23 September 2024

The Post Office Horizon IT Inquiry

1

2

3

4

5

6

7 8

9 10

11

23

25

1		Monday, 23 September 2024
2	(Q)	inonday, 25 September 2024
2	•	WYN WILLIAMS: Good morning everybody, I've found my
4	On	glasses, you'll be glad to know.
5	MD	BLAKE: This morning we're going to begin Phase 7 of the
6	WIIN	Inquiry
7	ein	NYN WILLIAMS: Yes.
8		
	IVITS	BLAKE: and we're going to hear from Mr Ellison of YouGov.
9		
10		GAVIN ELLISON (sworn)
11		Questioned by MR BLAKE
12	MR	BLAKE: Thank you very much. Can you state your full
13		name, please?
14	Α.	It's Gavin Ellison.
15	Q.	Thank you very much. You should have in front of you
16		two witness statements. The first is dated 17 September
17		this year, with a URN WITN11680100. Is that statement
18		true to the best of your knowledge and belief?
19	Α.	That's right.
20	Q.	That statement exhibits your first report, that's
21		EXPG0000007. Perhaps that can be brought on to screen.
22		It's a report of September 2024 and it's 100 pages in
23		length different?
24	Α.	That's correct, yes.
25	Q.	We'll be looking at that in more detail shortly. You've
		1

- A. That's right. 1
- 2 Q. Thank you. That can come down for a minute. 3 Can you briefly outline your background and your 4 expertise, please?
- A. Yes. So I'm the Head of Public Sector & Not for Profit 5
- 6 Research at YouGov, that's a department of around 17 7 staff and I have 25 years' of experience in social
- 8 research world, so that includes expertise in study
- design methods, questionnaire design, project 9
- 10 management, analysis and report writing.
- Q. I think you worked with a team to compile these surveys 11 12 and the reports?
- 13 A. That's right, yes.
- 14 **Q.** YouGov is a name that's familiar to many people but very 15 briefly can you tell us who YouGov are?
- 16 A. YouGov is an international market research and social
- 17 research agency, headquartered in the United Kingdom,
- 18 UK-registered company, with over 1,000 staff around the 19 globe at the moment, and we've been operating since the
- 20 early 2000s.
- 21 Q. Before we go to the results of the surveys, I just want
- 22 to ask you about methodology. You produced two
- 23 questionnaires, one that went to subpostmasters and one
- 24 that went to applicants to the Historic Shortfall 25 Scheme; is that right?

3

- produced a second witness statement, that's WITN11680200; is that statement true to the best of your knowledge and belief? A. That's right. Q. Can you see your signature on both of those witness statements? A. That's right. Q. Thank you. That second statement exhibits an addendum report. Can we please turn up on to screen EXPG0000009. That's entitled "Addendum to YouGov Report", also dated September 2024 and that's three pages long?
- 12 A. That's right.
- 13 Q. Thank you. The second addendum report was produced
- 14 following questions received by a Core Participant; is
- 15 that correct?
- 16 A. That's right, yes.
- Q. Thank you very much. I'm going to ask for you to have 17
- 18 both of those reports in front of you. We'll be working
- 19 on screen from a slightly different document which just
- 20 has the tables that has been produced in it and that's
- EXPG0000008. Perhaps that can be brought onto screen as 21
- 22 well. Thank you very much.
 - This table, this document, has on it all of the
- 24 tables that are produced within your core report; is
 - 2
- A. That's right, yeah. 1

that right?

2	Q.	You say at page 9 of your main report that YouGov used		
3		their experience and judgement to ensure that all		
4		questions were asked in a fair and balanced way.		
5		Typically how might you do that?		
6	Α.	Well, typically, for a process of questionnaire		
7		development, looking at ideas for questions and then		
8		working those up into a fair and balanced questions,		
9		where we might be looking for things like whether		
10		a question it could be leading or not, whether the		
11		scales are balanced, such as, as an example,		
12		a satisfaction question, rather than state that		
13		rather than the question wording being "How satisfied		
14		are you with X, Y and Z", it should really read, "How		
15		satisfied or dissatisfied are you with X, Y and Z," and		
16		that the satisfaction scale in that example goes is		
17		balanced, so it has, for example, "very satisfied",		
18		"quite satisfied", a neutral option and then "quite		
19		dissatisfied", "very dissatisfied", so a five-point		
20		balanced scale.		
21		Also in the wording of questions where you might see		
22		something like "Which of the following have happened" it		
23		should really read something like "Which of the		
24		following, if any, have happened", so we're not		
25		presuming that certain things have happened when they 4		

The Post Office Horizon IT Inquiry

1

2

in the survey.

23 September 2024

1		may not have happened.
2		So really, in that process that we went through over
3		number of iterations of designing the questionnaires, we
4		were looking to make sure that those questions were
5		worded in a very neutral and inclusive way.
6	Q.	Thank you. One Core Participant has referred to the
7		potential for something called voluntary response bias.
8		What do you understand by that and to what extent might
9		that play a part in the response?
10	Α.	Well, the only survey that's compulsory is the census,
11		so we aren't reliant on people taking part in the
12		survey. That element of voluntary or often called
13		non-response bias is perhaps a sense that those who
14		didn't respond to the survey might have very different
15		reviews to those that did respond.
16		There's a number of things that we need to do to try
17		to make sure that everyone has a chance to respond who
18		can and we followed those processes and best practice,
19		in the sense that we invited everyone that we had access
20		to through an online email method. We repeated that
21		through a couple of reminders. We also sent everyone on
22		our lists a letter. So those who didn't have an email
23		address would have received a letter which contained
24		a link.
25		So the idea is just to be as inclusive as we 5

1	Q.	Not all of those who started the survey finished and we
2		see there in the box to the left the numbers who didn't
3		totally complete the form; is that correct?
4	Α.	That is correct, yeah.
5	Q.	Do you consider the number of respondents to be
6		statistically significant for the purposes of a survey?
7	Α.	Yes. To have those two numbers, for them to be over
8		1,000, is very useful. The response rate to the HSS
9		applicant survey is very strong, I would say, to get
10		anywhere near 50 per cent of those invited is very
11		strong.
12		It's not strictly applicable to this type of survey,
13		which was a census rather than a random probability
14		sample, but you can use an indicative margin of error,
15		for example, that might help in considering the results.
16		So, for something that is approaching 1,500 responses,
17		we'd be looking at a plus or minus of 2.5 per cent from
18		the true population; and for the survey of current
19		subpostmasters, that would be around plus or minus
20		3 per cent.
21		I would have liked the response rate to be higher
22		from the subpostmasters' side, there's no doubt about
23		that, but still having over 1,000 there is very helpful.
24	Q.	Are you aware of any reasons why the HSS applicant
25		response rate might be higher than the current 7

3	Q.	The fieldwork period was between 18 July and 15 August
4		of this year; is that correct?
5	Α.	That's right. Yeah.
6	Q.	Is that a typical or reasonable period for fieldwork?
7	Α.	I think allowing at least three weeks is considered to
8		be generally good for best practice purposes, so
9		that's that did allow for that to happen and we did
10		have to factor in that we were sending people letters in
11		addition to sending them email requests to take part.
12	Q.	Thank you. Could we please turn to the core report,
13		that's EXPG0000007, and page 9. This chart does appear
14		in our other document but I also want to take you over
15		the page and the breakdown on the next page doesn't
16		appear, so we'll use the report just to look at this
17		first one. It's page 9.
18		The chart there, halfway down the page, shows the
19		completion rate, those who completed the questionnaire.
20		For the current subpostmaster questionnaire, do we see
21		there 1,015 people responded?
22	Α.	That's right.
23	Q.	For the HSS Historic Shortfall Scheme applicants
24		there were 1,483?
25	Α.	That's right.
		6

possibly can, when we're inviting everyone to take part

1		subpostmasters?
2	А.	The methods that were applied are exactly the same for
3		both. As I've explained, the email invites and the
4		letter approach, and the repeating of reminders by
5		email, that was exactly the same, so there's nothing
6		within the method that would suggest why that is why
7		it's lower for current subpostmasters. So you're just
8		speculating about levels and engagement from the current
9		subpostmasters. And then the nature of the
10		questionnaire and the subjects that are being covered,
11		applicants to the scheme are clearly feeling that it's
12		something they wanted to reply to in greater numbers,
13		greater proportions than the current subpostmasters.
14	Q.	Thank you. Over the page, please, we can see that
15		you've broken down by various factors the responses.
16		Looking at the current subpostmasters, it seems there
17		that there are slightly more males than females
18		responding, or it may simply be that there are more
19		males than females in the subpostmaster cohort?
20	А.	There could be, yeah. I don't think we know the full
21		population demographics of current subpostmasters.
22	Q.	Looking at the age, it looks as though they are larger
23		in number towards the higher ages?
24	Α.	Yes, that's right.
25	Q.	Slightly older?

The Post Office Horizon IT Inquiry

23 September 2024

1	Α.	Yes.	1		male, here we have 57 per cent 66 per cent are over
2	Q.	In terms of ethnicity, 59 per cent said that they were	2		the age of 60 and that was compared to 36 per cent of
3	-	white, 34 per cent reported as ethnic minorities?	3		the current subpostmaster respondents. So the
4		Yeah, that's correct.	4		respondents to the Historic Shortfall Scheme survey
5	Q.	I think you've also said in the report that those from	5	_	tended to be older; is that right?
6	-	ethnic minorities tended to be younger; is that correct?	6	A.	ů –
7	Α.	That's right, yes. When we're looking at the analysis	7	Q.	
8		by those demographic variables, we do have to be careful	8		were white, 28 per cent reported as being from an ethnic
9		sometimes that something that could look as if it is	9		minority. A slightly higher percentage of ethnic
10		a difference that is between ethnicities could actually	10		minorities in the current subpostmaster cohort compare
11	-	be driven potentially more by the age difference.	11	_	to the Historic Shortfall Scheme survey; is that right?
12	Q.	So where we see certain results, that might have	12	A.	5
13	_	impacted on that?	13	Q.	
14	Α.	Yes, the report does make that clear when we believe	14		and perhaps the amount of time that they have been
15	_	that could be happening.	15		a subpostmaster for?
16	Q.		16	А.	Yes. That's correct and, of course, there is within
17	_	respondents were from England	17		the report, you'll see references to the length of time
18		Yes.	18		at which they've been a subpostmaster and, of course,
19	Q.	and 87 per cent were from a single branch. So a very	19	_	that is obviously correlated with their age.
20		significant proportion were subpostmasters operating one	20	Q.	
21	_	branch only?	21		subpostmasters in terms of the regions if we scroll dowr
22		Yes.	22		slightly.
23	Q.	If we go over the page, please, we can see the breakdown	23		Let's start now by looking at the subpostmaster
24		of responses from the HSS survey: very similar in terms	24		survey. That's covered in Chapter 4 of your report.
25		of male to female ratios before, we had 54 per cent 9	25		It's page 13 where it begins, but let's bring up onto 10
1		screen, please, EXPG000008. We begin by looking at	1	А.	No, important things to remember sometimes in the
2		training, if we go on to figure 2, so over the page,	2		questionnaire and the report are that this is what
3		please.	3		people are recalling having received, as well, so this
4		This is the headline "Analysis of training". Is the	4		is all recall. So there's people remembering that they
5		headline really that we see here at the bottom, that	5		have received training.
6		66 per cent plus 33 per cent, that's 99 per cent of	6	Q.	Let's move on, please. If we go back, then, to
7		respondents, had received training at some point?	7		EXPG0000008 and figure 3, so that's page 3, we'll then
8	Α.	Yes, the figures on the screen have been moved around.	8		move on. Subpostmasters were then asked about the
9	Q.	Pardon?	9		content of their training, types of training. Mostly,
10	Α.	The figures on the screen do not match the line-up from	10		they could tick all of the boxes, couldn't they, in
11		the chart, the original chart. The figures I'm looking	11		this?
12		at on the screen here have got decimal points	12	А.	That's right, it's a multiple choice response.
13	Q.	Ah, yes.	13	Q.	88 per cent received training on general transactions,
14	Α.	and the alignment of the options is not correct.	14		for example carrying out day-to-day transactions; high
15	Q.	So perhaps, if we turn back to EXPG0000007, maybe we'll	15		numbers for balancing as well; but much smaller number
16		just work off the actual report itself. It's page 14.	16		when it came to matters such as dealing with
17		I think it's only that chart that that affects.	17		discrepancies, use of the suspense account, dealing wit
18	Α.	Okay.	18		technical issues?
19		If we could turn to page 14, please. So there at the	19	А.	That's right. So, yes, it's useful here to remember
20		bottom, we can see "Net: Any training", nearly everybody	20		again about this is them recalling, so it's often,
21		who responded had received some sort of training at some	21		I would suspect, what's at the top of their mind, what
22		point?	22		they remember about the training were those key ones
23	Α.	, That's right.	23		the top there: the general transactions and the
24	Q.	Is there anything else that stands out in respect of	24		balancing. They're the ones that stuck in people's
25		that chart?	25		minds from the training they'd received.
		4.4			10

(3) Pages 9 - 12

The Post Office Horizon IT Inquiry

23 September 2024

- 1 **Q.** If we turn now to figure 4, respondents were asked about
- 2 their satisfaction levels in respect of the training.
- 3 We see there red is net dissatisfaction, purple is net
- 4 satisfaction. A much larger number of the net
- 5 dissatisfied; is that right?
- 6 A. That's right, yeah.
- 7 Q. 42 per cent versus 25 per cent. 30 per cent there
- 8 neither satisfied nor dissatisfied. I think you've said
 9 in your report that the 42 per cent net dissatisfied
- 10 figure rises to 50 per cent amongst those aged between
- 11 50 and 59?
- 12 A. That's right, yes.
- 13 Q. Can we turn now to figure 5, please, and this drills
- 14 down further and looks at length of service. Can you15 assist us with this chart?
- 16 **A.** Yes. This is general satisfaction with the training
- 17 that was received, broken down by the length of time
- 18 working. The length of time working is one of those
- 19 things that immediately stands out when you look in the
- 20 data, in terms of the key differences in the way people
- 21 are responding to the survey, and there is a very
- 22 consistent pattern, whereby those with less experience,
- 23 who have been working for a shorter amount of time --
- 24 typically two years or less or five years or less -- do 25 tend to be generally more satisfied than those with
 - tend to be generally more satisfied than those with 13
- 1 were very dissatisfied?
- 2 A. Yes, that's right, and there is the same dynamic in
- 3 terms of the length of service as well.
- 4 **Q.** What do you mean by that?
- 5 A. Well, those who have been working for two years or less,
 6 they -- 37 per cent of them are satisfied with the
- 7 Horizon system, and that compares to the 25 per ce
- Horizon system, and that compares to the 25 per centthat we see for the response group as a whole, and, as
- 9 the length of time being a subpostmaster is longer, the
- 10 dissatisfaction levels rise.
- 11 **Q.** We can see that, actually, if we turn over the page to 12 figure 7, those are the figures there. So satisfaction
- 13 levels slightly improve if you look at those who have
- 14 only worked for two years or less; is that correct?
- 15 A. That's right.
- 16 **Q.** But is it also right to say that in every age category
- there were more dissatisfied than there were satisfied?A. That's true, yes, even those who have fewer than two
- Hars tide, yes, even those who have lewer than two
 years' of service.
- 20 **Q.** Thank you. Could we turn over the page, please, to
- figure 8. Respondents were then asked about issuesexperienced on the Horizon system in the last 12 months,
- 23 and this provides that analysis, does it?
- 24 A. That's right. So, again, a multiple choice of issues
- 25 that have been experienced in the last year.

- longer experience of being a subpostmaster, and this is 1 2 an indication of that. 3 So those with the highest levels of satisfaction 4 with the training were those who had been in post for 5 two years or less, and it steadily decreases for the 6 length of time of being a subpostmaster. 7 Q. You obviously can't say for sure but this might 8 indicate, mightn't it, that training has improved in 9 recent years, potentially? 10 Α. It could. It could also be related to training that's 11 received soon after becoming a subpostmaster. I would 12 guess that that's more likely to have happen and 13 therefore it might be fresher in their minds, 14 potentially 15 Q. Let's leave training and move on to operation of the 16 Horizon system. Can we look at figure 6, please. This looks at overall satisfaction with the Horizon system, 17 18 and the question at the bottom there, we see: 19 "Overall, how satisfied or dissatisfied are you with 20 the Horizon IT system?" 21 A lot of red in this example? 22 A. Yes, it's kind of similar to the previous chart but, 23 yes, only around a quarter would say they're satisfied 24 with the current system operation. 25 Q. We have there 25 per cent are or responded that they 14 Q. They could tick as many boxes as they wanted? 1 2 A. Yes. 3 Q. If we look at the top four, over half of respondents 4 experienced at least one of screen freezes, loss of 5 connection, issues with PIN pad and unexplained 6 discrepancies; is that correct? A. That's right. 7 8 Q. If we look at the bottom, we have the 6 per cent who
- 9 haven't experienced and the 2 per cent who don't know or10 can't remember.
- 11 **A.** Yes.
- 12 Q. Could I ask you, we won't turn it up on screen, but if
- 13 you could turn to page 18 of your first report. I think
- 14 you report there about subpostmasters mentioning issues
- 15 within open-ended comments. Could you explain that for
- 16 us, please?
- 17 A. Yes. So searching through the comments to look for
- 18 those who are talking about the current operation of the
- 19 Horizon system, we have -- can find number of comments.
- 20 There is one that's detailed there, which says:
- 21 "In my opinion, Horizon is still flawed.
- 22 I regularly have unexplained discrepancies, often
- 23 altering daily or manifesting at balance."
- 24 Q. So these were boxes within the survey where people could25 type in any response?

The Post Office Horizon IT Inquiry

23 September 2024

1	А.	That's right.
2	Q.	If you continue looking at your own report, on page 19,
3		you've carried out some further analysis that isn't
4		shown on this chart. Are you able to assist us with
5		that, please?
6	Α.	That's right, yes. So there is a connection, of course,
7		between the discrepancies, the issues that are being
8		experienced and the level of current satisfaction with
9		the system, as you might expect. So those who are
10		experiencing particular types of issues are less likely
11		to be satisfied with the system. So in the report it
12		states that 81 per cent of those who are satisfied with
13		the system still reported experiencing an issue but that
14		these issues tended to be things like the screen
15		freezes, the loss of connection and issues with the PIN
16		pad, which might be more might perhaps be considered
17		to be less serious issues.
18		Those who were dissatisfied with the current
19		operation of the system, they were much more likely than
20		others to report issues such as unexplained
21		discrepancies, unexplained transactions, missing
22		transactions and double entry of transactions. So
23		there's a difference there between those who are
24		experiencing the different types of issues and their
25		resultant satisfaction with the current system. 17
1		52 per cent had called at least once a month
1	0	52 per cent had called at least once a month.
2	Q.	Thank you. Let's turn to figure 9, please, and this
2 3	Q.	Thank you. Let's turn to figure 9, please, and this sets out the reasons why people have called or reported
2 3 4	Q.	Thank you. Let's turn to figure 9, please, and this sets out the reasons why people have called or reported calling the helpline. Once again, they could give
2 3	Q. A.	Thank you. Let's turn to figure 9, please, and this sets out the reasons why people have called or reported calling the helpline. Once again, they could give multiple reasons; is that correct?
2 3 4 5		Thank you. Let's turn to figure 9, please, and this sets out the reasons why people have called or reported calling the helpline. Once again, they could give
2 3 4 5 6	А.	Thank you. Let's turn to figure 9, please, and this sets out the reasons why people have called or reported calling the helpline. Once again, they could give multiple reasons; is that correct? Yes, multiple choice question.
2 3 4 5 6 7	А.	Thank you. Let's turn to figure 9, please, and this sets out the reasons why people have called or reported calling the helpline. Once again, they could give multiple reasons; is that correct? Yes, multiple choice question. If we look there we can see 76 called as a result of
2 3 4 5 6 7 8	А.	Thank you. Let's turn to figure 9, please, and this sets out the reasons why people have called or reported calling the helpline. Once again, they could give multiple reasons; is that correct? Yes, multiple choice question. If we look there we can see 76 called as a result of a technical issue; 46 per cent as a result of
2 3 4 5 6 7 8 9	A. Q.	Thank you. Let's turn to figure 9, please, and this sets out the reasons why people have called or reported calling the helpline. Once again, they could give multiple reasons; is that correct? Yes, multiple choice question. If we look there we can see 76 called as a result of a technical issue; 46 per cent as a result of a balancing issue
2 3 4 5 6 7 8 9	A. Q. A.	Thank you. Let's turn to figure 9, please, and this sets out the reasons why people have called or reported calling the helpline. Once again, they could give multiple reasons; is that correct? Yes, multiple choice question. If we look there we can see 76 called as a result of a technical issue; 46 per cent as a result of a balancing issue That's right.
2 3 4 5 6 7 8 9 10 11	A. Q. A. Q.	Thank you. Let's turn to figure 9, please, and this sets out the reasons why people have called or reported calling the helpline. Once again, they could give multiple reasons; is that correct? Yes, multiple choice question. If we look there we can see 76 called as a result of a technical issue; 46 per cent as a result of a balancing issue That's right. and then smaller figures for those other responses?
2 3 4 5 6 7 8 9 10 11 12	A. Q. A. Q.	Thank you. Let's turn to figure 9, please, and this sets out the reasons why people have called or reported calling the helpline. Once again, they could give multiple reasons; is that correct? Yes, multiple choice question. If we look there we can see 76 called as a result of a technical issue; 46 per cent as a result of a balancing issue That's right. and then smaller figures for those other responses? Yes.
2 3 4 5 6 7 8 9 10 11 12 13	A. Q. A. Q.	Thank you. Let's turn to figure 9, please, and this sets out the reasons why people have called or reported calling the helpline. Once again, they could give multiple reasons; is that correct? Yes, multiple choice question. If we look there we can see 76 called as a result of a technical issue; 46 per cent as a result of a balancing issue That's right. and then smaller figures for those other responses? Yes. Then at page 22, just below that chart, you have given
2 3 4 5 6 7 8 9 10 11 12 13 14	A. Q. A. Q.	Thank you. Let's turn to figure 9, please, and this sets out the reasons why people have called or reported calling the helpline. Once again, they could give multiple reasons; is that correct? Yes, multiple choice question. If we look there we can see 76 called as a result of a technical issue; 46 per cent as a result of a balancing issue That's right. and then smaller figures for those other responses? Yes. Then at page 22, just below that chart, you have given some more detail and broken that down a little more.
2 3 4 5 6 7 8 9 10 11 12 13 14 15	A. Q. A. Q.	Thank you. Let's turn to figure 9, please, and this sets out the reasons why people have called or reported calling the helpline. Once again, they could give multiple reasons; is that correct? Yes, multiple choice question. If we look there we can see 76 called as a result of a technical issue; 46 per cent as a result of a balancing issue That's right. and then smaller figures for those other responses? Yes. Then at page 22, just below that chart, you have given some more detail and broken that down a little more. Are you able to assist us with that, please?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	A. Q. A. Q.	Thank you. Let's turn to figure 9, please, and this sets out the reasons why people have called or reported calling the helpline. Once again, they could give multiple reasons; is that correct? Yes, multiple choice question. If we look there we can see 76 called as a result of a technical issue; 46 per cent as a result of a balancing issue That's right. and then smaller figures for those other responses? Yes. Then at page 22, just below that chart, you have given some more detail and broken that down a little more. Are you able to assist us with that, please? Yes, so there was a follow-up question to that because
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	A. Q. A. Q.	Thank you. Let's turn to figure 9, please, and this sets out the reasons why people have called or reported calling the helpline. Once again, they could give multiple reasons; is that correct? Yes, multiple choice question. If we look there we can see 76 called as a result of a technical issue; 46 per cent as a result of a balancing issue That's right. and then smaller figures for those other responses? Yes. Then at page 22, just below that chart, you have given some more detail and broken that down a little more. Are you able to assist us with that, please? Yes, so there was a follow-up question to that because we were interested in whether they felt that the
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	A. Q. Q. A. Q.	Thank you. Let's turn to figure 9, please, and this sets out the reasons why people have called or reported calling the helpline. Once again, they could give multiple reasons; is that correct? Yes, multiple choice question. If we look there we can see 76 called as a result of a technical issue; 46 per cent as a result of a balancing issue That's right. and then smaller figures for those other responses? Yes. Then at page 22, just below that chart, you have given some more detail and broken that down a little more. Are you able to assist us with that, please? Yes, so there was a follow-up question to that because we were interested in whether they felt that the response they'd received was tailored to the issue that
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	A. Q. Q. A. Q.	Thank you. Let's turn to figure 9, please, and this sets out the reasons why people have called or reported calling the helpline. Once again, they could give multiple reasons; is that correct? Yes, multiple choice question. If we look there we can see 76 called as a result of a technical issue; 46 per cent as a result of a balancing issue That's right. and then smaller figures for those other responses? Yes. Then at page 22, just below that chart, you have given some more detail and broken that down a little more. Are you able to assist us with that, please? Yes, so there was a follow-up question to that because we were interested in whether they felt that the response they'd received was tailored to the issue that they'd been experiencing or whether they felt that they

- 23 it was a very generic response they were given. And
- 24 there were some differences in terms of whether they
- 25 felt the advice was tailored. Some differences in terms

- 1 \mathbf{Q} . If we look on that page, page 19, towards the bottom,
- 2 you also have carried out some analysis in terms of
- 3 frequency.
- 4 **A.** Mm.

25

1

- 5 Q. Is it right to say that I think 65 per cent of those who
- have experienced problems in the last 12 months haveexperienced those on a monthly basis?
- 8 A. That's right, yes. 16 per cent a few times a week,
- 9 6 per cent once a week, and then, yeah, more on -- a few10 times a months and once a month.
- 11 Q. Thank you. So a majority of those who responded
- 12 reported experiencing issues on a monthly basis?
- 13 A. Well, the majority of those who responded reported
- issues and then two thirds of those who reported issuesreported that that was happening on a monthly basis.
- 16 **Q.** Thank you. Moving on now to "Advice and Assistance"
- 17 that's page 21 of your report. Can you assist us with
- your initial findings there on page 21, before we moveon to figure 9?
- 20 A. Yes, so this is a section where we asked questions about
- 21 the Business Support Centre and we found that nearly
- 22 everyone who responded had contacted the Business
- 23 Support Centre in the last 12 months, 97 per cent of
- 24 those who responded had done so, and it was quite common
 - for them to be doing so at least once a month, so

18

of age and ethnicity, and in satisfaction.

2		So again, an interesting link with those who were
3		currently satisfied with the system, those who felt they
4		were given some tailored advice, 64 per cent of them
5		were satisfied with the system's 34 per cent of them
6		were dissatisfied.
7	Q.	So, in your view, you've set out a number of bullet
8		points, but the one that stands out there is that those
9		satisfied with the Horizon system, it was 64 per cent
10		versus 34 per cent of those who were dissatisfied?
11	Α.	Yes. So there's a clear link there between they've
12		been given tailored advice, rather than generic advice
13		and, given that nearly everyone is contacting the
14		Business Support Centre, that's clearly an important
15		element.
16	Q.	Thank you. Can we please turn to figure 10. That's
17		over the page. This addresses overall satisfaction with
18		the Business Support Centre. This is, I think, possibly
19		the first case where we have more of the purple than the
20		red: we have 42 per cent net satisfied against
21		26 per cent dissatisfied; is that correct?
22	Α.	That's right.
23	Q.	I think you've said at page 22 that a slightly lower
24		percentage of those were from an ethnic minority
25		background, that were satisfied?
		20

The Post Office Horizon IT Inquiry

23 September 2024

A. That's correct, yes. So the score for the satisfied was 1 2 45, for those who were white background, and 37 for 3 those from an ethnic minority background, and this 4 further reinforces the importance of the tailored advice 5 because 71 per cent of those who received tailored 6 advice were satisfied with the Business Support Centre 7 service, compared to just 17 per cent of those who felt 8 that they'd had a generic response. 9 Q. Thank you very much. Moving now to transaction 10 corrections and figure 11, please. 81 per cent reported 11 receiving a transaction correction in the last 12 12 months; is that right? A. That's correct. 13 Q. Yes. If we, please, turn to figure 12, it looks at 14 those who have disputed transaction corrections. 15 16 46 per cent have disputed at least one in the last 17 12 months; is that correct? A. That's right. 18 19 Q. I think you've analysed this at page 24 of your report, 20 and you've said that younger subpostmasters and those 21 from ethnic minority backgrounds were more likely to 22 fall within that 46 per cent? 23 A. That's correct, yes. So the younger subpostmasters, 24 aged 18 to 39, 68 per cent of them had done that 25 disputing, and those from the ethnic minority 21

1

2 3

4

5

6

7 8

9

10

11 12

13

14

15

16

17

18

19

20

21

22

23

24

25

Q. Thank you. If we look now at figure 14 over the page. This just looks at those who have disputed a transaction correction in the last 12 months. First, it looks at whether respondents were satisfied with the outcome, and we have there 40 per cent net dissatisfied against 33 per cent satisfied. A. Yes. So this goes through the outcome and then the response that was received, and how long it took to respond. Q. It looks there as though there is a higher level of dissatisfaction with the response received after raising the dispute than in respect of the outcome of the transaction. So the second one, there is a higher level of dissatisfaction compared to the first, for example? A. That's right. Q. There is, if we go down, even greater level of dissatisfaction with how long it took the Post Office to respond? A. Yes, that's the element with the highest level of dissatisfaction. Q. Turning now to the issue of discrepancies and that's page 28 of your report. Can you assist us with some analysis that you've carried out at the very top of page 28, please. A. Yes. So 69 per cent of those surveyed reported that 23

1		backgrounds, 58 per cent, and those who had been
2		a subpostmaster for two years or less, it was
3		63 per cent.
4	Q.	Thank you.
5		If we turn over the page, please, to figure 13 and
6		14. 13 and 14 look at satisfaction levels with elements
7		of the transaction corrections process. Let's look at
8		figure 13 first. Can you assist us with that?
9	Α.	Yes. So with 13, I mean, nearly everyone who took part
10		had the ability to respond to this question. So they
11		were asked about their satisfaction with the review or
12		dispute ROD function, and their level of satisfaction in
13		terms of their access to having sufficient data to be
14		able to review or dispute transaction corrections and,
15		for both of those elements, they felt that they were
16		there was more dissatisfaction than there was
17		satisfaction.
18	Q.	If we look at the top one, broadly equal numbers between
19		satisfied and dissatisfied for the review or dispute
20		function itself?
21	Α.	Yes.
22	Q.	But then, if you look at the access to sufficient data,
23		there is far greater dissatisfaction with the access to
24		data?
25	А.	That's correct, yes.

1		they had experienced an unexplained discrepancy since
2		the point of January 2020. Those who had been working
3		for longer were the most likely to have experienced
4		something. Those who and then, among that group, we
5		looked into the frequency with which that was happening.
6	Q.	Thank you. Could we bring onto screen, please,
7		figure 15, so that's figure 15 of EXPG0000007 and that
8		addresses the frequency of unexplained discrepancies.
9		Thank you. It's figure 15 oh, sorry, EXPG0000008.
10		Thank you, if we scroll down.
11		This addresses the frequency of unexplained
12		discrepancies. Most common in this box was a couple of
13		times a year, followed by once every two to three
14		months; is that right? We see there 25 per cent for
15		a couple of times a year, 21 per cent once every two to
16		three months?
17	А.	That's right.
18	Q.	But then on the left-hand side, we see there a few times
19		a month and at least once a month so that's 17 and
20		18 per cent. Adding those two together on the left-hand
21		side, we get 35 per cent of respondents who experienced
22		an unexplained discrepancy once a month or more than
23		once a month; is that right?

- 24 A. Yes, sorry. Yes.
- 25 **Q.** Thank you. Can we please turn to figure 16. This looks 24

The Post Office Horizon IT Inquiry

23 September 2024

- 1 at those who have experienced an unexplained discrepancy
- 2 and it provides the amount of a typical discrepancy that
- 3 they may receive. Half of those were less than £200 or
- 4 half of the typical discrepancies were less than £200;
- 5 is that correct?
- 6 A. Yes, that's right.
- 7 Q. If we add, for example, the 50 per cent, the 39 per cent
 8 and the 5 per cent, we see there that 89 per cent
- 9 reported that a typical discrepancy is less than £1,000.10 Sorry, £1,999.
- A. Yes, if you at the first two, the less than £200 and -so less than 1,000 would be 80 --
- 13 Q. There are some figures that would be above £2,000,
- 14 although considerably smaller numbers?
- 15 A. Very few, yes.
- 16 Q. We have there 1 per cent between 5,000 and 9,000 -- so
- 17 5,000 and 9,999. You also have 1 per cent above 30,000?
- 18 **A.** Yes.
- 19 Q. If you could have look at the bottom of page 28 in your
- 20 report, I think you say that 98 per cent of those
- 21 reporting discrepancies reported shortfalls, 34 per cent
- 22 of those also reported surpluses?
- 23 A. Yes, we were also interested in -- obviously, it's
- 24 a multiple, so whether they were shortfalls or whether
- 25 there had been any experience surpluses as well. So 25
- 1 discrepancies and you have significantly more net
- 2 dissatisfied than you have net satisfied; is that
- 3 correct?
- 4 A. That's correct, yes.
- 5 ~ **Q**. I think at page 30 you've also broken that down and
- highlighted that those who served as a subpostmaster for
 five years or less were more likely to be satisfied?
- 7 five years or less were more likely to be satisfied?
 8 A. That's right, yes. So it's the same pattern that we've
 9 seen previously.
- 10 Q. But, again, still net dissatisfied?
- 11 A. Still net dissatisfied.
- 12 Q. Moving now to suspension and termination, and that's
- 13 page 31 of your report. Can you assist us: you have
- 14 some analysis at the top of page 31 that isn't, I don't
- 15 think, addressed by the figure below?
- 16 A. That's right, so yes, 86 per cent had never been either
- 17 suspended or threatened with suspension but 4 per cent
- 18 reported that they had been suspended and reinstated and
- 19 8 per cent reported that they had been threatened with20 suspension.
- 21 **Q.** How about in terms of ethnic minorities?
- 22 A. Yes, so that varies a little bit, so looking within the
- 23 8 per cent who had been threatened with suspension, so
- that figure for white respondents was 5 per cent,whereas it was 12 per cent for those from an ethic
 - whereas it was 12 per cent for those from an ethnic 27

- nearly all of them had experienced shortfalls; a third 1 2 had had some surpluses, though. 3 Q. Thank you. Could we turn over, please, to figure 17 and 4 this looks at how discrepancies were resolved. We see 5 there the most significant figure is a subpostmaster 6 resolving it themselves, or through using the branch's 7 own money; is that correct? 8 A. That's right. Q. Does anything else stand out there for you? 9 10 Yes, there's some analysis of -- within that. So the Α. 11 most likely group to be resolving it using their own --12 or the branch's money was those with the 11 to 20 years 13 of service, so slightly longer servicing -- longer 14 serving postmasters; and those who were using the 15 Business Support Centre was also significantly linked to 16 the length of service. So it was a much more popular 17 route among those with a more recent -- more recently 18 become subpostmasters. 19 So, among those who had more recently become, 20 38 per cent had followed that route, compared to the 21 19 per cent overall, whereas that group who had been 22 serving for 11 to 20 years, just 11 per cent of them had 23 followed the Business Support Centre route. 24 Q. Thank you. Turning then to figure 18, you look at 25 satisfaction levels regarding the resolution of 26
- minority background and it was, in fact, 17 per cent of 1 those with an Asian-British ethnic minority background. 2 3 Q. Are you able to comment in any way as to whether those 4 differences are statistically significant? A. So they would be indicatively significant, yes. 5 6 Q. Significant of what, sorry? So the difference between the percentages is -- would be 7 Α. 8 considered statistically significant, if we were following that, the path of statistical significance. 9 10 Q. Thank you. Page 31 also says that a subpostmaster from a minority ethnic background is more likely than a white 11 12 subpostmaster to have been suspended and reinstated; is 13 that correct? 14 A. That's correct, yes. 15 Q. I think the figures there were 6 per cent versus 16 2 per cent? 17 Α. Yes, that's right. I mean, as a general point, things 18 that are mentioned in the report with differences 19 between subgroups would only be in the report if the 20 differences between them are large enough to be 21 considered to be statistically significant. 22 Q. Thank you very much. Figure 19 drills that down
- a little by length of service. Can you assist us withthat, please?
- 25 A. Yes. So this is the point at which they had been -- how 28

The Post Office Horizon IT Inquiry

23 September 2024

1		recent that was. So it's a group of only just over 100	1		witl
2		who had been either suspended or threatened with	2		sus
3		suspension, and for 5 per cent of that group of just	3		had
4		over 100 that was within the last 12 months. The	4		res
5		largest group there, for whom that had happened, was the	5		sub
6		38 per cent column that you can see there and, for that	6		dis
7		group, it had happened 11 years or more ago.	7		que
8	Q.	So there seems to be quite a jump from four years	8		abl
9		onwards in terms of length of service, as to those who	9		led
10		reported having been suspended or threatened with	10		
11		suspension; is that correct?	11		cer
12	Α.	That's right, yes.	12		wh
13	Q.	I think at page 31 you've also noted that 77 per cent of	13		thre
14		those who reported being suspended or threatened with	14		all
15		suspension were dissatisfied with how it was handled?	15		but
16	Α.	That's correct, and 4 per cent satisfied, with the	16		res
17		handling of it.	17		dis
18	Q.	Thank you. In your second report, you've addressed	18		thir
19		a specific question. Can I please take you we don't	19		cau
20		need to bring it up on to screen to page 2 of your	20	Q.	The
21		second report, and it's the first and second questions.	21		iss
22		Taking them one by one, if we look at the first	22	Α.	Ye
23		question, can you assist us with that follow-up question	23		ope
24		and your analysis?	24		wh
25	Α.	Yes. So we were asked whether there was sufficient data 29	25		and
1		through all of the detailed responses that were	1		hav
2		provided, there were some examples that we've that we	2		57
3		provided in that addendum of comments that related to	3		we
4		threats of suspension or suspension, that were also	4	А.	Ye
5		connected to the issue of discrepancies, and we've	5	Q.	Ag
6		provided three examples of those in this addendum.	6		ans
7	Q.	Thank you very much.	7		sut
8		Let's move to the topic of audits, and can we please	8	Α.	Th
9		look at if you look at page 32 of your report, can	9	Q.	The
10		you assist us there?	10		21.
11	Α.	Yes. So the question was asked whether, since January	11		had
12		2020, there had been an audit for the branch, and	12		rec
13		78 per cent said that they had not had an audit;	13		at t
14		12 per cent reported there had been one audit of the	14		
15		branch and	15		afte
16	Q.	I think it was more likely for those who had been	16		
17		a subpostmaster for only two years?	17		the
18	Α.	That's correct, yeah, very clear difference there for	18	Α.	Ye
19		the newer subpostmasters.	19	Q.	l th
20	Q.	So the numbers that we're reporting are very low in	20	Α.	Ye
21		terms of those who had received a branch audit?	21		wa
22	Α.	Yes, so 152 of those who had responded had received at	22		age
23		least one audit since January 2020.	23		tho
24	Q.	Thank you. If we look at figure 20, please, that	24		like
25		addresses the issue of satisfaction with how the audits 31	25		a c

on l'I	「 Inq	uiry 23 September 2024
1		within the survey to compare those who had been
2		suspended or threatened with suspension, with those who
3		had experienced unexplained discrepancies. So, in our
4		response to that question, we explained that the two
5		subjects of the suspension and the unexplained
6		discrepancies, they did come in separate parts of the
7		questionnaire. They're not linked in terms of being
8		able to see whether the unexplained discrepancies was
9		led, in fact, to suspension. So we can't do that.
10		We can only identify a correlation between them and
11		certainly not causation. There were actually only eight
12		who were surveyed who reported being suspended or
13		threatened with suspension in the last three years and
14		all of those had experienced unexplained discrepancy,
15		but we have to remember that quite a lot of those
16		responding to the survey had experienced an unexplained
17		discrepancy since January 2020. So it's an interesting
18		thing to look at but we can't see that there's any
19		causation going on between those two factors.
20	Q.	The second question on that page, there was another
21		issue that was addressed?
22	А.	Yes, so we were asked if there was anything within the
23		open-ended comments or any additional information about
24		whether about what the cause of suspension could be
25		and whether it was related to discrepancies. So looking 30
1		have been conducted and, actually, there were
2		57 per cent who were net satisfied; only 21 per cent who
3		were net dissatisfied.
4	А.	Yes, that's right.
5	Q.	Again, I mean, it seems to be a trend in a lot of these
6		answers with greater satisfaction levels for those newer
7		subpostmasters; is that a fairer
8	Α.	That's correct, all the way through, yes.
9	Q.	The subpostmaster contract, that's addressed at figure
10		21. The questions here looked at whether subpostmasters
11		had received their contract and also when they had
12		received their contract. This question was, if we see
13		at the bottom:
14		"Were you sent a copy of your contract before or
15		after beginning of your current role?"
16		The overwhelming majority had received a copy of
17		their contract?
18	Α.	Yes, that's right.
19	Q.	I think you've provided some more analysis at page 33.

9 **Q.** I think you've provided some more analysis at page 33.

- 20 A. Yes. So the recall of having received a contract, there
- was a difference there with the age group. So those
- 2 aged 59 to -- sorry, 50 to 59, 23 per cent of them, and
- 23 those aged 60 plus, 21 per cent of that group, were more
- 24 likely than the younger age group to have received
 - a copy of the contract after beginning the role.

The Post Office Horizon IT Inquiry

23 September 2024

1	Q.	After beginning their role?	
---	----	-----------------------------	--

- 2 A. Yes.
- 3 Q. Yes?
- 4 A. After beginning their role.
- 5 **Q.** Could we turn now to figure 22, and this addresses the
- 6 receipt of a contract after the Bates v Post Office
- 7 Common Issues judgment: subpostmasters were asked if
- 8 they had received a copy after that judgment, and it
- 9 seems there that a far greater proportion had not
- 10 received a copy after the Common Issues judgment than
- 11 had received a copy.
- 12 A. Yes, that's right. In comparison, 53 per cent said that13 they could not recall having received that.
- 14 Q. Thank you. That's just receiving the contract. If we
- 15 look at figure 23, that addresses the receipt of
- 16 guidance after the Bates judgment.
- 17 A. Yes, so that's the whole sample group again answering18 the question whether they've received guidance.
- 19 Q. A very significant proportion had not received any guidance?
- 21 A. That's right, they could not recall that.
- 22 Q. 71 per cent said they hadn't received any guidance, only23 8 per cent had received any guidance.
- 24 A. Yes. Again, there's that quite significant difference
- 25 in terms of how recent they became a subpostmaster. 33
- awareness of whistleblowing and complaints mechanisms,
 and what does this show us?
- 3 A. Yes, so a general awareness about the ability to
- 4 complain was low. Just over half were not aware about
- 5 the ability to raise a whistleblowing concern with the
- 6 Post Office. That would be the third -- the bar at the
- 7 bottom, the 55 per cent group there.
- 8 Q. So we have there the red is, "I was not aware of this at
 9 all", and the one slightly to the left of the red is,
- 10 "I was aware of this, but would not know how to do it".
- 11 A. That's right.
- 12 **Q.** If you add those in each of those categories, so
- 13 complaining about a Business Support Manager or Area
- 14 Manager or complaining about treatment by the Post
- 15 Office or raising a whistleblowing issue with the Post
- 16 Office, in some cases you're getting towards 80 per cent
- 17 of respondents either not being aware at all, or not
- 18 being aware of how to do it.
- 19 A. That's right, yes.
- 20 $\,$ Q. Thank you. Could we turn to figure 26 and this shows
- 21 satisfaction levels from those who had complained. Now,
- as you've just said, not a great proportion of people
- 23 actually knew how to complain so this number is quite
- 24 smaller of those who were analysed; is that correct?
- 25 A. Yes, this needs to be treated with a lot of caution
 - 35

- Q. Can you assist us with that? 1 2 Α. Yes. So those who had been in the role for 11 to 3 20 years and those who had been 21 years or more were 4 more likely than those who had been serving for less 5 time to report that they had not received any additional 6 information. So one comparison there would be that 7 38 per cent of those who had been serving for less than 8 two years could recall see having something, and 9 that's -- that is obviously, in comparison, is just 10 8 per cent of the overall sample group. Q. Thank you. Turning now to figure 24, and that addresses 11 12 the fairness of the contract, subpostmasters were asked 13 how fair they considered their contract to be. 14 32 per cent found it to be very unfair. Net unfair was 15 significantly more than net fair, is that --16 A. That's correct, yes, and the longer they had been serving the more likely they were to feel that it was 17 18 unfair. 19 Q. Can you assist us with that analysis? 20 A. Yes. So those who had been serving for 11 to 20 years, 21 62 per cent of them felt that it was unfair and 22 60 per cent of those who'd been serving for longer than 23 20 years felt it was unfair. 24 Q. Moving to the next topic, which was whistleblowing and 25 complaints, that's figure 25. This figure addresses 34
- because it's around about 50 of the responses that 1 2 relate to this guestion. 3 Q. Again, a fair amount of red there for net 4 dissatisfaction outweighing net satisfaction? A. Yes, that's right, yeah. More significantly in terms of 5 6 the -- when they had complained about the way that they 7 had been treated by the Post Office, rather than the way 8 that they complained about being treated by a Business Support Manager or an Area Manager. 9 10 0 Could we next have look at the Post Office senior 11 leadership. There are a series of questions addressing 12 the senior leadership and management of the Post Office, 13 and it's figure 27. It looks at the two subpostmaster 14 Non-Executive Directors, we're going to be hearing from 15 them as our next witnesses. General awareness, of the 16 subpostmaster Non-Executive Director is high, 17 72 per cent; is that correct? 18 A. Yes. Very -- yes, relatively few are unaware of that. 19 Q. I think at page 39 you address the question of whether 20 subpostmasters believe that they shared Board 21 information with them? Yes, yes, that is right. So, yes, the majority 22 Α. 23 disagreed that those who were serving on the Board have
- 24 shared information with them, only around 50 --
- 25 15 per cent agreed that they have been doing that. 36

The Post Office Horizon IT Inquiry

23 September 2024

1	Q.	
2		looks at the overall board. Again, a fair amount of red
3		there. Can you assist us with those results, please?
4	Α.	Yes. So this is the general perceptions of what the
5 6		Board and what the Post Office, in terms of the
6 7		relationship, the concerns, that the views are being listened to, and it ranges from a high, in terms of
' 8		agreement, in relation to a belief that the Post Office
9		is trying to improve its relationship. There's
9 10		30 per cent who agree with that, 51 per cent disagree,
10		and that drops to a low of 11 per cent agreement with
12		views being listened to at the Board level and
12		60 per cent disagreeing with that one.
14	Q.	So, in terms of headlines from this figure, the most
15	α.	significant net disagree is that Post Office Limited
16		understand the concerns of subpostmasters?
17	А.	That's right yeah, and this one is a good example again
18	л.	about the differences between length of service. So, to
19		give you an example, those who have less than two years'
20		length of service, 30 per cent of them would disagree
21		about trying to improve the relationship with the
22		subpostmasters. So significantly lower levels of
23		disagreement there, with that one from the 51 per cent,
24		whereas those with six years' plus service are more
25		likely than the 51 per cent to disagree. They would be
20		37
4		these are two more
1		there are two more.
2 3		Figure 31 looks at, "To what extent do you feel valued or undervalued by Post Office Limited?" A much
3 4		higher number in terms of the red: 72 per cent net
		undervalued; only 14 per cent net valued.
5 6		
6 7	Α.	Yes, and, again, that difference by length of service,
' 8		so those who have served for less than two years, their undervalued percentage would be 50 per cent; those with
9		20 plus years' service would be 76 per cent.
9 10	Q.	That 76 per cent would be significantly more undervalued
10	α.	or feeling undervalued.
12	А.	Feeling undervalued, yes. So the percentages here are,
13		yes, more negative than the general satisfaction with
14		the role.
14	Q.	If we look at this chart in front of us, there is
16	Q.	a considerable proportion that actually are in the very
17		extreme category, the very undervalued, as opposed to
18		the fairly undervalued?
19	А.	That's right, yes.
20	Q.	Very finally, for the subpostmaster survey, we have
20	· · ·	figure 32. Can you assist us with that, please?
	Δ	
22	Α.	Yes, so this one placed four aspects of perceptions of
22 23	Α.	Yes, so this one placed four aspects of perceptions of the Post Office Limited, the learning lessons from the
22 23 24	Α.	Yes, so this one placed four aspects of perceptions of the Post Office Limited, the learning lessons from the past was the one with the highest level of agreement,
22 23	A.	Yes, so this one placed four aspects of perceptions of the Post Office Limited, the learning lessons from the

1		55 per cent in disagreement about improving the
2		relationship.
3	Q.	Thank you. Finally, in terms of the current
4		subpostmaster survey, there were a series of questions
5		about being a subpostmaster now. If we could turn to
6		figure 29, what do we see there?
7	А.	So on this one, the question being "How satisfied or
8		dissatisfied are you in your role as a subpostmaster",
9		now, 31 per cent were satisfied and 48 per cent
10		dissatisfied. There's much higher levels of
11		dissatisfaction among men than women. That's
12		an interesting difference there. 53 per cent of men are
13		dissatisfied, compared to 43 per cent of women.
14	Q.	Thank you. You have also drilled down into satisfaction
15		and dissatisfaction by years of service, that's figure
16		30. Can you assist us with that, please?
17	Α.	Yes. So this shows the split between satisfied and
18		dissatisfied with their current role and, for those who
19		have been most recently appointed, up to the point of
20		five years, more are satisfied than are dissatisfied
21		with their role, but it's after that five-year point
22		that those who have been a subpostmaster for longer
23		tended to be dissatisfied rather than satisfied with
24		their role.
25	Q.	Thank you. If we finally look at figure 31 sorry, 38
1		disagreed; being a good place to work, the figure was
2		slightly lower; being considered to be trustworthy, just
3		17 per cent felt that, compared to 65 per cent who
4		disagreed; and, in terms of their perceptions of whether
5		it is professionally managed, 15 per cent compared to
6		68 per cent.
7		Some of those big differences, again, in terms of
		come en troco big amoronooo, again, in tormo or

	1		disagreed, being a good place to work, the lighte was
	2		slightly lower; being considered to be trustworthy, just
	3		17 per cent felt that, compared to 65 per cent who
	4		disagreed; and, in terms of their perceptions of whether
	5		it is professionally managed, 15 per cent compared to
	6		68 per cent.
	7		Some of those big differences, again, in terms of
	8		length of service, though. So, to give one example of
	9		that, being considered trustworthy, for those who have
	10		served for less than two years, 38 per cent would agree
	11		that it was trustworthy; but still 45 per cent would
	12		have said would have disagreed with being
	13		trustworthy.
	14	Q.	So generally slightly more positive from those who had
	15		served for less time, or at the very bottom category of
	16		time, two years or less?
	17	Α.	That's correct.
	18	Q.	But still net dissatisfied or net
	19	Α.	Yes, the one that was probably most positive among that
2	20		newer group was it being considered as being a good
2	21		place to work. So an example there would be 47 per cent
2	22		of those with less than two years' service agreed that
2	23		it's a good place to work, compared to 31 per cent who
2	24		disagreed with that.
	25	~	

25 **Q.** Thank you. In terms of headline from the figure that we 40

The Post Office Horizon IT Inquiry

23 September 2024

1		currently see on screen, the bottom one seems to be the	1
2		smallest in terms of agreement and largest in terms of	2
3		net disagreement, and that is that the Post Office is	3
4		professionally managed?	4
5	Α.	Yes, that's right.	5
6	Q.	Thank you.	6
7		Page 43 of your report, and over the page, and over	7
8		the page again, you've briefly summed up some open	8
9		answers or you've quoted from some open answers to	9
10		various questions. Are you able to assist us with any	10
11		themes that emerged there?	11
12	Α.	Yes. So, at the end of the survey, we wanted to provide	12
13		everyone who had taken part with a chance to say	13
14		whatever they wanted to say, to talk about things that	14
15		hadn't been discussed previously, and we have done some,	15
16		a simple sort of thematic analysis of those comments	16
17		that were made.	17
18		The main things that we would point out were	18
19		feelings of being undervalued, underrepresented, issues	19
20		with current issues with the system and insufficient	20
21		training, possibly a lack of support and transparency	21
22		from senior leaders, as well. Many also mentioned	22
23		a feeling that the reason they felt undervalued was	23
24		often because they were simply not being paid enough for	24
25		the work they were doing and the hours that they were 41	25
1		in the process.	1
2	Q.	If we look at page 47, there's just one point I'd like	2
3		to ask you about and it's the second paragraph, final	3
4		sentence. It says:	4
5		"70% of those who have applied to the scheme but	5
6		said it had not yet concluded had applied recently post	6
7		October 2022."	7
8		So are we to understand by that that that's looking	8
9		at only approximately half of the respondents of this	9
10		survey because half had already received compensation,	10
11		and that, of that half, 70 per cent had applied after	11
12		October 2022?	12
13	Α.	That's right, yes.	13
14	Q.	Thank you. Can we bring back onto the screen the	14
15		various figures in EXPG0000008 and we're going to start	15
16		on page 33. Figure 33 identifies where applicants had	16
17		heard about the Historic Shortfall Scheme. We see there	17
18		most commonly receiving a letter from Post Office	18
19		Limited or from Herbert Smith Freehills.	19
20	Α.	That's right, yes. Again, a multiple choice list.	20
21	Q.	So there may be some repetition?	21
22	Α.	Yes.	22
	-		

23 Q. Thank you. Figure 34, please, so the next chart. This

43

"Which, if any, of the following do you remember

24

25

looked at:

1		putting in, and that's a lack of feeling valued and
2		a lack of recognition, and so we have given, you'll see
3		within the report, some indicative comments that express
4		those key themes that continue to be stated.
5	MR	BLAKE: Thank you very much. We're going to now move on
6		to the Horizon Shortfall Scheme survey. It might be
7		an appropriate moment to take our first morning break.
8		WYN WILLIAMS: Yes, by all means.
9	MR	BLAKE: Thank you.
10	SIR	WYN WILLIAMS: What time shall we resume?
11	MR	BLAKE: 11.11.
12	SIR	R WYN WILLIAMS: Right.
13	(11	.01 am)
14		(A short break)
15	•	.13 am)
16	MR	BLAKE: Thank you.
17		Moving on to the Horizon Shortfall Scheme applicant
18		survey. We have already discussed that you received
19		1,483 responses. You begin at page 46 of your
20		substantive report, and there you say that there are
21		similar numbers to those who received compensation to
22		those who the process had not yet concluded; is that
23		correct?
24	А.	That's right, yes, roughly the same proportion had had
25		the process concluded as to those who were still going 42
		42
1		receiving after making the application?"
2		The most significant number there, 76 per cent,
3		recalled receiving an acknowledgement of their
4		application; but far fewer recalled receiving
5		information about how it would proceed, 29 per cent; or
6		next steps, again, 29 per cent; smaller still for a copy
7		of the terms of reference, et cetera.
8	Α.	That's right. So, again, a multiple choice question,
9		and, yes, the three there, the information about being
10		processed, about how it would be processed, the next
11		steps and terms of reference were very similar responded
12		to.
13	Q.	Thank you. Turning to figure 35, please, this addresses
14		the overall perceptions applying to the scheme and we
15		see there just under half, 47 per cent, found it hard to
16		understand the scheme and, in terms of completing the
17		paperwork, there was 57 per cent net hard response.

- 18 Much smaller numbers in terms of those respondents who
- 19 found understanding the scheme or completing the
- 0 paperwork to be very easy or quite easy.
- 21 **A.** Er --
- 22 Q. Certainly very easy, sorry.
- 23 A. That's right, yes.
- 24 Q. In both of these, we see a fairly significant percentage25 in the middle?

44

(11) Pages 41 - 44

The Post Office Horizon IT Inquiry

23 September 2024

- A. Yes. That's correct. 1
- 2 Q. Moving on to the value of the claims, at page 49 of your
- 3 report, you say that 39 per cent valued their own claim
- 4 at less than £20,000; 14 per cent valued their claim
- 5 between £20,000 and £60,000. So, adding those two
- 6 together, is it right to say that a majority valued
- 7 their claim at £60,000 or less?
- 8 A. Yes, that's right.
- 9 Q. Only 16 per cent valued their claim at more than
- 10 £100,000?
- 11 A. That's right.
- 12 Q. The next figure, you're going to have to help me a great 13 deal with, that's figure 36. Can you assist us with
- some broad themes from --14
- A. Yes. So this one, we were interested in the value of 15
- 16 their own claim, as you've just been -- as you've just
- 17 mentioned, and how that contrasted with the value from
- 18 the Post Office Limited in response to that claim, and
- 19 so we charted one against the other. So --
- Q. What do we see at the top and what do we see down the 20 21 side?
- 22 A. Yes, so the columns are the claimant value, so the value 23 that the claimant had placed on it, and the rows are the
- 24
- value that the Post Office has placed upon it. So in 25 73 per cent of cases, where the claimant value was less

45

- Q. That point is, what, £100,000? 1
- 2 A. Yes.
- 3 Q. So in between the £20,000 and the £100,000, it was 4 perhaps, to some extent, less likely that the Post
- 5 Office would agree with your valuation when ---
- 6 A. That's right.
- 7 Q. -- compared to less than or more than?
- 8 A. Yes, that's right, although, I mean, those who had the
- valuation -- their own valuation of 200,000 or more, 9
- 10 although there was a higher match than the middle
- valuations, it still was only 17 per cent. 11
- Q. Thank you. Could we --12
- SIR WYN WILLIAMS: Sorry, I want to make sure I understand 13
- 14 what this is saying. If we just take the less than
- 20,000, first of all, all right. So am I right in 15
- 16 thinking that if the postmaster sought £15,000, in
- 73 per cent of cases of the Post Office also said 17
- 18 £15,000.
- 19 A. That's correct.
- 20 SIR WYN WILLIAMS: But it doesn't mean that, in 27 per cent
- 21 of cases, the Post Office said nothing. They may have
- 22 said £11,000 or £12,000. That's what we're talking
- 23 about, is it?
- No, in terms of the -- there are brackets there. 24 Α.
- SIR WYN WILLIAMS: Yes. 25

47

1 than £20,000, that was in complete agreement with the 2 Post Office valuation. So that's the highest 3 percentage. 4 Q. That's in bold there, in the top left --5 A. Yes, that's in bold in the top left-hand corner and, if 6 you going a kind of diagonal downwards from that top 7 left-hand corner to the bottom right hand corner, then 8 you can see where the claim values matched. So the 37, 9 the 12, the 9, and then the 17. So the matching of 10 claimant and Post Office value -- the percentage where 11 they matched fell but then it rose again for the very 12 highest claim levels. 13 In the bottom right-hand corner there's a summation 14 of that. So, for those who had a claim of £100,000 or 15 less, 71 per cent of those were matched by the Post 16 Office valuation but, for those who had a claim of more 17 than 100.000, there's 26 per cent of those had a match 18 with what the Post Office believed the valuation would 19 he 20 Q. So is it right to say that, at the lowest end, so the 21 less than 20,000, it was more likely that applicants 22 would receive the same valuation from the Post Office up 23 to a certain point, at which point the figures change 24 again? 25 A. That's right, yes. 46 A. So, in some cases, the Post Office valuation was higher 1 2 than the --

3 SIR WYN WILLIAMS: It could be higher as well. Right.

- 4 Fine. So does that apply throughout? So when we take
- 5 100,000 to 200,000, say, again, in 12 per cent of cases,
- 6 if the subpostmaster said 150,000, the Post Office
- 7 agreed, yes?
- 8 Α. (The Witness nodded)
- SIR WYN WILLIAMS: The drips have come back, by the way. 9
- 10 You don't understand that, but I occasionally get dripped on!
- 11
- 12 So is that right: that in 12 per cent of cases, they
- would say agree at 150,000? 13
- 14 A. Um --
- SIR WYN WILLIAMS: I'm just taking 150 as an arbitrary 15
- 16 figure now. If the postmaster said 150.
- 17 A. Yes, so if the claimant value was there in that bracket
- 18 between 100 and 200, then there was a matching valuation 19 of also between --
- 20 SIR WYN WILLIAMS: Sure --
- 21 A. So it would have been 9 per cent of cases but you can
- 22 see, above the 9 per cent there, it then became more
- 23 common for the Post Office valuation to be lower than
- 24 the claimant valuation.
- 25 SIR WYN WILLIAMS: Sure, yes.
 - 48

The Post Office Horizon IT Inquiry

23 September 2024

		The Post
1	А.	We have 21 per cent above that, we have 25 per cent
2		above that.
3	SIF	WYN WILLIAMS: Okay.
4	MR	BLAKE: Moving, please, to figure 37. The survey then
5		looked at elements of the claim that were included.
6		78 per cent, so a very high proportion, included a claim
7		for compensation for a Horizon discrepancy, and then it
8		moves quite considerably down, as you go down. The
9		second most significant was distress and inconvenience.
10		A third is loss of earnings, and then much smaller
11		figures for those other matters, such as personal
12		injury.
13	Α.	Yes, again a multiple choice question.
14	Q.	Thank you. So they could tick all of those if they
15		wanted to?
16	Α.	Yes, they could have done.
17	Q.	Moving now to legal advice. Can we please look at
18		figure 38, and we see there the question at the bottom:
19		"At any point during the Scheme, did Post Office
20		Limited?"
21		Then we have the answers there. Only 33 per cent
22		reported having been informed of their right to obtain
23		legal advice; is that correct?
24	A.	That's right yes.
25	Q.	An even lower percentage, only 10 per cent, reported 49
1		value of the claim that was pursued, based upon whether
2		there was legal advice or not. So we responded by
3 4		writing that those who did not seek legal advice at the
4 5		application stage were more likely to value their claim at less than 20,000. That's 45 per cent of whom versus
6		9 per cent who did not. But there was not a significant
7		difference for those 20.000 and 200.000.
8		About one in five of those who sought legal advice
9		valued their claim at £200,000 or more, and that was
10		compared to 10 per cent of those who did not seek legal
11		advice. But it's worth noting that those seeking legal
12		advice were more likely to say they didn't know or
13		couldn't remember the value of their claim and they were
14		more likely to select "Prefer not to say" to that
15		question.

16 Q. Thank you. Can we turn, please, to figure 39 and this

17 addresses the sufficiency of legal support for legal

18 advice during the application process. Ah, that one 19 doesn't have a value in there.

20 Could we please bring up on screen EXPG0000007.

- 21 It's page 53. Thank you. That's figure 39. We see
- 22 there a lot of red. 63 per cent reported as not having
- 23 received financial support during the application
- 24 process; is that correct?
- 25 A. Yes, that's right. So 11 per cent in this chart said

51

on H	Inq	ury 23 September 2024
1		having been provided with information about how they
2		could contact a legal representative?
3	А.	That's right.
4	Q.	Page 52 of your report, the final paragraph, it's noted
5		that only 12 per cent actually received legal advice
6		during the application process?
7	А.	Yes. That's right.
8	Q.	That's the application process, and we'll look in terms
9		of legal advice in respect of the actual offer.
10	Α.	Yes, the questionnaire asked at number of different
11		points in this journey, if you like, about whether legal
12		advice was obtained at different points.
13	Q.	Thank you. You were asked by a Core Participant
14		a follow-up question and, we don't need to turn it up,
15		but if you could look at your addendum report, on page 3
16		of that report, it's the first question on page 3, or
17		first two questions on page 3. Can you assist us with
18		that, please?
19	Α.	Yes. So we were asked whether it was possible to
20		differentiate the outcomes for those who were legally
21		represented and unrepresented. Now, we have noted that
22		not that many were said that they were legally
23		represented, which does limit the analysis somewhat.
24		In a specific question, we were asked if the data
25		was sufficient to identify any differentiation in the 50
1		that they received some financial support that they
2		considered to be sufficient, and 7 per cent that they

1		that they received some financial support that they
2		considered to be sufficient, and 7 per cent that they
3		had some financial support, but it was not considered to
4		be sufficient by them.
5	Q.	Thank you. On the same page, you've addressed some
6		open-ended answers. Are you able to briefly summarise
7		those?
8	Α.	Yes. So we were asked about receiving support,
9		receiving both financial support and legal support, and
10		why it was not why they had not done that. The most
11		commonly mentioned responses were a belief in financial
12		constraints, so they didn't believe that they could
13		afford to do so, a lack of awareness around that, and
14		some trust in the system. Some mentioned that they felt
15		that they didn't have sufficient evidence or
16		documentation to therefore engage legal support as well.
17	Q.	Thank you. If we turn back to EXPG0000008, and turn to
18		figure 40. If we look at the bottom there, it says:
19		"How satisfied or dissatisfied are you with the
20		legal advice you received?"
21		Overall, high levels of net satisfaction with the
22		legal advice received, 65 per cent, against a net
23		dissatisfaction of 7 per cent.
24	Α.	Yes, that's right but, again, remembering not a huge
05		where the second state is the second state of a second state of the second state of th

25 number of respondents actually received any legal 52

(13) Pages 49 - 52

The Post Office Horizon IT Inquiry

23 September 2024

1		advice. So that is based on 176 replies.
2	Q.	If we turn over the page, please, to figure 41, that
3		addresses financial support for legal advice when
4		an offer was received. So this only applied to those
5		who had received an offer?
6	Α.	Yes, so that's a very small group of 65 responses.
7	Q.	Ah, this one doesn't have a value either. Let's work
8		off the actual report. So let's turn to EXPG0000007 and
9		figure 41, that's page 55. Thank you.
10		So we see there 55 per cent say, yes, they received
11		financial support for legal advice: 32 per cent
12		considered it to be sufficient; 23 per cent said it
13	_	wasn't sufficient?
14	Α.	That's right, yes, and 29 per cent reported no financial
15	-	support at that point.
16	Q.	So compared to the earlier figures that we saw in terms
17		of those receiving financial support for legal advice
18		during the application process, there's a much higher
19		proportion who responded that they had received
20		financial support?
21	A.	Yes.
22	Q.	At page 55, again, you have some open-ended responses.
23 24		Can you very briefly summarise those?
24 25	Α.	
25		yes, the main reasons for not doing so at this point in 53
1	A.	Yes, so this is intention to make an application and the
2	Α.	first one being for the fixed sum payment, and the
2 3	Α.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the
2 3 4	A.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have
2 3 4 5		first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so.
2 3 4 5 6	A. Q.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so. Slightly more red on the interim payments than the fixed
2 3 4 5 6 7	Q.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so. Slightly more red on the interim payments than the fixed sum payments?
2 3 4 5 6 7 8	Q. A.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so. Slightly more red on the interim payments than the fixed sum payments? Yes, that's right: 39 compared to 23.
2 3 4 5 6 7 8 9	Q.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so. Slightly more red on the interim payments than the fixed sum payments? Yes, that's right: 39 compared to 23. Again, we don't need to turn it up on to screen but, if
2 3 4 5 6 7 8 9	Q. A.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so. Slightly more red on the interim payments than the fixed sum payments? Yes, that's right: 39 compared to 23. Again, we don't need to turn it up on to screen but, if you could look at your addendum report, please, there
2 3 4 5 6 7 8 9 10 11	Q. A.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so. Slightly more red on the interim payments than the fixed sum payments? Yes, that's right: 39 compared to 23. Again, we don't need to turn it up on to screen but, if you could look at your addendum report, please, there was a follow-up question that was related to this issue
2 3 4 5 6 7 8 9 10 11 12	Q. A.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so. Slightly more red on the interim payments than the fixed sum payments? Yes, that's right: 39 compared to 23. Again, we don't need to turn it up on to screen but, if you could look at your addendum report, please, there was a follow-up question that was related to this issue asked by a Core Participant, and that's the further
2 3 4 5 6 7 8 9 10 11 12 13	Q. A. Q.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so. Slightly more red on the interim payments than the fixed sum payments? Yes, that's right: 39 compared to 23. Again, we don't need to turn it up on to screen but, if you could look at your addendum report, please, there was a follow-up question that was related to this issue asked by a Core Participant, and that's the further question.
2 3 4 5 6 7 8 9 10 11 12 13 14	Q. A.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so. Slightly more red on the interim payments than the fixed sum payments? Yes, that's right: 39 compared to 23. Again, we don't need to turn it up on to screen but, if you could look at your addendum report, please, there was a follow-up question that was related to this issue asked by a Core Participant, and that's the further question. Yes, so this question is whether the data is sufficient
2 3 4 5 6 7 8 9 10 11 12 13 14 15	Q. A. Q.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so. Slightly more red on the interim payments than the fixed sum payments? Yes, that's right: 39 compared to 23. Again, we don't need to turn it up on to screen but, if you could look at your addendum report, please, there was a follow-up question that was related to this issue asked by a Core Participant, and that's the further question. Yes, so this question is whether the data is sufficient to identify whether those in receipt of legal advice
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Q. A. Q.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so. Slightly more red on the interim payments than the fixed sum payments? Yes, that's right: 39 compared to 23. Again, we don't need to turn it up on to screen but, if you could look at your addendum report, please, there was a follow-up question that was related to this issue asked by a Core Participant, and that's the further question. Yes, so this question is whether the data is sufficient to identify whether those in receipt of legal advice were more or less likely to have made an application for
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Q. A. Q.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so. Slightly more red on the interim payments than the fixed sum payments? Yes, that's right: 39 compared to 23. Again, we don't need to turn it up on to screen but, if you could look at your addendum report, please, there was a follow-up question that was related to this issue asked by a Core Participant, and that's the further question. Yes, so this question is whether the data is sufficient to identify whether those in receipt of legal advice were more or less likely to have made an application for an interim payment. We found there was no differences
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q. A. Q.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so. Slightly more red on the interim payments than the fixed sum payments? Yes, that's right: 39 compared to 23. Again, we don't need to turn it up on to screen but, if you could look at your addendum report, please, there was a follow-up question that was related to this issue asked by a Core Participant, and that's the further question. Yes, so this question is whether the data is sufficient to identify whether those in receipt of legal advice were more or less likely to have made an application for an interim payment. We found there was no differences in the proportions saying they had done so, based on the
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Q. A. Q.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so. Slightly more red on the interim payments than the fixed sum payments? Yes, that's right: 39 compared to 23. Again, we don't need to turn it up on to screen but, if you could look at your addendum report, please, there was a follow-up question that was related to this issue asked by a Core Participant, and that's the further question. Yes, so this question is whether the data is sufficient to identify whether those in receipt of legal advice were more or less likely to have made an application for an interim payment. We found there was no differences in the proportions saying they had done so, based on the legal advice. We pointed out further, those who sought
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Q. A. Q.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so. Slightly more red on the interim payments than the fixed sum payments? Yes, that's right: 39 compared to 23. Again, we don't need to turn it up on to screen but, if you could look at your addendum report, please, there was a follow-up question that was related to this issue asked by a Core Participant, and that's the further question. Yes, so this question is whether the data is sufficient to identify whether those in receipt of legal advice were more or less likely to have made an application for an interim payment. We found there was no differences in the proportions saying they had done so, based on the legal advice. We pointed out further, those who sought legal advice at this stage were more likely than those
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Q. A. Q.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so. Slightly more red on the interim payments than the fixed sum payments? Yes, that's right: 39 compared to 23. Again, we don't need to turn it up on to screen but, if you could look at your addendum report, please, there was a follow-up question that was related to this issue asked by a Core Participant, and that's the further question. Yes, so this question is whether the data is sufficient to identify whether those in receipt of legal advice were more or less likely to have made an application for an interim payment. We found there was no differences in the proportions saying they had done so, based on the legal advice. We pointed out further, those who sought legal advice at this stage were more likely than those who did not to say that they intended to apply.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Q. A. Q.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so. Slightly more red on the interim payments than the fixed sum payments? Yes, that's right: 39 compared to 23. Again, we don't need to turn it up on to screen but, if you could look at your addendum report, please, there was a follow-up question that was related to this issue asked by a Core Participant, and that's the further question. Yes, so this question is whether the data is sufficient to identify whether those in receipt of legal advice were more or less likely to have made an application for an interim payment. We found there was no differences in the proportions saying they had done so, based on the legal advice. We pointed out further, those who sought legal advice at this stage were more likely than those who did not to say that they intended to apply. So what I've just talked about was whether they had
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Q. A. Q.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so. Slightly more red on the interim payments than the fixed sum payments? Yes, that's right: 39 compared to 23. Again, we don't need to turn it up on to screen but, if you could look at your addendum report, please, there was a follow-up question that was related to this issue asked by a Core Participant, and that's the further question. Yes, so this question is whether the data is sufficient to identify whether those in receipt of legal advice were more or less likely to have made an application for an interim payment. We found there was no differences in the proportions saying they had done so, based on the legal advice. We pointed out further, those who sought legal advice at this stage were more likely than those who did not to say that they intended to apply. So what I've just talked about was whether they had applied in the past, that was the same, but the
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Q. A. Q.	first one being for the fixed sum payment, and the second one being for the interim payment as part of the claim, and the majority, in both cases, don't have an intention to do so. Slightly more red on the interim payments than the fixed sum payments? Yes, that's right: 39 compared to 23. Again, we don't need to turn it up on to screen but, if you could look at your addendum report, please, there was a follow-up question that was related to this issue asked by a Core Participant, and that's the further question. Yes, so this question is whether the data is sufficient to identify whether those in receipt of legal advice were more or less likely to have made an application for an interim payment. We found there was no differences in the proportions saying they had done so, based on the legal advice. We pointed out further, those who sought legal advice at this stage were more likely than those who did not to say that they intended to apply. So what I've just talked about was whether they had

55

1		the process, the key theme is around cost again, but
2		also that, having got to that point it the most felt to
3		be quite close to the end and that many just wanted it
4		to end at that stage and not to carry on.
5	Q.	Thank you. Can we turn now to figure 42, so page 57.
6		The survey then goes on to look at various payments and
7		types of payments. You address on that page interim
8		payments, those were payments that were introduced after
9		August 2022 in respect of 80 per cent of a claim.
10		Perhaps if you could turn to the top of page 57, we
11		don't need to scroll up, but can you just assist us with
12		the statistics there?
13	Α.	Yes. So this needs to the introduction to assist
14		with the charts. So the vast majority is 82 per cent of
15		those surveyed reported that they had not made
16		an application for an interim payment, and there were
17		many that were not aware that such an application was
18		available for them. We had 14 per cent of those
19		surveyed had applied for the interim payment.
20	Q.	34 per cent weren't aware that such an application was
21		available; is that correct?
22	А.	That's right, yes. We also had a question about
23	-	intention, which we'll come onto
24	Q.	That's just these charts that are shown now. Can you
25		assist us with what these show, please? 54
		04
4		the ence of the fixed sum permants the intention
1 2		the case of the fixed sum payments, the intention differed by 51 per cent of those with legal advice
2		versus 37 per cent and, in terms of the interim payment,
4		it was 45 per cent compared to 18 per cent.
5	Q.	So do we summarise that: that those who had sought legal
6	G .	advice were more likely to intend to apply for a fixed
7		sum payment or an interim payment, than those who hadn't
8		sought legal advice?
9	А.	That's correct, yes.
10	Q.	Figure 43 then, please, over the page to page 58. It
11		looks at satisfaction with those two options. Quite
12		small numbers being analysed there because those were
13		only based on those who intended to make the
14		application; is that correct, or had already done so, in
15		fact?
16	А.	Yes, that's right, yes.

- 17 Q. Can you assist us with those figures there?
- 18 A. Yes. So with the interim payment process, the level of
- 19 satisfaction being 14 per cent, compared to those who
- 20 were -- 48 per cent, who were dissatisfied. The fixed
- 21 sum payment option, the level of satisfaction there was
- 22 slightly higher: more satisfied than dissatisfied.
- 23 There was some evidence as well of differences in terms
- 24 of the more recent claimants, where the satisfaction
- 25 levels were likely to be higher than those who had

The Post Office Horizon IT Inquiry

Α.

Α. Yes.

Α. Yes.

Α.

Q.

Α.

23 September 2024

		claimed in the past.	1		having been contacted, and then they were asked some
(Q.	Higher for both or higher for just one of them?	2		follow-up questions with some levels of satisfaction
	A.	Just picking out the fixed sum payment option.	3	-	with three aspects of the Case Assessors Service.
	Q.	Thank you. So that fixed sum payment option, there is	4	Q.	If we look there, there was, in particular, a greater
		a greater number percentage in the purple than	5		number dissatisfied with the time it took for a Case
		interim payment, and a smaller in the red?	6		Assessor to assess their claim, compared to only
	A.	Yes.	7		17 per cent who were net satisfied?
	Q.	Moving on to case assessors. That's figure 44, over the	8	А.	
		page, please. Case Assessors provide an initial	9	~	satisfaction.
,		valuation and, if we look at that figure, figure 44, it	10 11	Q.	Moving on to the Independent Advisory Panel, that's the
,		assesses the proportion who were aware of the role and	11		panel that's tasked with assessing and recommending
		more people were not aware of the role of the Case Assessor than were aware; is that correct?	12		a fair outcome for applicants, could we please look at figure 46. That's over the page, thank you, if we
,	А.	Yes. That's right. We'd found that 78 per cent had not	13		scroll down slightly. It seems as though there's
	~ .	had reported not having received contact from a Case	14		slightly more people who were unaware of the Independent
,		Assessor, and 10 per cent had received some contact in	16		Advisory Panel than were aware; is that correct?
,		the past, and then that chart moves on to awareness of	10	А.	Yes, that's right, in comparison, 27 per cent being
ł		what the role of the Case Assessor was/is.	18	Λ.	aware of it versus 32 per cent who were unaware.
,	Q.	If we look at figure 45 over the page that addresses	10	Q.	Over the page, please, to figure 47. This then
)	.	satisfaction with the service received from a Case	20	ч.	addresses the satisfaction with the amount of
		Assessor. That assesses quite a small number, only 151	21		information provided by the Panel and the length of time
,		respondents, because those were if we scroll down	22		to consider the claim. This seems relatively similar to
5		slightly those who had been contacted by a Case	23		the responses to the Case Assessor satisfaction levels:
Ļ		Assessor?	24		more red than purple?
; ,	А.	Yes, so that relates to the 10 per cent who reported	25	А.	That's right, and this is based on only those who knew
		57			58
		about the involvement of the Independent Appeals Papel	1		the process
		about the involvement of the Independent Appeals Panel	1	0	the process.
	0	(sic).	2	Q.	I think you also saw some differences in age; is that
	Q.	(sic). The one that stands out slightly more is the bottom one,	2 3		I think you also saw some differences in age; is that correct?
	Q.	(sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual	2 3 4	Q. A.	I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have
	Q.	(sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of	2 3 4 5		I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore,
ł	Q.	(sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of 52 per cent, set against a net satisfaction of	2 3 4 5 6		I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore, more likely to have had an outcome by this point than
		(<i>sic</i>). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of 52 per cent, set against a net satisfaction of 20 per cent?	2 3 4 5		I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore,
		(sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of 52 per cent, set against a net satisfaction of	2 3 4 5 6 7	Α.	I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore, more likely to have had an outcome by this point than younger claimants, who had not reached the end of the
	Α.	(sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of 52 per cent, set against a net satisfaction of 20 per cent? That's right.	2 3 4 5 6 7 8	Α.	I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore, more likely to have had an outcome by this point than younger claimants, who had not reached the end of the process. So a higher percentage reported reaching an outcome who
	Α.	(sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of 52 per cent, set against a net satisfaction of 20 per cent? That's right. We now turn to the offer from the Historic Shortfall	2 3 4 5 6 7 8 9	A. Q.	I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore, more likely to have had an outcome by this point than younger claimants, who had not reached the end of the process.
	Α.	(sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of 52 per cent, set against a net satisfaction of 20 per cent? That's right. We now turn to the offer from the Historic Shortfall Scheme. Can we please turn over to figure 48. There is	2 3 4 5 6 7 8 9 10	A. Q.	I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore, more likely to have had an outcome by this point than younger claimants, who had not reached the end of the process. So a higher percentage reported reaching an outcome who were aged 60 and above?
	Α.	 (sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of 52 per cent, set against a net satisfaction of 20 per cent? That's right. We now turn to the offer from the Historic Shortfall Scheme. Can we please turn over to figure 48. There is a lot of information in your report at the top of 	2 3 4 5 6 7 8 9 10 11	A. Q. A.	I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore, more likely to have had an outcome by this point than younger claimants, who had not reached the end of the process. So a higher percentage reported reaching an outcome who were aged 60 and above? Yes, that's right.
	Α.	 (sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of 52 per cent, set against a net satisfaction of 20 per cent? That's right. We now turn to the offer from the Historic Shortfall Scheme. Can we please turn over to figure 48. There is a lot of information in your report at the top of page 63 that isn't addressed by that particular figure. 	2 3 4 5 6 7 8 9 10 11 12	A. Q. A.	I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore, more likely to have had an outcome by this point than younger claimants, who had not reached the end of the process. So a higher percentage reported reaching an outcome who were aged 60 and above? Yes, that's right. If we look at figure 48, that addresses the satisfaction
	A. Q.	(sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of 52 per cent, set against a net satisfaction of 20 per cent? That's right. We now turn to the offer from the Historic Shortfall Scheme. Can we please turn over to figure 48. There is a lot of information in your report at the top of page 63 that isn't addressed by that particular figure. Can you assist us with those statistics, please?	2 3 4 5 6 7 8 9 10 11 12 13	A. Q. A.	I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore, more likely to have had an outcome by this point than younger claimants, who had not reached the end of the process. So a higher percentage reported reaching an outcome who were aged 60 and above? Yes, that's right. If we look at figure 48, that addresses the satisfaction with the amount of information provided. Can you assist
	A. Q.	(sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of 52 per cent, set against a net satisfaction of 20 per cent? That's right. We now turn to the offer from the Historic Shortfall Scheme. Can we please turn over to figure 48. There is a lot of information in your report at the top of page 63 that isn't addressed by that particular figure. Can you assist us with those statistics, please? Yes, this was context contextual questions. So about	2 3 4 5 6 7 8 9 10 11 12 13 14	A. Q. A. Q.	I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore, more likely to have had an outcome by this point than younger claimants, who had not reached the end of the process. So a higher percentage reported reaching an outcome who were aged 60 and above? Yes, that's right. If we look at figure 48, that addresses the satisfaction with the amount of information provided. Can you assist us with that, please?
	A. Q.	(sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of 52 per cent, set against a net satisfaction of 20 per cent? That's right. We now turn to the offer from the Historic Shortfall Scheme. Can we please turn over to figure 48. There is a lot of information in your report at the top of page 63 that isn't addressed by that particular figure. Can you assist us with those statistics, please? Yes, this was context contextual questions. So about half of those surveyed had been informed of the outcome	2 3 4 5 6 7 8 9 10 11 12 13 14 15	A. Q. A. Q.	I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore, more likely to have had an outcome by this point than younger claimants, who had not reached the end of the process. So a higher percentage reported reaching an outcome who were aged 60 and above? Yes, that's right. If we look at figure 48, that addresses the satisfaction with the amount of information provided. Can you assist us with that, please? Yes. So this chart shows only those who had had
	A. Q.	(sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of 52 per cent, set against a net satisfaction of 20 per cent? That's right. We now turn to the offer from the Historic Shortfall Scheme. Can we please turn over to figure 48. There is a lot of information in your report at the top of page 63 that isn't addressed by that particular figure. Can you assist us with those statistics, please? Yes, this was context contextual questions. So about half of those surveyed had been informed of the outcome that they had received, but around about half hadn't.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	A. Q. A. Q.	I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore, more likely to have had an outcome by this point than younger claimants, who had not reached the end of the process. So a higher percentage reported reaching an outcome who were aged 60 and above? Yes, that's right. If we look at figure 48, that addresses the satisfaction with the amount of information provided. Can you assist us with that, please? Yes. So this chart shows only those who had had an outcome, and they were asked about three elements of
	A. Q.	(sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of 52 per cent, set against a net satisfaction of 20 per cent? That's right. We now turn to the offer from the Historic Shortfall Scheme. Can we please turn over to figure 48. There is a lot of information in your report at the top of page 63 that isn't addressed by that particular figure. Can you assist us with those statistics, please? Yes, this was context contextual questions. So about half of those surveyed had been informed of the outcome that they had received, but around about half hadn't. So rough split between those who knew and those who	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	A. Q. A. Q.	I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore, more likely to have had an outcome by this point than younger claimants, who had not reached the end of the process. So a higher percentage reported reaching an outcome who were aged 60 and above? Yes, that's right. If we look at figure 48, that addresses the satisfaction with the amount of information provided. Can you assist us with that, please? Yes. So this chart shows only those who had had an outcome, and they were asked about three elements of the outcome that had been received, so the time it had
	A. Q.	(sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of 52 per cent, set against a net satisfaction of 20 per cent? That's right. We now turn to the offer from the Historic Shortfall Scheme. Can we please turn over to figure 48. There is a lot of information in your report at the top of page 63 that isn't addressed by that particular figure. Can you assist us with those statistics, please? Yes, this was context contextual questions. So about half of those surveyed had been informed of the outcome that they had received, but around about half hadn't. So rough split between those who knew and those who didn't yet know about it, and there is some information	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	A. Q. A. Q.	I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore, more likely to have had an outcome by this point than younger claimants, who had not reached the end of the process. So a higher percentage reported reaching an outcome who were aged 60 and above? Yes, that's right. If we look at figure 48, that addresses the satisfaction with the amount of information provided. Can you assist us with that, please? Yes. So this chart shows only those who had had an outcome, and they were asked about three elements of the outcome that had been received, so the time it had taken, the amount and the amount of information provided
	A. Q.	(sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of 52 per cent, set against a net satisfaction of 20 per cent? That's right. We now turn to the offer from the Historic Shortfall Scheme. Can we please turn over to figure 48. There is a lot of information in your report at the top of page 63 that isn't addressed by that particular figure. Can you assist us with those statistics, please? Yes, this was context contextual questions. So about half of those surveyed had been informed of the outcome that they had received, but around about half hadn't. So rough split between those who knew and those who didn't yet know about it, and there is some information there about the likelihood of people who applied at	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	А. Q. Q. А.	I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore, more likely to have had an outcome by this point than younger claimants, who had not reached the end of the process. So a higher percentage reported reaching an outcome who were aged 60 and above? Yes, that's right. If we look at figure 48, that addresses the satisfaction with the amount of information provided. Can you assist us with that, please? Yes. So this chart shows only those who had had an outcome, and they were asked about three elements of the outcome that had been received, so the time it had taken, the amount and the amount of information provided about how the outcome was determined.
	A. Q.	(sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of 52 per cent, set against a net satisfaction of 20 per cent? That's right. We now turn to the offer from the Historic Shortfall Scheme. Can we please turn over to figure 48. There is a lot of information in your report at the top of page 63 that isn't addressed by that particular figure. Can you assist us with those statistics, please? Yes, this was context contextual questions. So about half of those surveyed had been informed of the outcome that they had received, but around about half hadn't. So rough split between those who knew and those who didn't yet know about it, and there is some information there about the likelihood of people who applied at different points in time, about whether they had reached	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	А. Q. Q. А.	I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore, more likely to have had an outcome by this point than younger claimants, who had not reached the end of the process. So a higher percentage reported reaching an outcome who were aged 60 and above? Yes, that's right. If we look at figure 48, that addresses the satisfaction with the amount of information provided. Can you assist us with that, please? Yes. So this chart shows only those who had had an outcome, and they were asked about three elements of the outcome that had been received, so the time it had taken, the amount and the amount of information provided about how the outcome was determined. There's a lot of red there, in particular, in this
	A. Q.	(sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of 52 per cent, set against a net satisfaction of 20 per cent? That's right. We now turn to the offer from the Historic Shortfall Scheme. Can we please turn over to figure 48. There is a lot of information in your report at the top of page 63 that isn't addressed by that particular figure. Can you assist us with those statistics, please? Yes, this was context contextual questions. So about half of those surveyed had been informed of the outcome that they had received, but around about half hadn't. So rough split between those who knew and those who didn't yet know about it, and there is some information there about the likelihood of people who applied at different points in time, about whether they had reached the end, which I think would just reflect what you would	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	А. Q. Q. А.	I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore, more likely to have had an outcome by this point than younger claimants, who had not reached the end of the process. So a higher percentage reported reaching an outcome who were aged 60 and above? Yes, that's right. If we look at figure 48, that addresses the satisfaction with the amount of information provided. Can you assist us with that, please? Yes. So this chart shows only those who had had an outcome, and they were asked about three elements of the outcome that had been received, so the time it had taken, the amount and the amount of information provided about how the outcome was determined. There's a lot of red there, in particular, in this particular chart, a large number in the "very
	A. Q.	(sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of 52 per cent, set against a net satisfaction of 20 per cent? That's right. We now turn to the offer from the Historic Shortfall Scheme. Can we please turn over to figure 48. There is a lot of information in your report at the top of page 63 that isn't addressed by that particular figure. Can you assist us with those statistics, please? Yes, this was context contextual questions. So about half of those surveyed had been informed of the outcome that they had received, but around about half hadn't. So rough split between those who knew and those who didn't yet know about it, and there is some information there about the likelihood of people who applied at different points in time, about whether they had reached the end, which I think would just reflect what you would logically expect.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	А. Q. Q. А.	I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore, more likely to have had an outcome by this point than younger claimants, who had not reached the end of the process. So a higher percentage reported reaching an outcome who were aged 60 and above? Yes, that's right. If we look at figure 48, that addresses the satisfaction with the amount of information provided. Can you assist us with that, please? Yes. So this chart shows only those who had had an outcome, and they were asked about three elements of the outcome that had been received, so the time it had taken, the amount and the amount of information provided about how the outcome was determined. There's a lot of red there, in particular, in this particular chart, a large number in the "very dissatisfied" category; is that correct?
	A. Q.	 (sic). The one that stands out slightly more is the bottom one, regarding the information provided to the individual about the panel process, with a net dissatisfaction of 52 per cent, set against a net satisfaction of 20 per cent? That's right. We now turn to the offer from the Historic Shortfall Scheme. Can we please turn over to figure 48. There is a lot of information in your report at the top of page 63 that isn't addressed by that particular figure. Can you assist us with those statistics, please? Yes, this was context contextual questions. So about half of those surveyed had been informed of the outcome that they had received, but around about half hadn't. So rough split between those who knew and those who didn't yet know about it, and there is some information there about the likelihood of people who applied at different points in time, about whether they had reached the end, which I think would just reflect what you would logically expect. So the lowest number, 19 per cent had applied post 	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	А. Q. Q. А.	I think you also saw some differences in age; is that correct? Yes, so those older claimants were less likely to have applied recently. They were obviously then, therefore, more likely to have had an outcome by this point than younger claimants, who had not reached the end of the process. So a higher percentage reported reaching an outcome who were aged 60 and above? Yes, that's right. If we look at figure 48, that addresses the satisfaction with the amount of information provided. Can you assist us with that, please? Yes. So this chart shows only those who had had an outcome, and they were asked about three elements of the outcome that had been received, so the time it had taken, the amount and the amount of information provided about how the outcome was determined. There's a lot of red there, in particular, in this particular chart, a large number in the "very dissatisfied" category; is that correct? Yes, so the one with the highest degree of very

(15) Pages 57 - 60

The Post Office Horizon IT Inquiry

23 September 2024

1		an outcome, and the amount of information provided about
2		how the outcome was determined.
3	Q.	Thank you. We don't need to turn to it but, if you
4		could look at page 64, you provide some further
5		information. You drill down a little bit further into
6		those figures; can you assist us with some themes there?
7	Α.	Yes. So the subgroup analysis of these elements of the
8		outcome, they showed some particular differences in
9		terms of ethnicity. So those from an ethnic minority
10		background were more likely to say that they were
11		dissatisfied with the offer amount, that is a comparison
12		between 77 per cent and 53 per cent, and there was
13		a suggestion of higher levels of dissatisfaction among
14		a younger age groups compared to older subpostmasters
15		sorry, claimants.
16		There was also higher levels of dissatisfaction
17		among ethnic minority applicants in terms of the time it
18		took and the amount of information that was provided.
19		Some quite large differences there, for example in the
20		time it took to reach an outcome, 71 per cent of ethnic
21		minority applicants were dissatisfied, compared to
22		46 per cent of white respondents.
23	Q.	I think you also say 92 per cent of those with an offer
24		accepted it either in full or in part?
25	Α.	Yes. That's right and only 8 per cent said that they
		61
1		71 per cent versus 50 per cent. But, again, as we
2		pointed out earlier, this is a case of possibly this
3		a correlation between those factors. We can't say that

4 one was caused by the other, necessarily.

- 5 Q. Thank you. If we could please turn back to EXPG0000007,
- 6 page 65, and we have figure 49. It looks at the reasons
- why applicants accepted the offer in part or in full;what do we see there?
- 9 A. Again a multiple choice question, we're looking at only
- 10 those people who had accepted the offer in part or in
- 11 full, and we see there that the most common reason that
- 12 they gave was that they wanted the process to finish,
- 13 over 51 per cent say that. There were some interesting
- 14 differences on the basis of age group with this, so
- 15 those who had said that their financial circumstances
- 16 led them to want the process to finish, it was more
- 17 likely, you know -- those in a younger age group said
- that it was more likely that they wanted the process toend because of financial circumstances, so that was
- 20 48 per cent versus 29.
- 21 Those who were satisfied with the offer, as we just
- 22 heard on the previous question, the older age groups
- 23 were more likely to be satisfied with the offer than the
- 24 younger age groups.

25 Q. Overall, in terms of satisfaction, though, it's only

63

- 1 rejected the offer.
- 2 Q. Those aged 60 plus were more likely to have accepted --
- 3 A. Yeah.
- 4 Q. -- as those in Scotland when compared to England.
- 5 **A.** Yes, that's right, yeah.

•		, and a right, yourn
6	Q.	Can we please turn in fact, we don't need to bring it
7		up on screen, but if you could look at your addendum
8		report on page 3, there's a final question at the bottom
9		of that page that was posed by a Core Participant. Can
10		you assist us with that, please?
11	Α.	Yes, so this, again, asked us to look at those who had
12		legal advice and those who didn't. Was there any
13		difference in the proportion of those who were
14		dissatisfied with the outcome, based on whether they had
15		legal advice or not? So those who received legal advice
16		at any stage of the process, in order to create this, we
17		added them up because respondents were asked at
18		different stages whether they had received legal advice.
19		So we added them all together to create a group of
20		people who had received legal advice and at whatever
21		stage it was. Those who had received legal advice were
22		more likely than those who did not to be dissatisfied,
23		so they were more likely to be dissatisfied with the
24		offer amount, 77 per cent versus 56 per cent. They were
25		more likely to be dissatisfied with the time it took,

1		15 per cent who reported being satisfied with the offer?
2	Α.	That's right.
3	Q.	Thank you. Over the page, we don't need to turn to it
4		but, if you could please have a look at page 66, you
5		address briefly there dispute resolution. I think it
6		only applies to very small numbers?
7	Α.	Yes, only a very small number of people went down that
8		path. So, in the report, we detailed that there were
9		only 30 observations of those who were surveyed in
10		dispute resolution; 25 of them said that their claim did
11		not go to the small claims court or arbitration. More
12		were dissatisfied than satisfied with the process: 16
13		versus 4 for that.
14	Q.	Thank you. Very finally, there is a chart, figure 50,
15		over the page, with overall perceptions of the Historic
16		Shortfall Scheme. Overall dissatisfied was 49% versus
17		12 who were satisfied. Can you assist us with what we
18		see here?
19	Α.	Yes, so we have six elements of the overall process and
20		asked about those as a group. One of those patterns
21		that keeps coming up in this data is that difference
22		between younger and older age groups, so those in
23		a younger age group were the most likely group to be
24		dissatisfied in these element. Those older claimants
25		were less likely to be dissatisfied. Satisfaction 64
		(16) Pagas 61 - 6

The Post Office Horizon IT Inquiry

23 September 2024

1		levels were higher among those who had received
2		compensation, which I suspect is a logical conclusion.
3		So their overall satisfaction was 19 per cent compared
4		to 5 per cent of those who had not yet received
5		an outcome but, still, 19 per cent being satisfied isn't
6		especially high, of course.
7		Then, yeah, we have six elements of the process as
8		a whole: the amount of compensation; the time that it
9		took; having enough information; being easy to
10		understand; being fully informed throughout the process.
11	Q.	Again, we have considerable amounts of red there, not
12		very much purple.
13	Α.	That's right, yes, and some, again, interesting
14		differences in terms of ethnicity that are pointed out
15		in the report. So the one to draw attention to perhaps
16		around the scheme being easy to understand and navigate,
17		we have 46 per cent of white respondents being
18		dissatisfied with that, compared to 57 per cent of those
19		from an ethnic minority background.
20	Q.	Thank you very much. Then, finally, over the page and
21		over the page again, you've set out some open-ended
22		answers. Can you assist us with any trends that you saw
23		there?
24	Α.	Yes, so, again, similarly to survey 1, we wanted to
25		provide everyone with an opportunity to say anything
		65
1	MR	BLAKE: Thank you very much, Mr Ellison. I don't have
2		any questions.
3		I'll just check if the Chair has any questions.
4	SIF	R WYN WILLIAMS: No thank you, no.
5	MR	BLAKE: Thank you very much.
6	SIF	R WYN WILLIAMS: Mr Ellison, I'm very grateful for all the
7		work you've done and I'm also grateful that you've come
8		here today to give oral evidence. Thank you.
9	MR	BLAKE: Sir, if we take our second morning break now
10	SIF	R WYN WILLIAMS: Yes.
11	MR	BLAKE: and if we come back at 12.10. Thank you.

- MR BLAKE: -- and if we come back at 12.10. Thank you. 11
- SIR WYN WILLIAMS: Fine. 12
- (11.52 am) 13

14

25

(A short break)

- 15 (12.10 pm)
- SIR WYN WILLIAMS: Yes, Mr Blake. 16
- MR BLAKE: Yes, sir, this afternoon, and possibly into 17
- 18 tomorrow morning, we're going to hear from Mr Ismail.
- SIR WYN WILLIAMS: Yes. 19
- 20 SARFARAZ GULAM ISMAIL (sworn) 21

Questioned by MR BLAKE

- 22 MR BLAKE: Thank you can you give your full name, please?
- A. Sarfaraz Gulam Ismail. 23
- 24 Q. Thank you. Mr Ismail, you should have in front of you
 - a witness statement dated 4 September this year; is that 67

1	else they wanted to report back. We did have a couple
2	of different boxes, though, we tried to have a box which
3	was encouraging if there was anything constructive or
4	positive that they had to said about the scheme, to
5	prompt around that. That was interesting. It was
6	revealing because some then wrote that they appreciated
7	the scheme, largely because it's acknowledged that the
8	Post Office was at fault, that the scheme was bringing
9	issues to light and the scheme was, of course, a pathway
10	to receiving some compensation.
11	So there were some positive elements there. Some
12	people found the scheme process easier to navigate than
13	others, and they wrote about their experiences there,
14	and there was that connection I mentioned earlier with
15	more recent applicants finding it slightly easier.
16	But then later boxes, the more negativity came
17	through about the scheme. So later opportunities to
18	make some comments. The thematic analysis of that,
19	there was generally felt to be a lack of clarity, the
20	time taken and inadequacy of the compensation amounts
21	were themes that came through.
22	So themes of speed and efficiency, communication
23	transparency, fairness in compensation, and, again,
24	similarly to survey number 1, we've provided examples of
25	comments that were made that fit those themes. 66

- correct?
- 2 A. That's correct.

3	Q.	Can I ask you please to turn to the final substantive
4		page, which is page 144; can you confirm that that is

- page, which is page 144; can you confirm that that is 5 your signature?
- 6 A. Yes.

- Q. Can you confirm that that statement is true to the best 7
- of your knowledge and belief? 8
- A. Yes, that's correct. 9
- 10 Q. Thank you. By way of background, you are a current subpostmaster; is that right? 11
- 12 A. That's correct.
- 13 Q. Your first branch was in Preston in January 2010?
- 14 A. Yes, that's correct.
- Q. I think you've said in your witness statement that you 15
- worked on the counters using Horizon for about six days 16
- a week, originally? 17
- 18 A. Yes.
- Q. I think your business has grown and you currently 19
- 20 oversee seven branches and a banking hub?
- 21 A. Yes, that's correct.
- 22 Q. I think you still work on the counter in branches on
- 23 occasion?
- 24 A. Yes.
- 25 Q. You're also a director of number of different companies, 68

The Post Office Horizon IT Inquiry

23 September 2024

1		covering not just the Post Office but also property and
2		retail businesses; is that right?
3	Α.	Yes.
4	Q.	Relevant for today's purpose, you were appointed
5		a Non-Executive Director of Post Office Limited on
6		3 June 2021; is that right?
7	Α.	That's correct.
8	Q.	Sometimes referred to as a Subpostmaster Non-Executive
9		Director, or SPM NED?
10	Α.	Correct.
11	Q.	There are two subpostmaster Non-Executive Directors, the
12		other is Elliot Jacobs, who we're going to be hearing
13		from tomorrow.
14	Α.	Correct.
15	Q.	One issue that we have to deal with is that you are
16		subject to a current investigation by the Post Office,
17		which is not related to Horizon or discrepancies; is
18		that right?
19	Α.	Correct.
20	Q.	We won't go into detail but that means that, for the
21		time, being you've stepped back from the Board whilst
22		an investigation is taking place?
23	Α.	Correct.
24	Q.	Thank you. I'm going to start with your appointment as
25		a Subpostmaster Non-Executive Director. You describe in
		69
1	А.	Yes.
2	Q.	How long is the term of appointment?
2	Q.	It was three years, initially, but that has been
4	Π.	extended recently due to issues with the existing
-7		extended recently due to issues with the existing

- extended recently due to issues withrecruitment of postmaster NEDs.
- 6 **Q.** What are those issues very briefly?
- 7 A. The timescale wasn't met, unfortunately. So just to
- 8 give the business some cover with postmasters on the
- 9 Board, the business thought it would be worthwhile
- 10 extending myself and Mr Jacobs.
- 11 Q. Thank you. How many days a month do you spend on your12 Non-Executive Director work?
- A. On average, ten days a work, and the advertisement,
 initially, was for two days a month. It's very intense.
- 15 Q. In your view, is that extra time commitment as a result
- of what's currently going on in the Post Office in termsof the Inquiry and in terms of redress, or is it, in
- your view, more time consuming than two days, in anyevent?
- 20 A. I -- from my observations being on the Board, I feel
- 21 it's probably a bit of both. This organisation is so
- 22 bureaucratic to get anything done, it just takes a very
- 23 long time. So that's part of the problem but, also,
- 24 with how much going on, there's so many fires at the
- 25 moment within this organisation that need putting out

1		your witness statement standing for election and I would
2		just like you to take us briefly through that process.
3		To start with, can any subpostmaster stand for election?
4	Α.	Yes. So, initially, a criteria was set by the Post
5		Office and applications were invited and, once
6		postmasters who met the criteria submitted their
7		applications, the Post Office then narrowed down who fit
8		the bill. Then once that was then it went to
9		an organisation to Green Park, who narrowed it down
10		further, and there was interviews taking place with
11		a panel, an independent panel. From 12, they whittled
12		down to six and, once it got to the point where there
13		was six, it was producing material for election purposes
14		from your fellow postmasters, who would then vote for
15		whom they thought would represent them the best within
16		the organisation.
17		So, throughout that election process, I gained the
18		most number of votes and Elliot Jacobs got the second
19		number of votes, and us two were both appointed to the
20		Post Office Board.
21	Q.	Thank you. Is it all current subpostmasters who are
22		allowed to vote?
23	Α.	Yes.

24 Q. Your appointments, were they both on the same date,25 3 June 2021?

1		and, in order to deal with that, obviously time is
2		needed, hence why it does take a lot longer.
3	Q.	Thank you. I'm going to ask you some introductory
4		questions about the Board but we're going to drill down
5		into a lot more detail in due course.
6		In general, do you consider that the role of
7		Subpostmaster Non-Executive Director was something that
8		was welcomed by the board when you joined?
9	Α.	The Board the NEDs on the Board were welcoming and
10		were hospitable. However, the wider Executive made it
11		difficult and, within my witness statement, I have
12		clearly provided evidence of situations when we didn't
13		feel as welcomed by the wider Executive.
14	Q.	Was that specific individuals or more broadly the
15		executive?
16	А.	More broadly, from what I observed. There was times
17		so for example, in February '24, when I was told by
18		an individual on the wider Executive that "We don't want
19		to particularly deal with you and Mr Jacobs because we
20		feel really uncomfortable with what's been happening,
21		you've been going to the press". That was difficult to
22		hear but that those were the conversations that were
23		happening. What was also disappointing was when I had
24		conversations from January throughout January '23 up
25		to March '23 with the former Chief People Officer, Jane

The Post Office Horizon IT Inquiry

1

23 September 2024

- 1 Davies, and she categorically said to me how the CEO was
- 2 not happy with the postmasters being on the Board
- 3 because we were too awkward, too challenging and that he
- 4 wanted that to be reversed.
- 5 Q. That was Mr Read?
- 6 A. Yeah, Mr Read.
- 7 **Q.** At paragraph 49 of your witness statement, you talk
- 8 about the balance of executives to non-executives on the
- 9 Board and you highlight that there were two Executive
- 10 members and eight Non-Executive Directors. What in your
- 11 view is the overall balance of the Board in --
- 12 A. Can I have that on the screen, sorry?
- 13 Q. Absolutely. So if we could bring up onto screen
- 14 WITN11170100. It's page 18. It's in no way a memory
- 15 test about your witness statement. The point being made
- 16 there is that there are two executive members, and there
- 17 are eight directors, being Non-Executive Directors. Can
- 18 you assist us with your view as to the balance between19 those two?
- 19 those two
- 20 A. I feel it's an imbalance, and the reason I say that is,
- 21 firstly, the eight Non-Executive Directors, they are not
- 22 operationally savvy. They are not necessarily aware of
- 23 what is happening in the business on a day-to-day basis,
- 24 the headwinds postmasters are facing, they're not
- 25 necessarily understanding postmaster economics and, from 73

1	Q.	Another issue you've highlighted, and we don't need to
2		turn it up, is you say the Board is required to
3		authorise any spend over £5 million and that, in your
4		view, the Board is seen as a cash machine; can you
5		expand upon that briefly?
6	Α.	Yes, so any time any authorisation for any specific
7		spend over 5 million is required, that comes to the
8		Board and, again, the Board makes a decision based on
9		information provided by the wider Executive. Now
10		sometimes the decisions are correct and sometimes they
11		are incorrect. But the business sees the Board in a way
12		to get their authorisations done. Anything below
13		5 million, there's very limited visibility for the
14		Board.
15	Q.	At paragraph 56 again we don't really need to turn it
16		up you've described the Board as "too deferential to
17		the Executive", and I think you've given an example in
18		respect of recruitment and I think you've said that the
19		Executive has overridden a decision of the Board, or
20		something along those lines. Can you assist us with
21		what you have explained there?
22	Α.	Yes, so there's been occasions when Board members have
23		been invited to conduct interviews for very senior
24		roles, highly paid senior roles within the organisation,
25		and the Board members who are part of the panel, this is

and the Board members who are part of the panel, this is 75

1		my observations whilst being on the board, the two
2		Executive members who would produce information that
3		would be disseminated to the Board was from the wider
4		Executive's lens.
5		So, on a number of occasions, when we would receive
6		reports, myself and Mr Jacobs would provide criticism
7		and maybe that's why we were thought to be awkward.
8		We would give the document a sanity check in terms
9		of what's actually going on, on the front line. So, for
10		me, the imbalance is quite clear and unfortunately
11		decisions aren't made through selected information
12		that's provided to the Board by the Executive that are
13		on the Board.
14	Q.	Thank you. One of the roles that you've given
15		an example of is the Chief People Officer and you've
16		suggested that it might be helpful to have the Chief
17		People Officer on the wider Board. Can you assist us
18		with why that might be?
19	Α.	Yes. I feel, as an organisation, culturally, we've got
20		a long way to go. I heard Paula Vennells in her
21		testimony say how she started cultural change or she
22		tried in 2012. I don't feel we've even got off the
23		ground and, for me, if we want to own that, and fix
24		that, surely the Chief People Officer should be
25		a permanent fixture on the Board.

my observations whilst being on the Board, the two

- their skillset, they know what they are looking for. 1 And when the interviews have been conducted, the Board 2 3 members made it very, very clear that it should be 4 candidate A, out of A, B, C, D, for example. However, the wider Executive has then totally ignored that 5 6 advice, providing no reasoning whatsoever, and then gone 7 and recruited candidate B. 8 Q. Is that in respect of one particular role, several 9 roles? 10 A. A few roles. That's my observation while I have been 11 there 12 Q. Do any stand out in particular? A. There was -- on the Chief Retail Officer, that one 13 14 stands out in particular. There was on the mail side, 15 on that side, yeah. 16 Q. Thank you. Another issue in respect of the Board that 17 you've raised is in respect of information sharing. 18 A. Mm-hm. 19 Q. That's paragraph 84. You raise a concern that the Board 20 isn't given appropriate levels of information. If we 21 start with the Board as a whole, rather than just the 22 Subpostmaster Non-Executive Directors, what are your 23 concerns about the level of information that the Board as a whole are provided with? 24
- 25 A. So we receive some Board packs with too much \$76\$

The Post Office Horizon IT Inquiry

1

2

23 September 2024

1		information, too much noise, we then receive other Board
2		packs or other bits of information, where it's not the
3		right information, unfortunately, to make key decisions,
4		and it's resulted in some wrong decisions,
5		unfortunately. And, again, that's based on what the
6		Executive has provided.
7		So to give you an example, we've got information in
8		September '21 on a certain project I'm not sure if
9		I can mention the project name but there was
10		information provided to the Board where this
11		subservience circled to lawyers that exists within this
12		organisation and, from my time on the Board, this was
13		the first time that was broken and that was because of
14		myself and Mr Jacobs resisting, and that resistance, in,
15		turn, resulted in the business saving £5 million. That
16		was the first time and that was totally against the
17		legal advice and Tim Parker, at the time, the Chair,
18		supported what we were saying. That was one example.
19	Q.	Are there particular parts within the business that you
20		feel are not providing of the Board with sufficient
21		information?
22	Α.	Yes, I feel procurement is particularly poor, legal is
23		extremely poor, from a on a commercial perspective.
24		It depends who is dealing with which area from
25		a commercial side because this business has got so many
		77
1	Q.	Who are you aware or who do you believe excluded you
2		from those meetings?
3	Α.	The wider Executive.
4	0	A publication portion large

- 4 Q. Anybody in particular?
- 5 A. There was -- Henry mentioned Nick, Nick Read
- 6 specifically mentioned to him he doesn't want us
- 7 involved in any kind of information regarding salaries 8 and bonuses.
- 9 Q. On a separate topic, I think you've also mentioned in
- 10 your evidence being provided with information such as exit interviews. Can you briefly tell us about that 11
- 12 issue?
- 13 A. So, for me, as part of my Non-Executive Director role,
- 14 and to keep on top of governance and understanding how 15 this organisation can be better and has got to be
- 16 better, I wanted to be cited on exit interviews on
- 17 previous NEDs to hopefully not make the same mistakes,
- 18 be a proactive learner. Unfortunately, the business
- 19 didn't provide me any access to that.
- 20 Q. Were any reasons given to you for that?
- 21 A. No.

25

- 22 Q. Today we're going to be spending quite a lot of time on
- 23 three particular topics, the first is known as the Past
- 24 Roles Project, the second is known as Project Phoenix,
 - and the third is known as Project Pineapple. I'm going 79

3 issue at that time, and their capabilities. 4 Q. That's the Board as a whole. 5 A. Mm-hm. 6 Q. Now, looking at just the Subpostmaster Non-Executive 7 Directors, is there a difference in the level of 8 information that you were provided with? A. 100 per cent. 9 10 Q. Can you assist us with some examples of that? 11 A. Yes. So, up until recently, we were not provided access 12 to any of the other committee documents that we were not 13 on. So, for myself, I was on the Nominations Committee. 14 I only had access to Nominations Committee papers and 15 the Board papers. For Elliot, he was on ARC, so he 16 had -- for Audit and Risk Committee and for the Board 17 and for the Investment Committee. 18 There was times when, again, when I spoke to the 19 previous Chair, Henry, and to Jane Davies, they 20 particularly mentioned how the wider Executive ensured 21 myself and Mr Jacobs were blocked out of meetings that 22 involved talking about bonuses and salaries. We were 23 actively excluded from their meetings.

different avenues to it. It varies from who you're

getting, and the individual that's dealing with the

24 Q. Was a reason ever given to you for that?

25 A. No.

78

to start with Project Phoenix and the Past Roles 1 2 Project. 3 Can we please start by looking at POL00448308, 4 please. This is the terms of reference for what is known as the Past Roles Project. I'm going to read to 5 6 you briefly from this document. It says: 7 "Context 8 "After the Inquiry Compensation Hearing in December 2022, it became apparent that [the Post Office] had 9 10 recruited into its Remediation Unite team (RU Team) employees who had previously worked for [Post Office] in 11 12 the auditing, investigation, suspension or termination 13 of postmasters connected to historic Horizon shortfall 14 cases." 15 Just pausing there, do you know why it was only 16 after the Inquiry's compensation hearing that that link 17 seems to have been drawn between the two? 18 A. No. 19 Q. It says: 20 "This risked undermining of the integrity of, or the 21 public or postmaster confidence in, the work being done 22 by the [Remediation Unit]. It also puts employees 'at 23 risk'. The [Remediation Unit] took a 'conflicts paper' 24 to the [Group Executive] on 7 July 2023 and a further 25 paper ... 'past roles paper' recommending work to

The Post Office Horizon IT Inquiry

1

23 September 2024

1		identify [those employees within that unit who were]
2		potentially problematic historical roles with a view to
3		redeploying them and extending this thinking into the
4		wider business."
5		So the Past Roles Project, just to understand it
6		correctly, is about identifying people from the
7		Remediation Unit, who were working on issues such as
8		compensation and redress, appeals against conviction,
9		assisting the Inquiry and, if they worked in a role
10		that, I think it says there, was problematic,
11		a potentially problematic historical role, they would be
12		redeployed within the business; is that right?
13	Α.	Yes.
14	Q.	Yes. The aim there:
15		"The aim of this project is to:
16		"[First] Review the past roles conducted by
17		colleagues currently employed within the [Remediation
18		Unit] and the Inquiry teams, to identify any that could
19		be (for want of a better word) potentially problematic
20		
21		"[Second] Identify where else in the business (other
22		than [the Remediation Unit] and Inquiry) such roles
23		might also pose a similar risk.
04		"[Third] Identify the employees who have those
24		[minu] identity the employees who have those
24 25		potentially problematic backgrounds and who are working
		potentially problematic backgrounds and who are working
	А.	potentially problematic backgrounds and who are working
25	A. Q.	potentially problematic backgrounds and who are working 81
25 1		potentially problematic backgrounds and who are working 81 No. What do you see as the most significant risk of those
25 1 2		potentially problematic backgrounds and who are working 81 No.
25 1 2 3	Q.	potentially problematic backgrounds and who are working 81 No. What do you see as the most significant risk of those individuals being employed within the Remediation Unit?
25 1 2 3 4	Q. A.	No. What do you see as the most significant risk of those individuals being employed within the Remediation Unit? It's morally wrong.
25 1 2 3 4 5	Q. A. Q.	No. What do you see as the most significant risk of those individuals being employed within the Remediation Unit? It's morally wrong. Why do you say that?
25 1 2 3 4 5 6	Q. A. Q.	No. What do you see as the most significant risk of those individuals being employed within the Remediation Unit? It's morally wrong. Why do you say that? The number of conversations that postmasters have had
25 1 2 3 4 5 6 7	Q. A. Q.	No. What do you see as the most significant risk of those individuals being employed within the Remediation Unit? It's morally wrong. Why do you say that? The number of conversations that postmasters have had with me and Mr Jacobs criticising how individuals are
25 1 2 3 4 5 6 7 8	Q. A. Q.	No. What do you see as the most significant risk of those individuals being employed within the Remediation Unit? It's morally wrong. Why do you say that? The number of conversations that postmasters have had with me and Mr Jacobs criticising how individuals are still in that unit, it's incredible, and some of the
25 1 2 3 4 5 6 7 8 9	Q. A. Q.	potentially problematic backgrounds and who are working 81 No. What do you see as the most significant risk of those individuals being employed within the Remediation Unit? It's morally wrong. Why do you say that? The number of conversations that postmasters have had with me and Mr Jacobs criticising how individuals are still in that unit, it's incredible, and some of the examples are probably not for this forum, but those are
25 1 2 3 4 5 6 7 8 9 10	Q. A. Q.	No. What do you see as the most significant risk of those individuals being employed within the Remediation Unit? It's morally wrong. Why do you say that? The number of conversations that postmasters have had with me and Mr Jacobs criticising how individuals are still in that unit, it's incredible, and some of the examples are probably not for this forum, but those are some of the examples that have been given of things
25 1 2 3 4 5 6 7 8 9 10 11	Q. A. Q.	No. What do you see as the most significant risk of those individuals being employed within the Remediation Unit? It's morally wrong. Why do you say that? The number of conversations that postmasters have had with me and Mr Jacobs criticising how individuals are still in that unit, it's incredible, and some of the examples are probably not for this forum, but those are some of the examples that have been given of things criminals have done in the past, not necessarily them
25 1 2 3 4 5 6 7 8 9 10 11 12	Q. A. Q.	No. What do you see as the most significant risk of those individuals being employed within the Remediation Unit? It's morally wrong. Why do you say that? The number of conversations that postmasters have had with me and Mr Jacobs criticising how individuals are still in that unit, it's incredible, and some of the examples are probably not for this forum, but those are some of the examples that have been given of things criminals have done in the past, not necessarily them giving their own compensation out. This is how
25 1 2 3 4 5 6 7 8 9 10 11 12 13	Q. A. Q.	No. What do you see as the most significant risk of those individuals being employed within the Remediation Unit? It's morally wrong. Why do you say that? The number of conversations that postmasters have had with me and Mr Jacobs criticising how individuals are still in that unit, it's incredible, and some of the examples are probably not for this forum, but those are some of the examples that have been given of things criminals have done in the past, not necessarily them giving their own compensation out. This is how postmasters are feeling and, for me, I don't think the
25 1 2 3 4 5 6 7 8 9 10 11 12 13 14	Q. A. Q.	No. What do you see as the most significant risk of those individuals being employed within the Remediation Unit? It's morally wrong. Why do you say that? The number of conversations that postmasters have had with me and Mr Jacobs criticising how individuals are still in that unit, it's incredible, and some of the examples are probably not for this forum, but those are some of the examples that have been given of things criminals have done in the past, not necessarily them giving their own compensation out. This is how postmasters are feeling and, for me, I don't think the focus was right on this project and, to be clear, from
25 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	Q. A. Q.	Potentially problematic backgrounds and who are working 81 No. What do you see as the most significant risk of those individuals being employed within the Remediation Unit? It's morally wrong. Why do you say that? The number of conversations that postmasters have had with me and Mr Jacobs criticising how individuals are still in that unit, it's incredible, and some of the examples are probably not for this forum, but those are some of the examples that have been given of things criminals have done in the past, not necessarily them giving their own compensation out. This is how postmasters are feeling and, for me, I don't think the focus was right on this project and, to be clear, from my observations at the time, there was no particular
25 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Q. A. Q.	Potentially problematic backgrounds and who are working 81 No. What do you see as the most significant risk of those individuals being employed within the Remediation Unit? It's morally wrong. Why do you say that? The number of conversations that postmasters have had with me and Mr Jacobs criticising how individuals are still in that unit, it's incredible, and some of the examples are probably not for this forum, but those are some of the examples that have been given of things criminals have done in the past, not necessarily them giving their own compensation out. This is how postmasters are feeling and, for me, I don't think the focus was right on this project and, to be clear, from my observations at the time, there was no particular appetite to deal with this issue.
25 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Q. A. Q.	No. No. What do you see as the most significant risk of those individuals being employed within the Remediation Unit? It's morally wrong. Why do you say that? The number of conversations that postmasters have had with me and Mr Jacobs criticising how individuals are still in that unit, it's incredible, and some of the examples are probably not for this forum, but those are some of the examples that have been given of things criminals have done in the past, not necessarily them giving their own compensation out. This is how postmasters are feeling and, for me, I don't think the focus was right on this project and, to be clear, from my observations at the time, there was no particular appetite to deal with this issue. The only point when some kind of urgency it

20	encouraged by the business to attend the inquiry and we
21	did, and we saw Brian Trotter we heard Brian Trotter

- 22 give evidence and, for myself and Mr Jacobs, some of the
- 23 evidence was uncomfortable and, the following day,
- 24 I think we had a Board meeting, within a week or so we
- 25 had a Board meeting, and that's when we raised our

(21) Pages 81 - 84

2		"[Fourth] Mitigate the risks, including by internal
3		and external comms, provided employee with appropriate
4		support training and education, and exploring
5		redeployment."
6		If we scroll down, please, it sets out there the
7		"Problematic past roles":
8		"Roles that were involved in the auditing,
9		investigation, suspension or termination of postmasters
10		and [Post Office] employees."
11		So there were some individuals who held roles in
12		auditing, investigating and suspending or terminating
13		postmasters, who were, at that point in time, employed
14		within the Remediation Team; is that right?
15	А.	Yes.
16	Q.	If we scroll down, please, over the page, "The risks
17		that could emerge", it says:
18		"For example: (i) Criticism of employees (say on
19		social media); (ii) Undermining the integrity of the
20		work being performed (iii) Undermining postmaster of
21		the public sector confidence in the work being performed
22		by [Post Office Limited], or the specific team."
23		If that is in order of priority, do you agree with
24		that prioritisation, that the first risk is criticism of
25		employees, say on social media? 82

in roles in which that creates an identified risk.

1		concerns about Mr Trotter working in the Remediations
2		Unit, and we specifically mentioned him because that's
3		why we came to the Inquiry.
4		And in that meeting, the General Counsel, Ben Foat,
5		said he would look into it.
6	Q.	Are you aware of what role Mr Trotter had within the
7		Remediation Unit?
8	Α.	No, I wasn't aware specifically of his role, at the
9		time, once he was rehired. However, prior to that, his
10		role as a Contracts Manager, yes, and conversations that
11		I have had had with individuals in the business,
12		probably earlier this year, regarding that specific
13		scenario, and on past roles, was one of the reasons
14		and again, I'm not singling out Mr Trotter here at
15		all one of the reasons the organisation did remove
16		quite a few individuals who were investigations
17		Contracts Managers at the time, was because culturally
18		they weren't in the right place.
19		And what this specific person said to me in our
20		private meeting was he was deeply disappointed once they
21		were rehired because he thought he'd already dealt with
22		this.
23	Q.	Do you know who was responsible for the rehiring?

25 Q. Can we please turn to POL00448615. We're moving forward

84

24 A. No.

The Post Office Horizo

24

1		now to 17 January this year, and this is an update to
2		the Group Executive. We see there the title "Past Roles
3		Review", and it says, in the first paragraph:
4		"[The Group Executive] is asked to note the update
5		in respect of the 'past roles' work being undertaken in
6		[the Remediation Unit] and similar work being rolled out
7		across the business, since being approved by [the Group
8		Executive] on 7 July 2023 and clarified on 8 November
9		2023 and 20 December 2023."
10		So, looking at the timescales there, was that after
11		the meeting that you described?
12 13	Α.	Yes, that's correct. This was pressure that started to
13	~	be applied by myself and Mr Jacobs every few months.
14	Q.	So, from the summer of 2023, increasing as the year went on and into January 2024?
16	Α.	Yes.
17	Q.	If we look at the bottom of this page, please, it then
18	ч.	sets out what we know as Project Phoenix, or the
19		difference between the Past Roles Project and Project
20		Phoenix. It says:
21		"For the avoidance of doubt, this work is not
22		concerned with dealing with any colleague in respect of
23		whom wrongdoing has been alleged. This work is about
24		the roles employees may have performed in the past and
25		not about how they may have performed those roles. If
		85
1	0	recently been appointed, probably just about a year ago.
2	Q.	So is he a subpostmaster?
2 3	Q. A.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the
2 3 4		So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But
2 3 4 5	Α.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster.
2 3 4 5 6		So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster. But he's not a Subpostmaster Non-Executive Director, or
2 3 4 5 6 7	A. Q.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster. But he's not a Subpostmaster Non-Executive Director, or he is?
2 3 4 5 6 7 8	Α.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster. But he's not a Subpostmaster Non-Executive Director, or he is? No. I'm not sure why it says, "Postmaster NED" there,
2 3 4 5 6 7 8 9	A. Q. A.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster. But he's not a Subpostmaster Non-Executive Director, or he is? No. I'm not sure why it says, "Postmaster NED" there, no.
2 3 4 5 6 7 8	A. Q.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster. But he's not a Subpostmaster Non-Executive Director, or he is? No. I'm not sure why it says, "Postmaster NED" there, no. He is there:
2 3 4 5 6 7 8 9	A. Q. A.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster. But he's not a Subpostmaster Non-Executive Director, or he is? No. I'm not sure why it says, "Postmaster NED" there, no.
2 3 4 5 6 7 8 9 10 11	A. Q. A.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster. But he's not a Subpostmaster Non-Executive Director, or he is? No. I'm not sure why it says, "Postmaster NED" there, no. He is there: "To provide a postmaster's view to the panel to
2 3 4 5 7 8 9 10 11 12	A. Q. A.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster. But he's not a Subpostmaster Non-Executive Director, or he is? No. I'm not sure why it says, "Postmaster NED" there, no. He is there: "To provide a postmaster's view to the panel to support the decisions made with regards to the past
2 3 4 5 6 7 8 9 10 11 12 13	A. Q. A.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster. But he's not a Subpostmaster Non-Executive Director, or he is? No. I'm not sure why it says, "Postmaster NED" there, no. He is there: "To provide a postmaster's view to the panel to support the decisions made with regards to the past roles of each individual case and how they relate to the
2 3 4 5 6 7 8 9 10 11 12 13 14	A. Q. A.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster. But he's not a Subpostmaster Non-Executive Director, or he is? No. I'm not sure why it says, "Postmaster NED" there, no. He is there: "To provide a postmaster's view to the panel to support the decisions made with regards to the past roles of each individual case and how they relate to the role that the colleague currently performs for the Post
2 3 4 5 6 7 8 9 10 11 12 13 14 15	A. Q. A.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster. But he's not a Subpostmaster Non-Executive Director, or he is? No. I'm not sure why it says, "Postmaster NED" there, no. He is there: "To provide a postmaster's view to the panel to support the decisions made with regards to the past roles of each individual case and how they relate to the role that the colleague currently performs for the Post Office."
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	A. Q. A.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster. But he's not a Subpostmaster Non-Executive Director, or he is? No. I'm not sure why it says, "Postmaster NED" there, no. He is there: "To provide a postmaster's view to the panel to support the decisions made with regards to the past roles of each individual case and how they relate to the role that the colleague currently performs for the Post Office." Are you aware of Elliot Jacobs being lined up for
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	А. Q. Q.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster. But he's not a Subpostmaster Non-Executive Director, or he is? No. I'm not sure why it says, "Postmaster NED" there, no. He is there: "To provide a postmaster's view to the panel to support the decisions made with regards to the past roles of each individual case and how they relate to the role that the colleague currently performs for the Post Office." Are you aware of Elliot Jacobs being lined up for that particular role.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	А. Q. Q.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster. But he's not a Subpostmaster Non-Executive Director, or he is? No. I'm not sure why it says, "Postmaster NED" there, no. He is there: "To provide a postmaster's view to the panel to support the decisions made with regards to the past roles of each individual case and how they relate to the role that the colleague currently performs for the Post Office." Are you aware of Elliot Jacobs being lined up for that particular role. Yes, initially. A discussion did take place, where
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	А. Q. Q.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster. But he's not a Subpostmaster Non-Executive Director, or he is? No. I'm not sure why it says, "Postmaster NED" there, no. He is there: "To provide a postmaster's view to the panel to support the decisions made with regards to the past roles of each individual case and how they relate to the role that the colleague currently performs for the Post Office." Are you aware of Elliot Jacobs being lined up for that particular role. Yes, initially. A discussion did take place, where Elliot was told he would be on the panel but, again,
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	А. Q. Q.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster. But he's not a Subpostmaster Non-Executive Director, or he is? No. I'm not sure why it says, "Postmaster NED" there, no. He is there: "To provide a postmaster's view to the panel to support the decisions made with regards to the past roles of each individual case and how they relate to the role that the colleague currently performs for the Post Office." Are you aware of Elliot Jacobs being lined up for that particular role. Yes, initially. A discussion did take place, where Elliot was told he would be on the panel but, again, nothing nothing happened for that to be implemented,
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	А. Q. Q.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster. But he's not a Subpostmaster Non-Executive Director, or he is? No. I'm not sure why it says, "Postmaster NED" there, no. He is there: "To provide a postmaster's view to the panel to support the decisions made with regards to the past roles of each individual case and how they relate to the role that the colleague currently performs for the Post Office." Are you aware of Elliot Jacobs being lined up for that particular role. Yes, initially. A discussion did take place, where Elliot was told he would be on the panel but, again, nothing nothing happened for that to be implemented, unfortunately.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	A. Q. Q. A. Q.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster. But he's not a Subpostmaster Non-Executive Director, or he is? No. I'm not sure why it says, "Postmaster NED" there, no. He is there: "To provide a postmaster's view to the panel to support the decisions made with regards to the past roles of each individual case and how they relate to the role that the colleague currently performs for the Post Office." Are you aware of Elliot Jacobs being lined up for that particular role. Yes, initially. A discussion did take place, where Elliot was told he would be on the panel but, again, nothing nothing happened for that to be implemented, unfortunately. Do you know why?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	A. Q. Q. A. Q.	So is he a subpostmaster? He is a subpostmaster. I'm not sure if he's got the relevant training, expertise, to be on the panel. But he is a subpostmaster. But he's not a Subpostmaster Non-Executive Director, or he is? No. I'm not sure why it says, "Postmaster NED" there, no. He is there: "To provide a postmaster's view to the panel to support the decisions made with regards to the past roles of each individual case and how they relate to the role that the colleague currently performs for the Post Office." Are you aware of Elliot Jacobs being lined up for that particular role. Yes, initially. A discussion did take place, where Elliot was told he would be on the panel but, again, nothing nothing happened for that to be implemented, unfortunately. Do you know why? No.

on lī	ſ Inq	uiry 23 September 2024
1		there are specific allegations of wrongdoing made
2		against a colleague, they should be (and in many cases
3		are being) picked up by the People team elsewhere."
4		Was that distinction between the Past Roles Review
5		and what we know as Project Phoenix, was that clear to
6		you, the difference between the two?
7	A.	No. The point at which we got clarity was
8		February/March this year, when a specific there was
9		an email from Owen Woodley which was very helpful, and
10		there was a briefing from Karen McEwan, which basically
11		outlined what Past Roles was and what Project Phoenix
12		was and, prior to that, my discussions with any NEDs
13		was, again, they were slightly confused and it was all
14		part and parcel of the information that was provided to
15		the wider Executive.
16	Q.	Do you have a view as to whether having those two
17		different workstreams is appropriate or not?
18	А.	Yes, I think, for an investigation purpose, I feel it's
19		appropriate to split them, so we know which is in which
20		category, yes.
21	Q.	If we turn to page 7, it sets out the panel there and,
22		on this particular document, it refers to "Postmaster
23		NED", and it has Mark Eldridge's name there. Can you
24		assist us with whom Mark Eldridge is?
25	А.	So Mark Eldridge is the Postmaster Director, who's 86
		00
1		Project. I'd just like to react to you paragraph 3
2		under "Key themes for comms", it says:
3		"In carrying out this work we are acutely aware of
4		the duties we owe to our colleagues, and the views of
5		our trade unions. We also recognise that, in the vast
6		majority of cases, employees who have performed such
7		roles in the past will have carried out their duties
8		according to instructions given to them by the business
9		at the time, and in the belief that Horizon was robust."
10		Do you have any views on that paragraph?
11	А.	Again, like I've said previously, I think the priority
12	-	is not right there.
13	Q.	So we saw before, that reference to criticism of
14		employees being first in the list of risk.
15	A.	Yeah.
16 17	Q.	We now see the focus here on duties to Post Office
17 18	^	employees; what is your concern there?
18 19	Α.	The default position within the Post Office at this moment in time is protect, and I think that's quite
19		clear from both documents

20 clear from both documents.

- 21 **Q.** Thank you. Could we please move on then to POL00448309.
- 22 If we could start on the final page, page 4, please. So
- 23 we're now in February 2024, so I think this is the
- 24 period in which you've said this issue came to the fore; is that right?
 - 88

The Post Office Horizon IT Inquiry

23 September 2024

1	Α.	We were pushing. We were pushing very hard.
2	Q.	I'll just read a few paragraphs. It's from Elliot
3		Jacobs, and he says:
4		"Dear Board,
5		"Following on from our meeting almost 2 weeks ago
6		where I expressed in the strongest of terms my
7		frustration and utter disbelief that the matter of
8		Project Phoenix was still nowhere near resolved I am
9		concerned we have not received any update on the
10		activity since."
11		So this is addressing Project Phoenix rather than
12		Past Roles?
13	Α.	Right. So just to clarify, this is prior to the clarity
14		being provided.
15	Q.	Yes.
16	Α.	So we were under the impression that there was just one
17		project, Project Phoenix, and everyone was in that
18		specific project.
19	Q.	Thank you. The second paragraph, he says:
20		"This is important and urgent"
21		I'm going to read the third paragraph. He says:
22		"The claim that this is 'difficult' will simply not
23		cut it. If it was easy someone might have done it by
24		now; but it is the fact that it is hard that we must
25		grasp the nettle and get it done. It is both optically
		89
1	Α.	So we were referring to, for example, Stephen Bradshaw
-		
2		at the time, because of the evidence that was provided.
2 3		at the time, because of the evidence that was provided. That was one of the examples. Again, it was not a witch
3		That was one of the examples. Again, it was not a witch
3 4		That was one of the examples. Again, it was not a witch hunt at all. It was a case of individuals and and
3 4 5		That was one of the examples. Again, it was not a witch hunt at all. It was a case of individuals and and after this email, there was still further evidence from
3 4 5 6	Q.	That was one of the examples. Again, it was not a witch hunt at all. It was a case of individuals and and after this email, there was still further evidence from other individuals who weren't investigators but it was
3 4 5 6 7	Q. A.	That was one of the examples. Again, it was not a witch hunt at all. It was a case of individuals and and after this email, there was still further evidence from other individuals who weren't investigators but it was also very uncomfortable listening.
3 4 5 6 7 8		That was one of the examples. Again, it was not a witch hunt at all. It was a case of individuals and and after this email, there was still further evidence from other individuals who weren't investigators but it was also very uncomfortable listening. Listening to their evidence before the Inquiry?
3 4 5 7 8 9	Α.	That was one of the examples. Again, it was not a witch hunt at all. It was a case of individuals and and after this email, there was still further evidence from other individuals who weren't investigators but it was also very uncomfortable listening. Listening to their evidence before the Inquiry? Yeah.
3 4 5 6 7 8 9 10	Α.	That was one of the examples. Again, it was not a witch hunt at all. It was a case of individuals and and after this email, there was still further evidence from other individuals who weren't investigators but it was also very uncomfortable listening. Listening to their evidence before the Inquiry? Yeah. If we scroll down, he says:
3 4 5 7 8 9 10 11	Α.	That was one of the examples. Again, it was not a witch hunt at all. It was a case of individuals and and after this email, there was still further evidence from other individuals who weren't investigators but it was also very uncomfortable listening. Listening to their evidence before the Inquiry? Yeah. If we scroll down, he says: "We were told the committee was due to meet last
3 4 5 7 8 9 10 11 12	Α.	That was one of the examples. Again, it was not a witch hunt at all. It was a case of individuals and and after this email, there was still further evidence from other individuals who weren't investigators but it was also very uncomfortable listening. Listening to their evidence before the Inquiry? Yeah. If we scroll down, he says: "We were told the committee was due to meet last week, but I am not aware of any outcome from that
3 4 5 7 8 9 10 11 12 13	Α.	That was one of the examples. Again, it was not a witch hunt at all. It was a case of individuals and and after this email, there was still further evidence from other individuals who weren't investigators but it was also very uncomfortable listening. Listening to their evidence before the Inquiry? Yeah. If we scroll down, he says: "We were told the committee was due to meet last week, but I am not aware of any outcome from that meeting I would be grateful of an update on that
3 4 5 6 7 8 9 10 11 12 13 14	Α.	That was one of the examples. Again, it was not a witch hunt at all. It was a case of individuals and and after this email, there was still further evidence from other individuals who weren't investigators but it was also very uncomfortable listening. Listening to their evidence before the Inquiry? Yeah. If we scroll down, he says: "We were told the committee was due to meet last week, but I am not aware of any outcome from that meeting I would be grateful of an update on that meeting and the decisions that came from it"
3 4 5 6 7 8 9 10 11 12 13 14 15	Α.	That was one of the examples. Again, it was not a witch hunt at all. It was a case of individuals and and after this email, there was still further evidence from other individuals who weren't investigators but it was also very uncomfortable listening. Listening to their evidence before the Inquiry? Yeah. If we scroll down, he says: "We were told the committee was due to meet last week, but I am not aware of any outcome from that meeting I would be grateful of an update on that meeting and the decisions that came from it" If we scroll up, please, from page 2, you have the
3 4 5 7 8 9 10 11 12 13 14 15 16	Α.	That was one of the examples. Again, it was not a witch hunt at all. It was a case of individuals and and after this email, there was still further evidence from other individuals who weren't investigators but it was also very uncomfortable listening. Listening to their evidence before the Inquiry? Yeah. If we scroll down, he says: "We were told the committee was due to meet last week, but I am not aware of any outcome from that meeting I would be grateful of an update on that meeting and the decisions that came from it" If we scroll up, please, from page 2, you have the response from Owen Woodley and I think this was the
3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Α.	That was one of the examples. Again, it was not a witch hunt at all. It was a case of individuals and and after this email, there was still further evidence from other individuals who weren't investigators but it was also very uncomfortable listening. Listening to their evidence before the Inquiry? Yeah. If we scroll down, he says: "We were told the committee was due to meet last week, but I am not aware of any outcome from that meeting I would be grateful of an update on that meeting and the decisions that came from it" If we scroll up, please, from page 2, you have the response from Owen Woodley and I think this was the response you were referring to before. If we scroll
3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Α.	That was one of the examples. Again, it was not a witch hunt at all. It was a case of individuals and and after this email, there was still further evidence from other individuals who weren't investigators but it was also very uncomfortable listening. Listening to their evidence before the Inquiry? Yeah. If we scroll down, he says: "We were told the committee was due to meet last week, but I am not aware of any outcome from that meeting I would be grateful of an update on that meeting and the decisions that came from it" If we scroll up, please, from page 2, you have the response from Owen Woodley and I think this was the response you were referring to before. If we scroll down, thank you. He says:
3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Α.	That was one of the examples. Again, it was not a witch hunt at all. It was a case of individuals and and after this email, there was still further evidence from other individuals who weren't investigators but it was also very uncomfortable listening. Listening to their evidence before the Inquiry? Yeah. If we scroll down, he says: "We were told the committee was due to meet last week, but I am not aware of any outcome from that meeting I would be grateful of an update on that meeting and the decisions that came from it" If we scroll up, please, from page 2, you have the response from Owen Woodley and I think this was the response you were referring to before. If we scroll down, thank you. He says: "Here is an update from the business, Elliot and
3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Α.	That was one of the examples. Again, it was not a witch hunt at all. It was a case of individuals and and after this email, there was still further evidence from other individuals who weren't investigators but it was also very uncomfortable listening. Listening to their evidence before the Inquiry? Yeah. If we scroll down, he says: "We were told the committee was due to meet last week, but I am not aware of any outcome from that meeting I would be grateful of an update on that meeting and the decisions that came from it" If we scroll up, please, from page 2, you have the response from Owen Woodley and I think this was the response you were referring to before. If we scroll down, thank you. He says: "Here is an update from the business, Elliot and Board
3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Α.	That was one of the examples. Again, it was not a witch hunt at all. It was a case of individuals and and after this email, there was still further evidence from other individuals who weren't investigators but it was also very uncomfortable listening. Listening to their evidence before the Inquiry? Yeah. If we scroll down, he says: "We were told the committee was due to meet last week, but I am not aware of any outcome from that meeting I would be grateful of an update on that meeting and the decisions that came from it" If we scroll up, please, from page 2, you have the response from Owen Woodley and I think this was the response you were referring to before. If we scroll down, thank you. He says: "Here is an update from the business, Elliot and Board "As a reminder, we have two separate programmes of
3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Α.	That was one of the examples. Again, it was not a witch hunt at all. It was a case of individuals and and after this email, there was still further evidence from other individuals who weren't investigators but it was also very uncomfortable listening. Listening to their evidence before the Inquiry? Yeah. If we scroll down, he says: "We were told the committee was due to meet last week, but I am not aware of any outcome from that meeting I would be grateful of an update on that meeting and the decisions that came from it" If we scroll up, please, from page 2, you have the response from Owen Woodley and I think this was the response you were referring to before. If we scroll down, thank you. He says: "Here is an update from the business, Elliot and Board "As a reminder, we have two separate programmes of activity under way which Karen is overseeing for us.

1		and morally wrong that this has not been dealt with
2		before. This is not a 'witch hunt' (as it has been
3		verbalised previously"
4		Just pausing there, do you know who referred to it
5		as a "witch hunt"? We can ask Mr Jacobs tomorrow, so it
6		doesn't matter if you don't know.
7	Α.	It did come to one of the Board meetings and I can't
8		remember but I do remember the phrase but I don't
9		remember who used it.
10	Q.	" this is about making certain the culture and
11		frankly the future of the business is not mired in the
12		wrongdoing of bad people who do truly awful things some
13		of whom to this very day believe they did the
14		right thing!"
15		Was there anybody that you're aware of that
16		Mr Jacobs had in mind; was this something that was
17		drafted between the two of you?
18	Α.	Yes, yes.
19	Q.	Did you have anybody in particular in mind, in respect
20		of that sentence that I've just read?
21	Α.	Some of the investigators that are still within the
22		business.
23	Q.	Those who are still investigating or not?
24	А.	Their job title has been changed but
25	Q.	Do you have anybody in particular in mind? 90
1		panels are not decision making fora on individual
2		employment cases. Any actions required on individuals
3		on the back of the panel recommendation are then managed
4		separately as part of a relevant employment process.
5		"Project Phoenix is a review of all historical
6		investigations where allegations have been made by
7		postmasters of wrongdoing on the part of Post Office
8		and/or Post Office employees (both current and past) as
9		part of the public Inquiry Human Impact Hearings."
10		Just pausing there, do you know why the
11		investigation into wrongdoing by members of the
12		investigations team did not begin until the Public

13 Inquiry's Human Impact Hearings?

14	Α.	Because there was no real urgency within the business to
15		deal with this. Unfortunately, it's been some of the

16 issues the organisation has been dealing with have been

- Inquiry led, and then that's -- that's the reality.
- 17 18 When it came to that -- the email prior to this, that
- 19 Mr Jacobs sent, one of the frustrations we had was we
- are Non-Executive Directors, yes, but we are also 20
- 21 postmasters, and I've attended the Inquiry a lot, and
- 22 seen people like Jo Hamilton, Seema Misra and seen how
- 23 they were treated, and seeing what they went through,
- 24 how are postmasters treated the way they are by this

25 organisation and why are employees getting a better 92

The Post Office Horizon IT Inquiry

23 September 2024

1		deal? That's what it felt like.	1
2		And, again, to emphasise, this was not a witch hunt.	2
3		This was just parity. The postmasters were not given	3
4		enough time, were not given a chance to defend	4
5		themselves. They are suspended immediately if there's	5
6		any discrepancies within their branches but, yet, nobody	6
7		seems to be suspended when even investigations are still	7
8		ongoing, when it came Phoenix or Past Roles. So it was	8
9	-	very frustrating.	9
10	Q.	The email continues:	10
11		"Chris represents SEG on the Phoenix panel and I'm	11
12		sure he would confirm that he and the panel fully grasp	12
13		the importance of what they are dealing with.	13
14		"Past Roles is a review of any current employee who	14
15		may have previously undertaken a role in the past	15
16 17		between 1999 and 2017 related to the subject of the Public Inquiry. This is to ensure that they create no	16 17
18		conflict and pose no risk to either the integrity and	18
10		independence of work being done now, or to	19
20		postmaster/public confidence in that work."	20
21		If we scroll up, please, to page 1. We have at the	20
22		bottom a response from Karen McEwan the Group Chief	22
23		People Officer. She says:	23
24		"We have Nic Marriott [and she gives some further	24
25		names] all supporting Chris (on Phoenix) and Sarah	25
		93	
1		discovered was the approach they were taking for the	1
2		last couple of years was actually wrong. So this was	2
3		really disappointing and really frustrating for the	3
4		Board. As you've said, our understanding was this is	4
5		a high priority. How can you say it's the highest or	5
6		a very high priority but not have the correct plan in	6
7		place to be fair to the employees, and a proper strategy	7
8		to deal with the issue?	8
9	Q.	It's the first reference that's been made in Phase 7 to	9
10		"NBIT". Can you previously tell us what NBIT is?	10
11	Α.	That's the New Branch IT System.	11
12	Q.	So Mr Brocklesby, who was responsible for that new	12
13		system, was also spending his time on the Past Roles	13
14		Project; is that right?	14
15	Α.	Yeah, which just seemed very bizarre to myself and	15
16		Mr Jacobs.	16
17	Q.	If we scroll up, we have the response from Mr Jacobs.	17
18		We'll be hearing from him tomorrow but can you assist us	18
19		with your views on what is said here. He says:	19
20		"In case it would seem that I'm implying due process	20
21		and rigour should not be applied, for the avoidance of	21
22		doubt, I am not saying that.	22
23		"I do not deny the importance of that we know	23
24		this organisation has failed horrifically in doing that	24
25		before!	25
		95	

1		Gray's team (Past Roles). They are three of our most
2		capable members of the People team, with significant ER
3		experience. This is our highest priority and is, as you
4		point out, very complex and time consuming."
5		In your view, was it the highest priority?
6	А.	From my observations, we were being told that it's
7		a priority but it didn't feel like it was, and
8		I remember Mr Jacobs raising a point about Chris
9		Brocklesby being on this panel. He was brought in to
10		look after NBIT, and Mr Jacobs said, "Well, why are we
11		not utilising his expertise where it needs to be?
12		Surely he's wasted on this panel". But it was
13		a scenario where the business said, "We'll look into
14		it".
15		And just to provide a little bit more context to
16		this email, regarding Sarah Gray's team, Sarah Gray is
17		the Interim General Counsel, at this moment in time.
18		They have had this project since, we saw on the previous
19		document, December '22. They weren't fully aware, from
20		my understanding and my observations, until myself and
21		Mr Jacobs came to the Inquiry in March '23, and I just
22		don't feel the Board have got confidence in that Legal
23		Team.
24		And when it came to April '24, our Legal Team then
25		went to get legal advice and what they found out and
		94
1		"It does however seem odd that not a single one is
1 2		"It does however seem odd that not a single one is suspended whilst this is ongoing? Why is that? We seem
		-
2		suspended whilst this is ongoing? Why is that? We seem
2 3		suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations
2 3 4		suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter?
2 3 4 5		suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How
2 3 4 5 6		suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here?
2 3 4 5 6 7 8		suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here? "I think further Board discussion and ongoing update on this is vital."
2 3 4 5 6 7 8 9	Α.	suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here? "I think further Board discussion and ongoing update on this is vital." Were those views that you shared?
2 3 4 5 6 7 8 9	A. 0	suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here? "I think further Board discussion and ongoing update on this is vital." Were those views that you shared? Correct.
2 3 4 5 6 7 8 9 10 11	A. Q.	suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here? "I think further Board discussion and ongoing update on this is vital." Were those views that you shared? Correct. Could we please turn to POL00448649, please. We're now
2 3 4 5 6 7 8 9 10 11 12		suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here? "I think further Board discussion and ongoing update on this is vital." Were those views that you shared? Correct. Could we please turn to POL00448649, please. We're now in April 2024 and this is a meeting of the Board. We
2 3 4 5 6 7 8 9 10 11 12 13		suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here? "I think further Board discussion and ongoing update on this is vital." Were those views that you shared? Correct. Could we please turn to POL00448649, please. We're now in April 2024 and this is a meeting of the Board. We have Ben Tidswell, there as the Senior Independent
2 3 4 5 6 7 8 9 10 11 12 13 14		suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here? "I think further Board discussion and ongoing update on this is vital." Were those views that you shared? Correct. Could we please turn to POL00448649, please. We're now in April 2024 and this is a meeting of the Board. We have Ben Tidswell, there as the Senior Independent Director but also the nominated Chair of that meeting;
2 3 4 5 6 7 8 9 10 11 12 13 14 15	Q.	suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here? "I think further Board discussion and ongoing update on this is vital." Were those views that you shared? Correct. Could we please turn to POL00448649, please. We're now in April 2024 and this is a meeting of the Board. We have Ben Tidswell, there as the Senior Independent Director but also the nominated Chair of that meeting; is that because there wasn't, at that point, a Chair?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16		suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here? "I think further Board discussion and ongoing update on this is vital." Were those views that you shared? Correct. Could we please turn to POL00448649, please. We're now in April 2024 and this is a meeting of the Board. We have Ben Tidswell, there as the Senior Independent Director but also the nominated Chair of that meeting; is that because there wasn't, at that point, a Chair? Correct. Henry Staunton was sacked towards the end of
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Q.	suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here? "I think further Board discussion and ongoing update on this is vital." Were those views that you shared? Correct. Could we please turn to POL00448649, please. We're now in April 2024 and this is a meeting of the Board. We have Ben Tidswell, there as the Senior Independent Director but also the nominated Chair of that meeting; is that because there wasn't, at that point, a Chair? Correct. Henry Staunton was sacked towards the end of January, so Ben took over as chair until we found a new
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Q.	suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here? "I think further Board discussion and ongoing update on this is vital." Were those views that you shared? Correct. Could we please turn to POL00448649, please. We're now in April 2024 and this is a meeting of the Board. We have Ben Tidswell, there as the Senior Independent Director but also the nominated Chair of that meeting; is that because there wasn't, at that point, a Chair? Correct. Henry Staunton was sacked towards the end of
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Q.	suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here? "I think further Board discussion and ongoing update on this is vital." Were those views that you shared? Correct. Could we please turn to POL00448649, please. We're now in April 2024 and this is a meeting of the Board. We have Ben Tidswell, there as the Senior Independent Director but also the nominated Chair of that meeting; is that because there wasn't, at that point, a Chair? Correct. Henry Staunton was sacked towards the end of January, so Ben took over as chair until we found a new
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q. A.	suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here? "I think further Board discussion and ongoing update on this is vital." Were those views that you shared? Correct. Could we please turn to POL00448649, please. We're now in April 2024 and this is a meeting of the Board. We have Ben Tidswell, there as the Senior Independent Director but also the nominated Chair of that meeting; is that because there wasn't, at that point, a Chair? Correct. Henry Staunton was sacked towards the end of January, so Ben took over as chair until we found a new Chair.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Q. A.	suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here? "I think further Board discussion and ongoing update on this is vital." Were those views that you shared? Correct. Could we please turn to POL00448649, please. We're now in April 2024 and this is a meeting of the Board. We have Ben Tidswell, there as the Senior Independent Director but also the nominated Chair of that meeting; is that because there wasn't, at that point, a Chair? Correct. Henry Staunton was sacked towards the end of January, so Ben took over as chair until we found a new Chair. We have you there listed as Non-Executive Director. We
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Q. A.	suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here? "I think further Board discussion and ongoing update on this is vital." Were those views that you shared? Correct. Could we please turn to POL00448649, please. We're now in April 2024 and this is a meeting of the Board. We have Ben Tidswell, there as the Senior Independent Director but also the nominated Chair of that meeting; is that because there wasn't, at that point, a Chair? Correct. Henry Staunton was sacked towards the end of January, so Ben took over as chair until we found a new Chair. We have you there listed as Non-Executive Director. We have Mr Read in attendance as the Group Chief Executive
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Q. A.	suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here? "I think further Board discussion and ongoing update on this is vital." Were those views that you shared? Correct. Could we please turn to POL00448649, please. We're now in April 2024 and this is a meeting of the Board. We have Ben Tidswell, there as the Senior Independent Director but also the nominated Chair of that meeting; is that because there wasn't, at that point, a Chair? Correct. Henry Staunton was sacked towards the end of January, so Ben took over as chair until we found a new Chair. We have you there listed as Non-Executive Director. We have Mr Read in attendance as the Group Chief Executive Officer, and we have also possibly a relevant name for
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Q. A.	suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here? "I think further Board discussion and ongoing update on this is vital." Were those views that you shared? Correct. Could we please turn to POL00448649, please. We're now in April 2024 and this is a meeting of the Board. We have Ben Tidswell, there as the Senior Independent Director but also the nominated Chair of that meeting; is that because there wasn't, at that point, a Chair? Correct. Henry Staunton was sacked towards the end of January, so Ben took over as chair until we found a new Chair. We have you there listed as Non-Executive Director. We have Mr Read in attendance as the Group Chief Executive Officer, and we have also possibly a relevant name for the material that we'll be looking at, Nicola Marriott,
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	Q. A.	suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here? "I think further Board discussion and ongoing update on this is vital." Were those views that you shared? Correct. Could we please turn to POL00448649, please. We're now in April 2024 and this is a meeting of the Board. We have Ben Tidswell, there as the Senior Independent Director but also the nominated Chair of that meeting; is that because there wasn't, at that point, a Chair? Correct. Henry Staunton was sacked towards the end of January, so Ben took over as chair until we found a new Chair. We have you there listed as Non-Executive Director. We have Mr Read in attendance as the Group Chief Executive Officer, and we have also possibly a relevant name for the material that we'll be looking at, Nicola Marriott, the HR Director, as one of the attendees.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	Q. A.	suspended whilst this is ongoing? Why is that? We seem to suspend people on a regular basis when investigations are ongoing? Why not on this matter? "And is redeploying really the only solution? How does that fix the culture challenge we have here? "I think further Board discussion and ongoing update on this is vital." Were those views that you shared? Correct. Could we please turn to POL00448649, please. We're now in April 2024 and this is a meeting of the Board. We have Ben Tidswell, there as the Senior Independent Director but also the nominated Chair of that meeting; is that because there wasn't, at that point, a Chair? Correct. Henry Staunton was sacked towards the end of January, so Ben took over as chair until we found a new Chair. We have you there listed as Non-Executive Director. We have Mr Read in attendance as the Group Chief Executive Officer, and we have also possibly a relevant name for the material that we'll be looking at, Nicola Marriott, the HR Director, as one of the attendees. Could we please turn over the page and there's

The Post Office Horizon IT Inquiry

1

23 September 2024

1		first opportunity when this matter was discussed after
2		Mr Jacobs's email, at a Board meeting?
3	Α.	Yes, to the best of my knowledge.
4	Q.	So we have there "NR", Mr Read. He introduced the
5		matter. The second bullet point:
6		"[He] summarised the new categorisations and
7		employee populations under review:
8		"In respect of category one, comprising 5 current
9		employees due to give evidence at the Inquiry within
10		Phases 5 and 6, a consistent approach was required in
11		respect of these individuals ahead of and after the
12		Inquiry to prevent conflicts arising;
13		"The second category (previously known as Past
14		Roles) involved reviewing all current employees within
15		the Remediation Unit prioritising those who undertook
16		activity relating to the subject matter of the Inquiry
17		in past roles"
18		Then you have a third category which:
19		" included and expanded on the scope of Project
20		Phoenix and would focus on addressing any misconduct
21		allegations arising against current police as a result
22		of evidence given at the Inquiry in later Phases, in
23		addition to evidence provided at the Human Impact
24		Hearings."
25		So it seems as though the scope of Project Phoenix,
		97
1		employee misconduct allegations. These meetings had
2		taken a significant amount of time to arrange, and it
3		was not until February 2024 that the first meeting with
4		an affected postmaster had occurred."
5		We then reach the point at which you address, or are
6		recorded as addressing, the Board. "SI" is yourself.
7		It says you:
8		" gueried why [Stephen Bradshaw] had not been
9		suspended. [You were] advised that the approach taken
9 10		was to let the misconduct process and the investigation
10		reach conclusion; to suspend otherwise was considered
12		very high risk from an employment law perspective.
12		[You] expressed [your] views on this approach and
13 14		advised that [you were] receiving comment in from
15		postmasters who were concerned that [Mr Bradshaw]

- 16 remained in the business. [You] shared [your] view that
- 17 this was a cultural issue and the Company could not move
- 18 on until individuals in this category exited the19 business."
- 20 Just pausing at that point, can you expand upon your 21 views there?
- 22 A. I was getting several postmasters still contacting me
- 23 from a business as usual perspective, saying why is
- Steve Bradshaw still working within the Post Office?And my response was: the business is dealing with it
 - And my response was: the business is dealing with it. 99

1		by this stage, had expanded to go beyond the evidence
2		that was heard at the Human Impact Hearings; is that
3		right?
4	Α.	Yes.
5	Q.	"[Mr Read] outlined the population and noted that the
6		population could increase with other current employees
7		potentially coming within scope for investigation as
8		a result of evidence heard in Phases 5 and 6;
9		"[Mr Read] emphasised the need for a consistent and
10		fair approach as well as acting quickly. [Mr Read] also
11		noted the value of documents disclosed to the Inquiry
12		and that these potentially could be utilised to assist
13		with consistency of approach"
14		The next paragraph, we now get to Nicola Marriott:
15		"[Nicola Marriott] advised that she wished to
16		provide the Board with an update on the current status,
17		work undertaken to date and take the Board through the
18		proposed next steps. [She] reiterated the 3 categories
19		and the employee populations within these. [She] spoke
20		through all the work undertaken in relation to Project
21		Phoenix noting the evidence [collected]", and she gives
22		various figures there.
23		"There had been delays as the ACI team wished to
24		engage with the postmasters who have provided evidence
25		at the Human Impact Hearings that had led to the current 98
1		And when, obviously, questioning Nicola Marriott about
2		it, the approach was to ensure the Post Office is not
3		exposed to any high-risk employment issues and,
4		unfortunately, that was the approach that we had to go
5		with because that's what HR were doing, and they were
6		responsible for the project.
7		For mo, what was really important was this business

by this stage, had expanded to go beyond the evidence

7 For me, what was really important was this business moves forward and, from a cultural perspective to --8 from within the organisation but also to get postmasters 9 10 back onside, it was really important the business moved on and, unfortunately, this business redeploys, 11 12 recycles, there's very -- it's disappointing when individuals need to be exited and they are not exited, 13 14 and, again, I'm not singling Steve Bradshaw out at all, I'm talking generally on both projects. 15 16 Q. "[Ms Marriott] took the point however advised that in the ongoing investigation into [Mr Bradshaw] no evidence 17 18 had been found to support the allegations and there was 19 no evidence to date of gross misconduct. The Chair 20 pointed out that there was the evidence the postmasters 21 had provided in the Human Impact Hearings, so caution 22 against the position of stating there was no evidence to 23 support the allegations. The Chair noted that the 24 investigations being conducted were internal and queried

25 if there should be external assurance conducted to

The Post Office Horizon IT Inquiry

1		validate the approach taken"
2		What's your view on external assurance in relation
3		to this project?
4	Α.	I was in agreement with the Chair. I think the project,
5		from what I saw since March '23, it just there was
6		a lot of the wider Executive mentioning things are going
7		on, "We are doings investigations", but there was no
8		hard facts in terms of where the investigations were
9		leading. So, if we did go external, it probably would
10		have been executed a lot quicker in terms of a project.
11	Q.	It says there:
12		"[You] referenced the meetings with postmasters who
13		had made allegations against [Mr Bradshaw] and queried
14		the level of explanation provided regarding the
15		investigation process. [Ms Marriott] noted the
16		employer's duty to protect an employee; in light of this
17		the approach advised to postmasters had been more
18		general. [You] queried whether the process could be
19		simplified. [She] advised [you] that engagement had
20		been had with postmasters via their legal advisers as
21		this is how the postmasters had advised that they wished
22		to be engaged. [You] queried whether there was
23 24		a timescale for conclusion of the investigations. [She]
24 25		replied that the team had not wished to push too hard given the sensitivities for postmasters in recounting
25		101
1		audits, et cetera, because of the work that needed to be
2		covered for the Historic Shortfall Scheme; is that
3 4		riaht0
		right?
	A.	That's correct.
5	Q.	That's correct. What's your view on that?
5 6		That's correct. What's your view on that? Disappointing, and we did express, myself and Mr Jacobs,
5 6 7	Q.	That's correct. What's your view on that? Disappointing, and we did express, myself and Mr Jacobs, disappointment because, like I said previously, for the
5 6 7 8	Q.	That's correct. What's your view on that? Disappointing, and we did express, myself and Mr Jacobs, disappointment because, like I said previously, for the organisation to move on, we both believed decisions
5 6 7 8 9	Q.	That's correct. What's your view on that? Disappointing, and we did express, myself and Mr Jacobs, disappointment because, like I said previously, for the organisation to move on, we both believed decisions needed to be made on these individuals who were in
5 6 7 8 9 10	Q. A.	That's correct. What's your view on that? Disappointing, and we did express, myself and Mr Jacobs, disappointment because, like I said previously, for the organisation to move on, we both believed decisions needed to be made on these individuals who were in Phoenix and Past Roles.
5 6 7 8 9 10 11	Q.	That's correct. What's your view on that? Disappointing, and we did express, myself and Mr Jacobs, disappointment because, like I said previously, for the organisation to move on, we both believed decisions needed to be made on these individuals who were in Phoenix and Past Roles. Thank you. If we turn over the page I'm just going to
5 6 7 8 9 10 11 12	Q. A.	That's correct. What's your view on that? Disappointing, and we did express, myself and Mr Jacobs, disappointment because, like I said previously, for the organisation to move on, we both believed decisions needed to be made on these individuals who were in Phoenix and Past Roles. Thank you. If we turn over the page I'm just going to read a few more passages from these minutes.
5 6 7 8 9 10 11 12 13	Q. A.	That's correct. What's your view on that? Disappointing, and we did express, myself and Mr Jacobs, disappointment because, like I said previously, for the organisation to move on, we both believed decisions needed to be made on these individuals who were in Phoenix and Past Roles. Thank you. If we turn over the page I'm just going to read a few more passages from these minutes. The first bullet point there:
5 6 7 8 9 10 11 12 13 14	Q. A.	That's correct. What's your view on that? Disappointing, and we did express, myself and Mr Jacobs, disappointment because, like I said previously, for the organisation to move on, we both believed decisions needed to be made on these individuals who were in Phoenix and Past Roles. Thank you. If we turn over the page I'm just going to read a few more passages from these minutes. The first bullet point there: "[Ms Marriott] detailed the proposed approaches in
5 7 8 9 10 11 12 13 14 15	Q. A.	That's correct. What's your view on that? Disappointing, and we did express, myself and Mr Jacobs, disappointment because, like I said previously, for the organisation to move on, we both believed decisions needed to be made on these individuals who were in Phoenix and Past Roles. Thank you. If we turn over the page I'm just going to read a few more passages from these minutes. The first bullet point there: "[Ms Marriott] detailed the proposed approaches in relation to the different employee populations within
5 6 7 9 10 11 12 13 14 15 16	Q. A.	That's correct. What's your view on that? Disappointing, and we did express, myself and Mr Jacobs, disappointment because, like I said previously, for the organisation to move on, we both believed decisions needed to be made on these individuals who were in Phoenix and Past Roles. Thank you. If we turn over the page I'm just going to read a few more passages from these minutes. The first bullet point there: "[Ms Marriott] detailed the proposed approaches in relation to the different employee populations within category 2, noting the benefits and risks involved. For
5 6 7 8 9 10 11 12 13 14 15 16 17	Q. A.	That's correct. What's your view on that? Disappointing, and we did express, myself and Mr Jacobs, disappointment because, like I said previously, for the organisation to move on, we both believed decisions needed to be made on these individuals who were in Phoenix and Past Roles. Thank you. If we turn over the page I'm just going to read a few more passages from these minutes. The first bullet point there: "[Ms Marriott] detailed the proposed approaches in relation to the different employee populations within category 2, noting the benefits and risks involved. For the 23 'red' employees, it was proposed that
5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q. A.	That's correct. What's your view on that? Disappointing, and we did express, myself and Mr Jacobs, disappointment because, like I said previously, for the organisation to move on, we both believed decisions needed to be made on these individuals who were in Phoenix and Past Roles. Thank you. If we turn over the page I'm just going to read a few more passages from these minutes. The first bullet point there: "[Ms Marriott] detailed the proposed approaches in relation to the different employee populations within category 2, noting the benefits and risks involved. For the 23 'red' employees, it was proposed that a referencing exercise was run to understand the
5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q. A.	That's correct. What's your view on that? Disappointing, and we did express, myself and Mr Jacobs, disappointment because, like I said previously, for the organisation to move on, we both believed decisions needed to be made on these individuals who were in Phoenix and Past Roles. Thank you. If we turn over the page I'm just going to read a few more passages from these minutes. The first bullet point there: "[Ms Marriot] detailed the proposed approaches in relation to the different employee populations within category 2, noting the benefits and risks involved. For the 23 'red' employees, it was proposed that a referencing exercise was run to understand the appetite for voluntary redundancy or redeployment."
5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q. A.	That's correct. What's your view on that? Disappointing, and we did express, myself and Mr Jacobs, disappointment because, like I said previously, for the organisation to move on, we both believed decisions needed to be made on these individuals who were in Phoenix and Past Roles. Thank you. If we turn over the page I'm just going to read a few more passages from these minutes. The first bullet point there: "[Ms Marriott] detailed the proposed approaches in relation to the different employee populations within category 2, noting the benefits and risks involved. For the 23 'red' employees, it was proposed that a referencing exercise was run to understand the

22 Q. Not their names, just --

- 23 A. No, they were the high-risk employees.
- 24 $\,$ Q. Thank you. If we scroll down, we have there, we can see
 - on the right-hand side, about halfway down, it involves 103

1		events. That said, engagement with all the postmasters
2		who had made allegations in relation to [Mr Bradshaw]
3		were due to be completed by the end of June. The team
4		was similarly looking to complete meetings with
5		postmasters in relation to other cases."
6		Broadly, were you satisfied with that explanation?
7	Α.	No. However, there was no other choice. It was one of
8		them situations where, unfortunately, we had to let the
9		process do what it has to do with the right people
10		dealing with it, for example in this case Nicola
11		Marriott, and we had to let the process happen. There
12		was no way of us getting it done any quicker.
13	Q.	Moving on to the Past Roles Project, it says there:
14		"The Chair asked [Ms Marriott] to provide an
15		overview of category two. [She] spoke through the
16		category outlining the work that had been undertaken to
17		assess for conflicts arising from the roles associated
18		with the activity covered by the Inquiry and current
19		roles and detailed the employee population that this
20		work had identified. [She] noted proposed restructuring
21		however this had not been actioned due to the need to
22		retain the workforce given the high number of new
23		applications to the [Historic Shortfall Scheme]."
24		So it seems there that some individuals weren't
25		redeployed who had been involved in investigations or 102

1		you again:
2		"SI queried whether redeployment was appropriate for
3		'red' individuals within this population as opposed to
4		exiting these individuals from the bid. [Mr Jacobs]
5		agree with [you] that redeployment was not appropriate
6		for individuals classified as 'red'. There was
7		discussion regarding how the proposed approach would be
8		executed with [Mr Jacobs] querying whether the exercise
9		could be conducted one time and once and the Chair
10		querying the continuation of this population in the
11		business during the consultation period. [Ms Marriott]
12		reminded the Board that there were no allegations of
13		wrongdoing in respect of the 'red' population within the
14		Remediation Unit and that this group were 'red' only
15		because they undertook roles historically linked to the
16		subject of the Inquiry."
17		What is your view as to the redeployment of those
18		red individuals?
19	Α.	I wasn't happy, hence why I ensured I told the Board of
20		my view.
21	Q.	Why do you hold that view?
22	Α.	Because I just don't feel it's appropriate for the
23		individuals who were in the "red" category to be,
24		firstly, within the business, and I feel it's an insult
25		that they were in the Remediations Unit. 104

The Post Office Horizon IT Inquiry

23 September 2024

1	Q.	That unit in particular?	1		preference that employees who were within the wider
2	Α.	Yes.	2		business who were found to be "red" be offered voluntary
3	Q.	Because of the work that they do with subpostmasters	3		redundancy.
4		and	4		You agreed, and the Chair confirmed that there were
5	Α.	Correct. So a postmaster who was potentially	5		no objections to that approach.
6		terminated, wrongly prosecuted, has then got	6		If we scroll over the page, please, to the second
7		an individual who potentially has done all that damage	7		bullet point, it says there:
8		to them and their life, then giving them the	8		"Information arising from the Inquiry in respect of
9		compensation. That just does not sit well with me.	9		T Marshall and M Corfield was discussed."
10	MR	BLAKE: Sir, I see time is running on.	10		This is, again, a reference to you sharing:
11	SIF	RWYN WILLIAMS: Yes.	11		" the concerns expressed by postmasters of
12	MR	BLAKE: I think we can return to this document after	12		T Marshall remaining in her current post. The Chair
13		lunch. So perhaps we'll take the lunch break now.	13		shared his expectation that these employees would come
14	SIF	WYN WILLIAMS: Fine. What time shall we resume?	14		out of the business at this time, if the material
15	MR	BLAKE: If we come back at 2.10.	15		warranted that. [You] agreed with this as did OW [Owen
16	SIF	WYN WILLIAMS: Fine.	16		Woodley] and it was confirmed that T Marshall coming
17	(1.0	09 pm)	17		out of the business was presently being considered.
18	•	(The Short Adjournment)	18		[Mr Woodley] confirmed that if there were issues
19	(2.1	10 pm)	19		employees would be taken out of the business until the
20		BLAKE: Thank you.	20		end of the Inquiry"
21		If we return to that document that we were on before	21		Can you assist us there with your views as expressed
22		the lunch break and page 4, thank you very much. This	22		there?
23		is the Board minutes of 29 April this year. Can we	23	А.	
24		scroll down to the bottom, please. Halfway down that	24		actually taken out of the business. She was only taken
25		final bullet point, we have Lorna Gratton sharing her	25		out from the postmaster engagement aspect of her job
		105			106
4		and and for more little to the matter the main day and	4		
1		role and, for me, I think the notes, the minutes are	1		"The proposed approach as set out in the paper in
2		quite clear. We had, for myself and Elliot, both of us	2		relation to category 1 employees", that was approved.
3		were getting a lot of communication and text messages,	3		"Subject to the Board being provided with details of
4		various conversations with postmasters sharing concerns	4		and being satisfied as to costs and funding, the
5		regarding some of the previous revelations throughout	5		proposed approach as set out in the paper in relation to
6		the Inquiry, and what we did at this specific Board	6		category 2 employees be and is hereby APPROVED, save
7	-	meeting was express them concerns.	7		that the 23 employees with the red categorisation would
8	Q.		8		in preference exit the business rather than be
9		those individuals in particular?	9		redeployed"
10		In what respect, sorry?	10		So it looks as though one of the resolutions from
11	Q.	Was action subsequently taken in that respect; are you	11		this particular meeting was a change in respect of those
12		aware of any action being taken?	12		who had been categorised in the red categorisation; is
13	Α.	Not to the level that postmasters were expecting, and	13		that right?
14		I don't feel, from what I observed, and still seen	14	А.	Yes.
15		whilst being on the Board, that it was to the level the	15	Q.	
16		Board were expecting, and I've not been given any	16		"The proposed approach as set out in the paper in
17		further information on Ms Corfield. Regarding Tracy,	17		relation to category 3 employees [was] APPROVED however
18		a postmaster, even after this, contacted me, advising me	18		with any investigations conducted following the
19		that she had been visiting his branch.	19		conclusion of the Inquiry."
20		So, again, I'm not sure how this has been executed	20		Thank you. That can come down.
21		because clearly there's been some miscommunication at	21		Can you assist us with which team within the Post
22		some point.	22		Office carries out these investigations?
23	Q.	Thank you. If we scroll down, we can see the Board	23	Α.	Into employees?
24		resolved to take number of different actions. First	24	Q.	Yes.
25		was:	25	Α.	
		107			108

(27) Pages 105 - 108

The Post Office Horizon IT Inquiry

23 September 2024

1		and then, howend that we're not really told. I've not	1		organisations who had major governance and compliance
2		and then, beyond that, we're not really told I've not been told specifically who is doing what investigations.	2		organisations who had major governance and compliance issues.
3		We get a high level overview as provided by Karen, Owen,	3		But we still went ahead and appointed her and, for
4		and Nicola and that's it. There's never any real detail	4		me, that was really disappointing. And when I've got
5		given or "An investigation hearing is happening on XY	5		when I'm having discussions with female staff members
6		date", we don't really get provided with anything like	6		regarding investigations and one female staff member
7		that. So it's a case of the Post Office conducting the	7		approached me and said she basically went through
8		investigation on the Post Office's terms and then the	, 8		a sequence of events that happened to her, and I said,
9		Board basically being given that information by the	9		"well, why don't you speak up? Put it through
10		wider Executive.	10		whistleblowing", and she basically said to me "Saf, how
11	0	Are there members of the Investigations Team carrying	10		can I do that?", and I said, "What do you mean?"
12	G .	out those investigations?	12		And she goes, "If this organisation do what they
13	Δ	I wouldn't know. I'm not privy to that information.	12		did, to me, with the highest-ranking female, who was
14	Q.	Do you have any concerns about the fact that those	13		Jane Davies as a whistleblower, publicly exposing her in
15	ч.	investigations are being carried out internally?	15		a Business and Trade Select Committee hearing, and she
16	А.		16		then loses her job, what chance have I got?"
17	Q.	Why?	10		And it was really, really difficult and, sorry, just
18	Q. A.	Because, for me, and as I've said in my statement,	18		to finish this answer, when you see the Post Office
19	А.	I believe the investigation process within the Post	10		employee surveys, which have been provided to the
20		Office is flawed, the whistleblowing process I also	20		Inquiry, and you see one in three women have received
20		believe is flawed, and then when we appointed the	20		unwanted comments, it's really disappointing that this
21		current Whistleblowing Champion to the board, Amanda	21		culture persists within this organisation.
22			22	Q.	
23 24		Burton, prior to her appointment as the Whistleblowing Champion and RemCo Chair, I raised serious concerns	23	Q. A.	Where do you see responsibility for that lying? It starts from the top. So there's certain
25		because she had been on the Board of two previous	24	Λ.	
25		109	25		responsibility for that that's got to be taken at Board 110
1		level, and Laccept that, and there's more	1		includina:
1 2		level, and I accept that, and there's more responsibility that's got to be taken from the wider	1		including: " individuals responsible for postmaster
2		responsibility that's got to be taken from the wider	2		" individuals responsible for postmaster
2 3		responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the	2 3		" individuals responsible for postmaster engagement today knew about remote access since 2011,
2 3 4		responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the	2 3 4		" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent"
2 3 4 5	Q.	responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business.	2 3 4 5		" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is:
2 3 4 5 6	Q.	responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business. Thank you. Could we please turn to POL00448298. If we	2 3 4 5 6		" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is: " a damning indictment of their character and
2 3 4 5 6 7	Q.	responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business. Thank you. Could we please turn to POL00448298. If we look at page 3, please, we're going slightly back in	2 3 4 5 6 7		" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is: " a damning indictment of their character and integrity."
2 3 4 5 6 7 8	Q.	responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business. Thank you. Could we please turn to POL00448298. If we look at page 3, please, we're going slightly back in time. This was an email exchange that came just before	2 3 4 5 6 7 8		" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is: " a damning indictment of their character and integrity." Further on:
2 3 4 5 6 7 8 9	Q.	responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business. Thank you. Could we please turn to POL00448298. If we look at page 3, please, we're going slightly back in time. This was an email exchange that came just before that Board meeting, so the Board minutes were 29 April.	2 3 4 5 6 7 8 9		" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is: " a damning indictment of their character and integrity." Further on: "It is unacceptable that individuals within our
2 3 4 5 6 7 8 9 10	Q.	responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business. Thank you. Could we please turn to POL00448298. If we look at page 3, please, we're going slightly back in time. This was an email exchange that came just before that Board meeting, so the Board minutes were 29 April. This is an email from Mr Jacobs to members of the Board.	2 3 4 5 6 7 8 9 10		" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is: " a damning indictment of their character and integrity." Further on: "It is unacceptable that individuals within our business continue to hold positions of influence",
2 3 4 5 6 7 8 9 10 11		responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business. Thank you. Could we please turn to POL00448298. If we look at page 3, please, we're going slightly back in time. This was an email exchange that came just before that Board meeting, so the Board minutes were 29 April. This is an email from Mr Jacobs to members of the Board. Did you have input into this correspondence?	2 3 4 5 6 7 8 9 10 11		" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is: " a damning indictment of their character and integrity." Further on: "It is unacceptable that individuals within our business continue to hold positions of influence", et cetera.
2 3 4 5 6 7 8 9 10 11 12	Q.	responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business. Thank you. Could we please turn to POL00448298. If we look at page 3, please, we're going slightly back in time. This was an email exchange that came just before that Board meeting, so the Board minutes were 29 April. This is an email from Mr Jacobs to members of the Board. Did you have input into this correspondence? Yes, we did work on emails together, myself and	2 3 4 5 6 7 8 9 10 11 12		" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is: " a damning indictment of their character and integrity." Further on: "It is unacceptable that individuals within our business continue to hold positions of influence", et cetera. If we scroll up, we can see the response from Lorna
2 3 4 5 6 7 8 9 10 11 12 13	А.	responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business. Thank you. Could we please turn to POL00448298. If we look at page 3, please, we're going slightly back in time. This was an email exchange that came just before that Board meeting, so the Board minutes were 29 April. This is an email from Mr Jacobs to members of the Board. Did you have input into this correspondence? Yes, we did work on emails together, myself and Mr Jacobs.	2 3 4 5 6 7 8 9 10 11 12 13		" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is: " a damning indictment of their character and integrity." Further on: "It is unacceptable that individuals within our business continue to hold positions of influence", et cetera. If we scroll up, we can see the response from Lorna Gratton of UKGI, she says:
2 3 4 5 6 7 8 9 10 11 12 13 14		responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business. Thank you. Could we please turn to POL00448298. If we look at page 3, please, we're going slightly back in time. This was an email exchange that came just before that Board meeting, so the Board minutes were 29 April. This is an email from Mr Jacobs to members of the Board. Did you have input into this correspondence? Yes, we did work on emails together, myself and Mr Jacobs. Thank you. It says:	2 3 4 5 6 7 8 9 10 11 12 13 14		" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is: " a damning indictment of their character and integrity." Further on: "It is unacceptable that individuals within our business continue to hold positions of influence", et cetera. If we scroll up, we can see the response from Lorna Gratton of UKGI, she says: "I share your concerns on this though I thought
2 3 4 5 6 7 8 9 10 11 12 13 14 15	А.	responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business. Thank you. Could we please turn to POL00448298. If we look at page 3, please, we're going slightly back in time. This was an email exchange that came just before that Board meeting, so the Board minutes were 29 April. This is an email from Mr Jacobs to members of the Board. Did you have input into this correspondence? Yes, we did work on emails together, myself and Mr Jacobs. Thank you. It says: "Dear Members of the Board,	2 3 4 5 6 7 8 9 10 11 12 13 14 15		" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is: " a damning indictment of their character and integrity." Further on: "It is unacceptable that individuals within our business continue to hold positions of influence", et cetera. If we scroll up, we can see the response from Lorna Gratton of UKGI, she says: "I share your concerns on this though I thought we had time to discuss as a Board at 6.00 pm on Monday
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	А.	responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business. Thank you. Could we please turn to POL00448298. If we look at page 3, please, we're going slightly back in time. This was an email exchange that came just before that Board meeting, so the Board minutes were 29 April. This is an email from Mr Jacobs to members of the Board. Did you have input into this correspondence? Yes, we did work on emails together, myself and Mr Jacobs. Thank you. It says: "Dear Members of the Board, "We are writing to you today with an urgent and	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16		" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is: " a damning indictment of their character and integrity." Further on: "It is unacceptable that individuals within our business continue to hold positions of influence", et cetera. If we scroll up, we can see the response from Lorna Gratton of UKGI, she says: "I share your concerns on this though I thought we had time to discuss as a Board at 6.00 pm on Monday (after the GT discussion meeting)?"
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	А.	responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business. Thank you. Could we please turn to POL00448298. If we look at page 3, please, we're going slightly back in time. This was an email exchange that came just before that Board meeting, so the Board minutes were 29 April. This is an email from Mr Jacobs to members of the Board. Did you have input into this correspondence? Yes, we did work on emails together, myself and Mr Jacobs. Thank you. It says: "Dear Members of the Board, "We are writing to you today with an urgent and deeply troubling concern that demands our immediate	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17		" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is: " a damning indictment of their character and integrity." Further on: "It is unacceptable that individuals within our business continue to hold positions of influence", et cetera. If we scroll up, we can see the response from Lorna Gratton of UKGI, she says: "I share your concerns on this though I thought we had time to discuss as a Board at 6.00 pm on Monday (after the GT discussion meeting)?" There was a discussion at this Board meeting that
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	А.	responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business. Thank you. Could we please turn to POL00448298. If we look at page 3, please, we're going slightly back in time. This was an email exchange that came just before that Board meeting, so the Board minutes were 29 April. This is an email from Mr Jacobs to members of the Board. Did you have input into this correspondence? Yes, we did work on emails together, myself and Mr Jacobs. Thank you. It says: "Dear Members of the Board, "We are writing to you today with an urgent and deeply troubling concern that demands our immediate attention and action.	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18		" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is: " a damning indictment of their character and integrity." Further on: "It is unacceptable that individuals within our business continue to hold positions of influence", et cetera. If we scroll up, we can see the response from Lorna Gratton of UKGI, she says: "I share your concerns on this though I thought we had time to discuss as a Board at 6.00 pm on Monday (after the GT discussion meeting)?" There was a discussion at this Board meeting that we've just been seeing about it, I think it's a Grant
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	А.	responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business. Thank you. Could we please turn to POL00448298. If we look at page 3, please, we're going slightly back in time. This was an email exchange that came just before that Board meeting, so the Board minutes were 29 April. This is an email from Mr Jacobs to members of the Board. Did you have input into this correspondence? Yes, we did work on emails together, myself and Mr Jacobs. Thank you. It says: "Dear Members of the Board, "We are writing to you today with an urgent and deeply troubling concern that demands our immediate attention and action. "This follows on the previous emails and requests	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Δ	" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is: " a damning indictment of their character and integrity." Further on: "It is unacceptable that individuals within our business continue to hold positions of influence", et cetera. If we scroll up, we can see the response from Lorna Gratton of UKGI, she says: "I share your concerns on this though I thought we had time to discuss as a Board at 6.00 pm on Monday (after the GT discussion meeting)?" There was a discussion at this Board meeting that we've just been seeing about it, I think it's a Grant Thornton report; is that correct?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	А.	responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business. Thank you. Could we please turn to POL00448298. If we look at page 3, please, we're going slightly back in time. This was an email exchange that came just before that Board meeting, so the Board minutes were 29 April. This is an email from Mr Jacobs to members of the Board. Did you have input into this correspondence? Yes, we did work on emails together, myself and Mr Jacobs. Thank you. It says: "Dear Members of the Board, "We are writing to you today with an urgent and deeply troubling concern that demands our immediate attention and action. "This follows on the previous emails and requests [and you've highlighted there the number of requests]	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Α. Ο.	" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is: " a damning indictment of their character and integrity." Further on: "It is unacceptable that individuals within our business continue to hold positions of influence", et cetera. If we scroll up, we can see the response from Lorna Gratton of UKGI, she says: "I share your concerns on this though I thought we had time to discuss as a Board at 6.00 pm on Monday (after the GT discussion meeting)?" There was a discussion at this Board meeting that we've just been seeing about it, I think it's a Grant Thornton report; is that correct? Yes.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	А.	responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business. Thank you. Could we please turn to POL00448298. If we look at page 3, please, we're going slightly back in time. This was an email exchange that came just before that Board meeting, so the Board minutes were 29 April. This is an email from Mr Jacobs to members of the Board. Did you have input into this correspondence? Yes, we did work on emails together, myself and Mr Jacobs. Thank you. It says: "Dear Members of the Board, "We are writing to you today with an urgent and deeply troubling concern that demands our immediate attention and action. "This follows on the previous emails and requests [and you've highlighted there the number of requests] all of which have failed to result in any outcomes	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	A. Q.	" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is: " a damning indictment of their character and integrity." Further on: "It is unacceptable that individuals within our business continue to hold positions of influence", et cetera. If we scroll up, we can see the response from Lorna Gratton of UKGI, she says: "I share your concerns on this though I thought we had time to discuss as a Board at 6.00 pm on Monday (after the GT discussion meeting)?" There was a discussion at this Board meeting that we've just been seeing about it, I think it's a Grant Thornton report; is that correct? Yes.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	А.	responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business. Thank you. Could we please turn to POL00448298. If we look at page 3, please, we're going slightly back in time. This was an email exchange that came just before that Board meeting, so the Board minutes were 29 April. This is an email from Mr Jacobs to members of the Board. Did you have input into this correspondence? Yes, we did work on emails together, myself and Mr Jacobs. Thank you. It says: "Dear Members of the Board, "We are writing to you today with an urgent and deeply troubling concern that demands our immediate attention and action. "This follows on the previous emails and requests [and you've highlighted there the number of requests] all of which have failed to result in any outcomes beyond confirming we have 6 staff members classified as	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22		" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is: " a damning indictment of their character and integrity." Further on: "It is unacceptable that individuals within our business continue to hold positions of influence", et cetera. If we scroll up, we can see the response from Lorna Gratton of UKGI, she says: "I share your concerns on this though I thought we had time to discuss as a Board at 6.00 pm on Monday (after the GT discussion meeting)?" There was a discussion at this Board meeting that we've just been seeing about it, I think it's a Grant Thornton report; is that correct? Yes. Was it your understanding, at the point in time in which this email was sent, that the Grant Thornton discussion
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	А.	responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business. Thank you. Could we please turn to POL00448298. If we look at page 3, please, we're going slightly back in time. This was an email exchange that came just before that Board meeting, so the Board minutes were 29 April. This is an email from Mr Jacobs to members of the Board. Did you have input into this correspondence? Yes, we did work on emails together, myself and Mr Jacobs. Thank you. It says: "Dear Members of the Board, "We are writing to you today with an urgent and deeply troubling concern that demands our immediate attention and action. "This follows on the previous emails and requests [and you've highlighted there the number of requests] all of which have failed to result in any outcomes beyond confirming we have 6 staff members classified as Phoenix and 127 in Past Roles."	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23		" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is: " a damning indictment of their character and integrity." Further on: "It is unacceptable that individuals within our business continue to hold positions of influence", et cetera. If we scroll up, we can see the response from Lorna Gratton of UKGI, she says: "I share your concerns on this though I thought we had time to discuss as a Board at 6.00 pm on Monday (after the GT discussion meeting)?" There was a discussion at this Board meeting that we've just been seeing about it, I think it's a Grant Thornton report; is that correct? Yes. Was it your understanding, at the point in time in which this email was sent, that the Grant Thornton discussion was to come first in that Board meeting, or prior to the
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	А.	responsibility that's got to be taken from the wider Executive level, and culture is owned ultimately by the Executive because they are responsible for the day-to-day practices that go on within the business. Thank you. Could we please turn to POL00448298. If we look at page 3, please, we're going slightly back in time. This was an email exchange that came just before that Board meeting, so the Board minutes were 29 April. This is an email from Mr Jacobs to members of the Board. Did you have input into this correspondence? Yes, we did work on emails together, myself and Mr Jacobs. Thank you. It says: "Dear Members of the Board, "We are writing to you today with an urgent and deeply troubling concern that demands our immediate attention and action. "This follows on the previous emails and requests [and you've highlighted there the number of requests] all of which have failed to result in any outcomes beyond confirming we have 6 staff members classified as	2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22		" individuals responsible for postmaster engagement today knew about remote access since 2011, yet chose to remain silent" You say it is: " a damning indictment of their character and integrity." Further on: "It is unacceptable that individuals within our business continue to hold positions of influence", et cetera. If we scroll up, we can see the response from Lorna Gratton of UKGI, she says: "I share your concerns on this though I thought we had time to discuss as a Board at 6.00 pm on Monday (after the GT discussion meeting)?" There was a discussion at this Board meeting that we've just been seeing about it, I think it's a Grant Thornton report; is that correct? Yes. Was it your understanding, at the point in time in which this email was sent, that the Grant Thornton discussion

But we still went anead and appointed her and, for
ne, that was really disappointing. And when I've got
when I'm having discussions with female staff members
egarding investigations and one female staff member
approached me and said she basically went through
a sequence of events that happened to her, and I said,
'well, why don't you speak up? Put it through
whistleblowing", and she basically said to me "Saf, how
can I do that?", and I said, "What do you mean?"
And she goes, "If this organisation do what they
did, to me, with the highest-ranking female, who was
Jane Davies as a whistleblower, publicly exposing her in
a Business and Trade Select Committee hearing, and she
hen loses her job, what chance have I got?"
And it was really, really difficult and, sorry, just
o finish this answer, when you see the Post Office
employee surveys, which have been provided to the
nquiry, and you see one in three women have received
unwanted comments, it's really disappointing that this
culture persists within this organisation.
Where do you see responsibility for that lying?
t starts from the top. So there's certain
responsibility for that that's got to be taken at Board 110
ncluding:
" individuals responsible for postmaster
engagement today knew about remote access since 2011,
yet chose to remain silent"
You say it is:
" a damning indictment of their character and
ntegrity."
Further on:

0		r diffici off.
9		"It is unacceptable that individuals within our
10		business continue to hold positions of influence",
11		et cetera.
12		If we scroll up, we can see the response from Lorna
13		Gratton of UKGI, she says:
14		"I share your concerns on this though I thought
15		we had time to discuss as a Board at 6.00 pm on Monday
16		(after the GT discussion meeting)?"
17		There was a discussion at this Board meeting that
18		we've just been seeing about it, I think it's a Grant
19		Thornton report; is that correct?
20	Α.	Yes.
21	Q.	Was it your understanding, at the point in time in which
22		this email was sent, that the Grant Thornton discussion
23		was to come first in that Board meeting, or prior to the
24		discussion about Past Roles and Phoenix?
25	Α.	Sorry, can you just repeat the question? 112

The Post Office Horizon IT Inquiry

23 September 2024

1	Q.	Absolutely. So the question here was that the Grant	
2		Thornton discussion meeting was going to take place	
3		first	
4	Α.	Yes, that's correct.	
5	Q.	is that your recollection?	
6	Α.	Yes.	
7	Q.	If we scroll up, we can see a response from Mr Jacobs.	
8		He says:	
9		"The [Grant Thornton] report is about governance	
10		this is a KEY governance issue. It worries both Saf and	
11		I that the Board can convene on a discussion on a report	
12		from an external firm but not actually get one from our	
13		own business Perhaps this is why an external review	
14		is necessary into this entire matter?"	
15		If we scroll up, we can see Mr Read's response:	
16		"Be assured we are all troubled by the appalling	
17		developments and revelations that are emerging at the	
18		Inquiry	
19		" we have not been as forthright in our actions	
20		as many would have liked this is because it is not	
21		straightforward."	
22		If we scroll up, Mr Tidswell says:	
23		"It is on the agenda for Monday (and has been since	
24		you raised it last week). We will deal with it first,	
25		to make sure there is sufficient time to discuss. 113	
1		who were lawyers probably understand why things are	
2		taking a bit longer but for definitely myself,	
2		Mr Jacobs and, at the time, Henry Staunton, and there	
4		was a I can't remember Henry Staunton as well,	
5		yes, definitely and a few of the other NEDs have also	
6		expressed concerns as to the speed and space at which	
7		this is being executed?	
8	Q.	U	
9		assist you with the issue of redeployment within the	
10		Post Office. Could we please turn to POL00329521.	
11		This is correspondence that the Inquiry has seen in	
12		a previous phase. If we start on the bottom of page 2,	
13		please, this is correspondence from Mr Posnett to people	
14		who were part of historic investigations, and he says	
15		this is 21 April 2015, so sometime ago now:	
16		"Please note the cases below and whether you were	
17		a Criminal Investigator or Financial Investigator. Can	
18		you let me know whether you have any hard copy or	
19		electronic copy documents, emails, evidence, etc, or	
20		indeed any information relating to the cases detailed "	

indeed any information relating to the cases detailed."

"historic investigation cases".

"Dear Mr Posnett

It sets out there a number of cases, referred to as

If we scroll up, please, we have Mr Thomas saying:

"I am pleased to advise you that I do still have the

115

20

21

22

23

24

1		I think your concerns are widely shared across the
2		Board."
3		So it seems as though, following representations
4		made by you and Mr Jacobs, that the matter was given
5		greater prominence at Board level; is that right?
6	Α.	That's correct.
7	Q.	Do you think there was sufficient attention drawn to it
8		by 29 April?
9	А.	Not sufficient to what I would expect because I don't
10		think, from my time, deep with regard to with regards
11		to dealing with this matter, that the other independent
12		NEDs understood how much discontent this was creating
13		within the postmaster community.
14	Q.	Are you satisfied with how those matters are going now,
15		as at the present date?
16	А.	No, because I still feel they should be done by
17		an external organisation.
18	Q.	In terms of the length of time, who do you consider is
19		responsible for the length of time that those projects
20		have taken?
21	Α.	The Legal Team, which the Board just do not have
22		confidence in.
23	Q.	When you say the Board: the majority of the Board, all
24		of the Board, some of the Board?
25	А.	Some of the Board. I think the individuals on the Board
		114
		114
1		electronic documents relating to the Astwood Bank &
1 2		
		electronic documents relating to the Astwood Bank &
2		electronic documents relating to the Astwood Bank & Priory Road cases."
2 3		electronic documents relating to the Astwood Bank & Priory Road cases." If we scroll up, we have Mr Graham Ward, who says: "Why are you pleased you have breached the DPA [Data Protection Act] as you should have deleted them
2 3 4		electronic documents relating to the Astwood Bank & Priory Road cases." If we scroll up, we have Mr Graham Ward, who says: "Why are you pleased you have breached the DPA
2 3 4 5		electronic documents relating to the Astwood Bank & Priory Road cases." If we scroll up, we have Mr Graham Ward, who says: "Why are you pleased you have breached the DPA [Data Protection Act] as you should have deleted them
2 3 4 5 6		electronic documents relating to the Astwood Bank & Priory Road cases." If we scroll up, we have Mr Graham Ward, who says: "Why are you pleased you have breached the DPA [Data Protection Act] as you should have deleted them years ago [smiley face]." If we scroll up, please, we have Mr Thomas' response, and he says:
2 3 4 5 6 7 8 9		electronic documents relating to the Astwood Bank & Priory Road cases." If we scroll up, we have Mr Graham Ward, who says: "Why are you pleased you have breached the DPA [Data Protection Act] as you should have deleted them years ago [smiley face]." If we scroll up, please, we have Mr Thomas' response, and he says: "Because I want to prove that there is FFFFiiinnn no
2 3 4 5 6 7 8 9		electronic documents relating to the Astwood Bank & Priory Road cases." If we scroll up, we have Mr Graham Ward, who says: "Why are you pleased you have breached the DPA [Data Protection Act] as you should have deleted them years ago [smiley face]." If we scroll up, please, we have Mr Thomas' response, and he says: "Because I want to prove that there is FFFFiiinnn no 'Case for the Justice Of Thieving Sub Postmasters' and
2 3 4 5 6 7 8 9 10 11		electronic documents relating to the Astwood Bank & Priory Road cases." If we scroll up, we have Mr Graham Ward, who says: "Why are you pleased you have breached the DPA [Data Protection Act] as you should have deleted them years ago [smiley face]." If we scroll up, please, we have Mr Thomas' response, and he says: "Because I want to prove that there is FFFFiiinnn no 'Case for the Justice Of Thieving Sub Postmasters' and that we were the best Investigators they ever had and
2 3 4 5 6 7 8 9 10 11 12		electronic documents relating to the Astwood Bank & Priory Road cases." If we scroll up, we have Mr Graham Ward, who says: "Why are you pleased you have breached the DPA [Data Protection Act] as you should have deleted them years ago [smiley face]." If we scroll up, please, we have Mr Thomas' response, and he says: "Because I want to prove that there is FFFFiiinnn no 'Case for the Justice Of Thieving Sub Postmasters' and that we were the best Investigators they ever had and they were all crooks!! Oh and we never hit our [Post
2 3 4 5 6 7 8 9 10 11 12 13		electronic documents relating to the Astwood Bank & Priory Road cases." If we scroll up, we have Mr Graham Ward, who says: "Why are you pleased you have breached the DPA [Data Protection Act] as you should have deleted them years ago [smiley face]." If we scroll up, please, we have Mr Thomas' response, and he says: "Because I want to prove that there is FFFFiiinnn no 'Case for the Justice Of Thieving Sub Postmasters' and that we were the best Investigators they ever had and they were all crooks!! Oh and we never hit our [Post Office] profit targets any more as we stopped getting
2 3 4 5 6 7 8 9 10 11 12 13 14		electronic documents relating to the Astwood Bank & Priory Road cases." If we scroll up, we have Mr Graham Ward, who says: "Why are you pleased you have breached the DPA [Data Protection Act] as you should have deleted them years ago [smiley face]." If we scroll up, please, we have Mr Thomas' response, and he says: "Because I want to prove that there is FFFFiiinnn no 'Case for the Justice Of Thieving Sub Postmasters' and that we were the best Investigators they ever had and they were all crooks!! Oh and we never hit our [Post Office] profit targets any more as we stopped getting £XX million pounds in recoveries from bloody good
2 3 4 5 6 7 8 9 10 11 12 13 14 15		electronic documents relating to the Astwood Bank & Priory Road cases." If we scroll up, we have Mr Graham Ward, who says: "Why are you pleased you have breached the DPA [Data Protection Act] as you should have deleted them years ago [smiley face]." If we scroll up, please, we have Mr Thomas' response, and he says: "Because I want to prove that there is FFFFiiinnn no 'Case for the Justice Of Thieving Sub Postmasters' and that we were the best Investigators they ever had and they were all crooks!! Oh and we never hit our [Post Office] profit targets any more as we stopped getting £XX million pounds in recoveries from bloody good financial recoveries through my good friends Ward,
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16		electronic documents relating to the Astwood Bank & Priory Road cases." If we scroll up, we have Mr Graham Ward, who says: "Why are you pleased you have breached the DPA [Data Protection Act] as you should have deleted them years ago [smiley face]." If we scroll up, please, we have Mr Thomas' response, and he says: "Because I want to prove that there is FFFFiiinnn no 'Case for the Justice Of Thieving Sub Postmasters' and that we were the best Investigators they ever had and they were all crooks!! Oh and we never hit our [Post Office] profit targets any more as we stopped getting £XX million pounds in recoveries from bloody good financial recoveries through my good friends Ward, Harbinson, Posnett and the like!!
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17		electronic documents relating to the Astwood Bank & Priory Road cases." If we scroll up, we have Mr Graham Ward, who says: "Why are you pleased you have breached the DPA [Data Protection Act] as you should have deleted them years ago [smiley face]." If we scroll up, please, we have Mr Thomas' response, and he says: "Because I want to prove that there is FFFFiiinnn no 'Case for the Justice Of Thieving Sub Postmasters' and that we were the best Investigators they ever had and they were all crooks!! Oh and we never hit our [Post Office] profit targets any more as we stopped getting £XX million pounds in recoveries from bloody good financial recoveries through my good friends Ward, Harbinson, Posnett and the like!! "End of Rant!! Hence why Scott had to get rid of us
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18		electronic documents relating to the Astwood Bank & Priory Road cases." If we scroll up, we have Mr Graham Ward, who says: "Why are you pleased you have breached the DPA [Data Protection Act] as you should have deleted them years ago [smiley face]." If we scroll up, please, we have Mr Thomas' response, and he says: "Because I want to prove that there is FFFFiiinnn no 'Case for the Justice Of Thieving Sub Postmasters' and that we were the best Investigators they ever had and they were all crooks!! Oh and we never hit our [Post Office] profit targets any more as we stopped getting £XX million pounds in recoveries from bloody good financial recoveries through my good friends Ward, Harbinson, Posnett and the like!! "End of Rant!! Hence why Scott had to get rid of us cos we is right and spoke out!!! Power To The People
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19		electronic documents relating to the Astwood Bank & Priory Road cases." If we scroll up, we have Mr Graham Ward, who says: "Why are you pleased you have breached the DPA [Data Protection Act] as you should have deleted them years ago [smiley face]." If we scroll up, please, we have Mr Thomas' response, and he says: "Because I want to prove that there is FFFFiiinnn no 'Case for the Justice Of Thieving Sub Postmasters' and that we were the best Investigators they ever had and they were all crooks!! Oh and we never hit our [Post Office] profit targets any more as we stopped getting £XX million pounds in recoveries from bloody good financial recoveries through my good friends Ward, Harbinson, Posnett and the like!! "End of Rant!! Hence why Scott had to get rid of us cos we is right and spoke out!!! Power To The People Wolfie Smith!!"
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20		electronic documents relating to the Astwood Bank & Priory Road cases." If we scroll up, we have Mr Graham Ward, who says: "Why are you pleased you have breached the DPA [Data Protection Act] as you should have deleted them years ago [smiley face]." If we scroll up, please, we have Mr Thomas' response, and he says: "Because I want to prove that there is FFFFiiinnn no 'Case for the Justice Of Thieving Sub Postmasters' and that we were the best Investigators they ever had and they were all crooks!! Oh and we never hit our [Post Office] profit targets any more as we stopped getting £XX million pounds in recoveries from bloody good financial recoveries through my good friends Ward, Harbinson, Posnett and the like!! "End of Rant!! Hence why Scott had to get rid of us cos we is right and spoke out!!! Power To The People Wolfie Smith!!" If we scroll slightly up, we have the response from
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21		electronic documents relating to the Astwood Bank & Priory Road cases." If we scroll up, we have Mr Graham Ward, who says: "Why are you pleased you have breached the DPA [Data Protection Act] as you should have deleted them years ago [smiley face]." If we scroll up, please, we have Mr Thomas' response, and he says: "Because I want to prove that there is FFFFiiinnn no 'Case for the Justice Of Thieving Sub Postmasters' and that we were the best Investigators they ever had and they were all crooks!! Oh and we never hit our [Post Office] profit targets any more as we stopped getting £XX million pounds in recoveries from bloody good financial recoveries through my good friends Ward, Harbinson, Posnett and the like!! "End of Rant!! Hence why Scott had to get rid of us cos we is right and spoke out!!! Power To The People Wolfie Smith!!" If we scroll slightly up, we have the response from Mr Ward:
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20		electronic documents relating to the Astwood Bank & Priory Road cases." If we scroll up, we have Mr Graham Ward, who says: "Why are you pleased you have breached the DPA [Data Protection Act] as you should have deleted them years ago [smiley face]." If we scroll up, please, we have Mr Thomas' response, and he says: "Because I want to prove that there is FFFFiiinnn no 'Case for the Justice Of Thieving Sub Postmasters' and that we were the best Investigators they ever had and they were all crooks!! Oh and we never hit our [Post Office] profit targets any more as we stopped getting £XX million pounds in recoveries from bloody good financial recoveries through my good friends Ward, Harbinson, Posnett and the like!! "End of Rant!! Hence why Scott had to get rid of us cos we is right and spoke out!!! Power To The People Wolfie Smith!!" If we scroll slightly up, we have the response from

- 24 on offer may not be there next time!"25 Looking at this as an example, or
 - Looking at this as an example, do you have concerns 116

The Post Office Horizon IT Inquiry

1

23 September 2024

	about individuals who previously worked in the
	Investigations Team currently working within the
	business, irrespective of whether there is a specific
	allegation or evidence of specific wrongdoing against
	them?
Α.	Yes.
Q.	Why?
Α.	I just don't feel it's right, morally, that they should
	be in that position, and with these individuals when
	I was reading the bundle that was sent to me, I was
	stunned when I saw this email. And this is evidence
	that we've got, there's obviously evidence we don't
	know what we don't know and my concerns are, for
	example, redeployment and VR, which has resulted in
	a lot of rehiring again, that it's a gravy train.
	People just board it again and again when they feel like
	it, and that cannot happen. And that's really
	disappointing.
Q.	Are you aware of individuals who were in the
	Investigation Team? So if we scroll over to page 2,
	thank you, we have all of those recipients of that
	email. Are you aware of those any of those
	individuals or those who worked closely with them still
	in roles within the Post Office?
	Q. A.

25 A. The Post Office has got 3,500 employees and 7,000 117

1		We're now going to move on to a new topic, although
2		related, and that's what we know as Project Pineapple.
3		In your statement at paragraph 274 onwards, you've
4		discussed three events that you say you considered to be
5		of relevant wider context. The first of those is
6		a letter sent by the CEO to the Lord Chancellor, and
7		perhaps we can bring that up onto screen. That's
8		POL00448381. This is a letter dated 9 January this year
9		from Mr Read to the then Lord Chancellor, and it begins:
10		"As you give urgent consideration to the [scandal]
11		as to whether and how the process for appeals against
12		convictions flowing from the Horizon IT Scandal can be
13		accelerated, you should be in no doubt of today's Post
14		Office's determination to ensure that proper redress is
15		achieved for all those affected by the business's
16		abysmal behaviour over the relevant time period. We
17		are, individually and collectively, working as hard and
18		as quickly as we possibly can to get compensation to
19		those affected, to support the Inquiry, and to provide
20		ministers and officials in our sponsoring Department
21		with whatever assistance they require."
22		Had you seen this letter before it was sent to the
23		Lord Chancellor?
24	Α.	No. Nobody on the Board had seen this letter, to my
25		knowledge.

- 2 knew who on this email trail unfortunately.
- 3 Q. I think one of your concerns is that those who worked in

postmasters. It's very difficult for me to know who

- 4 roles that are relevant to the matters being
- 5 investigated --
- 6 **A.** Yes.
- 7 Q. -- by the Inquiry are still in some roles?
- 8 **A.** Yes.
- 9 Q. Do you know numbers or proportions or anything along10 those lines?
- 11 A. We're not privy to that information. We were never
- 12 given a specific breakdown, unfortunately.
- 13 Q. Thank you. On a totally different topic, it's staying
- 14 with this email, if we turn to the first page, please.
- 15 On the topic that is raised in the bottom email on that
- 16 page, the potential targets or potential bonuses paid to
- 17 Investigators, was that ever anything that was discussed
- 18 at Board level, from your recollection?
- 19 A. To specific Investigators? There was, I think, earlier
- 20 this year, maybe January, February time, where concerns
- 21 were raised after Mr Bradshaw's evidence about where
- some of the funds -- recovered funds had got to butnever a discussion regarding bonuses paid for recovering
- 24 debts from innocent postmasters.
- 25 Q. Thank you. That can come down, please.

118

1 Q. So it hadn't been raised at Board level officially?

2 A. No.

5

- **Q.** I'll take you to the third paragraph, and I'll just read
 that paragraph. It says there:
 - "In an effort to fast-track the appeals process
- 6 ourselves and to encourage people to come forward, we
- 7 asked our external legal advisers, Peters & Peters,
- 8 together with Simon Baker KC and Jacqueline Carey KC to
- 9 undertake a review of all our historic prosecutions.
- 10 The aim of the exercise was to identify potential
- 11 appeals against convictions which, following the
- 12 judgment in Hamilton, we would be highly likely to
- 13 concede in Court. This has enabled us to write,
- 14 proactively, to a further 30 potential appellants in
- 15 addition to the 142 resolved cases and the five awaiting
- 16 consideration, encouraging them to mount an appeal, have
- 17 their convictions quashed, and obtain appropriate
- 18 compensation."
- 19 So the test there in that particular paragraph seems
- 20 to be those that would be highly likely to be conceded
- 21 in court. Was that your understanding of that
- 22 particular category?
- 23 **A.** Yes.

25

- 24 Q. Second, it says:
 - "A natural corollary to this exercise has been to 120

The Post Office Horizon IT Inquiry

23 September 2024

1		identify those cases in which, on the information
2		available to us and following the judgment in Hamilton,
3		we would be bound to oppose an appeal. Typically, these
4		cases involve convictions obtained by reliance on
5		evidence unrelated to the Horizon computer system. The
6		number of such cases is very much more significant, at
7		369, with a further 11 still under review. There are
8		another 132 in which we cannot determine the sufficiency
9		of evidence without more information. This clearly
10		raises acute political, judicial, and communications
11		challenges against the very significant public and
12		Parliamentary pressure for some form of acceleration or
13		bypassing of the normal appeals process."
14		So pointing out there that there is a very much more
15		significant number of cases that don't fall within that
16		first category.
17		What is your view as to what's written there?
18	Α.	For me, this entire document was very disappointing
19		because it highlights that the culture, unfortunately,
20		within the organisation still has not changed at all and
21		it's saying, again, the reason why these postmasters
22		have not come forward is because they are guilty, and
23		that point was raised at Board, and in a private
24		NED-only meeting, which is not minuted, and the Board
25		was disappointed with this lack of judgement in sending 121
1	Q.	Can you give us an indication as to the strength of
2		feelings that was expressed at that Non-Executive
3		Director meeting?
4	А.	I think one of the NEDs said it was careless; another
4 5	A.	I think one of the NEDs said it was careless; another individual said it was a lack of judgement. There was
4 5 6	А.	I think one of the NEDs said it was careless; another individual said it was a lack of judgement. There was definitely a feeling of disappointment but, again, it
4 5 6 7	A.	I think one of the NEDs said it was careless; another individual said it was a lack of judgement. There was definitely a feeling of disappointment but, again, it felt like the Post Office of the past, which is trying
4 5 6 7 8	A.	I think one of the NEDs said it was careless; another individual said it was a lack of judgement. There was definitely a feeling of disappointment but, again, it felt like the Post Office of the past, which is trying to close rank and protect itself, whereas being open and
4 5 6 7 8 9	Α.	I think one of the NEDs said it was careless; another individual said it was a lack of judgement. There was definitely a feeling of disappointment but, again, it felt like the Post Office of the past, which is trying to close rank and protect itself, whereas being open and honest about what's happened and what's going on would
4 5 7 8 9 10		I think one of the NEDs said it was careless; another individual said it was a lack of judgement. There was definitely a feeling of disappointment but, again, it felt like the Post Office of the past, which is trying to close rank and protect itself, whereas being open and honest about what's happened and what's going on would have been a much more helpful position to move forward.
4 5 7 8 9 10 11	A. Q.	I think one of the NEDs said it was careless; another individual said it was a lack of judgement. There was definitely a feeling of disappointment but, again, it felt like the Post Office of the past, which is trying to close rank and protect itself, whereas being open and honest about what's happened and what's going on would have been a much more helpful position to move forward. That can come down. That was the first event that is
4 5 7 8 9 10 11		I think one of the NEDs said it was careless; another individual said it was a lack of judgement. There was definitely a feeling of disappointment but, again, it felt like the Post Office of the past, which is trying to close rank and protect itself, whereas being open and honest about what's happened and what's going on would have been a much more helpful position to move forward. That can come down. That was the first event that is set out in your statement.
4 5 7 8 9 10 11 12 13		I think one of the NEDs said it was careless; another individual said it was a lack of judgement. There was definitely a feeling of disappointment but, again, it felt like the Post Office of the past, which is trying to close rank and protect itself, whereas being open and honest about what's happened and what's going on would have been a much more helpful position to move forward. That can come down. That was the first event that is set out in your statement. The second concerns the use of the term
4 5 7 8 9 10 11 12 13 14		I think one of the NEDs said it was careless; another individual said it was a lack of judgement. There was definitely a feeling of disappointment but, again, it felt like the Post Office of the past, which is trying to close rank and protect itself, whereas being open and honest about what's happened and what's going on would have been a much more helpful position to move forward. That can come down. That was the first event that is set out in your statement. The second concerns the use of the term "untouchables". The Inquiry can't look into what was or
4 5 7 8 9 10 11 12 13 14 15		I think one of the NEDs said it was careless; another individual said it was a lack of judgement. There was definitely a feeling of disappointment but, again, it felt like the Post Office of the past, which is trying to close rank and protect itself, whereas being open and honest about what's happened and what's going on would have been a much more helpful position to move forward. That can come down. That was the first event that is set out in your statement. The second concerns the use of the term "untouchables". The Inquiry can't look into what was or wasn't said at a Parliamentary committee, so I'm not
4 5 7 8 9 10 11 12 13 14 15 16		I think one of the NEDs said it was careless; another individual said it was a lack of judgement. There was definitely a feeling of disappointment but, again, it felt like the Post Office of the past, which is trying to close rank and protect itself, whereas being open and honest about what's happened and what's going on would have been a much more helpful position to move forward. That can come down. That was the first event that is set out in your statement. The second concerns the use of the term "untouchables". The Inquiry can't look into what was or wasn't said at a Parliamentary committee, so I'm not going to address that particular aspect of it. But can
4 5 6 7 8 9 10 11 12 13 14 15 16 17	Q.	I think one of the NEDs said it was careless; another individual said it was a lack of judgement. There was definitely a feeling of disappointment but, again, it felt like the Post Office of the past, which is trying to close rank and protect itself, whereas being open and honest about what's happened and what's going on would have been a much more helpful position to move forward. That can come down. That was the first event that is set out in your statement. The second concerns the use of the term "untouchables". The Inquiry can't look into what was or wasn't said at a Parliamentary committee, so I'm not
4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q.	I think one of the NEDs said it was careless; another individual said it was a lack of judgement. There was definitely a feeling of disappointment but, again, it felt like the Post Office of the past, which is trying to close rank and protect itself, whereas being open and honest about what's happened and what's going on would have been a much more helpful position to move forward. That can come down. That was the first event that is set out in your statement. The second concerns the use of the term "untouchables". The Inquiry can't look into what was or wasn't said at a Parliamentary committee, so I'm not going to address that particular aspect of it. But can you assist us with who used the term "untouchables"? The CEO, Nick Read.
4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Q.	I think one of the NEDs said it was careless; another individual said it was a lack of judgement. There was definitely a feeling of disappointment but, again, it felt like the Post Office of the past, which is trying to close rank and protect itself, whereas being open and honest about what's happened and what's going on would have been a much more helpful position to move forward. That can come down. That was the first event that is set out in your statement. The second concerns the use of the term "untouchables". The Inquiry can't look into what was or wasn't said at a Parliamentary committee, so I'm not going to address that particular aspect of it. But can you assist us with who used the term "untouchables"? The CEO, Nick Read. When was that?
4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Q. A. Q.	I think one of the NEDs said it was careless; another individual said it was a lack of judgement. There was definitely a feeling of disappointment but, again, it felt like the Post Office of the past, which is trying to close rank and protect itself, whereas being open and honest about what's happened and what's going on would have been a much more helpful position to move forward. That can come down. That was the first event that is set out in your statement. The second concerns the use of the term "untouchables". The Inquiry can't look into what was or wasn't said at a Parliamentary committee, so I'm not going to address that particular aspect of it. But can you assist us with who used the term "untouchables"? The CEO, Nick Read. When was that? On 18 January, at a NED-only session, I think, at 2.30
4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	Q. A. Q.	I think one of the NEDs said it was careless; another individual said it was a lack of judgement. There was definitely a feeling of disappointment but, again, it felt like the Post Office of the past, which is trying to close rank and protect itself, whereas being open and honest about what's happened and what's going on would have been a much more helpful position to move forward. That can come down. That was the first event that is set out in your statement. The second concerns the use of the term "untouchables". The Inquiry can't look into what was or wasn't said at a Parliamentary committee, so I'm not going to address that particular aspect of it. But can you assist us with who used the term "untouchables"? The CEO, Nick Read. When was that?
4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	Q. A. Q.	I think one of the NEDs said it was careless; another individual said it was a lack of judgement. There was definitely a feeling of disappointment but, again, it felt like the Post Office of the past, which is trying to close rank and protect itself, whereas being open and honest about what's happened and what's going on would have been a much more helpful position to move forward. That can come down. That was the first event that is set out in your statement. The second concerns the use of the term "untouchables". The Inquiry can't look into what was or wasn't said at a Parliamentary committee, so I'm not going to address that particular aspect of it. But can you assist us with who used the term "untouchables"? The CEO, Nick Read. When was that? On 18 January, at a NED-only session, I think, at 2.30 in the afternoon, and also in a Board meeting towards
4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	Q. A. Q. A.	I think one of the NEDs said it was careless; another individual said it was a lack of judgement. There was definitely a feeling of disappointment but, again, it felt like the Post Office of the past, which is trying to close rank and protect itself, whereas being open and honest about what's happened and what's going on would have been a much more helpful position to move forward. That can come down. That was the first event that is set out in your statement. The second concerns the use of the term "untouchables". The Inquiry can't look into what was or wasn't said at a Parliamentary committee, so I'm not going to address that particular aspect of it. But can you assist us with who used the term "untouchables"? The CEO, Nick Read. When was that? On 18 January, at a NED-only session, I think, at 2.30 in the afternoon, and also in a Board meeting towards the end of '22 and '23.

25 A. That was in relation to certain individuals within the 123

1 this letter out.

2	And from the discussions that we had as a Board, the

- 3 Chair was going to speak to the CEO, Nick Read, about
- the letter. 4
- 5 Q. So this letter is 9 January.
- 6 A. Mm-hm.
- Q. Can you assist us with approximately that Non-Executive 7 8 Director-only meeting took place, was it shortly after?
- 9 A. It was a private meeting. It was in January before
- 10 Mr Staunton was dismissed.
- 11 Q. Who was in attendance, all of the Non-Executive
- 12 Directors, some of them?
- 13 A. It was open to all the Non-Executives, but I couldn't
- 14 tell you if someone gave their apologies but --
- 15 Q. Was Mr Staunton there?
- 16 A. Mr Staunton was there.
- 17 Q. The letter then says:
- 18 "We make absolutely no value judgement about what
- 19 you and your colleagues determine as the right course of
- 20 action, but consider it essential for you to understand
- 21 the very real and sensitive complexities presented each 22
- case."
- 23 Would you have expected a letter like this to have
- 24 been considered at Board level?
- 25 A. Yes, 100 per cent. 122

1		organisation, for example the Investigators, the Legal
2		Department, individuals within the Legal Team, the
3		Retail Team.
4	Q.	Why did you understand that term to have been used?
5	А.	Because they're untouchable. There's no accountability
6		for them. And, from what we had seen what I had
7		seen, what Mr Jacobs had seen since we'd joined the
8		Board, it was clear that it took to me certainly, it
9		did feel like there were, potentially they were
10		untouchable because there'd been complaints, there'd
11		been various points where, for example, on the Legal
12		Team side, on the Past Roles side, it just wasn't moving
13		quick enough, and there was no performance management,
14		no accountability.
15	Q.	Can you assist us with how that term was used? Is it
16		saying that they have been untouchable but we're going
17		to be taking action or was it that they are untouchable
18		or they should be untouchable?
19	А.	They are untouchable.
20	Q.	Was a reason given for that?
21	А.	No.
22	Q.	That's the second event. You've said that there was
23		a third event, which was discussions regarding
24		individuals still working in the business; is that the
25		Project Phoenix and Past Roles matter?

The Post Office Horizon IT Inquiry

1

2

3

4

5

6

7

8

9

10

11

12

13

14

18 19

21

22 23

1

2 3

4

5

6

7 8

9 10

11 12

13

14

15

16 Q.

17 Α.

18

19

20

21

22

23

24

25

a postmaster.

Q. Second paragraph:

Do you have anyone in mind?

20 A. Sorry?

A Yes

it.

Q. Thank you.

23 September 2024

That was the third event, and that takes us now to

Pineapple email. Can we please turn to POL00448302 and

Now, you've addressed this at paragraphs 277 to 279

what we know as or what we refer to as the Project

himself, which is later forwarded on to you, sent on

in your statement. I think the dates are wrong in the

statement because it's clear here that the conversation

took place, or seems to be clear that it took place, on

Q. 277 to 279. Yes, that says Sunday, 7 January, at 277.

Q. Page 113 of the witness statement, paragraph 277. SIR WYN WILLIAMS: Well, they both agree it was a Sunday.

24 SIR WYN WILLIAMS: It's a question of which date is right.

126

It is a view deep in the culture of the organisation

([including] at Board level) including that postmasters

Can you assist us with the views expressed by

A. Mr Taylor was the Director of Corporate Affairs, and his

and, for myself and Mr Jacobs, that was very

are not to be trusted. SOMETHING NEEDS TO BE DONE."

views were in the press, how he thought postmasters were on the take and dipped their hands in some of the tills

disappointing but not surprising, because, from my time

"Martin Roberts and certain members of his team were

in dealing with the wider Executive, there is always

a level of suspicion when dealing with postmasters.

That's not just as a Non-Executive; that is also as

No, I think it's just a general cultural problem.

singled out. There has been no feedback on the

inappropriate behaviour and lack of integrity). He was

were made to accounts by his team just like Fujitsu."

Just pausing there, what was that issue?

128

responsible for the postage stamps debacle where changes

investigation into Roberts ([including] for

come forward to be exonerated were 'guilty as charged'.

14 January this year, but it says, "Note of conversation

it's page 4. This is a note from Mr Staunton to

with Saf and Elliot on Sunday, 10 January".

10 January; would you agree with that? 15 A. Sorry, what's the date in the statement? 16 Q. I'm not sure but I think it was slightly later.

It's page 113 of the statement.

25 A. Yes, the date you've got on here is.

Mr Taylor? What was that about?

17 A. What number paragraph?

1	Α.	No, not necessarily just that. So there was concerns
2		raised about the Retail Team, and when we appointed
3		a Chief Retail Officer, Martin Roberts, two or three
4		months after his appointment, the wider Executive and
5		also the CEO, they were all saying the same thing, that
6		"He's not good enough for the role. It's not the level
7		we expect".
8		And myself, Mr Jacobs and other individuals
9		within on the Board, we were looking at specific
10		datasets. So when we said, "What are the Retail Team
11		doing, they're not engaging with the postmaster NEDs,
12		how do we measure success?" So we looked at the
13		postmaster surveys. There's been plenty of time that
14		they've had to implement and get things moving in the
15		right direction, but they weren't, and they were getting
16		worse and worse. And the response was "Well, this and
17		people like Martin, for example, are who are
18		untouchable".
19		And when it came to the discussions after sorry,
20		to finish my first point two or three months after
21		Martin started, there was always discussions had "We
22		need to do something, we need to do something", but
23		nothing ever happened.
24		The lack of performance management within the Post
25		Office is unbelievable. I've never seen anything like
		125
1	MR	BLAKE: Thank you.
2	Α.	Thank you.
3	Q.	In fact that yes, well. I'm sure somebody can look
4		up what date the Sunday was.
5	SIF	WYN WILLIAMS: Mr Page has played detective and, if you
6		look at the top of the email, Sunday, 14 January means
7		that it must have been 7 January, which was the Sunday.
8	MR	BLAKE: So, in fact, it looks as though this was prior to
9		that letter from Mr Read to the Secretary of State for
10		Justice
11	Α.	Yes.
12	Q.	because that was the 9th?
13	Α.	Yes. The conversation happened the Sunday prior, the
14		7th. So Mr Staunton's date
15	0	The date there is wrong?

- 15 Q. The date there is wrong?
- 16 A. Yeah, yeah.
- Q. Thank you. First of all, although it's not a transcript 17 18 or an exact note, is it a fair summary of the matters that were discussed with Mr Staunton? 19
- 20 A. Yes.
- 21 Q. The first paragraph, we'll go through each paragraph 22 step by step: 23 "Saf said the views expressed by Richard Taylor, and
- 24 previously by management and even members of the Board
- still persisted -- that those [postmasters] who had not 25

(32) Pages	125	-	128

The Post Office Horizon IT Inquiry

23 September 2024

1	Α.	That was very, very disturbing for myself and Mr Jacobs
2		when we heard this, and you'll hear from Mr Jacobs
3		tomorrow, but he had firsthand experience of that
4		happening in his branch, and when I had a meeting with
5		Mr Roberts prior to this, so late '23, my words to
6		Mr Roberts were, "Your actions are more brazen than the
7		actions of Fujitsu, and what happened in the past,
8		Fujitsu went through the back door and you're going
9		through the front door". And Martin advised me, "Saf
10		I've become aware of it and I'm looking into it".
11		And then nothing I wasn't neither myself nor
12		Mr Jacobs were given any update beyond that.
13	Q.	What exactly was it that happened with the postage
14		stamps?
15	Α.	So they're not called "Investigators" any more; they are
16		called "Branch Assurance Visits". So you've got
17		employees of the Post Office going into branches to
18		input stamps on postmasters Horizon terminals to ensure
19		the back office side of the Post Office matches to what
20		the postmasters have got on their systems.
21		Now, some postmasters were aware and some were not
22		aware, of this happening, but my duty as a postmaster
23		NED was to ensure this was raised, and Elliot raised
24		this also at ARC, which brought the problem to the
25		surface but, again, as I've said, nothing ever
		129
1		That's Ben Foat, the General Counsel?
2	Α.	Yes, but that's regarding the entire Legal Team, so Ben
3		Foat, Sarah Gray, their team.
4	-	
	Q.	"He and other members of their senior team act as if
5	Q.	"He and other members of their senior team act as if [postmasters] ARE GUILTY UNTIL PROVED INNOCENT ('as per
5 6	Q.	
	Q.	[postmasters] ARE GUILTY UNTIL PROVED INNOCENT ('as per
6	Q. A.	[postmasters] ARE GUILTY UNTIL PROVED INNOCENT ('as per my experience' they both said)."
6 7		[postmasters] ARE GUILTY UNTIL PROVED INNOCENT ('as per my experience' they both said)." Can you assist us with that quotation? So, for example, the way Mr Jacobs was treated throughout his investigation was exactly what it says
6 7 8		[postmasters] ARE GUILTY UNTIL PROVED INNOCENT ('as per my experience' they both said)." Can you assist us with that quotation? So, for example, the way Mr Jacobs was treated
6 7 8 9		[postmasters] ARE GUILTY UNTIL PROVED INNOCENT ('as per my experience' they both said)." Can you assist us with that quotation? So, for example, the way Mr Jacobs was treated throughout his investigation was exactly what it says
6 7 8 9 10		[postmasters] ARE GUILTY UNTIL PROVED INNOCENT ('as per my experience' they both said)." Can you assist us with that quotation? So, for example, the way Mr Jacobs was treated throughout his investigation was exactly what it says there, which is "You are guilty until proven innocent"
6 7 8 9 10 11		[postmasters] ARE GUILTY UNTIL PROVED INNOCENT ('as per my experience' they both said)." Can you assist us with that quotation? So, for example, the way Mr Jacobs was treated throughout his investigation was exactly what it says there, which is "You are guilty until proven innocent" and, unfortunately, the way some postmasters are now
6 7 9 10 11		[postmasters] ARE GUILTY UNTIL PROVED INNOCENT ('as per my experience' they both said)." Can you assist us with that quotation? So, for example, the way Mr Jacobs was treated throughout his investigation was exactly what it says there, which is "You are guilty until proven innocent" and, unfortunately, the way some postmasters are now dealt with, the letter initially may say, "This is
6 7 9 10 11 12 13		[postmasters] ARE GUILTY UNTIL PROVED INNOCENT ('as per my experience' they both said)." Can you assist us with that quotation? So, for example, the way Mr Jacobs was treated throughout his investigation was exactly what it says there, which is "You are guilty until proven innocent" and, unfortunately, the way some postmasters are now dealt with, the letter initially may say, "This is a voluntary investigation and voluntary attendance", but
6 7 9 10 11 12 13 14		[postmasters] ARE GUILTY UNTIL PROVED INNOCENT ('as per my experience' they both said)." Can you assist us with that quotation? So, for example, the way Mr Jacobs was treated throughout his investigation was exactly what it says there, which is "You are guilty until proven innocent" and, unfortunately, the way some postmasters are now dealt with, the letter initially may say, "This is a voluntary investigation and voluntary attendance", but you've not got a choice technically, bar to go and
6 7 9 10 11 12 13 14 15		[postmasters] ARE GUILTY UNTIL PROVED INNOCENT ('as per my experience' they both said)." Can you assist us with that quotation? So, for example, the way Mr Jacobs was treated throughout his investigation was exactly what it says there, which is "You are guilty until proven innocent" and, unfortunately, the way some postmasters are now dealt with, the letter initially may say, "This is a voluntary investigation and voluntary attendance", but you've not got a choice technically, bar to go and defend yourself. And the overall way in which, as I've
6 7 9 10 11 12 13 14 15 16		[postmasters] ARE GUILTY UNTIL PROVED INNOCENT ('as per my experience' they both said)." Can you assist us with that quotation? So, for example, the way Mr Jacobs was treated throughout his investigation was exactly what it says there, which is "You are guilty until proven innocent" and, unfortunately, the way some postmasters are now dealt with, the letter initially may say, "This is a voluntary investigation and voluntary attendance", but you've not got a choice technically, bar to go and defend yourself. And the overall way in which, as I've mentioned previously, the way in which investigations
6 7 8 9 10 11 12 13 14 15 16 17		[postmasters] ARE GUILTY UNTIL PROVED INNOCENT ('as per my experience' they both said)." Can you assist us with that quotation? So, for example, the way Mr Jacobs was treated throughout his investigation was exactly what it says there, which is "You are guilty until proven innocent" and, unfortunately, the way some postmasters are now dealt with, the letter initially may say, "This is a voluntary investigation and voluntary attendance", but you've not got a choice technically, bar to go and defend yourself. And the overall way in which, as I've mentioned previously, the way in which investigations are being conducted, and how the Post Office is marking
6 7 9 10 11 12 13 14 15 16 17 18		[postmasters] ARE GUILTY UNTIL PROVED INNOCENT ('as per my experience' they both said)." Can you assist us with that quotation? So, for example, the way Mr Jacobs was treated throughout his investigation was exactly what it says there, which is "You are guilty until proven innocent" and, unfortunately, the way some postmasters are now dealt with, the letter initially may say, "This is a voluntary investigation and voluntary attendance", but you've not got a choice technically, bar to go and defend yourself. And the overall way in which, as I've mentioned previously, the way in which investigations are being conducted, and how the Post Office is marking its own homework, was very, very uncomfortable for us
6 7 8 9 10 11 12 13 14 15 16 17 18 19	Α.	[postmasters] ARE GUILTY UNTIL PROVED INNOCENT ('as per my experience' they both said)." Can you assist us with that quotation? So, for example, the way Mr Jacobs was treated throughout his investigation was exactly what it says there, which is "You are guilty until proven innocent" and, unfortunately, the way some postmasters are now dealt with, the letter initially may say, "This is a voluntary investigation and voluntary attendance", but you've not got a choice technically, bar to go and defend yourself. And the overall way in which, as I've mentioned previously, the way in which investigations are being conducted, and how the Post Office is marking its own homework, was very, very uncomfortable for us and we were calling it out.
6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	Α.	[postmasters] ARE GUILTY UNTIL PROVED INNOCENT ('as per my experience' they both said)." Can you assist us with that quotation? So, for example, the way Mr Jacobs was treated throughout his investigation was exactly what it says there, which is "You are guilty until proven innocent" and, unfortunately, the way some postmasters are now dealt with, the letter initially may say, "This is a voluntary investigation and voluntary attendance", but you've not got a choice technically, bar to go and defend yourself. And the overall way in which, as I've mentioned previously, the way in which investigations are being conducted, and how the Post Office is marking its own homework, was very, very uncomfortable for us and we were calling it out. ""No one believes us' is a constant refrain from

- 23 Why have you singled out Mr Foat in particular?
- A. We didn't. We were talking in general terms of theLegal Team, and the tone of this, just to be clear as
 - Legal Team, and the tone of this, just to be clear as 131

1		there's been no feedback to either of us since this has
2		happened, to say, "This has now been stopped", only
3		until we received the report a few days ago August.
4		Until then, I've had no correspondence whatsoever on
5		that.
6		So, again, we were just ignored when we put this
7		forward.
8	Q.	It says there "If Elliot had not been on the [Audit and
9		Risk Committee] the controls would not have been
10		strengthened. Roberts and his team do not want any
11		extension to their terms of office because they believe
12		new [postmasters] would not have the experience to
13		challenge them."
14		If we scroll down to the next paragraph, please
15	Α.	Can I just go back on to one point, if you don't mind.
16		I think what's quite telling on the previous point that
17		you mentioned was the other NEDs in the room, I don't
18		think they quite realised the magnitude of this issue
19		and I think this is where having that operational
20		savviness/nous now played a massive role in terms of
21		bringing the reality of what we were actually doing on
22		the ground to Board level.
23	Q.	Thank you. The next paragraph:
24		"Equally Saf and Elliot are FED UP WITH THE AMOUNT
25		OF POWER FIELDED BY FOAT."
		130

- well was Henry's filenote. I didn't even know what 1 2 a filenote was until Henry did this, and the tone maybe 3 should have been better. I do accept that. 4 Q. Does the tone reflect the conversation? A. The tone does reflect the conversation, yes. 5 Q. "We must" --6 A. Capital letters and -- yeah. 7 Q. Did capital letters indicate that you felt particularly 8 strongly about something or that you were raising your 9 10 voice or what do you --A. No, it's the way that Mr Staunton has documented it, but 11 he's documented accurately what we discussed. 12 Q. "We must also part company with all those investigators 13 14 who behaved so terribly with [the postmasters]. What on earth is coming if Steve Bradshaw is still with us --15 his performance at the Inquiry was a disgrace and 16 reflected terribly on Post Office. Foat used his 17 18 leadership of the Inquiry Team as an instrument of his power -- it all has to stop. The [postmaster] 'is not 19 20 the enemy', 'Only [postmasters] can solve this' and tell 21 us how to change. JB is an ex-policeman." 22 Who is that a reference to? 23 A. John Bartlett.
- 24 Q. He is the current Head of the Investigation Team?

25 A. Yes.

The Post Office Horizon IT Inquiry

23 September 2024

1	Q.	"His behaviour has been unacceptable and he needs to
2		move on to prove that we have changed."
3		Next paragraph:
4		"The payment to one [postmaster] of £16 as
5		compensation said it all."
6		Did you have direct experience of that matter?
7	Α.	Yeah, so that was a point Mr Jacobs specifically
8		mentioned. They had waited for so long, and they got
9		paid £16. How disappointing is that?
10	Q.	The next paragraph:
11		"There are some 48 people involved in
12		Investigations. There are over 40 just like Bradshaw.
13		These people need to go. Project Phoenix was allowed by
14		Foat to go into the long grass."
15		Can you assist us with what was meant there?
16	Α.	So, as we've discussed prior to the break, how the Legal
17		Team have had this specific project and they've been
18		dealing with it for nearly two years, and nothing seems
19		to have happened. And what, regarding sorry,
20		regarding the previous paragraph, I did reach out to JB
21		and to Sarah Gray at a drinks reception in October '23
22		and I specifically mentioned "Allow postmasters to work
23		with you, let's try and make this a better place and
24		deal with the issues quicker", and I never got any
25		response.
		133

1		Executive providing guidance and improving the culture
2		significantly. The current culture was described as
3		'toxic' (references to our reaction to fake notes, ATM
4		differences, et cetera, et cetera)."
5		"Toxic" is a phrase that's mentioned by a number of
6		people, it may mean different things; what did you mean
7		by the reference to "toxic" there?
8	Α.	For me it's got various meanings: not what's expected,
9		misinformation, unfortunately, there's some
10		disinformation, that kind of culture towards
11		postmasters.
12	Q.	It says:
13		"We discussed a suggestion that we set up a BOARD
14		Committee on Culture with both [postmasters] on it with
15		one or two others. It would need to have teeth. It
16		would be outside Saf and Elliot's [Non-Executive
17		Director] responsibilities and would require additional
18		rem. It would have the benefit of making us more PM
19		centric. We need as a Board to be seen to grip the
20		situation."
21		Do you have anything to add in respect of that
22		paragraph?
23	Α.	No, I think it's pretty clear what Mr Staunton's
24		intentions were in trying to deal with the issue.
25	Q.	It says:

1		The only response I ever received from Sarah Gray,
2		as the Interim Head of Legal was after I submitted my
3		statement to the Core Participants after three, four
4		days, I got an email saying, "Can we reset the
5		relationship?", which I thought was a bit ironic.
6		In terms of Steve Bradshaw, I did mention at at
7		least two to three Board meetings, towards the back end
8		of '23 that the business needs to be prepared for what's
9		coming out and, again, ignored. And then once Steve
10		Bradshaw gave testimony, the Board and the wider
11		executive were "How is Steve still in the business?
12		What's going on? Why have we not dealt with this?" And
13		that's providing you some context in terms of where the
14		long grass came from because we thought it should have
15		been dealt with.
16	Q.	Sticking with that paragraph, it says:
17		"Bradshaw went into one of Saf's stores some years
18		ago and immediately said 'we are closing you down'."
19		Is that something you recall?
20	Α.	Yes.
21	Q.	"[Postmasters] tell him not much has changed since.
22		There is a complete lack of respect for [postmasters]
23		and that has to change."
24		Next paragraph:
25		"As a Board, we need to send a signal to the 134

1		"Both thought there ought to be [Postmaster
2		Non-Executive Director] membership on all committees
3		[including] RemCo."
4		That was something you spoke about earlier on in
5		your evidence today:
6		"It may be another [postmaster] director would be
7		needed but that may be difficultit was noted that
8		the December bonuses went down badly with [postmasters].
9		There were no similar bonuses for [postmasters]. Our
10		generous Sick Leave was highlighted there are no
11		similar benefits to [postmasters]. How are we accepting
12		so many people drawing sick leave payments [especially]
13		in HR."
14		If we scroll, please, to page 3, we see at the
15		bottom of page 3, Mr Staunton sends this note to both
16		yourself and Mr Jacobs. He says:
17		"I have done a file note of our conversation. Is
18		that a fair reflection of your views. How do you feel
19		about me sending it to [Non-Executive Directors] before
20		the next meeting? The English does not need to be
21		perfect. The key points are important. Are there any
22		points I have missed?"
23		Who was it understood by you to potentially be
24		receiving this file note?
25	Α.	The initially, the NEDs, so we can have a discussion. 136

The Post Office Horizon IT Inquiry

23 September 2024

1	Q.	Was there due to be a meeting?	1	
2	Α.	Yes.	2	
3	Q.	If we scroll up, we see from yourself, and you say:	3	
4		"This seems fine."	4	
5		If we scroll up further we can see the response from	5	
6		Mr Jacobs. He says:	6	
7		"Yes, this is a fair reflection of our discussion."	7	
8		He then addresses a point on ATM discrepancies.	8	
9		Next paragraph, he says:	9	
10 11		"One final thing to add: 'Pathclearing' risks looks	10 11	
12		like a witch hunt if we start going into branches saying 'you've got losses to make good' this will have	12	
13		echoes of the past"	12	
14		Very quickly, can tell us what path clearing was?	13	
15	А.	So there is a programme that still hasn't got off the	15	
16		ground yet which is called RTP, retail path clearing,	16	Q.
17		and this project is to get the Post Office Network ready	17	
18		for the new branch systems. Now, the purpose of this	18	
19		project is to ensure branches' books balance before the	19	
20		new system is implemented. Now, the problem myself and	20	А.
21		Mr Jacobs had was the tonality and the current culture	21	
22		in the organisation did not give us any confidence at	22	
23		all to have this programme executed in the manner it	23	
24		should be and what was not helpful either was the	24	
25		individuals who are responsible for this programme,	25	
		137		
1		very difficult to walk into a branch with who has	1	
2		a shortfall, with the cultural baggage that you have to	2	
3		have a neutral starting point. It's very difficult.	3	
4	Q.	Thank you. The final paragraph there:	4	
5		"Since we spoke we saw the VoC"	5	
6		I think that might be VoP, Voice of the Postmaster?	6	
7	Α.	Yes.	7	
8	Q.	" have issued a press release it backs up	8	
9		everything Saf and I said to you when we spoke to you."	9	
10		Just pausing there, who are Voice of the Postmaster?	10	
11	Α.	Voice of the Postmaster are an independent organisation	11	
12		who have more postmasters than the NFSP, active	12	Α.
13		postmasters. This is a voluntary organisation and quite	13	Q.
14		a few of the postmasters I speak to are very, very	14	
15 16		complimentary of the VOP, in terms of how they've helped	15	
16 17		them, and an example is in my statement when I was contacted by a member of the VOP regarding the Yateley	16 17	
17		Post Office	17	
10 19	Q.	We'll come to that shortly.	18	
20	Q. A.	Okay.	20	A.
20 21	Q.	Thank you very much, and we'll also come to the press	20	Q.
22	ч х .	release itself in a moment.	21	ч с .
23	А.	Okay.	22	
24	Q.	Let's scroll up, please the response from Mr Staunton:	24	
25		"Dear Both,	25	
-		139		

	accountable, for example Martin Roberts at the October
	the '23 Board meeting. He was informing the Board about
	a horror story about one specific postmaster who
	potentially did something, which then was relayed back
	to the board which gave the Board the wrong kind of
	perception of postmasters and, unfortunately, we kept
	getting a few stories like this, and then we were having
	one-to-ones with Martin he would repeat these kinds of
	stories.
	Now, our fear was, if he's running that programme,
	it's going to look like exactly what it is as in the
	echoes of the past. And there probably will be branches
	with shortfalls, but it's about how we deal with them
	going forward, and we just did not have the confidence
	that the business could execute this.
Q.	So the business having not significantly chased
	shortfalls for a number of years might are going to
	reach a point at which they have to confront people's
	shortfalls, is that the issue?
А.	Yes, yes, and I'm not saying the business shouldn't do
	that. Of course the business should do that. That's
	the right thing to do. However, there's a way and
	an approach to do this and, as we've seen from the
	correspondence, as we've seen from some of the
	conversations that myself and Elliot were having, it's
	138
	"Would you like me to copy the Independent
	"Would you like me to copy the Independent
	[Non-Executive Directors] with my file note and Elliot's
	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but
	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive
	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors].
	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors]. "Nick has his hands full and is under ENORMOUS
	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors]. "Nick has his hands full and is under ENORMOUS STRESS with the Select Committee and defending himself
	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors]. "Nick has his hands full and is under ENORMOUS STRESS with the Select Committee and defending himself in yet another Investigation. I will brief him after
	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors]. "Nick has his hands full and is under ENORMOUS STRESS with the Select Committee and defending himself in yet another Investigation. I will brief him after the conversation with the [Non-Executive Directors]."
	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors]. "Nick has his hands full and is under ENORMOUS STRESS with the Select Committee and defending himself in yet another Investigation. I will brief him after the conversation with the [Non-Executive Directors]." Were you aware of any particular stress on Mr Read
٨	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors]. "Nick has his hands full and is under ENORMOUS STRESS with the Select Committee and defending himself in yet another Investigation. I will brief him after the conversation with the [Non-Executive Directors]." Were you aware of any particular stress on Mr Read at this point in time?
A. 0	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors]. "Nick has his hands full and is under ENORMOUS STRESS with the Select Committee and defending himself in yet another Investigation. I will brief him after the conversation with the [Non-Executive Directors]." Were you aware of any particular stress on Mr Read at this point in time? Yes. He'd been through a lot.
A. Q.	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors]. "Nick has his hands full and is under ENORMOUS STRESS with the Select Committee and defending himself in yet another Investigation. I will brief him after the conversation with the [Non-Executive Directors]." Were you aware of any particular stress on Mr Read at this point in time? Yes. He'd been through a lot. If we scroll up, we can see your response. You say:
	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors]. "Nick has his hands full and is under ENORMOUS STRESS with the Select Committee and defending himself in yet another Investigation. I will brief him after the conversation with the [Non-Executive Directors]." Were you aware of any particular stress on Mr Read at this point in time? Yes. He'd been through a lot. If we scroll up, we can see your response. You say: "Yes happy to send it, but it might be worth sending
	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors]. "Nick has his hands full and is under ENORMOUS STRESS with the Select Committee and defending himself in yet another Investigation. I will brief him after the conversation with the [Non-Executive Directors]." Were you aware of any particular stress on Mr Read at this point in time? Yes. He'd been through a lot. If we scroll up, we can see your response. You say: "Yes happy to send it, but it might be worth sending along with the [Voice of the Postmaster] press release
	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors]. "Nick has his hands full and is under ENORMOUS STRESS with the Select Committee and defending himself in yet another Investigation. I will brief him after the conversation with the [Non-Executive Directors]." Were you aware of any particular stress on Mr Read at this point in time? Yes. He'd been through a lot. If we scroll up, we can see your response. You say: "Yes happy to send it, but it might be worth sending along with the [Voice of the Postmaster] press release too?"
	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors]. "Nick has his hands full and is under ENORMOUS STRESS with the Select Committee and defending himself in yet another Investigation. I will brief him after the conversation with the [Non-Executive Directors]." Were you aware of any particular stress on Mr Read at this point in time? Yes. He'd been through a lot. If we scroll up, we can see your response. You say: "Yes happy to send it, but it might be worth sending along with the [Voice of the Postmaster] press release too?" If we scroll up, Mr Staunton says:
	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors]. "Nick has his hands full and is under ENORMOUS STRESS with the Select Committee and defending himself in yet another Investigation. I will brief him after the conversation with the [Non-Executive Directors]." Were you aware of any particular stress on Mr Read at this point in time? Yes. He'd been through a lot. If we scroll up, we can see your response. You say: "Yes happy to send it, but it might be worth sending along with the [Voice of the Postmaster] press release too?" If we scroll up, Mr Staunton says: "Have just this minute sent a note to Di"
Q.	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors]. "Nick has his hands full and is under ENORMOUS STRESS with the Select Committee and defending himself in yet another Investigation. I will brief him after the conversation with the [Non-Executive Directors]." Were you aware of any particular stress on Mr Read at this point in time? Yes. He'd been through a lot. If we scroll up, we can see your response. You say: "Yes happy to send it, but it might be worth sending along with the [Voice of the Postmaster] press release too?" If we scroll up, Mr Staunton says: "Have just this minute sent a note to Di" Was Di his secretary, Diane Blanchard.
Q. A.	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors]. "Nick has his hands full and is under ENORMOUS STRESS with the Select Committee and defending himself in yet another Investigation. I will brief him after the conversation with the [Non-Executive Directors]." Were you aware of any particular stress on Mr Read at this point in time? Yes. He'd been through a lot. If we scroll up, we can see your response. You say: "Yes happy to send it, but it might be worth sending along with the [Voice of the Postmaster] press release too?" If we scroll up, Mr Staunton says: "Have just this minute sent a note to Di" Was Di his secretary, Diane Blanchard. Yes, she's our collective PA.
Q.	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors]. "Nick has his hands full and is under ENORMOUS STRESS with the Select Committee and defending himself in yet another Investigation. I will brief him after the conversation with the [Non-Executive Directors]." Were you aware of any particular stress on Mr Read at this point in time? Yes. He'd been through a lot. If we scroll up, we can see your response. You say: "Yes happy to send it, but it might be worth sending along with the [Voice of the Postmaster] press release too?" If we scroll up, Mr Staunton says: "Have just this minute sent a note to Di" Was Di his secretary, Diane Blanchard. Yes, she's our collective PA.
Q. A.	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors]. "Nick has his hands full and is under ENORMOUS STRESS with the Select Committee and defending himself in yet another Investigation. I will brief him after the conversation with the [Non-Executive Directors]." Were you aware of any particular stress on Mr Read at this point in time? Yes. He'd been through a lot. If we scroll up, we can see your response. You say: "Yes happy to send it, but it might be worth sending along with the [Voice of the Postmaster] press release too?" If we scroll up, Mr Staunton says: "Have just this minute sent a note to Di" Was Di his secretary, Diane Blanchard. Yes, she's our collective PA. " forwarding the [Voice of the Postmaster] press release release, Elliot's clarification email, and my file
Q. A.	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors]. "Nick has his hands full and is under ENORMOUS STRESS with the Select Committee and defending himself in yet another Investigation. I will brief him after the conversation with the [Non-Executive Directors]." Were you aware of any particular stress on Mr Read at this point in time? Yes. He'd been through a lot. If we scroll up, we can see your response. You say: "Yes happy to send it, but it might be worth sending along with the [Voice of the Postmaster] press release too?" If we scroll up, Mr Staunton says: "Have just this minute sent a note to Di" Was Di his secretary, Diane Blanchard. Yes, she's our collective PA. " forwarding the [Voice of the Postmaster] press release release, Elliot's clarification email, and my file note."
Q. A.	[Non-Executive Directors] with my file note and Elliot's clarification? Accordingly, it would not go to Nick but may help elicit a joint view from the [Non-Executive Directors]. "Nick has his hands full and is under ENORMOUS STRESS with the Select Committee and defending himself in yet another Investigation. I will brief him after the conversation with the [Non-Executive Directors]." Were you aware of any particular stress on Mr Read at this point in time? Yes. He'd been through a lot. If we scroll up, we can see your response. You say: "Yes happy to send it, but it might be worth sending along with the [Voice of the Postmaster] press release too?" If we scroll up, Mr Staunton says: "Have just this minute sent a note to Di" Was Di his secretary, Diane Blanchard. Yes, she's our collective PA. " forwarding the [Voice of the Postmaster] press release release, Elliot's clarification email, and my file

139

(35) Pages 137 - 140

The Post Office Horizon IT Inquiry

23 September 2024

1		refreshing to see and much appreciated."
2		If we scroll up above, Mr Staunton says:
3		"I am determined to get it right for existing
4		[postmasters] and past wronged [postmasters]. However
5		I nonetheless appreciated your thanks."
6		What was your view of Mr Staunton's leadership up
7		the Post Office?
8	Α.	My experiences with Mr Staunton were positive.
9		I thought he brought a commercial perspective to the
10		business that was well needed. He was wanting to get
11		more involved in fixing the issues that I don't think
12		Tim Parker was a lot more trusting of the wider
13		executive, whereas Henry Staunton quite quickly saw some
14		of the issues that were occurring, especially regarding
15		information that was and was not coming to Board. And,
16		for him, getting justice for the postmasters that have
17		been wronged was one of his top priorities.
18	Q.	Thank you. That's 15 January. There's then a Teams
19		meeting on 18 January. Can we please turn to
20		POL00448503.
21		We see there an email to the Non-Executive
22		Directors, from Mr Staunton.
23		"Ahead of our call on Thursday, please see email
24		below and attached copy of the Voice of the Postmaster
25		press release for January, together with a letter
25		press release for January, together with a letter 141
		141
1		141 Inquiry are not new to postmaster or employees within
1 2		141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the
1 2 3		141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the approach will never change without a complete overhaul."
1 2 3 4		141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the approach will never change without a complete overhaul." Then they call for the removal of Mr Read as CEO and
1 2 3 4 5		141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the approach will never change without a complete overhaul." Then they call for the removal of Mr Read as CEO and they say he has failed to provide compensation, failed
1 2 3 4 5 6		141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the approach will never change without a complete overhaul." Then they call for the removal of Mr Read as CEO and they say he has failed to provide compensation, failed with the cultural overhaul, failed to remove the CFO,
1 2 3 4 5 6 7		141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the approach will never change without a complete overhaul." Then they call for the removal of Mr Read as CEO and they say he has failed to provide compensation, failed with the cultural overhaul, failed to remove the CFO, failed to remove the CRO, failed to remove individuals
1 2 3 4 5 6 7 8		141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the approach will never change without a complete overhaul." Then they call for the removal of Mr Read as CEO and they say he has failed to provide compensation, failed with the cultural overhaul, failed to remove the CFO, failed to remove the CRO, failed to remove individuals drenched in guilt in the past, failed to reduce central
1 2 3 4 5 6 7 8 9		141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the approach will never change without a complete overhaul." Then they call for the removal of Mr Read as CEO and they say he has failed to provide compensation, failed with the cultural overhaul, failed to remove the CFO, failed to remove the CRO, failed to remove individuals drenched in guilt in the past, failed to reduce central costs, failed to hold to account the woeful party
1 2 3 4 5 6 7 8 9 10		141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the approach will never change without a complete overhaul." Then they call for the removal of Mr Read as CEO and they say he has failed to provide compensation, failed with the cultural overhaul, failed to remove the CFO, failed to remove the CRO, failed to remove individuals drenched in guilt in the past, failed to reduce central costs, failed to hold to account the woeful party engagement team.
1 2 3 4 5 6 7 8 9 10 11		141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the approach will never change without a complete overhaul." Then they call for the removal of Mr Read as CEO and they say he has failed to provide compensation, failed with the cultural overhaul, failed to remove the CFO, failed to remove the CRO, failed to remove individuals drenched in guilt in the past, failed to reduce central costs, failed to hold to account the woeful party engagement team. What was your view of this press release?
1 2 3 4 5 6 7 8 9 10 11 12	Α.	141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the approach will never change without a complete overhaul." Then they call for the removal of Mr Read as CEO and they say he has failed to provide compensation, failed with the cultural overhaul, failed to remove the CFO, failed to remove the CRO, failed to remove individuals drenched in guilt in the past, failed to reduce central costs, failed to hold to account the woeful party engagement team. What was your view of this press release? I agreed with the press release, maybe they went a bit
1 2 3 4 5 6 7 8 9 10 11 12 13	A.	141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the approach will never change without a complete overhaul." Then they call for the removal of Mr Read as CEO and they say he has failed to provide compensation, failed with the cultural overhaul, failed to remove the CFO, failed to remove the CRO, failed to remove individuals drenched in guilt in the past, failed to reduce central costs, failed to hold to account the woeful party engagement team. What was your view of this press release? I agreed with the press release, maybe they went a bit too far regarding Mr Read because they wouldn't
1 2 3 4 5 6 7 8 9 10 11 12 13 14	A.	141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the approach will never change without a complete overhaul." Then they call for the removal of Mr Read as CEO and they say he has failed to provide compensation, failed with the cultural overhaul, failed to remove the CFO, failed to remove the CRO, failed to remove individuals drenched in guilt in the past, failed to reduce central costs, failed to hold to account the woeful party engagement team. What was your view of this press release? I agreed with the press release, maybe they went a bit too far regarding Mr Read because they wouldn't necessarily be aware of the pressures Mr Read was under
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15	A.	141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the approach will never change without a complete overhaul." Then they call for the removal of Mr Read as CEO and they say he has failed to provide compensation, failed with the cultural overhaul, failed to remove the CFO, failed to remove the CRO, failed to remove individuals drenched in guilt in the past, failed to reduce central costs, failed to hold to account the woeful party engagement team. What was your view of this press release? I agreed with the press release, maybe they went a bit too far regarding Mr Read because they wouldn't necessarily be aware of the pressures Mr Read was under but the vast majority, from a postmaster's perspective
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	A.	141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the approach will never change without a complete overhaul." Then they call for the removal of Mr Read as CEO and they say he has failed to provide compensation, failed with the cultural overhaul, failed to remove the CFO, failed to remove the CRO, failed to remove individuals drenched in guilt in the past, failed to reduce central costs, failed to hold to account the woeful party engagement team. What was your view of this press release? I agreed with the press release, maybe they went a bit too far regarding Mr Read because they wouldn't necessarily be aware of the pressures Mr Read was under but the vast majority, from a postmaster's perspective looking into the organisation, it's quite clear that the
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17		141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the approach will never change without a complete overhaul." Then they call for the removal of Mr Read as CEO and they say he has failed to provide compensation, failed with the cultural overhaul, failed to remove the CFO, failed to remove the CRO, failed to remove individuals drenched in guilt in the past, failed to reduce central costs, failed to hold to account the woeful party engagement team. What was your view of this press release? I agreed with the press release, maybe they went a bit too far regarding Mr Read because they wouldn't necessarily be aware of the pressures Mr Read was under but the vast majority, from a postmaster's perspective looking into the organisation, it's quite clear that the business has failed on number to these points.
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	A. Q.	141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the approach will never change without a complete overhaul." Then they call for the removal of Mr Read as CEO and they say he has failed to provide compensation, failed with the cultural overhaul, failed to remove the CFO, failed to remove the CRO, failed to remove individuals drenched in guilt in the past, failed to reduce central costs, failed to hold to account the woeful party engagement team. What was your view of this press release? I agreed with the press release, maybe they went a bit too far regarding Mr Read because they wouldn't necessarily be aware of the pressures Mr Read was under but the vast majority, from a postmaster's perspective looking into the organisation, it's quite clear that the business has failed on number to these points. Now, we saw that email, the covering tell that attached
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19		141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the approach will never change without a complete overhaul." Then they call for the removal of Mr Read as CEO and they say he has failed to provide compensation, failed with the cultural overhaul, failed to remove the CFO, failed to remove the CRO, failed to remove individuals drenched in guilt in the past, failed to reduce central costs, failed to hold to account the woeful party engagement team. What was your view of this press release? I agreed with the press release, maybe they went a bit too far regarding Mr Read because they wouldn't necessarily be aware of the pressures Mr Read was under but the vast majority, from a postmaster's perspective looking into the organisation, it's quite clear that the business has failed on number to these points. Now, we saw that email, the covering tell that attached both this press release but also the filenote as well
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20		141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the approach will never change without a complete overhaul." Then they call for the removal of Mr Read as CEO and they say he has failed to provide compensation, failed with the cultural overhaul, failed to remove the CFO, failed to remove the CRO, failed to remove individuals drenched in guilt in the past, failed to reduce central costs, failed to hold to account the woeful party engagement team. What was your view of this press release? I agreed with the press release, maybe they went a bit too far regarding Mr Read because they wouldn't necessarily be aware of the pressures Mr Read was under but the vast majority, from a postmaster's perspective looking into the organisation, it's quite clear that the business has failed on number to these points. Now, we saw that email, the covering tell that attached both this press release but also the filenote as well and Mr Jacobs' email. That was sent to Non-Executive
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19		141 Inquiry are not new to postmaster or employees within [Post Office]. This is common language, and the approach will never change without a complete overhaul." Then they call for the removal of Mr Read as CEO and they say he has failed to provide compensation, failed with the cultural overhaul, failed to remove the CFO, failed to remove the CRO, failed to remove individuals drenched in guilt in the past, failed to reduce central costs, failed to hold to account the woeful party engagement team. What was your view of this press release? I agreed with the press release, maybe they went a bit too far regarding Mr Read because they wouldn't necessarily be aware of the pressures Mr Read was under but the vast majority, from a postmaster's perspective looking into the organisation, it's quite clear that the business has failed on number to these points. Now, we saw that email, the covering tell that attached both this press release but also the filenote as well

- 23 A. Yes. Mr Staunton did send them to Mr Read.
- 24 Q. And --
- 25 A. That's what I've been told.
 - 143

1		addressed to me.
2		"In addition, please see attached file note
3		I prepared following my conversation with Saf and Elliot
4		on Sunday they have agreed last night that I could
5		share with you. They were very supportive of Nick, but
6		you will see that the [Voice of the Postmaster] have
7		made negative statements about Nick."
8		Can we please turn to POL00448537, and this is the
9		Voice of the Postmaster press release. They say:
10		"We deplore the actions of the Post Office in the
11		past and the present and we believe nothing will change
12		and the only way for the Post Office to move forward is
13		a complete overhaul of the organisation"
14		It looks like it's a bit of a manifesto for change;
15		is that right?
16	Α.	Yes.
17	Q.	First:
18		"Justice for previous postmasters and compensation
19		paid as soon as possible."
20		Then there's a reference to the pay increase, lack
21		of a pay increase.
22		Third:
23		"The removal of any employees from within [the Post
24		Office] that were employed during the Horizon scandal
25		period. The revelations this week and throughout the 142

1 Q. Yes.

2	А.	We did ask for disclosure. My solicitors did ask. But
3		the Post Office refused.
4	Q.	But you weren't aware at the time that it took place,

- 5 you weren't asked in advance as to whether that could be 6 shared with Mr Read?
- 7 A. From my understanding, my understanding was that it8 would be shared with Mr Read.
- 9 Q. Thank you. Do you recall a conversation about that?
- 10 A. Yeah. I think from what I recall, the initial sequence
- 11 of events was to have it discussed with the NEDs, then
- 12 once that's happened, to then escalate it to Mr Read, to
- 13 then -- so then he is aware of our concerns, and then
- 14 hopefully have a plan of action to help solved issues.
- 15 **Q.** Was it your understanding that that would be on
- 16 a confidential basis?
- 17 A. 100 per cent on a confidential basis.
- 18 **Q.** Moving now to the Teams meeting of 18 January, can you
- 19 recall now who attended that meeting?
- 20 A. Yes. Lorna Gratton was not invited, and I think Ben
- 21 Tidswell gave his apologies.
- 22 **Q.** Thank you. Was Mr Read present?
- 23 A. Yes, for some of the meeting, the first part.
- 24 Q. Do you know why it was only some of the meeting and not25 all of the meeting?

The Post Office Horizon IT Inquiry

23 September 2024

1	Α.	I can't remember. Maybe it was there's always
2		a point, so, for example, after Board meetings, we have
3		a NED-only discussion as well, and Mr Read would leave
4		the room or sign off, if it was an online meeting. So
5		I'm assuming where we had a situation where there was
6		just specific topics to go through, just with NEDs only,
7		so Mr Read gave his update and then exited the meeting.
8	Q.	There came a point, you say in your statement, that you
9		were informed that Mr Read had sent that correspondence
10		to Mr Foat and Mr Roberts. Can you assist us with how
11		you were informed of that?
12	Α.	Yes. So what was extremely disappointing was Mr Read
13		had already sent the email to Mr Foat, Mr Roberts and to
14		other individuals within the organisation, who were in
15		their team and, whilst on the call, at no point did he
16		mention that he had done that. So we were unaware. And
17		Mr Read then left the meeting as he would, and the
18		discussion moved on to the rest of the agenda.
19		And then Amanda Burton advised the meeting that,
20		just to make the Board aware, the remaining individuals
21		on the call, that she had had a discussion with
22		someone with Ben? Or she had a discussion with
23		someone who received this email. And my heart sunk,
24		feeling "Wow, I'm already vulnerable, this put me in
25		an even more compromised position".
		145
1		POL00448387, and that's an email from him at 6.17 pm, so
2		the same evening. If we scroll down, he says, as
3		follows, he says:
4		"Nick confirmed that he had sent the confidential
5		note to the Independent NEDs entitled Project Pineapple
6		to Ben and Martin amongst others. This note contained
7		the private comments of our postmaster NED colleagues
8		inter alia on Ben and Martin.
9		"I have suggested he immediately apologise to Elliot
10		and Saf as this was a very serious incident as far as
11		they and other [Non-Executive Directors] were concerned.
12		Elliot and Saf were now exposed to further
13		investigations from these two individuals particularly
14		in view of the fact that Investigations were
15		'untouchable' (to use Nick's words). I suggested he
16		apologised to all of the NEDs at our private meeting
17		before the Board, which he is happy to do."
18		Just pausing there, at this time, did Mr Read
19		apologise to you on this occasion?
20	Α.	No, he blamed Henry for sending him the email.
21	Q.	It then says:
22		"Nick said it was an accident resulting from the
00		have a second of the second

1	Q.	Just pausing there, why do you say you were vulnerable?
2	Α.	Because I'm a postmaster.
3	Q.	What do you mean by that?
4	Α.	The culture in this organisation, as it's been
5		documented, is you are guilty until proven innocent. If
6		there is something potentially postmasters are seen
7		with suspicion, unfortunately, and being on the Board
8		now going not necessarily up against, but that's what it
9		looked like, all we were doing was our duties as
10		Directors, calling things out, trying to put this
11		organisation in a better place, but it looked like it
12		was myself and Mr Jacobs against the untouchables.
13		That's what this looked like.
14		So we were extremely vulnerable, extremely
15		concerned, and the fact that Mr Read had sent the email
16		was a horrendous breach of trust. And I sent an email
17		at 10.00 sorry, am I jumping the gun?
18	Q.	No, you carry on, please.
19	Α.	Okay. So I then sent an email at 10.00 because.
20	,	honestly, I was so disappointed, asking some serious
21		questions of Mr Read's judgement
22	Q.	I think we'll come to that.
23	<u>с</u> .	Okay, I'm sorry.
24	Q.	There's one email before that that I'd like to take you
25	ч.	to, and that's Mr Staunton's email. Can we turn to
20		to, and that's the older to small. But we tall to
		146
		146
1		There's a reference there to an investigation on
2		There's a reference there to an investigation on Mr Read. Very briefly, because we will come to it in
		There's a reference there to an investigation on Mr Read. Very briefly, because we will come to it in due course, what did you understand that to be
2		There's a reference there to an investigation on Mr Read. Very briefly, because we will come to it in due course, what did you understand that to be a reference to?
2 3	A.	There's a reference there to an investigation on Mr Read. Very briefly, because we will come to it in due course, what did you understand that to be
2 3 4	A.	There's a reference there to an investigation on Mr Read. Very briefly, because we will come to it in due course, what did you understand that to be a reference to?
2 3 4 5	A.	There's a reference there to an investigation on Mr Read. Very briefly, because we will come to it in due course, what did you understand that to be a reference to? That was the investigation into the complaints made
2 3 4 5 6	A. Q.	There's a reference there to an investigation on Mr Read. Very briefly, because we will come to it in due course, what did you understand that to be a reference to? That was the investigation into the complaints made against Mr Read by the former Chief People Officer, Jane
2 3 4 5 6 7		There's a reference there to an investigation on Mr Read. Very briefly, because we will come to it in due course, what did you understand that to be a reference to? That was the investigation into the complaints made against Mr Read by the former Chief People Officer, Jane Davies.
2 3 4 5 6 7 8		There's a reference there to an investigation on Mr Read. Very briefly, because we will come to it in due course, what did you understand that to be a reference to? That was the investigation into the complaints made against Mr Read by the former Chief People Officer, Jane Davies. Thank you. After that occasion, there's a reference
2 3 4 5 6 7 8 9		There's a reference there to an investigation on Mr Read. Very briefly, because we will come to it in due course, what did you understand that to be a reference to? That was the investigation into the complaints made against Mr Read by the former Chief People Officer, Jane Davies. Thank you. After that occasion, there's a reference there to a meeting before the Board and a potential
2 3 4 5 6 7 8 9		There's a reference there to an investigation on Mr Read. Very briefly, because we will come to it in due course, what did you understand that to be a reference to? That was the investigation into the complaints made against Mr Read by the former Chief People Officer, Jane Davies. Thank you. After that occasion, there's a reference there to a meeting before the Board and a potential apology. Was there a subsequent occasion on which
2 3 4 5 6 7 8 9 10 11	Q.	There's a reference there to an investigation on Mr Read. Very briefly, because we will come to it in due course, what did you understand that to be a reference to? That was the investigation into the complaints made against Mr Read by the former Chief People Officer, Jane Davies. Thank you. After that occasion, there's a reference there to a meeting before the Board and a potential apology. Was there a subsequent occasion on which Mr Read did apologise?
2 3 4 5 6 7 8 9 10 11 12	Q.	There's a reference there to an investigation on Mr Read. Very briefly, because we will come to it in due course, what did you understand that to be a reference to? That was the investigation into the complaints made against Mr Read by the former Chief People Officer, Jane Davies. Thank you. After that occasion, there's a reference there to a meeting before the Board and a potential apology. Was there a subsequent occasion on which Mr Read did apologise? No. He as I've said previously, he blamed Henry for
2 3 4 5 6 7 8 9 10 11 12 13	Q.	There's a reference there to an investigation on Mr Read. Very briefly, because we will come to it in due course, what did you understand that to be a reference to? That was the investigation into the complaints made against Mr Read by the former Chief People Officer, Jane Davies. Thank you. After that occasion, there's a reference there to a meeting before the Board and a potential apology. Was there a subsequent occasion on which Mr Read did apologise? No. He as I've said previously, he blamed Henry for sending him the email, which I just, I couldn't get my
2 3 4 5 6 7 8 9 10 11 12 13 14	Q.	There's a reference there to an investigation on Mr Read. Very briefly, because we will come to it in due course, what did you understand that to be a reference to? That was the investigation into the complaints made against Mr Read by the former Chief People Officer, Jane Davies. Thank you. After that occasion, there's a reference there to a meeting before the Board and a potential apology. Was there a subsequent occasion on which Mr Read did apologise? No. He as I've said previously, he blamed Henry for sending him the email, which I just, I couldn't get my head round, to be honest. And for me, as I've said, it
2 3 4 5 6 7 8 9 10 11 12 13 14 15	Q.	There's a reference there to an investigation on Mr Read. Very briefly, because we will come to it in due course, what did you understand that to be a reference to? That was the investigation into the complaints made against Mr Read by the former Chief People Officer, Jane Davies. Thank you. After that occasion, there's a reference there to a meeting before the Board and a potential apology. Was there a subsequent occasion on which Mr Read did apologise? No. He as I've said previously, he blamed Henry for sending him the email, which I just, I couldn't get my head round, to be honest. And for me, as I've said, it was a massive breach of trust. It's not something that
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	Q.	There's a reference there to an investigation on Mr Read. Very briefly, because we will come to it in due course, what did you understand that to be a reference to? That was the investigation into the complaints made against Mr Read by the former Chief People Officer, Jane Davies. Thank you. After that occasion, there's a reference there to a meeting before the Board and a potential apology. Was there a subsequent occasion on which Mr Read did apologise? No. He as I've said previously, he blamed Henry for sending him the email, which I just, I couldn't get my head round, to be honest. And for me, as I've said, it was a massive breach of trust. It's not something that I would have expected a CEO to have done. It was very,
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	Q. A.	There's a reference there to an investigation on Mr Read. Very briefly, because we will come to it in due course, what did you understand that to be a reference to? That was the investigation into the complaints made against Mr Read by the former Chief People Officer, Jane Davies. Thank you. After that occasion, there's a reference there to a meeting before the Board and a potential apology. Was there a subsequent occasion on which Mr Read did apologise? No. He as I've said previously, he blamed Henry for sending him the email, which I just, I couldn't get my head round, to be honest. And for me, as I've said, it was a massive breach of trust. It's not something that I would have expected a CEO to have done. It was very, very disappointing and a very scary time.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	Q. A.	There's a reference there to an investigation on Mr Read. Very briefly, because we will come to it in due course, what did you understand that to be a reference to? That was the investigation into the complaints made against Mr Read by the former Chief People Officer, Jane Davies. Thank you. After that occasion, there's a reference there to a meeting before the Board and a potential apology. Was there a subsequent occasion on which Mr Read did apologise? No. He as I've said previously, he blamed Henry for sending him the email, which I just, I couldn't get my head round, to be honest. And for me, as I've said, it was a massive breach of trust. It's not something that I would have expected a CEO to have done. It was very, very disappointing and a very scary time. Can we please turn to POL00448383. If we could look at

- "Dear Nick,
- 22 "I am writing to address a deeply concerning and
- 23 distressing matter that has recently come to my
- 24 attention. As you are aware, there was a confidential
- meeting held between myself, Elliot, and the Chairman, 25 148

- 24 including the investigation on him. He understands it
- 25 was a serious lapse and was very apologetic."

(37) Pages 145 - 148

The Post Office Horizon IT Inquiry

23 September 2024

1	where we discussed our observations and concerns
2	regarding the operations of the Post Office and our
3	ongoing cultural issues. Regrettably, it has come to my
4	knowledge that the notes of this meeting, which were
5	intended to be kept in strict confidence, have been
6	circulated to the individuals who were the subject of
7	our discussion."
8	You set, if we scroll down, a number of different
9	questions. So you say:
10	"I request that you thoroughly investigate how this
11	breach of confidentiality occurred and address the
12	following questions:
13	"1. Was this breach a result of negligence or
14	a lack of judgement on your part?
15	"2. How can a mistake of this magnitude happen
16	within this organisation, especially when dealing with
17	sensitive matters and with all the current spotlight on
18	us?
19	"3. By exposing me to such a compromising and
20	jeopardising position, how do you expect me to continue
21	working effectively with the individuals involved?
22	"Furthermore, I would like to enquire if incidents
23	of mistakenly sending confidential information to the
24	end user have occurred in the past?"
25	Did you receive a substantive response to these 149

1	MR	BLAKE: Thank you, sir.
2		Mr Ismail was there something that arose from our
3		previous discussions that you wanted to say?
4	Α.	Yes, I would just like to give clarity on one of the
5		questions you asked me regarding the inputting of stamps
6		onto postmasters' Horizon terminals. I'm not sure if
7		I was clear before. The problem myself and Mr Jacobs
8		had with that practice in the current Post Office was
9		that created shortfalls and those shortfalls then
10		required postmasters to dispute. However, it was the
11		Post Office going in, creating them shortfalls, which
12		was problematic. I just thought I wanted to clear that
13		up.
14	Q.	In your view, did the postmaster have sufficient
15		visibility of what was going on at their terminal when
16		the Post Office was coming in to input that information?
17	Α.	So some postmasters were not aware. Some postmasters
18		were aware but, either way, they had very little choice.
19		They were told "This is what we need to do, and you need
20		to review and dispute it, if you've got an issue".
21	Q.	In terms of those who weren't aware, was there a notice
22		that was subsequently sent round or information provided
23		to those subpostmasters?
24	Α.	I'm not sure how they were communicated with but one of
25		the reasons I know they weren't aware is because they 151

1		questions?
2	Α.	I still haven't received a response to any of these
3		to this email.
4	Q.	Thank you. If we scroll down slightly. There's
5		reference there to becoming aware of the distribution of
6		non-disclosure agreements. Again, we're not going to go
7		into what was or wasn't said before Parliament or going
8		into legal advice in that respect but, in broad terms,
9		what was your concern regarding non-disclosure
10		agreements?
11	Α.	For me, there was organisations who could and
12		individuals, who could be more helpful to the Inquiry
13		but, unfortunately, they had to abide by the NDAs and,
14		for me, that was morally wrong.
15	MR	BLAKE: Thank you. If we scroll down, your email
16		continues, and if we go over to the first page we see
17		that Mr Jacobs echoes your views. We'll be hearing from
18		Mr Jacobs tomorrow in respect of his email.
19		Sir, that might be an appropriate moment to take our
20		afternoon break. Thank you. If we could come back at
21		3.30.
22	(3.1	17 pm)
23		(A short break)
24	(3.3	30 pm)
25	SIR	WYN WILLIAMS: Yes, Mr Blake.
		150

1		weren't at the branch when the practice took place when
2		they received the assurance visit.
3	Q.	Thank you.
4		Moving to another document, POL00448385. There was
5		a Board meeting on 29 January of this year, and this is
6		a note that you prepared in advance of that Board
7		meeting. We'll see I think we have at least two
8		versions. I think this was your original draft; is that
9		correct?
10	А.	Yeah.
11	Q.	That's a longer list of concerns to add to those that
12		were in the original Project Pineapple email; is that
13		correct?
14	А.	Correct.
15	Q.	You say:
16		"As we prepare for the upcoming board meeting,
17		I wish to draw your attention to several critical
18		matters to consider and discuss further."
19		Was the aim of this to send this to everybody who
20		was going to be attending the Board?
21	Α.	Correct.
22	Q.	The first issue was the confidential email on Project
23		Pineapple. You say you've sent an email raising serious
24		concerns about how and why this has happened. However,
25		your response remains unanswered since your 152

(38) Pages 149 - 152

The Post Office Horizon IT Inquiry

1

23 September 2024

1		communication on 18 January:
2		"Would this lack of respect and response be the same
3		if it was another [Non-Executive Director] or is it
4		because I am [postmaster]?"
5		Second, the "Role of Legal", you say:
6		"Despite ongoing investigations spanning years, over
7		40 employees remain employed within the organisation,
8		whose continued presence raises serious questions about
9		our hiring and retention policies causing embarrassment
10		for [the Post Office]."
11		Are those all the issues that we have already spoken
12		about?
13	Α.	Yes.
14	Q.	If we scroll down, there is another heading of
15		"Culture":
16		"Postmaster discrimination must end immediately,
17		this rhetoric that they are all on the ache and are the
18		same is unacceptable. Richard Taylor comments are
19		common within the walls of [the Post Office] and I was
20		stunned to learn this also the business legal position
21		as the Chairman confirmed to me after my persistent
22		requests for clarity."
23		Can you assist us with the writing in red, please?
24	Α.	So this was there's two versions of this. This
25		version has more clarity on it and a bit more context,
		153
1	0	If we look at the first one, you cay:
1	Q.	If we look at the first one, you say:
2	Q.	"First and foremost, [their] inability to adapt to
2 3	Q.	"First and foremost, [their] inability to adapt to the evolving needs of postmasters"
2 3 4	Q.	"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first
2 3 4 5		"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue?
2 3 4 5 6	Q. A.	"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey
2 3 4 5 6 7		"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey and, for me, they had failed miserably because the
2 3 4 5 6 7 8		"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey and, for me, they had failed miserably because the results were getting worse, and what was not helpful
2 3 4 5 6 7 8 9		"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey and, for me, they had failed miserably because the results were getting worse, and what was not helpful either was when it came to the VOP, the business being
2 3 4 5 6 7 8 9		"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey and, for me, they had failed miserably because the results were getting worse, and what was not helpful either was when it came to the VOP, the business being told so Henry was specifically told, and I'm assuming
2 3 4 5 6 7 8 9 10 11		"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey and, for me, they had failed miserably because the results were getting worse, and what was not helpful either was when it came to the VOP, the business being told so Henry was specifically told, and I'm assuming so were the Retail Team, from Sarah Gray, not to
2 3 4 5 6 7 8 9 10 11 12		"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey and, for me, they had failed miserably because the results were getting worse, and what was not helpful either was when it came to the VOP, the business being told so Henry was specifically told, and I'm assuming so were the Retail Team, from Sarah Gray, not to communicate with the VOP, which for me was very
2 3 4 5 6 7 8 9 10 11 12 13		"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey and, for me, they had failed miserably because the results were getting worse, and what was not helpful either was when it came to the VOP, the business being told so Henry was specifically told, and I'm assuming so were the Retail Team, from Sarah Gray, not to communicate with the VOP, which for me was very disappointing because, as an organisation, we should be
2 3 4 5 6 7 8 9 10 11 12 13 14	A.	"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey and, for me, they had failed miserably because the results were getting worse, and what was not helpful either was when it came to the VOP, the business being told so Henry was specifically told, and I'm assuming so were the Retail Team, from Sarah Gray, not to communicate with the VOP, which for me was very disappointing because, as an organisation, we should be communicating with anybody who represents postmasters.
2 3 4 5 6 7 8 9 10 11 12 13 14 15		"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey and, for me, they had failed miserably because the results were getting worse, and what was not helpful either was when it came to the VOP, the business being told so Henry was specifically told, and I'm assuming so were the Retail Team, from Sarah Gray, not to communicate with the VOP, which for me was very disappointing because, as an organisation, we should be communicating with anybody who represents postmasters. Is that because the formal lines of communication are
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	A.	"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey and, for me, they had failed miserably because the results were getting worse, and what was not helpful either was when it came to the VOP, the business being told so Henry was specifically told, and I'm assuming so were the Retail Team, from Sarah Gray, not to communicate with the VOP, which for me was very disappointing because, as an organisation, we should be communicating with anybody who represents postmasters. Is that because the formal lines of communication are with the National Federation of SubPostmasters or the
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	A.	"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey and, for me, they had failed miserably because the results were getting worse, and what was not helpful either was when it came to the VOP, the business being told so Henry was specifically told, and I'm assuming so were the Retail Team, from Sarah Gray, not to communicate with the VOP, which for me was very disappointing because, as an organisation, we should be communicating with anybody who represents postmasters. Is that because the formal lines of communication are with the National Federation of SubPostmasters or the Communication Workers Union, rather than this new
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	A. Q.	"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey and, for me, they had failed miserably because the results were getting worse, and what was not helpful either was when it came to the VOP, the business being told so Henry was specifically told, and I'm assuming so were the Retail Team, from Sarah Gray, not to communicate with the VOP, which for me was very disappointing because, as an organisation, we should be communicating with anybody who represents postmasters. Is that because the formal lines of communication are with the National Federation of SubPostmasters or the Communication Workers Union, rather than this new organisation, or something else?
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	A.	"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey and, for me, they had failed miserably because the results were getting worse, and what was not helpful either was when it came to the VOP, the business being told so Henry was specifically told, and I'm assuming so were the Retail Team, from Sarah Gray, not to communicate with the VOP, which for me was very disappointing because, as an organisation, we should be communicating with anybody who represents postmasters. Is that because the formal lines of communication are with the National Federation of SubPostmasters or the Communication, or something else? No, the default position within the Post Office is to
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	A. Q.	"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey and, for me, they had failed miserably because the results were getting worse, and what was not helpful either was when it came to the VOP, the business being told so Henry was specifically told, and I'm assuming so were the Retail Team, from Sarah Gray, not to communicate with the VOP, which for me was very disappointing because, as an organisation, we should be communicating with anybody who represents postmasters. Is that because the formal lines of communication are with the National Federation of SubPostmasters or the Communication Workers Union, rather than this new organisation, or something else? No, the default position within the Post Office is to communicate with the NFSP. That is the recognised body.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	A. Q.	"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey and, for me, they had failed miserably because the results were getting worse, and what was not helpful either was when it came to the VOP, the business being told so Henry was specifically told, and I'm assuming so were the Retail Team, from Sarah Gray, not to communicate with the VOP, which for me was very disappointing because, as an organisation, we should be communicating with anybody who represents postmasters. Is that because the formal lines of communication are with the National Federation of SubPostmasters or the Communication Workers Union, rather than this new organisation, or something else? No, the default position within the Post Office is to communicate with the NFSP. That is the recognised body. However, as I've said previously, the VOP has now got
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	A. Q.	"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey and, for me, they had failed miserably because the results were getting worse, and what was not helpful either was when it came to the VOP, the business being told so Henry was specifically told, and I'm assuming so were the Retail Team, from Sarah Gray, not to communicate with the VOP, which for me was very disappointing because, as an organisation, we should be communicating with anybody who represents postmasters. Is that because the formal lines of communication are with the National Federation of SubPostmasters or the Communication Workers Union, rather than this new organisation, or something else? No, the default position within the Post Office is to communicate with the NFSP. That is the recognised body. However, as I've said previously, the VOP has now got more members than the Federation and, for me, even if
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	A. Q.	"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey and, for me, they had failed miserably because the results were getting worse, and what was not helpful either was when it came to the VOP, the business being told so Henry was specifically told, and I'm assuming so were the Retail Team, from Sarah Gray, not to communicate with the VOP, which for me was very disappointing because, as an organisation, we should be communicating with anybody who represents postmasters. Is that because the formal lines of communication are with the National Federation of SubPostmasters or the Communication Workers Union, rather than this new organisation, or something else? No, the default position within the Post Office is to communicate with the NFSP. That is the recognised body. However, as I've said previously, the VOP has now got more members than the Federation and, for me, even if the CWU has a few members, we should still be talking to
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24	A. Q.	"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey and, for me, they had failed miserably because the results were getting worse, and what was not helpful either was when it came to the VOP, the business being told so Henry was specifically told, and I'm assuming so were the Retail Team, from Sarah Gray, not to communicate with the VOP, which for me was very disappointing because, as an organisation, we should be communicating with anybody who represents postmasters. Is that because the formal lines of communication are with the National Federation of SubPostmasters or the Communication Workers Union, rather than this new organisation, or something else? No, the default position within the Post Office is to communicate with the NFSP. That is the recognised body. However, as I've said previously, the VOP has now got more members than the Federation and, for me, even if the CWU has a few members, we should still be talking to them. We shouldn't be trying to play one off the other.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	A. Q.	"First and foremost, [their] inability to adapt to the evolving needs of postmasters" Can you assist us very briefly with that first issue? The simple test was looking at the postmaster survey and, for me, they had failed miserably because the results were getting worse, and what was not helpful either was when it came to the VOP, the business being told so Henry was specifically told, and I'm assuming so were the Retail Team, from Sarah Gray, not to communicate with the VOP, which for me was very disappointing because, as an organisation, we should be communicating with anybody who represents postmasters. Is that because the formal lines of communication are with the National Federation of SubPostmasters or the Communication Workers Union, rather than this new organisation, or something else? No, the default position within the Post Office is to communicate with the NFSP. That is the recognised body. However, as I've said previously, the VOP has now got more members than the Federation and, for me, even if the CWU has a few members, we should still be talking to

		8
2		the cultural piece, just to give it some more context,
3		and this was after the letter that was sent to Alex
4		Chalk.
5	Q.	What did you mean by that paragraph?
6	А.	For me, the business still has this perception that
7		postmasters are on the take, unfortunately, and, as
8		Richard Taylor's comments Richard Taylor's comments
9		mentioned, and also, unfortunately, the letter to Alex
10		Chalk, for me, it's still not the right position that
11		this organisation should be in.
12	Q.	So where you refer to the business legal position,
13		that's the letter to the Lord Chancellor?
14	Α.	Yes, and, even from sorry, from an investigations
15		perspective, the default position within Legal is not
16		right. It's, again, protect the Post Office at all
17		costs and it's not a neutral position to start from.
18	Q.	Thank you. If we scroll down, the next part in bold,
19		"A Comprehensive reevaluation of the Retail and
20		Postmaster Engagement Team", and you give a series of
21		reasons why you consider there should be
22		a comprehensive, at this point, re-evaluation. We'll
23		see the later version, I think, calls for it to be
24		disbanded altogether.
25	Α.	Yeah.
		154

and this was something that I felt I needed to add on to

1		Office didn't waive privilege on that. For me, it was
2		disappointing seeing that response to stifle any kind of
3		conversation that could take place for the betterment of
4		postmasters.
5	Q.	Thank you. If we scroll over the page, please, you then
6		say:
7		"Additionally [their] track record"
8		Can you assist us with that point, please?
9	А.	So there was we had strategy days in '21. We have
10		them every year. There was some in July '21, July '22
11		and July '23. What was disappointing was there was
12		specific targets set to try and get the business in the
13		right direction, and this business, to be clear, is
14		dealing with an unprecedented level of issues. So the
15		strategy is really important to ensure there's still
16		a Post Office left after this Inquiry.
17		Now, what was disappointing was the Executive would
18		cherry pick which the wider Executive, sorry, would
19		cherrypick the issues that they wanted to implement.
20		Now, the example here, regarding DMBs, were when myself
21		and Mr Jacobs had a discussion, the payback period and
22		the planning that was done regarding DMBs was 40 years.
23		It was so poor, in terms of the way it was planned, and
24		this is a huge cost to the business.
25		So it was disappointing that there was no effective 156

(39) Pages 153 - 156

The Post Office Horizon IT Inquiry

23 September 2024

1		execution of strategies that had been discussed.
2	Q.	The next example you give is in relation to the
3		postmaster surveys. What was the issue there, briefly?
4	Α.	The postmaster surveys were just not a true reflection
5		of what was going on. So, if you look at July '24's
6		Board meetings, how the sets of data was presented from
7		the Postmaster Engagement Team and from the HR team,
8		from Tim Perkins in the HR team, and the difference was
9		the data was very similar, however the data presented by
10		Tim Perkins was accurate, and had integrity, and was
11		trying and said, "Yeah, we're not good enough, and
12		these are our problems, let's make a plan to fix",
13		whereas the Postmaster Team was quite happy with the
14		30 per cent that were happy and they didn't look at the
15		70 per cent.
16		So, unfortunately, this manipulation of data,
17		I found very unhelpful to mark your own homework again
18		and, potentially, be linked to bonuses within the
19		organisation's culture unfortunately.
20	Q.	The next paragraph, you say there, refers to recent
21		incidents such as that's the stamps issue, I think,
22		isn't it?
23	Α.	Yeah.
24	Q.	Then you say:
25		"Individuals within this team have several
		15/
		157
		157
1	Q.	Thank you. Can we please turn to POL00448406, and this
2	Q.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that
2 3		Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton
2 3 4	Α.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes.
2 3 4 5		Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can
2 3 4 5 6	Α.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can see "Suspended Historic Employees", is now a standalone
2 3 4 5 6 7	A. Q.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can see "Suspended Historic Employees", is now a standalone topic. I think it wasn't a standalone topic
2 3 4 5 6 7 8	Α.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can see "Suspended Historic Employees", is now a standalone topic. I think it wasn't a standalone topic Just to break it down, the point of this note was we
2 3 4 5 6 7 8 9	A. Q.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can see "Suspended Historic Employees", is now a standalone topic. I think it wasn't a standalone topic Just to break it down, the point of this note was we want to set this business up for success. We want it to
2 3 4 5 6 7 8 9	A. Q.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can see "Suspended Historic Employees", is now a standalone topic. I think it wasn't a standalone topic Just to break it down, the point of this note was we want to set this business up for success. We want it to be right. We want it to be here for generations to come
2 3 4 5 6 7 8 9 10 11	A. Q.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can see "Suspended Historic Employees", is now a standalone topic. I think it wasn't a standalone topic Just to break it down, the point of this note was we want to set this business up for success. We want it to be right. We want it to be here for generations to come and, by giving the Board an opportunity to see what's
2 3 4 5 7 8 9 10 11 12	A. Q.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can see "Suspended Historic Employees", is now a standalone topic. I think it wasn't a standalone topic Just to break it down, the point of this note was we want to set this business up for success. We want it to be right. We want it to be here for generations to come and, by giving the Board an opportunity to see what's really causing stress to postmasters and causing stress
2 3 4 5 6 7 8 9 10 11 12 13	A. Q.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can see "Suspended Historic Employees", is now a standalone topic. I think it wasn't a standalone topic Just to break it down, the point of this note was we want to set this business up for success. We want it to be right. We want it to be here for generations to come and, by giving the Board an opportunity to see what's really causing stress to postmasters and causing stress to the Postmaster NEDs and bringing it to life to
2 3 4 5 6 7 8 9 10 11 12 13 14	A. Q.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can see "Suspended Historic Employees", is now a standalone topic. I think it wasn't a standalone topic Just to break it down, the point of this note was we want to set this business up for success. We want it to be right. We want it to be here for generations to come and, by giving the Board an opportunity to see what's really causing stress to postmasters and causing stress to the Postmaster NEDs and bringing it to life to produce a plan to deal with it, that's where this note
2 3 4 5 6 7 8 9 10 11 12 13 14 15	A. Q.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can see "Suspended Historic Employees", is now a standalone topic. I think it wasn't a standalone topic Just to break it down, the point of this note was we want to set this business up for success. We want it to be right. We want it to be here for generations to come and, by giving the Board an opportunity to see what's really causing stress to postmasters and causing stress to the Postmaster NEDs and bringing it to life to produce a plan to deal with it, that's where this note was going.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	A. Q.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can see "Suspended Historic Employees", is now a standalone topic. I think it wasn't a standalone topic Just to break it down, the point of this note was we want to set this business up for success. We want it to be right. We want it to be here for generations to come and, by giving the Board an opportunity to see what's really causing stress to postmasters and causing stress to the Postmaster NEDs and bringing it to life to produce a plan to deal with it, that's where this note was going. Another point to just add to this, and I'm not sure
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	A. Q.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can see "Suspended Historic Employees", is now a standalone topic. I think it wasn't a standalone topic Just to break it down, the point of this note was we want to set this business up for success. We want it to be right. We want it to be here for generations to come and, by giving the Board an opportunity to see what's really causing stress to postmasters and causing stress to the Postmaster NEDs and bringing it to life to produce a plan to deal with it, that's where this note was going. Another point to just add to this, and I'm not sure if you're going to come to this, hence why I'm
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	A. Q.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can see "Suspended Historic Employees", is now a standalone topic. I think it wasn't a standalone topic Just to break it down, the point of this note was we want to set this business up for success. We want it to be right. We want it to be here for generations to come and, by giving the Board an opportunity to see what's really causing stress to postmasters and causing stress to the Postmaster NEDs and bringing it to life to produce a plan to deal with it, that's where this note was going. Another point to just add to this, and I'm not sure if you're going to come to this, hence why I'm mentioning this now, once Mr Staunton was dismissed,
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	A. Q.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can see "Suspended Historic Employees", is now a standalone topic. I think it wasn't a standalone topic Just to break it down, the point of this note was we want to set this business up for success. We want it to be right. We want it to be here for generations to come and, by giving the Board an opportunity to see what's really causing stress to postmasters and causing stress to the Postmaster NEDs and bringing it to life to produce a plan to deal with it, that's where this note was going. Another point to just add to this, and I'm not sure if you're going to come to this, hence why I'm mentioning this now, once Mr Staunton was dismissed, this note never actually made it to the Board,
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	A. Q.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can see "Suspended Historic Employees", is now a standalone topic. I think it wasn't a standalone topic Just to break it down, the point of this note was we want to set this business up for success. We want it to be right. We want it to be here for generations to come and, by giving the Board an opportunity to see what's really causing stress to postmasters and causing stress to the Postmaster NEDs and bringing it to life to produce a plan to deal with it, that's where this note was going. Another point to just add to this, and I'm not sure if you're going to come to this, hence why I'm mentioning this now, once Mr Staunton was dismissed, this note never actually made it to the Board, unfortunately and myself and Mr Jacobs will speak for
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	A. Q.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can see "Suspended Historic Employees", is now a standalone topic. I think it wasn't a standalone topic Just to break it down, the point of this note was we want to set this business up for success. We want it to be right. We want it to be here for generations to come and, by giving the Board an opportunity to see what's really causing stress to postmasters and causing stress to the Postmaster NEDs and bringing it to life to produce a plan to deal with it, that's where this note was going. Another point to just add to this, and I'm not sure if you're going to come to this, hence why I'm mentioning this now, once Mr Staunton was dismissed, this note never actually made it to the Board, unfortunately and myself and Mr Jacobs will speak for himself tomorrow I was definitely on the edge and
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	A. Q.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can see "Suspended Historic Employees", is now a standalone topic. I think it wasn't a standalone topic Just to break it down, the point of this note was we want to set this business up for success. We want it to be right. We want it to be here for generations to come and, by giving the Board an opportunity to see what's really causing stress to postmasters and causing stress to the Postmaster NEDs and bringing it to life to produce a plan to deal with it, that's where this note was going. Another point to just add to this, and I'm not sure if you're going to come to this, hence why I'm mentioning this now, once Mr Staunton was dismissed, this note never actually made it to the Board, unfortunately and myself and Mr Jacobs will speak for himself tomorrow I was definitely on the edge and I was ready to resign if the business could not do this
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	A. Q.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can see "Suspended Historic Employees", is now a standalone topic. I think it wasn't a standalone topic Just to break it down, the point of this note was we want to set this business up for success. We want it to be right. We want it to be here for generations to come and, by giving the Board an opportunity to see what's really causing stress to postmasters and causing stress to the Postmaster NEDs and bringing it to life to produce a plan to deal with it, that's where this note was going. Another point to just add to this, and I'm not sure if you're going to come to this, hence why I'm mentioning this now, once Mr Staunton was dismissed, this note never actually made it to the Board, unfortunately and myself and Mr Jacobs will speak for himself tomorrow I was definitely on the edge and I was ready to resign if the business could not do this because the level of resistance that we were getting
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	A. Q.	Thank you. Can we please turn to POL00448406, and this is the final version, or this is an updated version that was sent to Mr Staunton Yes. broadly the same. I think, if we scroll down, we can see "Suspended Historic Employees", is now a standalone topic. I think it wasn't a standalone topic Just to break it down, the point of this note was we want to set this business up for success. We want it to be right. We want it to be here for generations to come and, by giving the Board an opportunity to see what's really causing stress to postmasters and causing stress to the Postmaster NEDs and bringing it to life to produce a plan to deal with it, that's where this note was going. Another point to just add to this, and I'm not sure if you're going to come to this, hence why I'm mentioning this now, once Mr Staunton was dismissed, this note never actually made it to the Board, unfortunately and myself and Mr Jacobs will speak for himself tomorrow I was definitely on the edge and I was ready to resign if the business could not do this

25 disappointing.

1		complaints against them"
2		Very briefly, can you assist us with that?
3	А.	Sorry, is it the paragraph where, "Moreover, recent
4		incidents", that one?
5	Q.	"Individuals within this team", the final highlighted
6		paragraph.
7	Α.	(Pause) It's in reference to what I've already
8		mentioned. So the untouchables, the performance levels
9		and the fact that we're discussing this, but there's
10		just no performance management, and how, within the
11		organisation, we're told in September and October how
12		morale is low because people are worried when they're
13		getting their when they are going to be receiving
14		their bonuses, and it just showed the huge cultural
15		disconnect with the wider Executive and the postmasters
16		of today.
17	Q.	Moving on, the next part in bold is the NDA issue, which
18		we've already addressed.
19	Α.	We've discussed.
20	Q.	We then have "Establishment of a [postmaster] Oversight
21		Committee", and that's, I think, the matter that we saw
22		in your previous correspondence with Mr Staunton, that
23		was something that was floated as a potential
24		recommendation; is that right?
25	А.	That's correct.
		158
1	Q.	The next paragraph we see there, as discussed, it is now
2		disbandment of the Engagement Team. If we scroll over
3		the page, now the "Role of Legal Counsel", and it now
4		refers to Ben Foat specifically. Why Ben Foat in
5		particular?
6	Α.	Because Ben Foat was the Head of Legal, and we had had

- 6 A. Because Ben Foat was the Head of Legal, and we had had 7 discussions regarding whistleblowing and how that was
- 8 marking its own homework within Legal and how it
- shouldn't be; it should be a totally separate function. 9
- 10 So that point was specifically to help Ben to be in
- a better position to manage his workload but also help 11
- 12 the organisation getting in a better position to deal
- with investigations and whistleblowing. 13
- 14 Q. Thank you. Could we turn to POL00448384, please.
 - Mr Staunton responds, and he says:
- 16 "Dear Both,

meeting

15

- 17 "Elliot, I think you were going to raise a number of
- 18 these issues with Nick. His responses would help Saf 19 finalise his note.
- "How would you like me to take this forward? 20 21 Options are: 22
 - "Copy your note to Nick
- 23 "Copy to Nick and all [Non-Executive Directors]
- "You just present these issues at the private 24 25

160

The Post Office Horizon IT Inquiry

1

2

3

4

5

6

7

8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

1

2

4

5 6

7 8

9

10

11

12

13

14

15

16

17

18

19

20

21

22

23

24

25

A. Yeah.

A. Yes.

Q. He says:

matter to bed.

document.

resulted in Mr Staunton's dismissal.

for his dismissal?

was unfair.

Q. What was your understanding at the time for the reasons

conversations Mr Staunton had, for example on redress,

it was unhelpful when a Government Minister advised him

to put a sticky plaster approach on the Post Office to

hobble on through to the next election. And that was

unhelpful for all of us: for the CEO, for the Board. It

So the explanation that we were provided after

Mr Staunton was dismissed was his behaviour became

Mr Staunton every week so I wouldn't necessarily be in

I didn't see what Mr Staunton had done wrong until later

on when Mr Tidswell briefed the Board in terms of what,

resign, and it was a very vague statement, and for --

individuals within this wider Executive thought it was

mentioned that there were some NEDs who were willing to

from the conversations myself and Mr Jacobs had, certain

me and Mr Jacobs, and we made it very clear to the NEDs

and to the wider Executive that at no point did we imply

that Mr Staunton should go or we would go. That's just 162

sympathise with Martin. I feel he was put in an unfair

position as well and, again, like you said, the way he

received it, he didn't expect either, and there's

Q. That's on the first page. Shall we scroll over to the

Q. Was this email discussed with you before it was sent?

"As promised, Saf and I sat down and talked with

Martin after the Board meeting yesterday. An honest and

open discussion was had and we believe we had put the

"This evening, we received the email below from

it was delivered was unacceptable and should never have

"Whilst we have both made clear the tone and the way

Martin asking us to retract the statements made in the

first page, please. You have Mr Jacobs.

an email after this where we --Q. Shall we have a look at that?

A. Yes, we did that quite regularly.

erratic. I never saw that but I wouldn't be seeing

his company, if you see what I mean. So, for me,

how, and why, ultimately. And Mr Tidswell also

A. I wasn't given any clear instructions and, from the

23 September 2024

1		"Other.
2		"A good outcome would be making some big changes
3		whilst maintaining your relationships [including] with
4		Nick quite difficult."
5		Two days later, Mr Staunton was dismissed. Do you
6		know how or were any of those options ultimately taken
7	•	up? We couldn't. The plan for many state to Board and
8 9	Α.	We couldn't. The plan for me was to go to Board and present these points to the Board and to see where the
9 10		Board wants to take action and, as I said previously,
11		resigning was going through my thought process.
12		However, I would have been letting down the postmasters
13		of today/yesterday, and there would be no oversight. So
14		l just couldn't do that.
15	Q.	How did you hear of Mr Staunton's dismissal?
16	<u>ц</u> . А.	From Sky News.
17	Q.	Did anyone tell you why it hadn't been notified in
18		advance to, for example, Non-Executive Directors?
19	Α.	Because it's a there is a tiered Board system. So
20		there's certain individuals on the Board who know
21		everything. Then there's other individuals who know
22		a little bit more, and then there's Postmaster NEDs who
23		know on a need-to-know basis. So there was clearly,
24		clearly, from looking back, in hindsight, issues and
25		discussions being had, which I was not privy to, which
		161
1		completely incorrect.
2	Q.	Do you know if there were, in fact, other Non-Executive
3		Directors who did threaten to resign?
4	Α.	I raised the question at the private NED meeting, and
4 5	Α.	-
	A. Q.	I raised the question at the private NED meeting, and I wasn't given an answer. Thank you. One final document before we finish for the
5		I raised the question at the private NED meeting, and I wasn't given an answer.
5 6 7 8		I raised the question at the private NED meeting, and I wasn't given an answer. Thank you. One final document before we finish for the day. Can we please look at POL00448514. If we could start on page 2, please. This is 31 January this year,
5 6 7 8 9		I raised the question at the private NED meeting, and I wasn't given an answer. Thank you. One final document before we finish for the day. Can we please look at POL00448514. If we could start on page 2, please. This is 31 January this year, an email from Martin Roberts, the Group Chief Retail
5 6 7 8 9 10		I raised the question at the private NED meeting, and I wasn't given an answer. Thank you. One final document before we finish for the day. Can we please look at POL00448514. If we could start on page 2, please. This is 31 January this year, an email from Martin Roberts, the Group Chief Retail Officer. He says as follows:
5 6 7 8 9 10 11		I raised the question at the private NED meeting, and I wasn't given an answer. Thank you. One final document before we finish for the day. Can we please look at POL00448514. If we could start on page 2, please. This is 31 January this year, an email from Martin Roberts, the Group Chief Retail Officer. He says as follows: "Elliot/Saf,
5 6 7 8 9 10 11 12		I raised the question at the private NED meeting, and I wasn't given an answer. Thank you. One final document before we finish for the day. Can we please look at POL00448514. If we could start on page 2, please. This is 31 January this year, an email from Martin Roberts, the Group Chief Retail Officer. He says as follows: "Elliot/Saf, "I appreciate you taking the time last evening to
5 6 7 8 9 10 11 12 13		I raised the question at the private NED meeting, and I wasn't given an answer. Thank you. One final document before we finish for the day. Can we please look at POL00448514. If we could start on page 2, please. This is 31 January this year, an email from Martin Roberts, the Group Chief Retail Officer. He says as follows: "Elliot/Saf, "I appreciate you taking the time last evening to apologise and explain the dreadful situation I found
5 6 7 8 9 10 11 12 13 14		I raised the question at the private NED meeting, and I wasn't given an answer. Thank you. One final document before we finish for the day. Can we please look at POL00448514. If we could start on page 2, please. This is 31 January this year, an email from Martin Roberts, the Group Chief Retail Officer. He says as follows: "Elliot/Saf, "I appreciate you taking the time last evening to apologise and explain the dreadful situation I found myself in over the last few weeks.
5 6 7 8 9 10 11 12 13 14 15		I raised the question at the private NED meeting, and I wasn't given an answer. Thank you. One final document before we finish for the day. Can we please look at POL00448514. If we could start on page 2, please. This is 31 January this year, an email from Martin Roberts, the Group Chief Retail Officer. He says as follows: "Elliot/Saf, "I appreciate you taking the time last evening to apologise and explain the dreadful situation I found myself in over the last few weeks. "The allegations and comments were uncalled for and
5 6 7 8 9 10 11 12 13 14 15 16		I raised the question at the private NED meeting, and I wasn't given an answer. Thank you. One final document before we finish for the day. Can we please look at POL00448514. If we could start on page 2, please. This is 31 January this year, an email from Martin Roberts, the Group Chief Retail Officer. He says as follows: "Elliot/Saf, "I appreciate you taking the time last evening to apologise and explain the dreadful situation I found myself in over the last few weeks. "The allegations and comments were uncalled for and upset me a great deal and should never have happened and
5 6 7 8 9 10 11 12 13 14 15 16 17		I raised the question at the private NED meeting, and I wasn't given an answer. Thank you. One final document before we finish for the day. Can we please look at POL00448514. If we could start on page 2, please. This is 31 January this year, an email from Martin Roberts, the Group Chief Retail Officer. He says as follows: "Elliot/Saf, "I appreciate you taking the time last evening to apologise and explain the dreadful situation I found myself in over the last few weeks. "The allegations and comments were uncalled for and upset me a great deal and should never have happened and the detail sent to me under the title Project Pineapple
5 6 7 8 9 10 11 12 13 14 15 16 17 18		I raised the question at the private NED meeting, and I wasn't given an answer. Thank you. One final document before we finish for the day. Can we please look at POL00448514. If we could start on page 2, please. This is 31 January this year, an email from Martin Roberts, the Group Chief Retail Officer. He says as follows: "Elliot/Saf, "I appreciate you taking the time last evening to apologise and explain the dreadful situation I found myself in over the last few weeks. "The allegations and comments were uncalled for and upset me a great deal and should never have happened and the detail sent to me under the title Project Pineapple was unacceptable.
5 6 7 8 9 10 11 12 13 14 15 16 17 18 19		I raised the question at the private NED meeting, and I wasn't given an answer. Thank you. One final document before we finish for the day. Can we please look at POL00448514. If we could start on page 2, please. This is 31 January this year, an email from Martin Roberts, the Group Chief Retail Officer. He says as follows: "Elliot/Saf, "I appreciate you taking the time last evening to apologise and explain the dreadful situation I found myself in over the last few weeks. "The allegations and comments were uncalled for and upset me a great deal and should never have happened and the detail sent to me under the title Project Pineapple was unacceptable. "I would now ask that you please put in writing the
5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20		I raised the question at the private NED meeting, and I wasn't given an answer. Thank you. One final document before we finish for the day. Can we please look at POL00448514. If we could start on page 2, please. This is 31 January this year, an email from Martin Roberts, the Group Chief Retail Officer. He says as follows: "Elliot/Saf, "I appreciate you taking the time last evening to apologise and explain the dreadful situation I found myself in over the last few weeks. "The allegations and comments were uncalled for and upset me a great deal and should never have happened and the detail sent to me under the title Project Pineapple was unacceptable. "I would now ask that you please put in writing the apology and retract all the allegations and statements
5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21		I raised the question at the private NED meeting, and I wasn't given an answer. Thank you. One final document before we finish for the day. Can we please look at POL00448514. If we could start on page 2, please. This is 31 January this year, an email from Martin Roberts, the Group Chief Retail Officer. He says as follows: "Elliot/Saf, "I appreciate you taking the time last evening to apologise and explain the dreadful situation I found myself in over the last few weeks. "The allegations and comments were uncalled for and upset me a great deal and should never have happened and the detail sent to me under the title Project Pineapple was unacceptable. "I would now ask that you please put in writing the apology and retract all the allegations and statements presented in the email that I was copied in on.
5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22		I raised the question at the private NED meeting, and I wasn't given an answer. Thank you. One final document before we finish for the day. Can we please look at POL00448514. If we could start on page 2, please. This is 31 January this year, an email from Martin Roberts, the Group Chief Retail Officer. He says as follows: "Elliot/Saf, "I appreciate you taking the time last evening to apologise and explain the dreadful situation I found myself in over the last few weeks. "The allegations and comments were uncalled for and upset me a great deal and should never have happened and the detail sent to me under the title Project Pineapple was unacceptable. "I would now ask that you please put in writing the apology and retract all the allegations and statements presented in the email that I was copied in on. "I look forward to receiving the email reply so we
5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23		I raised the question at the private NED meeting, and I wasn't given an answer. Thank you. One final document before we finish for the day. Can we please look at POL00448514. If we could start on page 2, please. This is 31 January this year, an email from Martin Roberts, the Group Chief Retail Officer. He says as follows: "Elliot/Saf, "I appreciate you taking the time last evening to apologise and explain the dreadful situation I found myself in over the last few weeks. "The allegations and comments were uncalled for and upset me a great deal and should never have happened and the detail sent to me under the title Project Pineapple was unacceptable. "I would now ask that you please put in writing the apology and retract all the allegations and statements presented in the email that I was copied in on. "I look forward to receiving the email reply so we can move on and continue working together."
5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22		I raised the question at the private NED meeting, and I wasn't given an answer. Thank you. One final document before we finish for the day. Can we please look at POL00448514. If we could start on page 2, please. This is 31 January this year, an email from Martin Roberts, the Group Chief Retail Officer. He says as follows: "Elliot/Saf, "I appreciate you taking the time last evening to apologise and explain the dreadful situation I found myself in over the last few weeks. "The allegations and comments were uncalled for and upset me a great deal and should never have happened and the detail sent to me under the title Project Pineapple was unacceptable. "I would now ask that you please put in writing the apology and retract all the allegations and statements presented in the email that I was copied in on. "I look forward to receiving the email reply so we

163

incorrect with regards to the Retail Team leadership and
performance.
"When we look at the points in question, our
164

been circulated; the content is not something we feel is

The Post Office Horizon

1		position remains that these are both important and
2		urgent issues which must be addressed, not ignored
3		regardless of how they came into his mailbox."
4		Then you set out there all of the issues, and you
5		say:
6		"None of the above represent issues that we believe
7		we can or should withdraw from the record however
8		they were inappropriately delivered to the people who
9		received them as a result of Henry's actions.
10		"We have a call booked with Martin for our quarterly
11		catch-up tomorrow morning (a standing call in the
12		diary) and we are not looking to inflame matters
13		further, but clearly, we cannot just issue some sort of
14		blanket withdrawal.
15		"As such, your guidance would be appreciated on how
16		you think we should approach this."
17		It might be suggested that all of this infighting,
18		that the request for a written apology in response to
19		the Project Pineapple email and, frankly, from all
20		sides, is more like a playground than a £1 billion
21		company. What do you say about that?
22	Α.	l agree with you. It's really disappointing and, for
23		myself and Mr Jacobs, once Henry was dismissed, as
24 25		I said before the break, we were left in a very
25		vulnerable position, and the business didn't help us. 165
1		29 February 2024. We see there the attendees were
2		Mr Read; Kathryn Sheratt, the interim CFO; the
3		Transformation Director; Lorna Gratton from UKGI; and
4		others.
5		I'm just going to read to you a very short passage
6		from that. If we scroll down, Lorna Gratton says as
7		follows:
8		"Need as much support as you can get from Ben
9		Tidswell to try to get the Board functioning properly.
10		We need to try and find a way through the Project
11		Pineapple memo."
12		Mr Read says:
13		"We'll have a Board meeting tomorrow and see where
14 15		we can get to. Postmaster NEDs may use tomorrow as
15 16		an [opportunity] to criticise on funding and
10		anti-postmaster sentiment. Need to avoid tomorrow
18		morning being a proper road crash." Kathryn Sheratt says:
10 19		"Had a bit of a flavour of it on Monday, they think
20		it did not do enough for the postmasters. Elliot
20 21		mentions where the investment for the future of the
21		business and the postmaster rem is front and centre,
22		costs are rising, and this has been a theme of theirs
23 24		for quite a while."
24 25		Mr Read says:
		167

on IT	[Inq	uiry 23 September 2024
1		Myself and Mr Jacobs had to clean the mess up. So we
2		proactively organised meetings with Martin and with Ben
3		because, for us, it was the organisation is more
4		important than any of us, and we had to repair our
5		relationships. The points we made were very clear and
6		we stuck with the points we had made because, for us,
7		they were correct and they needed to be dealt with.
8		However, the business didn't do anything to manage
9		the relationship, or help us put it to the past and move
10		forward and, looking back, yes, it does seem very
11		playground style. It's like when my children fight. It
12		seems that kind of a scenario, unfortunately. But,
13		again, this is the lack of taking ownership, and this is
14		a classic example of someone senior within the business
15		saying, "Right, let's have an adult conversation. This
16		needs to be nipped in the bud. Let's move this business
17		forward". And, unfortunately, that just didn't happen.
18		It was left to me and Mr Jacobs.
19	MR	BLAKE: Sir, I said one final email. There is one more
20		final document on this topic and can I just take that
21		very briefly?
22	SIR	WYN WILLIAMS: Of course.
23		BLAKE: Thank you. It is BEIS0000753. This is a note
24		from Minister Hollinrake's office, taken by the Private
25		Secretary to the then Minister. It's a meeting on
20		166
1		"This goes back to whether the Postmaster Directors
2		are playing a role of a director, or of a trade union
3		rep. I don't know where that's going to go. They are
4		extremely exposed as a result of Project Pineapple. Not
5		sure how to patch this up. In a slight stand-off."
6		How were your relations with Mr Read and others at
7		this point in time?
8	Α.	So it was difficult once Henry had left because of the
9		way the Board's tier system was working, and I feel for
10		Mr Jacobs it was difficult also because Mr Staunton did
11		mention in a private phone call that the UKGI rep and
12		one of the previous NEDs, whilst his investigation was
13		going on this was all while Pineapple was
14		happening they did make anti-Semitic remarks about
15		him. So, for him, he was already feeling really his
16		morale was low; and for myself, as well.
17		And once we moved forward, once Mr Staunton had
18		left, Mr Tidswell took the realm (<i>sic</i>). It was very
19		difficult to try and be in a position of where the
20		business understands where we are at. So there was
-0		seemess and rotando where we are at. oo more was

- 21 a bit of a stand-off. And all we were trying to do is 22 put the business in the right direction, and it clearly
- 23 shows how the wider Executive, and on this occasion it's
- 24 the CEO, Nick Read, how they just couldn't digest the
- 25 critique that myself and Mr Jacobs, and the challenges

168

The Post Office Horizon IT Inquiry

23 September 2024

1		that we were producing for the wider Executive. Hence,
2		why their opinion is we were acting more like trade
3		union reps.
4		And again, from my perspective, the last two budgets
5		this organisation has done, I rejected both on the
6		understanding it did not address what postmasters were
7		asking for, and the business just ignored me and carried
8		on.
9		Within them budgets, again, there's plenty for the
10		incremental increases for POL staff and their bonuses
11		but it just does not go far enough. And these are the
12		true realities of what's going on but, clearly, as this
13		note shows, the wider Executive just does not want to
14		listen to that.
15	Q.	Lorna Gratton continues:
16		"They're not in a good place and aren't operating in
17		a way appropriate for the business."
18		Mr Read says:
19		"How can they ensure their own self-interest doesn't
20		cut across their role in supporting [the Post Office] as
21		a business."
22		The Minister says:
23		"Keen to support any way we can."
24		Mr Read says:
25		"Want to try to create an environment where we don't
		169
		169
1		
1		worth it, I think there's good mileage for more
2		worth it, I think there's good mileage for more postmaster input in the retail part of the business."
2 3		worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship
2 3 4		worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship between the Executive level and either UKGI or the
2 3 4 5	Δ	worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship between the Executive level and either UKGI or the Department for Business, as set out here?
2 3 4 5 6	А.	worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship between the Executive level and either UKGI or the Department for Business, as set out here? I did have some understanding but, from my observations
2 3 4 5 6 7	A.	worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship between the Executive level and either UKGI or the Department for Business, as set out here? I did have some understanding but, from my observations being on the Board, I slowly started realising.
2 3 4 5 6 7 8	A.	worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship between the Executive level and either UKGI or the Department for Business, as set out here? I did have some understanding but, from my observations being on the Board, I slowly started realising. Initially, I wasn't let me rephrase. The previous
2 3 4 5 6 7 8 9	A.	worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship between the Executive level and either UKGI or the Department for Business, as set out here? I did have some understanding but, from my observations being on the Board, I slowly started realising. Initially, I wasn't let me rephrase. The previous UKGI shareholder, Tom Cooper, I feel was more
2 3 4 5 6 7 8 9	A.	worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship between the Executive level and either UKGI or the Department for Business, as set out here? I did have some understanding but, from my observations being on the Board, I slowly started realising. Initially, I wasn't let me rephrase. The previous UKGI shareholder, Tom Cooper, I feel was more transparent and a lot more open. Now, I've not got any
2 3 4 5 6 7 8 9 10 11	A.	worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship between the Executive level and either UKGI or the Department for Business, as set out here? I did have some understanding but, from my observations being on the Board, I slowly started realising. Initially, I wasn't let me rephrase. The previous UKGI shareholder, Tom Cooper, I feel was more transparent and a lot more open. Now, I've not got any criticisms either way, but I think Lorna's taken the
2 3 4 5 6 7 8 9 10 11 12	A.	worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship between the Executive level and either UKGI or the Department for Business, as set out here? I did have some understanding but, from my observations being on the Board, I slowly started realising. Initially, I wasn't let me rephrase. The previous UKGI shareholder, Tom Cooper, I feel was more transparent and a lot more open. Now, I've not got any criticisms either way, but I think Lorna's taken the role slightly differently and, once Lorna started,
2 3 4 5 6 7 8 9 10 11 12 13	A.	worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship between the Executive level and either UKGI or the Department for Business, as set out here? I did have some understanding but, from my observations being on the Board, I slowly started realising. Initially, I wasn't let me rephrase. The previous UKGI shareholder, Tom Cooper, I feel was more transparent and a lot more open. Now, I've not got any criticisms either way, but I think Lorna's taken the role slightly differently and, once Lorna started, obviously I had already had a certain amount of
2 3 4 5 6 7 8 9 10 11 12 13 14	A.	worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship between the Executive level and either UKGI or the Department for Business, as set out here? I did have some understanding but, from my observations being on the Board, I slowly started realising. Initially, I wasn't let me rephrase. The previous UKGI shareholder, Tom Cooper, I feel was more transparent and a lot more open. Now, I've not got any criticisms either way, but I think Lorna's taken the role slightly differently and, once Lorna started, obviously I had already had a certain amount of experience being on the Board, and then I realised quite
2 3 4 5 6 7 8 9 10 11 12 13	A.	worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship between the Executive level and either UKGI or the Department for Business, as set out here? I did have some understanding but, from my observations being on the Board, I slowly started realising. Initially, I wasn't let me rephrase. The previous UKGI shareholder, Tom Cooper, I feel was more transparent and a lot more open. Now, I've not got any criticisms either way, but I think Lorna's taken the role slightly differently and, once Lorna started, obviously I had already had a certain amount of
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	A.	worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship between the Executive level and either UKGI or the Department for Business, as set out here? I did have some understanding but, from my observations being on the Board, I slowly started realising. Initially, I wasn't let me rephrase. The previous UKGI shareholder, Tom Cooper, I feel was more transparent and a lot more open. Now, I've not got any criticisms either way, but I think Lorna's taken the role slightly differently and, once Lorna started, obviously I had already had a certain amount of experience being on the Board, and then I realised quite quickly that Lorna's style was very, very different. She was very, very close to the wider Executive, and
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	A.	worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship between the Executive level and either UKGI or the Department for Business, as set out here? I did have some understanding but, from my observations being on the Board, I slowly started realising. Initially, I wasn't let me rephrase. The previous UKGI shareholder, Tom Cooper, I feel was more transparent and a lot more open. Now, I've not got any criticisms either way, but I think Lorna's taken the role slightly differently and, once Lorna started, obviously I had already had a certain amount of experience being on the Board, and then I realised quite quickly that Lorna's style was very, very different. She was very, very close to the wider Executive, and she clearly, obviously, from this, raises points which
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	A.	worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship between the Executive level and either UKGI or the Department for Business, as set out here? I did have some understanding but, from my observations being on the Board, I slowly started realising. Initially, I wasn't let me rephrase. The previous UKGI shareholder, Tom Cooper, I feel was more transparent and a lot more open. Now, I've not got any criticisms either way, but I think Lorna's taken the role slightly differently and, once Lorna started, obviously I had already had a certain amount of experience being on the Board, and then I realised quite quickly that Lorna's style was very, very different. She was very, very close to the wider Executive, and she clearly, obviously, from this, raises points which are not in the business's interests because what myself
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	A.	worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship between the Executive level and either UKGI or the Department for Business, as set out here? I did have some understanding but, from my observations being on the Board, I slowly started realising. Initially, I wasn't let me rephrase. The previous UKGI shareholder, Tom Cooper, I feel was more transparent and a lot more open. Now, I've not got any criticisms either way, but I think Lorna's taken the role slightly differently and, once Lorna started, obviously I had already had a certain amount of experience being on the Board, and then I realised quite quickly that Lorna's style was very, very different. She was very, very close to the wider Executive, and she clearly, obviously, from this, raises points which are not in the business's interests because what myself and Mr Jacobs were asking for, for the last two or three
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	A.	worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship between the Executive level and either UKGI or the Department for Business, as set out here? I did have some understanding but, from my observations being on the Board, I slowly started realising. Initially, I wasn't let me rephrase. The previous UKGI shareholder, Tom Cooper, I feel was more transparent and a lot more open. Now, I've not got any criticisms either way, but I think Lorna's taken the role slightly differently and, once Lorna started, obviously I had already had a certain amount of experience being on the Board, and then I realised quite quickly that Lorna's style was very, very different. She was very, very close to the wider Executive, and she clearly, obviously, from this, raises points which are not in the business's interests because what myself and Mr Jacobs were asking for, for the last two or three years, was automation, one example, producing a new
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	A.	worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship between the Executive level and either UKGI or the Department for Business, as set out here? I did have some understanding but, from my observations being on the Board, I slowly started realising. Initially, I wasn't – let me rephrase. The previous UKGI shareholder, Tom Cooper, I feel was more transparent and a lot more open. Now, I've not got any criticisms either way, but I think Lorna's taken the role slightly differently and, once Lorna started, obviously I had already had a certain amount of experience being on the Board, and then I realised quite quickly that Lorna's style was very, very different. She was very, very close to the wider Executive, and she clearly, obviously, from this, raises points which are not in the business's interests because what myself and Mr Jacobs were asking for, for the last two or three years, was automation, one example, producing a new system which is not a replacement for Horizon. That's
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	A.	worth it, I think there's good mileage for more postmaster input in the retail part of the business." Were you aware of the nature of the relationship between the Executive level and either UKGI or the Department for Business, as set out here? I did have some understanding but, from my observations being on the Board, I slowly started realising. Initially, I wasn't let me rephrase. The previous UKGI shareholder, Tom Cooper, I feel was more transparent and a lot more open. Now, I've not got any criticisms either way, but I think Lorna's taken the role slightly differently and, once Lorna started, obviously I had already had a certain amount of experience being on the Board, and then I realised quite quickly that Lorna's style was very, very different. She was very, very close to the wider Executive, and she clearly, obviously, from this, raises points which are not in the business's interests because what myself and Mr Jacobs were asking for, for the last two or three years, was automation, one example, producing a new

24 network. So this was very basic asks that myself and25 Mr Jacobs had.

1	create a drama."
2	The Minister says:
3	"These are businesspeople and I think that if I felt
4	I had a business that was in terminal decline, I'd be
5	pretty worried as well. They are bound to look for
6	solutions, radical ones, but what can we do to try to
7	spread a picture to the network that there is a more
8	positive future. The more you can indicate there is
9	a sustainable future to this the better. We can all see
10	with what's happened over the last few weeks there is
11	an appetite for change here and articulate it to your
12	advantage, to set a new perspective."
13	If we just go over the page, please, about three
14	quarters of the way down, just below "Let's park it
15	now", the Minister says:
16	"In terms of other messaging, the mutualisation has
17	died down a bit."
18	Mr Read says:
19	"Met them on Monday [Voice of the Postmaster] etc.
20	Their main point was about the future of the Post Office
21	and representation of postmasters. We are going to see
22	some governance work done by Grant Thornton in a few
23	weeks' time."
24	Lorna Gratton says:
25	"I don't think postmaster oversight of the Board is
	170
1	And this meeting, this online document, clearly
1	And this meeting, this entire document, clearly
2	shows what I said previously, which is this was this
2 3	shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals
2 3 4	shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is
2 3 4 5	shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance
2 3 4 5 6	shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance compliant board looks like, unfortunately.
2 3 4 5 6 7	shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance compliant board looks like, unfortunately. MR BLAKE: Thank you very much.
2 3 4 5 6 7 8	shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance compliant board looks like, unfortunately. MR BLAKE: Thank you very much. Sir, we will be exploring those issues further
2 3 4 5 6 7 8 9	shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance compliant board looks like, unfortunately. MR BLAKE: Thank you very much. Sir, we will be exploring those issues further tomorrow.
2 3 4 5 6 7 8 9	 shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance compliant board looks like, unfortunately. MR BLAKE: Thank you very much. Sir, we will be exploring those issues further tomorrow. SIR WYN WILLIAMS: Thank you very much. So don't discuss
2 3 4 5 6 7 8 9 10 11	 shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance compliant board looks like, unfortunately. MR BLAKE: Thank you very much. Sir, we will be exploring those issues further tomorrow. SIR WYN WILLIAMS: Thank you very much. So don't discuss your evidence overnight, all right?
2 3 4 5 6 7 8 9 10 11 12	 shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance compliant board looks like, unfortunately. MR BLAKE: Thank you very much. Sir, we will be exploring those issues further tomorrow. SIR WYN WILLIAMS: Thank you very much. So don't discuss your evidence overnight, all right? There may be some confusion about our start times.
2 3 4 5 6 7 8 9 10 11 12 13	 shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance compliant board looks like, unfortunately. MR BLAKE: Thank you very much. Sir, we will be exploring those issues further tomorrow. SIR WYN WILLIAMS: Thank you very much. So don't discuss your evidence overnight, all right? There may be some confusion about our start times. I think, on our website, it was still being suggested
2 3 4 5 6 7 8 9 10 11 12 13 14	 shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance compliant board looks like, unfortunately. MR BLAKE: Thank you very much. Sir, we will be exploring those issues further tomorrow. SIR WYN WILLIAMS: Thank you very much. So don't discuss your evidence overnight, all right? There may be some confusion about our start times. I think, on our website, it was still being suggested that we start at 9.45. I think we've agreed, have we
2 3 4 5 6 7 8 9 10 11 12 13 14 15	 shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance compliant board looks like, unfortunately. MR BLAKE: Thank you very much. Sir, we will be exploring those issues further tomorrow. SIR WYN WILLIAMS: Thank you very much. So don't discuss your evidence overnight, all right? There may be some confusion about our start times. I think, on our website, it was still being suggested that we start at 9.45. I think we've agreed, have we not, that we're going to start at 10.00 in this phrase,
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16	 shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance compliant board looks like, unfortunately. MR BLAKE: Thank you very much. Sir, we will be exploring those issues further tomorrow. SIR WYN WILLIAMS: Thank you very much. So don't discuss your evidence overnight, all right? There may be some confusion about our start times. I think, on our website, it was still being suggested that we start at 9.45. I think we've agreed, have we not, that we're going to start at 10.00 in this phrase, giving ourselves an extra quarter of an hour to get
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17	 shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance compliant board looks like, unfortunately. MR BLAKE: Thank you very much. Sir, we will be exploring those issues further tomorrow. SIR WYN WILLIAMS: Thank you very much. So don't discuss your evidence overnight, all right? There may be some confusion about our start times. I think, on our website, it was still being suggested that we start at 9.45. I think we've agreed, have we not, that we're going to start at 10.00 in this phrase, giving ourselves an extra quarter of an hour to get ready for the fray, so to speak. So just in case
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	 shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance compliant board looks like, unfortunately. MR BLAKE: Thank you very much. Sir, we will be exploring those issues further tomorrow. SIR WYN WILLIAMS: Thank you very much. So don't discuss your evidence overnight, all right? There may be some confusion about our start times. I think, on our website, it was still being suggested that we start at 9.45. I think we've agreed, have we not, that we're going to start at 10.00 in this phrase, giving ourselves an extra quarter of an hour to get ready for the fray, so to speak. So just in case anybody was under any doubt about that.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19	 shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance compliant board looks like, unfortunately. MR BLAKE: Thank you very much. Sir, we will be exploring those issues further tomorrow. SIR WYN WILLIAMS: Thank you very much. So don't discuss your evidence overnight, all right? There may be some confusion about our start times. I think, on our website, it was still being suggested that we start at 9.45. I think we've agreed, have we not, that we're going to start at 10.00 in this phrase, giving ourselves an extra quarter of an hour to get ready for the fray, so to speak. So just in case anybody was under any doubt about that.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20	 shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance compliant board looks like, unfortunately. MR BLAKE: Thank you very much. Sir, we will be exploring those issues further tomorrow. SIR WYN WILLIAMS: Thank you very much. So don't discuss your evidence overnight, all right? There may be some confusion about our start times. I think, on our website, it was still being suggested that we start at 9.45. I think we've agreed, have we not, that we're going to start at 10.00 in this phrase, giving ourselves an extra quarter of an hour to get ready for the fray, so to speak. So just in case anybody was under any doubt about that. See you at 10.00 tomorrow, albeit remotely.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21	 shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance compliant board looks like, unfortunately. MR BLAKE: Thank you very much. Sir, we will be exploring those issues further tomorrow. SIR WYN WILLIAMS: Thank you very much. So don't discuss your evidence overnight, all right? There may be some confusion about our start times. I think, on our website, it was still being suggested that we start at 9.45. I think we've agreed, have we not, that we're going to start at 10.00 in this phrase, giving ourselves an extra quarter of an hour to get ready for the fray, so to speak. So just in case anybody was under any doubt about that.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	 shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance compliant board looks like, unfortunately. MR BLAKE: Thank you very much. Sir, we will be exploring those issues further tomorrow. SIR WYN WILLIAMS: Thank you very much. So don't discuss your evidence overnight, all right? There may be some confusion about our start times. I think, on our website, it was still being suggested that we start at 9.45. I think we've agreed, have we not, that we're going to start at 10.00 in this phrase, giving ourselves an extra quarter of an hour to get ready for the fray, so to speak. So just in case anybody was under any doubt about that. See you at 10.00 tomorrow, albeit remotely.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23	 shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance compliant board looks like, unfortunately. MR BLAKE: Thank you very much. Sir, we will be exploring those issues further tomorrow. SIR WYN WILLIAMS: Thank you very much. So don't discuss your evidence overnight, all right? There may be some confusion about our start times. I think, on our website, it was still being suggested that we start at 9.45. I think we've agreed, have we not, that we're going to start at 10.00 in this phrase, giving ourselves an extra quarter of an hour to get ready for the fray, so to speak. So just in case anybody was under any doubt about that. See you at 10.00 tomorrow, albeit remotely.
2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22	 shows what I said previously, which is this was this is a tiered board, was a tiered board, and individuals are given information on a need-to-know basis, which is not the way a proper, functioning, good governance compliant board looks like, unfortunately. MR BLAKE: Thank you very much. Sir, we will be exploring those issues further tomorrow. SIR WYN WILLIAMS: Thank you very much. So don't discuss your evidence overnight, all right? There may be some confusion about our start times. I think, on our website, it was still being suggested that we start at 9.45. I think we've agreed, have we not, that we're going to start at 10.00 in this phrase, giving ourselves an extra quarter of an hour to get ready for the fray, so to speak. So just in case anybody was under any doubt about that. See you at 10.00 tomorrow, albeit remotely.

172

The Post Office Horizon IT Inquiry

INDEX

GAVIN ELLISON (sworn)	1
Questioned by MR BLAKE	1
SARFARAZ GULAM ISMAIL (sworn)	67
Questioned by MR BLAKE	67

173

23 September 2024

	1,015 [1] 6/21	150 [2] 48/15 48/16	85/9 85/9 85/14	40/23
MR BLAKE: [25] 1/5	1,483 [2] 6/24 42/19	150,000 [2] 48/6	2024 [8] 1/1 1/22	32 [2] 31/9 39/21
1/8 1/12 42/5 42/9	1,500 [1] 7/16	48/13	2/11 85/15 88/23	32 per cent [3] 34/14
42/11 42/16 49/4 67/1	1,999 [1] 25/10	151 [1] 57/21	96/12 99/3 167/1	53/11 58/18
67/5 67/9 67/11 67/17	1.09 [1] 105/17	152 [1] 31/22	2030 [1] 171/22	33 [3] 32/19 43/16
	10 [1] 20/16	16 [4] 24/25 64/12	21 [3] 18/17 18/18	43/16
67/22 105/10 105/12	10 January [2] 126/9		32/10	33 per cent [3] 11/6
105/15 105/20 127/1	126/14	16 per cent [2] 18/8	21 April [1] 115/15	23/6 49/21
127/8 150/15 151/1	10 per cent [4] 49/25		21 per cent [4] 24/15	
166/19 166/23 172/7	51/10 57/16 57/25	17 [5] 1/16 3/6 24/19	32/2 32/23 49/1	34 per cent [5] 9/3
SIR WYN WILLIAMS:	10.00 [5] 146/17	26/3 46/9	21 years [1] 34/3	20/5 20/10 25/21
[29] 1/3 1/7 42/8	146/19 172/15 172/19		22 [3] 19/13 20/23	54/20
42/10 42/12 47/13	172/21	17 per cent [5] 21/7	33/5	35 [1] 44/13
47/20 47/25 48/3 48/9		28/1 40/3 47/11 58/7	23 [4] 33/15 55/8	
48/15 48/20 48/25	10.08 pm [1] 148/19			35 per cent [1] 24/21
49/3 67/4 67/6 67/10	100 [3] 29/1 29/4	176 [1] 53/1	103/17 108/7	36 [1] 45/13
67/12 67/16 67/19	48/18	18 [4] 16/13 21/24	23 per cent [2] 32/22	
105/11 105/14 105/16	100 pages [1] 1/22	26/24 73/14	53/12	369 [1] 121/7
126/22 126/24 127/5	100 per cent [3] 78/9		23 September 2024	37 [3] 21/2 46/8 49/4
150/25 166/22 172/10	122/25 144/17	123/20 141/19 144/18		37 per cent [2] 15/6
	100,000 [6] 45/10	153/1	24 [2] 21/19 34/11	56/3
	46/14 46/17 47/1 47/3		25 [3] 3/7 34/25	38 [1] 49/18
'21 [3] 77/8 156/9	48/5	18 per cent [2] 24/20	64/10	38 per cent [4] 26/20
156/10	11 [7] 21/10 26/12	56/4	25 per cent [5] 13/7	29/6 34/7 40/10
'22 [3] 94/19 123/22	26/22 34/2 34/20	19 [3] 17/2 18/1	14/25 15/7 24/14 49/1	39 [5] 21/24 36/19
156/10	87/24 121/7	28/22	26 [1] 35/20	51/16 51/21 55/8
'23 [11] 72/24 72/25		19 per cent [4] 26/21	26 per cent [3] 20/21	
	37/11 51/25	59/23 65/3 65/5	39/25 46/17	45/3
83/19 94/21 101/5	11 years [1] 29/7	1999 [1] 93/16	27 [1] 36/13	
123/22 129/5 133/21	11,000 [1] 47/22		27 per cent [2] 47/20	4
134/8 138/2 156/11	11.01 [1] 42/13	2	58/17	4 per cent [2] 27/17
'24 [2] 72/17 94/24	11.11 [1] 42/11	2 per cent [2] 16/9	274 [1] 119/3	29/16
'24's [1] 157/5	11.13 [1] 42/15	28/16	277 [4] 126/10	4 September [1]
'as [1] 131/5		2 years [1] 116/23	126/18 126/18 126/21	
'at [1] 80/22	11.52 [1] 67/13	2,000 [1] 25/13		4.04 [1] 172/20
'Case [1] 116/10	113 [2] 126/19		279 [2] 126/10	
'conflicts [1] 80/23	126/21	2.10 [2] 105/15	126/18	40 [3] 52/18 133/12 153/7
'difficult' [1] 89/22	12 [4] 21/14 46/9	105/19	28 [4] 23/22 23/24	
'guilty [1] 128/1	64/17 70/11	2.30 [1] 123/20	25/19 37/1	40 per cent [1] 23/5
'is [1] 132/19	12 months [7] 15/22	2.5 per cent [1] //1/	28 per cent [1] 10/8	40 years [1] 156/22
'No [1] 131/20	18/6 18/23 21/12	20 [3] 31/24 34/23	29 [2] 38/6 63/20	41 [2] 53/2 53/9
'Only [1] 132/20	21/17 23/3 29/4	39/9	29 April [3] 105/23	42 [1] 54/5
'past [3] 80/25 85/5	12 per cent [5] 27/25	20 December [1]	111/9 114/8	42 per cent [3] 13/7
91/23	31/14 48/5 48/12 50/5		29 February 2024 [1]	13/9 20/20
'Pathclearing' [1]	12,000 [1] 47/22	20 per cent [1] 59/7	167/1	43 [2] 41/7 56/10
137/10	12.10 [2] 67/11 67/15	20 years [4] 26/12	29 January [1] 152/5	43 per cent [1] 38/13
'Project [1] 91/23	127 [1] 111/23	26/22 34/3 34/20	29 per cent [3] 44/5	44 [2] 57/8 57/10
'red' [5] 103/17 104/3	13 [5] 10/25 22/5	20,000 [8] 45/4 45/5	44/6 53/14	45 [2] 21/2 57/19
	22/6 22/8 22/9	46/1 46/21 47/3 47/15		45 per cent [4] 19/21
104/6 104/13 104/14	132 [1] 121/8	51/5 51/7	3	40/11 51/5 56/4
'toxic' [1] 135/3	14 [5] 11/16 11/19	200 [4] 25/3 25/4	3 June [2] 69/6 70/25	
'untouchable' [1]	22/6 22/6 23/1	25/11 48/18	3 per cent [1] 7/20	46 per cent [5] 19/8
147/15		200,000 [4] 47/9 48/5		21/16 21/22 61/22
'we [1] 134/18	127/6	51/7 51/9	3.17 [1] 150/22	65/17
'witch [1] 90/2	14 per cent [4] 39/5	2000s [1] 3/20	3.30 [2] 150/21	47 [2] 43/2 58/19
'you've [1] 137/12	45/4 54/18 56/19	2010 [1] 68/13	150/24	47 per cent [2] 40/21
		2010 [1] 00/13 2011 [1] 112/3	30 [4] 27/5 38/16	44/15
-	142 [1] 120/15	2012 [1] 74/22	64/9 120/14	44 /13 48 [3] 59/10 60/12
it [1] 136/7	144 [1] 68/4			133/11
1	15 [3] 24/7 24/7 24/9	2015 [1] 115/15	30 per cent [4] 13/7	
	15 August [1] 6/3	2017 [1] 93/16	37/10 37/20 157/14	48 per cent [3] 38/9
1 billion [1] 165/20	15 January [1]	2020 [4] 24/2 30/17	30,000 [1] 25/17	56/20 63/20
1 per cent [2] 25/16	141/18	31/12 31/23	31 [6] 27/13 27/14	49 [4] 45/2 63/6
25/17	15 per cent [3] 36/25	2021 [2] 69/6 70/25	28/10 29/13 38/25	64/16 73/7
1,000 [5] 3/18 7/8	40/5 64/1	2022 [5] 43/7 43/12	39/2	5
7/23 25/9 25/12	15,000 [2] 47/16	54/9 59/24 80/9	31 January [1] 163/8	
	47/18	2023 [5] 80/24 85/8	31 per cent [2] 38/9	5 million [4] 75/3
				I5) MR BLAKE: - 5 million

(45) MR BLAKE: - 5 million

-	_	E0/6		107/0
5	7	52/6 about [99] 3/22 7/22	achieved [1] 119/15 ACI [1] 98/23	137/8 addressing [4] 36/11
5 million [3] 75/7	7 January [1] 127/7	8/8 12/8 12/20 12/22	acknowledged [1]	89/11 97/20 99/6
75/13 77/15	7 July [2] 80/24 85/8	13/1 15/21 16/14	66/7	adjourned [1] 172/21
5 per cent [4] 25/8 27/24 29/3 65/4	7 per cent [2] 52/2 52/23	16/18 18/20 22/11	acknowledgement	Adjournment [1]
5,000 [2] 25/16 25/17	7,000 [1] 117/25	27/21 30/23 30/24	[1] 44/3	105/18
50 [6] 7/10 13/11	70 [1] 43/5		across [3] 85/7 114/1	adult [1] 166/15
32/22 36/1 36/24	70 per cent [2] 43/11	36/1 36/6 36/8 37/18	169/20	advance [3] 144/5
64/14	157/15	37/21 38/1 38/5 41/14		152/6 161/18
50 per cent [4] 13/10	71 per cent [5] 21/5	43/3 43/17 44/5 44/9 44/10 47/23 50/1	acting [2] 98/10 169/2	advantage [1] 170/12 advertisement [1]
25/7 39/8 63/1	33/22 46/15 61/20	50/11 51/8 52/8 54/22		71/13
51 per cent [5] 37/10			107/11 107/12 111/18	
37/23 37/25 56/2 63/13	72 per cent [2] 36/17 39/4	59/16 59/18 59/19	122/20 124/17 144/14	
52 [1] 50/4	73 per cent [2] 45/25	59/20 60/16 60/19	161/10	20/12 20/12 21/4 21/6
52 per cent [2] 19/1	47/17	61/1 64/20 66/4 66/13	actioned [1] 102/21	49/17 49/23 50/5 50/9
59/6	76 [1] 19/7	66/17 68/16 72/4 73/8		50/12 51/2 51/3 51/8
53 [1] 51/21	76 per cent [3] 39/9	73/15 76/23 78/22 79/11 81/6 84/1 85/23	107/24 113/19 129/6	51/11 51/12 51/18 52/20 52/22 53/1 53/3
53 per cent [4] 19/22	39/10 44/2	85/25 87/1 90/10 94/8		53/11 53/17 55/15
33/12 38/12 61/12	77 per cent [3] 29/13	100/1 103/25 107/8	active [1] 183/12	55/19 55/20 55/25
54 per cent [1] 9/25 55 [2] 53/9 53/22	61/12 62/24 78 per cent [4] 9/16	109/14 112/3 112/18	activities [1] 91/24	56/2 56/6 56/8 62/12
55 per cent [4] 35/7	31/13 49/6 57/14	112/24 113/9 117/1	activity [4] 89/10	62/15 62/15 62/18
38/1 39/25 53/10	7th [1] 127/14	118/21 122/3 122/18	91/22 97/16 102/18	62/20 62/21 76/6
56 [1] 75/15		123/9 125/2 128/6	actual [3] 11/16 50/9	77/17 94/25 150/8
56 per cent [1] 62/24	8	132/9 136/4 136/19 138/2 138/3 138/13	53/8 actually [14] 9/10	155/25 advise [1] 115/25
57 [2] 54/5 54/10	8 November [1] 85/8	142/7 144/9 152/24	15/11 30/11 32/1	advised [10] 98/15
57 per cent [4] 10/1	8 per cent [5] 27/19	153/8 153/12 165/21	35/23 39/16 50/5	99/9 99/14 100/16
32/2 44/17 65/18 58 [1] 56/10	27/23 33/23 34/10 61/25	168/14 170/13 170/20		101/17 101/19 101/21
58 per cent [1] 22/1	80 [1] 25/12	172/12 172/18	106/24 113/12 130/21	129/9 145/19 162/6
59 [3] 13/11 32/22	80 per cent [2] 35/16	above [8] 25/13	159/19	advisers [2] 101/20
32/22	54/9		acute [1] 121/10	120/7
59 per cent [1] 9/2	81 per cent [2] 17/12	60/10 141/2 165/6 absolutely [3] 73/13	acutely [1] 88/3 adapt [1] 155/2	advising [1] 107/18 Advisory [2] 58/10
6	21/10	113/1 122/18	add [7] 25/7 35/12	58/16
6 per cent [3] 16/8	82 per cent [1] 54/14 84 [1] 76/19	abysmal [1] 119/16	135/21 137/10 152/11	Affairs [1] 128/7
18/9 28/15	86 per cent [1] 27/16	accelerated [1]	154/1 159/16	affected [3] 99/4
6.00 pm [1] 112/15	87 per cent [1] 9/19	119/13	added [2] 62/17	119/15 119/19
6.17 pm [1] 147/1	88 per cent [1] 12/13	acceleration [1]	62/19	affects [1] 11/17
60 [4] 10/2 32/23	89 per cent [1] 25/8	121/12	addendum [8] 2/8	afford [1] 52/13
60/10 62/2	9	accept [2] 111/1 132/3	2/10 2/13 31/3 31/6 50/15 55/10 62/7	after [40] 14/11 23/11 32/15 32/25 33/1 33/4
60 per cent [2] 34/22		accepted [4] 61/24	adding [2] 24/20 45/5	
37/13	9 January [2] 119/8 122/5	62/2 63/7 63/10	addition [4] 6/11	38/21 43/11 44/1 54/8
60,000 [2] 45/5 45/7 62 per cent [1] 34/21		accepting [1] 136/11	97/23 120/15 142/2	80/8 80/16 85/10 91/5
63 [1] 59/12	51/6	access [8] 5/19	additional [3] 30/23	94/10 97/1 97/11
63 per cent [2] 22/3	9,000 [1] 25/16	22/13 22/22 22/23	34/5 135/17	105/12 107/18 112/16
51/22	9,999 [1] 25/17	78/11 78/14 79/19	Additionally [1]	
64 [1] 61/4	9.45 [1] 172/14	112/3 accident [1] 147/22	156/7 address [10] 5/23	125/19 125/20 134/2 134/3 140/8 145/2
64 per cent [2] 20/4	9.58 [1] 1/2	according [1] 88/8	36/19 54/7 64/5 99/5	148/8 153/21 154/3
20/9 65 [2] 53/6 63/6	92 per cent [1] 61/23 97 per cent [1] 18/23	Accordingly [1]	111/24 123/16 148/22	
65 [2] 53/6 63/6 65 per cent [3] 18/5	98 per cent [1] 25/20	140/3	149/11 169/6	164/14
40/3 52/22	99 per cent [1] 11/6	account [2] 12/17	addressed [10]	afternoon [3] 67/17
66 [1] 64/4	9th [1] 127/12	143/9	27/15 29/18 30/21	123/21 150/20
66 per cent [2] 10/1	A	accountability [2]	32/9 52/5 59/12	again [62] 12/20
11/6		124/5 124/14 accountable [1]	126/10 142/1 158/18 165/2	15/24 19/4 20/2 27/10 32/5 33/17 33/24 36/3
68 per cent [3] 10/7	abide [1] 150/13 ability [3] 22/10 35/3	138/1	addresses [15] 20/17	37/2 37/17 39/6 40/7
21/24 40/6	35/5	accounts [1] 128/24	24/8 24/11 31/25 33/5	
69 per cent [1] 23/25	able [7] 17/4 19/15	accurate [1] 157/10	33/15 34/11 34/25	46/11 46/24 48/5
	22/14 28/3 30/8 41/10	accurately [1] 132/12		49/13 52/24 53/22
		ache [1] 153/17	57/19 58/20 60/12	54/1 55/9 62/11 63/1
L	L	1	L	(46) 5 million again

(46) 5 million... - again

Α	42/8 47/15 47/15	115/25 141/3 146/17	156/2 161/6 162/4	appreciate [1]
again [35] 63/9	49/14 62/19 67/6 70/21 84/15 86/13	148/22 153/4 172/21	166/4 169/23 171/10 172/18	163/12
65/11 65/13 65/21	91/4 92/5 93/25 97/14	Amanda [2] 109/22 145/19	anybody [6] 79/4	appreciated [4] 66/6 141/1 141/5 165/15
65/24 66/23 75/8	98/20 100/14 102/1	among [8] 24/4 26/17	90/15 90/19 90/25	approach [20] 8/4
75/15 77/5 78/18	105/7 111/21 113/16	26/19 38/11 40/19	155/14 172/18	95/1 97/10 98/10
84/14 86/13 87/19	114/23 116/12 117/21	61/13 61/17 65/1	anyone [2] 128/16	98/13 99/9 99/13
88/11 91/3 93/2	119/15 120/9 121/20	amongst [2] 13/10	161/17	100/2 100/4 101/1
100/14 104/1 106/10	122/11 122/13 125/5	147/6	anything [13] 11/24	101/17 104/7 106/5
107/20 117/15 117/16 117/16 121/21 123/6	127/17 132/13 132/19	amount [18] 10/14	26/9 30/22 65/25 66/3	108/1 108/5 108/16
129/25 130/6 134/9	133/5 136/2 137/23	13/23 25/2 36/3 37/2	71/22 75/12 109/6	138/23 143/3 162/7
150/6 154/16 157/17	144/25 146/9 147/16	58/20 60/13 60/18	118/9 118/17 125/25	165/16
164/2 166/13 169/4	149/17 153/11 153/17	60/18 60/24 61/1	135/21 166/8	approached [1]
169/9	154/16 160/23 162/9	61/11 61/18 62/24	anywhere [1] 7/10	110/7
against [19] 20/20	163/20 165/4 165/17 165/19 168/13 168/21	65/8 99/2 130/24 171/13	apologetic [1] 147/25 apologies [2] 122/14	103/14
23/5 45/19 52/22 59/6	170/9 172/11	amounts [2] 65/11	144/21	approaching [1] 7/16
77/16 81/8 86/2 97/21	allegation [1] 117/4	66/20	apologise [4] 147/9	appropriate [12] 42/7
100/22 101/13 117/4	allegations [11] 86/1	analysed [3] 21/19	147/19 148/11 163/13	
119/11 120/11 121/11	92/6 97/21 99/1	35/24 56/12	apologised [1]	86/19 91/25 104/2
146/8 146/12 148/6 158/1	100/18 100/23 101/13		147/16	104/5 104/22 120/17
age [17] 8/22 9/11	102/2 104/12 163/15	9/7 10/13 11/4 15/23	apology [3] 148/10	150/19 169/17
10/2 10/13 10/19	163/20	17/3 18/2 23/23 26/10	163/20 165/18	approved [4] 85/7
15/16 20/1 32/21	alleged [1] 85/23	27/14 29/24 32/19	appalling [1] 113/16	108/2 108/6 108/17
32/24 60/2 61/14	allow [2] 6/9 133/22	34/19 41/16 50/23	apparent [1] 80/9	approximately [2]
63/14 63/17 63/22	allowed [2] 70/22	61/7 66/18	appeal [2] 120/16 121/3	43/9 122/7
63/24 64/22 64/23	133/13 allowing [1] 6/7	another [11] 30/20 75/1 76/16 121/8	appeals [6] 59/1 81/8	April [6] 94/24 96/12 105/23 111/9 114/8
aged [6] 13/10 21/24	almost [1] 89/5	123/4 136/6 140/8	119/11 120/5 120/11	115/15
32/22 32/23 60/10	along [3] 75/20 118/9	152/4 153/3 153/14	121/13	arbitrary [1] 48/15
62/2	140/15	159/16	appear [2] 6/13 6/16	arbitration [1] 64/11
agency [1] 3/17 agenda [2] 113/23	already [11] 42/18	answer [2] 110/18		ARC [2] 78/15 129/24
145/18	43/10 56/14 84/21	163/5	appetite [3] 83/16	are [179]
ages [1] 8/23	145/13 145/24 153/11	answering [1] 33/17	103/19 170/11	area [3] 35/13 36/9
ago [7] 29/7 87/1	158/7 158/18 168/15 171/13	answers [6] 32/6	applicable [1] 7/12	77/24
89/5 115/15 116/6	also [57] 2/10 4/21	41/9 41/9 49/21 52/6 65/22	applicant [3] 7/9 7/24 42/17	aren 1 [3] 5/11 74/11 169/16
130/3 134/18	5/21 6/14 9/5 14/10	anti [2] 167/16	applicants [10] 3/24	arising [4] 97/12
agree [9] 37/10 40/10	15/16 18/2 25/17	168/14	6/23 8/11 43/16 46/21	97/21 102/17 106/8
47/5 48/13 82/23	25/22 25/23 26/15	anti-postmaster [1]	58/12 61/17 61/21	arose [1] 151/2
104/5 126/14 126/22 165/22	27/5 28/10 29/13 31/4		63/7 66/15	around [12] 3/6 3/18
agreed [8] 36/25	32/11 38/14 41/22	anti-Semitic [1]	application [14] 44/1	7/19 11/8 14/23 36/1
40/22 48/7 106/4	47/17 48/19 54/2	168/14	44/4 50/6 50/8 51/4	36/24 52/13 54/1
106/15 142/4 143/12	54/22 60/2 61/16	any [72] 4/24 7/24	51/18 51/23 53/18	59/16 65/16 66/5
172/14	61/23 67/7 68/25 69/1	11/20 16/25 25/25	54/16 54/17 54/20	arrange [1] 99/2
agreement [6] 37/8	71/23 72/23 79/9	28/3 30/18 30/23	55/1 55/16 56/14	articulate [1] 170/11
37/11 39/24 41/2 46/1	80/22 81/23 88/5 91/7 92/20 95/13 96/14	33/19 33/22 33/23 34/5 41/10 43/25	applications [3] 70/5 70/7 102/23	as [195] Asian [1] 28/2
101/4	96/21 98/10 100/9	49/19 50/25 52/25	applied [12] 8/2 43/5	
agreements [2]	109/20 115/5 123/21	62/12 62/16 65/22	43/6 43/11 53/4 54/19	
150/6 150/10	125/5 128/14 129/24	67/2 67/3 70/3 71/18	55/23 59/19 59/23	ask [10] 2/17 3/22
Ah [3] 11/13 51/18 53/7	132/13 139/21 143/19	75/3 75/6 75/6 75/6	60/5 85/13 95/21	16/12 43/3 68/3 72/3
ahead [3] 97/11	143/21 153/20 154/9	76/12 78/12 79/7	applies [1] 64/6	90/5 144/2 144/2
110/3 141/23	160/11 162/18 168/10	79/19 79/20 81/18	apply [3] 48/4 55/21	163/19
aim [4] 81/14 81/15	altering [1] 16/23	85/22 86/12 88/10	56/6	asked [27] 4/4 12/8
120/10 152/19	although [5] 25/14	89/9 91/12 92/2 93/6	applying [1] 44/14	13/1 15/21 18/20
albeit [1] 172/19	47/8 47/10 119/1 127/17	93/14 97/20 100/3 102/12 107/8 107/12	appointed [7] 38/19 69/4 70/19 87/1	22/11 29/25 30/22 31/11 33/7 34/12
Alex [2] 154/3 154/9	altogether [1] 154/24	107/16 108/18 109/4	109/21 110/3 125/2	50/10 50/13 50/19
alia [1] 147/8	always [3] 125/21	109/14 111/21 115/18		50/24 52/8 55/12 58/1
alignment [1] 11/14	128/12 145/1	115/20 116/13 117/22	69/24 71/2 109/23	60/16 62/11 62/17
all [62] 2/23 4/3 7/1 12/4 12/10 26/1 30/14	am [14] 1/2 42/13	129/12 129/15 130/10	125/4	64/20 85/4 102/14
31/1 32/8 35/9 35/17	42/15 47/15 67/13	133/24 136/21 137/22		120/7 144/5 151/5
5 ., 1 02/0 00/0 00/11	89/8 91/12 95/22	140/10 142/23 150/2	70/24	asking [4] 146/20
	•			(17) again aaking

(47) again... - asking

-	70/40 400/0	407/40	70/00 70/04 75/00	4.00/00
A	78/16 130/8	137/19	72/20 72/21 75/22	166/23
asking [3] 164/18	auditing [3] 80/12	balanced [5] 4/4 4/8	75/23 76/2 76/10	belief [6] 1/18 2/3
169/7 171/19	82/8 82/12	4/11 4/17 4/20	80/17 83/10 85/23	37/8 52/11 68/8 88/9
asks [1] 171/24	audits [3] 31/8 31/25	balancing [3] 12/15	87/1 90/1 90/2 90/24	believe [11] 9/14
aspect [2] 106/25	103/1	12/24 19/9	92/6 92/15 92/16	36/20 52/12 79/1
123/16	August [3] 6/3 54/9 130/3	Bank [1] 116/1	92/16 95/9 98/23 99/8	
aspects [2] 39/22		banking [1] 68/20		
58/3	authorisation [1]	bar [2] 35/6 131/14		
assess [2] 58/6		Bartlett [1] 132/23	102/25 107/16 107/19 107/20 107/21 108/12	
102/17	authorisations [1]	based [9] 51/1 53/1 55/18 55/24 56/13	109/2 109/25 110/19	believes [1] 131/20
assesses [2] 57/11	authorise [1] 75/3	58/25 62/14 75/8 77/5	112/18 113/19 113/23	
57/21	automation [1]	basic [1] 171/24	120/1 120/25 122/24	27/15 75/12 115/16
assessing [1] 58/11	171/20	basically [4] 86/10	123/10 123/24 124/4	141/24 164/17 170/14
Assessor [7] 57/13	available [3] 54/18	109/9 110/7 110/10	124/10 124/11 124/16	
57/16 57/18 57/21	54/21 121/2	basis [10] 18/7 18/12	125/13 127/7 128/20	96/17 131/1 131/2
57/24 58/6 58/23	avenues [1] 78/1	18/15 63/14 73/23	130/1 130/2 130/8	144/20 145/22 147/6
assessors [3] 57/8	average [1] 71/13	96/3 144/16 144/17	130/9 132/3 133/1	147/8 160/4 160/4
57/9 58/3	avoid [1] 167/16	161/23 172/4	133/17 134/15 140/12	
assist [50] 13/15 17/4 18/17 19/15 22/8	avoidance [2] 85/21	Bates [2] 33/6 33/16	141/17 143/25 146/4	167/8
23/22 27/13 28/23	95/21	be [198]	149/5 157/1 161/12	benefit [1] 135/18
29/23 31/10 34/1	awaiting [1] 120/15	became [4] 33/25	161/17 164/22 167/23	
34/19 37/3 38/16	aware [41] 7/24 35/4	48/22 80/9 162/12	before [23] 3/21 9/25	136/11
39/21 41/10 45/13	35/8 35/10 35/17	because [62] 19/16	18/18 32/14 88/13	best [8] 1/18 2/2 5/18
50/17 54/11 54/13	35/18 54/17 54/20	21/5 36/1 41/24 43/10	90/2 91/8 91/17 95/25	6/8 68/7 70/15 97/3
54/25 56/17 59/13	57/11 57/12 57/13	56/12 57/22 62/17	105/21 111/8 119/22	116/11
60/13 61/6 62/10	58/16 58/18 73/22	63/19 66/6 66/7 72/19	122/9 136/19 137/19	better [10] 79/15
64/17 65/22 73/18	79/1 84/6 84/8 87/16	73/3 77/13 77/25 84/2	146/24 147/17 148/9	79/16 81/19 92/25
74/17 75/20 78/10	88/3 90/15 91/12	84/17 84/21 91/2	150/7 151/7 163/6	132/3 133/23 146/11
86/24 95/18 98/12	94/19 107/12 117/19	92/14 96/15 100/5	164/10 165/24	160/11 160/12 170/9
103/20 106/21 108/21	117/22 129/10 129/21		begin [4] 1/5 11/1	betterment [1] 156/3
115/9 122/7 123/17	129/22 140/10 143/14		42/19 92/12	between [32] 6/3
124/15 128/5 131/7	143/21 144/4 144/13 145/20 148/24 150/5	109/18 109/25 111/4 113/20 114/9 114/16	beginning [4] 32/15 32/25 33/1 33/4	9/10 13/10 17/7 17/23 20/11 22/18 25/16
133/15 145/10 153/23	151/17 151/18 151/21		begins [2] 10/25	28/7 28/19 28/20
155/4 156/8 158/2	151/25 171/3	124/5 124/10 126/12	119/9	30/10 30/19 37/18
assistance [2] 18/16	awareness [6] 35/1	127/12 128/11 130/11		38/17 45/5 47/3 48/18
119/21	35/3 36/15 52/13	134/14 143/13 146/2	behaviour [4] 119/16	
assisting [1] 81/9	57/17 83/18	146/19 148/2 151/25	128/22 133/1 162/12	63/3 64/22 73/18
associated [1]	awful [1] 90/12	153/4 155/7 155/13	being [78] 4/13 8/10	80/17 85/19 86/4 86/6
102/17	awkward [2] 73/3	155/15 158/12 159/23	10/8 14/1 14/6 15/9	90/17 93/16 148/25
assuming [2] 145/5	74/7	160/6 161/19 166/3	17/7 19/20 29/14 30/7	
155/10		166/6 168/8 168/10	30/12 35/17 35/18	beyond [4] 98/1
assurance [4] 100/25		171/18	36/8 37/6 37/12 38/5	109/1 111/22 129/12
assured [1] 113/16	back [22] 11/15 12/6	become [3] 26/18	38/7 40/1 40/2 40/9	bias [2] 5/7 5/13
Astwood [1] 116/1	43/14 48/9 52/17 63/5		40/12 40/20 40/20	bid [1] 104/4
at [239]	66/1 67/11 69/21 92/3		41/19 41/24 44/9 55/2	
ATM [2] 135/3 137/8	100/10 105/15 111/7	150/5	55/3 56/12 56/19	bill [1] 70/8
attached [3] 141/24	129/8 129/19 130/15	bed [1] 164/16	58/17 64/1 65/5 65/9	billion [1] 165/20
142/2 143/18	134/7 138/4 150/20	been [117] 2/20 3/19	65/10 65/16 65/17	bit [13] 27/22 61/5
attend [1] 83/20	161/24 166/10 168/1	10/14 10/18 11/8	69/21 71/20 73/2	71/21 94/15 115/2
attendance [3] 96/20	background [10] 3/3 20/25 21/2 21/3 28/1	13/23 14/4 15/5 15/25	73/15 73/17 74/1	134/5 142/14 143/12
122/11 131/13	28/2 28/11 61/10		79/10 80/21 82/20	153/25 161/22 167/19
attended [2] 92/21	65/19 68/10	25/25 26/21 27/16	82/21 83/3 85/5 85/6	168/21 170/17
144/19	backgrounds [3]	27/18 27/19 27/23 28/12 28/25 29/2	85/7 86/3 87/16 88/14 89/14 93/19 94/6 94/9	
attendees [2] 96/23	21/21 22/1 81/25	29/10 30/1 31/12	100/24 106/17 107/12	
167/1	backs [1] 139/8	31/14 31/16 32/1 34/2	107/15 108/3 108/4	BLAKE [6] 1/11
attending [1] 152/20	bad [1] 90/12	34/3 34/4 34/7 34/16	109/9 109/15 115/7	67/16 67/21 150/25
attention [5] 65/15	badly [1] 136/8	34/20 34/22 36/7	118/4 123/8 131/17	173/4 173/8
111/18 114/7 148/24	baggage [1] 139/2	36/25 38/19 38/22	146/7 155/9 161/25	blamed [2] 147/20
152/17	Baker [1] 120/8	41/15 45/16 48/21	167/17 171/7 171/14	148/12
audit [7] 31/12 31/13	balance [5] 16/23	49/22 50/1 57/23 58/1	172/13	Blanchard [1] 140/19
31/14 31/21 31/23	73/8 73/11 73/18	59/15 60/17 71/3	BEIS0000753 [1]	blanket [1] 165/14
				(48) asking blanket

(48) asking... - blanket

	I			
В	107/2 113/10 126/22	150/8	53/24 54/1 54/11 55/9	75/4 75/20 77/9 78/10
	131/6 135/14 136/1	broadly [5] 22/18	55/23 59/16 61/3 62/7	79/11 79/15 80/3
blocked [1] 78/21	136/15 139/25 143/19		63/1 64/4 65/5 66/16	84/25 86/23 90/5 95/5
bloody [1] 116/14	160/16 164/20 165/1	159/5	69/1 69/20 71/3 71/23	95/10 95/18 99/20
board [140] 36/20	169/5	Brocklesby [2] 94/9	72/4 72/22 75/11 77/9	
36/23 37/2 37/5 37/12	bottom [22] 11/5	95/12	83/9 87/4 87/6 87/19	105/23 106/21 107/23
69/21 70/20 71/9				
71/20 72/4 72/8 72/9	11/20 14/18 16/8 18/1		89/24 90/8 90/8 90/24	
72/9 73/2 73/9 73/11	25/19 32/13 35/7	13/17 19/14 27/5	91/6 91/12 92/20 93/6	
74/1 74/3 74/12 74/13	40/15 41/1 46/7 46/13		94/7 94/12 95/6 95/18	
74/17 74/25 75/2 75/4		brought [5] 1/21 2/21	96/14 100/9 101/7	118/25 119/7 119/12
75/8 75/8 75/11 75/14	85/17 93/22 105/24	94/9 129/24 141/9	110/3 113/12 115/2	119/18 122/7 123/1
	115/12 118/15 136/15	bud [1] 166/16	118/22 122/13 122/14	123/11 123/16 124/15
75/16 75/19 75/22	bound [2] 121/3	budgets [2] 169/4	122/20 123/6 123/16	126/5 127/3 128/5
75/25 76/2 76/16	170/5	169/9	124/16 125/15 125/22	130/15 131/7 132/20
76/19 76/21 76/23	box [3] 7/2 24/12	bullet [5] 20/7 97/5	126/8 126/16 128/11	133/15 134/4 136/25
76/25 77/1 77/10	66/2	103/13 105/25 106/7	129/3 129/22 129/25	137/5 137/14 140/13
77/12 77/20 78/4	boxes [5] 12/10 16/1	bundle [1] 117/10	131/2 131/13 132/11	141/19 142/8 144/18
78/15 78/16 83/19				
83/24 83/25 89/4 90/7	16/24 66/2 66/16	bureaucratic [1]	136/7 138/13 140/3	
91/20 94/22 95/4 96/7	bracket [1] 48/17	71/22	140/14 142/5 143/15	149/15 153/23 155/4
96/12 97/2 98/16	brackets [1] 47/24	Burton [2] 109/23	143/19 144/2 144/4	156/8 158/2 159/1
98/17 99/6 104/12	Bradshaw [13] 91/1	145/19	146/8 146/11 150/8	159/5 163/7 163/23
104/19 105/23 107/6	99/8 99/15 99/24	business [81] 18/21	150/13 151/18 151/24	165/7 166/20 167/8
	100/14 100/17 101/13	18/22 20/14 20/18	158/9 160/11 162/13	167/14 169/19 169/23
107/15 107/16 107/23	102/2 132/15 133/12	21/6 26/15 26/23	165/13 166/12 169/11	170/6 170/8 170/9
108/3 109/9 109/22	134/6 134/10 134/17	35/13 36/8 68/19 71/8	169/12 170/6 171/6	can't [9] 14/7 16/10
109/25 110/25 111/9	Bradshaw's [1]	71/9 73/23 75/11	171/11	30/9 30/18 63/3 90/7
111/9 111/10 111/15	118/21	77/15 77/19 77/25	bypassing [1] 121/13	
112/15 112/17 112/23		79/18 81/4 81/12		
113/11 114/2 114/5	branch [13] 9/19		C	candidate [2] 76/4
114/21 114/23 114/23	9/21 31/12 31/15	81/21 83/20 84/11		76/7
114/24 114/24 114/25	31/21 68/13 95/11	85/7 88/8 90/11 90/22	call [7] 141/23 143/4	cannot [3] 117/17
114/25 117/16 118/18	107/19 129/4 129/16	91/19 92/14 94/13	145/15 145/21 165/10	
119/24 120/1 121/23	137/18 139/1 152/1	99/16 99/19 99/23	165/11 168/11	capabilities [1] 78/3
121/24 122/2 122/24	branch's [2] 26/6	99/25 100/7 100/10	called [8] 5/7 5/12	capable [1] 94/2
123/21 124/8 125/9	26/12	100/11 104/11 104/24	19/1 19/3 19/7 129/15	capital [2] 132/7
	branches [6] 68/20	106/2 106/14 106/17	129/16 137/16	132/8
127/24 128/3 130/22	68/22 93/6 129/17	106/19 106/24 108/8	calling [3] 19/4	careful [1] 9/8
134/7 134/10 134/25	137/11 138/12	110/15 111/5 112/10	131/19 146/10	careless [1] 123/4
135/13 135/19 138/2	branches' [1] 137/19		calls [1] 154/23	Carey [1] 120/8
138/2 138/5 138/5	brazen [1] 129/6	134/8 134/11 138/15	came [16] 12/16	carried [6] 17/3 18/2
141/15 145/2 145/20	breach [4] 146/16	138/16 138/20 138/21	66/16 66/21 84/3	23/23 88/7 109/15
146/7 147/17 148/9				
152/5 152/6 152/16	148/15 149/11 149/13		93/8 94/21 94/24	169/7
152/20 157/6 159/11	breached [1] 116/4	154/6 154/12 155/9		carries [1] 108/22
159/19 161/8 161/9	break [11] 42/7 42/14		111/8 125/19 134/14	carry [2] 54/4 146/18
161/10 161/19 161/20	67/9 67/14 105/13	159/9 159/22 165/25	145/8 155/9 165/3	carrying [3] 12/14
162/9 162/17 164/14	105/22 133/16 150/20	166/8 166/14 166/16	can [140] 1/12 1/21	88/3 109/11
167/9 167/13 170/25	150/23 159/8 165/24	167/22 168/20 168/22	2/5 2/9 2/21 3/2 3/3	case [20] 20/19 56/1
171/7 171/14 172/3	breakdown [3] 6/15	169/7 169/17 169/21	3/15 5/18 6/1 7/14	57/8 57/9 57/12 57/15
	9/23 118/12	170/4 171/2 171/5	8/14 9/23 11/20 13/13	57/18 57/20 57/23
172/3 172/6	Brian [2] 83/21 83/21	business's [2]	13/14 14/16 15/11	58/3 58/5 58/23 63/2
Board's [1] 168/9	brief [1] 140/8	119/15 171/18	16/19 18/17 19/7	87/13 91/4 95/20
body [1] 155/20	briefed [1] 162/17	businesses [1] 69/2	20/16 22/8 23/22	102/10 109/7 122/22
bold [4] 46/4 46/5	briefing [1] 86/10	businesspeople [1]	24/25 27/13 28/23	172/17
154/18 158/17		170/3	29/6 29/19 29/23	
bonuses [9] 78/22	briefly [16] 3/3 3/15		30/10 31/8 31/9 34/1	cases [24] 35/16
79/8 118/16 118/23	41/8 52/6 53/23 64/5	but [120] 3/14 6/14		
136/8 136/9 157/18	70/2 71/6 75/5 79/11	7/14 7/23 10/25 12/15	34/19 37/3 38/16	48/1 48/5 48/12 48/21
158/14 169/10	80/6 148/2 155/4	14/7 14/22 15/16	39/21 43/14 45/13	55/4 80/14 86/2 88/6
booked [1] 165/10	157/3 158/2 166/21	16/12 17/13 20/8	46/8 48/21 49/17	92/2 102/5 115/16
	bring [8] 10/25 24/6	22/22 24/18 27/10	50/17 51/16 53/23	115/20 115/21 115/22
books [1] 137/19	29/20 43/14 51/20	27/17 30/15 30/18	54/5 54/11 54/24	116/2 120/15 121/1
both [29] 2/5 2/18 8/3	62/6 73/13 119/7	35/10 38/21 39/25	56/17 59/10 59/13	121/4 121/6 121/15
22/15 44/24 52/9 55/4	bringing [3] 66/8	40/11 40/18 43/5 44/4	60/13 61/6 62/6 62/9	cash [1] 75/4
57/2 70/19 70/24	130/21 159/13	46/11 46/16 47/20	64/17 65/22 67/22	catch [1] 165/11
71/21 88/20 89/25	British [1] 28/2	48/10 48/21 50/15	68/3 68/4 68/7 70/3	catch-up [1] 165/11
92/8 100/15 103/8		51/6 51/11 52/3 52/24	73/12 73/17 74/17	
	broad [2] 45/14	01/001/1102/002/24		categorically [1] 73/1
L	1	1	·	

(49) blocked - categorically

				,,
C	41/13 93/4 110/16	clarity [6] 66/19 86/7	78/16 78/17 91/11	completely [1] 163/1
categories [2] 35/12	Chancellor [4] 119/6	89/13 151/4 153/22	110/15 123/15 130/9	completing [2] 44/16
98/18	119/9 119/23 154/13	153/25	135/14 140/7 158/21	44/19
categorisation [2]	change [10] 46/23 74/21 108/11 131/22	classic [1] 166/14 classified [2] 104/6	committees [1] 136/2	completion [1] 6/19 complex [1] 94/4
108/7 108/12	132/21 134/23 142/11		common [8] 18/24	complex [1] 94/4 complexities [1]
categorisations [1]	142/14 143/3 170/11	clean [1] 166/1	24/12 33/7 33/10	122/21
97/6	changed [4] 90/24	clear [22] 9/14 20/11	48/23 63/11 143/2	compliance [1] 110/1
categorised [1]	121/20 133/2 134/21	31/18 74/10 76/3	153/19	compliant [1] 172/6
108/12	changes [2] 128/23	83/14 86/5 88/20	commonly [2] 43/18	complimentary [1]
category [18] 15/16 39/17 40/15 60/22	161/2	107/2 124/8 126/12	52/11	139/15
86/20 97/8 97/13	Chapter [1] 10/24	126/13 131/25 135/23	comms [3] 82/3	comprehensive [2]
97/18 99/18 102/15	character [1] 112/6	143/16 151/7 151/12	87/24 88/2	154/19 154/22
102/16 103/16 104/23	charged' [1] 128/1	156/13 162/4 162/23	communicate [2]	comprising [1] 97/8
108/2 108/6 108/17	chart [17] 6/13 6/18	164/20 166/5	155/12 155/20	compromised [1]
120/22 121/16		clearing [2] 137/14	communicated [1]	145/25
causation [2] 30/11	11/25 13/15 14/22	137/16	151/24	compromising [1]
30/19	17/4 19/13 39/15 43/23 51/25 57/17	clearly [12] 8/11 20/14 72/12 107/21	communicating [1] 155/14	149/19
cause [1] 30/24	60/15 60/21 64/14	121/9 161/23 161/24	communication [5]	compulsory [1] 5/10 computer [1] 121/5
caused [1] 63/4	charted [1] 45/19	165/13 168/22 169/12		concede [1] 120/13
causing [3] 153/9	charts [2] 54/14	171/17 172/1	155/15 155/17	conceded [1] 120/20
159/12 159/12	54/24	close [3] 54/3 123/8	communications [2]	concern [5] 35/5
caution [2] 35/25	chased [1] 138/16	171/16	87/25 121/10	76/19 88/17 111/17
100/21	check [2] 67/3 74/8	closely [1] 117/23	community [1]	150/9
census [2] 5/10 7/13 cent [205]	cherry [1] 156/18	closing [1] 134/18	114/13	concerned [6] 85/22
central [1] 143/8	cherrypick [1]	cohort [2] 8/19 10/10	companies [1] 68/25	89/9 99/15 107/8
centre [8] 18/21	156/19	colleague [3] 85/22	company [5] 3/18	146/15 147/11
18/23 20/14 20/18	Chief [10] 72/25	86/2 87/14	99/17 132/13 162/15	concerning [1]
21/6 26/15 26/23	74/15 74/16 74/24	colleagues [4] 81/17	165/21	148/22
167/22	76/13 93/22 96/20	88/4 122/19 147/7	compare [1] 30/1	concerns [22] 37/6
centric [1] 135/19	125/3 148/6 163/9	collected [1] 98/21	compared [22] 10/2 10/10 21/7 23/14	37/16 76/23 84/1 106/11 107/4 107/7
CEO [9] 73/1 119/6	children [1] 166/11 choice [10] 12/12	collective [1] 140/20 collectively [1]	26/20 38/13 39/25	109/14 109/24 112/14
122/3 123/18 125/5	15/24 19/6 43/20 44/8	119/17	40/3 40/5 40/23 47/7	114/1 115/6 116/25
143/4 148/16 162/9	49/13 63/9 102/7	column [1] 29/6	51/10 53/16 55/8 56/4	117/13 118/3 118/20
168/24	131/14 151/18	columns [1] 45/22	56/19 58/6 61/14	123/13 125/1 144/13
certain [11] 4/25 9/12 46/23 77/8 90/10	chose [1] 112/4	come [25] 3/2 30/6	61/21 62/4 65/3 65/18	
110/24 123/25 128/19	Chris [3] 93/11 93/25	48/9 54/23 67/7 67/11	compares [1] 15/7	concluded [3] 42/22
161/20 162/21 171/13	94/8	90/7 105/15 106/13	comparison [5]	42/25 43/6
certainly [3] 30/11	circled [1] ///11	108/20 112/23 118/25		
44/22 124/8	circulated [3] 143/22	120/6 121/22 123/11	61/11	99/11 101/23 108/19
cetera [5] 44/7 103/1	149/6 164/22	128/1 139/19 139/21	compensation [18]	conduct [1] 75/23
112/11 135/4 135/4	circumstances [2]	146/22 148/2 148/23	42/21 43/10 49/7 65/2	
CFO [2] 143/6 167/2	63/15 63/19 cited [1] 79/16	149/3 150/20 159/10 159/17	65/8 66/10 66/20	76/2 81/16 100/24
chair [16] 67/3 77/17	cited [1] 79/16 claim [22] 45/3 45/4	comes [1] 75/7	66/23 80/8 80/16 81/8 83/12 105/9 119/18	100/25 104/9 108/18 131/17
78/19 96/14 96/15	45/7 45/9 45/16 45/18		120/18 133/5 142/18	conducting [1] 109/7
96/17 96/18 100/19	46/8 46/12 46/14	98/7 106/16 132/15	143/5	confidence [8] 80/21
100/23 101/4 102/14	46/16 49/5 49/6 51/1	134/9 141/15 151/16	compile [1] 3/11	82/21 93/20 94/22
104/9 106/4 106/12	51/4 51/9 51/13 54/9	comment [2] 28/3	complain [2] 35/4	114/22 137/22 138/14
109/24 122/3 Chairman [2] 148/25	55/4 58/6 58/22 64/10		35/23	149/5
153/21	89/22	comments [15]	complained [3] 35/21	
Chalk [2] 154/4	claimant [6] 45/22	16/15 16/17 16/19	36/6 36/8	144/16 144/17 147/4
154/10	45/23 45/25 46/10	30/23 31/3 41/16 42/3	complaining [2]	148/24 149/23 152/22
challenge [2] 96/6	48/17 48/24	66/18 66/25 110/21	35/13 35/14	confidentiality [1]
130/13	claimants [5] 56/24	147/7 153/18 154/8	complaints [5] 34/25	149/11
challenges [2]	60/4 60/7 61/15 64/24		35/1 124/10 148/5	confirm [3] 68/4 68/7
121/11 168/25	claimed [1] 57/1 claims [2] 45/2 64/11	commercial [3] 77/23 77/25 141/9	158/1 complete [6] 7/3 46/1	93/12 confirmed [5] 106/4
challenging [1] 73/3	clarification [2]	commitment [1]	102/4 134/22 142/13	106/16 106/18 147/4
Champion [2] 109/22	140/3 140/22	71/15	143/3	153/21
109/24	clarified [1] 85/8	committee [12]	completed [2] 6/19	confirming [1]
chance [4] 5/17	clarify [1] 89/13	78/12 78/13 78/14	102/3	111/22
				0) actororiaa confirming

(50) categories - confirming

C conflict [1] 93/18 conflicts [2] 97/12 102/17 confront [1] 138/18 confused [1] 86/13 confusion [1] 172/12 connected [2] 31/5 80/13	32/17 32/20 32/25 33/6 33/14 34/12 34/13 Contracts [2] 84/10 84/17 contrasted [1] 45/17 controls [1] 130/9 convene [1] 113/11 conversation [11]	correctly [1] 81/6 correlated [1] 10/19 correlation [2] 30/10 63/3 correspondence [7] 111/11 115/11 115/13 130/4 138/24 145/9 158/22 cos [1] 116/18	criticisms [1] 171/11 critique [1] 168/25 CRO [1] 143/7	163/7 172/21 days [9] 68/16 71/11 71/13 71/14 71/18 130/3 134/4 156/9 161/5 deal [15] 45/13 69/15 72/1 72/19 83/16 92/15 93/1 95/8 113/24 133/24 135/24
connection [4] 16/5 17/6 17/15 66/14	126/8 126/12 127/13 132/4 132/5 136/17 140/9 142/3 144/9	cost [2] 54/1 156/24 costs [4] 108/4 143/9 154/17 167/23	crooks [1] 116/12 cultural [9] 74/21 99/17 100/8 128/17	138/13 159/14 160/12 163/16 dealing [15] 12/16
consider [7] 7/5 58/22 72/6 114/18	156/3 166/15 conversations [8]	could [68] 4/10 6/12 8/20 9/9 9/10 9/15	139/2 143/6 149/3 154/2 158/14	dealing [15] 12/16 12/17 77/24 78/2 85/22 92/16 93/13
122/20 152/18 154/21 considerable [2] 39/16 65/11	72/22 72/24 83/6 84/10 107/4 138/25	11/19 12/10 14/10 14/10 15/20 16/1	culturally [2] 74/19 84/17	99/25 102/10 114/11 128/12 128/13 133/18
considerably [2] 25/14 49/8	162/5 162/21 conviction [1] 81/8 convictions [4]	16/12 16/13 16/15 16/24 19/4 24/6 25/19 26/3 30/24 33/5 33/13		149/16 156/14 dealt [6] 84/21 90/1 131/12 134/12 134/15
consideration [2] 119/10 120/16 considered [15] 6/7	119/12 120/11 120/17 121/4	33/21 34/8 35/20 36/10 38/5 47/12 48/3	135/2 135/10 135/14 137/21 146/4 153/15	166/7 Dear [6] 89/4 111/15
17/16 28/8 28/21 34/13 40/2 40/9 40/20	Cooper [1] 171/9 copied [1] 163/21 copy [13] 32/14	49/14 49/16 50/2 50/15 51/20 52/12 54/10 55/10 58/12	157/19 current [39] 6/20 7/18 7/25 8/7 8/8 8/13	115/24 139/25 148/21 160/16 debacle [1] 128/23
52/2 52/3 53/12 99/11 106/17 119/4 122/24 considering [1] 7/15	32/16 32/25 33/8 33/10 33/11 44/6	61/4 62/7 63/5 64/4 73/13 81/18 82/17	8/16 8/21 10/3 10/10 10/20 14/24 16/18	debts [1] 118/24 December [4] 80/8
consistency [1] 98/13	115/18 115/19 140/1 141/24 160/22 160/23 core [8] 2/14 2/24 5/6		17/8 17/18 17/25 32/15 38/3 38/18 41/20 68/10 69/16	85/9 94/19 136/8 December '22 [1] 94/19
consistent [3] 13/22 97/10 98/9 constant [1] 131/20	6/12 50/13 55/12 62/9 134/3	111/6 115/10 138/15 142/4 144/5 148/18	70/21 92/8 93/14 97/8 97/14 97/21 98/6	decimal [1] 11/12 decision [3] 75/8
constantly [1] 159/24 constraints [1] 52/12	Corfield [2] 106/9 107/17 corner [4] 46/5 46/7	150/11 150/12 150/20 156/3 159/22 160/14 163/7	98/16 98/25 102/18 106/12 109/22 132/24 135/2 137/21 149/17	75/19 92/1 decisions [7] 74/11 75/10 77/3 77/4 87/12
constructive [1] 66/3 consultation [1] 104/11	46/7 46/13 corollary [1] 120/25	couldn't [7] 12/10 51/13 122/13 148/13	151/8 currently [8] 20/3	91/14 103/8 decline [1] 170/4
consuming [2] 71/18 94/4	Corporate [1] 128/7 correct [71] 1/24 2/15 6/4 7/3 7/4 9/4	161/8 161/14 168/24 Counsel [4] 84/4 94/17 131/1 160/3	41/1 68/19 71/16 81/17 87/14 116/23 117/2	decreases [1] 14/5 deep [2] 114/10 128/2
contact [3] 50/2 57/15 57/16 contacted [5] 18/22	9/6 10/16 11/14 15/14 16/6 19/5 20/21 21/1	counter [1] 68/22 counters [1] 68/16	cut [2] 89/23 169/20 CWU [1] 155/23	deeply [3] 84/20 111/17 148/22
57/23 58/1 107/18 139/17	21/13 21/17 21/23 22/25 25/5 26/7 27/3 27/4 28/13 28/14	couple [5] 5/21 24/12 24/15 66/1 95/2 course [10] 10/16	D daily [1] 16/23	default [3] 88/18 154/15 155/19 defend [2] 93/4
contacting [2] 20/13 99/22 contained [2] 5/23	29/11 29/16 31/18 32/8 34/16 35/24	10/18 17/6 65/6 66/9 72/5 122/19 138/21	damage [1] 105/7 damning [1] 112/6	131/15 defending [1] 140/7
147/6 content [2] 12/9	36/17 40/17 42/23 45/1 47/19 49/23 51/24 54/21 56/9	148/3 166/22 court [3] 64/11 120/13 120/21	data [13] 13/20 22/13 22/22 22/24 29/25 50/24 55/14 64/21	deferential [1] 75/16 definitely [4] 115/2 115/5 123/6 159/21
164/22 context [7] 59/14 80/7 94/15 119/5	56/14 57/13 58/16 60/3 60/22 68/1 68/2	cover [1] 71/8 covered [4] 8/10	116/5 157/6 157/9 157/9 157/16 datasets [1] 125/10	degree [1] 60/23 delays [1] 98/23
134/13 153/25 154/2 contextual [1] 59/14	68/9 68/12 68/14 68/21 69/7 69/10 69/14 69/19 69/23	10/24 102/18 103/2 covering [2] 69/1 143/18	date [11] 70/24 98/17 100/19 109/6 114/15	deleted [1] 116/5 delivered [2] 164/21 165/8
continuation [1] 104/10 continue [5] 17/2 42/4 112/10 149/20	75/10 85/12 95/6 96/10 96/16 103/4 105/5 112/19 113/4 114/6 152/9 152/13	crash [1] 167/17 create [5] 62/16 62/19 93/17 169/25 170/1	126/15 126/24 126/25 127/4 127/14 127/15 dated [4] 1/16 2/10 67/25 119/8	demands [1] 111/17 demographic [1] 9/8 demographics [1] 8/21
163/23 continued [1] 153/8 continues [3] 93/10 150/16 169/15	152/14 152/21 158/25 166/7 correction [2] 21/11 23/3		dates [1] 126/11 Davies [4] 73/1 78/19 110/14 148/7 day [10] 12/14 12/14	deny [1] 95/23
contract [11] 32/9 32/11 32/12 32/14	corrections [4] 21/10 21/15 22/7 22/14		73/23 73/23 83/23 90/13 111/5 111/5	deplore [1] 142/10 describe [1] 69/25
				(51) conflict - describe

(51) conflict - describe

_	40/00 40/04 40/05	400/7 400/0	00/47 00/00 00/1	
D	13/20 19/24 19/25	103/7 123/6	23/17 23/20 36/4	88/20 98/11 115/19 116/1
described [3] 75/16	28/4 28/18 28/20 37/18 40/7 55/17	disbanded [1] 154/24 disbandment [1]	38/11 38/15 52/23 59/5 61/13 61/16	does [18] 6/13 9/14
85/11 135/2	56/23 60/2 61/8 61/19		dissatisfied [44] 4/15	
design [2] 3/9 3/9	63/14 65/14 135/4	disbelief [1] 89/7	4/19 4/19 13/5 13/8	48/4 50/23 72/2 96/1
designing [1] 5/3	different [20] 1/23	disclosed [1] 98/11	13/9 14/19 15/1 15/17	96/6 105/9 132/4
Despite [1] 153/6	2/19 5/14 17/24 50/10		17/18 20/6 20/10	132/5 136/20 166/10
detail [6] 1/25 19/14	50/12 53/24 55/24	150/6 150/9	20/21 22/19 23/5 27/2	169/11 169/13
69/20 72/5 109/4 163/17	59/20 62/18 66/2	disconnect [1]	27/10 27/11 29/15	does it [1] 15/23
detailed [6] 16/20	68/25 78/1 86/17	158/15	32/3 38/8 38/10 38/13	doesn't [7] 6/15
31/1 64/8 102/19	103/15 107/24 118/13		38/18 38/20 38/23	47/20 51/19 53/7 79/6
103/14 115/20	135/6 149/8 171/15	114/12	40/18 52/19 56/20	90/6 169/19
details [1] 108/3	differentiate [1]	discovered [1] 95/1	56/22 58/5 60/22	doing [11] 18/25
detective [1] 127/5	50/20	discrepancies [20]	60/24 61/11 61/21	36/25 41/25 53/25
determination [1]	differentiation [1]	12/17 16/6 16/22 17/7	62/14 62/22 62/23	91/24 95/24 100/5
119/14	50/25	17/21 23/21 24/8	62/25 64/12 64/16	109/2 125/11 130/21 146/9
determine [3] 91/25	differently [1] 171/12	24/12 25/4 25/21 26/4 27/1 30/3 30/6 30/8		
121/8 122/19	difficult [11] 72/11 72/21 110/17 118/1	30/25 31/5 69/17 93/6	disseminated [1] 74/3	doings [1] 101/7 don't [37] 8/20 16/9
determined [3] 60/19	136/7 139/1 139/3	137/8	distinction [1] 86/4	27/14 29/19 48/10
61/2 141/3	161/4 168/8 168/10	discrepancy [8] 24/1	distress [1] 49/9	50/14 54/11 55/4 55/9
development [1] 4/7	168/19	24/22 25/1 25/2 25/9	distressing [1]	61/3 62/6 64/3 67/1
developments [1]	digest [1] 168/24	30/14 30/17 49/7	148/23	72/18 74/22 75/1
113/17 D: 121 140/18 140/10	dipped [1] 128/9	discrimination [1]	distribution [1] 150/5	
Di [2] 140/18 140/19	direct [1] 133/6	153/16	disturbing [1] 129/1	94/22 104/22 107/14
diagonal [1] 46/6	direction [3] 125/15	discuss [4] 112/15	DMBs [2] 156/20	109/6 110/9 114/9
Diane [1] 140/19 diary [1] 165/12	156/13 168/22	113/25 152/18 172/10		117/8 117/12 117/13
did [59] 5/15 6/9 6/9	director [22] 36/16			121/15 130/15 130/17
30/6 49/19 51/3 51/6	68/25 69/5 69/9 69/25		6/20 7/5 9/8 11/10	141/11 168/3 169/25
51/10 55/21 62/22	71/12 72/7 79/13	118/17 119/4 127/19	13/24 15/4 30/9 35/10	170/25 172/10
64/10 66/1 83/21	86/25 87/6 96/14	132/12 133/16 135/13	35/18 38/6 39/2 43/25	
84/15 87/18 90/7	96/19 96/23 122/8	144/11 149/1 157/1	45/20 45/20 52/13	21/24 41/15 49/16
90/13 90/19 92/12	123/3 128/7 135/17 136/2 136/6 153/3	158/19 160/1 164/10 discussing [1] 158/9	55/5 56/5 63/8 71/11 72/6 76/12 79/1 80/15	52/10 55/18 56/14
101/9 103/6 106/15	167/3 168/2	discussion [20]	82/23 83/2 83/5 84/23	67/7 71/22 75/12 80/21 83/11 89/23
107/6 110/13 111/11	Director-only [1]	87/18 96/7 104/7	86/16 87/22 88/10	89/25 93/19 102/12
111/12 123/23 124/4	122/8	112/16 112/17 112/22	90/4 90/8 90/12 90/25	105/7 114/16 128/4
124/9 132/2 132/8	directors [22] 36/14	112/24 113/2 113/11	92/10 95/23 102/9	136/17 145/16 148/16
133/6 133/20 134/6	69/11 73/10 73/17	118/23 136/25 137/7	102/9 104/21 105/3	156/22 162/16 169/5
135/6 137/22 138/4	73/17 73/21 76/22	145/3 145/18 145/21	109/14 110/11 110/11	
138/14 143/23 144/2 144/2 145/15 147/18	78/7 92/20 122/12	145/22 149/7 156/21	110/12 110/23 114/7	door [2] 129/8 129/9
144/2 143/13 147/18	136/19 140/2 140/5	163/25 164/15	114/18 114/21 115/25	double [1] 17/22
151/14 154/5 161/15	140/9 141/22 143/21	discussions [9]	116/25 118/9 125/12	
161/17 162/24 163/3	146/10 147/11 160/23		125/22 125/22 128/16	
163/24 164/11 167/20	161/18 163/3 168/1	124/23 125/19 125/21	130/10 132/3 132/10	down [51] 3/2 6/18
168/10 168/14 169/6	disagree [4] 37/10	151/3 160/7 161/25	135/21 136/18 138/20	
171/6	37/15 37/20 37/25	disgrace [1] 132/16	138/21 138/22 138/23	
didn't [20] 5/14 5/22	disagreed [5] 36/23 40/1 40/4 40/12 40/24	disinformation [1] 135/10	144/9 144/24 146/1 146/3 147/17 149/20	24/10 27/5 28/22 38/14 45/20 49/8 49/8
7/2 51/12 52/12 52/15	disagreeing [1]	dismissal [3] 161/15	151/19 159/22 159/24	57/22 58/14 61/5 64/7
59/18 62/12 72/12	37/13	162/1 162/3	161/5 161/14 163/2	70/7 70/9 70/12 72/4
79/19 94/7 131/24	disagreement [3]	dismissed [5] 122/10		82/6 82/16 91/10
132/1 156/1 157/14	37/23 38/1 41/3	159/18 161/5 162/12	167/20 168/21 170/6	91/18 103/24 103/25
162/16 164/3 165/25	disappointed [3]	165/23	document [15] 2/19	105/24 105/24 107/23
166/8 166/17	84/20 121/25 146/20	dispute [8] 22/12	2/23 6/14 74/8 80/6	108/20 111/24 118/25
died [1] 170/17	disappointing [19]	22/14 22/19 23/12	86/22 94/19 105/12	123/11 130/14 136/8
differed [2] 55/25 56/2	72/23 95/3 100/12	64/5 64/10 151/10	105/21 121/18 152/4	147/2 149/8 150/4
difference [16] 9/10	103/6 110/4 110/21	151/20	163/6 164/19 166/20	150/15 153/14 154/18
9/11 17/23 28/7 31/18	117/18 121/18 128/11		172/1	159/5 159/8 161/12
32/21 33/24 38/12	133/9 145/12 148/17	21/16 23/2	documentation [1]	164/13 167/6 170/14
39/6 51/7 62/13 64/21		disputing [1] 21/25	52/16	170/17
78/7 85/19 86/6 157/8	156/17 156/25 159/25		documented [3]	down' [1] 134/18
differences [16]	165/22	13/3 15/10 22/16	132/11 132/12 146/5	downwards [1] 46/6
	disappointment [2]	22/23 23/11 23/14	documents [5] 78/12	UPA[I] 110/4
				(52) described - DPA

(52) described - DPA

D	Eldridge [2] 86/24	employees [34]	Equally [1] 130/24	exactly [5] 8/2 8/5
D	86/25	80/11 80/22 81/1	Equally [1] 130/24 Er [2] 44/21 94/2	129/13 131/9 138/11
draft [1] 152/8	Eldridge's [1] 86/23	81/24 82/10 82/18	erratic [1] 162/13	example [38] 4/11
drafted [1] 90/17 drama [1] 170/1	election [5] 70/1 70/3	82/25 85/24 88/6	error [1] 7/14	4/16 4/17 7/15 12/14
draw [2] 65/15	70/13 70/17 162/8	88/14 88/17 92/8	escalate [1] 144/12	14/21 23/14 25/7
152/17	electronic [2] 115/19	92/25 95/7 97/9 97/14	especially [4] 65/6	37/17 37/19 40/8
drawing [1] 136/12	116/1	98/6 103/17 103/20	136/12 141/14 149/16	
drawn [2] 80/17	element [5] 5/12	103/23 106/1 106/13	essential [1] 122/20	74/15 75/17 76/4 77/7
114/7	20/15 23/19 58/8 64/24	106/19 108/2 108/6	Establishment [1]	77/18 82/18 91/1
dreadful [1] 163/13	elements [8] 22/6	108/7 108/17 108/23 117/25 129/17 142/23	158/20 et [5] 44/7 103/1	102/10 115/8 116/25 117/14 124/1 124/11
drenched [1] 143/8	22/15 49/5 60/16 61/7	143/1 153/7 159/6	112/11 135/4 135/4	125/17 131/8 138/1
drill [2] 61/5 72/4	64/19 65/7 66/11	employer's [1]	et cetera [5] 44/7	139/16 145/2 156/20
drilled [1] 38/14	elicit [1] 140/4	101/16	103/1 112/11 135/4	157/2 161/18 162/5
drills [2] 13/13 28/22	Elliot [20] 69/12	employment [4] 92/2	135/4	166/14 171/20
drinks [1] 133/21 dripped [1] 48/11	70/18 78/15 87/16	92/4 99/12 100/3	etc [2] 115/19 170/19	examples [7] 31/2
drips [1] 48/9	87/19 89/2 91/19	enabled [1] 120/13	ethnic [16] 9/3 9/6	31/6 66/24 78/10 83/9
driven [1] 9/11	107/2 126/9 129/23	encourage [1] 120/6	10/8 10/9 20/24 21/3	83/10 91/3
drops [1] 37/11	130/8 130/24 138/25	encouraged [1]	21/21 21/25 27/21	exchange [1] 111/8
due [9] 71/4 72/5	142/3 147/9 147/12 148/25 160/17 163/11	83/20	27/25 28/2 28/11 61/9	excluded [2] 78/23 79/1
91/11 95/20 97/9	148/25 160/17 163/11	encouraging [2] 66/3 120/16	61/17 61/20 65/19 ethnicities [1] 9/10	execute [1] 138/15
102/3 102/21 137/1	Elliot's [3] 135/16	end [16] 41/12 46/20	ethnicity [5] 9/2 10/7	executed [5] 101/10
148/3	140/2 140/22	54/3 54/4 59/21 59/25	20/1 61/9 65/14	104/8 107/20 115/7
during [7] 49/19 50/6	Elliot/Saf [1] 163/11	60/7 63/19 96/16	evaluation [1] 154/22	
51/18 51/23 53/18 104/11 142/24	Ellison [6] 1/8 1/10	102/3 106/20 116/17	even [13] 15/18	execution [1] 157/1
duties [4] 88/4 88/7	1/14 67/1 67/6 173/2	123/22 134/7 149/24	19/21 23/16 49/25	executive [74] 36/14
88/16 146/9	else [5] 11/24 26/9	153/16	74/22 83/18 93/7	36/16 69/5 69/8 69/11
duty [2] 101/16	66/1 81/21 155/18	ended [5] 16/15	107/18 127/24 132/1	69/25 71/12 72/7
129/22	elsewhere [1] 86/3	30/23 52/6 53/22	145/25 154/14 155/22	
dynamic [1] 15/2	email [53] 5/20 5/22 6/11 8/3 8/5 86/9 91/5	65/21	evening [3] 147/2 163/12 164/17	72/18 73/9 73/10 73/16 73/17 73/21
E	92/18 93/10 94/16	enemy' [1] 132/20 engage [2] 52/16	event [5] 71/19	74/2 74/12 75/9 75/17
	97/2 111/8 111/10	98/24	123/11 124/22 124/23	I I
each [4] 35/12 87/13 122/21 127/21	112/22 117/11 117/22		126/3	78/6 78/20 79/3 79/13
earlier [6] 53/16 63/2	118/2 118/14 118/15	engagement [9] 8/8	events [4] 102/1	80/24 85/2 85/4 85/8
66/14 84/12 118/19	126/5 127/6 134/4	101/19 102/1 106/25	110/8 119/4 144/11	86/15 87/6 92/20
136/4	140/22 141/21 141/23		ever [6] 78/24 116/11	96/19 96/20 101/6
early [1] 3/20	143/18 143/20 145/13		118/17 125/23 129/25	
earnings [1] 49/10	145/23 146/15 146/16		134/1	122/7 122/11 123/2
earth [1] 132/15	146/19 146/24 146/25 147/1 147/20 148/13	England [2] 9/17 62/4	every [6] 15/16 24/13 24/15 85/13 156/10	125/4 128/12 128/14 134/11 135/1 135/16
easier [2] 66/12	148/19 150/3 150/15	English [1] 136/20	162/14	136/2 136/19 140/2
66/15	150/18 152/12 152/22		everybody [3] 1/3	140/4 140/9 141/13
easy [6] 44/20 44/20	152/23 163/9 163/21	140/6	11/20 152/19	141/21 143/20 147/11
44/22 65/9 65/16 89/23	163/22 163/24 164/4	enough [10] 28/20	everyone [10] 5/17	153/3 156/17 156/18
echoes [3] 137/13	164/10 164/17 165/19	41/24 65/9 93/4	5/19 5/21 6/1 18/22	158/15 160/23 161/18
138/12 150/17	166/19	124/13 125/6 157/11	20/13 22/9 41/13	162/22 162/24 163/2
economics [1] 73/25	emails [3] 111/12	167/20 169/11 171/22		168/23 169/1 169/13
edge [1] 159/21	111/19 115/19	enquire [1] 149/22	everything [2] 139/9	
education [1] 82/4	embarrassment [1]	ensure [9] 4/3 93/17	161/21	Executive's [1] 74/4
effective [1] 156/25	153/9 emerge [1] 82/17	100/2 119/14 129/18 129/23 137/19 156/15	evidence [30] 52/15 56/23 67/8 72/12	executives [3] 73/8 73/8 122/13
effectively [1] 149/21	emerge [1] 62/17 emerged [1] 41/11	169/19	79/10 83/22 83/23	exercise [4] 103/18
efficiency [1] 66/22	emerging [1] 113/17	ensured [2] 78/20	91/2 91/5 91/8 97/9	104/8 120/10 120/25
effort [2] 120/5 140/25	emphasise [1] 93/2	104/19	97/22 97/23 98/1 98/8	1
eight [4] 30/11 73/10		entire [4] 113/14	98/21 98/24 100/17	existing [2] 71/4
73/17 73/21	employed [5] 81/17	121/18 131/2 172/1	100/19 100/20 100/22	141/3
either [13] 27/16 29/2	82/13 83/3 142/24	entitled [2] 2/10	115/19 117/4 117/11	exists [1] 77/11
35/17 53/7 61/24	153/7	147/5	117/12 118/21 121/5	exit [3] 79/11 79/16
93/18 130/1 137/24	employee [9] 82/3	entry [1] 17/22	121/9 136/5 172/11	108/8
151/18 155/9 164/3	93/14 97/7 98/19 99/1 101/16 102/19 103/15	environment [1] 169/25	evolving [1] 155/3	exited [4] 99/18 100/13 100/13 145/7
171/4 171/11	110/19	equal [1] 22/18	ex [1] 132/21 exact [1] 127/18	exiting [1] 104/4
				Svin Alil 10414
				(53) draft - exiting

(53) draft - exiting

	1	1	1	-
E	47/4	94/7 94/22 104/22	98/22	flowing [1] 119/12
exonerated [1] 128/1	external [8] 82/3		file [5] 136/17 136/24	
expand [2] 75/5	100/25 101/2 101/9 113/12 113/13 114/17	117/8 117/16 124/9 136/18 163/24 164/1	140/2 140/22 142/2 filenote [3] 132/1	131/1 131/3 131/21 131/23 132/17 133/14
99/20	120/7	164/22 168/9 171/9	132/2 143/19	145/10 145/13 160/4
expanded [2] 97/19 98/1	extra [2] 71/15	feeling [9] 8/11 39/11	final [13] 43/3 50/4	160/4 160/6
expect [6] 17/9 59/22	172/16	39/12 41/23 42/1	62/8 68/3 88/22	focus [3] 83/14 88/16
114/9 125/7 149/20	extreme [1] 39/17	83/13 123/6 145/24	105/25 137/10 139/4	97/20
164/3	extremely [5] 77/23 145/12 146/14 146/14	168/15 feelings [2] 41/19	158/5 159/2 163/6 166/19 166/20	follow [5] 19/16 29/23 50/14 55/11
expectation [1]	168/4	123/2	finalise [1] 160/19	58/2
106/13 expected [3] 122/23	F	fell [1] 46/11	finally [5] 38/3 38/25	follow-up [2] 29/23
135/8 148/16		fellow [1] 70/14	39/20 64/14 65/20	58/2
expecting [2] 107/13	face [1] 116/6 facing [1] 73/24	felt [20] 19/17 19/19	financial [14] 51/23	followed [4] 5/18
107/16	fact [12] 28/1 30/9	19/21 19/22 19/25 20/3 21/7 22/15 34/21	52/1 52/3 52/9 52/11 53/3 53/11 53/14	24/13 26/20 26/23 following [14] 2/14
experience [10] 3/7	56/15 62/6 89/24	34/23 40/3 41/23	53/17 53/20 63/15	4/22 4/24 28/9 43/25
4/3 13/22 14/1 25/25 94/3 129/3 130/12	109/14 127/3 127/8	52/14 54/2 66/19 93/1	63/19 115/17 116/15	83/23 89/5 108/18
133/6 171/14	146/15 147/14 158/9	123/7 132/8 154/1	find [2] 16/19 167/10	114/3 120/11 121/2
experience' [1] 131/6	163/2 factor [1] 6/10	170/3	finding [1] 66/15	142/3 149/12 172/21
experienced [15]	factors [3] 8/15	female [4] 9/25 110/5 110/6 110/13	findings [1] 18/18 fine [5] 48/4 67/12	follows [4] 111/19 147/3 163/10 167/7
15/22 15/25 16/4 16/9	30/19 63/3	females [2] 8/17 8/19	105/14 105/16 137/4	fora [1] 92/1
17/8 18/6 18/7 24/1 24/3 24/21 25/1 26/1	facts [1] 101/8	few [18] 18/8 18/9	finish [5] 63/12 63/16	
30/3 30/14 30/16	failed [11] 95/24	24/18 25/15 36/18	110/18 125/20 163/6	foremost [1] 155/2
experiences [2]	111/21 143/5 143/5	76/10 84/16 85/13	finished [1] 7/1	form [2] 7/3 121/12
66/13 141/8	143/6 143/7 143/7 143/8 143/9 143/17	89/2 103/12 115/5 130/3 138/7 139/14	fires [1] 71/24 firm [1] 113/12	formal [1] 155/15
experiencing [5]	155/7	155/23 163/14 170/10		former [2] 72/25 148/6
17/10 17/13 17/24	fair [12] 4/4 4/8 34/13	170/22	6/17 16/13 20/19 22/8	
18/12 19/19 expertise [4] 3/4 3/8	34/15 36/3 37/2 58/12	fewer [2] 15/18 44/4	23/3 23/14 25/11	forum [1] 83/9
87/4 94/11	95/7 98/10 127/18	FFFFiiinnn [1] 116/9	29/21 29/22 42/7	forward [14] 84/25
EXPG000007 [7]	136/18 137/7 fairer [1] 32/7	FIELDED [1] 130/25	47/15 50/16 50/17 55/2 68/13 77/13	100/8 120/6 121/22 123/10 128/1 130/7
1/21 6/13 11/15 24/7	fairly [2] 39/18 44/24	fieldwork [2] 6/3 6/6 fight [1] 166/11	77/16 79/23 81/16	138/14 142/12 160/20
51/20 53/8 63/5	fairness [2] 34/12	figure [70] 11/2 12/7	82/24 85/3 88/14 95/9	
EXPG000008 [6] 2/21 11/1 12/7 24/9	66/23	13/1 13/10 13/13	97/1 99/3 103/13	168/17
43/15 52/17	fake [1] 135/3	14/16 15/12 15/21	107/24 112/23 113/3	forwarded [1] 126/7
EXPG0000009 [1]	fall [2] 21/22 121/15 familiar [1] 3/14	18/19 19/2 20/16 21/10 21/14 22/5 22/8	113/24 118/14 119/5 121/16 123/11 125/20	forwarding [1] 140/21
2/9	far [6] 22/23 33/9	23/1 24/7 24/7 24/9	127/17 127/21 142/17	
explain [2] 16/15 163/13	44/4 143/13 147/10	24/25 26/3 26/5 26/24	144/23 150/16 152/22	34/14 44/15 44/19
explained [3] 8/3	169/11	27/15 27/24 28/22	155/1 155/2 155/4	55/17 57/14 66/12
30/4 75/21	fast [1] 120/5	31/24 32/9 33/5 33/15		94/25 96/17 100/18
explanation [3]	fast-track [1] 120/5 fault [1] 66/8	34/11 34/25 34/25 35/20 36/13 37/1	firsthand [1] 129/3	106/2 157/17 163/13 four [4] 16/3 29/8
101/14 102/6 162/11	fear [2] 116/23	37/14 38/6 38/15	firstly [3] 73/21 104/24 106/23	39/22 134/3
exploring [2] 82/4	138/10		fit [3] 10/13 66/25	Fourth [1] 82/2
172/8 exposed [3] 100/3	February [6] 72/17	40/25 43/16 43/23	70/7	frankly [2] 90/11
147/12 168/4	86/8 88/23 99/3	44/13 45/12 45/13	five [7] 4/19 13/24	165/19
exposing [2] 110/14	118/20 167/1 February 2024 [1]	48/16 49/4 49/18	27/7 38/20 38/21 51/8	
149/19	99/3	51/16 51/21 52/18 53/2 53/9 54/5 56/10	120/15 five-year [1] 38/21	Freehills [1] 43/19 freezes [2] 16/4
express [3] 42/3	February/March [1]	57/8 57/10 57/10	fix [3] 74/23 96/6	17/15
103/6 107/7 expressed [8] 89/6	86/8	57/19 58/13 58/19	157/12	frequency [4] 18/3
99/13 106/11 106/21	FED [1] 130/24	59/10 59/12 60/12	fixed [7] 55/2 55/6	24/5 24/8 24/11
115/6 123/2 127/23	Federation [2] 155/16 155/22	63/6 64/14	56/1 56/6 56/20 57/3	fresher [1] 14/13
128/5	feedback [2] 128/20	figure 15 [1] 24/7 Figure 31 [1] 39/2	57/4 fixing [1] 141/11	friends [1] 116/15 front [7] 1/15 2/18
extended [1] 71/4	130/1	figures [14] 11/8	fixture [1] 74/25	39/15 67/24 74/9
extending [2] 71/10 81/3	feel [26] 34/17 39/2	11/10 11/11 15/12	flavour [1] 167/19	129/9 167/22
extension [1] 130/11	71/20 72/13 72/20	19/11 25/13 28/15	flawed [3] 16/21	frustrating [2] 93/9
extent [3] 5/8 39/2	73/20 74/19 74/22	43/15 46/23 49/11	109/20 109/21	95/3
	77/20 77/22 86/18	53/16 56/17 61/6	floated [1] 158/23	frustration [1] 89/7

(54) exonerated - frustration

	70/0 00/05 00/00	470/5	404/5 404/40 4 40/5	470/40
F	78/2 92/25 99/22	172/5	131/5 131/10 146/5	170/16
frustrations [1]	102/12 107/3 116/13	good' [1] 137/12	GULAM [3] 67/20	hasn't [1] 137/15
92/19	125/15 138/7 141/16 155/8 158/13 159/23	got [33] 11/12 54/2 70/12 70/18 74/19	67/23 173/6	have [231]
Fujitsu [3] 128/24	160/12	74/22 77/7 77/25	gun [1] 146/17	haven't [2] 16/9 150/2
129/7 129/8	give [17] 19/4 37/19	79/15 86/7 87/3 94/22	H	having [20] 7/23 12/3
full [7] 1/12 8/20	40/8 67/8 67/22 71/8	105/6 110/4 110/16	had [210]	22/13 29/10 32/20
61/24 63/7 63/11	74/8 77/7 83/22 97/9	110/25 111/2 117/12	hadn't [6] 33/22	33/13 34/8 49/22 50/1
67/22 140/6	119/10 123/1 137/22	117/25 118/22 126/25	41/15 56/7 59/16	51/22 54/2 57/15 58/1
fully [3] 65/10 93/12 94/19	151/4 154/2 154/20	129/16 129/20 131/14	120/1 161/17	65/9 86/16 110/5
function [3] 22/12	157/2	133/8 133/24 134/4	half [10] 16/3 25/3	130/19 138/7 138/16
22/20 160/9	given [29] 19/13	135/8 137/12 137/15	25/4 35/4 43/9 43/10	138/25
functioning [2] 167/9	19/20 19/23 20/4	151/20 155/21 171/10		he [64] 73/3 78/15
172/5	20/12 20/13 42/2	governance [6]	59/16	78/15 79/6 84/5 84/9
funding [2] 108/4	74/14 75/17 76/20	79/14 110/1 113/9	halfway [3] 6/18	84/20 84/21 87/2 87/3
167/15	78/24 79/20 83/10	113/10 170/22 172/5	103/25 105/24	87/5 87/7 87/10 87/19
funds [2] 118/22	88/8 93/3 93/4 97/22	Government [1]	Hamilton [3] 92/22 120/12 121/2	89/3 89/19 89/21
118/22	101/25 102/22 107/16 109/5 109/9 114/4		hand [7] 24/18 24/20	91/10 91/18 93/12 93/12 94/9 95/19 97/4
further [22] 13/14	118/12 124/20 129/12	Graham [1] 116/3	46/5 46/7 46/7 46/13	97/6 113/8 115/14
17/3 21/4 55/12 55/19	162/4 163/5 172/4	112/22 113/1 113/9	103/25	116/8 128/8 128/22
61/4 61/5 70/10 80/24	gives [2] 93/24 98/21	170/22	handled [1] 29/15	129/3 131/4 132/24
91/5 93/24 96/7	giving [4] 83/12	grasp [2] 89/25 93/12		133/1 136/16 137/6
107/17 111/24 112/8	105/8 159/11 172/16	grass [2] 133/14	hands [2] 128/9	137/8 137/9 138/2
120/14 121/7 137/5	glad [1] 1/4	134/14	140/6	138/8 141/9 141/10
147/12 152/18 165/13 172/8	glasses [1] 1/4	grateful [3] 67/6 67/7	happen [6] 6/9 14/12	143/5 144/13 145/15
Furthermore [1]	globe [1] 3/19	91/13	102/11 117/17 149/15	145/16 145/17 147/2
149/22	go [28] 3/21 9/23	Gratton [7] 105/25	166/17	147/3 147/4 147/9
future [6] 90/11	11/2 12/6 23/16 49/8	112/13 144/20 167/3	happened [19] 4/22	147/15 147/17 147/20
167/21 170/8 170/9	64/11 69/20 74/20	167/6 169/15 170/24	4/24 4/25 5/1 29/5	
170/20 171/23	98/1 100/4 101/9	gravy [1] 117/15	29/7 87/20 110/8	160/15 163/10 164/1
· · · · · · · · · · · · · · · · · · ·	111/5 127/21 130/15	Gray [5] 94/16 131/3	123/9 125/23 127/13 129/7 129/13 130/2	164/2 164/3 164/12 168/15
G	131/14 133/13 133/14 140/3 145/6 150/6	133/21 134/1 155/11 Gray's [2] 94/1 94/16		he'd [2] 84/21 140/12
gained [1] 70/17	150/16 161/8 162/25	great [3] 35/22 45/12	163/16 170/10	he's [6] 87/3 87/6
gave [6] 63/12	162/25 168/3 169/11	163/16	happening [10] 9/15	94/12 125/6 132/12
122/14 134/10 138/5	170/13	greater [9] 8/12 8/13	18/15 24/5 72/20	138/10
144/21 145/7	goes [5] 4/16 23/7	22/23 23/16 32/6 33/9	72/23 73/23 109/5	head [5] 3/5 132/24
GAVIN [3] 1/10 1/14 173/2	54/6 110/12 168/1	57/5 58/4 114/5	129/4 129/22 168/14	134/2 148/14 160/6
general [15] 12/13	going [58] 1/5 1/8	Green [1] 70/9	happy [6] 73/2	heading [1] 153/14
12/23 13/16 28/17	2/17 30/19 36/14 42/5	grip [1] 135/19	104/19 140/14 147/17	headline [3] 11/4
35/3 36/15 37/4 39/13	42/25 43/15 45/12	gross [1] 100/19	157/13 157/14	11/5 40/25
72/6 84/4 94/17	46/6 67/18 69/12	ground [3] 74/23	Harbinson [1] 116/16	
101/18 128/17 131/1	69/24 71/16 71/24	130/22 137/16	hard [8] 44/15 44/17	headquartered [1]
131/24	72/3 72/4 72/21 74/9	group [31] 10/13	89/1 89/24 101/8	3/17
generally [5] 6/8	79/22 79/25 80/5	15/8 24/4 26/11 26/21	101/24 115/18 119/17 has [58] 2/20 2/20	
13/25 40/14 66/19	89/21 101/6 103/11 111/7 113/2 114/14	29/1 29/3 29/5 29/7 32/21 32/23 32/24	2/23 4/17 5/6 5/17	hear [5] 1/8 67/18 72/22 129/2 161/15
100/15	119/1 122/3 123/9	32/21 32/23 32/24		heard [7] 43/17 63/22
generations [1]	123/16 124/16 129/8	40/20 53/6 62/19	71/3 75/19 76/5 77/6	74/20 83/21 98/2 98/8
159/10	129/17 134/12 137/11		77/25 79/15 85/23	129/2
generic [4] 19/20	138/11 138/14 138/17		86/23 90/1 90/2 90/24	
19/23 20/12 21/8	146/8 150/6 150/7	85/2 85/4 85/7 93/22	92/16 95/24 102/9	69/12 80/8 80/16
generous [1] 136/10 get [26] 7/9 24/21	151/11 151/15 152/20		105/6 105/7 107/20	95/18 109/5 110/15
get [26] 7/9 24/21 48/10 60/25 71/22	157/5 158/13 159/15	groups [4] 61/14	108/25 113/23 115/11	150/17 172/21
75/12 89/25 94/25	159/17 160/17 161/11		117/14 117/25 120/13	Hearings [6] 92/9
98/14 100/9 109/3	167/5 168/3 168/13	grown [1] 68/19	120/25 121/20 127/5	92/13 97/24 98/2
109/6 113/12 116/17	169/12 170/21 172/15		128/20 130/1 130/2	98/25 100/21
116/22 119/18 125/14	gone [1] 76/6	guess [1] 14/12	132/11 132/19 133/1	heart [1] 145/23
137/17 141/3 141/10	good [15] 1/3 6/8	guidance [7] 33/16	134/21 134/23 139/1	held [2] 82/11 148/25
148/13 156/12 167/8	37/17 40/1 40/20	33/18 33/20 33/22	140/6 143/5 143/17	HELM [1] 131/21
167/9 167/14 172/16	40/23 116/14 116/15	33/23 135/1 165/15	148/23 149/3 152/24	help [9] 7/15 45/12
getting [14] 35/16	125/6 157/11 161/2	guilt [1] 143/8	153/25 154/6 155/21	140/4 144/14 160/10
	169/16 171/1 171/22	guilty [4] 121/22	155/23 167/23 169/5	160/11 160/18 165/25
				(55) frustrations - help

(55) frustrations - help

Н	hindsight [1] 161/24	92/22 92/24 95/5 96/5		I specifically [1]
help [1] 166/9	hiring [1] 153/9	101/21 104/7 107/20		133/22
helped [1] 139/15	his [33] 84/8 84/9	110/10 114/12 114/14		I spoke [1] 78/18
helpful [7] 7/23 74/16	94/11 95/13 106/13	119/11 124/15 125/12		I still [2] 114/16
86/9 123/10 137/24	107/19 125/4 128/7		I feel [9] 71/20 73/20	150/2
150/12 155/8	128/19 128/24 129/4	133/9 133/16 134/11	74/19 77/22 86/18	I submitted [1] 134/2
helpline [1] 19/4	130/10 131/9 132/16	136/11 136/18 138/13		I suggested [1]
hence [5] 72/2	132/17 132/18 133/1	139/15 145/10 149/10		147/15
104/19 116/17 159/17	140/6 140/19 141/17	149/15 149/20 151/24 152/24 157/6 158/10		I suspect [1] 65/2
169/1	144/21 145/7 147/23 150/18 160/11 160/18	158/11 160/7 160/8	l found [2] 157/17 163/13	I that [1] 113/11
Henry [13] 78/19	160/19 162/3 162/12	160/20 161/6 161/15	l gained [1] 70/17	I then [1] 146/19 I think [69] 3/11 6/7
79/5 96/16 115/3	162/15 165/3 168/12		l get [1] 116/22	9/5 11/17 13/8 16/13
115/4 132/2 140/25	168/15	165/15 168/5 168/6	I got [2] 110/16 134/4	18/5 20/18 20/23
141/13 147/20 148/12	historic [14] 3/24		I had [5] 72/23 124/6	21/19 25/20 27/5
155/10 165/23 168/8	6/23 10/4 10/11 43/17	however [17] 72/10	129/4 170/4 171/13	28/15 29/13 31/16
Henry's [2] 132/1	59/9 64/15 80/13	76/4 84/9 96/1 100/16		32/19 36/19 59/21
165/9	102/23 103/2 115/14	102/7 102/21 108/17	73/12 76/10 84/11	60/2 61/23 64/5 68/15
her [9] 74/20 105/25	115/22 120/9 159/6	138/22 141/4 151/10	136/17 136/22 147/9	68/19 68/22 75/17
106/12 106/25 109/23	historical [3] 81/2	152/24 155/21 157/9	I heard [1] 74/20	75/18 79/9 81/10
110/3 110/8 110/14	81/11 92/5	161/12 165/7 166/8	I jumping [1] 146/17	83/24 86/18 88/11
110/16	historically [1]	HR [5] 96/23 100/5	l just [9] 3/21 94/21	88/19 88/23 91/16
Herbert [1] 43/19	104/15	136/13 157/7 157/8	104/22 117/8 130/15	96/7 101/4 105/12
here [20] 10/1 11/5	hit [1] 116/12	HSS [4] 6/23 7/8 7/24	148/13 151/12 161/14	107/1 112/18 114/1
11/12 12/19 32/10 39/12 64/18 67/8	hm [3] 76/18 78/5	9/24	166/20	114/25 116/22 118/3
84/14 88/16 91/19	122/6	hub [1] 68/20	I know [1] 151/25	118/19 123/4 123/20
95/19 96/6 113/1	hobble [1] 162/8	huge [4] 52/24	I look [1] 163/22	126/11 126/16 128/17
126/12 126/25 156/20	hold [3] 104/21		I mean [5] 22/9 28/17	130/16 130/19 135/23
159/10 170/11 171/5	112/10 143/9	Human [6] 92/9	32/5 47/8 162/15	139/6 144/10 144/20
hereby [1] 108/6	Hollinrake's [1]	92/13 97/23 98/2	I mentioned [1]	146/22 152/7 152/8
high [14] 12/14 36/16	166/24	98/25 100/21	66/14	154/23 157/21 158/21
37/7 49/6 52/21 65/6	homework [3]	hunt [4] 90/5 91/4	I needed [1] 154/1	159/5 159/7 160/17
95/5 95/6 99/12 100/3	131/18 157/17 160/8	93/2 137/11	I never [2] 133/24	170/3 171/1 171/11
102/22 103/21 103/23	honest [3] 123/9	hunt' [1] 90/2	162/13	172/13 172/14
109/3	148/14 164/14		I nonetheless [1]	I thought [3] 112/14
high-risk [3] 100/3	honestly [1] 146/20		141/5	134/5 141/9
103/21 103/23	hopefully [2] 79/17	I accept [1] 111/1 I agree [1] 165/22	l observed [2] 72/16	I told [1] 104/19
higher [20] 7/21 7/25	144/14 Horizon [21] 14/16	l agreed [1] 143/12	107/14 I occasionally [1]	I understand [1] 47/13
8/23 10/9 23/10 23/13	14/17 14/20 15/7	l also [2] 6/14 109/20	48/10	
38/10 39/4 47/10 48/1	15/22 16/19 16/21	l am [7] 89/8 91/12	l only [1] 78/14	I want [1] 47/13 I wanted [2] 79/16
48/3 53/18 56/22	20/9 42/6 42/17 49/7	95/22 115/25 141/3	l please [1] 29/19	151/12
56/25 57/2 57/2 60/9	68/16 69/17 80/13	148/22 153/4	l prepared [1] 142/3	I was [16] 35/8 35/10
61/13 61/16 65/1	88/9 119/12 121/5	I appreciate [1]	I raised [2] 109/24	72/17 78/13 99/22
highest [10] 14/3	129/18 142/24 151/6	163/12	163/4	101/4 117/10 117/10
23/19 39/24 46/2	171/21	l ask [2] 16/12 68/3	I realised [1] 171/14	139/16 146/20 151/7
46/12 60/23 94/3 94/5	horrendous [1]	I believe [1] 109/19	I recall [1] 144/10	153/19 159/21 159/22
95/5 110/13	146/16	I can [1] 77/9	I regularly [1] 16/22	161/25 163/21
highest-ranking [1] 110/13	horrifically [1] 95/24	I can't [2] 90/7 145/1	I rejected [1] 169/5	I wasn't [6] 84/8
highlight [1] 73/9	horror [1] 138/3	I could [1] 142/4	I remember [1] 94/8	104/19 129/11 162/4
highlighted [5] 27/6	hospitable [1] 72/10	I couldn't [2] 122/13	I request [1] 149/10	163/5 171/8
75/1 111/20 136/10	hour [1] 172/16	148/13	I right [1] 47/15	I will [2] 116/22 140/8
158/5	hours [1] 41/25	I did [3] 133/20 134/6	I said [8] 103/7 110/8	I wish [1] 152/17
highlights [1] 121/19	how [81] 4/5 4/13	171/6	110/11 139/9 161/10	I would [12] 7/9 7/21
highly [3] 75/24	4/14 14/19 23/8 23/17		165/24 166/19 172/2	12/21 14/11 70/1
120/12 120/20	26/4 27/21 28/25	162/16	I sat [1] 164/13	91/13 114/9 148/16
him [14] 79/6 84/2	29/15 31/25 33/25	I do [6] 90/8 95/23	I saw [2] 101/5	149/22 151/4 161/12
95/18 134/21 140/8	34/13 35/10 35/18	110/11 115/25 132/3	117/11	163/19
141/16 147/1 147/20	35/23 38/7 44/5 44/10	163/25	I say [1] 73/20	I wouldn't [3] 109/13
147/23 147/24 148/13	45/17 50/1 52/19	l don't [11] 8/20	I see [1] 105/10	
162/6 168/15 168/15	60/19 61/2 71/2 71/11	27/14 67/1 74/22 83/13 90/8 107/14	I sent [1] 146/16	I'd [5] 43/2 88/1
himself [3] 126/7	71/24 73/1 74/21	114/9 130/17 141/11	I share [1] 112/14	
140/7 159/21	78/20 79/14 83/7	170/25	I slowly [1] 171/7	I'II [4] 67/3 89/2 120/3 120/3
	83/12 85/25 87/13	110/20	I speak [1] 139/14	120/3
				(56) boln - I'll

(56) help... - I'll

1	113/22 115/12 115/23	112/1 128/3 128/3	106/8 107/17 109/9	167/2
- I'm [38] 2/17 3/5	116/3 116/7 116/20	128/21 136/3 147/24	109/13 115/20 118/11	internal [2] 82/2
11/11 48/15 67/6 67/7	116/22 117/20 118/14	161/3	121/1 121/9 141/15	100/24
69/24 72/3 77/8 79/25	122/14 127/5 130/8	inclusive [2] 5/5 5/25	149/23 151/16 151/22	internally [1] 109/15
80/5 84/14 87/3 87/8	130/14 130/15 131/4	inconvenience [1]	172/4	international [1] 3/16
89/21 93/11 95/20	132/15 136/14 137/3	49/9	informed [5] 49/22	interviews [5] 70/10
	137/5 137/11 138/10	incorrect [3] 75/11	59/15 65/10 145/9	75/23 76/2 79/11
100/14 100/15 103/11	140/13 140/17 141/2	163/1 164/23	145/11	79/16
107/20 109/13 110/5	145/4 146/5 147/2	increase [3] 98/6	informing [1] 138/2	into [30] 4/8 24/5
123/15 126/16 127/3	148/18 149/8 149/22	142/20 142/21	initial [3] 18/18 57/9	38/14 61/5 67/17
129/10 138/20 145/5	150/4 150/15 150/16	increases [1] 169/10	144/10	69/20 72/5 80/10 81/3
145/24 146/2 146/23 151/6 151/24 155/10	150/20 151/6 151/20	increasing [1] 85/14	initially [7] 70/4 71/3	84/5 85/15 92/11
	153/3 153/14 154/18	incredible [1] 83/8	71/14 87/18 131/12	94/13 100/17 108/23
159/16 159/17 167/5	155/1 155/22 156/5	incremental [1]	136/25 171/8	111/11 113/14 123/14
I've [21] 1/3 8/3 55/22 88/11 90/20 92/21	157/5 159/5 159/17	169/10	injury [1] 49/12	128/21 129/10 129/17
	159/22 160/2 162/15	indeed [1] 115/20	innocent [4] 118/24	133/14 134/17 137/11
107/16 109/1 109/18	163/2 163/7 167/6	independence [1]	131/5 131/10 146/5	139/1 143/16 148/5
110/4 125/25 129/10	170/3 170/13	93/19	input [4] 111/11	150/7 150/8 165/3
129/25 130/4 131/15	ignored [5] 76/5	independent [9]	129/18 151/16 171/2	introduced [2] 54/8
143/25 148/12 148/14	130/6 134/9 165/2	58/10 58/15 59/1	inputting [1] 151/5	97/4
155/21 158/7 171/10	169/7	70/11 96/13 114/11	Inquiry [37] 1/6 71/17	introduction [1]
idea [1] 5/25	ii [1] 82/19	139/11 140/1 147/5	80/8 81/9 81/18 81/22	54/13
ideas [1] 4/7	iii [1] 82/20	indicate [3] 14/8	83/20 84/3 91/8 92/9	introductory [1] 72/3
identified [2] 82/1	imbalance [2] 73/20	132/8 170/8	92/17 92/21 93/17	investigate [1]
102/20	74/10	indication [2] 14/2	94/21 97/9 97/12	149/10
identifies [1] 43/16	immediate [1] 111/17		97/16 97/22 98/11	investigated [1]
identify [9] 30/10	immediately [5]	indicative [2] 7/14	102/18 104/16 106/8	118/5
50/25 55/15 81/1	13/19 93/5 134/18	42/3	106/20 107/6 108/19	investigating [2]
81/18 81/21 81/24	147/9 153/16	indicatively [1] 28/5	110/20 111/25 113/18	82/12 90/23
120/10 121/1	Impact [6] 92/9 92/13		115/11 118/7 119/19	investigation [24]
identifying [1] 81/6	97/23 98/2 98/25	individual [7] 59/4	123/14 132/16 132/18	69/16 69/22 80/12
if [162] 4/24 9/9 9/23	100/21	72/18 78/2 87/13 92/1	143/1 150/12 156/16	82/9 86/18 92/11 98/7
10/21 11/2 11/15		,		
	impacted [1] 9/13	105/7 123/5	Inquiry's [2] 80/16	99/10 100/17 101/15
11/19 12/6 13/1 15/11	impacted [1] 9/13	105/7 123/5 individually [1]	Inquiry's [2] 80/16 92/13	99/10 100/17 101/15 109/5 109/8 109/19
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12	implement [2]	individually [1]	92/13	109/5 109/8 109/19
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14	implement [2] 125/14 156/19	individually [1] 119/17	92/13 instructions [2] 88/8	109/5 109/8 109/19 115/22 117/20 128/21
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1	implement [2] 125/14 156/19 implemented [2]	individually [1] 119/17 individuals [45]	92/13 instructions [2] 88/8 162/4	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1 23/16 24/10 25/7	implement [2] 125/14 156/19 implemented [2] 87/20 137/20	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7	92/13 instructions [2] 88/8 162/4 instrument [1]	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1 23/16 24/10 25/7 25/11 25/19 28/8	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1 23/16 24/10 25/7 25/11 25/19 28/8 28/19 29/22 30/22	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26]
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1 23/16 24/10 25/7 25/11 25/19 28/8 28/19 29/22 30/22 31/9 31/24 32/12 33/7	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1 23/16 24/10 25/7 25/11 25/19 28/8 28/19 29/22 30/22 31/9 31/24 32/12 33/7 33/14 35/12 38/5	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1 23/16 24/10 25/7 25/11 25/19 28/8 28/19 29/22 30/22 31/9 31/24 32/12 33/7 33/14 35/12 38/5 38/25 39/15 43/2	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1 23/16 24/10 25/7 25/11 25/19 28/8 28/19 29/22 30/22 31/9 31/24 32/12 33/7 33/14 35/12 38/5 38/25 39/15 43/2 43/25 46/5 47/14	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1 23/16 24/10 25/7 25/11 25/19 28/8 28/19 29/22 30/22 31/9 31/24 32/12 33/7 33/14 35/12 38/5 38/25 39/15 43/2 43/25 46/5 47/14 47/16 48/6 48/16	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intend [1] 56/6	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1 23/16 24/10 25/7 25/11 25/19 28/8 28/19 29/22 30/22 31/9 31/24 32/12 33/7 33/14 35/12 38/5 38/25 39/15 43/2 43/25 46/5 47/14 47/16 48/6 48/16 48/17 49/14 50/11	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intend [1] 56/6 intended [3] 55/21	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1 23/16 24/10 25/7 25/11 25/19 28/8 28/19 29/22 30/22 31/9 31/24 32/12 33/7 33/14 35/12 38/5 38/25 39/15 43/2 43/25 46/5 47/14 47/16 48/6 48/16 48/17 49/14 50/11 50/15 50/24 52/17	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intend [1] 56/6 intended [3] 55/21 56/13 149/5	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1 23/16 24/10 25/7 25/11 25/19 28/8 28/19 29/22 30/22 31/9 31/24 32/12 33/7 33/14 35/12 38/5 38/25 39/15 43/2 43/25 46/5 47/14 47/16 48/6 48/16 48/17 49/14 50/11 50/15 50/24 52/17 52/18 53/2 54/10 55/9	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16 improve [3] 15/13	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25 143/7 145/14 145/20	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intend [1] 56/6 intended [3] 55/21 56/13 149/5 intense [1] 71/14	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13 147/14 153/6 154/14
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1 23/16 24/10 25/7 25/11 25/19 28/8 28/19 29/22 30/22 31/9 31/24 32/12 33/7 33/14 35/12 38/5 38/25 39/15 43/2 43/25 46/5 47/14 47/16 48/6 48/16 48/17 49/14 50/11 50/15 50/24 52/17 52/18 53/2 54/10 55/9 57/10 57/19 57/22	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16 improve [3] 15/13 37/9 37/21	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25 143/7 145/14 145/20 147/13 149/6 149/21	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intend [1] 56/6 intended [3] 55/21 56/13 149/5 intense [1] 71/14 intention [6] 54/23	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13 147/14 153/6 154/14 160/13
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1 23/16 24/10 25/7 25/11 25/19 28/8 28/19 29/22 30/22 31/9 31/24 32/12 33/7 33/14 35/12 38/5 38/25 39/15 43/2 43/25 46/5 47/14 47/16 48/6 48/16 48/17 49/14 50/11 50/15 50/24 52/17 52/18 53/2 54/10 55/9 57/10 57/19 57/22 58/4 58/13 60/12 61/3	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16 improve [3] 15/13 37/9 37/21 improved [1] 14/8	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25 143/7 145/14 145/20 147/13 149/6 149/21 150/12 157/25 158/5	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intend [1] 56/6 intended [3] 55/21 56/13 149/5 intense [1] 71/14 intention [6] 54/23 55/1 55/5 55/24 55/25	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13 147/14 153/6 154/14 160/13 Investigator [2]
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1 23/16 24/10 25/7 25/11 25/19 28/8 28/19 29/22 30/22 31/9 31/24 32/12 33/7 33/14 35/12 38/5 38/25 39/15 43/2 43/25 46/5 47/14 47/16 48/6 48/16 48/17 49/14 50/11 50/15 50/24 52/17 52/18 53/2 54/10 55/9 57/10 57/19 57/22 58/4 58/13 60/12 61/3 62/7 63/5 64/4 66/3	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16 improve [3] 15/13 37/9 37/21 improved [1] 14/8 improving [2] 38/1	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25 143/7 145/14 145/20 147/13 149/6 149/21 150/12 157/25 158/5 161/20 161/21 162/22	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intende [1] 56/6 intended [3] 55/21 56/13 149/5 intense [1] 71/14 intention [6] 54/23 55/1 55/5 55/24 55/25 56/1	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13 147/14 153/6 154/14 160/13 Investigator [2] 115/17 115/17
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1 23/16 24/10 25/7 25/11 25/19 28/8 28/19 29/22 30/22 31/9 31/24 32/12 33/7 33/14 35/12 38/5 38/25 39/15 43/2 43/25 46/5 47/14 47/16 48/6 48/16 48/17 49/14 50/11 50/15 50/24 52/17 52/18 53/2 54/10 55/9 57/10 57/19 57/22 58/4 58/13 60/12 61/3 62/7 63/5 64/4 66/3 67/3 67/9 67/11 73/13	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16 improve [3] 15/13 37/9 37/21 improved [1] 14/8 improving [2] 38/1 135/1	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25 143/7 145/14 145/20 147/13 149/6 149/21 150/12 157/25 158/5 161/20 161/21 162/22 172/3	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intende [1] 56/6 intended [3] 55/21 56/13 149/5 intense [1] 71/14 intention [6] 54/23 55/1 55/5 55/24 55/25 56/1 intentions [1] 135/24	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13 147/14 153/6 154/14 160/13 Investigator [2] 115/17 115/17 investigators [8]
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1 23/16 24/10 25/7 25/11 25/19 28/8 28/19 29/22 30/22 31/9 31/24 32/12 33/7 33/14 35/12 38/5 38/25 39/15 43/2 43/25 46/5 47/14 47/16 48/6 48/16 48/17 49/14 50/11 50/15 50/24 52/17 52/18 53/2 54/10 55/9 57/10 57/19 57/22 58/4 58/13 60/12 61/3 62/7 63/5 64/4 66/3	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16 improve [3] 15/13 37/9 37/21 improved [1] 14/8 improving [2] 38/1 135/1 inability [1] 155/2	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25 143/7 145/14 145/20 147/13 149/6 149/21 150/12 157/25 158/5 161/20 161/21 162/22 172/3 infighting [1] 165/17	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intende [1] 56/6 intended [3] 55/21 56/13 149/5 intense [1] 71/14 intention [6] 54/23 55/1 55/5 55/24 55/25 56/1 intentions [1] 135/24 inter [1] 147/8	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13 147/14 153/6 154/14 160/13 Investigator [2] 115/17 115/17 investigators [8] 90/21 91/6 116/11
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1 23/16 24/10 25/7 25/11 25/19 28/8 28/19 29/22 30/22 31/9 31/24 32/12 33/7 33/14 35/12 38/5 38/25 39/15 43/2 43/25 46/5 47/14 47/16 48/6 48/16 48/17 49/14 50/11 50/15 50/24 52/17 52/18 53/2 54/10 55/9 57/10 57/19 57/22 58/4 58/13 60/12 61/3 62/7 63/5 64/4 66/3 67/3 67/9 67/11 73/13	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16 improve [3] 15/13 37/9 37/21 improved [1] 14/8 improving [2] 38/1 135/1 inability [1] 155/2 inadequacy [1] 66/20	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25 143/7 145/14 145/20 147/13 149/6 149/21 150/12 157/25 158/5 161/20 161/21 162/22 172/3 infighting [1] 165/17 inflame [1] 165/12	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intende [1] 56/6 intended [3] 55/21 56/13 149/5 intense [1] 71/14 intention [6] 54/23 55/1 55/5 55/24 55/25 56/1 intentions [1] 135/24 inter [1] 147/8 inter alia [1] 147/8	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13 147/14 153/6 154/14 160/13 Investigator [2] 115/17 115/17 investigators [8] 90/21 91/6 116/11 118/17 118/19 124/1
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1 23/16 24/10 25/7 25/11 25/19 28/8 28/19 29/22 30/22 31/9 31/24 32/12 33/7 33/14 35/12 38/5 38/25 39/15 43/2 43/25 46/5 47/14 47/16 48/6 48/16 48/17 49/14 50/11 50/15 50/24 52/17 52/18 53/2 54/10 55/9 57/10 57/19 57/22 58/4 58/13 60/12 61/3 62/7 63/5 64/4 66/3 67/3 67/9 67/11 73/13 74/23 76/20 77/8 81/9	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16 improve [3] 15/13 37/9 37/21 improved [1] 14/8 improving [2] 38/1 135/1 inability [1] 155/2 inadequacy [1] 66/20 inappropriate [1]	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25 143/7 145/14 145/20 147/13 149/6 149/21 150/12 157/25 158/5 161/20 161/21 162/22 172/3 infighting [1] 165/17 inflame [1] 165/12 influence [1] 112/10	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intende [1] 56/6 intended [3] 55/21 56/13 149/5 intense [1] 71/14 intention [6] 54/23 55/1 55/5 55/24 55/25 56/1 intentions [1] 135/24 inter [1] 147/8 inter alia [1] 147/8 interest [1] 169/19	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13 147/14 153/6 154/14 160/13 Investigator [2] 115/17 115/17 investigators [8] 90/21 91/6 116/11 118/17 118/19 124/1 129/15 132/13
11/19 12/6 13/1 15/11 15/13 16/3 16/8 16/12 17/2 18/1 19/7 21/14 22/5 22/18 22/22 23/1 23/16 24/10 25/7 25/11 25/19 28/8 28/19 29/22 30/22 31/9 31/24 32/12 33/7 33/14 35/12 38/5 38/25 39/15 43/2 43/25 46/5 47/14 47/16 48/6 48/16 48/17 49/14 50/11 50/15 50/24 52/17 52/18 53/2 54/10 55/9 57/10 57/19 57/22 58/4 58/13 60/12 61/3 62/7 63/5 64/4 66/3 67/3 67/9 67/11 73/13 74/23 76/20 77/8 81/9 82/6 82/16 82/23	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16 improve [3] 15/13 37/9 37/21 improved [1] 14/8 improving [2] 38/1 135/1 inability [1] 155/2 inadequacy [1] 66/20 inappropriate [1] 128/22	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25 143/7 145/14 145/20 147/13 149/6 149/21 150/12 157/25 158/5 161/20 161/21 162/22 172/3 infighting [1] 165/17 inflame [1] 165/12 influence [1] 112/10 information [46]	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intende [3] 55/21 56/13 149/5 intense [1] 71/14 intention [6] 54/23 55/1 55/5 55/24 55/25 56/1 intentions [1] 135/24 inter [1] 147/8 inter alia [1] 147/8 interest [1] 169/19 interested [3] 19/17	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13 147/14 153/6 154/14 160/13 Investigator [2] 115/17 115/17 investigators [8] 90/21 91/6 116/11 118/17 118/19 124/1 129/15 132/13 investment [2] 78/17
$\begin{array}{c} 11/19 \ 12/6 \ 13/1 \ 15/11 \\ 15/13 \ 16/3 \ 16/8 \ 16/12 \\ 17/2 \ 18/1 \ 19/7 \ 21/14 \\ 22/5 \ 22/18 \ 22/22 \ 23/1 \\ 23/16 \ 24/10 \ 25/7 \\ 25/11 \ 25/19 \ 28/8 \\ 28/19 \ 29/22 \ 30/22 \\ 31/9 \ 31/24 \ 32/12 \ 33/7 \\ 33/14 \ 35/12 \ 38/5 \\ 38/25 \ 39/15 \ 43/2 \\ 43/25 \ 46/5 \ 47/14 \\ 47/16 \ 48/6 \ 48/16 \\ 48/17 \ 49/14 \ 50/11 \\ 50/15 \ 50/24 \ 52/17 \\ 52/18 \ 53/2 \ 54/10 \ 55/9 \\ 57/10 \ 57/19 \ 57/22 \\ 58/4 \ 58/13 \ 60/12 \ 61/3 \\ 62/7 \ 63/5 \ 64/4 \ 66/3 \\ 67/3 \ 67/9 \ 67/11 \ 73/13 \\ 74/23 \ 76/20 \ 77/8 \ 81/9 \\ 82/6 \ 82/16 \ 82/23 \\ 85/17 \ 85/25 \ 86/21 \\ \end{array}$	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16 improve [3] 15/13 37/9 37/21 improved [1] 14/8 improving [2] 38/1 135/1 inability [1] 155/2 inadequacy [1] 66/20 inappropriate [1] 128/22 inappropriately [1]	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25 143/7 145/14 145/20 147/13 149/6 149/21 150/12 157/25 158/5 161/20 161/21 162/22 172/3 infighting [1] 165/17 inflame [1] 165/12 influence [1] 112/10 information [46] 30/23 34/6 36/21	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intende [3] 55/21 56/13 149/5 intense [1] 71/14 intention [6] 54/23 55/1 55/5 55/24 55/25 56/1 intentions [1] 135/24 inter 1] 147/8 inter alia [1] 147/8 inter st [1] 169/19 interested [3] 19/17 25/23 45/15	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13 147/14 153/6 154/14 160/13 Investigator [2] 115/17 115/17 investigators [8] 90/21 91/6 116/11 118/17 118/19 124/1 129/15 132/13 investment [2] 78/17 167/21
$\begin{array}{c} 11/19 \ 12/6 \ 13/1 \ 15/11 \\ 15/13 \ 16/3 \ 16/8 \ 16/12 \\ 17/2 \ 18/1 \ 19/7 \ 21/14 \\ 22/5 \ 22/18 \ 22/22 \ 23/1 \\ 23/16 \ 24/10 \ 25/7 \\ 25/11 \ 25/19 \ 28/8 \\ 28/19 \ 29/22 \ 30/22 \\ 31/9 \ 31/24 \ 32/12 \ 33/7 \\ 33/14 \ 35/12 \ 38/5 \\ 38/25 \ 39/15 \ 43/2 \\ 43/25 \ 46/5 \ 47/14 \\ 47/16 \ 48/6 \ 48/16 \\ 48/17 \ 49/14 \ 50/11 \\ 50/15 \ 50/24 \ 52/17 \\ 52/18 \ 53/2 \ 54/10 \ 55/9 \\ 57/10 \ 57/19 \ 57/22 \\ 58/4 \ 58/13 \ 60/12 \ 61/3 \\ 62/7 \ 63/5 \ 64/4 \ 66/3 \\ 67/3 \ 67/9 \ 67/11 \ 73/13 \\ 74/23 \ 76/20 \ 77/8 \ 81/9 \\ 82/6 \ 82/16 \ 82/23 \\ 85/17 \ 85/25 \ 86/21 \\ 87/3 \ 87/24 \ 88/22 \\ \end{array}$	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16 improve [3] 15/13 37/9 37/21 improved [1] 14/8 improving [2] 38/1 135/1 inability [1] 155/2 inadequacy [1] 66/20 inappropriate [1] 128/22 inappropriately [1] 165/8	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25 143/7 145/14 145/20 147/13 149/6 149/21 150/12 157/25 158/5 161/20 161/21 162/22 172/3 infighting [1] 165/17 inflame [1] 165/17 inflame [1] 165/12 influence [1] 112/10 information [46] 30/23 34/6 36/21 36/24 44/5 44/9 50/1	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intend [1] 56/6 intended [3] 55/21 56/13 149/5 intense [1] 71/14 intention [6] 54/23 55/1 55/5 55/24 55/25 56/1 intentions [1] 135/24 inter [1] 147/8 inter alia [1] 147/8 inter alia [1] 147/8 inter st [1] 169/19 interested [3] 19/17 25/23 45/15 interesting [6] 20/2	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13 147/14 153/6 154/14 160/13 Investigator [2] 115/17 115/17 investigators [8] 90/21 91/6 116/11 118/17 118/19 124/1 129/15 132/13 investment [2] 78/17 167/21 invited [5] 5/19 7/10
$\begin{array}{c} 11/19 \ 12/6 \ 13/1 \ 15/11 \\ 15/13 \ 16/3 \ 16/8 \ 16/12 \\ 17/2 \ 18/1 \ 19/7 \ 21/14 \\ 22/5 \ 22/18 \ 22/22 \ 23/1 \\ 23/16 \ 24/10 \ 25/7 \\ 25/11 \ 25/19 \ 28/8 \\ 28/19 \ 29/22 \ 30/22 \\ 31/9 \ 31/24 \ 32/12 \ 33/7 \\ 33/14 \ 35/12 \ 38/5 \\ 38/25 \ 39/15 \ 43/2 \\ 43/25 \ 46/5 \ 47/14 \\ 47/16 \ 48/6 \ 48/16 \\ 48/17 \ 49/14 \ 50/11 \\ 50/15 \ 50/24 \ 52/17 \\ 52/18 \ 53/2 \ 54/10 \ 55/9 \\ 57/10 \ 57/19 \ 57/22 \\ 58/4 \ 58/13 \ 60/12 \ 61/3 \\ 62/7 \ 63/5 \ 64/4 \ 66/3 \\ 67/3 \ 67/9 \ 67/11 \ 73/13 \\ 74/23 \ 76/20 \ 77/8 \ 81/9 \\ 82/6 \ 82/16 \ 82/23 \\ 85/17 \ 85/25 \ 86/21 \\ 87/3 \ 87/24 \ 88/22 \\ 89/23 \ 90/6 \ 91/10 \end{array}$	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16 improve [3] 15/13 37/9 37/21 improved [1] 14/8 improving [2] 38/1 135/1 inability [1] 155/2 inadequacy [1] 66/20 inappropriate [1] 128/22 inappropriately [1] 165/8 incident [1] 147/10	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25 143/7 145/14 145/20 147/13 149/6 149/21 150/12 157/25 158/5 161/20 161/21 162/22 172/3 infighting [1] 165/17 inflame [1] 165/17 inflame [1] 165/17 influence [1] 112/10 information [46] 30/23 34/6 36/21 36/24 44/5 44/9 50/1 58/21 59/4 59/11	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intende [3] 55/21 56/13 149/5 intense [1] 71/14 intention [6] 54/23 55/1 55/5 55/24 55/25 56/1 intentions [1] 135/24 inter 1] 147/8 inter alia [1] 147/8 inter alia [1] 147/8 inter st [1] 169/19 interested [3] 19/17 25/23 45/15 interesting [6] 20/2 30/17 38/12 63/13	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13 147/14 153/6 154/14 160/13 Investigator [2] 115/17 115/17 investigators [8] 90/21 91/6 116/11 118/17 118/19 124/1 129/15 132/13 investment [2] 78/17 167/21 invited [5] 5/19 7/10 70/5 75/23 144/20
$\begin{array}{c} 11/19 \ 12/6 \ 13/1 \ 15/11 \\ 15/13 \ 16/3 \ 16/8 \ 16/12 \\ 17/2 \ 18/1 \ 19/7 \ 21/14 \\ 22/5 \ 22/18 \ 22/22 \ 23/1 \\ 23/16 \ 24/10 \ 25/7 \\ 25/11 \ 25/19 \ 28/8 \\ 28/19 \ 29/22 \ 30/22 \\ 31/9 \ 31/24 \ 32/12 \ 33/7 \\ 33/14 \ 35/12 \ 38/5 \\ 38/25 \ 39/15 \ 43/2 \\ 43/25 \ 46/5 \ 47/14 \\ 47/16 \ 48/6 \ 48/16 \\ 48/17 \ 49/14 \ 50/11 \\ 50/15 \ 50/24 \ 52/17 \\ 52/18 \ 53/2 \ 54/10 \ 55/9 \\ 57/10 \ 57/19 \ 57/22 \\ 58/4 \ 58/13 \ 60/12 \ 61/3 \\ 62/7 \ 63/5 \ 64/4 \ 66/3 \\ 67/3 \ 67/9 \ 67/11 \ 73/13 \\ 74/23 \ 76/20 \ 77/8 \ 81/9 \\ 82/6 \ 82/16 \ 82/23 \\ 85/17 \ 85/25 \ 86/21 \\ 87/3 \ 87/24 \ 88/22 \\ 89/23 \ 90/6 \ 91/10 \\ 91/15 \ 91/17 \ 93/5 \end{array}$	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16 improve [3] 15/13 37/9 37/21 improved [1] 14/8 improving [2] 38/1 135/1 inability [1] 155/2 inadequacy [1] 66/20 inappropriate [1] 128/22 inappropriately [1] 165/8 incident [1] 147/10 incidents [3] 149/22	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25 143/7 145/14 145/20 147/13 149/6 149/21 150/12 157/25 158/5 161/20 161/21 162/22 172/3 infighting [1] 165/17 inflame [1] 165/17 inflame [1] 165/17 influence [1] 112/10 information [46] 30/23 34/6 36/21 36/24 44/5 44/9 50/1 58/21 59/4 59/11 59/18 60/13 60/18	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intend [1] 56/6 intended [3] 55/21 56/13 149/5 intense [1] 71/14 intention [6] 54/23 55/1 55/5 55/24 55/25 56/1 intentions [1] 135/24 inter [1] 147/8 inter alia [1] 147/8 inter alia [1] 147/8 inter sted [3] 19/17 25/23 45/15 interesting [6] 20/2 30/17 38/12 63/13 65/13 66/5	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13 147/14 153/6 154/14 160/13 Investigator [2] 115/17 115/17 investigators [8] 90/21 91/6 116/11 118/17 118/19 124/1 129/15 132/13 investment [2] 78/17 167/21 invited [5] 5/19 7/10 70/5 75/23 144/20 invites [1] 8/3
$\begin{array}{c} 11/19 \ 12/6 \ 13/1 \ 15/11 \\ 15/13 \ 16/3 \ 16/8 \ 16/12 \\ 17/2 \ 18/1 \ 19/7 \ 21/14 \\ 22/5 \ 22/18 \ 22/22 \ 23/1 \\ 23/16 \ 24/10 \ 25/7 \\ 25/11 \ 25/19 \ 28/8 \\ 28/19 \ 29/22 \ 30/22 \\ 31/9 \ 31/24 \ 32/12 \ 33/7 \\ 33/14 \ 35/12 \ 38/5 \\ 38/25 \ 39/15 \ 43/2 \\ 43/25 \ 46/5 \ 47/14 \\ 47/16 \ 48/6 \ 48/16 \\ 48/17 \ 49/14 \ 50/11 \\ 50/15 \ 50/24 \ 52/17 \\ 52/18 \ 53/2 \ 54/10 \ 55/9 \\ 57/10 \ 57/19 \ 57/22 \\ 58/4 \ 58/13 \ 60/12 \ 61/3 \\ 62/7 \ 63/5 \ 64/4 \ 66/3 \\ 67/3 \ 67/9 \ 67/11 \ 73/13 \\ 74/23 \ 76/20 \ 77/8 \ 81/9 \\ 82/6 \ 82/16 \ 82/23 \\ 85/17 \ 85/25 \ 86/21 \\ 87/3 \ 87/24 \ 88/22 \\ 89/23 \ 90/6 \ 91/10 \\ 91/15 \ 91/17 \ 93/5 \\ 93/21 \ 95/17 \ 100/25 \end{array}$	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16 improve [3] 15/13 37/9 37/21 improved [1] 14/8 improving [2] 38/1 135/1 inability [1] 155/2 inadequacy [1] 66/20 inappropriate [1] 128/22 inappropriate [1] 128/22 inappropriate [1] 165/8 incident [1] 147/10 incidents [3] 149/22 157/21 158/4	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25 143/7 145/14 145/20 147/13 149/6 149/21 150/12 157/25 158/5 161/20 161/21 162/22 172/3 infighting [1] 165/17 inflame [1] 165/17	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intend [1] 56/6 intended [3] 55/21 56/13 149/5 intense [1] 71/14 intention [6] 54/23 55/1 55/5 55/24 55/25 56/1 intentions [1] 135/24 inter 1] 147/8 inter alia [1] 147/8 inter alia [1] 147/8 inter st [1] 169/19 interested [3] 19/17 25/23 45/15 interesting [6] 20/2 30/17 38/12 63/13 65/13 66/5 interests [1] 171/18	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13 147/14 153/6 154/14 160/13 Investigator [2] 115/17 115/17 investigators [8] 90/21 91/6 116/11 118/17 118/19 124/1 129/15 132/13 investment [2] 78/17 167/21 invited [5] 5/19 7/10 70/5 75/23 144/20 invites [1] 8/3 inviting [1] 6/1
$\begin{array}{c} 11/19 \ 12/6 \ 13/1 \ 15/11 \\ 15/13 \ 16/3 \ 16/8 \ 16/12 \\ 17/2 \ 18/1 \ 19/7 \ 21/14 \\ 22/5 \ 22/18 \ 22/22 \ 23/1 \\ 23/16 \ 24/10 \ 25/7 \\ 25/11 \ 25/19 \ 28/8 \\ 28/19 \ 29/22 \ 30/22 \\ 31/9 \ 31/24 \ 32/12 \ 33/7 \\ 33/14 \ 35/12 \ 38/5 \\ 38/25 \ 39/15 \ 43/2 \\ 43/25 \ 46/5 \ 47/14 \\ 47/16 \ 48/6 \ 48/16 \\ 48/17 \ 49/14 \ 50/11 \\ 50/15 \ 50/24 \ 52/17 \\ 52/18 \ 53/2 \ 54/10 \ 55/9 \\ 57/10 \ 57/19 \ 57/22 \\ 58/4 \ 58/13 \ 60/12 \ 61/3 \\ 62/7 \ 63/5 \ 64/4 \ 66/3 \\ 67/3 \ 67/9 \ 67/11 \ 73/13 \\ 74/23 \ 76/20 \ 77/8 \ 81/9 \\ 82/6 \ 82/16 \ 82/23 \\ 85/17 \ 85/25 \ 86/21 \\ 87/3 \ 87/24 \ 88/22 \\ 89/23 \ 90/6 \ 91/10 \\ 91/15 \ 91/17 \ 93/5 \\ 93/21 \ 95/17 \ 100/25 \\ 101/9 \ 103/11 \ 103/24 \end{array}$	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16 improve [3] 15/13 37/9 37/21 improved [1] 14/8 improving [2] 38/1 135/1 inability [1] 155/2 inadequacy [1] 66/20 inappropriate [1] 128/22 inappropriate [1] 128/22 inappropriate [1] 128/22 inappropriate [1] 165/8 incident [1] 147/10 incidents [3] 149/22 157/21 158/4 included [3] 49/5	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/2 103/9 104/3 104/2 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25 143/7 145/14 145/20 147/13 149/6 149/21 150/12 157/25 158/5 161/20 161/21 162/22 172/3 infighting [1] 165/17 inflame [1] 165/12 influence [1] 112/10 information [46] 30/23 34/6 36/21 36/24 44/5 44/9 50/1 58/21 59/4 59/11 59/18 60/13 60/18 61/1 61/5 61/18 65/9 74/2 74/11 75/9 76/17	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intend [1] 56/6 intended [3] 55/21 56/13 149/5 intense [1] 71/14 intention [6] 54/23 55/1 55/5 55/24 55/25 56/1 intentions [1] 135/24 inter [1] 147/8 inter alia [1] 147/8 inter alia [1] 147/8 interest [1] 169/19 interested [3] 19/17 25/23 45/15 interesting [6] 20/2 30/17 38/12 63/13 65/13 66/5 interests [1] 171/18 interim [13] 54/7	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13 147/14 153/6 154/14 160/13 Investigator [2] 115/17 115/17 investigators [8] 90/21 91/6 116/11 118/17 118/19 124/1 129/15 132/13 investment [2] 78/17 167/21 invited [5] 5/19 7/10 70/5 75/23 144/20 invites [1] 8/3 inviting [1] 6/1 involve [1] 121/4
$\begin{array}{c} 11/19 \ 12/6 \ 13/1 \ 15/11 \\ 15/13 \ 16/3 \ 16/8 \ 16/12 \\ 17/2 \ 18/1 \ 19/7 \ 21/14 \\ 22/5 \ 22/18 \ 22/22 \ 23/1 \\ 23/16 \ 24/10 \ 25/7 \\ 25/11 \ 25/19 \ 28/8 \\ 28/19 \ 29/22 \ 30/22 \\ 31/9 \ 31/24 \ 32/12 \ 33/7 \\ 33/14 \ 35/12 \ 38/5 \\ 38/25 \ 39/15 \ 43/2 \\ 43/25 \ 46/5 \ 47/14 \\ 47/16 \ 48/6 \ 48/16 \\ 48/17 \ 49/14 \ 50/11 \\ 50/15 \ 50/24 \ 52/17 \\ 52/18 \ 53/2 \ 54/10 \ 55/9 \\ 57/10 \ 57/19 \ 57/22 \\ 58/4 \ 58/13 \ 60/12 \ 61/3 \\ 62/7 \ 63/5 \ 64/4 \ 66/3 \\ 67/3 \ 67/9 \ 67/11 \ 73/13 \\ 74/23 \ 76/20 \ 77/8 \ 81/9 \\ 82/6 \ 82/16 \ 82/23 \\ 85/17 \ 85/25 \ 86/21 \\ 87/3 \ 87/24 \ 88/22 \\ 89/23 \ 90/6 \ 91/10 \\ 91/15 \ 91/17 \ 93/5 \\ 93/21 \ 95/17 \ 100/25 \\ 101/9 \ 103/11 \ 103/24 \\ 105/15 \ 105/21 \ 106/6 \end{array}$	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16 improve [3] 15/13 37/9 37/21 improved [1] 14/8 improving [2] 38/1 135/1 inability [1] 155/2 inadequacy [1] 66/20 inappropriate [1] 128/22 inappropriate [1] 128/22 inappropriate [1] 128/22 inappropriate [1] 165/8 incident [1] 147/10 incidents [3] 149/22 157/21 158/4 included [3] 49/5 49/6 97/19	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/23 107/9 104/3 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25 143/7 145/14 145/20 147/13 149/6 149/21 150/12 157/25 158/5 161/20 161/21 162/22 172/3 infighting [1] 165/17 inflame [1] 165/12 influence [1] 112/10 information [46] 30/23 34/6 36/21 36/24 44/5 44/9 50/1 58/21 59/4 59/11 59/18 60/13 60/18 61/1 61/5 61/18 65/9 74/2 74/11 75/9 76/17 76/20 76/23 77/1 77/2	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intend [1] 56/6 intended [3] 55/21 56/13 149/5 intense [1] 71/14 intention [6] 54/23 55/1 55/5 55/24 55/25 56/1 intentions [1] 135/24 inter [1] 147/8 inter alia [1] 147/8 inter alia [1] 147/8 interest [1] 169/19 interested [3] 19/17 25/23 45/15 interesting [6] 20/2 30/17 38/12 63/13 65/13 66/5 interests [1] 171/18 interim [13] 54/7 54/16 54/19 55/3 55/6	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13 147/14 153/6 154/14 160/13 Investigator [2] 115/17 115/17 investigators [8] 90/21 91/6 116/11 118/17 118/19 124/1 129/15 132/13 investment [2] 78/17 167/21 invited [5] 5/19 7/10 70/5 75/23 144/20 invites [1] 8/3 inviting [1] 6/1 involve [1] 121/4 involve [9] 78/22
$\begin{array}{c} 11/19 \ 12/6 \ 13/1 \ 15/11 \\ 15/13 \ 16/3 \ 16/8 \ 16/12 \\ 17/2 \ 18/1 \ 19/7 \ 21/14 \\ 22/5 \ 22/18 \ 22/22 \ 23/1 \\ 23/16 \ 24/10 \ 25/7 \\ 25/11 \ 25/19 \ 28/8 \\ 28/19 \ 29/22 \ 30/22 \\ 31/9 \ 31/24 \ 32/12 \ 33/7 \\ 33/14 \ 35/12 \ 38/5 \\ 38/25 \ 39/15 \ 43/2 \\ 43/25 \ 46/5 \ 47/14 \\ 47/16 \ 48/6 \ 48/16 \\ 48/17 \ 49/14 \ 50/11 \\ 50/15 \ 50/24 \ 52/17 \\ 52/18 \ 53/2 \ 54/10 \ 55/9 \\ 57/10 \ 57/19 \ 57/22 \\ 58/4 \ 58/13 \ 60/12 \ 61/3 \\ 62/7 \ 63/5 \ 64/4 \ 66/3 \\ 67/3 \ 67/9 \ 67/11 \ 73/13 \\ 74/23 \ 76/20 \ 77/8 \ 81/9 \\ 82/6 \ 82/16 \ 82/23 \\ 85/17 \ 85/25 \ 86/21 \\ 87/3 \ 87/24 \ 88/22 \\ 89/23 \ 90/6 \ 91/10 \\ 91/15 \ 91/17 \ 93/5 \\ 93/21 \ 95/17 \ 100/25 \\ 101/9 \ 103/11 \ 103/24 \\ 105/15 \ 105/21 \ 106/6 \\ 106/14 \ 106/18 \ 107/23 \end{array}$	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16 improve [3] 15/13 37/9 37/21 improved [1] 14/8 improving [2] 38/1 135/1 inability [1] 155/2 inadequacy [1] 66/20 inappropriate [1] 128/22 inappropriate [1] 128/22 inappropriate [1] 165/8 incident [1] 147/10 incidents [3] 149/22 157/21 158/4 included [3] 49/5 49/6 97/19 includes [1] 3/8	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25 143/7 145/14 145/20 147/13 149/6 149/21 150/12 157/25 158/5 161/20 161/21 162/22 172/3 infighting [1] 165/17 inflame [1] 165/17 inflame [1] 165/12 influence [1] 112/10 information [46] 30/23 34/6 36/21 36/24 44/5 44/9 50/1 58/21 59/4 59/11 59/18 60/13 60/18 61/1 61/5 61/18 65/9 74/2 74/11 75/9 76/17 76/20 76/23 77/1 77/2	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intend [1] 56/6 intended [3] 55/21 56/13 149/5 intense [1] 71/14 intention [6] 54/23 55/1 55/5 55/24 55/25 56/1 intentions [1] 135/24 inter [1] 147/8 inter alia [1] 147/8 interest [1] 169/19 interested [3] 19/17 25/23 45/15 interesting [6] 20/2 30/17 38/12 63/13 65/13 66/5 interests [1] 171/18 interim [13] 54/7 54/16 54/19 55/3 55/6	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13 147/14 153/6 154/14 160/13 Investigator [2] 115/17 115/17 investigators [8] 90/21 91/6 116/11 118/17 118/19 124/1 129/15 132/13 investment [2] 78/17 167/21 invited [5] 5/19 7/10 70/5 75/23 144/20 invites [1] 8/3 inviting [1] 6/1 involve [1] 121/4 involve [9] 78/22 79/7 82/8 97/14
$\begin{array}{c} 11/19 \ 12/6 \ 13/1 \ 15/11 \\ 15/13 \ 16/3 \ 16/8 \ 16/12 \\ 17/2 \ 18/1 \ 19/7 \ 21/14 \\ 22/5 \ 22/18 \ 22/22 \ 23/1 \\ 23/16 \ 24/10 \ 25/7 \\ 25/11 \ 25/19 \ 28/8 \\ 28/19 \ 29/22 \ 30/22 \\ 31/9 \ 31/24 \ 32/12 \ 33/7 \\ 33/14 \ 35/12 \ 38/5 \\ 38/25 \ 39/15 \ 43/2 \\ 43/25 \ 46/5 \ 47/14 \\ 47/16 \ 48/6 \ 48/16 \\ 48/17 \ 49/14 \ 50/11 \\ 50/15 \ 50/24 \ 52/17 \\ 52/18 \ 53/2 \ 54/10 \ 55/9 \\ 57/10 \ 57/19 \ 57/22 \\ 58/4 \ 58/13 \ 60/12 \ 61/3 \\ 62/7 \ 63/5 \ 64/4 \ 66/3 \\ 67/3 \ 67/9 \ 67/11 \ 73/13 \\ 74/23 \ 76/20 \ 77/8 \ 81/9 \\ 82/6 \ 82/16 \ 82/23 \\ 85/17 \ 85/25 \ 86/21 \\ 87/3 \ 87/24 \ 88/22 \\ 89/23 \ 90/6 \ 91/10 \\ 91/15 \ 91/17 \ 93/5 \\ 93/21 \ 95/17 \ 100/25 \\ 101/9 \ 103/11 \ 103/24 \\ 105/15 \ 105/21 \ 106/6 \\ 106/14 \ 106/18 \ 107/23 \\ 110/12 \ 111/6 \ 111/24 \\ \end{array}$	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16 improve [3] 15/13 37/9 37/21 improved [1] 14/8 improving [2] 38/1 135/1 inability [1] 155/2 inadequacy [1] 66/20 inappropriate [1] 128/22 inappropriate [1] 128/22 inappropriate [1] 165/8 incident [1] 147/10 incidents [3] 149/22 157/21 158/4 included [3] 49/5 49/6 97/19	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/23 107/9 104/3 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25 143/7 145/14 145/20 147/13 149/6 149/21 150/12 157/25 158/5 161/20 161/21 162/22 172/3 infighting [1] 165/17 inflame [1] 165/12 influence [1] 112/10 information [46] 30/23 34/6 36/21 36/24 44/5 44/9 50/1 58/21 59/4 59/11 59/18 60/13 60/18 61/1 61/5 61/18 65/9 74/2 74/11 75/9 76/17 76/20 76/23 77/1 77/2	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intend [1] 56/6 intended [3] 55/21 56/13 149/5 intense [1] 71/14 intention [6] 54/23 55/1 55/5 55/24 55/25 56/1 intentions [1] 135/24 inter [1] 147/8 inter alia [1] 147/8 inter alia [1] 147/8 interest [1] 169/19 interested [3] 19/17 25/23 45/15 interesting [6] 20/2 30/17 38/12 63/13 65/13 66/5 interests [1] 171/18 interim [13] 54/7 54/16 54/19 55/3 55/6	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13 147/14 153/6 154/14 160/13 Investigator [2] 115/17 115/17 investigators [8] 90/21 91/6 116/11 118/17 118/19 124/1 129/15 132/13 investment [2] 78/17 167/21 invited [5] 5/19 7/10 70/5 75/23 144/20 invites [1] 8/3 inviting [1] 6/1 involve [1] 121/4 involve [9] 78/22
$\begin{array}{c} 11/19 \ 12/6 \ 13/1 \ 15/11 \\ 15/13 \ 16/3 \ 16/8 \ 16/12 \\ 17/2 \ 18/1 \ 19/7 \ 21/14 \\ 22/5 \ 22/18 \ 22/22 \ 23/1 \\ 23/16 \ 24/10 \ 25/7 \\ 25/11 \ 25/19 \ 28/8 \\ 28/19 \ 29/22 \ 30/22 \\ 31/9 \ 31/24 \ 32/12 \ 33/7 \\ 33/14 \ 35/12 \ 38/5 \\ 38/25 \ 39/15 \ 43/2 \\ 43/25 \ 46/5 \ 47/14 \\ 47/16 \ 48/6 \ 48/16 \\ 48/17 \ 49/14 \ 50/11 \\ 50/15 \ 50/24 \ 52/17 \\ 52/18 \ 53/2 \ 54/10 \ 55/9 \\ 57/10 \ 57/19 \ 57/22 \\ 58/4 \ 58/13 \ 60/12 \ 61/3 \\ 62/7 \ 63/5 \ 64/4 \ 66/3 \\ 67/3 \ 67/9 \ 67/11 \ 73/13 \\ 74/23 \ 76/20 \ 77/8 \ 81/9 \\ 82/6 \ 82/16 \ 82/23 \\ 85/17 \ 85/25 \ 86/21 \\ 87/3 \ 87/24 \ 88/22 \\ 89/23 \ 90/6 \ 91/10 \\ 91/15 \ 91/17 \ 93/5 \\ 93/21 \ 95/17 \ 100/25 \\ 101/9 \ 103/11 \ 103/24 \\ 105/15 \ 105/21 \ 106/6 \\ 106/14 \ 106/18 \ 107/23 \\ 110/12 \ 111/6 \ 111/24 \\ \end{array}$	implement [2] 125/14 156/19 implemented [2] 87/20 137/20 imply [1] 162/24 implying [1] 95/20 importance [3] 21/4 93/13 95/23 important [9] 12/1 20/14 89/20 100/7 100/10 136/21 156/15 165/1 166/4 impression [1] 89/16 improve [3] 15/13 37/9 37/21 improved [1] 14/8 improving [2] 38/1 135/1 inability [1] 155/2 inadequacy [1] 66/20 inappropriate [1] 128/22 inappropriate [1] 128/22 inappropriate [1] 165/8 incident [1] 147/10 incidents [3] 149/22 157/21 158/4 included [3] 49/5 49/6 97/19 includes [1] 3/8	individually [1] 119/17 individuals [45] 72/14 82/11 83/3 83/7 84/11 84/16 91/4 91/6 92/2 97/11 99/18 100/13 102/24 103/9 104/3 104/4 104/6 104/18 104/23 107/9 112/2 112/9 114/25 117/1 117/9 117/19 117/23 123/25 124/2 124/24 125/8 137/25 143/7 145/14 145/20 147/13 149/6 149/21 150/12 157/25 158/5 161/20 161/21 162/22 172/3 infighting [1] 165/17 inflame [1] 165/17 inflame [1] 165/12 influence [1] 112/10 information [46] 30/23 34/6 36/21 36/24 44/5 44/9 50/1 58/21 59/4 59/11 59/18 60/13 60/18 61/1 61/5 61/18 65/9 74/2 74/11 75/9 76/17 76/20 76/23 77/1 77/2	92/13 instructions [2] 88/8 162/4 instrument [1] 132/18 insufficient [1] 41/20 insult [1] 104/24 integrity [6] 80/20 82/19 93/18 112/7 128/22 157/10 intend [1] 56/6 intended [3] 55/21 56/13 149/5 intense [1] 71/14 intention [6] 54/23 55/1 55/5 55/24 55/25 56/1 intentions [1] 135/24 inter [1] 147/8 inter alia [1] 147/8 interest [1] 169/19 interested [3] 19/17 25/23 45/15 interesting [6] 20/2 30/17 38/12 63/13 65/13 66/5 interests [1] 171/18 interim [13] 54/7 54/16 54/19 55/3 55/6	109/5 109/8 109/19 115/22 117/20 128/21 131/9 131/13 132/24 140/8 147/24 148/1 148/5 168/12 investigations [26] 84/16 92/6 92/12 93/7 96/3 100/24 101/7 101/8 101/23 102/25 108/18 108/22 109/2 109/11 109/12 109/15 110/6 115/14 117/2 131/16 133/12 147/13 147/14 153/6 154/14 160/13 Investigator [2] 115/17 115/17 investigators [8] 90/21 91/6 116/11 118/17 118/19 124/1 129/15 132/13 investment [2] 78/17 167/21 invited [5] 5/19 7/10 70/5 75/23 144/20 invites [1] 8/3 inviting [1] 6/1 involve [1] 121/4 involve [9] 78/22 79/7 82/8 97/14

(57) I'm - involved

				11120000110
	132/11 135/8 135/23	146/21 149/14	138/5 156/2 166/12	leave [4] 14/15
involved [2] 141/11	138/11 138/13 138/25	judgment [6] 33/7	kinds [1] 138/8	136/10 136/12 145/3
149/21	139/3 140/25 142/14	33/8 33/10 33/16	Kingdom [1] 3/17	led [4] 30/9 63/16
	143/16 146/4 148/15	120/12 121/2	knew [5] 35/23 58/25	92/17 98/25
involvement [1] 59/1	154/10 154/16 154/17	judicial [1] 121/10	59/17 112/3 118/2	left [13] 7/2 24/18
involves [1] 103/25	158/7 161/19 165/22	July [7] 6/3 80/24	know [37] 1/4 8/20	24/20 35/9 46/4 46/5
ironic [1] 134/5	166/11 166/25 168/23		16/9 35/10 51/12	46/7 145/17 156/16
irrespective [1]	iterations [1] 5/3	156/11 157/5	59/18 63/17 76/1	165/24 166/18 168/8
117/3	its [4] 37/9 80/10	jump [1] 29/8	80/15 84/23 85/18	168/18
is [378]	131/18 160/8	jumping [1] 146/17	86/5 86/19 87/22 90/4	left-hand [4] 24/18
Ismail [6] 67/18	itself [4] 11/16 22/20	June [3] 69/6 70/25	90/6 92/10 95/23	24/20 46/5 46/7
67/20 67/23 67/24	123/8 139/22	102/3	109/13 115/18 117/13	
151/2 173/6		just [108] 2/19 3/21	117/13 118/1 118/9	49/23 50/2 50/5 50/9
isn't [6] 17/3 27/14	J	5/25 6/16 8/7 11/16	119/2 126/4 132/1	50/11 51/2 51/3 51/8
59/12 65/5 76/20	Jacobs [57] 69/12	19/13 21/7 23/2 26/22	144/24 151/25 161/6	51/10 51/11 51/17
157/22	70/18 71/10 72/19	29/1 29/3 33/14 34/9	161/20 161/21 161/23	
issue [32] 17/13 19/8	74/6 77/14 78/21 83/7	35/4 35/22 39/25 40/2	161/23 163/2 168/3	52/20 52/22 52/25
19/9 19/18 23/21	83/19 83/22 85/13	43/2 44/15 45/16	172/4	53/3 53/11 53/17
30/21 31/5 31/25	87/16 89/3 90/5 90/16	45/16 47/14 48/15	knowledge [6] 1/18	55/15 55/19 55/20
35/15 55/11 69/15	92/19 94/8 94/10	54/3 54/11 54/24	2/3 68/8 97/3 119/25	55/25 56/2 56/5 56/8
75/1 76/16 78/3 79/12	94/21 95/16 95/17	55/22 57/2 57/3 59/21	149/4	62/12 62/15 62/15
83/16 88/24 95/8	103/6 104/4 104/8	63/21 67/3 69/1 70/2	known [5] 79/23	62/18 62/20 62/21
99/17 113/10 115/9	111/10 111/13 113/7	71/7 71/22 76/21 78/6		77/17 77/22 94/22
128/25 130/18 135/24	114/4 115/3 124/7	80/15 81/5 87/1 88/1	97/13	94/24 94/25 101/20
138/19 151/20 152/22	125/8 128/10 129/1			114/21 120/7 124/1
155/5 157/3 157/21	129/2 129/12 131/8	89/2 89/13 89/16 90/4 90/20 92/10 93/3	L	124/2 124/11 131/2
158/17 165/13	133/7 136/16 137/6	94/15 94/21 95/15	lack [14] 41/21 42/1	131/25 133/16 134/2
issued [1] 139/8	137/21 146/12 150/17	99/20 101/5 103/11	42/2 52/13 66/19	150/8 153/5 153/20
issues [42] 12/18	150/18 151/7 156/21	103/22 104/22 105/9	121/25 123/5 125/24	154/12 154/15 155/25
15/21 15/24 16/5	159/20 162/21 162/23		128/22 134/22 142/20	
16/14 17/7 17/10	163/25 164/8 165/23	112/25 114/21 117/8	149/14 153/2 166/13	legally [2] 50/20
17/14 17/15 17/17	166/1 166/18 168/10	117/16 120/3 124/12	language [1] 143/2	50/22
17/20 17/24 18/12	168/25 171/19 171/25		lapse [1] 147/25	length [18] 1/23
18/14 18/14 33/7	Jacobs' [1] 143/20	128/24 128/25 130/6	large [3] 28/20 60/21	10/17 13/14 13/17
33/10 41/19 41/20	Jacobs's [1] 97/2	130/15 131/25 133/12	I T T	13/18 14/6 15/3 15/9
66/9 71/4 71/6 81/7	Jacqueline [1] 120/8	138/14 139/10 140/18		26/16 28/23 29/9
92/16 100/3 106/18	Jane [4] 72/25 78/19	145/6 145/6 145/20	larger [2] 8/22 13/4	37/18 37/20 39/6 40/8
110/2 133/24 141/11	110/14 148/6	146/1 147/18 148/13	largest [2] 29/5 41/2	58/21 114/18 114/19
141/14 144/14 149/3	January [28] 24/2	151/4 151/12 154/2	last [18] 15/22 15/25	lens [1] 74/4
153/11 156/14 156/19	30/17 31/11 31/23	157/4 158/10 158/14	18/6 18/23 21/11	less [35] 13/22 13/24
160/18 160/24 161/24	68/13 72/24 72/24	159/8 159/16 160/24	21/16 23/3 29/4 30/13	
165/2 165/4 165/6	85/1 85/15 96/17	161/14 162/25 165/13		17/10 17/17 22/2 25/3
172/8	118/20 119/8 122/5	166/17 166/20 167/5	142/4 163/12 163/14	
it [354]	122/9 123/20 126/8	168/24 169/7 169/11	169/4 170/10 171/19	25/4 25/9 25/11 25/12 27/7 34/4 34/7 37/19
it's [86] 1/14 1/22	126/9 126/14 126/18	169/13 170/13 170/14		39/7 40/10 40/15
1/22 6/17 7/12 8/7	127/6 127/7 141/18	172/17	later [8] 66/16 66/17	40/16 40/22 45/4 45/7
8/11 10/25 11/16	141/19 141/25 144/18		97/22 126/7 126/16	45/25 46/15 46/21
11/17 12/12 12/19	152/5 153/1 163/8	127/10 141/16 142/18		45/25 46/15 46/21
12/20 14/22 24/9	January 2010 [1]		law [1] 99/12	55/16 60/4 64/25
25/23 27/8 29/1 29/21	68/13	K	lawyers [2] 77/11	
30/17 36/1 36/13	January 2020 [1]	Karen [4] 86/10	115/1	lessons [1] 39/23
38/21 40/23 43/3 50/4	31/23	91/22 93/22 109/3	leaders [1] 41/22	let [5] 99/10 102/8
50/16 51/11 51/21		Kathryn [2] 167/2	leadership [5] 36/11	102/11 115/18 171/8
63/25 66/7 71/14		167/18	36/12 132/18 141/6	let's [15] 10/23 10/25
71/21 73/14 73/14	jeopardising [1] 149/20	KC [2] 120/8 120/8	164/23	12/6 14/15 19/2 22/7
73/20 77/2 77/4 83/4	Jo [1] 92/22	Keen [1] 169/23	leading [2] 4/10	31/8 53/7 53/8 133/23
83/8 86/18 89/2 92/15	job [3] 90/24 106/25	keep [1] 79/14	101/9	139/24 157/12 166/15 166/16 170/14
94/6 95/5 95/9 100/12	110/16	keeps [1] 64/21	learn [1] 153/20	
104/22 104/24 108/25	John [1] 132/23	kept [2] 138/6 149/5	learner [1] 79/18	letter [19] 5/22 5/23 8/4 43/18 119/6 119/8
109/7 110/21 112/18	joined [2] 72/8 124/7	key [8] 12/22 13/20	learning [1] 39/23	
117/8 117/15 118/1	joint [1] 140/4	42/4 54/1 77/3 88/2	least [10] 6/7 16/4	119/22 119/24 122/1
118/13 121/21 125/6	journey [1] 50/11	113/10 136/21	18/25 19/1 21/16	122/4 122/5 122/17
126/6 126/12 126/19	judgement [6] 4/3	kind [8] 14/22 46/6	24/19 31/23 58/8	122/23 127/9 131/12 141/25 154/3 154/9
126/24 127/17 128/17	121/25 122/18 123/5	79/7 83/17 135/10	134/7 152/7	141/25 154/3 154/9
				104/10
				(58) involved - letter

(58) involved... - letter

				11000001100
L	linked [4] 26/15 30/7	Lord Chancellor [3]	161/2	118/4 127/18 149/17
letters [3] 6/10 132/7	104/15 157/18	119/6 119/9 154/13	male [2] 9/25 10/1	152/18 165/12
132/8	list [3] 43/20 88/14	Lorna [8] 105/25	males [2] 8/17 8/19	may [16] 5/1 8/18
letting [1] 161/12	152/11	112/12 144/20 167/3	manage [2] 160/11	25/3 43/21 47/21
level [29] 17/8 22/12	listed [1] 96/19	167/6 169/15 170/24	166/8	85/24 85/25 93/15
23/10 23/13 23/16	listen [1] 169/14	171/12	managed [3] 40/5	116/24 131/12 135/6
23/19 37/12 39/24	listened [2] 37/7	Lorna's [2] 171/11	41/4 92/3	136/6 136/7 140/4
56/18 56/21 76/23	37/12	171/15	management [6]	167/14 172/12
78/7 101/14 107/13	listening [2] 91/7	loses [1] 110/16	3/10 36/12 124/13	maybe [6] 11/15 74/7
107/15 109/3 111/1	91/8	loss [3] 16/4 17/15	125/24 127/24 158/10	
111/3 114/5 118/18	lists [1] 5/22	49/10	Manager [5] 35/13	145/1
120/1 122/24 125/6	little [7] 19/14 27/22	losses [1] 137/12	35/14 36/9 36/9 84/10	• •
128/3 128/13 130/22	28/23 61/5 94/15	lot [19] 14/21 30/15	Managers [1] 84/17	93/22
156/14 159/23 171/4	151/18 161/22	32/5 35/25 51/22	manifesting [1]	me [53] 45/12 73/1
levels [21] 8/8 13/2	logical [1] 65/2	59/11 60/20 72/2 72/5	16/23	74/10 74/23 79/13
14/3 15/10 15/13 22/6	logically [1] 59/22	79/22 92/21 101/6	manifesto [1] 142/14	79/19 83/7 83/13
26/25 32/6 35/21	long [9] 2/11 23/8	101/10 107/3 117/15	manipulation [1]	84/19 99/22 100/7
37/22 38/10 46/12	23/17 71/2 71/23	140/12 141/12 147/23		105/9 107/1 107/18
52/21 56/25 58/2	74/20 133/8 133/14	171/10	manner [1] 137/23	107/18 109/18 110/4
58/23 61/13 61/16	134/14	low [5] 31/20 35/4	many [12] 3/14 16/1	110/7 110/10 110/13
65/1 76/20 158/8	longer [11] 14/1 15/9	37/11 158/12 168/16	41/22 50/22 54/3	115/18 117/10 118/1
life [2] 105/8 159/13	24/3 26/13 26/13	lower [6] 8/7 20/23	54/17 71/11 71/24	121/18 124/8 129/9
light [2] 66/9 101/16	34/16 34/22 38/22	37/22 40/2 48/23	77/25 86/2 113/20	135/8 136/19 140/1
like [42] 4/9 4/22	72/2 115/2 152/11	49/25	136/12	142/1 145/24 148/14
4/23 17/14 43/2 50/11	look [61] 6/16 9/9	lowest [2] 46/20	March [5] 72/25	
70/2 88/1 88/11 92/22	13/19 14/16 15/13	59/23	83/19 86/8 94/21	150/14 151/5 153/21
93/1 94/7 103/7 109/6	16/3 16/8 16/17 18/1	lunch [3] 105/13	101/5	154/6 154/10 155/7
115/8 116/16 117/16	19/7 22/6 22/7 22/18	105/13 105/22	margin [1] 7/14	
122/23 123/7 124/9	22/22 23/1 25/19	lying [1] 110/23	mark [4] 86/23 86/24 86/25 157/17	160/20 161/8 162/15
125/17 125/25 128/24	26/24 29/22 30/18 31/9 31/9 31/24 33/15	Μ		162/23 163/16 163/17 166/18 169/7 171/8
133/12 137/11 138/7	36/10 38/25 39/15	M Corfield [1] 106/9	market [1] 3/16 marking [2] 131/17	mean [13] 15/4 22/9
138/11 140/1 142/14	43/2 49/17 50/8 50/15		160/8	28/17 32/5 47/8 47/20
146/9 146/11 146/13	52/18 54/6 55/10	made [25] 41/17	Marriott [11] 93/24	110/11 123/23 135/6
146/24 149/22 151/4	57/10 57/19 58/4	54/15 55/16 66/25	96/22 98/14 98/15	135/6 146/3 154/5
160/20 164/2 165/20	58/12 60/12 61/4 62/7	72/10 73/15 74/11	100/1 100/16 101/15	162/15
166/11 169/2 171/23	62/11 64/4 84/5 85/17	76/3 86/1 87/12 92/6	102/11 102/14 103/14	
172/6	94/10 94/13 111/7	95/9 101/13 102/2	104/11	means [3] 42/8 69/20
liked [2] 7/21 113/20	115/8 123/14 127/3	103/9 114/4 128/24	Marshall [4] 106/9	127/6
likelihood [1] 59/19	127/6 138/11 148/18	142/7 148/5 159/19	106/12 106/16 106/23	
likely [36] 14/12	155/1 157/5 157/14	162/23 164/18 164/20	Martin [15] 125/3	measure [1] 125/12
	163/7 163/22 164/5	166/5 166/6		mechanisms [1] 35/1
24/3 26/11 27/7 28/11	164/25 170/5	magnitude [2]	129/9 138/1 138/8	media [2] 82/19
31/16 32/24 34/4	looked [8] 24/5 32/10		147/6 147/8 163/9	82/25
34/17 37/25 46/21	43/24 49/5 125/12	mail [1] 76/14	164/1 164/14 164/18	meet [1] 91/11
47/4 51/4 51/12 51/14	146/9 146/11 146/13	mailbox [1] 165/3	165/10 166/2	meeting [52] 83/19
55/16 55/20 56/6	looking [30] 1/25 4/7	main [4] 4/2 41/18	massive [2] 130/20	83/24 83/25 84/4
56/25 60/4 60/6 61/10 62/2 62/22 62/23	4/9 5/4 7/17 8/16 8/22	53/25 170/20	148/15	84/20 85/11 89/5
	9/7 10/23 11/1 11/11	maintaining [1]	match [3] 11/10	91/13 91/14 96/12
62/25 63/17 63/18 63/23 64/23 64/25	17/2 27/22 30/25 43/8		46/17 47/10	96/14 97/2 99/3 107/7
120/12 120/20	63/9 76/1 78/6 80/3	major [1] 110/1	matched [3] 46/8	108/11 111/9 112/16
limit [1] 50/23	85/10 96/22 102/4	majority [10] 18/11	46/11 46/15	112/17 112/23 113/2
limited [9] 37/15 39/3	116/25 125/9 129/10	18/13 32/16 36/22	matches [1] 129/19	121/24 122/8 122/9
39/23 43/19 45/18	143/16 155/6 161/24	45/6 54/14 55/4 88/6	matching [2] 46/9	123/3 123/21 129/4
49/20 69/5 75/13	165/12 166/10	114/23 143/15	48/18	136/20 137/1 138/2
82/22	looks [20] 8/22 13/14		material [3] 70/13	141/19 144/18 144/19
line [2] 11/10 74/9	14/17 21/14 23/2 23/3	9/14 47/13 55/1 56/13	96/22 106/14	144/23 144/24 144/25
line-up [1] 11/10	23/10 24/25 26/4	66/18 77/3 79/17	matter [14] 89/7 90/6	145/4 145/7 145/17
lined [1] 87/16	36/13 37/2 39/2 56/11	113/25 122/18 133/23	96/4 97/1 97/5 97/16	145/19 147/16 148/9
lines [3] 75/20	63/6 108/10 127/8	137/12 145/20 157/12	113/14 114/4 114/11	148/25 149/4 152/5
118/10 155/15	137/10 142/14 171/23		124/25 133/6 148/23	152/7 152/16 160/25
link [4] 5/24 20/2	172/6	makes [1] 75/8	158/21 164/16	163/4 164/14 166/25
20/11 80/16	Lord [4] 119/6 119/9	making [5] 44/1	matters [9] 12/16	167/13 172/1
		un/10 u//1 1/25/18	$1 \Lambda \Omega / 11 1 \Omega 7 / 0 11 \Lambda / 1 \Lambda$	meetings [11] 78/21
	119/23 154/13	90/10 92/1 135/18	49/11 107/8 114/14	meetings [11] 10/21
	119/23 154/13	90/10 92/1 133/10	49/11 107/6 114/14	

(59) letters - meetings

Μ	170/2 170/15	28/11 29/7 31/16	95/16 95/17 96/20	78/21 83/7 83/19
meetings [10]	ministers [1] 119/20	32/19 32/23 34/3 34/4	97/2 97/4 98/5 98/9	83/22 85/13 90/5
78/23 79/2 90/7 99/1	minorities [4] 9/3 9/6	34/15 34/17 36/5	98/10 99/15 100/17	90/16 92/19 94/8
101/12 102/4 134/7	10/10 27/21	37/24 38/20 39/1	101/13 102/2 103/6	94/10 94/21 95/16
145/2 157/6 166/2	minority [12] 10/9	39/10 39/13 40/14	104/4 104/8 106/18	95/17 103/6 104/8
member [2] 110/6	20/24 21/3 21/21	45/9 46/16 46/21 47/7	111/10 111/13 113/7	111/10 111/13 113/7
139/17	21/25 28/1 28/2 28/11	47/9 48/22 51/4 51/9	113/15 113/22 114/4 115/3 115/13 115/23	114/4 115/3 124/7
members [18] 73/10	61/9 61/17 61/21 65/19	51/12 51/14 55/6 55/16 55/20 56/6	115/24 116/3 116/7	125/8 128/10 129/1 129/2 129/12 131/8
73/16 74/2 75/22	minus [2] 7/17 7/19	56/22 56/24 57/12	116/21 118/21 119/9	133/7 136/16 137/6
75/25 76/3 92/11 94/2	minute [2] 3/2 140/18	58/15 58/24 59/3 60/6	122/10 122/15 122/16	137/21 146/12 150/17
109/11 110/5 111/10	minuted [1] 121/24	61/10 62/2 62/22	124/7 125/8 126/6	150/18 151/7 156/21
	minutes [4] 103/12	62/23 62/25 63/16	127/5 127/9 127/14	159/20 162/21 162/23
128/19 131/4 155/22 155/23	105/23 107/1 111/9	63/18 63/23 64/11	127/19 128/6 128/7	163/25 164/8 165/23
	mired [1] 90/11	66/15 66/16 71/18	128/10 129/1 129/2	166/1 166/18 168/10
membership [1] 136/2	miscommunication	72/5 72/14 72/16	129/5 129/6 129/12	168/25 171/19 171/25
memo [1] 167/11	[1] 107/21	94/15 101/17 103/12	131/8 131/23 132/11	Mr Jacobs' [1]
memory [1] 73/14	misconduct [4]	111/1 116/13 121/6	133/7 135/23 136/15	143/20
men [2] 38/11 38/12	97/20 99/1 99/10	121/9 121/14 123/10	136/16 137/6 137/21	Mr Jacobs's [1] 97/2
mention [4] 77/9	100/19	129/6 129/15 135/18	139/24 140/10 140/17	Mr Page [1] 127/5
134/6 145/16 168/11	miserably [1] 155/7	139/12 141/11 141/12	141/2 141/6 141/8	Mr Posnett [2]
mentioned [19]	misinformation [1] 135/9	145/25 150/12 153/25 153/25 154/2 155/22	141/22 143/4 143/13 143/14 143/20 143/22	115/13 115/24 Mr Read [36] 73/5
28/18 41/22 45/17	Misra [1] 92/22	161/22 165/20 166/3	143/23 143/23 144/6	73/6 96/20 97/4 98/5
52/11 52/14 66/14	missed [1] 136/22	166/19 169/2 170/7	144/8 144/12 144/22	98/9 98/10 119/9
78/20 79/5 79/6 79/9	missing [1] 17/21	170/8 171/1 171/9	145/3 145/7 145/9	127/9 140/10 143/4
84/2 130/17 131/16	mistake [1] 149/15	171/10	145/10 145/10 145/12	143/13 143/14 143/22
133/8 133/22 135/5	mistakenly [1]	Moreover [1] 158/3	145/13 145/13 145/17	143/23 144/6 144/8
154/9 158/8 162/19	149/23	morning [7] 1/3 1/5	146/12 146/15 146/21	144/12 144/22 145/3
mentioning [3] 16/14 101/6 159/18	mistakes [1] 79/17	42/7 67/9 67/18	146/25 147/18 148/2	145/7 145/9 145/12
mentions [1] 167/21	Mitigate [1] 82/2	165/11 167/17	148/6 148/11 150/17	145/17 146/15 147/18
mess [1] 166/1	Mm [4] 18/4 76/18	most [17] 24/3 24/12	150/18 150/25 151/2	148/2 148/6 148/11
messages [1] 107/3	78/5 122/6	26/5 26/11 37/14	151/7 156/21 158/22	167/2 167/12 167/25
messaging [1]	Mm-hm [3] 76/18	38/19 40/19 43/18	159/3 159/18 159/20	168/6 169/18 169/24 170/18
170/16	78/5 122/6 moment [7] 3/19	44/2 49/9 52/10 54/2 63/11 64/23 70/18	160/15 161/5 161/15 162/1 162/5 162/12	Mr Read's [2] 113/15
met [3] 70/6 71/7	42/7 71/25 88/19	83/2 94/1	162/14 162/16 162/17	146/21
170/19	94/17 139/22 150/19	Mostly [1] 12/9		Mr Roberts [4] 129/5
method [2] 5/20 8/6	Monday [5] 1/1	mount [1] 120/16	162/25 163/25 164/8	129/6 145/10 145/13
methodology [1] 3/22	112/15 113/23 167/19		165/23 166/1 166/18	Mr Staunton [25]
methods [2] 3/9 8/2	170/19	14/15 18/18 31/8 42/5	167/2 167/12 167/25	122/10 122/15 122/16
middle [2] 44/25	money [2] 26/7 26/12	88/21 99/17 103/8	168/6 168/10 168/10	126/6 127/19 132/11
47/10	month [9] 18/10	119/1 123/10 133/2	168/17 168/18 168/25	
might [24] 4/5 4/9	18/25 19/1 24/19	142/12 163/23 166/9	169/18 169/24 170/18	
4/21 5/8 5/14 7/15	24/19 24/22 24/23	166/16	171/19 171/25 173/4	143/23 158/22 159/3
7/25 9/12 14/7 14/13	71/11 71/14	moved [4] 11/8	173/8	159/18 160/15 161/5
17/9 17/16 17/16 42/6	monthly [3] 18/7 18/12 18/15	100/10 145/18 168/17	67/16 67/21 150/25	162/5 162/12 162/14 162/16 162/25 168/10
74/16 74/18 81/23	months [13] 15/22	moves [3] 49/8 57/17 100/8	173/4 173/8	168/17
89/23 115/8 138/17	18/6 18/10 18/23	moving [17] 18/16	Mr Bradshaw [3]	Mr Staunton's [6]
139/6 140/14 150/19	21/12 21/17 23/3	21/9 27/12 34/24	100/17 101/13 102/2	127/14 135/23 141/6
165/17	24/14 24/16 29/4	42/17 45/2 49/4 49/17	Mr Bradshaw's [1]	146/25 161/15 162/1
mightn't [1] 14/8	85/13 125/4 125/20	57/8 58/10 84/25	118/21	Mr Taylor [2] 128/6
mileage [1] 171/1 million [5] 75/3 75/7	morale [2] 158/12	102/13 124/12 125/14	Mr Brocklesby [1]	128/7
75/13 77/15 116/14	168/16	144/18 152/4 158/17	95/12	Mr Thomas [1]
mind [7] 12/21 90/16	morally [4] 83/4 90/1	Mr [166] 1/8 1/11	Mr Ellison [3] 1/8	115/23
90/19 90/25 128/16	117/8 150/14	67/1 67/6 67/16 67/18	67/1 67/6	Mr Thomas' [1]
130/15 147/23	more [105] 1/25 8/17	67/21 67/24 71/10	Mr Foat [3] 131/23	116/7
minds [2] 12/25	8/18 9/11 13/25 14/12	72/19 73/5 73/6 74/6	145/10 145/13	Mr Tidswell [4]
14/13	15/17 17/16 17/19	77/14 78/21 83/7	Mr Graham [1] 116/3	
minimum [1] 171/23	18/9 19/14 19/14 20/19 21/21 22/16	83/19 83/22 84/1 84/6 84/14 85/13 90/5	67/24 151/2	168/18 Mr Trotter [3] 84/1
Minister [6] 162/6	24/22 26/16 26/17	90/16 92/19 94/8	Mr Jacobs [52] 71/10	
166/24 166/25 169/22	26/17 26/19 27/1 27/7	94/10 94/21 95/12	72/19 74/6 77/14	Mr Ward [1] 116/21
				(60) meetings - Mr Ward

(60) meetings... - Mr Ward

Μ	103/22	52/22 58/7 59/5 59/6	119/24	98/21 103/16
	narrowed [2] 70/7	nettle [1] 89/25	nodded [1] 48/8	nous [1] 130/20
106/18	70/9	network [3] 137/17	noise [1] 77/1	November [1] 85/8
Ms [6] 100/16 101/15	National [1] 155/16	170/7 171/24	nominated [1] 96/14	now [59] 10/23 13/1 13/13 18/16 21/9 23/1
	natural [1] 120/25 nature [2] 8/9 171/3	neutral [4] 4/18 5/5 139/3 154/17	Nominations [2] 78/13 78/14	23/21 27/12 33/5
107/17	navigate [2] 65/16	never [12] 27/16	non [39] 5/13 36/14	34/11 35/21 38/5 38/9
	66/12	109/4 116/12 118/11	36/16 69/5 69/8 69/11	
107/17	NBIT [3] 94/10 95/10	118/23 125/25 133/24		
100/16 101/15 102/14	95/10	143/3 159/19 162/13	73/10 73/17 73/21	67/9 75/9 78/6 85/1
103/14 104/11	NDA [1] 158/17	163/16 164/21	76/22 78/6 79/13 87/6	
much [35] 1/12 1/15	NDAs [1] 150/13	new [13] 95/11 95/12	92/20 96/19 122/7	93/19 96/11 98/14
2/17 2/22 12/15 13/4	near [2] 7/10 89/8	96/17 97/6 102/22	122/11 122/13 123/2	105/13 114/14 115/15
17/19 21/9 26/16	nearly [6] 11/20 18/21 20/13 22/9 26/1	119/1 130/12 137/18 137/20 143/1 155/17	128/14 135/16 136/2 136/19 140/2 140/4	119/1 126/3 126/10 129/21 130/2 130/20
28/22 31/7 38/10 39/3	133/18	170/12 171/20	140/9 141/21 143/20	131/11 137/18 137/20
42/5 44/18 49/10	necessarily [8] 63/4	newer [3] 31/19 32/6	147/11 150/6 150/9	138/10 143/18 144/18
55/10 05/12 05/20	73/22 73/25 83/11	40/20	153/3 160/23 161/18	144/19 146/8 147/12
67/1 67/5 71/24 76/25 77/1 105/22 114/12	125/1 143/14 146/8	News [1] 161/16	163/2	155/21 156/17 156/20
121/6 121/14 123/10		next [24] 6/15 34/24	non-disclosure [2]	159/6 159/18 160/1
134/21 130/21 141/1	necessary [1] 113/14		150/6 150/9	160/3 160/3 163/19
167/8 172/7 172/10	NED [9] 69/9 86/23	44/6 44/10 45/12	Non-Executive [32]	170/15 171/10
multiple [9] 12/12	87/8 121/24 123/20 129/23 145/3 147/7	98/14 98/18 116/24 130/14 130/23 133/3	36/14 36/16 69/8	nowhere [1] 89/8
15/24 19/5 19/6 25/24	129/23 145/3 147/7	130/14 130/23 133/3	69/11 69/25 71/12 72/7 73/10 73/17	NR [1] 97/4 number [36] 5/3 5/16
43/20 44/8 49/13 63/9	NED-only [1] 121/24	137/9 154/18 157/2	73/21 76/22 78/6	7/5 8/23 13/4 16/19
must [0] 09/24 12///	NEDs [20] 71/5 72/9	157/20 158/17 160/1	79/13 87/6 92/20	20/7 35/23 39/4 44/2
132/0 132/13 133/10	79/17 86/12 114/12	162/8	96/19 122/7 122/11	50/10 52/25 57/5
165/2 mutualisation [1]	115/5 123/4 125/11	NFSP [2] 139/12	123/2 135/16 136/2	57/21 58/5 59/23
170/16	130/17 136/25 144/11		136/19 140/2 140/4	60/21 64/7 66/24
my [45] 1/3 16/21	145/6 147/5 147/16	Nic [1] 93/24	140/9 141/21 143/20	68/25 70/18 70/19
71/20 72/11 74/1	159/13 161/22 162/19		147/11 153/3 160/23	74/5 83/6 102/22
76/10 77/12 79/13	162/23 167/14 168/12 need [29] 5/16 29/20	122/3 123/18 140/3 140/6 142/5 142/7	161/18 163/2	107/24 111/20 115/21 121/6 121/15 126/17
03/13 00/12 09/0 94/0	50/14 54/11 55/9 61/3	140/6 142/5 142/7	non-executives [2] 73/8 122/13	135/5 138/17 143/17
94/20 94/20 97/3	62/6 64/3 71/25 75/1	160/18 160/22 160/23		149/8 160/17
99/25 104/20 109/18	75/15 98/9 100/13	161/4 168/24	5/13	number 1 [1] 66/24
114/10 116/15 117/13 119/24 125/20 128/11	102/21 125/22 125/22	Nick's [1] 147/15	None [1] 165/6	numbers [13] 7/2 7/7
129/5 129/22 131/6	133/13 134/25 135/15	Nicola [6] 96/22	nonetheless [1]	8/12 12/15 12/15
134/2 139/16 140/2	135/19 136/20 151/19		141/5	22/18 25/14 31/20
140/22 141/8 142/3	151/19 161/23 167/8	102/10 109/4	nor [2] 13/8 129/11	42/21 44/18 56/12
144/2 144/7 144/7	167/10 167/16 171/22		normal [1] 121/13	64/6 118/9
145/23 148/13 148/23	172/4 needed [7] 72/2	nipped [1] 166/16 no [61] 7/22 12/1	not [186] note [22] 85/4 115/16	0
149/3 133/21 101/11	103/1 103/9 136/7	47/24 53/14 55/17	126/6 126/8 127/18	objections [1] 106/5
166/11 169/4 171/6	141/10 154/1 166/7	67/4 67/4 73/14 76/6	136/15 136/17 136/24	
myself [34] 71/10	needs [8] 35/25	78/25 79/21 80/18	140/2 140/18 140/23	76/10
74/6 77/14 78/13 78/21 83/19 83/22	54/13 94/11 128/4	83/1 83/15 84/8 84/24		observations [8]
85/13 94/20 95/15	133/1 134/8 155/3	86/7 87/8 87/9 87/23	152/6 159/8 159/14	64/9 71/20 74/1 83/15
103/6 107/2 111/12	166/16	92/14 93/17 93/18	159/19 160/19 160/22	
115/2 125/8 128/10	negative [2] 39/13	100/17 100/19 100/22		171/6
129/1 129/11 137/20	142/7	101/7 102/7 102/7	noted [9] 29/13 50/4	observed [2] 72/16 107/14
130/23 140/12 140/23	negativity [1] 66/16 negligence [1]	102/12 103/23 104/12 106/5 114/16 116/9	50/21 98/5 98/11 100/23 101/15 102/20	
131/1 130/20 139/20	149/13	119/13 119/24 120/2	136/7	120/17
162/21 163/14 163/25	neither [2] 13/8	122/18 124/5 124/13	notes [3] 107/1 135/3	
103/23 100/1 100/10	129/11	124/14 124/21 125/1	149/4	121/4
	net [29] 11/20 13/3	128/17 128/20 130/1	nothing [10] 8/5	obviously [10] 10/19
Ν	13/3 13/4 13/9 20/20	130/4 132/11 135/23	47/21 87/20 87/20	14/7 25/23 34/9 60/5
name [6] 1/13 3/14	23/5 27/1 27/2 27/10	136/9 136/10 145/15	125/23 129/11 129/25	
67/22 77/9 86/23	27/11 32/2 32/3 34/14	146/18 147/20 148/12		
96/21	34/15 36/3 36/4 37/15	155/19 156/25 158/10		occasion [5] 68/23 147/19 148/8 148/10
names [2] 93/25	39/4 39/5 40/18 40/18	161/13 162/24	notified [1] 161/17	168/23
	41/3 44/17 52/21	nobody [2] 93/6	noting [3] 51/11	100/20

(61) Mr Woodley - occasion

0	older [7] 8/25 10/5	onwards [2] 29/9	117/4 117/23 118/9	164/25 165/10 166/4
	60/4 61/14 63/22	119/3	118/9 118/16 121/12	172/12 172/13
occasionally [1] 48/10	64/22 64/24	open [11] 16/15	123/14 123/23 124/17	ourselves [2] 120/6
	on [269]	30/23 41/8 41/9 52/6	124/18 125/3 125/20	172/16
occasions [2] 74/5	once [24] 18/9 18/10	53/22 65/21 122/13	126/4 126/13 127/18	out [58] 11/24 12/14
	18/25 19/1 19/4 24/13	123/8 164/15 171/10	132/9 132/10 135/15	13/19 17/3 18/2 19/3
occurred [5] 83/18	24/15 24/19 24/22	open-ended [5]	143/1 145/4 145/22	20/7 20/8 23/23 26/9
99/4 111/25 149/11	24/23 70/5 70/8 70/12	16/15 30/23 52/6	149/13 150/7 150/7	41/18 55/19 57/3 59/3
occurring [1] 141/14	84/9 84/20 104/9	53/22 65/21	151/22 153/3 155/16	63/2 65/14 65/21
October [6] 43/7	134/9 144/12 159/18	operating [3] 3/19	155/18 159/2 161/6	71/25 76/4 76/12
43/12 59/24 133/21	165/23 168/8 168/17	9/20 169/16	162/25 165/7 166/9	76/14 78/21 82/6
138/1 158/11	168/17 171/12	operation [4] 14/15	168/2 171/4 171/19	83/12 84/14 85/6
odd [1] 96/1	one [86] 3/23 3/23	14/24 16/18 17/19	oral [1] 67/8	85/18 86/21 88/3 88/7
off [8] 11/16 53/8	5/6 6/17 9/20 13/18	operational [1]	order [3] 62/16 72/1	94/4 94/25 100/14
74/22 137/15 145/4	16/4 16/20 20/8 21/16		82/23	100/20 106/14 106/17
155/24 168/5 168/21	22/18 23/13 29/22	operationally [1]	organisation [37]	106/19 106/24 106/25
offer [15] 50/9 53/4	29/22 31/14 31/23	73/22	70/9 70/16 71/21	108/1 108/5 108/16
53/5 59/9 60/24 61/11	34/6 35/9 37/13 37/17	operations [1] 149/2	71/25 74/19 75/24	108/22 109/12 109/15
61/23 62/1 62/24 63/7	37/23 38/7 39/22	opinion [2] 16/21	77/12 79/15 84/15	115/21 116/18 121/14
63/10 63/21 63/23	39/24 40/8 40/19 41/1	169/2	92/16 92/25 95/24	122/1 123/12 128/20
64/1 116/24	43/2 45/15 45/19 51/8		100/9 103/8 110/12	131/19 131/23 133/20
offered [1] 106/2	51/18 53/7 55/2 55/3	66/17		
office [87] 23/17 33/6	57/2 59/3 59/3 60/23	opportunity [4] 65/25		171/5
35/6 35/15 35/16 36/7	63/4 64/20 65/15	97/1 159/11 167/15	139/11 139/13 142/13	
36/10 36/12 37/5 37/8	69/15 74/14 76/8	oppose [1] 121/3	143/16 145/14 146/4	23/7 23/12 58/12
37/15 39/3 39/23 41/3	/6/13 / //18 84/13	opposed [2] 39/17	146/11 149/16 153/7	59/15 60/6 60/9 60/16
43/18 45/18 45/24	84/15 89/16 90/7 91/3		154/11 155/13 155/18	
46/2 46/10 46/16	91/23 92/19 96/1	optically [1] 89/25	158/11 160/12 166/3	61/8 61/20 62/14 65/5
46/18 46/22 47/5	96/23 97/8 102/7	option [4] 4/18 56/21	169/5	91/12 161/2
47/17 47/21 48/1 48/6	104/9 108/10 110/6	57/3 57/4	organisation's [1] 157/19	outcomes [2] 50/20 111/21
48/23 49/19 66/8 69/1	110/20 113/12 115/8	options [4] 11/14 56/11 160/21 161/6		
69/5 69/16 70/5 70/7	118/3 123/4 130/15 131/20 133/4 134/17	or [145] 4/10 4/15	organisations [2] 110/1 150/11	outline [1] 3/3
70/20 71/16 80/9	135/15 137/10 138/3	5/12 6/6 7/17 7/19	organised [1] 166/2	outlined [2] 86/11 98/5
80/11 82/10 82/22	138/8 141/17 146/24	8/18 13/24 13/24	original [3] 11/11	outlining [1] 102/16
87/15 88/16 88/18	151/4 151/24 155/1	13/24 14/5 14/19	152/8 152/12	outside [1] 135/16
92/7 92/8 99/24 100/2	155/24 158/4 163/6	14/25 15/5 15/14 16/9		outweighing [1] 36/4
108/22 108/25 109/7	166/10 166/10 168/12		other [27] 6/14 19/11	
109/20 110/18 115/10	171/20	22/11 22/14 22/19	45/19 49/11 63/4	6/14 7/7 7/23 8/14
	ones [4] 12/22 12/24	24/22 25/3 25/24 26/6		
123/7 125/25 129/17	138/8 170/6	26/12 27/7 27/17 29/2		
129/19 129/19 130/11	ongoing [7] 93/8	29/7 29/10 29/14 30/2		23/1 26/3 29/1 29/4
	96/2 96/4 96/7 100/17	30/12 30/23 31/4	115/5 125/8 130/17	35/4 37/1 41/7 41/7
139/18 141/7 142/10	149/3 153/6	32/14 34/3 35/13	131/4 145/14 147/11	53/2 56/10 57/8 57/19
142/12 142/24 143/2	online [2] 5/20 145/4	35/14 35/15 35/17	155/24 161/1 161/21	58/13 58/19 59/10
144/3 149/2 151/8	only [47] 5/10 9/21	36/9 38/7 39/3 39/11	163/2 170/16	63/13 64/3 64/15
151/11 151/16 153/10	11/17 14/23 15/14	40/15 40/16 40/18	others [6] 17/20	65/20 65/21 75/3 75/7
153/19 154/16 155/19 156/1 156/16 162/7	28/19 29/1 30/10	41/9 43/19 44/5 44/19		82/16 96/17 96/24
166/24 169/20 170/20	30/11 31/17 32/2	44/20 45/7 46/14 47/7	167/4 168/6	103/11 106/6 117/20
Office's [2] 109/8	33/22 36/24 39/5 43/9	47/9 47/22 50/16 51/2	otherwise [1] 99/11	119/16 133/12 150/16
119/14	45/9 47/11 49/21	51/9 51/12 52/15	ought [1] 136/1	153/6 156/5 160/2
Officer [10] 72/25	49/25 50/5 53/4 56/13		our [46] 5/22 6/14	163/14 164/7 170/10
74/15 74/17 74/24	57/21 58/6 58/25	56/7 56/14 57/2 61/24		170/13
76/13 93/23 96/21	60/15 61/25 63/9	62/15 63/7 63/10	83/25 84/19 88/4 88/5	
125/3 148/6 163/10	63/25 64/6 64/7 64/9	64/11 66/3 69/9 69/17		14/19 20/17 26/21
officially [1] 120/1	78/14 80/15 83/17		95/4 111/17 112/9	34/10 37/2 44/14
officials [1] 119/20	96/5 104/14 106/24	75/19 77/2 79/1 80/12		
often [4] 5/12 12/20		80/20 80/21 82/9	119/20 120/7 120/9	64/16 64/19 65/3
16/22 41/24	130/2 134/1 142/12	82/12 82/22 83/24	135/3 136/9 136/17	73/11 131/15
oh [2] 24/9 116/12	144/24 145/3 145/6	85/18 86/17 87/6	137/7 138/10 140/20	overhaul [3] 142/13
Okay [6] 11/18 49/3	onside [1] 100/10	90/23 92/8 93/8 93/19		143/3 143/6
139/20 139/23 146/19	onto [8] 2/21 10/25	95/5 99/5 102/25		overnight [1] 172/11
146/23	24/6 43/14 54/23	103/19 109/5 112/23	149/2 149/7 150/19	overridden [1] 75/19
	73/13 119/7 151/6	115/17 115/18 115/19	151/2 153/9 157/12	oversee [1] 68/20
				62) occasionally - oversee

(62) occasionally - oversee

	1			
0	126/21	78/15	passage [1] 167/5	perceptions [5] 37/4
overseeing [1] 91/22	page 13 [1] 10/25	paperwork [2] 44/17	passages [1] 103/12	39/22 40/4 44/14
overseen [1] 91/24	page 14 [2] 11/16	44/20	past [45] 39/24 55/23	
oversight [3] 158/20	11/19	paragraph [35] 43/3	57/1 57/17 79/23 80/1	perfect [1] 136/21
161/13 170/25	page 144 [1] 68/4	50/4 73/7 75/15 76/19	80/5 81/5 81/16 82/7	performance [6]
overview [2] 102/15	page 18 [2] 16/13	85/3 88/1 88/10 89/19	83/11 84/13 85/2	124/13 125/24 132/16
109/3	73/14	89/21 98/14 119/3	85/19 85/24 86/4	158/8 158/10 164/24
overwhelming [1]	page 19 [1] 18/1	120/3 120/4 120/19	86/11 87/12 87/25	performed [5] 82/20
32/16	page 2 [6] 29/20	126/17 126/21 127/21	88/7 89/12 92/8 93/8	82/21 85/24 85/25
OW [1] 106/15	91/15 115/12 117/20	127/21 128/18 130/14	93/14 93/15 94/1	88/6
owe [1] 88/4	148/19 163/8	130/23 133/3 133/10	95/13 96/25 97/13	performs [1] 87/14
Owen [4] 86/9 91/16	page 21 [2] 18/17	133/20 134/16 134/24	97/17 102/13 103/10	perhaps [12] 1/21
106/15 109/3	18/18	135/22 137/9 139/4	111/23 112/24 123/7	2/21 5/13 10/14 11/15
	page 22 [1] 20/23	154/5 157/20 158/3	124/12 124/25 129/7	17/16 47/4 54/10
own [13] 17/2 26/7 26/11 45/3 45/16 47/9	page 24 [1] 21/19	158/6 160/1	137/13 138/12 141/4	65/15 105/13 113/13
	page 28 [3] 23/22	paragraph 274 [1]	142/11 143/8 149/24	119/7
74/23 83/12 113/13	23/24 25/19	119/3	166/9	period [7] 6/3 6/6
131/18 157/17 160/8 169/19	page 3 [8] 12/7 50/15	paragraph 277 [1]	patch [1] 168/5	88/24 104/11 119/16
	50/16 50/17 62/8	126/21	path [4] 28/9 64/8	142/25 156/21
owned [1] 111/3	111/7 136/14 136/15	paragraph 3 [1] 88/1	137/14 137/16	Perkins [2] 157/8
ownership [1]	page 30 [1] 27/5	paragraph 56 [1]	pathway [1] 66/9	157/10
166/13	page 31 [4] 27/13	75/15	pattern [2] 13/22	permanent [1] 74/25
Р	27/14 28/10 29/13	paragraph 84 [1]	27/8	persisted [1] 127/25
PA [1] 140/20	page 32 [1] 31/9	76/19	patterns [1] 64/20	persistent [1] 153/21
PA[1] 140/20	page 33 [2] 32/19	paragraphs [2] 89/2	Paula [1] 74/20	persists [1] 110/22
packs [2] 76/25 77/2	43/16	126/10	Pause [1] 158/7	person [1] 84/19
pad [2] 16/5 17/16	page 39 [1] 36/19	paragraphs 277 [1]	pausing [8] 80/15	personal [1] 49/11
page [110] 4/2 6/13	page 4 [3] 88/22	126/10	90/4 92/10 99/20	perspective [9]
6/15 6/15 6/17 6/18	105/22 126/6	parcel [1] 86/14	128/25 139/10 146/1	77/23 99/12 99/23
8/14 9/23 10/25 11/2	Page 43 [1] 41/7	Pardon [1] 11/9	147/18	100/8 141/9 143/15
11/16 11/19 12/7	page 46 [1] 42/19	parity [1] 93/3	pay [2] 142/20	154/15 169/4 170/12
15/11 15/20 16/13	page 47 [1] 43/2	park [2] 70/9 170/14	142/21	Peters [2] 120/7
17/2 18/1 18/1 18/17	page 49 [1] 45/2	Parker [2] 77/17	payback [1] 156/21	120/7
18/18 19/13 20/17	Page 52 [1] 50/4	141/12	payment [14] 54/16	phase [3] 1/5 95/9
20/23 21/19 22/5 23/1	page 53 [1] 51/21	Parliament [1] 150/7	54/19 55/2 55/3 55/17	115/12
23/22 23/24 25/19	page 55 [2] 53/9	Parliamentary [2]	56/3 56/7 56/7 56/18	Phase 7 [2] 1/5 95/9
27/5 27/13 27/14	53/22	121/12 123/15	56/21 57/3 57/4 57/6	Phases [3] 97/10
28/10 29/13 29/20	page 57 [2] 54/5	part [24] 5/9 5/11 6/1	133/4	97/22 98/8
30/20 31/9 32/19	54/10	6/11 22/9 41/13 55/3	payments [8] 54/6	Phases 5 [2] 97/10
36/19 41/7 41/7 41/8		61/24 63/7 63/10	54/7 54/8 54/8 55/6	98/8
42/19 43/2 43/16 45/2	page 63 [1] 59/12	71/23 75/25 79/13	55/7 56/1 136/12	Phoenix [21] 79/24
50/4 50/15 50/16	DOGO 64 [4] 61/4		people [41] 3/14 5/11	
50/17 51/21 52/5 53/2	page 65 [1] 63/6	115/14 132/13 144/23		86/11 89/8 89/11
53/9 53/22 54/5 54/7	page 66 [1] 64/4	149/14 154/18 158/17	13/20 16/24 19/3	89/17 92/5 93/8 93/11
54/10 56/10 56/10	page 7 [1] 86/21	171/2	35/22 57/12 58/15	93/25 97/20 97/25
57/9 57/19 58/13	0 501 4/0 0/40	Participant [5] 2/14	59/19 62/20 63/10	98/21 103/10 111/23
58/19 59/12 61/4 62/8	6/17	5/6 50/13 55/12 62/9	64/7 66/12 72/25	112/24 124/25 133/13
62/9 63/6 64/3 64/4	pages [2] 1/22 2/11	Participants [1]	74/15 74/17 74/24	Phoenix' [1] 91/23
64/15 65/20 65/21	44/04 75/04	134/3		phone [1] 168/11
68/4 68/4 73/14 82/16	118/16 118/23 133/9	particular [27] 17/10		phrase [3] 90/8 135/5
85/17 86/21 87/24	142/19	58/4 59/12 60/20	115/13 116/18 117/16	
88/22 88/22 91/15	panel [19] 58/10	60/21 61/8 76/8 76/12	120/6 125/17 133/11	pick [1] 156/18
93/21 96/24 103/11	58/11 58/16 58/21	76/14 77/19 79/4	133/13 135/6 136/12	picked [1] 86/3
105/22 106/6 111/7	59/1 59/5 70/11 70/11	79/23 83/15 86/22	148/6 158/12 165/8	picking [1] 57/3
115/12 117/20 118/14	75/25 86/21 87/4	87/17 90/19 90/25	people's [2] 12/24	picture [1] 170/7
118/16 126/6 126/19	87/11 87/19 92/3	105/1 107/9 108/11	138/18	piece [1] 154/2
126/21 127/5 136/14	00/44 00/40 04/0	115/8 120/19 120/22		PIN [2] 16/5 17/15
136/15 148/19 148/19	94/12 108/25	123/16 131/23 140/10	per [206]	
150/16 156/5 160/3			percentage [9] 10/9 20/24 39/8 44/24 46/3	Pineapple [11] 79/25
163/8 164/7 164/8	panels [2] 91/25 92/1			
170/13		particularly [5] 72/19	46/10 49/25 57/5 60/9	
page 1 [1] 93/21	108/5 108/16	77/22 78/20 132/8	percentages [2] 28/7	165/19 167/11 168/4 168/13
page 11 [1] 87/24	paper' [2] 80/23	147/13	39/12	
page 113 [2] 126/19	80/25	parts [2] 30/6 77/19	perception [2] 138/6	place [18] 40/1 40/21 40/23 69/22 70/10
	papers [2] 78/14	party [1] 143/9	154/6	40/23 69/22 70/10
L	1	1	1	(63) overseeing - place

(63) overseeing - place

	1			
P	point [56] 4/19 11/7	poor [3] 77/22 77/23	114/13 125/11 125/13	prepare [1] 152/16
	11/22 24/2 28/17	156/23	128/15 129/22 132/19	prepared [3] 134/8
place [13] 84/18	28/25 38/19 38/21	popular [1] 26/16	133/4 136/1 136/6	142/3 152/6
87/18 95/7 113/2	41/18 43/2 46/23		138/3 139/6 139/10	
122/8 126/13 126/13		population [8] 7/18		presence [1] 153/8
133/23 144/4 146/11	46/23 47/1 49/19	8/21 98/5 98/6 102/19	139/11 140/15 140/21	
152/1 156/3 169/16	53/15 53/25 54/2 60/6	104/3 104/10 104/13	141/24 142/6 142/9	142/11 144/22 160/24
	70/12 73/15 82/13	populations [3] 97/7	143/1 146/2 147/7	161/9
placed [3] 39/22	83/17 86/7 94/4 94/8	98/19 103/15	151/14 153/4 153/16	presented [4] 122/21
45/23 45/24			154/20 155/6 157/3	157/6 157/9 163/21
plan [7] 87/25 87/25		pose [2] 81/23 93/18		
95/6 144/14 157/12	100/16 103/13 105/25		157/4 157/7 157/13	presently [1] 106/17
159/14 161/8	106/7 107/22 112/21	position [18] 88/18	158/20 159/13 161/22	press [11] 72/21
	121/23 125/20 130/15	100/22 117/9 123/10	167/14 167/16 167/22	128/8 139/8 139/21
planned [1] 156/23	130/16 133/7 137/8	145/25 149/20 153/20	168/1 170/19 170/25	140/15 140/21 141/25
planning [1] 156/22			171/2	
plaster [1] 162/7	138/18 139/3 140/11	154/10 154/12 154/15		142/9 143/11 143/12
play [2] 5/9 155/24	143/22 145/2 145/8	154/17 155/19 160/11	postmaster's [2]	143/19
	145/15 154/22 156/8	160/12 164/2 165/1	87/11 143/15	pressure [2] 85/12
played [2] 127/5	159/8 159/16 160/10	165/25 168/19	postmaster/public [1]	
130/20	162/24 168/7 170/20	positions [1] 112/10	93/20	pressures [2] 143/14
playground [2]				
165/20 166/11	pointed [4] 55/19	positive [6] 40/14	postmasters [76]	147/23
playing [1] 168/2	63/2 65/14 100/20	40/19 66/4 66/11	26/14 70/6 70/14 71/8	Preston [1] 68/13
	pointing [1] 121/14	141/8 170/8	73/2 73/24 80/13 82/9	presuming [1] 4/25
please [102] 1/13 2/9	points [14] 11/12	Posnett [3] 115/13	82/13 83/6 83/13 92/7	
3/4 6/12 8/14 9/23	20/8 50/11 50/12	115/24 116/16	92/21 92/24 93/3	170/5
11/1 11/3 11/19 12/6				
13/13 14/16 15/20	59/20 124/11 136/21	possible [2] 50/19	98/24 99/15 99/22	prevent [1] 97/12
16/16 17/5 19/2 19/15	136/22 143/17 161/9	142/19	100/9 100/20 101/12	previous [16] 14/22
	164/25 166/5 166/6	possibly [7] 6/1	101/17 101/20 101/21	63/22 78/19 79/17
20/16 21/10 21/14	171/17	20/18 41/21 63/2	101/25 102/1 102/5	94/18 107/5 109/25
22/5 23/24 24/6 24/25				
26/3 28/24 29/19 31/8	POL [1] 169/10	67/17 96/21 119/18	106/11 107/4 107/13	111/19 115/12 130/16
31/24 37/1 37/3 38/16	POL00329521 [1]	post [90] 14/4 23/17	118/1 118/24 121/21	133/20 142/18 151/3
	115/10	33/6 35/6 35/14 35/15	127/25 128/3 128/8	158/22 168/12 171/8
39/21 43/23 44/13	POL00448298 [1]	36/7 36/10 36/12 37/5	128/13 129/18 129/20	previously [16] 27/9
49/4 49/17 50/18	111/6	37/8 37/15 39/3 39/23		41/15 80/11 88/11
51/16 51/20 53/2				
54/25 55/10 56/10	POL00448302 [1]	41/3 43/6 43/18 45/18	131/11 131/21 132/14	
57/9 58/12 58/19	126/5	45/24 46/2 46/10	132/20 133/22 134/21	97/13 103/7 117/1
	POL00448308 [1]	46/15 46/18 46/22	134/22 135/11 135/14	127/24 131/16 148/12
59/10 59/13 60/14	80/3	47/4 47/17 47/21 48/1	136/8 136/9 136/11	155/21 161/10 172/2
62/6 62/10 63/5 64/4				
67/22 68/3 80/3 80/4	POL00448309 [1]	48/6 48/23 49/19	138/6 139/12 139/13	prior [10] 84/9 86/12
82/6 82/16 84/25	88/21	59/23 66/8 69/1 69/5	139/14 141/4 141/4	89/13 92/18 109/23
	POL00448381 [1]	69/16 70/4 70/7 70/20	141/16 142/18 146/6	112/23 127/8 127/13
85/17 87/24 88/21	119/8	71/16 80/9 80/11	151/10 151/17 151/17	129/5 133/16
88/22 91/15 93/21	POL00448383 [1]	82/10 82/22 87/14	154/7 155/3 155/14	priorities [1] 141/17
96/11 96/11 96/24				
105/24 106/6 111/6	148/18	88/16 88/18 92/7 92/8		prioritisation [1]
111/7 115/10 115/13	POL00448384 [1]	99/24 100/2 106/12	161/12 167/20 169/6	82/24
	160/14	108/21 108/25 109/7	170/21	prioritising [1] 97/15
115/16 115/23 116/7	POL00448385 [1]	109/8 109/19 110/18	postmasters' [2]	priority [7] 82/23
118/14 118/25 126/5	152/4	115/10 116/12 117/24		88/11 94/3 94/5 94/7
130/14 136/14 139/24				
141/19 141/23 142/2	POL00448387 [1]	117/25 119/13 123/7	potential [7] 5/7	95/5 95/6
142/8 146/18 148/18	147/1	125/24 129/17 129/19		
148/20 153/23 156/5	POL00448406 [1]	131/17 132/17 137/17	120/14 148/9 158/23	private [9] 84/20
	159/1	139/18 141/7 142/10	potentially [16] 9/11	121/23 122/9 147/7
156/8 159/1 160/14	POL00448503 [1]	142/12 142/23 143/2	14/9 14/14 81/2 81/11	
163/7 163/8 163/19		144/3 149/2 151/8		
164/8 170/13	141/20		81/19 81/25 98/7	166/24 168/11
pleased [2] 115/25	POL00448514 [1]	151/11 151/16 153/10	98/12 105/5 105/7	privilege [1] 156/1
116/4	163/7	153/19 154/16 155/19	124/9 136/23 138/4	privileged [1] 155/25
	POL00448537 [1]	155/25 156/16 162/7	146/6 157/18	privy [3] 109/13
plenty [2] 125/13	142/8	169/20 170/20	pounds [1] 116/14	118/11 161/25
169/9				
plus [7] 7/17 7/19	POL00448615 [1]	postage [2] 128/23	power [3] 116/18	proactive [1] 79/18
11/6 32/23 37/24 39/9	84/25	129/13	130/25 132/19	proactively [2]
62/2	POL00448649 [1]	postmaster [55]	practice [4] 5/18 6/8	120/14 166/2
	96/11	47/16 48/16 71/5	151/8 152/1	probability [1] 7/13
pm [10] 67/15 105/17	police [1] 97/21	73/25 80/21 82/20	practices [1] 111/5	probably [8] 40/19
105/19 112/15 135/18				
147/1 148/19 150/22	policeman [1] 132/21		Prefer [1] 51/14	71/21 83/9 84/12 87/1
150/24 172/20	policies [1] 153/9	93/20 99/4 105/5	preference [2] 106/1	101/9 115/1 138/12
	political [1] 121/10	106/25 107/18 112/2	108/8	problem [5] 71/23
				(64) place problem

(64) place... - problem

[Γ		I	
P	proper [4] 95/7	71/25	160/17	95/3 95/3 96/5 100/7
problem [4] 128/17	119/14 167/17 172/5		raised [12] 76/17	100/10 109/1 109/6
129/24 137/20 151/7	properly [1] 167/9	Q	83/25 109/24 113/24	110/4 110/17 110/17
	property [1] 69/1	quarter [2] 14/23	118/15 118/21 120/1	110/21 117/17 156/15
problematic [7] 81/2	proportion [10] 9/20	172/16	121/23 125/2 129/23	159/12 165/22 168/15
81/10 81/11 81/19	33/9 33/19 35/22	quarterly [1] 165/10	129/23 163/4	realm [1] 168/18
81/25 82/7 151/12	39/16 42/24 49/6	quarters [1] 170/14	raises [3] 121/10	reason [6] 41/23
problems [2] 18/6	53/19 57/11 62/13	quashed [1] 120/17	153/8 171/17	63/11 73/20 78/24
157/12	proportions [4] 8/13	queried [6] 99/8	raising [5] 23/11	121/21 124/20
proceed [1] 44/5	10/20 55/18 118/9	100/24 101/13 101/18	35/15 94/8 132/9	reasonable [1] 6/6
process [41] 4/6 5/2		101/22 104/2	152/23	
22/7 42/22 42/25 43/1	proposed [8] 98/18	querying [2] 104/8		reasoning [1] 76/6
50/6 50/8 51/18 51/24	102/20 103/14 103/17	104/10	random [1] 7/13	reasons [11] 7/24
53/18 53/24 54/1	104/7 108/1 108/5		ranges [1] 37/7	
56/18 59/5 60/1 60/8	108/16	question [37] 4/10	rank [1] 123/8	79/20 84/13 84/15
62/16 63/12 63/16	prosecuted [1] 105/6	4/12 4/13 14/18 19/6	ranking [1] 110/13	151/25 154/21 162/2
63/18 64/12 64/19	prosecutions [1]	19/16 22/10 29/19	Rant [1] 116/17	recall [9] 12/4 32/20
65/7 65/10 66/12 70/2	120/9	29/23 29/23 30/4	rate [4] 6/19 7/8 7/21	33/13 33/21 34/8
70/17 92/4 95/20	protect [4] 88/19	30/20 31/11 32/12	7/25	134/19 144/9 144/10
99/10 101/15 101/18	101/16 123/8 154/16	33/18 36/2 36/19 38/7	rather [10] 4/12 4/13	144/19
102/9 102/11 109/19	Protection [1] 116/5	44/8 49/13 49/18	7/13 20/12 36/7 38/23	recalled [2] 44/3 44/4
109/20 119/11 120/5	prove [2] 116/9 133/2		76/21 89/11 108/8	recalling [2] 12/3
	PROVED [1] 131/5	51/15 54/22 55/11	155/17	12/20
121/13 161/11	proven [2] 131/10	55/13 55/14 62/8 63/9	ratios [1] 9/25	receipt [3] 33/6 33/15
processed [2] 44/10	146/5	63/22 112/25 113/1	re [1] 154/22	55/15
44/10	provide [12] 41/12	126/24 163/4 164/25	re-evaluation [1]	receive [6] 25/3
processes [1] 5/18	57/9 61/4 65/25 74/6	Questioned [4] 1/11	154/22	46/22 74/5 76/25 77/1
procurement [1]	79/19 87/11 94/15	67/21 173/4 173/8	reach [5] 61/20 99/5	149/25
77/22	98/16 102/14 119/19	questioning [1]	99/11 133/20 138/18	received [65] 2/14
produce [2] 74/2	143/5	100/1	reached [3] 59/20	5/23 11/7 11/21 12/3
159/14	provided [35] 31/2	questionnaire [8] 3/9		12/5 12/13 12/25
produced [5] 2/1	31/3 31/6 32/19 50/1	4/6 6/19 6/20 8/10		13/17 14/11 19/18
2/13 2/20 2/24 3/22		12/2 30/7 50/10	reaching [1] 60/9	
producing [3] 70/13	58/21 59/4 60/13		react [1] 88/1	19/22 21/5 23/8 23/11
169/1 171/20	60/18 61/1 61/18	questionnaires [2]	reaction [1] 135/3	31/21 31/22 32/11
professionally [2]	66/24 72/12 74/12	3/23 5/3	read [49] 4/14 4/23	32/12 32/16 32/20
40/5 41/4	75/9 76/24 77/6 77/10		73/5 73/6 79/5 80/5	32/24 33/8 33/10
profit [2] 3/5 116/13	78/8 78/11 79/10 82/3		89/2 89/21 90/20	33/11 33/13 33/18
programme [4]	86/14 89/14 91/2	18/20 29/21 32/10	96/20 97/4 98/5 98/9	33/19 33/22 33/23
137/15 137/23 137/25	97/23 98/24 100/21	36/11 38/4 41/10	98/10 103/12 119/9	34/5 42/18 42/21
138/10	101/14 108/3 109/3	50/17 58/2 59/14 67/2	120/3 122/3 123/18	43/10 50/5 51/23 52/1
	109/6 110/19 151/22	67/3 72/4 146/21	127/9 140/10 143/4	52/20 52/22 52/25
programmes [2] 91/21 91/24	162/11	149/9 149/12 150/1	143/13 143/14 143/22	53/4 53/5 53/10 53/19
	provides [2] 15/23	151/5 153/8	143/23 144/6 144/8	57/15 57/16 57/20
project [48] 3/9 77/8	25/2	quick [1] 124/13	144/12 144/22 145/3	59/16 60/17 62/15
77/9 79/24 79/24	providing [4] 76/6	quicker [3] 101/10	145/7 145/9 145/12	62/18 62/20 62/21
79/25 80/1 80/2 80/5	77/20 134/13 135/1	102/12 133/24	145/17 146/15 147/18	
81/5 81/15 83/14	public [8] 3/5 80/21	quickly [5] 98/10	148/2 148/6 148/11	130/3 134/1 145/23
85/18 85/19 85/19	82/21 92/9 92/12	119/18 137/14 141/13		150/2 152/2 164/3
86/5 86/11 88/1 89/8	93/17 93/20 121/11	171/15	167/25 168/6 168/24	164/17 165/9
89/11 89/17 89/17		quite [29] 4/18 4/18	169/18 169/24 170/18	
89/18 92/5 94/18	publicly [1] 110/14	18/24 19/21 29/8		
95/14 97/19 97/25	purple [5] 13/3 20/19	30/15 33/24 35/23	Read's [2] 113/15	33/14 43/18 44/1 44/3
98/20 100/6 101/3	57/5 58/24 65/12		146/21	44/4 52/8 52/9 53/17
101/4 101/10 102/13	purpose [3] 69/4	44/20 49/8 54/3 56/11	reading [1] 117/10	66/10 99/14 136/24
119/2 124/25 126/4	86/18 137/18	57/21 61/19 74/10	ready [4] 137/17	158/13 163/22 163/24
133/13 133/17 137/17	purposes [3] 6/8 7/6	79/22 84/16 88/19	159/22 171/23 172/17	recent [8] 14/9 26/17
137/19 147/5 152/12	70/13	107/2 130/16 130/18	real [3] 92/14 109/4	29/1 33/25 56/24
152/22 163/17 165/19	pursued [1] 51/1	139/13 141/13 143/16	122/21	66/15 157/20 158/3
167/10 168/4	push [1] 101/24	157/13 161/4 164/11	realised [2] 130/18	recently [9] 26/17
	pushing [2] 89/1 89/1	167/24 171/14	171/14	26/19 38/19 43/6 60/5
projects [2] 100/15 114/19	put [11] 108/25 110/9	quotation [1] 131/7	realising [1] 171/7	71/4 78/11 87/1
	130/6 145/24 146/10	quoted [1] 41/9	realities [1] 169/12	148/23
prominence [1]	162/7 163/19 164/1		reality [2] 92/17	reception [1] 133/21
114/5	164/15 166/9 168/22	R	130/21	recipients [1] 117/21
promised [1] 164/13	puts [1] 80/22	radical [1] 170/6	really [22] 4/14 4/23	recognise [1] 88/5
prompt [1] 66/5	putting [2] 42/1	raise [3] 35/5 76/19	5/2 11/5 72/20 75/15	recognised [1]
			(6)	5) problem recognised

(65) problem... - recognised

R	referring [2] 91/1	139/22 140/15 140/22	23/22 25/20 27/13	76/17 85/5 85/22
	91/17	141/25 142/9 143/11	28/18 28/19 29/18	90/19 97/8 97/11
recognised [1] 155/20	refers [3] 86/22	143/12 143/19	29/21 31/9 34/5 41/7	104/13 106/8 107/10
recognition [1] 42/2	157/20 160/4	relevant [7] 69/4 87/4		107/11 108/11 134/22
recollection [2]	reflect [3] 59/21	92/4 96/21 118/4	50/15 50/16 53/8	135/21 150/8 150/18
113/5 118/18	132/4 132/5	119/5 119/16	55/10 59/11 62/8 64/8	
recommendation [2]	reflected [1] 132/17	reliance [1] 121/4	65/15 66/1 112/19 113/9 113/11 130/3	respond [6] 5/14 5/15 5/17 22/10 23/9
92/3 158/24	reflection [3] 136/18 137/7 157/4	reliant [1] 5/11 rem [2] 135/18	reported [29] 9/3	23/18
recommending [2]	refrain [1] 131/20	167/22		responded [11] 6/21
58/11 80/25	refreshing [1] 141/1	remain [2] 112/4	18/13 18/14 18/15	11/21 14/25 18/11
record [2] 156/7 165/7	refused [1] 144/3	153/7	19/3 21/10 23/25 25/9	18/13 18/22 18/24
recorded [1] 99/6	regard [1] 114/10	remained [1] 99/16	25/21 25/22 27/18	31/22 44/11 51/2
recounting [1]	regarding [25] 26/25	remaining [2] 106/12	27/19 29/10 29/14	53/19
101/25	59/4 79/7 84/12 94/16		30/12 31/14 49/22	respondents [19] 7/5
recovered [1] 118/22	101/14 104/7 106/23	remains [2] 152/25	49/25 51/22 53/14	9/17 10/3 10/4 11/7
recoveries [2]	107/5 107/17 110/6 118/23 124/23 131/2	165/1 remarks [1] 168/14	54/15 57/15 57/25 60/9 64/1	13/1 15/21 16/3 23/4 24/21 27/24 35/17
116/14 116/15	133/19 133/20 139/17	RemCo [2] 109/24	reporting [2] 25/21	43/9 44/18 52/25
recovering [1]	141/14 143/13 149/2	136/3	31/20	57/22 61/22 62/17
118/23	150/9 151/5 156/20	Remediation [12]	reports [3] 2/18 3/12	65/17
recruited [2] 76/7 80/10	156/22 160/7	80/10 80/22 80/23	74/6	responding [3] 8/18
recruitment [2] 71/5	regardless [1] 165/3	81/7 81/17 81/22	represent [2] 70/15	13/21 30/16
75/18	regards [3] 87/12	82/14 83/3 84/7 85/6	165/6	responds [1] 160/15
recycles [1] 100/12	114/10 164/23	97/15 104/14	representation [1]	response [40] 5/7
red [21] 13/3 14/21	region [1] 9/16	Remediations [2] 84/1 104/25	170/21	5/9 5/13 7/8 7/21 7/2
20/20 35/8 35/9 36/3	regions [1] 10/21 registered [1] 3/18	remember [13] 12/1	representations [1] 114/3	12/12 15/8 16/25 19/18 19/20 19/23
37/2 39/4 51/22 55/6	Regrettably [1] 149/3		representative [1]	21/8 23/8 23/11 30/4
57/6 58/24 60/20	regular [1] 96/3	30/15 43/25 51/13	50/2	44/17 45/18 91/16
65/11 103/20 104/18	regularly [2] 16/22	90/8 90/8 90/9 94/8	represented [2]	91/17 93/22 95/17
104/23 106/2 108/7 108/12 153/23	164/11	115/4 145/1	50/21 50/23	99/25 112/12 113/7
redeployed [3] 81/12	rehired [2] 84/9	remembering [2]	represents [2] 93/11	113/15 116/8 116/20
102/25 108/9	84/21	12/4 52/24	155/14	125/16 133/25 134/1
redeploying [2] 81/3	rehiring [2] 84/23	reminded [1] 104/12	reps [1] 169/3	137/5 139/24 140/13
96/5	117/15	reminder [1] 91/21	request [2] 149/10	149/25 150/2 152/25 153/2 156/2 165/18
redeployment [7]	reinforces [1] 21/4 reinstated [2] 27/18	reminders [2] 5/21 8/4	165/18 requests [4] 6/11	responses [12] 7/16
82/5 103/19 104/2	28/12	remote [1] 112/3	111/19 111/20 153/22	
104/5 104/17 115/9	reiterated [1] 98/18	remotely [1] 172/19	require [2] 119/21	36/1 42/19 52/11 53/6
117/14	rejected [2] 62/1	removal [2] 142/23	135/17	53/22 58/23 160/18
redeploys [1] 100/11 redress [4] 71/17	169/5	143/4	required [5] 75/2	responsibilities [1]
81/8 119/14 162/5	relate [2] 36/2 87/13	remove [4] 84/15	75/7 92/2 97/10	135/17
reduce [1] 143/8	related [7] 14/10	143/6 143/7 143/7	151/10	responsibility [3]
redundancy [3]	30/25 31/3 55/11	rep [2] 168/3 168/11	research [4] 3/6 3/8	110/23 110/25 111/2
103/19 106/3 116/23	69/17 93/16 119/2	repair [1] 166/4	3/16 3/17	responsible [8]
reevaluation [1]	relates [1] 57/25 relating [4] 87/25	repeat [2] 112/25 138/8	reset [1] 134/4 resign [3] 159/22	84/23 95/12 100/6 111/4 112/2 114/19
154/19	97/16 115/20 116/1	repeated [1] 5/20	162/20 163/3	128/23 137/25
refer [2] 126/4	relation [11] 37/8	repeating [1] 8/4	resigning [1] 161/11	rest [1] 145/18
154/12	98/20 101/2 102/2	repetition [1] 43/21	resistance [2] 77/14	restructuring [1]
reference [14] 44/7 44/11 80/4 88/13 95/9	102/5 103/15 108/2	rephrase [1] 171/8	159/23	102/20
106/10 132/22 135/7	108/5 108/17 123/25	replacement [1]	resisting [1] 77/14	result [9] 19/7 19/8
142/20 148/1 148/4	157/2	171/21	resolution [3] 26/25	71/15 97/21 98/8
148/8 150/5 158/7	relations [1] 168/6	replied [1] 101/24	64/5 64/10	111/21 149/13 165/9
referenced [1]	relationship [7] 37/6	replies [1] 53/1	resolutions [1]	168/4
101/12	37/9 37/21 38/2 134/5 166/9 171/3	reply [2] 8/12 163/22	108/10	resultant [1] 17/25
references [2] 10/17	relationships [2]	report [51] 1/20 1/22 2/9 2/10 2/13 2/24	resolved [4] 26/4 89/8 107/24 120/15	resulted [5] 19/20 77/4 77/15 117/14
135/3	161/3 166/5	3/10 4/2 6/12 6/16 9/5		162/1
referencing [1]	relatively [3] 36/18	9/14 10/17 10/24	26/11	resulting [1] 147/22
103/18	58/22 60/24	11/16 12/2 13/9 16/13		results [5] 3/21 7/15
referred [4] 5/6 69/8 90/4 115/21	relayed [1] 138/4	16/14 17/2 17/11	13/2 23/12 50/9 54/9	9/12 37/3 155/8
30/4 TT3/21	release [9] 139/8	17/20 18/17 21/19	75/18 76/8 76/16	resume [2] 42/10
	1	1	1	GG) recommised recomm

(66) recognised... - resume

Sesume [1] 117/8 122/19 122/11 1					
Balmer, 11 102-17 136/23 136/23 1475 4177 416 1477 416 1477 416 1477 416 1477 416 1477 416 1477 416 1477 416 1477 416 1477 4177 4171 1471	R			65/3	160/15 163/10 164/12
etail [12] [12]	resume [1] 105/14				
1245 1252 1253 1525 1419 1423 1525 149 141 1525 1419 1423 1525 1419 1423 1525 1419 1423 1525 1419 1423 1525 1419 1423 1525 1419 1423 1525 1419 1423 1525 1419 1423 1525 1419 1414 1525 1419 1414 1525 1419 1414 1525 1419 1414 1525 1419 1414 1525 1425119 1411111111111 1525 14111111111					
12.01 12.01 <th< td=""><td>124/3 125/2 125/3</td><td></td><td></td><td></td><td></td></th<>	124/3 125/2 125/3				
1333 11 1033 1033 11 2012 201	125/10 137/16 154/19		138/10		
17.1/2 17.1/2<	155/11 163/9 164/23		S		
etain (i) 10/12 Saf [4] 10/10 27/7 29/16 32/2 38/7 19/27 14/27 10/27 13/27 14/27 10/27 13/27 14/27 14/27 14/27 14/27 14/27 14/27 14/27 14/27 14/27 14/27 <th111< th=""> 11/27 14/27</th111<>	171/2				
etention [1] 15.97 res. [1] 15.97 389.38/17 389.38/17 389.20 scenario [3] 44.71 164/18 1999 12.99 13.97 13.97 58.71 58.72 58.71 58.72 58.71 58.72 58.71 58.72 58.71 58.72 58.71 58.72 58.71 58.72 58.71 58.72 58.71 58.71 58.72 58.71 58.72 58.71 58.72 58.71 58.72 58.71 58.72 58.72 58.72	retain [1] 102/22				
etract [2] 163/20 ress [1] 12/9 13/0/2 13/	retention [1] 153/9				
1964/18 1990 142/3 147/12 160/18 163/11 167/2	retract [2] 163/20				
etchm [2] 105/21 csic f(2) 78/116 71/2 64/17 63/1 64/17 64/17 64/17 64/17 64/17 64/17 62/1 82/1 82/2					
105/21 22/14 22/24 <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
evelations [1] 08/18 99/12 90/18 99/12 100/2 3/12 </td <td></td> <td></td> <td></td> <td></td> <td></td>					
Eventions [4] 103/21 103/23 130/2 130/2 130/2 130/2 130/2 4/14 4/11 4/11 4/11 4/11 4/11 4/11 4/11 4/11 4/11 4/11 4/11 4/11 4/11 4/11 4/11 4/11 4/11 4/1			Saf's [1] 134/17		
111/25 113/11 42/24 seversed [1] 73/4 sixt [1] 80/23 seversed [1] 13/20 sixt [1] 80/23 seversed [1] 13/20 seversed [1] 11/20 seversed [1] 11/21 seversed [1] 11/2		102/21 102/22 120/0			
Varies (1) Sixte (1) <					
Solar 1, 12, 12, 14 Sinks [4] B2/2 82/16 40/12 43/6 47/17 130/20 66/9 66/12 66/17 B5/3 86/4 92/5 99/7 113/13 Fisks [4] 82/2 82/17 130/21 130/22 50/21 83/16 32/10 B5/3 86/4 92/5 99/7 113/13 Tab/16 216/717 48/16 50/22 51/25 83/15 53/12 61/25 83/15 53/12 61/25 83/15 53/12 61/25 83/15 53/12 61/25 83/15 53/12 61/25 83/15 53/12 61/25 83/15 53/12 61/25 83/15 53/12 61/25 83/15 53/12 61/25 83/15 53/12 61/25 83/15 53/12 61/25 83/15 53/12 61/25 83/15 53/12 61/25 83/15 53/12 61/21 63/17 53/18 83/13 83/16 83/2 50/17 64/10 66/42 50/17 64/10 66/42 50/17 64/10 66/42 50/17 64/10 64/2 50/17 64/10 64/2 50/17 64/10 64/2 50/17 64/10 74/12 74/2 50/17 64/10 74/12 74/2 50/17 64/10 74/2 50/17 64/10 74/2 50/17 64/10 74/2 50/17 64/10 74/2 50/17 64/10 74/2 50/17 64/10 74/2 50/17 64/10 74/2 50/17 64/10 74/2 50/17 64/10 74/14 50/17 64/10 74/14 50/17 64/10 74/14 50/17 64/10 74/14 50/17 64/17 74/14 50/17 64/17 74/14 50/17 64/11 57/22 50/17 64/11 57/22 50/17 64/17 74/14 50/17 64/17 74/14 50/17 64/17 74/14 50/17 64/11 57/22			33/12 33/22 35/22		65/16 66/4 66/7 66/8
86/3 86/3 <td< td=""><td></td><td></td><td>40/12 43/6 47/17</td><td></td><td>66/9 66/12 66/17</td></td<>			40/12 43/6 47/17		66/9 66/12 66/17
66/25 97/7 113/13 road [2] 116/2 16/71 46/16 30/22 10/25 saw [13] 53/16 60/3 soc [1] 37/19 120/9 12/17 151/20 126/9 12/25 33 53/17 64/10 66/4 94/18 101/5 117/11 score [1] 21/1 eviewing [1] 57/15 15/15 16 64/4 68/17 57/17 57/18 36/4 94/10 94/13 36/4 94/10 94/13 36/4 94/10 94/13 36/4 Socie [1] 16/2 17/17 Strand [4] 127/23 robust [1] 88/9 94/10 94/13 36/4 84/9 88/11 88/2 say [5] 42/79 14/17 score [1] 1/21 2/21 robust [1] 88/9 94/10 94/13 36/4 84/19 88/11 88/2 socie [5] 92/21 11/1 11/1 score [1] 1/21 2/21 sc		103/16 137/10			102/23 103/2
Product 12/17 Folder 110/12/33 Soft 2					scope [3] 97/19
eviewing [1] 97/14 128/19 128/17 <th128< td=""><td></td><td></td><td></td><td></td><td></td></th128<>					
eviews [1] 5/15 12:9/8 (3):0/10 (38):1 13:0/10 (38):					
hetoric [1] 153/1 153/2 <th153 2<="" th=""> 153/2 153/2</th153>					
Sichard [4] 1277/2 Source Say [5] 427 [5] 428 [5] 427 [5] 428 [5]					
15.3/18 154/8 154/8 role [32] 22/15 32/25 109/18 110/7 110/8 25/20 4/1/3 4/1/4 11/10 11/12 16/4 111 161/7 3/1 33/4 3/4 23/8 110/10 110/11 123/4 42/20 4/5/3 4/56 4/6/20 16/12 17/14 2/46 2/7 2/12 2/16 2/25 3/1 3/1 3/4 3/4 23/8 110/10 110/11 123/4 42/20 4/5/3 4/56 4/6/20 16/12 17/14 2/46 3/1 3/25 4/1 6/5 6/22 5/16 8/76 4/73 8/24 12/5 12/5 12/25 5/1/4 53/10 55/21 5/1/2 05/9 62/7 73/12 3/3 3/25 4/1 6/5 6/22 5/1/4 53/10 55/21 5/1/4 53/10 55/21 5/1/4 53/10 55/21 5/1/4 53/10 55/21 10/6 10/11 10/12 84/10 8/1/4 8/4/8 139/9 147/22 148/12 83/15 30/71 7/3/12 7/3/12 13/5 13/6 13/12 15/2 13/9 11/12 11/12 16/4 130/20 153/5 160/3 15/2 4/16/9 17/22 13/1/2 13/13 10/13 9/1/0 9/1/15 9/1/1 15/1 16/7 11/12 16/4 16/2/4 16/9 17/22 15/2 4/16/9 17/22 13/1/2 13/14/13 13/2 10/2/4 10/6/10 7/23 10/2/4 10/6/6 10/7/23 16/7 12/12 2/14 2/14 23/15 7/1/4 11/2 15/6 111/2 11/2 11/3 13/15 13/22 11/22 13/1/2 13/14 1/3/3 12/15 113/15 13/22 115/2 17/12 2/14 2/14 2/14 12/2 4/16 11/2 2/11/2 1/14 11/2 2/11/2 1/14 11/2 2/11/2 1/14/14 111/2 11/2 11/3 111/2 11/2 11/3	Richard [4] 127/23				
10 11 110/10 110/10 112 12/10 45/13 45/14 42/20 45/13 45/14 42/20 45/13 45/14 42/20 45/13 45/14 42/20 45/13 45/14 5/14 22/20 45/13 45/14 5/14 23/13 23/13 23/14 5/111 5/120 5/20 43/14 5/112 5/20 5/112 5/20 5/112 5/20 5/112 5/20 5/112 5/20 5/20 5/20 5/20 5/20 5/20 5/20 5/21 5/20 5/21 <td>153/18 154/8 154/8</td> <td></td> <td></td> <td></td> <td></td>	153/18 154/8 154/8				
Tight [135] 1/19 2/4 38/18 88/21 38/24 123/5 13/15 124/22 48/5 48/13 51/12 29/20 41/1 43/14 3/13 3/25 4/1 6/5 6/22 3/1 39/14 57/11 57/12 123/5 13/16 13/2 124/22 48/5 48/13 51/12 29/20 41/1 43/14 3/13 3/25 4/1 6/5 6/22 3/14 39/14 57/11 57/12 123/5 13/16 13/2 154/18 63/13 65/25 73/20 57/18 72/6 76/8 79/13 13/16 13/3 154/18 63/13 65/25 73/20 scroll [45] 10/21 10/5 10/16 15/24 10/11 125/6 13/16 13/2 15/21 14/12 14/17 14/14 55/14 72/2 58/14 82/6 82/16 11/5 15/16 15/24 169/20 153/5 160/3 165/24 166/19 172/2 13/12 13/3 140/17 91/10 91/15 91/17 11/2 11/18 23/15 76/16 97/24 80/18 00/5 15/2 27/8 42/24 46/22 149/24 142/9 143/24 142/9 110/24 142/9 11/2 11/18 23/15 76/14 97/14 78/7 samise [2] 78/22 149/14 51/13 152/15 113/15 113/25 113/25 145/8 48/14 82/6 111/24 112/24 13/4 28/17 29/12 32/4 80/25 81/2 82/78 79/17 125/5 147/2 13/15 13/13 159/7 13/15 13/13 159/7 13/15 13/13 159/7 13/15 13/13 159/7 13/16 13/14 116/21 13/17 13/16/14 33/17 3/14/17 13/17 13/16/14	rid [1] 116/17				
217 217 216 216 2123 317 39/14 57/11 57/12 125/10 127/23 129/25 51/14 53/10 55/21 51/20 55/9 62/7 73/12 313 3/25 4/14 6/5 6/25 57/14 57/14 6/5 6/25 57/14 57/14 6/5 6/25 57/14 53/10 55/21 51/20 55/9 62/7 73/12 30/20 153/20 57/14 57/14 6/5 6/25 57/14 57/14 57/14 57/2 131/6 133/5 134/18 61/10 61/23 63/3 57/30 55/9 62/7 73/12 10/21 10/11 10/12 84/10 87/14 87/17 139/9 14/72/148/12 133/9 14/72/2148/12 74/21 75/2 82/18 24/10 54/11 57/22 13/51 3/6 13/12 15/2 93/15 107/1 125/6 157/11 16/10 164/2 82/26 83/3 55/5 112/5 58/14 82/6 82/16 15/17 17/17/2 41/7 130/20 153/5 160/3 165/24 166/19 17/22 131/12 137/3 140/13 93/21 95/17 103/24 15/17 15/17 24/12 76/10 79/24 80/1 80/5 15/2 27/8 42/24 46/22 140/24 142/9 143/5 105/24 106/6 107/23 21/12 21/18 23/15 76/10 79/24 80/1 80/5 15/2 25/51/37 0/24 15/2 155/14 7/2 113/12 13/3/1 13/1 15/21 13/17 110/21 22/14 22/14 23/2 13/21 76/10 79/24 80/1 80/5 83/17 34/10 55/18 77/18 53/1 15/21 13/17 116/20 23/13 23/11 34/11 35/11 76/10 79/24 80/1 80/5 83/17 34/10 55/18 77/18 58/1 13/7/2 14/17/2 116/21 13/17	right [135] 1/19 2/4				
3713 3/25 4/1 6/5 6/22 57/18 7/16 7/16 76/8 79/13 131/6 133/5 134/18 61/10 61/23 63/3 73/13 119/7 10/6 10/11 10/12 81/9 81/11 84/6 84/8 139/9 147/22 148/12 63/13 65/25 73/20 scroll [45] 10/21 11/23 12/12 12/19 93/15 107/1 125/6 138/19 147/12 138/19 147/12 138/2 54/18 27/15 56/14 82/16 91/10 54/11 57/2 13/5 3/6 13/12 15/2 130/20 153/5 160/3 168/2 169/20 171/12 salaries [2] 78/22 131/12 137/3 140/13 93/12 95/7 103/24 16/7 17/1 17/6 18/5 15/2 27/4 80/1 80/5 15/2 27/8 42/24 46/2 14/23 119/4 130/2 91/10 91/15 91/17 16/7 17/1 17/6 18/2 75/24 76/9 same [15] 8/2 8/5 131/12 137/3 13/15 13/22/15 145/8 146/1 148/20 111/24 112/12 113/7 26/17 29/12 32/4 80/25 81/2 81/8 81/16 52/5 55/23 70/24 15/2 27/18 42/24 46/2 15/2 27/18 15/95 116/3 116/7 116/20 28/17 29/12 32/4 80/25 81/2 81/8 81/16 52/5 55/23 70/24 15/2 27/18 42/24 46/2 15/2 17/18 15/95 15/2 17/18 15/95 15/2 17/18 15/95 116/3 116/7 13/16 14/3 14/17 13/16 14/3 14/17 15/2 17/18 15/95 15/2 17/18 15/95 15/2 17/18 15/95 15/2 17/18 15/95 15/2 17/18 15/95 15/2 17/18 15/95 15/2 17/18 15/95 <td>2/7 2/12 2/16 2/25 3/1</td> <td></td> <td></td> <td></td> <td></td>	2/7 2/12 2/16 2/25 3/1				
6/25 8/24 9/7 10/5 81/9 81/1 84/6 84/8 139/9 147/22 148/14 150/7 63/13 65/25 73/20 74/21 73/2 82/18 24/10 54/14 26/25 73/20 74/21 73/2 82/18 24/10 54/14 82/25 83/5 55/5 12/5 56/14 55/14 56/17 56/17					
10/6 10/11 10/12 84/10 87/14 87/17 148/14 150/7 155/21 74/21 75/2 82/18 24/10 54/11 57/22 13/5 13/6 13/12 15/2 93/15 107/1 125/6 157/11 16/1/0 164/2 82/25 83/9 55/5 112/5 58/14 82/6 82/16 15/7 17/1 17/6 18/5 150/20 153/5 160/3 165/24 166/9 172/2 131/12 137/3 140/13 93/15 91/17 93/15 91/17 16/7 17/1 17/6 18/5 168/2 166/9 172/2 131/12 137/3 140/13 93/21 95/17 103/24 105/24 166/9 172/2 131/12 137/3 140/13 93/21 95/17 103/24 12/6 26/8 27/8 27/16 75/24 75/24 76/9 same [15] 8/2 8/5 145/8 146/1 148/20 111/24 112/12 113/7 25/6 26/8 27/8 27/16 79/17 125/5 147/2 156/2 153/16 159/2 133/15 1313/22 115/2 116/3 116/7 116/2 25/1 25/1 33/1 36/5 80/18 81/16 82/16 82/8 80/19 81/16 82/16 113/3 13 22/15 116/3 116/7 116/20 26/22 37/17 39/19 85/19 85/24 85/25 sample [3] 7/14 33/17 34/10 55/18 57/2 116/3 116/7 116/20 137/18 95/22 36/12 24/16 13/2 13/4 93/14 94/1 95/13 93/14 94/1 95/13 93/14 94/1 95/13 94/16 94/16 131/3 says [2] 16/20 15/27 11/26 37/14 54/3 46/20 118/7 12/17 12/19 133/21 13/4/1 155/11 133/21 13/4/1 155/11					
11/2 12/12/19 93/15 107/1 125/6 157/11 161/10 164/2 82/25 83/5 95/5 112/5 58/14 82/6 82/16 13/5 13/6 15/24 130/20 153/5 160/3 165/24 166/19 172/2 111/21 317/3 140/13 91/10 91/15 91/17 15/1 15/16 15/24 168/2 169/20 171/12 roles [47] 74/14 79/7 131/12 137/3 140/13 93/21 95/17 103/24 16/7 17/1 72/18 23/15 76/10 79/24 80/1 80/5 15/2 27/6 42/24 46/22 149/9 151/3 152/15 113/15 113/22 115/22 26/6 26/8 27/8 27/16 80/25 81/2 81/5 81/16 52/5 55/23 70/24 15/2 27/16 42/24 46/22 149/9 151/3 152/15 113/15 113/22 115/22 28/17 29/12 32/4 80/25 81/2 81/5 81/16 52/5 55/23 70/24 15/2 27/16 165/21 137/3 137/5 139/24 36/21 37/17 39/19 85/19 85/24 85/2 sample [3] 7/14 samig [1] 47/14 140/13 140/17 141/2 36/22 37/17 39/19 87/14 86/14 87/13 33/17 34/10 55/18 55/16/22 137/12 138/50 160/2 41/24 42/24 42/24 42/24 42/24 85/24 86/25 samig [1] 74/8 99/21 15/23 121/21 15/05 15/31 415/41 42/12 4 22/24 93/14 94/1 95/13 93/14 94/19 5/13 93/14 94/14 13/34 33/17 34/10 56/15 15/50/12 137/12 138/50/50/7 15/2 17/14 <			148/14 150/7 155/21		· · · · · · · · · · · · · · · · · · ·
13/5 13/6 13/12 13/2 13/0/20 153/5 160/3 165/24 166/19 172/2 114/23 119/4 130/2 91/10 91/15 91/17 15/15 15/16 15/24 168/2 169/20 171/12 roles [47] 74/14 79/7 140/24 142/9 143/5 105/24 106/6 107/23 18/8 19/10 20/22 roles [47] 74/14 79/7 140/24 142/9 143/5 105/24 106/6 107/23 21/12 21/18 23/15 75/24 75/24 76/9 same [15] 8/2 8/5 145/8 146/1 148/20 111/24 112/12 113/2 26/6 26/8 27/8 27/16 80/25 81/2 81/5 81/6 52/5 55/23 70/24 152/23 153/5 155/1 116/3 116/7 116/20 28/17 39/19 36/5 80/25 81/2 81/5 81/6 52/5 55/23 70/24 156/6 157/20 157/24 177/20 157/24 117/20 130/14 136/14 36/12 37/17 39/19 85/18 80/7 89/12 93/8 85/19 85/24 85/25 sample [3] 7/14 sample [3] 7/14 sample [13 7/14 89/22 147/2 149/8 150/4 36/25 47/6 45/8 45/14 87/25 88/7 89/12 93/8 sanity [1] 74/8 99/23 115/23 121/21 150/15 153/14 154/18 36/25 47/6 47/8 47/15 96/25 97/14 97/17 93/17 91/14 saft[1] 164/13 1			157/11 161/10 164/2		
16/7 17/1		130/20 153/5 160/3	165/24 166/19 172/2	114/23 119/4 130/2	91/10 91/15 91/17
18/8 19/10 20/22 roles [47] /4/14 /5/7 140/24 142/9 143/5 105/24 106/6 107/23 21/12 21/18 23/15 75/24 75/24 76/9 same [15] 8/2 8/5 145/8 146/1 148/20 111/24 112/12 113/7 24/14 24/17 24/23 28/16 76/10 79/24 80/1 80/5 15/2 27/8 42/24 46/22 146/1 148/20 111/24 112/12 113/7 25/6 26/8 27/8 27/16 80/25 81/2 81/5 81/16 52/5 55/23 70/24 152/23 153/5 155/1 116/3 116/7 116/20 28/17 39/19 80/25 81/2 81/5 81/16 52/5 55/23 70/24 155/2 155/1 115/2 113/15 113/22 115/21 32/18 33/12 33/21 35/19 85/24 85/25 sample [3] 7/14 saying [13] 47/14 140/13 140/17 141/2 36/22 37/17 39/19 85/19 85/24 85/25 sample [3] 7/14 saying [13] 47/14 140/13 140/17 141/2 36/22 37/17 39/19 87/25 88/7 89/12 93/8 sartif [7] 93/25 saying [13] 47/14 140/13 140/17 141/2 43/3 43/20 44/8 96/25 97/14 97/17 94/16 94/16 131/3 137/12 138/20 166/15 164/7 167/6 46/7 46/13 46/20 10/2/13 102/17 102/19 133/21 134/1 155/11 say ing [13] 47/14 140/13 140/17 141/2 47/15 48/3 8/12 19/22 49/24 50/3 50/7 10/2/13 102/17 102/19 133/21 134/1 155/11 <th></th> <th>168/2 169/20 171/12</th> <th>salaries [2] 78/22</th> <th>131/12 137/3 140/13</th> <th>93/21 95/17 103/24</th>		168/2 169/20 171/12	salaries [2] 78/22	131/12 137/3 140/13	93/21 95/17 103/24
21/12 21/18 23/15 75/24 75/24 76/9 same [13] 60/2 6/3 145/8 146/1 148/20 111/24 112/12 113/2 24/14 24/17 24/23 80/25 81/2 81/16 52/5 55/23 70/24 149/9 151/3 152/15 113/15 113/22 115/2 25/6 26/8 27/8 27/16 80/25 81/2 81/16 52/5 55/23 70/24 152/23 153/5 155/1 116/3 116/3 116/7 116/20 28/17 29/12 32/4 80/25 81/2 81/5 81/5 85/2 79/17 125/5 147/2 156/6 157/20 157/24 117/20 130/14 136/14 32/18 33/12 33/21 85/19 85/24 85/25 sample [3] 7/14 saving [13] 47/14 140/17 141/2 36/13 34/20 44/8 86/4 86/11 87/13 33/17 34/10 55/18 77/18 95/22 147/2 149/8 150/4 34/15 42/12 42/24 93/14 94/1 95/13 Sarah [7] 93/25 124/16 131/3 137/12 138/20 166/15 166/5 159/5 160/2 34/15 48/3 48/12 93/14 94/1 95/13 Sarah [7] 93/25 124/16 131/3 137/12 138/20 166/15 164/7 167/6 34/22 49/24 50/3 50/7 102/17 102/19 133/21 134/1 155/11 savs [62] 16/20 second [25] 2/1 2/8 34/22 49/24 50/3 50/7 118/7 124/12 124/25 roles [2] 85/5 91/23 satif [1 164/13 89/3 89/19 89/21 3/3 49/9 55/3 67/9 35/12 55/2 560/16 rome [2] 130/17		roles [47] 74/14		140/24 142/9 143/5	105/24 106/6 107/23
24/14 24/17 24/23 76/10 79/24 80/1 80/5 13/2 27/8 4/24 40/22 149/9 51/3 15/14 15/11 15/11 15/11 15/11 102/13 102/17 102/19 133/21 134/1 155/11 15/11 102/13 102/17 102/19 133/21 134/1 155/11 15/11 103/10 104/15 111/23 15/5 17/24 81/21 15/21 13/2 16/13 15/21 15/21 13/2 16/13 15/21 15/21 15/21 13/2 16/13 15/21					
25/6 26/8 27/8 27/16 80/25 81/2 81/5 81/16 52/5 83/2 70/24 152/23 153/5 155/1 116/3 116/7 116/20 28/17 29/12 32/4 81/22 82/1 82/7 82/8 79/17 125/5 147/2 156/6 157/20 157/24 117/20 130/14 136/14 32/18 33/12 33/21 82/11 84/13 85/2 53/2 153/18 159/5 165/5 165/21 137/3 137/5 139/24 36/25 37/17 39/19 85/19 85/24 85/25 sample [3] 7/14 33/17 34/10 55/18 77/18 95/22 147/2 149/8 150/4 36/25 37/17 39/19 86/4 86/11 87/13 33/17 34/10 55/18 77/18 95/22 147/2 149/8 150/4 140/13 140/17 141/2 36/25 47/6 47/8 47/15 86/4 86/11 87/13 93/14 94/1 95/13 sarity [1] 74/8 99/23 115/23 121/21 150/15 153/14 154/18 44/23 45/6 45/8 45/11 96/25 97/14 97/17 94/16 94/16 131/3 137/12 138/20 166/15 164/7 167/6 46/25 47/6 47/8 47/15 102/13 102/17 102/19 133/21 134/1 155/11 says [62] 16/20 second [25] 2/1 2/8 49/22 49/24 50/3 50/7 roles' [2] 85/5 91/23 satifaction [38] 80/19 81/10 82/17 29/21 29/21 30/20 49/22 49/24 50/35 roles' [2] 85/5 91/23 satifaction [38] 89/3 89/19 89/21 91/10 91/18 93/23 70/18 79/24 81/21 59/25 60/16					113/15 113/22 115/23
28/17 29/12 32/4 87/2 82/7 82/7 87/7 123/5 147/2 153/18 153/20 157/20 157/20 157/20 137/3 137/14 140/17					
32/18 33/12 33/12 33/11 33/12 33/17 34/10 55/18 77/18 55/18 56/16 55/18 56/16 55/18 56/16 55/18 56/16 55/18 56/18 55/18 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
35/11 35/19 36/5 36/22 37/17 39/19 36/2 37/17 39/19 33/17 34/10 55/18 77/18 95/22 147/2 149/8 150/4 36/22 37/17 39/19 41/5 42/12 42/24 33/14 94/1 95/13 33/17 34/10 55/18 77/18 95/22 147/2 149/8 150/4 41/5 42/12 42/24 93/14 94/1 95/13 93/14 94/1 95/13 94/16 94/16 131/3 137/12 138/20 166/15 156/5 159/5 160/2 44/23 45/6 45/8 45/11 96/25 97/14 97/17 94/16 94/16 131/3 137/12 138/20 166/15 164/7 167/6 46/25 47/6 47/8 47/15 96/25 97/14 97/17 94/16 94/16 131/3 137/12 138/20 166/15 164/7 167/6 47/15 48/3 48/12 96/25 97/14 97/17 94/16 94/16 131/3 137/12 138/20 166/15 secrond [25] 2/1 2/8 49/22 49/24 50/3 50/7 118/7 124/12 124/25 53/14 67/23 173/6 solis faction [38] 80/19 81/10 82/17 2/3 23/13 29/18 51/15 52/24 53/14 118/7 124/12 124/25 53/16 61/3 70/18 79/24 81/21 80/19 99/7 101/11 89/19 97/5 97/13 51/15 56/25 60/11 rows [1] 46/11 20/17 22/6 22/11 102/13 106/7 111/14 106/6 120/24 123/13 68/11 69/2 69/6 69/18 rough [1] 59/17 rough [1] 59/17 31/25 32/6 35/21 36/4 120/4 120/24 122/17 124/22 128/18 148/	32/18 33/12 33/21				
36/22 37/17 39/19 87/25 88/7 89/12 93/8 sanity [1] 74/8 99/23 115/23 121/21 150/15 153/14 154/18 41/5 42/12 42/24 93/14 94/1 95/13 93/14 94/1 95/13 93/14 94/1 95/13 91/23 115/23 121/21 150/15 153/14 154/18 41/23 45/6 45/8 45/11 96/25 97/14 97/17 94/16 94/16 131/3 137/12 138/20 166/15 164/7 167/6 46/25 47/6 47/8 47/15 102/13 102/17 102/19 133/21 134/1 155/11 says [62] 16/20 searching [1] 16/17 54/22 49/24 50/3 50/7 50/25 50/7 104/12 124/25 roles' [2] 85/5 91/23 satisfaction [38] 80/19 81/10 82/17 2/13 23/13 29/18 51/25 52/24 53/14 roles' [2] 85/5 91/23 roles' [2] 85/5 91/23 satisfaction [38] 80/19 81/10 82/17 2/13 23/13 29/18 59/8 59/25 60/11 roles' [2] 130/17 13/16 14/3 14/17 95/19 99/7 101/11 89/19 97/5 97/13 68/11 69/2 69/6 69/18 rough [1] 59/17 rough [1] 59/17 rough [1] 59/17 70/18 79/24 81/21 153/5 70/18 79/24 81/21 56/11 56/19 56/21 rough [1] 59/17 rough [1] 59/17 rough [1] 59/17 rough [1] 52/27 70/18 79/24 81/21 70/18 79/24 81/22 rough [1] 59/17 rough [1] 56/27 70/18 79/24 120/21 12/	35/11 35/19 36/5				
41/5 42/12 42/24 93/14 94/1 95/13 93/14 94/1 95/13 93/14 94/1 95/13 93/14 94/1 95/13 94/16 94/16 131/3 137/12 138/20 166/15 164/7 167/6 41/53 45/6 45/8 45/11 96/25 97/14 97/17 102/13 102/17 102/19 133/21 134/1 155/11 137/12 138/20 166/15 164/7 167/6 46/25 47/6 47/8 47/15 102/13 102/17 102/19 103/10 104/15 111/23 SARFARAZ [3] 67/20 28/10 43/4 52/18 80/6 second [25] 2/1 2/8 49/22 49/24 50/3 50/7 112/24 117/24 118/4 67/23 173/6 80/19 81/10 82/17 2/13 23/13 29/18 57/12 52/24 53/14 118/7 124/12 124/25 sat [1] 16/13 85/3 85/20 87/8 88/2 29/21 29/21 30/20 57/14 58/17 58/25 robes [2] 85/5 91/23 robes [2] 85/5 91/23 satisfaction [38] 89/3 89/19 89/21 43/3 49/9 55/3 67/9 57/14 58/17 58/25 robes [2] 130/17 13/16 14/3 14/17 95/19 99/71 01/11 89/19 97/5 97/13 102/13 106/7 111/14 106/6 120/24 123/13 68/11 69/2 69/6 69/18 roug [2] 130/17 13/15 32/6 35/21 36/4 120/17 12/26 22/11 112/13 113/8 113/22 124/22 128/18 148/18 7/3 81/12 82/14 roug [2] 148/14 20/17 22/6 22/11 112/13 113/8 113/22 126/8 126/18 130/8 140/19 166/25	36/22 37/17 39/19				
44/313 43/20 44/8 44/23 45/6 45/8 45/11 44/23 45/6 45/8 45/11 96/25 97/14 97/17 94/16 94/16 131/3 137/12 138/20 166/15 says [62] 16/20 says [62] 16/20 28/10 43/4 52/18 80/19 81/10 82/14 80/19 81/10 82/17 80/19 81/10 82/17 82/14 80/19 81/10 82/17 2/13 23/13 29/18 2/13 23/13 29/18 2/13 23/13 29/18 2/13 23/13 29/18 2/13 23/13 29/18 2/13 23/13 29/18 2/13 23/13 29/18 2/13 2/13 2/13 2/13 2/13 2/13 2/13 2/13 2/13 2/13 2/13 2/13 2/13 2/14 2/13 2/14 4/14 4/14 4/14 4/14 16 1/14 2/14 1/14 1/14 1/14 1/14 1/14 1/14 1/14 1/14 1/14 1/14 1/14 1/14 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
44/23 45/6 45/8 45/11 102/13 102/17 102/19 133/21 134/1 155/11 says [62] 16/20 searching [1] 16/17 46/25 47/6 47/8 47/15 103/10 104/15 111/23 SARFARAZ [3] 67/20 28/10 43/4 52/18 80/6 second [25] 2/1 2/8 47/15 48/3 48/12 112/24 117/24 118/4 67/23 173/6 80/19 81/10 82/17 2/13 23/13 29/18 49/22 49/24 50/3 50/7 118/7 124/12 124/25 sat [1] 164/13 85/3 85/20 87/8 88/2 2/21 29/21 30/20 4/12 55/8 56/16 roles' [2] 85/5 91/23 roles' [2] 130/17 13/16 14/3 14/17 95/19 99/7 101/11 89/19 89/21 4/3/3 49/9 55/3 67/9 57/14 58/17 58/25 rom [2] 130/17 13/16 14/3 14/17 95/19 99/7 101/11 89/19 97/5 97/13 102/13 106/7 111/14 106/6 120/24 123/13 68/11 69/2 69/6 69/18 rough [1] 59/17 rough [1] 59/17 112/2 22/17 26/25 115/14 116/3 116/8 124/22 128/18 148/15 77/3 81/12 82/14 rough [1] 59/17 38/14 39/13 52/21 126/8 126/18 130/8 124/22 128/18 148/15 88/25 89/13 90/14 rough [2] 148/14 56/11 56/11 56/21 131/9 134/16 135/12 secton [2] 18/20 95/14 98/3 102/9 26/23 rous [1] 45/23 56/24 57/20 58/2 58/9 137/9 140/17 141/2 sector [2] 3/5 8					
46/7 46/13 46/20 103/10 104/15 111/23 SARFARAZ [3] 67/20 28/10 43/4 52/18 80/6 second [25] 2/1 2/8 46/25 47/6 47/8 47/15 112/24 117/24 118/4 67/23 173/6 80/19 81/10 82/17 second [25] 2/1 2/8 47/15 48/3 48/12 112/24 117/24 118/4 67/23 173/6 80/19 81/10 82/17 second [25] 2/1 2/8 49/22 49/24 50/3 50/7 118/7 124/12 124/25 sat [1] 164/13 85/3 85/20 87/8 88/2 29/21 29/21 30/20 51/25 52/24 53/14 roles' [2] 85/5 91/23 roles' [2] 130/17 13/16 14/3 14/17 95/19 99/7 101/11 89/3 89/19 89/21 4/33 49/9 55/3 67/9 57/14 58/17 58/25 room [2] 130/17 13/16 14/3 14/17 95/19 99/7 101/11 89/19 97/5 97/13 106/6 120/24 123/13 68/11 69/2 69/6 69/18 rose [1] 46/11 20/17 22/6 22/11 102/13 106/7 111/14 106/6 120/24 123/13 68/11 69/2 69/6 69/18 rough [1] 59/17 rough [1] 59/17 31/25 32/6 35/21 36/4 120/4 120/24 122/17 126/8 126/18 130/8 153/5 7/3 81/12 82/14 rough [2] 148/14 38/14 39/13 52/21 126/8 126/18 130/8 140/19 166/25 88/25 89/13 90/14 56/21 57/20 58/2 58/9 135/25 136/16 137/6 96/25 96/25 95/14 98/3 102/9 <td></td> <td></td> <td></td> <td></td> <td></td>					
440/23 47/16 47/1					
41/15 46/3 46/12 118/7 124/12 124/22 36/3 29/21 29/21 29/21 30/20 49/22 49/24 50/3 50/7 50/			67/23 173/6		
51/25 52/24 53/14 roles' [2] 85/5 91/23 satisfaction [38] 89/3 89/19 89/21 4/3/3 49/9 55/3 67/9 51/25 52/24 53/14 roles' [2] 85/5 91/23 satisfaction [38] 91/10 91/18 93/23 70/18 79/24 81/21 54/22 55/8 56/16 room [2] 130/17 13/16 14/3 14/17 95/19 99/7 101/11 89/3 102/21 4/3/3 49/9 55/3 67/9 57/14 58/17 58/25 room [2] 130/17 13/16 14/3 14/17 95/19 99/7 101/11 89/19 97/5 97/13 68/11 69/2 69/6 69/18 rough [1] 59/17 22/12 22/17 26/25 115/14 116/3 116/8 124/22 128/18 148/19 77/3 81/12 82/14 rough [1] 42/24 31/25 32/6 35/21 36/4 120/4 120/24 122/17 secretary [3] 127/9 88/25 89/13 90/14 151/22 56/11 56/19 56/21 131/9 134/16 135/12 section [2] 18/20 95/14 98/3 102/9 103/3 103/25 108/13 26/23 58/20 58/23 59/6 137/9 140/17 141/2 sector [2] 3/5 82/21 103/3 103/25 108/13 14 45/23 60/12 63/25 64/25 137/9 140/17 141/2 sector [2] 3/5 82/21				85/3 85/20 87/8 88/2	
54/22 55/8 56/16 folled [1] 85/6 4/12 4/16 13/2 13/4 91/10 91/18 93/23 70/18 79/24 81/21 57/14 58/17 58/25 room [2] 130/17 13/16 14/3 14/17 95/19 99/7 101/11 89/19 97/5 97/13 59/8 59/25 60/11 145/4 15/12 17/8 17/25 20/1 102/13 106/7 111/14 106/6 120/24 123/13 68/11 69/2 69/6 69/18 rough [1] 59/17 22/12 22/17 26/25 115/14 116/3 116/8 153/5 rough [1] 42/24 31/25 32/6 35/21 36/4 120/4 120/24 122/17 153/5 secretary [3] 127/9 rough [2] 148/14 38/14 39/13 52/21 126/8 126/18 130/8 140/19 166/25 secretary [3] 127/9 88/25 89/13 90/14 151/22 56/11 56/19 56/21 131/9 134/16 135/12 section [2] 18/20 95/14 98/3 102/9 26/23 58/20 58/23 59/6 137/9 140/17 141/2 sector [2] 3/5 82/21 103/3 103/25 108/13 rows [1] 45/23 60/12 63/25 64/25 137/9 140/17 141/2 sector [2] 3/5 82/21				89/3 89/19 89/21	43/3 49/9 55/3 67/9
57/14 58/17 58/25 froom [2] 130/17 15/16 14/3 14/17 95/19 99/7 101/11 89/19 97/5 97/13 59/8 59/25 60/11 145/4 15/12 17/8 17/25 20/1 102/13 106/7 111/14 106/6 120/24 123/13 61/25 62/5 64/2 65/13 rough [1] 59/17 22/12 22/17 26/25 115/14 116/3 116/8 122/12 12/17 78/14 88/12 rough [1] 42/24 31/25 32/6 35/21 36/4 120/4 120/24 122/17 153/5 88/25 89/13 90/14 95/14 98/3 102/9 151/22 56/11 56/19 56/21 131/9 134/16 135/12 section [2] 18/20 95/14 98/3 102/9 26/23 58/20 58/23 59/6 137/9 140/17 141/2 sector [2] 3/5 82/21 103/3 103/25 108/13 14 5/23 60/12 63/25 64/25 137/9 140/17 141/2 sector [2] 3/5 82/21		rolled [1] 85/6			
59/8 59/25 60/11 145/4 15/12 17/3 102/13 106/7 111/14 106/6 120/24 123/13 61/25 62/5 64/2 65/13 rose [1] 46/11 20/17 22/26 22/11 112/13 113/8 113/22 124/22 128/18 148/19 68/11 69/26 69/6 69/18 rough [1] 59/17 22/12 22/17 26/25 115/14 116/3 116/8 153/5 secretary [3] 127/9 7/3 81/12 88/12 38/14 39/13 52/21 126/8 120/4 120/24 122/17 125/25 secretary [3] 127/9 88/25 89/13 90/14 151/22 56/11 56/19 56/21 131/9 134/16 135/12 section [2] 18/20 96/25 703/3 103/25 108/13 20/17 26/23 58/20 58/20 58/20 137/9 140/17 141/2 sector [2] 3/5 82/21 103/3 103/25 108/13 60/12 63/25 64/25 137/9 </td <td></td> <td></td> <td></td> <td></td> <td></td>					
61/25 62/5 64/2 65/13 rose [1] 46/11 20/17 22/6 22/11 112/13 113/8 113/22 124/22 128/18 148/18 68/11 69/2 69/6 69/18 rough [1] 59/17 22/12 22/17 26/25 115/14 116/3 116/8 153/5 77/3 81/12 82/14 rough [2] 148/14 38/14 39/13 52/21 126/8 126/18 130/8 140/19 166/25 88/25 89/13 90/14 95/14 98/3 102/9 151/22 56/11 56/19 56/21 131/9 134/16 135/12 section [2] 18/20 95/14 98/3 102/9 103/3 103/25 108/13 26/23 58/20 58/23 59/6 137/9 140/17 141/2 sector [2] 3/5 82/21 rows [1] 45/23 60/12 63/25 64/25 147/2 147/3 147/21 sec [77] 2/5 4/21	59/8 59/25 60/11				
68/11 69/2 69/6 69/18 rough [1] 59/17 22/12 22/17 26/25 115/14 116/3 116/8 153/5 77/3 81/12 82/14 roughly [1] 42/24 31/25 32/6 35/21 36/4 120/4 120/24 122/17 secretary [3] 127/9 83/14 84/18 88/12 round [2] 148/14 38/14 39/13 52/21 126/8 126/18 130/8 140/19 166/25 88/25 89/13 90/14 151/22 56/11 56/19 56/21 131/9 134/16 135/12 section [2] 18/20 95/14 98/3 102/9 103/3 103/25 108/13 26/23 58/20 58/23 59/6 137/9 140/17 141/2 sector [2] 3/5 82/21 rows [1] 45/23 60/12 63/25 64/25 147/2 147/3 147/21 sec [77] 2/5 4/21	61/25 62/5 64/2 65/13				
77/3 81/12 82/14 rougnly [1] 42/24 51/23 52/6 35/21 30/4 120/4 120/24 122/17 secretary [3] 12/19 83/14 84/18 88/12 round [2] 148/14 38/14 39/13 52/21 126/8 126/18 130/8 140/19 166/25 88/25 89/13 90/14 95/14 98/3 102/9 56/21 7 26/20 56/24 57/20 58/2 58/9 131/9 134/16 135/12 section [2] 18/20 95/14 98/3 102/9 26/23 58/20 58/23 59/6 137/9 140/17 141/2 sector [2] 3/5 82/21 103/3 103/25 108/13 45/23 60/12 63/25 64/25 147/2 147/3 147/21 sec [77] 2/5 4/21	68/11 69/2 69/6 69/18				
83/14 84/18 88/12 56/11 56/11 56/21 131/9 <td< td=""><td>77/3 81/12 82/14</td><td></td><td></td><td></td><td></td></td<>	77/3 81/12 82/14				
88/25 89/13 90/14 95/14 98/3 102/9 103/3 103/25 108/13 rows [1] 45/23 60/12 63/25 60/12 63/25 60/12 63/25 60/12 63/25 103/3 103/25	83/14 84/18 88/12				
95/14 98/3 102/9 26/23 58/20 58/20 58/20 137/9 140/17 141/2 sector [2] 3/5 82/21 103/3 103/25 108/13 rows [1] 45/23 60/12 63/25 64/25 137/9 140/17 141/2 sector [2] 3/5 82/21 103/3 103/25 108/13 145/23 60/12 63/25 64/25 147/2 147/3 147/21 sec [77] 2/5 4/21	88/25 89/13 90/14				
103/3 103/25 108/13 rows [1] 45/23 60/12 63/25 64/25 147/2 147/3 147/21 see [77] 2/5 4/21	95/14 98/3 102/9				
	103/3 103/25 108/13				
					[]
					(07)

(67) resume... - see

Instrug Instrug <t< th=""><th>S</th><th>sense [2] 5/13 5/19</th><th>171/9</th><th>28/6 28/8 28/21 33/19</th><th>Smith [2] 43/19</th></t<>	S	sense [2] 5/13 5/19	171/9	28/6 28/8 28/21 33/19	Smith [2] 43/19
Jess. 1/2 0.020 / 12 Jay 17 Jay 12 Jay 12 <thjay 12<="" th=""> Jay 12 <thjay 12<="" th=""></thjay></thjay>					
01/7 11/5 11/20 13/3 Sensitivities (1) she (26) 7/31 7/4/21 9/42 99/2 1210 Social (4) 7/41 7/421 9/42 99/2 1210 Social (4) 7/41 7/41 Social (4) 7/41 Social (4) 7/41 7/41 Social (4) 7/41 Soci				44/24 49/9 51/6 83/2	
1.1.1.1.1.0.116/11 10/17 11/12 12/17 <td></td> <td>sensitivities [1]</td> <td>she [26] 73/1 74/21</td> <td>94/2 99/2 121/6</td> <td></td>		sensitivities [1]	she [26] 73/1 74/21	94/2 99/2 121/6	
24/14 24/18 258 260 Sent 24/19 258 260 Sent 24/19 259 260 Sent 24/19 259 260 Sent 24/19 259 Sent 24/19 259 Sent 25/15 27/1 34/15 350 Sent 25/15 27/1 34/15 350 Sent 25/15 27/1 34/15 320 Sent 21/15 12/22 17/16 17/17 10/10 110/12 Sent 21/15 13/22 Sent 11/15 22/15 20/2 Sent 21/15 27/15 20/2 Sent 21/15 27/15 20/2 Sent 21/15 27/15 20/2 Sent 21/15 27/15 20/2 Sent 21/15 22/2 Sent 21/15 27/15 20/2 Sent 21/15 20/2 Sent 21/2 Sent 21/2 Sent 21/2				121/11 121/15	
296 5 30/6 32/12 92/19 112/2 117/10 36/2 117/10 36/2 117/10 36/2 117/10 36/2 117/10 36/2 117/10 36/2 117/10 36/2 117/10 36/2 117/10 36/2 117/10 11/2 36/10 11/2 36/10 11/2 36/10 11/2 36/10 11/2 36/10 11/2 36/10 11/2 36/10 11/2 36/10 11/2 36/10 11/2 36/10 11/2 36/10 11/2 <t< td=""><td></td><td>sent [22] 5/21 32/14</td><td>98/15 98/18 98/19</td><td>significantly [8]</td><td>solicitors [1] 144/2</td></t<>		sent [22] 5/21 32/14	98/15 98/18 98/19	significantly [8]	solicitors [1] 144/2
348 38/6 41/1 42/2 119/6 119/22 120/7 100/7 110/10 110/12 30/22 39/10 135/2 solve [1] 12/20 45/20 46/8 145/13 146/15 146/16 110/7 110/10 110/12 silent [1] 11/24 solve [1] 14/24 45/20 46/8 145/13 146/15 146/16 110/7 110/10 110/12 silent [1] 12/24 solve [1] 14/24 45/20 46/8 145/13 146/15 140/16 110/7 110/10 110/12 silent [1] 16/26 solve [1] 14/24 45/20 46/8 145/13 146/15 140/14 110/25 110/20 Solve [1] 14/24 some [98] 11/710 45/20 46/8 152/23 156/3 156/3 Solve [1] 14/24 some [98] 11/710 some [98] 11/711/2 45/21 45/21 14/21 14/71 14/71 10/22 10/22 Solve [1] 14/24 some [98] 11/711/2 45/21 45/21 50/25 52/57/16 Solve [1] 11/71/2 Solve [1] 14/24 some [98] 11/711/2 Solve [1] 13/23 Solve [1] 13/24 Solve [1] 14/24 11/24 Solve [1] 13/24		92/19 112/22 117/10	98/21 101/19 101/23	26/15 27/1 34/15 36/5	solution [1] 96/5
43/17 44/15 44/24 44/15 44/24 100/11		119/6 119/22 126/7	102/15 102/20 106/23	37/22 39/10 135/2	solutions [1] 170/6
45/20 46/21 146/13 146/14 <td></td> <td>140/18 143/20 145/9</td> <td>106/24 107/19 109/25</td> <td></td> <td>solve [1] 132/20</td>		140/18 143/20 145/9	106/24 107/19 109/25		solve [1] 132/20
440/22 49/18 51/21 140/19 14//1 151/22 110/15 112/13 140/21 similar [2] 92/4 110/21 17/2 110/21 17/					
53/10 53/10 <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
64/18 83/2 85/2 87/2 153/1 7 154/10 she fi [1 44/20 44/1 83/2 85/2 87/26 92/2 15/2 12/4 83/16 103/2 40/50 90/20 Sheratt [2] 167/2 13/7 11/2 13/7 13/7 11/2 13/7 13/7 11/2 13/7 13/7 11/2 13/7 13/7 11/2 13/7 13/7 11/2 13/7 13/7 11/2 13/7 13/7 13/7 13/7 13/7 13/7 13/7 13/7					
Barls (103/24 105/10) Sentence [2] 43/4 Sheratt [2] 16/7/8 Short [5] 42/14 67/14 Similarly [3] 65/24 Sentiment [1] 167/16 107/23 110/14 11/17 Samper [1] 167/16 Short [5] 42/14 67/14 Similarly [3] 65/24 Schort [1] 13/25 113/15 130/14 137/2 Samper [1] 13/25 Similarly [3] 65/24 Schort [1] 13/25 Simon [1] 12/08 4/1/2 14/16 113/15 130/14 14/17 September [1] 11/1 September [1] 11/1 Simort [1] 13/23 Simon [1] 12/08 Schort [1] 11/1 154/23 159/6 159/11 Tr/78 158/11 Simort [1] 13/24 Simort [1] 12/08 Schort [1] 13/24 Simort [1] 10/14 Schort [1] 10/14 Schort [1] 10/15 Schort [1] 10/14 Schort					
107/23 110/42 110/72 90/20 77/8 <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
110/23 110/14 somt [s] 42/14 somt [s] 42/14 47/14	107/23 110/18 110/20				
13/15/16/10/13/14/1/ 141/21 141/22 142/2 76/9 91/25/ 91/24 shorter [1] 13/23 Simont [1] 120/8 45/14 47/4 48/1 52/1 141/21 141/22 142/2 91/25 160/9 91/25 160/9 shorter [1] 13/24 155/6 53/22 56/23 57/16 150/16 152/71 September [7] 1/17 September [7] 11/17 Shorter [1] 13/24 155/6 53/22 56/23 57/16 160/1 167/16 152/71 September [7] 11/17 Shorter [1] 13/24 156/16 61/16 6/18 6/170 162/16 167/1 167/13 September [2] 11/17 Shorter [1] 13/24 156/16 6/18 6/170 66/16 66/10 6/11 112/18 156/2 162/13 154/20 Shorter [1] 19/17 Shorter [1] 13/24 130/17 13/11 31/23 82/11 83/8 83/10 112/18 156/2 162/13 Series [3] 36/11 38/4 138/17 138/19 151/9 101/15 11/23 113/23 82/11 83/8 83/10 112/18 156/2 166/10 Series [3] 36/11 38/4 138/17 138/19 151/9 139/5 152/25 90/21 92/21 10/2/2 90/21 92/21 10/2/2 90/21 92/21 10/2/2 90/21 92/21 10/2/2 90/21 92/21 10/2/2 90/21 92/21 10/2/2 90/21 92/21 10/2/2 90/21 92/21 10/2/2 131/23 100/14 139/5 152/2 90/21 92/21 10/2/2 102/24 107/20 10/21 102/24 107/20 10/21 102/24 107/20 10/21 102/24 107/20 10/21	110/23 112/12 113/7				
13/15 13/15 14/0/13 14/0/13 14/0/13 14/0/13 14/0/14	113/15 136/14 137/3				
141/21 142/2 150/6 152/7 separately [1] 92/4 scparately [1] 92/2 scparately [1]	137/5 140/13 141/1				
142/b 150/7b 152/7 September 17 1/1 42/17 43/17 59/9 simplified [1] 101/19 58/1 58/2 59/18 60/2 162/16 167/1 167/13 7/8 158/11 1/6 1/2 2/11 67/25 simplified [1] 101/19 58/1 58/2 59/18 60/2 162/16 167/1 167/13 sequence [2] 1108 shortfalls [9] 25/21 since [16] 3/19 24/1 63/6 66/10 66/11 seeking [1] 51/11 serice [3] 36/11 38/4 154/20 shortfalls [9] 12/21 50/7 89/10 94/18 76/25 77/4 78/10 seeking [1] 92/22 served [4] 97/23 isority [3] 1/25 122/8 singlified [2] 101/1 30/17 31/11 31/23 82/11 83/8 83/10 served [4] 95/20 served [4] 27/6 39/7 served [4] 77/6 158/27 58/7 singling [2] 19/19 96/1 100/22 107/5 107/21 served [1] 95/16 service [18] 13/14 service [18] 13/14 service [18] 13/14 110/11 152/21 singling [2] 84/14 122/21 212/8 10/21 32/5 33/9 41/1 58/14 15/3 15/19 21/7 26/13 119/15 41/17/25 singling [2] 84/14 122/21 212/21 212/21 212/21 107/12 37/4 66/12 service [18] 13/14 156/13 17/16 service [18] 13/14 116/16 11/16 /17/13 singling [2] 84/14 122/12 128/13 32/22 30/24 10/25 service [18] 13/14 156/13 17/25 <td>141/21 141/23 142/2</td> <td></td> <td></td> <td></td> <td></td>	141/21 141/23 142/2				
16/17 61/1	142/6 150/16 152/7				
103/101/37/11 17/18 17/17 17/17 15/11 10/15 12/21	154/23 159/6 159/11				
102/10 102/11 sequence [2] 110/8 shortfalls [9] 25/24 26/1 since [16] 3/12 24/1 66/6 66/10 66/11 112/18 15/2 16/11 144/10 25/24 26/1 30/17 31/13 11/14 11/14	160/1 161/9 162/15				
11.01 11.01 25/24 26/1 138/17 30/17 31/11 23/17 31/11 23/17 31/11 <td< td=""><td></td><td></td><td></td><td>00/11</td><td></td></td<>				00/11	
seeing [1] Series [3] 36/11 38/4 138/17 138/19 151/9 85/7 89/10 94/18 76/25 77/4 78/10 seeking [1] 51/11 15/20 15/12					
1111 151/2					
seeking [1] 51/11 serious [7] 17/17 shortiy [3] 1/25 122/17 13/17 83/22 90/12 96/2 166/10 109/24 146/20 147/15 152/25 100/24					
1948.4.109 1957 109/24 146/20 147/10 139/15 139/15 139/5 152/25 90/21 92/15 93/24 96/2 166/10 147/25 152/23 153/8 sorved [4] 27/6 39/7 4/23 67/24 74/24 76/3 singled [2] 128/20 107/22 114/24 114/22 96/2 166/10 served [4] 27/6 39/7 4/23 67/24 74/24 76/3 singled [2] 128/20 107/22 114/24 114/22 32/5 33/9 41/1 58/14 15/3 15/19 21/7 26/13 119/13 124/18 132/3 100/14 122/12 128/9 129/11 32/5 33/9 41/1 58/14 15/3 15/19 21/7 26/13 134/14 137/24 138/21 100/14 122/12 131/11 133/1 58/2 280/17 93/7 15/16 316/9 162/25 166/19 172/8 138/14 11/31 14/2 13/14/13 133/14 137/4 166/12 26/19 27/10 58/3 165/16 situation [3] 135/20 156/10 16/12 162/9 125/25 135/19 138/23 servicing [6] 26/14 56/21 61/13 15/24 showel [2] 57/2 54/25 situation [3] 135/20 156/10 16/12 162/9 125/25 135/19 138/23 sets[6] 19/24 108/24 14/26 166/14 12/12 145/2 146/2 166/14 177/16 8/12 9/2 126/14 100/7 138/24 146/6 65/21 70/4 108/1 158/16 16/12 162/9 158/1					
96/2 166/10 147/25 152/25 153/5 should [26] 1/13 1/4 1/4 single [2] 19/19 30/1 102/24 10/75 10/22 Seema [1] 92/22 served [4] 72/76 39/7 37/7					
3012 100/10 Served [4] 27/6 39/7 4/23 67/24 74/24 76/3 singled [2] 128/20 107/22 114/24 114/22 seemed [1] 95/15 Served [4] 27/6 39/7 4/23 67/24 74/24 76/3 singled [2] 128/20 107/22 114/24 114/22 seemed [1] 95/15 Served [18] 13/14 15/3 15/19 21/7 26/13 114/16 116/5 117/8 118/7 118/22 121/12 32/5 33/9 41/1 58/14 15/3 15/19 21/7 26/13 13/14 15/3 12/72 414/24 122/21 128/20 107/22 114/24 114/22 32/5 33/9 41/1 58/14 15/3 15/19 21/7 26/13 13/14 119/3 124/18 132/3 100/14 122/12 128/9 122/12 128/9 122/12 128/9 122/12 128/9 122/12 128/9 122/12 128/9 122/12 128/9 122/12 128/9 122/12 128/9 122/12 128/9 122/14 14/24 114/24 142/2 122/12 128/9 128/14 131/23 122/14 14/24 114/24 142/2 122/12 128/9 134/14 137/24 138/20 136/14 122/14 14/17 145/2 136/16 122/14 14/24 114/24 142/25 138/14 136/14 136/16 136/16 136/16 136/16 128/14 129/21 136/11 136/16 136/17 136/17 136/17 136/17 136/17 136/17 145/5 163/13 155/21 76/17 166/14 166		147/25 152/23 153/8	should [28] 1/15 4/14	single [2] 9/19 96/1	102/24 107/5 107/21
seemed [1] 95/15 40/10 40/15 13/14 11/16 116/5 117/8 13/12 11/16 116/5 117/8 seemed [1] 8/14 15/3 15/19 21/7 26/13 11/16 116/5 117/8 singling [2] 84/14 12/21 2128/19 129/21 32/5 33/9 41/1 58/14 15/3 15/19 21/7 26/13 13/14 15/112/21 15/23 10/14 13/24 13/14 13/14 13/24 58/2 80/17 93/7 37/18 37/20 37/24 15/12 13/14 15/12 13/14 13/14 13/14 13/24 120/19 126/13 133/18 38/15 39/6 39/9 40/8 155/23 160/9 162/25 16/10 161/2 162/19 13/14/1 13/14 13/22 120/19 126/13 133/18 38/15 39/6 39/9 40/8 155/23 160/9 162/25 16/16 16/21 165/7 15/11 15/11 14/22 120/12 12/14 128/17 38/15 39/6 39/9 40/8 155/23 160/9 162/25 16/16 16/12 156/10 16/12 162/19 125/25 135/19 138/20 servicing [1] 26/13 158/14 155/24 160/9 14/15 151/21 125/25 135/19 138/23 session [1] 123/20 show [2] 17/14 54/24 sikilastions [2] 7/12 10/14 125/21 137/14 108/5 108/16 123/12 shows [7] 6/18 35/20 skillste [1] 76/1 something [25] 4/22 136/14 108/5 108/16 123/12 158/14 136/12 136/14 14/23 44/8 7277 75/20		served [4] 27/6 39/7			107/22 114/24 114/25
seems [17] 8/16 (29/8) service [16] 119/3 (21/4) 113/3 (21/4) <td></td> <td></td> <td>86/2 95/21 100/25</td> <td></td> <td></td>			86/2 95/21 100/25		
32/5 33/9 41/1 58/14 153/5 20/12 153/5 20/12 153/5 20/12 153/5 20/12 153/14 123/14 133/2 133/14 133/2 133/14 133/2 141/2 <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
58/22 80/17 93/7 26/16 26/23 29/9 134/14 137/24 136/21 sir [1] 67/9 6/16/17 134/14 137/24 136/21 sir [1] 60/19 15/17 136/21 14/113 13/22 137/14 137/24 136/2 37/18 37/20 37/24 155/10 160/19 15/17 156/10 161/2 162/19 156/10 161/2 162/19 serving [8] 26/14 serving [8] 26/14 26/22 34/3 34/17 34/17 155/24 160/9 situations [2] 72/12 156/10 161/2 162/19 125/25 135/19 138/23 session [1] 123/20 show [2] 6/18 35/20 situations [2] 72/12 166/13 170/22 171/6 38/24 146/6 session [1] 123/20 show [2] 6/18 35/20 situations [2] 72/12 166/14 somebody [1] 127/3 somebody [1] 127/3 somebody [1] 127/3 166/14 32/9 134/19 166/13 170/22 14/2 166/14 somebody [2] 6/1/3 166/14 somebody [2] 6/1/3 16/14 37/24 64/19 16/25 77/61/61/2 16/6/14 37/27 75/20 16/6/14 37/2					129/21 131/11 133/11
97/25 102/24 114/3 37/18 37/20 37/24 154/11 154/21 155/13 165/10 150/10 157/10 157/1 138/24 144/21 120/19 126/13 133/18 38/15 39/6 39/9 40/8 155/23 160/9 162/25 166/10 167/1 144/23 144/24 146/2 137/4 166/12 servicing [1] 26/13 155/23 160/9 162/25 165/10 150/10 157/1 138/24 146/2 92/22 92/22 107/14 servicing [1] 26/13 servicing [1] 26/13 155/23 160/9 162/25 sit [1] 105/9 sit [1] 105/9 151/17 151/17 151/17 154/2 124/6 12/7 124/7 124/7 124/7 34/23 26/23 shouldn't [3] 138/20 sit [37/24 64/19 155/13 170/22 171/6 124/6 12/7 170/4 108/1 set [13 20/7 59/6 65/7 170/4 108/1 158/14 108/5 108/16 123/12 showed [2] 17/4 54/24 sitel [1] 76/1 someote [5] 89/23 122/14 145/22 145/27 110/15 140/7 155/10 106/14 170/12 155/14 160/15 shows [7] 6/18 35/20 sitel [1] 76/1 switel [1] 76/1 someote [5] 89/23 122/14 145/22 145/27 106/14 48/48 72/7 75/20 110/15 140/7 155/16 156/21 771/2 158/14 168/14 sitel [1] 76/1 switel [1] 76/1 s					
120/19 126/13 133/18 38/15 39/6 39/9 40/8 155/23 160/9 162/25 163/16 164/21 165/7 163/16 164/21 165/7 137/4 166/12 servicing [1] 26/13 163/16 164/21 165/7 163/16 164/21 165/7 151/17 151/17 151/17 154/2 seen [16] 27/9 75/4 servicing [1] 26/13 servicing [1] 26/13 155/23 160/9 162/25 situation [3] 135/20 156/10 161/2 162/19 92/22 92/22 107/14 125/22 107/14 26/22 34/4 34/7 34/17 155/24 160/9 situations [2] 72/12 156/10 161/2 162/19 125/25 135/19 138/23 session [1] 123/20 show [2] 35/2 54/25 show [2] 17/4 54/24 56/7 68/16 70/12 50meone [5] 89/23 38/24 146/6 65/21 70/4 108/1 108/16 123/12 shows [2] 17/4 54/24 56/7 68/16 70/12 50meone [5] 89/23 sete [1] 169/19 565/2 170/4 108/1 138/17 60/15 168/23 Skillste [1] 76/1 5k/18 36/20 sete [1] 169/19 sets [6] 19/3 82/6 sic [2] 59/2 168/18 Sic [2] 59/2 168/18 Sight[1] 168/5 sight[1] 168/5 sight[1] 168/5 sight[1] 168/5 sight[1] 157/2 Sk/14 38/4 146/6 148/15 151/2 154/2 155/18 158/23 164/2 126/14 38/2 14/2 126/14 38/2 14/2 126/14 38/2 14/2 126/14 38/2 126/14 38/2 126/14 38/2 126/					
137/4 166/12 40/22 57/20 58/3 163/16 164/21 165/7 151/1 151/1 165/9 151/1 151/1 163/9 servicing [1] 26/13 servicing [1] 26/13 165/16 situation [3] 135/20 166/14 162/19 92/22 92/22 107/14 115/11 119/22 119/24 62/22 34/4 34/7 34/17 155/24 160/9 situations [2] 72/12 156/10 161/2 162/19 125/25 135/19 138/23 session [1] 123/20 showldn't [3] 138/20 145/5 163/13 165/13 170/22 171/6 38/24 146/6 sees [1] 75/11 108/5 108/16 123/12 showr [2] 17/4 54/24 70/13 somebody [1] 127/3 Seelect [3] 51/14 108/5 108/16 123/12 38/17 60/15 168/23 skillset [1] 76/1 something [25] 4/22 Select [1] 74/11 159/9 165/4 170/12 171/5 sic [2] 59/2 168/18 sic [2] 136/10 151/3 20/3 26/13 36/14 23/168/23 Select [1] 74/11 set [6] 19/3 82/6 sic [2] 136/10 151/3 20/23 26/13 36/14 31/4 164/5 148/15 151/2 154/1 Select [1] 168/14 set [6] 168/20 set [6] 17/7/22 17/15 side [1] 17/22 24/18 s6/15 57/3 26/13 36/14 31/4/1 35/9 40/2 40/14 55/6 148/15 151/2 154/1 Select [1] 168/14 set [6] 168/20 set [6] 168/2 148/15 164/7 155	120/19 126/13 133/18				
Section [16] 22/19 2/19 13/4 212/15 serving [8] 26/14 shouldn't [3] 138/20 145/5 165/13 165/13 170/22 171/16 115/11 119/22 119/24 145/2 138/24 145/5 163/13 165/13 170/22 171/16 125/25 135/19 138/24 146/6 situations [2] 72/12 102/8 someone [5] 89/23 someone [5] 89/23 122/14 145/22 145/2 102/8 someone [2] 72/12 102/8 someone [2] 72/12 102/8 someone [2] 72/12 102/8 someone [2] 72/12 102/8 someone [2] 72/14 102/8 someone [2] 72/14 102/8 someone [2] 72/14 102/8 122/14 145/22 145/2 165/13 172/12 someone [2] 122/14 145/2 122/14 145/2 122/14 145/2 122/14 145/2 122/14 145/2 166/14 122/14 122/14 145/2 166/14 122/14 145/2 122/14	137/4 166/12				
92/22 32/2 34/4 34/7 35/7 35/7 36/7	seen [16] 27/9 75/4				
113/11 119/22 113/24 34/20 34/22 36/23 show [2] 35/2 54/25 102/8 somebody [1] 127/3 124/6 124/7 124/7 session [1] 123/20 session [1] 123/20 showe [2] 61/8 six [6] 37/24 64/19 5/7 68/16 70/12 102/8 someone [5] 89/23 122/14 145/22 145/23 138/24 146/6 65/21 70/4 108/1 108/5 108/16 123/12 showe [2] 17/4 54/24 70/13 someone [5] 89/23 122/14 145/22 145/23 Select [3] 51/14 108/5 108/16 123/12 38/17 60/15 168/23 skillset [1] 76/1 Sky [1] 161/16 4/23 5/7 7/16 8/12 9/8 select [3] 51/14 135/9 165/4 170/12 159/9 165/4 170/12 169/13 172/2 Slighti [2] 20/9 102/2 sighti [2] 2/19 90/16 125/22 125/22 select [1] 74/11 sets [6] 19/3 82/6 sic [2] 59/2 168/18 sighti [2] 20/9 10/22 sighti [2] 2/19 90/16 125/22 125/22 sets [6] 19/3 82/6 sic [2] 136/10 15/13 20/23 26/13 136/12 35/9 40/2 40/14 55/6 169/19 seven [1] 68/20 seven [1] 68/20 seven [1] 68/20 sometime [1] 115/15 send [4] 134/25 share [2] 112/14 165/17 157/725 103/25 56/13 111/7 116/20 136/13 111/7 116/20 11/2/15 136/19 106/13 114/1 144/5 1	92/22 92/22 107/14				
125/25 135/19 138/23 session [1] 123/20 showed [2] 61/8 six [6] 37/24 64/19 someone [5] 89/23 138/24 146/6 65/21 70/4 108/14 108/5 108/16 122/14 145/22 145/14 166/14 166/14 122/14 145/22 145/14 166/15 166/15 166/15	115/11 119/22 119/24				-
123/23 133/34 146/6 set [15] 20/7 59/6 158/14 158/14 122/14 145/22 145/23 138/24 146/6 65/7 68/16 70/12 768/16 70/12 166/14 166/14 Sees [1] 75/11 108/5 108/16 123/12 shown [2] 17/4 54/24 70/13 166/14 Select [3] 51/14 108/5 108/16 123/12 38/17 60/15 168/23 shillset [1] 76/1 Sky [1] 161/16 4/23 5/7 7/16 8/12 9/2 110/15 140/7 171/5 sets [6] 19/3 82/6 sight [1] 168/12 sight [1] 168/5 slight [1] 168/5 24/4 34/8 72/7 75/20 Self-interest [1] 157/6 sets [6] 19/3 82/6 sic [2] 59/2 168/18 sight [1] 168/5 slight [2] 2/19 90/16 125/22 125/22 Self-interest [1] 157/6 seven [1] 68/20 side [11] 7/22 24/18 side [2] 36/10 136/12 side [11] 7/22 24/18 Seeven [1] 68/20 seven [1] 68/20 side [11] 7/22 24/18 56/22 57/23 58/14 155/18 158/23 164/22 Safol 10 6/11 142/15 sign [1] 145/4 sign [1] 145/4 sign [1] 145/4 sign [1] 150/23 sometimes [5] 9/9 Safol 12 41/22 75/23 36/10 36/24 96/9 99/16 significance [1] 28/9 significance [1] 28/9 significance [1] 28/9 s	124/6 124/7 124/7		showed [2] 61/8		someone [5] 89/23
136/24 140/0 65/21 70/4 108/1 108/5 108/16 123/12 shown [2] 17/4 54/24 70/13 166/14 sees [1] 75/11 108/5 108/16 123/12 135/13 149/8 156/12 38/17 60/15 168/23 skillset [1] 76/1 168/14 select [3] 51/14 135/13 149/8 156/12 135/13 149/8 156/12 38/17 60/15 168/23 skillset [1] 76/1 4/23 5/7 7/16 8/12 9/2 select [1] 74/11 159/9 165/4 170/12 171/5 38/17 60/15 168/23 slight [1] 168/5 90/16 125/22 125/22 select [1] 74/11 sets [6] 19/3 82/6 sic [2] 59/2 168/18 8/17 8/25 10/9 10/22 128/14 132/9 134/19 self-interest [1] 157/6 sets [6] 19/3 82/6 sic [2] 136/10 15/13 20/23 26/13 136/14 136/12 136/14 136/12 136/14 138/4 146/6 send [4] 134/25 seven [1] 68/20 several [4] 76/8 99/22 152/17 157/25 side [11] 7/22 24/18 56/22 57/23 58/14 155/18 158/23 164/22 sometimes [5] 9/9 121/16/9/20 148/13 149/23 126/16 150/4 177/12 136/14 138/25 sometimes [5] 9/9 121/16/9/20 46/14 148/15 151/2 15/1 15/13 20/23 26/13 136/14 146/2 146/2 148/15 151/2 15/1 15/13 20/23 26/13 136/14 146/2 15/13 20/23 26/13 <td></td> <td></td> <td></td> <td></td> <td></td>					
sees [1] 75/11 108/5 108/16 123/12 shows [7] 6/18 35/20 skillset [1] 76/1 something [25] 4/22 SEG [1] 93/11 135/13 149/8 156/12 38/17 60/15 168/23 skillset [1] 76/1 Summething [25] 4/22 110/15 140/7 159/9 165/4 170/12 38/17 60/15 168/23 skillset [1] 76/1 Summething [25] 4/22 selected [1] 74/11 159/9 165/4 170/12 171/5 sets [6] 19/3 82/6 sight [2] 99/6 104/2 slight [24] 2/19 90/16 125/22 125/22 selected [1] 74/11 sets [6] 19/3 82/6 sic [2] 59/2 168/18 81/7 8/25 10/9 10/22 128/4 132/9 134/19 seef [1] 168/14 seven [1] 68/20 seven [1] 68/20 side [11] 7/22 24/18 35/9 40/2 40/14 55/6 148/15 151/2 154/1 140/14 143/23 152/19 seven [1] 68/20 seven [1] 68/20 side [11] 7/22 24/18 56/22 57/23 58/14 155/18 158/23 164/22 121/25 136/19 140/14 shared [8] 36/20 sign [1] 145/4 sign [1] 145/4 signal [1] 134/25 small [6] 53/6 56/12 something [2] 4/22 sends [1] 136/15 shared [8] 36/20 36/24 96/9 99/16 145/2 smaller [8] 12/15 14/11 142/9 36/12 4 96/9 99/16 106/13 114/1 144/6 144/8 14/26 significc	138/24 146/6				
Sected [1] 93/111 135/13 149/8 156/12 38/17 60/15 168/23 Sky [1] 161/16 4/23 5/7 7/16 8/12 9/3 Select [3] 51/14 159/9 165/4 170/12 159/9 165/4 170/12 169/13 172/2 Sl [2] 99/6 104/2 sight [1] 168/5 sight [24] 2/19 90/16 125/22 125/22 Select [1] 169/19 sets [6] 19/3 82/6 85/18 86/21 115/21 sick [2] 136/10 15/13 20/23 26/13 136/4 138/4 146/6 Semitic [1] 168/14 seven [1] 68/20 seven [1] 68/20 side [11] 7/22 24/18 56/22 57/23 58/14 155/18 158/23 164/22 Sendig [8] 6/10 6/11 several [4] 76/8 99/22 152/17 157/25 side [11] 7/22 14/18 58/15 59/3 66/15 sometime [1] 15/15 Sends [1] 136/15 shall [4] 42/10 sides [1] 165/20 sides [1] 165/20 sometime [8] 36/20 signal [1] 145/4 signal [1] 145/4 signal [1] 145/4 signal [1] 134/25 sometime [8] 12/15 sometime [1] 16/20 sometime [1] 142/4 sometime [1] 142/19 sometime [1] 142/14					
select [3] 51/14 110/15 140/7 110/15 140/7 selected [1] 74/11 self-interest [1] 169/13 169/19 sets [6] 19/3 self-interest [1] 168/20 serveral [4] 76/8 99/22 152/17 140/14 143/25 140/14 143/25 140/14 143/25 140/14 143/25 140/14 143/25 140/14 143/25 140/14 143/25 140/14 143/25 140/14 143/25 99/22 152/17 151/1 168/20 several [4] 76/8 99/22 152/17 152/14 164/7 158/8 160/11 121/25 163/10 136/12 126/16 141/1 164/5 142/5 161/1 141/1 144/5 142/5 161/1 141/2 163/610 15/14 <t< td=""><td>SEG [1] 93/11</td><td></td><td></td><td></td><td>4/23 5/7 7/16 8/12 9/9</td></t<>	SEG [1] 93/11				4/23 5/7 7/16 8/12 9/9
T10/15 140/7 171/5 selected [1] 74/11 171/5 selef [1] 169/19 sets [6] 19/3 82/6 self-interest [1] 157/6 169/19 55/18 86/21 115/21 5emitic [1] 168/14 seven [1] 68/20 several [4] 76/8 9/22 152/17 157/25 140/14 143/23 152/19 several [4] 76/8 99/22 152/17 157/25 side [11] 7/22 24/18 140/14 143/23 152/19 several [4] 76/8 99/22 152/17 157/25 shall [4] 42/10 105/14 164/5 164/7 share [2] 112/14 147/20 148/13 149/23 105/14 164/5 164/7 sends [1] 136/15 shared [8] 36/20 36/12 41/22 75/23 36/24 96/9 99/16 36/12 41/22 75/23 36/24 96/9 99/16 36/14 4/8 106/13 114/1 144/6 166/14 144/8					24/4 34/8 72/7 75/20
selected [1] 74/11 selected [1] 76/15 self-interest [1] 169/19 send [4] 134/25 169/19 seven [1] Semitic [1] 168/14 send [4] 134/25 140/14 134/25 140/14 143/23 99/22 152/17 157/6 several [4] 99/22 152/17 136/12 side [11] 76/15 77/25 136/19 105/14 141 142/5 shall [4] 42/10 105/14 164/5 142/5 share [2] 11 145/4 147/20 148/13 147/20 148/13 136/10 36/20 36/12 41/22 share [2] 112/14 142/5 signature [2] signature [2] 2/5 68/5 19/1 36/12 36/20 36/24 96/9 36/24 96/9 36/24 96/9					
Self-interest [1] 85/18 86/21 115/21 sick [2] 136/10 15/13 20/23 26/13 136/4 138/4 146/6 Seelf-interest [1] 157/6 sick [2] 136/10 15/13 20/23 26/13 136/4 138/4 146/6 Seentic [1] 168/14 seven [1] 68/20 side [11] 7/22 24/18 35/9 40/2 40/14 55/6 148/15 151/2 154/1 Seentic [1] 136/15 several [4] 76/8 99/22 152/17 157/25 side [11] 7/22 103/25 86/13 111/7 116/20 155/18 158/23 164/22 Seending [8] 6/10 6/11 105/14 164/5 164/7 share [2] 112/14 142/5 sides [1] 165/20 signal [1] 134/25 sorry [22] 24/9 24/24 36/12 41/22 75/23 106/13 114/1 144/6 significance [1] 28/9 significant [21] 7/6 smallest [1] 41/2 38/25 44/22 47/13 36/14 41/8 shareholder [1] 9/20 26/5 28/4 28/5 smiley [1] 116/6 110/17 112/25 125/19					
169/19 157/6 136/12 35/9 40/2 40/14 55/6 148/15 151/2 154/1 Semitic [1] 168/14 seven [1] 68/20 side [11] 7/22 24/18 56/22 57/23 58/14 155/18 158/23 164/22 Sendig [8] 6/10 6/11 12/125 136/19 140/14 143/23 152/19 shall [4] 42/10 124/12 124/12 129/19 126/16 150/4 171/12 sometimes [5] 9/9 121/25 136/19 140/14 148/13 149/23 share [2] 112/14 145/2 sides [1] 165/20 slowly [1] 171/7 sometimes [5] 9/9 12/16 64/7 64/11 142/19 sometimes [5] 9/9 12/16 64/7 64/11 142/19 sometimes [5] 9/9 12/16 9/8 75/10 75/10 12/16 9/8 75/10 75/10 141/1 142/19 sometimes [5] 9/9 12/16 64/7 64/11 142/19 142/19 sometimes [5] 9/9 12/16 64/7 64/11 142/19 142/19 sometimes [5] 9/9 12/16 64/7 64/11 142/19 142/19 sometimes [6] 12/15 19/11 25/14 35/24 14/11/1 142/19 14/11 142/19 142/19 <td></td> <td></td> <td></td> <td></td> <td>136/4 138/4 146/6</td>					136/4 138/4 146/6
Semitic [1] 168/14 seven [1] 68/20 side [11] 7/22 24/18 56/22 57/23 58/14 155/18 158/23 164/22 Send [4] 134/25 several [4] 76/8 24/21 45/21 76/14 58/15 59/3 66/15 sometime [1] 115/15 140/14 143/23 152/19 several [4] 76/8 99/22 152/17 157/25 76/15 77/25 103/25 86/13 111/7 116/20 126/16 150/4 171/12 sometimes [5] 9/9 121/25 136/19 140/14 145/164/5 164/7 sign [1] 145/4 signal [1] 145/4 signal [1] 145/4 signal [1] 134/25 small [6] 53/6 56/12 somewhat [1] 50/23 Sends [1] 136/15 shared [8] 36/20 36/24 96/9 99/16 signature [2] 2/5 signature [2] 2/5 smaller [8] 12/15 somey [22] 24/9 24/24 36/12 41/22 75/23 106/13 114/1 144/6 significance [1] 28/9 significant [21] 7/6 smallest [1] 41/2 38/25 44/22 47/13 166/14 shareholder [1] 9/20 26/5 28/4 28/5 smallest [1] 41/2 110/17 112/25 125/15					
send [4] 134/25 several [4] 76/8 24/21 45/21 76/14 56/15 59/3 66/15 sometime [1] 115/15 140/14 143/23 152/19 99/22 152/17 157/25 shall [4] 42/10 76/15 77/25 103/25 86/13 111/7 116/20 126/16 150/4 171/12 sometime [1] 12/16 9/8 75/10 75/10 sending [8] 6/10 6/11 105/14 164/5 164/7 sides [1] 165/20 sides [1] 165/20 signal [1] 141/2 signal [1] 145/4 signal [1] 171/7 sometimes [5] 9/9 36/12 11 136/15 shared [8] 36/20 signature [2] 2/5 signature [2] 2/2 57/21 64/6 64/7 64/11 142/19 36/12 41/22 75/23 36/24 96/9 99/16 106/13 114/1 144/6 significance [1] 28/9 significant [21] 7/6 38/25 44/22 47/13 61/15 73/12 107/10 166/14 14/8 shareholder [1] 9/20 26/5 28/4 28/5 smallest [1] 11/6 110/17 112/25 125/15					155/18 158/23 164/22
140/14 143/23 152/19 99/22 152/17 157/125 76/15 77/125 105/25 86/15 1117 166/14 106/11 105/14 166/14 124/12 124/12 129/19 126/16 150/4 171/7 121/25 126/16 150/4 171/7 121/25 126/16 150/4 171/7 121/25 126/16 150/4 171/7 121/25 126/16 150/4 171/12 121/14 121/25 126/16 150/4 171/7 121/14 121/14 145/4 142/5 142/5 142/5 142/5 142/5 142/5 142/5 142/5 142/5 142/5 142/19					sometime [1] 115/15
sending [8] 6/10 6/11 shall [4] 42/10 124/12 124/12 129/19 126/16 150/4 17/1/2 12/1 69/8 75/10 75/10 121/25 136/19 140/14 105/14 164/5 164/7 sides [1] 165/20 slowly [1] 171/7 somewhat [1] 50/23 sends [1] 136/15 share [2] 112/14 signal [1] 145/4 signal [1] 134/25 small [6] 53/6 56/12 somewhat [1] 57/21 64/6 64/7 64/11 142/19 36/12 41/22 75/23 36/24 96/9 99/16 36/24 96/9 99/16 68/5 19/11 25/14 35/24 25/10 28/6 32/22 25/10 28/6 32/22 36/14 106/13 114/1 144/6 significance [1] 28/9 significant [21] 7/6 smallest [1] 41/2 61/15 73/12 107/10 166/14 shareholder [1] 9/20 26/5 28/4 28/5 smiley [1] 116/6 110/17 112/25 125/19					
121/25 136/19 140/14 105/14 164/5 164/7 sides [1] 165/20 slowly [1] 17/17 somewhat [1] 50/23 147/20 148/13 149/23 share [2] 112/14 142/5 signal [1] 145/4 small [6] 53/6 56/12 soon [2] 14/11 142/5 shared [8] 36/20 36/24 96/9 99/16 signature [2] 2/5 smaller [8] 12/15 sorry [22] 24/9 24/24 36/12 41/22 75/23 36/24 96/9 99/16 106/13 114/1 144/6 significance [1] 28/9 significant [21] 7/6 smallest [1] 41/2 57/14 35/24 25/10 28/6 32/22 166/14 shareholder [1] 9/20 26/5 28/4 28/5 smiley [1] 116/6 110/17 112/25 125/19	sending [8] 6/10 6/11				
147/20 148/13 149/23 snare [2] 112/14 sign [1] 145/4 small [6] 53/6 56/12 soon [2] 14/11 sends [1] 136/15 142/5 signal [1] 134/25 signal [1] 134/25 small [6] 53/6 56/12 soon [2] 14/11 sends [1] 136/15 shared [8] 36/20 signature [2] 2/5 signature [2] 2/5 small [6] 12/15 sorry [22] 24/9 24/24 36/12 41/22 75/23 36/24 96/9 99/16 68/5 19/11 25/14 35/24 25/10 28/6 32/22 75/24 96/13 131/4 144/8 significance [1] 28/9 significant [21] 7/6 smallest [1] 41/2 61/15 73/12 107/10 166/14 9/20 26/5 28/4 28/5 smiley [1] 116/6 110/17 112/25 125/19	121/25 136/19 140/14				
sends [1] 136/15 senior [8] 36/10 36/12 41/22 36/12 41/22 75/24 96/13 106/13 114/1 144/8 significant [2] 9/20 26/5 28/4 9/20 26/5 28/4 9/20 26/5 28/4 9/20 26/5 28/4 9/20 26/5 28/4 9/20 26/5 28/4 28/4 28/5 50 10/17 112/15 50 50 50 50 106/13 114/1 50 106/13 114/1 50 106/13 114/1 50 110/17 110/17 110/17 110/17 110/17 112/25 110/17 112/25 110/17 112/25 110/17 112/25	147/20 148/13 149/23				
36/12 41/22 75/23 36/12 41/22 75/23 75/24 96/13 114/1 106/13 114/1 144/6 166/14 144/8 144/8 166/14 9/20 26/5 28/4 28/5 10/11 11/2 11/2 11/2 11/2 11/15 73/12 107/10 11/17 11/2/25 11/15 73/12 107/10 11/17 11/2/25 11/15 73/12 107/10 11/17 11/2/25 11/15 73/12 107/10 11/15 11/17 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 11/15 <tr< td=""><td>sends [1] 136/15</td><td></td><td></td><td></td><td></td></tr<>	sends [1] 136/15				
106/13 114/1 144/6 significance [1] 28/9 44/6 44/18 49/10 57/6 38/25 44/22 47/13 166/14 144/8 significant [21] 7/6 smallest [1] 41/2 61/15 73/12 107/10 166/14 9/20 26/5 28/4 28/5 smiley [1] 116/6 110/17 112/25 125/15	senior [8] 36/10				
173/24 90/13 131/4 144/8 significant [21] 7/6 smallest [1] 41/2 61/15 73/12 107/10 166/14 shareholder [1] 9/20 26/5 28/4 28/5 smiley [1] 116/6 110/17 112/25 125/19	36/12 41/22 75/23				
shareholder [1] 9/20 26/5 28/4 28/5 smiley [1] 116/6 110/17 112/25 125/19	75/24 96/13 131/4				
	166/14				
					(69) 600 - 60771

(68) see... - sorry

S	69/24 70/3 76/21 80/1	68/22 83/8 89/8 90/21	31/19 32/7 32/10 33/7	supportive [1] 142/5
sorry [8] 126/15	80/3 88/22 115/12	90/23 91/5 93/7 99/22	34/12 36/20 37/16	sure [18] 5/4 5/17
	137/11 154/17 163/8	99/24 107/14 110/3	37/22 61/14 70/21	14/7 47/13 48/20
126/20 133/19 146/17	172/12 172/14 172/15	114/16 115/25 117/23	105/3 151/23 155/16	48/25 77/8 87/3 87/8
146/23 154/14 156/18	started [6] 7/1 74/21	118/7 121/7 121/20	subpostmasters' [1]	93/12 107/20 113/25
158/3	85/12 125/21 171/7	124/24 127/25 132/15		126/16 127/3 151/6
sort [3] 11/21 41/16	171/12	134/11 137/15 150/2	subsequent [1]	151/24 159/16 168/5
165/13	starting [1] 139/3	154/6 154/10 155/23	148/10	
sought [5] 47/16 51/8				surely [2] 74/24 94/12
55/19 56/5 56/8	starts [1] 110/24	156/15 172/13	subsequently [2]	
space [1] 115/6	state [3] 1/12 4/12	stop [1] 132/19	107/11 151/22	surface [1] 129/25
spanning [1] 153/6	127/9	stopped [2] 116/13	subservience [1]	surpluses [3] 25/22
speak [5] 110/9	stated [1] 42/4	130/2	77/11	25/25 26/2
122/3 139/14 159/20	statement [24] 1/17	stores [1] 134/17		surprising [1] 128/11
172/17	1/20 2/1 2/2 2/8 67/25		68/3 149/25	survey [28] 5/10 5/12
specific [20] 29/19	68/7 68/15 70/1 72/11		success [2] 125/12	5/14 6/2 7/1 7/6 7/9
50/24 72/14 75/6	73/7 73/15 109/18	story [1] 138/3	159/9	7/12 7/18 9/24 10/4
82/22 84/12 84/19	119/3 123/12 126/11	straightforward [1]	such [14] 4/11 12/16	10/11 10/24 13/21
86/1 86/8 89/18 107/6	126/12 126/15 126/19		17/20 49/11 54/17	16/24 30/1 30/16 38/4
117/3 117/4 118/12	126/21 134/3 139/16	strategies [1] 157/1	54/20 79/10 81/7	39/20 41/12 42/6
118/19 125/9 133/17	145/8 162/20	strategy [3] 95/7	81/22 88/6 121/6	42/18 43/10 49/4 54/6
138/3 145/6 156/12	statements [5] 1/16	156/9 156/15	149/19 157/21 165/15	
	2/6 142/7 163/20	strength [1] 123/1	sufficiency [2] 51/17	surveyed [6] 23/25
specifically [9] 79/6	164/18	strengthened [1]	121/8	30/12 54/15 54/19
84/2 84/8 109/2 133/7	states [1] 17/12	130/10	sufficient [15] 22/13	59/15 64/9
133/22 155/10 160/4	stating [1] 100/22	stress [4] 140/7	22/22 29/25 50/25	surveys [6] 3/11 3/21
160/10	statistical [1] 28/9	140/10 159/12 159/12	52/2 52/4 52/15 53/12	
speculating [1] 8/8	statistically [4] 7/6	strict [1] 149/5	53/13 55/14 77/20	157/4
speed [2] 66/22	28/4 28/8 28/21	strictly [1] 7/12	113/25 114/7 114/9	suspect [2] 12/21
115/6	statistics [2] 54/12	strong [2] 7/9 7/11	151/14	65/2
spend [3] 71/11 75/3	59/13	strongest [1] 89/6	suggest [1] 8/6	suspend [2] 96/3
75/7	status [1] 98/16	strongly [1] 132/9	suggested [5] 74/16	99/11
spending [2] 79/22	Staunton [29] 96/16	stuck [2] 12/24 166/6		suspended [13]
95/13	115/3 115/4 122/10	study [1] 3/8	172/13	27/17 27/18 28/12
split [4] 19/21 38/17	122/15 122/16 126/6	stunned [2] 117/11	suggestion [2] 61/13	
59/17 86/19	127/19 132/11 136/15		135/13	30/12 93/5 93/7 96/2
SPM [1] 69/9				
spoke [7] 78/18	139/24 140/17 141/2	style [2] 166/11	sum [7] 55/2 55/7	99/9 159/6
98/19 102/15 116/18	141/8 141/13 141/22	171/15	56/1 56/7 56/21 57/3	suspending [1] 82/12
136/4 139/5 139/9	143/23 158/22 159/3	Sub [1] 116/10	57/4	
spoken [1] 153/11	159/18 160/15 161/5	subgroup [1] 61/7	summarise [3] 52/6	suspense [1] 12/17
sponsoring [1]	162/5 162/12 162/14	subgroups [1] 28/19	53/23 56/5	suspension [16]
119/20	162/16 162/25 168/10		summarised [1] 97/6	27/12 27/17 27/20
spotlight [1] 149/17	168/17	93/16 97/16 104/16	summary [1] 127/18	27/23 29/3 29/11
spread [1] 170/7	Staunton's [6]	108/3 149/6	summation [1] 46/13	
staff [6] 3/7 3/18	127/14 135/23 141/6	subjects [2] 8/10	summed [1] 41/8	30/13 30/24 31/4 31/4
110/5 110/6 111/22	146/25 161/15 162/1	30/5	summer [1] 85/14	80/12 82/9
169/10	staying [1] 118/13	submitted [2] 70/6	Sunday [8] 126/9	suspicion [2] 128/13
stage [7] 51/4 53/24	steadily [1] 14/5	134/2	126/18 126/22 127/4	146/7
54/4 55/20 62/16	step [2] 127/22	subpostmaster [39]	127/6 127/7 127/13	sustainable [1] 170/9
62/21 98/1	127/22	6/20 8/19 10/3 10/10	142/4	sworn [4] 1/10 67/20
stages [1] 62/18	Stephen [2] 91/1	10/15 10/18 10/23	sunk [1] 145/23	173/2 173/6
	99/8	14/1 14/6 14/11 15/9	support [31] 18/21	sympathise [1] 164/1
stamps [5] 128/23	stepped [1] 69/21	22/2 26/5 27/6 28/10	18/23 20/14 20/18	system [24] 14/16
129/14 129/18 151/5	steps [3] 44/6 44/11	28/12 31/17 32/9	21/6 26/15 26/23	14/17 14/20 14/24
157/21	98/18	33/25 36/13 36/16	35/13 36/9 41/21	15/7 15/22 16/19 17/9
stand [5] 26/9 70/3	Steve [6] 99/24	38/4 38/5 38/8 38/22	51/17 51/23 52/1 52/3	
76/12 168/5 168/21	100/14 132/15 134/6	39/20 48/6 68/11 69/8	52/8 52/9 52/9 52/16	17/25 20/3 20/9 41/20
stand-off [1] 168/5	134/9 134/11	69/11 69/25 70/3 72/7	53/3 53/11 53/15	52/14 95/11 95/13
standalone [2] 159/6	Sticking [1] 134/16	76/22 78/6 87/2 87/3	53/17 53/20 82/4	121/5 137/20 161/19
159/7	sticky [1] 162/7	87/5 87/6	87/12 100/18 100/23	168/9 171/21 171/22
standing [2] 70/1	stifle [1] 156/2	subpostmasters [28]	119/19 140/25 167/8	system's [1] 20/5
165/11			169/23	
stands [5] 11/24	still [40] 7/23 16/21	3/23 7/19 8/1 8/7 8/9		systems [2] 129/20
13/19 20/8 59/3 76/14	17/13 27/10 27/11	8/13 8/16 8/21 9/20	supported [1] 77/18	137/18
start [15] 10/23 43/15	39/25 40/11 40/18	10/21 12/8 16/14	supporting [2] 93/25	
	42/25 44/6 47/11 65/5	21/20 21/23 26/18	169/20	
L			1	

(69) sorry... - T Marshall

T	95/10 122/14 132/20	64/12 66/12 71/18	theirs [1] 167/23	96/24 100/12 107/21
table [1] 2/23	134/21 137/14 143/18 161/17	76/21 81/22 89/11 108/8 129/6 139/12	them [52] 6/11 7/7 12/20 15/6 18/25 20/4	109/4 110/24 111/1 117/12 124/5 125/13
tables [2] 2/20 2/24	telling [1] 130/16	155/17 155/22 165/20	20/5 21/24 26/1 26/22	
tailored [7] 19/18	ten [1] 71/13	166/4	28/20 29/22 30/10	141/18 142/20 145/1
19/22 19/25 20/4	tend [1] 13/25	thank [114] 1/12 1/15		146/24 148/1 148/8
20/12 21/4 21/5	tended [4] 9/6 10/5	2/8 2/13 2/17 2/22 3/2	36/21 36/24 37/20	150/4 153/24 156/15
take [24] 6/1 6/11	17/14 38/23	5/6 6/12 8/14 10/20	52/4 54/18 57/2 62/17	158/9 161/20 161/21
6/14 29/19 42/7 47/14	term [6] 71/2 123/13	15/20 18/11 18/16	62/19 63/16 64/10	161/22 164/3 169/9
48/4 67/9 70/2 72/2 87/18 98/17 105/13	123/17 123/23 124/4	19/2 20/16 21/9 22/4	70/15 81/3 83/11	171/1
107/24 113/2 120/3	124/15	23/1 24/6 24/9 24/10	86/19 88/8 102/8	therefore [3] 14/13
128/9 146/24 150/19	terminal [2] 151/15	24/25 26/3 26/24	105/8 105/8 107/7	52/16 60/5
154/7 156/3 160/20	170/4	28/10 28/22 29/18	116/5 117/5 117/23	these [35] 3/11 16/24
161/10 166/20	terminals [2] 129/18	31/7 31/24 33/14	120/16 122/12 124/6	17/14 32/5 44/24
taken [19] 41/13 58/8	151/6	34/11 35/20 37/1 38/3	130/13 138/13 139/16	
60/18 60/25 66/20	terminated [1] 105/6	38/14 38/25 40/25	143/23 151/11 155/24	
99/2 99/9 101/1	terminating [1] 82/12		156/10 158/1 165/9	98/12 98/19 99/1
106/19 106/24 106/24	termination [3] 27/12 80/12 82/9	43/14 43/23 44/13 47/12 49/14 50/13	169/9 170/19	103/9 103/12 104/4 106/13 108/22 117/9
107/11 107/12 110/25	terms [63] 9/2 9/16	51/16 51/21 52/5	thematic [2] 41/16 66/18	121/3 121/21 133/13
111/2 114/20 161/6	9/24 10/7 10/13 10/21		theme [2] 54/1	138/8 143/17 147/13
166/24 171/11	13/20 15/3 18/2 19/24		167/23	149/25 150/2 157/12
takes [2] 71/22 126/3	19/25 22/13 27/21	64/14 65/20 67/1 67/4		160/18 160/24 161/9
taking [10] 5/11	29/9 30/7 31/21 33/25		42/4 45/14 61/6 66/21	165/1 169/11 170/3
29/22 48/15 69/22 70/10 95/1 115/2	36/5 37/5 37/7 37/14	67/24 68/10 69/24	66/22 66/25 88/2	they [192]
124/17 163/12 166/13	38/3 39/4 40/4 40/7	70/21 71/11 72/3	themselves [2] 26/6	they'd [5] 12/25
talk [2] 41/14 73/7	40/25 41/2 41/2 44/7	74/14 76/16 88/21	93/5	19/18 19/19 19/22
talked [2] 55/22	44/11 44/16 44/18	89/19 91/18 103/11	then [89] 4/7 4/18 8/9	
164/13	47/24 50/8 53/16 56/3	103/24 105/20 105/22	12/6 12/7 12/8 15/21	they're [9] 12/24
talking [6] 16/18	56/23 60/25 61/9	107/23 108/20 111/6	18/9 18/14 19/11	14/23 30/7 73/24
47/22 78/22 100/15	61/17 63/25 65/14	111/14 117/21 118/13	19/13 22/22 23/7 24/4	
131/24 155/23			24/18 26/24 46/7 46/9	
targets [3] 116/13	89/6 101/8 101/10 107/8 109/8 114/18	127/2 127/17 130/23 139/4 139/21 140/25	46/11 48/18 48/22 49/4 49/7 49/10 49/21	they've [6] 10/18 20/11 33/18 125/14
118/16 156/12	130/11 130/20 131/24		54/6 56/10 57/17 58/1	
tasked [1] 58/11	134/6 134/13 139/15	148/8 150/4 150/15	58/19 60/5 60/24 65/7	Thieving [1] 116/10
Taylor [4] 127/23	150/8 151/21 156/23	150/20 151/1 152/3		thing [5] 30/18 90/14
128/6 128/7 153/18	162/17 170/16	154/18 156/5 159/1	70/8 70/8 70/14 76/5	125/5 137/10 138/22
Taylor's [2] 154/8	terribly [2] 132/14	160/14 163/6 166/23	76/6 77/1 85/17 87/24	
team [47] 3/11 80/10	132/17	172/7 172/10	88/21 92/3 92/17	5/16 12/1 13/19 17/14
80/10 82/14 82/22	test [3] 73/15 120/19	thanks [1] 141/5	94/24 97/18 99/5	28/17 41/14 41/18
86/3 92/12 94/1 94/2	155/6	that [854]	105/6 105/8 108/15	83/10 90/12 101/6
94/16 94/23 94/24	testimony [2] 74/21	that's [202]	109/1 109/8 109/21	115/1 125/14 135/6
98/23 101/24 102/3	134/10	their [70] 4/3 10/19	110/16 111/24 119/9	146/10
108/21 109/11 114/21	text [1] 107/3	12/9 12/21 13/2 14/13 17/24 22/11 22/12	122/17 129/11 130/4 134/9 137/8 138/4	think [79] 3/11 6/7
117/2 117/20 124/2	than [76] 4/12 4/13 7/13 7/25 8/13 8/17	22/13 26/11 32/11	138/7 141/18 142/20	8/20 9/5 11/17 13/8 16/13 18/5 20/18
124/3 124/12 125/2	8/19 13/25 15/17	32/12 32/17 33/1 33/4		20/23 21/19 25/20
125/10 128/19 128/24	15/18 17/19 20/12	34/13 38/18 38/21	144/13 144/13 144/13	
130/10 131/2 131/3	20/19 22/16 23/12	38/24 39/7 40/4 44/3	145/7 145/17 145/19	29/13 31/16 32/19
131/4 131/25 132/18	24/22 25/3 25/4 25/9	45/3 45/4 45/7 45/9	146/19 147/21 151/9	36/19 59/21 60/2
132/24 133/17 143/10	25/11 25/12 27/2	45/16 47/9 49/22 51/4		61/23 64/5 68/15
145/15 154/20 155/11	28/11 32/24 33/10	51/9 51/13 58/6 63/15		68/19 68/22 75/17
157/7 157/7 157/8 157/13 157/25 158/5	34/4 34/7 34/15 34/22			75/18 79/9 81/10
160/2 164/23	36/7 37/19 37/25	75/12 76/1 78/3 78/23		83/13 83/24 86/18
teams [3] 81/18	38/11 38/20 38/23	83/12 88/7 90/24 91/8		88/11 88/19 88/23
141/18 144/18	39/7 39/13 40/10	93/6 101/20 103/22	124/10	91/16 96/7 101/4
technical [2] 12/18		105/8 112/6 120/17	there's [50] 5/16 7/22	
19/8	46/17 46/21 47/7 47/7	122/14 128/9 129/20	8/5 12/4 17/23 20/11	
technically [1]	47/10 47/14 48/2	130/11 131/3 131/4	26/10 30/18 33/24	114/25 116/22 118/3
131/14	48/23 51/5 55/6 55/20 56/7 56/22 56/25 57/5		37/9 38/10 43/2 46/13 46/17 53/18 58/14	118/19 123/4 123/20 126/11 126/16 128/17
teeth [1] 135/15	57/13 58/16 58/24	169/2 169/10 169/19	60/20 62/8 71/24	130/16 130/18 130/19
tell [9] 3/15 79/11	60/6 62/22 63/23	169/20 170/20	75/13 75/22 93/5	135/23 139/6 141/11
				(70) toble think

(70) table - think

				110200001103
<u>T</u>	tick [3] 12/10 16/1	tonality [1] 137/21 tone [5] 131/25 132/2	Trotter [5] 83/21	typically [4] 4/5 4/6
think [19] 144/10	49/14 Tidswell [7] 96/13	132/4 132/5 164/20	83/21 84/1 84/6 84/14 troubled [1] 113/16	
144/20 146/22 152/7	113/22 144/21 162/17		troubling [1] 111/17	U
152/8 154/23 157/21	162/18 167/9 168/18	75/16 76/25 77/1	true [7] 1/18 2/2 7/18	UK [1] 3/18
158/21 159/5 159/7	tier [1] 168/9	101/24 140/16 143/13	15/18 68/7 157/4	UK-registered [1]
160/17 165/16 167/19	tiered [3] 161/19	took [18] 22/9 23/8	169/12	3/18
170/3 170/25 171/1	172/3 172/3	23/17 58/5 61/18	truly [1] 90/12	UKGI [5] 112/13
171/11 172/13 172/14	tills [1] 128/9	61/20 62/25 65/9	trust [3] 52/14	167/3 168/11 171/4
thinking [2] 47/16	Tim [4] 77/17 141/12	80/23 96/17 100/16	146/16 148/15	171/9
81/3	157/8 157/10	122/8 124/8 126/13	trusted [1] 128/4	ultimately [3] 111/3
third [12] 26/1 35/6	time [71] 10/14 10/17	126/13 144/4 152/1	trusting [1] 141/12	161/6 162/18
49/10 79/25 81/24 89/21 97/18 108/15	13/17 13/18 13/23	168/18	trustworthy [4] 40/2	Um [1] 48/14
120/3 124/23 126/3	14/6 15/9 34/5 40/15	top [16] 12/21 12/23	40/9 40/11 40/13	unacceptable [5]
142/22	40/16 42/10 58/5 58/8	16/3 22/18 23/23	try [8] 5/16 133/23	112/9 133/1 153/18
thirds [1] 18/14	58/21 59/20 60/17	27/14 45/20 46/4 46/5	156/12 167/9 167/10	163/18 164/21
this [341]	60/25 61/17 61/20	46/6 54/10 59/11	168/19 169/25 170/6	unanswered [1]
this' [1] 132/20	62/25 65/8 66/20	79/14 110/24 127/6	trying [9] 37/9 37/21	152/25
Thomas [1] 115/23	69/21 71/15 71/18	141/17	123/7 135/24 146/10	unaware [4] 36/18
Thomas' [1] 116/7	71/23 72/1 75/6 77/12		155/24 157/11 159/24	58/15 58/18 145/16
Thornton [5] 112/19	77/13 77/16 77/17	79/9 118/13 118/15	168/21	unbelievable [1] 125/25
112/22 113/2 113/9	78/379/2282/13	119/1 159/7 159/7 166/20	turn [54] 2/9 6/12	uncalled [1] 163/15
170/22	83/15 84/9 84/17 88/9 88/19 91/2 93/4 94/4		11/15 11/19 13/1	uncomfortable [4]
thoroughly [1]	94/17 95/13 99/2	topics [2] 79/23 145/6	13/13 15/11 15/20 16/12 16/13 19/2	72/20 83/23 91/7
149/10	104/9 105/10 105/14	totally [5] 7/3 76/5	20/16 21/14 22/5	131/18
those [219]	106/14 111/8 112/15	77/16 118/13 160/9	24/25 26/3 33/5 35/20	
though [12] 8/22		towards [7] 8/23 18/1	38/5 50/14 51/16	88/2 89/16 91/22 97/7
23/10 26/2 40/8 58/14	114/18 114/19 115/3	35/16 96/16 123/21	52/17 52/17 53/2 53/8	121/7 140/6 143/14
63/25 66/2 97/25	116/24 118/20 119/16		54/5 54/10 55/9 59/9	163/17 172/18
108/10 112/14 114/3		toxic [2] 135/5 135/7	59/10 61/3 62/6 63/5	undermining [3]
127/8	144/4 147/18 148/17	track [2] 120/5 156/7	64/3 68/3 75/2 75/15	80/20 82/19 82/20
thought [13] 70/15 71/9 74/7 84/21	162/2 163/12 168/7	Tracy [2] 106/23	77/15 84/25 86/21	underrepresented [1]
112/14 128/8 134/5	170/23	107/17	87/24 96/11 96/24	41/19
134/14 136/1 141/9	times [8] 18/8 18/10	trade [4] 88/5 110/15	103/11 111/6 115/10	understand [15] 5/8
151/12 161/11 162/22	24/13 24/15 24/18	168/2 169/2	118/14 126/5 141/19	37/16 43/8 44/16
threaten [1] 163/3	72/16 78/18 172/12	trail [1] 118/2	142/8 146/25 148/18	47/13 48/10 65/10
threatened [8] 27/17	timescale [2] 71/7	train [1] 117/15	159/1 160/14	65/16 81/5 103/18
27/19 27/23 29/2	101/23	training [20] 11/2	Turning [5] 23/21	115/1 122/20 123/23
29/10 29/14 30/2	timescales [1] 85/10		26/24 34/11 37/1	124/4 148/3
30/13	title [3] 85/2 90/24	12/5 12/9 12/9 12/13	44/13	understanding [13] 44/19 73/25 79/14
threats [1] 31/4	163/17 today [7] 67/8 79/22	12/22 12/25 13/2 13/16 14/4 14/8 14/10	two [54] 1/16 3/22 7/7 13/24 14/5 15/5	94/20 95/4 112/21
three [20] 2/11 6/7	111/16 112/3 136/5	14/15 41/21 82/4 87/4	15/14 15/18 18/14	120/21 144/7 144/7
24/13 24/16 30/13	158/16 161/13	transaction [7] 21/9	22/2 24/13 24/15	144/15 162/2 169/6
31/6 44/9 58/3 60/16	today's [2] 69/4	21/11 21/15 22/7	24/20 25/11 30/4	171/6
71/3 79/23 94/1	119/13	22/14 23/2 23/13	30/19 31/17 34/8	understands [2]
110/20 119/4 125/3	today/yesterday [1]	transactions [6]	36/13 37/19 39/1 39/7	147/24 168/20
125/20 134/3 134/7	161/13	12/13 12/14 12/23	40/10 40/16 40/22	understood [2]
170/13 171/19 three pages [1] 2/11	together [8] 24/20	17/21 17/22 17/22	45/5 50/17 56/11	114/12 136/23
through [27] 5/2 5/20	45/6 62/19 108/25	transcript [1] 127/17	69/11 70/19 71/14	undertake [1] 120/9
5/21 16/17 23/7 26/6	111/12 120/8 141/25	Transformation [1]	71/18 73/9 73/16	undertaken [5] 85/5
31/1 32/8 66/17 66/21	163/23	167/3	73/19 74/1 80/17 86/6	
70/2 74/11 92/23	told [12] 72/17 87/19		86/16 90/17 91/21	102/16
98/17 98/20 102/15	91/11 94/6 104/19	41/21 66/23	102/15 109/25 125/3	undertook [2] 97/15
110/7 110/9 116/15	109/1 109/2 143/25	transparent [1]	125/20 133/18 134/7	104/15
127/21 129/8 129/9	151/19 155/10 155/10		135/15 147/13 152/7	undervalued [10]
140/12 145/6 161/11	158/11	treated [6] 35/25	153/24 161/5 169/4	39/3 39/5 39/8 39/10 39/11 39/12 39/17
162/8 167/10	Tom [1] 171/9	36/7 36/8 92/23 92/24	171/19	39/18 41/19 41/23
throughout [7] 48/4	tomorrow [13] 67/18	131/8 treatment [1] 35/14	type [2] 7/12 16/25	unexplained [14]
65/10 70/17 72/24	69/13 90/5 95/18 129/3 150/18 159/21	treatment [1] 35/14 trend [1] 32/5	types [4] 12/9 17/10 17/24 54/7	16/5 16/22 17/20
107/5 131/9 142/25	165/11 167/13 167/14		typical [4] 6/6 25/2	17/21 24/1 24/8 24/11
Thursday [1] 141/23	167/16 172/9 172/19	tried [2] 66/2 74/22	25/4 25/9	24/22 25/1 30/3 30/5
				(71) thinkunexplained

(71) think ... - unexplained

	1			
U	140/17 141/2 141/6	46/16 46/18 46/22	166/5 166/10 166/21	was [491]
	146/8 151/13 159/9	47/5 47/9 47/9 48/1	167/5 168/18 171/15	was/is [1] 57/18
unexplained [3]	161/7 165/11 166/1	48/18 48/23 48/24	171/15 171/16 171/16	wasn't [15] 53/13
30/8 30/14 30/16	168/5	57/10	171/24 172/7 172/10	71/7 83/18 84/8 96/15
unfair [7] 34/14			via [1] 101/20	104/19 106/23 123/15
34/14 34/18 34/21	update [9] 85/1 85/4	value [16] 45/2 45/15	view [23] 20/7 71/15	124/12 129/11 150/7
34/23 162/10 164/1				
unfortunately [26]	89/9 91/13 91/19 96/7	45/17 45/22 45/22	71/18 73/11 73/18	159/7 162/4 163/5
71/7 74/10 77/3 77/5	98/16 129/12 145/7	45/24 45/25 46/10	75/4 81/2 86/16 87/11	
79/18 87/21 92/15	updated [1] 159/2	48/17 51/1 51/4 51/13	94/5 99/16 101/2	wasted [1] 94/12
100/4 100/11 102/8	upon [4] 45/24 51/1	51/19 53/7 98/11	103/5 104/17 104/20	way [33] 4/4 5/5
	75/5 99/20	122/18	104/21 121/17 128/2	13/20 28/3 32/8 36/6
118/2 118/12 121/19	upset [1] 163/16	valued [8] 39/3 39/5	140/4 141/6 143/11	36/7 48/9 68/10 73/14
131/11 135/9 138/6	urgency [3] 83/17	42/1 45/3 45/4 45/6	147/14 151/14	74/20 75/11 91/22
146/7 150/13 154/7	83/18 92/14	45/9 51/9	views [14] 37/6 37/12	
154/9 157/16 157/19				
159/20 166/12 166/17	urgent [4] 89/20	values [1] 46/8	88/4 88/10 95/19 96/9	
172/6	111/16 119/10 165/2	variables [1] 9/8	99/13 99/21 106/21	132/11 138/22 142/12
unhelpful [3] 157/17	URN [1] 1/17	varies [2] 27/22 78/1	127/23 128/5 128/8	151/18 156/23 164/2
162/6 162/9	us [80] 3/15 13/15	various [8] 8/15	136/18 150/17	164/20 167/10 168/9
	16/16 17/4 18/17	41/10 43/15 54/6	visibility [2] 75/13	169/17 169/23 170/14
union [3] 155/17	19/15 22/8 23/22	98/22 107/4 124/11	151/15	171/11 172/5
168/2 169/3	27/13 28/23 29/23	135/8	visit [1] 152/2	we [495]
unions [1] 88/5			visiting [1] 107/19	we'd [3] 7/17 57/14
unit [15] 80/22 80/23	37/3 38/16 39/15	143/15	Visitis [1] 129/16	124/7
81/1 81/7 81/18 81/22				
83/3 83/8 84/2 84/7	39/21 41/10 45/13	Vennells [1] 74/20	vital [1] 96/8	we'll [19] 1/25 2/18
85/6 97/15 104/14	50/17 54/11 54/25	verbalised [1] 90/3	VoC [1] 139/5	6/16 11/15 12/7 50/8
104/25 105/1	56/17 59/13 60/14	version [4] 153/25	voice [10] 132/10	54/23 94/13 95/18
Unite [1] 80/10	61/6 62/10 62/11	154/23 159/2 159/2	139/6 139/10 139/11	96/22 105/13 127/21
	64/17 65/22 70/2	versions [2] 152/8	140/15 140/21 141/24	139/19 139/21 146/22
United [1] 3/17	70/19 73/18 74/17	153/24	142/6 142/9 170/19	150/17 152/7 154/22
unprecedented [1]	75/20 78/10 79/6	versus [11] 13/7	voluntary [8] 5/7	167/13
156/14	79/11 86/24 91/22	20/10 28/15 51/5 56/3	5/12 103/19 106/2	we're [28] 1/5 1/8
unrelated [1] 121/5				
unrepresented [1]	95/10 95/18 102/12	58/18 62/24 63/1	116/23 131/13 131/13	
50/21	103/20 106/21 107/2	63/20 64/13 64/16	139/13	36/14 42/5 43/15
until [15] 78/11 92/12	108/21 116/17 120/13		VoP [6] 139/6 139/15	47/22 63/9 67/18
94/20 96/17 99/3	121/2 122/7 123/1	2/17 2/22 3/14 4/17	139/17 155/9 155/12	69/12 72/4 79/22
99/18 106/19 130/3	123/17 124/15 126/3	4/19 5/5 5/14 7/8 7/9	155/21	84/25 88/23 96/11
	128/5 130/1 131/7	7/10 7/23 9/19 9/24	vote [2] 70/14 70/22	109/1 111/7 118/11
130/4 131/5 131/10	131/18 132/15 132/21	10/20 13/21 15/1	votes [2] 70/18 70/19	
132/2 146/5 162/16	133/15 135/18 137/14		VR [2] 116/22 117/14	157/11 158/9 158/11
172/21	137/22 145/10 149/18		vulnerable [4] 145/24	
untouchable [7]				
124/5 124/10 124/16	153/23 155/4 156/8	31/18 31/20 33/19	146/1 146/14 165/25	we've [16] 3/19 27/8
124/17 124/18 124/19	158/2 162/9 164/18	34/14 36/18 39/16	W	31/2 31/5 66/24 74/19
125/18	165/25 166/3 166/4	39/17 39/20 40/15		74/22 77/7 112/18
untouchables [4]	166/6 166/9	42/5 44/11 44/20	waited [1] 133/8	117/12 133/16 138/23
123/14 123/17 146/12	us' [1] 131/20	44/22 46/11 49/6 53/6	waive [1] 156/1	138/24 158/18 158/19
	use [6] 6/16 7/14	53/23 60/21 60/23	walk [1] 139/1	172/14
158/8	12/17 123/13 147/15	64/6 64/7 64/14 65/12		website [1] 172/13
unwanted [1] 110/21	167/14	65/20 67/1 67/5 67/6	want [15] 3/21 6/14	week [8] 18/8 18/9
up [59] 2/9 4/8 10/25	used [7] 4/2 90/9	71/6 71/14 71/22	47/13 63/16 72/18	68/17 83/24 91/12
11/10 16/12 19/16		75/13 75/23 76/3 76/3	74/23 79/6 81/19	
29/20 29/23 38/19	123/17 123/24 124/4			
41/8 46/22 50/14	124/15 132/17	86/9 89/1 90/13 91/7	116/9 130/10 159/9	weeks [4] 6/7 89/5
50/14 51/20 54/11	useful [2] 7/8 12/19	93/9 94/4 95/6 95/15	159/9 159/10 169/13	163/14 170/10
55/9 55/11 58/2 62/7	user [1] 149/24	99/12 100/12 105/22	169/25	weeks' [1] 170/23
62/17 64/21 72/24	using [4] 26/6 26/11	118/1 121/6 121/11	wanted [15] 8/12	welcomed [2] 72/8
	26/14 68/16	121/14 121/18 122/21	16/1 41/12 41/14	72/13
73/13 75/2 75/16	usual [1] 99/23	128/10 129/1 129/1	49/15 54/3 63/12	welcoming [1] 72/9
78/11 86/3 87/16	utilised [1] 98/12	131/18 131/18 137/14	63/18 65/24 66/1 73/4	
91/15 93/21 95/17	utilising [1] 94/11	139/1 139/3 139/14	79/16 151/3 151/12	5/10 12/3 12/15 15/3
110/9 112/12 113/7	utter [1] 89/7	139/14 139/21 142/5	156/19	15/5 18/13 25/25
113/15 113/22 115/23			wanting [1] 141/10	
116/3 116/7 116/20	V	147/10 147/25 148/2		41/22 48/3 52/16
119/7 127/4 130/24		148/16 148/17 148/17	wants [1] 161/10	56/23 94/10 98/10
135/13 137/3 137/5	vague [1] 162/20	151/18 155/4 155/12	Ward [3] 116/3	105/9 110/9 115/4
139/8 139/24 140/13	validate [1] 101/1	157/9 157/17 158/2	116/15 116/21	125/16 126/22 127/3
	valuation [12] 46/2	162/20 162/23 165/24	warranted [1] 106/15	132/1 141/10 143/19
	<u> </u>			
				(72) unexplained well

(72) unexplained... - well

N	62/20 119/21	95/15 97/18 99/5	171/16	work [30] 11/16 40/1
well [4] 145/3 164/2	whatsoever [2] 76/6	108/21 110/19 111/21	will [14] 88/7 89/22	40/21 40/23 41/25
168/16 170/5	130/4	112/21 114/21 115/6	113/24 116/22 131/21	53/7 67/7 68/22 71/1
went [14] 3/23 3/24	when [62] 4/25 6/1	117/14 120/11 121/1	137/12 138/12 140/8	71/13 80/21 80/25
5/2 64/7 70/8 85/14	9/7 9/14 12/16 13/19	121/8 121/24 123/7	142/6 142/11 143/3	82/20 82/21 85/5 85/
92/23 94/25 110/3	32/11 36/6 47/5 48/4	124/23 126/7 126/24	148/2 159/20 172/8	85/21 85/23 88/3
110/7 129/8 134/17	53/3 62/4 72/8 72/12	127/7 129/24 131/10	willing [1] 162/19	93/19 93/20 98/17
136/8 143/12	72/17 72/23 74/5	131/15 131/16 134/5	wish [1] 152/17	98/20 102/16 102/20
were [286]	75/22 76/2 78/18	137/16 138/4 138/5	wished [4] 98/15	103/1 105/3 111/12
• •	78/18 83/17 83/25	138/18 147/17 148/10	98/23 101/21 101/24	133/22 170/22
weren't [11] 54/20 84/18 91/6 94/19	86/8 92/18 93/7 93/8	148/13 149/4 151/11	witch [4] 90/5 91/3	worked [8] 3/11
102/24 125/15 144/4	94/24 96/3 97/1 100/1	155/12 155/25 156/18	93/2 137/11	15/14 68/16 80/11
	100/12 109/21 110/4	158/17 161/25 161/25	withdraw [1] 165/7	81/9 117/1 117/23
144/5 151/21 151/25 152/1	110/5 110/18 114/23	165/2 171/17 171/21	withdrawal [1]	118/3
	117/9 117/11 117/16	172/2 172/4	165/14	Workers [1] 155/17
what [127] 5/8 5/8	123/19 125/2 125/10	while [3] 76/10	within [71] 2/24 8/6	workforce [1] 102/22
12/2 12/21 15/4 28/6	125/19 128/13 129/2	167/24 168/13	10/16 16/15 16/24	working [17] 2/18 4/
30/24 35/2 37/4 37/5	129/4 130/6 139/9	whilst [9] 69/21 74/1	21/22 26/10 27/22	13/18 13/18 13/23
38/6 39/2 42/10 45/20	139/16 149/16 151/15		29/4 30/1 30/22 42/3	15/5 24/2 81/7 81/25
45/20 46/18 47/1	152/1 152/1 155/9	145/15 161/3 164/20	70/15 71/25 72/11	84/1 99/24 117/2
47/14 47/22 54/25	156/20 158/12 158/13		75/24 77/11 77/19	119/17 124/24 149/2
55/22 57/18 59/21	162/6 162/17 164/25	whistleblower [1]	81/1 81/12 81/17	163/23 168/9
63/8 64/17 71/6 72/16	166/11	110/14	82/14 83/3 83/24 84/6	
72/23 73/10 73/23				
75/21 76/1 76/22 77/5	where [44] 4/9 4/21	whistleblowing [10]	88/18 90/21 92/14	workstreams [1]
77/18 80/4 83/2 84/6	9/12 10/25 16/24	34/24 35/1 35/5 35/15	93/6 97/9 97/14 98/7	86/17
84/19 85/18 86/5	18/20 20/19 43/16	109/20 109/22 109/23	98/19 99/24 100/9	world [1] 3/8
86/11 86/11 88/17	45/25 46/8 46/10	110/10 160/7 160/13	103/15 104/3 104/13	worried [2] 158/12
92/23 93/1 93/13	56/24 70/12 77/2	white [7] 9/3 10/8	104/24 106/1 108/21	170/5
94/25 95/10 95/19	77/10 81/21 87/18	21/2 27/24 28/11	109/19 110/22 111/5	worries [1] 113/10
100/5 100/7 101/5	89/6 92/6 94/11 94/13		112/9 114/13 115/9	worse [3] 125/16
102/9 104/17 105/14	101/8 102/8 110/23	whittled [1] 70/11	117/2 117/24 121/15	125/16 155/8
107/6 107/10 107/14	118/20 118/21 124/11	who [210]	121/20 123/25 124/2	worth [3] 51/11
109/2 110/11 110/12	128/23 130/19 134/13	who'd [1] 34/22	125/9 125/24 142/23	140/14 171/1
110/16 114/9 117/13	145/5 145/5 149/1	who's [1] 86/25	143/1 145/14 149/16	worthwhile [1] 71/9
	154/12 158/3 159/14	whole [6] 15/8 33/17	153/7 153/19 154/15	would [92] 5/23 7/9
119/2 121/17 122/18	161/9 164/4 167/13	65/8 76/21 76/24 78/4	155/19 157/18 157/25	7/19 7/21 8/6 12/21
123/14 123/23 124/6	167/21 168/3 168/19	whom [6] 29/5 51/5	158/5 158/10 160/8	14/11 14/23 25/12
124/6 124/7 125/10	168/20 169/25	70/15 85/23 86/24	162/22 166/14 169/9	25/13 28/5 28/7 28/1
126/4 126/4 126/17	whereas [6] 26/21	90/13	without [2] 121/9	34/6 35/6 35/10 37/2
127/4 128/6 128/25	27/25 37/24 123/8	whose [1] 153/8	143/3	37/25 39/8 39/9 39/1
129/7 129/13 129/19	141/13 157/13	why [44] 7/24 8/6 8/6		40/10 40/11 40/12
130/21 131/9 132/1	whereby [1] 13/22	19/3 52/10 52/10 63/7		40/21 41/18 44/5
132/10 132/12 132/14	whether [39] 4/9 4/10			44/10 46/18 46/22
133/15 133/19 135/6	19/17 19/19 19/24	83/5 84/3 87/8 87/22	1/17	47/5 48/13 48/21
135/23 137/14 137/24	23/4 25/24 25/24 28/3		WITN11680200 [1]	59/21 59/21 70/1
138/11 141/6 143/11				
143/25 144/10 145/12	29/25 30/8 30/24	96/2 96/4 99/8 99/23	2/2	70/14 70/15 71/9 74/
146/3 146/8 146/13	30/25 31/11 32/10	104/19 104/21 109/17	witness [11] 1/16 2/1	74/3 74/5 74/6 74/8
148/3 150/7 150/9	33/18 36/19 40/4	110/9 113/13 115/1	2/5 48/8 67/25 68/15	81/11 84/5 87/19
151/15 151/19 154/5	50/11 50/19 51/1	116/4 116/17 117/7	70/1 72/11 73/7 73/15	
155/8 156/11 156/17	55/14 55/15 55/22	121/21 124/4 131/23	126/21	97/20 101/9 104/7
157/3 157/5 158/7	55/24 59/20 62/14	134/12 144/24 146/1	witnesses [1] 36/15	106/13 106/19 108/7
159/24 162/2 162/15	62/18 86/16 101/18	152/24 154/21 159/17	woeful [1] 143/9	113/20 114/9 120/12
162/16 162/17 165/21	101/22 104/2 104/8	160/4 161/17 162/18	Wolfie [1] 116/19	120/20 121/3 122/23
169/6 170/6 171/18	115/16 115/18 117/3	169/2	women [3] 38/11	123/9 126/14 130/9
1.1.21.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.1.	119/11 144/5 168/1	widely [1] 114/1	38/13 110/20	130/12 135/15 135/1
		wider [28] 72/10	won't [2] 16/12 69/20	135/17 135/18 136/6
171/23 172/2	which [74] 2/19 4/22			
171/23 172/2 vhat's [17] 12/21	which [74] 2/19 4/22 4/23 5/23 7/13 10/18		Woodley [4] 86/9	138/8 140/1 140/3
171/23 172/2 what's [17] 12/21 71/16 72/20 74/9	4/23 5/23 7/13 10/18	72/13 72/18 74/3	Woodley [4] 86/9 91/16 106/16 106/18	
171/23 172/2 vhat's [17] 12/21 71/16 72/20 74/9 101/2 103/5 121/17	4/23 5/23 7/13 10/18 16/20 17/16 19/20	72/13 72/18 74/3 74/17 75/9 76/5 78/20	91/16 106/16 106/18	144/8 144/15 145/3
171/23 172/2 what's [17] 12/21 71/16 72/20 74/9 101/2 103/5 121/17 123/9 123/9 126/15	4/23 5/23 7/13 10/18 16/20 17/16 19/20 24/5 28/25 34/24	72/13 72/18 74/3 74/17 75/9 76/5 78/20 79/3 81/4 86/15 101/6	91/16 106/16 106/18 word [1] 81/19	144/8 144/15 145/3 145/17 148/16 149/2
171/23 172/2 what's [17] 12/21 71/16 72/20 74/9 101/2 103/5 121/17 123/9 123/9 126/15 130/16 134/8 134/12	4/23 5/23 7/13 10/18 16/20 17/16 19/20 24/5 28/25 34/24 43/25 46/23 50/23	72/13 72/18 74/3 74/17 75/9 76/5 78/20 79/3 81/4 86/15 101/6 106/1 109/10 111/2	91/16 106/16 106/18 word [1] 81/19 worded [1] 5/5	144/8 144/15 145/3 145/17 148/16 149/2 151/4 153/2 156/17
171/23 172/2 what's [17] 12/21 71/16 72/20 74/9 101/2 103/5 121/17 123/9 123/9 126/15 130/16 134/8 134/12 135/8 159/11 169/12	4/23 5/23 7/13 10/18 16/20 17/16 19/20 24/5 28/25 34/24 43/25 46/23 50/23 54/23 59/21 65/2 66/2	72/13 72/18 74/3 74/17 75/9 76/5 78/20 79/3 81/4 86/15 101/6 106/1 109/10 111/2 119/5 125/4 128/12	91/16 106/16 106/18 word [1] 81/19 worded [1] 5/5 wording [2] 4/13	144/8 144/15 145/3 145/17 148/16 149/2 151/4 153/2 156/17 156/18 160/18 160/2
171/23 172/2 what's [17] 12/21 71/16 72/20 74/9 101/2 103/5 121/17 123/9 123/9 126/15 130/16 134/8 134/12 135/8 159/11 169/12 170/10	4/23 5/23 7/13 10/18 16/20 17/16 19/20 24/5 28/25 34/24 43/25 46/23 50/23 54/23 59/21 65/2 66/2 68/4 69/17 77/24 82/1	72/13 72/18 74/3 74/17 75/9 76/5 78/20 79/3 81/4 86/15 101/6 106/1 109/10 111/2 119/5 125/4 128/12 134/10 141/12 156/18	91/16 106/16 106/18 word [1] 81/19 worded [1] 5/5 wording [2] 4/13 4/21	144/8 144/15 145/3 145/17 148/16 149/2 151/4 153/2 156/17 156/18 160/18 160/2 161/2 161/12 161/13
171/23 172/2 vhat's [17] 12/21 71/16 72/20 74/9 101/2 103/5 121/17 123/9 123/9 126/15 130/16 134/8 134/12 135/8 159/11 169/12	4/23 5/23 7/13 10/18 16/20 17/16 19/20 24/5 28/25 34/24 43/25 46/23 50/23 54/23 59/21 65/2 66/2	72/13 72/18 74/3 74/17 75/9 76/5 78/20 79/3 81/4 86/15 101/6 106/1 109/10 111/2 119/5 125/4 128/12 134/10 141/12 156/18	91/16 106/16 106/18 word [1] 81/19 worded [1] 5/5 wording [2] 4/13 4/21	144/8 144/15 145/3 145/17 148/16 149/2 151/4 153/2 156/17

(73) well... - wouldn't

	1		
W	112/4 137/16 140/8		
wouldn't [3] 143/13	you [469]		
162/13 162/14	you'll [4] 1/4 10/17		
	42/2 129/2		
Wow [1] 145/24	you're [8] 8/7 35/16		
write [1] 120/13	45/12 68/25 78/1		
writing [6] 3/10 51/3	00/15 120/8 150/17		
111/16 148/22 153/23	you've [45] 1/25 8/15		
163/19	9/5 13/8 17/3 20/7		
written [2] 121/17	20/23 21/19 21/20		
165/18	23/23 27/5 29/13		
wrong [9] 77/4 83/4	29/18 32/19 35/22		
90/1 95/2 126/11	41/8 41/9 45/16 45/16		
127/15 138/5 150/14	52/5 65/21 67/7 67/7		
162/16	68/15 69/21 72/21		
wrongdoing [7]	74/14 74/15 75/1		
85/23 86/1 90/12 92/7	75/16 75/17 75/18		
92/11 104/13 117/4			
wronged [2] 141/4	76/17 79/9 88/24 95/4		
141/17	111/20 119/3 124/22		
wrongly [1] 105/6			
wrote [2] 66/6 66/13	131/14 151/20 152/23		
	YouGov [7] 1/9 2/10		
X	3/6 3/14 3/15 3/16 4/2		
XX [1] 116/14	younger [10] 9/6		
XY [1] 109/5	21/20 21/23 32/24		
	60/7 61/14 63/17		
<u>Y</u>	63/24 64/22 64/23		
Yateley [1] 139/17	your [108] 1/12 1/18		
yeah [28] 4/1 6/5 7/4	1/20 2/2 2/5 2/24 3/3		
8/20 9/4 13/6 18/9	3/3 4/2 10/24 13/9		
31/18 36/5 37/17 62/3			
62/5 65/7 73/6 76/15	18/18 20/7 21/19		
88/15 91/9 95/15	23/22 25/19 27/13		
127/16 127/16 132/7	29/18 29/20 29/24		
133/7 144/10 152/10	31/9 32/14 32/15 38/8		
154/25 157/11 157/23			
164/6	50/4 50/15 55/10		
year [19] 1/17 6/4	59/11 62/7 67/22 68/5		
15/25 24/13 24/15	68/8 68/13 68/15		
38/21 67/25 84/12	68/19 69/24 70/1		
85/1 85/14 86/8 87/1	70/14 70/24 71/11		
105/23 118/20 119/8	71/15 71/18 73/7		
126/8 152/5 156/10	73/10 73/15 73/18		
163/8	75/3 76/22 79/10		
years [34] 13/24	88/17 94/5 95/19		
13/24 14/5 14/9 15/5	99/13 99/16 99/20		
15/14 22/2 26/12	101/2 103/5 104/17		
26/22 27/7 29/7 29/8	106/21 112/14 112/21		
30/13 31/17 34/3 34/3	44015 44444 44010		
34/8 34/20 34/23	118/18 119/3 120/21		
38/15 38/20 39/7	121/17 122/19 123/12		
40/10 40/16 71/3 95/2	100/11 100/0 100/0		
116/6 116/23 133/18	136/5 136/18 140/13		
134/17 138/17 153/6	140/25 141/5 141/6		
156/22 171/20	143/11 144/15 145/8		
years' [6] 3/7 15/19	148/19 149/14 150/9		
37/19 37/24 39/9	150/15 150/17 151/14		
40/22	152/8 152/17 152/25		
	152/25 157/17 158/22		
yes [237] yesterday [2] 161/13	160/22 161/3 162/2		
164/14	165/15 168/6 170/11		
yet [9] 42/22 43/6	172/11		
yet [9] 42/22 43/6 59/18 59/25 65/4 93/6			
00/4 30/0	131/15 136/16 137/3		
			(74) wouldn't - voursol