caroline, I don't know whether she  
12 was still in the business or not at the time. I think  
13 she would have been in the business at that time still.

14 But Mel is communication; she's not within RU.

15 **Q.** Around that time, though, late 2023, did you have  
16 concerns regarding people working in the Remediation  
17 Unit who had those kinds of past roles and past  
18 involvements in matters that the Inquiry is  
19 investigating?

20 **A.** Yes.

21 **Q.** We see at the beginning of that chain -- sorry, if we go  
22 to the first page, we can see that it's forwarded to  
23 Nick Read and Lorna Gratton. Were you aware at that  
24 time of any concerns that Nick Read, for example, had  
25 about those kinds of individuals working within the

14

1 commissioned to look at the roles and activities of  
2 current employees who may have previously undertaken  
3 a role related to the subject of [the Inquiry], to  
4 examine whether any conflicts, or perception of  
5 conflict, arose."

6 How long had that been going on by then? I mean,  
7 this is March 2024.

8 **A.** So the issue about Past Roles first came to my attention  
9 and the Inquiry had a role to play in that -- I'm  
10 grateful to the Inquiry for that -- in an individual  
11 called Brian Trotter came and gave evidence to the  
12 Inquiry, and I think that was March 2023. So that's  
13 when the issue first came to my attention.

14 I was concerned about that background and that Past  
15 Roles risk that that raised, and I escalated that  
16 straight to the Chief Executive, who then mandated the  
17 then Chief People Officer to conduct whatever needed to  
18 be conducted in terms of the review of the issue and the  
19 risk and how we were going to mitigate that risk.

20 **Q.** We're now here a year after that concern arose. Do you  
21 think it was acting quickly enough?

22 **A.** Absolutely not.

23 **Q.** What do you feel was the hold-up?

24 **A.** Inactivity. This is a very delicate area and the first  
25 thing was to do the review -- and I was very much

16

1 involved in that review, I actually chaired the forum --  
2 and to identify the individuals who might be of concern  
3 in terms of -- not the activity. Again, to be clear,  
4 there's no allegations here at all, that's separate.

5 This is nothing to do with Phoenix. This is --  
6 there are no allegations against these people. There is  
7 no wrongdoing, and we've got to make that really, really  
8 clear. There is no evidence of any wrongdoing of these  
9 individuals.

10 And therefore, the first thing we had to do is -- so  
11 if these people were around at the time of interest for  
12 the Inquiry, what roles were they performing? So we  
13 then, we started that exercise by looking at roles. So  
14 what roles at the time would the Inquiry be interested  
15 in? And we came up with a list of Investigators,  
16 Contract Managers, et cetera, et cetera, that we knew  
17 the Inquiry was interested in and where there could be  
18 potential conflict. So we said, right, here are the  
19 roles and are any of those people -- did they occupy  
20 those roles at the time?

21 **Q.** Why does it take an Inquiry to realise that people who  
22 worked as Investigators, for example, might be people  
23 that you don't want in the team that's deciding  
24 compensation and redress?

25 **A.** I think that's an excellent question, and one that

17

1 business that that conflict check would have happened at  
2 the time that team was being built, but it clearly  
3 hadn't been.

4 **Q.** Who built up that team, do you know?

5 **A.** I think it was my predecessor.

6 **Q.** Who was that.

7 **A.** I can't remember the gentleman's name now.

8 **Q.** If we look at the bottom two bullet points, we have  
9 description about the red category:

10 "Colleagues were rated 'RED', however, if they were  
11 identified as giving rise to a perceived risk in terms  
12 of undermining the integrity and independence of  
13 remediation and redress work being done and in those  
14 cases, redeployment had been recommended.

15 "Since the review had been undertaken, there had  
16 been a significant increase in late applications and  
17 [the Remediation Unit] work driven by current external  
18 scrutiny and the heightened awareness that was  
19 generating, organisational design delays had meant  
20 an increase in colleagues who were deemed as 'RED' and  
21 there no clarity yet on the Government's role in  
22 relation to redress going forward and associate  
23 processes and procedures.

24 "[Simon Recaldin and Nicola Marriott] noted the  
25 implications arising from a reduction in headcount and

19

1 certainly wasn't addressed at the time. So when that  
2 team was built, I don't think that was taken formally  
3 into consideration. Now, in my work -- after Brian  
4 Trotter's evidence, in my work that I did, I did look  
5 for conflicts policies, and there were conflicts  
6 policies, and they were mainly about you can't work for  
7 two employers at the same time. That sort of conflict  
8 policies.

9 But I did discover there were conflict policies  
10 agreed between team members that, if there was a case  
11 that they had previously been involved in or previously  
12 knew any information about, they then would pass it to  
13 somebody else who didn't have any background knowledge  
14 of those. I was concerned about the lack of formality  
15 around that conflict policy and I escalated that as  
16 well.

17 So my regret is -- and it is a genuine regret -- is  
18 that when I came in, in January 2022, that I didn't do  
19 that conflicts check -- check back on my inherited  
20 team -- and challenge that. And that I absolutely  
21 apologise for because I think that's something that  
22 should have been done.

23 As I said yesterday, that team was sort of  
24 leaderless for about eight months, whilst I was being  
25 recruited, and I think there was an assumption by the

18

1 the risks posed to redress claim processing times."

2 So you were concerned at this point about -- you had  
3 two problems: one was people were live to the issue of  
4 those working in past roles in the Remediation Unit, but  
5 you also have an increased amount of work for the  
6 Remediation Unit to deal with; is that a fair summary?

7 **A.** Yeah, and I think, if -- to help the Inquiry, the  
8 background here, which I think in Karen's evidence as  
9 well was that these people were originally recruited in  
10 this space because of their knowledge: their system  
11 knowledge. And I talked yesterday about the SFA,  
12 shortfall analysis, and their technical expertise and  
13 experience required to do that in a professional and  
14 appropriate way.

15 So they were there for good reasons and because of  
16 their skill base. But as I did explain yesterday, as  
17 well, we knew the volumes were dropping off and we also  
18 had this issue where, through this process that we did  
19 in identifying roles, I think the numbers have been well  
20 articulated, there were 27 individuals who were around  
21 at the time who were occupying what we deemed as "red"  
22 roles who were still in the business. And, therefore,  
23 a proposal was that you could potentially redeploy those  
24 individuals to mitigate that risk, that perceived risk.

25 Again, to be clear, you know, we've got unemployment

20

1 law and all of the rest of it. Now, a counter to that  
 2 would be, well, don't forget at the same time we're now  
 3 getting increasing volumes in because of the *Bates* Post  
 4 Office drama and, therefore, what we can't afford to do  
 5 is slow down redress. So if we redeploy those people,  
 6 is there a risk we'll slow down redress?  
 7 **Q.** The decision as at March 2024, as shown here, was that  
 8 there would be what's referred to as a "many-to-few"  
 9 approach, which is effectively getting rid of those  
 10 individuals, is it?  
 11 **A.** Or redeploying, yeah, redeploying those individuals.  
 12 But many-to-few is you would actually backfill, so you  
 13 would recruit people and these individuals would help  
 14 train the new individuals, and then move off. So you  
 15 would effectively ring-fence them.  
 16 **Q.** Okay. Moving on to April 2024, can we please look at  
 17 POL00448649. We then have a Board meeting. It's a note  
 18 of a Board meeting that we've seen before, so I'll take  
 19 it pretty quickly but, if we go to the second page, it  
 20 sets out there, if we scroll down slightly, the three  
 21 categories: one is employees due to give evidence; the  
 22 second is the Past Roles people; and the third is those  
 23 who are in the Project Phoenix category.  
 24 If we go over the page there's discussion, page 3,  
 25 about halfway down. Were you involved in Phoenix at

21

1 **Q.** Did you have any concerns about that?  
 2 **A.** Apologies, can you remind me of the date of this Board  
 3 meeting.  
 4 **Q.** This one is April.  
 5 **A.** 20?  
 6 **Q.** It's 29 April 2024.  
 7 **A.** I think I had concerns about the pace of the activity  
 8 and I was extremely aware of the optics and the concern  
 9 that I was receiving from the Advisory Board.  
 10 **Q.** Was there anything you were able to do about that?  
 11 **A.** I was part of the working party. I was engaged in  
 12 working this -- the solution. So, and as previously  
 13 advised, I was actually chairing the forum that  
 14 determined whether a role was red or not, and therefore  
 15 we went through, you know, religiously and in very fine  
 16 detail about the individuals that were occupying those  
 17 roles at the time, and therefore what category they were  
 18 to be determined.  
 19 It's a very, very sensitive area because you are  
 20 also -- you're on the edge of employment legislation and  
 21 all sorts of things. It's a very, very delicate thing  
 22 and, you know, these people have done nothing wrong.  
 23 **Q.** There were suggestions, especially from the  
 24 Subpostmaster Non-Executive Directors, that a suspend  
 25 first policy should have been approached. What's your

23

1 all?  
 2 **A.** No. Well, if I can clarify that: I think as the  
 3 evidence of Mr Read said, during restorative justice  
 4 meetings, that myself and other Post Office Executives  
 5 attended, if there was any allegation of wrongdoing by  
 6 an individual member of staff current or indeed past,  
 7 then we would log that and that will be referred to  
 8 Project Phoenix. That's my only involvement.  
 9 **Q.** It says there, slightly further down, at the top:  
 10 "The Chair asked NM [Ms Marriott] to provide  
 11 an overview of category two [the Past Roles category].  
 12 [She] spoke through the category outlining the work that  
 13 had been undertaken to assess from conflicts arising  
 14 from roles associated with the activity covered by the  
 15 Inquiry in current roles and detailed the employee  
 16 population that this work had identified. NM noted  
 17 proposed restructuring however this had not been  
 18 actioned due to the need to retain the workforce given  
 19 the high number of new applications to HSS ..."  
 20 So this is a month later, after the many-to-few  
 21 approach had been determined. Am I right to understand  
 22 from this that, in fact, that slowed down, to some  
 23 extent, because of the new applications to the Historic  
 24 Shortfall Scheme?  
 25 **A.** I think you can.

22

1 view on that?  
 2 **A.** I'm aware of that approach. And, look, this was treated  
 3 as seriously as it should be, and these were Board  
 4 decisions.  
 5 **Q.** Would you support a "suspend first" approach or not; did  
 6 you support a suspend first approach or not?  
 7 **A.** These were Board decisions and the Board made those  
 8 decisions. I personally would not support -- you know,  
 9 whilst investigations were going on, a suspension no,  
 10 I personally wouldn't. That would have not been one of  
 11 my recommendations for the paper.  
 12 **Q.** Thank you. If we scroll over, we can see:  
 13 "NM detailed the proposed approaches in relation to  
 14 the different employee populations within category 2  
 15 noting the benefits and risk involved. For the 23 'red'  
 16 employees it was proposed that a preferencing exercise  
 17 was run to understand the appetite for voluntary  
 18 redundancy or redeployment. If neither of these options  
 19 were taken a forced change in employment would be  
 20 affected or as a last resort the employee would be  
 21 dismissed."  
 22 It all seems to be dragging on a little bit at this  
 23 stage, doesn't it?  
 24 **A.** I agree.  
 25 **Q.** Who do you say is responsible for that?

24

1 **A.** I think the Grant Thornton report actually articulated  
2 it better than I could possibly do. Is -- there is some  
3 serious challenges in Post Office around decision making  
4 and making very, very tough decisions and, therefore,  
5 not wanting to make decisions, and therefore potentially  
6 elongating processes. And, for lack of better words --  
7 and this is not appropriate wording -- but kicking  
8 things into the long grass for a decision later, for  
9 a decision later.

10 And I think that, combined with some pretty serious  
11 cultural issues in this space, I think it was a cauldron  
12 of indecisiveness about of what to do, including, you  
13 know, proper legal advice about employment law,  
14 et cetera, et cetera, of what can be done on optics.  
15 These conflicts -- this is optical because there is no  
16 evidence here that -- these people are not involved in  
17 decision making, they're just involved in the process  
18 and, therefore, it is -- I keep on saying it's  
19 a sensitive area and it is, so there's a delegate path  
20 here to travel.

21 In the meantime, the political environment and what  
22 I call the Man on the Clapham Omnibus, the public  
23 opinion, optically, the message is clear.

24 **Q.** I can take you to an email chain specifically on the  
25 topic of Brian Trotter, who is somebody you have already

25

1 his purely administrative role and do you recognise  
2 that, even in that role, there is a problem if somebody  
3 like that is employed in the Remediation Unit?

4 **A.** It doesn't matter what role he was employed in as  
5 a Contract Manager. It's a problem, it should never  
6 have happened. It's outrageous that that was allowed to  
7 happen. It's a blatant conflict of interest. It should  
8 have never happened.

9 **Q.** Can you assist us with what kind of a role within your  
10 unit he was performing?

11 **A.** I am reliably advised it was a purely admin role, there  
12 wasn't any influencing in terms of what he was doing but  
13 what I would add -- not that you've asked me, but what  
14 I would add, and I've been very clear to the entire  
15 Executive of Post Office, and I think, you know, it's  
16 a reflection on probably the cultural environment that  
17 we're dealing with here, is that sentence there, "BT  
18 exited (by me) mid-2023", that was one of the most  
19 difficult things I've had to do in Post Office, in terms  
20 of working the system in order to exit Mr Trotter when  
21 his fixed-term contract simply expired at mid-2023.

22 It was one of the most difficult things I had to go  
23 through in terms of engagement with the right people and  
24 the appropriate action to be taken.

25 **Q.** You spoke about the Grant Thornton report and the

27

1 mentioned. If we look at BEIS0000851 and start on  
2 page 2, please. On the bottom of page 2, you can see  
3 an email from Mr Brightwell from the Department for  
4 Business and Trade to yourself. He says:

5 "This from Richard Moorhead:

6 "An SPM approached me worried that two staff  
7 involved in Horizon matters pre-Bates are, have been, or  
8 may be involved in redress. Brian Trotter and Mervyn  
9 Jones.

10 "Helpful to know where these stand, please."

11 If we scroll up, you say:

12 "[Brian Trotter] exited (by me) mid-2023 -- he gave  
13 evidence at the Inquiry late 2022. Previously he had  
14 been a Contract Manager -- hence why he was called as  
15 a witness -- but after leaving Post Office he came back  
16 as a contractor in [the Remediation Unit] but not in  
17 a role with any influence/decision making -- purely  
18 admin."

19 As you said, Mr Trotter was a witness in the  
20 Inquiry, he was an Area Manager, he was a Contracts  
21 Manager. We saw him involved in, for example, an email  
22 chain in the context of Callendar Square; emails from  
23 Anne Chambers of Fujitsu; he was involved in the  
24 suspension of subpostmasters; he was, I think,  
25 criticised by Mr Justice Fraser. What do you say was

26

1 indecisiveness. Did you experience any of that in  
2 relation to Mr Trotter?

3 **A.** In spades.

4 **Q.** Where was that coming from?

5 **A.** A lot of it by -- an example was fortuitously, or by  
6 accident, I actually met his line manager, who was  
7 required to deliver the message because -- as line  
8 manager, and she was clearly very, very uncomfortable  
9 with being able to do it and advised me that it might  
10 have implications on other people, and nobody has done  
11 anything wrong, et cetera, et cetera, and therefore --  
12 it was clear from her body language and everything that  
13 she was very, very uncomfortable with it.

14 And I said, "Look, you're uncomfortable, I don't  
15 want to put you in a position where you're going to be  
16 too uncomfortable, that's fine, and do you want to take  
17 the opportunity for somebody else delivering the  
18 message?" And she took that opportunity. So  
19 I escalated that up and somebody else had to deliver it.  
20 But the whole process of getting Mr Trotter into that  
21 position, appropriate position, was torturous.

22 **Q.** In light of the time and in light of your evidence  
23 I won't take you to it, I have that whole series of  
24 correspondence that you will have seen in your bundle  
25 around this time: there's the letter to Professor

28

1 Hodges; that BEIS0000843; there is an email chain  
2 involving Professor Moorhead, Lord Arbuthnot, that's  
3 BEIS0000846, that's July 2024; there's also BEIS0000848;  
4 an email from Professor Moorhead to Chris Hodges and  
5 others, that's BEIS0000849, that's August 2024.

6 You'll have seen those chains in your bundle. Do  
7 you think that you personally had a sufficient grasp of  
8 the risks involved, irrespective of whether those  
9 individuals were working in your unit, were involved in  
10 specific allegations of wrongdoing, do you think that  
11 you understood and were doing enough about the potential  
12 risks that were posed by them working within the unit?

13 A. I absolutely understood the risks and the potential  
14 risks. And, as a number of Board members will confirm,  
15 in terms of making my views clear about what could be  
16 done, what we should do about it, I've been very, very  
17 clear.

18 Q. Final topic from me today is Project Alder and I want to  
19 deal with this very briefly. Could we please bring up  
20 on to screen POL00448907. This is a report that we've  
21 seen before from John Bartlett. It outlines various  
22 investigations that were ongoing within the business.  
23 If we could please turn to page 12 and onwards, it makes  
24 clear that outside agencies have been involved in these  
25 investigations and, therefore, we don't need to deal

1 [postmasters], to the detriment of some [postmasters]."

2 Can you assist us with what the current position is  
3 in relation to Project Alder? Any findings, if you  
4 could just summarise those for us, that would be very  
5 helpful.

6 A. Of course I can. The two -- the two most significant  
7 allegations -- well, as advised there -- were that --  
8 it's interesting in there the word "deliberate" is not  
9 in there but the allegations were -- well, the word  
10 "deliberate" is in the allegation -- is that RU senior  
11 members of staff deliberately delayed redress in  
12 a non-Horizon -- by the way, a non-Horizon compensation  
13 scheme, suspension remuneration: they deliberately  
14 delayed redress.

15 And the second allegation was, actually -- I think  
16 it was a named individual deliberately dragged their  
17 feet in order to get their contract renewed. Those are  
18 the two most significant allegations in there.

19 And I'm -- you asked me yesterday about whether  
20 I had enough time to deal with all the things I had to  
21 do and whether I had an appropriate resource. It says  
22 in that report I was interviewed four times. I was  
23 interviewed for over 11.5 hours by DLA on this issue.

24 So you ask me what -- to summarise what the outcome  
25 was, which I'll get to straightaway. Those two serious

1 with them in depth. But just to outline, Project Alder,  
2 there are two slides there. It says:

3 "The principal allegation is that the senior  
4 contractors in the [Remediation Unit] caused the  
5 handling of compensation claims to go slow in order to  
6 extend their well-paid tenure at [Post Office]."

7 "DLA Piper was engaged to conduct an independent  
8 investigation."

9 If we scroll over, there's an outline of the current  
10 situation:

11 "A large number of interviews have been conducted  
12 [including with you].

13 "No evidence to date [about a gravy train]."

14 It does say here that:

15 "There is considerable evidence gathered so far  
16 which shows that some delays could have been avoided and  
17 that a contributing factor was the dysfunctional  
18 relationship within [the Remediation Unit] between the  
19 [Post Office] staff and contractors. There are two or  
20 three key interviews remaining but this looks like  
21 an established position.

22 "There is also evidence of a failure of leadership  
23 at several levels in the [Remediation Unit] and that  
24 decisions made within the [Remediation Unit] were very  
25 focused on value for money rather than best outcome for

1 allegations -- and you cannot make this up, Mr Blake --  
2 those two serious allegations were actually withdrawn  
3 during the investigation by the individual who made the  
4 allegations. In addition, the report concluded that  
5 there were no findings about whether redress -- it said  
6 that redress was not delayed at all and the individual  
7 named did not deliberately drag their feet in order to  
8 have their contract.

9 So there were no findings at all but those  
10 allegations were actually withdrawn and the report in  
11 the management summary, paragraph 3.2, makes it  
12 absolutely crystal clear that the reason why the report  
13 was commissioned in the first place was because of these  
14 allegations, and the author recognised that the  
15 withdrawal of those allegations made the report  
16 superfluous.

17 As you say -- as you can see, I'm quite passionate  
18 about this because this was a direct poor reflection on  
19 my team, which was totally inappropriate and uncalled  
20 for.

21 Q. I don't know if you've heard the evidence in the Inquiry  
22 when we heard from the Subpostmaster Non-Executive  
23 Directors. There was a suggestion of  
24 an over-investigations culture within the Post Office.  
25 Is that something that you agree with, that you share,

1 or what are your views on that?  
 2 **A.** Mr Blake, I share with a passion.  
 3 **Q.** Who do you hold responsible for that?  
 4 **A.** I've been here before with you, Mr Blake: it's  
 5 a cultural thing. I truly believe it's a cultural  
 6 thing. And it's interesting the new Senior Management  
 7 Team in have already mentioned it to me about a culture  
 8 of raising, you know -- and absolutely within the rules  
 9 -- you know, raising grievances and raising  
 10 a whistleblowing on a number of issues because it's  
 11 there. And it is, you know, it's -- we're in a very  
 12 sensitive environment. I mean, Post Office is shot to  
 13 pieces, okay. It absolutely -- and, therefore,  
 14 everybody is extremely sensitive. Nobody wants to make  
 15 a decision, okay, and every decision, they worry about  
 16 the consequences of making a decision.  
 17 And it's been in this environment, quite  
 18 understandably, because of the bad place that Post  
 19 Office has been in. And by the way, you know, it's all  
 20 true.  
 21 So it's such a bad place but there's a culture, it's  
 22 absolutely -- you know, that I experienced, and I have  
 23 to caveat that, is that only the bit that I experienced,  
 24 that I have seen culture within Post Office elsewhere,  
 25 you know, in the retail business, in many -- in

33

1 unfair, to say that culture is across Post Office  
 2 because it's not. You know, Post Office keep over  
 3 11,500 branches open every single day. It's amazing  
 4 what they do and how they do it. Cash centres,  
 5 distribution networks, motivating postmasters,  
 6 remuneration schemes. You know, I genuinely don't know  
 7 how. It's a very sophisticated business and it's  
 8 amazing how they do it and, you know, the culture in  
 9 there is absolutely appropriate.  
 10 I'm only talking about the culture that I have  
 11 experienced in the last three years.  
 12 **MR BLAKE:** Thank you. Mr Recaldin, I don't have any further  
 13 questions.  
 14 There are questions from Core Participants.  
 15 Sir, do you have any questions before we --  
 16 **Questioned by SIR WYN WILLIAMS**  
 17 **SIR WYN WILLIAMS:** Yes, just one or two. I want to be clear  
 18 about that last long answer, Mr Recaldin, which included  
 19 the phrase "Post Office is shot to pieces". All right?  
 20 At one level, that could be taken as a description  
 21 of the whole of the organisation and, if that is  
 22 accurate, obviously, it is extremely concerning. But  
 23 you seem to have qualified it, in effect, to that part  
 24 of the Post Office with which you are most concerned,  
 25 which I take to be activities around the Remediation

35

1 Procurement, et cetera, and many other areas,  
 2 Communications, where the culture is clearly not like  
 3 this. The area that I work in, the culture is very,  
 4 very challenging and, to answer your question, is there  
 5 is this environment.  
 6 You know, I feel very strongly about this. I have  
 7 worked for 35 years -- 38 years now I've worked, and for  
 8 the best part of 35 years I've worked for NatWest Royal  
 9 Bank of Scotland, going through a number of different  
 10 management levels. And for 25 years of those, I've  
 11 managed people either from one team up to over 1,000.  
 12 During those 25 years of managing people, I've never  
 13 ever had a grievance against me. I've never had  
 14 an investigation about me about anything.  
 15 And this is very personal, Mr Blake, and I hope you  
 16 don't mind me sharing it, and I feel very strongly about  
 17 this. And in those 25 years, never an investigation,  
 18 never a grievance, nothing. In fact, I'm happy to  
 19 share, you know, 360 feedback on a consistent basis,  
 20 done annually has been outstanding.  
 21 I've worked for three years in Post Office and I've  
 22 been investigated five times, Mr Blake. You've asked me  
 23 "Who do you blame?" I don't blame an individual and  
 24 I don't blame anybody. I point to the culture that  
 25 I face. And I think it's really unfair, really, really

34

1 Unit.  
 2 So could you actually, as clearly as possible, try  
 3 to define whether you are making a general criticism of  
 4 the Post Office as an organisation or whether you are  
 5 making a specific criticism about a specific part of it?  
 6 **A.** I think -- thank you, Sir Wyn, for the opportunity for  
 7 clarification.  
 8 As I've said, I have caveated it and, in terms of --  
 9 there are -- yeah, almost the entire Post Office I do  
 10 not experience and therefore I cannot comment on the  
 11 culture in the other areas. I am restricting it to me.  
 12 But I look at the challenges -- putting my leadership  
 13 hat on of Post Office, I look at the challenges around  
 14 governance and the issues that have been raised by the  
 15 Inquiry in terms of the Board and dysfunctional  
 16 behaviour at that level as well. And so when I say  
 17 "shot", I mean a number of issues during my tenure at  
 18 Post Office have been raised that, you know, in terms of  
 19 challenges of professionalism, of how you run  
 20 a business.  
 21 And so I think it's a good challenge back, and thank  
 22 you for the opportunity of clarification, Sir Wyn, in  
 23 I have to say it's my challenge -- I don't see it as  
 24 a criticism -- my cultural challenge is very much in the  
 25 space that I occupy, and that I am -- you know, I am

36

1 frustrated by a number of aspects of it in terms of all  
2 I want to do, all I want to do, is pay redress as much  
3 as I possibly can to postmasters.  
4 **SIR WYN WILLIAMS:** But are you telling me -- and I'm sorry  
5 to put you on the spot -- in terms that the culture  
6 related to the persons who are leading and determining  
7 compensation in the Remediation Unit is such that it is  
8 having a really serious, damaging effect on the ability  
9 to pay compensation fully, fairly and promptly?  
10 **A.** Sir Wyn, I'm not going to go that far because, if it --  
11 if I was facing that situation, Sir Wyn, I would not be  
12 here. I would not tolerate that; I would not be here.  
13 But is it one of my many challenges? Yes.  
14 **SIR WYN WILLIAMS:** So if I modified it to say that the  
15 culture, as you describe it, is a significant  
16 contributing factor to some of the difficulties which  
17 have occurring in paying compensation fully, fairly and  
18 promptly, would you agree with that?  
19 **A.** I don't think it has impacted on fully, fairly and as  
20 timely as possible. I don't think it has impacted on  
21 that. But it is another issue to be dealt with, and has  
22 impacted, in terms of my time, other people's time, in  
23 dealing with those challenges. So for example, dealing  
24 with the past roles issue, has been extremely time  
25 consuming.

37

1 **A.** Of course you can, Sir Wyn.  
2 **SIR WYN WILLIAMS:** Mr Salter.  
3 **A.** Declan Salter. Thank you very much.  
4 **SIR WYN WILLIAMS:** Right. As I understand it, there was  
5 a gap of about eight months between --  
6 **A.** That's right.  
7 **SIR WYN WILLIAMS:** -- Mr Salter departing and you arriving?  
8 **A.** Yes, Sir Wyn.  
9 **SIR WYN WILLIAMS:** All right. Those are my questions. Over  
10 to the Core Participants.  
11 **MR BLAKE:** Thank you very much. I think it's going to be  
12 Mr Jacobs first.  
13 **Questioned by MR JACOBS**  
14 **MR JACOBS:** Thank you, sir.  
15 Mr Recaldin, good morning. I want to ask you about  
16 restorative justice.  
17 **A.** Oh, right.  
18 **Q.** You deal with restorative justice meetings at  
19 paragraph 35 of your sixth witness statement. These are  
20 meetings where postmasters meet -- meet you and Mr Read  
21 and other senior executives -- and relay their  
22 experiences and concerns in relation to of the scandal;  
23 that's right, isn't it?  
24 **A.** It is.  
25 **Q.** You may or may not know but Howe+Co, who instruct me,

39

1 **SIR WYN WILLIAMS:** Right. So it's a constant challenge --  
2 it's a constant challenge?  
3 **A.** It's a con-- and, therefore, taking my bandwidth,  
4 Sir Wyn, does that mean I'm not making decisions on  
5 redress? Potentially. Do I feel that has delayed  
6 redress or curtailed redress? No, I don't because  
7 I just work harder.  
8 **SIR WYN WILLIAMS:** Right. On Past Roles, just so I'm clear,  
9 have you now completed any work you needed to do in  
10 relation to Past Roles?  
11 **A.** Yes, and a plan is now in place around those 27  
12 individuals and that plan is in the course of being  
13 executed as we speak, Sir Wyn.  
14 **SIR WYN WILLIAMS:** Right. Well, that, in effect, is  
15 confirmation, I think, of what Ms McEwan told me --  
16 **A.** Correct.  
17 **SIR WYN WILLIAMS:** -- that this was very close to the end of  
18 the process.  
19 **A.** Correct.  
20 **SIR WYN WILLIAMS:** So that's where we are, yes?  
21 **A.** Yes.  
22 **SIR WYN WILLIAMS:** Right. Then, finally, just trying to  
23 pinpoint who your predecessor may have been, can  
24 I mention a name and you tell me if I've got the right  
25 person.

38

1 raised this issue with the Inquiry on 13 October 2022,  
2 and since 22 June 2023, there have been 20 days of  
3 restorative justice meetings that you have held.  
4 I think you have been to every single meeting, haven't  
5 you?  
6 **A.** I have.  
7 **Q.** 57 of our clients, along with at least one supporting  
8 family member attended those meetings and over 114  
9 individuals and victims have met you and other  
10 directors; is that right?  
11 **A.** That's right.  
12 **Q.** Here today are Maureen McKelvey, who sits next to me,  
13 Heather Earley, and behind me Fiona Elliott and  
14 Katherine McAlerney. They are three rows behind me,  
15 there wasn't enough room on the row for them. They were  
16 present at the first meeting with you in Belfast in June  
17 2023; is that right?  
18 **A.** Yes.  
19 **Q.** They're still awaiting for their compensation claims to  
20 conclude and I know that you're going to meet them next  
21 month, aren't you, to discuss --  
22 **A.** Yes.  
23 **Q.** -- their --  
24 **A.** I was hoping to meet them today.  
25 **Q.** You were indeed. Other matters have intervened.

40

1 So very generally -- I don't want to discuss their  
2 individual cases, obviously you're going to be meeting  
3 with them to talk about these cases -- where these  
4 meetings take place and you or Post Office directors  
5 give assurances that everything is being done to deal  
6 with things very quickly in terms of compensation,  
7 perhaps assurances are given that matters will be looked  
8 at within months, what can you do to make good on those  
9 assurances now, now that we're in 2024, coming into  
10 2025, if claims are still ongoing?

11 **A.** What can I do? And I am grateful because the four  
12 lovely ladies that you referred to, they do approach me  
13 directly. You know, "We've had this meeting with you,  
14 you know, can you help me with where is my case?" And  
15 I'm very comfortable, by the way, with those sort of  
16 approaches.

17 Again, we can't talk about individual cases.

18 **Q.** Of course.

19 **A.** But they are split across -- to Mr Blake's point  
20 yesterday, they are split across the Post Office and the  
21 Government schemes. And in terms of if the case is in  
22 the Government space, I am limited in terms of what  
23 I can do about that, but I will escalate within the  
24 Government in terms of using my contacts within the  
25 Government to say I've had a concerning email and

41

1 you to understand the wide-reaching and long-lasting  
2 effects of the scandal on each person and their  
3 families. What messages have you felt that it is  
4 important to pass on from these meetings?

5 **A.** Where do you want me to start?

6 **Q.** Well, what are the main take-home points? For example,  
7 Ms McKelvey was acquitted in 2007 and there was no  
8 inquiry, no publication of her trial, and other cases  
9 where the Post Office secured convictions, they were  
10 crowing from the rooftops. That sort of thing --

11 **A.** Yeah.

12 **Q.** -- these stark issues.

13 **A.** So to be clear, Nick and I mandated ourselves --  
14 especially coming back from Belfast. It made a huge  
15 impression. And we mandated ourselves that people  
16 needed to -- you know, people in Post Office needed to  
17 hear these stories and that's exactly what we did. And  
18 we started from the top. We started at Board meetings.  
19 I can remember when we came back from restorative  
20 justice, we mandated ourselves to communicate down,  
21 cascade down, these horrific stories, okay?

22 And "stories" -- you use the word "stories", if it  
23 is made up. This isn't made up; this is real life. And  
24 they're absolutely horrific. And my apologies again for  
25 the experiences that you have -- you ladies have been

43

1 approach about the speed, or whatever it is, can you  
2 help? And I understand that they do proactively reach  
3 out to people to say, "This is where your case and we  
4 have this SLA of working within X days, et cetera,  
5 et cetera".

6 In terms of the cases that are in my schemes -- and  
7 it's interesting I call them my schemes, isn't it -- is  
8 I escalate within my teams to say "So why are we waiting  
9 so long on this? What's going on on that case? Why  
10 haven't we received the medical report on that?" So  
11 I will escalate accordingly.

12 So your question is what can I do? I'm conscious  
13 that I'm talking too fast, sorry. What I can do is  
14 I can escalate and intervene to try and help.

15 **Q.** Okay. Thank you. The feedback from our clients who  
16 have attended these meetings have been generally very  
17 positive. People say, "I'm glad" -- I'm reading a quote  
18 from a client now:

19 "They listened to our experiences and I felt they  
20 were appalled by our stories. Nick and Simon were very  
21 engaged with the impact the Post Office had on our lives  
22 ..."

23 I'm assuming that's Nick Read, who sits behind me as  
24 well.

25 You say in your statement that these meetings help

42

1 through.

2 It's unforgivable. And Nick and I made ourselves to  
3 ensure that those messages got through. Indeed, as  
4 a result of that, there is a sort of training programme,  
5 a governance training programme that is now in place,  
6 that actually tells some of these stories in -- I think  
7 they take snippets from the Panorama programme and  
8 snippets from the Inquiry when people were giving their  
9 witness statements, in terms of cascading those messages  
10 back how serious this actually was.

11 And, you know, this is a bit of a wake-up call.

12 This is the place we've come from and we must ensure  
13 this never ever happens again.

14 This is not -- of course, it's about the shortfall.  
15 Of course, it's about the Horizon system. But you know  
16 what this is really about? This is about the journey  
17 that Post Office took people through, and that's the  
18 issue. Of course, it's the IT issue. Of course, it's  
19 the technology thing and the alleged potential cover-up  
20 et cetera, et cetera.

21 But it actually is the way that Post Office spoke to  
22 people and dealt with these issues. It's absolutely  
23 disgraceful.

24 **Q.** You talk about cascading back and, in your witness  
25 statement, you say at paragraph 38 that, following the

44

1 meetings, you ensure each of the victims' experiences is  
 2 shared with the Executive Team.  
 3 **A.** Yes.  
 4 **Q.** Which members of the Executive Team in particular do you  
 5 share this with; how does that work?  
 6 **A.** So I usually post a restorative justice meeting. It's  
 7 usually a SEG meeting, which was GE and now it's SEG,  
 8 and I have the opportunity to download, more often with  
 9 the senior executive who was with me at the time, so we  
 10 do a bit of a joint approach. So it will be the  
 11 Executive Team.  
 12 **Q.** Part of our clients' concerns are that there has been  
 13 a churn in the Executive Team, people move on, and these  
 14 experiences need to be shared throughout the whole  
 15 company; do you agree?  
 16 **A.** I agree.  
 17 **Q.** Do you accept that the culture at the Post Office is  
 18 still very much a work in progress?  
 19 **A.** Yes.  
 20 **Q.** You've heard the evidence of Mr Ismail and Mr Jacobs in  
 21 that regard?  
 22 **A.** Yes.  
 23 **Q.** So what proposals do you have to ensure that the  
 24 experiences of people like my clients, who are with me  
 25 today, are communicated throughout the whole of the Post

45

1 they're embroiled and embedded in the understanding of  
 2 Post Office, and to ensure it never happens again.  
 3 **Q.** I want to ask you about wider restorative justice and  
 4 this was something that was raised in correspondence  
 5 back in 2022 with the Inquiry. The proposals that those  
 6 instructing me have put forward are for a number of  
 7 measures that go beyond simple payments of compensation.  
 8 It's not an exhaustive list but I'm just going to tell  
 9 you what they are and ask you questions about them.  
 10 So the first proposal is for ongoing psychiatric and  
 11 counselling support for subpostmasters and their  
 12 families.  
 13 **A.** Mm-hm.  
 14 **Q.** Second is bursaries to assist with the retraining of  
 15 postmasters and for the education of their children  
 16 whose education was disrupted by the scandal. Then  
 17 a tangible memorial scheme to mark this as the largest  
 18 miscarriage of justice in British legal history, that  
 19 sympathetically records the experiences of the  
 20 subpostmasters and how profoundly they and their  
 21 communities were affected.  
 22 Then steps to restore reputations within local  
 23 communities, engagement with the local press.  
 24 What steps have Post Office taken to bring these  
 25 sort of schemes about?

47

1 Office, not just the executives who may move on in  
 2 a couple of years?  
 3 **A.** Yeah, and there are executives who have attended these  
 4 who have not moved on or who are not moving on, so there  
 5 are some there already who will not -- Karen is a great  
 6 example, Karen has done couple of restorative justice  
 7 meetings and she is very proactive in communicating the  
 8 message down. And part of the -- part of one of our  
 9 many workstreams is to understand and help build a --  
 10 whatever a legacy means, ie something permanent that  
 11 ensures that these stories are never ever forgotten  
 12 about.  
 13 **Q.** Will these stories be dealt with within the strategic  
 14 review that the Post Office is conducting?  
 15 **A.** Not necessarily. It's yet to be determined about how  
 16 they are. I'll give you an example of, at a higher  
 17 level, in terms of in the Post Office Head Office at  
 18 Wood Street there is a timeline of where Post Office  
 19 came from, all the way from wagon and horses, et cetera,  
 20 all the way through. And in there, if you visit it,  
 21 there is a recognition of the Horizon scandal. So it's  
 22 formally on the timeline. It's formally embedded in  
 23 history.  
 24 Now it's important that these journeys that many  
 25 postmasters experienced, these awful journeys, that

46

1 **A.** So a number of those opportunities have already been  
 2 taken. So in a restorative justice meeting, we do offer  
 3 how can we -- is there anything we can do to help you?  
 4 Now, we also recognise, you know, money is not going  
 5 to fix this. These ladies know that: money ain't going  
 6 to fix this. So it is what else can you do? And it's  
 7 about -- there's a journey here. And if those  
 8 restorative justice meetings mean they can move one  
 9 millimetre towards a better place on that journey, then  
 10 that's a success.  
 11 And many what appear innocuous requests, actually we  
 12 can do it, and we have done: articles in local press  
 13 about complete exoneration because of the stigma in the  
 14 particular area. Done those sort of things. Offering  
 15 references, simple things like that.  
 16 One lady I met wanted to have the exoneration signed  
 17 by Nick Read that her conviction had been overturned  
 18 because she wanted to put it in her toilet next to the  
 19 conviction that she'd had.  
 20 These are -- but to your point, sorry, to your  
 21 point, all those other things you've mentioned are all  
 22 being considered in terms of so what legacy are we going  
 23 to leave here to reflect this?  
 24 **Q.** The point I'm making is that this isn't really something  
 25 for individuals to ask for. There will be many people

48

1 who are affected by the scandal who feel too traumatised  
2 to even meet with Post Office. Is there a plan for  
3 a wider restorative justice scheme, for example to  
4 include straight-up compensation for the family members  
5 who might not form part of the existing schemes; is  
6 there any provision that's being planned for a wider  
7 scheme, statement of principles, as to what Post Office  
8 will do rather than just individual offers?  
9 **A.** So there is a working party that is pulling together  
10 proposed ideas of what legacy we should leave and  
11 bursary, extra, in terms of the legacy, something to be  
12 referred to, something to be used in the future. You  
13 specifically talked about friends and immediate  
14 relatives. We have had an approach from a group  
15 representing the children of victims, and we are meeting  
16 them shortly, to listen to their story.  
17 Now, they've already met, I understand they've  
18 already met with Fujitsu and their request is not  
19 necessarily to talk about compensation, they just want  
20 to tell the story and, absolutely, we should listen to  
21 their story.  
22 **Q.** What about Fujitsu? Paul Patterson has been recalled to  
23 give evidence on 11 November. Has he contacted you or  
24 has anyone in Fujitsu contacted you about restorative  
25 justice proposals?

49

1 **MR JACOBS:** Thank you. I've got one question to ask you,  
2 a very good point that Mr Stein has asked me to raise.  
3 This Inquiry is going to finish at the end of this  
4 year, isn't it?  
5 **A.** Yes.  
6 **Q.** The hearings. How can there be any clarity and  
7 oversight by the Inquiry in relation to restorative  
8 justice if the Post Office won't commit to a programme  
9 between now and the end of this year?  
10 **A.** Well, I can absolutely give you assurance it is an issue  
11 that is live, and that is being discussed as we speak in  
12 terms of what -- I had a meeting about it literally last  
13 week. So I can give you that commitment that this issue  
14 is not going away, this opportunity is not going away.  
15 I mean, I am sure Sir Wyn will make his own mind up  
16 around how that's incorporated into the Inquiry.  
17 But you have my assurance that this is absolutely  
18 a work in progress. I don't know what more I can give  
19 there. Apologies.  
20 **Q.** Will you commit to providing a report in relation to  
21 proposals and progress before the final report of this  
22 Inquiry, so that this is something that will be  
23 considered and subpostmasters will know what the  
24 proposals are and it will be part of the Inquiry  
25 process?

51

1 **A.** Not to me, no. Not me personally.  
2 **Q.** We'll hear what he says about this next week but my  
3 question for you is: do you think it would be  
4 appropriate for Post Office to speak to them about these  
5 issues, to speak to Fujitsu?  
6 **A.** I think all options should be explored.  
7 **Q.** When do you think these restorative justice proposals  
8 that you've outlined will be implemented?  
9 **A.** If they're implemented -- and, you know, the thorny  
10 issue of funding, as ever, will have to come up,  
11 outrageous as it does seem to be -- then it will  
12 certainly -- I would suggest, you know, it would have to  
13 be in the next year, they would have to establish  
14 something. I don't know is the answer but I'm trying  
15 not to put a timescale on it but it's recognised that  
16 something that should be done.  
17 **MR JACOBS:** I need to ask if I have any further questions to  
18 ask.  
19 **MR STEIN:** Sir, just give me one moment to speak to my  
20 junior.  
21 **SIR WYN WILLIAMS:** Hang on, I can't quite hear.  
22 **MR STEIN:** Sir, that was my interruption. I just need to  
23 speak for one moment to Mr Jacobs about one matter of  
24 further questioning for Mr Recaldin.  
25 **SIR WYN WILLIAMS:** Yes. *(Pause)*

50

1 **A.** I think that's absolutely reasonable.  
2 **Q.** So you will commit to do that?  
3 **A.** I will commit to a proposal of what we should do in --  
4 absolutely, yes.  
5 **MR JACOBS:** I have no further questions. Thank you. I'm  
6 grateful.  
7 **MR BLAKE:** Thank you. Sir, if we could take our morning  
8 break now, and then we have questions from two further  
9 Core Participants, I believe.  
10 **SIR WYN WILLIAMS:** Fine. So what time shall we resume?  
11 **MR BLAKE:** 11.30?  
12 **SIR WYN WILLIAMS:** 11.30? Thank you.  
13 **MR BLAKE:** Yes, thank you.  
14 **(11.15 am)**  
15 **(A short break)**  
16 **(11.30 am)**  
17 **MR BLAKE:** Thank you, sir. We're going to hear from Ms Page  
18 and then Mr Moloney.  
19 **SIR WYN WILLIAMS:** Yes.  
20 **Questioned by MS PAGE**  
21 **MS PAGE:** Mr Recaldin, do you take responsibility for the  
22 mess that the Post Office compensation schemes are in?  
23 **A.** I feel very accountable for the state that the  
24 compensation schemes are in. I make myself accountable  
25 for them.

52

1 **Q.** Should you have resigned by now?  
 2 **A.** That's a good question. I think there is a very, very  
 3 strong argument that maybe I should have done.  
 4 **Q.** Do you think your mistake was to accept the job, even  
 5 though you knew that the Post Office should not be  
 6 running the compensation schemes itself?  
 7 **A.** No, absolutely not.  
 8 **Q.** Is that why they're not working, though?  
 9 **A.** I wouldn't say they're not working. Nobody has said to  
 10 me they're not working.  
 11 **Q.** You tell us, no doubt sincerely, that the schemes you  
 12 run are not bureaucratic, that they are sympathetic.  
 13 You say you don't recognise the idea that they were set  
 14 up to deter applicants through tough eligibility  
 15 criteria, evidential requirements, and yet our clients  
 16 tell us the opposite and the fact is nowhere near enough  
 17 of their claims have been resolved after all this time.  
 18 Do you not accept that the problem is the very one that  
 19 you identified in your interview: too many of the people  
 20 administering the scheme are not independent?  
 21 **A.** No, I don't accept that. I don't accept that too many  
 22 people are not independent enough. I think -- no,  
 23 I don't accept that.  
 24 **Q.** In one of the emails, and I'll just give the reference  
 25 rather than bring it up, BEIS0000849, that's the email

53

1 **Q.** Yes.  
 2 **A.** -- ie roles which were of not interest to the Inquiry.  
 3 **Q.** But, nevertheless, they grew up in a Post Office which  
 4 encouraged them to think of postmasters, subpostmasters,  
 5 as the enemy, and that's why your unit has a culture  
 6 which gives claimants a hard time, no?  
 7 **A.** I don't agree with that statement.  
 8 **Q.** They are asked to provide documents from many years ago,  
 9 sometimes documents which the Post Office would have  
 10 sent to them in the first place, or surely should have  
 11 kept on file; they are asked to provide further and  
 12 further update medical records, as we've already heard  
 13 about Ms Skinner's case, but she's not alone in this.  
 14 This is the sort of conduct where postmasters are made  
 15 to prove every point. Do you not recognise that?  
 16 **A.** No.  
 17 **Q.** You've told this Inquiry that you are or were outraged  
 18 that Brian Trotter was still in the unit but you have  
 19 described how hard it was to get rid of him and how,  
 20 even at the end of his fixed-term contract, his line  
 21 manager, ie a member of your unit, would not deal with  
 22 it, felt that it would impact badly on others, felt that  
 23 he'd done nothing wrong. That shows the rot in your  
 24 unit, doesn't it, Mr Recaldin?  
 25 **A.** I think I've been clear with the Inquiry in the last

55

1 chain with Professor Moorhead from the Horizon  
 2 Compensation Board, and in it you tell him that 73  
 3 people --  
 4 **A.** That's right.  
 5 **Q.** -- who worked for the Post Office over the 20-year  
 6 period that the Inquiry is looking at, 73 of those  
 7 people were found to be working in the Remediation Unit.  
 8 Now, those are people who worked in the Post Office  
 9 when it maintained a fortress mentality towards  
 10 subpostmasters. So whatever they say to you and  
 11 whatever they say to themselves, they are effectively  
 12 the old guard, aren't they?  
 13 **A.** I don't know what "old guard" means. I recognise the  
 14 number -- I think that note was to Chris Hodges, the  
 15 Chair of the Advisory Board and that number is a number  
 16 of how many people were working in Post Office at the  
 17 time who were currently in RU at the time -- were in RU.  
 18 **Q.** Yes.  
 19 **A.** That's not where they used to occupy roles that the  
 20 Inquiry -- is of interest to the Inquiry. That's  
 21 a completely different number. That number is the 27  
 22 number that has been articulated here. So I was asking  
 23 the specific question that the Advisory Board were  
 24 asking me about how many were working at the time, and  
 25 many of these were counter clerks --

54

1 session about the culture that I face. And forgive me,  
 2 I've never used the term "get rid". That's  
 3 disrespectful. I've never used that term.  
 4 **Q.** No, but the term is not the point; it's the people  
 5 around --  
 6 **A.** It is the point because it's about respect. It's about  
 7 the respect of individuals.  
 8 **Q.** It's the people around Mr Trotter not just Mr Trotter  
 9 himself that's the issue. Everyone in the unit affects  
 10 the people around them. And you've described how his  
 11 line manager was unable to see the point, was unable to  
 12 see why he should be exited. I think that's the term  
 13 you like. She couldn't see the point, could she? "He's  
 14 done nothing wrong", she said.  
 15 **A.** I didn't say that, I said -- and hopefully the script  
 16 will help me -- I think I said she was clearly  
 17 uncomfortable with delivering the message, and I asked  
 18 her "Are you uncomfortable in doing this?" And she  
 19 said, "Yes". I said, "Would you like somebody else to  
 20 deliver it?" And she said, "Yes, I would". So I took  
 21 her up on that option.  
 22 **Q.** Here's an example of how having these people in your  
 23 unit can play out. Mr Shiju, one of our clients,  
 24 applied to the HSS, and Caroline Richards attended  
 25 a good faith meeting in his case -- Caroline Richards,

56

1 who Mr Blake pointed out to you had been  
2 an Investigator. She attended that good faith meeting  
3 to explain the frankly risible £2,000-odd offer that was  
4 being made to Mr Shiju. Following that meeting, she was  
5 the main point of contact for Mr Shiju and Mr Marshall,  
6 his lawyer, and it then transpired that she had been  
7 an Investigator, which had never been disclosed.

8 Mr Marshall wrote to the Post Office asking about  
9 her role and there was no reply from April 2024, all the  
10 way through until September 2024, when Post Office  
11 explained who she was, and that she had worked as  
12 "Dispute Manager" from May 2022 to April 2024, so in  
13 other words nearly two years.

14 Now, is it a coincidence that she was removed from  
15 being the Disputes Manager in the same month that  
16 Mr Marshall wrote about it or is it another case, like  
17 Mr Trotter, of somebody only being exited once they had  
18 been caught?

- 19 **A.** I don't know whether that's a coincidence or not.  
20 I can't talk about individual cases, and apologies for  
21 that. What I do know is that Caroline Richards is no  
22 longer working in the Remediation Unit.  
23 **Q.** Why did it take so long to admit what had been going on?  
24 **A.** I'm not quite sure what "going on" is.  
25 **Q.** Well, two years of her working as Disputes Manager and

57

- 1 **A.** These people are wonderful people.  
2 **Q.** In the circumstances of significant delays, interim  
3 payments are crucial, aren't they, because it's what  
4 makes the difference for people who are sometimes very  
5 desperate, between being able to carry on to get full  
6 and fair compensation and giving up, isn't it --  
7 **A.** Yes.  
8 **Q.** -- that interim payment can be that difference?  
9 **A.** Yes.  
10 **Q.** Yet you told us yesterday that the Department had  
11 prevailed upon you not to offer interim payments and  
12 countermanded interims that had been authorised?  
13 **A.** I did.  
14 **Q.** You also told us that in the HSS scheme, if an offer is  
15 made but not accepted, people will receive the offer as  
16 an interim payment if they ask. Why make them ask,  
17 Mr Recaldin?  
18 **A.** I don't think I said that. If I do, I apologise.  
19 I think I said that, if they dispute their offer -- if  
20 we make an offer and they say, "No, we dispute it",  
21 we -- in that letter, we offer them 100 per cent interim  
22 payments.  
23 **Q.** Why not just send them the money?  
24 **A.** They have to accept it. So we have to -- they have to  
25 sign something to say, "We accept that interim payment".

59

1 then many months before that was confirmed, why did it  
2 take so long to admit that she was in that role when she  
3 plainly shouldn't have been?

- 4 **A.** I don't think there's any -- so these individuals are  
5 not -- they're not decision makers around that. They  
6 are in roles which do not require decisions so --  
7 **Q.** She attended a good faith meeting.  
8 **A.** Yes, she did.  
9 **Q.** Do you not see the problem?  
10 **A.** Good faith meetings are not decision making meetings.  
11 I recognise the optic, of course I do. I recognise the  
12 optic of that --  
13 **Q.** Is it about the optic or is it about the reality that  
14 she should not have been in that role?  
15 **A.** And the fact that that individual has been moved out is  
16 a recognition of that. And I am aware of the case. It  
17 is -- look, it's really difficult to talk about  
18 individual cases but I'm -- you know, absolutely from my  
19 understanding of the case and in terms of the  
20 individual, I apologise that that risk has become  
21 apparent and I believe that Post Office have dealt with  
22 that risk.  
23 **Q.** These claimants are not difficult people, are they,  
24 Mr Recaldin. They want to settle and move on but your  
25 schemes are failing to deliver, aren't they?

58

- 1 So it's just an administration thing but the offer of  
2 that payment is in that dispute letter.  
3 **Q.** Well, then there's HSF.  
4 **A.** Yes.  
5 **Q.** You've been told directly by our clients, Ms Felstead  
6 and Ms Skinner, that HSF press every advantage on behalf  
7 of their client, the Post Office, just as they did when  
8 settling the GLO. Alan Watts, lead partner for Post  
9 Office compensation, also responsible for negotiating  
10 the 2019 GLO settlement. Catherine Emanuel, the  
11 recipient of a highly contentious email from Rodric  
12 Williams, has conduct of much of the compensation  
13 arrangements. It was an obvious problem, it was  
14 an obvious problem from the start, and yet there's HSF,  
15 one of the most expensive firms in the country, still  
16 there, no doubt getting paid faster than the SPMs. Why?  
17 **A.** Sorry, the question is why are HSF still there?  
18 **Q.** Why are they still there?  
19 **A.** Because they are still instructed by Post Office on  
20 certain cases. As you know, they operate the back  
21 office, the working environment, the operational engine  
22 of the HSS and they still advise Post Office on the OC  
23 claims.

24 Much, much more of that OC process is -- over the  
25 time of my tenure, is now with Post Office. But there

60

1 is the independent panel, and that's the key thing about  
2 the OC, is that Sir Gary is there now to provide that  
3 independence for anything. And it is -- and Mr Blake  
4 mentioned it earlier, that Sir Gary's services in terms  
5 of opining on those cases has yet to be utilised.

6 I would encourage, absolutely encourage, for the usage  
7 of Sir Gary.

8 **Q.** There's another structural problem, I would suggest,  
9 with the HSS scheme. You've told us that it's built on  
10 the principle that redress can only be paid to the  
11 person or legal entity that the Post Office contracts  
12 with.

13 **A.** Mm.

14 **Q.** That might have worked perfectly well as a principle,  
15 were it not for the history, because, as we've learned,  
16 at no stage over the 20-year period that we're looking  
17 at did the Post Office make sure that every branch had  
18 a clear and well-understood contract in place. Have you  
19 taken that on board: are there any processes to ensure  
20 that both the Post Office and the applicant agree that  
21 the claim is actually based on the correct contract?

22 **A.** I don't know how to answer that question. I go back to  
23 the scheme, in terms of the scheme is there to deal with  
24 any entity who has a contract with Post Office or had or  
25 has a contract with Post Office.

61

1 problem?

2 **A.** I do. I absolutely do see the problem and, in terms of  
3 the -- you know we're in engagement on the -- I can't  
4 talk about individual cases. I really apologise.

5 **Q.** The principle is the point.

6 **A.** I understand that and, in that first case, I do not --  
7 I recognise the second case, I do not recognise that  
8 first case but you mentioned partnership there. If  
9 you'd like to give me further details outside this, I'm  
10 more than happy to look at that but I don't recognise  
11 it.

12 **Q.** Well, we can certainly give you details --

13 **SIR WYN WILLIAMS:** Can I just interrupt a moment because  
14 I don't want to be too bogged down in the individual  
15 case, but I am interested in the process, Mr Recaldin,  
16 that should follow when, for example, an applicant is  
17 rejected on the basis, shall we say, that they were not  
18 the contracting party. Now, if that is disputed, what  
19 should be the next step and how quickly should it  
20 happen?

21 **A.** So the -- if -- for an eligibility issue, it sounds as  
22 though this is an eligibility issue --

23 **SIR WYN WILLIAMS:** Yes.

24 **A.** -- then they can absolutely have the right to challenge  
25 that rejection of eligibility and that would come into

63

1 **Q.** Well, here's the difficulty -- and I'll give you two  
2 examples, but they will by no means be the only people,  
3 I'm sure, in this situation -- applicants who didn't  
4 necessarily have the contract are being rejected, even  
5 though it's clear that there is no eligible person left  
6 to claim.

7 So, first of all, I'll talk about Mr Colin Savage.

8 He worked in partnership with his father at a branch.  
9 When his father became unwell he was treated as if he  
10 was the postmaster. Importantly, he was reported to the  
11 Procurator Fiscal as if he was the postmaster. He was  
12 interviewed about the shortfalls, criminally, as if he  
13 was the postmaster. His father has passed away, the  
14 partnership no longer exists and his claim has been  
15 rejected: Post Office say he has no contractual  
16 relationship.

17 This is essentially the same problem faced by Gowri  
18 Jayakanthan -- who I'm sure you've already heard about,  
19 the tragic case of the husband who took his life after  
20 the Post Office goons came for him -- and her claim was  
21 rejected on the basis that the company who he operated  
22 through has been dissolved. These are people who are  
23 the obvious only person who could claim because there is  
24 no other person or legal entity in existence that could  
25 claim and yet they are being rejected; do you see the

62

1 my governance and then we would say -- well, we would  
2 look at it to say, well, is there any more information  
3 we need to clear up this eligibility challenge?

4 **SIR WYN WILLIAMS:** Right.

5 **A.** I think in my evidence when I talked to Mr Blake, he  
6 asked me how many of those cases there were, and I think  
7 there were a handful of those cases.

8 **SIR WYN WILLIAMS:** Sure but --

9 **A.** There is a process.

10 **SIR WYN WILLIAMS:** So the process is to go back to Post  
11 Office. What about going to someone independent, at  
12 what stage does that happen? If there's an impasse,  
13 both sides are acting in good faith, they simply can't  
14 agree, all right?

15 **A.** Yeah.

16 **SIR WYN WILLIAMS:** At what point does an independent panel  
17 or person cut the knot, so to speak, and make  
18 a decision?

19 **A.** Well, then we can escalate it and I think we have  
20 escalated similar issues into the panel, into the  
21 independent panel, to make that call.

22 **SIR WYN WILLIAMS:** Right, so in the overturned conviction  
23 process, that will go to Sir Gary and his panel?

24 **A.** Yes, in an overturned conviction, yes, that would be  
25 an opportunity, yes, correct.

64

1 **SIR WYN WILLIAMS:** In HSS, it would go through the various  
2 stages which ultimately would lead to a mediation or  
3 arbitration. At the moment there's no appeal process  
4 that you can use?  
5 **A.** No, I'm suggesting, actually, that if it's  
6 an eligibility issue, that can go to the independent  
7 panel, for them to opine on.  
8 **SIR WYN WILLIAMS:** Okay, the same panel that decides the  
9 compensation?  
10 **A.** Yes.  
11 **SIR WYN WILLIAMS:** That would be non-binding, would it not,  
12 because they don't bind anybody, but the Post Office  
13 always, so far, has accepted what they've said?  
14 **A.** Thank you, Sir Wyn. Correct.  
15 **SIR WYN WILLIAMS:** Okay, fine. So I've got the process.  
16 **A.** Yes.  
17 **SIR WYN WILLIAMS:** Thank you, Ms Page. I think we have to  
18 leave it with the process, if we may.  
19 **MS PAGE:** Thank you, sir.  
20 Just then two final bones of contention, if I may.  
21 Firstly, for many subpostmasters who were  
22 prosecuted, they gave the Post Office the money which  
23 was said to be the Horizon shortfall, either as  
24 compensation or confiscation.  
25 **A.** That's right.

65

1 **Q.** Yes.  
2 **A.** So if they've had a shortfall and the used their savings  
3 to make good --  
4 **Q.** Yes.  
5 **A.** -- to balance the books, then I might have missed the  
6 point and I apologise if I have, is that not an HSS  
7 claim?  
8 **Q.** Well, as I understand it, the HSS claim only works if  
9 the shortfall shows on Horizon but, if they've been  
10 covering the loss, as many of them did, before they  
11 started to say, "I just can't do this any more", Horizon  
12 won't tell you how much they've done, have they?  
13 **A.** The scheme activates when the shortfall has been  
14 settled. So we can see the cash coming in, and so, you  
15 know, the scheme is activated by a shortfall and it's  
16 settlement.  
17 **Q.** I see.  
18 **A.** And, therefore, that would be an HSS claim.  
19 **Q.** So --  
20 **A.** I might have misinterpreted that and I apologise if  
21 I have.  
22 **Q.** No, it may well be that I'm thinking about it from the  
23 perspective of those who have had their convictions  
24 overturned.  
25 **A.** Yeah, okay, understood.

67

1 **Q.** Those who have had their convictions overturned  
2 obviously should receive that back with compound  
3 interest, agreed?  
4 **A.** Mm-hm.  
5 **Q.** Why hasn't that been carried out proactively? Mr Kalia,  
6 who sits at the end of the bench here, had his  
7 conviction overturned in 2021. He borrowed £22,000 from  
8 his late mother and he still hasn't had that money back.  
9 Why hasn't this been done proactively; why does it wait  
10 for the claimant to ask?  
11 **A.** I don't know, and I understand that others have been  
12 done proactively. So it's a good shout. Thank you.  
13 I'll look at that because I don't know why because  
14 others, I know, have been.  
15 **Q.** Well, thank you. No doubt Mr Kalia will look forward to  
16 that and, no doubt, others too.  
17 Then finally this, and this is a tricky one  
18 I acknowledge, but many subpostmasters have described  
19 how they spent weeks, months, sometimes even years  
20 covering shortfalls from their own money before running  
21 out or running out of people they could borrow from, and  
22 obviously those figures won't show in Horizon. What  
23 effort has been made to try to think about how to  
24 compensate people for that?  
25 **A.** Compensate them for the monies they've put into --

66

1 **Q.** Under those circumstances, does that mean that they  
2 should apply to the HSS?  
3 **A.** No, no. They should get that redress. They should get  
4 it through the OC process.  
5 **Q.** Is that something that you can take forward because,  
6 again, we have clients who have not had that sort of  
7 compensation repaid?  
8 **A.** Well, I need to know about that then because, if that is  
9 the case, they should have been and I apologise if they  
10 haven't been. But that's the process. The process is  
11 wrapped up in that. So I'd be very interested in  
12 hearing about those cases, please.  
13 **SIR WYN WILLIAMS:** But in relation to that, Mr Recaldin, it  
14 surely is inherent in the fact that they were convicted,  
15 that there was, at the time, alleged to be a loss --  
16 **A.** Correct.  
17 **SIR WYN WILLIAMS:** -- which has now been shown to be wrong  
18 and so the figure simply needs to be accepted, does it  
19 not?  
20 **A.** Correct, correct.  
21 **MS PAGE:** I'm looking at two slightly different losses, sir.  
22 I apologise if I'm not making myself clear but there's  
23 obviously the loss which showed, and they were --  
24 **SIR WYN WILLIAMS:** I see --  
25 **MS PAGE:** -- prosecuted --

68

1 **SIR WYN WILLIAMS:** But on other occasions when they put  
2 money in --  
3 **MS PAGE:** Yes.  
4 **SIR WYN WILLIAMS:** -- which was not the subject of a charge;  
5 that's what you're talking about, is it?  
6 **MS PAGE:** Exactly, so previous to whatever shortfall they  
7 were prosecuted over. So that's the bit that I was  
8 asking about but I think we're all clear now and you're  
9 saying that they should be recompensed for that?  
10 **A.** Okay.  
11 **MS PAGE:** Thank you.  
12 **SIR WYN WILLIAMS:** Yes, fine. Thank you, Ms Page.  
13 Mr Moloney?  
14 **Questioned by MR MOLONEY**  
15 **MR MOLONEY:** Thank you, sir.  
16 Mr Recaldin, I'd just like to ask you some questions  
17 about aspects of the working of the schemes. The first  
18 matter I'd like to ask you about is the £600,000 offer  
19 in the OC context, if I can use that abbreviation, the  
20 overturned convictions.  
21 The £600,000 offer is not a floor for contribution,  
22 is it? You're not guaranteed £600,000 within the OC  
23 process?  
24 **A.** Correct.  
25 **Q.** Yes.

69

1 on to the independent panel?  
2 **A.** Mr Moloney, you know my views. My views were  
3 articulated in the email which has been shared with the  
4 Inquiry. So I do agree with you: that is a risk.  
5 **Q.** Yes. Can I just give one more illustration --  
6 **A.** Of course.  
7 **Q.** -- of how, in particular, that might occur within the OC  
8 process, that many of the claims involve heads of damage  
9 associated with loss of opportunity.  
10 **A.** Yes.  
11 **Q.** Yes. For example, a classic loss of opportunity is  
12 a plan to take on another branch that didn't come to  
13 fruition because all plans were interrupted by  
14 shortfall, termination, prosecution, conviction, and so  
15 on, yes? So there was that loss of opportunity.  
16 Inevitably, such claims involve a degree of  
17 estimation --  
18 **A.** Yes.  
19 **Q.** -- of losses over many years, don't they?  
20 **A.** Yes.  
21 **Q.** So there's a potential for significant difference  
22 between the parties --  
23 **A.** Yes.  
24 **Q.** -- in the estimation of those losses?  
25 **A.** Yes.

71

1 **A.** Well, sorry. You are if you accept it as full and final  
2 settlement.  
3 **Q.** I'll ask you a few more questions and then that will  
4 elucidate essentially what I think you're able to say.  
5 During the OC scheme, a schedule of loss is  
6 submitted by the claimant, or can be -- and this was  
7 always the case before the £600,000 offer -- schedule of  
8 loss is submitted, and there might be disagreement  
9 between the claimant and Post Office about the  
10 appropriate quantum for the different heads of loss.  
11 As an example, and no more, it's possible that  
12 a postmaster might submit a claim for, let's say,  
13 £650,000, and Post Office might come back and say,  
14 "Well, actually, we only think it's worth 550".  
15 Once a postmaster has submitted a schedule of loss,  
16 after the implementation of the £600,000 offer, once  
17 a postmaster has submitted a schedule of loss, the  
18 £600,000 offer is no longer available to them, is it?  
19 **A.** Correct.  
20 **Q.** Yes. Would you agree that some postmasters who have  
21 claims which are more than, but relatively close to,  
22 £600,000, might feel pressure, in those circumstances,  
23 to accept the offer of the £600,000 rather than risk  
24 months of delay in negotiation, perhaps even ending with  
25 an offer of less than £600,000 that they have to fight

70

1 **Q.** Again, just to use an example, it might be that a claim  
2 for £800,000, just to move it well beyond the 600, might  
3 be assessed as worth only 450 in response.  
4 **A.** Mm-hm.  
5 **Q.** Again, that's a classic situation where that pressure  
6 might be felt by the postmaster to essentially resolve  
7 the claim, rather than face stress upon stress of  
8 pursuing negotiations around that figure and going to  
9 the independent panel.  
10 Did you always understand that the 600,000 was not  
11 a floor when it came in?  
12 **A.** I think to be fair, yes. So -- and, again, that email  
13 which the Inquiry has kindly circulated in the bundle,  
14 I think, you know, that was me clarifying that because,  
15 if it is a minimum payment, then I've got 60 cases here  
16 that I can quickly top up to 600,000, and they made it  
17 clear, no, it's not. This is not a minimum payment.  
18 And I think the Government have been quite clear on  
19 that, in terms of the 600,000 was designed to get to  
20 settlement.  
21 **Q.** Yes.  
22 **A.** The -- I call it the risk, I've shared the -- the risk  
23 of that is, as you have beautifully, if I might say,  
24 articulated in those two examples, of does the  
25 postmaster therefore feel under pressure to accept that

72

1 because it's too much hassle to fight for your 800 --  
2 you know what, because what happens if it does come out  
3 as 450, I'm only going to get 450, as opposed to I could  
4 take 600 now. So why take the risk?

5 And is that pressure? You know, and I understand  
6 that. And also the ones on the cusp, where the legal  
7 advisers are saying, "You know what, it looks about  
8 650/625, but you could settle for 600". Is that  
9 pressure; is that fair?

10 **Q.** You know, of course, don't you, Mr Recaldin, that  
11 postmasters making applications are often, even now,  
12 very vulnerable, aren't they?

13 **A.** Absolutely.

14 **Q.** They face financial pressures, no matter the interim  
15 payments because the interim payments are often having  
16 to be used for debts that have been built up over many  
17 years, as a result of what happened with the conviction.  
18 So they are vulnerable in terms of those pressures,  
19 aren't they?

20 **A.** They've been waiting too long, Mr Moloney.

21 **Q.** Can I now move on to ask you some questions about the  
22 HSS, the Horizon Shortfall Scheme, and, first of all,  
23 about the relationship between -- if we can describe it  
24 as a relationship -- as it were, legal representation,  
25 the potential for increased determinations of

73

1 **Q.** That's a nod, Mr Recaldin, but I believe you might be in  
2 trouble for not saying the word "Yes".

3 **A.** I agree.

4 **Q.** I've just seen that you would have been in trouble.  
5 Thank you for saying "Yes", Mr Recaldin.

6 **A.** It was a nod, yes.

7 **Q.** Yes. Now, obviously, I can't speak for all claimants  
8 but we've seen from the correspondence between Hudgells  
9 Solicitors and you, that there have been substantially  
10 increased offers in relation to cases where they've had  
11 the benefit of legal advice and there's been  
12 a redetermination of their claim. Could we please put  
13 up HJJ00000007, please, that Mr Blakey took you to  
14 yesterday, Mr Recaldin, and he identified four examples  
15 of those increases.

16 **A.** That's right, yeah.

17 **Q.** There's one example I want to take you to in it, in  
18 a moment, and thank you. If we could stay on that page  
19 and go down towards the bottom. Just to, as it were,  
20 examine why these figures may be so substantially  
21 increased, it is sometimes, isn't it, because of the  
22 identification of additional heads of loss?

23 There is a nod again there, Mr Recaldin. I'm sorry  
24 but if you could put "Yes", as I believe is the  
25 indication.

75

1 compensation offers following a panel assessment.

2 **A.** Yes.

3 **Q.** Lawyers for claimants are not involved -- just to  
4 reiterate -- lawyers for claimants are not involved  
5 until after the first offer, are they?

6 **A.** Correct.

7 **Q.** Yes.

8 **A.** Oh, sorry --

9 **Q.** To put it another way --

10 **A.** -- they can be involved --

11 **Q.** -- there is no funding available for lawyers in --

12 **A.** Thank you.

13 **Q.** But, of course, looking at it realistically, most  
14 postmasters are in the position where they can't  
15 afford --

16 **A.** I agree, I agree.

17 **Q.** -- to instruct lawyers at that stage, can they?

18 **A.** No objections.

19 **Q.** Post Office, you said yesterday, wanted the process to  
20 be legally light. You accept, of course, though that  
21 it's not so light on Post Office side, is it, because  
22 there are solicitors who have been instructed to, as it  
23 were, deal with the initial application and assess it  
24 before it goes to the panel?

25 **A.** *(The witness nodded)*

74

1 Indeed, you know that was something we alighted on  
2 in our compensation submissions as long ago as 10 June  
3 2022, for the Inquiry's compensation hearing in July  
4 2022, that concern about missing heads of loss.

5 **A.** I do recall that, yes.

6 **Q.** Back in 2022, a number of small HSS claims had been  
7 settled, and it was thought that the more complex claims  
8 were the ones that were outstanding and would take  
9 a long time to be dealt with. Can we just have a look  
10 at number 4 on this page, Mr Recaldin, please. It's one  
11 of those that Mr Blake took you to yesterday. It's just  
12 4,500 to close to 134.

13 Now, would you agree, on the basis of that -- and  
14 I don't suggest this applies to all small settlements --  
15 that it's not safe to assume that all small claims have  
16 been properly settled?

17 **A.** So are you suggesting -- sorry, can you repeat that  
18 question again?

19 **Q.** We see £4,000 is a relatively small claim?

20 **A.** Yeah.

21 **Q.** Back in 2022, there was a degree to confidence that  
22 a lot of the small claims had been properly settled --

23 **A.** Yeah.

24 **Q.** -- and that it was the more complex ones that were  
25 outstanding. Would you agree, and I don't suggest this

76

1 applies to all the small settlements, but that is  
 2 an illustration of how it would be wrong to assume that  
 3 all of the small cases have been safely settled in the  
 4 absence of legal advice?  
 5 **A.** I think there is a case here, that looks like a small --  
 6 and I don't know whether that's an offer or  
 7 a settlement. I would need to know more context behind  
 8 this case because I think what may have happen is that  
 9 the lawyers have done their usual excellent job in  
 10 identifying additional heads of loss and additional  
 11 information to make that significant jump. So I'm not  
 12 quite sure whether you can there that into all small  
 13 offers are --  
 14 **Q.** Quite.  
 15 **A.** -- unsafe.  
 16 **Q.** No --  
 17 **A.** You're not going to that far?  
 18 **Q.** -- I'm reversing that because I'm saying it would be  
 19 wrong to assume that they all are safe?  
 20 **A.** Correct, yes.  
 21 **Q.** That, perhaps, I hope you'd agree, is an illustration of  
 22 why it would be wrong to assume why they all are safe --  
 23 **A.** Yes.  
 24 **Q.** -- and we see because that is a revised offer in 2024.  
 25 Now, if I can just use this as an example for another

77

1 been an informed decision.  
 2 **Q.** Yes, yes. Are you able to help with this: it's right,  
 3 isn't it, that, so far as the IAP is concerned, the  
 4 independent appeals process, are you aware there's been  
 5 no consultation with postmaster legal representatives on  
 6 the proposed structure of it?  
 7 **A.** I'm pretty sure there hasn't been. It's very much  
 8 a Government initiative at the moment, so no doubt  
 9 I will suggest that might be coming. But I am not aware  
 10 of any engagement so far.  
 11 **Q.** Thank you. Can I just deal very briefly with one issue  
 12 of evidential uncertainty?  
 13 **A.** Yes.  
 14 **Q.** You said yesterday that you believed that evidential  
 15 uncertainty is always resolved in favour of the  
 16 postmaster. I don't suggest that evidential uncertainty  
 17 leads to, as it were, the complete dismissal of a claim  
 18 under a particular head of loss but it can reduce the  
 19 level of payment if there isn't sufficient, as it were,  
 20 documentary proof, can't it?  
 21 **A.** You are referring to potential discounts --  
 22 **Q.** Yeah.  
 23 **A.** -- to the amount being claimed because of the  
 24 evidential -- the evidence that has been reduced?  
 25 **Q.** That's it.

79

1 potential concern, is that that 4,500, going to 134,  
 2 would not be saved by the 75,000 offer, would it? So we  
 3 have a situation where we have small offers and then,  
 4 while the 75,000 will cover that, but that wouldn't save  
 5 that, would it?  
 6 **A.** No.  
 7 **Q.** No. Just to slightly explain that in slightly more  
 8 detail, a person who had received £4,000, a postmaster  
 9 in financial difficulties, might consider £75,000 to be  
 10 an offer that could not be refused. It's a very  
 11 generous offer, it might be thought but, once that offer  
 12 was accepted, there would be no potential for appeal of  
 13 that, would there?  
 14 **A.** That's correct. So, again, this is the motivation  
 15 behind settlement.  
 16 **Q.** Yes.  
 17 **A.** So they were keen to get settlement, so people can move  
 18 on in their lives and, therefore -- but in that example,  
 19 absolutely, if there's -- if the 75,000 were offered on  
 20 your line 4, and they accepted it, they would be walking  
 21 away from their appeal rights.  
 22 **Q.** Yes, and accordingly, given the process, they  
 23 essentially might be in the position where they'd lost  
 24 out on £58,000 by not being able to pursue that appeal?  
 25 **A.** Correct. But I would have hoped that that would have

78

1 **A.** I sort of -- and I guess I would, wouldn't I,  
 2 Mr Moloney -- but I might see it in a slightly different  
 3 way, if I can just share that?  
 4 **Q.** Of course.  
 5 **A.** It is a different optic on it to say -- let's use  
 6 an example that the claim is for £100,000 but because  
 7 there's -- and it does say this in the letters,  
 8 I appreciate it says this, but because of the evidential  
 9 uncertainty we're going to discount by 25 per cent and,  
 10 therefore, our offer is 75,000, that's an example that  
 11 you might be using.  
 12 **Q.** Precisely. All I wanted to just clear up,  
 13 Mr Recaldin -- and I'm not suggesting that anything that  
 14 you said yesterday was wrong -- but there may be, as it  
 15 were, a reduction in the payment for the evidential  
 16 uncertainty --  
 17 **A.** Yes.  
 18 **Q.** -- it wouldn't be a dismissal of the head --  
 19 **A.** Correct.  
 20 **Q.** -- simply a reduction?  
 21 **A.** Correct. And I think there is another opportunity  
 22 here -- but I would say this, wouldn't I -- is that,  
 23 actually, the evidence that's been adduced on those is  
 24 not enough -- is not enough -- is actually zero. So the  
 25 claim is for 100,000 but, on the evidence that has been

80

1 adduced is zero. But because of the overall claim, the  
2 overall story and the overall approach, actually, we  
3 after going to pay 75,000 of that.

4 It's a different optic, I understand that, but it  
5 is -- it reflects on the evidential standards. So  
6 because the panel understand that the bar is very, very  
7 low, so it doesn't have to get much to get to a full  
8 claim. So if there's virtually nothing then, actually,  
9 well, we are going to go -- in that example, we are  
10 going to go to 75,000 anyway, despite the fact that  
11 there's very, very little evidence.

12 I do appreciate, however, that when the letter comes  
13 out, it does look like you claimed 100,000 and, because  
14 of the evidence, we are discounting you by 25 per cent.  
15 I do appreciate that.

16 **Q.** If the Chair will forgive me, just moving from  
17 a question in relation to the HSS back to the OC scheme,  
18 just to try and help in terms of the clarification of  
19 a question Ms Page just asked, shortfalls which are not  
20 related to the shortfall that led to conviction are  
21 routinely claimed in the OC scheme?

22 **A.** Yes.

23 **Q.** Often, as Ms Page said, then there is no documentation  
24 to support those shortfalls but a similar process  
25 applies in relation to consideration of those shortfalls

81

1 more information to consider.

2 So to put it back into the same forum would seem  
3 logical and seem the right thing to do, to maintain the  
4 independence and to maintain the consistency and the  
5 fair overview.

6 However, as I articulated to Mr Huggell the other  
7 day in my response to his -- to this letter you've just  
8 showed -- is I think, you know, Post Office should be  
9 more flexible about that now and -- not as a result of  
10 delays but all the schemes maturing in a way, that that  
11 could be now a choice of the legal representative and  
12 the client around whether or not they want that to go to  
13 panel or whether they prefer to have a mediation or  
14 a face-to-face.

15 **Q.** Because going back to panel does significantly increase  
16 legal costs, doesn't it?

17 **A.** Which are paid.

18 **Q.** Of course.

19 **A.** Yes.

20 **Q.** But in terms of getting the money out there quickly, as  
21 it were --

22 **A.** Yes, yes. I'm more concerned about the delay --

23 **Q.** -- to get people into a room, without there being  
24 additional legal costs, without there being the costs of  
25 the panel, it may actually save money --

83

1 within the OC process, as we've just examined within the  
2 HSS?

3 **A.** That's my understanding.

4 **Q.** Can I ask you about delay in HSS, and one particular  
5 aspect of it, which is raised in the correspondence --

6 **A.** Of course you can.

7 **Q.** -- which is about there being significant delay with  
8 HSS, which you've acknowledged that there are occasions  
9 on which there is significant delay, and one of the  
10 aspects of that is cases going back to panel.

11 **A.** Yes.

12 **Q.** Is the decision at the moment about cases going back to  
13 panel being taken, essentially, by Post Office, rather  
14 than it being a joint decision between Post Office and  
15 the claimant?

16 **A.** I think that's a fair challenge, Mr Moloney. I think it  
17 has been a Post Office decision and for good reasons, in  
18 terms of consistency of outcomes, because as I've  
19 described, I think, yesterday, the independent panel  
20 have that moment when they opine, they recommend and  
21 then they take that step back and say, "Right, how  
22 consistent is this and how fair is this?" And if  
23 something does go back to panel it is usually supported  
24 with new information, a different take, a different --  
25 a witness statement, et cetera, et cetera. So there is

82

1 **A.** Correct.

2 **Q.** -- just to get people in the room and hammer out  
3 a result, rather than going back to panel?

4 **A.** I have to say I'm more concerned about the time it takes  
5 to get into panel and get out of panel. But yes, you're  
6 absolutely right, it would save legal costs.

7 **Q.** Yes. Just one other aspect of HSS costs, if I may.  
8 It's only recently that people have been able to secure  
9 treatment costs under HSS, isn't it?

10 **A.** Mm, yes.

11 **Q.** That, whilst it was decided in June, was not essentially  
12 communicated until September of this year?

13 **A.** I'll take -- forgive me, I don't know but you are --  
14 you're usually very fact based, Mr Moloney.

15 **Q.** Thank you very much for that, Mr Recaldin.

16 There's been delay on that. Have governance issues  
17 slowed that down, in terms of --

18 **A.** Yes.

19 **Q.** Yeah?

20 **A.** Yes.

21 **Q.** Is it unduly pessimistic to think that it might take  
22 another two years for all HSS decisions to work through  
23 at current rates?

24 **A.** Yes. I think it is unduly --

25 **Q.** You think it is?

84

1 A. Yeah.  
 2 Q. What do you think is a realistic time limit?  
 3 A. For all the dispute cases?  
 4 Q. I think you've said there are 1,300/1,400 cases left.  
 5 How long do you think they're going to take?  
 6 A. Oh, for all of the --  
 7 Q. All of the HSS cases.  
 8 A. So that depends on incoming because, if you're talking  
 9 about the current cohort, but we've got 30 coming in  
 10 every day, and with the £75,000, which is an HSS case,  
 11 with that live on the system and live in terms of  
 12 mailing, we are expecting that the overall number to  
 13 grow significantly. Now, in terms of getting all that  
 14 done -- and we, you know, we are optimistic in our  
 15 forecasts about how much of that will be the 75,000 and,  
 16 therefore, we can automate as much as we can and be  
 17 efficient around that. So it does depend on those  
 18 numbers coming in, Mr Moloney, and that is an unknown.  
 19 But, you know, I think -- I shared with the Inquiry the  
 20 projections on the provisions, and that was pretty clear  
 21 that the -- we are expecting to use those provisions at  
 22 least up to March 2026.  
 23 So I can't give you -- I'm afraid, I can't give you  
 24 a precise answer because it depends how many come in.  
 25 Q. So that's 18 months, potentially, rather than two years?

85

1 under the HSS scheme, and that's because the HSS is  
 2 based on contractual relationships.  
 3 A. That's right.  
 4 Q. Ms Page asked you about this.  
 5 That absence of compensation for joint losses stands  
 6 in contrast to all the other schemes, doesn't it?  
 7 A. Mm. I appreciate that. Correct.  
 8 Q. Do you think that inconsistency needs to be addressed?  
 9 A. I think it will be discussed. I think it needs to be  
 10 discussed. I don't know whether it will be addressed.  
 11 Q. Finally, you've mentioned culture at Post Office and  
 12 I just want to ask you one aspect about that. I'm not  
 13 going to ask you to elaborate any further but there was  
 14 a serious data breach earlier this year when the GLO  
 15 settlement deed was published online and it included the  
 16 personal details of those parties in the GLO, their  
 17 names and addresses, and so on?  
 18 A. It did.  
 19 Q. Was that data breach a reflection of culture at Post  
 20 Office in any way or not?  
 21 A. No, absolutely not. That was a genuine -- genuine human  
 22 error. And Post Office are so sorry that it happened.  
 23 It shouldn't have happened. We put in a process of who  
 24 should have been in place that would pick that up.  
 25 Genuinely, it was an upgrade of the website and the link

87

1 A. But many of those cases we will be dealing with will be  
 2 new cases.  
 3 Q. Of course. You're getting about 30 a week in terms of  
 4 new cases?  
 5 A. At the moment, we're getting about 30 a week but that's  
 6 going to ramp up significantly.  
 7 SIR WYN WILLIAMS: Isn't the reality, Mr Recaldin, that it's  
 8 wholly dependent on how many people take £75,000  
 9 quickly? If a lot of people decide that's not enough,  
 10 then we're still -- I think Mr Moloney may be  
 11 underestimating in saying two years away from finishing?  
 12 A. It -- you're right, it does depend of the take-up of the  
 13 75,000. I would say, Sir Wyn, that other efficiencies  
 14 that we're putting in place in the over 75,000 cohort  
 15 will speed that up too.  
 16 SIR WYN WILLIAMS: No, I'm sure you're trying your best,  
 17 Mr Recaldin, to be as efficient as possible but the  
 18 overwhelming feeling I get from your evidence is that  
 19 a reasonably quick resolution of all cases in HSS is  
 20 very dependent upon many people accepting £75,000.  
 21 A. Yes.  
 22 SIR WYN WILLIAMS: Fine.  
 23 MR MOLONEY: Just two very short matters to finish with,  
 24 please, Mr Recaldin.  
 25 You've explained that joint losses aren't available

86

1 to the GLO settlement agreement had broken, which was on  
 2 the website. Just the link had broken and they were  
 3 refreshing that link. To refresh the link they had to  
 4 go and get the original document to put it there, and  
 5 they picked the wrong one, ie they picked the unredacted  
 6 as opposed to the redacted. And Post Office regret that  
 7 and are very, very sorry for that.  
 8 And you know we're in discussions with legal  
 9 advisers about what we need to do about that. And it  
 10 will be very regrettable and absolute apologies for  
 11 that. It was just -- literally it was a human error,  
 12 they picked the wrong document.  
 13 MR MOLONEY: That's all I ask, sir. Thank you.  
 14 SIR WYN WILLIAMS: That's fine. Thank you.  
 15 **Further questioned by SIR WYN WILLIAMS**  
 16 SIR WYN WILLIAMS: There are just a few more questions from  
 17 me, I'm sorry, Mr Blake. This is to make sure that  
 18 I have no misunderstandings about things that are  
 19 swirling around in my head and concerning me.  
 20 Let's start with HSS. As of today, a new applicant  
 21 can opt to accept £75,000, yes?  
 22 A. Correct.  
 23 SIR WYN WILLIAMS: What would I have to do, Wyn Williams, if  
 24 I was an eligible applicant to HSS, to get the £75,000?  
 25 A. So you would either pick up your post with all the

88

1 application form in and explanatory notes, or you would  
 2 go to the website and you would fill in the form and, if  
 3 you believe that you want to accept the 75,000 offer,  
 4 then there are -- there is a shorter version, there is  
 5 a short form, and you only have to fill in the first  
 6 number of questions and then you don't have to fill in  
 7 anything else. You send that in and then, providing  
 8 it's proved to be an eligible case, you will get  
 9 an offer of 75,000.

10 **SIR WYN WILLIAMS:** Right.

11 **A.** You sign the offer and you will be paid within ten  
 12 working days.

13 **SIR WYN WILLIAMS:** Right. If Wyn Williams had been a bit  
 14 quicker off the mark and had submitted an application  
 15 a month before the £75,000 offer scheme came into  
 16 existence, I would have submitted different information  
 17 to the Post Office, yes?

18 **A.** You would have submitted the same information but more.

19 **SIR WYN WILLIAMS:** Yes. At the point in time when the  
 20 £75,000 offer came into being, would I, in those  
 21 circumstances, be able to say, "Right, stop, I'm very  
 22 happy to take £75,000"?

23 **A.** Yes.

24 **SIR WYN WILLIAMS:** That would be by me just writing you  
 25 a letter saying that or ...

89

1 enough: I'm entitled to much more. So I fill in that  
 2 part of the form. I don't ask for the 75,000.

3 **A.** Yes, so you --

4 **SIR WYN WILLIAMS:** Can I change my mind?

5 **A.** You would complete the entire form, as opposed to just  
 6 part of the form and --

7 **SIR WYN WILLIAMS:** Yes, because I think my claim is worth  
 8 150,000.

9 **A.** Yes, and you would make it clear.

10 **SIR WYN WILLIAMS:** As time is going along, I get fed up with  
 11 it all. Can I change my mind?

12 **A.** So, yes. So if you then get fed up, and your claim is  
 13 in for 150 and is being processed, as part of the  
 14 process, anyway, you will still, even though your claim  
 15 is for 150, you will still get a letter from Post Office  
 16 saying, "We know your you're claiming for 150 but,  
 17 actually, there is still this opportunity of 75,000, do  
 18 you want to take it or not?"

19 **SIR WYN WILLIAMS:** Yes.

20 **A.** That will still be an offer to you -- made available to  
 21 you, even if your claim is for over 75.

22 **SIR WYN WILLIAMS:** Does that offer to me remain open right  
 23 up until you actually assess my claim?

24 **A.** No, it doesn't, because --

25 **SIR WYN WILLIAMS:** Because --

91

1 **A.** No, so if your claim with all the questions answered, if  
 2 your claim is in the process today, you will actually  
 3 get a letter to say, "We've got your claim but would you  
 4 prefer to have the £75,000?" And so you will --

5 **SIR WYN WILLIAMS:** I will say --

6 **A.** -- be approached, Sir Wyn.

7 **SIR WYN WILLIAMS:** Right. Fine. In fact, I was one of the  
 8 earlier people to make an application, and so I had  
 9 accepted £53,000, all right?

10 **A.** And you've settled, Sir Wyn?

11 **SIR WYN WILLIAMS:** Yes. So I assume I get a letter saying  
 12 "In due course, you'll get another [if my maths is  
 13 right] £18,000"?

14 **A.** You do indeed, Sir Wyn. That's exactly what happens.

15 **SIR WYN WILLIAMS:** Right, and then I could accept that.

16 **A.** *(The witness nodded)*

17 **SIR WYN WILLIAMS:** That would be true whether it was £53,000  
 18 that I'd accepted or £2,000? I'm entitled to the  
 19 difference?

20 **A.** Or anything in between. Indeed.

21 **SIR WYN WILLIAMS:** Yes, exactly. Right.

22 One further variation on that. I have filled in the  
 23 form. I'm now back in making an application post the  
 24 offer of £75,000 being announced. So I've filled in the  
 25 form and, at that point in time, I decide £75,000 isn't

90

1 **A.** You have to take -- again, it's the settlement, Sir Wyn.  
 2 So if you then -- you're not going to accept the 75, and  
 3 the jeopardy you face is your claim goes into panel at  
 4 150, and it comes out at 50.

5 **SIR WYN WILLIAMS:** Then that's it?

6 **A.** That's it: you get 50.

7 **SIR WYN WILLIAMS:** In between my decision to go for 150 and  
 8 the actual offer, I can't change my mind, in reality,  
 9 can I?

10 **A.** Well, unless you -- again, part of the process is, "Yes,  
 11 you've applied for 150 but here's your opportunity to  
 12 take 75, do you want to take it?", you say, "No,  
 13 I don't". Fine, your 150 will continue in the process.

14 **SIR WYN WILLIAMS:** Yes, sure but I can't say I don't want to  
 15 take £75,000 on the day I fill in the forms but, say,  
 16 six months later, because I'm frustrated with the  
 17 process, I say "Okay, I'll take the 75". That  
 18 opportunity is gone?

19 **A.** You can intercept that. Again, even though you've  
 20 submitted 150, you will get a letter saying, "Yes,  
 21 you've submitted 150 but do you want to take" -- so that  
 22 is in the process.

23 **SIR WYN WILLIAMS:** Yes, but it's --

24 **A.** If you reject that, you're right.

25 **SIR WYN WILLIAMS:** -- at the beginning of the process.

92

1 A. Yes.  
 2 **SIR WYN WILLIAMS:** So once I say, "No, no, I'm carrying on  
 3 with it", then that's it?  
 4 A. Yes, correct.  
 5 **SIR WYN WILLIAMS:** So in that sense it's the same as the  
 6 overturned convictions process, where, once you go down  
 7 the road of trying to get more than 600, you are stuck  
 8 with whatever you ultimately get?  
 9 A. To Mr Moloney's point, yes.  
 10 **SIR WYN WILLIAMS:** Yes, the two are the same?  
 11 A. Yes.  
 12 **SIR WYN WILLIAMS:** Right.  
 13 A. The jeopardy is there, yes.  
 14 **SIR WYN WILLIAMS:** It's the same jeopardy in both schemes,  
 15 which is what I was concerned about.  
 16 A. Yes, correct.  
 17 **SIR WYN WILLIAMS:** Okay, thank you very much Mr Recaldin.  
 18 Is that it, Mr Blake?  
 19 **MR BLAKE:** It is. Yes, sir. Can we take a five-minute  
 20 break before Ms Munby comes into the room?  
 21 **SIR WYN WILLIAMS:** Of course I'll can do that but, first,  
 22 I'd like to thank Mr Recaldin for giving evidence over  
 23 a considerable period of time about issues which are  
 24 close to the heart of very many people. So thank you  
 25 very much, Mr Recaldin, for your written and oral  
 93

1 these people have been managed and handled is  
 2 a disgrace. And we should make sure this never ever  
 3 happens again.  
 4 **SIR WYN WILLIAMS:** All right, thank you very much,  
 5 Mr Recaldin.  
 6 We will now have a few minutes break. I won't  
 7 wander away, so to speak. I'll just wait here,  
 8 Mr Blake, and then, when you're ready, in about five  
 9 minutes we'll reconnect. All right?  
 10 **MR BLAKE:** Thank you very much, sir.  
 11 (12.28 pm)  
 12 (A short break)  
 13 (12.35 pm)  
 14 **MR STEVENS:** Good afternoon, sir. Can you see and hear me?  
 15 **SIR WYN WILLIAMS:** Yes, I can. Thank you.  
 16 **MR STEVENS:** We will hear from Ms Munby.  
 17 **SIR WYN WILLIAMS:** Yes.  
 18 **SARAH ANNE MUNBY (affirmed)**  
 19 **Questioned by MR STEVENS**  
 20 **MR STEVENS:** Please can you state your full name?  
 21 A. Sarah Anne Munby.  
 22 Q. Ms Munby, thank you very much for attending the Inquiry  
 23 today to give oral evidence and thank you for producing  
 24 two written statements, to which I now would like to  
 25 turn. They should be in a bundle of documents in front  
 95

1 evidence to this Inquiry.  
 2 **THE WITNESS:** Sir Wyn, can I just take the opportunity of  
 3 saying one very short statement, please?  
 4 **SIR WYN WILLIAMS:** Of course, yes.  
 5 **THE WITNESS:** I'm just very, very conscious for the Inquiry  
 6 that my statements, that my latest statements of 6, 7  
 7 and 8 -- get that right, 6, 7 and 8 -- are hugely number  
 8 based and the questions I was asked was about trends.  
 9 I hope I've helped the Inquiry with their cogitations on  
 10 it, in terms of that. But I would like to say the same  
 11 as I basically said to the Select Committee on Friday,  
 12 and this is not contrite in any way, please, is I am  
 13 very, very conscious that it's all about numbers. How  
 14 many -- and I've been asked questions about numbers: how  
 15 many; how long. Behind every number there's a person  
 16 and there's a person whose been taken on a journey and  
 17 that journey is not a great journey.  
 18 And I would like to take this opportunity again to  
 19 apologise to all the postmasters and postmistresses who  
 20 have had to experience that journey, not just about the  
 21 event itself in terms of the shortfall but, obviously  
 22 that -- the journey that Post Office have taken  
 23 everybody through, which is not a great journey, and  
 24 it's something that we really need to learn from because  
 25 it's not a great experience and, quite frankly, the way  
 94

1 of you. Could I ask you, please, to turn your first  
 2 witness statement up and do you see 23 September 2024?  
 3 A. Yes.  
 4 Q. For the record, the first statement is reference number  
 5 WITN11520100. Please can I ask you to turn to page 24  
 6 of that statement. Do you see a signature?  
 7 A. I do.  
 8 Q. Is that your signature?  
 9 A. It is.  
 10 Q. Now, can I ask you please to turn to your second witness  
 11 statement, dated 2 October 2024. Again, for the record,  
 12 the URN is WITN11520200. Please can I ask you to turn  
 13 to page 35. Do you see your signature?  
 14 A. I do.  
 15 Q. Are the contents of those statements true to the best of  
 16 your knowledge and belief?  
 17 A. Yes, they are.  
 18 Q. Thank you, Ms Munby. Those statements now stand as your  
 19 evidence to this Inquiry. They will be uploaded onto  
 20 the Inquiry's website shortly. I'm going to ask you  
 21 a few questions about some parts of those statements now  
 22 and I'll start with your background, please.  
 23 You joined the Department of Business, Enterprise  
 24 and Regulatory Reform in July 2019?  
 25 A. At that time it was the Department for Business, Energy  
 96

1 and Industrial Strategy but, yes, in principle, that's  
2 exactly right.  
3 **Q.** Sorry, predecessor department. You'd spent 15 years at  
4 that point as a managing consultant?  
5 **A.** That's right.  
6 **Q.** Your first role at the Department in 2019 was as  
7 Director General?  
8 **A.** That's right.  
9 **Q.** What was your area of responsibility as Director  
10 General?  
11 **A.** The job title was Director General Business Sectors and  
12 it was primarily a business facing role, looking after  
13 the major sectors of the economy that BEIS then had  
14 responsibility for, including the car industry, steel,  
15 life sciences and various others. At that time, I would  
16 say the primary focus of that role was on working with  
17 business on the issues related to EU exit and  
18 particularly the possibility of a no deal exit. That  
19 was probably the single overriding priority of the  
20 people in that Department at the time.  
21 **Q.** To what extent, when you were a Director General, were  
22 you involved in postal affairs?  
23 **A.** Not very much. You'll see from various of the documents  
24 that I was copied in and kept informed, so I knew what  
25 was happening but, at that point, the sort of channel of

97

1 statement, page 12, paragraph 24. You say:  
2 "Historically, I understand from the record, there  
3 had been serious inadequacies in [His Majesty's  
4 Government's] oversight of Post Office."  
5 Pausing there, what are the serious inadequacies  
6 you're referring to in this paragraph?  
7 **A.** Well, I think it's, first of all, important to say that,  
8 you know, clearly a terrible, horrific miscarriage of  
9 justice had occurred and, regardless of what the  
10 arrangements had or hadn't been at that time, I think it  
11 would be reasonable to say that there -- you know, it  
12 almost sort of goes without saying that there must have  
13 been some serious inadequacies in order for that to have  
14 taken place.  
15 But, specifically, I know there'd had been a kind of  
16 series of conversations -- to which I wasn't party,  
17 I only know this from the later record -- about the  
18 extent to which UKGI were able to access senior  
19 officials within the Department, and that Carl  
20 Creswell's team had been created as a policy team within  
21 BEIS, in order to (a) make sure, frankly, that there  
22 was, you know, broader and deeper oversight and (b) to  
23 make sure that that connection between the activities of  
24 UKGI and the Department was much stronger.

And that team was sort of in place and functioning

99

1 decision making and advice was primarily running through  
2 Carl Creswell, the Director, up to Alex Chisholm, who  
3 was the then Permanent Secretary.

4 When Alex Chisholm moved on and Sam Beckett became  
5 the acting Permanent Secretary, I stepped up my  
6 involvement to make sure that there was the right level  
7 of senior cover but, prior to that, I think it's fair to  
8 say that Alex had been involved in it for some time, it  
9 was obviously a really serious priority issue for the  
10 Department. I was new both to the Department and the  
11 Civil Service, and so he was taking kind of primary  
12 carriage of that issue.

13 I was kept informed but I think you'll see from the  
14 record that I wasn't an active player on the scene,  
15 really, until that point that Alex left the Department.

16 **Q.** You were appointed Permanent Secretary to the Department  
17 in July 2020?

18 **A.** That's right.

19 **Q.** You remained there until 6 February 2023, when you moved  
20 to the Department for Science, Innovation and  
21 Technology, again as Permanent Secretary?

22 **A.** That's right, that was the point at which BEIS, the then  
23 Department, ceased to exist.

24 **Q.** I want to start by looking at the Department's oversight  
25 of Post Office. Please can we look at your second

98

1 by the time I joined the Department.

2 **Q.** So you go on to say, immediately after that sentence,  
3 about the dedicated Post Office policy team which had  
4 been created in the Department. As you say, that was  
5 established before you joined as a Director General.  
6 How do you say that the establishment of the Policy Team  
7 assisted the Department with its oversight  
8 responsibilities of Post Office?

9 **A.** Well, there was a distinction between the primary role  
10 of the UKGI Shareholder Team and the Policy Team. I'd  
11 characterise it in a couple of ways. The first is that  
12 UKGI were focused on, I suppose, the issues as they  
13 relate to sort of looking at the Post Office itself:  
14 governance, quality of the Board, quality of management,  
15 financial performance, risk management, that sort of set  
16 of corporate governance issues.

17 And the Policy Team had a broader remit, which you  
18 might say is sort of looking outward at the issues as  
19 they related to the Post Office, including the policy  
20 framework set by Government, the relationship between  
21 Government, not just BEIS -- because, of course, Post  
22 Office was providing services to many other departments  
23 as well -- that relationship between the Post Office and  
24 Government. They did a lot of the work on securing  
25 financial approvals, both within the Department and more

100

1 broadly within Government, from the Treasury.  
 2 And I think the second distinction I would draw, and  
 3 this is true in general, where you have UKGI and  
 4 a Policy Team in the Department or, indeed, any other  
 5 Department in Government, I draw a sort of distinction  
 6 in personnel as well. So what you've got inside UKGI  
 7 are typically people who are involved in multiple  
 8 corporate governance situations who might be sitting on  
 9 multiple boards, supported in a community that's made up  
 10 of people who do that kind of work. The Policy Team, by  
 11 contrast, would be made up of what civil servants would  
 12 recognise as sort of fairly kind of mainstream policy  
 13 colleagues who have sort of spent most of their career  
 14 thinking about how you deal with ministers, what are the  
 15 Parliamentary considerations, all of the sort of set of  
 16 issues like that.  
 17 And so I think that's just the other thing to note:  
 18 as well as having different areas of focus, I would  
 19 characterise those two teams as having a kind of  
 20 different backgrounds and skillsets. That's not  
 21 particularly commenting on the individuals involved;  
 22 it's more of a general point about the sorts of skills  
 23 and capabilities that you would look for from UKGI, as  
 24 a Permanent Secretary, versus those that you would look  
 25 for from your departmental Policy Team.

101

1 adequacy and effectiveness of the framework of  
 2 governance, risk management and control."  
 3 Is this referring to effectively the Department's  
 4 oversight of Post Office itself?  
 5 **A.** I think that's right, yes.  
 6 **Q.** We see there a series of bullet points at the bottom,  
 7 the first of which says -- well, no, let's look at the  
 8 head before that:  
 9 "In the context of improving existing sponsorship  
 10 and shareholder activities, we have identified the  
 11 following areas for improvement for which corresponding  
 12 recommendations have been made in the action plan in  
 13 this report:  
 14 "[1] Improving communication links between the Post  
 15 Office Policy Team ..."  
 16 Pausing there, is that the team you were just  
 17 describing in distinction from the UKGI team?  
 18 **A.** Yes, that would be the team led by Carl Creswell.  
 19 **Q.** "... and the BEIS Partnerships Team."  
 20 What is the BEIS Partnerships Team?  
 21 **A.** The BEIS Partnerships Team was a team that sat at the  
 22 centre of the Department, responsible for looking not  
 23 specifically at our relationship with the Post Office  
 24 but more broadly at the structures and capabilities  
 25 across BEIS for dealing with what we referred to in BEIS

103

1 **Q.** Again, how does that split, as you've described it,  
 2 assist with improving oversight of Post Office itself?  
 3 **A.** I think probably, in part, by addressing the weakness  
 4 that I was talking about earlier, ie the extent to which  
 5 UKGI colleagues, who were obviously closely involved in  
 6 events at the Post Office, were able to sort of access  
 7 ministers and senior officials within the Department.  
 8 And the second is, frankly, it's a set of people who  
 9 are focused on where are ministers on this; where are  
 10 Parliament on this; what's the broader context? And  
 11 that isn't directly about kind of specifically  
 12 governance of the Post Office, but I do think it's  
 13 really important contextual work that you would want to  
 14 have in place as part of your overall system of  
 15 oversight.  
 16 **Q.** Could we please look at UKGI00011874, please. You see  
 17 it's a document dated 31 October 2019, "BEIS, Partner  
 18 Organisation Governance & Sponsorship: Post Office". We  
 19 don't need to turn it up but at page 23 you are listed  
 20 in the distribution list for this document. Would you  
 21 have read this at the time it was issued?  
 22 **A.** Yes, I would assume so.  
 23 **Q.** Could we turn, please, to page 3. We have an "Executive  
 24 summary" of this document. It says, "Opinion":  
 25 "Some improvements are required to enhance the

102

1 as partner organisations, but you would more normally  
 2 see referred to as ALBs. So, in effect, it's sort of  
 3 centre of excellence for ALB management and governance.  
 4 So what they're commenting on here is the extent to  
 5 which the Post Office Policy Team is engaging with that  
 6 departmental internal central team who were looking at  
 7 how we look at the Post Office but, also, you know,  
 8 UKRI, the Met Office, Companies House, et cetera,  
 9 et cetera. There were around 40 such organisations that  
 10 that central team would have been looking at.  
 11 **Q.** Some of the companies you referred to there, or public  
 12 corporations, were also assets that were overseen by  
 13 UKGI.  
 14 **A.** Yes. Some also had UKGI involvement. Some didn't --  
 15 **Q.** Some didn't?  
 16 **A.** -- among that 40 group.  
 17 **Q.** It says:  
 18 "Discussions between the Policy Team and the  
 19 Partnerships Team are infrequent with no regular  
 20 engagement around performance, risks, issues or  
 21 concerns. This could result in risks or opportunities  
 22 to share good practice being missed, negatively  
 23 impacting [Post Office's] operations or BEIS' oversight  
 24 of [Post Office]."  
 25 Do you know what, if any, steps were taken to

104

1 address this point?  
2 **A.** I don't remember specifically but, typically, I mean  
3 this was an internal audit report, so we would have  
4 taken a series of actions around it and then tracked  
5 them through. I think it's perhaps useful to say that  
6 although, you know, this is absolutely a point that was,  
7 you know, raised by internal audit and something that,  
8 you know, I would have wanted us to address and would  
9 assume that we did, I wouldn't put this point on a kind  
10 of enormously serious level because what we're  
11 discussing here isn't, you know, for example the extent  
12 to which the Post Office Policy Team were engaged with  
13 the Post Office, or the extent to which they were  
14 engaged with UKGI.

15 What we're really talking about here, I suspect, is  
16 a Post Office team who were dealing with quite a unique  
17 asset. It doesn't have that much in common with the  
18 majority of the other ALBs that BEIS were looking after,  
19 and has its own, like, very serious and specific issues  
20 at this time.

21 So I can imagine it seems plausible that the Post  
22 Office Policy Team weren't making it their top priority  
23 to engage with that central Partnerships Team within the  
24 Department and, although that would be something you  
25 would want to improve, I wouldn't have seen that as

105

1 a specific Post Office issue. Actually, there was just  
2 more maturity needed around risk.

3 You know, later we, for example, created a new  
4 Implementation Directorate with new SCS roles, who were  
5 responsible for improving the system. It was something  
6 that, you know, I, as Permanent Secretary, worked on --

7 **Q.** When you say "the system", what system?

8 **A.** The risk reporting system, as in how do you make sure  
9 that when a risk has been identified in one place in the  
10 organisation, it is cascaded up through a Directorate  
11 level risk register to a group, ie Director General  
12 level risk register, and into the departmental risk  
13 register? If I may just make one comment: I do not  
14 think that, at this point, there was any lack of  
15 visibility of the risks around the Post Office for the  
16 Permanent Secretary.

17 It was one of the areas of the Department that the  
18 then Permanent Secretary was very highly personally  
19 involved in. So I think it is absolutely an important  
20 sort of process point to address in the context of the  
21 quality of risk reporting in the Department. But do  
22 I think at this time there was any danger that there was  
23 sort of invisible, unknown risks surrounding the Post  
24 Office specifically, as it related to the Permanent  
25 Secretary? I would not have been concerned about that

107

1 a sort of critical failure point, and indeed, I think  
2 that's reflected in the yellow RAG rating assigned here.

3 **Q.** If we turn the page, please, there's a bullet point, the  
4 first one on the screen:

5 "Providing greater visibility of [Post Office] risks  
6 within BEIS. The BEIS Policy Team does not have  
7 oversight of risk management activities conducted within  
8 [Post Office] and/or concerning [Post Office] by UKGI or  
9 the BEIS Partnerships Team ... This could impact the  
10 Department's ability to influence/oversee the mitigating  
11 actions in place to ensure risks are aligned to their  
12 risk appetite and the quality of risk reporting to the  
13 Permanent Secretary."

14 Would you agree that seems a more significant  
15 concern?

16 **A.** Yes, absolutely.

17 **Q.** What steps, if any, were taken to address that point  
18 following the issuance of this document?

19 **A.** I think it probably makes sense to sort of put this in  
20 context of wider work that was going on to improve risk  
21 management in the Department at the time, including then  
22 when I was Permanent Secretary. I mean, this feature  
23 that you're seeing here of, you know, an insufficiently  
24 clear risk escalation process, which is sort of one way  
25 of describing what you're seeing here, I don't think was

106

1 at the time, given the frequency of interactions and the  
2 level of personal attention that was being paid to these  
3 issues.

4 That doesn't mean this isn't something that, you  
5 know, needs looking at but I would see it more as a kind  
6 of a challenge to the maturity of the risk processes,  
7 rather than a kind of danger to Post Office oversight  
8 specifically.

9 **Q.** On that, we have seen plenty of evidence of the approach  
10 to Post Office, following the Common Issues Judgment and  
11 the involvement of the Department in overseeing matters.  
12 A lot of time was spent on it. Looking forward, one of  
13 the things the Inquiry is investigating is what systems  
14 are in place to ensure that risk is properly identified  
15 in the Post Office going forward and so are there  
16 systems in place in response to this document?

17 You said in your evidence then that it needs looking  
18 at. My question is: has it been looked at and what  
19 concrete steps have been put in place to ensure that  
20 Post Office risks are properly visible within the  
21 Department?

22 **A.** Well, if I may say so, referring to current state, that  
23 would be a question best put to the Permanent Secretary  
24 for the Department for Business and Trade. I can't  
25 comment on current state. I can only comment on what

108

1 happened during my tenure, which I'm very happy to do.  
 2 I just wanted to clarify that.  
 3 **Q.** Let's limit it to by the time you left the Department.  
 4 **A.** I'm struggling to recall in detail. I'm sorry, I wasn't  
 5 particularly prepared for this line of questioning, and  
 6 I'm happy to go back and look at the documents. I can't  
 7 remember exactly in detail what the kind of process  
 8 forms were by which the risk process went through but,  
 9 by that point, we had in place Directorate level, DG  
 10 level, risk registers, we that principal risks at  
 11 a departmental level, and we had a team responsible for  
 12 oversight of that overall system, and I would certainly  
 13 expect that the risks involving the Post Office would be  
 14 kind of flowed through that.  
 15 We, of course, also had an Audit and Risk Committee  
 16 within the Department. I know that they spent quite  
 17 some considerable time going around arm's-length bodies,  
 18 including the Post Office. I forget the exact details  
 19 but I think there were occasions where the chair of the  
 20 BEIS ARAC was involved in risk discussions at the Post  
 21 Office. I'd have to check the record on the detail.  
 22 So I would say it was a reasonably effective risk  
 23 management framework. My experience of risk management  
 24 in the Civil Service has been that, given the diversity  
 25 of risks that you are dealing with, it's quite difficult

109

1 catch-up with him, it would always be sort of the first  
 2 point on the agenda. You know, I saw from sort of the  
 3 flow of submissions and responses that it was something  
 4 that was getting very serious ministerial attention.  
 5 I think I have heard, but I have -- I wasn't able to  
 6 kind of put together a record to demonstrate this from  
 7 the papers that DBT were able to supply -- I think  
 8 I have heard that the portfolio had shrunk at that  
 9 point. But the change clearly wasn't really  
 10 significant, otherwise you would sort of see it in the  
 11 public portfolios very straightforwardly, and I couldn't  
 12 quite pick it up when I tried to check the record on  
 13 this point.  
 14 So I'm not sure I could say that with confidence but  
 15 I did not perceive, during my time as Permanent  
 16 Secretary, that we had a problem with a lack of  
 17 ministerial sort of time or energy on the Post Office.  
 18 I -- others, of course, may have a different view but  
 19 I didn't see that problem.  
 20 **MR STEVENS:** Sir, I know we've only just started but I am  
 21 moving on to another topic, so I wonder if it's a good  
 22 time to break for lunch there?  
 23 **SIR WYN WILLIAMS:** Yes, by all means. 2.00 all right?  
 24 **MR STEVENS:** Yes, sir. Thank you.  
 25 **SIR WYN WILLIAMS:** Fine.

111

1 to establish what I would call a really best practice  
 2 risk management framework. Just worth noting.  
 3 UKGI, of course, also has its own risk management  
 4 approach, and you also see Post Office risks tracked  
 5 there. I just thought that was worth mentioning.  
 6 **Q.** I'll move on to another point you raise at paragraph 24.  
 7 It doesn't need to come up on the screen, I'll read it  
 8 to you. One of the points, you say there's been serious  
 9 inadequacies in the oversight of POL, Post Office, by  
 10 the time you took over:  
 11 "I do think much of this had been addressed."  
 12 One of the points you make is:  
 13 "We had a minister leading on postal affairs  
 14 spending very significant time on the Post Office who,  
 15 for example, met monthly with the CEO."  
 16 Can I just clarify that. Was there a change in the  
 17 Minister's portfolio at that time to enable the Minister  
 18 to spend more time on Post Office or was it just that he  
 19 or she chose to do so at the time?  
 20 **A.** I'm not completely sure about that because I think that  
 21 changed -- I don't know if there was a change that sort  
 22 of predated my involvement. What I can say with  
 23 confidence is that for Paul Scully, who was the Minister  
 24 for the majority of this period, Post Office was -- just  
 25 to give you some examples, when I would have a regular

110

1 **(1.00 pm)**  
 2 **(The Short Adjournment)**  
 3 **(2.00 pm)**  
 4 **MR STEVENS:** Could good afternoon, sir. Can you see and  
 5 hear us?  
 6 **SIR WYN WILLIAMS:** Yes, thank you.  
 7 **MR STEVENS:** Can we please bring up the second witness  
 8 statement at page 13, paragraph 26. You're discussing  
 9 governance arrangements at this point of your statement  
 10 and at paragraph 26 you say:  
 11 "I think the hard part tended to be actually getting  
 12 [Post Office] to do what ministers wanted. As described  
 13 above, the Department did, from 2020, have a power to  
 14 issue directions to [Post Office], but ministers could  
 15 not routinely become involved in the nuts and bolts of  
 16 operational decision making."  
 17 At paragraph 27, you give an example of this in  
 18 managing legal costs, which we'll come back to. But if  
 19 we could go over the page to the bottom of paragraph 27,  
 20 you say:  
 21 "For these kinds of important but ultimately  
 22 operational matters, if [Post Office] did not do as we  
 23 asked we had relatively few levers with 'teeth' other  
 24 than the ones that had other issues (like removing the  
 25 Chair or pushing the organisation into financial

112

1 trouble)."  
2 Did you experience similar problems with other ALBs,  
3 namely finding it hard to get the ALB to do what the  
4 Minister wanted, whilst you were Permanent Secretary?  
5 **A.** I'm just sort of testing my mind for examples. Yes,  
6 I think, is the right answer to that. It would be -- it  
7 varies according to the structure of the arm's-length  
8 bodies and an example like Post Office is sort of quite  
9 arm's length, so there will be other examples like  
10 executive agencies where you might have, you know, much  
11 more explicit clearances over salaries within the  
12 organisation, for example.  
13 But the idea that, you know, like in many situations  
14 where you're in a supervisory or a management function  
15 over somebody or another organisation, although you may  
16 have a sort of set of formal levers at your disposal,  
17 often sort of your first port of call is influencing.  
18 You know, it's a bit like if you're managing  
19 an employee, you might ultimately have the ability to  
20 terminate them but that's a really drastic step and one  
21 that you wouldn't take until you've gone through talking  
22 to them about why you want them to do what you want them  
23 to do, hearing what they think about it, trying to give  
24 them some training, increase their capability.  
25 You know, I think it's a very common journey and  
113

1 effectively creating a capability for the Secretary of  
2 State to say, "Post Office, you must do X".  
3 I think the reason that has tended not to be that  
4 relevant is there aren't that many decisions in  
5 a complex organisation like the Post Office that are  
6 sort of really, like, simple and binary: should I X or  
7 should I Y? It's often much more complex. So if it  
8 comes to something isolated and specific, a sort of  
9 direction power, where you can say "You must X", works  
10 well.  
11 I think that direction power came about in response  
12 to the events that surrounded earlier handling of the  
13 litigation, where there were some quite specific  
14 questions, including the one about recusal of a judge --  
15 I'm not over all of the detail. But those sorts of  
16 matters, you can imagine a department being able to say  
17 to an arm's-length body "You must X, therefore X" but  
18 something like "Reduce your legal costs", which is the  
19 example I use in my witness statement, it's much more of  
20 a sort of debatable point because the Post Office, not  
21 illegitimately, would want to come back and say, "Well,  
22 we need these legal costs for reasons X, Y, Z, we are  
23 going to reduce them but not until next year because the  
24 contract needs to come up for renewal", et cetera,  
25 et cetera.  
115

1 I certainly saw it with other arm's-length bodies as  
2 well. I do think it's particularly acute in this case  
3 because the combination of being at the more extreme  
4 end -- like a long arm, if that makes sense, in the  
5 context of the Post Office, combined with being so  
6 troubled and having, rightly, so much political  
7 attention on it, I think that's a really difficult  
8 combination, whereas if you took a body --  
9 If I compared it to something like the Ordnance  
10 Survey, just to take an example, you'd have a similar  
11 set of levers and a similar degree of arm's lengthness,  
12 but just a much lower level of heat, at least during  
13 this period, around the organisation and its  
14 performance.  
15 So I think that's why it sort of comes quite acutely  
16 in the case of Post Office, because you're combining  
17 a long arm with a very great deal of legitimate  
18 political interest.  
19 **Q.** Reflecting on matters, have you thought or can you  
20 assist us with whether there are any other levers that  
21 would assist in managing Post Office in this way?  
22 **A.** It's a good question. It's maybe worth just reflecting  
23 for a minute on -- you might say, if we had the ability  
24 to make directions, why isn't that sufficient? I mean,  
25 that's actually quite a strong lever, right? That's  
114

1 So it's much more of a dialogue about what is and  
2 isn't reasonable, rather than you can order people to do  
3 things.  
4 That tends to be over simplistic for what we're  
5 talking about here, which is why, actually, the  
6 influence, you know, presence on the Board matters,  
7 being part of the discussion, understanding the nuance  
8 and the detail. So I think I find it quite hard to  
9 answer your question with a really specific, "If only we  
10 had power X, we would be able to make everything okay".  
11 I don't think it's like that. I think it's more  
12 like having a strong productive relationship with  
13 respect on both sides and listening to each other has  
14 got to be the right starting point and I don't think the  
15 formal arrangements we had in this period precluded  
16 that.  
17 **Q.** I want to look at one example, please. We don't need to  
18 bring it up, actually. You refer to the review of Tim  
19 Parker's decision not to share the Swift Report --  
20 that's, for the record, paragraph 18 of your  
21 statement -- you describe it as a governance failure.  
22 You say:  
23 "After learning of this and giving consideration to  
24 whether we should advise ministers to fire Mr Parker,  
25 formal censure was chosen as the appropriate course of  
116

1 action."  
2 Was a minister involved in the decision to censure  
3 Mr Parker rather than terminate his contract?  
4 **A.** Yes. That decision would ultimately have gone to --  
5 I'm -- I know for sure it went to Paul Scully, the  
6 Minister. I don't recall specifically whether it went  
7 to Secretary of State. It may not have, it may have  
8 been a delegated decision. But that was signed off by  
9 ministers. But, as I do say -- you know, just for the  
10 sake of clarity, I do say in my statement that was on  
11 our advice, and our advice was formal censure. So you  
12 might -- I wouldn't wish to put it only on ministers  
13 but, yes, of course, any decision like that would be  
14 signed off by ministers.  
15 **Q.** Can we look, please, at POL00104180. This is your  
16 letter to Tim Parker after that decision was made on  
17 7 October 2020. In the second paragraph, please, you  
18 refer to the background to that, which is well known.  
19 Towards the end, you say:  
20 "... we consider it was a mistake not to have  
21 ensured that the whole Board had an opportunity to see  
22 and discuss the detail of its findings and agree what  
23 any next steps should be. With hindsight, this  
24 information should have been seen by the Board and we  
25 are disappointed that it wasn't."

117

1 **Q.** We'll come to that in a --  
2 **A.** -- go further.  
3 **Q.** -- in a moment.  
4 **A.** So I agree, in other words, that sort of looking at it  
5 now, you wonder why we didn't go further, and that could  
6 include either a sort of harsher drafting or, indeed,  
7 a different decision altogether.  
8 **Q.** Was Mr Parker told that dismissal had been considered as  
9 an option?  
10 **A.** I couldn't say for sure.  
11 **Q.** You just said there about what you say in your statement  
12 regarding whether that was the right decision. We don't  
13 need to bring it up, sir, but, for your reference, it's  
14 paragraph 18, page 10 of the second statement. You say:  
15 "With the benefit of hindsight, it was perhaps the  
16 wrong decision not to take the harsher course of action  
17 and terminate Mr Parker's appointment."  
18 So, again, you say "with the benefit of hindsight",  
19 have you learnt anything since October 2020 that now  
20 makes you doubt the decision that was made?  
21 **A.** Well, yes.  
22 **Q.** What would --  
23 **A.** I mean, I think probably lots of things fall into that  
24 category. So, first of all, I think all of us, at least  
25 on the HMG and Post Office Management side, over time,

119

1 You go on to matters about sharing documents said to  
2 be legally privileged.  
3 Firstly, why did you say "With hindsight this  
4 information should have been seen by the Board"?  
5 **A.** I think it's sort of felicitous drafting. I'm not sure  
6 there is any deep significance to "with hindsight". Had  
7 we been asked the question at the time, in possession of  
8 the full data, one would have said the same thing at the  
9 time. If you or I was transported back to the moment  
10 where that decision was made, with the report in front  
11 of us, I hope we would have decided that it should have  
12 gone to the Board.  
13 **Q.** It might be said that this letter doesn't contain  
14 a sufficient degree of criticism or disapproval to be  
15 described as a formal censure. What would you say to  
16 that?  
17 **A.** It's certainly one of the harshest letters, if not the  
18 harshest letter, I have ever written to a chair of  
19 an arm's-length body I've been involved with, and I've  
20 been involved with a very great many arm's-length bodies  
21 over some considerable period. So, you know, opinion  
22 could differ, but I would say that as a matter of fact.  
23 It's fair to say that, I think as I say in my  
24 witness statement, as I reflect on it now, I actually  
25 think the advice probably should have been to --

118

1 you know, the full depth of the scandal in the first  
2 place has been sort of further elucidated. So I'm not  
3 saying it -- obviously, at the time that this decision  
4 was made, we knew this had been a very serious error  
5 but, as the picture grows around it and you try to  
6 isolate, what were the moments that could have made  
7 a difference? I think now I would see that moment where  
8 the Swift Report wasn't shared as a relatively critical  
9 one in the story.  
10 At the time, I don't think that was as clear to me,  
11 simply because -- I mean, I've obviously been following  
12 the Inquiry closely and all of the events that have  
13 happened in HMG as well. That just wasn't as clear to  
14 me at that time. I don't think there's one sort of  
15 particular fact I've learnt but as just the picture  
16 becomes deeper and clearer that looks like a critical  
17 moment.  
18 I also think at the time, you know, it was an in the  
19 balance decision that was considered both ways, if you  
20 see what I mean, and, at the time, the advice of the SID  
21 was taken into account, and it was also kind of top  
22 of --  
23 **Q.** When you say SID, do you mean Ken McCall?  
24 **A.** Yes, I'm sorry, the Senior Independent Director, Ken  
25 McCall. Thank you. It was also kind of the decision in

120

1 the round was taken in recognition of the fact that, you  
 2 know, switching people out causes instability and that  
 3 there would have been all sorts of challenges with  
 4 trying to get another chair at that time. And I guess  
 5 that felt like a very important issue in the moment.  
 6 And now, when you look back at the picture overall,  
 7 on lots of cases here I think you ask: should people  
 8 have been bolder in making changes? I think, therefore,  
 9 I probably see it with that perspective now.  
 10 **SIR WYN WILLIAMS:** At the time, Ms Munby, were there senior  
 11 people who were consulted about the issue, who actually  
 12 favoured terminating the chair, or was it more or less  
 13 a unanimous view that censure was appropriate?  
 14 **A.** I don't remember anybody sort of specifically pushing,  
 15 but it was certainly a decision on which many of us,  
 16 myself included, felt was very much in the balance, if  
 17 that makes sense. I don't think there was a sort of  
 18 a one -- there wasn't a censure side and a termination  
 19 side and we were having a face off. It was more like  
 20 a debated issue that we were discussing as a senior team  
 21 what we thought was best. And this was where we landed.  
 22 **SIR WYN WILLIAMS:** Okay. Thanks.  
 23 **MR STEVENS:** At the time, were you involved in any oversight  
 24 or investigation of whether officials within the  
 25 Department had knowledge of the Swift Review?

121

1 Executive of Post Office was an Accounting Officer for  
 2 Post Office?  
 3 **A.** Yes, it's a little bit more complicated than that  
 4 because you have a structure where you have a Principal  
 5 Accounting Officer at the departmental level and then,  
 6 depending on the nature of the status of an arm's-length  
 7 body, the CEO may be an Accounting Officer in their own  
 8 right. I think it might be the case in POL,  
 9 specifically, that they're more correctly described as  
 10 an accountable officer, which is -- I think it's  
 11 a technicality.  
 12 But it is, of course, fair to say that what's in  
 13 here would represent principles that the CEO of the Post  
 14 Office should have in mind.  
 15 **Q.** As Permanent Secretary and Principal Accounting Officer  
 16 for the Department, your responsibility was to make sure  
 17 that there were arrangements in place to satisfy  
 18 yourself that Post Office had systems adequate to meet  
 19 the standards required of Managing Public Money?  
 20 **A.** Yes, insofar as they applied to any particular aspect of  
 21 the Post Office's operations --  
 22 **Q.** Yes.  
 23 **A.** -- because, obviously, much of the money that Post  
 24 Office was dealing with wasn't quite correctly described  
 25 as public money.

123

1 **A.** No, or not that I remember.  
 2 **Q.** Do you think such an investigation should have been  
 3 carried out?  
 4 **A.** Possibly. I don't remember enough of the facts  
 5 surrounding the case to give you a really confident  
 6 answer on that, if I'm honest.  
 7 **Q.** I want to turn now to look at some of the compensation  
 8 schemes. I'm going to deal with it at a relatively high  
 9 level because we've heard evidence from Simon Recaldin,  
 10 and Carl Creswell will be giving evidence on the issue  
 11 later this week.  
 12 In your statement, is it fair to say that a common  
 13 theme that you point to as the reason for the delays in  
 14 compensation is what you describe as an underestimation,  
 15 initially, of the scale and depth of the challenge in  
 16 providing redress to subpostmasters?  
 17 **A.** Yes.  
 18 **Q.** I want to begin by looking at the effect of Managing  
 19 Public Money on compensation schemes, please. Could we  
 20 bring up POL00413475. This is "Managing Public Money",  
 21 the May 2021 edition. Would you agree a fair summary of  
 22 this is that it sets out the main principles for dealing  
 23 with financial resources in the public sector?  
 24 **A.** Yes.  
 25 **Q.** During your time as Permanent Secretary, the Chief

122

1 **Q.** Could we look, please, at page 20. Paragraph 3.3.3  
 2 says:  
 3 "There are several other areas where Accounting  
 4 Officers should take personal responsible ..."  
 5 At points 1 and 3, we see, "regularity and  
 6 propriety" and "value for money".  
 7 In the documents that we'll go to, it's fair, isn't  
 8 it, that regularity and propriety, and value for money  
 9 are concepts that were applied to the establishment of  
 10 the various compensation schemes.  
 11 **A.** If I may, there are four core concepts that underpin any  
 12 Accounting Officer test, as I would put on any new  
 13 announcement that the Department was making. Those are  
 14 regularity, propriety, value for money and feasibility.  
 15 And any major new initiative by the Department needs to  
 16 be assessed against each of those four criteria and  
 17 needs to have personal sign-off from the Accounting  
 18 Officer before it can be launched.  
 19 **Q.** So I think, subject to you adding feasibility, the  
 20 answer to my question was yes?  
 21 **A.** Yes, I mean, I guess I'm saying yes, very, very much so.  
 22 **Q.** If we turn, please, to page 15, in box 2.4, just sliding  
 23 down, we have a description of "Regularity". It says:  
 24 "Regularity: compliant with the relevant legislation  
 25 and wider legal principles such as subsidy control and

124

1 procurement law, delegated authorities and following the  
2 guidance in this document."  
3 When we are considering compensation schemes, does  
4 regularity apply in the sense that the question is  
5 whether or not this legal authority to make compensation  
6 payments themselves, or does it also apply to whether  
7 any compensation payment that is made must itself be  
8 justifiable in legal terms?  
9 **A.** I don't think it follows from the principles of  
10 regularity that you can any compensate people to the  
11 extent of your legal obligation. And indeed, I'm sure  
12 you know that, you know, within the sort of framework  
13 for initially the HSS, the sort of core documents of the  
14 scheme were about trying to offer fair compensation,  
15 even insofar as that went above what was a strictly  
16 legal obligation. And I have certainly never understood  
17 regularity to mean that.  
18 Where regularity has been very relevant in the  
19 context of the Post Office, where this test has been  
20 particularly live, is actually where you're talking  
21 about payments from the Department to the Post Office  
22 and then from the Post Office to members of the GLO  
23 class, where the question of under what Parliamentary  
24 authority were we making those payments -- I'm -- this  
25 is probably well known to the Inquiry -- was very kind  
125

1 Public Money, there's quite specific reference to  
2 compensation schemes, in which, in effect, it says the  
3 same processes apply in compensation schemes. They're  
4 like any other form of public money expenditure and  
5 value for money, regularity, et cetera, et cetera,  
6 apply.  
7 Again, value for money is always about value for  
8 money for a given ministerial objective. So it's not  
9 like you have to justify, you know, is it value for  
10 money to deliver full and fair compensation? The  
11 requirement is to deliver full and fair compensation.  
12 The question that an Accounting Officer would be asking  
13 themselves, and I did ask myself, is: are we delivering  
14 that full and fair compensation in a value for money  
15 way? And there's probably a few aspects that come up  
16 there.  
17 Firstly, and very obviously, are the procedural  
18 arrangements for running the scheme good value for  
19 money? Normally you would want those costs to be as low  
20 as possible, although clearly that's not an absolute  
21 rule because, you know, being slow also adds cost.  
22 The second thing you would usually have top of mind  
23 when you're thinking about a scheme like this is the  
24 area of fraud and error. That's been a really  
25 substantial problem in a lot of Government schemes. In  
127

1 of extensively explored. That would be a regularity  
2 issue: is the expenditure regular; is it properly  
3 sponsored by Parliament?  
4 I have never made any comment, I don't think, on  
5 regularity in the context of individual compensation  
6 payments, and the reason for that is, ultimately, the  
7 Accounting Officer requirements come second to the  
8 question of whether the policy intent of the Minister is  
9 being fulfilled. So you're asking the question -- the  
10 compensation needs to be full and fair, and then we need  
11 to find a way of making it regular. You don't say, "I'm  
12 going to use regularity as a way of not making it full  
13 and fair".  
14 So if ministers think that fair goes beyond legal  
15 liability -- and, ultimately, that's the sort of  
16 question that is for ministers -- then the only  
17 regularity question is whether we have a piece of  
18 Parliamentary authority that we can use to make those  
19 payments. You would never use regularity to sort of  
20 undermine that ministerial perspective.  
21 **Q.** Just out of that point, how does the value for money  
22 aspect of managing public money fit in, in the context  
23 of compensation schemes?  
24 **A.** So basically the same point. It's worth mentioning  
25 there's -- at least in the latest edition of Managing  
126

1 this case, I want to be clear I'm not suggesting that  
2 there was any fraud in any claims made but you would,  
3 for example, want to be confident that you weren't  
4 making payments to people who weren't postmasters, would  
5 be a good example.  
6 An error is another, like, very common  
7 characteristic. That would be particularly things like  
8 where you make the same payment twice, so you don't have  
9 sufficiently good recordkeeping and you pay out a grant  
10 and then you make the same grant again to the same  
11 person without realising. That would be an example of  
12 error and, again, that would be -- regardless of what  
13 sort of scheme you were looking at, that would be top of  
14 your mind as an Accounting Officer.  
15 I think with compensation schemes it gets more  
16 complicated, when you get to what level of compensation  
17 is value for money? And, ultimately, the first place  
18 you look there is for what was the original policy  
19 intent and, in this case, that was for the compensation  
20 to be full and fair.  
21 **Q.** But is it fair to say that the value for money is  
22 relevant to the question of the amount of compensation  
23 that is paid: namely, when considering value for money,  
24 does one have to consider whether compensation payments  
25 made are too generous or overly generous?  
128

1 A. It would really depend on what the ministerial steer  
2 was. So let me give you an example. In this context,  
3 at the kind of early stages of HSS and indeed for some  
4 time, this was not just a short-term thing, the sort of  
5 principle on which the payments were being made was that  
6 there should be fair compensation at an individual  
7 level, ie the amount of compensation that an individual  
8 received should relate directly to the injury and  
9 suffering that they had experienced as an individual.

10 Once you -- once that's your policy intent, then  
11 yes, value for money principles would suggest that you  
12 should compensate people to that point, and not further,  
13 except insofar as that was a sort of reasonable, you  
14 know, compromise in the grand scheme of things.

15 Whereas, you know, later, I know that the schemes  
16 have moved to much more sort of fixed offers that move  
17 away from the principle of sort of compensating  
18 according to individual level of loss. Once you've made  
19 that decision that that's your intent, then you would  
20 look at value for money from a different angle.

21 So I guess you can't sort of discuss value for money  
22 in the abstract without understanding the goal that  
23 you're trying to achieve. But once you have specified  
24 that goal and once you have specified a principle like  
25 you're compensating on kind of an individual basis,

129

1 an important point. I wasn't pushing a particular point  
2 of view here. I was genuinely just seeking to clarify  
3 the situation and to understand better, it's quite  
4 a large, you know -- it's a significant piece of policy  
5 work, significant money associated, and I felt I should  
6 understand what was going on.

7 You'll see later I get a reply and I say "Sounds  
8 good, go ahead". I didn't have an agenda.

9 Q. I'm going to look at that reply now, please. Could we  
10 go to the bottom of page 1. It's an email from Tom  
11 Cooper, 1 July 2020. It says that it won't prevent  
12 claimants from pursuing a malicious prosecution claim  
13 but goes on to say:

14 "The point is to provide a quicker and cheaper route  
15 to redress/compensation than having to go through the  
16 courts again. This is in the interests of all parties  
17 of course -- claimants, [Post office] and [His Majesty's  
18 Government].

19 "To your last point, we would always expect  
20 claimants to take some discount to the full potential  
21 value of a malicious prosecution claim because:

22 "[1] The outcome will be inherently uncertain as in  
23 any litigation.

24 "[2] It will take a very long time (particularly if  
25 there are appeals).

131

1 then, yes, of course you would expect value for money to  
2 be relevant, just as it is, I should say, in absolutely  
3 every other aspect of any Government money spent  
4 anywhere.

5 Q. Can we look, please, at UKGI00018879. If we could go to  
6 page 2, please. We see an email from you on 30 June  
7 2020, and it says the subject is "FOR COMMENT CLOSE ...  
8 [Post Office] Convicted Postmasters Compensation  
9 Scheme". You say:

10 "One point of clarification from me. Does the  
11 establishment of the compensation scheme prevent the  
12 malicious prosecution claims? (ie can it actually close  
13 off the risk of larger sums materialising in any case).

14 "Is it that we expect claimants to prefer  
15 a cheaper/less risky route even if for lower benefit?  
16 If so how sure are we that will be true?"

17 What was the purpose of your questions at that  
18 point; why did you seek those answers?

19 A. I hope this won't seem like a cheap answer. I mean,  
20 because I was seeking to understand. So this is very  
21 early on in my engagement with this scheme. I've just  
22 been given a piece of advice. I actually remember,  
23 interestingly, not getting, factually, whether it was  
24 the case that, by running a scheme, you sort close off  
25 the legal route or don't. And that seemed to me

130

1 "[3] It will involve substantial costs which  
2 some/all claimants may have to fund externally and for  
3 which they will end up having to give up a large share  
4 of the proceeds if they win ..."

5 Is it fair to say that, at this point, one of the  
6 policies behind the schemes was to seek to settle the  
7 claims at a value less than they may have been at trial?

8 A. Yes, although I would caveat that by saying I don't  
9 think the sort of overriding consideration was to settle  
10 the claims at a value less than they would have received  
11 at trial. It was that settlement is -- I mean,  
12 generally, I think -- lawyers might disagree -- but  
13 generally a better approach for all parties. So I would  
14 just -- I don't think that's to negate what you just  
15 said but I just think it was more that context than  
16 a sort of, you know, financial minimisation, as the core  
17 motivating factor.

18 Q. Can we look, please, at BEIS0000961, please. It's  
19 an email on 8 September referring to a meeting the day  
20 before. We see there are attendees from Post Office,  
21 including Nick Read and Tim Parker. You are listed  
22 there as Perm Sec -- Perm Secretary. Can we go to  
23 page 2, please, for part of the readout. It says:

24 "Tom noted that although Alan has taken the thinking  
25 on this quite a way, Tom is keen that BEIS/UKGI don't

132

1 get too involved in the detail of the schemes but focus  
2 more on the communication side of things."  
3 Pausing there, was that an accepted position within  
4 BEIS at that time in September 2020?  
5 **A.** Hmm, I'm not sure. Sometime around this time, and I'm  
6 not sure I could put the chronology, you know, was it  
7 exactly before this meeting or after this meeting, but  
8 this was during the period where we moved from sort of  
9 thinking "This is mostly a Post Office thing" to "We  
10 really need to get across this in a very great deal of  
11 detail". And I'm just not sure I could put exactly  
12 where this fits in that chronology, apologies.  
13 **Q.** It goes on to say:  
14 "Carl asked whether Perm Sec [referring to you] had  
15 any views as Accounting Officer, and ensuring propriety  
16 VFM [value for money], ethical considerations on any  
17 comms statement. [Permanent Secretary] wanted to know  
18 if the wording of the statement was consistent with only  
19 mediating on the cases that would come up."  
20 Can you help us with what that means?  
21 **A.** I don't remember.  
22 **Q.** It says:  
23 "The Permanent Secretary noted that none of the  
24 schemes are terribly attractive."  
25 Why did you think none of the schemes were terribly  
133

1 give more compensation to claimants than they would  
2 actually be receiving.  
3 "Carl/Perm Sec noted that through mediation, some  
4 claimants would receive much less than they think they  
5 are entitled to."  
6 Again, can you recall what your -- precisely what  
7 your concern was here?  
8 **A.** So I'm going more by reading the text and thinking what  
9 it probably meant, rather than having an exact precise  
10 recollection. But we were looking at a draft of  
11 a public statement, which is very normal at this stage,  
12 like what are you going to announce, basically. And  
13 here this is, you know, talking about making sure that  
14 the statement doesn't over-promise, relative to what  
15 we're actually planning to do.  
16 And without having the statement draft in front of  
17 me, I'm not sure I could tell you what exactly the  
18 problem with the statement was but what this looks to me  
19 like is a discussion where we're saying, "Look, the two  
20 need to match. If we're going to give this sort of,  
21 like, very forwarded leaning statement are we confident  
22 that what we're proposing, this mediation driven  
23 process, are we confident that it actually delivers  
24 against it?"  
25 **Q.** Can we move on slightly in the chronology, please, to  
135

1 attractive?  
2 **A.** At that point, we were discussing a range of different  
3 options, all of which were expensive, all of which were  
4 onerous for everybody involved -- you know, Government  
5 and postmasters -- and kind of being given a set of  
6 options to choose from about how we might approach  
7 compensation, there wasn't one that I looked at and  
8 thought, "Yeah, you know what? That's great". It was  
9 choosing between, you know, sort of choosing between  
10 difficult options, none of which were perfect.  
11 **SIR WYN WILLIAMS:** I'm sorry to interrupt again but can I be  
12 clear. At this point in time I think we're in early  
13 July, are we, 2020?  
14 **MR STEVENS:** This is September 2020, sir.  
15 **SIR WYN WILLIAMS:** Right, so HSS has already launched. So  
16 presumably you're here talking about what to do with the  
17 people who were having their convictions quashed. Is  
18 that it?  
19 **A.** That's right. I think there was a presentation at this  
20 meeting about various different approaches for dealing  
21 with what later became the OHC.  
22 **SIR WYN WILLIAMS:** Fine. Thanks.  
23 **MR STEVENS:** It says:  
24 "Carl said that 'all options' and 'entitled to' in  
25 the statement suggests that Government is committing to  
134

1 UKGI00043126. Page 5, please. If we go down slightly,  
2 please. So this is from Permanent Secretary: I assume  
3 that's your private office email address?  
4 **A.** That's right, yes.  
5 **Q.** "Just had a conversation with Joshua. Sarah has some  
6 concerns with the AO assessment ..."  
7 Presumably Accounting Officer assessment?  
8 **A.** That's right.  
9 **Q.** "... and isn't happy to clear yet."  
10 If you could go down, please.  
11 "It has a high [value for money] risk, and we're not  
12 sure why. What we need is an assessment of this  
13 announcement, which leaves room to design a [value for  
14 money] scheme."  
15 It goes on to say:  
16 "We need a clearer answer on why we are confident  
17 this won't lead to a regularity challenge."  
18 Can you recall what was driving your concerns in  
19 respect of your Accounting Officer assessment of the  
20 schemes at this time?  
21 **A.** Yes. And with all due respect to those who wrote this  
22 particular piece of advice, what this feedback is, is me  
23 saying this advice is not good enough. So the advice  
24 I received at that time, just to take VFM as the  
25 example, had -- what an Accounting Officer normally does  
136

1 it is take those four tests I was talking about earlier  
2 and gives a rating against each of them. And this piece  
3 of advice had a red rating against value for money.

4 You can't, as Accounting Officer, just let that pass  
5 by. If it has a red rating for value for money or one  
6 of the other tests, you need to engage. And,  
7 ultimately, if you really thought it was a red rating  
8 for value for money, if that was your considered opinion  
9 after getting the best advice you could, then you would  
10 actually need to ask for a ministerial direction.

11 Now, I absolutely did not think that was the case  
12 here. And what I was asking for is for the team to come  
13 back with basically a more intelligent piece of advice.  
14 What they had done at the time is they'd said, "We  
15 haven't designed all the details of this scheme yet,  
16 it's still quite uncertain. And so it feels risky so  
17 we're putting a 'red' for value for money".

18 But what I was trying to point out is all we're  
19 doing is making one step forward: we're announcing the  
20 scheme. We're not tying ourselves down to an exact set  
21 of details. There's plenty of room within that to make  
22 sure that we do design a scheme that passes the  
23 Accounting Officer tests and, of course, that would be  
24 our intent, and that's what we would do.

25 So I was asking them to go back and, I mean,  
137

1 conditions that we have had to mandate."

2 Do you recall what Post Office's concerns were in  
3 relation to Managing Public Money in relation to HSS?  
4 **A.** I don't really remember them as being specifically about  
5 Managing Public Money, but there had certainly been back  
6 and forth around governance and our involvement in the  
7 governance around HSS. I think, by this point, we had  
8 started putting pressure on around legal costs and  
9 administrative costs which had been a very kind of tense  
10 set of discussions, and that certainly was a Managing  
11 Public Money issue.

12 I think if I had characterised what I knew at this  
13 point, I think I would have said more that they had sort  
14 of concerns or frustration from a governance  
15 perspective, maybe, rather than it being particularly  
16 an explicit dispute about Managing Public Money. But,  
17 you know, clearly the drafting here suggests that.  
18 I just -- that would just be my perspective.

19 **Q.** That document can come down. Thank you.

20 It's been suggested by some that the approach to the  
21 compensation schemes has been litigious or legalistic.  
22 Have you heard that criticism?

23 **A.** Yes.

24 **Q.** Do you have sufficient knowledge of the operation of the  
25 schemes to have a view on that?  
139

1 basically create a piece of paper, that rather than  
2 saying this is all red and bad and you cannot announce  
3 it, reflect the truth, which is that: this is fine from  
4 an Accounting Officer point of view and it's perfectly  
5 ready to be announced; which was my view.

6 **Q.** So we take this as a criticism of a draft, rather than  
7 a substantive position on the Managing Public Money  
8 assessment?

9 **A.** 100 per cent.

10 **Q.** Please can we look at BEIS0000990. This a briefing on  
11 10 June 2021, so we're jumping ahead again in the  
12 chronology. It's a briefing which we will come back to.  
13 You see it's on the ownership of criminal convictions  
14 compensation, regarding who runs that scheme.

15 Could we please look at page 3, and paragraph 12 --  
16 sorry, not paragraph 12, it's just a bit further down  
17 where it says, "Efficiency". Thank you. So this is one  
18 of the pros, it says, of the Government taking on direct  
19 ownership of compensation from Post Office:

20 "... in either situation, we will need to scrutinise  
21 aspects of the compensation closely from an MPM  
22 [presumably 'Managing Public Money'] perspective."

23 **A.** That's right.

24 **Q.** "This has caused [Post Office] some frustration in  
25 relation to the HSS scheme because of the process and  
138

1 **A.** I think I do, although it's a partial one and I'll just  
2 sort of say it as I see it. I think there's two aspects  
3 to this. The first comes back to what I was talking  
4 about earlier, about taking a case-by-case approach to  
5 the schemes. And, I mean, in my witness statement  
6 I talked about sort of if you went back, what might you  
7 do differently? In a way, that original decision to  
8 have a scheme that was based on individual applications  
9 and assessments of individual applications, even if, for  
10 a moment you put aside any concerns about how you do  
11 that -- I'll come to those in a second, but just putting  
12 those aside -- just inherently asking people who have  
13 been through something truly awful to go back over it as  
14 part of an application process has challenges, even if  
15 you do it in the absolute best possible way.

16 So I think that's sort of point one.

17 Point two, then, is actually, particularly through  
18 the process here, I think there have been cases -- but,  
19 you know, frankly, the Inquiry would be as well placed  
20 to comment as I am -- there have been places where you  
21 look back and you think, you know, an individual case  
22 was handled not as generously as would be sort of  
23 properly viewed as compatible with full and fair.

24 I don't think, certainly from my perspective,  
25 I never saw ministers or officials seek to achieve that  
140

1 outcome, and I didn't at the time see any evidence that  
 2 the Post Office, at a sort of corporate level, was  
 3 seeking to achieve that outcome. I think others are  
 4 probably better placed to sort of say what happened on  
 5 the ground and how it felt. But maybe a reflection  
 6 would be that, you know, once you pass intent through  
 7 a system, at the end you might not always sort of feel  
 8 the intent you started with, especially once you've gone  
 9 down the, you know, perhaps necessary or necessary at  
 10 the time, road of assessing each case individually  
 11 because, if you assess cases individually, it takes you  
 12 down a path of wanting to see some level of evidence.  
 13 And you can get into, and you may well wish to,  
 14 discussions about like what the bar -- what the  
 15 evidential bar is. But the difficulty with a system  
 16 that assesses individual cases and has no bar whatsoever  
 17 for evidence, if you have no requirement, is then it is  
 18 100 per cent a matter of whatever is asked for, you will  
 19 pay out, without any process at all. And that is  
 20 difficult, from a Managing Public Money point of view  
 21 because, of course, everybody would always like to  
 22 receive more money and, if you don't ask for any  
 23 evidence at all, it's really hard to know are we  
 24 compensating fairly or are we starting to get to the  
 25 point of -- I don't mean sort of minor over-compensation  
 141

1 Second, standard use of public money, as we would have  
 2 had to accept making payments that could not by any  
 3 normal standard of judgement be viewed as compatible  
 4 with the formal guidance for spending taxpayer money  
 5 ([or] Managing Public Money)."  
 6 Do we take from your evidence at the time, so  
 7 putting ourselves back to September 2020 thereafter,  
 8 that there wasn't a discussion on these more blanket  
 9 approaches, which we've seen in sort of post-2024?  
 10 **A.** I think I remember we were talking about that meeting  
 11 earlier where you had the readout from it and you were  
 12 asking me what things meant.  
 13 **Q.** Yes.  
 14 **A.** As I remember, there were options in there that went to  
 15 tranche-driven approaches, ie where you define a series  
 16 of classes and then have kind of flat payments within  
 17 class. I don't specifically recall but it could have  
 18 been. I don't specifically recall a proposal which was  
 19 around kind of a single very generous class, which is in  
 20 effect what I'm describing here.  
 21 **Q.** So the proposal you're describing here wasn't put  
 22 forward to a minister?  
 23 **A.** It's not -- yes. I think it's important to say it's not  
 24 that lots of people were saying that this was what we  
 25 should do and I or somebody else and came out and said  
 143

1 but, you know, really serious over-compensation based on  
 2 claims that aren't right.  
 3 And that I just -- I think that's a really difficult  
 4 trade-off. And I do sort of wonder, looking back, you  
 5 know, how easy really is it to design a scheme that  
 6 looks case by case but that doesn't end up feeling  
 7 litigious to at least some of the participants in that  
 8 scheme?  
 9 **Q.** If we look at your statement, I think you deal with some  
 10 of those issues. It's your second statement, please,  
 11 page 25. It's paragraph 51. You refer to other  
 12 approaches and the sort of application-based approach,  
 13 as it:  
 14 "... would necessarily have been much more 'blanket'  
 15 in its nature, and probably would have meant we all had  
 16 to accept paying people whose circumstances were  
 17 different the same amount as each other. Likely the  
 18 only way it could have proved acceptable to  
 19 [subpostmasters] is if the numbers had in general been  
 20 much higher overall ('levelling up' ...). For [His  
 21 Majesty's Government] to have gone down this road  
 22 officials and Ministers would have had to have given up  
 23 on two quite funnel principles. First, fairness, both  
 24 as to between different applicants, and to as to between  
 25 [subpostmasters] and other victims of past injustices.  
 142

1 no, that isn't compatible with Managing Public Money.  
 2 I think it was almost perhaps taken as read that we  
 3 would have a scheme that, broadly speaking, sought to  
 4 provide as close as possible to full and fair to  
 5 individuals. And that that might -- you might have gone  
 6 as far as a tranche-based approach, which obviously is  
 7 not quite as precisely gradated as an individual  
 8 approach, but is still gradated.  
 9 I certainly don't remember an extensive debate. It  
 10 may have come up once. I couldn't swear to that but it  
 11 certainly wasn't extensively debated and I certainly  
 12 never said, "You can't do that because of value for  
 13 money reasons", because the question was never put to me  
 14 in that anyway.  
 15 **Q.** Looking back again at that time, do you think sufficient  
 16 consideration was paid to all the available options?  
 17 **A.** In one sense, the answer to that has to be no because  
 18 we've now -- we're much further down the path and you  
 19 look at where the schemes are now and, knowing that that  
 20 is where you're going to land, it is just undoubtedly,  
 21 irrefutably true that, if that's where you're going to  
 22 land, you would have been much better doing it earlier,  
 23 for everybody's sake, and particularly for postmasters.  
 24 So, in that sense, you know, it was definitively  
 25 wrong. However, if you go back and look at the  
 144

1 environment that we were operating in at the time, you  
2 know, being absolutely frank, I think if the proposals,  
3 as they are now, had been put on the table at that  
4 moment in their current form, but sort of put back into  
5 the historical context, I think we would have had  
6 insurmountable difficulties with HMT, the Treasury, with  
7 Ministers, actually, and possibly, although it's always  
8 hard to answer this, possibly with me as an Accounting  
9 Officer.

10 I think all of those -- all of those sort of formal  
11 clearance moments would have been very, very difficult  
12 to get through. And so I don't think that kind of  
13 radicalism was properly contemplated at the time. And  
14 so the question I asked myself is what would have to  
15 have been true to get the system as a whole to operate  
16 in a more radical mode, faster?

17 **Q.** What changed between then and now, in the sense of you  
18 said, if we know where we are now, it wouldn't have been  
19 possible back then? What do you think the key  
20 differences were between the two times?

21 **A.** I mean, ultimately, and sort of operationally, the  
22 strength of the ministerial steer to address the problem  
23 in full, sort of -- and I use these words sort of  
24 appropriately but kind of at any cost.

25 **Q.** What caused that change in position?

145

1 assessment.

2 **A.** Yes, I think fixed payment and interim payment options  
3 were of course considered earlier and, indeed, at least  
4 in the case of interim payments, implemented earlier.  
5 So I think it's the combination of being fixed and also  
6 the relative scale of them. I think that, it's that  
7 combination that it would have been hard -- I think,  
8 even if we had had an official who was pushing that  
9 agenda, I think they would have met obstacles in the  
10 system. I just want to be honest about that.

11 **SIR WYN WILLIAMS:** Yes. So I don't mean this in any flip  
12 sense at all but Mr Recaldin was talking about the  
13 journey that postmasters have been on. You're almost  
14 describing a journey that civil servants and politicians  
15 have been on in terms of trying to achieve full and fair  
16 compensation?

17 **A.** Yes, I think that's right although, like you, I wouldn't  
18 compare the journeys in their, you know, challenge or  
19 emotional cost or anything else, but I think the thing  
20 I've reflected on is, when you get to the end, you  
21 always look back and you think, "Well, why didn't we  
22 just do that to begin with?", because, as I've said, if  
23 you know that's the destination, it's much better to get  
24 there quickly than more slowly. So the question really  
25 is: why not; what was it that meant that that didn't

147

1 **A.** That -- it wouldn't be for me to answer. It happened  
2 after my involvement and I wasn't there.

3 **Q.** Let's go to what you say -- you talk about some of the  
4 reasons for the delay. If we could --

5 **SIR WYN WILLIAMS:** Before we do that, Mr Stevens, just so  
6 I'm clear, what you mean by "the now" are things like  
7 having fixed offers of £600,000 for convicted people  
8 whose convictions have been quashed, or fixed payments  
9 of £75,000 for people in the HSS; that's the sort of  
10 thing you mean in relation to "the now", is it,  
11 Ms Munby?

12 **A.** Yes, that's exactly right, Sir Wyn. I would add to that  
13 list, although it's not a VFM issue, but the other kind  
14 of fundamental overturning of the initial principles  
15 would be the mass exoneration --

16 **SIR WYN WILLIAMS:** Yes, well --

17 **A.** -- which would be another example.

18 **SIR WYN WILLIAMS:** -- that's the ultimate step, if I can put  
19 it in that way.

20 **A.** Yes.

21 **SIR WYN WILLIAMS:** But the steps to it were things like, in  
22 inverted commas, what might be considered -- and  
23 I choose my words carefully -- as "realistic" fixed  
24 payment type options for postmasters to take up if they  
25 didn't want to go through a process of individual

146

1 happen?

2 And I think, you know, there are probably a series  
3 of reasons to do with under estimating the scale of the  
4 challenge, which you mentioned, Mr Stevens, earlier, but  
5 also a belief that the processes would go better than  
6 they actually did. A sort of -- what now with hindsight  
7 is obvious was an excessively high level of faith.  
8 I don't mean in the Post Office's ability to run those  
9 operations, actually, because, as I said in my witness  
10 statement, I think many of the challenges might have  
11 been similar, even if they had been run by the  
12 Department or by an independent body, but a sort of  
13 confidence that the application of sensible governance  
14 and processes would lead to the correct outcomes.

15 And, actually, what we saw is that that application  
16 of what looked, you know, broadly speaking from my point  
17 of view at the time, like quite sensible arrangements,  
18 there were quite a lot of errors made. There were  
19 points missed, be that around impact on benefits or  
20 insolvent businesses, you know, points missed, errors  
21 made and approaches that didn't work out in practice how  
22 they were originally envisaged.

23 I guess, overall, I would look back and say you're  
24 too optimistic about how well the processes would get  
25 rolled out. And that's partly a critique of how they

148

1 were rolled out but it is in equal part a critique of  
2 the sort of optimism that can often plague us when we  
3 begin schemes of any kind. I don't just mean  
4 compensation schemes; I mean, a sort of confidence that  
5 things will be okay, whereas, you know, perhaps a more  
6 sceptical, pessimistic approach that said, "Look, this  
7 is going to run into an absolute whole load of really  
8 specific challenges and it's going to end up being slow  
9 and painful, we've got to cut to the chase quicker".  
10 If I could sort of put myself back in my own shoes,  
11 I think that is the message I would want to have given  
12 more.

13 **SIR WYN WILLIAMS:** Thank you.

14 Sorry, Mr Stevens.

15 **MR STEVENS:** Not at all, sir. Can we please bring up  
16 page 23 of the second witness statement. You've got  
17 a section there "HSS and the slow beginning", and at 47  
18 you say:

19 "I add my own personal apology to the institutional  
20 apology that [Post Office] has already made for slow  
21 progress during the early part of the scheme's  
22 operation. [Post Office] (and, in turn, [His Majesty's  
23 Government]) had seriously underestimated the scale,  
24 complexity and cost of the problem and consequently [His  
25 Majesty's Government] did not press [Post Office] hard

149

1 It says that:

2 "As of 25 August, 2013 claims have been received  
3 amounting to around £100 million", being what has been  
4 claimed.

5 So in your statement you referred to the estimates  
6 in July 2020 as being 500 claims costing £35 million.  
7 So, already, there's a significant increase in the scale  
8 of the claims facing Post Office by September 2020, yes?

9 **A.** Yes, that looks right.

10 **Q.** It goes on to say:

11 "Please not that there are a few exceptions to the  
12 deadline, notably the cohort of [circa] 6,200 former  
13 postmasters who were identified late by [Post Office]  
14 and notified about the scheme in July."

15 So it must have been clear by September the  
16 significance of the claims facing Post Office; would you  
17 agree?

18 **A.** Yes.

19 **Q.** The Inquiry will hear evidence that it became clear that  
20 the Post Office could not afford to meet the HSS in  
21 November 2020; do you recall that?

22 **A.** I don't remember the exact date but that sounds  
23 perfectly plausible.

24 **Q.** It then took four months to resolve funding within  
25 Government to meet the HSS --

151

1 enough to, and [Post Office] did not themselves, set up  
2 a sufficiently robust operation at the start."

3 I think that's part of what you were referring to  
4 there.

5 Could we go, please, to UKGI00013178.

6 Sir, just for your note, this document is the note  
7 for the meeting in September 2020 that we went to  
8 earlier, the briefing note which sets out matters which  
9 would have been discussed at that meeting. Not the  
10 minutes, I should say, sorry, the briefing note.

11 **SIR WYN WILLIAMS:** Sorry, Mr Stevens can you repeat that?

12 **MR STEVENS:** Earlier we went to a meeting in September  
13 2020 --

14 **SIR WYN WILLIAMS:** Yes.

15 **MR STEVENS:** -- and you asked a question about the timing of  
16 it.

17 **SIR WYN WILLIAMS:** Can you just give me the reference to  
18 that, and then I can crossreference it in my note.

19 **MR STEVENS:** Yes, of course. It is BEIS0000961.

20 **SIR WYN WILLIAMS:** Yes, fine. I've got it. Thanks.

21 **MR STEVENS:** So if we go, please, to page 10, we see what  
22 was then the "Historical Shortfall Scheme Update  
23 20 August, (Updated Version from 25 August)":  
24 "Closure of Application Window: The HSS application  
25 window officially closed on 14 August ..."

150

1 **A.** Yes.

2 **Q.** -- do you remember that? Do you recall why it took four  
3 months to resolve the funding issues?

4 **A.** I think this is going to be a not very attractive answer  
5 but four months is not particularly slow, in the context  
6 of resolving funding issues. Sort of in between  
7 spending reviews, going back and asking for more money  
8 for things is really difficult. So I sort of say that  
9 by way of context.

10 The second issue is that, at this point, this is  
11 effectively the first moment at which HMG says, "We are  
12 fully taking on the financial responsibility that comes  
13 with the" -- you know, by this point, we knew, right,  
14 that this was not the only compensation scheme that we  
15 were talking about because the sort of other issues were  
16 queueing up behind.

17 So that was quite an important principal decision  
18 that was taking during that time. So yes, first of all  
19 it's about getting money signed off and being able to  
20 demonstrate why it's the correct number and, you know,  
21 going back and forth on, you know, are you sure it's  
22 really this number? How much money do you really need?  
23 Where are we going to get it from? BEIS, can you find  
24 it from your underspends? Do you really need extra  
25 money from HMT, et cetera?

152

1 But it's also quite a pivotal moment because it's  
2 the moment where, in effect, HMG sort of takes -- like,  
3 takes a financial liability that, you know, ultimately  
4 by this point was clear was going to be, you know, over  
5 £1 billion in aggregate, sort of takes it on to the  
6 public purse.

7 Now, by the way, I'm not in any way suggesting that  
8 that wasn't 100 per cent the right thing to do but it is  
9 a swallow, and I think it took a bit of time for the  
10 system to make that swallow.

11 **Q.** Could we look, please, at page 28 of your second  
12 statement.

13 **A.** Perhaps I might just add -- apologies, I was just  
14 thinking while you were pulling the document up -- that  
15 it's also true to say that the kind of obligations that  
16 the Treasury likes least are open-ended, difficult to  
17 quantify ones. So that's why it's a difficult call,  
18 because you sort of knew that the number was going to go  
19 up. And however important, however worthy the case is,  
20 those are not numbers Treasury likes to deal with  
21 because they really make a mess of the kind of bigger  
22 picture of the financial forecasts.

23 So it's just worth noting that. It's a sort of --  
24 it's not the just -- if it was just a one-off bill and  
25 you knew exactly the size of it, sort of one picture,

153

1 sort of do is go back and say "Are you sure? Is that  
2 really the number? Are you sure it's not X minus  
3 a bit?"

4 Those sorts of negotiations, sort of trying to make  
5 the problem be less of a problem from a finance point of  
6 view, you would expect that same kind of approach here.  
7 Even though, arguably, it's completely inappropriate  
8 here, I think that muscle is just like so deeply  
9 ingrained that that will have been going on as well.

10 **Q.** If we could look, please, at paragraph 59, thank you.  
11 You refer to an email from Carl Creswell to you, on  
12 26 April 2021, "Update on the ... compensation next  
13 steps", and you highlight:

14 "It looks increasingly likely to me that we should  
15 consider taking on responsibility for the design and  
16 delivery of the compensation scheme within BEIS, though  
17 that would have large resource implications."

18 Sorry, 58, just to orientate us, you're talking  
19 about the question of ownership of OHCS. If we then go  
20 to paragraph 60, please, over the page, you say:

21 "I agreed with Mr Creswell that this was an issue  
22 ..."

23 What was your position on whether the Department  
24 should take ownership of the design and running of the  
25 scheme?

155

1 but a bill you don't know the size of, that you're going  
2 to be committed to over multiple years in  
3 an unpredictable manner that's just particularly  
4 challenging from a public finance point of view.

5 Right that the Government took it on but I think  
6 that would be one of the reasons why it took a bit.

7 **Q.** So do we take it from your evidence that it took four  
8 months because, firstly, it was a big decision; secondly  
9 it was a difficult decision for the Treasury; and,  
10 thirdly, four months, in the grand scheme of things for  
11 the Government, isn't a long time for a funding  
12 decision?

13 **A.** Yes, I'm not sure I would say it was a difficult  
14 decision exactly because I don't really think there was  
15 any sort of meaningful -- it's not like there was  
16 a cohort of people who were saying, "We shouldn't pay  
17 this", it was more just like, okay, really getting to  
18 grips with it, and sort of, as you always do with these  
19 things, kind of hoping that maybe the first number is  
20 too big. You know, when people come to you and this is  
21 true in any element of public finance, whether you're  
22 the Treasury dealing with the Department, or the  
23 Department dealing with an arm's-length body, or  
24 Director General dealing with the Directorate, people  
25 come to you and say they want X, and the first thing you

154

1 **A.** I don't think at that point in the chronology of sort of  
2 receiving Carl's email I would necessarily have  
3 immediately jumped to a position but I completely agreed  
4 with Carl that we needed to look at it seriously and it  
5 was a really important question and it was one we were  
6 going to have to face into and address. That's what  
7 I mean by "I agreed with Mr Creswell that this was  
8 an issue".

9 **Q.** If we look at the briefing that follows please, we've  
10 looked at it already, it's BEIS0000990. Have you had  
11 a chance to review this briefing recently?

12 **A.** Yes, I've seen this document recently.

13 **Q.** Did you contribute to its drafting?

14 **A.** I couldn't tell you. I wouldn't imagine terribly  
15 substantially. It wouldn't be usual for me to be  
16 involved in the detail of a piece of drafting like this  
17 but I may have commented on it.

18 **Q.** We see it's for the Secretary of State to  
19 approve/decide, Post Office ownership of criminal  
20 convictions. If we look, please, at page 3,  
21 paragraph 12, which I erroneously tried to go to  
22 earlier, it says at the end:

23 "Whether or not to take on direct responsibility is  
24 a delicate decision, so we would welcome your views, in  
25 light of the following analysis."

156

1 Is it fair to say that, in this briefing, there  
2 wasn't a suggested course offered for the Secretary of  
3 State?  
4 **A.** That's right.  
5 **Q.** That can come down. Thank you.  
6 Outside of this written briefing, did you advise the  
7 Secretary of State on a position to take at any point in  
8 respect of whether the Department should take over the  
9 running of the scheme?  
10 **A.** Not that I recall.  
11 **Q.** We know that, in your documents, it refers to the fact  
12 that the Secretary of State made a decision. Were you  
13 involved in the decision-making process, in the sense of  
14 advising him on that?  
15 **A.** Not that I recall, although I couldn't absolutely swear  
16 to it. I mean, what I do know is that, at the time, you  
17 know, perhaps you say this is sort of typical, but this  
18 was another one which I thought was pretty finely  
19 balanced. So I didn't have a kind of -- I wasn't  
20 pushing a particular perspective because I think if  
21 I had felt very strongly that one answer was correct,  
22 then I would have pushed for the advice to offer  
23 ministers a much kind of clearer perspective.  
24 But, ultimately, I think we all thought that this  
25 was a -- quite a difficult call and one that ministers  
157

1 Creswell's email of May 2021 we were clear we needed to  
2 act. This proved difficult to make happen. It took  
3 significant time to find a legal means to pay the  
4 money."  
5 Which I think you were referring to earlier in your  
6 evidence, when we were discussing a legal basis for  
7 making payments.  
8 **A.** Exactly. This was a -- this is a very hard constraint,  
9 in the sense that the Department literally just cannot  
10 pay out money without a legal basis. It's not a sort of  
11 matter for opinion or judgement, we didn't have a legal  
12 basis as we understood it. We later found one.  
13 Therefore we couldn't make the payment until we had  
14 a legal basis.  
15 And that's got -- just to be clear, legal basis here  
16 has nothing to do with the legal claims or anything like  
17 that. It's a Parliamentary ability to spend. You can  
18 only spend in line with the authority that Parliament  
19 has given you.  
20 **Q.** At 66, you say:  
21 "This problem was real (and I think BEIS and HMT  
22 officials did a good job at locating the Appropriation  
23 Act option). It does of course a raise the question why  
24 [His Majesty's Government] didn't just legislate to  
25 create spending authority, rather as eventually happened  
159

1 should make.  
2 **Q.** So from your perspective the decision to keep it with  
3 Post Office was a ministerial decision without  
4 significant steer from the Civil Service?  
5 **A.** With advice around sort of the pros and cons, but not --  
6 I don't think we pushed ministers into one option or the  
7 other.  
8 **Q.** Could we look, please, at your statement again,  
9 page 31 -- second statement, sorry. At the bottom,  
10 please, paragraph 64, you refer to the GLO scheme. You  
11 say:  
12 "Even at the beginning of my tenure, it was obvious  
13 that the GLO settlement had (while being legally sound)  
14 caught a deep natural injustice, as those involved  
15 received so little money in their pockets are legal  
16 bills were settled and the litigation funders received  
17 their slice ..."  
18 You refer to the scheme being announced.  
19 If we go over the page, please:  
20 "This was, in the early part, probably due to  
21 a conceptual assumption by officials and Ministers that  
22 the GLO settlement had closed the book on this issue.  
23 Obviously this was legally true (the relevant  
24 postmasters had no further legal claim against [Post  
25 Office]) but it was not morally true. But by Carl  
158

1 in 2024 under the Post Office (Horizon System)  
2 Compensation Act. I think the answer comes back to my  
3 point above about the extent of radicalism both  
4 officials and Ministers were contemplating -- emergency  
5 legislation of this type is exceptionally difficult to  
6 make happen, and, speaking frankly, requires an enormous  
7 head of political steam to have built up."  
8 Why do you think the sufficient amount of political  
9 steam wasn't there to push through a specific piece of  
10 legislation such as this?  
11 **A.** I think two reasons. The first is, as indeed turned out  
12 to be true, a sense that had we really turned over every  
13 stone to make sure a spending power didn't really exist?  
14 So it's obviously in the situation you find yourself  
15 where you think, "Oh, I don't have a spending power,  
16 it's obviously much preferable to find that you actually  
17 do have one, rather than to run a very unusual, very  
18 unusual, piece of legislation designed to create  
19 a power, you know, very specifically around something  
20 like this on an emergency basis".  
21 That's -- you know, it's very much out of the  
22 ordinary. That doesn't mean it's not good thing to do  
23 but people would always turn to "What do we have, what  
24 do we have, what do we have?"  
25 And I think there was a -- as there often is when  
160

1 you're searching for something, you think you might find  
 2 it in the first week, and then you think, "Oh, I'm going  
 3 to find it in one more week", and you sort of keep going  
 4 looking for it and, in the end, we did find it but it  
 5 took a while. How could you have shortcut that process?  
 6 We could have found it faster but it was pretty obscure,  
 7 or we could have just said, "Stop looking, I'm just  
 8 going to legislate". But finding Parliamentary time is  
 9 really hard and so I think all throughout, not that the  
 10 question particularly came up in that form, but I think  
 11 Ministers would have probably said, like, "Okay, just  
 12 before I go to what will be a very, like, difficult  
 13 Parliamentary journey, could you just be really, really  
 14 confident that you definitely haven't got one?"  
 15 **Q.** Was there sufficient consideration of the effect the  
 16 delays were having on the subpostmasters who were  
 17 affected by the absence of compensation payments?  
 18 **A.** Good question. I think there's probably a bit of sort  
 19 of boiled frog going on here, in the sense that you --  
 20 each little individual bit of delay to look a little bit  
 21 longer, to avoid having to pass legislation, probably  
 22 didn't seem that bad. You know, you always think, "Oh,  
 23 it's worth looking a little bit more, it's worth looking  
 24 a little bit more, it's worth looking a little bit  
 25 more". Each marginal extra bit of time makes sense and  
 161

1 Office] can demonstrate satisfactory control. Payments  
 2 would be made by BEIS following a shareholding approved  
 3 budget."  
 4 So what you're referring to here is withholding the  
 5 network investment and network subsidy payment because  
 6 the Department's position was that Post Office hadn't  
 7 got control of its litigation costs; is that fair?  
 8 **A.** Yes, litigation costs meaning payments to lawyers.  
 9 **Q.** Would you accept this was quite a drastic step to take  
 10 in terms of the levers that you can pull, withholding  
 11 payments to Post Office?  
 12 **A.** Yes, and only done after, shall we say, exhausting  
 13 persuasion as a tool. It is worth saying that, of  
 14 course, before we did this, we did analyse whether it  
 15 would actually sort of cause an immediate operational  
 16 challenge to POL, and it we didn't think it would.  
 17 **Q.** Can I just pause you there. My question is: did you  
 18 ever consider doing something similar to put pressure on  
 19 Post Office to increase the efficiency with which it  
 20 dealt with the applicants to the various schemes?  
 21 **A.** No, I don't remember that being proposed.  
 22 **Q.** Why not?  
 23 **A.** I don't know why people didn't propose it to me.  
 24 **Q.** Why did you not consider it?  
 25 **A.** Indeed. Sorry, I just thought it was important to  
 163

1 all of those little ones are manageable from  
 2 a postmaster point of view.  
 3 But when you look at how long the whole thing took  
 4 in aggregate, you say, "How can you have taken so long?  
 5 You should have done something completely different at  
 6 the start".  
 7 But it doesn't -- the problem doesn't arrive at you  
 8 in that form. You think -- you constantly think you're  
 9 about to find something.  
 10 **MR STEVENS:** Sir, that's probably a good time to take the  
 11 afternoon break. If we could come back at 3.30.  
 12 **SIR WYN WILLIAMS:** Yes, certainly. Fine.  
 13 **MR STEVENS:** Thank you, sir.  
 14 (3.17 pm)  
 15 (A short break)  
 16 (3.30 pm)  
 17 **MR STEVENS:** Good afternoon, sir. Can you see and hear us?  
 18 **SIR WYN WILLIAMS:** Yes, thank you.  
 19 **MR STEVENS:** Thank you, I'll carry on.  
 20 Please can we bring up BEIS0000975. We see this is  
 21 a letter from Nick Read to you, dated 29 September 2021.  
 22 At paragraph 2, we see it says:  
 23 "However, on account of the management and controls  
 24 of [Post Office's] litigation costs not being adequate,  
 25 I am unable to release the payment due until [Post  
 162

1 clarify. I don't know. Ultimately, probably, because  
 2 we never quite got to the point where there was  
 3 resistance from Post Office. So I would say, on legal  
 4 costs, by the point of this letter, there'd been a long  
 5 period of debate around it, and certain people on the  
 6 Government side, in both the Treasury and UKGI, felt  
 7 really strongly about this point, and felt they were  
 8 just never ever sort of breaking through and getting the  
 9 right traction and Post Office's position at the time  
 10 was like sort of resistive, as in, "We have done all we  
 11 can, there is no more. We are not doing more". And so  
 12 there was a kind of sufficiently clear clash to make  
 13 that feel like an appropriate move.  
 14 I don't quite remember on pace ever reaching that  
 15 point where you had a sort of an ask and a resistance.  
 16 It was more like ongoing pressure, ongoing movement. It  
 17 got a bit better, it got a bit better, it got a bit  
 18 better, and so there was probably never quite like the  
 19 triggering moment where that sort of, like, specific  
 20 intervention felt like the right thing to do. That's my  
 21 best answer, although, as I say, it's always hard to  
 22 say, you know, if something didn't come up why it didn't  
 23 come up but that would be my best interpretation.  
 24 **Q.** Was the reason why the Department did not run into the  
 25 resistance as you've described, because it simply didn't  
 164

1 push Post Office hard enough on the compensation  
2 schemes?  
3 **A.** I think it was probably more like, let's say on HSS  
4 during those relatively early days, you know, the scale  
5 of the response set up in Post Office wasn't robust  
6 enough as discussed, because they had underestimated the  
7 scale of the challenge. But, as it became clear, they  
8 were moving. It's not like the dynamic was we were  
9 saying, "Get a move on, make this happen", and the Post  
10 Office was saying, "We don't agree, we don't think it's  
11 important. We're not trying".

12 They were saying, "Yeah, we're scaling up the team,  
13 we're getting going, we're putting this in place". So  
14 there was a sense of responsiveness. It was ongoing,  
15 you know: you push a bit more, you get a bit more; you  
16 push a bit more, you get a bit more. But I didn't feel  
17 the Post Office was not responsive to asks. They  
18 couldn't always enact them because sometimes you can't  
19 kind of flick a switch and make something happen  
20 overnight. But they weren't kind of rebutting or  
21 denying them, if that makes sense.

22 **Q.** If we look, please, at BEIS0000967. This is a letter to  
23 you from Lisa Harrington, Chair of Post Office  
24 Remuneration Committee of 4 October 2022. We see:  
25 "... I am writing to you to apologise for the

165

1 the STIP payment?  
2 **A.** Yes, on the basis that it would have been approved in  
3 the first place, had it been asked about in the proper  
4 way by the Post Office, and the fact that a serious  
5 mistake was made in governance in not asking for that  
6 permission shouldn't ultimately be a reason not to do  
7 what we would have done in the normal course of business  
8 in terms of approving a -- what is ultimately really  
9 a Post Office decision about the STIP.

10 **Q.** Did you have any similar meetings with members of the  
11 Post Office Board to test Post Office's approach to the  
12 compensation schemes?

13 **A.** No, and I'd like to say why this meeting took place,  
14 because I think it's important to understand. This  
15 wasn't a meeting that took place because I thought, or  
16 any of my team thought that the STIP was ultimately  
17 a really important and strategic issue. It's because  
18 failure to comply with your duties under Managing Public  
19 Money and to do what's described here, that's the right  
20 language, is a breach in Managing Public Money; it's  
21 a really serious error in compliance.

22 Now, in this case, it's actually not that big  
23 an error, right? I mean, in the grand scheme of the  
24 things we're talking about this is, in my view,  
25 an insignificant matter in the big picture, but the fact

167

1 situation we find ourselves in regarding Managing Public  
2 Money and the payment of the CEO's Short Term Investment  
3 Plan."

4 Further down, it effectively says that the CEO's  
5 STIP payment was paid without shareholder approval; is  
6 that broadly the issue?

7 **A.** Yes.

8 **Q.** That's been raised directly with you to deal with  
9 because it's a matter of Managing Public Money?

10 **A.** That's right. So it's come to me as Accounting Officer.

11 **Q.** Could we look, please, at WITN11520201. This is  
12 a readout of the call you had with Lisa Harrington on  
13 this issue. The email is sent on 28 October 2022. If  
14 we go to the bottom, please, it says that:

15 "SM [you] noted that if we looked at this cold,  
16 without breach, the likelihood is we would've approved.  
17 However noted that it will be tricky navigating  
18 ministerial approval."

19 It discusses issues of flight risks and then  
20 "Suggested next steps", right at the bottom, it says:

21 "UKGI & BEIS to rework advice for ministers around  
22 the retrospective approval -- will need careful  
23 handling."

24 Do we take it from this that your position was that  
25 the Minister should be guided to retrospectively approve

166

1 that an arm's-length body commits a breach of Managing  
2 Public Money, I can't remember ever seeing it. And  
3 I would absolutely expect, just as a matter of course,  
4 that that would come with a letter of apology and  
5 a personal meeting in order to apologise, frankly to  
6 sort of put on record that the seriousness of the fault  
7 had been recognised and that systems had been put in  
8 place to make sure it didn't happen again, not in  
9 relation to the STIP payment but in relation to the  
10 bigger picture of -- back to the sort of regularity  
11 issues we were talking about earlier -- you just can't  
12 have public bodies ignoring or flouting kind of core  
13 rules of how public money is administered.

14 So, you know, the fault itself is ultimately  
15 a relatively insignificant one in the big picture but  
16 the fact that any fault of this type would take place is  
17 a really serious matter and it's kind of  
18 a disciplinary-type affair and so you're bringing in  
19 a particular kind of energy, which is you are meeting  
20 the Accounting Officer, this is kind of a moment of  
21 formality, I would say.

22 **Q.** You were the Permanent Secretary during a period of time  
23 in which this Inquiry held compensation hearings; is  
24 that right?

25 **A.** Yes.

168

1 Q. You were aware of various criticisms that had been made  
2 against the Post Office and the Department in the way  
3 the schemes were being funded and run?

4 A. Yes.

5 Q. Why was that not of sufficient importance for you as  
6 Permanent Secretary to meet with Board members to  
7 discuss those matters in particular?

8 A. Well, I did meet with Board members. I met regularly  
9 with the Chair. So that was a normal part of the course  
10 of doing business and those were exactly the sorts of  
11 things I would discuss regularly with Tim Parker. And  
12 I met with the CEO, as well, so I was engaged in all  
13 sorts of different ways.

14 Q. My question was a specific meeting, such as this, set up  
15 to discuss compensation schemes in particular?

16 A. Because the nature of this meeting was the right person,  
17 sort of the offence was an Accounting Officer offence,  
18 if you see what I mean. So I was the channel that this  
19 needed to go through. So I was the appropriate  
20 escalation point for this kind of issue. There were  
21 a whole series of different bits of governance going on  
22 around all of the various issues that came up with the  
23 Inquiry, including the Inquiry itself, very regular  
24 ministerial contact -- regular contact with the Board.  
25 This was sort of quite a specific and different channel.

169

1 the outgoing Chair, setting out the strategic priorities  
2 ..."

3 You say you attach that letter. You are, in effect,  
4 asking him to take over and continue the work that you'd  
5 set for Tim Parker; is that fair?

6 A. Yeah, with a particular focus on the three points that  
7 I specified below.

8 Q. Those three points that you specified below include:  
9 "Effective financial management and performance,  
10 including effective management of legal costs to ensure  
11 medium-term viability."

12 I understand your evidence is that, when you say  
13 "legal costs" you're referring to litigation costs,  
14 namely the costs Post Office pays to its lawyers rather  
15 than compensation payments?

16 A. Yes, that was very well understood between us and the  
17 Post Office at the time.

18 Q. Could we look, please, at the letter to Mr Parker which  
19 you refer to, which is BEIS0000984. I think it's  
20 undated on this copy but in your statement you say this  
21 was sent on 23 May 2023. If we could go to page 2,  
22 please.

23 A. It can't have been sent in May 2023.

24 Q. Sorry to intervene, it must be 2022. Sorry, that's  
25 an error in my --

171

1 I wouldn't have usually felt this was a normal approach  
2 to an, you know, important issue. I would normally take  
3 an important issue to the Chair, the CEO, sort of more  
4 in the course of an ordinary series of meetings, rather  
5 than have a kind of Accounting Officer censure moment.

6 Q. I want to turn to one of those meetings, please, and  
7 that's the meeting with Henry Staunton, which is  
8 predominantly the focus of your first witness statement.  
9 You say in your first statement, we don't need to bring  
10 it up, page 6, paragraph 17, in response to the  
11 allegation well known to the Inquiry, you say:

12 "I never told Mr Staunton directly or indirectly,  
13 expressly or by implication, that Post Office should  
14 stall on compensation or otherwise delay or reduce  
15 compensation payments to subpostmasters. I did not say  
16 anything that could sensibly have been understood to  
17 convey that implication."

18 A. That's completely correct.

19 Q. Can we look, please, at BEIS0000607. This is your  
20 letter to Henry Staunton congratulating him on his  
21 appointment. If we see at paragraphs 2 and 3 you say:

22 "Each year, I write to the Chair to set out the keys  
23 strategic priorities that BEIS, as sole Shareholder,  
24 would like [Post Office] to focus on over the coming  
25 12 months. Earlier this year, I wrote to Tim Parker,  
170

1 A. No probs.

2 Q. Page 3, please. This is under the heading on the second  
3 page, "Resolving historical litigation issues", and, if  
4 you can go further down, it says at the bottom, we will  
5 see:

6 "It is right that these issues receive the attention  
7 they require to ensure their swift resolution. For  
8 [financial year 22/23], POL should ..."

9 Then there's an indented paragraph, if we could just  
10 go down slightly. Thank you. The last entry there is:

11 "Challenge [Post Office] Management so their  
12 activities are reflective of our shared objectives for  
13 compensation: to see postmasters are treated with  
14 consistency and they receive swift compensation that is  
15 fair for claimants and taxpayers."

16 What do you mean by fair for claimants and  
17 taxpayers?

18 A. I think this probably goes back to what we talked about  
19 earlier about value for money. I think you'll see it in  
20 some other letters written to Tim at other times that  
21 talk about value for money and, ultimately, this is  
22 about saying we need you to pay full, fair and prompt  
23 compensation but that should be done without wasting  
24 money, without wasting money on lawyers, without wasting  
25 money through fraud and error, and compensating

172

1 fairly -- generously, fairly, appropriately.  
 2 But that clearly is different from a process that  
 3 starts from the premise of, you know, taxpayers have no  
 4 interest here whatsoever and it doesn't matter how much  
 5 you spend.  
 6 **Q.** How do you read "generously" into that paragraph?  
 7 **A.** I'm sort of paraphrasing to say that we -- our  
 8 objectives for compensation were for it to be full, fair  
 9 and prompt. It is consistent with that to care about  
 10 the interests of taxpayers and to want full and fair and  
 11 prompt compensation to be delivered in a way that  
 12 protects value for money, ie in a way that makes sure  
 13 that you're not wasting money as you do it, just as any  
 14 other Government goal. You know, if you want to build  
 15 a power station, build a nuclear power station, let's  
 16 say, you should do that in a way that, you know, is fair  
 17 for taxpayers but it should still be safe and it should  
 18 still be operational; it should still be full and fair.  
 19 **Q.** Mr Staunton evidence was that, effectively, this was, as  
 20 he took it, a message to say that the Government did not  
 21 want compensation to be overly generous; would you agree  
 22 with that?  
 23 **A.** No.  
 24 **Q.** Why not?  
 25 **A.** Well, I don't -- I'm shocked that, if that is what he

173

1 doing it.  
 2 **Q.** Can we look, please, at the briefing for your meeting  
 3 with Henry Staunton. It's --  
 4 **SIR WYN WILLIAMS:** Before we do, Mr Stevens, the paragraph  
 5 that follows that, Ms Munby, and it's use of the word  
 6 "balancing", if you read that sentence to yourself.  
 7 **A.** Yes, I've looked at that and reflected on that. I'm not  
 8 sure that "balancing" is a good word to use in this  
 9 context and, as you can imagine, of course I signed the  
 10 letter and I stand by it but I didn't draft every line  
 11 myself, and as I sort of look back on it, I think sort  
 12 of "balancing" isn't really the right way of talking  
 13 about this, certainly, when it comes to fair  
 14 compensation.  
 15 I do think that balancing has some role when it  
 16 comes to pace and swift compensation. It gets more  
 17 complicated in that case because you can go faster at  
 18 greater expense, or not. And that's something that the  
 19 National Audit Office talk about in their Lessons  
 20 Learned Report. When it comes to full and fair, it's  
 21 quite straightforward to say that isn't a trade-off with  
 22 value for money or with fairness to taxpayers. I think  
 23 it's in pace of delivery that you start to see that  
 24 balance maybe begin to bite. And I think that's  
 25 probably -- the use of "swift" here I think indicates

175

1 thought, he never raised that with us at any point. So  
 2 I don't agree that he has that reading, although  
 3 I understand that is his evidence. And that isn't what  
 4 we meant in writing it because, if we were stepping back  
 5 from the ministerial objective of fulfilling full and  
 6 fair and prompt compensation, we would have needed to  
 7 say so. Nobody ever told us to step back from that.  
 8 Nobody ever indicated we should step back from that.  
 9 There wasn't any advice provided, either to me or to  
 10 ministers, that we were stepping back from that. So  
 11 there was -- that wasn't our intent in writing this and  
 12 I don't believe that's how it was read by those  
 13 receiving it.  
 14 **Q.** Just so I understand your evidence: is your evidence  
 15 that "full, fair and prompt" also means generous  
 16 compensation?  
 17 **A.** No, I don't think I'm saying that. I'm saying that  
 18 full, fair and prompt compensation should be delivered  
 19 in a way that is fair for taxpayers but that doesn't  
 20 mean that it should not be full, fair and prompt.  
 21 "Full, fair and prompt" is sort of the first  
 22 requirement. Within that, like everything else,  
 23 whatever you're doing in Government, you want to do it  
 24 in a way that is as fair as possible for taxpayers,  
 25 which essential means don't waste money while you're

174

1 that's what's running through the mind of the person  
 2 drafting it.  
 3 **SIR WYN WILLIAMS:** Yes, all right. It's those two, the  
 4 indented last paragraph and that paragraph, which led me  
 5 to ask questions both of Mr Staunton and Mr Cameron  
 6 about whether they thought that issues like value for  
 7 money were being taken into account in terms of  
 8 individual payments or offers, rather, to postmasters,  
 9 and they both, at least as it seems to me at the moment,  
 10 thought that might be happening. Now, you wouldn't know  
 11 what was happening in the actual administration of the  
 12 HSS and the overturned convictions process, obviously.  
 13 But do you think that those words in that letter might  
 14 have contributed to that sort of thought process?  
 15 **A.** If they did, I'm sorry. That's certainly wasn't the  
 16 intent in writing the letter. I think it's just maybe  
 17 useful to note that you're back to Managing Public  
 18 Money: it says very explicitly that value for money is  
 19 always a consideration, including in compensation  
 20 schemes. So, from my perspective when I was reading  
 21 either this drafting or the drafting in other letters,  
 22 I wouldn't have felt there was anything particularly  
 23 unusual or radical in mentioning value for money in the  
 24 context of a compensation scheme. Indeed, that's what  
 25 Managing Public Money, which is sort of The Bible when

176

1 it comes to managing these things, itself does. So I'm  
2 reflecting that overall point of view of Government as  
3 a whole.

4 I think there is a very big difference between  
5 saying, you know, looked at as a whole, you should  
6 deliver compensation in a way that is value for money  
7 and doesn't waste money. That shouldn't be, but  
8 I totally understand what you're saying, Sir Wyn, that  
9 it may have been, but that shouldn't be taken to imply  
10 that an individual claim should be settled at anything  
11 less than full and fair, which was the ministerial  
12 intent throughout.

13 **SIR WYN WILLIAMS:** Well, that was my last question, really.  
14 Whatever may be said about those couple of sentences in  
15 that letter, so far as you're concerned, when you were  
16 Permanent Secretary, did your political masters ever  
17 deviate from the policy objective of delivering full,  
18 fair and prompt compensation?

19 **A.** No, I think they and we and the Post Office could all be  
20 criticised for whether that was always, you know,  
21 implemented in full. There's lots of debate about had  
22 about that but in terms of intent, absolutely not.

23 **SIR WYN WILLIAMS:** All right, thank you very much.

24 **MR STEVENS:** Just one point arising from that. When you  
25 were thinking about -- I think you said, "full fair and

177

1 briefing for your introductory meeting with Henry  
2 Staunton. If we scroll down, please, we see the agenda.  
3 We have, first, the CEO pay, then NED appointments,  
4 finances, recent correspondence, and so on.

5 At page 4, please, if we go down, thank you, we see  
6 under 4, which was "Recent Correspondence", we have  
7 references to the Overturned Historical Convictions and  
8 Historical Shortfall Scheme, with some briefing on that.  
9 Why was CEO pay at this stage at the forefront of your  
10 agenda in the briefing, rather than the compensation  
11 schemes?

12 **A.** Because Mr Staunton had just written to the Department  
13 about it.

14 **Q.** So it was reactive, basically to --

15 **A.** Yeah, just this is an initial meeting with somebody.  
16 I haven't that anything from him so far, if you see what  
17 I mean. It's a new slate but the one interaction we  
18 have had is a letter from him to the Secretary of State  
19 asking about CEO pay. So it would be just normal to  
20 respond to that.

21 It's also perhaps worth saying that that's an agenda  
22 prepared for me by the team. You'll note, having seen  
23 the read-outs from the meeting, that I didn't take the  
24 agenda as a gospel of exactly what would be covered in  
25 the meeting. I just think it's worth saying that.

179

1 prompt", when you refer to "fair", by what standard  
2 would you refer an offer to or compensation to, to  
3 determine whether it was fair?

4 **A.** Well, I mean, ultimately, I think that's a question that  
5 goes to ministers in what their intent was, just to be  
6 clear. It's not for me to be sort of the arbiter of  
7 fair. You know -- and indeed, I think the schemes, if  
8 you look at what HSS says, it goes so far as to say that  
9 fair may be greater than the sort of legal obligation  
10 but it doesn't particularly give an exact, precise  
11 definition of "fair". I think it uses -- I'll get the  
12 wrong exact expression -- but I think it uses something  
13 like "fair, fully in the round, looking at everything  
14 and bringing it altogether into a rounded view".

15 "Fair" certainly means at least what you're legally  
16 entitled to, that's probably a floor, as it were, on  
17 "fair". But I don't think it defines exactly what  
18 "fair" is. You would think that that would be sort of  
19 set by kind of the moment of approval of the sort of  
20 terms and arrangements of any individual scheme: you  
21 know, what did "fair" mean in that context; you know,  
22 "fair" means something different when you're talking  
23 about overturned convictions than when you're talking  
24 about shortfalls, for example.

25 **Q.** Could we look, please, at BEIS0000631. This is your  
178

1 **Q.** Okay, let's look at the readout then. It's BEIS0000752.  
2 If we go to the bottom, please, this is the read-out  
3 prepared by the Department, and we'll come to the first  
4 sections in more detail shortly. As I understand your  
5 evidence, but tell me if I'm wrong, the discussion on  
6 compensation you say is further down. If we go down,  
7 please.

8 **A.** Not quite, no. Actually, we didn't talk about  
9 compensation at any great extent in this meeting.

10 **Q.** Okay, that, I take that point and that's your evidence  
11 on that, but where it says:

12 "HS mentions target ref in Inquiry hearing -- wasn't  
13 looking for apology but wider point around being synced  
14 up and acknowledging where each others roles lie. Was  
15 keen him and Sarah strategically aligned where  
16 [possible]."

17 Was that a discussion about compensation, something  
18 that had been said in the Inquiry hearings regarding  
19 Post Office meeting targets?

20 **A.** That's right. That was -- I believe it was either  
21 a BEIS or UKGI lawyer misspoke and suggested that  
22 100 per cent was a target rather than an aspiration, and  
23 POL were upset because it made them look like they  
24 hadn't met the target when, in fact, they had met what  
25 was the target, which was 95 per cent. So it was

180

1 a relatively minor point in the grand scheme of things  
 2 but Post Office felt we had, you know, unfairly  
 3 represented them in front of the Inquiry and that was  
 4 a fair point. It was a mistake and we apologised for  
 5 it.  
 6 **Q.** Just to clarify, is your evidence that that was really  
 7 the extent of the discussion on compensation?  
 8 **A.** Yes.  
 9 **Q.** Why did it play such a minor role in your first meeting  
 10 with the Chairman?  
 11 **A.** Well, I think there's probably two reasons for that: one  
 12 is -- and they sort of go one on each side, right? So  
 13 the first question: why did Mr Staunton not raise it as  
 14 a major issue with me? That would be a question for him  
 15 but he didn't. So it wasn't like I was responding to  
 16 any prompting around it.  
 17 **Q.** My question is to you about your reading --  
 18 **A.** Understood. So why didn't I raise it with him? It's  
 19 quite specific to the context, actually. So he had just  
 20 been recently appointed and I'd been involved in the  
 21 appointment process. And I was actually really at that  
 22 point very pleased with this appointment because  
 23 Mr Staunton had real hands-on experience, particularly  
 24 I from his role at WHSmith, in helping turn around  
 25 performance at a business that -- of course no business  
 181

1 its viability and future. And I was really worried  
 2 about that and I really thought Henry himself --  
 3 Mr Staunton, I'm sorry -- would have a lot of value to  
 4 bring to it. And that was the conversation I most  
 5 wanted to have with him.  
 6 **Q.** So you most wanted to have a conversation with him on  
 7 commercial issues. We saw earlier in a letter, the  
 8 letter to Mr Parker and the letter to Mr Staunton, that  
 9 achieving settlements was a key strategic aim for the  
 10 Post Office?  
 11 **A.** Yes.  
 12 **Q.** Did you see, as part of your role, ensuring that the  
 13 Chair took that strategic objective seriously?  
 14 **A.** Yes, I didn't use this as a meeting to run through the  
 15 strategic objectives for the Post Office. You can see  
 16 there isn't a sort of "Let me recap my letter", that  
 17 wasn't how the meeting went. I would have assumed that  
 18 he had sort of taken those points as read, they'd been  
 19 formally transferred over. This was meant to be more of  
 20 a -- I don't mean off the record in a formal sense but,  
 21 you know, just a bit more of an informal chance to  
 22 exchange views about the situation, for him to offer me  
 23 some perspective and for me to offer him some advice as  
 24 someone new into role.  
 25 **Q.** If we look at the start of the note, please. It's the  
 183

1 is the same as Post Office but WHSmith has some quite  
 2 obvious commonalities with the Post Office.  
 3 And of the various perspectives that I wanted to get  
 4 from Mr Staunton particularly at this point, I was  
 5 really interested in what would a serious, experienced,  
 6 commercial leader, who had like sort of done a similar  
 7 kind of a job before, in turning around the performance  
 8 of a really challenged high street business, I really  
 9 wanted to understand his take on that and, in my mind at  
 10 this point, correctly or not, I imagine that  
 11 Mr Staunton's personal focus would be, in very  
 12 significant part, on the commercial turnaround of the  
 13 Post Office because that was his experience and that was  
 14 what he was bringing to bear.  
 15 So he was very new in role. At this point, I could  
 16 have asked and enquired lots of things about the  
 17 compensation work but I think my perception would have  
 18 been kind of he needed a bit more time on that to really  
 19 come up the curve. Whereas I was, to be honest, hungry  
 20 for what he was going to say about the commercial  
 21 performance of the Post Office because, as you'll see  
 22 from the briefing documents that run up to this meeting  
 23 as well as being concerned about compensation payments,  
 24 we were acutely concerned about the strategic and  
 25 financial position of the Post Office as a business, and  
 182

1 bottom of page 1. It says that:  
 2 "SM flagged that the relationship and funding [with  
 3 the Treasury] is difficult, their view will always lean  
 4 towards the 'begging bowl' type scenario, a dynamic  
 5 worsened by Horizon/Inquiry costs."  
 6 What are you referring to by the "begging bowl"?  
 7 **A.** There had been a long goal of Government, including  
 8 Treasury but Government as a whole, that Post Office  
 9 should move to being self-sustaining from a financial  
 10 point of view, ie that it shouldn't be reliant on  
 11 Government subsidy. We can come to discussion about  
 12 whether that was a realistic or achievable goal but that  
 13 was the stated position of Government. And, in that  
 14 context, Treasury in particular, throughout this period,  
 15 long pre-dating this conversation, Treasury in  
 16 particular had a long record of basically being  
 17 sceptical of Post Office's claims that it needed  
 18 Government subsidy, and believing that what Post Office  
 19 should do was focus on improving their own performance,  
 20 sort of getting their own house in order, strengthening  
 21 their financial and strategic position, so that they  
 22 wouldn't need Government subsidy. And I think a real  
 23 sense that there was a risk of essentially sort of  
 24 creating easy money, and, you know, if you create a sort  
 25 of path of easy money for a corporation, you lessen  
 184

1 their incentive to improve their own performance.  
2 That perspective, that's what I'm getting at with  
3 the begging bowl. They were always sort of asking for  
4 more money. That was how Treasury saw Post Office when  
5 it came to asks for subsidy. They believed those  
6 subsidies should be going to zero and the Post Office  
7 should be weaning themselves off those subsidies and  
8 they were -- they were sort of -- "irritated" is not  
9 quite the right word. I can't bring the right word to  
10 mind but they were frustrated by the constant asks for  
11 more and more money.

12 **Q.** I'm going to have to stop you there, given the time.  
13 I've got that point.

14 The "dynamic worsened by Horizon/Inquiry costs",  
15 where it says Horizon costs, is that referring there to  
16 settlement costs, namely costs associated with the  
17 fallout from the Horizon issues?

18 **A.** I couldn't be 100 per cent sure. It could equally be  
19 referring to Horizon replacement costs.

20 **Q.** It would have been likely, wouldn't it? For those to be  
21 together, it's more likely, would you not think, for  
22 "Horizon/Inquiry costs" to refer to (i) the costs of the  
23 Inquiry but that arises from the Horizon issues and (ii)  
24 the costs associated with the compensation that arises  
25 from the Horizon issues?

185

1 trade-offs within budgets, you've got to manage subsidy  
2 control legislation and, specifically, HMT at the time  
3 had very clear policy that they wouldn't provide more  
4 subsidy to the Post Office in the absence of a long-term  
5 strategy. And we didn't have a long-term strategy.

6 So what I was describing was a set of difficulties  
7 about securing operational subsidy, I never said  
8 anything both difficulties of securing money for paying  
9 compensation and Mr Staunton himself never mentioned any  
10 difficulties with funding for compensation. Indeed, as  
11 you rightly point out, the issue of compensation was,  
12 broadly speaking, not discussed, which you can criticise  
13 for other reasons but it is inconceivable that you could  
14 have understood me to be saying "Don't spent money on  
15 compensation", when what I was saying, as is recorded in  
16 the read-outs, is, "I'm going to try and get you a bit  
17 more money to deal with these really big operational and  
18 strategic challenges you're facing but I want you to  
19 know it's not that easy to do that because of these kind  
20 of practical difficulties of getting money over the  
21 wall", none of which apply in the case of -- like,  
22 subsidy control, for example, isn't an issue in the case  
23 of the compensation money.

24 **Q.** Can we look, please, at Mr Staunton's note of the  
25 meeting. It's BEIS0000918. If we go to the bottom, it

187

1 **A.** Not necessarily, because Henry had just talked about  
2 what the big financial pressures were on the Post Office  
3 and he'd talked about Horizon replacement, and he'd  
4 talked about rising Inquiry costs and he's talked about  
5 telephony. He hadn't mentioned compensation costs  
6 because, of course, those came from a different budget  
7 and were not really part of this dynamic that we're  
8 discussing here.

9 **Q.** Mr Staunton's evidence was that effectively the message  
10 was that he could not expect significantly more money to  
11 be forthcoming from the Government, even if he thought  
12 the remediation schemes needed it; would you agree with  
13 that position?

14 **A.** Absolutely not. I do not believe that is a plausible  
15 thing you could take away from the conversation we had  
16 in any way.

17 **Q.** Why are you so confident on that?

18 **A.** Because I don't think that explanation makes any sense,  
19 given the conversation that we had. The conversation  
20 that we had was about my efforts to try to secure more  
21 money for the Post Office. So if you go further down in  
22 the note, we're discussing how difficult it is,  
23 basically this scenario of HMT don't want to give the  
24 Post Office more operational subsidy, and I'm talking  
25 about why is that difficult. You've got to make

186

1 says:

2 "She also referred to 'operational' issues colouring  
3 [the Treasury's] thinking. ('Trust' in the [Post  
4 Office] Board and management has not been high). They  
5 could see this is another 'begging bowl' [so you see the  
6 same words used there] request from the [Post Office].  
7 I said the funding issues revolved around poor decisions  
8 made many years ago wrt Horizon and related legal  
9 issues."

10 Do you accept that's an accurate note of the  
11 conversation that happen?

12 **A.** I think it's just further saying what we were talking  
13 about there by Horizon and related legal issues. If we  
14 go back to the beginning of the conversation,  
15 Mr Staunton had laid out these three big new difficult  
16 cost pressures that the Post Office were dealing with,  
17 one which I think was sort of smaller and less relevant  
18 was the telephony issues. One was the Horizon  
19 replacement system, and one was the costs of responding  
20 to the Inquiry, ie the costs of gathering the evidence,  
21 working with the lawyers, et cetera. Those were the  
22 three points that he laid out at the very beginning of  
23 the meeting and he's playing back two of those here  
24 towards the end.

25 **Q.** So just so I'm clear on your evidence, your evidence is

188

1 that what was discussed was, amongst other things, the  
 2 cost of replacing Horizon, was that --  
 3 **A.** Yes.  
 4 **Q.** Yes? The costs associated with the Inquiry?  
 5 **A.** Yes.  
 6 **Q.** But your evidence is compensation itself wasn't  
 7 discussed?  
 8 **A.** Yeah, I mean, it might be worth going in to the bit in  
 9 this note where those three points are laid out because  
 10 it makes it clear.  
 11 **Q.** We can read them out, that's fine but just so we're  
 12 clear?  
 13 **A.** Absolutely, yes.  
 14 **Q.** We have your evidence, thank you.  
 15 That document can come down. Thank you.  
 16 What are your views on Mr Staunton's competence as  
 17 Chair, while you were Permanent Secretary?  
 18 **A.** I had very little interaction. We overlapped by a very  
 19 short period between his appointment late in 2022 and me  
 20 moving on to the Department for Science, Innovation and  
 21 Technology very early in 2023. So I think it would be  
 22 a totally unfair to draw any conclusions about his  
 23 performance as a chair during that period.  
 24 **Q.** I want to look at a couple of points on what you say  
 25 about improvements in Post Office governance. We don't  
 189

1 **Q.** In your view, that had been resolved by the time you  
 2 finished as Permanent Secretary?  
 3 **A.** No, and, if I may, I'll just expand very briefly on  
 4 that. We had had for some time work running, following  
 5 the settlement at SR2021, which was actually condition  
 6 on carrying out a review of POL's long-term -- or rather  
 7 HMG's long-term strategy for POL, which is not quite the  
 8 same term as POL's long-term strategy, and we had done  
 9 a bit of work on that, including getting to the point  
 10 towards the end of 2022, ie briefly before that meeting  
 11 with Mr Staunton, just to put it in schedule, as it  
 12 were, of trying to go to right round across  
 13 Government -- that's the sort of approval process by  
 14 which you get Cabinet sign-off -- right round to launch  
 15 a formal, a more formal review of the long-term  
 16 requirements of the Post Office by Government.  
 17 And ministers had declined that opportunity and said  
 18 "No, now is not the right time". So I really recognise  
 19 this complaint. I was very concerned, I was talking  
 20 earlier about my level of concern about the sort of  
 21 financial viability of the Post Office going forward.  
 22 Of course, that was like deeply associated with a lack  
 23 of clarity about what the Post Office was in the  
 24 long-term, there for.  
 25 And at the time -- and this is reflected in what  
 191

1 need it up but paragraph 20, page 11 of your second  
 2 statement you say:  
 3 "I think Post Office's internal governance was very  
 4 much improved but still not adequate."  
 5 I think that's by the time you left; is that right?  
 6 **A.** Yeah.  
 7 **Q.** Can we look, please, at POL00446476. This is a Post  
 8 Office Limited Board Effectiveness Report, dated 19 June  
 9 2024, so you wouldn't have seen it in your role as  
 10 Permanent Secretary, but have you had a chance to review  
 11 it in preparation for the Inquiry?  
 12 **A.** Yes, I've seen it after being provided with it by the  
 13 Inquiry.  
 14 **Q.** Can we look, please, at page 8. We've got some key  
 15 findings there, including:  
 16 "Lack of clarity on the purpose of the Board, with  
 17 the Shareholder relationship inhibiting the Board's  
 18 effectiveness due to perceived interference in [Post  
 19 Office's] work and limited visibility around the  
 20 longer-term funding and objectives of the organisation."  
 21 Is that a problem of which you were aware as  
 22 Permanent Secretary, namely a query over the longer-term  
 23 funding and objective of the organisation from the  
 24 Department's perspective?  
 25 **A.** Absolutely 100 per cent, yes.  
 190

1 I said to Mr Staunton about the sort of we need to  
 2 hobble on, we need to find a way of managing under the  
 3 strategic steer we already have because, in the  
 4 short-term, ministers were not ready to carry out the  
 5 kind of full review of Post Office's roles and  
 6 responsibilities that was really needed in order for  
 7 Government to more clearly define, you know, not just  
 8 the branch footprint but the services provided, the  
 9 nature of the financial relationship. All of that  
 10 needed fundamental refresh, in my view, but it was  
 11 difficult to get ministers to sign off, I think partly  
 12 because of frankly the political toxicity around the  
 13 whole issue, and the fact that we knew that any review  
 14 sort of regardless of what it ended up concluding about  
 15 the corporate structure of the Post Office.  
 16 And I know there have been all sorts of proposals  
 17 about, you know, different kinds of mutualisation, and  
 18 so on but, whatever you did, you faced quite  
 19 a fundamental challenge that you probably either needed  
 20 to really seriously increase the level of public subsidy  
 21 to the Post Office, which had its own challenges,  
 22 politically, or be prepared to say that you needed many  
 23 fewer Post Office branches, which is also a really  
 24 difficult thing to say politically and incredibly  
 25 difficult for postmasters as well, who were, of course,  
 192

1 under enormous challenge during this period.  
2 And I think ministers were sort of looking at that  
3 really, really difficult choice and saying, "Now isn't  
4 the time, let's get through the Inquiry, let's get  
5 through the compensation processes and let's come back  
6 to this question in due course".

7 But that did leave a period of really challenging  
8 ambiguity for Post Office and I think that's one of the  
9 reasons why, ultimately, we did end up with, following  
10 spending review 2021, a series of what you might  
11 legitimately describe as sort of short-termist funding  
12 interventions, giving over some more money to Post  
13 Office to manage the Horizon replacement programme, to  
14 deal with the rise in Inquiry costs, et cetera. You  
15 know, sort of dealing with the problems as they arose  
16 rather than fundamentally refreshing the strategy and  
17 rebuilding the organisation towards that new strategy.

18 **MR STEVENS:** Thank you. That document can come down.

19 Sir, I don't propose to ask any more questions.  
20 I'll see if there's any -- yes.

21 Mr Henry and Ms Patrick have asked for five minutes  
22 each, sir.

23 **SIR WYN WILLIAMS:** Fine. I look forward to their accuracy  
24 in estimation.

25 Who is going first?

193

1 today from Mr Recaldin that such practices were  
2 occurring in your successor Department from January this  
3 year for some months. He said, among other things, and  
4 the transcript, I don't think, is on Relativity but I'm  
5 going to read out a little bit to you so that you're  
6 familiar with it.

7 I omit words but this is at page 48 of 86, beginning  
8 at line 11, page 191 in the internal numbering:

9 "... in OC there are many opportunities, as  
10 I explained earlier, to pay out more -- further interim  
11 payments, and what the Department was saying to me was  
12 'No, we don't want you to do that. That's not the  
13 objective any more. We'd rather you hold on to those  
14 and hold out for settlement'."

15 I emphasise the words "hold out":

16 "I was extremely uncomfortable with that, and  
17 I think I'm making my point, articulating, of what is  
18 the right thing to do because I didn't want to delay --  
19 it seemed to me I was getting an implication to delay  
20 redress in order to hold out for full and final  
21 settlement."

22 Then I omit words and this is the facing page,  
23 line 7, 192:

24 "... that was the moral dilemma that I was facing  
25 and they made it clear to me, absolutely crystal clear,

195

1 **MR HENRY:** I'm being forced to go first by Ms Patrick, so  
2 I shall go first, sir.

3 **SIR WYN WILLIAMS:** I've never known you to be forced to do  
4 anything, Mr Henry, but there's always a first.

**Questioned by MR HENRY**

6 **MR HENRY:** Thank you, Ms Munby.

7 As Accounting Officer/Permanent Secretary until  
8 6 February 2023, did you ever cancel an interim payment  
9 owed or even due to a subpostmaster?

10 **A.** Not that I remember.

11 **Q.** Did anyone do so on your behalf, cancelling an interim  
12 payment agreed with a subpostmaster?

13 **A.** They may have. I'm not sure what "on my behalf" means,  
14 if you see what I mean, certainly not at my request.

15 **Q.** Certainly not at your request but, obviously, under your  
16 aegis because, of course, you're the Permanent  
17 Secretary, you're the Accounting Officer. Do I take it  
18 from your answers that you were unaware, and I'm not  
19 suggesting necessarily that this did occur on your watch  
20 but that you -- I'll rephrase it, particularly since  
21 I've got very little time?

22 Did you ever become aware of interim payments being  
23 subject to a moratorium?

24 **A.** I don't recall that.

25 **Q.** Right. You see, we've heard evidence yesterday and

194

1 'No, Simon, the objective, it's there. Black and white,  
2 full and final settlement'. So I then had to issue  
3 instructions internally to say those potential interim  
4 payments, the Government will not approve them now, and  
5 they didn't approve them, because they were holding out  
6 for full and final settlement."

7 Now that, coming from Mr Recaldin today and  
8 yesterday, is an extraordinary state of affairs, you  
9 would agree, in your successor Department, to cancel  
10 agreed interim payments that had been notified but would  
11 now not be approved because the Department was holding  
12 out for a full and final settlement? Notice the absence  
13 of the word "fair". That would be an extraordinary  
14 situation developing from January this year. You must  
15 accept that?

16 **A.** I mean, I haven't heard any of that until just now, so,  
17 you know, I say --

18 **Q.** So what's your reaction?

19 **A.** My reaction is that doesn't sound right, as you've just  
20 put it to me there. The only thing I've heard of that's  
21 similar, so I think the only thing I can sort of draw on  
22 from my experience, is in the very early days of HSS,  
23 I do remember there being discussions about the merits  
24 of introducing interim payments or not. And one of the  
25 arguments that was made at the time, and probably one of

196

1 the reasons why we were, in my view, too slow to  
 2 introduce interim payments in the first place, was about  
 3 the question of whether kind of efforts to provide  
 4 interim payments would actually delay making final  
 5 payments and that that would be bad for postmasters --  
 6 **Q.** Or would it actually, worse than that, expedite  
 7 settlements at an unrealistically low level because  
 8 postmasters had been starved of cash, it was as if they  
 9 were in a famine with the purse strings being tightened  
 10 against them to force them into precipitate and  
 11 unrealistically low settlements?  
 12 **A.** I mean, the language that you just used in describing  
 13 the evidence just received, it does sound closer to that  
 14 than to -- you know, I'm making a balance of is  
 15 a smaller payment earlier or a bigger payment a bit  
 16 later better.  
 17 **Q.** It does, doesn't it? Now, you know how the Civil  
 18 Service works. Who would have given the order to cancel  
 19 interim payments, even though those, most reprehensibly,  
 20 which had already been agreed?  
 21 **A.** I don't know. It --  
 22 **Q.** Well, now, I must ask you to reflect very carefully on  
 23 the answer you have given. You know how the Civil  
 24 Service work. This is your successor department.  
 25 I realise that it's not the same department that you  
 197

1 example.  
 2 I'm not going to go back over that, and I know  
 3 you've said you can't really comment on things that  
 4 happened after you left your post as Permanent Secretary  
 5 and you don't want to comment necessarily on how the  
 6 change of approach came about. But I'd like to look at  
 7 a couple of your observations in your second witness  
 8 statement, if that's okay.  
 9 You don't have to turn it up. I'll read it for you  
 10 and you can trust me that I'm reading it from the page.  
 11 **A.** I know my witness statement reasonably well.  
 12 **Q.** Indeed. At paragraph 72, you say:  
 13 "In the round, looking back at events, an initial  
 14 underestimation of the scale and depth of the challenge  
 15 in truly delivering 'redress' was then followed up by  
 16 a plausible and incremental set of decisions on how to  
 17 deliver full and fair compensation. With those  
 18 decisions focused on deliverability, fairness,  
 19 appropriate use of public money, and good governance,  
 20 justifying and building up the response piece by piece."  
 21 Just stopping there, you said something a little bit  
 22 like the "boiling frog" scenario.  
 23 **A.** Yes.  
 24 **Q.** Yes.  
 25 "Such considerations are the mainstay of Government  
 199

1 were Permanent Secretary of but can you help us please?  
 2 **A.** It could have come from a few different places --  
 3 **Q.** Such as?  
 4 **A.** It could have come from the -- one of the oversight  
 5 bodies. It could have come from one of the officials in  
 6 the chain at, you know, a member of the senior Civil  
 7 Service or the Director General or the Permanent  
 8 Secretary. It could have come from a minister.  
 9 I suppose, in theory, it could have come from the  
 10 Treasury because they were involved in governance. I am  
 11 not trying to be unhelpful at all, I just -- I don't  
 12 know much about the case and I don't know --  
 13 **Q.** So there's a whole host --  
 14 **A.** -- therefore where it might have begun.  
 15 **MR HENRY:** Right, I see. Thank you. Nothing further.  
 16 **SIR WYN WILLIAMS:** Thank you, Mr Henry.  
 17 Ms Patrick.  
 18 **Questioned by MS PATRICK**  
 19 **MS PATRICK:** Thank you, sir, and thank you to Mr Henry.  
 20 Ms Munby, I have very few questions of you. I know  
 21 that Mr Stevens has covered quite a lot of detail about  
 22 your witness statement and your reflections on when  
 23 Government can and can't take a radical approach to  
 24 solving problems. We know your witness statement covers  
 25 the approach to Ukraine and the approach to Covid, for  
 198

1 and we should not leave them behind hastily. However,  
 2 had we begun down the path with a deeper and more  
 3 complete understanding at the start of the true human  
 4 impact of all that had happened previously, I wonder  
 5 whether both officials and Ministers might have taken  
 6 bolder, more radical decisions earlier, that would have  
 7 allowed us to reach towards full and fair redress faster  
 8 and with less distress for postmasters."  
 9 I just want to ask you, did Ministers, looking back  
 10 with your reflection, see this scandal, this scenario,  
 11 as a 'business as usual' project that could be  
 12 approached with 'business as usual' solutions, always  
 13 falling back to the usual principles of Government and  
 14 public restraint at the initial stages?  
 15 **A.** Broadly, yes, but 'business as usual' is a very, very  
 16 broad tent in Government, and includes doing absolutely  
 17 extraordinary things that are very unusual. So I don't  
 18 mean that they thought it was ordinary or  
 19 straightforward, or very much like everything else we  
 20 were doing. But the distinction I was seeking to draw  
 21 in my witness statement was I have seen a few -- very  
 22 few, but non-zero -- number of things in my roughly five  
 23 years in the Civil Service where Ministers have very  
 24 explicitly said, you know, from almost day one, "I want  
 25 you to put precedent completely aside. I am not  
 200

1 interested in any of your useful, practical points about  
2 governance or Managing Public Money. You know, just do  
3 it. Make it happen", and have sort of like broken the  
4 frame.

5 And the two examples -- sorry, I know you said, and  
6 don't want to waste time, but the two example where I've  
7 seen that were at the very beginning of the Covid  
8 crisis, as it related to the survival of small  
9 businesses, and, secondly, after Russia's invasion of  
10 Ukraine, as it related to preventing the very  
11 precipitate rise in energy bills for households and  
12 businesses across the country.

13 When I say "business as usual", I mean not that,  
14 rather than sort of saying it was seen as a sort of in  
15 a box with a load of things in the kitchen sink to be  
16 dealt with in a very ordinary way.

17 **Q.** Indeed.

18 What we can see -- and I think, taking from your  
19 evidence -- is that it was only when ministers were  
20 forced by the political pressure to face up to the  
21 realities of this scandal and its impact on the  
22 individuals concerned, the subpostmasters themselves and  
23 their families, and the impact that that was having on  
24 public consciousness, then it was seen that this was  
25 an issue which needed a truly radical solution which

201

1 meeting postmasters at various points in this process  
2 and, of course, you know, officials within the  
3 Department and very extensively in the Post Office --  
4 I'm sure Simon Recaldin talked about the work that he  
5 did on that front.

6 But I think that the straight answer to your  
7 question is: yes, I think that same criticism is likely  
8 to be true, indeed is true, of the briefings that were  
9 provided to Ministers.

10 **Q.** No matter what subpostmasters and those who are  
11 representing them and others may have been saying about  
12 this being the biggest miscarriage of justice in modern  
13 history, and about the impact on individuals who'd lived  
14 for decades, some of them, with the stigma and the harm  
15 that resulted from the events of their prosecution, that  
16 Ministers themselves, at the outset, may not have  
17 appreciated that this was a truly unique set of  
18 circumstances that really needed a radical solution?

19 **A.** I think it is difficult to calibrate when something  
20 moves into that radical space. I'm trying to think of  
21 sort of sensible analogies, but very terrible,  
22 challenging things happen an awful lot in Government,  
23 you know, dealing with, you know, widespread rioting  
24 across the country or, you know, dealing with, you know,  
25 a shortage of prison places. You know, just to take

203

1 stepped beyond those -- and I'm calling them 'business  
2 as usual' prospects, and the underlying principles  
3 behind them.

4 **A.** Yes, I think that's a fair summary of my evidence.

5 **Q.** Can we look just at one other section of your evidence.  
6 I just want to look at a part of your evidence on the  
7 briefing that was being provided to you. At the very  
8 earliest part of your second witness statement, you say:

9 "With hindsight, [you] have two ... reflections.  
10 First, that the briefings were (perhaps unsurprisingly)  
11 typical Civil Service briefings, focused on the facts  
12 and next steps. I couldn't honestly say that they  
13 brought home the ongoing human tragedies at the heart of  
14 this case, and with hindsight I think I should have  
15 personally pushed to meet with the postmasters myself.  
16 Second, I am not sure that these ... emphasised  
17 sufficiently the ongoing cultural challenge at [the Post  
18 Office]."

19 Now, that's reflecting on the briefing provided to  
20 you. Do you think there was a similar failing in the  
21 briefing that was being provided to Ministers?

22 **A.** I think that sort of probably goes almost necessarily,  
23 because there was a great deal of overlap in the  
24 briefings. I suspect, though, Ministers, more  
25 conventionally as part of their role, will have been

202

1 some examples, say, from the last six months or so.

2 So the scale of what we're talking about in terms of  
3 kind of outrage, perception, really has to be very,  
4 very, very high indeed. And I think it is true what you  
5 say, but I also just really want to emphasise that that  
6 doesn't mean that Ministers didn't understand that this  
7 was a terrible, horrific injustice, or think that it was  
8 a really important priority to fix. And even within  
9 what I've described as a kind of incrementalist  
10 approach -- and I appreciate that, you know, many would  
11 criticise it but, nevertheless, it did involve  
12 committing, you know, well over £1 billion of public  
13 money, you know, even within that frame, and that was  
14 a --

15 **Q.** Ms Munby --

16 **A.** -- insufficient but serious response.

17 **Q.** Thank you for your response. I was simply reflecting on  
18 your own evidence that there was a shift in perception.

19 **A.** Yes.

20 **MS PATRICK:** Thank you. I don't have any further questions.

21 **SIR WYN WILLIAMS:** Is that it, Mr Stevens?

22 **MR STEVENS:** Yes, sir. That's it.

23 **SIR WYN WILLIAMS:** Well, thank you very much, Ms Munby, for  
24 making two witness statements and for coming to the  
25 Inquiry to give evidence -- well, it's all been this

204

1 afternoon, although I dare say you may have been here  
2 during part of the morning. Anyway, thank you very  
3 much. I'm very grateful to you for helping the Inquiry  
4 in the way that you have.  
5 **THE WITNESS:** Thank you.  
6 **SIR WYN WILLIAMS:** So we'll resume again at 10.00 tomorrow,  
7 Mr Stevens?  
8 **MR STEVENS:** Sir, I think it's 9.30.  
9 **SIR WYN WILLIAMS:** 9.30. I'm so sorry, you're quite right.  
10 Yes. 9.30 tomorrow morning.  
11 **MR STEVENS:** Thank you, sir.  
12 **(4.37 pm)**  
13 **(The hearing adjourned until 9.30 am the following day)**  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

205

**I N D E X**

SIMON DOMINIC RECALDIN (continued) .....	1
Questioned by MR BLAKE (continued) .....	1
Questioned by SIR WYN WILLIAMS .....	35
Questioned by MR JACOBS .....	39
Questioned by MS PAGE .....	52
Questioned by MR MOLONEY .....	69
Further questioned by SIR WYN WILLIAMS .....	88
SARAH ANNE MUNBY (affirmed) .....	95
Questioned by MR STEVENS .....	95
Questioned by MR HENRY .....	194
Questioned by MS PATRICK .....	198

206

<p><b>MR BLAKE:</b> [10] 1/5 1/7 35/12 39/11 52/7 52/11 52/13 52/17 93/19 95/10 <b>MR HENRY:</b> [3] 194/1 194/6 198/15 <b>MR JACOBS:</b> [4] 39/14 50/17 51/1 52/5 <b>MR MOLONEY:</b> [3] 69/15 86/23 88/13 <b>MR STEIN:</b> [2] 50/19 50/22 <b>MR STEVENS:</b> [24] 95/14 95/16 95/20 111/20 111/24 112/4 112/7 121/23 134/14 134/23 149/15 150/12 150/15 150/19 150/21 162/10 162/13 162/17 162/19 177/24 193/18 204/22 205/8 205/11 <b>MS PAGE:</b> [7] 52/21 65/19 68/21 68/25 69/3 69/6 69/11 <b>MS PATRICK:</b> [2] 198/19 204/20 <b>SIR WYN WILLIAMS:</b> <b>[106]</b> 1/6 35/17 37/4 37/14 38/1 38/8 38/14 38/17 38/20 38/22 39/2 39/4 39/7 39/9 50/21 50/25 52/10 52/12 52/19 63/13 63/23 64/4 64/8 64/10 64/16 64/22 65/1 65/8 65/11 65/15 65/17 68/13 68/17 68/24 69/1 69/4 69/12 86/7 86/16 86/22 88/14 88/16 88/23 89/10 89/13 89/19 89/24 90/5 90/7 90/11 90/15 90/17 90/21 91/4 91/7 91/10 91/19 91/22 91/25 92/5 92/7 92/14 92/23 92/25 93/2 93/5 93/10 93/12 93/14 93/17 93/21 94/4 95/4 95/15 95/17 111/23 111/25 112/6 121/10 121/22 134/11 134/15 134/22 146/5 146/16 146/18 146/21 147/11 149/13 150/11 150/14 150/17 150/20 162/12 162/18 175/4 176/3 177/13 177/23 193/23 194/3 198/16 204/21 204/23 205/6 205/9 <b>THE WITNESS:</b> [3] 94/2 94/5 205/5</p>	<p>'all [1] 134/24 '<b>begging</b> [2] 184/4 188/5 'blanket' [1] 142/14 'business [4] 200/11 200/12 200/15 202/1 'entitled [1] 134/24 'levelling [1] 142/20 'Managing [1] 138/22 'No [2] 195/12 196/1 'operational' [1] 188/2 'RED' [4] 19/10 19/20 24/15 137/17 'redress' [1] 199/15 'teeth' [1] 112/23 'Trust' [1] 188/3</p> <p><b>1</b> <b>1 billion</b> [2] 153/5 204/12 <b>1 July</b> [1] 131/11 <b>1,000</b> [1] 34/11 <b>1,300/1,400</b> [1] 85/4 <b>1,400</b> [1] 85/4 <b>1.00</b> [1] 112/1 <b>10</b> [2] 119/14 150/21 <b>10 June</b> [2] 76/2 138/11 <b>10.00</b> [2] 1/2 205/6 <b>100</b> [4] 138/9 141/18 153/8 185/18 <b>100 million</b> [1] 151/3 <b>100 per</b> [1] 180/22 <b>100 per cent</b> [2] 59/21 190/25 <b>100,000</b> [3] 80/6 80/25 81/13 <b>11</b> [2] 190/1 195/8 <b>11 November</b> [1] 49/23 <b>11,500</b> [1] 35/3 <b>11.15</b> [1] 52/14 <b>11.30</b> [3] 52/11 52/12 52/16 <b>11.5</b> [1] 31/23 <b>111</b> [3] 1/11 1/15 5/2 <b>114</b> [1] 40/8 <b>12</b> [5] 29/23 99/1 138/15 138/16 156/21 <b>12 months</b> [1] 170/25 <b>12.28</b> [1] 95/11 <b>12.35</b> [1] 95/13 <b>13</b> [1] 112/8 <b>13 March</b> [1] 15/6 <b>13 October</b> [1] 40/1 <b>134</b> [2] 76/12 78/1 <b>14 August</b> [1] 150/25 <b>15</b> [2] 97/3 124/22 <b>150</b> [9] 91/13 91/15 91/16 92/4 92/7 92/11</p>	<p>92/13 92/20 92/21 <b>150,000</b> [1] 91/8 <b>16 March</b> [1] 5/14 <b>17</b> [1] 170/10 <b>18</b> [3] 85/25 116/20 119/14 <b>18,000</b> [1] 90/13 <b>19 June</b> [1] 190/8 <b>191</b> [1] 195/8 <b>192</b> [1] 195/23</p> <p><b>2</b> <b>2 October</b> [1] 96/11 <b>2,000</b> [1] 90/18 <b>2,000-odd</b> [1] 57/3 <b>2.00</b> [2] 111/23 112/3 <b>2.4</b> [1] 124/22 <b>20</b> [5] 3/18 23/5 40/2 124/1 190/1 <b>20 August</b> [1] 150/23 <b>20 February</b> [1] 6/6 <b>20,000</b> [1] 5/10 <b>20-year</b> [2] 54/5 61/16 <b>2007</b> [1] 43/7 <b>2013</b> [1] 151/2 <b>2019</b> [4] 60/10 96/24 97/6 102/17 <b>2020</b> [15] 98/17 112/13 117/17 119/19 130/7 131/11 133/4 134/13 134/14 143/7 150/7 150/13 151/6 151/8 151/21 <b>2021</b> [7] 66/7 122/21 138/11 155/12 159/1 162/21 193/10 <b>2022</b> [14] 18/18 26/13 40/1 47/5 57/12 76/3 76/4 76/6 76/21 165/24 166/13 171/24 189/19 191/10 <b>2023</b> [20] 5/14 6/6 7/10 8/3 8/25 11/21 12/5 12/7 14/15 16/12 26/12 27/18 27/21 40/2 40/17 98/19 171/21 171/23 189/21 194/8 <b>2024</b> [18] 1/1 15/6 16/7 21/7 21/16 23/6 29/3 29/5 41/9 57/9 57/10 57/12 77/24 96/2 96/11 143/9 160/1 190/9 <b>2025</b> [1] 41/10 <b>2026</b> [1] 85/22 <b>22 June</b> [1] 40/2 <b>22,000</b> [1] 66/7 <b>22/23</b> [1] 172/8 <b>23</b> [4] 24/15 102/19 149/16 172/8 <b>23 May</b> [1] 171/21 <b>23 September</b> [1]</p>	<p>96/2 <b>24</b> [3] 96/5 99/1 110/6 <b>25</b> [3] 80/9 81/14 142/11 <b>25 August</b> [2] 150/23 151/2 <b>25 May</b> [1] 8/3 <b>25 years</b> [3] 34/10 34/12 34/17 <b>26</b> [2] 112/8 112/10 <b>26 April</b> [1] 155/12 <b>27</b> [5] 20/20 38/11 54/21 112/17 112/19 <b>28</b> [1] 153/11 <b>28 October</b> [1] 166/13 <b>29 April</b> [1] 23/6 <b>29 September</b> [1] 162/21</p> <p><b>3</b> <b>3.17</b> [1] 162/14 <b>3.2</b> [1] 32/11 <b>3.3.3</b> [1] 124/1 <b>3.30</b> [2] 162/11 162/16 <b>30</b> [3] 85/9 86/3 86/5 <b>30 June</b> [1] 130/6 <b>30 October</b> [1] 11/21 <b>31</b> [2] 3/12 158/9 <b>31 October</b> [1] 102/17 <b>32</b> [1] 8/14 <b>35</b> [2] 39/19 96/13 <b>35 million</b> [1] 151/6 <b>35 years</b> [2] 34/7 34/8 <b>360</b> [1] 34/19 <b>38</b> [1] 44/25 <b>38 years</b> [1] 34/7</p> <p><b>4</b> <b>4 October</b> [1] 165/24 <b>4,000</b> [2] 76/19 78/8 <b>4,500</b> [2] 76/12 78/1 <b>4.37</b> [1] 205/12 <b>40</b> [2] 104/9 104/16 <b>450</b> [3] 72/3 73/3 73/3 <b>47</b> [1] 149/17 <b>48</b> [1] 195/7</p> <p><b>5</b> <b>5 November 2024</b> [1] 1/1 <b>50</b> [2] 92/4 92/6 <b>500</b> [1] 151/6 <b>51</b> [1] 142/11 <b>53,000</b> [2] 90/9 90/17 <b>550</b> [1] 70/14 <b>57</b> [1] 40/7 <b>58</b> [1] 155/18 <b>58,000</b> [1] 78/24</p>	<p><b>59</b> [1] 155/10</p> <p><b>6</b> <b>6 February</b> [2] 98/19 194/8 <b>6,200</b> [1] 151/12 <b>60</b> [2] 72/15 155/20 <b>600</b> [4] 72/2 73/4 73/8 93/7 <b>600,000</b> [14] 5/11 69/18 69/21 69/22 70/7 70/16 70/18 70/22 70/23 70/25 72/10 72/16 72/19 146/7 <b>61</b> [3] 3/13 3/15 3/16 <b>625</b> [1] 73/8 <b>64</b> [1] 158/10 <b>650,000</b> [1] 70/13 <b>650/625</b> [1] 73/8 <b>66</b> [1] 159/20</p> <p><b>7</b> <b>7 October</b> [1] 117/17 <b>72</b> [1] 199/12 <b>73</b> [2] 54/2 54/6 <b>75</b> [4] 91/21 92/2 92/12 92/17 <b>75,000</b> [27] 78/2 78/4 78/9 78/19 80/10 81/3 81/10 85/10 85/15 86/8 86/13 86/14 86/20 88/21 88/24 89/3 89/9 89/15 89/20 89/22 90/4 90/24 90/25 91/2 91/17 92/15 146/9</p> <p><b>8</b> <b>8 September</b> [1] 132/19 <b>800</b> [1] 73/1 <b>800,000</b> [1] 72/2 <b>81</b> [1] 3/12 <b>86</b> [1] 195/7</p> <p><b>9</b> <b>9.30</b> [4] 205/8 205/9 205/10 205/13 <b>95 per cent</b> [1] 180/25</p> <p><b>A</b> <b>abbreviation</b> [1] 69/19 <b>ability</b> [6] 37/8 106/10 113/19 114/23 148/8 159/17 <b>able</b> [16] 1/8 23/10 28/9 59/5 70/4 78/24 79/2 84/8 89/21 99/18 102/6 111/5 111/7 115/16 116/10 152/19 <b>about</b> [228]</p>
--	---	--	---	--

<p><b>A</b></p> <p><b>above [3]</b> 112/13 125/15 160/3</p> <p><b>absence [5]</b> 77/4 87/5 161/17 187/4 196/12</p> <p><b>absolute [4]</b> 88/10 127/20 140/15 149/7</p> <p><b>absolutely [41]</b> 11/14 11/17 15/22 16/22 18/20 29/13 32/12 33/8 33/13 33/22 35/9 43/24 44/22 49/20 51/10 51/17 52/1 52/4 53/7 58/18 61/6 63/2 63/24 73/13 78/19 84/6 87/21 105/6 106/16 107/19 130/2 137/11 145/2 157/15 168/3 177/22 186/14 189/13 190/25 195/25 200/16</p> <p><b>abstract [1]</b> 129/22</p> <p><b>accept [22]</b> 10/6 45/17 53/4 53/18 53/21 53/21 53/23 59/24 59/25 70/1 70/23 72/25 74/20 88/21 89/3 90/15 92/2 142/16 143/2 163/9 188/10 196/15</p> <p><b>acceptable [1]</b> 142/18</p> <p><b>acceptance [1]</b> 10/5</p> <p><b>accepted [8]</b> 59/15 65/13 68/18 78/12 78/20 90/9 90/18 133/3</p> <p><b>accepting [1]</b> 86/20</p> <p><b>access [3]</b> 12/21 99/18 102/6</p> <p><b>accident [1]</b> 28/6</p> <p><b>according [2]</b> 113/7 129/18</p> <p><b>accordingly [3]</b> 4/13 42/11 78/22</p> <p><b>account [3]</b> 120/21 162/23 176/7</p> <p><b>accountable [3]</b> 52/23 52/24 123/10</p> <p><b>Accounting [24]</b> 123/1 123/5 123/7 123/15 124/3 124/12 124/17 126/7 127/12 128/14 133/15 136/7 136/19 136/25 137/4 137/23 138/4 145/8 166/10 168/20 169/17 170/5 194/7 194/17</p> <p><b>accuracy [1]</b> 193/23</p> <p><b>accurate [2]</b> 35/22 188/10</p> <p><b>achievable [1]</b></p>	<p>184/12</p> <p><b>achieve [4]</b> 129/23 140/25 141/3 147/15</p> <p><b>achieving [1]</b> 183/9</p> <p><b>acknowledge [1]</b> 66/18</p> <p><b>acknowledged [1]</b> 82/8</p> <p><b>acknowledging [1]</b> 180/14</p> <p><b>acquitted [1]</b> 43/7</p> <p><b>across [9]</b> 13/13 35/1 41/19 41/20 103/25 133/10 191/12 201/12 203/24</p> <p><b>act [3]</b> 159/2 159/23 160/2</p> <p><b>acting [3]</b> 16/21 64/13 98/5</p> <p><b>action [4]</b> 27/24 103/12 117/1 119/16</p> <p><b>actioned [1]</b> 22/18</p> <p><b>actions [2]</b> 105/4 106/11</p> <p><b>activated [1]</b> 67/15</p> <p><b>activates [1]</b> 67/13</p> <p><b>active [1]</b> 98/14</p> <p><b>activities [6]</b> 16/1 35/25 99/23 103/10 106/7 172/12</p> <p><b>activity [3]</b> 17/3 22/14 23/7</p> <p><b>actual [2]</b> 92/8 176/11</p> <p><b>actually [52]</b> 17/1 21/12 23/13 25/1 28/6 31/15 32/2 32/10 36/2 44/6 44/10 44/21 48/11 61/21 65/5 70/14 80/23 80/24 81/2 81/8 83/25 90/2 91/17 91/23 107/1 112/11 114/25 116/5 116/18 118/24 121/11 125/20 130/12 130/22 135/2 135/15 135/23 137/10 140/17 145/7 148/6 148/9 148/15 160/16 163/15 167/22 180/8 181/19 181/21 191/5 197/4 197/6</p> <p><b>acute [1]</b> 114/2</p> <p><b>acutely [2]</b> 114/15 182/24</p> <p><b>add [5]</b> 27/13 27/14 146/12 149/19 153/13</p> <p><b>adding [1]</b> 124/19</p> <p><b>addition [2]</b> 3/17 32/4</p> <p><b>additional [4]</b> 75/22 77/10 77/10 83/24</p> <p><b>address [8]</b> 15/3 105/1 105/8 106/17 107/20 136/3 145/22 156/6</p>	<p><b>addressed [4]</b> 18/1 87/8 87/10 110/11</p> <p><b>addresses [1]</b> 87/17</p> <p><b>addressing [1]</b> 102/3</p> <p><b>adds [1]</b> 127/21</p> <p><b>adduced [2]</b> 80/23 81/1</p> <p><b>adequacy [1]</b> 103/1</p> <p><b>adequate [3]</b> 123/18 162/24 190/4</p> <p><b>adjourned [1]</b> 205/13</p> <p><b>Adjournment [1]</b> 112/2</p> <p><b>admin [2]</b> 26/18 27/11</p> <p><b>administered [1]</b> 168/13</p> <p><b>administering [1]</b> 53/20</p> <p><b>administration [2]</b> 60/1 176/11</p> <p><b>administrative [2]</b> 27/1 139/9</p> <p><b>admit [2]</b> 57/23 58/2</p> <p><b>advantage [1]</b> 60/6</p> <p><b>advice [21]</b> 12/24 25/13 75/11 77/4 98/1 117/11 117/11 118/25 120/20 130/22 136/22 136/23 136/23 137/3 137/9 137/13 157/22 158/5 166/21 174/9 183/23</p> <p><b>advise [3]</b> 60/22 116/24 157/6</p> <p><b>advised [5]</b> 3/14 23/13 27/11 28/9 31/7</p> <p><b>advisers [3]</b> 9/23 73/7 88/9</p> <p><b>advising [1]</b> 157/14</p> <p><b>Advisory [4]</b> 15/23 23/9 54/15 54/23</p> <p><b>aegis [1]</b> 194/16</p> <p><b>affair [1]</b> 168/18</p> <p><b>affairs [3]</b> 97/22 110/13 196/8</p> <p><b>affected [4]</b> 24/20 47/21 49/1 161/17</p> <p><b>affects [1]</b> 56/9</p> <p><b>affirmed [2]</b> 95/18 206/16</p> <p><b>afford [3]</b> 21/4 74/15 151/20</p> <p><b>afraid [1]</b> 85/23</p> <p><b>after [21]</b> 16/20 18/3 22/20 26/15 53/17 62/19 70/16 74/5 81/3 97/12 100/2 105/18 116/23 117/16 133/7 137/9 146/2 163/12 190/12 199/4 201/9</p> <p><b>afternoon [5]</b> 95/14 112/4 162/11 162/17 205/1</p>	<p><b>again [34]</b> 14/3 17/3 20/25 41/17 43/24 44/13 47/2 68/6 72/1 72/5 72/12 75/23 76/18 78/14 92/1 92/10 92/19 94/18 95/3 96/11 98/21 102/1 119/18 127/7 128/10 128/12 131/16 134/11 135/6 138/11 144/15 158/8 168/8 205/6</p> <p><b>against [9]</b> 17/6 34/13 124/16 135/24 137/2 137/3 158/24 169/2 197/10</p> <p><b>agencies [2]</b> 29/24 113/10</p> <p><b>agenda [7]</b> 111/2 131/8 147/9 179/2 179/10 179/21 179/24</p> <p><b>aggregate [2]</b> 153/5 162/4</p> <p><b>ago [3]</b> 55/8 76/2 188/8</p> <p><b>agree [26]</b> 24/24 32/25 37/18 45/15 45/16 55/7 61/20 64/14 70/20 71/4 74/16 74/16 75/3 76/13 76/25 77/21 106/14 117/22 119/4 122/21 151/17 165/10 173/21 174/2 186/12 196/9</p> <p><b>agreed [9]</b> 4/18 18/10 66/3 155/21 156/3 156/7 194/12 196/10 197/20</p> <p><b>agreement [3]</b> 2/18 4/5 88/1</p> <p><b>ahead [2]</b> 131/8 138/11</p> <p><b>aim [1]</b> 183/9</p> <p><b>ain't [1]</b> 48/5</p> <p><b>Alan [4]</b> 8/9 10/13 60/8 132/24</p> <p><b>ALB [2]</b> 104/3 113/3</p> <p><b>ALBs [3]</b> 104/2 105/18 113/2</p> <p><b>Alder [3]</b> 29/18 30/1 31/3</p> <p><b>Alex [4]</b> 98/2 98/4 98/8 98/15</p> <p><b>alighted [1]</b> 76/1</p> <p><b>aligned [2]</b> 106/11 180/15</p> <p><b>all [100]</b> 2/11 7/14 9/10 10/25 12/16 13/13 13/20 14/3 17/4 21/1 22/1 23/21 24/22 31/20 32/6 32/9 33/19 35/19 37/1 37/2 39/9 46/19 46/20 48/21</p>	<p>48/21 50/6 53/17 57/9 62/7 64/14 69/8 71/13 73/22 75/7 76/14 76/15 77/1 77/3 77/12 77/19 77/22 80/12 83/10 84/22 85/3 85/6 85/7 85/13 86/19 87/6 88/13 88/25 90/1 90/9 91/11 94/13 94/19 95/4 95/9 99/7 101/15 111/23 111/23 115/15 119/24 119/24 120/12 121/3 131/16 132/2 132/13 134/3 134/3 136/21 137/15 137/18 138/2 141/19 141/23 142/15 144/16 145/10 145/10 147/12 149/15 152/18 157/24 161/9 162/1 164/10 169/12 169/22 176/3 177/19 177/23 192/9 192/16 198/11 200/4 204/25</p> <p><b>allegation [5]</b> 22/5 30/3 31/10 31/15 170/11</p> <p><b>allegations [12]</b> 17/4 17/6 29/10 31/7 31/9 31/18 32/1 32/2 32/4 32/10 32/14 32/15</p> <p><b>alleged [2]</b> 44/19 68/15</p> <p><b>allowed [2]</b> 27/6 200/7</p> <p><b>almost [6]</b> 36/9 99/12 144/2 147/13 200/24 202/22</p> <p><b>alone [1]</b> 55/13</p> <p><b>along [2]</b> 40/7 91/10</p> <p><b>alphabetical [1]</b> 12/16</p> <p><b>already [14]</b> 25/25 33/7 46/5 48/1 49/17 49/18 55/12 62/18 134/15 149/20 151/7 156/10 192/3 197/20</p> <p><b>also [37]</b> 1/20 2/3 2/7 3/7 3/10 6/10 13/20 15/22 20/5 20/17 23/20 29/3 30/22 48/4 59/14 60/9 73/6 104/7 104/12 104/14 109/15 110/3 110/4 120/18 120/21 120/25 125/6 127/21 147/5 148/5 153/1 153/15 174/15 179/21 188/2 192/23 204/5</p> <p><b>although [14]</b> 105/6 105/24 113/15 127/20 132/8 132/24 140/1 145/7 146/13 147/17 157/15 164/21 174/2 205/1</p>
--	---	--	---	---

<p><b>A</b></p> <p><b>altogether [2]</b> 119/7 178/14</p> <p><b>always [23]</b> 2/16 65/13 70/7 72/10 79/15 111/1 127/7 131/19 141/7 141/21 145/7 147/21 154/18 160/23 161/22 164/21 165/18 176/19 177/20 184/3 185/3 194/4 200/12</p> <p><b>am [24]</b> 1/2 11/24 22/21 27/11 36/11 36/25 36/25 41/11 41/22 51/15 52/14 52/16 58/16 63/15 79/9 94/12 111/20 140/20 162/25 165/25 198/10 200/25 202/16 205/13</p> <p><b>amazing [2]</b> 35/3 35/8</p> <p><b>ambiguity [1]</b> 193/8</p> <p><b>among [2]</b> 104/16 195/3</p> <p><b>amongst [1]</b> 189/1</p> <p><b>amount [6]</b> 20/5 79/23 128/22 129/7 142/17 160/8</p> <p><b>amounting [1]</b> 151/3</p> <p><b>analogs [1]</b> 203/21</p> <p><b>analyse [1]</b> 163/14</p> <p><b>analysis [2]</b> 20/12 156/25</p> <p><b>angle [1]</b> 129/20</p> <p><b>Anne [4]</b> 26/23 95/18 95/21 206/16</p> <p><b>announce [2]</b> 135/12 138/2</p> <p><b>announced [3]</b> 90/24 138/5 158/18</p> <p><b>announcement [3]</b> 5/11 124/13 136/13</p> <p><b>announcing [1]</b> 137/19</p> <p><b>annually [1]</b> 34/20</p> <p><b>another [18]</b> 3/16 37/21 57/16 61/8 71/12 74/9 77/25 80/21 84/22 90/12 110/6 111/21 113/15 121/4 128/6 146/17 157/18 188/5</p> <p><b>answer [20]</b> 34/4 35/18 50/14 61/22 85/24 113/6 116/9 122/6 124/20 130/19 136/16 144/17 145/8 146/1 152/4 157/21 160/2 164/21 197/23 203/6</p> <p><b>answered [1]</b> 90/1</p>	<p><b>answers [2]</b> 130/18 194/18</p> <p><b>any [89]</b> 2/25 3/19 4/14 7/9 11/9 14/24 16/4 17/8 17/19 18/12 18/13 22/5 23/1 26/17 27/12 28/1 31/3 35/12 35/15 38/9 49/6 50/17 51/6 58/4 61/19 61/24 64/2 67/11 79/10 87/13 87/20 94/12 101/4 104/25 106/17 107/14 107/22 114/20 117/13 117/23 118/6 121/23 123/20 124/11 124/12 124/15 125/7 125/10 126/4 127/4 128/2 128/2 130/3 130/13 131/23 133/15 133/16 140/10 141/1 141/19 141/22 143/2 145/24 147/11 149/3 153/7 154/15 154/21 157/7 167/10 167/16 168/16 173/13 174/1 174/9 178/20 180/9 181/16 186/16 186/18 187/9 189/22 192/13 193/19 193/20 195/13 196/16 201/1 204/20</p> <p><b>anybody [4]</b> 14/5 34/24 65/12 121/14</p> <p><b>anyone [2]</b> 49/24 194/11</p> <p><b>anything [20]</b> 9/15 11/9 11/12 23/10 28/11 34/14 48/3 61/3 80/13 89/7 90/20 119/19 147/19 159/16 170/16 176/22 177/10 179/16 187/8 194/4 91/14 144/14 205/2</p> <p><b>anyway [4]</b> 81/10 91/14 144/14 205/2</p> <p><b>anywhere [1]</b> 130/4</p> <p><b>AO [1]</b> 136/6</p> <p><b>Apart [1]</b> 11/14</p> <p><b>apologies [7]</b> 23/2 43/24 51/19 57/20 88/10 133/12 153/13</p> <p><b>apologise [11]</b> 18/21 58/20 59/18 63/4 67/6 67/20 68/9 68/22 94/19 165/25 168/5</p> <p><b>apologised [1]</b> 181/4</p> <p><b>apology [4]</b> 149/19 149/20 168/4 180/13</p> <p><b>appalled [1]</b> 42/20</p> <p><b>apparent [1]</b> 58/21</p> <p><b>appeal [4]</b> 65/3 78/12 78/21 78/24</p> <p><b>appeals [4]</b> 1/22 4/14 79/4 131/25</p> <p><b>appear [1]</b> 48/11</p> <p><b>appetite [2]</b> 24/17</p>	<p>106/12</p> <p><b>applicant [4]</b> 61/20 63/16 88/20 88/24</p> <p><b>applicants [5]</b> 5/21 53/14 62/3 142/24 163/20</p> <p><b>application [11]</b> 74/23 89/1 89/14 90/8 90/23 140/14 142/12 148/13 148/15 150/24 150/24</p> <p><b>application-based [1]</b> 142/12</p> <p><b>applications [6]</b> 19/16 22/19 22/23 73/11 140/8 140/9</p> <p><b>applied [4]</b> 56/24 92/11 123/20 124/9</p> <p><b>applies [3]</b> 76/14 77/1 81/25</p> <p><b>apply [6]</b> 68/2 125/4 125/6 127/3 127/6 187/21</p> <p><b>appointed [4]</b> 4/12 12/1 98/16 181/20</p> <p><b>appointment [5]</b> 119/17 170/21 181/21 181/22 189/19</p> <p><b>appointments [1]</b> 179/3</p> <p><b>appreciate [5]</b> 80/8 81/12 81/15 87/7 204/10</p> <p><b>appreciated [1]</b> 203/17</p> <p><b>approach [29]</b> 15/14 21/9 22/21 24/2 24/5 24/6 41/12 42/1 45/10 49/14 81/2 108/9 110/4 132/13 134/6 139/20 140/4 142/12 144/6 144/8 149/6 155/6 167/11 170/1 198/23 198/25 198/25 199/6 204/10</p> <p><b>approached [4]</b> 23/25 26/6 90/6 200/12</p> <p><b>approaches [7]</b> 24/13 41/16 134/20 142/12 143/9 143/15 148/21</p> <p><b>appropriate [13]</b> 20/14 25/7 27/24 28/21 31/21 35/9 50/4 70/10 116/25 121/13 164/13 169/19 199/19</p> <p><b>appropriately [2]</b> 145/24 173/1</p> <p><b>Appropriation [1]</b> 159/22</p> <p><b>approval [5]</b> 166/5 166/18 166/22 178/19 191/13</p>	<p><b>approvals [1]</b> 100/25</p> <p><b>approve [4]</b> 156/19 166/25 196/4 196/5</p> <p><b>approve/decide [1]</b> 156/19</p> <p><b>approved [4]</b> 163/2 166/16 167/2 196/11</p> <p><b>approving [1]</b> 167/8</p> <p><b>approximately [1]</b> 12/1</p> <p><b>April [6]</b> 21/16 23/4 23/6 57/9 57/12 155/12</p> <p><b>ARAC [1]</b> 109/20</p> <p><b>arbiter [1]</b> 178/6</p> <p><b>arbitration [1]</b> 65/3</p> <p><b>Arbuthnot [5]</b> 6/15 7/5 7/17 7/24 29/2</p> <p><b>Arbuthnot's [1]</b> 7/6</p> <p><b>are [206]</b> 1/8 1/23 2/8 2/22 2/25 3/12 3/12 3/16 3/17 5/5 5/20 5/22 8/15 8/17 8/18 8/19 11/23 12/3 12/15 17/6 17/18 17/19 21/23 23/19 25/16 26/7 30/2 30/19 31/17 33/1 35/14 35/24 36/3 36/4 36/9 37/4 37/6 38/20 39/9 39/19 40/12 40/14 41/7 41/10 41/19 41/20 42/6 42/8 43/6 45/12 45/24 45/25 46/3 46/4 46/5 46/11 46/16 47/6 47/9 48/20 48/21 48/22 49/1 49/15 51/24 52/22 52/24 53/12 53/12 53/20 53/22 54/8 54/11 55/8 55/11 55/14 55/17 56/18 58/4 58/6 58/10 58/23 58/23 58/25 59/1 59/3 59/4 60/17 60/18 60/19 61/19 62/4 62/22 62/22 62/25 64/13 70/1 70/21 73/7 73/11 73/15 73/18 74/3 74/4 74/5 74/14 74/22 76/17 77/13 77/19 77/22 79/2 79/4 79/21 81/9 81/9 81/14 81/19 81/20 82/8 83/17 84/13 85/4 85/12 85/14 85/21 87/22 88/7 88/16 88/18 89/4 93/7 93/10 93/23 94/7 96/15 96/17 99/5 101/7 101/7 101/14 102/9 102/9 102/9 102/19 102/25 104/19 106/11 108/14 108/15 108/20 109/25 114/20</p>	<p>115/5 115/22 117/25 124/3 124/9 124/11 124/13 125/3 127/13 127/17 128/25 130/16 131/25 132/20 132/21 133/24 134/13 135/5 135/12 135/21 135/23 136/16 141/3 141/23 141/24 144/19 145/3 145/18 146/6 148/2 151/11 152/11 152/21 152/23 153/16 153/20 155/1 155/2 158/15 162/1 164/11 168/19 171/3 172/12 172/13 184/6 186/17 189/9 189/16 195/9 199/25 200/17 203/10</p> <p><b>area [8]</b> 16/24 23/19 25/19 26/20 34/3 48/14 97/9 127/24</p> <p><b>areas [6]</b> 34/1 36/11 101/18 103/11 107/17 124/3</p> <p><b>aren't [10]</b> 10/11 40/21 54/12 58/25 59/3 73/12 73/19 86/25 115/4 142/2</p> <p><b>arguably [1]</b> 155/7</p> <p><b>argument [1]</b> 53/3</p> <p><b>arguments [1]</b> 196/25</p> <p><b>arises [2]</b> 185/23 185/24</p> <p><b>arising [4]</b> 3/19 19/25 22/13 177/24</p> <p><b>arm [2]</b> 114/4 114/17</p> <p><b>arm's [11]</b> 109/17 113/7 113/9 114/1 114/11 115/17 118/19 118/20 123/6 154/23 168/1</p> <p><b>arm's-length [5]</b> 109/17 113/7 114/1 115/17 118/20</p> <p><b>arms [1]</b> 9/13</p> <p><b>arose [3]</b> 16/5 16/20 193/15</p> <p><b>around [48]</b> 7/22 12/4 12/5 14/15 17/11 18/15 20/20 25/3 28/25 35/25 36/13 38/11 51/16 56/5 56/8 56/10 58/5 72/8 83/12 85/17 88/19 104/9 104/20 105/4 107/2 107/15 109/17 114/13 120/5 133/5 139/6 139/7 139/8 143/19 148/19 151/3 158/5 160/19 164/5 166/21 169/22 180/13 181/16 181/24 182/7 188/7 190/19 192/12</p>
---	---	--	---	---

<p><b>A</b></p> <p><b>arrangements [8]</b> 60/13 99/10 112/9 116/15 123/17 127/18 148/17 178/20</p> <p><b>arrive [1]</b> 162/7</p> <p><b>arriving [1]</b> 39/7</p> <p><b>articles [1]</b> 48/12</p> <p><b>articulate [1]</b> 6/24</p> <p><b>articulated [6]</b> 20/20 25/1 54/22 71/3 72/24 83/6</p> <p><b>articulating [1]</b> 195/17</p> <p><b>as [300]</b></p> <p><b>aside [3]</b> 140/10 140/12 200/25</p> <p><b>ask [35]</b> 6/8 31/24 39/15 47/3 47/9 48/25 50/17 50/18 51/1 59/16 59/16 66/10 69/16 69/18 70/3 73/21 82/4 87/12 87/13 88/13 91/2 96/1 96/5 96/10 96/12 96/20 121/7 127/13 137/10 141/22 164/15 176/5 193/19 197/22 200/9</p> <p><b>asked [24]</b> 2/7 10/20 22/10 27/13 31/19 34/22 51/2 55/8 55/11 56/17 64/6 81/19 87/4 94/8 94/14 112/23 118/7 133/14 141/18 145/14 150/15 167/3 182/16 193/21</p> <p><b>asking [15]</b> 54/22 54/24 57/8 69/8 126/9 127/12 137/12 137/25 140/12 143/12 152/7 167/5 171/4 179/19 185/3</p> <p><b>asks [3]</b> 165/17 185/5 185/10</p> <p><b>aspect [6]</b> 82/5 84/7 87/12 123/20 126/22 130/3</p> <p><b>aspects [6]</b> 37/1 69/17 82/10 127/15 138/21 140/2</p> <p><b>aspiration [1]</b> 180/22</p> <p><b>assess [4]</b> 22/13 74/23 91/23 141/11</p> <p><b>assessed [2]</b> 72/3 124/16</p> <p><b>assesses [1]</b> 141/16</p> <p><b>assessing [1]</b> 141/10</p> <p><b>assessment [11]</b> 4/4 4/20 4/23 5/6 74/1 136/6 136/7 136/12 136/19 138/8 147/1</p> <p><b>assessments [1]</b></p>	<p>140/9</p> <p><b>asset [1]</b> 105/17</p> <p><b>assets [1]</b> 104/12</p> <p><b>assigned [1]</b> 106/2</p> <p><b>assist [11]</b> 1/8 4/19 6/21 7/14 10/15 27/9 31/2 47/14 102/2 114/20 114/21</p> <p><b>assistants [1]</b> 2/10</p> <p><b>assisted [1]</b> 100/7</p> <p><b>associate [1]</b> 19/22</p> <p><b>associated [8]</b> 6/14 22/14 71/9 131/5 185/16 185/24 189/4 191/22</p> <p><b>assume [8]</b> 76/15 77/2 77/19 77/22 90/11 102/22 105/9 136/2</p> <p><b>assumed [1]</b> 183/17</p> <p><b>assuming [1]</b> 42/23</p> <p><b>assumption [4]</b> 2/16 9/20 18/25 158/21</p> <p><b>assurance [2]</b> 51/10 51/17</p> <p><b>assurances [3]</b> 41/5 41/7 41/9</p> <p><b>at [305]</b></p> <p><b>attach [1]</b> 171/3</p> <p><b>attended [9]</b> 8/7 15/9 22/5 40/8 42/16 46/3 56/24 57/2 58/7</p> <p><b>attendees [1]</b> 132/20</p> <p><b>attending [2]</b> 7/22 95/22</p> <p><b>attention [6]</b> 16/8 16/13 108/2 111/4 114/7 172/6</p> <p><b>attractive [3]</b> 133/24 134/1 152/4</p> <p><b>audit [4]</b> 105/3 105/7 109/15 175/19</p> <p><b>August [5]</b> 29/5 150/23 150/23 150/25 151/2</p> <p><b>August 2024 [1]</b> 29/5</p> <p><b>author [1]</b> 32/14</p> <p><b>authorised [1]</b> 59/12</p> <p><b>authorities [1]</b> 125/1</p> <p><b>authority [5]</b> 125/5 125/24 126/18 159/18 159/25</p> <p><b>automate [1]</b> 85/16</p> <p><b>available [5]</b> 70/18 74/11 86/25 91/20 144/16</p> <p><b>avoid [1]</b> 161/21</p> <p><b>avoided [1]</b> 30/16</p> <p><b>awaiting [1]</b> 40/19</p> <p><b>aware [14]</b> 3/1 3/6 3/7 11/10 11/12 14/23 23/8 24/2 58/16 79/4 79/9 169/1 190/21 194/22</p>	<p><b>awareness [1]</b> 19/18</p> <p><b>away [8]</b> 51/14 51/14 62/13 78/21 86/11 95/7 129/17 186/15</p> <p><b>awful [3]</b> 46/25 140/13 203/22</p> <p><b>B</b></p> <p><b>back [68]</b> 10/2 18/19 26/15 36/21 43/14 43/19 44/10 44/24 47/5 60/20 61/22 64/10 66/2 66/8 70/13 76/6 76/21 81/17 82/10 82/12 82/21 82/23 83/2 83/15 84/3 90/23 109/6 112/18 115/21 118/9 121/6 137/13 137/25 138/12 139/5 140/3 140/6 140/13 140/21 142/4 143/7 144/15 144/25 145/4 145/19 147/21 148/23 149/10 152/7 152/21 155/1 160/2 162/11 168/10 172/18 174/4 174/7 174/8 174/10 175/11 176/17 188/14 188/23 193/5 199/2 199/13 200/9 200/13</p> <p><b>backfill [1]</b> 21/12</p> <p><b>background [5]</b> 16/14 18/13 20/8 96/22 117/18</p> <p><b>backgrounds [1]</b> 101/20</p> <p><b>bad [5]</b> 33/18 33/21 138/2 161/22 197/5</p> <p><b>badly [1]</b> 55/22</p> <p><b>balance [5]</b> 67/5 120/19 121/16 175/24 197/14</p> <p><b>balanced [1]</b> 157/19</p> <p><b>balancing [4]</b> 175/6 175/8 175/12 175/15</p> <p><b>bandwidth [1]</b> 38/3</p> <p><b>Bank [1]</b> 34/9</p> <p><b>bar [4]</b> 81/6 141/14 141/15 141/16</p> <p><b>Bartlett [1]</b> 29/21</p> <p><b>base [2]</b> 8/18 20/16</p> <p><b>based [10]</b> 1/18 2/17 61/21 84/14 87/2 94/8 140/8 142/1 142/12 144/6</p> <p><b>basically [8]</b> 94/11 126/24 135/12 137/13 138/1 179/14 184/16 186/23</p> <p><b>basis [13]</b> 2/19 34/19 62/21 63/17 76/13 129/25 159/6 159/10 159/12 159/14 159/15</p>	<p>160/20 167/2</p> <p><b>Bates [5]</b> 8/10 10/13 10/17 21/3 26/7</p> <p><b>be [256]</b></p> <p><b>bear [1]</b> 182/14</p> <p><b>beautifully [1]</b> 72/23</p> <p><b>became [5]</b> 62/9 98/4 134/21 151/19 165/7</p> <p><b>because [120]</b> 2/6 4/21 9/15 10/19 14/3 18/21 20/10 20/15 21/3 22/23 23/19 25/15 28/7 32/13 32/18 33/10 33/18 35/2 37/10 38/6 41/11 48/13 48/18 56/6 59/3 60/19 61/15 62/23 63/13 65/12 66/13 66/13 68/5 68/8 71/13 72/14 73/1 73/2 73/15 74/21 75/21 77/8 77/18 77/24 79/23 80/6 80/8 81/1 81/6 81/13 82/18 83/15 85/8 85/24 87/1 91/7 91/24 91/25 92/16 94/24 100/21 105/10 110/20 114/3 114/16 115/20 115/23 120/11 122/9 123/4 123/23 127/21 130/20 131/21 138/25 141/11 141/21 144/12 144/13 144/17 147/22 148/9 152/15 153/1 153/18 153/21 154/8 154/14 157/20 163/5 164/1 164/25 165/6 165/18 166/9 167/14 167/15 167/17 169/16 174/4 175/17 179/12 180/23 181/22 182/13 182/21 186/1 186/6 186/18 187/19 189/9 192/3 192/12 194/16 195/18 196/5 196/11 197/7 198/10 202/23</p> <p><b>Beckett [1]</b> 98/4</p> <p><b>become [3]</b> 58/20 112/15 194/22</p> <p><b>becomes [1]</b> 120/16</p> <p><b>been [201]</b> 1/23 2/16 2/18 3/3 3/4 3/13 3/14 3/15 4/18 5/22 5/23 8/10 10/1 10/17 11/16 12/2 12/4 14/3 14/4 14/5 14/9 14/11 14/13 15/19 15/25 16/6 18/11 18/22 19/3 19/14 19/15 19/16 20/19 22/13 22/17 22/21 23/25 24/10 26/7 26/14 27/14 29/16 29/24 30/11</p>	<p>30/16 33/4 33/17 33/19 34/20 34/22 36/14 36/18 37/24 38/23 40/2 40/4 42/16 43/25 45/12 48/1 48/17 49/22 53/17 54/22 55/25 57/1 57/6 57/7 57/18 57/23 58/3 58/14 58/15 59/12 60/5 62/14 62/22 66/5 66/9 66/11 66/14 66/23 67/9 67/13 68/9 68/10 68/17 71/3 72/18 73/16 73/20 74/22 75/4 75/9 75/11 76/6 76/16 76/22 77/3 79/1 79/4 79/7 79/24 80/23 80/25 82/17 84/8 84/16 87/24 89/13 94/14 94/16 95/1 98/8 99/3 99/10 99/13 99/15 99/20 100/4 103/12 104/10 107/9 107/25 108/18 108/19 109/24 110/8 110/11 117/8 117/24 118/4 118/7 118/19 118/20 118/25 119/8 120/2 120/4 120/11 121/3 121/8 122/2 125/18 125/19 127/24 130/22 132/7 139/5 139/9 139/20 139/21 140/13 140/18 140/20 142/14 142/19 143/18 144/22 145/3 145/11 145/15 145/18 146/8 147/7 147/13 147/15 148/11 148/11 150/9 151/2 151/3 151/15 155/9 164/4 166/8 167/2 167/3 168/7 168/7 169/1 170/16 171/23 177/9 180/18 181/20 181/20 182/18 183/18 184/7 185/20 188/4 191/1 192/16 196/10 197/8 197/20 202/25 203/11 204/25 205/1</p> <p><b>before [23]</b> 21/18 29/21 33/4 35/15 51/21 58/1 66/20 67/10 70/7 74/24 89/15 93/20 100/5 103/8 124/18 132/20 133/7 146/5 161/12 163/14 175/4 182/7 191/10</p> <p><b>begging [2]</b> 184/6 185/3</p> <p><b>begin [4]</b> 122/18 147/22 149/3 175/24</p> <p><b>beginning [8]</b> 14/21</p>
--	--	--	--	---

<p><b>B</b>  <b>beginning...</b> [7]  92/25 149/17 158/12  188/14 188/22 195/7  201/7  <b>begun</b> [2] 198/14  200/2  <b>behalf</b> [3] 60/6  194/11 194/13  <b>behaviour</b> [1] 36/16  <b>behind</b> [10] 40/13  40/14 42/23 77/7  78/15 94/15 132/6  152/16 200/1 202/3  <b>being</b> [65] 2/25 2/25  7/16 10/19 18/24 19/2  19/13 28/9 38/12 41/5  48/22 49/6 51/11 57/4  57/15 57/17 59/5 62/4  62/25 78/24 79/23  82/7 82/13 82/14  83/23 83/24 89/20  90/24 91/13 104/22  108/2 114/3 114/5  115/16 116/7 126/9  127/21 129/5 134/5  139/4 139/15 145/2  147/5 149/8 151/3  151/6 152/19 158/13  158/18 162/24 163/21  169/3 176/7 180/13  182/23 184/9 184/16  190/12 194/1 194/22  196/23 197/9 202/7  202/21 203/12  <b>BEIS</b> [24] 97/13  98/22 99/21 100/21  102/17 103/19 103/20  103/21 103/25 103/25  105/18 106/6 106/6  106/9 109/20 132/25  133/4 152/23 155/16  159/21 163/2 166/21  170/23 180/21  <b>BEIS'</b> [1] 104/23  <b>BEIS/UKGI</b> [1]  132/25  <b>BEIS0000607</b> [1]  170/19  <b>BEIS0000631</b> [1]  178/25  <b>BEIS0000641</b> [1] 6/3  <b>BEIS0000656</b> [1] 8/2  <b>BEIS0000752</b> [1]  180/1  <b>BEIS0000843</b> [1]  29/1  <b>BEIS0000846</b> [1]  29/3  <b>BEIS0000848</b> [1]  29/3  <b>BEIS0000849</b> [2]  29/5 53/25</p>	<p><b>BEIS0000851</b> [1]  26/1  <b>BEIS0000918</b> [1]  187/25  <b>BEIS0000961</b> [2]  132/18 150/19  <b>BEIS0000967</b> [1]  165/22  <b>BEIS0000975</b> [1]  162/20  <b>BEIS0000984</b> [1]  171/19  <b>BEIS0000990</b> [2]  138/10 156/10  <b>Belfast</b> [2] 40/16  43/14  <b>belief</b> [2] 96/16 148/5  <b>believe</b> [9] 33/5 52/9  58/21 75/1 75/24 89/3  174/12 180/20 186/14  <b>believed</b> [2] 79/14  185/5  <b>believing</b> [1] 184/18  <b>below</b> [2] 171/7  171/8  <b>bench</b> [1] 66/6  <b>benefit</b> [4] 75/11  119/15 119/18 130/15  <b>benefits</b> [2] 24/15  148/19  <b>best</b> [11] 30/25 34/8  86/16 96/15 108/23  110/1 121/21 137/9  140/15 164/21 164/23  <b>better</b> [13] 25/2 25/6  48/9 131/3 132/13  141/4 144/22 147/23  148/5 164/17 164/17  164/18 197/16  <b>between</b> [31] 4/5  4/18 6/13 18/10 30/18  39/5 51/9 59/5 70/9  71/22 73/23 75/8  82/14 90/20 92/7  99/23 100/9 100/20  100/23 103/14 104/18  134/9 134/9 142/24  142/24 145/17 145/20  152/6 171/16 177/4  189/19  <b>beyond</b> [4] 47/7 72/2  126/14 202/1  <b>Bible</b> [1] 176/25  <b>big</b> [9] 154/8 154/20  167/22 167/25 168/15  177/4 186/2 187/17  188/15  <b>bigger</b> [3] 153/21  168/10 197/15  <b>biggest</b> [1] 203/12  <b>bill</b> [2] 153/24 154/1  <b>billion</b> [2] 153/5  204/12  <b>bills</b> [2] 158/16</p>	<p>201/11  <b>binary</b> [1] 115/6  <b>bind</b> [1] 65/12  <b>binding</b> [1] 65/11  <b>bit</b> [37] 1/7 1/15  13/19 24/22 33/23  44/11 45/10 69/7  89/13 113/18 123/3  138/16 153/9 154/6  155/3 161/18 161/20  161/20 161/23 161/24  161/24 161/25 164/17  164/17 164/17 165/15  165/15 165/16 165/16  182/18 183/21 187/16  189/8 191/9 195/5  197/15 199/21  <b>bite</b> [1] 175/24  <b>bits</b> [1] 169/21  <b>Black</b> [1] 196/1  <b>BLAKE</b> [14] 1/4 32/1  33/2 33/4 34/15 34/22  57/1 61/3 64/5 76/11  88/17 93/18 95/8  206/4  <b>Blake's</b> [1] 41/19  <b>Blakey</b> [1] 75/13  <b>blame</b> [3] 34/23  34/23 34/24  <b>blanket</b> [1] 143/8  <b>blatant</b> [1] 27/7  <b>Blood</b> [1] 5/15  <b>board</b> [31] 9/18 9/18  10/12 15/23 21/17  21/18 23/2 23/9 24/3  24/7 24/7 29/14 36/15  43/18 54/2 54/15  54/23 61/19 100/14  116/6 117/21 117/24  118/4 118/12 167/11  169/6 169/8 169/24  188/4 190/8 190/16  <b>Board's</b> [1] 190/17  <b>boards</b> [1] 101/9  <b>bodies</b> [6] 109/17  113/8 114/1 118/20  168/12 198/5  <b>body</b> [8] 28/12 114/8  115/17 118/19 123/7  148/12 154/23 168/1  <b>bogged</b> [1] 63/14  <b>boiled</b> [1] 161/19  <b>boiling</b> [1] 199/22  <b>bold</b> [2] 121/8  200/6  <b>bolts</b> [1] 112/15  <b>bones</b> [1] 65/20  <b>book</b> [1] 158/22  <b>books</b> [1] 67/5  <b>borrow</b> [1] 66/21  <b>borrowed</b> [1] 66/7  <b>both</b> [15] 3/10 61/20  64/13 93/14 98/10  100/25 116/13 120/19</p>	<p>142/23 160/3 164/6  176/5 176/9 187/8  200/5  <b>bottom</b> [16] 12/10  12/14 13/8 19/8 26/2  75/19 103/6 112/19  131/10 158/9 166/14  166/20 172/4 180/2  184/1 187/25  <b>bow</b> [2] 184/6 185/3  <b>bow'</b> [2] 184/4 188/5  <b>box</b> [2] 124/22  201/15  <b>Bradshaw</b> [1] 12/13  <b>branch</b> [4] 61/17  62/8 71/12 192/8  <b>branches</b> [2] 35/3  192/23  <b>breach</b> [5] 87/14  87/19 166/16 167/20  168/1  <b>break</b> [8] 52/8 52/15  93/20 95/6 95/12  111/22 162/11 162/15  <b>breaking</b> [1] 164/8  <b>Brian</b> [6] 16/11 18/3  25/25 26/8 26/12  55/18  <b>briefing</b> [17] 13/2  138/10 138/12 150/8  150/10 156/9 156/11  157/1 157/6 175/2  179/1 179/8 179/10  182/22 202/7 202/19  202/21  <b>briefings</b> [4] 202/10  202/11 202/24 203/8  <b>briefly</b> [4] 29/19  79/11 191/3 191/10  <b>Brightwell</b> [1] 26/3  <b>bring</b> [12] 29/19  47/24 53/25 112/7  116/18 119/13 122/20  149/15 162/20 170/9  183/4 185/9  <b>bringing</b> [3] 168/18  178/14 182/14  <b>British</b> [1] 47/18  <b>broad</b> [1] 200/16  <b>broader</b> [3] 99/22  100/17 102/10  <b>broadly</b> [7] 101/1  103/24 144/3 148/16  166/6 187/12 200/15  <b>broken</b> [3] 88/1 88/2  201/3  <b>brought</b> [1] 202/13  <b>BT</b> [1] 27/17  <b>budget</b> [2] 163/3  186/6  <b>budgets</b> [1] 187/1  <b>bugs</b> [1] 13/2  <b>build</b> [4] 7/5 46/9  173/14 173/15</p>	<p><b>building</b> [2] 6/16  199/20  <b>built</b> [6] 18/2 19/2  19/4 61/9 73/16 160/7  <b>bullet</b> [4] 10/16 19/8  103/6 106/3  <b>bundle</b> [4] 28/24 29/6  72/13 95/25  <b>bureaucratic</b> [1]  53/12  <b>bursaries</b> [1] 47/14  <b>bursary</b> [1] 49/11  <b>business</b> [24] 14/7  14/8 14/12 14/13 19/1  20/22 26/4 29/22  33/25 35/7 36/20  96/23 96/25 97/11  97/12 97/17 108/24  167/7 169/10 181/25  181/25 182/8 182/25  201/13  <b>businesses</b> [3]  148/20 201/9 201/12  <b>but</b> [270]</p> <hr/> <p><b>C</b>  <b>Cabinet</b> [1] 191/14  <b>calibrate</b> [1] 203/19  <b>call</b> [10] 25/22 42/7  44/11 64/21 72/22  110/1 113/17 153/17  157/25 166/12  <b>called</b> [2] 16/11  26/14  <b>Callendar</b> [1] 26/22  <b>calling</b> [1] 202/1  <b>calls</b> [1] 13/20  <b>came</b> [21] 2/3 5/16  16/8 16/11 16/13  17/15 18/18 26/15  43/19 46/19 62/20  72/11 89/15 89/20  115/11 143/25 161/10  169/22 185/5 186/6  199/6  <b>Camaron</b> [1] 176/5  <b>campaigners</b> [1]  7/17  <b>can</b> [156] 3/8 3/11  4/18 6/1 6/21 7/9 8/6  8/16 10/15 10/25 11/5  11/19 11/25 12/8  14/22 21/16 22/2  22/25 23/2 24/12  25/14 25/24 26/2 27/9  31/2 31/6 32/17 37/3  38/23 39/1 41/8 41/11  41/14 41/23 42/1  42/12 42/13 42/14  43/19 48/3 48/3 48/6  48/8 48/12 51/6 51/10  51/13 51/18 56/23  59/8 61/10 63/12  63/13 63/24 64/19</p>
--	--	--	---	---

<p><b>C</b>  <b>can...</b> [101] 65/4 65/6          67/14 68/5 69/19 70/6          71/5 72/16 73/21          73/23 74/10 74/17          76/9 76/17 77/12          77/25 78/17 79/11          79/18 80/3 82/4 82/6          85/16 85/16 88/21          91/4 91/11 92/9 92/19          93/19 93/21 94/2          95/14 95/15 95/20          96/5 96/10 96/12          98/25 105/21 108/25          110/16 110/22 112/4          112/7 114/19 115/9          115/16 116/2 117/15          124/18 125/10 126/18          130/5 130/12 132/18          132/22 133/20 134/11          135/6 135/25 136/18          138/10 139/19 141/13          146/18 149/2 149/15          150/11 150/17 150/18          152/23 157/5 159/17          162/4 162/17 162/20          163/1 163/10 163/17          164/11 170/19 172/4          175/2 175/9 175/17          183/15 184/11 187/12          187/24 189/11 189/15          190/7 190/14 193/18          196/21 198/1 198/23          199/10 201/18 202/5  <b>can't</b> [31] 4/5 9/13          9/16 18/6 19/7 21/4          41/17 50/21 57/20          63/3 64/13 67/11          74/14 75/7 79/20          85/23 85/23 92/8          92/14 108/24 109/6          129/21 137/4 144/12          165/18 168/2 168/11          171/23 185/9 198/23          199/3  <b>cancel</b> [3] 194/8          196/9 197/18  <b>cancelling</b> [1] 194/11  <b>cannot</b> [4] 32/1 36/10          138/2 159/9  <b>capabilities</b> [2]          101/23 103/24  <b>capability</b> [2] 113/24          115/1  <b>car</b> [1] 97/14  <b>care</b> [1] 173/9  <b>career</b> [1] 101/13  <b>careful</b> [1] 166/22  <b>carefully</b> [2] 146/23          197/22  <b>Carl</b> [10] 98/2 99/19          103/18 122/10 133/14          134/24 135/3 155/11</p>	<p>156/4 158/25  <b>Carl's</b> [1] 156/2  <b>Carl/Perm</b> [1] 135/3  <b>Caroline</b> [6] 12/10          14/8 14/11 56/24          56/25 57/21  <b>carriage</b> [1] 98/12  <b>carried</b> [2] 66/5          122/3  <b>carry</b> [3] 59/5 162/19          192/4  <b>carrying</b> [2] 93/2          191/6  <b>cascade</b> [1] 43/21  <b>cascaded</b> [1] 107/10  <b>cascading</b> [2] 44/9          44/24  <b>case</b> [46] 3/3 6/18          18/10 41/14 41/21          42/3 42/9 55/13 56/25          57/16 58/16 58/19          62/19 63/6 63/7 63/8          63/15 68/9 70/7 77/5          77/8 85/10 89/8 114/2          114/16 122/5 123/8          128/1 128/19 130/13          130/24 137/11 140/4          140/4 140/21 141/10          142/6 142/6 147/4          153/19 167/22 175/17          187/21 187/22 198/12          202/14  <b>cases</b> [41] 2/3 2/4          4/16 4/19 4/24 6/19          8/15 8/17 10/11 11/5          19/14 41/2 41/3 41/17          42/6 43/8 57/20 58/18          60/20 61/5 63/4 64/6          64/7 68/12 72/15          75/10 77/3 82/10          82/12 85/3 85/4 85/7          86/1 86/2 86/4 86/19          121/7 133/19 140/18          141/11 141/16  <b>cash</b> [3] 35/4 67/14          197/8  <b>catch</b> [1] 111/1  <b>catch-up</b> [1] 111/1  <b>categories</b> [1] 21/21  <b>category</b> [9] 2/15          19/9 21/23 22/11          22/11 22/12 23/17          24/14 119/24  <b>Catherine</b> [1] 60/10  <b>caught</b> [2] 57/18          158/14  <b>cauldron</b> [1] 25/11  <b>cause</b> [1] 163/15  <b>caused</b> [3] 30/4          138/24 145/25  <b>causes</b> [1] 121/2  <b>caution</b> [1] 3/4  <b>cautions</b> [4] 2/7 2/11          2/22 2/25</p>	<p><b>caveat</b> [2] 33/23          132/8  <b>caveated</b> [1] 36/8  <b>CC</b> [1] 9/25  <b>ceased</b> [1] 98/23  <b>censure</b> [7] 116/25          117/2 117/11 118/15          121/13 121/18 170/5  <b>cent</b> [10] 59/21 80/9          81/14 138/9 141/18          153/8 180/22 180/25          185/18 190/25  <b>central</b> [3] 104/6          104/10 105/23  <b>centre</b> [2] 103/22          104/3  <b>centres</b> [1] 35/4  <b>CEO</b> [8] 110/15 123/7          123/13 169/12 170/3          179/3 179/9 179/19  <b>CEO's</b> [2] 166/2          166/4  <b>certain</b> [2] 60/20          164/5  <b>certainly</b> [23] 14/6          14/8 14/10 18/1 50/12          63/12 109/12 114/1          118/17 121/15 125/16          139/5 139/10 140/24          144/9 144/11 144/11          162/12 175/13 176/15          178/15 194/14 194/15  <b>cetera</b> [26] 7/19 9/5          9/5 17/16 17/16 25/14          25/14 28/11 28/11          34/1 42/4 42/5 44/20          44/20 46/19 82/25          82/25 104/8 104/9          115/24 115/25 127/5          127/5 152/25 188/21          193/14  <b>chain</b> [9] 6/6 12/7          12/9 14/21 25/24          26/22 29/1 54/1 198/6  <b>chains</b> [1] 29/6  <b>chair</b> [21] 2/7 11/21          11/23 11/23 12/1          22/10 54/15 81/16          109/19 112/25 118/18          121/4 121/12 165/23          169/9 170/3 170/22          171/1 183/13 189/17          189/23  <b>chaired</b> [2] 4/7 17/1  <b>chairing</b> [1] 23/13  <b>Chairman</b> [1] 181/10  <b>challenge</b> [21] 18/20          36/21 36/23 36/24          38/1 38/2 63/24 64/3          82/16 108/6 122/15          136/17 147/18 148/4          163/16 165/7 172/11          192/19 193/1 199/14          202/17</p>	<p><b>challenged</b> [1] 182/8  <b>challenges</b> [14] 11/3          11/4 25/3 36/12 36/13          36/19 37/13 37/23          121/3 140/14 148/10          149/8 187/18 192/21  <b>challenging</b> [4] 34/4          154/4 193/7 203/22  <b>Chambers</b> [1] 26/23  <b>chance</b> [3] 156/11          183/21 190/10  <b>change</b> [10] 15/17          24/19 91/4 91/11 92/8          110/16 110/21 111/9          145/25 199/6  <b>changed</b> [2] 110/21          145/17  <b>changes</b> [1] 121/8  <b>channel</b> [3] 97/25          169/18 169/25  <b>characterise</b> [2]          100/11 101/19  <b>characterised</b> [1]          139/12  <b>characteristic</b> [1]          128/7  <b>charge</b> [1] 69/4  <b>chase</b> [1] 149/9  <b>cheap</b> [1] 130/19  <b>cheaper</b> [2] 130/15          131/14  <b>check</b> [5] 18/19          18/19 19/1 109/21          111/12  <b>Chief</b> [3] 16/16 16/17          122/25  <b>children</b> [2] 47/15          49/15  <b>Chisholm</b> [2] 98/2          98/4  <b>choice</b> [2] 83/11          193/3  <b>choose</b> [2] 134/6          146/23  <b>choosing</b> [2] 134/9          134/9  <b>chose</b> [1] 110/19  <b>chosen</b> [1] 116/25  <b>Chris</b> [2] 29/4 54/14  <b>chronology</b> [5] 133/6          133/12 135/25 138/12          156/1  <b>churn</b> [1] 45/13  <b>circa</b> [1] 151/12  <b>circulated</b> [1] 72/13  <b>circulation</b> [1] 14/9  <b>circumstances</b> [6]          59/2 68/1 70/22 89/21          142/16 203/18  <b>civil</b> [10] 98/11          101/11 109/24 147/14          158/4 197/17 197/23          198/6 200/23 202/11  <b>claim</b> [34] 5/6 20/1</p>	<p>61/21 62/6 62/14          62/20 62/23 62/25          67/7 67/8 67/18 70/12          72/1 72/7 75/12 76/19          79/17 80/6 80/25 81/1          81/8 90/1 90/2 90/3          91/7 91/12 91/14          91/21 91/23 92/3          131/12 131/21 158/24          177/10  <b>claimant</b> [5] 5/5          66/10 70/6 70/9 82/15  <b>claimants</b> [17] 1/11          1/16 5/3 55/6 58/23          74/3 74/4 75/7 130/14          131/12 131/17 131/20          132/2 135/1 135/4          172/15 172/16  <b>claimed</b> [4] 79/23          81/13 81/21 151/4  <b>claiming</b> [1] 91/16  <b>claims</b> [26] 3/13 3/14          3/18 30/5 40/19 41/10          53/17 60/23 70/21          71/8 71/16 76/6 76/7          76/15 76/22 128/2          130/12 132/7 132/10          142/2 151/2 151/6          151/8 151/16 159/16          184/17  <b>Clapham</b> [1] 25/22  <b>clarification</b> [5] 2/11          36/7 36/22 81/18          130/10  <b>clarify</b> [7] 3/20 22/2          109/2 110/16 131/2          164/1 181/6  <b>clarifying</b> [1] 72/14  <b>clarity</b> [5] 19/21 51/6          117/10 190/16 191/23  <b>Clarke</b> [1] 12/24  <b>clash</b> [1] 164/12  <b>class</b> [3] 125/23          143/17 143/19  <b>classes</b> [1] 143/16  <b>classic</b> [2] 71/11          72/5  <b>clear</b> [49] 6/23 9/3          9/24 15/22 17/3 17/8          20/25 25/23 27/14          28/12 29/15 29/17          29/24 32/12 35/17          38/8 43/13 55/25          61/18 62/5 64/3 68/22          69/8 72/17 72/18          80/12 85/20 91/9          106/24 120/10 120/13          128/1 134/12 136/9          146/6 151/15 151/19          153/4 159/1 159/15          164/12 165/7 178/6          187/3 188/25 189/10          189/12 195/25 195/25  <b>clearance</b> [1] 145/11</p>
---	--	--	--	--

<p><b>C</b></p> <p><b>clearances [1]</b> 113/11</p> <p><b>clearer [3]</b> 120/16 136/16 157/23</p> <p><b>clearing [1]</b> 11/15</p> <p><b>clearly [12]</b> 9/6 19/2 28/8 34/2 36/2 56/16 99/8 111/9 127/20 139/17 173/2 192/7</p> <p><b>clerks [1]</b> 54/25</p> <p><b>client [3]</b> 42/18 60/7 83/12</p> <p><b>clients [7]</b> 40/7 42/15 45/24 53/15 56/23 60/5 68/6</p> <p><b>clients' [1]</b> 45/12</p> <p><b>close [8]</b> 38/17 70/21 76/12 93/24 130/7 130/12 130/24 144/4</p> <p><b>closed [4]</b> 1/12 1/19 150/25 158/22</p> <p><b>closely [3]</b> 102/5 120/12 138/21</p> <p><b>closer [1]</b> 197/13</p> <p><b>Closure [1]</b> 150/24</p> <p><b>Co [1]</b> 39/25</p> <p><b>cogitations [1]</b> 94/9</p> <p><b>cohort [7]</b> 2/10 2/24 13/17 85/9 86/14 151/12 154/16</p> <p><b>coincidence [2]</b> 57/14 57/19</p> <p><b>cold [1]</b> 166/15</p> <p><b>Colin [1]</b> 62/7</p> <p><b>colleagues [4]</b> 19/10 19/20 101/13 102/5</p> <p><b>collecting [1]</b> 8/18</p> <p><b>colour [1]</b> 1/15</p> <p><b>colouring [1]</b> 188/2</p> <p><b>combination [4]</b> 114/3 114/8 147/5 147/7</p> <p><b>combined [2]</b> 25/10 114/5</p> <p><b>combining [1]</b> 114/16</p> <p><b>come [42]</b> 2/4 8/15 11/6 44/12 50/10 63/25 70/13 71/12 73/2 85/24 110/7 112/18 115/21 115/24 119/1 126/7 127/15 133/19 137/12 138/12 139/19 140/11 144/10 154/20 154/25 157/5 162/11 164/22 164/23 166/10 168/4 180/3 182/19 184/11 189/15 193/5 193/18 198/2 198/4 198/5 198/8 198/9</p> <p><b>comes [12]</b> 81/12</p>	<p>92/4 93/20 114/15 115/8 140/3 152/12 160/2 175/13 175/16 175/20 177/1</p> <p><b>comfortable [2]</b> 9/23 41/15</p> <p><b>coming [12]</b> 7/23 10/11 28/4 41/9 43/14 67/14 79/9 85/9 85/18 170/24 196/7 204/24</p> <p><b>commas [1]</b> 146/22</p> <p><b>comment [9]</b> 36/10 107/13 108/25 108/25 126/4 130/7 140/20 199/3 199/5</p> <p><b>commented [1]</b> 156/17</p> <p><b>commenting [2]</b> 101/21 104/4</p> <p><b>commercial [4]</b> 182/6 182/12 182/20 183/7</p> <p><b>commissioned [2]</b> 16/1 32/13</p> <p><b>commit [5]</b> 9/4 51/8 51/20 52/2 52/3</p> <p><b>commitment [3]</b> 9/6 9/19 51/13</p> <p><b>commits [1]</b> 168/1</p> <p><b>committed [3]</b> 8/14 8/25 154/2</p> <p><b>committee [5]</b> 11/1 12/3 94/11 109/15 165/24</p> <p><b>committing [2]</b> 134/25 204/12</p> <p><b>common [5]</b> 105/17 108/10 113/25 122/12 128/6</p> <p><b>commonalities [1]</b> 182/2</p> <p><b>comms [3]</b> 10/10 14/2 133/17</p> <p><b>comms-wise [1]</b> 10/10</p> <p><b>communicate [1]</b> 43/20</p> <p><b>communicated [2]</b> 45/25 84/12</p> <p><b>communicating [1]</b> 46/7</p> <p><b>communication [3]</b> 14/14 103/14 133/2</p> <p><b>Communications [2]</b> 12/18 34/2</p> <p><b>communities [2]</b> 47/21 47/23</p> <p><b>community [1]</b> 101/9</p> <p><b>companies [2]</b> 104/8 104/11</p> <p><b>company [2]</b> 45/15 62/21</p> <p><b>compare [1]</b> 147/18</p> <p><b>compared [1]</b> 114/9</p>	<p><b>compatible [3]</b> 140/23 143/3 144/1</p> <p><b>compensate [4]</b> 66/24 66/25 125/10 129/12</p> <p><b>compensating [4]</b> 129/17 129/25 141/24 172/25</p> <p><b>compensation [112]</b> 5/15 7/20 11/8 11/19 13/6 13/12 17/24 30/5 31/12 37/7 37/9 37/17 40/19 41/6 47/7 49/4 49/19 52/22 52/24 53/6 54/2 59/6 60/9 60/12 65/9 65/24 68/7 74/1 76/2 76/3 87/5 122/7 122/14 122/19 124/10 125/3 125/5 125/7 125/14 126/5 126/10 126/23 127/2 127/3 127/10 127/11 127/14 128/15 128/16 128/19 128/22 128/24 129/6 129/7 130/8 130/11 131/15 134/7 135/1 138/14 138/19 138/21 139/21 141/25 142/1 147/16 149/4 152/14 155/12 155/16 160/2 161/17 165/1 167/12 168/23 169/15 170/14 170/15 171/15 172/13 172/14 172/23 173/8 173/11 173/21 174/6 174/16 174/18 175/14 175/16 176/19 176/24 177/6 177/18 178/2 179/10 180/6 180/9 180/17 181/7 182/17 182/23 185/24 186/5 187/9 187/10 187/11 187/15 187/23 189/6 193/5 199/17</p> <p><b>competence [1]</b> 189/16</p> <p><b>complaint [1]</b> 191/19</p> <p><b>complete [4]</b> 48/13 79/17 91/5 200/3</p> <p><b>completed [1]</b> 38/9</p> <p><b>completely [7]</b> 54/21 110/20 155/7 156/3 162/5 170/18 200/25</p> <p><b>complex [4]</b> 76/7 76/24 115/5 115/7</p> <p><b>complexity [1]</b> 149/24</p> <p><b>compliance [1]</b> 167/21</p> <p><b>compliant [1]</b> 124/24</p> <p><b>complicated [3]</b> 123/3 128/16 175/17</p> <p><b>comply [1]</b> 167/18</p> <p><b>compound [1]</b> 66/2</p>	<p><b>compromise [1]</b> 129/14</p> <p><b>con [1]</b> 38/3</p> <p><b>concepts [2]</b> 124/9 124/11</p> <p><b>conceptual [1]</b> 158/21</p> <p><b>concern [9]</b> 7/14 16/20 17/2 23/8 76/4 78/1 106/15 135/7 191/20</p> <p><b>concerned [14]</b> 16/14 18/14 20/2 35/24 79/3 83/22 84/4 93/15 107/25 177/15 182/23 182/24 191/19 201/22</p> <p><b>concerning [4]</b> 35/22 41/25 88/19 106/8</p> <p><b>concerns [13]</b> 7/9 14/16 14/24 23/1 23/7 39/22 45/12 104/21 136/6 136/18 139/2 139/14 140/10</p> <p><b>conclude [1]</b> 40/20</p> <p><b>concluded [2]</b> 3/6 32/4</p> <p><b>concluding [1]</b> 192/14</p> <p><b>conclusions [1]</b> 189/22</p> <p><b>concrete [1]</b> 108/19</p> <p><b>condition [1]</b> 191/5</p> <p><b>conditions [1]</b> 139/1</p> <p><b>conduct [4]</b> 16/17 30/7 55/14 60/12</p> <p><b>conducted [3]</b> 16/18 30/11 106/7</p> <p><b>conducting [1]</b> 46/14</p> <p><b>confidence [5]</b> 76/21 110/23 111/14 148/13 149/4</p> <p><b>confident [7]</b> 122/5 128/3 135/21 135/23 136/16 161/14 186/17</p> <p><b>confirm [2]</b> 3/12 29/14</p> <p><b>confirmation [1]</b> 38/15</p> <p><b>confirmed [1]</b> 58/1</p> <p><b>confiscation [1]</b> 65/24</p> <p><b>conflict [7]</b> 16/5 17/18 18/7 18/9 18/15 19/1 27/7</p> <p><b>conflicts [6]</b> 16/4 18/5 18/5 18/19 22/13 25/15</p> <p><b>congratulating [1]</b> 170/20</p> <p><b>connection [1]</b> 99/23</p> <p><b>cons [1]</b> 158/5</p> <p><b>conscious [3]</b> 42/12 94/5 94/13</p>	<p><b>consciousness [1]</b> 201/24</p> <p><b>consequences [1]</b> 33/16</p> <p><b>consequently [1]</b> 149/24</p> <p><b>consider [7]</b> 78/9 83/1 117/20 128/24 155/15 163/18 163/24</p> <p><b>considerable [4]</b> 30/15 93/23 109/17 118/21</p> <p><b>consideration [7]</b> 18/3 81/25 116/23 132/9 144/16 161/15 176/19</p> <p><b>considerations [3]</b> 101/15 133/16 199/25</p> <p><b>considered [10]</b> 1/19 2/22 4/14 48/22 51/23 119/8 120/19 137/8 146/22 147/3</p> <p><b>considering [2]</b> 125/3 128/23</p> <p><b>consistencies [1]</b> 6/16</p> <p><b>consistency [4]</b> 6/13 82/18 83/4 172/14</p> <p><b>consistent [5]</b> 6/11 34/19 82/22 133/18 173/9</p> <p><b>constant [3]</b> 38/1 38/2 185/10</p> <p><b>constantly [1]</b> 162/8</p> <p><b>constraint [1]</b> 159/8</p> <p><b>consultant [1]</b> 97/4</p> <p><b>consultation [1]</b> 79/5</p> <p><b>consulted [1]</b> 121/11</p> <p><b>consuming [1]</b> 37/25</p> <p><b>contact [3]</b> 57/5 169/24 169/24</p> <p><b>contacted [2]</b> 49/23 49/24</p> <p><b>contacts [1]</b> 41/24</p> <p><b>contain [1]</b> 118/13</p> <p><b>contemplated [1]</b> 145/13</p> <p><b>contemplating [1]</b> 160/4</p> <p><b>contention [1]</b> 65/20</p> <p><b>contentious [1]</b> 60/11</p> <p><b>contents [1]</b> 96/15</p> <p><b>context [24]</b> 7/7 15/17 15/20 26/22 69/19 77/7 102/10 103/9 106/20 107/20 114/5 125/19 126/5 126/22 129/2 132/15 145/5 152/5 152/9 175/9 176/24 178/21 181/19 184/14</p> <p><b>contextual [1]</b> 102/13</p>
---	---	--	---	--

<p><b>C</b></p> <p><b>continue [2]</b> 92/13 171/4</p> <p><b>continued [4]</b> 1/3 1/4 206/2 206/4</p> <p><b>contract [15]</b> 10/1 17/16 26/14 27/5 27/21 31/17 32/8 55/20 61/18 61/21 61/24 61/25 62/4 115/24 117/3</p> <p><b>contracting [1]</b> 63/18</p> <p><b>contractor [1]</b> 26/16</p> <p><b>contractors [2]</b> 30/4 30/19</p> <p><b>contracts [2]</b> 26/20 61/11</p> <p><b>contractual [2]</b> 62/15 87/2</p> <p><b>contrast [2]</b> 87/6 101/11</p> <p><b>contribute [1]</b> 156/13</p> <p><b>contributed [1]</b> 176/14</p> <p><b>contributing [2]</b> 30/17 37/16</p> <p><b>contribution [1]</b> 69/21</p> <p><b>contrite [1]</b> 94/12</p> <p><b>control [6]</b> 103/2 124/25 163/1 163/7 187/2 187/22</p> <p><b>controls [1]</b> 162/23</p> <p><b>conventionally [1]</b> 202/25</p> <p><b>conversation [9]</b> 136/5 183/4 183/6 184/15 186/15 186/19 186/19 188/11 188/14</p> <p><b>conversations [2]</b> 2/17 99/16</p> <p><b>convey [1]</b> 170/17</p> <p><b>convicted [6]</b> 1/21 1/22 2/23 68/14 130/8 146/7</p> <p><b>conviction [8]</b> 48/17 48/19 64/22 64/24 66/7 71/14 73/17 81/20</p> <p><b>convictions [16]</b> 1/17 2/12 3/23 4/2 43/9 66/1 67/23 69/20 93/6 134/17 138/13 146/8 156/20 176/12 178/23 179/7</p> <p><b>Cooper [1]</b> 131/11</p> <p><b>copied [1]</b> 97/24</p> <p><b>copy [1]</b> 171/20</p> <p><b>core [7]</b> 35/14 39/10 52/9 124/11 125/13 132/16 168/12</p> <p><b>Corfield [3]</b> 12/15 12/17 13/25</p>	<p><b>corporate [4]</b> 100/16 101/8 141/2 192/15</p> <p><b>corporation [1]</b> 184/25</p> <p><b>corporations [1]</b> 104/12</p> <p><b>correct [38]</b> 1/11 2/24 4/8 4/9 4/11 4/25 5/13 5/18 7/1 7/3 11/22 15/10 15/11 38/16 38/19 61/21 64/25 65/14 68/16 68/20 68/20 69/24 70/19 74/6 77/20 78/14 78/25 80/19 80/21 84/1 87/7 88/22 93/4 93/16 148/14 152/20 157/21 170/18</p> <p><b>correctly [3]</b> 123/9 123/24 182/10</p> <p><b>correspondence [6]</b> 28/24 47/4 75/8 82/5 179/4 179/6</p> <p><b>corresponding [1]</b> 103/11</p> <p><b>cost [6]</b> 127/21 145/24 147/19 149/24 188/16 189/2</p> <p><b>costing [1]</b> 151/6</p> <p><b>costs [41]</b> 5/1 5/5 5/10 5/11 5/12 83/16 83/24 83/24 84/6 84/7 84/9 112/18 115/18 115/22 127/19 132/1 139/8 139/9 162/24 163/7 163/8 164/4 171/10 171/13 171/13 171/14 184/5 185/14 185/15 185/16 185/16 185/19 185/22 185/22 185/24 186/4 186/5 188/19 188/20 189/4 193/14</p> <p><b>could [86]</b> 2/4 2/5 6/3 6/5 6/15 7/5 15/5 17/17 20/23 25/2 29/15 29/19 29/23 30/16 31/4 35/20 36/2 52/7 56/13 62/23 62/24 66/21 73/3 73/8 75/12 75/18 75/24 78/10 83/11 90/15 96/1 102/16 102/23 104/21 106/9 111/14 112/4 112/14 112/19 118/22 119/5 120/6 122/19 124/1 130/5 131/9 133/6 133/11 135/17 136/10 137/9 138/15 142/18 143/2 143/17 146/4 149/10 150/5 151/20 153/11 155/10 158/8 161/5 161/6 161/7 161/13</p>	<p>162/11 166/11 170/16 171/18 171/21 172/9 177/19 178/25 182/15 185/18 186/10 186/15 187/13 188/5 198/2 198/4 198/5 198/8 198/9 200/11</p> <p><b>couldn't [10]</b> 56/13 111/11 119/10 144/10 156/14 157/15 159/13 165/18 185/18 202/12</p> <p><b>counselling [1]</b> 47/11</p> <p><b>counter [2]</b> 21/1 54/25</p> <p><b>countermanded [1]</b> 59/12</p> <p><b>country [3]</b> 60/15 201/12 203/24</p> <p><b>couple [6]</b> 46/2 46/6 100/11 177/14 189/24 199/7</p> <p><b>course [53]</b> 1/24 9/7 9/21 11/11 31/6 38/12 39/1 41/18 44/14 44/15 44/18 44/18 58/11 71/6 73/10 74/13 74/20 80/4 82/6 83/18 86/3 90/12 93/21 94/4 100/21 109/15 110/3 111/18 116/25 117/13 119/16 123/12 130/1 131/17 137/23 141/21 147/3 150/19 157/2 159/23 163/14 167/7 168/3 169/9 170/4 175/9 181/25 186/6 191/22 192/25 193/6 194/16 203/2</p> <p><b>courts [4]</b> 1/17 1/19 2/5 131/16</p> <p><b>cover [5]</b> 2/2 3/25 44/19 78/4 98/7</p> <p><b>cover-up [1]</b> 44/19</p> <p><b>covered [6]</b> 1/25 2/13 2/15 22/14 179/24 198/21</p> <p><b>covering [2]</b> 66/20 67/10</p> <p><b>covers [1]</b> 198/24</p> <p><b>Covid [2]</b> 198/25 201/7</p> <p><b>CPS [1]</b> 2/1</p> <p><b>create [4]</b> 138/1 159/25 160/18 184/24</p> <p><b>created [3]</b> 99/20 100/4 107/3</p> <p><b>creating [2]</b> 115/1 184/24</p> <p><b>crept [1]</b> 7/24</p> <p><b>Creswell [8]</b> 9/25 11/11 98/2 103/18 122/10 155/11 155/21 156/7</p>	<p><b>Creswell's [2]</b> 99/20 159/1</p> <p><b>criminal [3]</b> 1/19 138/13 156/19</p> <p><b>criminally [1]</b> 62/12</p> <p><b>crisis [1]</b> 201/8</p> <p><b>criteria [3]</b> 13/5 53/15 124/16</p> <p><b>critical [6]</b> 7/19 8/10 10/17 106/1 120/8 120/16</p> <p><b>criticise [2]</b> 187/12 204/11</p> <p><b>criticised [2]</b> 26/25 177/20</p> <p><b>criticism [7]</b> 36/3 36/5 36/24 118/14 138/6 139/22 203/7</p> <p><b>criticisms [1]</b> 169/1</p> <p><b>critique [2]</b> 148/25 149/1</p> <p><b>cross [1]</b> 9/13</p> <p><b>crossreference [1]</b> 150/18</p> <p><b>crowding [1]</b> 43/10</p> <p><b>crucial [1]</b> 59/3</p> <p><b>crystal [2]</b> 32/12 195/25</p> <p><b>crystallised [1]</b> 9/8</p> <p><b>cultural [6]</b> 25/11 27/16 33/5 33/5 36/24 202/17</p> <p><b>culture [18]</b> 32/24 33/7 33/21 33/24 34/2 34/3 34/24 35/1 35/8 35/10 36/11 37/5 37/15 45/17 55/5 56/1 87/11 87/19</p> <p><b>current [13]</b> 1/18 10/21 16/2 19/17 22/6 22/15 30/9 31/2 84/23 85/9 108/22 108/25 145/4</p> <p><b>currently [4]</b> 2/18 2/20 10/3 54/17</p> <p><b>curtailed [1]</b> 38/6</p> <p><b>curve [1]</b> 182/19</p> <p><b>cusp [1]</b> 73/6</p> <p><b>cut [2]</b> 64/17 149/9</p>	<p><b>dating [1]</b> 184/15</p> <p><b>day [7]</b> 35/3 83/7 85/10 92/15 132/19 200/24 205/13</p> <p><b>days [5]</b> 40/2 42/4 89/12 165/4 196/22</p> <p><b>DBT [1]</b> 111/7</p> <p><b>deadline [1]</b> 151/12</p> <p><b>deal [21]</b> 20/6 29/19 29/25 31/20 39/18 41/5 55/21 61/23 74/23 79/11 97/18 101/14 114/17 122/8 133/10 142/9 153/20 166/8 187/17 193/14 202/23</p> <p><b>dealing [17]</b> 27/17 37/23 37/23 86/1 103/25 105/16 109/25 122/22 123/24 134/20 154/22 154/23 154/24 188/16 193/15 203/23 203/24</p> <p><b>deals [1]</b> 4/23</p> <p><b>dealt [8]</b> 2/25 37/21 44/22 46/13 58/21 76/9 163/20 201/16</p> <p><b>debatable [1]</b> 115/20</p> <p><b>debate [4]</b> 7/18 144/9 164/5 177/21</p> <p><b>debated [2]</b> 121/20 144/11</p> <p><b>debts [1]</b> 73/16</p> <p><b>decades [1]</b> 203/14</p> <p><b>December [1]</b> 12/7</p> <p><b>decide [3]</b> 86/9 90/25 156/19</p> <p><b>decided [2]</b> 84/11 118/11</p> <p><b>decides [1]</b> 65/8</p> <p><b>deciding [1]</b> 17/23</p> <p><b>decision [47]</b> 21/7 25/3 25/8 25/9 25/17 26/17 33/15 33/15 33/16 58/5 58/10 64/18 79/1 82/12 82/14 82/17 92/7 98/1 112/16 116/19 117/2 117/4 117/8 117/13 117/16 118/10 119/7 119/12 119/16 119/20 120/3 120/19 120/25 121/15 129/19 140/7 152/17 154/8 154/9 154/12 154/14 156/24 157/12 157/13 158/2 158/3 167/9</p> <p><b>decision-making [1]</b> 157/13</p> <p><b>decisions [14]</b> 24/4 24/7 24/8 25/4 25/5 30/24 38/4 58/6 84/22 115/4 188/7 199/16 199/18 200/6</p>
--	--	--	--	---

<p><b>D</b></p> <p><b>Declan [1]</b> 39/3</p> <p><b>declined [1]</b> 191/17</p> <p><b>dedicated [1]</b> 100/3</p> <p><b>deed [1]</b> 87/15</p> <p><b>deemed [2]</b> 19/20 20/21</p> <p><b>deep [2]</b> 118/6 158/14</p> <p><b>deeper [3]</b> 99/22 120/16 200/2</p> <p><b>deeply [2]</b> 155/8 191/22</p> <p><b>defects [1]</b> 13/3</p> <p><b>define [3]</b> 36/3 143/15 192/7</p> <p><b>defines [1]</b> 178/17</p> <p><b>definitely [1]</b> 161/14</p> <p><b>definition [2]</b> 2/12 178/11</p> <p><b>definitively [1]</b> 144/24</p> <p><b>degree [4]</b> 71/16 76/21 114/11 118/14</p> <p><b>delay [13]</b> 10/1 70/24 82/4 82/7 82/9 83/22 84/16 146/4 161/20 170/14 195/18 195/19 197/4</p> <p><b>delayed [4]</b> 31/11 31/14 32/6 38/5</p> <p><b>delays [6]</b> 19/19 30/16 59/2 83/10 122/13 161/16</p> <p><b>delegate [1]</b> 25/19</p> <p><b>delegated [2]</b> 117/8 125/1</p> <p><b>deliberate [2]</b> 31/8 31/10</p> <p><b>deliberately [4]</b> 31/11 31/13 31/16 32/7</p> <p><b>delicate [4]</b> 6/10 16/24 23/21 156/24</p> <p><b>deliver [8]</b> 28/7 28/19 56/20 58/25 127/10 127/11 177/6 199/17</p> <p><b>deliverability [1]</b> 199/18</p> <p><b>delivered [2]</b> 173/11 174/18</p> <p><b>delivering [5]</b> 28/17 56/17 127/13 177/17 199/15</p> <p><b>delivers [1]</b> 135/23</p> <p><b>delivery [2]</b> 155/16 175/23</p> <p><b>demonstrate [3]</b> 111/6 152/20 163/1</p> <p><b>denying [1]</b> 165/21</p> <p><b>departing [1]</b> 39/7</p> <p><b>department [58]</b> 2/2 26/3 59/10 96/23 96/25 97/3 97/6 97/20</p>	<p>98/10 98/10 98/15 98/16 98/20 98/23 99/19 99/24 100/1 100/4 100/7 100/25 101/4 101/5 102/7 103/22 105/24 106/21 107/17 107/21 108/11 108/21 108/24 109/3 109/16 112/13 115/16 121/25 123/16 124/13 124/15 125/21 148/12 154/22 154/23 155/23 157/8 159/9 164/24 169/2 179/12 180/3 189/20 195/2 195/11 196/9 196/11 197/24 197/25 203/3</p> <p><b>Department's [5]</b> 98/24 103/3 106/10 163/6 190/24</p> <p><b>departmental [5]</b> 101/25 104/6 107/12 109/11 123/5</p> <p><b>departments [1]</b> 100/22</p> <p><b>depend [3]</b> 85/17 86/12 129/1</p> <p><b>dependent [2]</b> 86/8 86/20</p> <p><b>depending [1]</b> 123/6</p> <p><b>depends [2]</b> 85/8 85/24</p> <p><b>depth [4]</b> 30/1 120/1 122/15 199/14</p> <p><b>describe [5]</b> 37/15 73/23 116/21 122/14 193/11</p> <p><b>described [13]</b> 10/13 55/19 56/10 66/18 82/19 102/1 112/12 118/15 123/9 123/24 164/25 167/19 204/9</p> <p><b>describing [8]</b> 12/21 103/17 106/25 143/20 143/21 147/14 187/6 197/12</p> <p><b>description [3]</b> 19/9 35/20 124/23</p> <p><b>design [6]</b> 19/19 136/13 137/22 142/5 155/15 155/24</p> <p><b>designed [3]</b> 72/19 137/15 160/18</p> <p><b>desperate [1]</b> 59/5</p> <p><b>despite [1]</b> 81/10</p> <p><b>destination [1]</b> 147/23</p> <p><b>detail [13]</b> 23/16 78/8 109/4 109/7 109/21 115/15 116/8 117/22 133/1 133/11 156/16 180/4 198/21</p> <p><b>detailed [2]</b> 22/15 24/13</p>	<p><b>details [6]</b> 63/9 63/12 87/16 109/18 137/15 137/21</p> <p><b>deter [1]</b> 53/14</p> <p><b>determinations [1]</b> 73/25</p> <p><b>determine [1]</b> 178/3</p> <p><b>determined [4]</b> 22/21 23/14 23/18 46/15</p> <p><b>determining [1]</b> 37/6</p> <p><b>detriment [1]</b> 31/1</p> <p><b>developing [1]</b> 196/14</p> <p><b>deviate [1]</b> 177/17</p> <p><b>DG [1]</b> 109/9</p> <p><b>dialogue [1]</b> 116/1</p> <p><b>did [67]</b> 1/7 2/1 14/15 15/3 17/19 18/4 18/4 18/9 20/16 20/18 23/1 24/5 28/1 32/7 43/17 57/23 58/1 58/8 59/13 60/7 61/17 67/10 72/10 87/18 100/24 105/9 111/15 112/13 112/22 113/2 118/3 127/13 130/18 133/25 137/11 148/6 149/25 150/1 156/13 157/6 159/22 161/4 163/14 163/14 163/17 163/24 164/24 167/10 169/8 170/15 173/20 176/15 177/16 178/21 181/9 181/13 183/12 192/18 193/7 193/9 194/8 194/11 194/19 194/22 200/9 203/5 204/11</p> <p><b>didn't [37]</b> 18/13 18/18 56/15 62/3 71/12 104/14 104/15 111/19 119/5 131/8 141/1 146/25 147/21 147/25 148/21 157/19 159/11 159/24 160/13 161/22 163/16 163/23 164/22 164/22 164/25 165/16 168/8 175/10 179/23 180/8 181/15 181/18 183/14 187/5 195/18 196/5 204/6</p> <p><b>differ [1]</b> 118/22</p> <p><b>difference [6]</b> 59/4 59/8 71/21 90/19 120/7 177/4</p> <p><b>differences [1]</b> 145/20</p> <p><b>different [31]</b> 11/18 12/8 24/14 34/9 54/21 68/21 70/10 80/2 80/5 81/4 82/24 82/24 89/16 101/18 101/20 111/18 119/7 129/20 134/2 134/20 142/17 142/24 162/5 169/13</p>	<p>169/21 169/25 173/2 178/22 186/6 192/17 198/2</p> <p><b>differently [1]</b> 140/7</p> <p><b>difficult [28]</b> 27/19 27/22 58/17 58/23 109/25 114/7 134/10 141/20 142/3 145/11 152/8 153/16 153/17 154/9 154/13 157/25 159/2 160/5 161/12 184/3 186/22 186/25 188/15 192/11 192/24 192/25 193/3 203/19</p> <p><b>difficulties [7]</b> 37/16 78/9 145/6 187/6 187/8 187/10 187/20</p> <p><b>difficulty [2]</b> 62/1 141/15</p> <p><b>dilemma [1]</b> 195/24</p> <p><b>direct [3]</b> 32/18 138/18 156/23</p> <p><b>direction [3]</b> 115/9 115/11 137/10</p> <p><b>directions [2]</b> 112/14 114/24</p> <p><b>directly [6]</b> 41/13 60/5 102/11 129/8 166/8 170/12</p> <p><b>Director [10]</b> 97/7 97/9 97/11 97/21 98/2 100/5 107/11 120/24 154/24 198/7</p> <p><b>Directorate [4]</b> 107/4 107/10 109/9 154/24</p> <p><b>directors [4]</b> 23/24 32/23 40/10 41/4</p> <p><b>disagree [1]</b> 132/12</p> <p><b>disagreement [1]</b> 70/8</p> <p><b>disappointed [1]</b> 117/25</p> <p><b>disapproval [1]</b> 118/14</p> <p><b>disciplinary [1]</b> 168/18</p> <p><b>disclosed [1]</b> 57/7</p> <p><b>disclosure [6]</b> 8/11 8/13 8/16 10/18 10/19 10/20</p> <p><b>discount [2]</b> 80/9 131/20</p> <p><b>discounting [1]</b> 81/14</p> <p><b>discounts [1]</b> 79/21</p> <p><b>discover [1]</b> 18/9</p> <p><b>discuss [7]</b> 40/21 41/1 117/22 129/21 169/7 169/11 169/15</p> <p><b>discussed [8]</b> 51/11 87/9 87/10 150/9 165/6 187/12 189/1 189/7</p> <p><b>discusses [1]</b> 166/19</p>	<p><b>discussing [7]</b> 105/11 112/8 121/20 134/2 159/6 186/8 186/22</p> <p><b>discussion [9]</b> 2/20 21/24 116/7 135/19 143/8 180/5 180/17 181/7 184/11</p> <p><b>discussions [7]</b> 2/9 88/8 104/18 109/20 139/10 141/14 196/23</p> <p><b>disgrace [1]</b> 95/2</p> <p><b>disgraceful [1]</b> 44/23</p> <p><b>dismissal [3]</b> 79/17 80/18 119/8</p> <p><b>dismissed [1]</b> 24/21</p> <p><b>disposal [1]</b> 113/16</p> <p><b>dispute [6]</b> 57/12 59/19 59/20 60/2 85/3 139/16</p> <p><b>disputed [1]</b> 63/18</p> <p><b>Disputes [2]</b> 57/15 57/25</p> <p><b>disrespectful [1]</b> 56/3</p> <p><b>disrupted [1]</b> 47/16</p> <p><b>dissolved [1]</b> 62/22</p> <p><b>distinction [5]</b> 100/9 101/2 101/5 103/17 200/20</p> <p><b>distress [1]</b> 200/8</p> <p><b>distribution [3]</b> 14/2 35/5 102/20</p> <p><b>diversity [1]</b> 109/24</p> <p><b>DLA [77]</b> 30/7 31/23</p> <p><b>do [177]</b> 6/24 9/15 9/16 9/17 11/9 16/20 16/23 16/25 17/5 17/10 18/18 19/4 20/13 21/4 23/10 24/25 25/2 25/12 26/25 27/1 27/19 28/9 28/16 29/6 29/10 29/16 31/21 33/3 34/23 35/4 35/4 35/8 35/15 36/9 37/2 37/2 38/5 38/9 41/8 41/11 41/12 41/23 42/2 42/12 42/13 43/5 45/4 45/10 45/15 45/17 45/23 48/2 48/3 48/6 48/12 49/8 50/3 50/7 52/2 52/3 52/21 53/4 53/18 55/15 57/21 58/6 58/9 58/11 59/18 62/25 63/2 63/2 63/6 63/7 67/11 71/4 76/5 81/12 81/15 83/3 85/2 85/5 87/8 88/9 88/23 90/14 91/17 92/12 92/21 93/21 96/2 96/6 96/7 96/13 96/14 100/6 101/10 102/12 104/25 107/8 107/13</p>
--	---	--	---	---

<p><b>D</b></p> <p><b>do...</b> [76] 107/21 109/1 110/11 110/19 112/12 112/22 113/3 113/22 113/23 114/2 115/2 116/2 117/9 117/10 120/23 122/2 134/16 135/15 137/22 137/24 139/2 139/24 140/1 140/7 140/10 140/15 142/4 143/6 143/25 144/12 144/15 145/19 146/5 147/22 148/3 151/21 152/2 152/2 152/22 152/24 153/8 154/7 154/18 155/1 157/16 159/16 160/8 160/17 160/22 160/23 160/24 160/24 164/20 166/24 167/6 167/19 172/16 173/6 173/13 173/16 174/23 175/4 175/15 176/13 184/19 186/14 187/19 188/10 194/3 194/11 194/17 195/12 195/18 196/23 201/2 202/20</p> <p><b>document</b> [15] 11/20 88/4 88/12 102/17 102/20 102/24 106/18 108/16 125/2 139/19 150/6 153/14 156/12 189/15 193/18</p> <p><b>documentary</b> [1] 79/20</p> <p><b>documentation</b> [3] 9/11 9/14 81/23</p> <p><b>documents</b> [10] 55/8 55/9 95/25 97/23 109/6 118/1 124/7 125/13 157/11 182/22</p> <p><b>does</b> [33] 6/19 7/13 17/21 30/14 38/4 45/5 50/11 64/12 64/16 66/9 68/1 68/18 72/24 73/2 80/7 81/13 82/23 83/15 85/17 86/12 91/22 102/1 106/6 125/3 125/6 126/21 128/24 130/10 136/25 159/23 177/1 197/13 197/17</p> <p><b>doesn't</b> [25] 14/1 14/3 24/23 27/4 55/24 81/7 83/16 87/6 91/24 105/17 108/4 110/7 118/13 135/14 142/6 160/22 162/7 162/7 173/4 174/19 177/7 178/10 196/19 197/17 204/6</p> <p><b>doing</b> [12] 27/12 29/11 56/18 137/19</p>	<p>144/22 163/18 164/11 169/10 174/23 175/1 200/16 200/20</p> <p><b>DOMINIC</b> [2] 1/3 206/2</p> <p><b>don't</b> [122] 5/23 7/6 7/7 10/7 10/25 14/10 14/11 17/23 18/2 21/2 28/14 29/25 32/21 34/16 34/23 34/24 35/6 35/12 36/23 37/19 37/20 38/6 41/1 50/14 51/18 53/13 53/21 53/21 53/23 54/13 55/7 57/19 58/4 59/18 61/22 63/10 63/14 65/12 66/11 66/13 71/19 73/10 76/14 76/25 77/6 79/16 84/13 87/10 89/6 91/2 92/13 92/14 102/19 105/2 106/25 110/21 116/11 116/14 116/17 117/6 119/12 120/10 120/14 121/14 121/17 122/4 125/9 126/4 126/11 128/8 130/25 132/8 132/14 132/25 133/21 139/4 140/24 141/22 141/25 143/17 143/18 144/9 145/12 147/11 148/8 149/3 151/22 154/1 154/14 156/1 158/6 160/15 163/21 163/23 164/1 164/14 165/10 165/10 170/9 173/25 174/2 174/12 174/17 174/25 178/17 183/20 186/18 186/23 187/14 189/25 193/19 194/24 195/4 195/12 197/21 198/11 198/12 199/5 199/9 200/17 201/6 204/20</p> <p><b>done</b> [28] 18/22 19/13 23/22 25/14 28/10 29/16 34/20 41/5 46/6 48/12 48/14 50/16 53/3 55/23 56/14 66/9 66/12 67/12 77/9 85/14 137/14 162/5 163/12 164/10 167/7 172/23 182/6 191/8</p> <p><b>doubt</b> [6] 53/11 60/16 66/15 66/16 79/8 119/20</p> <p><b>down</b> [44] 8/6 9/16 9/24 12/8 12/14 12/23 13/8 13/19 15/8 21/5 21/6 21/20 21/25 22/9 22/22 43/20 43/21 46/8 63/14 75/19</p>	<p>84/17 93/6 124/23 136/1 136/10 137/20 138/16 139/19 141/9 141/12 142/21 144/18 157/5 166/4 172/4 172/10 179/2 179/5 180/6 180/6 186/21 189/15 193/18 200/2</p> <p><b>download</b> [1] 45/8</p> <p><b>draft</b> [5] 12/2 135/10 135/16 138/6 175/10</p> <p><b>drafting</b> [8] 118/5 119/6 139/17 156/13 156/16 176/2 176/21 176/21</p> <p><b>drag</b> [1] 32/7</p> <p><b>dragged</b> [1] 31/16</p> <p><b>dragging</b> [1] 24/22</p> <p><b>drama</b> [3] 15/19 15/22 21/4</p> <p><b>drastic</b> [2] 113/20 163/9</p> <p><b>draw</b> [5] 101/2 101/5 189/22 196/21 200/20</p> <p><b>driven</b> [3] 19/17 135/22 143/15</p> <p><b>driving</b> [1] 136/18</p> <p><b>dropping</b> [1] 20/17</p> <p><b>due</b> [11] 10/2 11/11 21/21 22/18 90/12 136/21 158/20 162/25 190/18 193/6 194/9</p> <p><b>during</b> [17] 22/3 32/3 34/12 36/17 70/5 109/1 111/15 114/12 122/25 133/8 149/21 152/18 165/4 168/22 189/23 193/1 205/2</p> <p><b>duties</b> [1] 167/18</p> <p><b>dynamic</b> [4] 165/8 184/4 185/14 186/7</p> <p><b>dysfunctional</b> [2] 30/17 36/15</p> <p><b>Dyson</b> [3] 4/16 4/17 4/21</p> <hr/> <p><b>E</b></p> <p><b>each</b> [13] 43/2 45/1 116/13 124/16 137/2 141/10 142/17 161/20 161/25 170/22 180/14 181/12 193/22</p> <p><b>Earley</b> [1] 40/13</p> <p><b>earlier</b> [24] 61/4 87/14 90/8 102/4 115/12 137/1 140/4 143/11 144/22 147/3 147/4 148/4 150/8 150/12 156/22 159/5 168/11 170/25 172/19 183/7 191/20 195/10 197/15 200/6</p> <p><b>earliest</b> [1] 202/8</p> <p><b>early</b> [8] 129/3</p>	<p>130/21 134/12 149/21 158/20 165/4 189/21 196/22</p> <p><b>easy</b> [4] 142/5 184/24 184/25 187/19</p> <p><b>economy</b> [1] 97/13</p> <p><b>edge</b> [1] 23/20</p> <p><b>edition</b> [2] 122/21 126/25</p> <p><b>education</b> [2] 47/15 47/16</p> <p><b>effect</b> [10] 35/23 37/8 38/14 104/2 122/18 127/2 143/20 153/2 161/15 171/3</p> <p><b>effective</b> [3] 109/22 171/9 171/10</p> <p><b>effectively</b> [11] 5/9 5/16 21/9 21/15 54/11 103/3 115/1 152/11 166/4 173/19 186/9</p> <p><b>effectiveness</b> [3] 103/1 190/8 190/18</p> <p><b>effects</b> [1] 43/2</p> <p><b>efficiencies</b> [1] 86/13</p> <p><b>efficiency</b> [2] 138/17 163/19</p> <p><b>efficient</b> [2] 85/17 86/17</p> <p><b>effort</b> [1] 66/23</p> <p><b>efforts</b> [2] 186/20 197/3</p> <p><b>eg</b> [1] 2/10</p> <p><b>eg assistants</b> [1] 2/10</p> <p><b>eight</b> [2] 18/24 39/5</p> <p><b>either</b> [9] 34/11 65/23 88/25 119/6 138/20 174/9 176/21 180/20 192/19</p> <p><b>elaborate</b> [1] 87/13</p> <p><b>element</b> [1] 154/21</p> <p><b>eligibility</b> [6] 53/14 63/21 63/22 63/25 64/3 65/6</p> <p><b>eligible</b> [4] 2/13 62/5 88/24 89/8</p> <p><b>Elliott</b> [1] 40/13</p> <p><b>elongating</b> [1] 25/6</p> <p><b>else</b> [11] 15/21 18/13 28/17 28/19 48/6 56/19 89/7 143/25 147/19 174/22 200/19</p> <p><b>elsewhere</b> [1] 33/24</p> <p><b>elucidate</b> [1] 70/4</p> <p><b>elucidated</b> [1] 120/2</p> <p><b>email</b> [28] 6/6 6/6 8/1 8/5 12/7 12/9 12/20 13/4 13/7 13/9 25/24 26/3 26/21 29/1 29/4 41/25 53/25 60/11 71/3 72/12 130/6 131/10 132/19 136/3 155/11 156/2 159/1</p>	<p>166/13</p> <p><b>emails</b> [3] 9/5 26/22 53/24</p> <p><b>Emanuel</b> [1] 60/10</p> <p><b>embedded</b> [2] 46/22 47/1</p> <p><b>embroiled</b> [1] 47/1</p> <p><b>emergency</b> [2] 160/4 160/20</p> <p><b>emotional</b> [1] 147/19</p> <p><b>emphasise</b> [2] 195/15 204/5</p> <p><b>emphasised</b> [1] 202/16</p> <p><b>employed</b> [2] 27/3 27/4</p> <p><b>employee</b> [4] 22/15 24/14 24/20 113/19</p> <p><b>employees</b> [3] 16/2 21/21 24/16</p> <p><b>employers</b> [1] 18/7</p> <p><b>employment</b> [3] 23/20 24/19 25/13</p> <p><b>enable</b> [1] 110/17</p> <p><b>enact</b> [1] 165/18</p> <p><b>encourage</b> [2] 61/6 61/6</p> <p><b>encouraged</b> [1] 55/4</p> <p><b>end</b> [19] 8/14 8/14 38/17 51/3 51/9 55/20 66/6 114/4 117/19 132/3 141/7 142/6 147/20 149/8 156/22 161/4 188/24 191/10 193/9</p> <p><b>ended</b> [2] 153/16 192/14</p> <p><b>ending</b> [1] 70/24</p> <p><b>enemy</b> [1] 55/5</p> <p><b>energy</b> [4] 96/25 111/17 168/19 201/11</p> <p><b>engage</b> [2] 105/23 137/6</p> <p><b>engaged</b> [6] 23/11 30/7 42/21 105/12 105/14 169/12</p> <p><b>engagement</b> [7] 7/13 27/23 47/23 63/3 79/10 104/20 130/21</p> <p><b>engaging</b> [1] 104/5</p> <p><b>engine</b> [1] 60/21</p> <p><b>England</b> [1] 1/25</p> <p><b>enhance</b> [1] 102/25</p> <p><b>enormous</b> [2] 160/6 193/1</p> <p><b>enormously</b> [1] 105/10</p> <p><b>enough</b> [15] 16/21 29/11 31/20 40/15 53/16 53/22 80/24 80/24 86/9 91/1 122/4 136/23 150/1 165/1 165/6</p> <p><b>enquired</b> [1] 182/16</p>
---	--	---	---	---

<p><b>E</b>  <b>ensure [12]</b> 6/13 44/3 44/12 45/1 45/23 47/2 61/19 106/11 108/14 108/19 171/10 172/7  <b>ensured [1]</b> 117/21  <b>ensures [1]</b> 46/11  <b>ensuring [3]</b> 6/10 133/15 183/12  <b>Enterprise [1]</b> 96/23  <b>entire [3]</b> 27/14 36/9 91/5  <b>entitled [4]</b> 90/18 91/1 135/5 178/16  <b>entity [4]</b> 9/7 61/11 61/24 62/24  <b>entry [1]</b> 172/10  <b>environment [9]</b> 15/18 15/21 25/21 27/16 33/12 33/17 34/5 60/21 145/1  <b>envisaged [1]</b> 148/22  <b>equal [1]</b> 149/1  <b>equally [1]</b> 185/18  <b>erroneously [1]</b> 156/21  <b>error [10]</b> 87/22 88/11 120/4 127/24 128/6 128/12 167/21 167/23 171/25 172/25  <b>errors [3]</b> 13/3 148/18 148/20  <b>escalate [5]</b> 41/23 42/8 42/11 42/14 64/19  <b>escalated [4]</b> 16/15 18/15 28/19 64/20  <b>escalation [2]</b> 106/24 169/20  <b>especially [3]</b> 23/23 43/14 141/8  <b>essential [1]</b> 174/25  <b>essentially [7]</b> 62/17 70/4 72/6 78/23 82/13 84/11 184/23  <b>establish [2]</b> 50/13 110/1  <b>established [2]</b> 30/21 100/5  <b>establishment [3]</b> 100/6 124/9 130/11  <b>estimates [1]</b> 151/5  <b>estimating [1]</b> 148/3  <b>estimation [3]</b> 71/17 71/24 193/24  <b>et [26]</b> 7/19 9/5 9/5 17/16 17/16 25/14 25/14 28/11 28/11 34/1 42/4 42/5 44/20 44/20 46/19 82/25 82/25 104/8 104/9 115/24 115/25 127/5 127/5 152/25 188/21</p>	<p>193/14  <b>et cetera [25]</b> 7/19 9/5 9/5 17/16 17/16 25/14 25/14 28/11 28/11 42/4 42/5 44/20 44/20 46/19 82/25 82/25 104/8 104/9 115/24 115/25 127/5 127/5 152/25 188/21 193/14  <b>etc [1]</b> 6/15  <b>ethical [1]</b> 133/16  <b>EU [1]</b> 97/17  <b>even [24]</b> 27/2 49/2 53/4 55/20 62/4 66/19 70/24 73/11 91/14 91/21 92/19 125/15 130/15 140/9 140/14 147/8 148/11 155/7 158/12 186/11 194/9 197/19 204/8 204/13  <b>event [1]</b> 94/21  <b>events [5]</b> 102/6 115/12 120/12 199/13 203/15  <b>eventually [1]</b> 159/25  <b>ever [15]</b> 34/13 44/13 46/11 50/10 95/2 118/18 163/18 164/8 164/14 168/2 174/7 174/8 177/16 194/8 194/22  <b>every [11]</b> 33/15 35/3 40/4 55/15 60/6 61/17 85/10 94/15 130/3 160/12 175/10  <b>everybody [4]</b> 33/14 94/23 134/4 141/21  <b>everybody's [1]</b> 144/23  <b>Everyone [1]</b> 56/9  <b>everything [6]</b> 28/12 41/5 116/10 174/22 178/13 200/19  <b>evidence [60]</b> 16/11 17/8 18/4 20/8 21/21 22/3 25/16 26/13 28/22 30/13 30/15 30/22 32/21 45/20 49/23 64/5 79/24 80/23 80/25 81/11 81/14 86/18 93/22 94/1 95/23 96/19 108/9 108/17 122/9 122/10 141/1 141/12 141/17 141/23 143/6 151/19 154/7 159/6 171/12 173/19 174/3 174/14 174/14 180/5 180/10 181/6 186/9 188/20 188/25 188/25 189/6 189/14 194/25 197/13 201/19 202/4 202/5 202/6 204/18</p>	<p>204/25  <b>evidential [9]</b> 53/15 79/12 79/14 79/16 79/24 80/8 80/15 81/5 141/15  <b>exact [6]</b> 109/18 135/9 137/20 151/22 178/10 178/12  <b>exactly [16]</b> 43/17 69/6 90/14 90/21 97/2 109/7 133/7 133/11 135/17 146/12 153/25 154/14 159/8 169/10 178/17 179/24  <b>examine [2]</b> 16/4 75/20  <b>examined [1]</b> 82/1  <b>example [40]</b> 12/9 14/24 17/22 26/21 28/5 37/23 43/6 46/6 46/16 49/3 56/22 63/16 70/11 71/11 72/1 75/17 77/25 78/18 80/6 80/10 81/9 105/11 107/3 110/15 112/17 113/8 113/12 114/10 115/19 116/17 128/3 128/5 128/11 129/2 136/25 146/17 178/24 187/22 199/1 201/6  <b>examples [8]</b> 62/2 72/24 75/14 110/25 113/5 113/9 201/5 204/1  <b>excellence [1]</b> 104/3  <b>excellent [3]</b> 11/14 17/25 77/9  <b>except [1]</b> 129/13  <b>exceptionally [1]</b> 160/5  <b>exceptions [1]</b> 151/11  <b>excessively [1]</b> 148/7  <b>exchange [1]</b> 183/22  <b>excluded [1]</b> 1/23  <b>executed [2]</b> 13/21 38/13  <b>executive [13]</b> 15/6 16/16 23/24 27/15 32/22 45/2 45/4 45/9 45/11 45/13 102/23 113/10 123/1  <b>executives [4]</b> 22/4 39/21 46/1 46/3  <b>exercise [2]</b> 17/13 24/16  <b>exhausting [1]</b> 163/12  <b>exhaustive [1]</b> 47/8  <b>exist [2]</b> 98/23 160/13  <b>existence [2]</b> 62/24 89/16</p>	<p><b>existing [2]</b> 49/5 103/9  <b>exists [1]</b> 62/14  <b>exit [3]</b> 27/20 97/17 97/18  <b>exited [4]</b> 26/12 27/18 56/12 57/17  <b>exoneration [3]</b> 48/13 48/16 146/15  <b>expand [4]</b> 1/14 1/14 2/5 191/3  <b>expect [7]</b> 109/13 130/1 130/14 131/19 155/6 168/3 186/10  <b>expected [2]</b> 11/7 11/7  <b>expecting [2]</b> 85/12 85/21  <b>expedite [1]</b> 197/6  <b>expenditure [2]</b> 126/2 127/4  <b>expense [1]</b> 175/18  <b>expensive [2]</b> 60/15 134/3  <b>experience [10]</b> 20/13 28/1 36/10 94/20 94/25 109/23 113/2 181/23 182/13 196/22  <b>experienced [6]</b> 33/22 33/23 35/11 46/25 129/9 182/5  <b>experiences [7]</b> 39/22 42/19 43/25 45/1 45/14 45/24 47/19  <b>expertise [1]</b> 20/12  <b>expired [1]</b> 27/21  <b>explain [4]</b> 9/17 20/16 57/3 78/7  <b>explained [3]</b> 57/11 86/25 195/10  <b>explanation [1]</b> 186/18  <b>explanatory [1]</b> 89/1  <b>explicit [2]</b> 113/11 139/16  <b>explicitly [2]</b> 176/18 200/24  <b>explored [2]</b> 50/6 126/1  <b>expression [1]</b> 178/12  <b>expressly [1]</b> 170/13  <b>extend [1]</b> 30/6  <b>extensive [1]</b> 144/9  <b>extensively [3]</b> 126/1 144/11 203/3  <b>extent [11]</b> 22/23 97/21 99/18 102/4 104/4 105/11 105/13 125/11 160/3 180/9 181/7  <b>external [1]</b> 19/17</p>	<p><b>externally [1]</b> 132/2  <b>extra [3]</b> 49/11 152/24 161/25  <b>extraordinary [3]</b> 196/8 196/13 200/17  <b>extreme [1]</b> 114/3  <b>extremely [5]</b> 23/8 33/14 35/22 37/24 195/16</p> <hr/> <p><b>F</b>  <b>face [10]</b> 34/25 56/1 72/7 73/14 83/14 83/14 92/3 121/19 156/6 201/20  <b>faced [2]</b> 62/17 192/18  <b>facing [7]</b> 37/11 97/12 151/8 151/16 187/18 195/22 195/24  <b>fact [19]</b> 4/19 11/14 22/22 34/18 53/16 58/15 68/14 81/10 84/14 90/7 118/22 120/15 121/1 157/11 167/4 167/25 168/16 180/24 192/13  <b>factor [3]</b> 30/17 37/16 132/17  <b>facts [2]</b> 122/4 202/11  <b>factually [1]</b> 130/23  <b>failing [2]</b> 58/25 202/20  <b>failure [4]</b> 30/22 106/1 116/21 167/18  <b>fair [65]</b> 20/6 59/6 72/12 73/9 82/16 82/22 83/5 98/7 118/23 122/12 122/21 123/12 124/7 125/14 126/10 126/13 126/14 127/10 127/11 127/14 128/20 128/21 129/6 132/5 140/23 144/4 147/15 157/1 163/7 171/5 172/15 172/16 172/22 173/8 173/10 173/16 173/18 174/6 174/15 174/18 174/19 174/20 174/21 174/24 175/13 175/20 177/11 177/18 177/25 178/1 178/3 178/7 178/9 178/11 178/13 178/15 178/17 178/18 178/21 178/22 181/4 196/13 199/17 200/7 202/4  <b>fairly [7]</b> 37/9 37/17 37/19 101/12 141/24 173/1 173/1  <b>fairness [3]</b> 142/23 175/22 199/18  <b>faith [6]</b> 56/25 57/2</p>
--	---	--	--	--

<p><b>F</b>  <b>faith...</b> [4] 58/7 58/10 64/13 148/7  <b>fall</b> [2] 2/11 119/23  <b>falling</b> [1] 200/13  <b>fallout</b> [1] 185/17  <b>familiar</b> [1] 195/6  <b>families</b> [3] 43/3 47/12 201/23  <b>family</b> [2] 40/8 49/4  <b>famine</b> [1] 197/9  <b>fantastic</b> [1] 11/17  <b>far</b> [14] 3/1 3/6 3/7 11/10 30/15 37/10 65/13 77/17 79/3 79/10 144/6 177/15 178/8 179/16  <b>fast</b> [1] 42/13  <b>faster</b> [5] 60/16 145/16 161/6 175/17 200/7  <b>father</b> [3] 62/8 62/9 62/13  <b>fault</b> [3] 168/6 168/14 168/16  <b>favour</b> [1] 79/15  <b>favoured</b> [1] 121/12  <b>feasibility</b> [2] 124/14 124/19  <b>feature</b> [1] 106/22  <b>February</b> [5] 6/6 7/10 11/1 98/19 194/8  <b>fed</b> [2] 91/10 91/12  <b>fee</b> [1] 5/9  <b>feedback</b> [3] 34/19 42/15 136/22  <b>feel</b> [11] 16/23 34/6 34/16 38/5 49/1 52/23 70/22 72/25 141/7 164/13 165/16  <b>feeling</b> [2] 86/18 142/6  <b>feels</b> [2] 10/9 137/16  <b>fees</b> [1] 13/5  <b>feet</b> [2] 31/17 32/7  <b>felicitous</b> [1] 118/5  <b>Felstead</b> [1] 60/5  <b>felt</b> [16] 42/19 43/3 55/22 55/22 72/6 121/5 121/16 131/5 141/5 157/21 164/6 164/7 164/20 170/1 176/22 181/2  <b>fence</b> [1] 21/15  <b>few</b> [17] 3/23 8/5 15/7 21/8 21/12 22/20 70/3 88/16 95/6 96/21 112/23 127/15 151/11 198/2 198/20 200/21 200/22  <b>fewer</b> [1] 192/23  <b>fight</b> [2] 70/25 73/1  <b>figure</b> [2] 68/18 72/8</p>	<p><b>figures</b> [2] 66/22 75/20  <b>file</b> [1] 55/11  <b>fill</b> [5] 89/2 89/5 89/6 91/1 92/15  <b>filled</b> [2] 90/22 90/24  <b>final</b> [11] 3/15 3/17 29/18 51/21 65/20 70/1 195/20 196/2 196/6 196/12 197/4  <b>finally</b> [4] 10/21 38/22 66/17 87/11  <b>finance</b> [3] 154/4 154/21 155/5  <b>finances</b> [1] 179/4  <b>financial</b> [18] 73/14 78/9 100/15 100/25 112/25 122/23 132/16 152/12 153/3 153/22 171/9 172/8 182/25 184/9 184/21 186/2 191/21 192/9  <b>find</b> [13] 5/24 116/8 126/11 152/23 159/3 160/14 160/16 161/1 161/3 161/4 162/9 166/1 192/2  <b>finding</b> [2] 113/3 161/8  <b>findings</b> [5] 31/3 32/5 32/9 117/22 190/15  <b>fine</b> [16] 23/15 28/16 52/10 65/15 69/12 86/22 88/14 90/7 92/13 111/25 134/22 138/3 150/20 162/12 189/11 193/23  <b>finely</b> [1] 157/18  <b>finish</b> [2] 51/3 86/23  <b>finished</b> [1] 191/2  <b>finishing</b> [1] 86/11  <b>Fiona</b> [1] 40/13  <b>fire</b> [1] 116/24  <b>firms</b> [1] 60/15  <b>first</b> [57] 10/16 11/25 14/22 16/8 16/13 16/24 17/10 23/25 24/5 24/6 32/13 39/12 40/16 47/10 55/10 62/7 63/6 63/8 69/17 73/22 74/5 89/5 93/21 96/1 96/4 97/6 99/7 100/11 103/7 106/4 111/1 113/17 119/24 120/1 128/17 140/3 142/23 152/11 152/18 154/19 154/25 160/11 161/2 167/3 170/8 170/9 174/21 179/3 180/3 181/9 181/13 193/25 194/1 194/2 194/4 197/2 202/10  <b>firstly</b> [4] 65/21 118/3 127/17 154/8</p>	<p><b>Fiscal</b> [1] 62/11  <b>fit</b> [1] 126/22  <b>fits</b> [1] 133/12  <b>five</b> [5] 34/22 93/19 95/8 193/21 200/22  <b>fix</b> [3] 48/5 48/6 204/8  <b>fixed</b> [9] 5/9 27/21 55/20 129/16 146/7 146/8 146/23 147/2 147/5  <b>fixed-term</b> [2] 27/21 55/20  <b>flagged</b> [1] 184/2  <b>flat</b> [1] 143/16  <b>flexible</b> [1] 83/9  <b>flick</b> [1] 165/19  <b>flight</b> [1] 166/19  <b>flip</b> [1] 147/11  <b>floor</b> [3] 69/21 72/11 178/16  <b>flouting</b> [1] 168/12  <b>flow</b> [1] 111/3  <b>flowed</b> [1] 109/14  <b>focus</b> [8] 97/16 101/18 133/1 170/8 170/24 171/6 182/11 184/19  <b>focused</b> [5] 30/25 100/12 102/9 199/18 202/11  <b>follow</b> [1] 63/16  <b>followed</b> [1] 199/15  <b>following</b> [13] 44/25 57/4 74/1 103/11 106/18 108/10 120/11 125/1 156/25 163/2 191/4 193/9 205/13  <b>follows</b> [3] 125/9 156/9 175/5  <b>foot</b> [1] 10/10  <b>footprint</b> [1] 192/8  <b>force</b> [2] 5/16 197/10  <b>forced</b> [4] 24/19 194/1 194/3 201/20  <b>forecasts</b> [2] 85/15 153/22  <b>forefront</b> [1] 179/9  <b>forget</b> [2] 21/2 109/18  <b>forgive</b> [4] 7/6 56/1 81/16 84/13  <b>forgotten</b> [1] 46/11  <b>form</b> [13] 49/5 89/1 89/2 89/5 90/23 90/25 91/2 91/5 91/6 127/4 145/4 161/10 162/8  <b>formal</b> [13] 2/18 9/11 9/14 113/16 116/15 116/25 117/11 118/15 143/4 145/10 183/20 191/15 191/15  <b>formalisation</b> [1] 9/9  <b>formalities</b> [1] 9/22</p>	<p><b>formality</b> [2] 18/14 168/21  <b>formally</b> [4] 18/2 46/22 46/22 183/19  <b>former</b> [1] 151/12  <b>forms</b> [2] 92/15 109/8  <b>forth</b> [3] 10/2 139/6 152/21  <b>forthcoming</b> [1] 186/11  <b>fortress</b> [1] 54/9  <b>fortuitously</b> [1] 28/5  <b>forum</b> [3] 17/1 23/13 83/2  <b>forward</b> [12] 2/4 2/4 19/22 47/6 66/15 68/5 108/12 108/15 137/19 143/22 191/21 193/23  <b>forwarded</b> [2] 14/22 135/21  <b>found</b> [4] 11/1 54/7 159/12 161/6  <b>four</b> [11] 31/22 41/11 75/14 124/11 124/16 137/1 151/24 152/2 152/5 154/7 154/10  <b>frame</b> [2] 201/4 204/13  <b>framework</b> [5] 100/20 103/1 109/23 110/2 125/12  <b>frank</b> [1] 145/2  <b>frankly</b> [8] 57/3 94/25 99/21 102/8 140/19 160/6 168/5 192/12  <b>Fraser</b> [1] 26/25  <b>fraud</b> [3] 127/24 128/2 172/25  <b>frequency</b> [1] 108/1  <b>Friday</b> [1] 94/11  <b>friends</b> [1] 49/13  <b>frog</b> [2] 161/19 199/22  <b>front</b> [6] 10/10 95/25 118/10 135/16 181/3 203/5  <b>fruition</b> [1] 71/13  <b>frustrated</b> [3] 37/1 92/16 185/10  <b>frustration</b> [2] 138/24 139/14  <b>Fujitsu</b> [5] 26/23 49/18 49/22 49/24 50/5  <b>fulfilled</b> [1] 126/9  <b>fulfilling</b> [1] 174/5  <b>full</b> [41] 3/15 3/16 5/6 59/5 70/1 81/7 95/20 118/8 120/1 126/10 126/12 127/10 127/11 127/14 128/20 131/20 140/23 144/4 145/23 147/15 172/22 173/8</p>	<p>173/10 173/18 174/5 174/15 174/18 174/20 174/21 175/20 177/11 177/17 177/21 177/25 192/5 195/20 196/2 196/6 196/12 199/17 200/7  <b>fully</b> [5] 37/9 37/17 37/19 152/12 178/13  <b>function</b> [1] 113/14  <b>functioning</b> [1] 99/25  <b>fund</b> [1] 132/2  <b>fundamental</b> [3] 146/14 192/10 192/19  <b>fundamentally</b> [1] 193/16  <b>funded</b> [1] 169/3  <b>funders</b> [1] 158/16  <b>funding</b> [16] 2/14 2/15 9/1 9/5 50/10 74/11 151/24 152/3 152/6 154/11 184/2 187/10 188/7 190/20 190/23 193/11  <b>funnel</b> [1] 142/23  <b>further</b> [31] 2/6 3/18 13/19 22/9 35/12 50/17 50/24 52/5 52/8 55/11 55/12 63/9 87/13 88/15 90/22 119/2 119/5 120/2 129/12 138/16 144/18 158/24 166/4 172/4 180/6 186/21 188/12 195/10 198/15 204/20 206/14  <b>future</b> [2] 49/12 183/1</p> <hr/> <p><b>G</b>  <b>gap</b> [1] 39/5  <b>Gareth</b> [1] 13/1  <b>Gary</b> [6] 4/7 4/10 4/21 61/2 61/7 64/23  <b>Gary's</b> [1] 61/4  <b>gathered</b> [1] 30/15  <b>gathering</b> [1] 188/20  <b>gave</b> [3] 16/11 26/12 65/22  <b>GE</b> [1] 45/7  <b>general</b> [12] 36/3 97/7 97/10 97/11 97/21 100/5 101/3 101/22 107/11 142/19 154/24 198/7  <b>generally</b> [4] 41/1 42/16 132/12 132/13  <b>generate</b> [1] 6/20  <b>generating</b> [1] 19/19  <b>generous</b> [6] 78/11 128/25 128/25 143/19 173/21 174/15  <b>generously</b> [3] 140/22 173/1 173/6</p>
--	---	---	---	--

<p><b>G</b></p> <p><b>gentleman's [1]</b> 19/7</p> <p><b>genuine [3]</b> 18/17 87/21 87/21</p> <p><b>genuinely [3]</b> 35/6 87/25 131/2</p> <p><b>get [56]</b> 9/18 31/17 31/25 55/19 56/2 59/5 68/3 68/3 72/19 73/3 78/17 81/7 81/7 83/23 84/2 84/5 84/5 86/18 88/4 88/24 89/8 90/3 90/11 90/12 91/10 91/12 91/15 92/6 92/20 93/7 93/8 94/7 113/3 121/4 128/16 131/7 133/1 133/10 141/13 141/24 145/12 145/15 147/20 147/23 148/24 152/23 165/9 165/15 165/16 178/11 182/3 187/16 191/14 192/11 193/4 193/4</p> <p><b>gets [2]</b> 128/15 175/16</p> <p><b>getting [24]</b> 9/22 10/10 11/5 21/3 21/9 28/20 60/16 83/20 85/13 86/3 86/5 111/4 112/11 130/23 137/9 152/19 154/17 164/8 165/13 184/20 185/2 187/20 191/9 195/19</p> <p><b>give [28]</b> 21/21 41/5 46/16 49/23 50/19 51/10 51/13 51/18 53/24 62/1 63/9 63/12 71/5 85/23 85/23 95/23 110/25 112/17 113/23 122/5 129/2 132/3 135/1 135/20 150/17 178/10 186/23 204/25</p> <p><b>given [15]</b> 22/18 41/7 78/22 108/1 109/24 127/8 130/22 134/5 142/22 149/11 159/19 185/12 186/19 197/18 197/23</p> <p><b>gives [2]</b> 55/6 137/2</p> <p><b>giving [7]</b> 19/11 44/8 59/6 93/22 116/23 122/10 193/12</p> <p><b>glad [1]</b> 42/17</p> <p><b>GLO [19]</b> 6/2 6/11 6/19 6/25 7/11 8/7 8/10 9/1 10/23 11/3 60/8 60/10 87/14 87/16 88/1 125/22 158/10 158/13 158/22</p> <p><b>go [68]</b> 3/8 3/24 14/21 21/19 21/24 27/22 30/5 37/10 47/7</p>	<p>61/22 64/10 64/23 65/1 65/6 75/19 81/9 81/10 82/23 83/12 88/4 89/2 92/7 93/6 100/2 109/6 112/19 118/1 119/2 119/5 124/7 130/5 131/8 131/10 131/15 132/22 136/1 136/10 137/25 140/13 144/25 146/3 146/25 148/5 150/5 150/21 153/18 155/1 155/19 156/21 158/19 161/12 166/14 169/19 171/21 172/4 172/10 175/17 179/5 180/2 180/6 181/12 186/21 187/25 188/14 191/12 194/1 194/2 199/2</p> <p><b>goal [5]</b> 129/22 129/24 173/14 184/7 184/12</p> <p><b>goes [12]</b> 74/24 92/3 99/12 126/14 131/13 133/13 136/15 151/10 172/18 178/5 178/8 202/22</p> <p><b>going [83]</b> 9/10 9/10 9/15 10/2 16/6 16/19 19/22 24/9 28/15 34/9 37/10 39/11 40/20 41/2 42/9 47/8 48/4 48/5 48/22 51/3 51/14 51/14 52/17 57/23 57/24 64/11 72/8 73/3 77/17 78/1 80/9 81/3 81/9 81/10 82/10 82/12 83/15 84/3 85/5 86/6 87/13 91/10 92/2 96/20 106/20 108/15 109/17 115/23 122/8 126/12 131/6 131/9 135/8 135/12 135/20 144/20 144/21 149/7 149/8 152/4 152/7 152/21 152/23 153/4 153/18 154/1 155/9 156/6 161/2 161/3 161/8 161/19 165/13 169/21 182/20 185/6 185/12 187/16 189/8 191/21 193/25 195/5 199/2</p> <p><b>gone [9]</b> 3/3 4/19 92/18 113/21 117/4 118/12 141/8 142/21 144/5</p> <p><b>good [32]</b> 1/5 20/15 36/21 39/15 41/8 51/2 53/2 56/25 57/2 58/7 58/10 64/13 66/12 67/3 82/17 95/14 104/22 111/21 112/4 114/22 127/18 128/5</p>	<p>128/9 131/8 136/23 159/22 160/22 161/18 162/10 162/17 175/8 199/19</p> <p><b>goons [1]</b> 62/20</p> <p><b>gospel [1]</b> 179/24</p> <p><b>got [27]</b> 1/15 17/7 20/25 38/24 44/3 51/1 65/15 72/15 85/9 90/3 101/6 116/14 149/9 149/16 150/20 159/15 161/14 163/7 164/2 164/17 164/17 164/17 185/13 186/25 187/1 190/14 194/21</p> <p><b>governance [24]</b> 36/14 44/5 64/1 84/16 100/14 100/16 101/8 102/12 102/18 103/2 104/3 112/9 116/21 139/6 139/7 139/14 148/13 167/5 169/21 189/25 190/3 198/10 199/19 201/2</p> <p><b>Government [56]</b> 2/9 2/14 2/15 2/17 5/8 5/24 8/25 9/4 9/7 9/21 10/5 41/21 41/22 41/24 41/25 72/18 79/8 100/20 100/21 100/24 101/1 101/5 127/25 130/3 131/18 134/4 134/25 138/18 142/21 149/23 149/25 151/25 154/5 154/11 159/24 164/6 173/14 173/20 174/23 177/2 184/7 184/8 184/11 184/13 184/18 184/22 186/11 191/13 191/16 192/7 196/4 198/23 199/25 200/13 200/16 203/22</p> <p><b>Government's [2]</b> 19/21 99/4</p> <p><b>Gowri [1]</b> 62/17</p> <p><b>gradated [2]</b> 144/7 144/8</p> <p><b>grand [4]</b> 129/14 154/10 167/23 181/1</p> <p><b>grant [4]</b> 25/1 27/25 128/9 128/10</p> <p><b>grasp [1]</b> 29/7</p> <p><b>grass [1]</b> 25/8</p> <p><b>grateful [4]</b> 16/10 41/11 52/6 205/3</p> <p><b>Gratton [1]</b> 14/23</p> <p><b>gravy [1]</b> 30/13</p> <p><b>great [10]</b> 46/5 94/17 94/23 94/25 114/17 118/20 133/10 134/8 180/9 202/23</p> <p><b>greater [3]</b> 106/5 175/18 178/9</p>	<p><b>grew [1]</b> 55/3</p> <p><b>grievance [2]</b> 34/13 34/18</p> <p><b>grievances [1]</b> 33/9</p> <p><b>grips [1]</b> 154/18</p> <p><b>ground [1]</b> 141/5</p> <p><b>group [6]</b> 6/1 8/1 15/5 49/14 104/16 107/11</p> <p><b>grow [1]</b> 85/13</p> <p><b>grows [1]</b> 120/5</p> <p><b>guaranteed [1]</b> 69/22</p> <p><b>guard [2]</b> 54/12 54/13</p> <p><b>guess [5]</b> 80/1 121/4 124/21 129/21 148/23</p> <p><b>guidance [2]</b> 125/2 143/4</p> <p><b>guided [2]</b> 6/16 166/25</p> <hr/> <p><b>H</b></p> <p><b>had [165]</b> 1/16 7/9 8/10 8/25 10/17 14/17 14/24 15/19 15/25 16/6 16/9 17/10 18/11 19/14 19/15 19/15 19/19 20/2 20/18 22/13 22/16 22/17 22/21 23/7 26/13 27/19 27/22 28/19 29/7 31/20 31/20 31/21 34/13 34/13 41/13 41/25 42/21 48/17 48/19 49/14 51/12 57/1 57/6 57/7 57/11 57/17 57/23 59/10 59/12 61/17 61/24 66/1 66/6 66/8 67/2 67/23 68/6 75/10 76/6 76/22 78/8 88/1 88/2 88/3 89/13 89/14 90/8 94/20 97/13 98/8 99/3 99/9 99/10 99/15 99/20 100/3 100/17 104/14 109/9 109/11 109/15 110/11 110/13 111/8 111/16 112/23 112/24 114/23 116/10 116/15 117/21 118/6 119/8 120/4 121/25 123/18 129/9 133/14 136/5 136/25 137/3 137/14 139/1 139/5 139/7 139/9 139/12 139/13 142/15 142/19 142/22 143/2 143/11 145/3 145/5 147/8 147/8 148/11 149/23 156/10 157/21 158/13 158/22 158/24 159/13 160/12 164/15 165/6 166/12 167/3 168/7 168/7 169/1 177/21</p>	<p>179/12 179/18 180/18 180/24 181/2 181/19 181/23 182/6 183/18 184/7 184/16 186/1 186/15 186/19 186/20 187/3 188/15 189/18 190/10 191/1 191/4 191/4 191/8 191/17 192/21 196/2 196/10 197/8 197/20 200/2 200/4</p> <p><b>had a [1]</b> 109/11</p> <p><b>hadn't [6]</b> 4/18 19/3 99/10 163/6 180/24 186/5</p> <p><b>halfway [2]</b> 12/23 21/25</p> <p><b>hammer [1]</b> 84/2</p> <p><b>hand [1]</b> 12/10</p> <p><b>handful [1]</b> 64/7</p> <p><b>handled [2]</b> 95/1 140/22</p> <p><b>handling [3]</b> 30/5 115/12 166/23</p> <p><b>hands [1]</b> 181/23</p> <p><b>hands-on [1]</b> 181/23</p> <p><b>Hang [1]</b> 50/21</p> <p><b>happen [13]</b> 27/7 63/20 64/12 77/8 148/1 159/2 160/6 165/9 165/19 168/8 188/11 201/3 203/22</p> <p><b>happened [13]</b> 19/1 27/6 27/8 73/17 87/22 87/23 109/1 120/13 141/4 146/1 159/25 199/4 200/4</p> <p><b>happening [3]</b> 97/25 176/10 176/11</p> <p><b>happens [5]</b> 44/13 47/2 73/2 90/14 95/3</p> <p><b>happy [6]</b> 34/18 63/10 89/22 109/1 109/6 136/9</p> <p><b>hard [13]</b> 55/6 55/19 112/11 113/3 116/8 141/23 145/8 147/7 149/25 159/8 161/9 164/21 165/1</p> <p><b>harder [1]</b> 38/7</p> <p><b>harm [1]</b> 203/14</p> <p><b>Harrington [2]</b> 165/23 166/12</p> <p><b>harsher [2]</b> 119/6 119/16</p> <p><b>harshest [2]</b> 118/17 118/18</p> <p><b>has [82]</b> 2/16 2/18 3/3 3/3 3/4 3/6 3/7 8/13 9/8 9/11 10/1 11/2 12/12 12/20 28/10 33/19 34/20 37/19 37/20 37/21 37/24 38/5 45/12 46/6</p>
---	--	--	---	---

<p><b>H</b>  <b>has...</b> [58] 49/22  49/23 49/24 51/2 53/9  54/22 55/5 58/15  58/20 60/12 61/5  61/24 61/25 62/13  62/14 62/15 62/22  65/13 66/23 67/13  68/17 70/15 70/17  71/3 72/13 79/24  80/25 82/17 105/19  107/9 108/18 109/24  110/3 115/3 116/13  120/2 125/18 125/19  132/24 134/15 136/5  136/11 137/5 138/24  139/21 140/14 141/16  144/17 149/20 151/3  159/16 159/19 174/2  175/15 182/1 188/4  198/21 204/3  <b>hasn't</b> [6] 4/14 8/20  66/5 66/8 66/9 79/7  <b>hassle</b> [1] 73/1  <b>hastily</b> [1] 200/1  <b>hat</b> [1] 36/13  <b>have</b> [340]  <b>haven't</b> [8] 4/19 40/4  42/10 68/10 137/15  161/14 179/16 196/16  <b>having</b> [19] 6/18 37/8  56/22 73/15 101/18  101/19 114/6 116/12  121/19 131/15 132/3  134/17 135/9 135/16  146/7 161/16 161/21  179/22 201/23  <b>he</b> [54] 10/2 10/9  10/12 12/24 12/25  13/1 13/6 26/4 26/12  26/13 26/14 26/15  26/20 26/20 26/23  26/24 27/4 27/10  27/12 49/23 50/2  56/12 62/8 62/9 62/9  62/10 62/11 62/11  62/12 62/15 62/21  64/5 66/7 66/8 75/14  98/11 110/18 173/20  173/25 174/1 174/2  181/15 181/19 182/14  182/15 182/18 182/20  183/18 186/5 186/10  186/11 188/22 195/3  203/4  <b>he'd</b> [4] 8/9 55/23  186/3 186/3  <b>he's</b> [3] 56/13 186/4  188/23  <b>head</b> [6] 46/17 79/18  80/18 88/19 103/8  160/7  <b>headcount</b> [1] 19/25</p>	<p><b>heading</b> [1] 172/2  <b>heads</b> [5] 70/10 71/8  75/22 76/4 77/10  <b>hear</b> [9] 43/17 50/2  50/21 52/17 95/14  95/16 112/5 151/19  162/17  <b>heard</b> [14] 10/25  12/12 32/21 32/22  45/20 55/12 62/18  111/5 111/8 122/9  139/22 194/25 196/16  196/20  <b>hearing</b> [7] 7/21  11/10 68/12 76/3  113/23 180/12 205/13  <b>hearings</b> [4] 7/23  51/6 168/23 180/18  <b>heart</b> [2] 93/24  202/13  <b>heat</b> [1] 114/12  <b>Heather</b> [1] 40/13  <b>heightened</b> [1] 19/18  <b>held</b> [2] 40/3 168/23  <b>help</b> [14] 1/10 20/7  21/13 41/14 42/2  42/14 42/25 46/9 48/3  56/16 79/2 81/18  133/20 198/1  <b>helped</b> [3] 11/2 14/6  94/9  <b>helpful</b> [2] 26/10 31/5  <b>helping</b> [2] 181/24  205/3  <b>hence</b> [1] 26/14  <b>Henry</b> [12] 170/7  170/20 175/3 179/1  183/2 186/1 193/21  194/4 194/5 198/16  198/19 206/20  <b>her</b> [10] 12/20 28/12  43/8 48/17 48/18  56/18 56/21 57/9  57/25 62/20  <b>here</b> [54] 7/23 9/19  9/20 10/10 16/20 17/4  17/18 20/8 21/7 25/16  25/20 27/17 30/14  33/4 37/12 37/12  40/12 48/7 48/23  54/22 66/6 72/15 77/5  80/22 95/7 104/4  105/11 105/15 106/2  106/23 106/25 116/5  121/7 123/13 131/2  134/16 135/7 135/13  137/12 139/17 140/18  143/20 143/21 155/6  155/8 159/15 161/19  163/4 167/19 173/4  175/25 186/8 188/23  205/1  <b>here's</b> [3] 56/22 62/1  92/11</p>	<p><b>Hickinbottom</b> [1] 4/8  <b>high</b> [8] 15/3 22/19  122/8 136/11 148/7  182/8 188/4 204/4  <b>higher</b> [2] 46/16  142/20  <b>highlight</b> [1] 155/13  <b>highlighted</b> [1] 6/8  <b>highly</b> [2] 60/11  107/18  <b>him</b> [17] 26/21 54/2  55/19 62/20 111/1  157/14 170/20 171/4  179/16 179/18 180/15  181/14 181/18 183/5  183/6 183/22 183/23  <b>himself</b> [3] 56/9  183/2 187/9  <b>hindsight</b> [8] 117/23  118/3 118/6 119/15  119/18 148/6 202/9  202/14  <b>his</b> [34] 8/18 8/19  27/1 27/21 28/6 51/15  55/20 55/20 56/10  56/25 57/6 62/8 62/9  62/13 62/14 62/19  64/23 66/6 66/8 83/7  99/3 117/3 131/17  142/20 149/22 149/24  159/24 170/20 174/3  181/24 182/9 182/13  189/19 189/22  <b>Historic</b> [1] 22/23  <b>historical</b> [5] 145/5  150/22 172/3 179/7  179/8  <b>Historically</b> [1] 99/2  <b>history</b> [4] 46/23  47/18 61/15 203/13  <b>hm</b> [4] 12/11 47/13  66/4 72/4  <b>HMG</b> [4] 119/25  120/13 152/11 153/2  <b>HMG's</b> [1] 191/7  <b>Hmm</b> [1] 133/5  <b>HMT</b> [5] 145/6 152/25  159/21 186/23 187/2  <b>hobble</b> [1] 192/2  <b>Hodges</b> [3] 29/1 29/4  54/14  <b>hold</b> [6] 16/23 33/3  195/13 195/14 195/15  195/20  <b>hold-up</b> [1] 16/23  <b>holding</b> [2] 196/5  196/11  <b>Hollinrake</b> [3] 8/3 8/9  10/9  <b>home</b> [2] 43/6 202/13  <b>homework</b> [2] 1/7  3/21  <b>honest</b> [3] 122/6  147/10 182/19</p>	<p><b>honestly</b> [1] 202/12  <b>hope</b> [6] 1/10 34/15  77/21 94/9 118/11  130/19  <b>hoped</b> [1] 78/25  <b>hopefully</b> [3] 6/23  11/2 56/15  <b>hoping</b> [2] 40/24  154/19  <b>Horizon</b> [28] 5/15  11/8 26/7 31/12 31/12  44/15 46/21 54/1  65/23 66/22 67/9  67/11 73/22 160/1  184/5 185/14 185/15  185/17 185/19 185/22  185/23 185/25 186/3  188/8 188/13 188/18  189/2 193/13  <b>Horizon/Inquiry</b> [3]  184/5 185/14 185/22  <b>horrific</b> [4] 43/21  43/24 99/8 204/7  <b>horses</b> [1] 46/19  <b>host</b> [1] 198/13  <b>hours</b> [1] 31/23  <b>house</b> [2] 104/8  184/20  <b>households</b> [1]  201/11  <b>how</b> [67] 6/17 10/12  16/6 16/19 35/4 35/7  35/8 36/19 44/10 45/5  46/15 47/20 48/3 51/6  51/16 54/16 54/24  55/19 55/19 56/10  56/22 61/22 63/19  64/6 66/19 66/23  67/12 71/7 77/2 82/21  82/22 85/5 85/15  85/24 86/8 94/13  94/14 94/15 100/6  101/14 102/1 104/7  107/8 126/21 130/16  134/6 140/10 141/5  142/5 148/21 148/24  148/25 152/22 161/5  162/3 162/4 168/13  173/4 173/6 174/12  183/17 185/4 186/22  197/17 197/23 199/5  199/16  <b>Howe</b> [1] 39/25  <b>however</b> [11] 1/19  19/10 22/17 81/12  83/6 144/25 153/19  153/19 162/23 166/17  200/1  <b>HS</b> [1] 180/12  <b>HSF</b> [4] 60/3 60/6  60/14 60/17  <b>HSS</b> [47] 3/3 6/11  6/25 7/2 11/4 13/16  22/19 56/24 59/14</p>	<p>60/22 61/9 65/1 67/6  67/8 67/18 68/2 73/22  76/6 81/17 82/2 82/4  82/8 84/7 84/9 84/22  85/7 85/10 86/19 87/1  87/1 88/20 88/24  125/13 129/3 134/15  138/25 139/3 139/7  146/9 149/17 150/24  151/20 151/25 165/3  176/12 178/8 196/22  <b>Hudgell</b> [1] 83/6  <b>Hudgells</b> [3] 4/10  4/12 75/8  <b>huge</b> [1] 43/14  <b>hugely</b> [1] 94/7  <b>HUJ00000007</b> [1]  75/13  <b>human</b> [4] 87/21  88/11 200/3 202/13  <b>hungry</b> [1] 182/19  <b>husband</b> [1] 62/19</p> <hr/> <p><b>I</b>  <b>I absolutely</b> [4] 18/20  29/13 63/2 137/11  <b>I acknowledge</b> [1]  66/18  <b>I actually</b> [4] 17/1  28/6 118/24 130/22  <b>I add</b> [1] 149/19  <b>I agree</b> [6] 24/24  45/16 74/16 74/16  75/3 119/4  <b>I agreed</b> [2] 155/21  156/7  <b>I also</b> [2] 120/18  204/5  <b>I am</b> [17] 11/24 27/11  36/11 36/25 41/11  41/22 58/16 63/15  79/9 94/12 111/20  140/20 162/25 165/25  198/10 200/25 202/16  <b>I apologise</b> [6] 58/20  59/18 67/6 67/20 68/9  68/22  <b>I appreciate</b> [3] 80/8  87/7 204/10  <b>I articulate</b> [1] 6/24  <b>I articulated</b> [1] 83/6  <b>I ask</b> [5] 82/4 88/13  96/1 96/10 96/12  <b>I asked</b> [2] 56/17  145/14  <b>I assume</b> [2] 90/11  136/2  <b>I basically</b> [1] 94/11  <b>I be</b> [1] 134/11  <b>I believe</b> [5] 52/9  58/21 75/1 75/24  180/20  <b>I call</b> [2] 25/22 42/7  <b>I came</b> [1] 18/18</p>
---	---	--	---	--

<p><b>I</b></p> <p><b>I can [24]</b> 3/8 3/11 10/25 22/2 25/24 31/6 41/23 42/13 42/14 43/19 51/10 51/13 51/18 69/19 72/16 77/25 80/3 95/15 105/21 108/25 110/22 146/18 150/18 196/21</p> <p><b>I can't [15]</b> 9/13 9/16 19/7 50/21 57/20 63/3 75/7 85/23 85/23 92/8 92/14 108/24 109/6 168/2 185/9</p> <p><b>I cannot [1]</b> 36/10</p> <p><b>I certainly [4]</b> 14/6 114/1 144/9 144/11</p> <p><b>I change [2]</b> 91/4 91/11</p> <p><b>I choose [1]</b> 146/23</p> <p><b>I compared [1]</b> 114/9</p> <p><b>I completely [1]</b> 156/3</p> <p><b>I could [9]</b> 25/2 73/3 90/15 111/14 133/6 133/11 135/17 149/10 182/15</p> <p><b>I couldn't [7]</b> 111/11 119/10 144/10 156/14 157/15 185/18 202/12</p> <p><b>I dare [1]</b> 205/1</p> <p><b>I decide [1]</b> 90/25</p> <p><b>I did [9]</b> 18/4 18/4 18/9 20/16 59/13 111/15 127/13 169/8 170/15</p> <p><b>I didn't [11]</b> 18/18 56/15 111/19 131/8 141/1 157/19 165/16 175/10 179/23 183/14 195/18</p> <p><b>I do [28]</b> 6/24 36/9 41/11 42/12 57/21 58/11 59/18 63/2 63/6 63/7 71/4 76/5 81/12 81/15 96/7 96/14 102/12 107/13 110/11 114/2 117/9 117/10 140/1 142/4 157/16 175/15 186/14 196/23</p> <p><b>I don't [88]</b> 5/23 7/6 10/25 14/10 14/11 18/2 28/14 32/21 34/23 34/24 35/12 36/23 37/19 37/20 38/6 41/1 50/14 51/18 53/21 53/21 53/23 54/13 55/7 57/19 58/4 59/18 61/22 63/10 63/14 66/11 66/13 76/14 76/25 77/6 79/16 84/13 87/10 91/2 92/13 92/14</p>	<p>105/2 106/25 110/21 116/11 116/14 117/6 120/10 120/14 121/14 121/17 122/4 125/9 126/4 132/8 132/14 133/21 139/4 140/24 141/25 143/17 143/18 145/12 147/11 148/8 149/3 151/22 154/14 156/1 158/6 160/15 163/21 163/23 164/1 164/14 173/25 174/2 174/12 174/17 178/17 183/20 186/18 194/24 195/4 197/21 198/11 198/12 200/17 204/20</p> <p><b>I draw [1]</b> 101/5</p> <p><b>I emphasise [1]</b> 195/15</p> <p><b>I erroneously [1]</b> 156/21</p> <p><b>I escalate [1]</b> 42/8</p> <p><b>I escalated [3]</b> 16/15 18/15 28/19</p> <p><b>I experienced [2]</b> 33/22 33/23</p> <p><b>I explained [1]</b> 195/10</p> <p><b>I face [2]</b> 34/25 56/1</p> <p><b>I feel [4]</b> 34/6 34/16 38/5 52/23</p> <p><b>I felt [2]</b> 42/19 131/5</p> <p><b>I fill [2]</b> 91/1 92/15</p> <p><b>I find [1]</b> 116/8</p> <p><b>I forget [1]</b> 109/18</p> <p><b>I found [1]</b> 11/1</p> <p><b>I from [1]</b> 181/24</p> <p><b>I genuinely [1]</b> 35/6</p> <p><b>I get [4]</b> 86/18 90/11 91/10 131/7</p> <p><b>I go [2]</b> 61/22 161/12</p> <p><b>I guess [5]</b> 80/1 121/4 124/21 129/21 148/23</p> <p><b>I had [9]</b> 23/7 27/22 31/20 31/20 31/21 90/8 139/12 157/21 189/18</p> <p><b>I have [27]</b> 3/23 9/17 28/23 33/22 33/24 34/6 35/10 36/8 36/23 40/6 45/8 50/17 52/5 67/6 67/21 84/4 88/18 88/23 90/22 111/5 111/5 111/8 118/18 125/16 126/4 198/20 200/21</p> <p><b>I haven't [2]</b> 179/16 196/16</p> <p><b>I heard [1]</b> 10/25</p> <p><b>I hope [5]</b> 1/10 77/21 94/9 118/11 130/19</p> <p><b>I imagine [1]</b> 182/10</p> <p><b>I joined [1]</b> 100/1</p>	<p><b>I just [21]</b> 38/7 50/22 63/13 67/11 71/5 79/11 87/12 94/2 109/2 110/5 110/16 132/15 139/18 142/3 147/10 163/17 163/25 179/25 198/11 200/9 202/6</p> <p><b>I keep [1]</b> 25/18</p> <p><b>I knew [2]</b> 97/24 139/12</p> <p><b>I know [14]</b> 5/23 14/7 40/20 66/14 99/15 109/16 111/20 117/5 129/15 192/16 198/20 199/2 199/11 201/5</p> <p><b>I look [3]</b> 36/12 36/13 193/23</p> <p><b>I looked [1]</b> 134/7</p> <p><b>I made [1]</b> 44/2</p> <p><b>I make [1]</b> 52/24</p> <p><b>I mandated [1]</b> 43/13</p> <p><b>I may [7]</b> 65/20 84/7 107/13 108/22 124/11 156/17 191/3</p> <p><b>I mean [28]</b> 16/6 33/12 36/17 51/15 105/2 106/22 114/24 119/23 120/11 120/20 124/21 130/19 132/11 137/25 140/5 145/21 149/4 156/7 157/16 167/23 169/18 178/4 179/17 189/8 194/14 196/16 197/12 201/13</p> <p><b>I mention [1]</b> 38/24</p> <p><b>I met [3]</b> 48/16 169/8 169/12</p> <p><b>I might [5]</b> 67/5 67/20 72/23 80/2 153/13</p> <p><b>I modified [1]</b> 37/14</p> <p><b>I most [1]</b> 183/4</p> <p><b>I must [1]</b> 197/22</p> <p><b>I need [2]</b> 50/17 68/8</p> <p><b>I never [3]</b> 140/25 170/12 187/7</p> <p><b>I now [2]</b> 73/21 95/24</p> <p><b>I occupy [1]</b> 36/25</p> <p><b>I omit [2]</b> 195/7 195/22</p> <p><b>I only [1]</b> 99/17</p> <p><b>I or [1]</b> 143/25</p> <p><b>I personally [2]</b> 24/8 24/10</p> <p><b>I point [1]</b> 34/24</p> <p><b>I possibly [1]</b> 37/3</p> <p><b>I probably [1]</b> 121/9</p> <p><b>I raise [1]</b> 181/18</p> <p><b>I realise [1]</b> 197/25</p> <p><b>I really [4]</b> 63/4 182/8 183/2 191/18</p> <p><b>I recall [2]</b> 157/10 157/15</p> <p><b>I received [1]</b> 136/24</p>	<p><b>I recognise [4]</b> 54/13 58/11 58/11 63/7</p> <p><b>I reflect [1]</b> 118/24</p> <p><b>I remember [4]</b> 122/1 143/10 143/14 194/10</p> <p><b>I right [1]</b> 22/21</p> <p><b>I said [11]</b> 9/2 18/23 28/14 56/15 56/16 56/19 59/18 59/19 148/9 188/7 192/1</p> <p><b>I saw [1]</b> 111/2</p> <p><b>I say [8]</b> 36/16 92/17 93/2 118/23 131/7 164/21 196/17 201/13</p> <p><b>I see [4]</b> 67/17 68/24 140/2 198/15</p> <p><b>I shall [1]</b> 194/2</p> <p><b>I share [1]</b> 33/2</p> <p><b>I shared [1]</b> 85/19</p> <p><b>I should [6]</b> 7/18 53/3 130/2 131/5 150/10 202/14</p> <p><b>I signed [1]</b> 175/9</p> <p><b>I sort [3]</b> 80/1 152/8 175/11</p> <p><b>I specified [1]</b> 171/7</p> <p><b>I stand [1]</b> 175/10</p> <p><b>I stepped [1]</b> 98/5</p> <p><b>I suppose [2]</b> 100/12 198/9</p> <p><b>I suspect [2]</b> 105/15 202/24</p> <p><b>I take [3]</b> 35/25 180/10 194/17</p> <p><b>I talked [3]</b> 20/11 64/5 140/6</p> <p><b>I then [1]</b> 196/2</p> <p><b>I think [193]</b> 1/7 2/1 3/2 3/2 3/21 4/10 5/1 5/10 6/15 7/15 7/20 8/12 8/17 9/25 10/16 12/16 14/12 15/9 16/12 17/25 18/21 18/25 19/5 20/7 20/8 20/19 22/2 22/25 23/7 25/1 25/10 25/11 26/24 27/15 31/15 34/25 36/6 36/21 38/15 39/11 40/4 44/6 50/6 52/1 53/2 53/22 54/14 55/25 56/12 56/16 59/19 64/5 64/6 64/19 65/17 69/8 70/4 72/12 72/14 72/18 77/5 77/8 80/21 82/16 82/16 82/19 83/8 84/24 85/4 85/19 86/10 87/9 87/9 91/7 98/7 98/13 99/7 99/10 101/2 101/17 102/3 103/5 105/5 106/1 106/19 107/19 107/22 109/19 110/20 111/5 111/7 112/11 113/6</p>	<p>113/25 114/7 114/15 115/3 115/11 116/8 116/11 118/5 118/23 119/23 119/24 120/7 121/7 121/8 123/8 123/10 124/19 128/15 132/12 134/12 134/19 139/7 139/12 139/13 140/1 140/2 140/16 140/18 141/3 142/3 142/9 143/10 143/23 144/2 145/2 145/5 145/10 147/2 147/6 147/7 147/9 147/17 147/19 148/2 148/10 149/11 150/3 152/4 153/9 154/5 155/8 157/20 157/24 159/5 159/21 160/2 160/11 160/25 161/9 161/10 161/18 165/3 167/14 171/19 172/18 172/19 175/11 175/22 175/24 175/25 176/16 177/4 177/19 177/25 178/4 178/7 178/11 178/12 181/11 182/17 184/22 188/12 188/17 189/21 190/3 190/5 192/11 193/2 193/8 195/17 196/21 201/18 202/4 202/14 202/22 203/6 203/7 203/19 204/4 205/8</p> <p><b>I thought [2]</b> 157/18 167/15</p> <p><b>I took [1]</b> 56/20</p> <p><b>I totally [1]</b> 177/8</p> <p><b>I tried [1]</b> 111/12</p> <p><b>I truly [1]</b> 33/5</p> <p><b>I understand [13]</b> 39/4 42/2 49/17 63/6 66/11 67/8 73/5 81/4 99/2 171/12 174/3 174/14 180/4</p> <p><b>I use [2]</b> 115/19 145/23</p> <p><b>I usually [1]</b> 45/6</p> <p><b>I want [18]</b> 9/3 9/23 29/18 35/17 37/2 37/2 39/15 47/3 75/17 98/24 116/17 122/7 122/18 128/1 170/6 187/18 189/24 200/24</p> <p><b>I wanted [2]</b> 80/12 182/3</p> <p><b>I was [52]</b> 7/16 16/14 16/25 18/14 18/24 23/8 23/9 23/11 23/11 23/13 31/22 31/22 37/11 40/24 54/22 69/7 88/24 90/7 93/15 94/8 97/24 98/10 98/13 102/4 106/22</p>
--	--	---	---	--

<p><b>I</b></p> <p><b>I was... [27]</b> 118/9 130/20 131/2 137/1 137/12 137/18 137/25 140/3 153/13 169/12 169/18 169/19 176/20 181/15 181/21 182/4 182/19 183/1 187/6 187/15 191/19 191/19 195/16 195/19 195/24 200/20 204/17</p> <p><b>I wasn't [7]</b> 98/14 99/16 109/4 111/5 131/1 146/2 157/19</p> <p><b>I will [6]</b> 6/16 41/23 42/11 52/3 79/9 90/5</p> <p><b>I won't [3]</b> 9/17 28/23 95/6</p> <p><b>I wonder [2]</b> 111/21 200/4</p> <p><b>I work [1]</b> 34/3</p> <p><b>I would [45]</b> 27/13 27/14 37/11 37/12 37/12 50/12 56/20 61/6 61/8 77/7 78/25 80/1 80/22 86/13 89/16 94/10 94/18 97/15 101/2 101/18 102/22 105/8 107/25 108/5 109/12 109/22 110/1 110/25 118/22 120/7 124/12 132/8 132/13 139/13 146/12 148/23 149/11 154/13 156/2 157/22 164/3 168/3 168/21 169/11 183/17</p> <p><b>I wouldn't [8]</b> 53/9 105/9 105/25 117/12 147/17 156/14 170/1 176/22</p> <p><b>I write [1]</b> 170/22</p> <p><b>I wrote [1]</b> 170/25</p> <p><b>I X [1]</b> 115/6</p> <p><b>I Y [1]</b> 115/7</p> <p><b>I'd [13]</b> 6/8 11/18 15/7 68/11 69/16 69/18 90/18 93/22 100/10 109/21 167/13 181/20 199/6</p> <p><b>I'll [23]</b> 21/18 31/25 46/16 53/24 62/1 62/7 66/13 70/3 84/13 92/17 93/21 95/7 96/22 110/6 110/7 140/1 140/11 162/19 178/11 191/3 193/20 194/20 199/9</p> <p><b>I'm [112]</b> 3/7 9/14 9/19 16/9 24/2 31/19 32/17 34/18 35/10 37/4 37/10 38/4 38/8 41/15 42/12 42/13</p>	<p>42/17 42/17 42/23 47/8 48/24 50/14 52/5 57/24 58/18 62/3 62/18 63/9 65/5 67/22 68/21 68/22 73/3 75/23 77/11 77/18 77/18 79/7 80/13 83/22 84/4 85/23 86/16 87/12 88/17 89/21 90/18 90/23 91/1 92/16 93/2 94/5 96/20 109/1 109/4 109/4 109/6 110/20 111/14 113/5 115/15 117/5 118/5 120/2 120/24 122/6 122/8 124/21 125/11 125/24 126/11 128/1 131/9 133/5 133/5 133/11 134/11 135/8 135/17 143/20 146/6 153/7 154/13 161/2 161/7 173/7 173/25 174/17 174/17 175/7 176/15 177/1 180/5 183/3 185/2 185/12 186/24 187/16 188/25 194/1 194/13 194/18 195/4 195/17 197/14 199/2 199/10 202/1 203/4 203/20 205/3 205/9 <b>I've [46]</b> 1/15 1/23 13/22 27/14 27/19 29/16 33/4 34/7 34/8 34/10 34/12 34/13 34/21 34/21 36/8 38/24 41/25 51/1 55/25 56/2 56/3 65/15 72/15 72/22 75/4 82/18 90/24 94/9 94/14 118/19 118/19 120/11 120/15 130/21 147/20 147/22 150/20 156/12 175/7 185/13 190/12 194/3 194/21 196/20 201/6 204/9</p> <p><b>IAP [1]</b> 79/3</p> <p><b>idea [2]</b> 53/13 113/13</p> <p><b>ideas [1]</b> 49/10</p> <p><b>identification [1]</b> 75/22</p> <p><b>identified [8]</b> 19/11 22/16 53/19 75/14 103/10 107/9 108/14 151/13</p> <p><b>identify [1]</b> 17/2</p> <p><b>identifying [2]</b> 20/19 77/10</p> <p><b>ie [13]</b> 46/10 55/2 55/21 88/5 102/4 107/11 129/7 130/12 143/15 173/12 184/10 188/20 191/10</p> <p><b>ie briefly [1]</b> 191/10</p>	<p><b>ie in [1]</b> 173/12</p> <p><b>ie roles [1]</b> 55/2</p> <p><b>ie something [1]</b> 46/10</p> <p><b>ie that [1]</b> 184/10</p> <p><b>ie the [3]</b> 102/4 129/7 188/20</p> <p><b>ie they [1]</b> 88/5</p> <p><b>ie where [1]</b> 143/15</p> <p><b>if [206]</b> 2/3 2/3 3/8 4/5 5/10 6/5 6/14 6/17 6/17 6/19 6/24 7/1 7/12 8/5 10/10 12/7 12/14 12/22 13/8 14/21 15/5 15/8 17/11 18/10 19/8 19/10 20/7 21/5 21/19 21/20 21/24 22/2 22/5 24/12 24/18 26/1 26/11 27/2 29/23 30/9 31/3 32/21 35/21 37/10 37/11 37/14 38/24 41/10 41/21 43/22 46/20 48/7 50/9 50/17 51/8 52/7 59/14 59/16 59/18 59/19 59/19 62/9 62/11 62/12 63/8 63/18 63/21 64/12 65/5 65/18 65/20 67/2 67/6 67/8 67/9 67/20 68/8 68/9 68/22 69/19 70/1 72/15 72/23 73/2 73/23 75/18 75/24 77/25 78/19 78/19 79/19 80/3 81/8 81/16 82/22 84/7 85/8 86/9 88/23 89/2 89/13 90/1 90/1 90/12 91/12 91/21 92/2 92/24 104/25 106/3 106/17 107/13 108/22 110/21 111/21 112/18 112/22 113/18 114/4 114/8 114/9 114/23 115/7 116/9 118/9 118/17 120/19 121/16 122/6 124/11 124/22 126/14 130/5 130/15 130/16 131/24 132/4 133/18 135/20 136/1 136/10 137/5 137/7 137/8 139/12 140/6 140/9 140/14 141/11 141/17 141/22 142/9 142/19 144/21 144/25 145/2 145/18 146/4 146/18 146/24 147/8 147/22 148/11 149/10 150/21 153/24 155/10 155/19 156/9 156/20 157/20 158/19 162/11 164/22 165/21 165/22 166/13 166/15 169/18 170/21 171/21 172/3 172/9</p>	<p>173/14 173/25 174/4 175/6 176/15 178/7 179/2 179/5 179/16 180/2 180/5 180/6 183/25 184/24 186/11 186/21 187/25 188/13 191/3 193/20 194/14 197/8 199/8</p> <p><b>ignoring [1]</b> 168/12</p> <p><b>ii [1]</b> 185/23</p> <p><b>illegitimately [1]</b> 115/21</p> <p><b>illustration [3]</b> 71/5 77/2 77/21</p> <p><b>imagine [5]</b> 105/21 115/16 156/14 175/9 182/10</p> <p><b>immediate [2]</b> 49/13 163/15</p> <p><b>immediately [2]</b> 100/2 156/3</p> <p><b>imminent [1]</b> 7/21</p> <p><b>impact [9]</b> 11/16 42/21 55/22 106/9 148/19 200/4 201/21 201/23 203/13</p> <p><b>impacted [3]</b> 37/19 37/20 37/22</p> <p><b>impacting [1]</b> 104/23</p> <p><b>impasse [1]</b> 64/12</p> <p><b>implementation [2]</b> 70/16 107/4</p> <p><b>implemented [4]</b> 50/8 50/9 147/4 177/21</p> <p><b>implication [3]</b> 170/13 170/17 195/19</p> <p><b>implications [3]</b> 19/25 28/10 155/17</p> <p><b>imply [1]</b> 177/9</p> <p><b>importance [1]</b> 169/5</p> <p><b>important [19]</b> 43/4 46/24 99/7 102/13 107/19 112/21 121/5 131/1 143/23 152/17 153/19 156/5 163/25 165/11 167/14 167/17 170/2 170/3 204/8</p> <p><b>Importantly [1]</b> 62/10</p> <p><b>imposed [1]</b> 13/5</p> <p><b>impression [1]</b> 43/15</p> <p><b>improve [3]</b> 105/25 106/20 185/1</p> <p><b>improved [1]</b> 190/4</p> <p><b>improvement [1]</b> 103/11</p> <p><b>improvements [2]</b> 102/25 189/25</p> <p><b>improving [5]</b> 102/2 103/9 103/14 107/5 184/19</p> <p><b>Inactivity [1]</b> 16/24</p> <p><b>inadequacies [4]</b> 99/3 99/5 99/13 110/9</p>	<p><b>inappropriate [2]</b> 32/19 155/7</p> <p><b>incentive [1]</b> 185/1</p> <p><b>include [3]</b> 49/4 119/6 171/8</p> <p><b>included [4]</b> 2/8 35/18 87/15 121/16</p> <p><b>includes [2]</b> 1/20 200/16</p> <p><b>including [15]</b> 7/17 25/12 30/12 97/14 100/19 106/21 109/18 115/14 132/21 169/23 171/10 176/19 184/7 190/15 191/9</p> <p><b>inclusion [2]</b> 6/15 7/4</p> <p><b>incoming [1]</b> 85/8</p> <p><b>inconceivable [1]</b> 187/13</p> <p><b>inconsistency [1]</b> 87/8</p> <p><b>inconsistent [2]</b> 6/25 7/1</p> <p><b>incorporated [1]</b> 51/16</p> <p><b>increase [7]</b> 19/16 19/20 83/15 113/24 151/7 163/19 192/20</p> <p><b>increased [4]</b> 20/5 73/25 75/10 75/21</p> <p><b>increases [1]</b> 75/15</p> <p><b>increasing [1]</b> 21/3</p> <p><b>increasingly [1]</b> 155/14</p> <p><b>incredibly [1]</b> 192/24</p> <p><b>incremental [1]</b> 199/16</p> <p><b>incrementalist [1]</b> 204/9</p> <p><b>incurred [1]</b> 5/12</p> <p><b>indecisiveness [2]</b> 25/12 28/1</p> <p><b>indeed [23]</b> 9/22 11/24 22/6 40/25 44/3 76/1 90/14 90/20 101/4 106/1 119/6 125/11 129/3 147/3 160/11 163/25 176/24 178/7 187/10 199/12 201/17 203/8 204/4</p> <p><b>indented [2]</b> 172/9 176/4</p> <p><b>independence [3]</b> 19/12 61/3 83/4</p> <p><b>independent [18]</b> 4/4 4/6 4/20 4/23 30/7 53/20 53/22 61/1 64/11 64/16 64/21 65/6 71/1 72/9 79/4 82/19 120/24 148/12</p> <p><b>indicated [1]</b> 174/8</p> <p><b>indicates [1]</b> 175/25</p> <p><b>indication [1]</b> 75/25</p> <p><b>indirectly [1]</b> 170/12</p>
--	--	--	---	---

<p><b>I</b></p> <p><b>individual [31]</b> 16/10 22/6 31/16 32/3 32/6 34/23 41/2 41/17 49/8 57/20 58/15 58/18 58/20 63/4 63/14 126/5 129/6 129/7 129/9 129/18 129/25 140/8 140/9 140/21 141/16 144/7 146/25 161/20 176/8 177/10 178/20</p> <p><b>individually [2]</b> 141/10 141/11</p> <p><b>individuals [20]</b> 14/25 17/2 17/9 20/20 20/24 21/10 21/11 21/13 21/14 23/16 29/9 38/12 40/9 48/25 56/7 58/4 101/21 144/5 201/22 203/13</p> <p><b>Industrial [1]</b> 97/1</p> <p><b>industry [1]</b> 97/14</p> <p><b>Inevitably [1]</b> 71/16</p> <p><b>Infected [1]</b> 5/15</p> <p><b>influence [3]</b> 26/17 106/10 116/6</p> <p><b>influence/decision [1]</b> 26/17</p> <p><b>influence/oversee [1]</b> 106/10</p> <p><b>influencing [2]</b> 27/12 113/17</p> <p><b>informal [1]</b> 183/21</p> <p><b>information [9]</b> 18/12 64/2 77/11 82/24 83/1 89/16 89/18 117/24 118/4</p> <p><b>informed [3]</b> 79/1 97/24 98/13</p> <p><b>infrequent [1]</b> 104/19</p> <p><b>ingrained [1]</b> 155/9</p> <p><b>inherent [1]</b> 68/14</p> <p><b>inherently [2]</b> 131/22 140/12</p> <p><b>inherited [1]</b> 18/19</p> <p><b>inhibiting [1]</b> 190/17</p> <p><b>initial [5]</b> 74/23 146/14 179/15 199/13 200/14</p> <p><b>initially [2]</b> 122/15 125/13</p> <p><b>initiative [4]</b> 11/15 11/16 79/8 124/15</p> <p><b>injury [1]</b> 129/8</p> <p><b>injustice [2]</b> 158/14 204/7</p> <p><b>injustices [1]</b> 142/25</p> <p><b>innocuous [1]</b> 48/11</p> <p><b>Innovation [2]</b> 98/20 189/20</p> <p><b>inquiry [72]</b> 1/10 6/19 7/20 9/4 11/13 12/12</p>	<p>12/20 12/23 12/24 14/18 16/3 16/9 16/10 16/12 17/12 17/14 17/17 17/21 20/7 22/15 26/13 26/20 32/21 36/15 40/1 43/8 44/8 47/5 51/3 51/7 51/16 51/22 51/24 54/6 54/20 54/20 55/2 55/17 55/25 71/4 72/13 85/19 94/1 94/5 94/9 95/22 96/19 108/13 120/12 125/25 140/19 151/19 168/23 169/23 169/23 170/11 180/12 180/18 181/3 184/5 185/14 185/22 185/23 186/4 188/20 189/4 190/11 190/13 193/4 193/14 204/25 205/3</p> <p><b>Inquiry's [2]</b> 76/3 96/20</p> <p><b>inside [1]</b> 101/6</p> <p><b>insignificant [2]</b> 167/25 168/15</p> <p><b>insofar [3]</b> 123/20 125/15 129/13</p> <p><b>insolvent [1]</b> 148/20</p> <p><b>instability [1]</b> 121/2</p> <p><b>institutional [1]</b> 149/19</p> <p><b>instruct [2]</b> 39/25 74/17</p> <p><b>instructed [2]</b> 60/19 74/22</p> <p><b>instructing [1]</b> 47/6</p> <p><b>instructions [1]</b> 196/3</p> <p><b>insufficient [1]</b> 204/16</p> <p><b>insufficiently [1]</b> 106/23</p> <p><b>insurers [1]</b> 12/25</p> <p><b>insurmountable [1]</b> 145/6</p> <p><b>integrity [1]</b> 19/12</p> <p><b>intelligent [1]</b> 137/13</p> <p><b>intent [12]</b> 126/8 128/19 129/10 129/19 137/24 141/6 141/8 174/11 176/16 177/12 177/22 178/5</p> <p><b>interaction [2]</b> 179/17 189/18</p> <p><b>interactions [1]</b> 108/1</p> <p><b>intercept [1]</b> 92/19</p> <p><b>interest [7]</b> 17/11 27/7 54/20 55/2 66/3 114/18 173/4</p> <p><b>interested [7]</b> 7/16 17/14 17/17 63/15 68/11 182/5 201/1</p>	<p><b>interesting [4]</b> 11/2 31/8 33/6 42/7</p> <p><b>interestingly [1]</b> 130/23</p> <p><b>interests [2]</b> 131/16 173/10</p> <p><b>interference [1]</b> 190/18</p> <p><b>interim [20]</b> 59/2 59/8 59/11 59/16 59/21 59/25 73/14 73/15 147/2 147/4 194/8 194/11 194/22 195/10 196/3 196/10 196/24 197/2 197/4 197/19</p> <p><b>interims [1]</b> 59/12</p> <p><b>internal [5]</b> 104/6 105/3 105/7 190/3 195/8</p> <p><b>internally [1]</b> 196/3</p> <p><b>interpretation [1]</b> 164/23</p> <p><b>interrupt [2]</b> 63/13 134/11</p> <p><b>interrupted [1]</b> 71/13</p> <p><b>interruption [1]</b> 50/22</p> <p><b>intervene [2]</b> 42/14 171/24</p> <p><b>intervened [1]</b> 40/25</p> <p><b>intervention [1]</b> 164/20</p> <p><b>interventions [1]</b> 193/12</p> <p><b>interview [1]</b> 53/19</p> <p><b>interviewed [3]</b> 31/22 31/23 62/12</p> <p><b>interviews [2]</b> 30/11 30/20</p> <p><b>into [36]</b> 2/11 5/16 7/25 18/3 25/8 28/20 41/9 51/16 63/25 64/20 64/20 66/25 77/12 83/2 83/23 84/5 89/15 89/20 92/3 93/20 107/12 112/25 119/23 120/21 141/13 145/4 149/7 156/6 158/6 164/24 173/6 176/7 178/14 183/24 197/10 203/20</p> <p><b>introduce [1]</b> 197/2</p> <p><b>introducing [1]</b> 196/24</p> <p><b>introductory [1]</b> 179/1</p> <p><b>invasion [1]</b> 201/9</p> <p><b>inverted [1]</b> 146/22</p> <p><b>investigated [1]</b> 34/22</p> <p><b>investigating [2]</b> 14/19 108/13</p> <p><b>investigation [6]</b></p>	<p>30/8 32/3 34/14 34/17 121/24 122/2</p> <p><b>investigations [4]</b> 24/9 29/22 29/25 32/24</p> <p><b>Investigator [3]</b> 12/13 57/2 57/7</p> <p><b>Investigators [2]</b> 17/15 17/22</p> <p><b>investment [2]</b> 163/5 166/2</p> <p><b>invisible [1]</b> 107/23</p> <p><b>invited [3]</b> 7/16 7/18 7/19</p> <p><b>involve [4]</b> 71/8 71/16 132/1 204/11</p> <p><b>involved [40]</b> 12/18 12/25 13/1 13/23 14/5 17/1 18/11 21/25 24/15 25/16 25/17 26/7 26/8 26/21 26/23 29/8 29/9 29/24 74/3 74/4 74/10 97/22 98/8 101/7 101/21 102/5 107/19 109/20 112/15 117/2 118/19 118/20 121/23 133/1 134/4 156/16 157/13 158/14 181/20 198/10</p> <p><b>involvement [7]</b> 22/8 98/6 104/14 108/11 110/22 139/6 146/2</p> <p><b>involvements [1]</b> 14/18</p> <p><b>involving [2]</b> 29/2 109/13</p> <p><b>Ireland [1]</b> 2/1</p> <p><b>irrefutably [1]</b> 144/21</p> <p><b>irrespective [1]</b> 29/8</p> <p><b>irritated [1]</b> 185/8</p> <p><b>is [539]</b></p> <p><b>Ismail [1]</b> 45/20</p> <p><b>isn't [28]</b> 10/16 39/23 42/7 43/23 48/24 51/4 59/6 75/21 79/3 79/19 84/9 86/7 90/25 102/11 105/11 108/4 114/24 116/2 124/7 136/9 144/1 154/11 174/3 175/12 175/21 183/16 187/22 193/3</p> <p><b>isolate [1]</b> 120/6</p> <p><b>isolated [1]</b> 115/8</p> <p><b>issuance [1]</b> 106/18</p> <p><b>issue [56]</b> 6/10 6/17 8/11 8/12 8/15 10/10 10/18 10/19 12/21 15/10 16/8 16/13 16/18 20/3 20/18 31/23 37/21 37/24 40/1 44/18 44/18 50/10 51/10 51/13 56/9 63/21 63/22 65/6 79/11 98/9 98/12</p>	<p>107/1 112/14 121/5 121/11 121/20 122/10 126/2 139/11 146/13 152/10 155/21 156/8 158/22 166/6 166/13 167/17 169/20 170/2 170/3 181/14 187/11 187/22 192/13 196/2 201/25</p> <p><b>issued [2]</b> 13/16 102/21</p> <p><b>issues [44]</b> 5/14 5/17 12/19 13/1 13/2 25/11 33/10 36/14 36/17 43/12 44/22 50/5 64/20 84/16 93/23 97/17 100/12 100/16 100/18 101/16 104/20 105/19 108/3 108/10 112/24 142/10 152/3 152/6 152/15 166/19 168/11 169/22 172/3 172/6 176/6 183/7 185/17 185/23 185/25 188/2 188/7 188/9 188/13 188/18</p> <p><b>it [590]</b></p> <p><b>it's [205]</b> 1/19 4/6 5/9 6/6 6/7 6/23 8/2 9/10 9/22 10/16 11/14 11/16 11/16 13/9 13/9 14/22 15/7 21/17 23/6 23/19 23/21 25/18 27/5 27/6 27/7 27/15 31/8 33/4 33/5 33/6 33/10 33/11 33/17 33/19 33/21 33/21 34/25 35/2 35/3 35/7 35/7 36/21 36/23 38/1 38/2 38/3 39/11 42/7 44/2 44/14 44/15 44/18 44/18 44/22 45/6 45/7 46/15 46/21 46/22 46/24 47/8 48/6 50/15 56/4 56/6 56/6 56/8 58/17 59/3 60/1 61/9 62/5 65/5 66/12 67/15 70/11 70/14 72/17 73/1 74/21 76/10 76/11 76/15 78/10 79/2 79/7 81/4 84/8 86/7 89/8 92/1 92/23 93/5 93/14 94/13 94/24 94/25 98/7 99/7 101/22 102/8 102/12 102/17 104/2 105/5 109/25 111/21 113/18 113/25 114/2 114/22 114/22 115/7 115/19 116/1 116/11 116/11 118/5 118/17 118/23 119/13 123/3 123/10 124/7 126/24 127/8 131/3</p>
--	--	--	--	---

<p><b>I</b></p> <p><b>it's... [78]</b> 131/4 131/10 132/18 137/16 138/4 138/12 138/13 138/16 139/20 140/1 141/23 142/10 142/11 143/23 143/23 143/23 145/7 146/13 147/5 147/6 147/23 149/8 152/19 152/20 152/21 153/1 153/1 153/15 153/17 153/23 153/23 153/24 154/15 155/2 155/7 156/10 156/18 159/10 159/17 160/14 160/16 160/21 160/22 161/23 161/23 161/24 164/21 165/8 165/10 166/9 166/10 167/14 167/17 167/20 167/22 168/17 171/19 175/3 175/5 175/20 175/23 176/3 176/16 178/6 179/17 179/21 179/25 180/1 181/18 183/25 185/21 187/19 187/25 188/12 196/1 197/25 204/25 205/8</p> <p><b>its [13]</b> 10/7 100/7 105/19 110/3 114/13 117/22 142/15 156/13 163/7 171/14 183/1 192/21 201/21</p> <p><b>itself [10]</b> 53/6 94/21 100/13 102/2 103/4 125/7 168/14 169/23 177/1 189/6</p> <p><b>ITV [1]</b> 15/19</p>	<p><b>journey [14]</b> 13/12 44/16 48/7 48/9 94/16 94/17 94/17 94/20 94/22 94/23 113/25 147/13 147/14 161/13 <b>journeys [3]</b> 46/24 46/25 147/18 <b>judge [1]</b> 115/14 <b>judgement [2]</b> 143/3 159/11 <b>Judgment [1]</b> 108/10 <b>July [8]</b> 29/3 76/3 96/24 98/17 131/11 134/13 151/6 151/14 <b>July 2019 [1]</b> 96/24 <b>July 2024 [1]</b> 29/3 <b>jump [1]</b> 77/11 <b>jumped [1]</b> 156/3 <b>jumping [1]</b> 138/11 <b>June [7]</b> 40/2 40/16 76/2 84/11 130/6 138/11 190/8 <b>junior [1]</b> 50/20 <b>just [157]</b> 3/25 6/8 8/22 13/22 25/17 30/1 31/4 35/17 38/7 38/8 38/22 46/1 47/8 49/8 49/19 50/19 50/22 53/24 56/8 59/23 60/1 60/7 63/13 65/20 67/11 69/16 71/5 72/1 72/2 74/3 75/4 75/19 76/9 76/11 77/25 78/7 79/11 80/3 80/12 81/16 81/18 81/19 82/1 83/7 84/2 84/7 86/23 87/12 88/2 88/11 88/16 89/24 91/5 94/2 94/5 94/20 95/7 100/21 101/17 103/16 107/1 107/13 109/2 110/2 110/5 110/16 110/18 110/24 111/20 113/5 114/10 114/12 114/22 117/9 119/11 120/13 120/15 124/22 126/21 129/4 130/2 130/21 131/2 132/14 132/14 132/15 133/11 136/5 136/24 137/4 138/16 139/18 139/18 140/1 140/11 140/12 142/3 144/20 146/5 147/10 147/22 149/3 150/6 150/17 153/13 153/13 153/23 153/24 153/24 154/3 154/17 155/8 155/18 159/9 159/15 159/24 161/7 161/7 161/11 161/13 163/17 163/25 164/8 168/3 168/11 172/9 173/13 174/14 176/16 177/24 178/5</p>	<p>179/12 179/15 179/19 179/25 181/6 181/19 183/21 186/1 188/12 188/25 189/11 191/3 191/11 192/7 196/16 196/19 197/12 197/13 198/11 199/21 200/9 201/2 202/5 202/6 203/25 204/5 <b>justice [18]</b> 22/3 26/25 39/16 39/18 40/3 43/20 45/6 46/6 47/3 47/18 48/2 48/8 49/3 49/25 50/7 51/8 99/9 203/12 <b>justifiable [1]</b> 125/8 <b>justify [1]</b> 127/9 <b>justifying [1]</b> 199/20</p> <p><b>K</b></p> <p><b>Kalia [2]</b> 66/5 66/15 <b>Karen [2]</b> 46/5 46/6 <b>Karen's [1]</b> 20/8 <b>Katherine [1]</b> 40/14 <b>keen [3]</b> 78/17 132/25 180/15 <b>keep [4]</b> 25/18 35/2 158/2 161/3 <b>Ken [2]</b> 120/23 120/24 <b>kept [3]</b> 55/11 97/24 98/13 <b>key [5]</b> 30/20 61/1 145/19 183/9 190/14 <b>keys [1]</b> 170/22 <b>kicking [1]</b> 25/7 <b>kind [49]</b> 27/9 98/11 99/15 101/10 101/12 101/19 102/11 105/9 108/5 108/7 109/7 109/14 111/6 120/21 120/25 125/25 129/3 129/25 134/5 139/9 143/16 143/19 145/12 145/24 146/13 149/3 153/15 153/21 154/19 155/6 157/19 157/23 164/12 165/19 165/20 168/12 168/17 168/19 168/20 169/20 170/5 178/19 182/7 182/18 187/19 192/5 197/3 204/3 204/9 <b>kindly [1]</b> 72/13 <b>kinds [4]</b> 14/17 14/25 112/21 192/17 <b>Kingdom [2]</b> 5/18 5/21 <b>kitchen [1]</b> 201/15 <b>knew [12]</b> 1/17 17/16 18/12 20/17 53/5 97/24 120/4 139/12 152/13 153/18 153/25 192/13</p>	<p><b>knot [1]</b> 64/17 <b>know [201]</b> 5/23 5/23 7/6 7/7 8/19 9/4 9/10 9/10 14/6 14/7 14/10 14/11 15/19 19/4 20/25 23/15 23/22 24/8 25/13 26/10 27/15 32/21 33/8 33/9 33/11 33/19 33/22 33/25 34/6 34/19 35/2 35/6 35/6 35/8 36/18 36/25 39/25 40/20 41/13 41/14 43/16 44/11 44/15 48/4 48/5 50/9 50/12 50/14 51/18 51/23 54/13 57/19 57/21 58/18 60/20 61/22 63/3 66/11 66/13 66/14 67/15 68/8 71/2 72/14 73/2 73/5 73/7 73/10 76/1 77/6 77/7 83/8 84/13 85/14 85/19 87/10 88/8 91/16 99/8 99/11 99/15 99/17 99/22 104/7 104/25 105/6 105/7 105/8 105/11 106/23 107/3 107/6 108/5 109/16 110/21 111/2 111/20 113/10 113/13 113/18 113/25 116/6 117/5 117/9 118/21 120/1 120/18 121/2 125/12 125/12 127/9 127/21 129/14 129/15 129/15 131/4 132/16 133/6 133/17 134/4 134/8 134/9 135/13 139/17 140/19 140/21 141/6 141/9 141/23 142/1 142/5 144/24 145/2 145/18 147/18 147/23 148/2 148/16 148/20 149/5 152/13 152/20 152/21 153/3 153/4 154/1 154/20 157/11 157/16 157/17 160/19 160/21 161/22 163/23 164/1 164/22 165/4 165/15 168/14 170/2 173/3 173/14 173/16 176/10 177/5 177/20 178/7 178/21 178/21 181/2 183/21 184/24 187/19 192/7 192/16 192/17 193/15 196/17 197/14 197/17 197/21 197/23 198/6 198/12 198/12 198/20 198/24 199/2 199/11 200/24 201/2 201/5 203/2 203/23 203/23 203/24 203/24 203/25 204/10</p>	<p>204/12 204/13 <b>knowing [2]</b> 7/14 144/19 <b>knowledge [6]</b> 18/13 20/10 20/11 96/16 121/25 139/24 <b>known [5]</b> 12/23 117/18 125/25 170/11 194/3</p> <p><b>L</b></p> <p><b>lack [6]</b> 18/14 25/6 107/14 111/16 190/16 191/22 <b>ladies [3]</b> 41/12 43/25 48/5 <b>lady [1]</b> 48/16 <b>laid [3]</b> 188/15 188/22 189/9 <b>land [2]</b> 144/20 144/22 <b>landed [1]</b> 121/21 <b>language [3]</b> 28/12 167/20 197/12 <b>large [4]</b> 30/11 131/4 132/3 155/17 <b>larger [1]</b> 130/13 <b>largest [1]</b> 47/17 <b>last [12]</b> 8/5 13/16 24/20 35/11 35/18 51/12 55/25 131/19 172/10 176/4 177/13 204/1 <b>lasting [1]</b> 43/1 <b>late [6]</b> 14/15 19/16 26/13 66/8 151/13 189/19 <b>later [12]</b> 22/20 25/8 25/9 92/16 99/17 107/3 122/11 129/15 131/7 134/21 159/12 197/16 <b>latest [2]</b> 94/6 126/25 <b>launch [1]</b> 191/14 <b>launched [2]</b> 124/18 134/15 <b>law [3]</b> 21/1 25/13 125/1 <b>lawyer [2]</b> 57/6 180/21 <b>lawyers [10]</b> 74/3 74/4 74/11 74/17 77/9 132/12 163/8 171/14 172/24 188/21 <b>lead [4]</b> 60/8 65/2 136/17 148/14 <b>leader [1]</b> 182/6 <b>leaderless [1]</b> 18/24 <b>leadership [2]</b> 30/22 36/12 <b>leading [2]</b> 37/6 110/13 <b>leads [1]</b> 79/17 <b>lean [1]</b> 184/3</p>
--	---	--	---	--

<p><b>L</b></p> <p><b>leaning [1]</b> 135/21  <b>learn [1]</b> 94/24  <b>learned [2]</b> 61/15  175/20  <b>learning [1]</b> 116/23  <b>learnt [3]</b> 11/6 119/19  120/15  <b>least [10]</b> 40/7 85/22  114/12 119/24 126/25  142/7 147/3 153/16  176/9 178/15  <b>leave [5]</b> 48/23 49/10  65/18 193/7 200/1  <b>leaves [1]</b> 136/13  <b>leaving [1]</b> 26/15  <b>led [3]</b> 81/20 103/18  176/4  <b>left [8]</b> 3/22 12/10  62/5 85/4 98/15 109/3  190/5 199/4  <b>left-hand [1]</b> 12/10  <b>legacy [4]</b> 46/10  48/22 49/10 49/11  <b>legal [45]</b> 5/1 5/5  5/10 9/7 9/22 25/13  47/18 61/11 62/24  73/6 73/24 75/11 77/4  79/5 83/11 83/16  83/24 84/6 88/8  112/18 115/18 115/22  124/25 125/5 125/8  125/11 125/16 126/14  130/25 139/8 158/15  158/24 159/3 159/6  159/10 159/11 159/14  159/15 159/16 164/3  171/10 171/13 178/9  188/8 188/13  <b>legalistic [1]</b> 139/21  <b>legally [6]</b> 5/3 74/20  118/2 158/13 158/23  178/15  <b>legislate [2]</b> 159/24  161/8  <b>legislation [9]</b> 1/23  1/24 23/20 124/24  160/5 160/10 160/18  161/21 187/2  <b>legitimate [1]</b> 114/17  <b>legitimately [1]</b>  193/11  <b>length [10]</b> 109/17  113/7 113/9 114/1  115/17 118/19 118/20  123/6 154/23 168/1  <b>lengthness [1]</b>  114/11  <b>less [10]</b> 70/25  121/12 130/15 132/7  132/10 135/4 155/5  177/11 188/17 200/8  <b>lessen [1]</b> 184/25</p>	<p><b>lessons [2]</b> 11/5  175/19  <b>let [3]</b> 129/2 137/4  183/16  <b>let's [13]</b> 11/8 70/12  80/5 88/20 103/7  109/3 146/3 165/3  173/15 180/1 193/4  193/4 193/5  <b>letter [29]</b> 28/25  59/21 60/2 81/12 83/7  89/25 90/3 90/11  91/15 92/20 117/16  118/13 118/18 162/21  164/4 165/22 168/4  170/20 171/3 171/18  175/10 176/13 176/16  177/15 179/18 183/7  183/8 183/8 183/16  <b>letters [4]</b> 80/7  118/17 172/20 176/21  <b>level [24]</b> 35/20  36/16 46/17 79/19  98/6 105/10 107/11  107/12 108/2 109/9  109/10 109/11 114/12  122/9 123/5 128/16  129/7 129/18 141/2  141/12 148/7 191/20  192/20 197/7  <b>levels [2]</b> 30/23  34/10  <b>lever [1]</b> 114/25  <b>levers [5]</b> 112/23  113/16 114/11 114/20  163/10  <b>liability [2]</b> 126/15  153/3  <b>liaising [1]</b> 12/18  <b>lie [1]</b> 180/14  <b>life [3]</b> 43/23 62/19  97/15  <b>light [6]</b> 15/16 28/22  28/22 74/20 74/21  156/25  <b>like [86]</b> 6/8 7/4  11/18 15/7 27/3 30/20  34/2 45/24 48/15  56/13 56/19 57/16  63/9 69/16 69/18 77/5  81/13 93/22 94/10  94/18 95/24 101/16  105/19 112/24 113/8  113/9 113/13 113/18  114/4 114/9 115/5  115/6 115/18 116/11  116/12 117/13 120/16  121/5 121/19 127/4  127/9 127/23 128/6  128/7 129/24 130/19  135/12 135/19 135/21  141/14 141/21 146/6  146/21 147/17 148/17  153/2 154/15 154/17</p>	<p>155/8 156/16 159/16  160/20 161/11 161/12  164/10 164/13 164/16  164/18 164/19 164/20  165/3 165/8 167/13  170/24 174/22 176/6  178/13 180/23 181/15  182/6 187/21 191/22  199/6 199/22 200/19  201/3  <b>likelihood [1]</b> 166/16  <b>likely [5]</b> 142/17  155/14 185/20 185/21  203/7  <b>likes [2]</b> 153/16  153/20  <b>limit [2]</b> 85/2 109/3  <b>limited [3]</b> 41/22  190/8 190/19  <b>line [10]</b> 28/6 28/7  55/20 56/11 78/20  109/5 159/18 175/10  195/8 195/23  <b>line 7 [1]</b> 195/23  <b>link [4]</b> 87/25 88/2  88/3 88/3  <b>links [1]</b> 103/14  <b>Lisa [2]</b> 165/23  166/12  <b>list [7]</b> 14/2 14/4 14/9  17/15 47/8 102/20  146/13  <b>listed [2]</b> 102/19  132/21  <b>listen [2]</b> 49/16 49/20  <b>listened [1]</b> 42/19  <b>listening [1]</b> 116/13  <b>lists [1]</b> 11/21  <b>literally [3]</b> 51/12  88/11 159/9  <b>litigation [10]</b> 6/1 8/1  115/13 131/23 158/16  162/24 163/7 163/8  171/13 172/3  <b>litigious [2]</b> 139/21  142/7  <b>little [14]</b> 24/22 81/11  123/3 158/15 161/20  161/20 161/23 161/24  161/24 162/1 189/18  194/21 195/5 199/21  <b>live [5]</b> 20/3 51/11  85/11 85/11 125/20  <b>lived [1]</b> 203/13  <b>lives [2]</b> 42/21 78/18  <b>living [2]</b> 5/17 5/21  <b>load [2]</b> 149/7 201/15  <b>local [3]</b> 47/22 47/23  48/12  <b>locating [1]</b> 159/22  <b>log [1]</b> 22/7  <b>logical [1]</b> 83/3  <b>long [29]</b> 16/6 25/8  35/18 42/9 43/1 57/23</p>	<p>58/2 73/20 76/2 76/9  85/5 94/15 114/4  114/17 131/24 154/11  162/3 162/4 164/4  184/7 184/15 184/16  187/4 187/5 191/6  191/7 191/8 191/15  191/24  <b>long-lasting [1]</b> 43/1  <b>long-term [5]</b> 191/6  191/7 191/8 191/15  191/24  <b>longer [6]</b> 57/22  62/14 70/18 161/21  190/20 190/22  <b>longer-term [2]</b>  190/20 190/22  <b>look [72]</b> 9/19 15/7  16/1 18/4 19/8 21/16  24/2 26/1 28/14 36/12  36/13 58/17 63/10  64/2 66/13 66/15 76/9  81/13 98/25 101/23  101/24 102/16 103/7  104/7 109/6 116/17  117/15 121/6 122/7  124/1 128/18 129/20  130/5 131/9 132/18  135/19 138/10 138/15  140/21 142/9 144/19  144/25 147/21 148/23  149/6 153/11 155/10  156/4 156/9 156/20  158/8 161/20 162/3  165/22 166/11 170/19  171/18 175/2 175/11  178/8 178/25 180/1  180/23 183/25 187/24  189/24 190/7 190/14  193/23 199/6 202/5  202/6  <b>looked [8]</b> 41/7  108/18 134/7 148/16  156/10 166/15 175/7  177/5  <b>looking [32]</b> 17/13  54/6 61/16 68/21  74/13 97/12 98/24  100/13 100/18 103/22  104/6 104/10 105/18  108/5 108/12 108/17  119/4 122/18 128/13  135/10 142/4 144/15  161/4 161/7 161/23  161/23 161/24 178/13  180/13 193/2 199/13  200/9  <b>looks [8]</b> 30/20 73/7  77/5 120/16 135/18  142/6 151/9 155/14  <b>loony [1]</b> 12/21  <b>Lord [9]</b> 4/16 4/17  4/21 6/15 7/4 7/6 7/17  7/24 29/2</p>	<p><b>Lord Arbuthnot [4]</b>  6/15 7/17 7/24 29/2  <b>Lord Arbuthnot's [1]</b>  7/6  <b>Lord Dyson [3]</b> 4/16  4/17 4/21  <b>Lorna [1]</b> 14/23  <b>loss [16]</b> 67/10 68/15  68/23 70/5 70/8 70/10  70/15 70/17 71/9  71/11 71/15 75/22  76/4 77/10 79/18  129/18  <b>losses [5]</b> 68/21  71/19 71/24 86/25  87/5  <b>lost [1]</b> 78/23  <b>lot [10]</b> 28/5 76/22  86/9 100/24 108/12  127/25 148/18 183/3  198/21 203/22  <b>lots [5]</b> 119/23 121/7  143/24 177/21 182/16  <b>lovely [1]</b> 41/12  <b>low [4]</b> 81/7 127/19  197/7 197/11  <b>lower [2]</b> 114/12  130/15  <b>lunch [1]</b> 111/22</p> <hr/> <p><b>M</b></p> <p><b>made [40]</b> 11/16 24/7  30/24 32/3 32/15  43/14 43/23 43/23  44/2 55/14 57/4 59/15  66/23 72/16 91/20  101/9 101/11 103/12  117/16 118/10 119/20  120/4 120/6 125/7  126/4 128/2 128/25  129/5 129/18 148/18  148/21 149/20 157/12  163/2 167/5 169/1  180/23 188/8 195/25  196/25  <b>mailing [2]</b> 14/4  85/12  <b>main [3]</b> 43/6 57/5  122/22  <b>mainly [1]</b> 18/6  <b>mainstay [1]</b> 199/25  <b>mainstream [1]</b>  101/12  <b>maintain [2]</b> 83/3  83/4  <b>maintained [1]</b> 54/9  <b>Majesty's [6]</b> 99/3  131/17 142/21 149/22  149/25 159/24  <b>major [3]</b> 97/13  124/15 181/14  <b>majority [2]</b> 105/18  110/24  <b>make [46]</b> 17/7 25/5</p>
--	--	---	---	--

<b>M</b>	166/9 167/18 167/20 168/1 176/17 176/25 177/1 192/2 201/2 <b>mandate [1]</b> 139/1 <b>mandated [4]</b> 16/16 43/13 43/15 43/20 <b>manner [1]</b> 154/3 <b>many [41]</b> 21/8 21/12 22/20 33/25 34/1 37/13 46/9 46/24 48/11 48/25 53/19 53/21 54/16 54/24 54/25 55/8 58/1 64/6 65/21 66/18 67/10 71/8 71/19 73/16 85/24 86/1 86/8 86/20 93/24 94/14 94/15 100/22 113/13 115/4 118/20 121/15 148/10 188/8 192/22 195/9 204/10 <b>March [6]</b> 5/14 15/6 16/7 16/12 21/7 85/22 <b>March 2023 [1]</b> 16/12 <b>March 2026 [1]</b> 85/22 <b>marginal [1]</b> 161/25 <b>mark [3]</b> 13/4 47/17 89/14 <b>marked [1]</b> 13/11 <b>Marriott [4]</b> 15/12 15/13 19/24 22/10 <b>Marshall [3]</b> 57/5 57/8 57/16 <b>mass [1]</b> 146/15 <b>masters [1]</b> 177/16 <b>match [1]</b> 135/20 <b>materialising [1]</b> 130/13 <b>maths [1]</b> 90/12 <b>matter [14]</b> 3/6 27/4 50/23 69/18 73/14 118/22 141/18 159/11 166/9 167/25 168/3 168/17 173/4 203/10 <b>matters [16]</b> 3/19 5/22 13/23 14/18 26/7 40/25 41/7 86/23 108/11 112/22 114/19 115/16 116/6 118/1 150/8 169/7 <b>maturing [1]</b> 83/10 <b>maturity [2]</b> 107/2 108/6 <b>Maureen [1]</b> 40/12 <b>may [43]</b> 8/3 8/25 16/2 26/8 38/23 39/25 39/25 46/1 57/12 65/18 65/20 67/22 75/20 77/8 80/14 83/25 84/7 86/10 107/13 108/22 111/18 113/15 117/7 117/7 122/21 123/7 124/11 132/2 132/7 141/13	144/10 156/17 159/1 171/21 171/23 177/9 177/14 178/9 191/3 194/13 203/11 203/16 205/1 <b>May 2023 [1]</b> 171/23 <b>maybe [7]</b> 53/3 114/22 139/15 141/5 154/19 175/24 176/16 <b>McAlerney [1]</b> 40/14 <b>McCall [2]</b> 120/23 120/25 <b>McEwan [1]</b> 38/15 <b>McKelvey [2]</b> 40/12 43/7 <b>me [84]</b> 7/6 7/22 13/20 23/2 26/6 26/12 27/13 27/18 28/9 29/18 31/19 31/24 33/7 34/13 34/14 34/16 34/22 36/11 37/4 38/15 38/24 39/25 40/12 40/13 40/14 41/12 41/14 42/23 43/5 45/9 45/24 47/6 50/1 50/1 50/19 51/2 53/10 54/24 56/1 56/16 63/9 64/6 72/14 81/16 84/13 88/17 88/19 89/24 91/22 95/14 120/10 120/14 129/2 130/10 130/25 135/17 135/18 136/22 143/12 144/13 145/8 146/1 150/17 155/14 156/15 163/23 166/10 174/9 176/4 176/9 178/6 179/22 180/5 181/14 183/16 183/22 183/23 187/14 189/19 195/11 195/19 195/25 196/20 199/10 <b>mean [47]</b> 16/6 33/12 36/17 38/4 48/8 51/15 68/1 105/2 106/22 108/4 114/24 119/23 120/11 120/20 120/23 124/21 125/17 130/19 132/11 137/25 140/5 141/25 145/21 146/6 146/10 147/11 148/8 149/3 149/4 156/7 157/16 160/22 167/23 169/18 172/16 174/20 178/4 178/21 179/17 183/20 189/8 194/14 196/16 197/12 200/18 201/13 204/6 <b>meaning [2]</b> 9/6 163/8 <b>meaningful [1]</b> 154/15 <b>means [11]</b> 46/10 54/13 62/2 111/23	133/20 159/3 174/15 174/25 178/15 178/22 194/13 <b>meant [9]</b> 6/22 10/15 19/19 135/9 142/15 143/12 147/25 174/4 183/19 <b>meantime [2]</b> 8/18 25/21 <b>measures [1]</b> 47/7 <b>mediating [1]</b> 133/19 <b>mediation [4]</b> 65/2 83/13 135/3 135/22 <b>medical [2]</b> 42/10 55/12 <b>medium [1]</b> 171/11 <b>medium-term [1]</b> 171/11 <b>meet [11]</b> 39/20 39/20 40/20 40/24 49/2 123/18 151/20 151/25 169/6 169/8 202/15 <b>meeting [52]</b> 7/15 7/22 8/2 8/7 15/6 15/9 21/17 21/18 23/3 40/4 40/16 41/2 41/13 45/6 45/7 48/2 49/15 51/12 56/25 57/2 57/4 58/7 132/19 133/7 133/7 134/20 143/10 150/7 150/9 150/12 167/13 167/15 168/5 168/19 169/14 169/16 170/7 175/2 179/1 179/15 179/23 179/25 180/9 180/19 181/9 182/22 183/14 183/17 187/25 188/23 191/10 203/1 <b>meetings [18]</b> 22/4 39/18 39/20 40/3 40/8 41/4 42/16 42/25 43/4 43/18 45/1 46/7 48/8 58/10 58/10 167/10 170/4 170/6 <b>Mel [3]</b> 13/25 14/3 14/14 <b>Melanie [2]</b> 12/15 12/17 <b>member [5]</b> 12/17 22/6 40/8 55/21 198/6 <b>members [9]</b> 18/10 29/14 31/11 45/4 49/4 125/22 167/10 169/6 169/8 <b>memorial [1]</b> 47/17 <b>mentality [1]</b> 54/9 <b>mention [2]</b> 6/18 38/24 <b>mentioned [9]</b> 26/1 33/7 48/21 61/4 63/8 87/11 148/4 186/5 187/9 <b>mentioning [3]</b> 110/5	126/24 176/23 <b>mentions [1]</b> 180/12 <b>merits [1]</b> 196/23 <b>Mervyn [1]</b> 26/8 <b>mess [3]</b> 11/15 52/22 153/21 <b>message [8]</b> 25/23 28/7 28/18 46/8 56/17 149/11 173/20 186/9 <b>messages [3]</b> 43/3 44/3 44/9 <b>met [12]</b> 28/6 40/9 48/16 49/17 49/18 104/8 110/15 147/9 169/8 169/12 180/24 180/24 <b>mid [3]</b> 26/12 27/18 27/21 <b>mid-2023 [3]</b> 26/12 27/18 27/21 <b>might [50]</b> 7/1 7/24 17/2 17/22 28/9 49/5 61/14 67/5 67/20 70/8 70/12 70/13 70/22 71/7 72/1 72/2 72/6 72/23 75/1 78/9 78/11 78/23 79/9 80/2 80/11 84/21 100/18 101/8 113/10 113/19 114/23 117/12 118/13 123/8 132/12 134/6 140/6 141/7 144/5 144/5 146/22 148/10 153/13 161/1 176/10 176/13 189/8 193/10 198/14 200/5 <b>milestone [2]</b> 13/11 13/17 <b>millimetre [1]</b> 48/9 <b>million [2]</b> 151/3 151/6 <b>mind [12]</b> 34/16 51/15 91/4 91/11 92/8 113/5 123/14 127/22 128/14 176/1 182/9 185/10 <b>minimisation [1]</b> 132/16 <b>minimum [2]</b> 72/15 72/17 <b>minister [13]</b> 8/3 8/9 10/9 110/13 110/17 110/23 113/4 117/2 117/6 126/8 143/22 166/25 198/8 <b>Minister's [1]</b> 110/17 <b>ministerial [12]</b> 111/4 111/17 126/20 127/8 129/1 137/10 145/22 158/3 166/18 169/24 174/5 177/11 <b>ministers [36]</b> 101/14 102/7 102/9 112/12 112/14 116/24
----------	---	--	--	--

<p><b>M</b></p> <p><b>ministers...</b> [30] 117/9 117/12 117/14 126/14 126/16 140/25 142/22 145/7 157/23 157/25 158/6 158/21 160/4 161/11 166/21 174/10 178/5 191/17 192/4 192/11 193/2 200/5 200/9 200/23 201/19 202/21 202/24 203/9 203/16 204/6</p> <p><b>minor</b> [3] 141/25 181/1 181/9</p> <p><b>minus</b> [1] 155/2</p> <p><b>minute</b> [2] 93/19 114/23</p> <p><b>minutes</b> [4] 95/6 95/9 150/10 193/21</p> <p><b>miscarriage</b> [3] 47/18 99/8 203/12</p> <p><b>misinterpreted</b> [1] 67/20</p> <p><b>misleading</b> [1] 10/14</p> <p><b>missed</b> [4] 67/5 104/22 148/19 148/20</p> <p><b>missing</b> [1] 76/4</p> <p><b>misspoke</b> [1] 180/21</p> <p><b>mistake</b> [4] 53/4 117/20 167/5 181/4</p> <p><b>misunderstandings</b> [1] 88/18</p> <p><b>mitigate</b> [2] 16/19 20/24</p> <p><b>mitigating</b> [1] 106/10</p> <p><b>Mm</b> [8] 8/24 12/11 47/13 61/13 66/4 72/4 84/10 87/7</p> <p><b>Mm-hm</b> [4] 12/11 47/13 66/4 72/4</p> <p><b>mode</b> [1] 145/16</p> <p><b>modern</b> [1] 203/12</p> <p><b>modified</b> [1] 37/14</p> <p><b>Moloney</b> [11] 52/18 69/13 69/14 71/2 73/20 80/2 82/16 84/14 85/18 86/10 206/12</p> <p><b>Moloney's</b> [1] 93/9</p> <p><b>moment</b> [24] 50/19 50/23 63/13 65/3 75/18 79/8 82/12 82/20 86/5 118/9 119/3 120/7 120/17 121/5 140/10 145/4 152/11 153/1 153/2 164/19 168/20 170/5 176/9 178/19</p> <p><b>moments</b> [2] 120/6 145/11</p> <p><b>money</b> [100] 30/25 48/4 48/5 59/23 65/22 66/8 66/20 69/2 83/20</p>	<p>83/25 122/19 122/20 123/19 123/23 123/25 124/6 124/8 124/14 126/21 126/22 127/1 127/4 127/5 127/7 127/8 127/10 127/14 127/19 128/17 128/21 128/23 129/11 129/20 129/21 130/1 130/3 131/5 133/16 136/11 136/14 137/3 137/5 137/8 137/17 138/7 139/3 139/5 139/11 139/16 141/20 141/22 143/1 143/4 143/5 144/1 144/13 152/7 152/19 152/22 152/25 158/15 159/4 159/10 166/2 166/9 167/19 167/20 168/2 168/13 172/19 172/21 172/24 172/24 172/25 173/12 173/13 174/25 175/22 176/7 176/18 176/18 176/23 176/25 177/6 177/7 184/24 184/25 185/4 185/11 186/10 186/21 187/8 187/14 187/17 187/20 187/23 193/12 199/19 201/2 204/13</p> <p><b>Money</b> [1] 138/22</p> <p><b>money's</b> [1] 10/7</p> <p><b>monies</b> [1] 66/25</p> <p><b>month</b> [4] 22/20 40/21 57/15 89/15</p> <p><b>monthly</b> [1] 110/15</p> <p><b>months</b> [18] 8/5 15/7 18/24 39/5 41/8 58/1 66/19 70/24 85/25 92/16 151/24 152/3 152/5 154/8 154/10 170/25 195/3 204/1</p> <p><b>Moorhead</b> [4] 26/5 29/2 29/4 54/1</p> <p><b>moral</b> [1] 195/24</p> <p><b>morally</b> [1] 158/25</p> <p><b>moratorium</b> [1] 194/23</p> <p><b>more</b> [98] 1/15 3/23 6/10 8/1 9/23 45/8 51/18 60/24 63/10 64/2 67/11 70/3 70/11 70/21 71/5 76/7 76/24 77/7 78/7 83/1 83/9 83/22 84/4 88/16 89/18 91/1 93/7 100/25 101/22 103/24 104/1 106/14 107/2 108/5 110/18 113/11 114/3 115/7 115/19 116/1 116/11 121/12 121/19 123/3 123/9 128/15 129/16 132/15</p>	<p>133/2 135/1 135/8 137/13 139/13 141/22 142/14 143/8 145/16 147/24 149/5 149/12 152/7 154/17 161/3 161/23 161/24 161/25 164/11 164/11 164/16 165/3 165/15 165/15 165/16 165/16 170/3 175/16 180/4 182/18 183/19 183/21 185/4 185/11 185/11 185/21 186/10 186/20 186/24 187/3 187/17 191/15 192/7 193/12 193/19 195/10 195/13 200/2 200/6 202/24</p> <p><b>morning</b> [6] 1/5 1/6 39/15 52/7 205/2 205/10</p> <p><b>most</b> [11] 27/18 27/22 31/6 31/18 35/24 60/15 74/13 101/13 183/4 183/6 197/19</p> <p><b>mostly</b> [1] 133/9</p> <p><b>mother</b> [1] 66/8</p> <p><b>motivating</b> [2] 35/5 132/17</p> <p><b>motivation</b> [1] 78/14</p> <p><b>move</b> [18] 3/25 6/1 11/8 11/18 21/14 45/13 46/1 48/8 58/24 72/2 73/21 78/17 110/6 129/16 135/25 164/13 165/9 184/9</p> <p><b>moved</b> [6] 46/4 58/15 98/4 98/19 129/16 133/8</p> <p><b>movement</b> [1] 164/16</p> <p><b>moves</b> [1] 203/20</p> <p><b>moving</b> [7] 15/6 21/16 46/4 81/16 111/21 165/8 189/20</p> <p><b>MPM</b> [1] 138/21</p> <p><b>MPs</b> [1] 7/16</p> <p><b>MR</b> [133] 1/4 1/7 9/25 10/17 11/11 22/3 26/3 26/19 26/25 27/20 28/2 28/20 32/1 33/2 33/4 34/15 34/22 35/12 35/18 39/2 39/7 39/12 39/13 39/15 39/20 41/19 45/20 45/20 50/23 50/24 51/2 52/18 52/21 55/24 56/8 56/8 56/23 57/1 57/4 57/5 57/5 57/8 57/16 57/17 58/24 59/17 61/3 62/7 63/15 64/5 66/5 66/15 68/13 69/13 69/14 69/16 71/2 73/10</p>	<p>73/20 75/1 75/5 75/13 75/14 75/23 76/10 76/11 80/2 80/13 82/16 83/6 84/14 84/15 85/18 86/7 86/10 86/17 86/24 88/17 93/9 93/17 93/18 93/22 93/25 95/5 95/8 95/19 116/24 117/3 119/8 119/17 146/5 147/12 148/4 149/14 150/11 155/21 156/7 170/12 171/18 173/19 175/4 176/5 176/5 179/12 181/13 181/23 182/4 182/11 183/3 183/8 183/8 186/9 187/9 187/24 188/15 189/16 191/11 192/1 193/21 194/4 194/5 195/1 196/7 198/16 198/19 198/21 204/21 205/7 206/4 206/8 206/12 206/18 206/20</p> <p><b>Mr Bates</b> [1] 10/17</p> <p><b>Mr Blake</b> [12] 32/1 33/2 33/4 34/15 34/22 57/1 61/3 64/5 76/11 88/17 93/18 95/8</p> <p><b>Mr Blake's</b> [1] 41/19</p> <p><b>Mr Blakey</b> [1] 75/13</p> <p><b>Mr Brightwell</b> [1] 26/3</p> <p><b>Mr Cameron</b> [1] 176/5</p> <p><b>Mr Colin</b> [1] 62/7</p> <p><b>Mr Creswell</b> [4] 9/25 11/11 155/21 156/7</p> <p><b>Mr Henry</b> [5] 193/21 194/4 198/16 198/19 206/20</p> <p><b>Mr Hudgell</b> [1] 83/6</p> <p><b>Mr Ismail</b> [1] 45/20</p> <p><b>Mr Jacobs</b> [3] 39/12 45/20 50/23</p> <p><b>Mr Justice Fraser</b> [1] 26/25</p> <p><b>Mr Kalia</b> [2] 66/5 66/15</p> <p><b>Mr Marshall</b> [3] 57/5 57/8 57/16</p> <p><b>Mr Moloney</b> [11] 52/18 69/13 69/14 71/2 73/20 80/2 82/16 84/14 85/18 86/10 206/12</p> <p><b>Mr Moloney's</b> [1] 93/9</p> <p><b>Mr Parker</b> [5] 116/24 117/3 119/8 171/18 183/8</p> <p><b>Mr Parker's</b> [1] 119/17</p>	<p><b>Mr Read</b> [2] 22/3 39/20</p> <p><b>Mr Recaldin</b> [30] 1/7 35/12 35/18 39/15 50/24 52/21 55/24 58/24 59/17 63/15 68/13 69/16 73/10 75/1 75/5 75/14 75/23 76/10 80/13 84/15 86/7 86/17 86/24 93/17 93/22 93/25 95/5 147/12 195/1 196/7</p> <p><b>Mr Salter</b> [2] 39/2 39/7</p> <p><b>Mr Shiju</b> [3] 56/23 57/4 57/5</p> <p><b>Mr Staunton</b> [13] 170/12 173/19 176/5 179/12 181/13 181/23 182/4 183/3 183/8 187/9 188/15 191/11 192/1</p> <p><b>Mr Staunton's</b> [4] 182/11 186/9 187/24 189/16</p> <p><b>Mr Stein</b> [1] 51/2</p> <p><b>MR STEVENS</b> [10] 95/19 146/5 148/4 149/14 150/11 175/4 198/21 204/21 205/7 206/18</p> <p><b>Mr Trotter</b> [7] 26/19 27/20 28/2 28/20 56/8 56/8 57/17</p> <p><b>Ms</b> [31] 15/12 22/10 38/15 43/7 52/17 52/20 55/13 60/5 60/6 65/17 69/12 81/19 81/23 87/4 93/20 95/16 95/22 96/18 121/10 146/11 175/5 193/21 194/1 194/6 198/17 198/18 198/20 204/15 204/23 206/10 206/22</p> <p><b>Ms Felstead</b> [1] 60/5</p> <p><b>Ms Marriott</b> [2] 15/12 22/10</p> <p><b>Ms McEwan</b> [1] 38/15</p> <p><b>Ms McKelvey</b> [1] 43/7</p> <p><b>Ms Munby</b> [10] 95/16 95/22 96/18 121/10 146/11 175/5 194/6 198/20 204/15 204/23</p> <p><b>Ms Page</b> [6] 52/17 65/17 69/12 81/19 81/23 87/4</p> <p><b>Ms Patrick</b> [3] 193/21 194/1 198/17</p> <p><b>Ms Skinner</b> [1] 60/6</p> <p><b>Ms Skinner's</b> [1]</p>
---	--	---	---	---

<p><b>M</b></p> <p><b>Ms Skinner's... [1]</b> 55/13</p> <p><b>much [54]</b> 12/17 16/25 36/24 37/2 39/3 39/11 45/18 60/12 60/24 60/24 67/12 73/1 79/7 81/7 84/15 85/15 85/16 91/1 93/17 93/25 95/4 95/10 95/22 97/23 99/24 105/17 110/11 113/10 114/6 114/12 115/7 115/19 116/1 121/16 123/23 124/21 129/16 135/4 142/14 142/20 144/18 144/22 147/23 152/22 157/23 160/16 160/21 173/4 177/23 190/4 198/12 200/19 204/23 205/3</p> <p><b>multiple [3]</b> 101/7 101/9 154/2</p> <p><b>Munby [14]</b> 93/20 95/16 95/18 95/21 95/22 96/18 121/10 146/11 175/5 194/6 198/20 204/15 204/23 206/16</p> <p><b>muscle [1]</b> 155/8</p> <p><b>must [10]</b> 44/12 99/12 115/2 115/9 115/17 125/7 151/15 171/24 196/14 197/22</p> <p><b>mutualisation [1]</b> 192/17</p> <p><b>my [104]</b> 3/2 3/21 9/2 9/13 13/25 16/8 16/13 18/3 18/4 18/17 18/19 19/5 22/8 24/11 29/15 32/19 36/12 36/17 36/23 36/24 37/13 37/22 38/3 39/9 41/14 41/24 42/6 42/7 42/8 43/24 45/24 50/2 50/19 50/22 51/17 58/18 60/25 64/1 64/5 71/2 71/2 82/3 83/7 88/19 90/12 91/4 91/7 91/11 91/23 92/7 92/8 94/6 94/6 98/5 108/18 109/1 109/23 110/22 111/15 113/5 115/19 117/10 118/23 124/20 130/21 138/5 139/18 140/5 140/24 146/2 146/23 148/9 148/16 149/10 149/19 150/18 158/12 160/2 163/17 164/20 164/23 167/16 167/24 169/14 171/25 176/20 177/13 181/17 182/9 182/17 183/16</p>	<p>186/20 191/20 192/10 194/13 194/14 195/17 196/19 196/22 197/1 199/11 200/21 200/22 202/4</p> <p><b>myself [9]</b> 22/4 52/24 68/22 121/16 127/13 145/14 149/10 175/11 202/15</p> <hr/> <p><b>N</b></p> <p><b>name [6]</b> 6/7 7/6 12/15 19/7 38/24 95/20</p> <p><b>named [2]</b> 31/16 32/7</p> <p><b>namely [5]</b> 113/3 128/23 171/14 185/16 190/22</p> <p><b>names [4]</b> 12/3 12/8 13/22 87/17</p> <p><b>National [1]</b> 175/19</p> <p><b>natural [1]</b> 158/14</p> <p><b>nature [4]</b> 123/6 142/15 169/16 192/9</p> <p><b>NatWest [1]</b> 34/8</p> <p><b>navigating [1]</b> 166/17</p> <p><b>near [1]</b> 53/16</p> <p><b>nearly [1]</b> 57/13</p> <p><b>necessarily [9]</b> 46/15 49/19 62/4 142/14 156/2 186/1 194/19 199/5 202/22</p> <p><b>necessary [2]</b> 141/9 141/9</p> <p><b>NED [1]</b> 179/3</p> <p><b>need [34]</b> 8/19 10/9 22/18 29/25 45/14 50/17 50/22 64/3 68/8 77/7 88/9 94/24 102/19 110/7 115/22 116/17 119/13 126/10 133/10 135/20 136/12 136/16 137/6 137/10 138/20 152/22 152/24 166/22 170/9 172/22 184/22 190/1 192/1 192/2</p> <p><b>needed [18]</b> 16/17 38/9 43/16 43/16 107/2 156/4 159/1 169/19 174/6 182/18 184/17 186/12 192/6 192/10 192/19 192/22 201/25 203/18</p> <p><b>needs [9]</b> 68/18 87/8 87/9 108/5 108/17 115/24 124/15 124/17 126/10</p> <p><b>negate [1]</b> 132/14</p> <p><b>negatively [1]</b> 104/22</p> <p><b>negotiating [1]</b> 60/9</p> <p><b>negotiation [1]</b> 70/24</p> <p><b>negotiations [2]</b> 72/8 155/4</p>	<p><b>neither [1]</b> 24/18</p> <p><b>network [2]</b> 163/5 163/5</p> <p><b>networks [1]</b> 35/5</p> <p><b>never [27]</b> 27/5 27/8 34/12 34/13 34/17 34/18 44/13 46/11 47/2 56/2 56/3 57/7 95/2 125/16 126/4 126/19 140/25 144/12 144/13 164/2 164/8 164/18 170/12 174/1 187/7 187/9 194/3</p> <p><b>nevertheless [2]</b> 55/3 204/11</p> <p><b>new [18]</b> 21/14 22/19 22/23 33/6 82/24 86/2 86/4 88/20 98/10 107/3 107/4 124/12 124/15 179/17 182/15 183/24 188/15 193/17</p> <p><b>next [12]</b> 7/20 40/12 40/20 48/18 50/2 50/13 63/19 115/23 117/23 155/12 166/20 202/12</p> <p><b>Nick [9]</b> 14/23 14/24 42/20 42/23 43/13 44/2 48/17 132/21 162/21</p> <p><b>Nicola [2]</b> 15/13 19/24</p> <p><b>NM [4]</b> 15/12 22/10 22/16 24/13</p> <p><b>no [85]</b> 2/18 4/15 17/4 17/6 17/7 17/8 19/21 22/2 24/9 25/15 30/13 32/5 32/9 38/6 43/7 43/8 50/1 52/5 53/7 53/11 53/21 53/22 55/6 55/16 56/4 57/9 57/21 59/20 60/16 61/16 62/2 62/5 62/14 62/15 62/24 65/3 65/5 66/15 66/16 67/22 68/3 68/3 70/11 70/18 72/17 73/14 74/11 74/18 77/16 78/6 78/7 78/12 79/5 79/8 81/23 86/16 87/21 88/18 90/1 91/24 92/12 93/2 93/2 97/18 103/7 104/19 122/1 141/16 141/17 144/1 144/17 158/24 163/21 164/11 167/13 172/1 173/3 173/23 174/17 177/19 180/8 181/25 191/3 191/18 203/10</p> <p><b>nobody [5]</b> 28/10 33/14 53/9 174/7 174/8</p> <p><b>nod [3]</b> 75/1 75/6</p>	<p>75/23</p> <p><b>nodded [2]</b> 74/25 90/16</p> <p><b>nominated [1]</b> 4/10</p> <p><b>non [12]</b> 2/9 3/11 3/13 3/18 4/3 4/21 23/24 31/12 31/12 32/22 65/11 200/22</p> <p><b>non-binding [1]</b> 65/11</p> <p><b>Non-Executive [2]</b> 23/24 32/22</p> <p><b>non-pecuniary [5]</b> 3/11 3/13 3/18 4/3 4/21</p> <p><b>non-postmaster [1]</b> 2/9</p> <p><b>non-zero [1]</b> 200/22</p> <p><b>none [4]</b> 133/23 133/25 134/10 187/21</p> <p><b>normal [6]</b> 135/11 143/3 167/7 169/9 170/1 179/19</p> <p><b>normally [4]</b> 104/1 127/19 136/25 170/2</p> <p><b>Northern [1]</b> 2/1</p> <p><b>not [260]</b></p> <p><b>notably [1]</b> 151/12</p> <p><b>note [17]</b> 8/2 11/12 21/17 54/14 101/17 150/6 150/6 150/8 150/10 150/18 176/17 179/22 183/25 186/22 187/24 188/10 189/9</p> <p><b>noted [7]</b> 19/24 22/16 132/24 133/23 135/3 166/15 166/17</p> <p><b>notes [1]</b> 89/1</p> <p><b>nothing [8]</b> 17/5 23/22 34/18 55/23 56/14 81/8 159/16 198/15</p> <p><b>Notice [1]</b> 196/12</p> <p><b>notified [2]</b> 151/14 196/10</p> <p><b>notifying [1]</b> 12/25</p> <p><b>noting [3]</b> 24/15 110/2 153/23</p> <p><b>November [3]</b> 1/1 49/23 151/21</p> <p><b>now [75]</b> 1/13 4/4 9/13 13/22 14/8 16/20 18/3 19/7 21/1 21/2 34/7 38/9 38/11 41/9 41/9 42/18 44/5 45/7 46/24 48/4 49/17 51/9 52/8 53/1 54/8 57/14 60/25 61/2 63/18 68/17 69/8 73/4 73/11 73/21 75/7 76/13 77/25 83/9 83/11 85/13 90/23 95/6 95/24 96/10 96/18 96/21 118/24 119/5</p>	<p>119/19 120/7 121/6 121/9 122/7 131/9 137/11 144/18 144/19 145/3 145/17 145/18 146/6 146/10 148/6 153/7 167/22 176/10 191/18 193/3 196/4 196/7 196/11 196/16 197/17 197/22 202/19</p> <p><b>nowhere [1]</b> 53/16</p> <p><b>nuance [1]</b> 116/7</p> <p><b>nuclear [1]</b> 173/15</p> <p><b>number [33]</b> 1/12 1/14 1/16 2/5 12/8 22/19 29/14 30/11 33/10 34/9 36/17 37/1 47/6 48/1 54/14 54/15 54/15 54/21 54/21 54/22 76/6 76/10 85/12 89/6 94/7 94/15 96/4 152/20 152/22 153/18 154/19 155/2 200/22</p> <p><b>number 4 [1]</b> 76/10</p> <p><b>numbering [1]</b> 195/8</p> <p><b>numbers [8]</b> 3/10 11/6 20/19 85/18 94/13 94/14 142/19 153/20</p> <p><b>nuts [1]</b> 112/15</p> <hr/> <p><b>O</b></p> <p><b>objections [1]</b> 74/18</p> <p><b>objective [7]</b> 127/8 174/5 177/17 183/13 190/23 195/13 196/1</p> <p><b>objectives [4]</b> 172/12 173/8 183/15 190/20</p> <p><b>obligation [3]</b> 125/11 125/16 178/9</p> <p><b>obligations [1]</b> 153/15</p> <p><b>obscure [1]</b> 161/6</p> <p><b>observations [1]</b> 199/7</p> <p><b>obstacles [1]</b> 147/9</p> <p><b>obvious [6]</b> 60/13 60/14 62/23 148/7 158/12 182/2</p> <p><b>obviously [19]</b> 35/22 41/2 66/2 66/22 68/23 75/7 94/21 98/9 102/5 120/3 120/11 123/23 127/17 144/6 158/23 160/14 160/16 176/12 194/15</p> <p><b>OC [19]</b> 1/12 1/16 1/20 2/8 2/13 3/11 11/4 60/22 60/24 61/2 68/4 69/19 69/22 70/5 71/7 81/17 81/21 82/1 195/9</p> <p><b>occasions [3]</b> 69/1 82/8 109/19</p>
---	--	---	---	---

<p><b>O</b></p> <p><b>occupy [3]</b> 17/19 36/25 54/19</p> <p><b>occupying [2]</b> 20/21 23/16</p> <p><b>occur [2]</b> 71/7 194/19</p> <p><b>occurred [1]</b> 99/9</p> <p><b>occurrence [1]</b> 9/3</p> <p><b>occurring [2]</b> 37/17 195/2</p> <p><b>October [10]</b> 3/12 11/21 12/5 40/1 96/11 102/17 117/17 119/19 165/24 166/13</p> <p><b>odd [1]</b> 57/3</p> <p><b>off [19]</b> 3/22 3/25 20/17 21/14 89/14 117/8 117/14 121/19 124/17 130/13 130/24 142/4 152/19 153/24 175/21 183/20 185/7 191/14 192/11</p> <p><b>offence [2]</b> 169/17 169/17</p> <p><b>offer [40]</b> 5/8 13/16 48/2 57/3 59/11 59/14 59/15 59/19 59/20 59/21 60/1 69/18 69/21 70/7 70/16 70/18 70/23 70/25 74/5 77/6 77/24 78/2 78/10 78/11 78/11 80/10 89/3 89/9 89/11 89/15 89/20 90/24 91/20 91/22 92/8 125/14 157/22 178/2 183/22 183/23</p> <p><b>offered [2]</b> 78/19 157/2</p> <p><b>Offering [1]</b> 48/14</p> <p><b>offers [8]</b> 49/8 74/1 75/10 77/13 78/3 129/16 146/7 176/8</p> <p><b>office [225]</b></p> <p><b>Office's [12]</b> 9/1 104/23 123/21 139/2 148/8 162/24 164/9 167/11 184/17 190/3 190/19 192/5</p> <p><b>officer [25]</b> 16/17 123/1 123/5 123/7 123/10 123/15 124/12 124/18 126/7 127/12 128/14 133/15 136/7 136/19 136/25 137/4 137/23 138/4 145/9 166/10 168/20 169/17 170/5 194/7 194/17</p> <p><b>Officer/Permanent [1]</b> 194/7</p> <p><b>Officers [1]</b> 124/4</p> <p><b>official [1]</b> 147/8</p> <p><b>officially [1]</b> 150/25</p>	<p><b>officials [12]</b> 2/17 99/19 102/7 121/24 140/25 142/22 158/21 159/22 160/4 198/5 200/5 203/2</p> <p><b>offs [1]</b> 187/1</p> <p><b>often [8]</b> 45/8 73/11 73/15 81/23 113/17 115/7 149/2 160/25</p> <p><b>Oh [6]</b> 39/17 74/8 85/6 160/15 161/2 161/22</p> <p><b>OHC [2]</b> 7/12 134/21</p> <p><b>OHCS [1]</b> 155/19</p> <p><b>okay [19]</b> 21/16 33/13 33/15 42/15 43/21 65/8 65/15 67/25 69/10 92/17 93/17 116/10 121/22 149/5 154/17 161/11 180/1 180/10 199/8</p> <p><b>old [2]</b> 54/12 54/13</p> <p><b>omit [2]</b> 195/7 195/22</p> <p><b>Omnibus [1]</b> 25/22</p> <p><b>on [313]</b></p> <p><b>once [15]</b> 8/16 57/17 70/15 70/16 78/11 93/2 93/6 129/10 129/10 129/18 129/23 129/24 141/6 141/8 144/10</p> <p><b>one [94]</b> 3/3 5/2 8/1 13/18 17/25 20/3 21/21 23/4 24/10 27/18 27/22 34/11 35/17 35/20 37/13 40/7 46/8 48/8 48/16 50/19 50/23 50/23 51/1 53/18 53/24 56/23 60/15 66/17 71/5 75/17 76/10 79/11 82/4 82/9 84/7 87/12 88/5 90/7 90/22 94/3 106/4 106/24 107/9 107/13 107/17 108/12 110/8 110/12 113/20 115/14 116/17 118/8 118/17 120/9 120/14 121/18 128/24 130/10 132/5 134/7 137/5 137/19 138/17 140/1 140/16 144/17 153/24 153/25 154/6 156/5 157/18 157/21 157/25 158/6 159/12 160/17 161/3 161/14 168/15 170/6 177/24 179/17 181/11 181/12 188/17 188/18 188/19 193/8 196/24 196/25 198/4 198/5 200/24 202/5</p> <p><b>onerous [1]</b> 134/4</p> <p><b>ones [6]</b> 73/6 76/8</p>	<p>76/24 112/24 153/17 162/1</p> <p><b>ongoing [10]</b> 2/8 2/20 29/22 41/10 47/10 164/16 164/16 165/14 202/13 202/17</p> <p><b>online [1]</b> 87/15</p> <p><b>only [30]</b> 4/23 5/2 8/16 22/8 33/23 35/10 57/17 61/10 62/2 62/23 67/8 70/14 72/3 73/3 84/8 89/5 99/17 108/25 111/20 116/9 117/12 126/16 133/18 142/18 152/14 159/18 163/12 196/20 196/21 201/19</p> <p><b>onto [1]</b> 96/19</p> <p><b>onwards [1]</b> 29/23</p> <p><b>open [3]</b> 35/3 91/22 153/16</p> <p><b>open-ended [1]</b> 153/16</p> <p><b>operate [3]</b> 10/25 60/20 145/15</p> <p><b>operated [1]</b> 62/21</p> <p><b>operating [2]</b> 10/3 145/1</p> <p><b>operation [3]</b> 139/24 149/22 150/2</p> <p><b>operational [10]</b> 15/17 15/20 60/21 112/16 112/22 163/15 173/18 186/24 187/7 187/17</p> <p><b>operationally [1]</b> 145/21</p> <p><b>operations [3]</b> 104/23 123/21 148/9</p> <p><b>opine [2]</b> 65/7 82/20</p> <p><b>opining [1]</b> 61/5</p> <p><b>opinion [5]</b> 25/23 102/24 118/21 137/8 159/11</p> <p><b>opportunities [3]</b> 48/1 104/21 195/9</p> <p><b>opportunity [18]</b> 28/17 28/18 36/6 36/22 45/8 51/14 64/25 71/9 71/11 71/15 80/21 91/17 92/11 92/18 94/2 94/18 117/21 191/17</p> <p><b>opposed [3]</b> 73/3 88/6 91/5</p> <p><b>opposite [1]</b> 53/16</p> <p><b>opt [1]</b> 88/21</p> <p><b>optic [5]</b> 58/11 58/12 58/13 80/5 81/4</p> <p><b>optical [1]</b> 25/15</p> <p><b>optically [2]</b> 9/13 25/23</p> <p><b>optics [2]</b> 23/8 25/14</p> <p><b>optimism [1]</b> 149/2</p>	<p><b>optimistic [2]</b> 85/14 148/24</p> <p><b>option [4]</b> 56/21 119/9 158/6 159/23</p> <p><b>options [9]</b> 24/18 50/6 134/3 134/6 134/10 143/14 144/16 146/24 147/2</p> <p><b>options' [1]</b> 134/24</p> <p><b>or [133]</b> 2/25 5/10 5/22 7/19 11/23 14/6 14/12 15/21 16/4 18/11 21/11 22/6 23/14 24/5 24/6 24/18 24/20 26/7 28/5 30/19 33/1 35/17 36/4 38/6 39/25 41/4 42/1 46/4 49/23 55/10 55/17 57/16 57/19 58/13 61/11 61/24 61/24 62/24 64/17 65/2 65/24 66/21 70/6 77/6 83/12 83/13 83/13 87/20 89/1 89/25 90/18 90/20 91/18 99/10 101/4 104/11 104/20 104/21 104/23 105/13 106/8 106/8 110/18 110/19 111/17 112/25 113/14 113/15 114/19 115/6 118/9 118/14 119/6 121/12 121/12 121/24 122/1 125/5 125/6 128/25 130/25 133/7 137/5 139/14 139/21 140/25 141/9 141/24 143/5 143/25 146/8 147/18 147/19 148/12 148/19 154/22 154/23 156/23 158/6 159/11 159/16 161/7 165/20 167/15 168/12 170/12 170/13 170/14 170/14 174/9 175/18 175/22 176/8 176/21 176/23 178/2 180/21 182/10 184/12 191/6 192/22 194/9 196/24 197/6 197/15 198/7 198/7 200/18 200/19 201/2 203/24 204/1 204/7</p> <p><b>oral [2]</b> 93/25 95/23</p> <p><b>order [16]</b> 6/2 7/2 8/1 12/16 27/20 30/5 31/17 32/7 99/13 99/21 116/2 168/5 184/20 192/6 195/20 197/18</p> <p><b>ordinary [4]</b> 160/22 170/4 200/18 201/16</p> <p><b>Ordinance [1]</b> 114/9</p> <p><b>organisation [12]</b> 35/21 36/4 102/18</p>	<p>107/10 112/25 113/12 113/15 114/13 115/5 190/20 190/23 193/17</p> <p><b>organisational [1]</b> 19/19</p> <p><b>organisations [2]</b> 104/1 104/9</p> <p><b>orientate [1]</b> 155/18</p> <p><b>original [4]</b> 13/17 88/4 128/18 140/7</p> <p><b>originally [2]</b> 20/9 148/22</p> <p><b>other [51]</b> 1/22 3/1 3/19 3/24 22/4 28/10 34/1 36/11 37/22 39/21 40/9 40/25 43/8 48/21 57/13 62/24 69/1 83/6 84/7 86/13 87/6 100/22 101/4 101/17 105/18 112/23 112/24 113/2 113/9 114/1 114/20 116/13 119/4 124/3 127/4 130/3 137/6 142/11 142/17 142/25 146/13 152/15 158/7 172/20 172/20 173/14 176/21 187/13 189/1 195/3 202/5</p> <p><b>others [12]</b> 7/18 11/11 29/5 55/22 66/11 66/14 66/16 97/15 111/18 141/3 180/14 203/11</p> <p><b>otherwise [2]</b> 111/10 170/14</p> <p><b>our [23]</b> 13/13 40/7 42/15 42/19 42/20 42/21 45/12 46/8 52/7 53/15 56/23 60/5 76/2 80/10 85/14 103/23 117/11 117/11 137/24 139/6 172/12 173/7 174/11</p> <p><b>ourselves [7]</b> 43/13 43/15 43/20 44/2 137/20 143/7 166/1</p> <p><b>out [52]</b> 1/13 9/11 13/23 14/11 15/14 21/20 42/3 56/23 57/1 58/15 66/5 66/21 66/21 73/2 78/24 81/13 83/20 84/2 84/5 92/4 121/2 122/3 122/22 126/21 128/9 137/18 141/19 143/25 148/21 148/25 149/1 150/8 159/10 160/11 160/21 170/22 171/1 180/2 187/11 188/15 188/22 189/9 189/11 191/6 192/4 195/5 195/10 195/14 195/15 195/20 196/5 196/12</p>
--	--	---	---	--

<p><b>O</b></p> <p><b>outcome</b> [5] 30/25 31/24 131/22 141/1 141/3</p> <p><b>outcomes</b> [3] 6/20 82/18 148/14</p> <p><b>outgoing</b> [1] 171/1</p> <p><b>outline</b> [2] 30/1 30/9</p> <p><b>outlined</b> [1] 50/8</p> <p><b>outlines</b> [1] 29/21</p> <p><b>outlining</b> [1] 22/12</p> <p><b>outrage</b> [1] 204/3</p> <p><b>outraged</b> [1] 55/17</p> <p><b>outrageous</b> [2] 27/6 50/11</p> <p><b>outs</b> [2] 179/23 187/16</p> <p><b>outset</b> [1] 203/16</p> <p><b>outside</b> [4] 5/21 29/24 63/9 157/6</p> <p><b>outstanding</b> [3] 34/20 76/8 76/25</p> <p><b>outward</b> [1] 100/18</p> <p><b>over</b> [46] 8/7 12/22 21/24 24/12 30/9 31/23 32/24 34/11 35/2 39/9 40/8 54/5 60/24 61/16 69/7 71/19 73/16 86/14 91/21 93/22 110/10 112/19 113/11 113/15 115/15 116/4 118/21 119/25 135/14 140/13 141/25 142/1 153/4 154/2 155/20 157/8 158/19 160/12 170/24 171/4 183/19 187/20 190/22 193/12 199/2 204/12</p> <p><b>over-compensation</b> [2] 141/25 142/1</p> <p><b>over-promise</b> [1] 135/14</p> <p><b>overall</b> [10] 81/1 81/2 81/2 85/12 102/14 109/12 121/6 142/20 148/23 177/2</p> <p><b>overlap</b> [1] 202/23</p> <p><b>overlapped</b> [1] 189/18</p> <p><b>overly</b> [2] 128/25 173/21</p> <p><b>overnight</b> [2] 1/8 165/20</p> <p><b>overriding</b> [2] 97/19 132/9</p> <p><b>oversee</b> [1] 106/10</p> <p><b>overseeing</b> [1] 108/11</p> <p><b>overseen</b> [1] 104/12</p> <p><b>oversight</b> [16] 6/19 51/7 98/24 99/4 99/22 100/7 102/2 102/15</p>	<p>103/4 104/23 106/7 108/7 109/12 110/9 121/23 198/4</p> <p><b>overturned</b> [14] 1/17 3/22 4/2 48/17 64/22 64/24 66/1 66/7 67/24 69/20 93/6 176/12 178/23 179/7</p> <p><b>overturning</b> [1] 146/14</p> <p><b>overview</b> [2] 22/11 83/5</p> <p><b>overwhelming</b> [1] 86/18</p> <p><b>owed</b> [1] 194/9</p> <p><b>own</b> [12] 51/15 66/20 105/19 110/3 123/7 149/10 149/19 184/19 184/20 185/1 192/21 204/18</p> <p><b>ownership</b> [5] 138/13 138/19 155/19 155/24 156/19</p> <hr/> <p><b>P</b></p> <p><b>pace</b> [7] 8/10 10/17 11/7 23/7 164/14 175/16 175/23</p> <p><b>page</b> [61] 6/5 8/6 8/7 8/8 12/15 12/22 13/9 14/22 15/7 21/19 21/24 21/24 26/2 26/2 29/23 52/17 52/20 65/17 69/12 75/18 76/10 81/19 81/23 87/4 96/5 96/13 99/1 102/19 102/23 106/3 112/8 112/19 119/14 124/1 124/22 130/6 131/10 132/23 136/1 138/15 142/11 149/16 150/21 153/11 155/20 156/20 158/9 158/19 170/10 171/21 172/2 172/3 179/5 184/1 190/1 190/14 195/7 195/8 195/22 199/10 206/10</p> <p><b>page 1</b> [2] 131/10 184/1</p> <p><b>page 10</b> [2] 119/14 150/21</p> <p><b>page 11</b> [1] 190/1</p> <p><b>page 12</b> [2] 29/23 99/1</p> <p><b>page 13</b> [1] 112/8</p> <p><b>page 15</b> [1] 124/22</p> <p><b>page 191</b> [1] 195/8</p> <p><b>page 2</b> [6] 8/8 26/2 26/2 130/6 132/23 171/21</p> <p><b>page 20</b> [1] 124/1</p> <p><b>page 23</b> [2] 102/19 149/16</p>	<p><b>page 24</b> [1] 96/5</p> <p><b>page 25</b> [1] 142/11</p> <p><b>page 28</b> [1] 153/11</p> <p><b>page 3</b> [6] 15/7 21/24 102/23 138/15 156/20 172/2</p> <p><b>page 31</b> [1] 158/9</p> <p><b>page 35</b> [1] 96/13</p> <p><b>page 4</b> [2] 6/5 179/5</p> <p><b>page 48</b> [1] 195/7</p> <p><b>Page 5</b> [1] 136/1</p> <p><b>page 6</b> [1] 170/10</p> <p><b>page 7</b> [1] 13/9</p> <p><b>page 8</b> [1] 190/14</p> <p><b>paid</b> [11] 5/5 9/10 30/6 60/16 61/10 83/17 89/11 108/2 128/23 144/16 166/5</p> <p><b>painful</b> [1] 149/9</p> <p><b>panel</b> [30] 4/4 4/6 4/7 4/20 4/23 11/22 11/23 61/1 64/16 64/20 64/21 64/23 65/7 65/8 71/1 72/9 74/1 74/24 81/6 82/10 82/13 82/19 82/23 83/13 83/15 83/25 84/3 84/5 84/5 92/3</p> <p><b>Panorama</b> [2] 12/20 44/7</p> <p><b>paper</b> [3] 15/14 24/11 138/1</p> <p><b>papers</b> [1] 111/7</p> <p><b>paragraph</b> [31] 7/25 32/11 39/19 44/25 99/1 99/6 110/6 112/8 112/10 112/17 112/19 116/20 117/17 119/14 124/1 138/15 138/16 142/11 155/10 155/20 156/21 158/10 162/22 170/10 172/9 173/6 175/4 176/4 176/4 190/1 199/12</p> <p><b>paragraph 12</b> [3] 138/15 138/16 156/21</p> <p><b>paragraph 17</b> [1] 170/10</p> <p><b>paragraph 18</b> [2] 116/20 119/14</p> <p><b>paragraph 2</b> [1] 162/22</p> <p><b>paragraph 20</b> [1] 190/1</p> <p><b>paragraph 24</b> [2] 99/1 110/6</p> <p><b>paragraph 26</b> [2] 112/8 112/10</p> <p><b>paragraph 27</b> [2] 112/17 112/19</p> <p><b>Paragraph 3.3.3</b> [1] 124/1</p> <p><b>paragraph 35</b> [1] 39/19</p>	<p><b>paragraph 38</b> [1] 44/25</p> <p><b>paragraph 51</b> [1] 142/11</p> <p><b>paragraph 59</b> [1] 155/10</p> <p><b>paragraph 60</b> [1] 155/20</p> <p><b>paragraph 64</b> [1] 158/10</p> <p><b>paragraph 72</b> [1] 199/12</p> <p><b>paragraphs</b> [1] 170/21</p> <p><b>paragraphs 2</b> [1] 170/21</p> <p><b>paraphrasing</b> [1] 173/7</p> <p><b>Parker</b> [10] 116/24 117/3 117/16 119/8 132/21 169/11 170/25 171/5 171/18 183/8</p> <p><b>Parker's</b> [2] 116/19 119/17</p> <p><b>Parliament</b> [4] 7/13 102/10 126/3 159/18</p> <p><b>Parliamentary</b> [6] 101/15 125/23 126/18 159/17 161/8 161/13</p> <p><b>part</b> [31] 23/11 34/8 35/23 36/5 45/12 46/8 46/8 49/5 51/24 91/2 91/6 91/13 92/10 102/3 102/14 112/11 116/7 132/23 140/14 149/1 149/21 150/3 158/20 169/9 182/12 183/12 186/7 202/6 202/8 202/25 205/2</p> <p><b>partial</b> [1] 140/1</p> <p><b>participants</b> [4] 35/14 39/10 52/9 142/7</p> <p><b>particular</b> [17] 14/1 45/4 48/14 71/7 79/18 82/4 120/15 123/20 131/1 136/22 157/20 168/19 169/7 169/15 171/6 184/14 184/16</p> <p><b>particularly</b> [18] 97/18 101/21 109/5 114/2 125/20 128/7 131/24 139/15 140/17 144/23 152/5 154/3 161/10 176/22 178/10 181/23 182/4 194/20</p> <p><b>parties</b> [6] 4/6 4/18 71/22 87/16 131/16 132/13</p> <p><b>partly</b> [2] 148/25 192/11</p> <p><b>partner</b> [3] 60/8 102/17 104/1</p> <p><b>partnership</b> [3] 62/8</p>	<p>62/14 63/8</p> <p><b>Partnerships</b> [6] 103/19 103/20 103/21 104/19 105/23 106/9</p> <p><b>parts</b> [1] 96/21</p> <p><b>party</b> [4] 23/11 49/9 63/18 99/16</p> <p><b>pass</b> [5] 18/12 43/4 137/4 141/6 161/21</p> <p><b>passage</b> [1] 6/8</p> <p><b>passed</b> [1] 62/13</p> <p><b>passes</b> [1] 137/22</p> <p><b>passion</b> [1] 33/2</p> <p><b>passionate</b> [1] 32/17</p> <p><b>past</b> [18] 11/19 11/22 14/17 14/17 15/8 15/10 15/15 15/25 16/8 16/14 20/4 21/22 22/6 22/11 37/24 38/8 38/10 142/25</p> <p><b>path</b> [5] 25/19 141/12 144/18 184/25 200/2</p> <p><b>Patrick</b> [5] 193/21 194/1 198/17 198/18 206/22</p> <p><b>Patterson</b> [1] 49/22</p> <p><b>Paul</b> [3] 49/22 110/23 117/5</p> <p><b>Paula</b> [2] 12/19 13/2</p> <p><b>pause</b> [2] 50/25 163/17</p> <p><b>pausing</b> [4] 8/22 99/5 103/16 133/3</p> <p><b>pay</b> [16] 9/7 9/21 9/21 37/2 37/9 81/3 128/9 141/19 154/16 159/3 159/10 172/22 179/3 179/9 179/19 195/10</p> <p><b>paying</b> [3] 37/17 142/16 187/8</p> <p><b>payment</b> [26] 5/15 8/20 59/8 59/16 59/25 60/2 72/15 72/17 79/19 80/15 125/7 128/8 146/24 147/2 147/2 159/13 162/25 163/5 166/2 166/5 167/1 168/9 194/8 194/12 197/15 197/15</p> <p><b>payments</b> [36] 47/7 59/3 59/11 59/22 73/15 73/15 125/6 125/21 125/24 126/6 126/19 128/4 128/24 129/5 143/2 143/16 146/8 147/4 159/7 161/17 163/1 163/8 163/11 170/15 171/15 176/8 182/23 194/22 195/11 196/4 196/10 196/24 197/2 197/4 197/5 197/19</p> <p><b>pays</b> [1] 171/14</p>
---	---	---	---	---

<p><b>P</b></p> <p><b>pecuniary [10]</b> 3/10 3/11 3/13 3/14 3/18 4/3 4/4 4/21 4/22 4/24</p> <p><b>Pensions [1]</b> 2/2</p> <p><b>people [80]</b> 14/16 16/17 17/6 17/11 17/19 17/21 17/22 20/3 20/9 21/5 21/13 21/22 23/22 25/16 27/23 28/10 34/11 34/12 42/3 42/17 43/15 43/16 44/8 44/17 44/22 45/13 45/24 48/25 53/19 53/22 54/3 54/7 54/8 54/16 56/4 56/8 56/10 56/22 58/23 59/1 59/1 59/4 59/15 62/2 62/22 66/21 66/24 78/17 83/23 84/2 84/8 86/8 86/9 86/20 90/8 93/24 95/1 97/20 101/7 101/10 102/8 116/2 121/2 121/7 121/11 125/10 128/4 129/12 134/17 140/12 142/16 143/24 146/7 146/9 154/16 154/20 154/24 160/23 163/23 164/5</p> <p><b>people's [1]</b> 37/22</p> <p><b>per [10]</b> 59/21 80/9 81/14 138/9 141/18 153/8 180/22 180/25 185/18 190/25</p> <p><b>perceive [1]</b> 111/15</p> <p><b>perceived [3]</b> 19/11 20/24 190/18</p> <p><b>perception [4]</b> 16/4 182/17 204/3 204/18</p> <p><b>perfect [1]</b> 134/10</p> <p><b>perfectly [3]</b> 61/14 138/4 151/23</p> <p><b>performance [10]</b> 100/15 104/20 114/14 171/9 181/25 182/7 182/21 184/19 185/1 189/23</p> <p><b>performing [2]</b> 17/12 27/10</p> <p><b>perhaps [12]</b> 41/7 70/24 77/21 105/5 119/15 141/9 144/2 149/5 153/13 157/17 179/21 202/10</p> <p><b>period [15]</b> 54/6 61/16 93/23 110/24 114/13 116/15 118/21 133/8 164/5 168/22 184/14 189/19 189/23 193/1 193/7</p> <p><b>Perm [4]</b> 132/22 132/22 133/14 135/3</p>	<p><b>permanent [32]</b> 46/10 98/3 98/5 98/16 98/21 101/24 106/13 106/22 107/6 107/16 107/18 107/24 108/23 111/15 113/4 122/25 123/15 133/17 133/23 136/2 168/22 169/6 177/16 189/17 190/10 190/22 191/2 194/7 194/16 198/1 198/7 199/4</p> <p><b>permission [2]</b> 9/18 167/6</p> <p><b>person [14]</b> 4/7 38/25 43/2 61/11 62/5 62/23 62/24 64/17 78/8 94/15 94/16 128/11 169/16 176/1</p> <p><b>personal [8]</b> 34/15 87/16 108/2 124/4 124/17 149/19 168/5 182/11</p> <p><b>personally [6]</b> 24/8 24/10 29/7 50/1 107/18 202/15</p> <p><b>personnel [1]</b> 101/6</p> <p><b>persons [1]</b> 37/6</p> <p><b>perspective [15]</b> 9/8 67/23 121/9 126/20 138/22 139/15 139/18 140/24 157/20 157/23 158/2 176/20 183/23 185/2 190/24</p> <p><b>perspectives [1]</b> 182/3</p> <p><b>persuasion [1]</b> 163/13</p> <p><b>pessimistic [2]</b> 84/21 149/6</p> <p><b>Phoenix [4]</b> 17/5 21/23 21/25 22/8</p> <p><b>phrase [2]</b> 8/22 35/19</p> <p><b>pick [3]</b> 87/24 88/25 111/12</p> <p><b>picked [3]</b> 88/5 88/5 88/12</p> <p><b>picture [9]</b> 1/18 120/5 120/15 121/6 153/22 153/25 167/25 168/10 168/15</p> <p><b>piece [12]</b> 126/17 130/22 131/4 136/22 137/2 137/13 138/1 156/16 160/9 160/18 199/20 199/20</p> <p><b>pieces [2]</b> 33/13 35/19</p> <p><b>pinpoint [1]</b> 38/23</p> <p><b>Piper [1]</b> 30/7</p> <p><b>pivotal [1]</b> 153/1</p> <p><b>place [33]</b> 9/12 9/14 32/13 33/18 33/21 38/11 41/4 44/5 44/12</p>	<p>48/9 55/10 61/18 86/14 87/24 99/14 99/25 102/14 106/11 107/9 108/14 108/16 108/19 109/9 120/2 123/17 128/17 165/13 167/3 167/13 167/15 168/8 168/16 197/2</p> <p><b>placed [2]</b> 140/19 141/4</p> <p><b>places [3]</b> 140/20 198/2 203/25</p> <p><b>plague [1]</b> 149/2</p> <p><b>plainly [1]</b> 58/3</p> <p><b>plan [6]</b> 38/11 38/12 49/2 71/12 103/12 166/3</p> <p><b>planned [1]</b> 49/6</p> <p><b>planning [1]</b> 135/15</p> <p><b>plans [1]</b> 71/13</p> <p><b>plausible [4]</b> 105/21 151/23 186/14 199/16</p> <p><b>play [3]</b> 16/9 56/23 181/9</p> <p><b>player [1]</b> 98/14</p> <p><b>playing [1]</b> 188/23</p> <p><b>please [86]</b> 6/3 6/5 8/8 11/20 11/25 12/8 12/14 12/22 13/8 15/5 15/8 21/16 26/2 26/10 29/19 29/23 68/12 75/12 75/13 76/10 86/24 94/3 94/12 95/20 96/1 96/5 96/10 96/12 96/22 98/25 102/16 102/16 102/23 106/3 112/7 116/17 117/15 117/17 122/19 124/1 124/22 130/5 130/6 131/9 132/18 132/18 132/23 135/25 136/1 136/2 136/10 138/10 138/15 142/10 149/15 150/5 150/21 151/11 153/11 155/10 155/20 156/9 156/20 158/8 158/10 158/19 162/20 165/22 166/11 166/14 170/6 170/19 171/18 171/22 172/2 175/2 178/25 179/2 179/5 180/2 180/7 183/25 187/24 190/7 190/14 198/1</p> <p><b>pleased [1]</b> 181/22</p> <p><b>plenty [2]</b> 108/9 137/21</p> <p><b>plus [1]</b> 5/12</p> <p><b>pm [7]</b> 95/11 95/13 112/1 112/3 162/14 162/16 205/12</p> <p><b>PNC [4]</b> 1/13 2/9 2/12 2/14</p> <p><b>PNCs [1]</b> 1/20</p>	<p><b>pockets [1]</b> 158/15</p> <p><b>point [92]</b> 20/2 34/24 41/19 48/20 48/21 48/24 51/2 55/15 56/4 56/6 56/11 56/13 57/5 63/5 64/16 67/6 89/19 90/25 93/9 97/4 97/25 98/15 98/22 101/22 105/1 105/6 105/9 106/1 106/3 106/17 107/14 107/20 109/9 110/6 111/2 111/9 111/13 112/9 115/20 116/14 122/13 126/21 126/24 129/12 130/10 130/18 131/1 131/1 131/14 131/19 132/5 134/2 134/12 137/18 138/4 139/7 139/13 140/16 140/17 141/20 141/25 148/16 152/10 152/13 153/4 154/4 155/5 156/1 157/7 160/3 162/2 164/2 164/4 164/7 164/15 169/20 174/1 177/2 177/24 180/10 180/13 181/1 181/4 181/22 182/4 182/10 182/15 184/10 185/13 187/11 191/9 195/17</p> <p><b>pointed [4]</b> 1/13 8/11 10/18 57/1</p> <p><b>points [16]</b> 19/8 43/6 103/6 110/8 110/12 124/5 148/19 148/20 171/6 171/8 183/18 188/22 189/9 189/24 201/1 203/1</p> <p><b>POL [6]</b> 110/9 123/8 163/16 172/8 180/23 191/7</p> <p><b>POL's [2]</b> 191/6 191/8</p> <p><b>POL00104180 [1]</b> 117/15</p> <p><b>POL00413475 [1]</b> 122/20</p> <p><b>POL00446476 [1]</b> 190/7</p> <p><b>POL00448307 [1]</b> 11/20</p> <p><b>POL00448649 [1]</b> 21/17</p> <p><b>POL00448864 [1]</b> 15/5</p> <p><b>POL00448907 [1]</b> 29/20</p> <p><b>POL00458391 [1]</b> 11/25</p> <p><b>policies [5]</b> 18/5 18/6 18/8 18/9 132/6</p> <p><b>policy [24]</b> 18/15 23/25 99/20 100/3</p>	<p>100/6 100/10 100/17 100/19 101/4 101/10 101/12 101/25 103/15 104/5 104/18 105/12 105/22 106/6 126/8 128/18 129/10 131/4 177/17 187/3</p> <p><b>political [10]</b> 15/17 15/20 25/21 114/6 114/18 160/7 160/8 177/16 192/12 201/20</p> <p><b>politically [2]</b> 192/22 192/24</p> <p><b>politicians [1]</b> 147/14</p> <p><b>poor [2]</b> 32/18 188/7</p> <p><b>population [2]</b> 1/13 22/16</p> <p><b>populations [1]</b> 24/14</p> <p><b>port [1]</b> 113/17</p> <p><b>portfolio [2]</b> 110/17 111/8</p> <p><b>portfolios [1]</b> 111/11</p> <p><b>posed [2]</b> 20/1 29/12</p> <p><b>position [20]</b> 28/15 28/21 28/21 30/21 31/2 74/14 78/23 133/3 138/7 145/25 155/23 156/3 157/7 163/6 164/9 166/24 182/25 184/13 184/21 186/13</p> <p><b>positive [1]</b> 42/17</p> <p><b>possession [1]</b> 118/7</p> <p><b>possibility [1]</b> 97/18</p> <p><b>possible [10]</b> 36/2 37/20 70/11 86/17 127/20 140/15 144/4 145/19 174/24 180/16</p> <p><b>possibly [5]</b> 25/2 37/3 122/4 145/7 145/8</p> <p><b>post [237]</b></p> <p><b>post-2024 [1]</b> 143/9</p> <p><b>postal [2]</b> 97/22 110/13</p> <p><b>postmaster [15]</b> 2/9 7/17 12/13 62/10 62/11 62/13 70/12 70/15 70/17 72/6 72/25 78/8 79/5 79/16 162/2</p> <p><b>postmasters [30]</b> 13/13 31/1 31/1 35/5 37/3 39/20 46/25 47/15 55/4 55/14 70/20 73/11 74/14 94/19 128/4 130/8 134/5 144/23 146/24 147/13 151/13 158/24 172/13 176/8 192/25 197/5 197/8 200/8 202/15 203/1</p> <p><b>postmistresses [2]</b></p>
---	---	---	--	---

<p><b>P</b></p> <p><b>postmistresses... [2]</b> 13/13 94/19</p> <p><b>potential [11]</b> 17/18 29/11 29/13 44/19 71/21 73/25 78/1 78/12 79/21 131/20 196/3</p> <p><b>potentially [5]</b> 1/14 20/23 25/5 38/5 85/25</p> <p><b>power [9]</b> 112/13 115/9 115/11 116/10 160/13 160/15 160/19 173/15 173/15</p> <p><b>practical [2]</b> 187/20 201/1</p> <p><b>practice [3]</b> 104/22 110/1 148/21</p> <p><b>practices [1]</b> 195/1</p> <p><b>pre [3]</b> 5/10 26/7 184/15</p> <p><b>pre-Bates [1]</b> 26/7</p> <p><b>pre-dated [1]</b> 5/10</p> <p><b>pre-dating [1]</b> 184/15</p> <p><b>precedent [1]</b> 200/25</p> <p><b>precipitate [2]</b> 197/10 201/11</p> <p><b>precise [3]</b> 85/24 135/9 178/10</p> <p><b>precisely [3]</b> 80/12 135/6 144/7</p> <p><b>precluded [1]</b> 116/15</p> <p><b>predated [1]</b> 110/22</p> <p><b>predecessor [3]</b> 19/5 38/23 97/3</p> <p><b>predominantly [1]</b> 170/8</p> <p><b>prefer [3]</b> 83/13 90/4 130/14</p> <p><b>preferable [1]</b> 160/16</p> <p><b>preferencing [1]</b> 24/16</p> <p><b>premise [1]</b> 173/3</p> <p><b>preparation [1]</b> 190/11</p> <p><b>prepared [4]</b> 109/5 179/22 180/3 192/22</p> <p><b>presence [1]</b> 116/6</p> <p><b>present [2]</b> 8/13 40/16</p> <p><b>presentation [1]</b> 134/19</p> <p><b>press [5]</b> 12/19 47/23 48/12 60/6 149/25</p> <p><b>pressure [9]</b> 70/22 72/5 72/25 73/5 73/9 139/8 163/18 164/16 201/20</p> <p><b>pressures [4]</b> 73/14 73/18 186/2 188/16</p> <p><b>presumably [3]</b> 134/16 136/7 138/22</p> <p><b>pretty [6]</b> 21/19 25/10</p>	<p>79/7 85/20 157/18 161/6</p> <p><b>prevalled [1]</b> 59/11</p> <p><b>prevent [2]</b> 130/11 131/11</p> <p><b>preventing [1]</b> 201/10</p> <p><b>previous [1]</b> 69/6</p> <p><b>previously [6]</b> 16/2 18/11 18/11 23/12 26/13 200/4</p> <p><b>primarily [2]</b> 97/12 98/1</p> <p><b>primary [3]</b> 97/16 98/11 100/9</p> <p><b>principal [5]</b> 30/3 109/10 123/4 123/15 152/17</p> <p><b>principle [7]</b> 61/10 61/14 63/5 97/1 129/5 129/17 129/24</p> <p><b>principles [10]</b> 49/7 122/22 123/13 124/25 125/9 129/11 142/23 146/14 200/13 202/2</p> <p><b>prior [3]</b> 5/12 7/22 98/7</p> <p><b>priorities [2]</b> 170/23 171/1</p> <p><b>priority [5]</b> 15/3 97/19 98/9 105/22 204/8</p> <p><b>prison [1]</b> 203/25</p> <p><b>private [1]</b> 136/3</p> <p><b>privileged [1]</b> 118/2</p> <p><b>proactive [1]</b> 46/7</p> <p><b>proactively [4]</b> 42/2 66/5 66/9 66/12</p> <p><b>probably [28]</b> 27/16 97/19 102/3 106/19 118/25 119/23 121/9 125/25 127/15 135/9 141/4 142/15 148/2 158/20 161/11 161/18 161/21 162/10 164/1 164/18 165/3 172/18 175/25 178/16 181/11 192/19 196/25 202/22</p> <p><b>problem [21]</b> 27/2 27/5 53/18 58/9 60/13 60/14 61/8 62/17 63/1 63/2 111/16 111/19 127/25 135/18 145/22 149/24 155/5 155/5 159/21 162/7 190/21</p> <p><b>problems [4]</b> 20/3 113/2 193/15 198/24</p> <p><b>probs [1]</b> 172/1</p> <p><b>procedural [1]</b> 127/17</p> <p><b>procedures [1]</b> 19/23</p> <p><b>proceeds [1]</b> 132/4</p> <p><b>process [57]</b> 1/12 1/16 1/20 2/8 3/23</p>	<p>8/14 8/16 20/18 25/17 28/20 38/18 51/25 60/24 63/15 64/9 64/10 64/23 65/3 65/15 65/18 68/4 68/10 68/10 69/23 71/8 74/19 78/22 79/4 81/24 82/1 87/23 90/2 91/14 92/10 92/13 92/17 92/22 92/25 93/6 106/24 107/20 109/7 109/8 135/23 138/25 140/14 140/18 141/19 146/25 157/13 161/5 173/2 176/12 176/14 181/21 191/13 203/1</p> <p><b>processed [1]</b> 91/13</p> <p><b>processes [9]</b> 19/23 25/6 61/19 108/6 127/3 148/5 148/14 148/24 193/5</p> <p><b>processing [1]</b> 20/1</p> <p><b>Procurator [1]</b> 62/11</p> <p><b>procurement [2]</b> 34/1 125/1</p> <p><b>producing [1]</b> 95/23</p> <p><b>product [1]</b> 1/8</p> <p><b>productive [1]</b> 116/12</p> <p><b>professional [1]</b> 20/13</p> <p><b>professionalism [1]</b> 36/19</p> <p><b>Professor [4]</b> 28/25 29/2 29/4 54/1</p> <p><b>Professor Moorhead [2]</b> 29/2 29/4</p> <p><b>profoundly [1]</b> 47/20</p> <p><b>programme [5]</b> 44/4 44/5 44/7 51/8 193/13</p> <p><b>programmes [1]</b> 13/14</p> <p><b>progress [5]</b> 10/22 45/18 51/18 51/21 149/21</p> <p><b>project [7]</b> 12/25 21/23 22/8 29/18 30/1 31/3 200/11</p> <p><b>projections [1]</b> 85/20</p> <p><b>promise [1]</b> 135/14</p> <p><b>prompt [10]</b> 172/22 173/9 173/11 174/6 174/15 174/18 174/20 174/21 177/18 178/1</p> <p><b>prompting [1]</b> 181/16</p> <p><b>promptly [2]</b> 37/9 37/18</p> <p><b>proof [1]</b> 79/20</p> <p><b>proper [2]</b> 25/13 167/3</p> <p><b>properly [8]</b> 8/16 76/16 76/22 108/14 108/20 126/2 140/23</p>	<p>145/13</p> <p><b>proposal [5]</b> 20/23 47/10 52/3 143/18 143/21</p> <p><b>proposals [8]</b> 45/23 47/5 49/25 50/7 51/21 51/24 145/2 192/16</p> <p><b>propose [2]</b> 163/23 193/19</p> <p><b>proposed [7]</b> 4/12 22/17 24/13 24/16 49/10 79/6 163/21</p> <p><b>proposing [1]</b> 135/22</p> <p><b>propriety [4]</b> 124/6 124/8 124/14 133/15</p> <p><b>pros [2]</b> 138/18 158/5</p> <p><b>prosecuted [7]</b> 1/21 1/22 2/12 2/22 65/22 68/25 69/7</p> <p><b>prosecution [5]</b> 71/14 130/12 131/12 131/21 203/15</p> <p><b>prosecutors [1]</b> 2/3</p> <p><b>prospects [1]</b> 202/2</p> <p><b>protects [1]</b> 173/12</p> <p><b>prove [1]</b> 55/15</p> <p><b>proved [3]</b> 89/8 142/18 159/2</p> <p><b>provide [8]</b> 22/10 55/8 55/11 61/2 131/14 144/4 187/3 197/3</p> <p><b>provided [7]</b> 174/9 190/12 192/8 202/7 202/19 202/21 203/9</p> <p><b>providing [6]</b> 13/12 51/20 89/7 100/22 106/5 122/16</p> <p><b>provision [1]</b> 49/6</p> <p><b>provisions [2]</b> 85/20 85/21</p> <p><b>psychiatric [1]</b> 47/10</p> <p><b>public [40]</b> 25/22 104/11 111/11 122/19 122/20 122/23 123/19 123/25 126/22 127/1 127/4 135/11 138/7 138/22 139/3 139/5 139/11 139/16 141/20 143/1 143/5 144/1 153/6 154/4 154/21 166/1 166/9 167/18 167/20 168/2 168/12 168/13 176/17 176/25 192/20 199/19 200/14 201/2 201/24 204/12</p> <p><b>publication [1]</b> 43/8</p> <p><b>published [1]</b> 87/15</p> <p><b>pull [1]</b> 163/10</p> <p><b>pulling [2]</b> 49/9 153/14</p> <p><b>purely [3]</b> 26/17 27/1 27/11</p> <p><b>purpose [2]</b> 130/17</p>	<p>190/16</p> <p><b>purse [2]</b> 153/6 197/9</p> <p><b>pursue [1]</b> 78/24</p> <p><b>pursuing [2]</b> 72/8 131/12</p> <p><b>push [4]</b> 160/9 165/1 165/15 165/16</p> <p><b>pushed [3]</b> 157/22 158/6 202/15</p> <p><b>pushing [5]</b> 112/25 121/14 131/1 147/8 157/20</p> <p><b>put [36]</b> 3/16 28/15 37/5 47/6 48/18 50/15 66/25 69/1 74/9 75/12 75/24 83/2 87/23 88/4 105/9 106/19 108/19 108/23 111/6 117/12 124/12 133/6 133/11 140/10 143/21 144/13 145/3 145/4 146/18 149/10 163/18 168/6 168/7 191/11 196/20 200/25</p> <p><b>putting [7]</b> 36/12 86/14 137/17 139/8 140/11 143/7 165/13</p> <hr/> <p><b>Q</b></p> <p><b>qualified [1]</b> 35/23</p> <p><b>quality [4]</b> 100/14 100/14 106/12 107/21</p> <p><b>quantify [1]</b> 153/17</p> <p><b>quantum [1]</b> 70/10</p> <p><b>quashed [2]</b> 134/17 146/8</p> <p><b>queried [1]</b> 1/10</p> <p><b>query [1]</b> 190/22</p> <p><b>question [47]</b> 3/8 3/10 17/25 34/4 42/12 50/3 51/1 53/2 54/23 60/17 61/22 76/18 81/17 81/19 108/18 108/23 114/22 116/9 118/7 124/20 125/4 125/23 126/8 126/9 126/16 126/17 127/12 128/22 144/13 145/14 147/24 150/15 155/19 156/5 159/23 161/10 161/18 163/17 169/14 177/13 178/4 181/13 181/14 181/17 193/6 197/3 203/7</p> <p><b>questioned [18]</b> 1/4 35/16 39/13 52/20 69/14 88/15 95/19 194/5 198/18 206/4 206/6 206/8 206/10 206/12 206/14 206/18 206/20 206/22</p> <p><b>questioning [2]</b> 50/24 109/5</p> <p><b>questions [24]</b> 3/23</p>
---	--	---	---	--

<p><b>Q</b></p> <p><b>questions... [23]</b> 35/13 35/14 35/15 39/9 47/9 50/17 52/5 52/8 69/16 70/3 73/21 88/16 89/6 90/1 94/8 94/14 96/21 115/14 130/17 176/5 193/19 198/20 204/20</p> <p><b>queueing [1]</b> 152/16</p> <p><b>quick [1]</b> 86/19</p> <p><b>quicker [3]</b> 89/14 131/14 149/9</p> <p><b>quickly [9]</b> 3/24 16/21 21/19 41/6 63/19 72/16 83/20 86/9 147/24</p> <p><b>quite [45]</b> 1/12 6/23 32/17 33/17 50/21 57/24 72/18 77/12 77/14 94/25 105/16 109/16 109/25 111/12 113/8 114/15 114/25 115/13 116/8 123/24 127/1 131/3 132/25 137/16 142/23 144/7 148/17 148/18 152/17 153/1 157/25 163/9 164/2 164/14 164/18 169/25 175/21 180/8 181/19 182/1 185/9 191/7 192/18 198/21 205/9</p> <p><b>quote [1]</b> 42/17</p>	<p>193/16 195/13 201/14</p> <p><b>rating [5]</b> 106/2 137/2 137/3 137/5 137/7</p> <p><b>reach [2]</b> 42/2 200/7</p> <p><b>reached [3]</b> 2/18 4/3 4/5</p> <p><b>reaching [2]</b> 43/1 164/14</p> <p><b>reaction [2]</b> 196/18 196/19</p> <p><b>reactive [1]</b> 179/14</p> <p><b>read [22]</b> 13/22 14/23 14/24 22/3 39/20 42/23 48/17 102/21 110/7 132/21 144/2 162/21 173/6 174/12 175/6 179/23 180/2 183/18 187/16 189/11 195/5 199/9</p> <p><b>read-out [1]</b> 180/2</p> <p><b>read-outs [2]</b> 179/23 187/16</p> <p><b>reading [6]</b> 42/17 135/8 174/2 176/20 181/17 199/10</p> <p><b>readout [4]</b> 132/23 143/11 166/12 180/1</p> <p><b>ready [3]</b> 95/8 138/5 192/4</p> <p><b>real [4]</b> 43/23 159/21 181/23 184/22</p> <p><b>realise [2]</b> 17/21 197/25</p> <p><b>realising [1]</b> 128/11</p> <p><b>realistic [3]</b> 85/2 146/23 184/12</p> <p><b>realistically [1]</b> 74/13</p> <p><b>realities [1]</b> 201/21</p> <p><b>reality [3]</b> 58/13 86/7 92/8</p> <p><b>really [76]</b> 17/7 17/7 34/25 34/25 34/25 37/8 44/16 48/24 58/17 63/4 94/24 98/9 98/15 102/13 105/15 110/1 111/9 113/20 114/7 115/6 116/9 122/5 127/24 129/1 133/10 137/7 139/4 141/23 142/1 142/3 142/5 147/24 149/7 152/8 152/22 152/22 152/24 153/21 154/14 154/17 155/2 156/5 160/12 160/13 161/9 161/13 161/13 164/7 167/8 167/17 167/21 168/17 175/12 177/13 181/6 181/21 182/5 182/8 182/8 182/18 183/1 183/2 186/7 187/17 191/18 192/6 192/20 192/23 193/3</p>	<p>193/3 193/7 199/3 203/18 204/3 204/5 204/8</p> <p><b>reason [6]</b> 32/12 115/3 122/13 126/6 164/24 167/6</p> <p><b>reasonable [6]</b> 5/5 5/11 52/1 99/11 116/2 129/13</p> <p><b>reasonably [3]</b> 86/19 109/22 199/11</p> <p><b>reasons [12]</b> 20/15 82/17 115/22 144/13 146/4 148/3 154/6 160/11 181/11 187/13 193/9 197/1</p> <p><b>rebuilding [1]</b> 193/17</p> <p><b>rebutting [1]</b> 165/20</p> <p><b>RECALDIN [36]</b> 1/3 1/7 15/13 19/24 35/12 35/18 39/15 50/24 52/21 55/24 58/24 59/17 63/15 68/13 69/16 73/10 75/1 75/5 75/14 75/23 76/10 80/13 84/15 86/7 86/17 86/24 93/17 93/22 93/25 95/5 122/9 147/12 195/1 196/7 203/4 206/2</p> <p><b>recall [14]</b> 7/9 76/5 109/4 117/6 135/6 136/18 139/2 143/17 143/18 151/21 152/2 157/10 157/15 194/24</p> <p><b>recalled [1]</b> 49/22</p> <p><b>recap [1]</b> 183/16</p> <p><b>receive [6]</b> 59/15 66/2 135/4 141/22 172/6 172/14</p> <p><b>received [13]</b> 8/17 8/20 10/1 12/24 42/10 78/8 129/8 132/10 136/24 151/2 158/15 158/16 197/13</p> <p><b>receiving [4]</b> 23/9 135/2 156/2 174/13</p> <p><b>recent [2]</b> 179/4 179/6</p> <p><b>recently [4]</b> 84/8 156/11 156/12 181/20</p> <p><b>recipient [2]</b> 13/6 60/11</p> <p><b>recognise [14]</b> 2/14 13/20 27/1 48/4 53/13 54/13 55/15 58/11 58/11 63/7 63/7 63/10 101/12 191/18</p> <p><b>recognised [5]</b> 3/4 13/18 32/14 50/15 168/7</p> <p><b>recognition [3]</b> 46/21 58/16 121/1</p> <p><b>recollection [3]</b> 3/2</p>	<p>7/15 135/10</p> <p><b>recommend [1]</b> 82/20</p> <p><b>recommendation [1]</b> 15/14</p> <p><b>recommendations [2]</b> 24/11 103/12</p> <p><b>recommended [1]</b> 19/14</p> <p><b>recompensed [1]</b> 69/9</p> <p><b>reconnect [1]</b> 95/9</p> <p><b>record [12]</b> 96/4 96/11 98/14 99/2 99/17 109/21 111/6 111/12 116/20 168/6 183/20 184/16</p> <p><b>recorded [1]</b> 187/15</p> <p><b>recordkeeping [1]</b> 128/9</p> <p><b>records [2]</b> 47/19 55/12</p> <p><b>recruit [1]</b> 21/13</p> <p><b>recruited [2]</b> 18/25 20/9</p> <p><b>recusal [1]</b> 115/14</p> <p><b>red [7]</b> 19/9 20/21 23/14 137/3 137/5 137/7 138/2</p> <p><b>redacted [1]</b> 88/6</p> <p><b>redeploy [2]</b> 20/23 21/5</p> <p><b>redeploying [2]</b> 21/11 21/11</p> <p><b>redeployment [2]</b> 19/14 24/18</p> <p><b>redetermination [1]</b> 75/12</p> <p><b>redress [24]</b> 7/23 9/16 9/24 17/24 19/13 19/22 20/1 21/5 21/6 26/8 31/11 31/14 32/5 32/6 37/2 38/5 38/6 38/6 61/10 68/3 122/16 131/15 195/20 200/7</p> <p><b>redress/compensation [1]</b> 131/15</p> <p><b>redressed [1]</b> 3/5</p> <p><b>reduce [4]</b> 79/18 115/18 115/23 170/14</p> <p><b>reduced [1]</b> 79/24</p> <p><b>reduction [3]</b> 19/25 80/15 80/20</p> <p><b>redundancy [1]</b> 24/18</p> <p><b>ref [1]</b> 180/12</p> <p><b>refer [10]</b> 116/18 117/18 142/11 155/11 158/10 158/18 171/19 178/1 178/2 185/22</p> <p><b>reference [5]</b> 53/24 96/4 119/13 127/1 150/17</p>	<p><b>references [2]</b> 48/15 179/7</p> <p><b>referred [11]</b> 3/1 4/17 21/8 22/7 41/12 49/12 103/25 104/2 104/11 151/5 188/2</p> <p><b>referring [13]</b> 79/21 99/6 103/3 108/22 132/19 133/14 150/3 159/5 163/4 171/13 184/6 185/15 185/19</p> <p><b>refers [1]</b> 157/11</p> <p><b>reflect [4]</b> 48/23 118/24 138/3 197/22</p> <p><b>reflected [4]</b> 106/2 147/20 175/7 191/25</p> <p><b>reflecting [5]</b> 114/19 114/22 177/2 202/19 204/17</p> <p><b>reflection [5]</b> 27/16 32/18 87/19 141/5 200/10</p> <p><b>reflections [2]</b> 198/22 202/9</p> <p><b>reflective [1]</b> 172/12</p> <p><b>reflects [1]</b> 81/5</p> <p><b>Reform [1]</b> 96/24</p> <p><b>refresh [2]</b> 88/3 192/10</p> <p><b>refreshing [2]</b> 88/3 193/16</p> <p><b>refused [1]</b> 78/10</p> <p><b>regard [1]</b> 45/21</p> <p><b>regarding [8]</b> 7/10 12/19 13/5 14/16 119/12 138/14 166/1 180/18</p> <p><b>regardless [3]</b> 99/9 128/12 192/14</p> <p><b>register [3]</b> 107/11 107/12 107/13</p> <p><b>registers [1]</b> 109/10</p> <p><b>regret [3]</b> 18/17 18/17 88/6</p> <p><b>regrettable [1]</b> 88/10</p> <p><b>regular [7]</b> 9/3 104/19 110/25 126/2 126/11 169/23 169/24</p> <p><b>regularity [17]</b> 124/5 124/8 124/14 124/23 124/24 125/4 125/10 125/17 125/18 126/1 126/5 126/12 126/17 126/19 127/5 136/17 168/10</p> <p><b>regularly [2]</b> 169/8 169/11</p> <p><b>regulations [1]</b> 5/16</p> <p><b>Regulatory [1]</b> 96/24</p> <p><b>reiterate [1]</b> 74/4</p> <p><b>reject [1]</b> 92/24</p> <p><b>rejected [5]</b> 62/4 62/15 62/21 62/25 63/17</p>
--	--	--	---	---

<p><b>R</b></p> <p><b>rejection [1]</b> 63/25</p> <p><b>relate [2]</b> 100/13 129/8</p> <p><b>related [11]</b> 14/3 16/3 37/6 81/20 97/17 100/19 107/24 188/8 188/13 201/8 201/10</p> <p><b>relating [5]</b> 12/19 13/1 13/2 13/9 13/23</p> <p><b>relation [19]</b> 15/15 19/22 24/13 28/2 31/3 38/10 39/22 51/7 51/20 68/13 75/10 81/17 81/25 138/25 139/3 139/3 146/10 168/9 168/9</p> <p><b>relationship [11]</b> 30/18 62/16 73/23 73/24 100/20 100/23 103/23 116/12 184/2 190/17 192/9</p> <p><b>relationships [1]</b> 87/2</p> <p><b>relative [2]</b> 135/14 147/6</p> <p><b>relatively [8]</b> 70/21 76/19 112/23 120/8 122/8 165/4 168/15 181/1</p> <p><b>relatives [1]</b> 49/14</p> <p><b>Relativity [1]</b> 195/4</p> <p><b>relay [1]</b> 39/21</p> <p><b>release [1]</b> 162/25</p> <p><b>relevant [7]</b> 115/4 124/24 125/18 128/22 130/2 158/23 188/17</p> <p><b>reliably [1]</b> 27/11</p> <p><b>reliant [1]</b> 184/10</p> <p><b>religiously [1]</b> 23/15</p> <p><b>remain [1]</b> 91/22</p> <p><b>remained [1]</b> 98/19</p> <p><b>remaining [1]</b> 30/20</p> <p><b>remediation [24]</b> 7/13 13/10 13/12 13/14 13/24 14/1 14/16 15/1 15/16 19/13 19/17 20/4 20/6 26/16 27/3 30/4 30/18 30/23 30/24 35/25 37/7 54/7 57/22 186/12</p> <p><b>remember [20]</b> 19/7 43/19 105/2 109/7 121/14 122/1 122/4 130/22 133/21 139/4 143/10 143/14 144/9 151/22 152/2 163/21 164/14 168/2 194/10 196/23</p> <p><b>remind [1]</b> 23/2</p> <p><b>reminded [1]</b> 1/24</p> <p><b>reminder [1]</b> 15/25</p>	<p><b>remit [1]</b> 100/17</p> <p><b>remote [1]</b> 12/21</p> <p><b>removed [1]</b> 57/14</p> <p><b>removing [1]</b> 112/24</p> <p><b>remuneration [3]</b> 31/13 35/6 165/24</p> <p><b>renewal [1]</b> 115/24</p> <p><b>renewed [1]</b> 31/17</p> <p><b>reopen [2]</b> 6/19 7/2</p> <p><b>repaid [1]</b> 68/7</p> <p><b>repeat [2]</b> 76/17 150/11</p> <p><b>rephrase [1]</b> 194/20</p> <p><b>replacement [4]</b> 185/19 186/3 188/19 193/13</p> <p><b>replacing [1]</b> 189/2</p> <p><b>reply [3]</b> 57/9 131/7 131/9</p> <p><b>report [18]</b> 25/1 27/25 29/20 31/22 32/4 32/10 32/12 32/15 42/10 51/20 51/21 103/13 105/3 116/19 118/10 120/8 175/20 190/8</p> <p><b>reported [1]</b> 62/10</p> <p><b>reporting [3]</b> 106/12 107/8 107/21</p> <p><b>reprehensibly [1]</b> 197/19</p> <p><b>represent [1]</b> 123/13</p> <p><b>representation [1]</b> 73/24</p> <p><b>representative [1]</b> 83/11</p> <p><b>representatives [1]</b> 79/5</p> <p><b>represented [2]</b> 5/3 181/3</p> <p><b>representing [2]</b> 49/15 203/11</p> <p><b>reputations [1]</b> 47/22</p> <p><b>request [4]</b> 49/18 188/6 194/14 194/15</p> <p><b>requests [1]</b> 48/11</p> <p><b>require [2]</b> 58/6 172/7</p> <p><b>required [4]</b> 20/13 28/7 102/25 123/19</p> <p><b>requirement [3]</b> 127/11 141/17 174/22</p> <p><b>requirements [3]</b> 53/15 126/7 191/16</p> <p><b>requires [1]</b> 160/6</p> <p><b>research [1]</b> 1/9</p> <p><b>resigned [1]</b> 53/1</p> <p><b>resistance [3]</b> 164/3 164/15 164/25</p> <p><b>resistive [1]</b> 164/10</p> <p><b>resolution [2]</b> 86/19 172/7</p> <p><b>resolve [3]</b> 72/6 151/24 152/3</p>	<p><b>resolved [5]</b> 5/22 5/23 53/17 79/15 191/1</p> <p><b>resolving [2]</b> 152/6 172/3</p> <p><b>resort [1]</b> 24/20</p> <p><b>resource [2]</b> 31/21 155/17</p> <p><b>resources [1]</b> 122/23</p> <p><b>respect [7]</b> 5/8 56/6 56/7 116/13 136/19 136/21 157/8</p> <p><b>respond [1]</b> 179/20</p> <p><b>responding [2]</b> 181/15 188/19</p> <p><b>response [9]</b> 72/3 83/7 108/16 115/11 165/5 170/10 199/20 204/16 204/17</p> <p><b>responses [1]</b> 111/3</p> <p><b>responsibilities [2]</b> 100/8 192/6</p> <p><b>responsibility [7]</b> 52/21 97/9 97/14 123/16 152/12 155/15 156/23</p> <p><b>responsible [7]</b> 24/25 33/3 60/9 103/22 107/5 109/11 124/4</p> <p><b>responsive [1]</b> 165/17</p> <p><b>responsiveness [1]</b> 165/14</p> <p><b>rest [1]</b> 21/1</p> <p><b>restorative [14]</b> 22/3 39/16 39/18 40/3 43/19 45/6 46/6 47/3 48/2 48/8 49/3 49/24 50/7 51/7</p> <p><b>restore [1]</b> 47/22</p> <p><b>restraint [1]</b> 200/14</p> <p><b>restricting [1]</b> 36/11</p> <p><b>restructuring [1]</b> 22/17</p> <p><b>result [5]</b> 44/4 73/17 83/9 84/3 104/21</p> <p><b>resulted [1]</b> 203/15</p> <p><b>resume [2]</b> 52/10 205/6</p> <p><b>retail [1]</b> 33/25</p> <p><b>retain [1]</b> 22/18</p> <p><b>retraining [1]</b> 47/14</p> <p><b>retrospective [1]</b> 166/22</p> <p><b>retrospectively [1]</b> 166/25</p> <p><b>reversing [1]</b> 77/18</p> <p><b>review [19]</b> 11/8 11/19 11/22 15/15 15/25 16/18 16/25 17/1 19/15 46/14 116/18 121/25 156/11 190/10 191/6 191/15</p>	<p>192/5 192/13 193/10</p> <p><b>reviews [1]</b> 152/7</p> <p><b>revised [1]</b> 77/24</p> <p><b>revolved [1]</b> 188/7</p> <p><b>rework [1]</b> 166/21</p> <p><b>Richard [1]</b> 26/5</p> <p><b>Richards [5]</b> 12/10 14/8 56/24 56/25 57/21</p> <p><b>rid [3]</b> 21/9 55/19 56/2</p> <p><b>right [95]</b> 17/18 22/21 27/23 35/19 38/1 38/8 38/14 38/22 38/24 39/4 39/6 39/9 39/17 39/23 40/10 40/11 40/17 54/4 63/24 64/4 64/14 64/22 65/25 75/16 79/2 82/21 83/3 84/6 86/12 87/3 89/10 89/13 89/21 90/7 90/9 90/13 90/15 90/21 91/22 92/24 93/12 94/7 95/4 95/9 97/2 97/5 97/8 98/6 98/18 98/22 103/5 111/23 113/6 114/25 116/14 119/12 123/8 134/15 134/19 136/4 136/8 138/23 142/2 146/12 147/17 151/9 152/13 153/8 154/5 157/4 164/9 164/20 166/10 166/20 167/19 167/23 168/24 169/16 172/6 175/12 176/3 177/23 180/20 181/12 185/9 185/9 190/5 191/12 191/14 191/18 194/25 195/18 196/19 198/15 205/9</p> <p><b>rightly [3]</b> 1/12 114/6 187/11</p> <p><b>rights [1]</b> 78/21</p> <p><b>ring [1]</b> 21/15</p> <p><b>ring-fence [1]</b> 21/15</p> <p><b>rioting [1]</b> 203/23</p> <p><b>rise [3]</b> 19/11 193/14 201/11</p> <p><b>risible [1]</b> 57/3</p> <p><b>rising [1]</b> 186/4</p> <p><b>risk [52]</b> 6/18 6/23 6/24 7/2 8/20 9/9 9/20 9/24 10/4 10/6 16/15 16/19 16/19 19/11 20/24 20/24 21/6 24/15 58/20 58/22 70/23 71/4 72/22 72/22 73/4 100/15 103/2 106/7 106/12 106/12 106/20 106/24 107/2 107/8 107/9 107/11 107/12 107/12</p>	<p>107/21 108/6 108/14 109/8 109/10 109/15 109/20 109/22 109/23 110/2 110/3 130/13 136/11 184/23</p> <p><b>risks [22]</b> 6/14 6/16 6/24 7/5 7/22 20/1 29/8 29/12 29/13 29/14 104/20 104/21 106/5 106/11 107/15 107/23 108/20 109/10 109/13 109/25 110/4 166/19</p> <p><b>risky [2]</b> 130/15 137/16</p> <p><b>RMGs [1]</b> 2/2</p> <p><b>road [3]</b> 93/7 141/10 142/21</p> <p><b>robust [2]</b> 150/2 165/5</p> <p><b>Rod [2]</b> 14/7 14/10</p> <p><b>Rodric [2]</b> 12/23 60/11</p> <p><b>role [25]</b> 16/3 16/9 19/21 23/14 26/17 27/1 27/2 27/4 27/9 27/11 57/9 58/2 58/14 97/6 97/12 97/16 100/9 175/15 181/9 181/24 182/15 183/12 183/24 190/9 202/25</p> <p><b>roles [32]</b> 11/19 11/22 14/17 15/9 15/10 15/15 15/25 16/1 16/8 16/15 17/12 17/13 17/14 17/19 17/20 20/4 20/19 20/22 21/22 22/11 22/14 22/15 23/17 37/24 38/8 38/10 54/19 55/2 58/6 107/4 180/14 192/5</p> <p><b>rolled [2]</b> 148/25 149/1</p> <p><b>rooftops [1]</b> 43/10</p> <p><b>room [6]</b> 40/15 83/23 84/2 93/20 136/13 137/21</p> <p><b>rot [1]</b> 55/23</p> <p><b>roughly [1]</b> 200/22</p> <p><b>round [5]</b> 121/1 178/13 191/12 191/14 199/13</p> <p><b>rounded [1]</b> 178/14</p> <p><b>route [3]</b> 130/15 130/25 131/14</p> <p><b>routinely [2]</b> 81/21 112/15</p> <p><b>row [1]</b> 40/15</p> <p><b>rows [1]</b> 40/14</p> <p><b>Royal [1]</b> 34/8</p> <p><b>RU [7]</b> 14/3 14/4 14/6 14/14 31/10 54/17 54/17</p>
--	---	---	---	--

<p><b>R</b></p> <p><b>rule [1]</b> 127/21</p> <p><b>rules [2]</b> 33/8 168/13</p> <p><b>run [12]</b> 6/2 24/17 36/19 53/12 148/8 148/11 149/7 160/17 164/24 169/3 182/22 183/14</p> <p><b>running [10]</b> 53/6 66/20 66/21 98/1 127/18 130/24 155/24 157/9 176/1 191/4</p> <p><b>runs [1]</b> 138/14</p> <p><b>Russia's [1]</b> 201/9</p> <hr/> <p><b>S</b></p> <p><b>safe [4]</b> 76/15 77/19 77/22 173/17</p> <p><b>safely [1]</b> 77/3</p> <p><b>said [63]</b> 5/1 5/20 8/9 8/12 8/17 8/19 9/2 9/25 10/9 10/12 17/18 18/23 22/3 26/19 28/14 32/5 36/8 53/9 56/14 56/15 56/16 56/19 56/19 56/20 59/18 59/19 65/13 65/23 74/19 79/14 80/14 81/23 85/4 94/11 108/17 118/1 118/8 118/13 119/11 132/15 134/24 137/14 139/13 143/25 144/12 145/18 147/22 148/9 149/6 161/7 161/11 177/14 177/25 180/18 187/7 188/7 191/17 192/1 195/3 199/3 199/21 200/24 201/5</p> <p><b>sake [2]</b> 117/10 144/23</p> <p><b>salaries [1]</b> 113/11</p> <p><b>Salter [3]</b> 39/2 39/3 39/7</p> <p><b>Sam [1]</b> 98/4</p> <p><b>same [24]</b> 18/7 21/2 57/15 62/17 65/8 83/2 89/18 93/5 93/10 93/14 94/10 118/8 126/24 127/3 128/8 128/10 128/10 142/17 155/6 182/1 188/6 191/8 197/25 203/7</p> <p><b>SARAH [5]</b> 95/18 95/21 136/5 180/15 206/16</p> <p><b>sat [1]</b> 103/21</p> <p><b>satisfactory [1]</b> 163/1</p> <p><b>satisfy [1]</b> 123/17</p> <p><b>Savage [1]</b> 62/7</p> <p><b>save [3]</b> 78/4 83/25 84/6</p>	<p><b>saved [1]</b> 78/2</p> <p><b>savings [1]</b> 67/2</p> <p><b>saw [9]</b> 8/5 13/4 26/21 111/2 114/1 140/25 148/15 183/7 185/4</p> <p><b>say [160]</b> 1/11 6/9 9/13 9/18 9/19 10/6 10/11 10/25 11/9 13/10 13/15 13/19 24/25 26/11 26/25 30/14 32/17 35/1 36/16 36/23 37/14 41/25 42/3 42/8 42/17 42/25 44/25 53/9 53/13 54/10 54/11 56/15 59/20 59/25 62/15 63/17 64/1 64/2 67/11 70/4 70/12 70/13 72/23 80/5 80/7 80/22 82/21 84/4 86/13 89/21 90/3 90/5 92/12 92/14 92/15 92/17 93/2 94/10 97/16 98/8 99/1 99/7 99/11 100/2 100/4 100/6 100/18 105/5 107/7 108/22 109/22 110/8 110/22 111/14 112/10 112/20 114/23 115/2 115/9 115/16 115/21 116/22 117/9 117/10 117/19 118/3 118/15 118/22 118/23 118/23 119/10 119/11 119/14 119/18 120/23 122/12 123/12 126/11 128/21 130/2 130/9 131/7 131/13 132/5 133/13 136/15 140/2 141/4 143/23 146/3 148/23 149/18 150/10 151/10 152/8 153/15 154/13 154/25 155/1 155/20 157/1 157/17 158/11 159/20 162/4 163/12 164/3 164/21 164/22 165/3 167/13 168/21 170/9 170/11 170/15 170/21 171/3 171/12 171/20 173/7 173/16 173/20 174/7 175/21 178/8 180/6 182/20 189/24 190/2 192/22 192/24 196/3 196/17 199/12 201/13 202/8 202/12 204/1 204/5 205/1</p> <p><b>saying [40]</b> 6/21 25/18 69/9 73/7 75/2 75/5 77/18 86/11 89/25 90/11 91/16 92/20 94/3 99/12 120/3 124/21 132/8</p>	<p>135/19 136/23 138/2 143/24 154/16 163/13 165/9 165/10 165/12 172/22 174/17 174/17 177/5 177/8 179/21 179/25 187/14 187/15 188/12 193/3 195/11 201/14 203/11</p> <p><b>says [34]</b> 8/8 22/9 26/4 30/2 31/21 50/2 80/8 102/24 103/7 104/17 124/2 124/23 127/2 130/7 131/11 132/23 133/22 134/23 138/17 138/18 151/1 152/11 156/22 162/22 166/4 166/14 166/20 172/4 176/18 178/8 180/11 184/1 185/15 188/1</p> <p><b>scale [9]</b> 122/15 147/6 148/3 149/23 151/7 165/4 165/7 199/14 204/2</p> <p><b>scaling [1]</b> 165/12</p> <p><b>scandal [8]</b> 39/22 43/2 46/21 47/16 49/1 120/1 200/10 201/21</p> <p><b>scenario [4]</b> 184/4 186/23 199/22 200/10</p> <p><b>scene [1]</b> 98/14</p> <p><b>sceptical [2]</b> 149/6 184/17</p> <p><b>schedule [5]</b> 70/5 70/7 70/15 70/17 191/11</p> <p><b>scheme [67]</b> 3/4 5/16 6/2 6/2 6/25 6/25 7/10 7/11 8/2 8/11 9/1 10/18 10/21 10/22 11/3 11/9 22/24 31/13 47/17 49/3 49/7 53/20 59/14 61/9 61/23 61/23 67/13 67/15 70/5 73/22 81/17 81/21 87/1 89/15 125/14 127/18 127/23 128/13 129/14 130/9 130/11 130/21 130/24 136/14 137/15 137/20 137/22 138/14 138/25 140/8 142/5 142/8 144/3 150/22 151/14 152/14 154/10 155/16 155/25 157/9 158/10 158/18 167/23 176/24 178/20 179/8 181/1</p> <p><b>scheme's [1]</b> 149/21</p> <p><b>schemes [50]</b> 3/1 3/25 6/13 11/4 13/6 35/6 41/21 42/6 42/7 47/25 49/5 52/22 52/24 53/6 53/11 58/25 69/17 83/10</p>	<p>87/6 93/14 122/8 122/19 124/10 125/3 126/23 127/2 127/3 127/25 128/15 129/15 132/6 133/1 133/24 133/25 136/20 139/21 139/25 140/5 144/19 149/3 149/4 163/20 165/2 167/12 169/3 169/15 176/20 178/7 179/11 186/12</p> <p><b>Science [2]</b> 98/20 189/20</p> <p><b>sciences [1]</b> 97/15</p> <p><b>Scotland [2]</b> 1/25 34/9</p> <p><b>screen [3]</b> 29/20 106/4 110/7</p> <p><b>script [1]</b> 56/15</p> <p><b>scroll [11]</b> 8/6 12/7 12/14 12/22 13/8 15/8 21/20 24/12 26/11 30/9 179/2</p> <p><b>scrutinise [1]</b> 138/20</p> <p><b>scrutiny [1]</b> 19/18</p> <p><b>SCS [1]</b> 107/4</p> <p><b>Scully [2]</b> 110/23 117/5</p> <p><b>searching [1]</b> 161/1</p> <p><b>Sec [3]</b> 132/22 133/14 135/3</p> <p><b>second [27]</b> 12/15 21/19 21/22 31/15 47/14 63/7 96/10 98/25 101/2 102/8 112/7 117/17 119/14 126/7 127/22 140/11 142/10 143/1 149/16 152/10 153/11 158/9 172/2 190/1 199/7 202/8 202/16</p> <p><b>secondly [2]</b> 154/8 201/9</p> <p><b>Secretary [39]</b> 98/3 98/5 98/16 98/21 101/24 106/13 106/22 107/6 107/16 107/18 107/25 108/23 111/16 113/4 115/1 117/7 122/25 123/15 132/22 133/17 133/23 136/2 156/18 157/2 157/7 157/12 168/22 169/6 177/16 179/18 189/17 190/10 190/22 191/2 194/7 194/17 198/1 198/8 199/4</p> <p><b>section [3]</b> 15/8 149/17 202/5</p> <p><b>sections [1]</b> 180/4</p> <p><b>sector [1]</b> 122/23</p> <p><b>sectors [2]</b> 97/11 97/13</p> <p><b>secure [2]</b> 84/8</p>	<p>186/20</p> <p><b>secured [1]</b> 43/9</p> <p><b>securing [3]</b> 100/24 187/7 187/8</p> <p><b>see [79]</b> 6/7 7/12 8/6 12/8 12/9 12/14 12/22 13/8 14/21 14/22 15/3 24/12 26/2 32/17 36/23 56/11 56/12 56/13 58/9 62/25 63/2 67/14 67/17 68/24 76/19 77/24 80/2 95/14 96/2 96/6 96/13 97/23 98/13 102/16 103/6 104/2 108/5 110/4 111/10 111/19 112/4 117/21 120/7 120/20 121/9 124/5 130/6 131/7 132/20 138/13 140/2 141/1 141/12 150/21 156/18 162/17 162/20 162/22 165/24 169/18 170/21 172/5 172/13 172/19 175/23 179/2 179/5 179/16 182/21 183/12 183/15 188/5 188/5 193/20 194/14 194/25 198/15 200/10 201/18</p> <p><b>seeing [3]</b> 106/23 106/25 168/2</p> <p><b>seek [3]</b> 130/18 132/6 140/25</p> <p><b>seeking [4]</b> 130/20 131/2 141/3 200/20</p> <p><b>seeks [1]</b> 5/6</p> <p><b>seem [6]</b> 35/23 50/11 83/2 83/3 130/19 161/22</p> <p><b>seemed [2]</b> 130/25 195/19</p> <p><b>seems [4]</b> 24/22 105/21 106/14 176/9</p> <p><b>seen [22]</b> 8/9 12/20 21/18 28/24 29/6 29/21 33/24 75/4 75/8 105/25 108/9 117/24 118/4 143/9 156/12 179/22 190/9 190/12 200/21 201/7 201/14 201/24</p> <p><b>SEG [2]</b> 45/7 45/7</p> <p><b>Select [2]</b> 11/1 94/11</p> <p><b>self [1]</b> 184/9</p> <p><b>self-sustaining [1]</b> 184/9</p> <p><b>send [2]</b> 59/23 89/7</p> <p><b>senior [12]</b> 30/3 31/10 33/6 39/21 45/9 98/7 99/18 102/7 120/24 121/10 121/20 198/6</p> <p><b>sense [19]</b> 93/5 106/19 114/4 121/17</p>
---	---	---	--	--

<p><b>S</b></p> <p><b>sense...</b> [15] 125/4 144/17 144/24 145/17 147/12 157/13 159/9 160/12 161/19 161/25 165/14 165/21 183/20 184/23 186/18</p> <p><b>sensible</b> [3] 148/13 148/17 203/21</p> <p><b>sensibly</b> [1] 170/16</p> <p><b>sensitive</b> [4] 23/19 25/19 33/12 33/14</p> <p><b>sent</b> [4] 55/10 166/13 171/21 171/23</p> <p><b>sentence</b> [3] 27/17 100/2 175/6</p> <p><b>sentences</b> [1] 177/14</p> <p><b>separate</b> [2] 4/1 17/4</p> <p><b>September</b> [12] 57/10 84/12 96/2 132/19 133/4 134/14 143/7 150/7 150/12 151/8 151/15 162/21</p> <p><b>September 2020</b> [2] 133/4 143/7</p> <p><b>series</b> [9] 28/23 99/16 103/6 105/4 143/15 148/2 169/21 170/4 193/10</p> <p><b>serious</b> [22] 25/3 25/10 31/25 32/2 37/8 44/10 87/14 98/9 99/3 99/5 99/13 105/10 105/19 110/8 111/4 120/4 142/1 167/4 167/21 168/17 182/5 204/16</p> <p><b>seriously</b> [5] 24/3 149/23 156/4 183/13 192/20</p> <p><b>seriousness</b> [1] 168/6</p> <p><b>servants</b> [2] 101/11 147/14</p> <p><b>Service</b> [8] 98/11 109/24 158/4 197/18 197/24 198/7 200/23 202/11</p> <p><b>services</b> [3] 61/4 100/22 192/8</p> <p><b>session</b> [1] 56/1</p> <p><b>set</b> [20] 15/14 53/13 100/15 100/20 101/15 102/8 113/16 114/11 134/5 137/20 139/10 150/1 165/5 169/14 170/22 171/5 178/19 187/6 199/16 203/17</p> <p><b>sets</b> [3] 21/20 122/22 150/8</p> <p><b>setting</b> [1] 171/1</p> <p><b>settle</b> [4] 58/24 73/8 132/6 132/9</p>	<p><b>settled</b> [11] 3/13 3/14 3/18 67/14 76/7 76/16 76/22 77/3 90/10 158/16 177/10</p> <p><b>settlement</b> [18] 60/10 67/16 70/2 72/20 77/7 78/15 78/17 87/15 88/1 92/1 132/11 158/13 158/22 185/16 191/5 195/21 196/6 196/12</p> <p><b>settlement'</b> [2] 195/14 196/2</p> <p><b>settlements</b> [8] 3/11 3/16 3/17 76/14 77/1 183/9 197/7 197/11</p> <p><b>settling</b> [1] 60/8</p> <p><b>several</b> [2] 30/23 124/3</p> <p><b>SFA</b> [1] 20/11</p> <p><b>shall</b> [4] 52/10 63/17 163/12 194/2</p> <p><b>share</b> [8] 32/25 33/2 34/19 45/5 80/3 104/22 116/19 132/3</p> <p><b>shared</b> [7] 45/2 45/14 71/3 72/22 85/19 120/8 172/12</p> <p><b>shareholder</b> [5] 100/10 103/10 166/5 170/23 190/17</p> <p><b>shareholding</b> [1] 163/2</p> <p><b>sharing</b> [2] 34/16 118/1</p> <p><b>she</b> [28] 12/18 14/11 14/13 22/12 28/8 28/13 28/18 46/7 48/18 56/13 56/13 56/14 56/16 56/18 56/20 57/2 57/4 57/6 57/11 57/11 57/14 58/2 58/2 58/7 58/8 58/14 110/19 188/2</p> <p><b>she'd</b> [1] 48/19</p> <p><b>she's</b> [4] 12/12 14/1 14/14 55/13</p> <p><b>shift</b> [1] 204/18</p> <p><b>Shiju</b> [3] 56/23 57/4 57/5</p> <p><b>shocked</b> [1] 173/25</p> <p><b>shoes</b> [1] 149/10</p> <p><b>short</b> [12] 52/15 86/23 89/5 94/3 95/12 112/2 129/4 162/15 166/2 189/19 192/4 193/11</p> <p><b>short-term</b> [1] 192/4</p> <p><b>short-termist</b> [1] 193/11</p> <p><b>shortage</b> [1] 203/25</p> <p><b>shortcut</b> [1] 161/5</p> <p><b>shorter</b> [1] 89/4</p> <p><b>shortfall</b> [15] 20/12</p>	<p>22/24 44/14 65/23 67/2 67/9 67/13 67/15 69/6 71/14 73/22 81/20 94/21 150/22 179/8</p> <p><b>shortfalls</b> [6] 62/12 66/20 81/19 81/24 81/25 178/24</p> <p><b>shortly</b> [3] 49/16 96/20 180/4</p> <p><b>shot</b> [3] 33/12 35/19 36/17</p> <p><b>should</b> [76] 6/18 7/18 10/11 18/22 23/25 24/3 27/5 27/7 29/16 49/10 49/20 50/6 50/16 52/3 53/1 53/3 53/5 55/10 56/12 58/14 63/16 63/19 63/19 66/2 68/2 68/3 68/3 68/9 69/9 83/8 87/24 95/2 95/25 115/6 115/7 116/24 117/23 117/24 118/4 118/11 118/25 121/7 122/2 123/14 124/4 129/6 129/8 129/12 130/2 131/5 143/25 150/10 155/14 155/24 157/8 158/1 162/5 166/25 170/13 172/8 172/23 173/16 173/17 173/17 173/18 174/8 174/18 174/20 177/5 177/10 184/9 184/19 185/6 185/7 200/1 202/14</p> <p><b>shouldn't</b> [7] 58/3 87/23 154/16 167/6 177/7 177/9 184/10</p> <p><b>shout</b> [1] 66/12</p> <p><b>show</b> [1] 66/22</p> <p><b>showed</b> [2] 68/23 83/8</p> <p><b>shown</b> [2] 21/7 68/17</p> <p><b>shows</b> [3] 30/16 55/23 67/9</p> <p><b>shrunk</b> [1] 111/8</p> <p><b>SID</b> [2] 120/20 120/23</p> <p><b>side</b> [8] 12/10 74/21 119/25 121/18 121/19 133/2 164/6 181/12</p> <p><b>sides</b> [2] 64/13 116/13</p> <p><b>sign</b> [5] 59/25 89/11 124/17 191/14 192/11</p> <p><b>sign-off</b> [2] 124/17 191/14</p> <p><b>signature</b> [3] 96/6 96/8 96/13</p> <p><b>signed</b> [5] 48/16 117/8 117/14 152/19 175/9</p>	<p><b>significance</b> [2] 118/6 151/16</p> <p><b>significant</b> [20] 13/11 13/17 19/16 31/6 31/18 37/15 59/2 71/21 77/11 82/7 82/9 106/14 110/14 111/10 131/4 131/5 151/7 158/4 159/3 182/12</p> <p><b>significantly</b> [4] 83/15 85/13 86/6 186/10</p> <p><b>similar</b> [13] 6/20 11/4 64/20 81/24 113/2 114/10 114/11 148/11 163/18 167/10 182/6 196/21 202/20</p> <p><b>SIMON</b> [8] 1/3 15/13 19/24 42/20 122/9 196/1 203/4 206/2</p> <p><b>simple</b> [3] 47/7 48/15 115/6</p> <p><b>simplistic</b> [1] 116/4</p> <p><b>simply</b> [7] 27/21 64/13 68/18 80/20 120/11 164/25 204/17</p> <p><b>since</b> [4] 19/15 40/2 119/19 194/20</p> <p><b>sincerely</b> [1] 53/11</p> <p><b>single</b> [4] 35/3 40/4 97/19 143/19</p> <p><b>sink</b> [1] 201/15</p> <p><b>sir</b> [62] 1/5 1/10 1/13 4/7 4/10 4/21 35/15 35/16 36/6 36/22 37/10 37/11 38/4 38/13 39/1 39/8 39/14 50/19 50/22 51/15 52/7 52/17 61/2 61/4 61/7 64/23 65/14 65/19 68/21 69/15 86/13 88/13 88/15 90/6 90/10 90/14 92/1 93/19 94/2 95/10 95/14 111/20 111/24 112/4 119/13 134/14 146/12 149/15 150/6 162/10 162/13 162/17 177/8 193/19 193/22 194/2 198/19 204/22 205/8 205/11 206/6 206/14</p> <p><b>Sir Gary</b> [4] 4/21 61/2 61/7 64/23</p> <p><b>Sir Gary's</b> [1] 61/4</p> <p><b>Sir Wyn</b> [19] 1/10 1/13 36/6 36/22 37/10 37/11 38/4 38/13 39/1 51/15 65/14 86/13 90/6 90/10 90/14 92/1 94/2 146/12 177/8</p> <p><b>sits</b> [3] 40/12 42/23 66/6</p> <p><b>sitting</b> [1] 101/8</p>	<p><b>situation</b> [12] 10/13 30/10 37/11 62/3 72/5 78/3 131/3 138/20 160/14 166/1 183/22 196/14</p> <p><b>situations</b> [2] 101/8 113/13</p> <p><b>six</b> [2] 92/16 204/1</p> <p><b>sixth</b> [1] 39/19</p> <p><b>size</b> [2] 153/25 154/1</p> <p><b>skill</b> [1] 20/16</p> <p><b>skills</b> [1] 101/22</p> <p><b>skillsets</b> [1] 101/20</p> <p><b>Skinner</b> [1] 60/6</p> <p><b>Skinner's</b> [1] 55/13</p> <p><b>SLA</b> [1] 42/4</p> <p><b>slate</b> [1] 179/17</p> <p><b>slice</b> [1] 158/17</p> <p><b>slides</b> [1] 30/2</p> <p><b>sliding</b> [1] 124/22</p> <p><b>slightly</b> [11] 10/13 11/18 21/20 22/9 68/21 78/7 78/7 80/2 135/25 136/1 172/10</p> <p><b>slow</b> [11] 8/10 10/17 21/5 21/6 30/5 127/21 149/8 149/17 149/20 152/5 197/1</p> <p><b>slowed</b> [2] 22/22 84/17</p> <p><b>slowing</b> [2] 9/15 9/24</p> <p><b>slowly</b> [1] 147/24</p> <p><b>slowness</b> [1] 8/13</p> <p><b>SM</b> [2] 166/15 184/2</p> <p><b>small</b> [11] 76/6 76/14 76/15 76/19 76/22 77/1 77/3 77/5 77/12 78/3 201/8</p> <p><b>smaller</b> [2] 188/17 197/15</p> <p><b>snippets</b> [2] 44/7 44/8</p> <p><b>so</b> [283]</p> <p><b>sole</b> [1] 170/23</p> <p><b>solicitors</b> [4] 4/10 4/12 74/22 75/9</p> <p><b>solution</b> [4] 5/24 23/12 201/25 203/18</p> <p><b>solutions</b> [1] 200/12</p> <p><b>solved</b> [1] 5/17</p> <p><b>solving</b> [1] 198/24</p> <p><b>some</b> [49] 12/3 22/22 25/2 25/10 30/16 31/1 37/16 44/6 46/5 69/16 70/20 73/21 96/21 98/8 99/13 102/25 104/11 104/14 104/14 104/15 109/17 110/25 113/24 115/13 118/21 122/7 129/3 131/20 132/2 135/3 136/5 138/24 139/20 141/12 142/7 142/9 146/3 172/20 175/15 179/8</p>
---	--	---	---	---

<p><b>S</b></p> <p><b>some... [9]</b> 182/1 183/23 183/23 190/14 191/4 193/12 195/3 203/14 204/1</p> <p><b>some/all [1]</b> 132/2</p> <p><b>somebody [11]</b> 7/4 18/13 25/25 27/2 28/17 28/19 56/19 57/17 113/15 143/25 179/15</p> <p><b>someone [3]</b> 12/12 64/11 183/24</p> <p><b>something [39]</b> 6/12 15/21 18/21 32/25 46/10 47/4 48/24 49/11 49/12 50/14 50/16 51/22 59/25 68/5 76/1 82/23 94/24 105/7 105/24 107/5 108/4 111/3 114/9 115/8 115/18 140/13 160/19 161/1 162/5 162/9 163/18 164/22 165/19 175/18 178/12 178/22 180/17 199/21 203/19</p> <p><b>Sometime [1]</b> 133/5</p> <p><b>sometimes [5]</b> 55/9 59/4 66/19 75/21 165/18</p> <p><b>sophisticated [1]</b> 35/7</p> <p><b>sorry [30]</b> 10/5 14/21 37/4 42/13 48/20 60/17 70/1 74/8 75/23 76/17 87/22 88/7 88/17 97/3 109/4 120/24 134/11 138/16 149/14 150/10 150/11 155/18 158/9 163/25 171/24 171/24 176/15 183/3 201/5 205/9</p> <p><b>sort [149]</b> 10/6 14/5 18/7 18/23 41/15 43/10 44/4 47/25 48/14 55/14 68/6 80/1 97/25 99/12 99/25 100/13 100/15 100/18 101/5 101/12 101/13 101/15 102/6 104/2 106/1 106/19 106/24 107/20 107/23 110/21 111/1 111/2 111/10 111/17 113/5 113/8 113/16 113/17 114/15 115/6 115/8 115/20 118/5 119/4 119/6 120/2 120/14 121/14 121/17 125/12 125/13 126/15 126/19 128/13 129/4 129/13 129/16 129/17 129/21 130/24</p>	<p>132/9 132/16 133/8 134/9 135/20 139/13 140/2 140/6 140/16 140/22 141/2 141/4 141/7 141/25 142/4 142/12 143/9 145/4 145/10 145/21 145/23 145/23 146/9 148/6 148/12 149/2 149/4 149/10 152/6 152/8 152/15 153/2 153/5 153/18 153/23 153/25 154/15 154/18 155/1 155/4 156/1 157/17 158/5 159/10 161/3 161/18 163/15 164/8 164/10 164/15 164/19 168/6 168/10 169/17 169/25 170/3 173/7 174/21 175/11 175/11 176/14 176/25 178/6 178/9 178/18 178/19 181/12 182/6 183/16 183/18 184/20 184/23 184/24 185/3 185/8 188/17 191/13 191/20 192/1 192/14 193/2 193/11 193/15 196/21 201/3 201/14 201/14 202/22 203/21</p> <p><b>sorted [1]</b> 9/11</p> <p><b>sorts [8]</b> 23/21 101/22 115/15 121/3 155/4 169/10 169/13 192/16</p> <p><b>sought [2]</b> 2/10 144/3</p> <p><b>sound [3]</b> 158/13 196/19 197/13</p> <p><b>sounds [3]</b> 63/21 131/7 151/22</p> <p><b>space [6]</b> 3/11 20/10 25/11 36/25 41/22 203/20</p> <p><b>spades [1]</b> 28/3</p> <p><b>speak [9]</b> 38/13 50/4 50/5 50/19 50/23 51/11 64/17 75/7 95/7</p> <p><b>speaking [4]</b> 144/3 148/16 160/6 187/12</p> <p><b>specific [17]</b> 7/9 29/10 36/5 36/5 54/23 105/19 107/1 115/8 115/13 116/9 127/1 149/8 160/9 164/19 169/14 169/25 181/19</p> <p><b>specifically [16]</b> 25/24 49/13 99/15 102/11 103/23 105/2 107/24 108/8 117/6 121/14 123/9 139/4 143/17 143/18 160/19 187/2</p> <p><b>specifics [1]</b> 10/2</p> <p><b>specified [4]</b> 129/23</p>	<p>129/24 171/7 171/8</p> <p><b>speed [2]</b> 42/1 86/15</p> <p><b>spend [4]</b> 110/18 159/17 159/18 173/5</p> <p><b>spending [7]</b> 110/14 143/4 152/7 159/25 160/13 160/15 193/10</p> <p><b>spent [7]</b> 66/19 97/3 101/13 108/12 109/16 130/3 187/14</p> <p><b>split [3]</b> 41/19 41/20 102/1</p> <p><b>SPM [1]</b> 26/6</p> <p><b>SPMs [1]</b> 60/16</p> <p><b>spoke [9]</b> 4/16 5/8 6/12 8/22 15/9 15/13 22/12 27/25 44/21</p> <p><b>sponsored [1]</b> 126/3</p> <p><b>sponsorship [2]</b> 102/18 103/9</p> <p><b>spot [1]</b> 37/5</p> <p><b>Square [1]</b> 26/22</p> <p><b>SR [5]</b> 8/12 8/17 8/19 10/12 15/12</p> <p><b>SR2021 [1]</b> 191/5</p> <p><b>staff [4]</b> 22/6 26/6 30/19 31/11</p> <p><b>staffing [1]</b> 15/16</p> <p><b>stage [9]</b> 4/2 4/5 4/20 24/23 61/16 64/12 74/17 135/11 179/9</p> <p><b>stages [3]</b> 65/2 129/3 200/14</p> <p><b>stall [1]</b> 170/14</p> <p><b>stand [3]</b> 26/10 96/18 175/10</p> <p><b>standard [3]</b> 143/1 143/3 178/1</p> <p><b>standards [2]</b> 81/5 123/19</p> <p><b>stands [1]</b> 87/5</p> <p><b>stark [1]</b> 43/12</p> <p><b>start [13]</b> 6/5 8/16 26/1 43/5 60/14 88/20 96/22 98/24 150/2 162/6 175/23 183/25 200/3</p> <p><b>started [7]</b> 17/13 43/18 43/18 67/11 111/20 139/8 141/8</p> <p><b>starting [2]</b> 116/14 141/24</p> <p><b>starts [1]</b> 173/3</p> <p><b>starved [1]</b> 197/8</p> <p><b>state [12]</b> 52/23 95/20 108/22 108/25 115/2 117/7 156/18 157/3 157/7 157/12 179/18 196/8</p> <p><b>stated [1]</b> 184/13</p> <p><b>statement [51]</b> 5/2 5/20 9/2 39/19 42/25 44/25 49/7 55/7 82/25 94/3 96/2 96/4 96/6</p>	<p>96/11 99/1 112/8 112/9 115/19 116/21 117/10 118/24 119/11 119/14 122/12 133/17 133/18 134/25 135/11 135/14 135/16 135/18 135/21 140/5 142/9 142/10 148/10 149/16 151/5 153/12 158/8 158/9 170/8 170/9 171/20 190/2 198/22 198/24 199/8 199/11 200/21 202/8</p> <p><b>statements [8]</b> 44/9 94/6 94/6 95/24 96/15 96/18 96/21 204/24</p> <p><b>station [2]</b> 173/15 173/15</p> <p><b>status [1]</b> 123/6</p> <p><b>Staunton [17]</b> 170/7 170/12 170/20 173/19 175/3 176/5 179/2 179/12 181/13 181/23 182/4 183/3 183/8 187/9 188/15 191/11 192/1</p> <p><b>Staunton's [4]</b> 182/11 186/9 187/24 189/16</p> <p><b>stay [1]</b> 75/18</p> <p><b>steam [2]</b> 160/7 160/9</p> <p><b>steel [1]</b> 97/14</p> <p><b>steer [4]</b> 129/1 145/22 158/4 192/3</p> <p><b>Stein [1]</b> 51/2</p> <p><b>step [8]</b> 63/19 82/21 113/20 137/19 146/18 163/9 174/7 174/8</p> <p><b>Stephen [1]</b> 12/13</p> <p><b>stepped [2]</b> 98/5 202/1</p> <p><b>stepping [2]</b> 174/4 174/10</p> <p><b>steps [10]</b> 47/22 47/24 104/25 106/17 108/19 117/23 146/21 155/13 166/20 202/12</p> <p><b>STEVENS [10]</b> 95/19 146/5 148/4 149/14 150/11 175/4 198/21 204/21 205/7 206/18</p> <p><b>sticking [1]</b> 4/2</p> <p><b>stigma [2]</b> 48/13 203/14</p> <p><b>still [24]</b> 14/12 14/13 20/22 40/19 41/10 45/18 55/18 60/15 60/17 60/18 60/19 60/22 66/8 86/10 91/14 91/15 91/17 91/20 137/16 144/8 173/17 173/18 173/18 190/4</p>	<p><b>STIP [5]</b> 166/5 167/1 167/9 167/16 168/9</p> <p><b>stone [1]</b> 160/13</p> <p><b>stop [3]</b> 89/21 161/7 185/12</p> <p><b>stopping [1]</b> 199/21</p> <p><b>stories [8]</b> 42/20 43/17 43/21 43/22 43/22 44/6 46/11 46/13</p> <p><b>story [5]</b> 49/16 49/20 49/21 81/2 120/9</p> <p><b>straight [3]</b> 16/16 49/4 203/6</p> <p><b>straight-up [1]</b> 49/4</p> <p><b>straightaway [1]</b> 31/25</p> <p><b>straightforward [2]</b> 175/21 200/19</p> <p><b>straightforwardly [1]</b> 111/11</p> <p><b>strategic [11]</b> 46/13 167/17 170/23 171/1 182/24 183/9 183/13 183/15 184/21 187/18 192/3</p> <p><b>strategically [1]</b> 180/15</p> <p><b>strategy [7]</b> 97/1 187/5 187/5 191/7 191/8 193/16 193/17</p> <p><b>street [2]</b> 46/18 182/8</p> <p><b>strength [1]</b> 145/22</p> <p><b>strengthening [1]</b> 184/20</p> <p><b>stress [2]</b> 72/7 72/7</p> <p><b>strictly [1]</b> 125/15</p> <p><b>strings [1]</b> 197/9</p> <p><b>strong [3]</b> 53/3 114/25 116/12</p> <p><b>stronger [1]</b> 99/24</p> <p><b>strongly [4]</b> 34/6 34/16 157/21 164/7</p> <p><b>structural [1]</b> 61/8</p> <p><b>structure [4]</b> 79/6 113/7 123/4 192/15</p> <p><b>structures [1]</b> 103/24</p> <p><b>struggling [1]</b> 109/4</p> <p><b>stuck [1]</b> 93/7</p> <p><b>subject [6]</b> 7/12 16/3 69/4 124/19 130/7 194/23</p> <p><b>submissions [2]</b> 76/2 111/3</p> <p><b>submit [1]</b> 70/12</p> <p><b>submitted [9]</b> 70/6 70/8 70/15 70/17 89/14 89/16 89/18 92/20 92/21</p> <p><b>subpostmaster [4]</b> 23/24 32/22 194/9 194/12</p> <p><b>subpostmasters [15]</b> 26/24 47/11 47/20</p>
--	---	---	---	---

<p><b>S</b></p> <p><b>subpostmasters...</b> [12] 51/23 54/10 55/4 65/21 66/18 122/16 142/19 142/25 161/16 170/15 201/22 203/10</p> <p><b>subsidies [2]</b> 185/6 185/7</p> <p><b>subsidy [12]</b> 124/25 163/5 184/11 184/18 184/22 185/5 186/24 187/1 187/4 187/7 187/22 192/20</p> <p><b>substantial [2]</b> 127/25 132/1</p> <p><b>substantially [3]</b> 75/9 75/20 156/15</p> <p><b>substantive [1]</b> 138/7</p> <p><b>success [1]</b> 48/10</p> <p><b>successor [3]</b> 195/2 196/9 197/24</p> <p><b>such [15]</b> 1/18 2/13 6/17 33/21 37/7 71/16 104/9 122/2 124/25 160/10 169/14 181/9 195/1 198/3 199/25</p> <p><b>suffering [1]</b> 129/9</p> <p><b>sufficient [9]</b> 29/7 79/19 114/24 118/14 139/24 144/15 160/8 161/15 169/5</p> <p><b>sufficiently [4]</b> 128/9 150/2 164/12 202/17</p> <p><b>suggest [7]</b> 50/12 61/8 76/14 76/25 79/9 79/16 129/11</p> <p><b>suggested [4]</b> 139/20 157/2 166/20 180/21</p> <p><b>suggesting [6]</b> 65/5 76/17 80/13 128/1 153/7 194/19</p> <p><b>suggestion [1]</b> 32/23</p> <p><b>suggestions [1]</b> 23/23</p> <p><b>suggests [2]</b> 134/25 139/17</p> <p><b>summarise [2]</b> 31/4 31/24</p> <p><b>summary [5]</b> 20/6 32/11 102/24 122/21 202/4</p> <p><b>sums [1]</b> 130/13</p> <p><b>superbly [1]</b> 13/21</p> <p><b>superfluous [1]</b> 32/16</p> <p><b>supervisory [1]</b> 113/14</p> <p><b>supply [1]</b> 111/7</p> <p><b>support [5]</b> 24/5 24/6 24/8 47/11 81/24</p> <p><b>supported [2]</b> 82/23</p>	<p>101/9</p> <p><b>supporting [1]</b> 40/7</p> <p><b>suppose [2]</b> 100/12 198/9</p> <p><b>sure [43]</b> 51/15 57/24 61/17 62/3 62/18 64/8 77/12 79/7 86/16 88/17 92/14 95/2 98/6 99/21 99/23 107/8 110/20 111/14 117/5 118/5 119/10 123/16 125/11 130/16 133/5 133/6 133/11 135/13 135/17 136/12 137/22 152/21 154/13 155/1 155/2 160/13 168/8 173/12 175/8 185/18 194/13 202/16 203/4</p> <p><b>surely [2]</b> 55/10 68/14</p> <p><b>surrounded [1]</b> 115/12</p> <p><b>surrounding [2]</b> 107/23 122/5</p> <p><b>Survey [1]</b> 114/10</p> <p><b>survival [1]</b> 201/8</p> <p><b>suspect [2]</b> 105/15 202/24</p> <p><b>suspend [3]</b> 23/24 24/5 24/6</p> <p><b>suspension [3]</b> 24/9 26/24 31/13</p> <p><b>sustaining [1]</b> 184/9</p> <p><b>swallow [2]</b> 153/9 153/10</p> <p><b>swear [2]</b> 144/10 157/15</p> <p><b>swift [7]</b> 116/19 120/8 121/25 172/7 172/14 175/16 175/25</p> <p><b>swirling [1]</b> 88/19</p> <p><b>switch [1]</b> 165/19</p> <p><b>switching [1]</b> 121/2</p> <p><b>sympathetic [1]</b> 53/12</p> <p><b>sympathetically [1]</b> 47/19</p> <p><b>synced [1]</b> 180/13</p> <p><b>system [17]</b> 20/10 27/20 44/15 85/11 102/14 107/5 107/7 107/7 107/8 109/12 141/7 141/15 145/15 147/10 153/10 160/1 188/19</p> <p><b>systems [4]</b> 108/13 108/16 123/18 168/7</p> <hr/> <p><b>T</b></p> <p><b>table [1]</b> 145/3</p> <p><b>take [67]</b> 10/12 17/21 21/18 25/24 28/16 28/23 35/25 41/4 43/6 44/7 52/7 52/21 57/23</p>	<p>58/2 68/5 71/12 73/4 73/4 75/17 76/8 82/21 82/24 84/13 84/21 85/5 86/8 86/12 89/22 91/18 92/1 92/12 92/12 92/15 92/17 92/21 93/19 94/2 94/18 113/21 114/10 119/16 124/4 131/20 131/24 136/24 137/1 138/6 143/6 146/24 154/7 155/24 156/23 157/7 157/8 162/10 163/9 166/24 168/16 170/2 171/4 179/23 180/10 182/9 186/15 194/17 198/23 203/25</p> <p><b>take-home [1]</b> 43/6</p> <p><b>take-up [1]</b> 86/12</p> <p><b>taken [24]</b> 15/15 18/2 24/19 27/24 35/20 47/24 48/2 61/19 82/13 94/16 94/22 99/14 104/25 105/4 106/17 120/21 121/1 132/24 144/2 162/4 176/7 177/9 183/18 200/5</p> <p><b>takes [5]</b> 84/4 141/11 153/2 153/3 153/5</p> <p><b>taking [8]</b> 38/3 98/11 138/18 140/4 152/12 152/18 155/15 201/18</p> <p><b>talk [12]</b> 41/3 41/17 44/24 49/19 57/20 58/17 62/7 63/4 146/3 172/21 175/19 180/8</p> <p><b>talked [10]</b> 20/11 49/13 64/5 140/6 172/18 186/1 186/3 186/4 186/4 203/4</p> <p><b>talking [26]</b> 35/10 42/13 69/5 85/8 102/4 105/15 113/21 116/5 125/20 134/16 135/13 137/1 140/3 143/10 147/12 152/15 155/18 167/24 168/11 175/12 178/22 178/23 186/24 188/12 191/19 204/2</p> <p><b>tangible [1]</b> 47/17</p> <p><b>target [4]</b> 180/12 180/22 180/24 180/25</p> <p><b>targets [1]</b> 180/19</p> <p><b>tax [2]</b> 5/14 5/17</p> <p><b>taxpayer [1]</b> 143/4</p> <p><b>taxpayers [8]</b> 172/15 172/17 173/3 173/10 173/17 174/19 174/24 175/22</p> <p><b>team [53]</b> 8/18 8/19 12/18 17/23 18/2 18/10 18/20 18/23 19/2 19/4 32/19 33/7</p>	<p>34/11 45/2 45/4 45/11 45/13 99/20 99/20 99/25 100/3 100/6 100/10 100/10 100/17 101/4 101/10 101/25 103/15 103/16 103/17 103/18 103/19 103/20 103/21 103/21 104/5 104/6 104/10 104/18 104/19 105/12 105/16 105/22 105/23 106/6 106/9 109/11 121/20 137/12 165/12 167/16 179/22</p> <p><b>teams [2]</b> 42/8 101/19</p> <p><b>technical [1]</b> 20/12</p> <p><b>technicality [1]</b> 123/11</p> <p><b>technology [3]</b> 44/19 98/21 189/21</p> <p><b>telephony [2]</b> 186/5 188/18</p> <p><b>tell [10]</b> 38/24 47/8 49/20 53/11 53/16 54/2 67/12 135/17 156/14 180/5</p> <p><b>telling [1]</b> 37/4</p> <p><b>tells [1]</b> 44/6</p> <p><b>ten [1]</b> 89/11</p> <p><b>tended [2]</b> 112/11 115/3</p> <p><b>tends [1]</b> 116/4</p> <p><b>tense [1]</b> 139/9</p> <p><b>tent [1]</b> 200/16</p> <p><b>tenure [5]</b> 30/6 36/17 60/25 109/1 158/12</p> <p><b>term [20]</b> 27/21 55/20 56/2 56/3 56/4 56/12 129/4 166/2 171/11 187/4 187/5 190/20 190/22 191/6 191/7 191/8 191/8 191/15 191/24 192/4</p> <p><b>terminate [3]</b> 113/20 117/3 119/17</p> <p><b>terminating [1]</b> 121/12</p> <p><b>termination [2]</b> 71/14 121/18</p> <p><b>termist [1]</b> 193/11</p> <p><b>terms [51]</b> 5/1 11/5 11/6 11/15 11/15 16/18 17/3 19/11 27/12 27/19 27/23 29/15 36/8 36/15 36/18 37/1 37/5 37/22 41/6 41/21 41/22 41/24 42/6 44/9 46/17 48/22 49/11 51/12 58/19 61/4 61/23 63/2 72/19 73/18 81/18 82/18 83/20 84/17 85/11 85/13 86/3</p>	<p>94/10 94/21 125/8 147/15 163/10 167/8 176/7 177/22 178/20 204/2</p> <p><b>terrible [3]</b> 99/8 203/21 204/7</p> <p><b>terribly [3]</b> 133/24 133/25 156/14</p> <p><b>test [3]</b> 124/12 125/19 167/11</p> <p><b>testing [2]</b> 13/25 113/5</p> <p><b>tests [3]</b> 137/1 137/6 137/23</p> <p><b>text [1]</b> 135/8</p> <p><b>than [43]</b> 25/2 30/25 49/8 53/25 60/16 63/10 70/21 70/23 70/25 72/7 82/14 84/3 85/25 93/7 108/7 112/24 116/2 117/3 123/3 131/15 132/7 132/10 132/15 135/1 135/4 135/9 138/1 138/6 139/15 147/24 148/5 160/17 170/5 171/15 177/11 178/9 178/23 179/10 180/22 193/16 197/6 197/14 201/14</p> <p><b>thank [80]</b> 3/19 3/21 3/22 4/14 5/1 5/14 6/1 6/3 8/1 10/8 10/21 12/5 12/16 15/24 24/12 35/12 36/6 36/21 39/3 39/11 39/14 42/15 51/1 52/5 52/7 52/12 52/13 52/17 65/14 65/17 65/19 66/12 66/15 69/11 69/12 69/15 74/12 75/5 75/18 79/11 84/15 88/13 88/14 93/17 93/22 93/24 95/4 95/10 95/15 95/22 95/23 96/18 111/24 112/6 120/25 138/17 139/19 149/13 155/10 157/5 162/13 162/18 162/19 172/10 177/23 179/5 189/14 189/15 193/18 194/6 198/15 198/16 198/19 198/19 204/17 204/20 204/23 205/2 205/5 205/11</p> <p><b>Thanks [3]</b> 121/22 134/22 150/20</p> <p><b>that [1271]</b></p> <p><b>that I [1]</b> 36/25</p> <p><b>that's [144]</b> 1/21 4/7 6/12 6/15 6/23 6/23 7/7 7/23 7/24 8/12 16/12 17/4 17/23</p>
---	---	---	--	---

<p><b>T</b></p> <p><b>that's... [131]</b> 17/25 18/21 22/8 28/16 29/2 29/3 29/5 29/5 38/20 39/6 39/23 40/11 42/23 43/17 44/17 48/10 49/6 51/16 52/1 53/2 53/25 54/4 54/19 54/20 55/5 56/2 56/9 56/12 57/19 61/1 65/25 68/10 69/5 69/7 72/5 75/1 75/16 77/6 78/14 79/25 80/10 80/23 82/3 82/16 85/25 86/5 86/9 87/1 87/3 88/13 88/14 90/14 92/5 92/6 93/3 97/1 97/5 97/8 98/18 98/22 101/9 101/17 101/20 103/5 106/2 113/20 114/7 114/15 114/25 114/25 116/20 126/15 127/20 127/24 129/10 129/19 132/14 134/8 134/19 136/3 136/4 136/8 137/24 138/23 140/16 142/3 144/21 146/9 146/12 146/18 147/17 147/23 148/25 150/3 153/17 154/3 156/6 157/4 159/15 160/21 162/10 164/20 166/8 166/10 167/19 170/7 170/18 171/24 174/12 175/18 175/24 176/1 176/15 176/24 178/4 178/16 179/21 180/10 180/20 185/2 188/10 189/11 190/5 191/13 193/8 195/12 196/20 199/8 202/4 202/19 204/22</p> <p><b>their [60]</b> 1/17 5/6 20/10 20/10 20/12 20/16 30/6 31/16 31/17 32/7 32/8 39/21 40/19 40/23 41/1 43/2 44/8 47/11 47/15 47/20 49/16 49/18 49/21 53/17 59/19 60/7 66/1 66/20 67/2 67/23 75/12 77/9 78/18 78/21 87/16 94/9 101/13 105/22 106/11 113/24 123/7 134/17 145/4 147/18 158/15 158/17 172/7 172/11 175/19 178/5 184/3 184/19 184/20 184/21 185/1 185/1 193/23 201/23 202/25 203/15</p> <p><b>them [48]</b> 2/4 21/15</p>	<p>29/12 30/1 40/15 40/20 40/24 41/3 42/7 47/9 49/16 50/4 52/25 55/4 55/10 56/10 59/16 59/21 59/23 65/7 66/25 67/10 70/18 105/5 113/20 113/22 113/22 113/22 113/24 115/23 137/2 137/25 139/4 147/6 165/18 165/21 180/23 181/3 189/11 196/4 196/5 197/10 197/10 200/1 202/1 202/3 203/11 203/14</p> <p><b>theme [1]</b> 122/13</p> <p><b>themselves [7]</b> 54/11 125/6 127/13 150/1 185/7 201/22 203/16</p> <p><b>then [84]</b> 3/24 3/25 6/1 7/1 10/11 11/5 11/8 15/19 16/6 16/16 16/17 17/13 18/12 21/14 21/17 22/7 38/22 47/16 47/22 48/9 50/11 52/8 52/18 57/6 58/1 60/3 63/24 64/1 64/19 65/20 66/17 67/5 68/8 70/3 72/15 78/3 81/8 81/23 82/21 86/10 89/4 89/6 89/7 90/15 91/12 92/2 92/5 93/3 95/8 97/13 98/3 98/22 105/4 106/21 107/18 108/17 123/5 125/22 126/10 126/16 128/10 129/10 129/19 130/1 137/9 140/17 141/17 143/16 145/17 145/19 150/18 150/22 151/24 155/19 157/22 161/2 166/19 172/9 179/3 180/1 195/22 196/2 199/15 201/24</p> <p><b>there [1]</b> 198/9</p> <p><b>there [234]</b></p> <p><b>there'd [2]</b> 99/15 164/4</p> <p><b>there's [44]</b> 8/7 10/5 17/4 21/24 25/19 28/25 29/3 30/9 33/21 48/7 58/4 60/3 60/14 61/8 64/12 65/3 68/22 71/21 75/11 75/17 78/19 79/4 80/7 81/8 81/11 84/16 94/15 94/16 106/3 110/8 120/14 126/25 127/1 127/15 137/21 140/2 151/7 161/18 172/9 177/21 181/11 193/20 194/4 198/13</p> <p><b>thereafter [1]</b> 143/7</p>	<p><b>therefore [25]</b> 2/5 2/13 9/9 17/10 20/22 21/4 23/14 23/17 25/4 25/5 25/18 28/11 29/25 33/13 36/10 38/3 67/18 72/25 78/18 80/10 85/16 115/17 121/8 159/13 198/14</p> <p><b>these [57]</b> 12/15 17/6 17/8 17/11 20/9 21/13 23/22 24/3 24/7 24/18 25/15 25/16 26/10 29/24 32/13 39/19 41/3 41/3 42/16 42/25 43/4 43/12 43/17 43/21 44/6 44/22 45/13 46/3 46/11 46/13 46/24 46/25 47/24 48/5 48/20 50/4 50/7 54/25 56/22 58/4 58/23 59/1 62/22 75/20 95/1 108/2 112/21 115/22 143/8 145/23 154/18 172/6 177/1 187/17 187/19 188/15 202/16</p> <p><b>they [175]</b> 2/3 5/10 5/22 8/15 8/19 8/19 9/21 10/5 10/6 13/23 14/9 17/12 17/19 18/6 18/11 18/12 19/10 20/15 23/17 31/13 33/15 35/4 35/4 35/8 40/14 40/15 41/12 41/19 41/20 42/2 42/19 42/19 43/9 44/7 46/16 47/9 47/20 48/8 49/19 50/13 53/12 53/13 54/10 54/11 54/11 54/12 54/19 55/3 55/8 55/11 57/17 58/5 58/23 58/24 58/25 59/3 59/16 59/19 59/20 59/24 59/24 60/7 60/18 60/19 60/20 60/22 62/2 62/25 63/17 63/24 64/13 65/12 65/22 66/19 66/21 67/10 67/12 68/1 68/3 68/3 68/9 68/9 68/14 68/23 69/1 69/6 69/9 70/25 71/19 72/16 73/12 73/14 73/18 73/19 74/5 74/10 74/14 74/17 77/19 77/22 78/17 78/20 78/20 78/22 82/20 82/20 82/21 83/12 83/13 88/2 88/3 88/5 88/5 88/12 95/25 96/17 96/19 100/12 100/19 100/24 105/13</p>	<p>109/16 113/23 123/20 129/9 132/3 132/4 132/7 132/10 135/1 135/4 135/4 137/14 139/13 145/3 146/24 147/9 148/6 148/11 148/22 148/25 153/21 154/25 164/7 165/6 165/7 165/12 165/17 165/20 172/7 172/14 176/6 176/9 176/15 177/19 180/23 180/24 181/12 184/21 185/3 185/5 185/8 185/8 185/10 187/3 188/4 193/15 194/13 195/25 196/5 196/5 197/8 198/10 200/18 202/12</p> <p><b>they'd [3]</b> 78/23 137/14 183/18</p> <p><b>they're [13]</b> 25/17 40/19 43/24 47/1 50/9 53/8 53/9 53/10 58/5 85/5 104/4 123/9 127/3</p> <p><b>they've [10]</b> 5/23 49/17 49/17 65/13 66/25 67/2 67/9 67/12 73/20 75/10</p> <p><b>thing [27]</b> 16/25 17/10 23/21 33/5 33/6 43/10 44/19 60/1 61/1 83/3 101/17 118/8 127/22 129/4 133/9 146/10 147/19 153/8 154/25 160/22 162/3 164/20 186/15 192/24 195/18 196/20 196/21</p> <p><b>things [35]</b> 23/21 25/8 27/19 27/22 31/20 41/6 48/14 48/15 48/21 88/18 108/13 116/3 119/23 128/7 129/14 133/2 143/12 146/6 146/21 149/5 152/8 154/10 154/19 167/24 169/11 177/1 181/1 182/16 189/1 195/3 199/3 200/17 200/22 201/15 203/22</p> <p><b>think [267]</b></p> <p><b>thinking [9]</b> 67/22 101/14 127/23 132/24 133/9 135/8 153/14 177/25 188/3</p> <p><b>third [1]</b> 21/22</p> <p><b>thirdly [1]</b> 154/10</p> <p><b>this [329]</b></p> <p><b>Thornton [2]</b> 25/1 27/25</p> <p><b>thorny [1]</b> 50/9</p> <p><b>thorough [1]</b> 46/20</p> <p><b>those [119]</b> 2/25 3/25</p>	<p>4/19 5/17 5/22 5/25 7/5 9/22 12/3 13/22 14/17 14/25 17/19 17/20 18/14 19/13 20/4 20/23 21/5 21/9 21/11 21/22 23/16 24/7 29/6 29/8 31/4 31/17 31/25 32/2 32/9 32/15 34/10 34/12 34/17 37/23 38/11 39/9 40/8 41/8 41/15 44/3 44/9 47/5 48/1 48/7 48/14 48/21 54/6 54/8 61/5 64/6 64/7 66/1 66/22 67/23 68/1 68/12 70/22 71/24 72/24 73/18 75/15 76/11 80/23 81/24 81/25 85/17 85/21 86/1 87/16 89/20 96/15 96/18 96/21 101/19 101/24 115/15 124/13 124/16 125/24 126/18 127/19 130/18 136/21 137/1 140/11 140/12 142/10 145/10 145/10 148/8 153/20 155/4 158/14 162/1 165/4 169/7 169/10 170/6 171/8 174/12 176/3 176/13 177/14 183/18 185/5 185/7 185/20 186/6 188/21 188/23 189/9 195/13 196/3 197/19 199/17 202/1 203/10</p> <p><b>though [12]</b> 14/15 53/5 53/8 62/5 63/22 74/20 91/14 92/19 155/7 155/16 197/19 202/24</p> <p><b>thought [19]</b> 76/7 78/11 110/5 114/19 121/21 134/8 137/7 157/18 157/24 163/25 167/15 167/16 174/1 176/6 176/10 176/14 183/2 186/11 200/18</p> <p><b>three [12]</b> 4/7 4/16 21/20 30/20 34/21 35/11 40/14 171/6 171/8 188/15 188/22 189/9</p> <p><b>through [42]</b> 1/25 2/4 3/3 3/24 4/3 10/11 20/18 22/12 23/15 27/23 34/9 44/1 44/3 44/17 53/14 57/10 62/22 65/1 68/4 84/22 94/23 98/1 105/5 107/10 109/8 109/14 113/21 131/15 135/3 140/13 140/17 141/6 145/12 146/25 160/9</p>
---	--	---	--	--

<p><b>T</b>  <b>through...</b> [7] 164/8  169/19 172/25 176/1  183/14 193/4 193/5  <b>throughout</b> [5] 45/14  45/25 161/9 177/12  184/14  <b>tightened</b> [1] 197/9  <b>Tim</b> [7] 116/18  117/16 132/21 169/11  170/25 171/5 172/20  <b>time</b> [113] 7/19 12/2  12/4 13/22 14/6 14/10  14/12 14/13 14/15  14/24 17/11 17/14  17/20 18/1 18/7 19/2  20/21 21/2 23/17  28/22 28/25 31/20  37/22 37/22 37/24  45/9 52/10 53/17  54/17 54/17 54/24  55/6 60/25 68/15 76/9  84/4 85/2 89/19 90/25  91/10 93/23 96/25  97/15 97/20 98/8  99/10 100/1 102/21  105/20 106/21 107/22  108/1 108/12 109/3  109/17 110/10 110/14  110/17 110/18 110/19  111/15 111/17 111/22  118/7 118/9 119/25  120/3 120/10 120/14  120/18 120/20 121/4  121/10 121/23 122/25  129/4 131/24 133/4  133/5 134/12 136/20  136/24 137/14 141/1  141/10 143/6 144/15  145/1 145/13 148/17  152/18 153/9 154/11  157/16 159/3 161/8  161/25 162/10 164/9  168/22 171/17 182/18  185/12 187/2 190/5  191/1 191/4 191/18  191/25 193/4 194/21  196/25 201/6  <b>timeline</b> [2] 46/18  46/22  <b>timely</b> [1] 37/20  <b>times</b> [5] 20/1 31/22  34/22 145/20 172/20  <b>timescale</b> [1] 50/15  <b>timing</b> [1] 150/15  <b>title</b> [1] 97/11  <b>to'</b> [1] 134/24  <b>today</b> [9] 29/18 40/12  40/24 45/25 88/20  90/2 95/23 195/1  196/7  <b>today's</b> [1] 10/22  <b>together</b> [3] 49/9</p>	<p>111/6 185/21  <b>toilet</b> [1] 48/18  <b>told</b> [9] 38/15 55/17  59/10 59/14 60/5 61/9  119/8 170/12 174/7  <b>tolerate</b> [1] 37/12  <b>Tom</b> [3] 131/10  132/24 132/25  <b>tomorrow</b> [2] 205/6  205/10  <b>too</b> [15] 28/16 42/13  49/1 53/19 53/21  63/14 66/16 73/1  73/20 86/15 128/25  133/1 148/24 154/20  197/1  <b>took</b> [21] 28/18 44/17  56/20 62/19 75/13  76/11 110/10 114/8  151/24 152/2 153/9  154/5 154/6 154/7  159/2 161/5 162/3  167/13 167/15 173/20  183/13  <b>tool</b> [1] 163/13  <b>top</b> [7] 22/9 43/18  72/16 105/22 120/21  127/22 128/13  <b>topic</b> [5] 4/1 11/18  25/25 29/18 111/21  <b>torturous</b> [1] 28/21  <b>totally</b> [4] 12/21  32/19 177/8 189/22  <b>tough</b> [2] 25/4 53/14  <b>towards</b> [12] 8/11  10/18 12/9 48/9 54/9  75/19 117/19 184/4  188/24 191/10 193/17  200/7  <b>toxicity</b> [1] 192/12  <b>tracked</b> [2] 105/4  110/4  <b>traction</b> [1] 164/9  <b>trade</b> [5] 26/4 108/24  142/4 175/21 187/1  <b>trade-off</b> [1] 142/4  <b>trade-offs</b> [1] 187/1  <b>tragedies</b> [1] 202/13  <b>tragic</b> [1] 62/19  <b>train</b> [2] 21/14 30/13  <b>training</b> [3] 44/4 44/5  113/24  <b>tranche</b> [2] 143/15  144/6  <b>tranche-driven</b> [1]  143/15  <b>transcript</b> [1] 195/4  <b>transferred</b> [1]  183/19  <b>transpired</b> [1] 57/6  <b>transported</b> [1]  118/9  <b>traumatised</b> [1] 49/1  <b>travel</b> [1] 25/20</p>	<p><b>Treasury</b> [13] 101/1  145/6 153/16 153/20  154/9 154/22 164/6  184/3 184/8 184/14  184/15 185/4 198/10  <b>Treasury's</b> [1] 188/3  <b>treated</b> [3] 24/2 62/9  172/13  <b>treatment</b> [1] 84/9  <b>trends</b> [1] 94/8  <b>trial</b> [3] 43/8 132/7  132/11  <b>tricky</b> [2] 66/17  166/17  <b>tried</b> [2] 111/12  156/21  <b>triggering</b> [1] 164/19  <b>Trotter</b> [12] 16/11  25/25 26/8 26/12  26/19 27/20 28/2  28/20 55/18 56/8 56/8  57/17  <b>Trotter's</b> [1] 18/4  <b>trouble</b> [3] 75/2 75/4  113/1  <b>troubled</b> [1] 114/6  <b>true</b> [16] 33/20 90/17  96/15 101/3 130/16  144/21 145/15 153/15  154/21 158/23 158/25  160/12 200/3 203/8  203/8 204/4  <b>truly</b> [5] 33/5 140/13  199/15 201/25 203/17  <b>trust</b> [1] 199/10  <b>truth</b> [1] 138/3  <b>try</b> [7] 36/2 42/14  66/23 81/18 120/5  186/20 187/16  <b>trying</b> [16] 6/12 38/22  50/14 86/16 93/7  113/23 121/4 125/14  129/23 137/18 147/15  155/4 165/11 191/12  198/11 203/20  <b>Tuesday</b> [1] 1/1  <b>turn</b> [20] 6/3 11/20  11/25 15/5 29/23  95/25 96/1 96/5 96/10  96/12 102/19 102/23  106/3 122/7 124/22  149/22 160/23 170/6  181/24 199/9  <b>turnaround</b> [1]  182/12  <b>turned</b> [2] 160/11  160/12  <b>turning</b> [1] 182/7  <b>TV</b> [1] 15/22  <b>twice</b> [1] 128/8  <b>two</b> [41] 5/20 18/7  19/8 20/3 22/11 26/6  30/2 30/19 31/6 31/6  31/18 31/25 32/2</p>	<p>35/17 52/8 57/13  57/25 62/1 65/20  68/21 72/24 84/22  85/25 86/11 86/23  93/10 95/24 101/19  135/19 140/2 140/17  142/23 145/20 160/11  176/3 181/11 188/23  201/5 201/6 202/9  204/24  <b>two years</b> [1] 86/11  <b>tying</b> [1] 137/20  <b>type</b> [5] 146/24 160/5  168/16 168/18 184/4  <b>typical</b> [2] 157/17  202/11  <b>typically</b> [2] 101/7  105/2</p> <p><b>U</b>  <b>UKGI</b> [18] 99/18  99/24 100/10 100/12  101/3 101/6 101/23  102/5 103/17 104/13  104/14 105/14 106/8  110/3 132/25 164/6  166/21 180/21  <b>UKGI00011874</b> [1]  102/16  <b>UKGI00013178</b> [1]  150/5  <b>UKGI00018879</b> [1]  130/5  <b>UKGI00043126</b> [1]  136/1  <b>Ukraine</b> [2] 198/25  201/10  <b>UKRI</b> [1] 104/8  <b>ultimate</b> [1] 146/18  <b>ultimately</b> [20] 65/2  93/8 112/21 113/19  117/4 126/6 126/15  128/17 137/7 145/21  153/3 157/24 164/1  167/6 167/8 167/16  168/14 172/21 178/4  193/9  <b>unable</b> [3] 56/11  56/11 162/25  <b>unanimous</b> [1]  121/13  <b>unaware</b> [1] 194/18  <b>uncalled</b> [1] 32/19  <b>uncertain</b> [2] 131/22  137/16  <b>uncertainty</b> [5] 79/12  79/15 79/16 80/9  80/16  <b>uncomfortable</b> [8]  15/23 28/8 28/13  28/14 28/16 56/17  56/18 195/16  <b>undated</b> [1] 171/20  <b>under</b> [14] 68/1</p>	<p>72/25 79/18 84/9 87/1  125/23 148/3 160/1  167/18 172/2 179/6  192/2 193/1 194/15  <b>underestimated</b> [2]  149/23 165/6  <b>underestimating</b> [1]  86/11  <b>underestimation</b> [2]  122/14 199/14  <b>underlying</b> [1] 202/2  <b>undermine</b> [1]  126/20  <b>undermining</b> [1]  19/12  <b>underpin</b> [1] 124/11  <b>underspends</b> [1]  152/24  <b>understand</b> [27] 10/3  22/21 24/17 39/4 42/2  43/1 46/9 49/17 63/6  66/11 67/8 72/10 73/5  81/4 81/6 99/2 130/20  131/3 131/6 167/14  171/12 174/3 174/14  177/8 180/4 182/9  204/6  <b>understandably</b> [1]  33/18  <b>understanding</b> [6]  47/1 58/19 82/3 116/7  129/22 200/3  <b>understood</b> [10]  29/11 29/13 61/18  67/25 125/16 159/12  170/16 171/16 181/18  187/14  <b>undertaken</b> [3] 16/2  19/15 22/13  <b>Underwood</b> [1] 13/4  <b>undoubtedly</b> [1]  144/20  <b>unduly</b> [2] 84/21  84/24  <b>unemployment</b> [1]  20/25  <b>unfair</b> [3] 34/25 35/1  189/22  <b>unfairly</b> [1] 181/2  <b>unforgivable</b> [1] 44/2  <b>unhelpful</b> [1] 198/11  <b>unique</b> [2] 105/16  203/17  <b>unit</b> [28] 13/10 13/24  14/1 14/17 15/1 15/16  19/17 20/4 20/6 26/16  27/3 27/10 29/9 29/12  30/4 30/18 30/23  30/24 36/1 37/7 54/7  55/5 55/18 55/21  55/24 56/9 56/23  57/22  <b>Unit's</b> [1] 13/12  <b>United</b> [2] 5/17 5/21</p>
---	--	---	--	---

<p><b>U</b>  <b>unknown [2]</b> 85/18  107/23  <b>unless [1]</b> 92/10  <b>unpredictable [1]</b>  154/3  <b>unrealistically [2]</b>  197/7 197/11  <b>unredacted [1]</b> 88/5  <b>unsafe [1]</b> 77/15  <b>unsurprisingly [1]</b>  202/10  <b>until [14]</b> 9/14 57/10  74/5 84/12 91/23  98/15 98/19 113/21  115/23 159/13 162/25  194/7 196/16 205/13  <b>unusual [4]</b> 160/17  160/18 176/23 200/17  <b>unwell [1]</b> 62/9  <b>up [86]</b> 7/2 11/15  16/23 17/15 19/4  26/11 28/19 29/19  32/1 34/11 43/23  43/23 44/11 44/19  49/4 50/10 51/15  53/14 53/25 55/3  56/21 59/6 64/3 68/11  72/16 73/16 75/13  80/12 85/22 86/6  86/12 86/15 87/24  88/25 91/10 91/12  91/23 96/2 98/2 98/5  101/9 101/11 102/19  107/10 110/7 111/1  111/12 112/7 115/24  116/18 119/13 122/20  127/15 132/3 132/3  133/19 142/6 142/22  144/10 146/24 149/8  149/15 150/1 152/16  153/14 153/19 160/7  161/10 162/20 164/22  164/23 165/5 165/12  169/14 169/22 170/10  180/14 182/19 182/22  190/1 192/14 193/9  199/9 199/15 199/20  201/20  <b>up' [1]</b> 142/20  <b>update [4]</b> 8/7 55/12  150/22 155/12  <b>Updated [1]</b> 150/23  <b>updates [1]</b> 11/10  <b>upgrade [1]</b> 87/25  <b>uploaded [1]</b> 96/19  <b>upon [3]</b> 59/11 72/7  86/20  <b>upset [1]</b> 180/23  <b>URN [1]</b> 96/12  <b>us [29]</b> 1/8 4/19 6/21  9/21 9/22 10/15 27/9  31/2 31/4 53/11 53/16</p>	<p>59/10 59/14 61/9  105/8 112/5 114/20  118/11 119/24 121/15  133/20 149/2 155/18  162/17 171/16 174/1  174/7 198/1 200/7  <b>usage [1]</b> 61/6  <b>use [18]</b> 43/22 65/4  69/19 72/1 77/25 80/5  85/21 115/19 126/12  126/18 126/19 143/1  145/23 175/5 175/8  175/25 183/14 199/19  <b>used [9]</b> 14/5 49/12  54/19 56/2 56/3 67/2  73/16 188/6 197/12  <b>useful [3]</b> 105/5  176/17 201/1  <b>uses [2]</b> 178/11  178/12  <b>using [2]</b> 41/24 80/11  <b>usual [4]</b> 77/9 156/15  200/13 201/13  <b>usual' [4]</b> 200/11  200/12 200/15 202/2  <b>usually [6]</b> 45/6 45/7  82/23 84/14 127/22  170/1  <b>utilised [1]</b> 61/5</p> <hr/> <p><b>V</b>  <b>value [38]</b> 30/25  124/6 124/8 124/14  126/21 127/5 127/7  127/7 127/9 127/14  127/18 128/17 128/21  128/23 129/11 129/20  129/21 130/1 131/21  132/7 132/10 133/16  136/11 136/13 137/3  137/5 137/8 137/17  144/12 172/19 172/21  173/12 175/22 176/6  176/18 176/23 177/6  183/3  <b>variation [1]</b> 90/22  <b>varies [1]</b> 113/7  <b>various [11]</b> 29/21  65/1 97/15 97/23  124/10 134/20 163/20  169/1 169/22 182/3  203/1  <b>Vennells [2]</b> 12/19  13/2  <b>verbally [1]</b> 9/5  <b>version [2]</b> 89/4  150/23  <b>versus [1]</b> 101/24  <b>very [151]</b> 3/24 11/1  11/2 11/3 12/16 15/23  16/24 16/25 23/15  23/19 23/19 23/21  23/21 25/4 25/4 27/14  28/8 28/8 28/13 28/13</p>	<p>29/16 29/16 29/19  30/24 31/4 33/11 34/3  34/4 34/6 34/15 34/16  35/7 36/24 38/17 39/3  39/11 41/1 41/6 41/15  42/16 42/20 45/18  46/7 51/2 52/23 53/2  53/2 53/18 59/4 68/11  73/12 78/10 79/7  79/11 81/6 81/6 81/11  81/11 84/14 84/15  86/20 86/23 88/7 88/7  88/10 89/21 93/17  93/24 93/25 94/3 94/5  94/5 94/13 94/13 95/4  95/10 95/22 97/23  105/19 107/18 109/1  110/14 111/4 111/11  113/25 114/17 118/20  120/4 121/5 121/16  124/21 124/21 125/18  125/25 127/17 128/6  130/20 131/24 133/10  135/11 135/21 139/9  143/19 145/11 145/11  152/4 157/21 159/8  160/17 160/17 160/19  160/21 161/12 169/23  171/16 176/18 177/4  177/23 181/22 182/11  182/15 187/3 188/22  189/18 189/18 189/21  190/3 191/3 191/19  194/21 196/22 197/22  198/20 200/15 200/15  200/17 200/19 200/21  200/23 201/7 201/10  201/16 202/7 203/3  203/21 204/3 204/4  204/4 204/23 205/2  205/3  <b>VFM [3]</b> 133/16  136/24 146/13  <b>viability [3]</b> 171/11  183/1 191/21  <b>victims [3]</b> 40/9  49/15 142/25  <b>victims' [1]</b> 45/1  <b>view [21]</b> 10/22 24/1  111/18 121/13 131/2  138/4 138/5 139/25  141/20 148/17 154/4  155/6 162/2 167/24  177/2 178/14 184/3  184/10 191/1 192/10  197/1  <b>viewed [2]</b> 140/23  143/3  <b>views [8]</b> 29/15 33/1  71/2 71/2 133/15  156/24 183/22 189/16  <b>virtually [1]</b> 81/8  <b>visibility [3]</b> 106/5  107/15 190/19</p>	<p><b>visible [1]</b> 108/20  <b>visit [1]</b> 46/20  <b>visited [1]</b> 12/12  <b>volumes [2]</b> 20/17  21/3  <b>voluntary [1]</b> 24/17  <b>vulnerable [2]</b> 73/12  73/18</p> <hr/> <p><b>W</b>  <b>wagon [1]</b> 46/19  <b>wait [2]</b> 66/9 95/7  <b>waiting [3]</b> 8/15 42/8  73/20  <b>wake [1]</b> 44/11  <b>Wales [1]</b> 1/25  <b>walking [1]</b> 78/20  <b>wall [1]</b> 187/21  <b>wander [1]</b> 95/7  <b>want [56]</b> 9/3 9/23  17/23 28/15 28/16  29/18 35/17 37/2 37/2  39/15 41/1 43/5 47/3  49/19 58/24 63/14  75/17 83/12 87/12  89/3 91/18 92/12  92/14 92/21 98/24  102/13 105/25 113/22  113/22 115/21 116/17  122/7 122/18 127/19  128/1 128/3 146/25  147/10 149/11 154/25  170/6 173/10 173/14  173/21 174/23 186/23  187/18 189/24 195/12  195/18 199/5 200/9  200/24 201/6 202/6  204/5  <b>wanted [15]</b> 3/20  4/17 48/16 48/18  74/19 80/12 105/8  109/2 112/12 113/4  133/17 182/3 182/9  183/5 183/6  <b>wanting [2]</b> 25/5  141/12  <b>wants [1]</b> 33/14  <b>was [459]</b>  <b>wasn't [33]</b> 14/7 18/1  27/12 40/15 98/14  99/16 109/4 111/5  111/9 117/25 120/8  120/13 121/18 123/24  131/1 134/7 143/8  143/21 144/11 146/2  153/8 157/2 157/19  160/9 165/5 167/15  174/9 174/11 176/15  180/12 181/15 183/17  189/6  <b>waste [3]</b> 174/25  177/7 201/6  <b>wasting [4]</b> 172/23  172/24 172/24 173/13</p>	<p><b>watch [1]</b> 194/19  <b>Watts [1]</b> 60/8  <b>way [42]</b> 3/16 10/7  20/14 31/12 33/19  41/15 44/21 46/19  46/20 57/10 74/9 80/3  83/10 87/20 94/12  94/25 106/24 114/21  126/11 126/12 127/15  132/25 140/7 140/15  142/18 146/19 152/9  153/7 153/7 167/4  169/2 173/11 173/12  173/16 174/19 174/24  175/12 177/6 186/16  192/2 201/16 205/4  <b>ways [3]</b> 100/11  120/19 169/13  <b>we [392]</b>  <b>We'd [1]</b> 195/13  <b>we'll [10]</b> 3/25 11/10  21/6 50/2 95/9 112/18  119/1 124/7 180/3  205/6  <b>we're [44]</b> 4/4 5/24  9/10 9/19 10/6 15/6  16/20 21/2 27/17  33/11 41/9 52/17  61/16 63/3 69/8 80/9  86/5 86/10 86/14 88/8  105/10 105/15 116/4  134/12 135/15 135/19  135/20 135/22 136/11  137/17 137/18 137/19  137/20 138/11 144/18  165/11 165/12 165/13  165/13 167/24 186/7  186/22 189/11 204/2  <b>we've [20]</b> 17/7 20/25  21/18 29/20 41/13  44/12 55/12 61/15  75/8 82/1 85/9 90/3  111/20 122/9 143/9  144/18 149/9 156/9  190/14 194/25  <b>weakness [1]</b> 102/3  <b>weaning [1]</b> 185/7  <b>website [4]</b> 87/25  88/2 89/2 96/20  <b>week [7]</b> 50/2 51/13  86/3 86/5 122/11  161/2 161/3  <b>weeks [2]</b> 8/14 66/19  <b>welcome [1]</b> 156/24  <b>well [73]</b> 7/12 7/20  9/6 9/14 10/16 12/23  18/16 20/9 20/17  20/19 21/2 22/2 30/6  31/7 31/9 36/16 38/14  42/24 43/6 51/10  57/25 60/3 61/14  61/18 62/1 63/12 64/1  64/2 64/19 66/15 67/8  67/22 68/8 70/1 70/14</p>
---	---	---	--	---

<p><b>W</b></p> <p><b>well... [38]</b> 72/2 81/9 92/10 99/7 100/9 100/23 101/6 101/18 103/7 108/22 114/2 115/10 115/21 117/18 119/21 120/13 125/25 140/19 141/13 146/16 147/21 148/24 155/9 169/8 169/12 170/11 171/16 173/25 177/13 178/4 181/11 182/23 192/25 197/22 199/11 204/12 204/23 204/25 <b>well-paid [1]</b> 30/6 <b>well-understood [1]</b> 61/18 <b>went [12]</b> 1/24 4/3 23/15 109/8 117/5 117/6 125/15 140/6 143/14 150/7 150/12 183/17 <b>were [208]</b> <b>weren't [6]</b> 10/19 11/7 105/22 128/3 128/4 165/20 <b>what [222]</b> <b>what's [8]</b> 21/8 23/25 42/9 102/10 123/12 167/19 176/1 196/18 <b>whatever [12]</b> 6/17 16/17 42/1 46/10 54/10 54/11 69/6 93/8 141/18 174/23 177/14 192/18 <b>whatsoever [2]</b> 141/16 173/4 <b>when [65]</b> 5/5 11/1 11/25 16/13 18/1 18/18 27/20 32/22 36/16 43/19 44/8 50/7 54/9 57/10 58/2 60/7 62/9 63/16 64/5 67/13 69/1 72/11 81/12 82/20 87/14 89/19 95/8 97/21 98/4 98/19 106/22 107/7 107/9 110/25 111/12 120/23 121/6 125/3 127/23 128/16 128/23 147/20 149/2 154/20 159/6 160/25 162/3 171/12 175/13 175/15 175/20 176/20 176/25 177/15 177/24 178/1 178/22 178/23 180/24 185/4 187/15 198/22 201/13 201/19 203/19 <b>where [69]</b> 5/22 10/16 14/10 17/17 20/18 26/10 28/4 28/15 34/2 38/20 39/20 41/3 41/14 42/3</p>	<p>43/5 43/9 46/18 54/19 55/14 72/5 73/6 74/14 75/10 78/3 78/23 93/6 101/3 102/9 102/9 109/19 113/10 113/14 115/9 115/13 118/10 120/7 121/21 123/4 124/3 125/18 125/19 125/20 125/23 128/8 133/8 133/12 135/19 138/17 140/20 143/11 143/15 144/19 144/20 144/21 145/18 152/23 153/2 160/15 164/2 164/15 164/19 180/11 180/14 180/15 185/15 189/9 198/14 200/23 201/6 <b>whereas [4]</b> 114/8 129/15 149/5 182/19 <b>whether [45]</b> 1/11 2/7 2/11 2/22 5/23 7/18 14/11 16/4 23/14 29/8 31/19 31/21 32/5 36/3 36/4 57/19 77/6 77/12 83/12 83/13 87/10 90/17 114/20 116/24 117/6 119/12 121/24 125/5 125/6 126/8 126/17 128/24 130/23 133/14 154/21 155/23 156/23 157/8 163/14 176/6 177/20 178/3 184/12 197/3 200/5 <b>which [108]</b> 5/16 15/14 20/8 21/9 30/16 31/25 32/19 35/18 35/24 35/25 37/16 45/4 45/7 55/2 55/3 55/6 55/9 57/7 58/6 65/2 65/22 68/17 68/23 69/4 70/21 71/3 72/13 81/19 82/5 82/7 82/8 82/9 83/17 85/10 88/1 93/15 93/23 94/23 95/24 98/22 99/16 99/18 100/3 100/17 102/4 103/7 103/11 104/5 105/12 105/13 106/24 109/1 109/8 112/18 115/18 116/5 117/18 121/15 123/10 127/2 129/5 132/1 132/3 134/3 134/3 134/10 135/11 136/13 138/3 138/5 138/12 139/9 143/9 143/18 143/19 144/6 146/17 148/4 150/8 150/8 152/11 156/21 157/18 159/5 163/19 168/19 168/23 170/7 171/18 171/19 174/25 176/4 176/25 177/11</p>	<p>179/6 180/25 187/12 187/21 188/17 190/21 191/5 191/7 191/14 192/21 192/23 197/20 201/25 201/25 <b>while [6]</b> 78/4 153/14 158/13 161/5 174/25 189/17 <b>whilst [4]</b> 18/24 24/9 84/11 113/4 <b>whistleblowing [1]</b> 33/10 <b>white [1]</b> 196/1 <b>who [89]</b> 1/16 2/2 12/12 14/17 16/2 16/16 17/2 17/21 18/13 19/4 19/6 19/20 20/20 20/21 20/22 21/23 24/25 25/25 28/6 32/3 33/3 34/23 37/6 38/23 39/25 40/12 42/15 42/23 45/9 45/24 46/1 46/3 46/4 46/4 46/5 49/1 49/1 49/5 54/5 54/8 54/17 57/1 57/11 59/4 61/24 62/3 62/18 62/19 62/21 62/22 62/23 65/21 66/1 66/6 67/23 68/6 70/20 74/22 78/8 87/23 94/19 98/2 101/7 101/8 101/10 101/13 102/5 102/8 104/6 105/16 107/4 110/14 110/23 121/11 121/11 128/4 134/17 136/21 138/14 140/12 147/8 151/13 154/16 161/16 182/6 192/25 193/25 197/18 203/10 <b>who'd [1]</b> 203/13 <b>whole [15]</b> 28/20 28/23 35/21 45/14 45/25 117/21 145/15 149/7 162/3 169/21 177/3 177/5 184/8 192/13 198/13 <b>wholly [1]</b> 86/8 <b>whose [4]</b> 47/16 94/16 142/16 146/8 <b>WHSmith [2]</b> 181/24 182/1 <b>why [62]</b> 4/19 7/4 7/6 7/7 7/24 17/21 26/14 32/12 42/8 42/9 53/8 55/5 56/12 57/23 58/1 59/16 59/23 60/16 60/17 60/18 66/5 66/9 66/9 66/13 73/4 75/20 77/22 77/22 113/22 114/15 114/24 116/5 118/3 119/5 130/18 133/25 136/12 136/16</p>	<p>147/21 147/25 152/2 152/20 153/17 154/6 159/23 160/8 163/22 163/23 163/24 164/22 164/24 167/13 169/5 173/24 179/9 181/9 181/13 181/18 186/17 186/25 193/9 197/1 <b>wide [1]</b> 43/1 <b>wide-reaching [1]</b> 43/1 <b>wider [6]</b> 47/3 49/3 49/6 106/20 124/25 180/13 <b>widespread [1]</b> 203/23 <b>will [77]</b> 3/24 6/16 8/19 9/7 9/15 9/21 9/21 22/7 28/24 29/14 41/7 41/23 42/11 45/10 46/5 46/13 48/25 49/8 50/8 50/10 50/11 51/15 51/20 51/22 51/23 51/24 52/2 52/3 56/16 59/15 62/2 64/23 66/15 70/3 78/4 79/9 81/16 85/15 86/1 86/1 86/15 87/9 87/10 88/10 89/8 89/11 90/2 90/4 90/5 91/14 91/15 91/20 92/13 92/20 95/6 95/16 96/19 113/9 122/10 130/16 131/22 131/24 132/1 132/3 138/12 138/20 141/18 149/5 151/19 155/9 161/12 166/17 166/22 172/4 184/3 196/4 202/25 <b>Williams [9]</b> 12/23 14/7 35/16 60/12 88/15 88/23 89/13 206/6 206/14 <b>win [1]</b> 132/4 <b>window [2]</b> 150/24 150/25 <b>wise [1]</b> 10/10 <b>wish [2]</b> 117/12 141/13 <b>withdrawal [1]</b> 32/15 <b>withdrawn [2]</b> 32/2 32/10 <b>withholding [2]</b> 163/4 163/10 <b>within [47]</b> 2/24 14/14 14/25 24/14 27/9 29/12 29/22 30/18 30/24 32/24 33/8 33/24 41/8 41/23 41/24 42/4 42/8 46/13 47/22 69/22 71/7 82/1 82/1 89/11 99/19 99/20 100/25 101/1</p>	<p>102/7 105/23 106/6 106/7 108/20 109/16 113/11 121/24 125/12 133/3 137/21 143/16 151/24 155/16 174/22 187/1 203/2 204/8 204/13 <b>without [14]</b> 83/23 83/24 99/12 128/11 129/22 135/16 141/19 158/3 159/10 166/5 166/16 172/23 172/24 172/24 <b>WITN11520100 [1]</b> 96/5 <b>WITN11520200 [1]</b> 96/12 <b>WITN11520201 [1]</b> 166/11 <b>witness [27]</b> 5/2 5/20 12/24 26/15 26/19 39/19 44/9 44/24 74/25 82/25 90/16 96/2 96/10 112/7 115/19 118/24 140/5 148/9 149/16 170/8 198/22 198/24 199/7 199/11 200/21 202/8 204/24 <b>won't [9]</b> 9/17 28/23 51/8 66/22 67/12 95/6 130/19 131/11 136/17 <b>wonder [4]</b> 111/21 119/5 142/4 200/4 <b>wonderful [1]</b> 59/1 <b>Wood [1]</b> 46/18 <b>word [9]</b> 31/8 31/9 43/22 75/2 175/5 175/8 185/9 185/9 196/13 <b>wording [2]</b> 25/7 133/18 <b>words [10]</b> 25/6 57/13 119/4 145/23 146/23 176/13 188/6 195/7 195/15 195/22 <b>work [33]</b> 2/2 8/21 9/1 14/1 14/4 18/3 18/4 18/6 19/13 19/17 20/5 22/12 22/16 34/3 38/7 38/9 45/5 45/18 51/18 84/22 100/24 101/10 102/13 106/20 131/5 148/21 171/4 182/17 190/19 191/4 191/9 197/24 203/4 <b>worked [11]</b> 17/22 34/7 34/7 34/8 34/21 54/5 54/8 57/11 61/14 62/8 107/6 <b>workforce [1]</b> 22/18 <b>working [30]</b> 2/16 5/24 8/19 9/9 9/20 9/24 10/6 14/16 14/25</p>
---	--	---	---	---

<p><b>W</b></p> <p><b>working... [21]</b> 20/4 23/11 23/12 27/20 29/9 29/12 42/4 49/9 53/8 53/9 53/10 54/7 54/16 54/24 57/22 57/25 60/21 69/17 89/12 97/16 188/21 <b>works [4]</b> 14/2 67/8 115/9 197/18 <b>workstreams [1]</b> 46/9 <b>world [1]</b> 64/24 <b>worried [2]</b> 26/6 183/1 <b>worry [2]</b> 10/7 33/15 <b>worse [1]</b> 197/6 <b>worsened [2]</b> 184/5 185/14 <b>worth [15]</b> 70/14 72/3 91/7 110/2 110/5 114/22 126/24 153/23 161/23 161/23 161/24 163/13 179/21 179/25 189/8 <b>worthy [1]</b> 153/19 <b>would [240]</b> <b>would've [1]</b> 166/16 <b>wouldn't [23]</b> 9/16 24/10 53/9 78/4 80/1 80/18 80/22 105/9 105/25 113/21 117/12 145/18 146/1 147/17 156/14 156/15 170/1 176/10 176/22 184/22 185/20 187/3 190/9 <b>wrapped [1]</b> 68/11 <b>write [1]</b> 170/22 <b>writing [5]</b> 89/24 165/25 174/4 174/11 176/16 <b>written [6]</b> 93/25 95/24 118/18 157/6 172/20 179/12 <b>wrong [15]</b> 23/22 28/11 55/23 56/14 68/17 77/2 77/19 77/22 80/14 88/5 88/12 119/16 144/25 178/12 180/5 <b>wrongdoing [4]</b> 17/7 17/8 22/5 29/10 <b>wrote [4]</b> 57/8 57/16 136/21 170/25 <b>wrt [1]</b> 188/8 <b>Wyn [26]</b> 1/10 1/13 35/16 36/6 36/22 37/10 37/11 38/4 38/13 39/1 39/8 51/15 65/14 86/13 88/15 88/23 89/13 90/6 90/10 90/14 92/1 94/2 146/12 177/8 206/6</p>	<p>206/14</p> <p><b>Y</b></p> <p><b>yeah [27]</b> 2/21 2/24 4/13 8/4 12/4 12/6 12/6 13/25 20/7 21/11 36/9 43/11 46/3 64/15 67/25 75/16 76/20 76/23 79/22 84/19 85/1 134/8 165/12 171/6 179/15 189/8 190/6 <b>year [14]</b> 16/20 50/13 51/4 51/9 54/5 61/16 84/12 87/14 115/23 170/22 170/25 172/8 195/3 196/14 <b>years [22]</b> 34/7 34/7 34/8 34/10 34/12 34/17 34/21 35/11 46/2 55/8 57/13 57/25 66/19 71/19 73/17 84/22 85/25 86/11 97/3 154/2 188/8 200/23 <b>yellow [1]</b> 106/2 <b>yes [188]</b> 1/10 3/7 3/7 3/9 5/4 5/7 5/19 10/24 14/20 15/2 15/4 35/17 37/13 38/11 38/20 38/21 39/8 40/18 40/22 45/3 45/19 45/22 50/25 51/5 52/4 52/13 52/19 54/18 55/1 56/19 56/20 58/8 59/7 59/9 60/4 63/23 64/24 64/24 64/25 65/10 65/16 67/1 67/4 69/3 69/12 69/25 70/20 71/5 71/10 71/11 71/15 71/18 71/20 71/23 71/25 72/12 72/21 74/2 74/7 75/2 75/5 75/6 75/7 75/24 76/5 77/20 77/23 78/16 78/22 79/2 79/2 79/13 80/17 81/22 82/11 83/19 83/22 83/22 84/5 84/7 84/10 84/18 84/20 84/24 86/21 88/21 89/17 89/19 89/23 90/11 90/21 91/3 91/7 91/9 91/12 91/19 92/10 92/14 92/20 92/23 93/1 93/4 93/9 93/10 93/11 93/13 93/16 93/19 94/4 95/15 95/17 96/3 96/17 97/1 102/22 103/5 103/18 104/14 106/16 111/23 111/24 112/6 113/5 117/4 117/13 119/21 120/24</p>	<p>122/17 122/24 123/3 123/20 123/22 124/20 124/21 124/21 129/11 130/1 132/8 136/4 136/21 139/23 143/13 143/23 146/12 146/16 146/20 147/2 147/11 147/17 150/14 150/19 150/20 151/8 151/9 151/18 152/1 152/18 154/13 156/12 162/12 162/18 163/8 163/12 166/7 167/2 168/25 169/4 171/16 175/7 176/3 181/8 183/11 183/14 189/3 189/4 189/5 189/13 190/12 190/25 193/20 199/23 199/24 200/15 202/4 203/7 204/19 204/22 205/10 <b>yesterday [25]</b> 3/15 3/20 3/22 4/16 5/9 6/12 8/23 9/2 13/4 13/11 13/16 18/23 20/11 20/16 31/19 41/20 59/10 74/19 75/14 76/11 79/14 80/14 82/19 194/25 196/8 <b>yet [12]</b> 4/14 8/21 9/11 19/21 46/15 53/15 59/10 60/14 61/5 62/25 136/9 137/15 <b>you [877]</b> <b>you'd [5]</b> 63/9 77/21 97/3 114/10 171/4 <b>you'll [8]</b> 29/6 90/12 97/23 98/13 131/7 172/19 179/22 182/21 <b>you're [64]</b> 3/1 3/6 11/10 11/12 23/20 28/14 28/15 40/20 41/2 69/5 69/8 69/22 70/4 77/17 84/5 84/14 85/8 86/3 86/12 86/16 91/16 92/2 92/24 95/8 99/6 106/23 106/25 112/8 113/14 113/18 114/16 125/20 126/9 127/23 129/23 129/25 134/16 143/21 144/20 144/21 147/13 148/23 154/1 154/21 155/18 161/1 162/8 163/4 168/18 171/13 173/13 174/23 174/25 176/17 177/8 177/15 178/15 178/22 178/23 187/18 194/16 194/17 195/5 205/9 <b>you've [33]</b> 5/1 5/20 27/13 32/21 34/22</p>	<p>45/20 48/21 50/8 55/17 56/10 60/5 61/9 62/18 82/8 83/7 85/4 86/25 87/11 90/10 92/11 92/19 92/21 101/6 102/1 113/21 129/18 141/8 149/16 164/25 186/25 187/1 196/19 199/3 <b>your [148]</b> 5/2 5/20 6/7 7/14 10/21 23/25 27/9 28/22 28/24 29/6 29/9 33/1 34/4 38/23 39/19 42/3 42/12 42/25 44/24 48/20 48/20 53/4 53/19 55/5 55/21 55/23 56/22 58/24 73/1 78/20 86/16 86/18 88/25 90/1 90/2 90/3 91/12 91/14 91/16 91/21 92/3 92/11 92/13 93/25 95/20 96/1 96/8 96/10 96/13 96/16 96/18 96/22 97/6 97/9 98/25 101/25 102/14 108/17 112/9 113/16 113/17 115/18 116/9 116/20 117/15 119/11 119/13 122/12 122/25 123/16 125/11 128/14 129/10 129/19 130/17 131/19 135/6 135/7 136/3 136/18 136/19 137/8 142/9 142/10 143/6 150/6 151/5 152/24 153/11 154/7 155/23 156/24 157/11 158/2 158/8 159/5 166/24 167/18 170/8 170/9 170/19 171/12 171/20 174/14 174/14 175/2 177/16 178/25 179/1 179/9 180/4 180/10 181/6 181/9 181/17 183/12 188/25 188/25 189/6 189/14 189/16 190/1 190/9 191/1 194/11 194/15 194/15 194/18 194/19 195/2 196/9 196/18 197/24 198/22 198/22 198/24 199/4 199/7 199/7 200/10 201/1 201/18 202/5 202/6 202/8 203/6 204/17 204/18 <b>yourself [4]</b> 26/4 123/18 160/14 175/6</p> <p><b>Z</b></p> <p><b>Zebra [1]</b> 12/25 <b>zero [4]</b> 80/24 81/1 185/6 200/22</p>
--	---	--	---