

Tuesday, 28 February 2023

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

(10.00 am)

**MR BLAKE:** Good morning, sir.

**SIR WYN WILLIAMS:** Good morning.

**MR BLAKE:** Sir, before we begin with today's witness I'd just like to say that yesterday the Inquiry received over 700 documents from Post Office Limited that are potentially relevant to issues to be explored in Phase 3. This disclosure includes documents said to be provided to members of NBSC to assist in dealing with calls for assistance from subpostmasters.

The Inquiry considers that the vast majority of these documents should have been provided further to a Rule 9 Request sent on 18 February 2022.

We have considered carefully whether to seek to postpone hearing some of the witnesses this week until such time as those documents have been fully reviewed and disclosed to Core Participants. However, we propose not to do so. This is because the witness can speak to a number of other issues and those issues should be investigated now. Your legal team will continue to review the newly disclosed documents

1

**MR BLAKE:** Thank you. Can you give your full name, please.

**A.** Yeah, Shaun Turner.

**Q.** Mr Turner, you should have in front of you a witness statement dated 13 January 2023.

**A.** I do.

**Q.** It has the URN WITN04640100. If I can ask you to turn to page 91 of that statement, is that your signature there?

**A.** It is.

**Q.** Thank you. Can you confirm that statement is true to the best of your knowledge and belief?

**A.** It is.

**Q.** Thank you. I know that there are couple of areas that you'd like to expand upon or clarify in due course. We don't need to address those now, we can address them shortly. That statement is going into evidence, so I'm not going to ask you about every single detail contained in that witness statement. The questions I'll ask today will be supplementary, although I am going to start by asking you a bit about your background.

That takes up several pages of your witness statement because you've held a lot of positions

3

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

and provide them, where they are relevant, to Core Participants in due course.

We propose keeping under consideration whether it's necessary to arrange additional sitting days to hear oral evidence on those issues raised in that disclosure.

The Inquiry can, of course, recall any witnesses heard this week to speak to those documents should it become necessary.

**SIR WYN WILLIAMS:** Thank you, Mr Blake. I think you probably know that I was informed of this state of affairs, to be precise, at about 7.05 last evening, so I have had the opportunity to reflect upon the course of action which you propose overnight and, in short, I agree with it. I don't think anything would be served by adjourning for a short period and asking witnesses who made themselves ready to give evidence not to do so. I think the course that you suggest is preferable, and so that's what we'll do.

**MR BLAKE:** Thank you very much, sir. In light of that, may I please call Mr Shaun Turner.

**SHAUN TURNER (affirmed)**

**Questioned by MR BLAKE**

2

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

and a lot of those positions have quite long titles, so I'm going to try and go through a few of those to assist the Inquiry with a little bit more detail.

But it's clear you were employed by the Post Office since 1996. Did you hold any other job before that or was that your first significant employment?

**A.** Apart from part-time work, it was essentially the first job that I picked up after university.

**Q.** Thank you. You say in your statement that between 1996 and 1998 you worked in the northeast region helpdesk and customer care. Can you tell us -- that was pre-Horizon?

**A.** Yes.

**Q.** What did working on the helpdesk pre-Horizon involve?

**A.** It involved taking calls from branches and, at that time, from also Post Office customers, resolving queries, resolving customer complaints.

**Q.** You were, at that stage, familiar with balancing in the paper method?

**A.** Yes.

**Q.** 1999 you became an NBSC analyst.

4

1 A. Mm-hm.  
 2 Q. You're the first witness from the NBSC, so can  
 3 you please tell us what was the NBSC?  
 4 A. The NBSC was the Network Business Support Centre  
 5 it was set up in line with the Horizon rollout.  
 6 So the idea was, as branches migrated onto  
 7 Horizon, they would stop contacting their  
 8 regional helpline and start contacting the NBSC  
 9 and the NBSC would then become the helpline for  
 10 Horizon branches, fulfilling the same function  
 11 as the regional helplines did.  
 12 Q. I think we've heard in previous evidence about  
 13 first line of support, second line of support.  
 14 Can you tell us briefly where you fit into the  
 15 mix of different levels of support?  
 16 A. Yes. I was aligned with the second line of  
 17 support which was called tier 2, which was  
 18 operated by Post Office, so that was the  
 19 advisers that dealt with the more complicated  
 20 enquiries. The first tier was actually not  
 21 managed by Post Office; it was managed by  
 22 another part of Royal Mail Group called SSL and  
 23 they had their own sort of management structure,  
 24 team leaders and they dealt with the sort of  
 25 more basic enquiries, anything that was more

5

1 Q. Were there policies in place that clearly  
 2 defined the roles of the NBSC and the Horizon  
 3 Service Desk, vis à vis one another?  
 4 A. I don't remember any policy documents as such.  
 5 I remember communications and, in the materials  
 6 that went out to branches, that that was made  
 7 clear. And I think from a contractual  
 8 perspective, from what I understood, it was  
 9 quite clear from a contractual perspective what  
 10 the sort of delineation of those two helpdesks'  
 11 scope and responsibility was.  
 12 Q. Let's say if I had a bug with my Horizon  
 13 terminal, who would I call?  
 14 A. If you thought that there was a problem with the  
 15 system then you would call HSD.  
 16 Q. If I had a problem balancing but I didn't know  
 17 what was causing it, who would I call?  
 18 A. NBSC in the first instance.  
 19 Q. You said there was some confusion between the  
 20 two by postmasters. Can you describe that  
 21 a little bit for us?  
 22 A. Yeah, I think it was just general -- this was  
 23 new to postmasters, there was a learning curve,  
 24 they were trying to deal with a lot, trying to  
 25 learn a lot in the branches and sometimes they

7

1 complicated or required, so a longer diagnosis  
 2 would be passed to the tier 2 team.  
 3 Q. If I were a subpostmaster or an assistant and  
 4 I wanted to speak to somebody about a problem  
 5 with Horizon, who would I call in the first  
 6 instance?  
 7 A. It depends what the problem was. If it was sort  
 8 of operational procedures or navigation, it  
 9 would be the NBSC and, in the first instance,  
 10 that would be the tier 1 NBSC and, if they  
 11 couldn't deal with it, it went on to tier 2. If  
 12 it was system-related issues, your printer  
 13 wasn't working, something like that, it would be  
 14 HSD, which was managed by Fujitsu.  
 15 Q. Is that the Horizon Service Desk?  
 16 A. Yes.  
 17 Q. Thank you. How would I know which to call?  
 18 A. There were communications to branches that made  
 19 it clear that if it is a system problem, then  
 20 you ring this helpdesk; if it is a navigation or  
 21 operational kind of enquiry, then you ring the  
 22 NBSC. That wasn't always followed. We did get  
 23 a lot of branches ringing the wrong helpdesk and  
 24 that resulted in, at times, transfers between  
 25 the helpdesks where we had to reroute callers.

6

1 just rang the wrong helpdesk and needed to be  
 2 rerouted. But there were other kind of queries  
 3 that may involve or may require the interaction  
 4 with both helpdesks.  
 5 So, for example, if you were trying to  
 6 produce your trading statement, your cash  
 7 account, and your printer broke, you would need  
 8 to report that to the HSD but you may also need  
 9 to report to the NBSC that your cash account  
 10 would be delayed, for example.  
 11 Q. Was there ever a single point of contact or  
 12 would you, the subpostmaster, have to make  
 13 contact with both?  
 14 A. We would generally, the helpdesk that dealt with  
 15 the call first would deal with their bit of the  
 16 call and then transfer the call across to the  
 17 other helpdesk to deal with the final bit.  
 18 Q. Again, in relation to policies that existed, was  
 19 there something that set that out, that the  
 20 first helpline would be the one that dealt with  
 21 the problem or took leadership or ownership of  
 22 it?  
 23 A. Not to my recollection.  
 24 Q. Can you tell us at 1999 what was your role at  
 25 the NBSC?

8

1 A. So in 1999 I was -- in late 1999, I became  
2 an NBSC incident analyst. So that was a role --  
3 one of two roles that were attached to tier 2 in  
4 the NBSC and we had accountability for building  
5 reports to monitor calls coming in to the  
6 helpdesk and we had a link to the Problem  
7 Management Team, if there were issues that we  
8 saw kind of repeating.

9 Q. Would you speak directly with branches in that  
10 role?

11 A. Not typically, no. I'm not saying that that  
12 never happened but, typically, it would be the  
13 advisers or sometimes the team leaders and they  
14 would sometimes bring issues to us, but not  
15 typically during the course of my role as an  
16 incident analyst, no.

17 Q. So your role was principally analysing trends  
18 and things like that?

19 A. Yeah, I mean, it did perform a sort of ancillary  
20 support function for the advisers because their  
21 team leader may not always be about. So, you  
22 know, any manager could be approached with  
23 queries from advisers. So I'm not saying that  
24 there was no interaction with postmasters but  
25 I was saying it would be rare, compared to

9

1 a separate team that made those outbound calls,  
2 which was from Chesterfield but, when I moved  
3 into the network conformance capacity manager  
4 role, that work was moved back to the NBSC. It  
5 was actually undertaken by the tier 2 advisers,  
6 one of the teams. It was kind of rota'd round  
7 the teams each week.

8 And also that role, we did sort of capacity  
9 planning, so we were sort of analysing call  
10 arrival patterns and trying to make sure we had  
11 the relevant cover on tier 2, at the helpdesk,  
12 to meet the call volumes.

13 Q. In 2005, you became network co-ordination  
14 adviser. Again, very briefly, can you tell us  
15 what that role involved?

16 A. Yeah, so this was a -- it was initially  
17 a project role when I first moved into it.  
18 There was some reorganisation at that time in  
19 the retail structure, and what they were trying  
20 to do at that stage was -- traditionally, post  
21 offices had a retail network manager that was  
22 connected to each branch and this piece of work  
23 was to have a much more kind of distinct  
24 separation between sales and service. So the  
25 sort of on the ground resources would be focused

11

1 a team leader's, who would have day-to-day  
2 interactions with postmasters.

3 Q. September 2001, you became network performance  
4 analyst. What, in simple terms, did that role  
5 involve?

6 A. So this was a -- I moved out of the NBSC at this  
7 point. This was a role, again principally  
8 a role related to data and analysis and this was  
9 looking at sort of conformance related data. So  
10 this may be errors that the branch was making,  
11 and trying to build call campaigns, outbound  
12 call campaigns, to speak to branches about those  
13 errors and ultimately reduce them.

14 Q. You moved on to a banking project before  
15 becoming network conformance and capacity  
16 manager in 2003.

17 A. Yes.

18 Q. I think in that role you looked again at error  
19 rates in conformance within branches to  
20 prioritise calls; is that right?

21 A. That's right, yeah.

22 Q. Can you tell us briefly what that involved?

23 A. That was essentially a rerun of the earlier  
24 role. It was just moved into the NBSC. So  
25 there was a separate team -- in 2001 there was

10

1 on the top sales branches and the service  
2 related issues, things like ordering date  
3 stamps, that kind of thing, that had  
4 traditionally gone to the retail network manager  
5 were kind of rerouted centrally through the  
6 NBSC, and if they couldn't resolve it, it would  
7 go on to the service teams who would fulfil  
8 a kind of reactive capability of going out to  
9 branches to resolve issues.

10 So it started off with that piece of  
11 transformation work, building the processes,  
12 developing the processes with NBSC, and then it  
13 morphed into a team that was essentially  
14 attached to that service function and was  
15 responsible for managing relationships with  
16 other business stakeholders.

17 So, for example, Product and Branch  
18 Accounting in Chesterfield, the Problem  
19 Management Team. We would get sort of issues  
20 raised to us from the service managers and we  
21 would take those up with our contacts in those  
22 various teams.

23 Q. After that role, you moved to several different  
24 roles. Is it right to say that they were  
25 predominantly data-related roles, analysing

12

1 data; is that your particular area of expertise?

2 **A.** Yeah, I think that's a fair categorisation of  
3 the roles that I held from sort of 2010 to late  
4 2015. They were data-related roles and they  
5 were predominantly concerned with conformance  
6 and compliance specifically.

7 **Q.** That involves drawing trends together from  
8 various pieces of data to see how Post Office  
9 can perform better?

10 **A.** Yeah, and this is mainly to do with -- or at the  
11 time it was mainly to do with sort of mails  
12 compliance specifically. In 2012, we signed the  
13 Mails Distribution Agreement with Royal Mail,  
14 and that had certain sort of SLAs that the Post  
15 Office were expected to hit and things like  
16 segregating your mail correctly in a branch. So  
17 it was mainly related to that sort of data, and  
18 sort of targeting outbound call interventions to  
19 branches to kind of coach them to improve  
20 performance.

21 **Q.** I think you're still at the Post Office?

22 **A.** Correct, yeah.

23 **Q.** What level within the company have you reached?

24 **A.** I guess, sort of -- well, lower senior manager,  
25 I guess, in more recent years.

13

1 the desk, you know, we were getting a lot of  
2 calls on balancing, not just discrepancies but  
3 just the process itself, how to work through it.  
4 But I didn't, at that time, think that there was  
5 any kind of particular issues with Horizon.

6 **Q.** When you say "at that time", which time was  
7 that?

8 **A.** When I was an incident analyst in 1999 and 2000.

9 **Q.** So the early days of Horizon?

10 **A.** Yes.

11 **Q.** As things progressed throughout the life of  
12 Horizon, have you ever thought "From what I'm  
13 seeing, there's a problem here"?

14 **A.** I think, as I kind of moved into the sort of  
15 service area in 2005, and perhaps in that  
16 intervening period, my thinking did evolve. It  
17 wasn't at that stage that I thought that the  
18 Horizon System was infallible but what I did  
19 think was that bugs were monitored, if there  
20 were issues with the Horizon System, and could  
21 be identified relatively easily by Fujitsu and  
22 HSD; if you referred a branch to them, it should  
23 be clear to them.

24 So I don't think I thought that the system  
25 was foolproof but I thought there was monitoring

15

1 **Q.** Do you ever attend board meetings or anything  
2 along those lines?

3 **A.** No, that would be several rungs above me.

4 **Q.** So in all of your roles, so some were speaking  
5 directly with branches on occasion or others in  
6 analyst roles, did you look at common problems  
7 that were cropping up and think that there was  
8 a problem with Horizon?

9 **A.** When I was with the NBSC there was certainly  
10 problems that were being faced by branches which  
11 were coming through in the trend analysis and we  
12 raised some of those to Problem Management in  
13 due course. I can recall, for example, raising  
14 problems on checklistings, which was an area of  
15 confusion for branches. I can recall raising  
16 problems on the declaration process, so that was  
17 rather clunky and could cause confusion, and  
18 I recall raising problems on obsolete stock  
19 process as well, so various things that would  
20 cause calls to come in to NBSC.

21 **Q.** When we talk about bugs, errors and defects in  
22 Horizon, were there any trends that you thought,  
23 "Hang on a minute, there's a problem here"?

24 **A.** No, I don't think -- there was obviously issues  
25 in branches with balancing. That was evident on

14

1 in place and bugs would be quite easily  
2 identifiable.

3 **Q.** We'll come on to talk about bugs shortly but I'm  
4 going to start with training, and that's  
5 something that's addressed in your witness  
6 statement.

7 **A.** Yes.

8 **Q.** Can you tell us what level of training did you  
9 have, when the NBSC started, in relation to  
10 Horizon?

11 **A.** I don't recall exactly. There was some  
12 training. I think either a week or two weeks of  
13 training but I don't recall precisely what  
14 I personally received.

15 **Q.** Were you provided, do you think, with more or  
16 less training than subpostmasters were provided?

17 **A.** Um ... I think postmasters, if I recall  
18 correctly, had two days or a day and a half.  
19 So, on that basis, I'd have to say that we had  
20 more, yes.

21 **Q.** Would you have expected NBSC advisers to know  
22 their way around Horizon as well as or better  
23 than subpostmasters?

24 **A.** Yes.

25 **Q.** You've described in your statement the training

16

1 of subpostmasters in what you describe, I think,  
2 the early to mid-years of your career as having  
3 gaps. Can you tell us briefly about those,  
4 please?

5 **A.** Yeah, I think this is just a reflection on my  
6 experience on the desk. I mean, we'd moved from  
7 a situation with the regional helplines where,  
8 you know, calls tended to be quite short, even  
9 on balancing after Wednesday afternoons when the  
10 branches balanced. There was not really too  
11 much of a discernible spike in calls. But when  
12 we moved to NBSC and the roll out of Horizon, we  
13 did start seeing not just more calls but longer  
14 calls, calls that took considerable kind of  
15 diagnosis to get to the bottom of it and,  
16 therefore, that leads me to conclude that there  
17 were some weaknesses with the training.

18 My own personal view at that time was that  
19 we had underestimated the sort of step change  
20 that branches were going through. This was  
21 a considerable -- considerably different kind of  
22 automated environment that they were operating  
23 in when they'd been used to a paper-based system  
24 for years. So that's my view at the time and  
25 those were things that were escalated up the

17

1 discrepancies for a good few years.

2 **Q.** Horizon began '99, 2000, so are we talking  
3 a decade longer?

4 **A.** I think things improved after Horizon, in terms  
5 of the training offer. But I still think the  
6 sort of diagnosis of discrepancies is, you know,  
7 that area in particular did need improvement.  
8 And, as I say, we have improved things in the  
9 past three to four years. So, I would say, I'm  
10 happy with where it is now but between the roll  
11 out of Horizon and, say, four or five years ago,  
12 I would have been less happy. I should make the  
13 point here, as well, that during -- after sort  
14 of 2005, I wasn't sort of directly connected  
15 with the helpdesk or the training area, so these  
16 were just kind of my personal perceptions.

17 **Q.** You've said in your witness statement that there  
18 was an additional optional classroom session of  
19 investigating discrepancies. Do you know when  
20 that came into force or was brought in?

21 **A.** I believe 2020.

22 **Q.** So, again, that's one of the measures that  
23 you're talking about that's improved the  
24 position in more recent years?

25 **A.** Yeah, because I'd moved back into the training

19

1 chain as well.

2 **Q.** Whose job within the Post Office would it have  
3 been to plan for that kind of event?

4 **A.** During the implementation of Horizon?

5 **Q.** Yes. So the weaknesses you have identified,  
6 whose job was it within POL to make sure that  
7 those didn't occur?

8 **A.** The implementation team.

9 **Q.** Who in particular?

10 **A.** I think it was led by Don Grey at that time.

11 **Q.** You said in the early to mid years of your  
12 career. What period are we talking about where  
13 you have identified gaps in the training of  
14 subpostmasters?

15 **A.** I think it was clear to me that there were gaps  
16 during the roll out of Horizon. But I don't  
17 think we've got everything right since then.  
18 That's not what I'm claiming. I think there  
19 were still gaps and we've made improvements even  
20 in more recent years in the last three or four  
21 years, in areas that I believe improve the sort  
22 of training offer to postmasters.

23 So I think there's been gaps around the sort  
24 of -- particularly around balancing the  
25 diagnosis of discrepancies and rectification of

18

1 area since 2020, so I'm kind of more familiar  
2 now with some of the improvements of the last  
3 two years. There may have been improvements in  
4 the intervening period but, as I say, my  
5 perception has been, given that we still had to  
6 produce or implement that investigating  
7 discrepancies course in 2020, that there were  
8 still gaps and still things that needed to be  
9 improved on.

10 **Q.** One thing you've said in your statement is that  
11 there's still less classroom training nowadays.  
12 Can you expand on that briefly?

13 **A.** Yeah, so when I joined the Post Office I think  
14 I'd three to four weeks' training in classroom.  
15 That was alongside postmasters and people going  
16 to work in Crown branches, and that has been  
17 scaled back over the years. Now, some of that  
18 has been replaced with digital learning. So  
19 there is a chunk of digital learning that you do  
20 nowadays before you go to the classroom and  
21 there is the additional sort of investigating  
22 discrepancies course that we have, as well, and  
23 on site, as well. Six days on site.

24 But, yeah, I think there's no doubt that it  
25 has been, you know, scaled back over the years.

20

- 1 Q. Is that for cost reasons or for some other  
2 reason?
- 3 A. I think it's -- the digital offer has obviously  
4 replaced the need to be in classroom for some of  
5 that, as to what the sort of rationale behind it  
6 was, I wasn't connected to those decisions so  
7 I couldn't really say whether cost was a factor  
8 or there were other rationale.
- 9 Q. You raise it in your statement, have you raised  
10 it elsewhere within the company?
- 11 A. Not -- I mean, I only came back into -- I came  
12 into the training area in 2020. So it wasn't in  
13 my sphere, as it were, in the sort of previous  
14 years.
- 15 Q. Can we look at POL00035756, please. This is  
16 a document you mention elsewhere in your witness  
17 statement under a different topic but I just  
18 want to talk about this in relation to training  
19 at the moment. It's a document that has the  
20 words "Compliance Training" on the left-hand  
21 side.
- 22 A. Mm-hm.
- 23 Q. It's dated 25 March 2016. Do you know the  
24 background to this document at all?
- 25 A. Yeah, I believe this was part of the Business

21

- 1 branch. Where training has taken place, records  
2 have not been kept consistently."
- 3 The "Rationale for change":
- 4 "POL need to be able to demonstrate training  
5 across the network and maintain robust training  
6 records for branches and branch staff."
- 7 This is 2016. Is this a broader reflection  
8 that postmasters don't have access to enough  
9 training or is this specifically relating to  
10 compliance? It certainly seems to be broader  
11 than simply the issue of compliance.
- 12 A. My take on this is that it is relating to  
13 compliance specifically, not least because it is  
14 in a document about compliance training but  
15 I think "Consideration for Front Office" on the  
16 right there does refer to compliance training.
- 17 Q. Is it your belief that in 2016 there was or  
18 wasn't some thinking within the Post Office  
19 about the sufficiency of the training that was  
20 provided, more broadly?
- 21 A. I'm sure there was but I wasn't party to those  
22 discussions around the broader considerations  
23 around training.
- 24 Q. I'm going to move on now to the issue of advice  
25 and assistance. In a couple of the roles that

23

- 1 Technology Transformation Programme, as it says  
2 there. So this was looking at various  
3 improvements to Horizon, at which compliance  
4 training was one.
- 5 Q. If we look at page 18 of this document, I just  
6 want to draw to your attention a couple of  
7 entries in a table, it's the top table on  
8 page 18. It says there "Project Sparrow  
9 Recommendations"; do you know what Project  
10 Sparrow was/is?
- 11 A. I believe that it was a project within Post  
12 Office looking at discrepancies and ways to  
13 identify them. I think, in terms of this  
14 particular document, it was -- the Project  
15 Sparrow was providing information, as  
16 I understood it, on ways that the system could  
17 be adapted to prevent branch mistakes or  
18 discrepancies.
- 19 Q. Have you had any direct involvement with Project  
20 Sparrow?
- 21 A. Other than their input into the documents as  
22 reviewers, no.
- 23 Q. The issue identified there is:
- 24 "Postmasters do not have access to enough  
25 training to feel competent in running their

22

- 1 you've set out for us, you were advising  
2 branches, to some extent, and assisting them  
3 directly. Can you tell us what roles they were  
4 and the level of your involvement directly with  
5 branches?
- 6 A. Yeah, so in the NBSC, as I've already mentioned,  
7 as an incident analyst you would sometimes be  
8 called upon by a tier 2 adviser to support the  
9 call that they were dealing with, so that was in  
10 both my stints with -- within the NBSC, so from  
11 1999 to 2001 and from 2003 to 2005 I would have  
12 fulfilled that role.
- 13 Wider than that, in the network  
14 co-ordination adviser role from 2005, I would  
15 occasionally speak to branches, so this -- as  
16 I mentioned earlier, we would deal with sort of  
17 escalations from the service line where, for  
18 example, transaction corrections needed chasing  
19 up. So I'd deal with the branches directly with  
20 that.
- 21 And then sort of from 2010 to 2016 when  
22 I was in those data roles, that was with the  
23 branch standards team, so we were making  
24 outbound calls to branches about those various  
25 compliance issues so, occasionally, I would

24

1 interact with branches on those as well.

2 **Q.** Can you tell us your view of the adequacy of  
3 support concerning issues such as balancing, in  
4 the early years of Horizon?

5 **A.** Yeah, I think, speaking about the period when  
6 I was on the helpdesk on the NBSC as an incident  
7 analyst, I think it was a very difficult and  
8 challenging environment for the helpdesk. We  
9 were -- I think I mentioned this in my witness  
10 statement -- we were resourcing in line with the  
11 Horizon rollout and we were trying to resource  
12 to a central location, so that meant that,  
13 whereas the previous regional helplines would  
14 have had -- typically, the route into the  
15 previous regional helplines was through the  
16 Crown Network, so you kind of worked in branch  
17 for a number of years and then you went onto the  
18 regional helpline. We were recruiting and  
19 resourcing much more of a broad mix of  
20 individuals, so there was a steeper learning  
21 curve for some individuals, if you'd not had  
22 that branch experience.

23 And we were obviously dealing with new  
24 contractual relationships with Fujitsu around  
25 the HSD and the scope of that helpdesk. So

25

1 were in a lot of ways quite complex to follow  
2 for branches and the preference was to pick up  
3 the phone and speak to the helpdesk.

4 **Q.** But one thing you specifically highlighted in  
5 your witness statement relates to following the  
6 steps that are prescribed in a guide but even  
7 following those steps leading to an unexpected  
8 result; do you remember that?

9 **A.** Yes.

10 **Q.** Was that a common scenario?

11 **A.** Yeah, I think it is -- it was basically because  
12 when you came to a position where you were  
13 trying to balance and perhaps you had  
14 a discrepancy, a loss or a gain, it was not  
15 always easy then to backtrack and find out where  
16 that had arisen. And, as I say, the sort of  
17 branches at least that I spoke to then preferred  
18 to just get on the phone and rather than going  
19 through some steps, which seemed to confuse  
20 them, they would just get on the phone and speak  
21 to the helpdesk instead.

22 **Q.** Moving on to Horizon Online and help with that,  
23 I think you've said that it has its own Help  
24 system. Can you tell us briefly about that?

25 **A.** Yeah. So prior to Horizon Online Help, if my

27

1 I think it was -- we were going on the learning  
2 journey to some extent with the branches, as  
3 well, you know, it was tough.

4 **Q.** You've also referred in your witness statement  
5 to booklets and guides and you say that they  
6 didn't provide branches with adequate tools, if  
7 they followed the steps but those steps led to  
8 unexpected results; do you recall that?  
9 **A.** Yeah, I mean, there was a couple of different  
10 communications and guides that the branches had  
11 access to. I think the one I particularly  
12 remember was the Horizon System User Guide which  
13 had a load of flowcharts in of various kind of  
14 processes that the branch was supposed to  
15 follow, and the feedback -- at least the  
16 branches that I spoke to -- about those guides  
17 was that they just preferred to speak to  
18 somebody on the helpdesk and they found them  
19 very difficult to navigate.

20 I think the Quick Reference Guide -- I don't  
21 remember when that came in but there was a kind  
22 of abridged version that kind of gave you the  
23 basic steps, particularly around balancing --  
24 was much more favourably received by branches  
25 but certainly, yeah, I would say that the guides

26

1 recollection is correct, there were guides in  
2 the branches, counter operations manuals. So  
3 these were physical instruction guides,  
4 operational guidance. Horizon Online Help sort  
5 of digitised those and introduced a help  
6 mechanism that was available from the Horizon  
7 counter, so you could press a button on Horizon  
8 if you were stuck with something, and look up  
9 the process.

10 **Q.** It's something called Online Help, I think, is  
11 that the Horizon Online Help?

12 **A.** Yes.

13 **Q.** When was that introduced, was that from the  
14 beginning of Horizon Online or later?

15 **A.** I believe it was from the beginning in 2010.

16 **Q.** You've said in your statement that, although  
17 that was a step forward, it hasn't evolved. Can  
18 you help us with that, please?

19 **A.** Yes. So this was mainly in sort of reflecting  
20 upon a later project that I was involved in in  
21 2016, which was to look at improvements to that  
22 very Help system and, although it was a step  
23 forward in terms of digitising content, it meant  
24 that you didn't have to have people manually  
25 updating operation guides in the branch.

28

1 I don't think that's been taken forward in  
 2 the sense of providing easy and quick access to  
 3 Help. So the help's there, the content is there  
 4 on Horizon but it's about the speed at which  
 5 a postmaster or branch can access it,  
 6 particularly if they have a customer in front of  
 7 them, and the fact that you kind of have to step  
 8 out of the transaction that you're doing to kind  
 9 of access the Help, rather than there being  
 10 a kind of overlay of that Help that pops up in  
 11 the corner.

12 **Q.** Is that still an issue?  
 13 **A.** It is at the moment, yes.  
 14 **Q.** Who currently is responsible for that?  
 15 **A.** I believe it is being looked at as part of the  
 16 replacement for Horizon.  
 17 **Q.** Who in particular is responsible for that?  
 18 **A.** The programme that is looking at the replacement  
 19 for Horizon.  
 20 **Q.** Is there a particular individual in charge of  
 21 that programme?  
 22 **A.** Well, it would sit under Zdravko(?) \*\* in Post  
 23 Office terms.  
 24 **Q.** Thank you. Can we look at POL00039359, please.  
 25 It's the second page of that. It seems that in

29

1 the NBSC.  
 2 **Q.** Is there, within the Post Office around this  
 3 period, a general recognition that balancing was  
 4 too complicated and that there were issues with  
 5 balancing?  
 6 **A.** At least in terms of my exposure to it, that was  
 7 the kind of premise behind looking at balancing  
 8 simplification.  
 9 **Q.** Was there any reflection within the Post Office  
 10 earlier than 2017 that that was something that  
 11 should be simplified?  
 12 **A.** Not in the roles that I was involved in.  
 13 **Q.** Do you perceive that there has been a change in  
 14 attitude within the Post Office, with regards to  
 15 balancing and simplifying balancing?  
 16 **A.** I think there has been a shift but I don't think  
 17 it's sort of -- it's not led to material changes  
 18 in Horizon Online at present.  
 19 **Q.** I was going to say, as a result of this email,  
 20 have you seen any material, significant material  
 21 changes in simplifying the balancing process?  
 22 **A.** Not the balancing process itself, not that  
 23 I recall. I think some things have been taken  
 24 forward so, for example, the ATM balancing  
 25 process I think has had two stages of

31

1 2017 there were efforts to simplify balancing.  
 2 Can you tell us briefly about that, please?  
 3 **A.** Yes, so --  
 4 **Q.** It's the second page of that. Thank you.  
 5 **A.** Yeah.  
 6 **Q.** That's an email from yourself. Who is it to and  
 7 what's the issue there?  
 8 **A.** So there was a programme within Post Office at  
 9 this time called STRN, which was, I think,  
 10 Simpler To Run Network, and part of was to look  
 11 at were there ways that we could simplify the  
 12 balancing such that it was quicker and easier  
 13 for postmasters.  
 14 So I was involved in the sort of very early  
 15 scoping of this programme, gathering feedback  
 16 from stakeholders, and I think we investigated  
 17 three areas, which were suspense account, ATM  
 18 balancing and also the general sort of balancing  
 19 steps. And this email is to Alison Clark, who  
 20 worked, I think at the time, as an NBSC team  
 21 leader, and I was trying to gather  
 22 information -- we were trying to gather all the  
 23 collateral together, essentially, all the  
 24 documents we had on the balancing process. And  
 25 this email was to gather that information from

30

1 improvement since this document was written,  
 2 this email was written.  
 3 **Q.** If we turn to page 1 of this document and it's  
 4 the bottom of page 1, there's also reference to  
 5 a "discrepancy diagnostics document". So it's  
 6 the bottom of that page. Thank you. Is this  
 7 something you're aware of?  
 8 **A.** Not to my recollection, no.  
 9 **Q.** No. What was EUHSP?  
 10 **A.** That was the -- is that the Help -- I think if  
 11 you can maybe just help me with a document.  
 12 **Q.** Thank you. You can look in you witness  
 13 statement, if you like, at the beginning you've  
 14 provided, it says there "Enhanced User Help and  
 15 Support Programme"?  
 16 **A.** Okay, yeah.  
 17 **Q.** Is that something you're familiar with?  
 18 **A.** Yeah, so that was part of the BTTP programme  
 19 which was looking at enhancements to Horizon in  
 20 sort of 2016.  
 21 **Q.** Did that go ahead?  
 22 **A.** The Help specifically, the Help and Support?  
 23 **Q.** Yes.  
 24 **A.** No, it didn't.  
 25 **Q.** Why not?

32



1 A. So part of the process for all those initiatives  
 2 was to present to a senior user forum of what  
 3 the costs and benefits of that particular change  
 4 would be, in this case improvements to Help, and  
 5 it didn't get through that governance forum. It  
 6 wasn't signed off by that governance forum.

7 Q. Who is in charge of that governance forum, do  
 8 you know?

9 A. I believe at the time it was Gill Tait.

10 Q. From the look of the emails that I took you to  
 11 and reference to EUHSP, et cetera, it looks as  
 12 though there was some thinking, in 2016, 2017,  
 13 about how to provide more help to  
 14 subpostmasters. Are you aware of any concrete  
 15 significant projects that have gone ahead along  
 16 those lines?

17 A. I don't know whether -- I think it was to  
 18 provide quicker help to postmasters, not  
 19 necessarily more. I think, as I said, the  
 20 content is there. I think it's just about the  
 21 way that they access it. In terms of things  
 22 that have changed that help postmasters, there  
 23 has been some changes in more recent times. For  
 24 example, branch hub, which is a kind of digital  
 25 hub that postmasters can access, has access to

33

1 and issues that Fujitsu were aware of, in terms  
 2 of HSD, and the Known Error Log was part of that  
 3 information share.

4 I believe it was a spreadsheet. As I've  
 5 said in my witness statement, I don't know  
 6 whether that was a full set of error logs or  
 7 whether it was a subset but I do recall seeing  
 8 a spreadsheet when I was working on NBSC.

9 Q. So this is '99 to 2001 or thereabouts?

10 A. No, I'd say it was later than that. I think in  
 11 my witness statement -- so it probably --  
 12 I mean, this is speculation because I don't  
 13 remember specifically but it feels like it was  
 14 in the later period, when I was -- was at  
 15 Network? So this would have been 2003, I think.  
 16 Around about that time.

17 Q. So 2003 onwards. How long were you in that  
 18 role? You were in that role until 2005, so 2003  
 19 to 2005 or did it extend that, to the best of  
 20 your recollection?

21 A. I'm not sure, given I left the role, I don't  
 22 know. And I don't know how frequently it was  
 23 shared.

24 Q. At the end of that period, there's something  
 25 called the Callendar Square bug and I'm going to

35

1 resources, knowledge articles, videos and the  
 2 like, downloadable guides, which are also  
 3 available on the learning management system that  
 4 we maintain. But, in terms of Help itself, the  
 5 Horizon Online Help, I'm not aware of any  
 6 significant changes to that content.

7 Q. I want to move on to the Known Error Log.  
 8 You've addressed the Known Error Log in your  
 9 witness statement.

10 A. Mm-hm.

11 Q. I think you said that your recollection is hazy.  
 12 Can you tell us what your recollection is of the  
 13 sharing of a Known Error Log between Fujitsu and  
 14 the Post Office during your involvement in those  
 15 matters?

16 A. Yeah, I don't think I can really go beyond what  
 17 I've said in the witness statement, which is  
 18 that there was a lot of activity at that time to  
 19 try to improve the working relationship,  
 20 operational relationship between NBSC and HSD to  
 21 prevent, for example, calls being bounced  
 22 between those two helpdesks. And my  
 23 recollection is that, as part of that, there was  
 24 some information sharing between the two  
 25 helpdesks of issues that the NBSC were aware of

34

1 move on now to the Callendar Square bug. That  
 2 first presented in October or September 2005?

3 A. Yeah.

4 Q. Do you recall how you first found out about the  
 5 Callendar Square bug?

6 A. From the service manager who'd been speaking to  
 7 the branch.

8 Q. Who was the service manager?

9 A. Sandra MacKay.

10 Q. Can we look at FUJ00083812. When you say Sandra  
 11 MacKay was the service manager, what do you mean  
 12 by "service manager"? Can you tell us a little  
 13 bit about that role, please?

14 A. Yeah, I think I explained earlier that in the  
 15 early -- sort of 2005 or thereabouts, the Retail  
 16 Line did split, so into Sales and Service, that  
 17 the sales managers would deal with generating  
 18 sales and coaching on sales in the branch.  
 19 Anything else that wasn't sales was referred to  
 20 an area intervention office and they had various  
 21 service managers who worked out of that area  
 22 intervention office and Sandra MacKay was one of  
 23 those.

24 So this was dealing with any issues that  
 25 were not directly related to sales and they

36

1 would contact branches or they would go out and  
 2 visit branches to investigate and resolve those  
 3 issues.  
 4 **Q.** Were they in charge of particular regions or was  
 5 it all centralised?  
 6 **A.** The area intervention offices themselves were in  
 7 designated regions but it could be any of the  
 8 service managers that went out to a particular  
 9 branch for that area intervention office.  
 10 **Q.** Do you remember Sandra MacKay being in charge of  
 11 any particular region?  
 12 **A.** I don't.  
 13 **Q.** There's mention there of Callendar Square,  
 14 7 October 2005. Can you tell us what is this  
 15 log because we're going to see a few of them?  
 16 **A.** This is a standard log that was completed by  
 17 service managers for any interactions with  
 18 branches. That might be a visit, it might be  
 19 a call.  
 20 **Q.** What would happen to those logs?  
 21 **A.** They would get stored against the branch record  
 22 on the electronic filing cabinet, I believe it  
 23 was called.  
 24 **Q.** Can we go to the second page. I'm going to read  
 25 to you a little bit from that entry. It says:

37

1 **A.** At that time I was in the network co-ordination  
 2 role. So if there were issues, not necessarily  
 3 related just to issues with Horizon but any sort  
 4 of issues that required the input of other  
 5 stakeholders within the business outside of  
 6 Service, it would be referred to myself or one  
 7 of my colleagues to kind of chase up or  
 8 escalate.  
 9 **Q.** Chase up or escalate with who?  
 10 **A.** In this particular case, it would typically  
 11 be -- well, it depends. If we could resolve the  
 12 issue through Fujitsu taking ownership and  
 13 fixing the problem, it would be that route. If  
 14 it was -- if we felt it was a wider or more  
 15 significant problem, then we would raise it  
 16 through to the Problem Management Team.  
 17 **Q.** To who, sorry?  
 18 **A.** To the Problem Management Team.  
 19 **Q.** Who was in charge of the Problem Management  
 20 Team?  
 21 **A.** Not sure at this point. I think it was later  
 22 Dave Hulbert. But I don't know at this  
 23 particular point in time.  
 24 **Q.** After your name is mentioned there, it says:  
 25 "... meanwhile the office should continue to

39

1 "Expand on any letter requested ..."  
 2 So this is the entry on the log. It says:  
 3 "Telephoned Alan [I think Alan is the  
 4 subpostmaster] as requested. He is concerned  
 5 that he has still not heard anything regarding  
 6 the loss that he is rolling. I told him that  
 7 I had now involved the C&SM ..."  
 8 Who was the C&SM?  
 9 **A.** I don't remember what the job title -- it may be  
 10 contracts and service manager. I think that  
 11 would be Sandra's boss.  
 12 **Q.** Thank you:  
 13 "... who in turn has contacted Andy."  
 14 Who is Andy?  
 15 **A.** I think Andy Bayfield.  
 16 **Q.** Thank you. And what was his role?  
 17 **A.** I think he was the sort of regional service  
 18 manager, so this -- he would have been the  
 19 C&SM's line manager.  
 20 **Q.** "I agreed that I would make some enquiries and  
 21 let him know my findings. I discussed this with  
 22 Andy who has agreed to send another email  
 23 relating to the shortfall due to the Horizon  
 24 failure to Shaun Turner ..."  
 25 Why are you being mentioned there?

38

1 roll the loss."  
 2 Can you explain to us what "roll the loss"  
 3 means?  
 4 **A.** My take on this is that it means not bringing  
 5 the loss to account while it is investigated.  
 6 **Q.** Was that common advice that the NBSC or others  
 7 gave to subpostmasters if there was a problem?  
 8 **A.** I don't know about the NBSC, but it -- I don't  
 9 think it would be uncommon for a service manager  
 10 to advise that while something was being  
 11 investigated.  
 12 **Q.** Typically, how long would somebody roll the loss  
 13 for?  
 14 **A.** I don't think there was some specific period of  
 15 time. It would depend on how long the  
 16 investigation takes.  
 17 **Q.** If the investigation takes quite a while, might  
 18 it be that a subpostmaster is asked to roll the  
 19 loss for quite a significant period of time?  
 20 **A.** It could be.  
 21 **Q.** Can we look at FUJ00083815, please. Sorry,  
 22 that's the same document. Can we look at  
 23 FUJ00083664.  
 24 Now, this is a significant email chain. I'm  
 25 going to start at the back so I'm going to start

40

1 at page 6 of that chain. Thank you very much.  
 2 So we're here on 11 January 2006. It's an email  
 3 from Sandra MacKay to yourself. What was your  
 4 position at this time?

5 **A.** I was still in the network co-ordination role.

6 **Q.** Thank you. I'm just going to read that email.  
 7 It says:

8 "You may recall that in September the above  
 9 office had major problems with their Horizon  
 10 System relating to transfers between stock  
 11 units."

12 So September, that's the reference, really,  
 13 to the document we've seen just now, isn't it?

14 **A.** Yes, it is.

15 **Q.** We're now in January:

16 "The [subpostmaster] has reported that he is  
 17 again experiencing problems with transfers,  
 18 ([5 January 2006]) which resulted in a loss of  
 19 around [£43,000] which has subsequently  
 20 rectified itself."

21 £43,000, would that have struck you as  
 22 a significant sum or was that typical?

23 **A.** An alarming sum, I would say, yeah. It would  
 24 have struck me as significant.

25 **Q.** "I know that the [subpostmaster] has reported  
 41

1 a wider problem than an individual branch, or?

2 **A.** Not necessarily. But a system issue -- an issue  
 3 with the Horizon System not functioning as it  
 4 should.

5 **Q.** Rather than, say, a hardware problem?

6 **A.** Yes.

7 **Q.** Could we scroll up and look at the email above.  
 8 This is an email from Brian Trotter to yourself.  
 9 Who was Brian Trotter?

10 **A.** I believe at this point he was Sandra's boss so  
 11 the C&SM who was referred to earlier.

12 **Q.** He says:

13 "Further to Sandra's email, I visited the  
 14 branch with Sandra last week and the  
 15 [subpostmaster] provided clear documented  
 16 evidence that something very wrong is occurring  
 17 with some of the processors when carrying out  
 18 transfers between stock units. To be absolutely  
 19 sure from our side can we either carry out  
 20 a thorough check of the alleged faulty  
 21 processors or swap them out."

22 Can we turn to the email above that, please,  
 23 so that's page 5. We have here your response --  
 24 sorry, your email to Gary Blackburn.

25 **A.** Yeah.

43

1 this to Horizon Support ..."

2 Horizon Support, who was that? Was that  
 3 Fujitsu or was that yourselves?

4 **A.** No, I take that to mean HSD.

5 **Q.** Thank you:

6 "... who have come back to him stating that  
 7 they cannot find any problem.

8 "Clearly the [subpostmaster] is concerned as  
 9 we have just dispute number of months trying to  
 10 sort out the first instance and he doesn't want  
 11 a repeat performance. He is convinced that  
 12 there is something wrong with his Horizon kit.  
 13 I would be grateful if you could investigate  
 14 this and give him any support that you can. I'm  
 15 due to visit the office tomorrow to have a look  
 16 at his paperwork and discuss the situation with  
 17 him."

18 Why were you, in particular, being contacted  
 19 about this problem?

20 **A.** Firstly, because it had happened before and it  
 21 appeared to be a system issue and, if it was  
 22 a system issue, it was important to get that --  
 23 give that visibility to the Problem Management  
 24 Team.

25 **Q.** When you say a "system issue", do you mean  
 42

1 **Q.** I think you've mentioned Gary Blackburn. Who  
 2 was he?

3 **A.** Gary Blackburn was in the Problem Management  
 4 Team in Post Office.

5 **Q.** You're forwarding the issue to him and you say  
 6 there:

7 "Gary,

8 "Need your advice on this branch. There  
 9 appears to be an ongoing problem at this branch  
 10 with transfers between SUs causing a receipts  
 11 and payments mismatch. This first came to my  
 12 attention some 3 or 4 months ago, when the  
 13 branch was chasing up an error notice to account  
 14 for loss [et cetera]."

15 Can we look at the final paragraph there, it  
 16 says:

17 "Since then it appeared to have happened  
 18 again, although Fujitsu are saying no issue  
 19 could be detected. I am concerned that there is  
 20 a fundamental flaw with the branch's  
 21 configuration, and would be interested to know  
 22 how FS ..."

23 That's Fujitsu Services, is it?

24 **A.** That's correct, yes.

25 **Q.** "... put the first issue to bed."

44

1 So what did you believe you were doing in  
2 that email? Were you escalating the matter,  
3 raising it with somebody who would speak to  
4 Fujitsu, or what was the purpose?

5 **A.** I was trying to firstly understand what was  
6 happening in the branch and I thought Gary would  
7 be able to assist me with that because he had  
8 contacts in Fujitsu that I didn't have access  
9 to.

10 Secondly, I'm trying to get to a position  
11 where we can fix this for the branch, given it  
12 appears to have happened in September and then  
13 repeated in January.

14 **Q.** Can we scroll up, please, to page 4. There is  
15 an email from Liz Evans-Jones to Gary Blackburn.  
16 Now, Liz Evans-Jones seems to be from Fujitsu;  
17 is that somebody you were familiar with?

18 **A.** Only in passing but, yeah, I believe she was  
19 a Fujitsu problem manager, so Gary's  
20 counterpart.

21 **Q.** So she would be a direct person to speak to in  
22 relation to a bug in Horizon?

23 **A.** For Gary, yeah.

24 **Q.** For Gary. She says there:

25 "Hi Gary,

45

1 questions occur:

2 "Do we understand why this particular branch  
3 has been having problems? Or are there any  
4 branches in the network that have been having  
5 this problem?

6 "Can the branch be front ended on the  
7 counter release of S90 such that it gets a fix  
8 as soon as possible?

9 "The email from Liz suggests that there may  
10 be a recurrence following S90. What degree of  
11 certainty do we have that it will definitely be  
12 fixed?"

13 I mean, you've said that the amount, the  
14 £43,000, is an alarming amount of money.

15 **A.** Mm.

16 **Q.** Were you concerned at this stage about  
17 recurrences?

18 **A.** I was concerned to make sure that the S90  
19 release was going to fix it and I was concerned  
20 to make sure, as indicated by my question there,  
21 that this was, as I believed it to be, a single  
22 branch that was having this problem.

23 **Q.** Can we look at POL00081928, please. It's page 6  
24 that I'd like to begin. Thank you. This was  
25 an email from Anne Chambers. Who was Anne

47

1 "I have checked the call and this issue is  
2 scheduled to be resolved in S90.

3 "S90 has already been deployed to the  
4 Datacentre and counter release is scheduled to  
5 start on [4 March 2006] due for completion  
6 [14 April 2006]."

7 Now, that response is sent to you. Why were  
8 you being kept in the loop in relation to this  
9 issue?

10 **A.** So that I could keep the service manager in the  
11 loop and therefore the branch.

12 **Q.** Did you at this stage think that it might be  
13 a wider problem than just this one branch?

14 **A.** Not at this stage, I had no reason to suspect  
15 that.

16 **Q.** Can we scroll up to page 3, please. So we have  
17 there:

18 "Shaun

19 "S90 fix for this problem, in the interim TC  
20 correction will have to continue. Let me know  
21 if you need any further assistance."

22 Then we have an email from yourself to Gary  
23 Blackburn, saying:

24 "Gary,

25 "Thanks for looking into this ... Couple of

46

1 Chambers?

2 **A.** I believe that she worked within Fujitsu on the  
3 second or third line support.

4 **Q.** And Mike Stewart?

5 **A.** I don't know who Mike was.

6 **Q.** This is 23 February 2006, and this email isn't  
7 copied to you originally but it is subsequently  
8 forwarded to you; have you seen that?

9 **A.** I have.

10 **Q.** I'm going to read to you briefly from Anne  
11 Chambers' email. If we could scroll down  
12 slightly, it says:

13 "Haven't looked at the recent evidence, but  
14 I know in the past this site had hit this  
15 Riposte lock problem 2 or 3 times within a few  
16 weeks. This problem has been around for years  
17 and affects a number of sites most weeks, and  
18 finally Escher say they have done something  
19 about it. I am interested in whether they  
20 really have fixed it which [is] why I left the  
21 call open -- to remind me to check over the  
22 whole estate once S90 is live -- call me cynical  
23 but I do not just accept a 3rd party's word that  
24 they have fixed something!"

25 Further down in that email, she says:

48

1 "Please note that KELs tell SMC that they  
2 must contact sites and warn them of balancing  
3 problems if they notice the event storms caused  
4 by the held lock, and advise them to reboot the  
5 affected counter before continuing with the  
6 balance. Unfortunately in practice it seems to  
7 take SMC several hours to notice these storms by  
8 which time the damage may have been done."

9 Were you aware of this problem at the time,  
10 the significance of this issue?

11 **A.** I don't recall reading this email. I mean, it  
12 was copied to me, so I may have seen it.  
13 I certainly didn't pick up on the significance  
14 at the time. My main focus was getting the  
15 branch or branches that were impacted by this  
16 fixed, which was going to be done shortly  
17 through the S90 release.

18 **Q.** Having heard about the Callendar Square incident  
19 and the £43,000, having thought that it was  
20 likely to have only related to one particular  
21 branch, might this not have struck you as quite  
22 concerning at the time and something really that  
23 should be raised to quite a significant level  
24 within the Post Office?

25 **A.** I regret not being more curious about that, the  
49

1 **Q.** It says at the bottom there:

2 "Please note that KELs tell SMC that they  
3 must contact sites and warn them of balancing  
4 problems if they notice the event storms caused  
5 by the held lock ..."

6 Do you know how event storms would be  
7 noticed?

8 **A.** I don't. That's the other thing about this  
9 email. There's some technical content that was  
10 beyond my ken.

11 **Q.** Do you know what an event storm is?

12 **A.** I don't.

13 **Q.** How, at this time, did you believe a bug such as  
14 this would be known to the wider Post Office  
15 community, whether it's branches or within Post  
16 Office itself?

17 **A.** At this time, my assumption was there were two  
18 things that would -- two processes that would  
19 surface a bug like this. One would be receipts  
20 and payments mismatch messages in the branch and  
21 the other would be Fujitsu monitoring.

22 **Q.** Was your belief that Fujitsu monitoring was  
23 infallible?

24 **A.** Not infallible but I thought they had robust  
25 monitoring in place and if a branch contacted

51

1 line where it is said that it is affecting  
2 several sites a week. But I think at the time,  
3 if I'd have read that, I would have assumed that  
4 this was being managed through the sort of cross  
5 to main problem management space, especially  
6 since Gary and Lynne were on the circulation.

7 **Q.** You had been on the distribution list of this,  
8 and you were also copied in or sent emails in  
9 the early days. I mean, dating back to 2005,  
10 you were involved in the Callendar Square  
11 incident. Is there a reason why it didn't  
12 strike you at the time as something more  
13 significant?

14 **A.** I think, as I say, my focus was to make sure  
15 that the branch issue was fixed. I was told  
16 that was being done as part of the S90 release.  
17 My accountability, therefore, was to push that  
18 forward to the service manager, so that they  
19 could keep the branch up to date. In terms of  
20 this particular aspect, I would have expected  
21 that to be being, you know, the wider sort of  
22 branch impact, if there were other branches that  
23 were being impacted by this error, to be managed  
24 and monitored through the problem management  
25 process.

50

1 them, they would seek to replicate that, and if  
2 it wasn't included in their existing monitoring  
3 processes, that it would be added.

4 **Q.** If a branch didn't contact them, because they  
5 didn't know about the problem or didn't connect  
6 the dots, how would they have found out about  
7 the problem?

8 **A.** Yeah, that's a fair point. I don't know. If  
9 there's no monitoring in place and the branch  
10 doesn't contact them, it seems to me that they  
11 wouldn't know about it.

12 **Q.** If we scroll up to page 5, we have the email to  
13 yourself from Gary Blackburn. It's the top  
14 email on page 5, please -- thank you -- sent to  
15 you on 1 March 2006:

16 "Shaun

17 "It appears that Callendar Square is not  
18 alone with its mismatch problem. It also  
19 appears that Fujitsu are expecting S90 release  
20 to resolve this quirk.

21 "We have opened a cross-domain problem  
22 record. Lynne Fallowfield is the contact."

23 Who was Lynne Fallowfield?

24 **A.** She was a colleague of Gary Blackburn's in  
25 Problem Management.

52

1 Q. Thank you. So it's not just a matter of Anne  
2 Chambers' email being forwarded to you amongst  
3 a large distribution list, or anything along  
4 those lines. I mean, it is being sent to you as  
5 the sole recipient by Gary Blackburn, telling  
6 you here that Callendar Square isn't alone with  
7 the mismatch problem. Again, would it not have  
8 struck you as significant?

9 A. As I say, the key thing for me was getting the  
10 branch or branches that were impacted, the  
11 situation fixed, and I was being told that that  
12 would be implemented with the S90 release and,  
13 as I previously mentioned, my feeling at this  
14 time was that Fujitsu had adequate monitoring in  
15 place to identify these branches.

16 Q. But weren't you also being told by Fujitsu, that  
17 is Anne Chambers' email, that she's a little  
18 sceptical of the fix?

19 A. Yes, yeah. I would expect post-S90 monitoring  
20 to be in place to prove that the fix had worked.  
21 That was normally part of the standard problem  
22 management process, in my experience.

23 Q. Was it your experience that somebody from  
24 Fujitsu would put in an email that they were  
25 sceptical about their own fix?

53

1 yeah.

2 Q. Were, as far as you're aware, messages being  
3 cascaded across the network to branches about  
4 a problem that affects balancing?

5 A. Not to my recollection there weren't, no.

6 Q. Who was responsible for passing the information  
7 to branches that didn't call the helpline?

8 A. Once something like this was accepted as  
9 a problem, the Problem Management Team would  
10 consider what communications were required both  
11 to internal stakeholders and to branches, so  
12 I would see it as their accountability to make  
13 that judgement.

14 Q. We're talking about a problem that's gone on for  
15 years and that, as you have said -- I mean, in  
16 the Callendar Square case, £43,000, significant  
17 sum. Who do you think, in Post Office, was  
18 responsible for making that message more widely  
19 known?

20 A. As I say, I think that would be the Problem  
21 Management Team.

22 Q. So that's a team. Who in particular?

23 A. I'm not sure who was heading up that area at  
24 this time, but whoever is managing that  
25 problem -- in this case Lynne Fallowfield in

55

1 A. I'd not seen that before. I don't think I ever  
2 saw it again.

3 Q. Can we look at page 4, please. There's an email  
4 from you to Sandra MacKay and to Brian Trotter,  
5 and you say there:

6 "As you can see from the email below though,  
7 there is now recognition that this is a wider  
8 issue than just a software 'quirk' at just one  
9 branch, which means it is now being actively  
10 managed as a cross-domain problem within  
11 Fujitsu."

12 Why were you sending the email to them?

13 A. Predominantly to -- so that they could update  
14 Callendar Square.

15 Q. So we know that this problem has been going on  
16 at Callendar Square since September 2005. We  
17 know that the software release S90 is going to  
18 take place in April 2006. But we know that  
19 there are concerns about it still existing after  
20 the software fix. We know also now that it  
21 affects more than one branch. There seems to be  
22 in this chain a bit of a lack of urgency with  
23 regards to this particular problem; would you  
24 agree with that?

25 A. I think things could have been done quicker,

54

1 consultation with her seniors -- would need to  
2 make that judgement based on the number of  
3 impacted branches and the likely fix time.

4 Q. Did you ever have a conversation with her about  
5 it?

6 A. Not to my recollection, no.

7 Q. Who was responsible for telling auditors about  
8 this problem?

9 A. Again, I would see that coming through the  
10 Problem Management Team. They should be  
11 considering internal stakeholders and branch  
12 communications.

13 Q. Who was responsible for telling investigators  
14 and prosecutors about this problem?

15 A. The same.

16 Q. Were there policies and procedures in place for  
17 them to have raised the issue with auditors,  
18 investigators, prosecutors?

19 A. I was never part of the Problem Management Team  
20 but I believe there were processes that they  
21 could follow to determine who they should be  
22 communicating to. That was my understanding as  
23 an outsider to that team.

24 Q. As someone who had spent a considerable part of  
25 your career analysing data and analysing trends,

56

1 was the issue that was being raised here -- so  
2 more than one branch, number of years -- was  
3 that something that you would have considered to  
4 be significant?

5 **A.** Yeah, I think in the moment, yeah, it's  
6 significant, which is why I was asking those  
7 questions. But I think I would have seen it --  
8 I think from the documentation that we saw  
9 earlier, the email was suggesting that the S90  
10 release was imminent in March 2006. So that  
11 would have been my focus at this time, to get  
12 the branch situation fixed.

13 **Q.** So I think the software fix wouldn't be complete  
14 until April 2006. It's been going on, at least  
15 from the Callendar Square incident, since  
16 September 2005. Did you consider the historic  
17 position, looking back, even if it is soon to be  
18 fixed, albeit in a couple of months' time, what  
19 about all those branches that were affected over  
20 the course of that year?

21 **A.** As I say, I would have expected that to come  
22 through Fujitsu monitoring and be raised. If  
23 there were incidents earlier than Callendar  
24 Square, I would have expected that to have been  
25 monitored by Fujitsu and raised as a problem by

57

1 **A.** Yeah, I don't remember receiving this particular  
2 email prior to getting the pack, the bundle.  
3 But, yeah, I can see that I was sent the email  
4 and I think Lynne responded with some details of  
5 those four branches.

6 **Q.** Can you think of why, in December 2006, you  
7 would still be being sent emails related to  
8 Callendar Square?

9 **A.** I think it is because there was previous  
10 correspondence between Mandy Talbot and Lesley  
11 Joyce where the visit logs were sent, and  
12 I presume from the content of this email that  
13 Mandy Talbot may have seen the emails that were  
14 sent back and forth at that time and that's  
15 why -- my name is on those, so that's why she's  
16 sort of send out a sort of blanket email.

17 **Q.** Was the Callendar Square bug still something  
18 that was bubbling away in December 2006?

19 **A.** Not in my world it wasn't, no.

20 **Q.** Do you believe it was or wasn't?

21 **A.** I believed it had been fixed by S90.

22 **Q.** Did you check that it had been fixed by S90?

23 **A.** I don't recall checking. That's not to say it  
24 didn't happen. I would have expected, as  
25 a matter of course, where I'd raised a problem

59

1 them earlier. I had no reason at that stage to  
2 believe that wasn't happening.

3 **Q.** Raised with who?

4 **A.** Raised -- so the Fujitsu Problem Management Team  
5 should raise it to the POL Problem Management  
6 Team, across the main problem.

7 **Q.** Can we look at POL00070134. We're now on  
8 6 December 2006 and there is an email, the  
9 subject of which is "Callendar Square URGENT".  
10 You are a recipient of that email, from Mandy  
11 Talbot, Dispute Resolution. She says there:

12 "In [February] of this year you wrote to  
13 Gary Blackburn and he wrote to Shaun Turner and  
14 then Sandra MacKay about these branches which  
15 had apparently registered complaints about the  
16 HORIZON system. Fujitsu have told us that in  
17 respect of Callendar Square that there was  
18 a problem when stock was transferred from one  
19 stock unit to another but this would any apply  
20 when there was more than one stock unit, ie more  
21 than one position at the counter."

22 So it seems as though, even in December  
23 2006, you were still being sent emails relating  
24 to the Callendar Square. Do you remember that  
25 at all?

58

1 with the Problem Management Team to be notified  
2 that it had been successfully resolved.

3 **Q.** So you would have expected the Problem  
4 Management Team to have kept a tab on whether  
5 S90 had fixed the problem or not?

6 **A.** Yeah, once they'd got it across the main problem  
7 record, that's the purpose, is to manage that  
8 through and ensure that it's resolved or  
9 mitigated.

10 **Q.** Given the significance, the sums involved, the  
11 length of time that it was happening, are you  
12 aware and did you keep tabs on whether any  
13 significant investigation had taken place into  
14 whether S90 fixed it?

15 **A.** I don't recall doing that but that's not to say  
16 that I wasn't speaking to Gary and Lynne about  
17 this post the implementation of S90.

18 **Q.** Having been quite a significant issue at the  
19 time, significant in number, significant in  
20 effect, is there a reason why you can't remember  
21 whether you did or didn't?

22 **A.** I don't know what to say to that. I can't  
23 remember. So ...

24 **Q.** Was it not significant for you?

25 **A.** No, it was. It was significant. But I don't

60

1 remember -- I believe subsequently, from the GLO  
 2 findings, that it was fixed in S90. That's my  
 3 understanding. But I don't remember speaking to  
 4 Problem Management -- I would have expected --  
 5 that would have been my expected process at that  
 6 time for something like this, and I can only  
 7 assume that, if I had spoken to them, I would  
 8 have been told that it had been fixed in S90.

9 **Q.** You had previously been responsible as network  
 10 conformance and capacity manager and looking  
 11 into things like error rates and conformance.  
 12 Had you come across similar issues to this one  
 13 in that role?

14 **A.** No, not really, because when we're talking about  
 15 error rates in that role, it's not branch  
 16 balancing issues; it's more presentational  
 17 issues or it may be not correctly sizing  
 18 parcels, so it's not specifically related to the  
 19 balancing process.

20 **Q.** How about as network co-ordination adviser?  
 21 Were you coming across similar issues to the  
 22 Callendar Square issue?

23 **A.** No, not typically, no. There were escalations  
 24 to me about Horizon Issues but, typically, it  
 25 was more things like engineers not being sent

61

1 "... it may be that you might have to do  
 2 a repeat performance tomorrow once the FAD codes  
 3 had been identified and the name of the branches  
 4 revealed", et cetera.

5 The second paragraph is the one I want to  
 6 draw your attention to. It says:

7 "Stephen and Richard our legal team at the  
 8 Court will be doing their best to persuade the  
 9 Court not to allow Castleton ..."

10 That refers to Lee Castleton. Are you aware  
 11 of a Lee Castleton case?

12 **A.** Any in passing, yes, I believe it was Marine  
 13 Drive Post Office, I think. But not at this  
 14 stage, I wouldn't have been aware.

15 **Q.** So on 6 December 2006, when you're -- the email  
 16 that was sent to you is being forwarded, you  
 17 weren't involved in the Lee Castleton case in  
 18 any way?

19 **A.** No.

20 **Q.** Thank you. I'll just continue that email. It  
 21 says:

22 "... to call this evidence because it is  
 23 failed late and does not relate to the problems  
 24 at his branch office. If they are successful  
 25 there will be no need to progress any further

63

1 out on time, where I needed to chase them up.  
 2 This was fairly unique.

3 **MR BLAKE:** Thank you.

4 Sir, it may be an appropriate time now to  
 5 take our mid-morning break.

6 **SIR WYN WILLIAMS:** By all means, that's fine.

7 **MR BLAKE:** Thank you very much, could we take  
 8 15 minutes, which --

9 **SIR WYN WILLIAMS:** Yes, 11.35?

10 **MR BLAKE:** Thank you very much.

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

12 (11.20 am)

(A short break)

14 (11.38 am)

15 **MR BLAKE:** Thank you, Chair. Can we bring up  
 16 POL00070133, please. Now, at the bottom of this  
 17 page, there is that email I took you to just  
 18 before the break, but then that email is  
 19 forwarded by Mandy Talbot to somebody called  
 20 Steve Parker, do you know who Steve Parker is,  
 21 was?

22 **A.** Other than he worked in Fujitsu, no.

23 **Q.** Yes. As you say, he worked for Fujitsu, and it  
 24 says that he's been copied into an email  
 25 because:

62

1 with these investigations but as Castleton is  
 2 a litigant in person it is common for Judges to  
 3 be sympathetic and may allow him to rely on his  
 4 evidence. If so you will have to pull out all  
 5 the stops to investigate what if anything went  
 6 wrong at these branches and why we can  
 7 distinguish them from Mr Castleton at Marine  
 8 Drive."

9 So it seems as though the Callendar Square  
 10 case is being used potentially as an example of  
 11 an issue with Horizon in the Castleton  
 12 proceedings; is that a fair interpretation or  
 13 your interpretation of that email?

14 **A.** That's a fair interpretation, I would say.

15 **Q.** Yes. Were you asked about the Callendar Square  
 16 bug in December 2006 by anybody?

17 **A.** Other than the email we've seen from Mandy  
 18 Talbot, no.

19 **Q.** Did you know about the context in which that  
 20 email had been sent, relating to the Lee  
 21 Castleton case?

22 **A.** Other than what is the content of the email,  
 23 that's all I would have known at that stage.

24 **Q.** So you wouldn't have had a conversation with  
 25 Mandy Talbot or anybody else on that bottom

64



1 email about why Callendar Square is being raised  
 2 now?  
 3 **A.** No.  
 4 **Q.** What was the relationship like between those who  
 5 worked in NBSC and those who were involved in  
 6 court cases, be they investigators or  
 7 prosecutors or the legal team?  
 8 **A.** In my experience, rather distant. I don't  
 9 recall any specific interactions with  
 10 investigations. They were a little bit further  
 11 down the line than where you'd be involved with  
 12 NBSC in dealing with branches.  
 13 **Q.** Would those in the NBSC ever be asked about  
 14 common problems with Horizon or bugs, errors or  
 15 defects?  
 16 **A.** Not to my recollection. You mean by  
 17 investigation specifically or technically?  
 18 **Q.** We see here, for example, Mandy Talbot and  
 19 Fujitsu in correspondence about ongoing  
 20 proceedings and that relates to, or in some way  
 21 relates to, the Callendar Square incident. Was  
 22 there ever any discussion, to the best of your  
 23 recollection, with those kinds of people or  
 24 anybody else involved in court proceedings and  
 25 people who worked on the NBSC about bugs, errors

65

1 **Q.** Do you recall any pressures to get on with  
 2 Horizon Online, following delays alongside these  
 3 possible profitability issues?  
 4 **A.** Not specifically, no. But then I wasn't  
 5 connected to the programme directly; I wasn't  
 6 working on the Horizon Online programme.  
 7 **Q.** Can we look at POL00028838, please. This is the  
 8 issue that I'd like to ask you about. It's a  
 9 "Receipts/Payments Mismatch issue". We can see  
 10 that at the top. You're not listed there as  
 11 an attendee of this meeting, you are  
 12 mentioned -- I know you're aware of this a bit  
 13 later on in this document, but let's see where  
 14 we get to with looking at this page. So it  
 15 says:  
 16 "What is the issue?  
 17 "Discrepancies showing at the Horizon  
 18 counter disappear when the branch follows  
 19 certain process steps, but will still show  
 20 within the back end branch account. This is  
 21 currently impacting circa 40 Branches since  
 22 migration on to Horizon Online, with an overall  
 23 cash value of circa £20,000 loss. This issue  
 24 will only occur if a branch cancels the  
 25 completion of the trading period, but within the

67

1 or defects within Horizon?  
 2 **A.** No, not to my recollection, no.  
 3 **Q.** I'm going to now ask you about another bug and  
 4 now we're moving on to Horizon Online. Can we  
 5 look at POL00034433, please. Before we go on to  
 6 that particular bug, I just want to ask you,  
 7 this is a document that concerns Horizon Online  
 8 migration and it seems to have been written by  
 9 yourself or it's got your name in the bottom  
 10 left-hand corner. Is this a document you  
 11 recollect?  
 12 **A.** Only after having seen the bundle. I didn't  
 13 recollect it before but it does appear that I'm  
 14 the author of it, yes.  
 15 **Q.** In the first paragraph there it says:  
 16 "The delivery of Horizon Online is a key  
 17 business strategy in delivering some of the cost  
 18 savings that underpin bringing the business back  
 19 into profit by 2011."  
 20 Do you recall at this stage, so 2010, 2011,  
 21 there being financial pressures at the Post  
 22 Office?  
 23 **A.** In general terms, yes. But I -- in terms of the  
 24 business benefits of Horizon Online  
 25 specifically, I don't recall.

66

1 same session continues to roll into a new  
 2 balance period."  
 3 Is this something you recall at all at the  
 4 time? So we're here now in 2010.  
 5 **A.** Yeah, this was in the additional documents  
 6 bundle that I received, and I think I also saw  
 7 this in some previous evidence -- it may have  
 8 been by John Simpkins -- and, at that point,  
 9 I did recall there being some issue that I was  
 10 advised of in 2010. Specifically, I remember it  
 11 because it was in the very early days Horizon  
 12 Online but, beyond that, in terms of the nature  
 13 and the number of branches and what the specific  
 14 underlying technical problems were, I don't  
 15 remember anything.  
 16 **Q.** It says below that:  
 17 "At this time we have not communicated with  
 18 branches affected and we do not believe they are  
 19 exploiting this bug intentionally."  
 20 Now, you're somebody who has spent your  
 21 whole career at the Post Office. Are you aware  
 22 of branches not being told about bugs dependent  
 23 on whether or not they are using it  
 24 intentionally, exploiting it intentionally.  
 25 **A.** Only from my experience of the Callendar Square

68

1 bug. I don't believe there was a wider  
2 communication on that to branches.  
3 **Q.** But it seems from the wording here that it's not  
4 being communicating because it's not being  
5 exploited intentionally and they would only  
6 communicate if it was exploiting the bug  
7 intentionally. Do you think I've misread that  
8 or do you think that is a fair reading of that  
9 sentence?

10 **A.** Yeah, I mean, I think that's a reasonable  
11 reading of that sentence, yeah.

12 **Q.** Do you think that the Post Office was better at  
13 communicating with branches, in respect of bugs,  
14 errors or defects, if the Post Office felt that  
15 such bug, error or defect was being exploited  
16 intentionally?

17 **A.** I think my experience with bugs is -- it's sort  
18 of limited that I wouldn't want to make that  
19 judgement call more generally. I can only go on  
20 where I've been involved.

21 **Q.** From your experience, was the Post Office better  
22 at communicating with branches, where the Post  
23 Office had something to lose?

24 **A.** No, I don't think so. As I say, I've not been  
25 involved in communications or these decisions

69

1 confidence in the Horizon System.

2 **A.** That as a general theme, yes, I was aware of,  
3 yes, and I would say that is the case in my  
4 experience.

5 **Q.** Can you tell us how you got that impression?

6 **A.** Largely from the messaging that was coming out  
7 from the business, particularly in the sort of  
8 post-2009 period, around the robust nature of  
9 the Horizon System, which does lead to  
10 particular sensitivities around any issues or  
11 any perceived issues with the Horizon System.

12 **Q.** We know in 2009 there was the *Computer Weekly*  
13 article, for example. Was that the driver or  
14 was there some other driver?

15 **A.** From my recollection, I think it was the  
16 *Computer Weekly* and, you know, the early days of  
17 the Justice for Subpostmasters, were certainly  
18 things that were mentioned in the business and  
19 where messaging was coming out to internal staff  
20 like myself, around the sort of robust nature of  
21 Horizon.

22 **Q.** Where was that messaging coming from?

23 **A.** I don't remember specifically but senior  
24 leaders.

25 **Q.** When you, say "senior leaders", do you mean

71

1 and it seems to me you're asking about what  
2 underpins certain communication decisions, which  
3 I've not been party to.

4 **Q.** It then goes on to say:

5 "The problem occurs as part of the process  
6 when moving discrepancies on the Horizon System  
7 into Local Suspense."

8 Can we turn over the page, please. Page 2,  
9 it talks about the impact and it has some bullet  
10 points at the bottom of that page. The impact  
11 is:

12 "The branch has appeared to have balanced,  
13 whereas in fact they could have a loss or  
14 a gain."

15 So that's one of the fundamental uses that  
16 this Inquiry is looking into. It says:

17 "Our accounting systems will be out of sync  
18 with what is recorded at the branch.

19 "If widely known could cause a loss of  
20 confidence in the Horizon System by branches."

21 Again, is that something you were aware of  
22 from your long experience within the Post  
23 Office, that there is a concern in the Post  
24 Office, certainly at this time, that by  
25 spreading the word there would be a loss of

70

1 Chief Executive level or below that?

2 **A.** I don't think I can say for certain but, you  
3 know, I was a recipient of some of that  
4 messaging as it came down the chain and my  
5 impression was that that was coming from senior  
6 leadership.

7 **Q.** Can you clarify just so that we know who you  
8 mean by senior leadership?

9 **A.** I guess in my area it would be a couple or three  
10 rungs up the ladder from my direct line manager.  
11 But I would imagine that messaging was coming  
12 from board level down.

13 **Q.** When you say some way up from your level, can  
14 you give a name?

15 **A.** I don't know, at that stage. I can't remember  
16 the structure.

17 **Q.** Board level, though, again, Chief Executive  
18 level?

19 **A.** That -- this was my impression of where the  
20 messaging was coming from. We received it down  
21 the management line.

22 **Q.** But your impression was it was coming from Chief  
23 Executive level?

24 **A.** That was my impression, yeah. It was  
25 a significant concern within the business, so my

72

1 impression would be that that would be coming  
 2 from senior leaders within the business.  
 3 **Q.** "Potential impact upon ongoing legal cases where  
 4 branches are disputing the integrity of Horizon  
 5 Data."  
 6 Again, was that something you were aware of?  
 7 **A.** Yeah.  
 8 **Q.** So you mention the concern arising, for example,  
 9 from the *Computer Weekly* article. Did you also  
 10 get the impression or were you told that there  
 11 was concern relating to ongoing legal cases?  
 12 **A.** Yeah, yeah, certainly.  
 13 **Q.** Both of those?  
 14 **A.** Yes.  
 15 **Q.** "It could provide branches ammunition to blame  
 16 Horizon for future discrepancies."  
 17 Again, that's all rolled up with the same  
 18 issue?  
 19 **A.** Yeah.  
 20 **Q.** If we go over the page, please:  
 21 "The Receipts and Payment mismatch will  
 22 result in an error code being generated which  
 23 will allow Fujitsu to isolate branches affected,  
 24 by this problem, although this is not seen by  
 25 branches, we have asked Fujitsu why it has taken

73

1 Solution Two should be progressed. Let's just  
 2 look at those solutions briefly. We have  
 3 Solution One:  
 4 "Alter the Horizon Branch figure at the  
 5 counter to show the discrepancy. Fujitsu would  
 6 have to manually write an entry value to the  
 7 local branch account."  
 8 Were you aware, at that time, that that was  
 9 something that Fujitsu had the facility to do,  
 10 to manually write an entry to the local branch  
 11 account?  
 12 **A.** No.  
 13 **Q.** It says:  
 14 "IMPACT -- When the branch comes to complete  
 15 next Trading Period they would have a  
 16 discrepancy, which they have to bring to  
 17 account.  
 18 "RISK -- this has significant data integrity  
 19 concerns and could lead to questions of  
 20 'tampering' with the branch system and could  
 21 generate questions around how the discrepancy  
 22 was caused. This solution could have moral  
 23 implications of Post Office changing branch data  
 24 without informing the branch."  
 25 Were you ever aware throughout your time at

75

1 so long to react to and escalate an issue which  
 2 began in May. They will provide feedback in due  
 3 course."  
 4 Now, we saw in relation to the earlier bug  
 5 that there was interaction with Fujitsu. We saw  
 6 that Anne Chambers email, et cetera. Was that  
 7 something you experienced with Fujitsu, that  
 8 they take a long time to react to problems such  
 9 as this?  
 10 **A.** I don't think typically that was my experience  
 11 but my exposure was very limited. If I did need  
 12 to have -- or put forward issues for particular  
 13 branches, it would generally be other people  
 14 that were having the interaction with Fujitsu  
 15 rather than myself.  
 16 **Q.** So it wasn't something you had direct experience  
 17 of but were you aware of any complaints from  
 18 anybody within the Post Office about the time  
 19 that it took for Fujitsu to react to these kinds  
 20 of issues?  
 21 **A.** I wasn't aware of any particular issues that  
 22 were flagged to me.  
 23 **Q.** If we go down to the "Proposal for affected  
 24 Branches", we have a number of different  
 25 solutions and the recommendation is that

74

1 the Post Office of issues relating to manually  
 2 altering data within the branch?  
 3 **A.** Not to my recollection, no.  
 4 **Q.** Solution Two, which is the one that they  
 5 recommended, was:  
 6 "P&BA will journal values from the  
 7 discrepancy account into the Customer Account  
 8 and recover/refund via normal processes. This  
 9 will need to be supported by an approved POL  
 10 communication. Unlike the branch 'POLSAP'  
 11 remains in balance albeit with an account  
 12 (discrepancies) that should be cleared.  
 13 "IMPACT -- Post Office will be required to  
 14 explain the reason for a debt recovery/refund  
 15 even though there is no discrepancy at the  
 16 branch.  
 17 "RISK -- could potentially highlight to  
 18 branches that Horizon can lose data."  
 19 Were you aware of a concern within the Post  
 20 Office of highlighting to branches that Horizon  
 21 could lose data?  
 22 **A.** No.  
 23 **Q.** Solution Three:  
 24 "It is decided not to correct the data in  
 25 the branches (ie Post Office would prepare to

76

1 write off the 'lost').

2 "IMPACT -- Post Office must absorb circa

3 £20K loss.

4 "RISK -- huge moral implications to the

5 integrity of the business, as there are agents

6 that were potentially due a cash gain on their

7 system."

8 Were you aware, at this stage, the

9 significance of these huge moral implications,

10 and debates of this nature taking place within

11 the Post Office?

12 A. Only in a more generalised sense about

13 a concern, you know, after the *Computer Weekly*

14 article about the robustness of Horizon. And,

15 as I say, the messaging on that down the chain,

16 to me at least, was the system is robust, it's

17 audited and there is monitoring in place. But

18 nothing in terms of this specific problem.

19 Q. If we scroll down to the next page, you're aware

20 that your name is mentioned there in an action

21 point summary.

22 A. Yes.

23 Q. It's the fourth one down, it says:

24 "Branch Performance review: Confirm with

25 Shaun Turner any future audits for Branches and

77

1 them.

2 Q. We saw from the Castleton case, for example,

3 earlier on, an email that had been sent to you

4 being forwarded in the context of legal

5 proceedings. Were you aware at this stage that

6 some people were raising faults with Horizon in

7 their defence in legal proceedings?

8 A. In 2010?

9 Q. Yes.

10 A. I was aware, because of the Justice for

11 Subpostmasters, that yeah, that was being

12 raised, yeah.

13 Q. We've seen earlier about your knowledge of the

14 Callendar Square bug. Was this the time,

15 perhaps, to have raised that issue more widely?

16 A. Perhaps but, you know, my feeling on that bug

17 was that that had been fixed and that the impact

18 of it would have been monitored through the two

19 Problem Management Teams. So if there were

20 concerns to be raised to wider stakeholders,

21 I would have expected that to happen through

22 that process.

23 Q. But by 2010 you had known that the Callendar

24 Square bug had gone on for quite a while,

25 affected quite a few branches, a significant

79

1 any performance issues flagged."

2 Do you know why you're mentioned there?

3 A. I can speculate or take an educated guess, which

4 would be, at this time, part of my job role was

5 the production and maintenance of a sort of

6 branch profile, which had the branches for all

7 the network in there, which was used to -- as

8 one of the tools to guide audits. I suspect

9 that this action is to check with me that

10 there's no impact from this particular issue on

11 that profile.

12 Q. In this period, so we're talking about October

13 2010 or thereabouts, we know that, for example,

14 Seema Misra, a subpostmistress, was being

15 prosecuted. Did anyone ever discuss with you

16 these kinds of concerns and the potential impact

17 that they may have on ongoing legal cases?

18 A. No.

19 Q. Were you aware, at this stage, that people were

20 being prosecuted for shortfalls on Horizon?

21 A. I was aware that there was a business process to

22 do so. But, yeah, in terms of direct

23 involvement or interactions with those

24 individuals in the business that were pursuing

25 those cases, I didn't have any contact with

78

1 sum. You're now informed about an issue

2 relating to the receipts and payments mismatch

3 in Horizon Online. The knowledge that you had

4 developed over those years, was that not

5 something that you thought "Actually, this is

6 an issue now"?

7 A. I don't think it's so much that; I think it is

8 that I had a kind of institutional trust in the

9 processes and teams that were managing these

10 issues.

11 Q. Do you think the teams were acting in silos and

12 weren't really communicating with each other in

13 respect of bugs, errors and defects in Horizon?

14 A. Which teams do you mean?

15 Q. You often refer to other teams dealing with

16 issues and it not being within your sphere at

17 that time. Was that caused by any inherent

18 problem with the structure at the Post Office?

19 A. I think -- I mean, I think the reason, in the

20 Callendar Square case, for example, that

21 I wanted to get that in a Problem Management,

22 was that I saw them as the most appropriate

23 people to resolve it. They were the people with

24 the expertise, the people with the contacts. So

25 I don't think there was -- from my perspective

80

1 at least, at this time -- that there was sort of  
 2 institutional or process failings, as such. In  
 3 retrospective, I think you can make that  
 4 argument, certainly.

5 **Q.** Because there was this team that existed that  
 6 you could pass over the problem to and it no  
 7 longer became your problem?

8 **A.** Well, I don't see it like that; I see it as  
 9 passing it to the individuals who are most  
 10 appropriate to resolve that particular issue for  
 11 the branch.

12 **Q.** During this period, so 2010, you were the branch  
 13 standards data analyst. In that role, you made  
 14 outbound calls, I think, to branches to tackle  
 15 common issues; is that right?

16 **A.** Yeah, conformance and compliance issues, yeah.

17 **Q.** Can you tell us how such calls would be made?  
 18 What was the process involved? Why would you  
 19 call branches?

20 **A.** So we had streams of compliance data coming in  
 21 to the team. So this would be things like mails  
 22 data or cash declaration data, and that was  
 23 analysed by myself and a colleague, and we would  
 24 identify sets of branches to pull together  
 25 a call campaign based on their performance.

81

1 **A.** Proactive calls? No, I wasn't aware of  
 2 anything.

3 **Q.** How, in your view, would an issue such as this  
 4 receipts and payments mismatch issue in 2010 be  
 5 cascaded down to branches, branches that didn't  
 6 know that they were affect by the bug?

7 **A.** Well, if a decision was made to communicate it,  
 8 there was the sort of weekly *Counter News*,  
 9 I would imagine, or *Branch Focus*, I think it may  
 10 have been named at that stage, or Memo View,  
 11 through the -- which is a broadcast, messaging  
 12 broadcast. Those would be typically the  
 13 channels down to the branch, if we were going to  
 14 communicate.

15 **Q.** What would they typically have said about  
 16 an issue such as this receipts and payments  
 17 issue?

18 **A.** I don't know. I wasn't involved in  
 19 communications so I can't say what, typically,  
 20 the messages would say. But I would imagine it  
 21 would outline the nature of the problem and  
 22 advise branches on how to avoid any sequences of  
 23 icon -- you know, icon pressing that would  
 24 result in that particular bug.

25 **Q.** Taking this one as an example, if that didn't

83

1 So you'd be looking at the branches that  
 2 were struggling the most with, say, oversized  
 3 mails, identify those, upload them for the team  
 4 and then they would make outbound calls to the  
 5 branches to do some coaching.

6 **Q.** Was there a process of making outbound calls to  
 7 branches that may be affected by bugs, errors  
 8 and defects in Horizon?

9 **A.** Not in the team that I was in at this stage, it  
 10 was conformance and compliance.

11 **Q.** Was there a team that was carrying out, to the  
 12 best of your knowledge, those kinds of outbound  
 13 calls?

14 **A.** If there was, I -- it would be HSD, I would say,  
 15 and then further down the line, if there was  
 16 discrepancies, it may well be that P&BA and  
 17 Chesterfield or the contracts adviser would  
 18 become involved.

19 **Q.** But the idea of making these proactive calls,  
 20 which is what you were doing for a certain type  
 21 of problem --

22 **A.** Yes.

23 **Q.** -- are you aware of an equivalent of that in  
 24 relation to bugs, errors and defects with  
 25 Horizon?

82

1 happen, would you be concerned by it?

2 **A.** It depends on the bug and the level of branches  
 3 impacted and how robust the monitoring is to  
 4 ensure that we're picking up any other impacted  
 5 branches.

6 **Q.** So we have here "Receipts/Payments Mismatch"  
 7 affecting circa 40 branches, Horizon Online,  
 8 overall cash value of £20,000 loss. In those  
 9 circumstances, would you have expected it to  
 10 have been communicated via those channels that  
 11 you've just described?

12 **A.** Um, yeah, as I say, I wasn't involved in the  
 13 decision-making process around communications  
 14 but, to me, it feels significant enough that we  
 15 would want to communicate something.

16 **Q.** Are you aware of the processes involved in how  
 17 that communication took place?

18 **A.** As I say, it would either be through *Branch*  
 19 *Focus* or, if it was more urgent, it would go  
 20 through the message broadcast service. But in  
 21 terms of the sort of process for generating that  
 22 communication, as I say, that would generally  
 23 come through the problem management process and  
 24 then to internal stakeholders and the comms team  
 25 ultimately to distribute.

84

1 Q. I'm going to take you to an even later problem,  
2 and that's the smart ID receipts and payments  
3 mismatch you've mentioned in your statement.  
4 Can we look at POL00043585, please. So this is  
5 a very late issue in the context of this  
6 Inquiry. We have the date there, 27 November  
7 2018. Are you aware of this occurring?  
8 A. Yes.  
9 Q. Yes. Are you aware that this was during the  
10 Group Litigation against the Post Office?  
11 A. Yes.  
12 Q. Can you summarise for us, looking there at the  
13 incident detail, what issue this caused in  
14 recording transactions?  
15 A. I believe it caused a receipts and payments  
16 mismatch in the branch.  
17 Q. You're named there, "Shaun Turner, Enhanced User  
18 Management Product Owner". Why are you named as  
19 having attended that update?  
20 A. At this time, I was working on the Enhanced User  
21 Management Programme as a product owner, and  
22 that role involved taking the business  
23 requirements to the technical teams to build the  
24 solution.  
25 Q. Having been aware of the Callendar Square bug,

85

1 that this one seems to have been escalated in  
2 2018?  
3 A. I don't know. This was my first exposure to  
4 a kind of forum like this.  
5 Q. Did you question why it was taking place?  
6 A. Well, I knew why it was taking place. It was to  
7 drive the solution for the bug that we'd  
8 encountered in the network.  
9 Q. I mean, you have quite significant people from  
10 the business there, Angela van den Bogerd we've  
11 heard about, and others. You also have the head  
12 of Legal, Rodric Williams, attending this  
13 meeting. Did it strike you as surprising that  
14 an incident was being raised among such  
15 a significant group of people?  
16 A. Not considering the business context at the  
17 time, no.  
18 Q. What was that context?  
19 A. The ongoing GLO proceedings.  
20 Q. Do you think it would have been helpful to have  
21 had meetings of this sort involving senior  
22 individuals within the Post Office and Fujitsu  
23 discussing earlier incidents of the type that  
24 we've discussed today?  
25 A. In hindsight, yes.

87

1 having been aware of the bug in 2010, the  
2 receipts and payments mismatch issue that we  
3 just looked at, now being told in 2018 about  
4 this particular incident, were you concerned  
5 about the integrity of Horizon?  
6 A. I was concerned about this bug and the impact it  
7 might have. As to why the questions about the  
8 integrity, I --  
9 Q. Were people at this meeting discussing historic  
10 issues, historic bugs?  
11 A. No.  
12 Q. Did you, at this meeting, mention those two  
13 incidents that you had previous knowledge of?  
14 A. Not to my recollection, no.  
15 Q. There are a large number of people named here as  
16 having attended, both from the Post Office and  
17 also we see from Fujitsu. We see Steve Bansal,  
18 Pete Newsome. Do you remember Fujitsu people  
19 attending?  
20 A. Yeah, I do remember there were Fujitsu  
21 attendees, yeah.  
22 Q. Do you know when the Post Office started raising  
23 incidents such as this with such a wide group of  
24 individuals? Was there a particular moment in  
25 time when these issues were escalated in the way

86

1 Q. Do you know by this stage, as late as 2018, how  
2 this incident was being cascaded down to  
3 branches?  
4 A. I don't recall specifically the communications  
5 to the branches but I believe there is mention  
6 of communication to the branches further down  
7 this document.  
8 Q. Perhaps we can look down page 3. There's  
9 mention of Impact there:  
10 "As of [22 January 2019] 19 branches are  
11 impacted. Impacts are:  
12 "Confusion for the user.  
13 "Transactions accounted for against the  
14 wrong BP/TP.  
15 "Calls into contact centres from  
16 users/branches impacted.  
17 "Remedial action required by POL to resolve  
18 cases."  
19 Now, are you aware of there being  
20 a significant effort to notify branches,  
21 branches that may not know that they're affected  
22 by this incident, that it is a known incident.  
23 A. In terms of the sort of branches that were  
24 identified by Fujitsu, there was a specific  
25 process to contact those branches, discuss the

88

1 cause of the issue and the branch and rectify  
 2 any accounting issues.

3 **Q.** In terms of branches that hadn't been identified  
 4 by Fujitsu, was there a way of notifying them of  
 5 this particular incident, an incident that  
 6 presumably has an affect on the cash balancing?

7 **A.** As I say, I think further down in this --  
 8 I think it's this document, there is mention of  
 9 a wider communication to branches that were on  
 10 Smart ID at this point. I don't recall the  
 11 content of that communication.

12 **Q.** We can scroll down, if you like.

13 **A.** Yeah, sorry the top of that page there, "BAU  
 14 impact".

15 **Q.** So:  
 16 "Contact centres ... minimal impact ...  
 17 "Live service desk: minimal impact ...  
 18 "Finance Service centre: minimal impact ...  
 19 Transaction correction team are contacting  
 20 branches to ensure accounts balance."  
 21 Do you know if that is affected branches or  
 22 those that are known to be affected or do you  
 23 think that's contacting branches more broadly?

24 **A.** I think that is the branches that are impacted  
 25 but there is some documentation that I have

89

1 be the same issue. Can you tell me if it is in  
 2 fact the same issue. It's 4.3, "Receipts &  
 3 Payments Misbalances -- FIXED [September] 2019".

4 **A.** Yeah, that's the same issue.

5 **Q.** So it seems there the issue was fixed a year  
 6 after that earlier paper. So it took quite  
 7 a while to fix; do you remember it taking quite  
 8 a while to fix that issue?

9 **A.** Yeah.

10 **Q.** I'll just read that for the record. It says:  
 11 "Multiple login functionality allowed a user  
 12 with the same Horizon ID ... to be logged in at  
 13 more than one terminal providing any one of the  
 14 sessions was active ... Fujitsu identified in  
 15 cases where an SU or Office Balance was  
 16 initiated in those circumstances then it could  
 17 cause receipts and payments misbalances in the  
 18 branch which had to be corrected by  
 19 a Transaction Corrections.  
 20 "These issues were fixed by the Horizon  
 21 release in September/October 2019, which put in  
 22 place further controls on multiple logins  
 23 related to Stock Unit and Branch Balancing and  
 24 changing Stock Units."  
 25 You have in your witness statement, it's

91

1 seen -- apologies, like -- I can't find it at  
 2 the moment, but it is one of these Horizon issue  
 3 management reports where it mentions wider  
 4 communications to branches that are on Smart ID.  
 5 I think I provided a later version of this  
 6 particular report. Could we bring that up?

7 **Q.** We may not need to. I can ask you a very broad  
 8 question, which is are you aware, as at 2018 or  
 9 as at now, of a policy being in place within the  
 10 Post Office that, if you get a significant  
 11 incident that affects cash account balances,  
 12 that it is distributed widely across the network  
 13 to as many subpostmasters as you possibly can,  
 14 as many branches as you possibly can?

15 **A.** I'm not aware of a policy to that effect. I can  
 16 only reflect on my experience of this particular  
 17 incident, which I believe the project manager  
 18 tried to manage with maximum transparency, both  
 19 with internal stakeholders and with the branches  
 20 that are impacted.

21 **Q.** Can we look at POL00037819. This is a paper  
 22 that seems to have been written by you. Do you  
 23 remember this paper?

24 **A.** I do.

25 **Q.** If we look at page 3 we have there what seems to

90

1 paragraph 282 of your witness statement, listed  
 2 a wide range of people who were kept in the loop  
 3 about this particular issue.

4 **A.** Mm-hm.

5 **Q.** You said that Esther Harvey sought to ensure  
 6 various internal stakeholders were informed.  
 7 Who is Esther Harvey?

8 **A.** She was the project manager for the Smart ID or  
 9 Enhanced User Management Programme.

10 **Q.** Why was she responsible for ensuring various  
 11 internal stakeholders were informed about this  
 12 issue?

13 **A.** That was part of her role as project manager.

14 **Q.** Which stakeholders do you have in mind when you  
 15 refer to informing stakeholders?

16 **A.** The Smart ID project team itself, in the first  
 17 instance, so that would have been myself and my  
 18 colleagues that were working on the Smart ID  
 19 project; Angela van den Bogerd; Julie Thomas,  
 20 who was the project sponsor; the relevant  
 21 parties in the FSC, which was the Finance  
 22 Service Centre in Chesterfield, who would be  
 23 dealing with any rectification of accounts. So  
 24 that would kind of be broadly the ones I'm  
 25 thinking of.

92

1 Q. How high up within the Post Office was this  
2 receipts and payments misbalancing issue known,  
3 2018/2019?

4 A. At quite senior levels, I would say. I mean  
5 Angela van den Bogerd was certainly quite senior  
6 and involved with the GLO.

7 Q. Do you think it went above her?

8 A. I couldn't say.

9 Q. What was the relevance of this particular issue  
10 to the GLO?

11 A. Well, because the GLO were looking at Horizon  
12 issues, bugs, defects, and obviously this was  
13 a defect that was causing -- impacting accounts,  
14 branch accounts.

15 Q. Can you remember any conversations with anyone  
16 in management within the Post Office about the  
17 significance of this issue in that context?

18 A. Not that I had, no.

19 Q. Are you aware of any conversations that others  
20 had?

21 A. Not in terms of the content but I'm aware that  
22 conversations were held with Julie Thomas and  
23 Angela van den Bogerd and, of course, they were  
24 on the weekly calls that we were having to track  
25 and monitor this, which is sort of documented in

93

1 about bugs quickly enough, in my view. So yeah,  
2 I would agree that, following reflection, there  
3 should have been better management of Fujitsu.

4 Q. You say you weren't finding out about them  
5 enough or quickly enough. Whose responsibility  
6 was that on either side?

7 A. My -- as I say, my understanding is, in terms of  
8 the incident management and problem management  
9 processes, is that it should be flagged through  
10 that route. Where there are issues with the  
11 system, it should be raised as across the main  
12 problem and managed with communications going  
13 out to branches as appropriate.

14 Q. Raised by who?

15 A. In cases where the branch is aware of it, the  
16 branch, or from Fujitsu themselves through their  
17 monitoring. So it should be raised by the  
18 branch to Horizon System helpdesk and then by  
19 Fujitsu across the Post Office, if it's  
20 something that's going to impact multiple  
21 branches.

22 Q. Has that improved in recent months, years?

23 A. Well, I can only go on the experience that I've  
24 had with the Smart ID bug and I did find, in  
25 that particular case, that Fujitsu were very

95

1 the reports that we brought up earlier.

2 Q. You say in your statement at paragraph 296 that  
3 this is an example which shows that the Post  
4 Office's management of Fujitsu was lacking. Can  
5 you tell us what you mean by that?

6 A. There was -- when this happened, not least  
7 because we were going through the GLO at the  
8 time, there was a lot of soul searching within  
9 the team about how this had occurred and whether  
10 we could have done anything to identify it.

11 And, at least from my perspective, I felt  
12 that these kind of issues, given that the  
13 functionality that led to this was a change,  
14 a significant change to the way that user  
15 management was managed on Horizon, I personally  
16 felt that this should have been flagged to us as  
17 part to the impact assessment of those changes,  
18 such that we could have avoided these issues.

19 Q. Have you reflected on previous bugs, errors and  
20 defects that you've identified or been involved  
21 in and whether, in those particular cases, there  
22 were issues with the management of Fujitsu?

23 A. I think particularly since the GLO findings and  
24 being aware of some of the points made in those  
25 cases, I would say, yes, we weren't finding out

94

1 quick to react, they did a lot of work in terms  
2 of identifying not just the scenarios that had  
3 caused issues in the live estate but also other  
4 potential scenarios that could potentially cause  
5 issues in the live estate from the same sort of  
6 functionality. So, yeah, my experience was that  
7 that was improved, if you looked back, compared  
8 to something like the Callendar Square issue.

9 Q. Was there a marked shift of any sort following,  
10 for example, the Group Litigation or since the  
11 beginning of this Inquiry?

12 A. My exposure has been through, you know, some  
13 very limited windows where I have been dealing  
14 with bugs. So I can only say that compared to  
15 the Callendar Square, my experience of working  
16 with Fujitsu collaboratively to resolve the  
17 Smart ID EUM bug in 2018 was much improved.

18 We had a good working relationship with  
19 Fujitsu at that time. I found them very helpful  
20 and, as I say, there was a -- there was  
21 documentation produced that identified all of  
22 these various scenarios that could potentially  
23 cause the receipts and payments mismatches.

24 Q. I'm going to move on now to a few discrete  
25 issues. I won't be very long with them but

96



1 they're ones I have been asked to raise with  
2 you. The first is transaction correction  
3 process and can we go to POL00039024. You've  
4 dealt with this at paragraph 137 of your  
5 statement. This is a document from October  
6 2007. Can you briefly tell us what your  
7 involvement was in issues concerning transaction  
8 corrections?

9 **A.** With this particular document, I think I stated  
10 this in my witness statement, my colleague Nicky  
11 Barraclough wrote the document. I was -- I'm  
12 listed as a contributor here and I believe that  
13 my contributions were predominantly reviewing  
14 the process flows, the process flows in the  
15 document, and also the reporting that are in the  
16 appendices the spreadsheets that we use to  
17 manage deductions from remuneration.

18 **Q.** Thank you. I'm just going to take you to two  
19 passages in this document and the first is on  
20 page 2, and it's the bottom of page 2,  
21 "Timeliness of Issuing Transaction Correction",  
22 it says:

23 "The time taken to issue Transaction  
24 Corrections can be slow, including some cases  
25 where it has taken 2 years to clear the ledger.

97

1 **Q.** If we go over the page to page 3 there's another  
2 section on "Disputing the Transaction  
3 Correction". It's the first paragraph there  
4 that I would like to ask you about. It says:  
5 "The current process for disputing  
6 Transaction Corrections allows the subpostmaster  
7 to challenge the error at every stage of the  
8 process, even after pressing the button on the  
9 Horizon System to settle the debt centrally.  
10 This delays the process in recovering any  
11 outstanding monies, and can be used as  
12 a deliberate delaying tactic in order to delay  
13 making payment."

14 Is that something that you remember?

15 **A.** Not specifically. No.

16 **Q.** The mention there of a deliberate delaying  
17 tactic, do you recall a culture within the Post  
18 Office to assume that subpostmasters, assistants  
19 and others were up to no good or using  
20 particular tactics to delay payments?

21 **A.** No, not to my knowledge, no.

22 **Q.** Thank you. Totally different topic, the PING  
23 Project. Can we look at FUJ00091292, please.  
24 Very briefly, because you have dealt with it in  
25 your witness statement, what was the PING

99

1 Not only does this delay the time taken to  
2 recover outstanding debt, but it also leaves the  
3 subpostmaster feeling frustrated that they are  
4 being notified to rectify a mistake that they  
5 may not remember, or where the evidence has been  
6 destroyed that would support a dispute to the  
7 Transaction Correction."

8 This is 2007. Is this something that you  
9 remember, an issue that you remember?

10 **A.** Yeah, I remember concerns about the length of  
11 time it took to issue transaction corrections.

12 **Q.** Looking at it from 2007, was that a historic  
13 issue at a particular point in time, in 2007, or  
14 something that continued after this document had  
15 been written?

16 **A.** I don't think it was any different, in my  
17 experience at least, before this document. But  
18 there were always issues that branches would  
19 raise about the length of time it was taking to  
20 create an issue, transaction corrections to  
21 them. I think some of it, from my recollection,  
22 was tied to getting information from clients,  
23 which often had, sort of, long lead times. But,  
24 yeah, it's not an issue that suddenly appeared  
25 in 2007.

98

1 Project?

2 **A.** The PING Project was a way of improving the  
3 accounting for third-party terminals, for  
4 example the Camelot Lottery terminal. Before  
5 the PING Project was implemented, branches would  
6 have to key their transactions into the Lottery  
7 terminal as they were doing Lottery sales, and  
8 so forth, and then they would go and key that  
9 into Horizon for accounting purposes. What the  
10 PING Project sought to do was remove that human  
11 input by harvesting the transactions directly  
12 from the third party terminal, eg the Lottery  
13 terminal, and send those over to Horizon as  
14 transaction acknowledgements.

15 **Q.** Thank you. If we turn to page 5, you're listed  
16 as a reviewer in respect of this particular  
17 document.

18 **A.** Yes.

19 **Q.** If we look at page 9, there is the background.  
20 I just want to briefly take you to that  
21 background. It's the second paragraph and down.  
22 It says:

23 "The client data is uploaded into POL-FS and  
24 compared with the equivalent HNG-X data which  
25 has to be manually input by the agent/counter

100

1 clerk. Ideally the data, when compared, should  
 2 be the same but number of conformance issues  
 3 have been identified where agents/counter clerks  
 4 do not perform end of day routines correctly, do  
 5 not input the Camelot details into HNG-X as they  
 6 should, and can key incorrect figures, leaving  
 7 Product and Branch Accounting with  
 8 a reconciliation difference. This difference  
 9 may require the issuing of a transaction  
 10 correction."

11 Can you tell us what a "conformance issue"  
 12 is?

13 **A.** In this particular context, I believe it means  
 14 either not inputting the lottery figures into  
 15 Horizon at the end of the day or inputting them  
 16 incorrectly, such that there would be  
 17 a mismatch.

18 **Q.** In terms of non-conformance, is that something  
 19 that the Post Office generally understood would  
 20 happen?

21 **A.** Yeah, I mean, it's reliant on the postmaster in  
 22 branch keying figures and keying figures  
 23 correctly.

24 **Q.** To what extent do you think the Post Office put  
 25 too much emphasis on conformance issues rather

101

1 develop, easier to develop, so that new products  
 2 could be brought on more easily. That was the  
 3 sense that I got when I joined that programme.

4 **Q.** Do you know why IBM was chosen for that?

5 **A.** I wasn't party to those sort of contractual  
 6 discussions. I don't remember anybody talking  
 7 to me about what the options were and whether  
 8 there were other alternatives that we'd looked  
 9 at.

10 **Q.** Do you know why the decision was taken to  
 11 withdraw from that project?

12 **A.** I wasn't directly involved but I did hear  
 13 suggestions that there were concerns over cost  
 14 and there were concerns over whether it would be  
 15 deliverable to the timescales we needed it to  
 16 be. I think this was not just a simple  
 17 changeover, like Horizon Online, where we were  
 18 introducing new software; it was hardware, data  
 19 centre and the front office as well, so it was  
 20 a considerable challenge.

21 **MR BLAKE:** Thank you very much, Mr Turner. Those  
 22 are all of my questions.

23 I think Mr Stein has some questions.

24 Mr Whittam? No.

25 Oh, and Ms Page has a question as well.

103

1 than, for example, bugs, errors and defects,  
 2 historically, or ...

3 **A.** Yeah, I mean, I was involved in a team that was  
 4 managing conformance for a number of years, and  
 5 I think, in retrospective, there should have  
 6 been -- there certainly should have been more  
 7 focus on bugs and issues and the management of  
 8 those bugs and issues but it was still important  
 9 to manage conformance. We had contracts with  
 10 clients, Royal Mail being most notable, that if  
 11 we didn't achieve certain levels of performance,  
 12 we were financially penalised.

13 But, in terms of the balance between those  
 14 two things, I think an argument can be made that  
 15 we should have put more emphasis on bugs and  
 16 defects, certainly.

17 **Q.** Thank you. My final issue is IBM, who you've  
 18 mentioned in your witness statement. Between  
 19 December 2015 and March 2017 you were business  
 20 readiness lead and that involved working with  
 21 IBM to replace Horizon. Do you know why the  
 22 Post Office wanted to replace Horizon at that  
 23 stage?

24 **A.** I think it's just old technology and it was time  
 25 to move on to something that was quicker to

102

1 We'll start with Mr Stein.

2 **Questioned by MR STEIN**

3 **MR STEIN:** Sir, I'm grateful, my learned friend,  
 4 Mr Blake, raised the question, sir, this morning  
 5 of disclosure and I'm just going to pause to  
 6 note that on 14 February this year, we wrote to  
 7 the Inquiry concerning the difficulties with  
 8 disclosure and, indeed, concerning the  
 9 difficulties that the lack of closure of scripts  
 10 and other documents were going to be causing us  
 11 with putting forward questions for this witness,  
 12 Mr Turner.

13 So I'm going to ask that that letter be  
 14 resent so that it goes directly to you, sir, and  
 15 therefore you can see how it is that we frame  
 16 matters at that date. That wasn't the first  
 17 time, sir, we've raised issues regarding  
 18 scripts.

19 With that as a starting point, I'll now move  
 20 to my questions for Mr Turner.

21 Mr Turner, as you've heard from Mr Blake and  
 22 indeed myself, there have been some issues  
 23 regarding disclosure that may inhibit our  
 24 ability to ask you some wider questions and that  
 25 could cause, therefore, a need for you to return

104

1 to the witness box at a later stage.

2 **A.** Okay.

3 **Q.** I'm just going to refer you to your own

4 statement, I'll read a part of it, paragraph 12,

5 page 5. You refer to your role to analyse the

6 data arising from calls to identify trends and

7 common issues experienced by subpostmasters.

8 **A.** Yes.

9 **Q.** Okay. Do you call yourself a data analyst?

10 What would be the term that you would use?

11 **A.** At that time it was incident analyst.

12 **Q.** Incident analyst. Right. Now, help us on the

13 other side of the calls from the subpostmasters.

14 You were aware at that time that Fujitsu also

15 had their own helpdesk taking calls?

16 **A.** Yes.

17 **Q.** We know that because indeed you have spoken

18 today about the fact that some calls were taken

19 by the Post Office team and some were taken by

20 Fujitsu; is that correct?

21 **A.** That's correct.

22 **Q.** Right. Now the analysis of common issues

23 experienced by subpostmasters, that job would

24 need to be shared, I assume, between the Post

25 Office and Fujitsu?

105

1 analysts myself.

2 **Q.** That was going to be my next question which is:

3 how were these things tied together? If it

4 wasn't tight together at your level at that

5 time, at what level was it tied together and who

6 can you direct us to, who should be able to know

7 how these things came together?

8 **A.** There were forums at our level where common

9 issues were discussed. I didn't have any direct

10 contact with their equivalent of the incident

11 analysts but there were forums between the

12 helpdesks. But I would imagine if there were

13 common themes coming through, these should have

14 been raised throughout the problem management

15 process and then managed at that level between

16 the two Problem Management Teams.

17 And then there was a Service Management

18 Forum, as well, where the two parties met to

19 similarly discuss problems.

20 **Q.** The numbers of calls, in terms of working out

21 numbers of calls coming into the Post Office

22 helpdesk versus Fujitsu, can you give us an idea

23 whether this was an even spread of 50/50 that

24 came into the Post Office versus Fujitsu, or

25 whether it was more Post Office or more Fujitsu?

107

1 **A.** Yes, so the -- both helpdesks should have had

2 an incident management framework in place that

3 included analysis of calls coming in, trends,

4 and I would expect that if system issues were

5 coming through, common system issues, that that

6 would manifest in HSD and be raised to their

7 Problem Management Team, if appropriate.

8 **Q.** Now, within that answer you used the word

9 "should" and the words "I would have

10 expected" --

11 **A.** Yes.

12 **Q.** -- in relation to those sorts of systems. Now,

13 clearly you can give evidence about the Post

14 Office system. What knowledge did you have at

15 this time about the Fujitsu equivalent systems?

16 **A.** I'm trying to remember. I know there was

17 documentation that showed how Fujitsu should

18 manage incidents and track common themes, and

19 that would have been the basis from my

20 knowledge. My sort of layman's view of it was

21 that they would be replicating something very

22 similar to what we were doing in the NBSC. In

23 other words, they would have some kind of data

24 team that was looking at trends. I didn't have

25 any direct contact with their own incident

106

1 Have you got any ...

2 **A.** I'm sorry, I don't recall the numbers or the

3 sort of volumetric data at this stage.

4 **Q.** Just remaining with this question, you've

5 explained that there should have been something

6 operating in a similar way by way of incident

7 analysis with Fujitsu?

8 **A.** Yes.

9 **Q.** Did you see documents that would have provided

10 the other side of the coin, the Fujitsu side of

11 the coin, and your documents synthesised, put

12 together, so that you've got a picture? Did you

13 see such things?

14 **A.** Not to my recollection, no.

15 **Q.** Were there such things?

16 **A.** I don't know after this amount of time. There

17 were forums where common issues were discussed,

18 so there was some interaction between the two

19 helpdesks, and we tried to resolve issues,

20 operational issues through those forums as well.

21 But I don't remember seeing specific

22 documentation other than what I've referred to

23 in my witness statement.

24 **Q.** Just before I then ask you a little bit more

25 about how documents were kept, shouldn't there

108

1 have been documents that provided a combination  
 2 of these are the issues we are seeing within POL  
 3 and these are the issues we are seeing within  
 4 Fujitsu, and they are showing similar issues  
 5 being raised or similar problems or good things  
 6 or indeed bad things. Shouldn't such things  
 7 have existed and shouldn't they have come to  
 8 you?

9 **A.** Yes, yeah.

10 **Q.** Now, you have remained at the Post Office for  
 11 quite some time, indeed I think it's essentially  
 12 your career so far?

13 **A.** That's right.

14 **Q.** You describe in your statement the analyst work  
 15 you carried out in relation to incidents. Can  
 16 you just help us with access to those, the  
 17 analysis that you've carried out. There must  
 18 be, going back now to what, the early days of  
 19 Horizon and then through, there must be hundreds  
 20 of these documents that you've been created or  
 21 been part of the creation of; where are they?

22 **A.** What type of documents are you talking about,  
 23 specifically?

24 **Q.** Well, let's go with the analysis of the NBSC  
 25 call performance, call operating performance, as

109

1 **A.** It would be an incident analysis report on  
 2 topic X and, if the problem was raised, it would  
 3 be a problem record on that topic.

4 **Q.** Do you have access to systems that contain this  
 5 documentation?

6 **A.** I don't.

7 **Q.** Help us why not?

8 **A.** The passage of time. I've moved through various  
 9 roles since then.

10 **Q.** Have you been asked by either the Post Office or  
 11 lawyers on their behalf regarding your knowledge  
 12 of access to this material where it might be?

13 **A.** No.

14 **Q.** Despite the fact that you're the author of such  
 15 documentation over time?

16 **A.** Yes.

17 **Q.** Now, I'm just going to complete this particular  
 18 topic range. Oversight of the helpdesk, this is  
 19 the Fujitsu helpdesk. Now, you would expect,  
 20 I imagine, that Fujitsu should carry out its own  
 21 oversight, governance operation regarding  
 22 helpdesk; okay? Who within Post Office  
 23 monitored Fujitsu's oversight of its own  
 24 helpdesk?

25 **A.** The service management team, I think, from

111

1 an example, or trends within difficulties being  
 2 experienced by subpostmasters. Where are these  
 3 documents?

4 **A.** I don't know at the moment. There certainly  
 5 were reports produced. I know where problems  
 6 were raised off the back of those reports they  
 7 were logged in a system that we used at that  
 8 time called Remedy, which was --

9 **Q.** Did you say "Remedy"?

10 **A.** Remedy, yes, which was both the incident  
 11 management tool and also the problem management  
 12 tool so that's where the calls were logged, and  
 13 any problems that were raised to the Problem  
 14 Management Team were also logged in there with  
 15 the originator.

16 **Q.** We've encountered some problems with terminology  
 17 being used, so scripts for helpdesks are  
 18 sometimes called other names other than scripts?

19 **A.** Right.

20 **Q.** Okay? So help us identify, the analysis work  
 21 you would have carried out, so this was the  
 22 analysis to identify trends and common issues  
 23 experienced by subpostmasters, what would have  
 24 been the title or what would be the title of  
 25 such analysis reports?

110

1 recollection.

2 **Q.** Service management team?

3 **A.** Yeah.

4 **Q.** Right, and a particular name of an individual  
 5 you would recall at any given time?

6 **A.** At any given time, somebody like Dave Hulbert  
 7 would have been heading up that team. That's  
 8 where I believe the monthly service management  
 9 reviews were managed.

10 **Q.** There's a term used, which is used within your  
 11 statement and referred to in a document that you  
 12 were taken to today by Mr Blake, which is  
 13 a cross-domain problem.

14 **A.** Yes.

15 **Q.** Is that a term of art within the Post Office to  
 16 describe a type of document or report or system  
 17 where there is a problem that is known to both  
 18 Fujitsu and the Post Office?

19 **A.** It's terminology to describe any problem that  
 20 requires interaction with a third-party  
 21 supplier, ie it's not just within Post Office's  
 22 gift to resolve.

23 **Q.** Right. Is there any sort of risk analysis  
 24 system that has been developed to decide when  
 25 such a thing does reach the stage of it being

112

1 a cross-domain problem? Is there a trigger for  
 2 this to say "Look, this is cross-domain"?

3 **A.** There were problem management documents around  
 4 prioritisation, and so forth, in terms of  
 5 issues.

6 **Q.** Right. And risk analysis similar? Were there  
 7 documents around that considered risk analysis  
 8 in the way that traditionally regulators often  
 9 do, thinking about either use of a traffic light  
 10 system, like green or amber or red, to analyse  
 11 risk?

12 **A.** I don't recall specific documents but I do  
 13 remember conversations with problem managers  
 14 about rating problems based on the number of  
 15 branches impacted, and so forth.

16 **Q.** Thank you. One remaining question. You were  
 17 asked a number of questions by Mr Blake  
 18 regarding the receipts/payments mismatch issue.

19 **A.** Yeah.

20 **Q.** He referred you to a document, which is a Post  
 21 Office Fujitsu document, that discussed that.  
 22 That's the "Receipts/Payments Mismatch Issue".  
 23 He referred to that at around the period of time  
 24 which is 2010 and ongoing.

25 One thing that is unclear from your evidence

113

1 somebody dropped me a note, saying, "Can you  
 2 look at this?" I hope if it was, we'd be able  
 3 to find documentary evidence of that but it may  
 4 very well have been a phone call.

5 **Q.** Yes, and if I ask whether you recall being  
 6 briefed, in other words being given a written  
 7 document "Mr Turner, this is something you need  
 8 to be aware of, this is the issue, we want you  
 9 to do X action", do you recall getting anything  
 10 like that?

11 **A.** I'm sorry, I don't.

12 **Q.** No. If someone were to send you such  
 13 a document, who would that -- which team would  
 14 have given you that kind of heads-up or that  
 15 information?

16 **A.** Well, I think considering that the action listed  
 17 was against Julia Marwood, who was an attendee  
 18 of that meeting, I would imagine that any  
 19 interactions that I had had, and if there was  
 20 an email trail, I imagine that would be from  
 21 Julia to me.

22 **Q.** Yes, because she's listed as being the owner of  
 23 that particular issue, under her initials "JM"?

24 **A.** That's right.

25 **Q.** Yes. Excuse me one moment.

115

1 so far is what were you actually told about that  
 2 issue, the receipts/payments mismatch issue,  
 3 around about that time? What were you told  
 4 about it?

5 **A.** I don't remember. I remember being told that  
 6 there was an issue, having seen the document  
 7 last week. But I don't remember exactly what  
 8 I was told, whether the nature of that  
 9 conversation was just as per the action point  
 10 out of that meeting, can you check whether this  
 11 would cause an issue with the profile that  
 12 I managed at that time, the branch profile? But  
 13 I'm sorry, I don't remember what I was told.

14 **Q.** I am grateful, Mr Turner because your evidence  
 15 was clearly hesitating -- you were hesitating in  
 16 your evidence at the time regarding this and so  
 17 it led to these questions, which is: what access  
 18 did you actual have to this information?

19 You refer to that as a conversation. Was it  
 20 actually a discussion, an oral discussion or was  
 21 this is an email discussion or some other means  
 22 of discussing it?

23 **A.** As I say, I don't remember and, using sort of  
 24 "conversation" in a more informal context,  
 25 I don't remember whether it would have been

114

1 **A.** Sure.

2 **MR STEIN:** Sir, I'm grateful, thank you.

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

4 Ms Page, I think, has a question.

5 **Questioned by MS PAGE**

6 **MS PAGE:** Thank you, sir.

7 In your witness statement, Mr Turner, you  
 8 note that because of a baseline faith in Horizon  
 9 as a robust system, POL was perhaps not as  
 10 attuned to concerns raised by SPMs as it should  
 11 have been?

12 **A.** Yes.

13 **Q.** Can I just ask you about that when you were in  
 14 your role when the Callendar Square bug was  
 15 brought to your attention. I don't know if  
 16 you're particularly aware of this, but in  
 17 Scotland it was a rather different prosecutorial  
 18 process and Post Office were not allowed to  
 19 bring their own prosecutions; were you aware of  
 20 that?

21 **A.** I was not no.

22 **Q.** Well, what we've obviously got here is  
 23 a Scottish problem with a Sandra MacKay picking  
 24 up the issue in Callendar Square in Falkirk. It  
 25 was first noticed then in Scotland.

116

1 A. Yes.  
 2 Q. Does that make sense?  
 3 A. It does.  
 4 Q. Did you ever receive -- what I'm interested in  
 5 is the possibility that people in Scotland were  
 6 more attuned to the problems that subpostmasters  
 7 faced because their experience of having to deal  
 8 with third-party prosecutors may have made them  
 9 more attuned, if that makes sense?  
 10 A. I never received or had a conversation to  
 11 suggest that, no.  
 12 Q. Did you ever receive any problems like the  
 13 Callendar Square bug type problem, or indeed  
 14 problems generally? Did they ever come across  
 15 your desk from area managers working in England  
 16 and Wales?  
 17 A. I don't recall any specific instances but  
 18 I would expect, yes, there were cases from  
 19 England and Wales. My role in terms of that  
 20 escalation role covered the entire country, so  
 21 it could come from any area of the country.  
 22 Q. You described earlier in your evidence that the  
 23 Callendar Square problem was perhaps somewhat  
 24 unique. What was the qualities of it that made  
 25 it unique?

117

1 a significant problem in this way, in the way  
 2 that the Callendar Square bug did?  
 3 A. No.  
 4 MS PAGE: Thank you. Those are my questions.  
 5 SIR WYN WILLIAMS: Thank you, Ms Page.  
 6 Is that it, Mr Blake?  
 7 MR BLAKE: I believe that is, sir, yes, unless you,  
 8 sir, have questions.  
 9 SIR WYN WILLIAMS: No, thank you very much.  
 10 Mr Turner, I'm very grateful to you for  
 11 providing such a detailed witness statement in  
 12 response to very many questions, and I am  
 13 equally grateful that you've come before the  
 14 Inquiry to give oral evidence. So thank you.  
 15 THE WITNESS: Thank you, sir.  
 16 SIR WYN WILLIAMS: I should say that in view of the  
 17 fact that, as you will have gathered, there  
 18 appears to be a glitch in the disclosure  
 19 process. It is not inconceivable that you will  
 20 be asked to return, but we will keep that under  
 21 review, all right?  
 22 THE WITNESS: Okay.  
 23 MR BLAKE: Sir, shall we say 1.50?  
 24 SIR WYN WILLIAMS: Yes, by all means Mr Blake, yes.  
 25 MR BLAKE: Thank you very much.

119

1 A. Unique in my experience, at least?  
 2 Q. Yes.  
 3 A. You know, I think it was -- in terms of my  
 4 exposure, I'd not come across anything like that  
 5 previously. I think I said in my witness  
 6 statement that of the issues I dealt with during  
 7 my time as network co-ordination manager,  
 8 I didn't remember the details, but I still  
 9 remembered that I'd dealt with this particular  
 10 bug at Callendar Square.  
 11 Q. But do you not particularly have memories of  
 12 other bugs that you dealt with?  
 13 A. No. I remember other issues with Horizon and  
 14 other parts of the business but this, to me,  
 15 would have been an unusual and anomalous kind of  
 16 case, at least in terms of my exposure to it.  
 17 Q. So in terms of your exposure, bugs of this  
 18 nature were not raised to you at all from  
 19 England and Wales?  
 20 A. No, that's -- I'm not saying that I didn't have  
 21 some issues raised, but I think -- I don't  
 22 remember whether there were issues raised from  
 23 England and Wales, but I would expect that there  
 24 would be.  
 25 Q. But they didn't stand out in your mind as

118

1 (12.50 pm)

(The Short Adjournment)

3 (1.50 pm)

4 MR STEVENS: Good afternoon, sir. Can you see and  
 5 hear me?  
 6 SIR WYN WILLIAMS: Thank you.  
 7 MR STEVENS: If I may call Mr Blackburn.  
 8 GARY DAVID BLACKBURN (affirmed)  
 9 Questioned by MR STEVENS  
 10 MR STEVENS: Mr Blackburn, as you know, my name is  
 11 Sam Stevens and I ask questions on behalf of the  
 12 Inquiry. Please could I ask you to state your  
 13 full name?  
 14 A. Gary David Blackburn.  
 15 Q. Firstly, thank you for giving evidence to the  
 16 Inquiry today and thank you for providing  
 17 a written statement to which I'd like to turn  
 18 now. Do you have a bundle of documents in front  
 19 of you?  
 20 A. I don't.  
 21 Q. You don't. Right. Bear with me, I'll see where  
 22 that is.  
 23 Apologies, sir. We will just wait while  
 24 that bundle arrives.  
 25 SIR WYN WILLIAMS: Sure. Yes.

120

1 **MR STEVENS:** Thank you, Mr Blackburn. Now, one of  
 2 those bundles should have your witness statement  
 3 at the front of it, behind tab A.  
 4 **A.** Yes, got that.  
 5 **Q.** Excellent, apologies for that and thank you. So  
 6 that witness statement should run to 16 pages.  
 7 **A.** Correct.  
 8 **Q.** If you turn to page 15, you'll see paragraph 28  
 9 being the last paragraph, and at the bottom is  
 10 that your signature?  
 11 **A.** It is.  
 12 **Q.** Can I ask you to confirm that the facts within  
 13 that statement are true to the best of your  
 14 knowledge and belief?  
 15 **A.** They are.  
 16 **Q.** Thank you, Mr Blackburn, that stands as your  
 17 evidence in the Inquiry. I am going to ask you  
 18 some questions about that. You joined the Post  
 19 Office in 1985?  
 20 **A.** Yes, I did.  
 21 **Q.** From 1985 to 1994 you worked, I understand, in  
 22 Crown Office branches around Huddersfield?  
 23 **A.** Correct.  
 24 **Q.** Then in 1994, you were posted to the northeast  
 25 regional office?

121

1 pre-NBSC desk and pre-automation desks, what  
 2 were the types of enquiries you would most often  
 3 receive?  
 4 **A.** It was very transactional in nature it was  
 5 really supporting the branches in terms of "How  
 6 do I complete it", particularly a transaction  
 7 for a member of the public, interspersed with  
 8 accounting queries but, as we may well end up  
 9 discussing, nowhere near to the extent it was  
 10 post-automation. That was the old paper-based  
 11 cash account, which was relatively  
 12 straightforward and simple to follow.  
 13 We also supported the Retail Network  
 14 Managers at the time in any enquiries that they  
 15 may have had and we were also there as a bit of  
 16 an emergency point of contact for events such as  
 17 burglaries and robberies, that kind of thing.  
 18 **Q.** What did you think of the quality of the advice  
 19 and assistance that was able to be provided by the  
 20 regional helpdesk in comparison to the national  
 21 one?  
 22 **A.** Yeah, it was, in my personal opinion, better,  
 23 and purely based upon the fact that it was  
 24 staffed with people who had similar career  
 25 profiles to myself, so that all worked in the

123

1 **A.** That's correct.  
 2 **Q.** At that stage, you say in your evidence that you  
 3 worked on a relatively new helpdesk that was  
 4 created to support the region?  
 5 **A.** That is also correct.  
 6 **Q.** At this point, the Post Office was split into  
 7 seven regions?  
 8 **A.** It was.  
 9 **Q.** You say that, subsequently, those individual  
 10 regional helplines merged in to become what we  
 11 now know as the Network Business Support  
 12 Centre --  
 13 **A.** That is correct.  
 14 **Q.** -- or the NBSC?  
 15 **A.** The NBSC, yes.  
 16 **Q.** Do you remember when that was?  
 17 **A.** It coincided with the introduction of the  
 18 Horizon solution, so prior to that, it was --  
 19 the northeast regional desk or the various  
 20 regional desks were there pre-automation and  
 21 then also for -- I think it was called the ECCO+  
 22 system. So I'm fairly certain it was a part of  
 23 a larger reorganisation of the Post Office and  
 24 the introduction of Legacy Horizon.  
 25 **Q.** Casting your mind back to when you worked on the

122

1 branch network, primarily in the directly  
 2 managed branches in the Crown Offices, but one  
 3 or two of my colleagues at the time had also  
 4 worked in the independent branches, so they had  
 5 got a wealth of experience of completing the  
 6 varied transactions that we had at the time in  
 7 the business.  
 8 **Q.** So when you say in the regional helpdesk, you  
 9 pointed to the experience of the people within  
 10 it as a strength.  
 11 **A.** Yes.  
 12 **Q.** Can you explain why that was different from the  
 13 NBSC?  
 14 **A.** Well, when -- so the regional helpline converted  
 15 into the Horizon trial desk. So I was part of  
 16 the trial desk then, which was run out of  
 17 an office in Leeds. I think the branches in the  
 18 trial were from both the Leeds and Bristol  
 19 regions, I want to say. It was still very much  
 20 the same group of people, albeit everything was  
 21 new to all of us at that time, in terms of  
 22 Horizon itself. But the business knowledge was  
 23 still the same, the transactions were still the  
 24 same, although completed in a different manner.  
 25 As we moved then into what was the

124

1 national -- the Network Business Support Centre  
 2 and the national -- the only helpdesk for  
 3 business enquiries, naturally we had to expand  
 4 and recruit more people. We moved from Leeds to  
 5 a greenfield site in the Dearne Valley, it was  
 6 fairly isolated at the time. There was one or  
 7 two other contact centres in the environment, so  
 8 we picked up new recruits from the surrounding  
 9 area, people, in effect, who had -- it was their  
 10 first experience of working for the Post Office,  
 11 they'd no prior experience.

12 So, for me, naturally, there was just  
 13 a slight diluting of the quality of the  
 14 individual on the desk, as they obviously that  
 15 to go through a steep learning curve themselves.

16 **Q.** Is it fair to say there was a lot of  
 17 institutional knowledge when moving to the NBSC?

18 **A.** That is my opinion, yes.

19 **Q.** For that reason, is it fair to say that, because  
 20 of that loss of institutional knowledge, it was  
 21 important to ensure that the new members of the  
 22 NBSC were adequately trained?

23 **A.** Yes, vital. Yes.

24 **Q.** We'll come on to training shortly. Before I do,  
 25 the pre-NBSC regional helplines, I appreciate

125

1 calls that they were struggling to answer.

2 **Q.** When did you finish that role as a team leader?

3 **A.** I think -- now this is where chronology becomes  
 4 quite hazy for me but I think it was -- I'm  
 5 going to say around about 2001/2, I think, and  
 6 I went down -- what was downstairs into business  
 7 service management, as it was called at the  
 8 time, and I --

9 **Q.** Pausing there, could you say what business  
 10 service management's role was?

11 **A.** It's what I today would refer to as IT support,  
 12 some vital processes, change management, problem  
 13 management, secondary layers of incident  
 14 management. Things like that.

15 **Q.** What was your first role?

16 **A.** I started as a problem manager when I first went  
 17 down there.

18 **Q.** For how long did you hold that role?

19 **A.** Now, that's the bit I really can't recall. From  
 20 memory, even looking through all of the  
 21 documentation, I really have very little  
 22 recollection of my time in that team. I don't  
 23 think it was for very long, because I seemed to  
 24 move on quite quickly into other incident facing  
 25 and live service facing roles, so I'm sorry

127

1 you can only speak for the northeast, but did  
 2 they ever have any communication, the helpline  
 3 as such, with people involved in bringing  
 4 prosecutions against subpostmasters for false  
 5 accounting or theft?

6 **A.** No, not at that time, no. It wasn't part of the  
 7 remit.

8 **Q.** The same question, but in respect of auditors:  
 9 was there any communication between the regional  
 10 helpline and the audit teams?

11 **A.** I can't remember, if I'm honest. There may well  
 12 have been, because regional auditing was a very,  
 13 you know, business as usual part of everyday  
 14 Post Office life. So there may have been. But  
 15 it's not something I recollect.

16 **Q.** So in paragraph 4 of your statement, which we  
 17 don't need to turn to, you say that you were  
 18 a team leader on the NBSC. Could you just  
 19 summarise, briefly, what that role entailed?

20 **A.** It was line management of a group of individuals  
 21 who would be actually manning the telephones and  
 22 taking the calls from the branches. When we had  
 23 busy times, I would also take calls from the  
 24 branches but it was providing a layer of people  
 25 management and support and guidance for any

126

1 I couldn't tell you.

2 **Q.** We'll come to those roles in a moment. In brief  
 3 terms, could you summarise what your role as  
 4 a problem manager was?

5 **A.** Yeah, and I think, as I've said in my statement,  
 6 it felt, looking back with hindsight, reactive  
 7 rather than sort of proactive, in the sense that  
 8 we would literally take trends and analysis from  
 9 the Network Business Support Centre, we'd also  
 10 have it provided to us by the Horizon System  
 11 Helpdesk and we would look for where there was  
 12 any remediation activities that might be  
 13 required to prevent future occurrences of  
 14 whatever the incidents had been.

15 **Q.** Your role after problem -- we don't know the  
 16 date, specifically, but what was your role after  
 17 that of a problem manager?

18 **A.** So I -- this is where my career, I do apologise,  
 19 becomes quite hazy, because I did so many roles  
 20 including interspersed with taking parts in  
 21 various programmes from a support perspective.

22 My next recollection was a live service desk  
 23 recall, that's the key role that I remember,  
 24 which was also a new desk which we'd set up at  
 25 the time, an internal facing desk.

128



1 Q. We'll come to that again in due course but, just  
 2 for chronology purposes, you were transferred  
 3 understanding TUPE to ATOS in 2014?  
 4 A. That's correct.  
 5 Q. Could you just explain what ATOS was doing at  
 6 that stage for you to be TUPE transferred  
 7 across?  
 8 A. Yes, so ATOS in -- for me, in simple terms, it  
 9 was Post Office outsourcing that -- what I'd  
 10 just described as the business service  
 11 management functionality and it was implementing  
 12 a new operating model for management of Post  
 13 Office's IT supply chain.  
 14 Q. I understand you left that role in 2017 --  
 15 A. I did, yes.  
 16 Q. -- and you no longer work for the Post Office?  
 17 A. That's correct.  
 18 Q. Could we, please, turn up your witness statement  
 19 on the screen. It's WITN04650100, and  
 20 paragraph 10, please, on page 6. Thank you.  
 21 You state that:  
 22 "The purpose of the NBSC was to support the  
 23 branch network through answering 'how do I'  
 24 related transactional questions alongside the  
 25 Fujitsu Horizon Service Desk ... which was there  
 129

1 team leader?  
 2 A. I think the only training that I remember was  
 3 training on the Horizon solution. So there was  
 4 no additional business training or anything like  
 5 that. It was a standard counter training  
 6 course, as it was at that time, which included  
 7 use of the Horizon System.  
 8 Q. Do you recall what that training involved?  
 9 A. I'm sorry, I don't.  
 10 Q. What about the new candidates, the people who  
 11 hadn't the institutional knowledge that you had?  
 12 Did they receive the same training or different?  
 13 A. Number 1, I believe, you know, they received  
 14 that element of training because the Horizon  
 15 System was now ultra-important but they also  
 16 received what I would call the standard Post  
 17 Office training, as if they were going to work  
 18 in a directly managed branch, for example.  
 19 Q. Do you recall if there was ever updater or  
 20 refresher training given to members of the NBSC  
 21 on how to use the Horizon System?  
 22 A. Not specifically, no, I don't.  
 23 Q. I'd like now to turn to the relationship between  
 24 the NBSC and the Fujitsu helpdesk, which you've  
 25 mentioned in your statement. Please can we turn  
 131

1 to support the branch network with technical  
 2 questions and queries in relation to the  
 3 technology (Hardware, Software and Network) that  
 4 had been provided."  
 5 What do you mean by "'How do I'  
 6 transactional questions"?  
 7 A. I mean literally a member of the public, being  
 8 in the branch, wanting to conduct a particular  
 9 transaction type and the branch not being quite  
 10 sure how to do that. At the time of Horizon,  
 11 that also involved, you know, what were more  
 12 complex navigational type questions through the  
 13 solution. So that was -- that is what I would  
 14 refer to as "How do I complete this transaction  
 15 for, you know, an item going overseas" or  
 16 something to that effect. That was the type of  
 17 things we did.  
 18 Q. That document can come down for the time being.  
 19 Thank you.  
 20 I think you've mentioned already a large  
 21 part of the NBSC's role was to assist with  
 22 balancing as well.  
 23 A. Very much so, yes. Yes.  
 24 Q. What training did you receive on joining the  
 25 NBSC to enable you to carry out your role as  
 130

1 up FUJ00080405.  
 2 This is the "ICL Pathway/Post Office Counter  
 3 Limited Interface Agreement for the Network  
 4 Business Support Centre and the Horizon System  
 5 Helpdesk". If we could turn to page 4, please,  
 6 towards the bottom. Under "Contributors" we can  
 7 see that you -- the name on the right towards  
 8 the bottom, you contributed towards this  
 9 document?  
 10 A. Yeah.  
 11 Q. Do you recall the level of input you had on it?  
 12 A. I don't but I would assume, given my role at the  
 13 time, it was one really, you know, coming from  
 14 a point of managing a team of people who might  
 15 possibly have to interact with the Horizon  
 16 Service Desk or exchange ownership of  
 17 an incident that had been logged.  
 18 Q. Please can we turn to page 7 of that document.  
 19 So section 5 sets out general responsibilities,  
 20 and under (h) it says -- I'll summarise -- Post  
 21 Office Counters Limited and ICL Pathway:  
 22 "... are responsible for ensuring that known  
 23 problems or events, that may impact on the  
 24 everyday business of NBSC and HSH, are made  
 25 known to both helpdesks."  
 132

1 Can you recall how the bodies, the NBSC and  
2 the Horizon Service Helpdesk, communicated with  
3 each other regarding problems with the Horizon  
4 System.

5 **A.** At that time, when we were talking of Legacy  
6 Horizon, as opposed to HNG-X, the two desks were  
7 very distinct, in fact the responsibility, in  
8 effect, had been passed to the branch network to  
9 determine which number they rang and, therefore,  
10 who they spoke to. So I do remember there being  
11 a lot of interaction between the two desks in  
12 terms of swapping ownership. We also had -- the  
13 NBSC had an admin team that, if there was  
14 a wider sort of unplanned event that was  
15 impacting either desk or a large volume of calls  
16 suddenly started coming into the desk, they  
17 would take the responsibility for the interface  
18 and the communication.

19 I don't really remember anything further,  
20 I'm afraid.

21 **Q.** Well, it may help assist your memory if we look  
22 at page 16. Section 9 describes daily  
23 interactions, which I don't need to trouble you  
24 with but, if we can go to 10 the "NBSC/HSB  
25 Review Forum" says:

133

1 service management function, a second level of  
2 incident management and problem management, for  
3 them to investigate and determine whether or not  
4 there was something deeper that needed Fujitsu  
5 support and investigation.

6 It was very contact centre focused, was the  
7 NBSC/HSB and the reviews.

8 **Q.** So when you said it would -- if there was  
9 a problem -- you feared problem with the system,  
10 it would be passed to a different team. Would  
11 that be the Problem Management Team?

12 **A.** It would have been and if it would have gone in  
13 a much more timely manner. It would have gone  
14 at the time that the event occurred rather than,  
15 you know, post-monthly review.

16 **Q.** Your evidence is, to the best of your  
17 recollection, this review forum mainly concerned  
18 maybe operational contact centre elements of  
19 types --

20 **A.** Volume of calls, types of calls, absolutely, to  
21 see whether there was a need to produce  
22 knowledge articles for the advisers in the NBSC,  
23 or perhaps even suggest that there may be  
24 reminders that need to go in the Counter News  
25 article out to the wider network but not really

135

1 "The performance of work undertaken across  
2 the NBSC/HSB interface will be the subject of  
3 monthly review. The output of the review forum  
4 will provide input to:

5 "The Horizon Service Review Forum."

6 **A.** Right.

7 **Q.** Were you involved or do you recall being  
8 involved in these monthly reviews?

9 **A.** I don't but, given my role, I would be very  
10 likely to have been involved in at least some of  
11 them, yeah.

12 **Q.** I'll ask the question but I can see the answer:  
13 you don't recall the types of matters which  
14 would have been discussed in these meetings?

15 **A.** It would have been primarily contact centre  
16 focused, I would imagine. But it wasn't really  
17 the -- as I recall, it wasn't really the forum  
18 for raising of concern around, let's say, the  
19 performance of the solution. If we'd have had  
20 an incident that we couldn't answer with the  
21 information that we had and the knowledge that  
22 we had on the desk and we felt it was the  
23 system, let me say, not working in the way we  
24 had understood it should work, we'd have passed  
25 that, at the time, down into the business

134

1 focused at all on the technology.

2 **Q.** Another purpose of this document was to  
3 delineate the role, which calls would go to the  
4 NBSC and which to the Horizon or the HSB, later  
5 HSD. Can we turn to page 18, please, which  
6 should be an appendix. Yes, that's right, it's  
7 not formally an appendix but this is the table  
8 I was looking at. We see here, on the left  
9 column "Postmaster Incident", and the first two  
10 are "[unable] to log on" and, if it was because  
11 of a system failure or user error the Horizon  
12 Service Helpdesk would deal with it but, if it  
13 was a lost password, we see the third line, it  
14 was the NBSC. So this was separating those  
15 roles.

16 The last entry "Cannot use the Horizon  
17 counter system or part of the system" refers to  
18 matters such as -- sorry, we'll just wait for  
19 that to come back on screen. Thank you.

20 The last entry, here we're talking about  
21 monitor failure or equipment failure, which  
22 results in the subpostmaster not being able to  
23 use the system and that's clearly a helpdesk  
24 issue, a Fujitsu issue.

25 **A.** Yes.

136

1 Q. Can we turn to page 20, please. The bottom two  
2 entries, one says, "Has an EPOSS discrepancy"  
3 and the next is a weekly one. That's referring  
4 to an issue in the cash account when balancing,  
5 isn't it?

6 A. Yes.

7 Q. In both cases, it says the first contact is the  
8 Fujitsu helpdesk, and the comment says:  
9 "HSH are responsible for assisting the PM in  
10 the correction of the discrepancy. However, if  
11 HSH cannot resolve an EPOSS discrepancy the PM  
12 will be referred to NBSC for approval to accept  
13 the discrepancy."

14 In both situations, the sole cause is listed  
15 as "user error". Can you explain why this  
16 document doesn't refer to what to do if there's  
17 an EPOSS discrepancy caused by the Horizon IT  
18 System?

19 A. No, I can't. All I can say at the time, and  
20 this is a long time ago when we were first  
21 automating the network, there was no belief or  
22 understanding at my level, at my operational  
23 level, at my team's level, that there was any  
24 reason to distrust the technology. So, you  
25 know, we were told quite clearly, in fact on

137

1 were asked to do on a daily basis.

2 Q. You've mentioned Don Grey. Are you aware of  
3 whether this message that Horizon was robust,  
4 did that -- are you aware whether that came from  
5 any higher than Don Grey?

6 A. I'm sorry, I couldn't say.

7 Q. You said as well in your evidence that it wasn't  
8 just then that message was repeated.

9 A. Yes.

10 Q. Can you provide other examples? I know we're  
11 jumping ahead but other examples of when you  
12 were told that the system was robust?

13 A. Well, I guess as well there was a -- I suppose  
14 I've got to try and convey the -- and give  
15 context. So, you know, it was a massive  
16 transformation for the Post Office from manual  
17 to automation. Of course, we were all  
18 understanding of it was that or Post Office  
19 ceases to be relevant and probably exist. So we  
20 understood the journey and the strategy. We  
21 didn't go into it doubting it, I guess, is what  
22 we were saying. We went into it accepting that  
23 it was going to work. No reason to challenge it  
24 at that stage.

25 Now, over time, evidence obviously started

139

1 numerous occasions throughout my time, that  
2 there were no Horizon integrity issues, and  
3 there were no systemic issues. So at the time,  
4 I think the stance would probably have been the  
5 solution works as per Post Office's  
6 requirements, as per the design, therefore there  
7 wouldn't be -- such a situation arise, I'm  
8 assuming that would have been the stance,  
9 rightly or wrongly.

10 Q. At this time, can you recall who was saying or  
11 telling you that the system was robust? So this  
12 is in 2000?

13 A. I can't be specific but I'd have to say the  
14 wider business. I can't remember the names of  
15 the senior managers or the leaders of the  
16 programme and the rollout, I'm afraid, at the  
17 time, although I do remember Don Grey because  
18 Don Grey was northeast regional office so that's  
19 where I came across Don. I knew he had some  
20 role to play within that.

21 But the general message was one, which I can  
22 understand, even looking back, of trying to  
23 ensure that, you know, operational people had  
24 confidence to go about the processes that we'd  
25 been -- that had been implemented and what we

138

1 to come in. We had improved knowledge, improved  
2 experience over that same time frame, so,  
3 therefore, we became much more comfortable with  
4 our ability to question or challenge or  
5 certainly escalate to Fujitsu to investigate  
6 something when it wasn't working correctly.  
7 Legacy Horizon, that was incredibly difficult  
8 because of the, you know, the steep learning  
9 curve that we were all on. Probably not brave  
10 enough either, if I'm honest, looking back to  
11 challenge some of the things when maybe we  
12 weren't sure.

13 So I can think of, when it started to be in  
14 the press, when there were postmasters who were  
15 starting to take, I think, personal litigation,  
16 then, I think, there were more frequent messages  
17 to reaffirm that Horizon was robust, Horizon  
18 integrity was there and there weren't issues.  
19 I think there was also a third party -- I think  
20 it was called Second Sight -- enquiry. Even  
21 post that I remember the message being the same,  
22 and I think there were also subsequent internal  
23 inquiries undertaken, and I might be in HNG-X  
24 chronology now, to also check -- and I think  
25 that might have been done from my colleagues in

140

1 Product and Branch Accounting, I can't remember  
2 the names of any of the individuals, I'm afraid.

3 And that also confirmed -- and those  
4 messages were filtered down to the operational  
5 teams.

6 **Q.** Actually, we'll come to that bit of the  
7 chronology later on. Back to 2000, when this  
8 document was being created and the message  
9 was -- and I think you said the belief was that  
10 the system was robust.

11 **A.** Yes.

12 **Q.** Do you accept that document is one of many which  
13 is setting up support services that were to be  
14 made available to subpostmasters using the  
15 Horizon Helpdesk --

16 **A.** Yes.

17 **Q.** -- or the NBSC?

18 **A.** Yes.

19 **Q.** Is it fair to say that those systems that were  
20 put in place to provide assistance to them, were  
21 built on an assumption that the Horizon System  
22 was robust?

23 **A.** Correct.

24 **Q.** Moving, then, to knowledge sharing within the  
25 NBSC. We're going to come to some examples of

141

1 Now, naturally, if there was something fresh  
2 or new came in that was slightly unexpected or  
3 the timing wasn't great in terms of internal  
4 communications, there would sometimes be a gap  
5 between the Go Live of that, say, new  
6 transaction or that knowledge, whatever it was,  
7 and the creation of that knowledge article. So  
8 that's where we fell back on the more manual  
9 methodologies that I just mentioned, which would  
10 really be ensuring people were informed word of  
11 mouth, emails and bulletin boards.

12 **Q.** Do you recall when this change occurred, when it  
13 was mandatory to rely on knowledge articles?

14 **A.** I think it was after I had gone down to the  
15 business service management function and, in  
16 fact, myself and one of my colleagues, Shaun  
17 Turner, were involved in supporting the initial  
18 set-up of a number of, you know, existing  
19 processes in terms of the documentation.

20 **Q.** Could you just describe what a knowledge article  
21 looks like?

22 **A.** It would literally be a Word document. It was  
23 put on to the Remedy -- it sat independently but  
24 accessed via what was the call log-in system,  
25 the Remedy system. It could involve anything.

143

1 problems later on. It's uncontroversial that  
2 there were problems in the Horizon IT System.  
3 As a matter of generality, how -- when someone  
4 in the NBSC at the top became aware of  
5 a problem, how was that shared amongst the other  
6 members of the team?

7 **A.** Within the NBSC environment itself?

8 **Q.** Yes.

9 **A.** It was verbally cascaded. We also had bulletin  
10 boards, or there was *ad hoc*, infrequent team  
11 meetings where the information was provided.  
12 Now, I can't remember the exact introduction but  
13 I don't think it was at the very, very beginning  
14 of the NBSC, but we also introduced knowledge  
15 articles, and those knowledge articles  
16 ultimately, over time, became, I would say,  
17 mandatory in terms of their usage.

18 You had to use a knowledge article. You had  
19 to associate the call that you'd had, the ticket  
20 that you'd logged, with the knowledge article  
21 that you had used to advise and guide the  
22 caller. And there was a team of people set up  
23 to produce those articles, manage those  
24 articles, maintain those articles. So that was  
25 the other method.

142

1 It could involve *Counter News* articles that were  
2 literally just almost copy and pasted into  
3 an electronic format. It could involve process  
4 flow maps with, you know, swim lanes in terms of  
5 start and finishing and different people might  
6 need to be -- interact or involved. It could  
7 involve diagrams. There were pictorial evidence  
8 as well to show what screens looked like in  
9 terms of trying to guide the NBSC agent and the  
10 office.

11 **Q.** To what extent were the use of scripts used in  
12 the NBSC, call scripts?

13 **A.** There may have been a script on occasion.  
14 Normally, I would have said that would come off  
15 the back of an unplanned event of some  
16 description, something that's happened untoward  
17 and, therefore, there would be a scripted  
18 response given. I don't actually remember  
19 a time where we were told quite, you know,  
20 precisely to follow, almost word for word,  
21 a script, but that would be the situation, where  
22 we'd have something that was perhaps more  
23 temporary in nature than the more permanent way  
24 of responding to the enquiries.

25 **Q.** So perhaps in response to a major incident?

144

1 A. Perhaps response to a major incident yes,  
 2 something that's occurred that branches may call  
 3 in about and need to be aware of.

4 Q. Were you ever aware of subpostmasters being told  
 5 by members of the NBSC that they were the only  
 6 person experiencing problems using the Horizon  
 7 IT System?

8 A. No. I mean, that's not something I certainly  
 9 would have told my team. That sounds -- I'm  
 10 offering an opinion here but that sounds  
 11 slightly rogue to me, rather than anything that  
 12 would have been directed.

13 Q. That's internally to Post Office. Were you  
 14 aware of anything along the same lines being  
 15 communicated to people working on the Fujitsu  
 16 helpdesk?

17 A. No, I didn't really have a great deal of  
 18 visibility of their internal ways of working.

19 Q. I want to move now to your problem management  
 20 role, and please can we been up paragraph 5 of  
 21 your witness statement on page 2. I'll read the  
 22 last line and then go over the page. What you  
 23 say is:  
 24 "But what I do remember is that the role was  
 25 largely reactive in nature not particularly

145

1 happen.  
 2 So to start off with, the problem management  
 3 role in my time was very much just simply  
 4 reacting to what had already occurred.  
 5 Hopefully, we would learn from that lesson,  
 6 though, and increase and mature over time in  
 7 terms of the ability to look out for certain  
 8 things and prevent things from being repeated.  
 9 That's kind of what I mean about it being  
 10 largely reactive at the time I was the problem  
 11 manager.

12 Q. In your role as problem manager, would you have  
 13 benefited from more internal technical support,  
 14 technical IT support?

15 A. Oh, without doubt. I have no personal technical  
 16 background whatsoever: Post Office man and boy,  
 17 business training. Yes, I could answer  
 18 transactional queries and help postmasters, I'd  
 19 done the job. Technology-wise, no. I felt that  
 20 we were in a position where Fujitsu were the  
 21 chosen supplier. If we needed to go to Fujitsu,  
 22 I'd go to Fujitsu. Whatever Fujitsu came back  
 23 with, it was incredibly difficult to challenge,  
 24 if at all, if it was technical.

If it didn't feel right, if there was

147

1 predictive or preventative and therefore a lot  
 2 of the work that I would have undertaken  
 3 alongside my colleagues came from analysis of  
 4 the calls that had been received by the NBSC or  
 5 thematic incidents."

6 In general terms, what were the types of  
 7 problems that you were seeking to analyse from  
 8 these call records?

9 A. You were looking for any trend at all in terms  
 10 of a volume of call, a particular type of call,  
 11 business in nature, potentially technical in  
 12 nature and absolutely in relation to accounting.  
 13 Anything that might indicate there was a way of  
 14 us operating better, doing something better or  
 15 something potentially that needed fixing.

16 Q. When you say the role was not particularly  
 17 predictive, what do you mean by that?

18 A. I think -- again, I come back to a bit of  
 19 a chronology and a bit about the learning curve  
 20 and everyone being, you know, on the same  
 21 journey, very difficult back in the time -- in  
 22 the day, when I think about it. I guess I'm  
 23 trying to suggest that we probably had limited  
 24 capability of predicting what might happen and  
 25 we were learning through experience what could

146

1 something that wasn't sitting well with you, we  
 2 had a few strategic individuals in the business  
 3 that we could go to and ask them to have a look,  
 4 people like Ian Trundle and Bob Booth are two  
 5 people I know particularly supported me, not  
 6 necessarily with accounting issues but with  
 7 certainly large-scale geographic incidents that  
 8 we had, but no, we were very much trusting the  
 9 supplier for the technical knowledge.

10 Q. Just on that, please could we bring up page 5 of  
 11 your witness statement and the paragraph at the  
 12 top. I think this relates to evidence you just  
 13 gave. You say that:

14 "The Post Office IT function did have a team  
 15 of Business Relationship Managers run by Chris  
 16 Taylor that were technical."

17 A. Yes.

18 Q. Just to clarify, those are different, are they,  
 19 from the managers, the contract managers who --

20 A. Oh yes. Yeah, yeah, those guys were all based  
 21 down in London. They were very much working  
 22 with the business from an innovation and  
 23 a future transactional perspective but all of  
 24 them naturally very technical in understanding  
 25 in terms of the Horizon System. So they weren't

148

1 there for us to be used on the process. You  
 2 won't find it written in a document, you know,  
 3 "Escalate to Chris or the team", but we did lean  
 4 on them when we felt it was necessary.

5 **Q.** Again, you refer to Ian Trundle and Bob Booth.  
 6 You say:  
 7 "Whilst also supportive, these  
 8 individuals/teams were primarily strategically  
 9 focused and not designed to be regularly engaged  
 10 in the operational day-to-day running."  
 11 What do you mean by "strategically focused"?

12 **A.** On next steps, on the future, on development of  
 13 software, it tended, as I say, to be linked to  
 14 my knowledge to business activity, rather than,  
 15 you know, focusing entirely on the technology.  
 16 But they were the people who would, from my  
 17 perspective, interact with Fujitsu on a very  
 18 regular basis in terms of how of the solution  
 19 worked. I'm sure they were both involved in  
 20 an awful lot of programme activity and an awful  
 21 lot of determining Post Office's requirements of  
 22 the technology.

23 **Q.** Did you ever request at the time for more IT,  
 24 internal IT support on the operational  
 25 day-to-day matters to be able to test what

149

1 FUJ00079946. This is "[Post Office Account]  
 2 Customer Service Major Incident Escalation  
 3 Process". Is this something you would have  
 4 worked towards -- well, worked with when dealing  
 5 with major incidents?

6 **A.** Yes, I'm fairly sure, looking at the Post Office  
 7 distribution list, those two gentlemen were  
 8 either my line managers at one point in time or  
 9 line manager's line manager, so Dave Hulbert and  
 10 Richard Ashcroft.

11 **Q.** Can we turn to page 7, please. I should say  
 12 that document was dated 3 October 2006. Under  
 13 the heading "Process Objective", the fourth  
 14 bullet point says one of the objectives was to:  
 15 "Avoid unnecessary alerting of the  
 16 customer."  
 17 In this context, who was the customer:  
 18 a subpostmaster or the Post Office itself?

19 **A.** My reading of that would have been "clients"  
 20 would be another way of looking at it. So at  
 21 the time a major one was -- well, they were  
 22 Alliance & Leicester at the time, I think. So  
 23 I think it's referring to them rather than to  
 24 the branch network.

25 **Q.** I see. So the clients of the Post Office.

151

1 Fujitsu was saying to you?

2 **A.** No, I don't believe that we did. Again, that  
 3 sort of stems from a belief of there were no  
 4 issues with the Horizon System. So back in HNG  
 5 or Horizon Legacy, I think you refer to it, it  
 6 was part of the learning curve again. So it  
 7 just didn't really necessarily occur at the  
 8 time.

9 **Q.** I'm going to come on now to some of the  
 10 processes involved in problem management and we  
 11 have a distinction between incident management  
 12 and problem management.

13 **A.** Yes.

14 **Q.** The Inquiry has heard evidence that incident  
 15 management relates to dealing with the symptoms  
 16 of a particular issue such as a server failure,  
 17 whereas the problem looks at the underlying  
 18 causes of the incident. Do you broadly agree  
 19 with that?

20 **A.** Yes. My role in incident management, we always  
 21 focused on service restoration and then, you  
 22 know, ideally we'd identify the root cause but,  
 23 if not, that was always part of problem  
 24 management's job once handed off.

25 **Q.** Please could we bring up the document

150

1 **A.** Yes.

2 **Q.** What do you understand then of the purpose of  
 3 "avoiding unnecessary alerting"?

4 **A.** It just doesn't sound right, does it, when  
 5 I read it today at all. I'd be guessing, to be  
 6 perfectly honest. I'm not entirely clear. It's  
 7 a bit ambiguous, isn't it? I don't know if it  
 8 was just purely wanting to protect brand.

9 **Q.** We have the last, and four bullet points up:  
 10 "Demonstrate to the Post Office a more  
 11 professional approach [and]  
 12 "Improved governance."  
 13 Had there been, before this document, what  
 14 was perceived to be a lack of a professional  
 15 approach from Fujitsu, from your perspective?

16 **A.** I don't actually know, if I'm honest, because  
 17 this -- is this 2006? Sorry.

18 **Q.** I think if we can just come just to double  
 19 check, if we can come out to the full page,  
 20 please. Thank you. Ah, sorry, 27 June 2005.

21 **A.** It's near enough, isn't it? No, if I'm being  
 22 honest, and it is recollection, no, I don't  
 23 remember there being poor governance. Perhaps  
 24 on occasions communication was inconsistent, if  
 25 we want to look at it that way. But I don't

152

1 remember there being governance issues, but it  
2 might be a more appropriate question for David  
3 Hulbert or Richard Ashcroft.

4 **Q.** Could we turn to page 8, please. The bullet  
5 point at the bottom of this -- well, the  
6 penultimate one now, says:

7 "The Fujitsu Service Delivery Manager (or  
8 Duty Manager out of hours) is responsible for  
9 communicating both up the Fujitsu Organisation  
10 and across (see appendix A) to their counterpart  
11 in POL."

12 Now, in your experience of dealing with  
13 incident management, did you feel that Fujitsu  
14 kept you or the Post Office appropriately aware  
15 of any incidents as they arose?

16 **A.** Well, they certainly made us aware of the  
17 incidents when they arose. It would be  
18 difficult, I guess, for me to second-guess that  
19 and challenge whether or not it was always done  
20 in a timely manner or whether it was always  
21 exactly what they knew at the time. It would  
22 be -- the communication, basic communication,  
23 ie would they call our duty manager out of hours  
24 to tell us there was an issue? The answer's  
25 yes.

153

1 example a single counter post office which is  
2 unable to transact, regardless of its business  
3 volumes, is rated as a severity A."

4 It then goes on to say:

5 "For simplicity, Incidents are classified  
6 into three impact levels", and uses high,  
7 medium, low.

8 Did an incident have to be a high impact to  
9 be a major incident?

10 **A.** I think this is where -- I think the answer is  
11 yes and no and sorry for that but the way  
12 I remember the incident process management  
13 working was it's based upon knowledge and  
14 information at the time so it would be perfectly  
15 reasonable for us on occasions to have what  
16 might turn out to be false alarms that have been  
17 raised through that way and a decision taken by  
18 Fujitsu in the first instance that it was  
19 a high, and therefore the process followed and  
20 it might end up high and remain high  
21 post-understanding what the impact was,  
22 resolution and root cause.

23 Equally, you know -- or conversely, it could  
24 work the other way -- it could turn out that  
25 a decision was made by the Fujitsu duty manager

155

1 **Q.** Well, at the time, do you recall having any  
2 concerns that, to put it bluntly, you were being  
3 kept in the dark about any incidents?

4 **A.** I don't have any particular evidence but, on  
5 occasions, when you finally ended up with the  
6 full root cause analysis and the full  
7 documentation of the events, the timeline,  
8 et cetera, there would be an ability to reflect  
9 and think that it hadn't been your experience,  
10 in terms of the timing of, in terms of the  
11 quality of the information you were being  
12 provided.

13 **Q.** When you say "on occasions", how often would  
14 that be?

15 **A.** Rarely. Rarely.

16 **Q.** Could we please turn to page 9. Under "Incident  
17 classification", it says:

18 "As a general rule a Major Incident will  
19 always be an incident rated with severity level  
20 A (critical) in the POA Customer Service  
21 Incident Management Process Details document ...  
22 However not all incidents rated as severity  
23 level A qualify. This is because the severity  
24 levels do not necessarily translate to the  
25 global business impact on POL's business. For

154

1 that the incident was medium or low, and it  
2 might not have been rung through but,  
3 subsequently, called through the following  
4 morning, often triggered by calls from the  
5 branch network, for example.

6 **Q.** If the incident wasn't declared a major incident  
7 and just an incident, how did that affect the  
8 way it was investigated?

9 **A.** It would be timing, more than anything, in terms  
10 of waiting for the next -- you know, the  
11 following working day, excluding weekends, as  
12 well, so there could be some significant delay  
13 if a wrong diagnosis was made in the first  
14 instance. But that would never stop.

15 It's that thing about reacting and  
16 predicting and preventing again. You get into  
17 that kind of scenario where you might have been  
18 able to look back and think we could have done  
19 something sooner if it had been identified as  
20 high and therefore communicated.

21 But branches, you know, if they were open  
22 and they didn't have the ability to trade, they  
23 would call into one of the two desks. That in  
24 itself could also then trigger what would turn  
25 out to be the major incident management

156

1 response.

2 **Q.** Looking at problem management, if we could go to  
3 FUJ00079886. This is 23 December 2002, "Fujitsu  
4 Services/Post Office Limited Interface Agreement  
5 for the Problem Management Interface", which is  
6 presumably a process you would have used as  
7 a problem manager?

8 **A.** Yeah, I think that's about the right timing.  
9 Yes.

10 **Q.** Can we turn to page 7 of this document and,  
11 under 5.3, there is "Fujitsu Services specific  
12 responsibilities". It says:  
13 "Fujitsu Services will update the problem  
14 Management Database daily (as problems are  
15 updated).  
16 "Fujitsu Services will provide POL with  
17 remote access (via dial up) to the Fujitsu  
18 Services problem management database."  
19 Do you recall whether, in your time as  
20 a problem manager, you had access to that  
21 Fujitsu database?

22 **A.** Yes. I've got to say it wasn't the best  
23 experience. I seem to remember we had two  
24 machines that allowed us that dial-up access to  
25 the tool, but it was a way of audit trailing and

157

1 document. Under section 11.1, it refers to a:  
2 "... Cross Domain Problem Management Forum  
3 [being] held monthly prior to the Service  
4 Management Forum ... and is intended to  
5 highlight and discuss all problems if time  
6 allows."  
7 Would you have attended that?

8 **A.** No, I don't think I did, actually. Because of  
9 the age of the document, I was relatively new to  
10 the team and junior, therefore. Some of names  
11 on the front of the document I recognise,  
12 I notice Stephen Potter's name there, for  
13 example. He was a colleague of mine. He would  
14 have been much more likely but I would have said  
15 I do think it was Richard Ashcroft that was  
16 managing this team at the time, and Bethany  
17 Newton, that would have been their forum.

18 **Q.** The last sort of process I wanted to go over  
19 which I've been asked to go over with you is the  
20 branch issue management process. Can we please  
21 turn up FUJ00080015. So this describes the  
22 branch issue management process. Do you recall  
23 the role of the Fujitsu branch issue management  
24 process?

25 **A.** Only very high level. I certainly remember many

159

1 recording updates to whatever the problem record  
2 was. It wasn't -- you know, you had to get up,  
3 if you like, and go sit there and go and look  
4 for an update, though often, is how I felt about  
5 the process rather than receipt of an email,  
6 receipt of a phone call, there's an update in  
7 the problem record or things like that. But  
8 that might be my memory and just my  
9 recollection.

10 **Q.** Did you consider that the information on  
11 problems stored within it at the time was  
12 adequate for your purposes as a problem manager?

13 **A.** I'm going to have to say yes but that is not  
14 based upon an awful lot of recollection. You  
15 know, I can't think of any particular instance,  
16 for example, that would allow me to be more  
17 specific but certainly, you know, the basic  
18 intention was that the update would be provided  
19 for and, you know, if it wasn't appropriate,  
20 I certainly would have expected to have been  
21 challenging it and/or escalating it.

22 **Q.** Was this another point when you were relying on  
23 Fujitsu's technical expertise?

24 **A.** Oh, totally, yes. Yes.

25 **Q.** Please can we turn to page 12 of the same

158

1 dealings with Nick Crow in particular. But for  
2 me, the difference for this role was it was  
3 meant to be much more proactive, from Fujitsu's  
4 part, in regards to actively going out and  
5 looking for issues. Again, I'm sure Nick would  
6 use lots and lots of helpdesk data to guide him  
7 and help him, but he would be very, very field  
8 based in regards to his role. Network more than  
9 accounting discrepancies being, what I remember,  
10 are lots and lots of challenges with the various  
11 network methodologies that we used at the time  
12 and Nick was an expert in that area and  
13 particularly assessing the geographical location  
14 of the branch environment which could, on  
15 occasions, cause issues with the connectivity.

16 **Q.** So just to clarify that, when you say "network"  
17 rather than "accounting", does it mean, in your  
18 experience, this process was looking more at,  
19 say, issues where a rural branch may not be able  
20 to connect to the servers rather than  
21 a balancing discrepancy?

22 **A.** I think the scope would include both but my  
23 recollection was that volume-wise would be much,  
24 much more challenging and high numbers of  
25 network connectivity issues than accounting.

160



- 1 Q. Can we turn to page 12 of the document, please.  
 2 At the top, the Proactive BIM process. It says:  
 3 "The BIM is also responsible for analysing  
 4 trends and anomalies experienced at Branch  
 5 level. The BIM will review the monthly  
 6 statistics, ie the Branch League Tables to  
 7 identify exceptionally high instances of call  
 8 numbers from Branches or other possible  
 9 indicators of potential issues."  
 10 Did you or anyone at Post Office have access  
 11 to the branch league tables?  
 12 A. Not that I recall. It might have been something  
 13 we'd have done similar from an NBSC perspective.  
 14 I don't actually remember having visibility of  
 15 Fujitsu's branch league table. That's not to  
 16 say that I didn't. I just can't really  
 17 remember.  
 18 Q. So these sort of issues, where there's problem  
 19 management, incident management and this  
 20 process, the BIM process, how did that work, or  
 21 the problem management team's work feed into the  
 22 NBSC and the advice that the members of that  
 23 team would provide?  
 24 A. Of course, all of the roles are supposed to  
 25 interact and share knowledge, share information,

161

- 1 that they were informing the NBSC of -- or  
 2 advising the NBSC at a later stage of the  
 3 benefits of a new knowledge article or updating  
 4 an existing.  
 5 Q. Was there a risk or did you think there was  
 6 a risk at the time that this knowledge wouldn't  
 7 be passed on to the NBSC without a co-ordinating  
 8 role?  
 9 A. I think on reflection, yes, there would have  
 10 been definitely been a risk that some  
 11 information may not have -- may have been lost  
 12 in translation or may not have been communicated  
 13 or articulated in a way that it meant to be. So  
 14 it's entirely possible.  
 15 Q. Are you aware if the training for members of the  
 16 NBSC was ever updated to take account of  
 17 findings or information gleaned through the  
 18 problem management process?  
 19 A. I'm not. Post my time, I believe I'm correct in  
 20 this, the NBSC was, in effect, outsourced,  
 21 albeit to Royal Mail. They were the owners of  
 22 Dearne House, they provided a range of contact  
 23 centre services to other clients of theirs, and  
 24 were perceived as contact centre experts. So  
 25 once that was relinquished, if you like, as

163

- 1 update as I mentioned earlier, knowledge  
 2 articles, for example, ensure that end users on  
 3 the helpdesk were appropriately informed of  
 4 anything that was particularly important, out  
 5 there at the moment, major incidents.  
 6 Incident management was, for me, very much  
 7 what it sort of says on the tin: it was service  
 8 restoration, hand off, root cause, problem  
 9 management.  
 10 BIM was very much more, as I say, proactive  
 11 is how I thought about it but Nick and the team,  
 12 I feel, would interact with any relevant section  
 13 of the Post Office. So if what Nick had have  
 14 found or was asked to investigate was accounting  
 15 discrepancies, for example, it's just as likely  
 16 that he would have been involved with Product  
 17 and Branch Accounting within the Post Office as  
 18 he would be the business service management  
 19 function.  
 20 Q. But are you aware of a person within the Post  
 21 Office who was to draw all of that information  
 22 together to provide it to the NBSC to update the  
 23 knowledge articles, and things like that?  
 24 A. No, no. I'm sorry, I'm not. I think it would  
 25 have fallen to each functional area to ensure

162

- 1 a service, they, in effect, became another  
 2 supplier to the Post Office and I think they  
 3 were managed accordingly. I can't comment on  
 4 Post Office's contribution to training for those  
 5 agents post that time.  
 6 Q. In your recollection, when did that transfer  
 7 occur?  
 8 A. It would be a wild guess, I'm afraid, but I'm  
 9 going to say around about, I think, 2006/7 might  
 10 be the time frame.  
 11 Q. The same questions really about these findings  
 12 that problem management would make or incident  
 13 management would make. How were those  
 14 findings -- let me rephrase that, sorry.  
 15 Was there one person who would be  
 16 responsible for cascading that information to  
 17 the people responsible for prosecuting  
 18 subpostmasters?  
 19 A. I don't know the name or whether they would but  
 20 I wouldn't have expected it to have been the  
 21 individual problem managers. I would have  
 22 expected it to have been the leadership of that  
 23 function.  
 24 Q. When you were a problem manager, were you ever  
 25 approached by anyone in the team responsible for

164

1 prosecuting subpostmasters to provide  
2 information on potential problems in the Horizon  
3 IT System?

4 **A.** I remember receiving requests to investigate  
5 and, therefore, engage Fujitsu, gather evidence  
6 potentially from the branch in regards to, you  
7 know, trial balances, et cetera, transaction  
8 logs and relay that information. So I certainly  
9 remember having those on occasion. I do, from  
10 perception, believe that they were quite low in  
11 comparison to the other types of problems that  
12 we handled at the time. But I don't then have  
13 any recollection, I'm afraid, at all about what  
14 happened post the conclusion of that problem,  
15 particularly if it was inconclusive, perhaps,  
16 rather than a very black and white response from  
17 Fujitsu that declared that the system was  
18 working as per design and, therefore, there was  
19 no issue.

20 Those would go back to, I don't know who  
21 would send them, but they would go back to and  
22 be due to go back to the appropriate retail  
23 network manager.

24 **Q.** So you might have -- your evidence is you might  
25 have or you remember someone involved in

165

1 and Branch Accounting who, you know, naturally  
2 had visibility of the general accounting  
3 procedures, the records for every single branch  
4 in the network.

5 **Q.** Again, I apologise if I misheard this but  
6 I asked about someone in the prosecution team  
7 asking you directly for that broader  
8 information --

9 **A.** No.

10 **Q.** -- I think you said no. You then pointed to  
11 Retail Network Managers.

12 **A.** Yes.

13 **Q.** I think again you gave examples of when it would  
14 be specific cases that they would ask you about.  
15 Do you recall the Retail Network Managers ever  
16 asking you proactively and broadly about general  
17 problems in the Horizon IT System?

18 **A.** Not proactively. It would be off the back of  
19 them being approached by a branch or them  
20 noticing a trend within a branch. Sorry, if  
21 I've understood that question, they would react  
22 to the knowledge and them becoming aware of  
23 a situation that they felt warranted further  
24 investigation.

25 **MR STEVENS:** Sir, that might be a suitable time to

167

1 prosecutions asking you about particular cases.  
2 Do you have any recollection of a more proactive  
3 approach of someone in the prosecution  
4 department saying, "Can you provide us  
5 information generally on problems in the Horizon  
6 IT System?"

7 **A.** Not that I can remember but all of those types  
8 of enquiries would come from internal teams and  
9 that, for me, from my recollection, was the  
10 Retail Network Manager or the Field Intervention  
11 Officers, I think, some of them were called at  
12 a later date. So they would be the people out  
13 in the field who would have that day-to-day  
14 relationship and interaction with the branches.

15 They may come to us for -- to request  
16 Fujitsu support and, in those examples, once  
17 we'd a conclusion of the investigation, it would  
18 go back from whence it came, so back to the  
19 Retail Network Manager for consideration.

20 I think it's fair to say that, if it wasn't  
21 the answer that we'd all hoped for, in the sense  
22 that we'd found something that would explain  
23 whatever was occurring, that the retail network  
24 manager may have needed to then engage other  
25 parts of the business, again including Product

166

1 take a break.

2 **SIR WYN WILLIAMS:** Let me just unmute myself to say  
3 yes.

4 **MR STEVENS:** Excellent, sir, if we could say 3.05?

5 **SIR WYN WILLIAMS:** Fine.

6 (2.55 pm)

(A short break)

7 (3.05 pm)

8 **MR STEVENS:** Mr Blackburn, we've talked to about  
9 general matters, I now want to get into some of  
10 the specifics and the first one is a major  
11 incident on 9 May 2005. Please could I ask for  
12 POL00091917 to be brought up. This is the major  
13 incident report and we can see in the external  
14 distribution list, which is at the bottom, that  
15 you were included in this. Does that mean it's  
16 an incident that you would have dealt with or  
17 was it just for information only?

18 **A.** No, it's quite possible that I would have played  
19 a major incident management role during the  
20 event itself.

21 **Q.** Do you recall this incident at all?

22 **A.** I'm sorry, I don't. Unfortunately, there were  
23 quite a few, from memory.

24 **Q.** Could we turn to page 6, please. This says

168

1 that -- the "Introduction" says that the:  
 2 "... document details the initial incident  
 3 that occurred within the live estate between  
 4 09.00 and 10.00 for a four minute period on  
 5 Monday 9th May 2005 and the activities that were  
 6 carried out for the remainder of the business  
 7 day by the appropriate POA Service Management  
 8 and support teams."

9 If we go to page 8 now, please. Under the  
 10 "Description of the fault", I'll read this for  
 11 the record. It says:

12 "The incident that occurred presently hasn't  
 13 a determined root cause and occurred within the  
 14 live ate whilst the SSC word analysing the  
 15 Correspondence Server volume capacity using the  
 16 RiposteVolume Command. The purpose of this  
 17 activity was to ensure that there available  
 18 spare disk capacity across the Correspondence  
 19 Server disk volumes.

20 "The work activity was carried out as  
 21 a precautionary measure as a result of  
 22 an archiving job not completing following  
 23 an event storm that occurred the previous week.

24 "The RiposteVolume command has been used on  
 25 numerous occasions before with no impact to  
 169

1 impacted to what degree, so we may have  
 2 understood the impact, but not been able to  
 3 identify it was branch A, B and C, for example,  
 4 and therefore you may have been on alert for  
 5 waiting for a call. And that's the kind of  
 6 thing that we referred to earlier that might  
 7 have generated a script on the Network Business  
 8 Support Centre, to capture that information and  
 9 then make sure it's processed accordingly,  
 10 ie a correction, if a correction was required,  
 11 is applied.

12 But I'm sorry, I really don't remember the  
 13 detail of this particular incident.

14 **Q.** Can we turn to paragraph 13 -- sorry, page 13.  
 15 My apologies. Under the table, the first three  
 16 paragraphs refer to "E Top Up Transaction  
 17 failures", which presumably relates to mobile  
 18 phone top-ups?

19 **A.** Yes.

20 **Q.** "... displayed in the table above occurred due  
 21 to the interface between Fujitsu and Epay. When  
 22 authorised transactions timeout at the counter  
 23 a reversal is automatically generated by the  
 24 counter. Transactions were timing out due to  
 25 the correspondence server problems on this day.

171

1 service, as it simply displays the details of  
 2 Riposte Volumes.

3 "Running this command stops Riposte services  
 4 running for a micro-second and then starts  
 5 (unlocks) the services again after the volume is  
 6 taken. It is believed that in this instance,  
 7 due to a bug in Riposte, the services did not  
 8 start again. A PEAK [with the number there] has  
 9 been raised with Escher development."

10 Would you accept this appeared to be  
 11 a significant problem, in that it's referring to  
 12 a bug in the Riposte code?

13 **A.** Yes.

14 **Q.** Did this concern you at the time?

15 **A.** Yes.

16 **Q.** Is it right that, in your evidence, that these  
 17 types of incidents would not be -- the outcomes  
 18 of them would not be reported back to the branch  
 19 network?

20 **A.** I certainly wouldn't have reported them back to  
 21 the branch network. It's unlikely, I would have  
 22 said, but I can't remember the particular event.  
 23 There may have often been other circumstances  
 24 where it was a necessity, because, you know, we  
 25 couldn't perhaps establish which branches were

170

1 Epay's systems have to match the reversal to the  
 2 original authorisation request. The reversal  
 3 has to get to Epay within a time limit of 10  
 4 minutes."

5 Then the paragraph, skip that paragraph.  
 6 The next one is:

7 "Because of the problems with the  
 8 Correspondence server replication on this day,  
 9 a number of these reversals did not get through  
 10 within the time limits."

11 Do you think because of that, because of  
 12 reversals not being to be made, that could have  
 13 led to discrepancies within accounts --

14 **A.** Yes.

15 **Q.** -- and this would affect branches?

16 **A.** Yes.

17 **Q.** But if we now turn back to your witness  
 18 statement, please, at paragraph 5, page 3 of  
 19 your statement, in the middle, you're referring  
 20 to a different incident but say:

21 "Post incident findings such as March 2005  
 22 were not shared with the branch network to my  
 23 knowledge ..."

24 **A.** Yes.

25 **Q.** So you said you don't have knowledge of this

172

1 being shared.

2 **A.** Correct.

3 **Q.** Is there anyone else who would have been dealing  
4 with this at the time who might have shared it  
5 without your knowledge?

6 **A.** Not directly, no. I don't have any recollection  
7 of it being communicated. At least what  
8 I probably alluded to just a minute ago, in  
9 regards to there'd have been a number of people  
10 NBSC, HSH included, who would be looking out for  
11 calls. I think this is where Product and Branch  
12 Accounting would have played a large role as  
13 well, in regards to observing the accounts that  
14 were being completed. They would have had the  
15 ability to focus in on E top-up transactions as  
16 an example and see whether there were  
17 discrepancies that I guess, in theory, could  
18 align with that event.

19 **Q.** If a subpostmaster had a discrepancy when they  
20 came to balance, that may be because of  
21 a transaction that occurred some time before?

22 **A.** Yes.

23 **Q.** So when they come to balance, some time has  
24 passed, and it might be that a subpostmaster  
25 simply accepts a discrepancy as an error?

173

1 **Q.** I want to now look at what's been called the  
2 Callendar Square bug. Please can we turn to  
3 POL00028984 and page 10. At the bottom there's  
4 an email from Sandra MacKay. Do you remember  
5 who she was?

6 **A.** I'm sorry, no, I don't.

7 **Q.** The project is "Callendar Square", which was  
8 a sub post office and the first line says --  
9 this is to Shaun Turner, I should say, sorry:  
10 "You may recall that in September the above  
11 office had major problems with their Horizon  
12 system relating to transfers between stock  
13 units."  
14 Go over the page.  
15 "The SPMR has reported that he is again  
16 experiencing problems with transfers ... which  
17 resulted in a loss of around [£43,000] which has  
18 subsequently rectified itself. I know that the  
19 SPMR has reported this to Horizon Support, who  
20 have come back to him stating they cannot find  
21 any problem."  
22 Firstly, did you have any dealings with the  
23 Callendar Square branch in September?

24 **A.** No, my dealing with this branch was triggered by  
25 Shaun Turner reaching out to me.

175

1 **A.** As has always been problem, I think, yes, often  
2 the value would be a trigger. Large values, you  
3 know, would likely be reported. Low values may  
4 well have just been accepted without the  
5 knowledge, yes.

6 **Q.** What's the justification for the general policy  
7 that incidents such as this wouldn't have been  
8 shared with the branch network, so that the SPMs  
9 could be aware of potential errors in the  
10 system?

11 **A.** I couldn't comment on what the policy was or the  
12 reasoning beyond, you know, operational role for  
13 me, restore service, and the belief that there  
14 were no issues that were generated with the  
15 solution. Clearly, this was a major incident  
16 not necessarily software related, per se. It  
17 was something unintended that occurred that  
18 generated a discrepancy. I'd have expected  
19 Product and Branch Accounting to have cleaned up  
20 this particular situation but can't say  
21 categorically that was what occurred.

22 **Q.** So is it your evidence that the communication --  
23 the responsibility for the communication lay  
24 elsewhere?

25 **A.** It -- exactly that, yes.

174

1 **Q.** We'll get to there in a moment. Could we go to  
2 page 10, please. Just to follow the trail, we  
3 have -- we had Sandra MacKay's email at the  
4 bottom. We then have an email to Shaun Turner  
5 from Brian Trotter. Do you remember who Brian  
6 Trotter was?

7 **A.** I'm going to say retail network management but  
8 I couldn't say specifically -- oh he's contract  
9 and service manager there, isn't he? But yes,  
10 I do recognise the name.

11 **Q.** It says:  
12 "... I visited the branch with Sandra last  
13 week and the SPMR provided clear documented  
14 evidence that something very wrong is occurring  
15 with some of the processors when carrying out  
16 transfers between stock units."  
17 If we go over the page to page 9, we see  
18 what you just referred to as your involvement.  
19 It's an email from Shaun Turner dated 6 January  
20 2006. He asked for your advice on this branch.  
21 Why would Shaun Turner have come to you for this  
22 particular issue?

23 **A.** Purely the interaction and relationship with  
24 Fujitsu, so we were an escalation team. We  
25 weren't outwardly facing to branches. We were

176

1 a level 2, if you like. And the Retail Network  
2 Management, all of them had the opportunity to  
3 raise escalations with us for us to engage  
4 Fujitsu and get them to investigate a particular  
5 occurrence. And that's what happened on this  
6 occasion.

7 **Q.** Indeed, at the bottom, he describes a problem  
8 and his last sentence is:

9 "I am concerned that there is a fundamental  
10 flaw with the branches configuration, and would  
11 be interested to know how Fujitsu Services put  
12 the first issue to bed."

13 At this point in time, did you think this  
14 was an issue that was affecting a single branch  
15 or a wider issue?

16 **A.** Single.

17 **Q.** If we go up the page, I think it's to the next  
18 page, we'll see you email Liz Evans-Jones. Do  
19 you remember who she was?

20 **A.** Yeah, she was a higher level than me. In  
21 effect, she was my line manager's opposite. So  
22 I went straight to an escalated level within  
23 Fujitsu rather than go to the people I would  
24 ordinarily engage with.

25 **Q.** Why did you decide to escalate it?

177

1 **A.** A new software release that the business was  
2 working on. It would have contained many  
3 things. I am assuming there are lots of  
4 business related reasons for a new software  
5 release but it would also have contained  
6 a backlog of fixes for any bugs or defects that  
7 had been found. I couldn't say on over what  
8 time frame but, for me, I do remember S90 being  
9 very important. I do seem to remember a lot of  
10 communication about its need being rolled out to  
11 the branch network.

12 **Q.** At page 7, if we could go up, we see that you  
13 pass this on to Shaun Turner and then Shaun  
14 Turner goes on to reply to you.

15 **A.** Yes.

16 **Q.** If we carry on up. Thank you. This is  
17 17 February now. The first question -- Shaun  
18 Turner asks three questions, the first of which  
19 says:

20 "Do we understand why this particular branch  
21 has been having problems? Or are there other  
22 branches in the network that have been having  
23 this problem?"

24 Now at this stage, had your view changed on  
25 from it being a single branch issue to having

179

1 **A.** Shaun was somebody I'd got the greatest respect  
2 for and trust for, I'd known him a very long  
3 time. His email was casting enough concern for  
4 me to do this on this occasion.

5 **Q.** The £43,000 discrepancy, that's a large  
6 discrepancy?

7 **A.** Yes, I mean obviously it is ridiculously large.

8 Having said that, numbers are everywhere in the  
9 Post Office, and so it isn't necessarily  
10 a trigger. It was really the fact that Sean was  
11 coming to me. Number 1, he was escalating to me  
12 which meant it was important and, number 2, it  
13 just looked like something on the basis of his  
14 knowledge, his experience, that he was saying  
15 the system not working as it was intended. So  
16 I went straight to an escalated level on that  
17 occasion.

18 **Q.** Liz Evans-Jones's response is immediately above  
19 this.

20 **A.** Yeah.

21 **Q.** She says:

22 "I have checked the call and this issue is  
23 scheduled to be resolved in S90."

24 What was your understanding of S90 at that  
25 point?

178

1 concerns with it being a wider issue or not?

2 **A.** It wasn't actually, no. So whilst I'd taken  
3 from Liz Melrose-Jones (*sic*) response that  
4 clearly Fujitsu were aware of it and/or a risk  
5 of it, this was my first experience of it  
6 actually occurring within the network. So at  
7 this point in time, clearly I was aware now that  
8 there was a risk of others being impacted that  
9 this was the only branch specifically that I was  
10 aware of.

11 **Q.** If we look at page 3 on this email chain we see  
12 on 23 February 2006, there's an email from Anne  
13 Chambers to Mike Stewart, which you were  
14 subsequently sent this email.

15 **A.** Yes.

16 **Q.** You would have read it at the time?

17 **A.** Yes.

18 **Q.** The second paragraph says:

19 "Haven't looked at the recent evidence, but  
20 I know that in the past this site had hit this  
21 Riposte lock problem 2 or 3 times within a few  
22 weeks. This problem has been around for years  
23 and affects a number of sites most weeks, and  
24 finally Escher say they have done something  
25 about it."

180

1 What did this mean to you when you read it?

2 **A.** News. It's not something -- you know, I do  
3 actually -- when I've looked at all the evidence  
4 you've provided, whilst I couldn't remember the  
5 detail until I went back through the evidence,  
6 Callendar Square was a name and a Post Office  
7 that I remembered immediately because this was  
8 long running from my involvement, but that, to  
9 me, that statement was, I believe at the time,  
10 news to me. Not something I was aware of that  
11 branches could have this issue from Smart post  
12 transactional problems.

13 **Q.** Would this problem concern transfers from the  
14 stock units, Callendar Square?

15 **A.** I'd understood it was -- yes, but I thought I'd  
16 understood it was triggered by a particular  
17 transaction. I may be incorrect on that.

18 **Q.** But in terms of the problem itself, the fact  
19 that it's saying it's been around for years and  
20 it affects a number of sites was weeks, did you  
21 believe that was significant?

22 **A.** It's shocking. Yes, shocking. If -- especially  
23 on the basis of, as you could see from Liz's  
24 response, that if there was an awareness of it,  
25 there wasn't enough awareness of it, and it had

181

1 by the held lock, and advise them to reboot the  
2 affect counter before continuing with the  
3 balance. Unfortunately in practice it seems to  
4 take SMC several hours to notice these storms,  
5 by which time the damage may have been done."

6 Do you know what this refers to when it's  
7 talking about "event storms" or what was your  
8 understanding at the time?

9 **A.** At the time, that would have been -- as I've  
10 just said, my first reading of it, it would be  
11 a question for Fujitsu, I'm afraid, as to what  
12 an "event storm" actually is or contains. But  
13 it clearly shows that Fujitsu were aware of it,  
14 they'd created a Known Error Log and were  
15 managing the calls, at least reactively, but  
16 I don't equally remember any proactive  
17 communication on the -- from when this was  
18 originally identified.

19 **Q.** Did you discuss this issue with anyone within  
20 Post Office once it came to your attention?

21 **A.** No, but I think not long after this particular  
22 email, I think more evidence became available to  
23 me, I think three or four, maybe five post  
24 offices having the same problem, for the same  
25 reasons. At that point, I'd made sure that it

183

1 been parked, obviously, for quite a while in the  
2 backlog, if we were only going to look to fix it  
3 in the S90 software release.

4 **Q.** Did you have any concerns at the fact that,  
5 where we went the first email we went to,  
6 Callendar Square branch were initially told that  
7 there was no problem in the system?

8 **A.** I wouldn't say concerned until you get, you  
9 know, you get the rest of the detail and then  
10 you understand and then you can reflect back and  
11 go, yes, you would be concerned. I think it  
12 points to my earlier point around having to  
13 trust, you know, the expertise in terms of the  
14 advice and guidance that had been given.

15 But, again, I'll also say this was my first  
16 awareness of this particular problem and this  
17 particular branch experiencing this problem.  
18 What had gone before, I couldn't say whether  
19 that was just calls logged into the Horizon  
20 Service Desk and how those had been resolved and  
21 managed.

22 **Q.** The last paragraph of this email says:  
23 "Please note that KELs tell SMC that they  
24 must contact sites and warn them of balancing  
25 problems if they notice the event storms caused

182

1 was escalated into our problem management  
2 function to get greater visibility and  
3 awareness. Prior to that additional set of  
4 branches, though, I'll be honest and say that  
5 I'd accepted Liz's position, in that S90 was the  
6 fix.

7 **Q.** In any of the conversations you'd had with  
8 anyone in Post Office about this, were you aware  
9 of anyone in Post Office who was aware of this  
10 problem before --

11 **A.** No. Personally, no. I find it had to sit here  
12 and believe that no one did know but personally,  
13 no, I didn't know.

14 **Q.** What steps were taken in respect of  
15 communicating this issue or this bug to teams  
16 outside of Problem Management?

17 **A.** I can't say, I'm afraid, what I can say is  
18 I didn't communicate it further than Problem  
19 Management. What happened to it beyond then,  
20 I'm sorry, I couldn't say, I can't remember.

21 **Q.** Do you know who was responsible for  
22 communicating that outside of Problem  
23 Management.

24 **A.** Someone somewhere in the business at  
25 a reasonable level would have had to have made

184

1 a decision as to whether it was communicated in  
2 its entirety and a warning provided to branches  
3 aligned with that Fujitsu knowledge article, for  
4 example, which seems to be sat, as I'm saying,  
5 reactively waiting for a storm to occur and then  
6 a response. I'm not sure, though, that a branch  
7 would have had the ability to have noticed or  
8 known what a storm was, or looked like or felt  
9 like, so that, you know, may have been the most  
10 appropriate response.

11 **Q.** So you say you pass it on to the knowledge --  
12 the Problem Management Team.

13 **A.** Mm-hm.

14 **Q.** Are you aware of this issue being known about by  
15 other members of the Post Office outside of that  
16 Problem Management Team?

17 **A.** No, as I say, it was news to me so --

18 **Q.** Sorry, after you'd discovered it?

19 **A.** After I'd discovered it, no, I don't know  
20 whether -- I can't remember what or who they  
21 communicated with post raising of the problem  
22 record but I would suspect, given that clearly  
23 there was already awareness of it within  
24 Fujitsu, and the fix cued to go out within S90,  
25 that the process that's described in there just

185

1 **Q.** I want to move on to a different issue. Please  
2 can we open FUJ00121072. This is an email to  
3 you from Gareth Jenkins. Did you work with  
4 Gareth Jenkins often?

5 **A.** No. Gareth was sort of development level from  
6 what I remember, deeply technical. It was  
7 a rarity for Gareth to reach out to me,  
8 particularly if he's copied in Mike Stewart,  
9 which would be much more likely my point of  
10 contact, occasionally Anne.

11 **Q.** So the date is in the American form but it is  
12 sent on 13 February 2007 --

13 **A.** Yeah.

14 **Q.** -- and it attaches a document called "Rem  
15 Misbalance". If we could look at that now it's  
16 FUJ00121073. Do you recall receiving this  
17 document at the time?

18 **A.** I don't recall, no. Sorry.

19 **Q.** It describes:

20 "... a serious bug introduced into Live that  
21 can result in accounts misbalancing.

22 "This bug was introduced as part of  
23 LFS\_COUNTER 35\_6 which went to a limited number  
24 of branches for a pilot from 4/2/07 to 11/2/07  
25 and then to the whole estate on 12/02/07."

187

1 continued up to rollout of S90.

2 **Q.** Do you think that subpostmasters should have  
3 been made aware of this issue?

4 **A.** Ideally, yes. As I say, I think the trigger is  
5 worrying me somewhat because I don't have  
6 an understanding of what "event storm" means or  
7 whether it would be obvious to somebody at the  
8 branch counter end but, ideally, I think, you  
9 know, as a basic principle, all branches should  
10 have been aware of any particular defects or  
11 issues that could have affected accounting.

12 **Q.** Were you involved with the handling the problem  
13 after initially discovering it?

14 **A.** I don't think I was, actually, no.

15 **Q.** Did it influence the way you thought about the  
16 Horizon IT System thereafter?

17 **A.** I think not only this but, at that time, others  
18 were now already more prevalent, probably for  
19 any number of reasons, just, you know,  
20 knowledge, understanding, the way that people  
21 were then more confident in reporting and  
22 reported them through the procedures. There was  
23 certainly an upward trend in regards to any  
24 number of instances where people believed  
25 Horizon may have caused the discrepancy.

186

1 It goes on to describe the history of the  
2 issue. If you could go down, please, to "Basic  
3 Problem Effects". It says:

4 "The basic problem is when Rem Outs ..."

5 Can you help us with what rem outs are?

6 **A.** Sending out remittances, probably of cash rather  
7 than stock, back to cash centres or back to the  
8 Swindon Stock Centre.

9 **Q.** So it says --

10 **A.** Surplus.

11 **Q.** Oh, sorry?

12 **A.** Sorry, surplus.

13 **Q.** "... incorrect transactions are recorded.

14 Specifically some of the Rem transactions are  
15 missing.

16 "Take an example of 2 £500 coin bags being  
17 Remitted out, then the following was recorded  
18 ..."

19 Then if we look at that table, effectively  
20 it's showing the cash out on the top line, the  
21 rem out cash is 500 when it should be 1,000.

22 **A.** Yeah.

23 **Q.** It says below:

24 "The Stock Unit will show a £500 excess cash  
25 and a Receipts and Payments mismatch."

188

1 If we can go over the page please:

2 "Some branches have made a further Rem of  
3 £500 in an attempt to correct the situation. If  
4 this Pouch is subsequently Despatched, then this  
5 should result in the branch accounts being  
6 correct.

7 "Note that this will result in further  
8 incorrect data being sent to [Post Office  
9 Limited] FS see discussion in section 3.2.

10 "However, if this Pouch is **not** Despatched,  
11 then the Stock Unit will balance and report  
12 correctly but the £500 will remain Stuck in  
13 Suspense."

14 It goes on to say:

15 "It is recommended that all Branches are  
16 advised to do such a Dummy Rem and to Despatch  
17 the pouch to ensure that the Branch Accounts are  
18 clear."

19 Can you just in broad terms explain what  
20 that advice is, the dummy rem?

21 **A.** Creation of a false rem, a remittance amount, to  
22 trigger the balance accounting being accurate,  
23 but it's something that it doesn't exist in  
24 terms of, I think, the example £500.

25 **Q.** So, in effect, redo the transaction --  
189

1 It says:

2 "As the obverse of the coin of remming in,  
3 SPMs rem out pouches of cash to be returned to  
4 the Post Office Cash Centre. A single pouch may  
5 contain multiple bags of coins or cash and each  
6 bag can only hold one denomination, and there is  
7 a limit as to how much cash can be placed into  
8 a pouch. The cash can be remmed out before it  
9 is physically collected. When remmed out, the  
10 cash appears in a different line in the branch  
11 accounts. On collection, the collection team  
12 scan a barcode on the pouch and the cash is  
13 removed from the 'cash in pouches' line of  
14 accounts."

15 It says:

16 "When remming out, branches should have made  
17 one entry for each denomination and value and,  
18 if there were multiple bags for a particular  
19 denomination, the quantity of bags should have  
20 been specified in that single entry ..."

21 So two times £500 of £2 coins.

22 "However, if the SPMs had made multiple  
23 entries for each denomination and value (eg one  
24 entry for 1 x £500 bag of £2 coins and a second  
25 entry for 1 x £500 bag of £2 coins), Horizon

191

1 **A.** Yes.

2 **Q.** -- without sending the cash so that it balances?

3 **A.** Correct.

4 **Q.** It says:

5 "It has been agreed that POA SSC will  
6 contact each branch with detailed advice as  
7 exactly what to do."

8 Please can we now go to the technical  
9 appendix of the Horizon Issues judgment. It's  
10 POL00022841, page 52. This is the judgment of  
11 Mr Justice Fraser in the Group Litigation Order  
12 where the judge was looking at bugs, errors and  
13 defects in the Horizon IT System from which this  
14 Inquiry is building on the findings.

15 **A.** Okay.

16 **Q.** Section 6 refers to a remming out bug. If we  
17 could go over the page to 201, please, it says:

18 "Issue 6(i) arises as follows. What is  
19 called 'a remming error' leads to a mismatch  
20 between the amounts of cash remmed out to one  
21 place and the amounts remmed in from another.  
22 The Post Office has submitted that remming  
23 errors are a clear violation of Data Entry  
24 Accounting and are picked up by Horizon. The  
25 two different issues are as follows."

190

1 would only record the first bag as having left  
2 the branch's cash holdings, but all of the bags  
3 would show on the 'cash in pouches' line. This  
4 would have created a discrepancy in the branch  
5 accounts because all of the cash would have been  
6 collected."

7 Is this the bug that you were dealing with,  
8 with Gareth Jenkins in February.

9 **A.** I can't be absolutely certain but it's certainly  
10 reads and appears to be, yes.

11 **Q.** So, in essence, the problem in lay terms is two  
12 pouches, say, of £500 are sent to the cash  
13 centre but Horizon only logs that one has been  
14 sent?

15 **A.** Yes.

16 **Q.** So Horizon records that there is an additional  
17 £500, which isn't actually there?

18 **A.** Correct.

19 **Q.** Can we please go to FUJ00120587. This is  
20 a Known Error Log, "KEL\_acha508S" and you see  
21 it's created on 12 February 2007 or raised then,  
22 so at the time this was made this issue was  
23 being dealt with, and last updated on  
24 15 February 2007. We see from the "Symptoms"  
25 that we are referring here to this bug.

192



1 A. Yes.

2 Q. Please can we go down to the bottom section. It  
3 says:

4 "Calls about inconsistencies in stock rem  
5 outs should be redirected to NBSC. SSC have  
6 contacted all branches who have had a problem  
7 with cash rem outs, quoting ref PC143435."

8 Is it the position then at this stage, on  
9 15 February, the SSC had called the branches or  
10 contacted the branches where there was  
11 a discrepancy arising from this bug and sought  
12 to deal with it.

13 A. That's how I'm reading that, yes, that they've  
14 called the ones that have been identified.

15 Q. Please can we turn now to FUJ00121071 and turn  
16 to page 3 at the very bottom. We see your name  
17 at the bottom.

18 A. Yes.

19 Q. An email on 15 February. If we can go over the  
20 page to see the content of that email. The  
21 subject is "T30 Release -- Impact on Stock  
22 Rems -- Monday 12th February". You say:

23 "Scenario:  
24 "Whilst the T30 release was out in the  
25 branch network, Monday 12th Feb only for all bar  
193

1 unknown if there's a discrepancy?

2 A. Yes.

3 Q. In terms of "Next Steps" you say:

4 "Identify which of those branches have  
5 a discrepancy between Horizon and the rem  
6 slip -- Options here are to contact the branches  
7 or wait and react to calls made into NBSC,  
8 HSD -- I will then arrange a conference call to  
9 discuss way forward tomorrow ..."

10 So is it fair to say that these 570 branches  
11 are different to the branches the SSC had  
12 already contacted in the KEL we'd referred to?

13 A. I can't actually remember but that's the way  
14 I am reading this yes, that they're additional.

15 Q. In respect of these branches, there's  
16 essentially two options, is it fair: one is  
17 a proactive approach of contacting those  
18 branches to advise them of the issue --

19 A. Yes.

20 Q. -- and the second is to wait for calls to come  
21 into the NBSC; do you accept that?

22 A. Yes.

23 Q. Thank you. Now, at this stage, the  
24 subpostmasters again would have no idea that  
25 there was a bug in the system, would they?

195

1 120 branches that were incommunicado during the  
2 initial regression progress. We have  
3 a potential situation where a branch completing  
4 the stock rem out [so that's the cash going out  
5 to the cash centre] on that day could have  
6 a discrepancy due to the fact that not all stock  
7 physically returned by the branch may have been  
8 deducted from Horizon from the stock on hand  
9 table, this despite the fact that the rem slip  
10 produced matched the physical stock returned."

11 You then say under "Latest position":

12 "We have a possible 570 branches that were  
13 affected by last weekend's T30 release, now  
14 regressed.

15 "The pouch IDs have been identified by  
16 Fujitsu.

17 "The branches who sent those pouches have  
18 also been identified, and the value of the stock  
19 returned from each has been established from the  
20 POC file."

21 Do you know what the POC file is?

22 A. I'm sorry, I don't remember.

23 Q. "We still don't know which of these branches has  
24 actually got a discrepancy due to the problem."

25 So these are potentially affected branches,  
194

1 A. Correct.

2 Q. A subpostmaster would only be aware of the issue  
3 in balancing when they came to balance the stock  
4 unit?

5 A. Correct.

6 Q. Again, this could be some time after remming  
7 out?

8 A. It could.

9 Q. So, again, it's another example of when  
10 a subpostmaster may have thought that  
11 discrepancy on balancing was caused by  
12 a mistake?

13 A. Yes.

14 Q. They had no reason to believe, if they're not  
15 told, that it was due to a bug, error or defect  
16 in the Horizon IT System?

17 A. That's also correct.

18 Q. Please can we go to page 3. It's quite  
19 confusing the way this email is set out, but you  
20 see halfway down there's an email from Dave  
21 Hulbert, 5 February 2007 --

22 A. Yeah.

23 Q. -- forwarding on your email to Andy McLean.  
24 Just starting out with some identities, who was  
25 Dave Hulbert?

196

1 A. My line manager at the time.  
 2 Q. And Andy McLean?  
 3 A. His line manager.  
 4 Q. It says:  
 5 "Andy  
 6 "See update below.  
 7 "Not much progress today. The dilemma for  
 8 Gary is approaching branches is proactive but  
 9 opens the risk of litigation in future ie we're  
 10 telling 570 branches that Horizon may have  
 11 caused a discrepancy -- low risk but a risk --  
 12 being reactive doesn't feel right as we've  
 13 caused the problem for branches but this may be  
 14 the right option in this situation."  
 15 To what extent was the risk of litigation  
 16 taken into account at the Post Office at this  
 17 time when deciding how to handle a known bug,  
 18 error or defect?  
 19 A. It's possibly more of a question for David and  
 20 Andy. My reason for escalating this, obviously  
 21 beyond the seriousness of the situation, is just  
 22 a growing awareness of the volume of defect or  
 23 bug related calls and enquiries that we were  
 24 undertaking. But also very aware that the  
 25 mantra and message was still "There are no  
 197

1 uncomfortable. It's uncomfortable reading today  
 2 and it was uncomfortable reading then.  
 3 Q. Was this reflective of a broader culture in the  
 4 Post Office at the time, that Horizon shouldn't  
 5 have been challenged?  
 6 A. I don't want to repeat going back to the  
 7 messages but, absolutely, on the basis that  
 8 there was no accepted agreement, that there was  
 9 Horizon integrity issues, that was the general  
 10 culture and that is what drove the behaviour.  
 11 Q. Please can we turn to page 2 of this email. At  
 12 the bottom you email -- I think it looks like  
 13 you email Dave Hulbert and Andy McLean?  
 14 A. Yes.  
 15 Q. You say:  
 16 "Bad news.  
 17 "On further investigation today we have  
 18 established that the POC file actually matches  
 19 POL-FS."  
 20 What does that mean?  
 21 A. It meant that we still didn't and couldn't  
 22 identify the values or the branches involved in  
 23 this particular issue.  
 24 Q. It says:  
 25 "This means that we still don't know what  
 199

1 Horizon integrity issues and there are no  
 2 systemic issues that cause problems", and yet  
 3 here's clearly an example, whether driven by  
 4 human error or not, that was creating  
 5 discrepancies in branch.  
 6 Q. But in this case -- it's right to say in this  
 7 case there was a known error --  
 8 A. There was, in this instance a known error, yes.  
 9 Q. -- that caused discrepancies --  
 10 A. Yes.  
 11 Q. -- and your line manager is suggesting here of  
 12 not taking a proactive approach, and one of the  
 13 reasons given is the risk of litigation?  
 14 A. Yes.  
 15 Q. The risk of that litigation presumably is that  
 16 someone will turn round and say, "Horizon is  
 17 causing discrepancies" --  
 18 A. Absolutely.  
 19 Q. -- which, in fact, it was in this case?  
 20 A. It was.  
 21 Q. What did you think to this email when you saw  
 22 it?  
 23 A. It's different because now I'm in a position  
 24 many years later where I'm reflecting on it, of  
 25 course with the benefit of hindsight. But it's  
 198

1 value stock has been returned by these 570  
 2 branches. Furthermore the only way we could  
 3 find out would be for someone at Swindon to find  
 4 the specific pouches and physically open each  
 5 one and count the stock.  
 6 "This rules out a proactive recovery plan."  
 7 Do you still agree with that?  
 8 A. Roll it out in the sense that what would we have  
 9 told the branch? We could have told them there  
 10 was a problem but nothing more. Couldn't give  
 11 them any indication of -- to the extent of  
 12 impact that it had had on them. But, actually,  
 13 with hindsight, there would have been  
 14 an opportunity to, I think, have -- well, I can  
 15 see that throughout the email chain that Product  
 16 and Branch Accounting have been included within  
 17 this because they would have been seeing as  
 18 well, the outcome and the impact of this.  
 19 There was clearly an opportunity to have  
 20 reached out to the 570 branches, even in the  
 21 absence of detail and values, and inform them so  
 22 that they were aware so that we could have done  
 23 something more collaborative with them to  
 24 resolve the issue.  
 25 Q. You go on to say that:  
 200

1 "I have ensured that both NBSC and HSD have  
2 scripts to deal with any queries relating to  
3 stock from these branches."

4 So that's if someone rings in.

5 **A.** That's that reactive process again and that  
6 script again, to make sure that they catch it  
7 and the branch is recompensed and the correction  
8 made.

9 **Q.** The Inquiry hasn't seen or had sight of that  
10 script. Do you know where those scripts would  
11 usually be held or stored? Was it on the Remedy  
12 system as well?

13 **A.** Given the temporary nature, I'm not sure whether  
14 they were uploaded digitally or not, actually.  
15 But if they were anywhere, it would be Network  
16 Business Support Centre environment.

17 **Q.** If we can move on to another issue, please, and  
18 that's a PEAK that you refer to in your witness  
19 statement. It's POL0001313. Before the Inquiry  
20 sent you a document like this, had you seen one  
21 of these before, a PEAK?

22 **A.** Yes, occasionally. I can't remember what the  
23 PEAK acronym sort of means but I think it  
24 relates to Fujitsu's internal tool or system for  
25 recording bugs and defects that needed to be

201

1 **A.** Not an expert, I'm afraid, on the issues  
2 management process but I think that this would  
3 have been communicated to Product and Branch  
4 Accounting. It's not something that they'd have  
5 been looking for support from incident  
6 management with and I'm afraid I have no  
7 recollection at all what the acronym "EDSC"  
8 means.

9 **Q.** We'll leave that there then and move on to  
10 another matter. POL00023765, please. This is  
11 a PEAK PC0152014, branch 183227. It refers to  
12 an incomplete summaries report. Can we go to  
13 the bottom of page 1, please. We see an entry  
14 on 10 December, right at the bottom.

15 **A.** Yes.

16 **Q.** If we could go over the page, it says:

17 "This is due to a single SC line written for  
18 \$1,000 (£484) with no settlement in the middle  
19 of two RISP transactions."

20 It says:

21 "On call PC0151718 the harvester exception  
22 was corrected and now the transaction for the  
23 day don't zero, hence this issue with the  
24 incomplete summaries [form]."

25 It goes on to requesting the message form.

203

1 queued in a backlog then for fix. If there was  
2 any reason for somebody like Anne Chambers --  
3 I think it is Anne in this instance, isn't it --  
4 to make me aware of that, I suspect it was  
5 probably attached to the email explaining to me,  
6 hopefully in simple terms, why I was being  
7 informed.

8 **Q.** This says, issue at Branch 106129, which has  
9 a non-zero trading position. The entry on  
10 18 February at 1500 hours, just go down  
11 slightly:

12 "Branch 10629 appears to have been affected  
13 by a known software problem ... which causes  
14 a non-zero trading position, a receipts and  
15 payments mismatch and an incorrect discrepancy."

16 Further down on 25 February, we see that you  
17 were notified of this problem. Do you have any  
18 independent recollection of that?

19 **A.** I'm afraid not, no.

20 **Q.** Over the page, again on 25 February, it says:

21 "Thanks, Anne. Final BIMS issued to POL  
22 including 'Information for BIMS' text.  
23 Returning call to EDSC for closure."

24 Can you assist with what that means in terms  
25 of the "final BIMS issue to POL"?

202

1 Do you understand broadly what this problem was?

2 **A.** I don't. It's too technical for me but,  
3 fundamentally, it's describing another software  
4 related, application related issue that's  
5 created a discrepancy in the branch.

6 **Q.** It refers to OCP17510, which has been raised.  
7 Do you remember what an OCP was?

8 **A.** Operational Change Process or Procedure or  
9 something like that, I think. It was the audit  
10 trail that was created to match with whatever  
11 action was being taken, so that that 17510  
12 should match whatever correction activities, so  
13 whether that's message store or otherwise, was  
14 done to make this right.

15 **Q.** So when you say "message store", do you mean  
16 where Fujitsu were making changes --

17 **A.** The way Fujitsu went into the system to correct  
18 the issue.

19 **Q.** The OCP was the --

20 **A.** And the OCP was the audit trail for that  
21 activity, yeah.

22 **Q.** Do you recall, from your recollection, what were  
23 the controls, the security controls, on the use  
24 of OCP?

25 **A.** I don't. I mean, I would have seen plenty in my

204

1 time for both awareness and, on occasions,  
2 approval but I don't really remember, I'm  
3 afraid, the process, quite how we raised them,  
4 how they were triggered. I think we just had  
5 an approval or sight of within my team.

6 **Q.** Can we look at the OCP. It's FUJ00087194. So  
7 we see "Write corrective bureau message" for the  
8 branch. It says:

9 "A single SC message ... was written in  
10 error on 26th November ... selling 1,000 US  
11 dollars, with no corresponding settlement line.  
12 To remove the effects of this message at both  
13 the branch and on POL-FS, we will insert a new  
14 message to negate the effects of the original  
15 message."

16 So is your understanding of this that what  
17 Fujitsu would do is insert, essentially,  
18 a transaction into the branch accounts?

19 **A.** To balance the books, yes, and an accepted  
20 process as well. I know this is just one  
21 example but that would be what I'd expect to  
22 happen in these circumstances.

23 **Q.** When were you first aware of Fujitsu's ability  
24 to --

25 **A.** Oh.

205

1 sorry, not that far. Sorry, just a little  
2 further up. Thank you. We refer to extra  
3 detail and it gives the original message and the  
4 new message attributes. Do those -- I mean,  
5 from your position, you say you're  
6 non-technical, do those words mean anything to  
7 you, insofar as could you challenge them or  
8 check they're accurate?

9 **A.** No. You know, it's -- I would always work, my  
10 team would always work, based upon the business  
11 outcome element of the -- any given situation.  
12 So for me, really simply, this is about  
13 rectifying correctly for a branch a situation  
14 which is not of their making.

15 **Q.** So it says at the bottom there:

16 "Gary Blackburn (POL) is already aware of  
17 this issue."

18 **A.** Yes.

19 **Q.** If we go down, there's an email, which you  
20 aren't in copy for, but it says:

21 "Hi Gaby,

22 "POL approve this change.

23 "As soon as I saw the branch name,  
24 I realised that this is the one that Gary spoke  
25 to Anne Chambers about earlier."

207

1 **Q.** -- insert transactions like this?

2 **A.** I don't know but I'm -- I'm going to say  
3 probably HNG-X rather than Legacy Horizon, so  
4 much later on.

5 **Q.** Well, we're here in 2007.

6 **A.** Oh, right, okay.

7 **Q.** Horizon Online is 2010 onwards.

8 **A.** Yes, so -- but I still -- I'm afraid I don't  
9 know. It's not something that you were  
10 particularly conscious of at the time or that it  
11 maybe particularly concerned you or felt wrong  
12 in any kind of way, if I can -- I can't find  
13 a way to articulate it. It felt part of a BAU  
14 process from an internal operational  
15 perspective.

16 **Q.** Were you aware of any ability of Fujitsu to  
17 insert, edit or delete transactions from the  
18 branch accounts outside of the OCP procedure?

19 **A.** Oh, no. I'd have always expected there to have  
20 been communication with Post Office and, if it  
21 was making a correction, OCP was -- I was going  
22 to say the only -- there may have been another  
23 but that was a process for audit trailing  
24 amendments that were being made.

25 **Q.** If we can go down to the bottom of this OCP,

206

1 **A.** Yes.

2 **Q.** So, at this time, you were relying on Fujitsu to  
3 implement the change and no one at Post Office  
4 was checking it from a technical perspective?

5 **A.** Not from my perspective and, as I've said, I and  
6 my team, of which Julie Edgley was one at the  
7 time, would not have had that ability, so it's  
8 going on the advice, the guidance given.

9 **Q.** Would you have told or arranged for the  
10 subpostmaster to be told of this change?

11 **A.** I don't remember doing so. I really would like  
12 to sit here today and be able to say to you that  
13 we did, it is possible that we did. We spoke  
14 to -- and I, through all my years, spoke to many  
15 subpostmasters but I really cannot say that  
16 I did on this occasion.

17 **Q.** In general terms, when you had these types of  
18 transactions, would you --

19 **A.** In general terms, yes. Naturally, we would want  
20 to ensure that the postmaster was aware because  
21 there was an issue of awareness and timing of,  
22 because it would become apparent to them because  
23 an entry was being made. I think there might be  
24 a different example within the pack where we  
25 have actually recorded an email that we've spoke

208

1 to a particular postmaster but I can't remember  
2 this particular example.

3 **Q.** If we could go back to the PEAK we looked at  
4 before, it's POL00023765, and to page 3.  
5 14 December, the entry at 15.37 says:

6 "Email to Gary Blackburn."

7 The Inquiry doesn't have or hasn't had sight  
8 of that email but the following entry says this:

9 "The counter problem which caused the first  
10 issue has been corrected by inserting a message  
11 into the message store, for equal but opposite  
12 values/quantities, as agreed with POL (OCP  
13 17510)."

14 Which was the document we just went to.

15 **A.** Yes.

16 **Q.** "As a result of this corrective action, the net  
17 effect on POL-FS is zero, and the POL-FS figures  
18 are in line with the branch. POL-MIS received  
19 both the original message and the corrective  
20 message.

21 "Once the problem was corrected, there  
22 should have been no impact on the branch.  
23 However it has been noted that the stock unit  
24 BDC had a loss of \$1,000, which was generated  
25 after the correction was made. We have already  
209

1 Office interpreted its contract with  
2 subpostmasters at the time, that a discrepancy  
3 for which there wasn't a system explanation, the  
4 subpostmaster would have been expected to make  
5 good that discrepancy?

6 **A.** That would be my understanding, yes.

7 **Q.** So as a matter of basic fairness, do you accept  
8 they should have been told about, the fact that  
9 a transaction -- I won't use that term, sorry --  
10 the fact that remote access had been used to  
11 insert a transaction?

12 **A.** Yes.

13 **Q.** But, again, there's no record, in this PEAK, of  
14 the subpostmaster being told?

15 **A.** And I can't remember, I'm afraid, whether it was  
16 or it wasn't.

17 **Q.** Before moving on, can we turn to page 12,  
18 please, of your witness statement, paragraph 23.  
19 You deal here with remote access and you refer  
20 to the OCP procedure. You say:

21 "I also knew that they ['they' being  
22 Fujitsu] could see what had happened in branch  
23 down to the detailed sequence of individual  
24 keystrokes."

25 So is it your evidence that Fujitsu held  
211

1 notified Gary Blackburn at POL (email attached).  
2 This appears to be a genuine loss at the branch,  
3 not a consequence of the problem or correction."

4 Do you recall being made aware of this?

5 **A.** I don't. But clearly I was.

6 **Q.** Is it a fair summary to say what Anne Chambers  
7 is effectively saying here is there was  
8 initially a problem which caused a \$1,000  
9 discrepancy?

10 **A.** Yeah.

11 **Q.** They inserted a transaction to try to correct  
12 that, so a \$1,000 transaction the other way, and  
13 now there was a \$1,000 loss to the branch, which  
14 they were saying was unrelated to the use of the  
15 remote access. Does that strike you as odd?

16 **A.** Yes.

17 **Q.** There's no record in this PEAK of this being  
18 challenged at the time. Do you think you would  
19 have challenged it?

20 **A.** I'd like to think so but, again, you know,  
21 passage of time, I honestly -- it isn't  
22 something that I remember, but, you know,  
23 clearly \$1,000 is a trigger there to say too  
24 much of a coincidence.

25 **Q.** It's correct, isn't it, that under the way Post  
210

1 audit data that showed what keystrokes had been  
2 held in branch?

3 **A.** Yes, that was my understanding yes.

4 **Q.** How often did you request such data or see such  
5 data?

6 **A.** Possibly once or twice with post offices that  
7 were in this kind of scenario. I'm not saying  
8 the same particular trigger that were disputing  
9 discrepancies. I do remember it was actually  
10 through the BIM process, through Nick Crow, that  
11 it had been requested to try to prove or  
12 disprove a sequence of events that might have  
13 explained whether it was system driven or user  
14 driven.

15 **Q.** So you say you use it two to three --

16 **A.** I think a couple of occasions, only a couple of  
17 occasions where there was really quite difficult  
18 protracted enquiries and investigations. I'm  
19 sorry, I can't remember the names of the post  
20 offices. I remember one was in Exeter is all  
21 can say.

22 **Q.** Was it difficult to obtain that information?

23 **A.** Yes.

24 **Q.** Why?

25 **A.** It wasn't -- it's something I had to -- you  
212

1 know, you'd have to ask for, and it may have  
2 been on occasions that, you know, it wasn't  
3 available for whatever reason, it's a question  
4 for Fujitsu to understand how they audited and  
5 retained and held that information. But, no, it  
6 wasn't something that I could just freely  
7 obtain.

8 **Q.** Did you have to get internal approval to seek  
9 such information?

10 **A.** I don't remember doing so, I remember it just  
11 feeling that if it was the right one -- one of  
12 the right questions to ask in a circumstance  
13 that we would ask.

14 **Q.** Were you aware of any costs implications of  
15 obtaining such data?

16 **A.** I wasn't no.

17 **Q.** Are you aware of any whistleblowing policies in  
18 Post Office at the time, relating to issues such  
19 as remote access or bugs, errors and defects?

20 **A.** No, I'm sorry.

21 **MR STEVENS:** Sir, I'm just looking at the time.  
22 I've still got a few topics to cover and there  
23 are questions from Core Participants as well.  
24 I understand Mr Blackburn is available tomorrow  
25 to give evidence.

213

1 **MR STEVENS:** Thank you, sir.

2 (4.11 pm)

3 (A short break)

4 (4.15 pm)

5 **MR STEVENS:** Sir, can you see and hear me?

6 **SIR WYN WILLIAMS:** I can.

7 **MR STEVENS:** Good thank you. I'll carry on.

8 Mr Blackburn, before moving on to the next  
9 topical I failed to put something to you  
10 earlier, which I should do now, so apologies for  
11 treading over ground we've covered. Can we go  
12 back to FUJ00121071. This was about the remming  
13 out bug we discussed earlier. At page 3, we  
14 discussed about the ruling out of proactive  
15 recovery plan and also a -- so relying on  
16 a reactive one. I feel I should put it to you  
17 squarely, from this, is it fair to say that  
18 a reactive recovery plan was, in fact, followed  
19 in this case?

20 **A.** Yes.

21 **Q.** Thank you. If we could move, then, to cover  
22 a dispute arising from the Hogsthorpe Post  
23 Office, and that is, if we could turn to  
24 POL00021163, please, and page 4. Thank you. So  
25 at the bottom, please, we see that this refers

215

1 **A.** I have come prepared, yes.

2 **MR STEVENS:** I'm happy to carry on but --

3 **SIR WYN WILLIAMS:** Are you saying collectively that  
4 we would go substantially beyond 4.30 if we  
5 tried to finish him today?

6 **MR STEVENS:** I'll just check. How long do people  
7 think they'll be with questions?

8 **MR JACOBS:** Sir, as matters stand, I don't have  
9 anything at the moment.

10 **MS PAGE:** I've only got short questions.

11 **MR STEVENS:** In which case, I'd understood there  
12 would be many more questions and so I think  
13 I can fit it in, in that time.

14 **SIR WYN WILLIAMS:** Yes, I am reasonably happy to go  
15 until about 4.45. Thereafter, I have to say my  
16 concentration levels will start to waiver but  
17 I'm sure that Mr Blackburn would prefer to  
18 finish if he could tonight.

19 **A.** I would. Thank you.

20 **MR STEVENS:** I have been asked if we can take  
21 a five-minute break for the purposes of the  
22 transcriber.

23 **SIR WYN WILLIAMS:** I tell you what, let's take five  
24 minutes and then everybody can sharpen  
25 themselves to try to finish by 4.45.

214

1 to the Hogsthorpe Post Office, who at the time  
2 was operated by David Hedges who liked to be  
3 known as Tom Hedges. Mr Hedges is a Core  
4 Participant in this Inquiry who has provided  
5 a witness statement, and this is an email from  
6 Karen Arnold; do you recall who she was?

7 **A.** I'm going to say that generic term again, Retail  
8 Network Management arena. Yeah.

9 **Q.** It says:

10 "Further to our conversation last week  
11 regarding the losses at Hogsthorpe, the SPMR  
12 David Hedges (who liked to be known as Tom) has  
13 contacted the NBSC to establish what the  
14 BAU ..."

15 Is that business as usual?

16 **A.** Yes.

17 **Q.** "... BAU/correct process is for suspending  
18 a session of Smartpost."

19 Can you assist us with what Smartpost is?

20 **A.** Only it was a transaction at the time. I can't  
21 remember what, specifically, but it was  
22 a posting transaction.

23 **Q.** It says:

24 "Tom tells me that the NBSC said it was okay  
25 to use either of the methods he describes. As

216

1 a reminder, I have copied information below in  
2 respect of what described to me last week."

3 That is over the page. We don't need to  
4 look at that in any detail.

5 If we could have on the screen at the same  
6 time, please, paragraph 21 of your witness  
7 statement on page 11, and on the actual  
8 document, POL00021163. If we could go to  
9 page 5, please. If you go below that for the  
10 time being. Thank you.

11 Your response on 7 July was to say that:

12 "Fujitsu would not check a replace processor  
13 automatically, but I don't believe that would  
14 add any value in this instance. As we discussed  
15 last week the most likely explanation was/is  
16 user error, but given the always into NBSC and  
17 HSD, we should assume that this is not the root  
18 cause at this time."

19 In your witness statement at paragraph 21,  
20 you say:

21 "When Karen Arnold first contacted me, my  
22 initial response comes from my preempting the  
23 most likely root cause of the problem being  
24 within branch, which was purely based upon the  
25 fact that at the time I had no understanding, or  
217

1 absence of the general stance, rightly or  
2 wrongly, was that it was more likely to be user  
3 error interacting with the service in completing  
4 the transaction incorrectly.

5 **Q.** Please can we bring that document back up. So  
6 it's POL00021163, and I think it was page 4.  
7 Yes. The bottom paragraph of your email. You  
8 say:

9 "If Tom has specific information such as  
10 transaction time and values, please send this  
11 across and I will get Fujitsu to investigate  
12 immediately. If has no evidence then I'm afraid  
13 there is nothing for Fujitsu to investigate."

14 What evidence could Mr Hedges have provided  
15 which Fujitsu or the Post Office didn't have  
16 access to?

17 **A.** Yes, I think ultimately it would have been the  
18 accounting, the transaction logs, the trial  
19 and/or final balances. But it's right that that  
20 would have all been available to Fujitsu,  
21 correct.

22 **Q.** What was the reason for asking Mr Hedges for  
23 this?

24 **A.** I can't recollect, but I think it comes from my  
25 previous statement about in the absence of --  
219

1 even belief, that the Horizon application could  
2 or did generate erroneous discrepancies linked  
3 to this transaction type."

4 Now when you say that, are you saying  
5 transaction type is Smartpost?

6 **A.** Yes.

7 **Q.** So you were aware of the ability of Horizon to  
8 create discrepancies --

9 **A.** The general was, we've discussed, yes. I was  
10 particularly -- hence I chose my words quite  
11 carefully there. It was Smartpost,  
12 specifically.

13 **Q.** Thank you. We can take down the witness  
14 statements, then, for the time being. Why did  
15 you think user error was the most likely  
16 explanation, even though you had seen evidence  
17 of bugs, errors and defects in Horizon in other  
18 areas?

19 **A.** It's I think an example, looking back, of just  
20 how we all thought, behaved, believed, worked  
21 within the processes. And that's despite -- and  
22 I know that sounds incredibly silly to say that  
23 at the end of this review, but that is how we  
24 believed, if there had to be evidence to support  
25 Horizon creating discrepancies. So in the  
218

1 you know, it wasn't automatically taken forward.

2 **Q.** Please could we look at page 3 now. So Karen  
3 Arnold replies, saying:

4 "I'm not sure why Fujitsu would be changing  
5 the processor if they didn't think there was  
6 a problem.

7 "Having spoken to Tom today, once the new  
8 processor is install he is going to do a BP  
9 rollover and then keep a tally manually of every  
10 Smartpost item to check against Horizon. This  
11 however won't help anything that has gone [on]  
12 previously."

13 Pausing there, if Mr Hedges receives a new  
14 processor unit, approaches his transactions in  
15 the same way, and he stops getting the  
16 discrepancies, that suggests that the processor  
17 is at fault.

18 **A.** It certainly could have been an explanation,  
19 yes.

20 **Q.** If he still had discrepancies, that would  
21 suggest that the processor itself wasn't at  
22 fault, it may have been something else --

23 **A.** Yes.

24 **Q.** -- it may have been the Horizon System, but not  
25 the processor.  
220

1 So changing the processor would give you  
2 some evidence relevant to determining the cause  
3 of the problem; do you accept that?

4 **A.** Yes, it could have done, yes.

5 **Q.** Can we turn to page 2, please. You reply on  
6 2 July. You say:

7 "Karen,

8 "Fujitsu have always had a preventative  
9 maintenance policy and therefore sometimes will  
10 swap out kit without actually finding a fault.  
11 Also it generally helps with customer perception  
12 of the service they have received. I accept in  
13 this instance that this policy could work  
14 against us, but are you suggesting that if after  
15 swapping the processor and all discrepancies  
16 cease, that Tom will claim this is clear proof  
17 of Horizon creating discrepancies? I strongly  
18 suggest that Tom obtains the necessary evidence  
19 now, if it is available."

20 Pausing there, can we at the same time,  
21 please, show your witness statement page 11,  
22 paragraph 21. At the bottom, it's three  
23 quarters of the way down, you say:

24 "I went on to offer advice which was to  
25 obtain evidence prior to requesting that Fujitsu

221

1 **Q.** But the processor could have been replaced  
2 without losing the information and continued the  
3 investigation?

4 **A.** It could have been, I believe, yes.

5 **Q.** When you're saying "this policy could work  
6 against us" here, are you referring to the loss  
7 of investigative options or are you referring to  
8 the fact that it may have shown a problem with  
9 the Horizon System?

10 **A.** No, it's the first thing. I was -- again,  
11 rightly or wrongly at the time, I was really  
12 wanting the postmaster to try and gather the  
13 evidence so that we could take forward  
14 an investigation. The option of simply having  
15 the processor replaced, for me, was one that  
16 I would rather have avoided at the time.  
17 I don't know what followed this particular stage  
18 of the investigation, because I don't believe it  
19 was the end of it, but this was only a step in  
20 my belief, my mindset at the time. Let's have  
21 one more go at trying to obtain the evidence.  
22 Is there anything there that allows me to take  
23 that forward in the way we discussed earlier  
24 with Fujitsu, rather than have it removed and  
25 potentially lost?

223

1 attend site. Fujitsu had, at the time, a basic  
2 maintenance policy which was to replace hardware  
3 (if they couldn't find an obvious onsite fix or  
4 explanation). This policy was also likely  
5 driven by the need to fix and close calls as  
6 quickly as possible, driven by service level  
7 targets. In this instance that would have led  
8 to a loss of information contained in that  
9 processor that potentially supported the  
10 postmaster at Hogsworth [*sic*]. Hence my  
11 reference to 'this policy could work against us'  
12 that this cause of action could lead to an end  
13 of investigative options and establishing root  
14 cause."

15 Insofar as Fujitsu were planning to change  
16 the original processor, there was no indication  
17 they were going to simply destroy it, was there?

18 **A.** No, it went into -- so processes were recycled.  
19 The Post Office only had so many, you know,  
20 sufficient to support the branch network with  
21 the spares to keep the whole cycle going. So  
22 without any intervention, that processor would  
23 have just simply been swapped, gone back into  
24 the recycling process and wiped, in effect, in  
25 terms of any information contained on it.

222

1 Despite what you just said a few minutes  
2 ago, Sam, if we'd have replaced the processor  
3 and the new processor didn't display the same  
4 symptoms and errors, I believe that there's  
5 a strong possibility that would equally have led  
6 to an end to the investigation and there would  
7 have been an assumption made that the  
8 discrepancies were created in branch, rather  
9 than the technology.

10 **Q.** Was this not a type of case where keystroke data  
11 may have been of assistance?

12 **A.** Yes, I think it probably would have done, on  
13 reflection, but I don't remember, and clearly  
14 haven't mentioned it at this point in time, and  
15 I don't remember it being raising subsequently  
16 either.

17 **Q.** Thank you. If we could take down the witness  
18 statement, please, but keep up the document. If  
19 we go up to the next page where it's John  
20 Breeden's email. If we could go to the next  
21 page up, please. Thank you.

22 This is an email from John Breeden on  
23 3 July. Do you recall who John Breeden was?

24 **A.** Again, Retail Network. Possibly Karen Arnold's  
25 line management chain. More senior.

224



1 Q. It says:  
2 "I have read the recent emails on the above  
3 and considered the information. I am concerned  
4 if we swap the processor now and the errors stop  
5 this could lead to (i) a claim that Horizon has  
6 problems in its accuracy and fuel some of the  
7 recent press articles and (ii) the SPMR will  
8 claim that all previous errors are down to  
9 Horizon and we have no way to disprove this if  
10 everything is resolved when the new processor is  
11 installed."

12 Over the page, it goes on to say:

13 "I think we need to think this one through  
14 carefully and the SPMR should be providing  
15 evidence to support his claims which can be  
16 investigated before we change pieces of  
17 equipment."

18 So at this stage, was there a general  
19 concern in Post Office affecting investigations  
20 about the risk of litigation relating to  
21 Horizon?

22 A. Well, the retail network managers would be  
23 better placed to answer that, but as maybe  
24 I mentioned earlier, I believe, you know, there  
25 was an upward trend in the volume of this type

225

1 higher, but the IT directorate and function  
2 would have been the ones communicating to the  
3 likes of myself.

4 Q. Do you think the points mentioned by Mr Breeden  
5 in points (i) and (ii) here are in any way  
6 appropriate considerations to take into account  
7 when deciding how to investigate potential  
8 discrepancies?

9 A. Well, you know, again, it's passage of time,  
10 isn't it? But it's interesting that John seems  
11 to be coming to the same conclusion as me in  
12 terms of the process we're following, but for  
13 a slightly different reason. My entire job was  
14 about trying to resolve issues and fix issues on  
15 behalf of the Post Office and the postmasters,  
16 not to be covering up anything or being  
17 negative. So for me personally, no, it was not  
18 a criteria that was necessary in determining  
19 what actions we were going to take.

20 Q. Can we quickly bring up, please, POL00012547 at  
21 page 3. Under the Wednesday entry -- sorry,  
22 this is a note from Karen Arnold. It's on this  
23 issue. On the Wednesday entry, it says:

24 "Checked with Paul Kellett and no losses  
25 settled centrally on 05.08.09. Contacted Tom

227

1 of enquiry. So that would make perfect sense if  
2 there was.

3 Q. If we look at that email, I think if we go up,  
4 in August 2009 -- sorry, July 2009. Were you  
5 aware of a *Computer Weekly* article in May 2009  
6 regarding the robustness of Horizon?

7 A. Actually, now you mention it, I think that was  
8 one of the things that we were all informed  
9 about, yes. So I think it was brought to our  
10 attention as staff members.

11 Q. What was said to you, in respect of that  
12 article?

13 A. I think it was -- and again, I'm sorry, because  
14 this is just, as you can tell, how I believed it  
15 was at the time and how we were, and how we  
16 operated, but I believed, again, we were  
17 reassured that Horizon was fit for purpose.

18 Q. Shaun Turner today gave evidence that  
19 communications on that issue came down from what  
20 he thought were board level, regarding the  
21 robustness of Horizon in response. Would you  
22 agree with that?

23 A. Yes. I mean, the part of the business I worked  
24 in is where the message would have come from,  
25 ultimately, I would assume. It's come from

226

1 who confirmed he had been short by approximately  
2 £40 on his last BTS, and had made this good.  
3 Advised that Fujitsu confirmed that they have  
4 not found any system errors which would have  
5 caused the discrepancies and concluded that  
6 there was nothing wrong with the processor.  
7 Advised Tom that he needs to provide evidence to  
8 support any claims that the problems with losses  
9 were as a result of Horizon and that he is  
10 responsible for making the losses good."

11 So these discrepancies, you accept, are  
12 something for which Mr Hedges could have --  
13 well, would have been asked to make them good  
14 and settled them himself?

15 A. It certainly looks that way. That's the way  
16 I interpreted that, yes.

17 Q. If he didn't, he could face suspension?

18 A. Err, I'd like to think not, but that was outside  
19 of my remit. It was retail network management  
20 process.

21 Q. In this case Mr Hedges, in due course, was  
22 convicted of a criminal offence arising from  
23 issues relating to discrepancies for which his  
24 conviction has been overturned. Were you  
25 involved in that element of his case?

228

1 A. That's news to me. I didn't know that.  
 2 Q. In this case, the fact that Fujitsu said they'd  
 3 found no problems with the system, we discussed  
 4 in your evidence earlier that there was no -- or  
 5 you didn't have sufficient support internally  
 6 with IT to check what they were saying, and you  
 7 relied on their expertise?  
 8 A. *(The witness nodded)*  
 9 Q. Was this a case where you would have gone to  
 10 someone within IT to check on it?  
 11 A. I would have liked to have had the opportunity.  
 12 I really think that that wasn't the case.  
 13 I don't think that this investigation went --  
 14 I mean, naturally emails don't record  
 15 everything, there were lots of conversation, but  
 16 I think that this pretty much summarises the  
 17 investigation.  
 18 Q. I'm going to simply ask you now to turn to  
 19 page 15 of your statement, please. In it, you  
 20 say that:  
 21 "[You] have chosen to remain with the IT  
 22 service industry, and if I've learnt one thing  
 23 during that time, it is that IT can and does  
 24 fail and that people are fallible and make  
 25 mistakes. It is how you respond to those

229

1 A. It's hard for me to reconcile, years down the  
 2 line, in my mind, given all the evidence that  
 3 we've gone through today with me, let alone what  
 4 I'm sure you've gone through throughout the  
 5 Inquiry, how the HR and the human element was so  
 6 misaligned. It almost feels to me that there  
 7 was some disconnect between the reality of what  
 8 we were all trying to manage in the right way,  
 9 for the right reasons, and the impact and the  
 10 outcome.  
 11 I just cannot understand, probably because  
 12 I wasn't part of that part of the business,  
 13 I didn't see what retail network managers had to  
 14 go through, the policies that they had. I'm not  
 15 even familiar with a subpostmaster's contract,  
 16 for example. But still find it very hard for  
 17 you to tell me that the gentleman at Hogsworth  
 18 *(sic)*, you know, suffered in that way, off the  
 19 back of something where there was clearly  
 20 an element of doubt.  
 21 And I think that's the thing for me. There  
 22 was doubt. Despite the messages, despite  
 23 Horizon has no integrity issues, messages  
 24 constantly coming down. Clearly there's  
 25 evidence to say that there were some problems,

231

1 circumstances that matter. Openness and honesty  
 2 is, and always will be, the best policy.  
 3 Clearly there were occasions when the benefit of  
 4 doubt could and should have been given. I'm  
 5 sickened by what I've read post-my time at Post  
 6 Office and have experienced a wave of emotions  
 7 from sadness, shame and anger."  
 8 Do you think the Post Office should have  
 9 been more open and honest?  
 10 A. With the benefit of hindsight, in some respects,  
 11 but yes, clearly.  
 12 Q. If so, how? In what ways?  
 13 A. I think I can only try and convey what I thought  
 14 my role was, and it wasn't to cover up any  
 15 issues with technology. It was to ensure that  
 16 we were providing a quality service to the  
 17 British public through the branch network and  
 18 that includes the independent network.  
 19 Everything I ever tried to do, and my team tried  
 20 to do, was for that end and that benefit.  
 21 To watch the programme, as I did two years  
 22 ago on TV, and see people rather than FAD codes  
 23 was ... was difficult. Apologies.  
 24 Q. There is no need to apologise. If you wish to  
 25 take a moment, please do so.

230

1 that there were risks involved. And they may  
 2 have been small in the greater context, as in  
 3 the volume of -- I appreciate the impact has  
 4 been huge on individuals, but I find that --  
 5 I simply can't reconcile it, in my own mind now,  
 6 today, I'm afraid. Hence the emotional words  
 7 I've used there, and that's where the anger  
 8 comes from as well. I worked very hard.  
 9 MR STEVENS: Mr Blackburn, I don't have any further  
 10 questions but is there anything further you  
 11 would like to say before I ask if the Core  
 12 Participants ...  
 13 A. No, I just hope that it's of use.  
 14 SIR WYN WILLIAMS: Are there any other questions?  
 15 MS PAGE: Sir, I just would like to follow on with  
 16 the rest of what is actually in the same  
 17 paragraph that Mr Stevens has just referred to,  
 18 if I may.  
 19 SIR WYN WILLIAMS: All right.  
 20 MS PAGE: It's very brief.  
 21 SIR WYN WILLIAMS: Yes.  
 22 **Questioned by MS PAGE**  
 23 MS PAGE: At the end of that same paragraph, you  
 24 said that:  
 25 "If [you'd] had more visibility of the

232

1 action that was taken against subpostmasters,  
 2 you hope that you would have found the courage  
 3 to challenge, sound a note of caution, and  
 4 promote the communication of outcomes more  
 5 vigorously and robustly than I perhaps did."

6 **A.** Yes.

7 **Q.** My question is simply: what do you think the  
 8 reaction of those above you would have been if  
 9 you had?

10 **A.** Well, I think the fact that I didn't probably  
 11 gives you your answer. I don't think --  
 12 a highly politicised organisation, very  
 13 hierarchical, I'd have been seen as stepping out  
 14 of line with the message. I can't imagine that  
 15 that would have been good for my career, so I'm  
 16 sure at that point in time -- and this is  
 17 obviously a hindsight reflection -- I obviously,  
 18 on occasions, chose to unconsciously protect  
 19 myself.

20 **MS PAGE:** Thank you. That's all I wanted to ask.

21 **SIR WYN WILLIAMS:** Thank you, Ms Page.

22 Thank you, Mr Blackburn, for firstly giving  
 23 a witness statement and, secondly, answering  
 24 a good deal of questions this afternoon and I'm  
 25 grateful to you for the frankness with which you

1 have expressed some of your emotions.

2 So I'm glad we were able to complete today.

3 I'm sure that's of great relief to you. I'll

4 see everybody else at 10.00 tomorrow morning.

5 **MR STEVENS:** Thank you, sir, and we're hearing from

6 Anne Allaker and Gayle Peacock.

7 **SIR WYN WILLIAMS:** Yes, thank you.

8 **MR STEVENS:** Thank you, sir.

9 (4.45 pm)

10 (The hearing adjourned until 10.00 am  
 11 the following day)

12

13

14

15

16

17

18

19

20

21

22

23

24

25

**INDEX**

SHAUN TURNER (affirmed) .....	2
Questioned by MR BLAKE .....	2
Questioned by MR STEIN .....	104
Questioned by MS PAGE .....	116
GARY DAVID BLACKBURN (affirmed) .....	120
Questioned by MR STEVENS .....	120
Questioned by MS PAGE .....	232

	<b>1</b>	<b>1985 [2]</b> 121/19 121/21	<b>2022 [1]</b> 1/16	191/24 191/25 192/12
<b>MR BLAKE: [12]</b> 1/3 1/5 2/22 3/1 62/3 62/7 62/10 62/15 103/21 119/7 119/23 119/25	<b>1 March 2006 [1]</b> 52/15	<b>1994 [2]</b> 121/21 121/24	<b>2023 [2]</b> 1/1 3/5	192/17
<b>MR JACOBS: [1]</b> 214/8	<b>1,000 [2]</b> 188/21 205/10	<b>1996 [2]</b> 4/6 4/12	<b>20K [1]</b> 77/3	<b>52 [1]</b> 190/10
<b>MR STEIN: [2]</b> 104/3 116/2	<b>1.50 [2]</b> 119/23 120/3	<b>1998 [1]</b> 4/12	<b>21 [3]</b> 217/6 217/19 221/22	<b>570 [5]</b> 194/12 195/10 197/10 200/1 200/20
<b>MR STEVENS: [18]</b> 120/4 120/7 120/10 121/1 167/25 168/4 168/9 213/21 214/2 214/6 214/11 214/20 215/1 215/5 215/7 232/9 234/5 234/8	<b>10 [5]</b> 129/20 133/24 172/3 175/3 176/2	<b>1999 [6]</b> 4/25 8/24 9/1 9/1 15/8 24/11	<b>22 [1]</b> 88/10	
<b>MS PAGE: [7]</b> 116/6 119/4 214/10 232/15 232/20 232/23 233/20	<b>10 December [1]</b> 203/14	<b>2</b>	<b>23 [1]</b> 211/18	<b>6</b>
<b>SIR WYN WILLIAMS: [23]</b> 1/4 2/10 62/6 62/9 62/11 116/3 119/5 119/9 119/16 119/24 120/6 120/25 168/2 168/5 214/3 214/14 214/23 215/6 232/14 232/19 232/21 233/21 234/7	<b>10.00 [4]</b> 1/2 169/4 234/4 234/10	<b>2 July [1]</b> 221/6	<b>23 December 2002 [1]</b> 157/3	<b>6 December 2006 [2]</b> 58/8 63/15
<b>THE WITNESS: [2]</b> 119/15 119/22	<b>106129 [1]</b> 202/8	<b>2 years [1]</b> 97/25	<b>23 February 2006 [2]</b> 48/6 180/12	<b>6 January [1]</b> 176/19
<b>\$</b>	<b>10629 [1]</b> 202/12	<b>2.55 [1]</b> 168/6	<b>25 [1]</b> 202/16	<b>7</b>
<b>\$1,000 [6]</b> 203/18 209/24 210/8 210/12 210/13 210/23	<b>11 [2]</b> 217/7 221/21	<b>20 [1]</b> 137/1	<b>25 February [1]</b> 202/20	<b>7 July [1]</b> 217/11
<b>'</b>	<b>11 January 2006 [1]</b> 41/2	<b>20,000 [2]</b> 67/23 84/8	<b>25 March 2016 [1]</b> 21/23	<b>7 October [1]</b> 37/14
<b>'99 [2]</b> 19/2 35/9	<b>11.1 [1]</b> 159/1	<b>2000 [4]</b> 15/8 19/2 138/12 141/7	<b>26th November [1]</b> 205/10	<b>7.05 [1]</b> 2/12
<b>'99 to [1]</b> 35/9	<b>11.20 [1]</b> 62/12	<b>2001 [4]</b> 10/3 10/25 24/11 35/9	<b>27 June 2005 [1]</b> 152/20	<b>700 [1]</b> 1/7
<b>'a [1]</b> 190/19	<b>11.35 [1]</b> 62/9	<b>2001/2 [1]</b> 127/5	<b>27 November [1]</b> 85/6	
<b>'a remming [1]</b> 190/19	<b>11.38 [1]</b> 62/14	<b>2002 [1]</b> 157/3	<b>28 [1]</b> 121/8	<b>9</b>
<b>'cash [2]</b> 191/13 192/3	<b>11/2/07 [1]</b> 187/24	<b>2003 [5]</b> 10/16 24/11 35/15 35/17 35/18	<b>28 February 2023 [1]</b> 1/1	<b>9 May 2005 [1]</b> 168/12
<b>'how [2]</b> 129/23 130/5	<b>12 [4]</b> 105/4 158/25 161/1 211/17	<b>2005 [17]</b> 11/13 15/15 19/14 24/11 24/14 35/18 35/19 36/2 36/15 37/14 50/9 54/16 57/16 152/20 168/12 169/5 172/21	<b>282 [1]</b> 92/1	<b>91 [1]</b> 3/8
<b>'Information [1]</b> 202/22	<b>12 February 2007 [1]</b> 192/21	<b>2006 [19]</b> 41/2 41/18 46/5 46/6 48/6 52/15 54/18 57/10 57/14 58/8 58/23 59/6 59/18 63/15 64/16 151/12 152/17 176/20 180/12	<b>296 [1]</b> 94/2	<b>9th [1]</b> 169/5
<b>'lost' [1]</b> 77/1	<b>12.50 [1]</b> 120/1	<b>2006/7 [1]</b> 164/9	<b>3</b>	<b>A</b>
<b>'POLSAP' [1]</b> 76/10	<b>12/02/07 [1]</b> 187/25	<b>2007 [10]</b> 97/6 98/8 98/12 98/13 98/25 187/12 192/21 192/24 196/21 206/5	<b>3 July [1]</b> 224/23	<b>ability [11]</b> 104/24 140/4 147/7 154/8 156/22 173/15 185/7 205/23 206/16 208/7 218/7
<b>'quirk' [1]</b> 54/8	<b>120 [1]</b> 194/1	<b>2009 [5]</b> 71/8 71/12 226/4 226/4 226/5	<b>3 October [1]</b> 151/12	<b>able [12]</b> 23/4 45/7 107/6 115/2 123/19 136/22 149/25 156/18 160/19 171/2 208/12 234/2
<b>'tampering' [1]</b> 75/20	<b>12th [2]</b> 193/22 193/25	<b>201 [1]</b> 190/17	<b>3.05 [2]</b> 168/4 168/8	<b>about [133]</b> 2/12 3/19 3/23 5/12 6/4 9/21 10/12 14/21 16/3 17/3 18/12 19/23 21/18 23/14 23/19 24/24 25/5 26/16 27/24 29/4 30/2 33/13 33/20 35/16 36/4 36/13 40/8 42/19 47/16 48/19 49/18 49/25 51/8 52/5 52/6 52/11 53/25 54/19 55/3 55/14 56/4 56/7 56/14 57/19 58/14 58/15 60/16 61/14 61/20 61/24 64/15 64/19 65/1 65/13 65/19 65/25 66/3 67/8 68/22 70/1 70/9 74/18 77/12 77/14 78/12 79/13 80/1 83/15 86/3 86/5 86/6 86/7 87/11 92/3 92/11 93/16 94/9 95/1 95/4 98/10 98/19 99/4 103/7 105/18 106/13 106/15 108/25 109/22 113/9 113/14 114/1 114/3 114/4 116/13 121/18 127/5 131/10
<b>'they' [1]</b> 211/21	<b>125 [1]</b> 193/22	<b>2010 [14]</b> 13/3 24/21 28/15 66/20 68/4 68/10 78/13 79/8 79/23 81/12 83/4 86/1 113/24 206/7	<b>3.2 [1]</b> 189/9	
<b>'this [1]</b> 222/11	<b>13 [2]</b> 171/14 171/14	<b>2010 [14]</b> 13/3 24/21 28/15 66/20 68/4 68/10 78/13 79/8 79/23 81/12 83/4 86/1 113/24 206/7	<b>35 [1]</b> 187/23	
<b>...</b> [1] 230/23	<b>13 February 2007 [1]</b> 187/12	<b>2011 [2]</b> 66/19 66/20	<b>3rd [1]</b> 48/23	
<b>0</b>	<b>13 January [1]</b> 3/5	<b>2012 [1]</b> 13/12		
<b>05.08.09 [1]</b> 227/25	<b>137 [1]</b> 97/4	<b>2014 [1]</b> 129/3		
<b>07 [3]</b> 187/24 187/24 187/25	<b>14 April [1]</b> 46/6	<b>2015 [2]</b> 13/4 102/19		
<b>09.00 [1]</b> 169/4	<b>14 December [1]</b> 209/5	<b>2016 [7]</b> 21/23 23/7 23/17 24/21 28/21 32/20 33/12		
	<b>14 February [1]</b> 104/6	<b>2017 [5]</b> 30/1 31/10 33/12 102/19 129/14		
	<b>15 [3]</b> 121/8 193/19 229/19	<b>2018 [6]</b> 85/7 86/3 87/2 88/1 90/8 96/17		
	<b>15 February [1]</b> 193/9	<b>2018/2019 [1]</b> 93/3		
	<b>15 February 2007 [1]</b> 192/24	<b>2019 [4]</b> 88/10 91/3 91/21 93/3		
	<b>15 minutes [1]</b> 62/8	<b>2020 [4]</b> 19/21 20/1 20/7 21/12		
	<b>15.37 [1]</b> 209/5			
	<b>1500 hours [1]</b> 202/10			
	<b>16 [1]</b> 133/22			
	<b>16 pages [1]</b> 121/6 179/17			
	<b>17 February [1]</b> 179/17			
	<b>17510 [2]</b> 204/11 209/13			
	<b>18 [3]</b> 22/5 22/8 136/5			
	<b>18 February [2]</b> 1/15 202/10			
	<b>183227 [1]</b> 203/11			
	<b>19 [1]</b> 88/10			

<p><b>A</b></p> <p><b>about...</b> [36] 136/20 138/24 145/3 146/19 146/22 147/9 154/3 156/15 157/8 158/4 162/11 164/9 164/11 165/13 166/1 167/6 167/14 167/16 168/9 179/10 180/25 183/7 184/8 185/14 186/15 193/4 207/12 207/25 211/8 214/15 215/12 215/14 219/25 225/20 226/9 227/14</p> <p><b>above</b> [10] 14/3 41/8 43/7 43/22 93/7 171/20 175/10 178/18 225/2 233/8</p> <p><b>abridged</b> [1] 26/22</p> <p><b>absence</b> [3] 200/21 219/1 219/25</p> <p><b>absolutely</b> [6] 43/18 135/20 146/12 192/9 198/18 199/7</p> <p><b>absorb</b> [1] 77/2</p> <p><b>accept</b> [9] 48/23 137/12 141/12 170/10 195/21 211/7 221/3 221/12 228/11</p> <p><b>accepted</b> [5] 55/8 174/4 184/5 199/8 205/19</p> <p><b>accepting</b> [1] 139/22</p> <p><b>accepts</b> [1] 173/25</p> <p><b>access</b> [23] 22/24 23/8 26/11 29/2 29/5 29/9 33/21 33/25 33/25 45/8 109/16 111/4 111/12 114/17 157/17 157/20 157/24 161/10 210/15 211/10 211/19 213/19 219/16</p> <p><b>accessed</b> [1] 143/24</p> <p><b>accordingly</b> [2] 164/3 171/9</p> <p><b>account</b> [19] 8/7 8/9 30/17 40/5 44/13 67/20 75/7 75/11 75/17 76/7 76/7 76/11 90/11 123/11 137/4 151/1 163/16 197/16 227/6</p> <p><b>accountability</b> [3] 9/4 50/17 55/12</p> <p><b>accounted</b> [1] 88/13</p> <p><b>accounting</b> [26] 12/18 70/17 89/2 100/3 100/9 101/7 123/8 126/5 141/1 146/12 148/6 160/9 160/17 160/25 162/14 162/17 167/1 167/2 173/12 174/19 186/11</p>	<p>189/22 190/24 200/16 203/4 219/18</p> <p><b>accounts</b> [14] 89/20 92/23 93/13 93/14 172/13 173/13 187/21 189/5 189/17 191/11 191/14 192/5 205/18 206/18</p> <p><b>accuracy</b> [1] 225/6</p> <p><b>accurate</b> [2] 189/22 207/8</p> <p><b>acha508S</b> [1] 192/20</p> <p><b>achieve</b> [1] 102/11</p> <p><b>acknowledgements</b> [1] 100/14</p> <p><b>acronym</b> [2] 201/23 203/7</p> <p><b>across</b> [18] 8/16 23/5 55/3 58/6 60/6 61/12 61/21 90/12 95/11 95/19 117/14 118/4 129/7 134/1 138/19 153/10 169/18 219/11</p> <p><b>acting</b> [1] 80/11</p> <p><b>action</b> [11] 2/14 77/20 78/9 88/17 114/9 115/9 115/16 204/11 209/16 222/12 233/1</p> <p><b>actions</b> [1] 227/19</p> <p><b>active</b> [1] 91/14</p> <p><b>actively</b> [2] 54/9 160/4</p> <p><b>activities</b> [3] 128/12 169/5 204/12</p> <p><b>activity</b> [6] 34/18 149/14 149/20 169/17 169/20 204/21</p> <p><b>actual</b> [2] 114/18 217/7</p> <p><b>actually</b> [27] 5/20 11/5 80/5 114/1 114/20 126/21 141/6 144/18 152/16 159/8 161/14 180/2 180/6 181/3 183/12 186/14 192/17 194/24 195/13 199/18 200/12 201/14 208/25 212/9 221/10 226/7 232/16</p> <p><b>ad</b> [1] 142/10</p> <p><b>ad hoc</b> [1] 142/10</p> <p><b>adapted</b> [1] 22/17</p> <p><b>add</b> [1] 217/14</p> <p><b>added</b> [1] 52/3</p> <p><b>additional</b> [8] 2/4 19/18 20/21 68/5 131/4 184/3 192/16 195/14</p> <p><b>address</b> [2] 3/16 3/17</p> <p><b>addressed</b> [2] 16/5 34/8</p> <p><b>adequacy</b> [1] 25/2</p> <p><b>adequate</b> [3] 26/6</p>	<p>53/14 158/12</p> <p><b>adequately</b> [1] 125/22</p> <p><b>adjourned</b> [1] 234/10</p> <p><b>adjourning</b> [1] 2/17</p> <p><b>Adjournment</b> [1] 120/2</p> <p><b>admin</b> [1] 133/13</p> <p><b>advice</b> [11] 23/24 40/6 44/8 123/18 161/22 176/20 182/14 189/20 190/6 208/8 221/24</p> <p><b>advise</b> [6] 40/10 49/4 83/22 142/21 183/1 195/18</p> <p><b>advised</b> [4] 68/10 189/16 228/3 228/7</p> <p><b>adviser</b> [5] 11/14 24/8 24/14 61/20 82/17</p> <p><b>advisers</b> [7] 5/19 9/13 9/20 9/23 11/5 16/21 135/22</p> <p><b>advising</b> [2] 24/1 163/2</p> <p><b>affairs</b> [1] 2/12</p> <p><b>affect</b> [5] 83/6 89/6 156/7 172/15 183/2</p> <p><b>affected</b> [14] 49/5 57/19 68/18 73/23 74/23 79/25 82/7 88/21 89/21 89/22 186/11 194/13 194/25 202/12</p> <p><b>affecting</b> [4] 50/1 84/7 177/14 225/19</p> <p><b>affects</b> [6] 48/17 54/21 55/4 90/11 180/23 181/20</p> <p><b>affirmed</b> [4] 2/24 120/8 235/2 235/10</p> <p><b>afraid</b> [15] 133/20 138/16 141/2 164/8 165/13 183/11 184/17 202/19 203/1 203/6 205/3 206/8 211/15 219/12 232/6</p> <p><b>after</b> [24] 4/10 12/23 17/9 19/4 19/13 39/24 54/19 66/12 77/13 91/6 98/14 99/8 108/16 128/15 128/16 143/14 170/5 183/21 185/18 185/19 186/13 196/6 209/25 221/14</p> <p><b>afternoon</b> [2] 120/4 233/24</p> <p><b>afternoons</b> [1] 17/9</p> <p><b>again</b> [42] 8/18 10/7 10/18 11/14 19/22 41/17 44/18 53/7 54/2 56/9 70/21 72/17 73/6 73/17 129/1 146/18</p>	<p>149/5 150/2 150/6 156/16 160/5 166/25 167/5 167/13 170/5 170/8 175/15 182/15 195/24 196/6 196/9 201/5 201/6 202/20 210/20 211/13 216/7 223/10 224/24 226/13 226/16 227/9</p> <p><b>against</b> [10] 37/21 85/10 88/13 115/17 126/4 220/10 221/14 222/11 223/6 233/1</p> <p><b>age</b> [1] 159/9</p> <p><b>agent</b> [2] 100/25 144/9</p> <p><b>agent/counter</b> [1] 100/25</p> <p><b>agents</b> [3] 77/5 101/3 164/5</p> <p><b>agents/counter</b> [1] 101/3</p> <p><b>ago</b> [6] 19/11 44/12 137/20 173/8 224/2 230/22</p> <p><b>agree</b> [6] 2/15 54/24 95/2 150/18 200/7 226/22</p> <p><b>agreed</b> [4] 38/20 38/22 190/5 209/12</p> <p><b>agreement</b> [4] 13/13 132/3 157/4 199/8</p> <p><b>Ah</b> [1] 152/20</p> <p><b>ahead</b> [3] 32/21 33/15 139/11</p> <p><b>Alan</b> [2] 38/3 38/3</p> <p><b>alarming</b> [2] 41/23 47/14</p> <p><b>alarms</b> [1] 155/16</p> <p><b>albeit</b> [4] 57/18 76/11 124/20 163/21</p> <p><b>alert</b> [1] 171/4</p> <p><b>alerting</b> [2] 151/15 152/3</p> <p><b>align</b> [1] 173/18</p> <p><b>aligned</b> [2] 5/16 185/3</p> <p><b>Alison</b> [1] 30/19</p> <p><b>all</b> [60] 14/4 21/24 30/22 30/23 33/1 37/5 57/19 58/25 62/6 64/4 64/23 68/3 73/17 78/6 96/21 103/22 118/18 119/21 119/24 123/25 124/21 127/20 136/1 137/19 139/17 140/9 146/9 147/24 148/20 148/23 152/5 154/22 159/5 161/24 162/21 165/13 166/7 166/21 168/22 177/2 181/3 186/9 189/15 192/2 192/5 193/6 193/25 194/6 203/7 208/14</p>	<p>212/20 218/20 219/20 221/15 225/8 226/8 231/2 231/8 232/19 233/20</p> <p><b>Allaker</b> [1] 234/6</p> <p><b>alleged</b> [1] 43/20</p> <p><b>Alliance</b> [1] 151/22</p> <p><b>allow</b> [4] 63/9 64/3 73/23 158/16</p> <p><b>allowed</b> [3] 91/11 116/18 157/24</p> <p><b>allows</b> [3] 99/6 159/6 223/22</p> <p><b>alluded</b> [1] 173/8</p> <p><b>almost</b> [3] 144/2 144/20 231/6</p> <p><b>alone</b> [3] 52/18 53/6 231/3</p> <p><b>along</b> [4] 14/2 33/15 53/3 145/14</p> <p><b>alongside</b> [4] 20/15 67/2 129/24 146/3</p> <p><b>already</b> [9] 24/6 46/3 130/20 147/4 185/23 186/18 195/12 207/16 209/25</p> <p><b>also</b> [50] 4/19 8/8 11/8 26/4 30/18 32/4 34/2 50/8 52/18 53/16 54/20 68/6 73/9 86/17 87/11 96/3 97/15 98/2 105/14 110/11 110/14 122/5 122/21 123/13 123/15 124/3 126/23 128/9 128/24 130/11 131/15 133/12 140/19 140/22 140/24 141/3 142/9 142/14 149/7 156/24 161/3 179/5 182/15 194/18 196/17 197/24 211/21 215/15 221/11 222/4</p> <p><b>Alter</b> [1] 75/4</p> <p><b>altering</b> [1] 76/2</p> <p><b>alternatives</b> [1] 103/8</p> <p><b>although</b> [7] 3/22 28/16 28/22 44/18 73/24 124/24 138/17</p> <p><b>always</b> [16] 6/22 9/21 27/15 98/18 150/20 150/23 153/19 153/20 154/19 174/1 206/19 207/9 207/10 217/16 221/8 230/2</p> <p><b>am</b> [15] 1/2 3/22 44/19 48/19 62/12 62/14 114/14 119/12 121/17 177/9 179/3 195/14 214/14 225/3 234/10</p> <p><b>amber</b> [1] 113/10</p> <p><b>ambiguous</b> [1] 152/7</p> <p><b>amendments</b> [1]</p>
---	--	--	---	--

<b>A</b>	9/22 14/22 15/5 22/19 31/9 31/20 33/14 34/5 36/24 37/7 37/11 37/17 38/1 39/3 42/7 42/14 46/21 47/3 58/19 60/12 63/12 63/18 63/25 65/9 65/22 67/1 71/10 71/11 74/17 74/21 77/25 78/1 78/25 80/17 83/22 84/4 89/2 91/13 92/23 93/15 93/19 96/9 98/16 99/10 106/25 107/9 108/1 110/13 112/5 112/6 112/19 112/23 115/18 117/12 117/17 117/21 123/14 126/2 126/9 126/25 128/12 137/23 139/5 141/2 146/9 153/15 154/1 154/3 154/4 158/15 162/12 165/13 166/2 173/6 175/21 175/22 179/6 182/4 183/16 184/7 186/10 186/19 186/23 200/11 201/2 202/2 202/17 206/12 206/16 207/11 213/14 213/17 217/4 217/14 222/22 222/25 227/5 228/4 228/8 230/14 232/9 232/14	119/18 191/10 192/10 202/12 210/2 <b>appendices [1]</b> 97/16 <b>appendix [4]</b> 136/6 136/7 153/10 190/9 <b>application [2]</b> 204/4 218/1 <b>applied [1]</b> 171/11 <b>apply [1]</b> 58/19 <b>appreciate [2]</b> 125/25 232/3 <b>approach [5]</b> 152/11 152/15 166/3 195/17 198/12 <b>approached [3]</b> 9/22 164/25 167/19 <b>approaches [1]</b> 220/14 <b>approaching [1]</b> 197/8 <b>appropriate [11]</b> 62/4 80/22 81/10 95/13 106/7 153/2 158/19 165/22 169/7 185/10 227/6 <b>appropriately [2]</b> 153/14 162/3 <b>approval [4]</b> 137/12 205/2 205/5 213/8 <b>approve [1]</b> 207/22 <b>approved [1]</b> 76/9 <b>approximately [1]</b> 228/1 <b>April [3]</b> 46/6 54/18 57/14 <b>April 2006 [2]</b> 54/18 57/14 <b>archiving [1]</b> 169/22 <b>are [103]</b> 1/8 2/1 3/14 18/12 19/2 27/6 33/14 34/2 38/25 44/18 47/3 52/19 54/19 58/10 60/11 63/10 63/24 67/11 68/18 68/21 68/23 73/4 77/5 81/9 82/23 84/16 85/7 85/9 85/18 86/15 88/10 88/11 88/19 89/19 89/22 89/24 90/4 90/8 90/20 93/19 95/10 97/15 98/3 103/22 109/2 109/2 109/3 109/3 109/4 109/21 109/22 110/2 110/17 119/4 121/13 121/15 132/22 132/24 136/10 137/9 139/2 139/4 148/4 148/18 148/18 155/5 157/14 160/10 161/24 162/20 163/15 178/8 179/3 179/21 185/14 188/5 188/13 188/14 189/15 189/17 190/23 190/24 190/25	192/12 192/25 194/25 195/6 195/11 197/25 198/1 209/18 213/17 213/23 214/3 218/4 221/14 223/6 223/7 225/8 227/5 228/11 229/24 232/14 <b>area [18]</b> 13/1 14/14 15/15 19/7 19/15 20/1 21/12 36/20 36/21 37/6 37/9 55/23 72/9 117/15 117/21 125/9 160/12 162/25 <b>areas [4]</b> 3/15 18/21 30/17 218/18 <b>aren't [1]</b> 207/20 <b>arena [1]</b> 216/8 <b>argument [2]</b> 81/4 102/14 <b>arise [1]</b> 138/7 <b>arisen [1]</b> 27/16 <b>arises [1]</b> 190/18 <b>arising [5]</b> 73/8 105/6 193/11 215/22 228/22 <b>Arnold [4]</b> 216/6 217/21 220/3 227/22 <b>Arnold's [1]</b> 224/24 <b>arose [2]</b> 153/15 153/17 <b>around [28]</b> 16/22 18/23 18/24 23/22 23/23 25/24 26/23 31/2 35/16 41/19 48/16 71/8 71/10 71/20 75/21 84/13 113/3 113/7 113/23 114/3 121/22 127/5 134/18 164/9 175/17 180/22 181/19 182/12 <b>arrange [2]</b> 2/4 195/8 <b>arranged [1]</b> 208/9 <b>arrival [1]</b> 11/10 <b>arrives [1]</b> 120/24 <b>art [1]</b> 112/15 <b>article [12]</b> 71/13 73/9 77/14 135/25 142/18 142/20 143/7 143/20 163/3 185/3 226/5 226/12 <b>articles [12]</b> 34/1 135/22 142/15 142/15 142/23 142/24 142/24 143/13 144/1 162/2 162/23 225/7 <b>articulate [1]</b> 206/13 <b>articulated [1]</b> 163/13 <b>as [250]</b> <b>Ashcroft [3]</b> 151/10 153/3 159/15 <b>ask [27]</b> 3/7 3/19 3/21 66/3 66/6 67/8 90/7 99/4 104/13 104/24 108/24 115/5	116/13 120/11 120/12 121/12 121/17 134/12 148/3 167/14 168/12 213/1 213/12 213/13 229/18 232/11 233/20 <b>asked [15]</b> 40/18 64/15 65/13 73/25 97/1 111/10 113/17 119/20 139/1 159/19 162/14 167/6 176/20 214/20 228/13 <b>asking [8]</b> 2/17 3/22 57/6 70/1 166/1 167/7 167/16 219/22 <b>asks [1]</b> 179/18 <b>aspect [1]</b> 50/20 <b>assessing [1]</b> 160/13 <b>assessment [1]</b> 94/17 <b>assist [7]</b> 1/11 4/3 45/7 130/21 133/21 202/24 216/19 <b>assistance [6]</b> 1/12 23/25 46/21 123/19 141/20 224/11 <b>assistant [1]</b> 6/3 <b>assistants [1]</b> 99/18 <b>assisting [2]</b> 24/2 137/9 <b>associate [1]</b> 142/19 <b>assume [6]</b> 61/7 99/18 105/24 132/12 217/17 226/25 <b>assumed [1]</b> 50/3 <b>assuming [2]</b> 138/8 179/3 <b>assumption [3]</b> 51/17 141/21 224/7 <b>at [347]</b> <b>at page 4 [1]</b> 54/3 <b>ate [1]</b> 169/14 <b>ATM [2]</b> 30/17 31/24 <b>ATOS [3]</b> 129/3 129/5 129/8 <b>attached [4]</b> 9/3 12/14 202/5 210/1 <b>attaches [1]</b> 187/14 <b>attempt [1]</b> 189/3 <b>attend [2]</b> 14/1 222/1 <b>attended [3]</b> 85/19 86/16 159/7 <b>attendee [2]</b> 67/11 115/17 <b>attendees [1]</b> 86/21 <b>attending [2]</b> 86/19 87/12 <b>attention [6]</b> 22/6 44/12 63/6 116/15 183/20 226/10 <b>attitude [1]</b> 31/14 <b>attributes [1]</b> 207/4 <b>attuned [3]</b> 116/10 117/6 117/9 <b>audit [6]</b> 126/10
----------	--	---	--	---

<b>A</b>	181/24 181/25 182/16 184/3 185/23 197/22 205/1 208/21 <b>away [1]</b> 59/18 <b>awful [3]</b> 149/20 149/20 158/14	<b>based [12]</b> 17/23 56/2 81/25 113/14 123/10 123/23 148/20 155/13 158/14 160/8 207/10 217/24 <b>baseline [1]</b> 116/8 <b>basic [9]</b> 5/25 26/23 153/22 158/17 186/9 188/2 188/4 211/7 222/1 <b>basically [1]</b> 27/11 <b>basis [7]</b> 16/19 106/19 139/1 149/18 178/13 181/23 199/7 <b>BAU [4]</b> 89/13 206/13 216/14 216/17 <b>BAU/correct [1]</b> 216/17 <b>Bayfield [1]</b> 38/15 <b>BDC [1]</b> 209/24 <b>be [264]</b> <b>Bear [1]</b> 120/21 <b>became [10]</b> 4/25 9/1 10/3 11/13 81/7 140/3 142/4 142/16 164/1 183/22 <b>because [54]</b> 1/22 3/25 9/20 19/25 23/13 27/11 35/12 37/15 42/20 45/7 52/4 59/9 61/14 62/25 63/22 68/11 69/4 79/10 81/5 93/11 94/7 99/24 105/17 114/14 115/22 116/8 117/7 125/19 126/12 127/23 128/19 131/14 136/10 138/17 140/8 152/16 154/23 159/8 170/24 172/7 172/11 172/11 173/20 181/7 186/5 192/5 198/23 200/17 208/20 208/22 208/22 223/18 226/13 231/11 <b>become [5]</b> 2/9 5/9 82/18 122/10 208/22 <b>becomes [2]</b> 127/3 128/19 <b>becoming [2]</b> 10/15 167/22 <b>bed [2]</b> 44/25 177/12 <b>been [199]</b> 1/14 1/20 17/23 18/3 18/23 19/12 20/3 20/5 20/16 20/18 20/25 23/2 29/1 31/13 31/16 31/23 33/23 35/15 36/6 38/18 46/3 47/3 47/4 48/16 49/8 50/7 54/15 54/25 57/11 57/14 57/24 59/21 59/22 60/2 60/18 61/5 61/8 61/8 61/9 62/24 63/3 63/14 64/20 66/8 68/8	69/20 69/24 70/3 79/3 79/17 79/18 83/10 84/10 85/25 86/1 87/1 87/20 89/3 90/22 92/17 94/16 94/20 95/3 96/12 96/13 97/1 98/5 98/15 101/3 102/6 102/6 104/22 106/19 107/14 108/5 109/1 109/20 109/21 110/24 111/10 112/7 112/24 114/25 115/4 116/11 118/15 126/12 126/14 128/14 130/4 132/17 133/8 134/10 134/14 134/15 135/12 138/4 138/8 138/25 138/25 140/25 144/13 145/12 145/20 146/4 151/19 152/13 154/9 155/16 156/2 156/17 156/19 158/20 159/14 159/17 159/19 161/12 162/16 163/10 163/10 163/11 163/12 164/20 164/22 169/24 170/9 170/23 171/2 171/4 173/3 173/9 174/1 174/4 174/7 175/1 179/7 179/21 179/22 180/22 181/19 182/1 182/14 182/20 183/5 183/9 185/9 186/3 186/10 190/5 191/20 192/5 192/13 193/14 194/7 194/15 194/18 194/19 199/5 200/1 200/13 200/16 200/17 202/12 203/3 203/5 204/6 206/20 206/22 209/10 209/22 209/23 211/4 211/8 211/10 212/1 212/11 213/2 214/20 219/17 219/20 220/18 220/22 220/24 222/23 223/1 223/4 224/7 224/11 227/2 228/1 228/13 228/24 230/4 230/9 232/2 232/4 233/8 233/13 233/15 <b>before [29]</b> 1/5 4/7 10/14 20/20 42/20 49/5 54/1 62/18 66/5 66/13 98/17 100/4 108/24 119/13 125/24 152/13 169/25 173/21 182/18 183/2 184/10 191/8 201/19 201/21 209/4 211/17 215/8 225/16 232/11 <b>began [2]</b> 19/2 74/2 <b>begin [2]</b> 1/5 47/24 <b>beginning [5]</b> 28/14	28/15 32/13 96/11 142/13 <b>behalf [3]</b> 111/11 120/11 227/15 <b>behaved [1]</b> 218/20 <b>behaviour [1]</b> 199/10 <b>behind [3]</b> 21/5 31/7 121/3 <b>being [106]</b> 14/10 29/9 29/15 34/21 37/10 38/25 40/10 42/18 46/8 49/25 50/4 50/16 50/21 50/23 53/2 53/4 53/11 53/16 54/9 55/2 57/1 58/23 59/7 61/25 63/16 64/10 65/1 66/21 68/9 68/22 69/4 69/4 69/15 73/22 78/14 78/20 79/4 79/11 80/16 86/3 87/14 88/2 88/19 90/9 94/24 98/4 102/10 109/5 110/1 110/17 112/25 114/5 115/5 115/6 115/22 121/9 130/7 130/9 130/18 133/10 134/7 136/22 140/21 141/8 145/4 145/14 146/20 147/8 147/9 152/21 152/23 153/1 154/2 154/11 159/3 160/9 167/19 172/12 173/1 173/7 173/14 179/8 179/10 179/25 180/1 180/8 185/14 188/16 189/5 189/8 189/22 192/23 197/12 202/6 204/11 206/24 208/23 210/4 210/17 211/14 211/21 217/10 217/23 218/14 224/15 227/16 <b>belief [10]</b> 3/12 23/17 51/22 121/14 137/21 141/9 150/3 174/13 218/1 223/20 <b>believe [41]</b> 18/21 19/21 21/25 22/11 28/15 29/15 33/9 35/4 37/22 43/10 45/1 45/18 48/2 51/13 56/20 58/2 59/20 61/1 63/12 68/18 69/1 85/15 88/5 90/17 97/12 101/13 112/8 119/7 131/13 150/2 163/19 165/10 181/9 181/21 184/12 196/14 217/13 223/4 223/18 224/4 225/24 <b>believed [8]</b> 47/21 59/21 170/6 186/24 218/20 218/24 226/14 226/16
	<b>B</b>			
	<b>BA [2]</b> 76/6 82/16 <b>back [49]</b> 11/4 19/25 20/17 20/25 21/11 40/25 42/6 50/9 57/17 59/14 66/18 67/20 96/7 109/18 110/6 122/25 128/6 136/19 138/22 140/10 141/7 143/8 144/15 146/18 146/21 147/22 150/4 156/18 165/20 165/21 165/22 166/18 166/18 167/18 170/18 170/20 172/17 175/20 181/5 182/10 188/7 188/7 199/6 209/3 215/12 218/19 219/5 222/23 231/19 <b>background [5]</b> 3/23 21/24 100/19 100/21 147/16 <b>backlog [3]</b> 179/6 182/2 202/1 <b>backtrack [1]</b> 27/15 <b>bad [2]</b> 109/6 199/16 <b>bag [4]</b> 191/6 191/24 191/25 192/1 <b>bags [5]</b> 188/16 191/5 191/18 191/19 192/2 <b>balance [14]</b> 27/13 49/6 68/2 76/11 89/20 91/15 102/13 173/20 173/23 183/3 189/11 189/22 196/3 205/19 <b>balanced [2]</b> 17/10 70/12 <b>balances [4]</b> 90/11 165/7 190/2 219/19 <b>balancing [34]</b> 4/22 7/16 14/25 15/2 17/9 18/24 25/3 26/23 30/1 30/12 30/18 30/18 30/24 31/3 31/5 31/7 31/15 31/15 31/21 31/22 31/24 49/2 51/3 55/4 61/16 61/19 89/6 91/23 130/22 137/4 160/21 182/24 196/3 196/11 <b>banking [1]</b> 10/14 <b>Bansal [1]</b> 86/17 <b>bar [1]</b> 193/25 <b>barcode [1]</b> 191/12 <b>Barraclough [1]</b> 97/11			

<b>B</b>	<b>board [4]</b> 14/1 72/12 72/17 226/20	151/24 156/5 159/20 159/22 159/23 160/14 160/19 161/4 161/6 161/11 161/15 162/17 165/6 167/1 167/3 167/19 167/20 170/18 170/21 171/3 172/22 173/11 174/8 174/19 175/23 175/24 176/12 176/20 177/14 179/11 179/20 179/25 180/9 182/6 182/17 185/6 186/8 189/5 189/17 190/6 191/10 192/4 193/25 194/3 194/7 198/5 200/9 200/16 201/7 202/8 202/12 203/3 203/11 204/5 205/8 205/13 205/18 206/18 207/13 207/23 209/18 209/22 210/2 210/13 211/22 212/2 217/24 222/20 224/8 230/17	184/4 185/2 186/9 187/24 189/2 189/15 191/16 193/6 193/9 193/10 194/1 194/12 194/17 194/23 194/25 195/4 195/6 195/10 195/11 195/15 195/18 197/8 197/10 197/13 199/22 200/2 200/20 201/3	192/25 193/11 195/25 196/15 197/17 197/23 215/13	
<b>below [7]</b> 54/6 68/16 72/1 188/23 197/6 217/1 217/9	<b>boards [2]</b> 142/10 143/11	<b>brand [1]</b> 152/8	<b>bugs [28]</b> 14/21 15/19 16/1 16/3 65/14 65/25 68/22 69/13 69/17 80/13 82/7 82/24 86/10 93/12 94/19 95/1 96/14 102/1 102/7 102/8 102/15 118/12 118/17 179/6 190/12 201/25 213/19 218/17		
<b>benefit [4]</b> 198/25 230/3 230/10 230/20	<b>Bob [2]</b> 148/4 149/5	<b>brave [1]</b> 140/9	<b>build [2]</b> 10/11 85/23		
<b>benefited [1]</b> 147/13	<b>bodies [1]</b> 133/1	<b>break [7]</b> 62/5 62/13 62/18 168/1 168/7 214/21 215/3	<b>building [3]</b> 9/4 12/11 190/14		
<b>benefits [3]</b> 33/3 66/24 163/3	<b>Bogerd [4]</b> 87/10 92/19 93/5 93/23	<b>Breeden [3]</b> 224/22 224/23 227/4	<b>built [1]</b> 141/21		
<b>best [9]</b> 3/12 35/19 63/8 65/22 82/12 121/13 135/16 157/22 230/2	<b>booklets [1]</b> 26/5	<b>Breeden's [1]</b> 224/20	<b>bullet [4]</b> 70/9 151/14 152/9 153/4		
<b>Bethany [1]</b> 159/16	<b>books [1]</b> 205/19	<b>Brian [5]</b> 43/8 43/9 54/4 176/5 176/5	<b>bulletin [2]</b> 142/9 143/11		
<b>better [9]</b> 13/9 16/22 69/12 69/21 95/3 123/22 146/14 146/14 225/23	<b>Booth [2]</b> 148/4 149/5	<b>brief [2]</b> 128/2 232/20	<b>bundle [5]</b> 59/2 66/12 68/6 120/18 120/24		
<b>Bethany [1]</b> 159/16	<b>boss [2]</b> 38/11 43/10	<b>briefed [1]</b> 115/6	<b>bundles [1]</b> 121/2		
<b>better [9]</b> 13/9 16/22 69/12 69/21 95/3 123/22 146/14 146/14 225/23	<b>both [21]</b> 8/4 8/13 24/10 55/10 73/13 86/16 90/18 106/1 110/10 112/17 124/18 132/25 137/7 137/14 149/19 153/9 160/22 201/1 205/1 205/12 209/19	<b>briefly [13]</b> 5/14 10/22 11/14 17/3 20/12 27/24 30/2 48/10 75/2 97/6 99/24 100/20 126/19	<b>bureau [1]</b> 205/7		
<b>between [32]</b> 4/12 6/24 7/19 11/24 19/10 34/13 34/20 34/22 34/24 41/10 43/18 44/10 59/10 65/4 102/13 102/18 105/24 107/11 107/15 108/18 126/9 131/23 133/11 143/5 150/11 169/3 171/21 175/12 176/16 190/20 195/5 231/7	<b>bottom [29]</b> 17/15 32/4 32/6 51/1 62/16 64/25 66/9 70/10 97/20 121/9 132/6 132/8 137/1 153/5 168/15 175/3 176/4 177/7 193/2 193/16 193/17 199/12 203/13 203/14 206/25 207/15 215/25 219/7 221/22	<b>bring [9]</b> 9/14 62/15 75/16 90/6 116/19 148/10 150/25 219/5 227/20	<b>burglaries [1]</b> 123/17		
<b>beyond [7]</b> 34/16 51/10 68/12 174/12 184/19 197/21 214/4	<b>bounced [1]</b> 34/21	<b>bringing [3]</b> 40/4 66/18 126/3	<b>business [56]</b> 5/4 12/16 21/25 39/5 66/17 66/18 66/24 71/7 71/18 72/25 73/2 77/5 78/21 78/24 85/22 87/10 87/16 102/19 118/14 122/11 124/7 124/22 125/1 125/3 126/13 127/6 127/9 128/9 129/10 131/4 132/4 132/24 134/25 138/14 143/15 146/11 147/17 148/2 148/15 148/22 149/14 154/25 154/25 155/2 162/18 166/25 169/6 171/7 179/1 179/4 184/24 201/16 207/10 216/15 226/23 231/12		
<b>BIM [6]</b> 161/2 161/3 161/5 161/20 162/10 212/10	<b>box [1]</b> 105/1	<b>British [1]</b> 230/17	<b>busy [1]</b> 126/23		
<b>BIMS [2]</b> 202/21 202/25	<b>boy [1]</b> 147/16	<b>broad [3]</b> 25/19 90/7 189/19	<b>but [250]</b>		
<b>BIMS' [1]</b> 202/22	<b>BP [2]</b> 88/14 220/8	<b>broadcast [3]</b> 83/11 83/12 84/20	<b>button [2]</b> 28/7 99/8		
<b>bit [17]</b> 3/22 4/3 7/21 8/15 8/17 36/13 37/25 54/22 65/10 67/12 108/24 123/15 127/19 141/6 146/18 146/19 152/7	<b>BP/TP [1]</b> 88/14	<b>broader [5]</b> 23/7 23/10 23/22 167/7 199/3			
<b>black [1]</b> 165/16	<b>branch [159]</b> 10/10 11/22 12/17 13/16 15/22 22/17 23/1 23/6 24/23 25/16 25/22 26/14 28/25 29/5 33/24 36/7 36/18 37/9 37/21 43/1 43/14 44/8 44/9 44/13 45/6 45/11 46/11 46/13 47/2 47/6 47/22 49/15 49/21 50/15 50/19 50/22 51/20 51/25 52/4 52/9 53/10 54/9 54/21 56/11 57/2 57/12 61/15 63/24 67/18 67/20 67/24 70/12 70/18 75/4 75/7 75/10 75/14 75/20 75/23 75/24 76/2 76/10 76/16 77/24 78/6 81/11 81/12 83/9 83/13 84/18 85/16 89/1 91/18 91/23 93/14 95/15 95/16 95/18 101/7 101/22 114/12 124/1 129/23 130/1 130/8 130/9 131/18 133/8 141/1	<b>branches [154]</b> 4/18 5/6 5/10 6/18 6/23 7/6 7/25 9/9 10/12 10/19 12/1 12/9 13/19 14/5 14/10 14/15 14/25 17/10 17/20 20/16 23/6 24/2 24/5 24/15 24/19 24/24 25/1 26/2 26/6 26/10 26/16 26/24 27/2 27/17 28/2 37/1 37/2 37/18 47/4 49/15 50/22 51/15 53/10 53/15 55/3 55/7 55/11 56/3 57/19 58/14 59/5 63/3 64/6 65/12 67/21 68/13 68/18 68/22 69/2 69/13 69/22 70/20 73/4 73/15 73/23 73/25 74/13 74/24 76/18 76/20 76/25 77/25 78/6 79/25 81/14 81/19 81/24 82/1 82/5 82/7 83/5 83/5 83/22 84/2 84/5 84/7 88/3 88/5 88/6 88/10 88/16 88/20 88/21 88/23 88/25 89/3 89/9 89/20 89/21 89/23 89/24 90/4 90/14 90/19 95/13 95/21 98/18 100/5 113/15 121/22 123/5 124/2 124/4 124/17 126/22 126/24 145/2 156/21 161/8 166/14 170/25 172/15 176/25 177/10 179/22 181/11	<b>broke [1]</b> 8/7		
<b>Blackburn [24]</b> 43/24 44/1 44/3 45/15 46/23 52/13 53/5 58/13 120/7 120/8 120/10 120/14 121/1 121/16 168/9 207/16 209/6 210/1 213/24 214/17 215/8 232/9 233/22 235/10	<b>branch's [2]</b> 44/20 192/2	<b>brought [6]</b> 19/20 94/1 103/2 116/15 168/13 226/9			
<b>Blackburn's [1]</b> 52/24	<b>branch's [2]</b> 44/20 192/2	<b>BTS [1]</b> 228/2			
<b>Blake [9]</b> 2/10 2/25 104/4 104/21 112/12 113/17 119/6 119/24 235/4	<b>branches [154]</b> 4/18 5/6 5/10 6/18 6/23 7/6 7/25 9/9 10/12 10/19 12/1 12/9 13/19 14/5 14/10 14/15 14/25 17/10 17/20 20/16 23/6 24/2 24/5 24/15 24/19 24/24 25/1 26/2 26/6 26/10 26/16 26/24 27/2 27/17 28/2 37/1 37/2 37/18 47/4 49/15 50/22 51/15 53/10 53/15 55/3 55/7 55/11 56/3 57/19 58/14 59/5 63/3 64/6 65/12 67/21 68/13 68/18 68/22 69/2 69/13 69/22 70/20 73/4 73/15 73/23 73/25 74/13 74/24 76/18 76/20 76/25 77/25 78/6 79/25 81/14 81/19 81/24 82/1 82/5 82/7 83/5 83/5 83/22 84/2 84/5 84/7 88/3 88/5 88/6 88/10 88/16 88/20 88/21 88/23 88/25 89/3 89/9 89/20 89/21 89/23 89/24 90/4 90/14 90/19 95/13 95/21 98/18 100/5 113/15 121/22 123/5 124/2 124/4 124/17 126/22 126/24 145/2 156/21 161/8 166/14 170/25 172/15 176/25 177/10 179/22 181/11	<b>BTTP [1]</b> 32/18			
<b>blame [1]</b> 73/15	<b>bottom [29]</b> 17/15 32/4 32/6 51/1 62/16 64/25 66/9 70/10 97/20 121/9 132/6 132/8 137/1 153/5 168/15 175/3 176/4 177/7 193/2 193/16 193/17 199/12 203/13 203/14 206/25 207/15 215/25 219/7 221/22	<b>bug [47]</b> 7/12 35/25 36/1 36/5 45/22 51/13 51/19 59/17 64/16 66/3 66/6 68/19 69/1 69/6 69/15 74/4 79/14 79/16 79/24 83/6 83/24 84/2 85/25 86/1 86/6 87/7 95/24 96/17 116/14 117/13 118/10 119/2 170/7 170/12 175/2 184/15 187/20 187/22 190/16 192/7			
<b>blanket [1]</b> 59/16	<b>bounced [1]</b> 34/21	<b>bug [47]</b> 7/12 35/25 36/1 36/5 45/22 51/13 51/19 59/17 64/16 66/3 66/6 68/19 69/1 69/6 69/15 74/4 79/14 79/16 79/24 83/6 83/24 84/2 85/25 86/1 86/6 87/7 95/24 96/17 116/14 117/13 118/10 119/2 170/7 170/12 175/2 184/15 187/20 187/22 190/16 192/7			
<b>bluntly [1]</b> 154/2	<b>box [1]</b> 105/1	<b>bug [47]</b> 7/12 35/25 36/1 36/5 45/22 51/13 51/19 59/17 64/16 66/3 66/6 68/19 69/1 69/6 69/15 74/4 79/14 79/16 79/24 83/6 83/24 84/2 85/25 86/1 86/6 87/7 95/24 96/17 116/14 117/13 118/10 119/2 170/7 170/12 175/2 184/15 187/20 187/22 190/16 192/7			



<p><b>C</b></p> <p><b>call... [5]</b> 171/5 178/22 195/8 202/23 203/21</p> <p><b>called [20]</b> 5/17 5/22 24/8 28/10 30/9 35/25 37/23 62/19 110/8 110/18 122/21 127/7 140/20 156/3 166/11 175/1 187/14 190/19 193/9 193/14</p> <p><b>Callendar [42]</b> 35/25 36/1 36/5 37/13 49/18 50/10 52/17 53/6 54/14 54/16 55/16 57/15 57/23 58/9 58/17 58/24 59/8 59/17 61/22 64/9 64/15 65/1 65/21 68/25 79/14 79/23 80/20 85/25 96/8 96/15 116/14 116/24 117/13 117/23 118/10 119/2 175/2 175/7 175/23 181/6 181/14 182/6</p> <p><b>caller [1]</b> 142/22</p> <p><b>callers [1]</b> 6/25</p> <p><b>calls [48]</b> 1/11 4/18 9/5 10/20 11/1 14/20 15/2 17/8 17/11 17/13 17/14 17/14 24/24 34/21 81/14 81/17 82/4 82/6 82/13 82/19 83/1 88/15 93/24 105/6 105/13 105/15 105/18 106/3 107/20 107/21 110/12 126/22 126/23 127/1 133/15 135/20 135/20 136/3 146/4 156/4 173/11 182/19 183/15 193/4 195/7 195/20 197/23 222/5</p> <p><b>came [20]</b> 19/20 21/11 21/11 26/21 27/12 44/11 72/4 107/7 107/24 138/19 139/4 140/1 143/2 146/3 147/22 166/18 173/20 183/20 196/3 226/19</p> <p><b>Camelot [2]</b> 100/4 101/5</p> <p><b>campaign [1]</b> 81/25</p> <p><b>campaigns [2]</b> 10/11 10/12</p> <p><b>can [173]</b> 1/22 2/7 3/1 3/7 3/11 3/17 4/14 5/2 5/14 7/20 8/24 10/22 11/14 13/9 14/13 14/15 16/8 17/3 20/12 21/15 24/3 25/2</p>	<p>27/24 28/17 29/5 29/24 30/2 32/11 32/12 33/25 34/12 34/16 36/10 36/12 37/14 37/24 40/2 40/21 40/22 42/14 43/19 43/22 44/15 45/11 45/14 46/16 47/6 47/23 54/3 54/6 58/7 59/3 59/6 61/6 62/15 64/6 66/4 67/7 67/9 69/19 70/8 71/5 72/2 72/7 72/13 76/18 78/3 81/3 81/17 85/4 85/12 88/8 89/12 90/7 90/13 90/14 90/15 90/21 91/1 93/15 94/4 95/23 96/14 97/3 97/6 97/24 99/11 99/23 101/6 101/11 102/14 104/15 106/13 107/6 107/22 109/15 114/10 115/1 116/13 120/4 121/12 124/12 126/1 130/18 131/25 132/6 132/18 133/1 133/24 134/12 136/5 137/1 137/15 137/19 138/10 138/21 139/10 140/13 145/20 151/11 152/18 152/19 157/10 158/25 159/20 161/1 166/4 166/7 168/14 171/14 175/2 182/10 184/17 187/2 187/21 188/5 189/1 189/19 190/8 191/6 191/7 191/8 192/19 193/2 193/15 193/19 196/18 199/11 200/14 201/17 202/24 203/12 205/6 206/12 206/25 211/17 212/21 214/13 214/20 214/24 215/5 215/6 215/11 216/19 218/13 219/5 221/5 221/20 225/15 226/14 227/20 229/23 230/13</p> <p><b>can't [31]</b> 60/20 60/22 72/15 83/19 90/1 126/11 127/19 137/19 138/13 138/14 141/1 142/12 158/15 161/16 164/3 170/22 174/20 184/17 184/20 185/20 192/9 195/13 201/22 206/12 209/1 211/15 212/19 216/20 219/24 232/5 233/14</p> <p><b>cancels [1]</b> 67/24</p> <p><b>candidates [1]</b> 131/10</p> <p><b>cannot [6]</b> 42/7 136/16 137/11 175/20</p>	<p>208/15 231/11</p> <p><b>capability [2]</b> 12/8 146/24</p> <p><b>capacity [6]</b> 10/15 11/3 11/8 61/10 169/15 169/18</p> <p><b>capture [1]</b> 171/8</p> <p><b>care [1]</b> 4/13</p> <p><b>career [8]</b> 17/2 18/12 56/25 68/21 109/12 123/24 128/18 233/15</p> <p><b>carefully [3]</b> 1/17 218/11 225/14</p> <p><b>carried [5]</b> 109/15 109/17 110/21 169/6 169/20</p> <p><b>carry [6]</b> 43/19 111/20 130/25 179/16 214/2 215/7</p> <p><b>carrying [3]</b> 43/17 82/11 176/15</p> <p><b>cascaded [4]</b> 55/3 83/5 88/2 142/9</p> <p><b>cascading [1]</b> 164/16</p> <p><b>case [24]</b> 33/4 39/10 55/16 55/25 63/11 63/17 64/10 64/21 71/3 79/2 80/20 95/25 118/16 198/6 198/7 198/19 214/11 215/19 224/10 228/21 228/25 229/2 229/9 229/12</p> <p><b>cases [15]</b> 65/6 73/3 73/11 78/17 78/25 88/18 91/15 94/21 94/25 95/15 97/24 117/18 137/7 166/1 167/14</p> <p><b>cash [30]</b> 8/6 8/9 67/23 77/6 81/22 84/8 89/6 90/11 123/11 137/4 188/6 188/7 188/20 188/21 188/24 190/2 190/20 191/3 191/4 191/5 191/7 191/8 191/10 191/12 192/2 192/5 192/12 193/7 194/4 194/5</p> <p><b>casting [2]</b> 122/25 178/3</p> <p><b>Castleton [9]</b> 63/9 63/10 63/11 63/17 64/1 64/7 64/11 64/21 79/2</p> <p><b>catch [1]</b> 201/6</p> <p><b>categorically [1]</b> 174/21</p> <p><b>categorisation [1]</b> 13/2</p> <p><b>cause [22]</b> 14/17 14/20 70/19 89/1 91/17 96/4 96/23 104/25 114/11 137/14 150/22 154/6 155/22</p>	<p>160/15 162/8 169/13 198/2 217/18 217/23 221/2 222/12 222/14</p> <p><b>caused [17]</b> 49/3 51/4 75/22 80/17 85/13 85/15 96/3 137/17 182/25 186/25 196/11 197/11 197/13 198/9 209/9 210/8 228/5</p> <p><b>causes [2]</b> 150/18 202/13</p> <p><b>causing [5]</b> 7/17 44/10 93/13 104/10 198/17</p> <p><b>caution [1]</b> 233/3</p> <p><b>cease [1]</b> 221/16</p> <p><b>ceases [1]</b> 139/19</p> <p><b>central [1]</b> 25/12</p> <p><b>centralised [1]</b> 37/5</p> <p><b>centrally [3]</b> 12/5 99/9 227/25</p> <p><b>centre [19]</b> 5/4 89/18 92/22 103/19 122/12 125/1 128/9 132/4 134/15 135/6 135/18 163/23 163/24 171/8 188/8 191/4 192/13 194/5 201/16</p> <p><b>centres [4]</b> 88/15 89/16 125/7 188/7</p> <p><b>certain [9]</b> 13/14 67/19 70/2 72/2 82/20 102/11 122/22 147/7 192/9</p> <p><b>certainly [25]</b> 14/9 23/10 26/25 49/13 70/24 71/17 73/12 81/4 93/5 102/6 102/16 110/4 140/5 145/8 148/7 153/16 158/17 158/20 159/25 165/8 170/20 186/23 192/9 220/18 228/15</p> <p><b>certainty [1]</b> 47/11</p> <p><b>cetera [6]</b> 33/11 44/14 63/4 74/6 154/8 165/7</p> <p><b>chain [10]</b> 18/1 40/24 41/1 54/22 72/4 77/15 129/13 180/11 200/15 224/25</p> <p><b>Chair [1]</b> 62/15</p> <p><b>challenge [9]</b> 99/7 103/20 139/23 140/4 140/11 147/23 153/19 207/7 233/3</p> <p><b>challenged [3]</b> 199/5 210/18 210/19</p> <p><b>challenges [1]</b> 160/10</p> <p><b>challenging [3]</b> 25/8 158/21 160/24</p> <p><b>Chambers [7]</b> 47/25</p>	<p>48/1 74/6 180/13 202/2 207/25 210/6</p> <p><b>Chambers' [3]</b> 48/11 53/2 53/17</p> <p><b>change [14]</b> 17/19 23/3 31/13 33/3 94/13 94/14 127/12 143/12 204/8 207/22 208/3 208/10 222/15 225/16</p> <p><b>changed [2]</b> 33/22 179/24</p> <p><b>changeover [1]</b> 103/17</p> <p><b>changes [6]</b> 31/17 31/21 33/23 34/6 94/17 204/16</p> <p><b>changing [4]</b> 75/23 91/24 220/4 221/1</p> <p><b>channels [2]</b> 83/13 84/10</p> <p><b>charge [5]</b> 29/20 33/7 37/4 37/10 39/19</p> <p><b>chase [3]</b> 39/7 39/9 62/1</p> <p><b>chasing [2]</b> 24/18 44/13</p> <p><b>check [13]</b> 43/20 48/21 59/22 78/9 114/10 140/24 152/19 207/8 214/6 217/12 220/10 229/6 229/10</p> <p><b>checked [3]</b> 46/1 178/22 227/24</p> <p><b>checking [2]</b> 59/23 208/4</p> <p><b>checklistings [1]</b> 14/14</p> <p><b>Chesterfield [4]</b> 11/2 12/18 82/17 92/22</p> <p><b>Chief [3]</b> 72/1 72/17 72/22</p> <p><b>chose [2]</b> 218/10 233/18</p> <p><b>chosen [3]</b> 103/4 147/21 229/21</p> <p><b>Chris [2]</b> 148/15 149/3</p> <p><b>chronology [5]</b> 127/3 129/2 140/24 141/7 146/19</p> <p><b>chunk [1]</b> 20/19</p> <p><b>circa [4]</b> 67/21 67/23 77/2 84/7</p> <p><b>circulation [1]</b> 50/6</p> <p><b>circumstance [1]</b> 213/12</p> <p><b>circumstances [5]</b> 84/9 91/16 170/23 205/22 230/1</p> <p><b>claim [3]</b> 221/16 225/5 225/8</p> <p><b>claiming [1]</b> 18/18</p> <p><b>claims [2]</b> 225/15 228/8</p>
--	--	--	---	--

<b>C</b>	143/16 146/3 <b>collected [2]</b> 191/9 192/6 <b>collection [2]</b> 191/11 191/11 <b>collectively [1]</b> 214/3 <b>column [1]</b> 136/9 <b>combination [1]</b> 109/1 <b>come [32]</b> 14/20 16/3 42/6 57/21 61/12 84/23 109/7 117/14 117/21 118/4 119/13 125/24 128/2 129/1 130/18 136/19 141/6 141/25 144/14 146/18 150/9 152/18 152/19 166/8 166/15 173/23 175/20 176/21 195/20 214/1 226/24 226/25 <b>comes [4]</b> 75/14 217/22 219/24 232/8 <b>comfortable [1]</b> 140/3 <b>coming [22]</b> 9/5 14/11 56/9 61/21 71/6 71/19 71/22 72/5 72/11 72/20 72/22 73/1 81/20 106/3 106/5 107/13 107/21 132/13 133/16 178/11 227/11 231/24 <b>command [3]</b> 169/16 169/24 170/3 <b>comment [3]</b> 137/8 164/3 174/11 <b>common [14]</b> 14/6 27/10 40/6 64/2 65/14 81/15 105/7 105/22 106/5 106/18 107/8 107/13 108/17 110/22 <b>comms [1]</b> 84/24 <b>communicate [5]</b> 69/6 83/7 83/14 84/15 184/18 <b>communicated [10]</b> 68/17 84/10 133/2 145/15 156/20 163/12 173/7 185/1 185/21 203/3 <b>communicating [9]</b> 56/22 69/4 69/13 69/22 80/12 153/9 184/15 184/22 227/2 <b>communication [20]</b> 69/2 70/2 76/10 84/17 84/22 88/6 89/9 89/11 126/2 126/9 133/18 152/24 153/22 153/22 174/22 174/23 179/10 183/17 206/20 233/4 <b>communications [13]</b> 6/18 7/5 26/10 55/10 56/12 69/25 83/19	84/13 88/4 90/4 95/12 143/4 226/19 <b>community [1]</b> 51/15 <b>company [2]</b> 13/23 21/10 <b>compared [5]</b> 9/25 96/7 96/14 100/24 101/1 <b>comparison [2]</b> 123/20 165/11 <b>competent [1]</b> 22/25 <b>complaints [3]</b> 4/21 58/15 74/17 <b>complete [6]</b> 57/13 75/14 111/17 123/6 130/14 234/2 <b>completed [3]</b> 37/16 124/24 173/14 <b>completing [4]</b> 124/5 169/22 194/3 219/3 <b>completion [2]</b> 46/5 67/25 <b>complex [2]</b> 27/1 130/12 <b>compliance [13]</b> 13/6 13/12 21/20 22/3 23/10 23/11 23/13 23/14 23/16 24/25 81/16 81/20 82/10 <b>complicated [3]</b> 5/19 6/1 31/4 <b>Computer [5]</b> 71/12 71/16 73/9 77/13 226/5 <b>concentration [1]</b> 214/16 <b>concern [11]</b> 70/23 72/25 73/8 73/11 76/19 77/13 134/18 170/14 178/3 181/13 225/19 <b>concerned [16]</b> 13/5 38/4 42/8 44/19 47/16 47/18 47/19 84/1 86/4 86/6 135/17 177/9 182/8 182/11 206/11 225/3 <b>concerning [5]</b> 25/3 49/22 97/7 104/7 104/8 <b>concerns [12]</b> 54/19 66/7 75/19 78/16 79/20 98/10 103/13 103/14 116/10 154/2 180/1 182/4 <b>conclude [1]</b> 17/16 <b>concluded [1]</b> 228/5 <b>conclusion [3]</b> 165/14 166/17 227/11 <b>concrete [1]</b> 33/14 <b>conduct [1]</b> 130/8 <b>conference [1]</b> 195/8 <b>confidence [3]</b> 70/20 71/1 138/24	<b>confident [1]</b> 186/21 <b>configuration [2]</b> 44/21 177/10 <b>confirm [3]</b> 3/11 77/24 121/12 <b>confirmed [3]</b> 141/3 228/1 228/3 <b>conformance [15]</b> 10/9 10/15 10/19 11/3 13/5 61/10 61/11 81/16 82/10 101/2 101/11 101/18 101/25 102/4 102/9 <b>confuse [1]</b> 27/19 <b>confusing [1]</b> 196/19 <b>confusion [4]</b> 7/19 14/15 14/17 88/12 <b>connect [2]</b> 52/5 160/20 <b>connected [4]</b> 11/22 19/14 21/6 67/5 <b>connectivity [2]</b> 160/15 160/25 <b>conscious [1]</b> 206/10 <b>consequence [1]</b> 210/3 <b>consider [3]</b> 55/10 57/16 158/10 <b>considerable [4]</b> 17/14 17/21 56/24 103/20 <b>considerably [1]</b> 17/21 <b>consideration [3]</b> 2/3 23/15 166/19 <b>considerations [2]</b> 23/22 227/6 <b>considered [4]</b> 1/17 57/3 113/7 225/3 <b>considering [3]</b> 56/11 87/16 115/16 <b>considers [1]</b> 1/13 <b>consistently [1]</b> 23/2 <b>constantly [1]</b> 231/24 <b>consultation [1]</b> 56/1 <b>contact [26]</b> 8/11 8/13 37/1 49/2 51/3 52/4 52/10 52/22 78/25 88/15 88/25 89/16 106/25 107/10 123/16 125/7 134/15 135/6 135/18 137/7 163/22 163/24 182/24 187/10 190/6 195/6 <b>contacted [9]</b> 38/13 42/18 51/25 193/6 193/10 195/12 216/13 217/21 227/25 <b>contacting [5]</b> 5/7 5/8 89/19 89/23 195/17 <b>contacts [3]</b> 12/21 45/8 80/24 <b>contain [2]</b> 111/4	191/5 <b>contained [5]</b> 3/20 179/2 179/5 222/8 222/25 <b>contains [1]</b> 183/12 <b>content [10]</b> 28/23 29/3 33/20 34/6 51/9 59/12 64/22 89/11 93/21 193/20 <b>context [11]</b> 64/19 79/4 85/5 87/16 87/18 93/17 101/13 114/24 139/15 151/17 232/2 <b>continue [4]</b> 1/25 39/25 46/20 63/20 <b>continued [3]</b> 98/14 186/1 223/2 <b>continues [1]</b> 68/1 <b>continuing [2]</b> 49/5 183/2 <b>contract [4]</b> 148/19 176/8 211/1 231/15 <b>contracts [3]</b> 38/10 82/17 102/9 <b>contractual [4]</b> 7/7 7/9 25/24 103/5 <b>contributed [1]</b> 132/8 <b>contribution [1]</b> 164/4 <b>contributions [1]</b> 97/13 <b>contributor [1]</b> 97/12 <b>Contributors [1]</b> 132/6 <b>controls [3]</b> 91/22 204/23 204/23 <b>conversation [8]</b> 56/4 64/24 114/9 114/19 114/24 117/10 216/10 229/15 <b>conversations [5]</b> 93/15 93/19 93/22 113/13 184/7 <b>conversely [1]</b> 155/23 <b>converted [1]</b> 124/14 <b>convey [2]</b> 139/14 230/13 <b>convicted [1]</b> 228/22 <b>conviction [1]</b> 228/24 <b>convinced [1]</b> 42/11 <b>copied [6]</b> 48/7 49/12 50/8 62/24 187/8 217/1 <b>copy [2]</b> 144/2 207/20 <b>Core [5]</b> 1/20 2/2 213/23 216/3 232/11 <b>corner [2]</b> 29/11 66/10 <b>correct [28]</b> 13/22 28/1 44/24 76/24 105/20 105/21 121/7 121/23 122/1 122/5
----------	---	---	---	---

<p><b>C</b></p> <p><b>correct... [18]</b> 122/13 129/4 129/17 141/23 163/19 173/2 189/3 189/6 190/3 192/18 196/1 196/5 196/17 204/17 210/11 210/25 216/17 219/21</p> <p><b>corrected [4]</b> 91/18 203/22 209/10 209/21</p> <p><b>correction [15]</b> 46/20 89/19 97/2 97/21 98/7 99/3 101/10 137/10 171/10 171/10 201/7 204/12 206/21 209/25 210/3</p> <p><b>corrections [7]</b> 24/18 91/19 97/8 97/24 98/11 98/20 99/6</p> <p><b>corrective [3]</b> 205/7 209/16 209/19</p> <p><b>correctly [8]</b> 13/16 16/18 61/17 101/4 101/23 140/6 189/12 207/13</p> <p><b>correspondence [6]</b> 59/10 65/19 169/15 169/18 171/25 172/8</p> <p><b>corresponding [1]</b> 205/11</p> <p><b>cost [4]</b> 21/1 21/7 66/17 103/13</p> <p><b>costs [2]</b> 33/3 213/14</p> <p><b>could [111]</b> 9/22 14/17 15/20 22/16 28/7 30/11 37/7 39/11 40/20 42/13 43/7 44/19 46/10 48/11 50/19 54/13 54/25 56/21 62/7 70/13 70/19 73/15 75/19 75/20 75/22 76/17 76/21 81/6 90/6 91/16 94/10 94/18 96/4 96/22 103/2 104/25 117/21 120/12 126/18 127/9 128/3 129/5 129/18 132/5 143/20 143/25 144/1 144/3 144/6 146/25 147/17 148/3 148/10 150/25 153/4 154/16 155/23 155/24 156/12 156/18 156/24 157/2 160/14 168/4 168/12 168/25 172/12 173/17 174/9 176/1 179/12 181/11 181/23 186/11 187/15 188/2 190/17 194/5 196/6 196/8 200/2 200/9 200/22 203/16 207/7 209/3 211/22 213/6 214/18 215/21</p>	<p>215/23 217/5 217/8 218/1 219/14 220/2 220/18 221/4 221/13 222/11 222/12 223/1 223/4 223/5 223/13 224/17 224/20 225/5 228/12 228/17 230/4 <b>couldn't [17]</b> 6/11 12/6 21/7 93/8 128/1 134/20 139/6 170/25 174/11 176/8 179/7 181/4 182/18 184/20 199/21 200/10 222/3</p> <p><b>count [1]</b> 200/5</p> <p><b>counter [23]</b> 28/2 28/7 46/4 47/7 49/5 58/21 67/18 75/5 83/8 100/25 101/3 131/5 132/2 135/24 136/17 144/1 155/1 171/22 171/24 183/2 186/8 187/23 209/9</p> <p><b>counterpart [2]</b> 45/20 153/10</p> <p><b>Counters [1]</b> 132/21</p> <p><b>country [2]</b> 117/20 117/21</p> <p><b>couple [9]</b> 3/14 22/6 23/25 26/9 46/25 57/18 72/9 212/16 212/16</p> <p><b>courage [1]</b> 233/2</p> <p><b>course [19]</b> 2/2 2/7 2/14 2/19 3/16 9/15 14/13 20/7 20/22 57/20 59/25 74/3 93/23 129/1 131/6 139/17 161/24 198/25 228/21</p> <p><b>court [4]</b> 63/8 63/9 65/6 65/24</p> <p><b>cover [4]</b> 11/11 213/22 215/21 230/14</p> <p><b>covered [2]</b> 117/20 215/11</p> <p><b>covering [1]</b> 227/16</p> <p><b>create [2]</b> 98/20 218/8</p> <p><b>created [9]</b> 109/20 122/4 141/8 183/14 192/4 192/21 204/5 204/10 224/8</p> <p><b>creating [3]</b> 198/4 218/25 221/17</p> <p><b>creation [3]</b> 109/21 143/7 189/21</p> <p><b>criminal [1]</b> 228/22</p> <p><b>criteria [1]</b> 227/18</p> <p><b>critical [1]</b> 154/20</p> <p><b>cropping [1]</b> 14/7</p> <p><b>cross [7]</b> 50/4 52/21 54/10 112/13 113/1 113/2 159/2</p> <p><b>cross-domain [1]</b></p>	<p>113/2</p> <p><b>Crow [2]</b> 160/1 212/10</p> <p><b>Crown [4]</b> 20/16 25/16 121/22 124/2</p> <p><b>cued [1]</b> 185/24</p> <p><b>culture [3]</b> 99/17 199/3 199/10</p> <p><b>curious [1]</b> 49/25</p> <p><b>current [1]</b> 99/5</p> <p><b>currently [2]</b> 29/14 67/21</p> <p><b>curve [6]</b> 7/23 25/21 125/15 140/9 146/19 150/6</p> <p><b>customer [9]</b> 4/13 4/20 29/6 76/7 151/2 151/16 151/17 154/20 221/11</p> <p><b>customers [1]</b> 4/19</p> <p><b>cycle [1]</b> 222/21</p> <p><b>cynical [1]</b> 48/22</p> <hr/> <p><b>D</b></p> <p><b>daily [3]</b> 133/22 139/1 157/14</p> <p><b>damage [2]</b> 49/8 183/5</p> <p><b>dark [1]</b> 154/3</p> <p><b>data [36]</b> 10/8 10/9 12/25 13/1 13/4 13/8 13/17 24/22 56/25 73/5 75/18 75/23 76/2 76/18 76/21 76/24 81/13 81/20 81/22 81/22 100/23 100/24 101/1 103/18 105/6 105/9 106/23 108/3 160/6 189/8 190/23 212/1 212/4 212/5 213/15 224/10</p> <p><b>data-related [2]</b> 12/25 13/4</p> <p><b>database [3]</b> 157/14 157/18 157/21</p> <p><b>Datacentre [1]</b> 46/4</p> <p><b>date [7]</b> 12/2 50/19 85/6 104/16 128/16 166/12 187/11</p> <p><b>dated [4]</b> 3/5 21/23 151/12 176/19</p> <p><b>dating [1]</b> 50/9</p> <p><b>Dave [6]</b> 39/22 112/6 151/9 196/20 196/25 199/13</p> <p><b>DAVID [7]</b> 120/8 120/14 153/2 197/19 216/2 216/12 235/10</p> <p><b>day [19]</b> 10/1 10/1 16/18 101/4 101/15 146/22 149/10 149/10 149/25 149/25 156/11 166/13 166/13 169/7 171/25 172/8 194/5</p>	<p>203/23 234/11</p> <p><b>days [8]</b> 2/5 15/9 16/18 20/23 50/9 68/11 71/16 109/18</p> <p><b>deal [14]</b> 6/11 7/24 8/15 8/17 24/16 24/19 36/17 117/7 136/12 145/17 193/12 201/2 211/19 233/24</p> <p><b>dealing [14]</b> 1/11 24/9 25/23 36/24 65/12 80/15 92/23 96/13 150/15 151/4 153/12 173/3 175/24 192/7</p> <p><b>dealings [2]</b> 160/1 175/22</p> <p><b>dealt [11]</b> 5/19 5/24 8/14 8/20 97/4 99/24 118/6 118/9 118/12 168/17 192/23</p> <p><b>Dearne [2]</b> 125/5 163/22</p> <p><b>debates [1]</b> 77/10</p> <p><b>debt [3]</b> 76/14 98/2 99/9</p> <p><b>decade [1]</b> 19/3</p> <p><b>December [10]</b> 58/8 58/22 59/6 59/18 63/15 64/16 102/19 157/3 203/14 209/5</p> <p><b>December 2006 [2]</b> 59/6 59/18</p> <p><b>December 2015 [1]</b> 102/19</p> <p><b>decide [2]</b> 112/24 177/25</p> <p><b>decided [1]</b> 76/24</p> <p><b>deciding [2]</b> 197/17 227/7</p> <p><b>decision [6]</b> 83/7 84/13 103/10 155/17 155/25 185/1</p> <p><b>decision-making [1]</b> 84/13</p> <p><b>decisions [3]</b> 21/6 69/25 70/2</p> <p><b>declaration [2]</b> 14/16 81/22</p> <p><b>declared [2]</b> 156/6 165/17</p> <p><b>deducted [1]</b> 194/8</p> <p><b>deductions [1]</b> 97/17</p> <p><b>deeper [1]</b> 135/4</p> <p><b>deeply [1]</b> 187/6</p> <p><b>defect [5]</b> 69/15 93/13 196/15 197/18 197/22</p> <p><b>defects [17]</b> 14/21 65/15 66/1 69/14 80/13 82/8 82/24 93/12 94/20 102/1 102/16 179/6 186/10 190/13 201/25 213/19</p>	<p>218/17</p> <p><b>defence [1]</b> 79/7</p> <p><b>defined [1]</b> 7/2</p> <p><b>definitely [2]</b> 47/11 163/10</p> <p><b>degree [2]</b> 47/10 171/1</p> <p><b>delay [4]</b> 98/1 99/12 99/20 156/12</p> <p><b>delayed [1]</b> 8/10</p> <p><b>delaying [2]</b> 99/12 99/16</p> <p><b>delays [2]</b> 67/2 99/10</p> <p><b>delete [1]</b> 206/17</p> <p><b>deliberate [2]</b> 99/12 99/16</p> <p><b>delineate [1]</b> 136/3</p> <p><b>delineation [1]</b> 7/10</p> <p><b>deliverable [1]</b> 103/15</p> <p><b>delivering [1]</b> 66/17</p> <p><b>delivery [2]</b> 66/16 153/7</p> <p><b>demonstrate [2]</b> 23/4 152/10</p> <p><b>den [4]</b> 87/10 92/19 93/5 93/23</p> <p><b>denomination [4]</b> 191/6 191/17 191/19 191/23</p> <p><b>department [1]</b> 166/4</p> <p><b>depend [1]</b> 40/15</p> <p><b>dependent [1]</b> 68/22</p> <p><b>depends [3]</b> 6/7 39/11 84/2</p> <p><b>deployed [1]</b> 46/3</p> <p><b>describe [7]</b> 7/20 17/1 109/14 112/16 112/19 143/20 188/1</p> <p><b>described [6]</b> 16/25 84/11 117/22 129/10 185/25 217/2</p> <p><b>describes [5]</b> 133/22 159/21 177/7 187/19 216/25</p> <p><b>describing [1]</b> 204/3</p> <p><b>description [2]</b> 144/16 169/10</p> <p><b>design [2]</b> 138/6 165/18</p> <p><b>designated [1]</b> 37/7</p> <p><b>designed [1]</b> 149/9</p> <p><b>desk [20]</b> 6/15 7/3 15/1 17/6 89/17 117/15 122/19 123/1 124/15 124/16 125/14 128/22 128/24 128/25 129/25 132/16 133/15 133/16 134/22 182/20</p> <p><b>desks [5]</b> 122/20 123/1 133/6 133/11 156/23</p> <p><b>Despatch [1]</b> 189/16</p> <p><b>Despatched [2]</b></p>
---	---	--	---	---

<b>D</b>	182/4 183/19 184/12 186/15 187/3 198/21 208/13 208/13 208/16 212/4 213/8 218/2 218/14 230/21 233/5 <b>didn't [43]</b> 7/16 15/4 18/7 26/6 28/24 32/24 33/5 45/8 49/13 50/11 52/4 52/5 52/5 55/7 59/24 60/21 66/12 78/25 83/5 83/25 102/11 106/24 107/9 118/8 118/20 118/25 139/21 145/17 147/25 150/7 156/22 161/16 184/13 184/18 199/21 219/15 220/5 224/3 228/17 229/1 229/5 231/13 233/10 <b>difference [3]</b> 101/8 101/8 160/2 <b>different [23]</b> 5/15 12/23 17/21 21/17 26/9 74/24 98/16 99/22 116/17 124/12 124/24 131/12 135/10 144/5 148/18 172/20 187/1 190/25 191/10 195/11 198/23 208/24 227/13 <b>difficult [9]</b> 25/7 26/19 140/7 146/21 147/23 153/18 212/17 212/22 230/23 <b>difficulties [3]</b> 104/7 104/9 110/1 <b>digital [4]</b> 20/18 20/19 21/3 33/24 <b>digitally [1]</b> 201/14 <b>digitised [1]</b> 28/5 <b>digitising [1]</b> 28/23 <b>dilemma [1]</b> 197/7 <b>diluting [1]</b> 125/13 <b>direct [8]</b> 22/19 45/21 72/10 74/16 78/22 106/25 107/6 107/9 <b>directed [1]</b> 145/12 <b>directly [15]</b> 9/9 14/5 19/14 24/3 24/4 24/19 36/25 67/5 100/11 103/12 104/14 124/1 131/18 167/7 173/6 <b>directorate [1]</b> 227/1 <b>disappear [1]</b> 67/18 <b>discernible [1]</b> 17/11 <b>disclosed [2]</b> 1/20 1/25 <b>disclosure [6]</b> 1/9 2/6 104/5 104/8 104/23 119/18 <b>disconnect [1]</b> 231/7 <b>discovered [2]</b> 185/18 185/19 <b>discovering [1]</b>	186/13 <b>discrepancies [34]</b> 15/2 18/25 19/1 19/6 19/19 20/7 20/22 22/12 22/18 67/17 70/6 73/16 76/12 82/16 160/9 162/15 172/13 173/17 198/5 198/9 198/17 212/9 218/2 218/8 218/25 220/16 220/20 221/15 221/17 224/8 227/8 228/5 228/11 228/23 <b>discrepancy [32]</b> 27/14 32/5 75/5 75/16 75/21 76/7 76/15 137/2 137/10 137/11 137/13 137/17 160/21 173/19 173/25 174/18 178/5 178/6 186/25 192/4 193/11 194/6 194/24 195/1 195/5 196/11 197/11 202/15 204/5 210/9 211/2 211/5 <b>discrete [1]</b> 96/24 <b>discuss [7]</b> 42/16 78/15 88/25 107/19 159/5 183/19 195/9 <b>discussed [12]</b> 38/21 87/24 107/9 108/17 113/21 134/14 215/13 215/14 217/14 218/9 223/23 229/3 <b>discussing [4]</b> 86/9 87/23 114/22 123/9 <b>discussion [5]</b> 65/22 114/20 114/20 114/21 189/9 <b>discussions [2]</b> 23/22 103/6 <b>disk [2]</b> 169/18 169/19 <b>display [1]</b> 224/3 <b>displayed [1]</b> 171/20 <b>displays [1]</b> 170/1 <b>disprove [2]</b> 212/12 225/9 <b>dispute [4]</b> 42/9 58/11 98/6 215/22 <b>disputing [4]</b> 73/4 99/2 99/5 212/8 <b>distant [1]</b> 65/8 <b>distinct [2]</b> 11/23 133/7 <b>distinction [1]</b> 150/11 <b>distinguish [1]</b> 64/7 <b>distribute [1]</b> 84/25 <b>distributed [1]</b> 90/12 <b>distribution [5]</b> 13/13 50/7 53/3 151/7 168/15 <b>distrust [1]</b> 137/24	<b>do [151]</b> 1/21 2/19 2/21 3/6 11/20 13/10 13/11 14/1 16/15 19/19 20/19 21/23 22/9 22/24 26/8 27/8 31/13 33/7 35/7 36/4 36/11 37/10 42/25 47/2 47/11 48/23 51/6 51/11 55/17 58/24 59/20 62/20 63/1 66/20 67/1 68/18 69/7 69/8 69/12 71/25 75/9 78/2 78/22 80/11 80/14 82/5 86/18 86/20 86/22 87/20 88/1 89/21 89/22 90/22 90/24 91/7 92/14 93/7 99/17 100/10 101/4 101/4 101/24 102/21 103/4 103/10 105/9 111/4 113/9 113/12 115/9 115/9 118/11 120/18 122/16 123/6 125/24 128/18 129/23 130/5 130/5 130/10 130/14 131/8 131/19 132/11 133/10 134/7 137/16 138/17 139/1 141/12 143/12 145/24 146/17 149/11 150/18 152/2 154/1 154/24 157/19 159/15 159/22 165/9 166/2 167/15 168/22 172/11 175/4 176/5 176/10 177/18 178/4 179/8 179/9 179/20 181/2 183/6 184/21 186/2 187/16 189/16 190/7 194/21 195/21 200/7 201/10 202/17 204/1 204/7 204/15 204/22 205/17 207/4 207/6 210/4 210/18 211/7 212/9 214/6 215/10 216/6 220/8 221/3 224/23 227/4 230/8 230/19 230/20 230/25 233/7 <b>document [58]</b> 21/16 21/19 21/24 22/5 22/14 23/14 32/1 32/3 32/5 32/11 40/22 41/13 66/7 66/10 67/13 88/7 89/8 97/5 97/9 97/11 97/15 97/19 98/14 98/17 100/17 112/11 112/16 113/20 113/21 114/6 115/7 115/13 130/18 132/9 132/18 136/2 137/16 141/8 141/12 143/22 149/2 150/25 151/12 152/13 154/21	157/10 159/1 159/9 159/11 161/1 169/2 187/14 187/17 201/20 209/14 217/8 219/5 224/18 <b>documentary [1]</b> 115/3 <b>documentation [10]</b> 57/8 89/25 96/21 106/17 108/22 111/5 111/15 127/21 143/19 154/7 <b>documented [3]</b> 43/15 93/25 176/13 <b>documents [22]</b> 1/7 1/10 1/14 1/19 1/25 2/9 7/4 22/21 30/24 68/5 104/10 108/9 108/11 108/25 109/1 109/20 109/22 110/3 113/3 113/7 113/12 120/18 <b>does [14]</b> 23/16 63/23 66/13 71/9 98/1 112/25 117/2 117/3 152/4 160/17 168/16 199/20 210/15 229/23 <b>doesn't [7]</b> 42/10 52/10 137/16 152/4 189/23 197/12 209/7 <b>doing [11]</b> 29/8 45/1 60/15 63/8 82/20 100/7 106/22 129/5 146/14 208/11 213/10 <b>dollars [1]</b> 205/11 <b>domain [6]</b> 52/21 54/10 112/13 113/1 113/2 159/2 <b>Don [6]</b> 18/10 138/17 138/18 138/19 139/2 139/5 <b>don't [128]</b> 2/16 3/16 7/4 14/24 15/24 16/11 16/13 18/16 23/8 26/20 29/1 31/16 33/17 34/16 35/5 35/12 35/21 35/22 37/12 38/9 39/22 40/8 40/8 40/14 48/5 49/11 51/8 51/12 52/8 54/1 59/1 59/23 60/15 60/22 60/25 61/3 65/8 66/25 68/14 69/1 69/24 71/23 72/2 72/15 74/10 80/7 80/25 81/8 83/18 87/3 88/4 89/10 98/16 103/6 108/2 108/16 108/21 110/4 111/6 113/12 114/5 114/7 114/13 114/23 114/25 115/11 116/15 117/17 118/21 120/20 120/21 126/17 127/22 128/15
----------	--	---	---	---

<b>D</b>	46/5 74/2 77/6 129/1 165/22 170/7 171/20 171/24 194/6 194/24 196/15 203/17 228/21 <b>dummy [2]</b> 189/16 189/20 <b>during [11]</b> 9/15 18/4 18/16 19/13 34/14 81/12 85/9 118/6 168/20 194/1 229/23 <b>duty [3]</b> 153/8 153/23 155/25	231/20 <b>elements [1]</b> 135/18 <b>else [6]</b> 36/19 64/25 65/24 173/3 220/22 234/4 <b>elsewhere [3]</b> 21/10 21/16 174/24 <b>email [88]</b> 30/6 30/19 30/25 31/19 32/2 38/22 40/24 41/2 41/6 43/7 43/8 43/13 43/22 43/24 45/2 45/15 46/22 47/9 47/25 48/6 48/11 48/25 49/11 51/9 52/12 52/14 53/2 53/17 53/24 54/3 54/6 54/12 57/9 58/8 58/10 59/2 59/3 59/12 59/16 62/17 62/18 62/24 63/15 63/20 64/13 64/17 64/20 64/22 65/1 74/6 79/3 114/21 115/20 158/5 175/4 176/3 176/4 176/19 177/18 178/3 180/11 180/12 180/14 182/5 182/22 183/22 187/2 193/19 193/20 196/19 196/20 196/23 198/21 199/11 199/12 199/13 200/15 202/5 207/19 208/25 209/6 209/8 210/1 216/5 219/7 224/20 224/22 226/3 <b>emails [8]</b> 33/10 50/8 58/23 59/7 59/13 143/11 225/2 229/14 <b>emergency [1]</b> 123/16 <b>emotional [1]</b> 232/6 <b>emotions [2]</b> 230/6 234/1 <b>emphasis [2]</b> 101/25 102/15 <b>employed [1]</b> 4/5 <b>employment [1]</b> 4/8 <b>enable [1]</b> 130/25 <b>encountered [2]</b> 87/8 110/16 <b>end [14]</b> 35/24 67/20 101/4 101/15 123/8 155/20 162/2 186/8 218/23 222/12 223/19 224/6 230/20 232/23 <b>ended [2]</b> 47/6 154/5 <b>engage [4]</b> 165/5 166/24 177/3 177/24 <b>engaged [1]</b> 149/9 <b>engineers [1]</b> 61/25 <b>England [4]</b> 117/15 117/19 118/19 118/23 <b>Enhanced [4]</b> 32/14 85/17 85/20 92/9 <b>enhancements [1]</b>	32/19 <b>enough [10]</b> 22/24 23/8 84/14 95/1 95/5 95/5 140/10 152/21 178/3 181/25 <b>enquiries [10]</b> 5/20 5/25 38/20 123/2 123/14 125/3 144/24 166/8 197/23 212/18 <b>enquiry [3]</b> 6/21 140/20 226/1 <b>ensure [12]</b> 60/8 84/4 89/20 92/5 125/21 138/23 162/2 162/25 169/17 189/17 208/20 230/15 <b>ensured [1]</b> 201/1 <b>ensuring [3]</b> 92/10 132/22 143/10 <b>entailed [1]</b> 126/19 <b>entire [2]</b> 117/20 227/13 <b>entirely [3]</b> 149/15 152/6 163/14 <b>entirety [1]</b> 185/2 <b>entries [3]</b> 22/7 137/2 191/23 <b>entry [18]</b> 37/25 38/2 75/6 75/10 136/16 136/20 190/23 191/17 191/20 191/24 191/25 202/9 203/13 208/23 209/5 209/8 227/21 227/23 <b>environment [6]</b> 17/22 25/8 125/7 142/7 160/14 201/16 <b>Epay [2]</b> 171/21 172/3 <b>Epay's [1]</b> 172/1 <b>EPOSS [3]</b> 137/2 137/11 137/17 <b>equal [1]</b> 209/11 <b>equally [4]</b> 119/13 155/23 183/16 224/5 <b>equipment [2]</b> 136/21 225/17 <b>equivalent [4]</b> 82/23 100/24 106/15 107/10 <b>Err [1]</b> 228/18 <b>erroneous [1]</b> 218/2 <b>error [27]</b> 10/18 34/7 34/8 34/13 35/2 35/6 44/13 50/23 61/11 61/15 69/15 73/22 99/7 136/11 137/15 173/25 183/14 192/20 196/15 197/18 198/4 198/7 198/8 205/10 217/16 218/15 219/3 <b>error' [1]</b> 190/19 <b>errors [20]</b> 10/10 10/13 14/21 65/14 65/25 69/14 80/13	82/7 82/24 94/19 102/1 174/9 190/12 190/23 213/19 218/17 224/4 225/4 225/8 228/4 <b>escalate [6]</b> 39/8 39/9 74/1 140/5 149/3 177/25 <b>escalated [6]</b> 17/25 86/25 87/1 177/22 178/16 184/1 <b>escalating [4]</b> 45/2 158/21 178/11 197/20 <b>escalation [3]</b> 117/20 151/2 176/24 <b>escalations [3]</b> 24/17 61/23 177/3 <b>Escher [3]</b> 48/18 170/9 180/24 <b>especially [2]</b> 50/5 181/22 <b>essence [1]</b> 192/11 <b>essentially [7]</b> 4/9 10/23 12/13 30/23 109/11 195/16 205/17 <b>establish [2]</b> 170/25 216/13 <b>established [2]</b> 194/19 199/18 <b>establishing [1]</b> 222/13 <b>estate [5]</b> 48/22 96/3 96/5 169/3 187/25 <b>Esther [2]</b> 92/5 92/7 <b>et [6]</b> 33/11 44/14 63/4 74/6 154/8 165/7 <b>et cetera [5]</b> 33/11 44/14 63/4 74/6 154/8 <b>EUHSP [2]</b> 32/9 33/11 <b>EUM [1]</b> 96/17 <b>Evans [4]</b> 45/15 45/16 177/18 178/18 <b>Evans-Jones [3]</b> 45/15 45/16 177/18 <b>Evans-Jones's [1]</b> 178/18 <b>even [17]</b> 17/8 18/19 27/6 57/17 58/22 76/15 85/1 99/8 107/23 127/20 135/23 138/22 140/20 200/20 218/1 218/16 231/15 <b>evening [1]</b> 2/13 <b>event [16]</b> 18/3 49/3 51/4 51/6 51/11 133/14 135/14 144/15 168/21 169/23 170/22 173/18 182/25 183/7 183/12 186/6 <b>events [4]</b> 123/16 132/23 154/7 212/12 <b>ever [20]</b> 8/11 14/1 15/12 54/1 56/4 65/13
	<b>E</b>			
	<b>each [11]</b> 11/7 11/22 80/12 133/3 162/25 190/6 191/5 191/17 191/23 194/19 200/4 <b>earlier [24]</b> 10/23 24/16 31/10 36/14 43/11 57/9 57/23 58/1 74/4 79/3 79/13 87/23 91/6 94/1 117/22 162/1 171/6 182/12 207/25 215/10 215/13 223/23 225/24 229/4 <b>early [10]</b> 15/9 17/2 18/11 25/4 30/14 36/15 50/9 68/11 71/16 109/18 <b>easier [2]</b> 30/12 103/1 <b>easily [3]</b> 15/21 16/1 103/2 <b>easy [2]</b> 27/15 29/2 <b>ECCO [1]</b> 122/21 <b>Edgley [1]</b> 208/6 <b>edit [1]</b> 206/17 <b>EDSC [2]</b> 202/23 203/7 <b>educated [1]</b> 78/3 <b>effect [11]</b> 60/20 90/15 125/9 130/16 133/8 163/20 164/1 177/21 189/25 209/17 222/24 <b>effectively [2]</b> 188/19 210/7 <b>effects [3]</b> 188/3 205/12 205/14 <b>effort [1]</b> 88/20 <b>efforts [1]</b> 30/1 <b>eg [2]</b> 100/12 191/23 <b>eg one [1]</b> 191/23 <b>eg the [1]</b> 100/12 <b>either [12]</b> 16/12 43/19 84/18 95/6 101/14 111/10 113/9 133/15 140/10 151/8 216/25 224/16 <b>electronic [2]</b> 37/22 144/3 <b>element [5]</b> 131/14 207/11 228/25 231/5			

<b>E</b>	<b>exceptionally [1]</b> 161/7	<b>explored [1]</b> 1/9	1/15 48/6 58/12 104/6	44/25 66/15 87/3
<b>ever... [14]</b> 65/22	<b>excess [1]</b> 188/24	<b>exposure [7]</b> 31/6	179/17 180/12 187/12	92/16 97/2 97/19 99/3
75/25 78/15 117/4	<b>exchange [1]</b> 132/16	74/11 87/3 96/12	192/8 192/21 192/24	104/16 116/25 125/10
117/12 117/14 126/2	<b>excluding [1]</b> 156/11	118/4 118/16 118/17	193/9 193/19 193/22	127/15 127/16 136/9
131/19 145/4 149/23	<b>Excuse [1]</b> 115/25	<b>expressed [1]</b> 234/1	196/21 202/10 202/16	137/7 137/20 155/18
163/16 164/24 167/15	<b>Executive [3]</b> 72/1	<b>extend [1]</b> 35/19	202/20	156/13 168/11 171/15
230/19	72/17 72/23	<b>extent [7]</b> 24/2 26/2	<b>feed [1]</b> 161/21	175/8 177/12 179/17
<b>every [4]</b> 3/19 99/7	<b>Exeter [1]</b> 212/20	101/24 123/9 144/11	<b>feedback [3]</b> 26/15	179/18 180/5 182/5
167/3 220/9	<b>exist [2]</b> 139/19	197/15 200/11	30/15 74/2	182/15 183/10 192/1
<b>everybody [2]</b> 214/24	189/23	<b>external [1]</b> 168/14	<b>feel [6]</b> 22/25 147/25	205/23 209/9 217/21
234/4	<b>existed [3]</b> 8/18 81/5	<b>extra [1]</b> 207/2	153/13 162/12 197/12	223/10
<b>everyday [2]</b> 126/13	109/7	<b>F</b>	215/16	<b>firstly [5]</b> 42/20 45/5
132/24	<b>existing [4]</b> 52/2	<b>face [1]</b> 228/17	<b>feeling [4]</b> 53/13	120/15 175/22 233/22
<b>everyone [1]</b> 146/20	54/19 143/18 163/4	<b>faced [2]</b> 14/10 117/7	79/16 98/3 213/11	<b>fit [3]</b> 5/14 214/13
<b>everything [5]</b> 18/17	<b>expand [4]</b> 3/15	<b>facility [1]</b> 75/9	<b>feels [3]</b> 35/13 84/14	226/17
124/20 225/10 229/15	20/12 38/1 125/3	<b>facing [4]</b> 127/24	231/6	<b>five [4]</b> 19/11 183/23
230/19	<b>expect [6]</b> 53/19	127/25 128/25 176/25	<b>fell [1]</b> 143/8	214/21 214/23
<b>everywhere [1]</b> 178/8	106/4 111/19 117/18	<b>fact [23]</b> 29/7 70/13	<b>felt [13]</b> 39/14 69/14	<b>five years [1]</b> 19/11
<b>evidence [53]</b> 2/5	118/23 205/21	91/2 105/18 111/14	94/11 94/16 128/6	<b>fix [19]</b> 45/11 46/19
2/19 3/18 5/12 43/16	<b>expected [18]</b> 13/15	119/17 123/23 133/7	134/22 147/19 149/4	47/7 47/19 53/18
48/13 63/22 64/4 68/7	16/21 50/20 57/21	137/25 143/16 178/10	158/4 167/23 185/8	53/20 53/25 54/20
98/5 106/13 113/25	57/24 59/24 60/3 61/4	181/18 182/4 194/6	206/11 206/13	56/3 57/13 91/7 91/8
114/14 114/16 115/3	61/5 79/21 84/9	194/9 198/19 211/8	<b>few [11]</b> 4/2 19/1	182/2 184/6 185/24
117/22 119/14 120/15	106/10 158/20 164/20	211/10 215/18 217/25	37/15 48/15 79/25	202/1 222/3 222/5
121/17 122/2 135/16	164/22 174/18 206/19	223/8 229/2 233/10	96/24 148/2 168/24	227/14
139/7 139/25 144/7	211/4	<b>factor [1]</b> 21/7	180/21 213/22 224/1	<b>fixed [18]</b> 47/12
148/12 150/14 154/4	<b>expecting [1]</b> 52/19	<b>facts [1]</b> 121/12	<b>field [3]</b> 160/7 166/10	48/20 48/24 49/16
165/5 165/24 170/16	<b>experience [31]</b> 17/6	<b>FAD [2]</b> 63/2 230/22	166/13	50/15 53/11 57/12
174/22 176/14 180/19	25/22 53/22 53/23	<b>fail [1]</b> 229/24	<b>figure [1]</b> 75/4	57/18 59/21 59/22
181/3 181/5 183/22	65/8 68/25 69/17	<b>failed [2]</b> 63/23 215/9	<b>figures [5]</b> 101/6	60/5 60/14 61/2 61/8
211/25 213/25 218/16	69/21 70/22 71/4	<b>failings [1]</b> 81/2	101/14 101/22 101/22	79/17 91/3 91/5 91/20
218/24 219/12 219/14	74/10 74/16 90/16	<b>failure [5]</b> 38/24	209/17	<b>fixes [1]</b> 179/6
221/2 221/18 221/25	95/23 96/6 96/15	136/11 136/21 136/21	<b>file [3]</b> 194/20 194/21	<b>fixing [2]</b> 39/13
223/13 223/21 225/15	98/17 117/7 118/1	150/16	199/18	146/15
226/18 228/7 229/4	124/5 124/9 125/10	<b>failures [1]</b> 171/17	<b>filing [1]</b> 37/22	<b>flagged [4]</b> 74/22
231/2 231/25	125/11 140/2 146/25	<b>fair [13]</b> 13/2 52/8	<b>filtered [1]</b> 141/4	78/1 94/16 95/9
<b>evident [1]</b> 14/25	153/12 154/9 157/23	64/12 64/14 69/8	<b>final [6]</b> 8/17 44/15	<b>flaw [2]</b> 44/20 177/10
<b>evolve [1]</b> 15/16	160/18 178/14 180/5	125/16 125/19 141/19	102/17 202/21 202/25	<b>flow [1]</b> 144/4
<b>evolved [1]</b> 28/17	<b>experienced [7]</b> 74/7	166/20 195/10 195/16	219/19	<b>flowcharts [1]</b> 26/13
<b>exact [1]</b> 142/12	105/7 105/23 110/2	210/6 215/17	<b>finally [3]</b> 48/18	<b>flows [2]</b> 97/14 97/14
<b>exactly [5]</b> 16/11	110/23 161/4 230/6	<b>fairly [4]</b> 62/2 122/22	154/5 180/24	<b>focus [7]</b> 49/14 50/14
114/7 153/21 174/25	<b>experiencing [4]</b>	125/6 151/6	<b>Finance [2]</b> 89/18	57/11 83/9 84/19
190/7	41/17 145/6 175/16	<b>fairness [1]</b> 211/7	92/21	102/7 173/15
<b>example [40]</b> 8/5	182/17	<b>faith [1]</b> 116/8	<b>financial [1]</b> 66/21	<b>focused [7]</b> 11/25
8/10 12/17 14/13	<b>expert [2]</b> 160/12	<b>Falkirk [1]</b> 116/24	<b>financially [1]</b> 102/12	134/16 135/6 136/1
24/18 31/24 33/24	203/1	<b>fallen [1]</b> 162/25	<b>find [14]</b> 27/15 42/7	149/9 149/11 150/21
34/21 64/10 65/18	<b>expertise [5]</b> 13/1	<b>fallible [1]</b> 229/24	90/1 95/24 115/3	<b>focusing [1]</b> 149/15
71/13 73/8 78/13 79/2	80/24 158/23 182/13	<b>Fallowfield [3]</b> 52/22	149/2 175/20 184/11	<b>follow [7]</b> 26/15 27/1
80/20 83/25 94/3	229/7	52/23 55/25	200/3 200/3 206/12	56/21 123/12 144/20
96/10 100/4 102/1	<b>experts [1]</b> 163/24	<b>false [3]</b> 126/4	222/3 231/16 232/4	176/2 232/15
110/1 131/18 155/1	76/14 124/12 129/5	155/16 189/21	<b>finding [3]</b> 94/25 95/4	<b>followed [5]</b> 6/22
156/5 158/16 159/13	137/15 166/22 189/19	<b>familiar [5]</b> 4/22 20/1	221/10	26/7 155/19 215/18
162/2 162/15 171/3	<b>explained [3]</b> 36/14	32/17 45/17 231/15	<b>findings [8]</b> 38/21	223/17
173/16 185/4 188/16	108/5 212/13	<b>far [4]</b> 55/2 109/12	61/2 94/23 163/17	<b>following [13]</b> 27/5
189/24 196/9 198/3	<b>explaining [1]</b> 202/5	114/1 207/1	164/11 164/14 172/21	27/7 47/10 67/2 95/2
205/21 208/24 209/2	<b>explanation [5]</b> 211/3	<b>fault [4]</b> 169/10	190/14	96/9 156/3 156/11
218/19 231/16	217/15 218/16 220/18	220/17 220/22 221/10	<b>fine [2]</b> 62/6 168/5	169/22 188/17 209/8
<b>examples [5]</b> 139/10	222/4	<b>faults [1]</b> 79/6	<b>finish [4]</b> 127/2 214/5	227/12 234/11
139/11 141/25 166/16	<b>exploited [2]</b> 69/5	<b>faulty [1]</b> 43/20	214/18 214/25	<b>follows [3]</b> 67/18
167/13	69/15	<b>favourably [1]</b> 26/24	<b>finishing [1]</b> 144/5	190/18 190/25
<b>Excellent [2]</b> 121/5	<b>exploiting [3]</b> 68/19	<b>feared [1]</b> 135/9	<b>first [47]</b> 4/7 4/10 5/2	<b>foolproof [1]</b> 15/25
168/4	68/24 69/6	<b>Feb [1]</b> 193/25	5/13 5/20 6/5 6/9 7/18	<b>force [1]</b> 19/20
<b>exception [1]</b> 203/21		<b>February [18]</b> 1/1	8/15 8/20 11/17 36/2	<b>form [3]</b> 187/11
			36/4 42/10 44/11	203/24 203/25

<b>F</b>	40/21	fully [1] 1/20	generalised [1] 77/12	37/1 37/24 66/5 69/19 73/20 74/23 84/19	
formally [1] 136/7	FUJ00087194 [1] 205/6	function [10] 5/10 9/20 12/14 135/1	generality [1] 142/3	95/23 97/3 99/1 100/8	
format [1] 144/3	FUJ00091292 [1] 99/23	143/15 148/14 162/19 164/23 184/2 227/1	generally [8] 8/14	109/24 125/15 133/24	
forth [4] 59/14 100/8 113/4 113/15	FUJ00120587 [1] 192/19	functional [1] 162/25	69/19 74/13 84/22	135/24 136/3 138/24	
forum [14] 33/2 33/5 33/6 33/7 87/4 107/18 133/25 134/3 134/5 134/17 135/17 159/2 159/4 159/17	FUJ00121071 [2] 193/15 215/12	functionality [4] 91/11 94/13 96/6 129/11	101/19 117/14 166/5 221/11	139/21 143/5 145/22 147/21 147/22 148/3 157/2 158/3 158/3 159/18 159/19 165/20	
forums [4] 107/8 107/11 108/17 108/20	FUJ00121072 [1] 187/2	functioning [1] 43/3	generate [2] 75/21 218/2	165/21 165/22 166/18 169/9 175/14 176/1 176/17 177/17 177/23 179/12 182/11 185/24 188/2 189/1 190/8	
forward [11] 28/17 28/23 29/1 31/24 50/18 74/12 104/11 195/9 220/1 223/13 223/23	FUJ00121073 [1] 187/16	fundamental [3] 44/20 70/15 177/9	generated [6] 73/22 171/7 171/23 174/14 174/18 209/24	190/17 192/19 193/2 193/19 196/18 200/25 202/10 203/12 203/16 206/25 207/19 209/3 214/4 214/14 215/11 217/8 217/9 223/21 224/19 224/20 226/3 231/14	
forwarded [5] 48/8 53/2 62/19 63/16 79/4	Fujitsu [127] 6/14 15/21 25/24 34/13 35/1 39/12 42/3 44/18 44/23 45/4 45/8 45/16 45/19 48/2 51/21 51/22 52/19 53/14 53/16 53/24 54/11 57/22 57/25 58/4 58/16 62/22 62/23 65/19 73/23 73/25 74/5 74/7 74/14 74/19 75/5 75/9 86/17 86/18 86/20 87/22 88/24 89/4 91/14 94/4 94/22 95/3 95/16 95/19 95/25 96/16 96/19 105/14 105/20 105/25 106/15 106/17 107/22 107/24 107/25 108/7 108/10 109/4 111/19 111/20 112/18 113/21 129/25 131/24 135/4 136/24 137/8 140/5 145/15 147/20 147/21 147/22 147/22 149/17 150/1 152/15 153/7 153/9 153/13 155/18 155/25 157/3 157/11 157/13 157/16 157/17 157/21 159/23 165/5 165/17 166/16 171/21 176/24 177/4 177/11 177/23 180/4 183/11 183/13 185/3 185/24 194/16 204/16 204/17 205/17 206/16 208/2 211/22 211/25 213/4 217/12 219/11 219/13 219/15 219/20 220/4 221/8 221/25 222/1 222/15 223/24 228/3 229/2	FUJ00121073 [1] 187/16	fundamentally [1] 204/3	generating [2] 36/17 84/21	179/12 182/11 185/24 188/2 189/1 190/8 190/17 192/19 193/2 193/19 196/18 200/25 202/10 203/12 203/16 206/25 207/19 209/3 214/4 214/14 215/11 217/8 217/9 223/21 224/19 224/20 226/3 231/14
forwarding [2] 44/5 196/23	found [10] 26/18 36/4 52/6 96/19 162/14 166/22 179/7 228/4 229/3 233/2	further [21] 1/15 43/13 46/21 48/25 63/25 65/10 82/15 88/6 89/7 91/22 133/19 167/23 184/18 189/2 189/7 199/17 202/16 207/2 216/10 232/9 232/10	generic [1] 216/7	188/2 189/1 190/8 190/17 192/19 193/2 193/19 196/18 200/25 202/10 203/12 203/16 206/25 207/19 209/3 214/4 214/14 215/11 217/8 217/9 223/21 224/19 224/20 226/3 231/14	
found [10] 26/18 36/4 52/6 96/19 162/14 166/22 179/7 228/4 229/3 233/2	four [8] 18/20 19/9 19/11 20/14 59/5 152/9 169/4 183/23	Furthermore [1] 200/2	gentleman [1] 231/17	206/25 207/19 209/3 214/4 214/14 215/11 217/8 217/9 223/21 224/19 224/20 226/3 231/14	
four years [1] 19/9	fourth [2] 77/23 151/13	future [6] 73/16 77/25 128/13 148/23 149/12 197/9	gentlemen [1] 151/7	214/4 214/14 215/11 217/8 217/9 223/21 224/19 224/20 226/3 231/14	
frame [4] 104/15 140/2 164/10 179/8	framework [1] 106/2	G	genuine [1] 210/2	217/8 217/9 223/21 224/19 224/20 226/3 231/14	
frankness [1] 233/25	Fraser [1] 190/11	Gaby [1] 207/21	geographic [1] 148/7	224/19 224/20 226/3 231/14	
freely [1] 213/6	frequently [1] 35/22	gain [3] 27/14 70/14 77/6	geographical [1] 160/13	231/14	
fresh [1] 143/1	friend [1] 104/3	gap [1] 143/4	get [27] 6/22 12/19 17/15 27/18 27/20 33/5 37/21 42/22 45/10 57/11 67/1 67/14 73/10 80/21 90/10 156/16 158/2 168/10 172/3 172/9 176/1 177/4 182/8 182/9 184/2 213/8 219/11	231/14	
front [8] 3/4 23/15 29/6 47/6 103/19 120/18 121/3 159/11	frustrated [1] 98/3	gaps [6] 17/3 18/13 18/15 18/19 18/23 20/8	gets [1] 47/7	231/14	
FS [7] 44/22 100/23 189/9 199/19 205/13 209/17 209/17	FSC [1] 92/21	Gareth [5] 187/3 187/4 187/5 187/7 192/8	getting [7] 15/1 49/14 53/9 59/2 98/22 115/9 220/15	231/14	
Fuel [1] 225/6	FUJ00079886 [1] 157/3	Gary [25] 43/24 44/1 44/3 44/7 45/6 45/15 45/23 45/24 45/25 46/22 46/24 50/6 52/13 52/24 53/5 58/13 60/16 120/8 120/14 197/8 207/16 207/24 209/6 210/1 235/10	gift [1] 112/22	231/14	
FUJ00079946 [1] 151/1	FUJ00080015 [1] 159/21	Gary's [1] 45/19	Gill [1] 33/9	231/14	
FUJ00080405 [1] 132/1	FUJ00083664 [1] 40/23	gather [5] 30/21 30/22 30/25 165/5 223/12	give [12] 2/18 3/1 42/14 42/23 72/14 106/13 107/22 119/14 139/14 200/10 213/25 221/1	231/14	
FUJ00083812 [1] 36/10	FUJ00083815 [1]	gathered [1] 119/17	given [22] 20/5 35/21 45/11 60/10 94/12 112/5 112/6 115/6 115/14 131/20 132/12 134/9 144/18 182/14 185/22 198/13 201/13 207/11 208/8 217/16 230/4 231/2	231/14	
		gathering [1] 30/15	gives [2] 207/3 233/11	231/14	
		gave [5] 26/22 40/7 148/13 167/13 226/18	giving [2] 120/15 233/22	231/14	
		Gayle [1] 234/6	glad [1] 234/2	231/14	
		general [19] 7/22 30/18 31/3 66/23 71/2 132/19 138/21 146/6 154/18 167/2 167/16 168/10 174/6 199/9 208/17 208/19 218/9 219/1 225/18	gleaned [1] 163/17	231/14	
		fulfil [1] 12/7	glitch [1] 119/18	231/14	
		fulfilled [1] 24/12	GLO [7] 61/1 87/19 93/6 93/10 93/11 94/7 94/23	231/14	
		fulfilling [1] 5/10	global [1] 154/25	231/14	
		full [6] 3/1 35/6 120/13 152/19 154/6 154/6	go [71] 4/2 12/7 20/20 32/21 34/16	231/14	
				231/14	



<b>G</b>	123/24 124/3 124/4 124/6 125/3 125/9 126/22 128/14 130/4 131/11 132/11 132/17 133/8 133/12 133/13 134/19 134/21 134/22 134/24 138/19 138/23 138/25 140/1 142/9 142/18 142/18 142/19 142/21 143/14 146/4 146/23 147/4 148/2 148/8 152/13 156/19 157/20 157/23 158/2 162/13 167/2 173/14 173/19 175/11 176/3 177/2 179/7 179/24 180/20 181/25 182/14 182/18 182/20 184/7 184/11 184/25 185/7 191/22 193/6 193/9 195/11 196/14 200/12 200/12 201/9 201/20 205/4 208/7 208/17 209/7 209/24 211/10 211/22 212/1 212/11 212/25 217/25 218/16 218/24 220/20 221/8 222/1 222/19 228/1 228/2 229/11 231/13 231/14 232/25 233/9	31/13 31/16 31/25 33/23 33/25 38/5 38/13 38/22 41/16 41/19 41/25 46/3 47/3 48/16 54/15 68/20 70/9 70/12 73/25 75/18 89/6 95/22 96/12 97/25 98/5 100/25 103/23 103/25 112/24 116/4 137/2 150/14 169/24 170/8 172/3 173/23 174/1 175/15 175/17 175/19 179/21 180/22 190/5 190/22 192/13 194/19 194/23 200/1 202/8 204/6 209/10 209/23 216/4 216/12 219/9 219/12 220/11 225/5 228/24 231/23 232/3 232/17	<b>hearing [3]</b> 1/18 234/5 234/10 <b>Hedges [9]</b> 216/2 216/3 216/3 216/12 219/14 219/22 220/13 228/12 228/21 <b>held [11]</b> 3/25 13/3 49/4 51/5 93/22 159/3 183/1 201/11 211/25 212/2 213/5 <b>help [32]</b> 27/22 27/23 27/25 28/4 28/5 28/10 28/11 28/18 28/22 29/3 29/9 29/10 32/10 32/11 32/14 32/22 32/22 33/4 33/13 33/18 33/22 34/4 34/5 105/12 109/16 110/20 111/7 133/21 147/18 160/7 188/5 220/11 <b>help's [1]</b> 29/3 <b>helpdesk [38]</b> 4/13 4/16 6/20 6/23 8/1 8/14 8/17 9/6 11/11 19/15 25/6 25/8 25/25 26/18 27/3 27/21 95/18 105/15 107/22 111/18 111/19 111/22 111/24 122/3 123/20 124/8 125/2 128/11 131/24 132/5 133/2 136/12 136/23 137/8 141/15 145/16 160/6 162/3 <b>helpdesks [9]</b> 6/25 8/4 34/22 34/25 106/1 107/12 108/19 110/17 132/25 <b>helpdesks' [1]</b> 7/10 <b>helpful [2]</b> 87/20 96/19 <b>helpline [8]</b> 5/8 5/9 8/20 25/18 55/7 124/14 126/2 126/10 <b>helplines [6]</b> 5/11 17/7 25/13 25/15 122/10 125/25 <b>helps [1]</b> 221/11 <b>hence [4]</b> 203/23 218/10 222/10 232/6 <b>her [5]</b> 56/1 56/4 92/13 93/7 115/23 <b>here [27]</b> 14/23 15/13 19/13 41/2 43/23 53/6 57/1 65/18 68/4 69/3 84/6 86/15 97/12 116/22 136/8 136/20 145/10 184/11 192/25 195/6 198/11 206/5 208/12 210/7 211/19 223/6 227/5 <b>here's [1]</b> 198/3 <b>hesitating [2]</b> 114/15 114/15	<b>Hi [2]</b> 45/25 207/21 <b>hierarchical [1]</b> 233/13 <b>high [10]</b> 93/1 155/6 155/8 155/19 155/20 155/20 156/20 159/25 160/24 161/7 <b>higher [3]</b> 139/5 177/20 227/1 <b>highlight [2]</b> 76/17 159/5 <b>highlighted [1]</b> 27/4 <b>highlighting [1]</b> 76/20 <b>highly [1]</b> 233/12 <b>him [12]</b> 38/6 38/21 42/6 42/14 42/17 44/5 64/3 160/6 160/7 175/20 178/2 214/5 <b>himself [1]</b> 228/14 <b>hindsight [6]</b> 87/25 128/6 198/25 200/13 230/10 233/17 <b>his [16]</b> 38/16 42/12 42/16 63/24 64/3 160/8 177/8 178/3 178/13 178/14 197/3 220/14 225/15 228/2 228/23 228/25 <b>historic [4]</b> 57/16 86/9 86/10 98/12 <b>historically [1]</b> 102/2 <b>history [1]</b> 188/1 <b>hit [3]</b> 13/15 48/14 180/20 <b>hm [5]</b> 5/1 21/22 34/10 92/4 185/13 <b>HNG [6]</b> 100/24 101/5 133/6 140/23 150/4 206/3 <b>HNG-X [5]</b> 100/24 101/5 133/6 140/23 206/3 <b>hoc [1]</b> 142/10 <b>Hogsthorpe [3]</b> 215/22 216/1 216/11 <b>Hogsworth [2]</b> 222/10 231/17 <b>hold [3]</b> 4/6 127/18 191/6 <b>holdings [1]</b> 192/2 <b>honest [7]</b> 126/11 140/10 152/6 152/16 152/22 184/4 230/9 <b>honestly [1]</b> 210/21 <b>honesty [1]</b> 230/1 <b>hope [3]</b> 115/2 232/13 233/2 <b>hoped [1]</b> 166/21 <b>hopefully [2]</b> 147/5 202/6 <b>Horizon [172]</b> 4/14 4/16 5/5 5/7 5/10 6/5 6/15 7/2 7/12 14/8
<b>governance... [3]</b> 152/12 152/23 153/1	212/25 217/25 218/16 218/24 220/20 221/8 222/1 222/19 228/1 228/2 229/11 231/13 231/14 232/25 233/9	<b>he [40]</b> 38/4 38/5 38/6 38/17 38/18 41/16 42/10 42/11 43/10 43/12 44/2 45/7 58/13 62/22 62/23 113/20 113/23 138/19 159/13 159/13 160/7 162/16 162/18 175/15 176/9 176/20 177/7 178/11 178/14 214/18 216/25 220/8 220/15 220/20 226/20 228/1 228/7 228/9 228/17 228/17	<b>holdings [1]</b> 192/2 <b>honest [7]</b> 126/11 140/10 152/6 152/16 152/22 184/4 230/9 <b>honestly [1]</b> 210/21 <b>honesty [1]</b> 230/1 <b>hope [3]</b> 115/2 232/13 233/2 <b>hoped [1]</b> 166/21 <b>hopefully [2]</b> 147/5 202/6 <b>Horizon [172]</b> 4/14 4/16 5/5 5/7 5/10 6/5 6/15 7/2 7/12 14/8	
<b>grateful [7]</b> 42/13 104/3 114/14 116/2 119/10 119/13 233/25	251/11	<b>he's [3]</b> 62/24 176/8 187/8 <b>head [1]</b> 87/11 <b>heading [3]</b> 55/23 112/7 151/13 <b>heads [1]</b> 115/14 <b>heads-up [1]</b> 115/14 <b>hear [4]</b> 2/5 103/12 120/5 215/5 <b>heard [7]</b> 2/8 5/12 38/5 49/18 87/11 104/21 150/14	<b>holdings [1]</b> 192/2 <b>honest [7]</b> 126/11 140/10 152/6 152/16 152/22 184/4 230/9 <b>honestly [1]</b> 210/21 <b>honesty [1]</b> 230/1 <b>hope [3]</b> 115/2 232/13 233/2 <b>hoped [1]</b> 166/21 <b>hopefully [2]</b> 147/5 202/6 <b>Horizon [172]</b> 4/14 4/16 5/5 5/7 5/10 6/5 6/15 7/2 7/12 14/8	
<b>great [3]</b> 143/3 145/17 234/3	<b>hand [4]</b> 21/20 66/10 162/8 194/8 <b>handed [1]</b> 150/24 <b>handle [1]</b> 197/17 <b>handled [1]</b> 165/12 <b>handling [1]</b> 186/12 <b>Hang [1]</b> 14/23 <b>happen [8]</b> 37/20 59/24 79/21 84/1 101/20 146/24 147/1 205/22 <b>happened [10]</b> 9/12 42/20 44/17 45/12 94/6 144/16 165/14 177/5 184/19 211/22 <b>happening [3]</b> 45/6 58/2 60/11 <b>happy [4]</b> 19/10 19/12 214/2 214/14 <b>hard [3]</b> 231/1 231/16 232/8 <b>hardware [4]</b> 43/5 103/18 130/3 222/2 <b>harvester [1]</b> 203/21 <b>harvesting [1]</b> 100/11 <b>Harvey [2]</b> 92/5 92/7 <b>has [71]</b> 3/7 20/5 20/16 20/18 20/25 21/3 21/19 23/1 27/23	<b>hasn't [4]</b> 28/17 169/12 201/9 209/7 <b>have [396]</b> <b>haven't [3]</b> 48/13 180/19 224/14 <b>having [28]</b> 17/2 47/3 47/4 47/22 49/18 49/19 60/18 66/12 74/14 85/19 85/25 86/1 86/16 93/24 114/6 117/7 154/1 161/14 165/9 178/8 179/21 179/22 179/25 182/12 183/24 192/1 220/7 223/14 <b>hazy [3]</b> 34/11 127/4 128/19 <b>he [40]</b> 38/4 38/5 38/6 38/17 38/18 41/16 42/10 42/11 43/10 43/12 44/2 45/7 58/13 62/22 62/23 113/20 113/23 138/19 159/13 159/13 160/7 162/16 162/18 175/15 176/9 176/20 177/7 178/11 178/14 214/18 216/25 220/8 220/15 220/20 226/20 228/1 228/7 228/9 228/17 228/17	<b>help [32]</b> 27/22 27/23 27/25 28/4 28/5 28/10 28/11 28/18 28/22 29/3 29/9 29/10 32/10 32/11 32/14 32/22 32/22 33/4 33/13 33/18 33/22 34/4 34/5 105/12 109/16 110/20 111/7 133/21 147/18 160/7 188/5 220/11 <b>help's [1]</b> 29/3 <b>helpdesk [38]</b> 4/13 4/16 6/20 6/23 8/1 8/14 8/17 9/6 11/11 19/15 25/6 25/8 25/25 26/18 27/3 27/21 95/18 105/15 107/22 111/18 111/19 111/22 111/24 122/3 123/20 124/8 125/2 128/11 131/24 132/5 133/2 136/12 136/23 137/8 141/15 145/16 160/6 162/3 <b>helpdesks [9]</b> 6/25 8/4 34/22 34/25 106/1 107/12 108/19 110/17 132/25 <b>helpdesks' [1]</b> 7/10 <b>helpful [2]</b> 87/20 96/19 <b>helpline [8]</b> 5/8 5/9 8/20 25/18 55/7 124/14 126/2 126/10 <b>helplines [6]</b> 5/11 17/7 25/13 25/15 122/10 125/25 <b>helps [1]</b> 221/11 <b>hence [4]</b> 203/23 218/10 222/10 232/6 <b>her [5]</b> 56/1 56/4 92/13 93/7 115/23 <b>here [27]</b> 14/23 15/13 19/13 41/2 43/23 53/6 57/1 65/18 68/4 69/3 84/6 86/15 97/12 116/22 136/8 136/20 145/10 184/11 192/25 195/6 198/11 206/5 208/12 210/7 211/19 223/6 227/5 <b>here's [1]</b> 198/3 <b>hesitating [2]</b> 114/15 114/15	<b>ground [2]</b> 11/25 215/11 <b>group [8]</b> 5/22 85/10 86/23 87/15 96/10 124/20 126/20 190/11 <b>growing [1]</b> 197/22 <b>guess [11]</b> 13/24 13/25 72/9 78/3 139/13 139/21 146/22 153/18 153/18 164/8 173/17 <b>guessing [1]</b> 152/5 <b>guidance [4]</b> 28/4 126/25 182/14 208/8 <b>guide [7]</b> 26/12 26/20 27/6 78/8 142/21 144/9 160/6 <b>guides [8]</b> 26/5 26/10 26/16 26/25 28/1 28/3 28/25 34/2 <b>guys [1]</b> 148/20
<b>H</b>	<b>had [169]</b> 2/13 5/23 6/25 7/12 7/16 9/4 9/6 11/10 11/21 12/3 13/14 16/18 16/19 17/19 20/5 22/19 25/14 25/21 26/10 26/13 27/13 27/16 30/24 31/25 36/20 38/7 41/9 42/20 45/7 46/14 48/14 50/7 51/24 53/14 53/20 56/24 58/1 58/15 59/21 59/22 60/2 60/5 60/13 61/7 61/8 61/9 61/12 63/3 64/20 64/24 69/23 74/16 75/9 78/6 79/3 79/17 79/23 79/24 80/3 80/8 81/20 86/13 87/21 91/18 93/18 93/20 94/9 95/24 96/2 96/18 98/14 98/23 102/9 105/15 106/1 115/19 115/19 117/10 123/15	<b>heard [7]</b> 2/8 5/12 38/5 49/18 87/11 104/21 150/14	<b>Hi [2]</b> 45/25 207/21 <b>hierarchical [1]</b> 233/13 <b>high [10]</b> 93/1 155/6 155/8 155/19 155/20 155/20 156/20 159/25 160/24 161/7 <b>higher [3]</b> 139/5 177/20 227/1 <b>highlight [2]</b> 76/17 159/5 <b>highlighted [1]</b> 27/4 <b>highlighting [1]</b> 76/20 <b>highly [1]</b> 233/12 <b>him [12]</b> 38/6 38/21 42/6 42/14 42/17 44/5 64/3 160/6 160/7 175/20 178/2 214/5 <b>himself [1]</b> 228/14 <b>hindsight [6]</b> 87/25 128/6 198/25 200/13 230/10 233/17 <b>his [16]</b> 38/16 42/12 42/16 63/24 64/3 160/8 177/8 178/3 178/13 178/14 197/3 220/14 225/15 228/2 228/23 228/25 <b>historic [4]</b> 57/16 86/9 86/10 98/12 <b>historically [1]</b> 102/2 <b>history [1]</b> 188/1 <b>hit [3]</b> 13/15 48/14 180/20 <b>hm [5]</b> 5/1 21/22 34/10 92/4 185/13 <b>HNG [6]</b> 100/24 101/5 133/6 140/23 150/4 206/3 <b>HNG-X [5]</b> 100/24 101/5 133/6 140/23 206/3 <b>hoc [1]</b> 142/10 <b>Hogsthorpe [3]</b> 215/22 216/1 216/11 <b>Hogsworth [2]</b> 222/10 231/17 <b>hold [3]</b> 4/6 127/18 191/6 <b>holdings [1]</b> 192/2 <b>honest [7]</b> 126/11 140/10 152/6 152/16 152/22 184/4 230/9 <b>honestly [1]</b> 210/21 <b>honesty [1]</b> 230/1 <b>hope [3]</b> 115/2 232/13 233/2 <b>hoped [1]</b> 166/21 <b>hopefully [2]</b> 147/5 202/6 <b>Horizon [172]</b> 4/14 4/16 5/5 5/7 5/10 6/5 6/15 7/2 7/12 14/8	



<b>H</b>	106/17 107/3 107/7 108/25 123/5 127/18 130/10 130/14 131/21 133/1 142/3 142/5 149/18 154/13 156/7 158/4 161/20 162/11 164/13 177/11 182/20 191/7 193/13 197/17 205/3 205/4 212/4 213/4 214/6 218/20 218/23 226/14 226/15 226/15 227/7 229/25 230/12 231/5 <b>however [7]</b> 1/21 137/10 154/22 189/10 191/22 209/23 220/11 <b>HR [1]</b> 231/5 <b>HSD [14]</b> 6/14 7/15 8/8 15/22 25/25 34/20 35/2 42/4 82/14 106/6 136/5 195/8 201/1 217/17 <b>HSH [8]</b> 132/24 133/24 134/2 135/7 136/4 137/9 137/11 173/10 <b>hub [2]</b> 33/24 33/25 <b>Huddersfield [1]</b> 121/22 <b>huge [3]</b> 77/4 77/9 232/4 <b>Hulbert [7]</b> 39/22 112/6 151/9 153/3 196/21 196/25 199/13 <b>human [3]</b> 100/10 198/4 231/5 <b>hundreds [1]</b> 109/19 <b>I</b>	224/4 225/24 <b>I believed [4]</b> 47/21 59/21 226/14 226/16 <b>I call [3]</b> 6/5 7/13 7/17 <b>I came [2]</b> 21/11 138/19 <b>I can [24]</b> 3/7 14/13 14/15 34/16 59/3 61/6 69/19 72/2 78/3 90/7 90/15 95/23 96/14 134/12 137/19 138/21 140/13 166/7 184/17 200/14 206/12 214/13 215/6 230/13 <b>I can't [22]</b> 60/22 72/15 83/19 90/1 126/11 137/19 138/13 141/1 158/15 164/3 184/17 184/20 185/20 192/9 195/13 201/22 206/12 209/1 212/19 216/20 219/24 233/14 <b>I certainly [6]</b> 49/13 145/8 158/20 159/25 165/8 170/20 <b>I chose [1]</b> 218/10 <b>I come [1]</b> 146/18 <b>I complete [2]</b> 123/6 130/14 <b>I could [3]</b> 46/10 147/17 213/6 <b>I couldn't [9]</b> 21/7 93/8 128/1 139/6 174/11 176/8 181/4 182/18 184/20 <b>I dealt [1]</b> 118/6 <b>I did [10]</b> 15/18 68/9 74/11 95/24 103/12 128/19 129/15 159/8 208/16 230/21 <b>I didn't [14]</b> 7/16 15/4 66/12 78/25 106/24 107/9 118/8 145/17 161/16 184/13 184/18 229/1 231/13 233/10 <b>I do [18]</b> 3/6 35/7 48/23 86/20 90/24 113/12 125/24 128/18 133/10 138/17 145/24 159/15 165/9 176/10 179/8 179/9 181/2 212/9 <b>I don't [81]</b> 7/4 14/24 16/11 16/13 18/16 26/20 29/1 31/16 34/16 35/5 35/12 35/21 38/9 40/8 51/8 51/12 52/8 59/1 59/23 60/15 60/25 61/3 65/8 68/14 69/24 71/23 72/15 80/25 81/8 88/4 103/6 108/2 108/21 111/6 113/12 114/5 114/7 114/13 114/25	115/11 118/21 120/20 131/9 131/22 132/12 133/19 133/23 134/9 142/13 144/18 150/2 152/16 152/22 152/25 154/4 159/8 161/14 165/12 168/23 173/6 175/6 183/16 186/5 187/18 194/22 199/6 204/2 204/25 205/2 206/8 210/5 213/10 214/8 217/13 223/17 223/18 224/13 224/15 229/13 232/9 233/11 <b>I ever [2]</b> 54/1 230/19 <b>I explained [1]</b> 36/14 <b>I failed [1]</b> 215/9 <b>I feel [2]</b> 162/12 215/16 <b>I felt [3]</b> 94/11 147/19 158/4 <b>I find [2]</b> 184/11 232/4 <b>I first [2]</b> 11/17 127/16 <b>I found [1]</b> 96/19 <b>I got [1]</b> 103/3 <b>I guess [7]</b> 13/24 13/25 72/9 139/13 139/21 146/22 153/18 <b>I had [11]</b> 7/12 7/16 38/7 46/14 58/1 61/7 80/8 93/18 143/14 212/25 217/25 <b>I have [14]</b> 2/13 46/1 48/9 89/25 96/13 97/1 178/22 201/1 203/6 214/1 214/15 214/20 217/1 225/2 <b>I honestly [1]</b> 210/21 <b>I hope [1]</b> 115/2 <b>I imagine [2]</b> 111/20 115/20 <b>I interpreted [1]</b> 228/16 <b>I joined [2]</b> 20/13 103/3 <b>I just [7]</b> 21/17 66/6 100/20 116/13 143/9 232/13 232/15 <b>I kind [1]</b> 15/14 <b>I knew [2]</b> 87/6 138/19 <b>I know [13]</b> 3/14 6/17 41/25 48/14 67/12 106/16 110/5 139/10 148/5 175/18 180/20 205/20 218/22 <b>I left [2]</b> 35/21 48/20 <b>I managed [1]</b> 114/12 <b>I may [4]</b> 49/12 120/7 181/17 232/18 <b>I mean [23]</b> 9/19 17/6 21/11 26/9 35/12	47/13 49/11 50/9 53/4 55/15 69/10 80/19 87/9 93/4 101/21 130/7 145/8 147/9 178/7 204/25 207/4 226/23 229/14 <b>I mentioned [4]</b> 24/16 25/9 162/1 225/24 <b>I might [1]</b> 140/23 <b>I misheard [1]</b> 167/5 <b>I moved [2]</b> 10/6 11/2 <b>I needed [1]</b> 62/1 <b>I never [1]</b> 117/10 <b>I notice [1]</b> 159/12 <b>I now [1]</b> 168/10 <b>I obviously [1]</b> 233/17 <b>I only [1]</b> 21/11 <b>I particularly [1]</b> 26/11 <b>I perhaps [1]</b> 233/5 <b>I personally [2]</b> 16/14 94/15 <b>I picked [1]</b> 4/10 <b>I please [1]</b> 2/23 <b>I presume [1]</b> 59/12 <b>I previously [1]</b> 53/13 <b>I probably [1]</b> 173/8 <b>I provided [1]</b> 90/5 <b>I read [1]</b> 152/5 <b>I realised [1]</b> 207/24 <b>I really [2]</b> 127/19 208/11 <b>I recall [4]</b> 14/18 16/17 31/23 134/17 <b>I received [1]</b> 68/6 <b>I recognise [1]</b> 159/11 <b>I recollect [1]</b> 126/15 <b>I regret [1]</b> 49/25 <b>I remember [12]</b> 7/5 68/10 98/10 114/5 118/13 140/21 155/12 160/9 165/4 187/6 212/20 213/10 <b>I remembered [1]</b> 181/7 <b>I said [2]</b> 33/19 118/5 <b>I saw [1]</b> 207/23 <b>I say [20]</b> 19/8 20/4 27/16 50/14 53/9 55/20 57/21 69/24 77/15 84/12 84/18 84/22 89/7 95/7 96/20 114/23 149/13 162/10 185/17 186/4 <b>I see [2]</b> 81/8 151/25 <b>I seem [1]</b> 157/23 <b>I seemed [1]</b> 127/23 <b>I should [4]</b> 19/12 119/16 151/11 215/10 <b>I simply [1]</b> 232/5 <b>I spoke [2]</b> 26/16
----------	--	--	--	--

I	230/13 231/21 233/10	229/11	181/3 183/9 208/5	107/3 107/12 111/2
I spoke... [1] 27/17	I thought [7] 15/24	I wouldn't [4] 63/14	213/22 214/10 229/22	115/2 115/5 115/12
I started [1] 127/16	15/25 45/6 51/24	69/18 164/20 182/8	230/5 232/7	115/19 116/15 117/9
I stated [1] 97/9	162/11 181/15 230/13	I' [2] 129/23 130/5	lan [2] 148/4 149/5	120/7 121/8 126/11
I still [3] 19/5 118/8	I today [1] 127/11	I'd [35] 1/6 16/19	IBM [3] 102/17	131/17 131/19 132/5
206/8	I took [1] 62/17	19/25 20/14 24/19	102/21 103/4	133/13 133/21 133/24
I strongly [1] 221/17	I understand [3]	35/10 47/24 50/3 54/1	ICL [2] 132/2 132/21	134/19 135/8 135/12
I suppose [1] 139/13	121/21 129/14 213/24	59/25 67/8 118/4	ICL Pathway [1]	136/10 136/12 137/10
I suspect [2] 78/8	I understood [2] 7/8	118/9 120/17 129/9	132/21	137/16 140/10 143/1
202/4	22/16	131/23 138/13 147/18	icon [2] 83/23 83/23	147/21 147/24 147/24
I take [1] 42/4	I visited [2] 43/13	147/22 152/5 174/18	ID [9] 85/2 89/10 90/4	147/25 147/25 150/23
I tell [1] 214/23	176/12	178/1 178/2 180/2	91/12 92/8 92/16	152/7 152/16 152/18
I then [1] 108/24	I want [6] 34/7 63/5	181/15 181/15 183/25	92/18 95/24 96/17	152/19 152/21 152/24
I think [159] 2/10	124/19 145/19 175/1	184/5 185/19 205/21	idea [4] 5/6 82/19	156/6 156/13 156/19
2/19 5/12 7/7 10/18	187/1	206/19 210/20 214/11	107/22 195/24	156/21 157/2 158/3
13/2 13/21 15/14	I wanted [4] 6/4	228/18 233/13	ideally [4] 101/1	158/19 159/5 162/13
16/12 16/17 17/1 17/5	80/21 159/18 233/20	I'll [15] 3/21 63/20	150/22 186/4 186/8	163/15 163/25 165/15
18/10 18/15 18/18	I was [48] 2/11 5/16	91/10 104/19 105/4	identifiable [1] 16/2	166/20 167/5 167/20
18/23 19/4 20/13	9/1 9/25 14/9 15/8	120/21 132/20 134/12	identified [16] 15/21	168/4 169/9 171/10
20/24 21/3 22/13	24/22 25/6 28/20	145/21 169/10 182/15	18/5 18/13 22/23 63/3	172/17 173/19 176/17
23/15 25/5 25/7 25/9	30/14 30/21 31/19	184/4 214/6 215/7	88/24 89/3 91/14	177/1 177/17 179/12
26/1 26/11 26/20	35/8 35/14 39/1 41/5	234/3	94/20 96/21 101/3	179/16 180/11 181/22
27/11 27/23 28/10	45/5 47/18 47/19	I'm [113] 3/18 4/2	156/19 183/18 193/14	181/24 182/2 182/25
30/9 30/16 30/20	50/15 53/11 56/19	9/11 9/23 15/12 16/3	194/15 194/18	187/8 187/15 188/2
31/16 31/23 31/25	57/6 71/2 72/3 78/21	18/18 19/9 20/1 23/21	identify [13] 22/13	188/19 189/1 189/3
32/10 33/17 33/19	79/10 82/9 85/20 86/6	23/24 34/5 35/21	53/15 81/24 82/3	189/10 190/16 191/18
33/20 34/11 35/10	97/11 102/3 114/8	35/25 37/24 40/24	94/10 105/6 110/20	191/22 193/19 195/1
35/15 36/14 38/3	114/13 116/21 124/15	40/25 41/6 42/14	110/22 150/22 161/7	196/14 201/4 201/15
38/10 38/15 38/17	136/8 147/10 159/9	45/10 48/10 55/23	171/3 195/4 199/22	201/17 202/1 203/16
39/21 44/1 50/2 50/14	180/7 180/9 181/10	66/3 66/13 85/1 90/15	identifying [1] 96/2	206/12 206/20 206/25
54/25 55/20 57/5 57/7	186/14 202/6 206/21	92/24 93/21 96/24	identities [1] 196/24	207/19 209/3 213/11
57/8 57/13 59/4 59/9	210/5 218/9 223/10	97/11 97/18 104/3	IDs [1] 194/15	214/4 214/18 214/20
63/13 68/6 69/10	I wasn't [14] 19/14	104/5 104/13 105/3	ie [7] 58/20 76/25	215/21 215/23 217/5
69/17 71/15 80/7	21/6 23/21 60/16 67/4	106/16 108/2 111/17	112/21 153/23 161/6	217/8 217/9 218/24
80/19 80/19 81/3	67/5 74/21 83/1 83/18	114/13 115/11 116/2	171/10 197/9	219/9 219/12 220/5
81/14 83/9 89/7 89/8	84/12 103/5 103/12	117/4 118/20 119/10	ie it's [1] 112/21	220/13 220/20 221/14
89/24 90/5 94/23 97/9	213/16 231/12	122/22 126/11 127/4	ie more [1] 58/20	221/19 222/3 224/2
98/21 102/5 102/14	I went [5] 127/6	127/25 131/9 133/20	ie Post [1] 76/25	224/17 224/18 224/20
102/24 103/16 103/23	177/22 178/16 181/5	138/7 138/16 139/6	ie the [1] 161/6	225/4 225/9 226/1
109/11 111/25 115/16	221/24	140/10 141/2 145/9	ie we're [1] 197/9	226/3 226/3 228/17
116/4 118/3 118/5	I were [1] 6/3	146/22 149/19 150/9	ie would [1] 153/23	229/22 230/12 230/24
118/21 122/21 127/3	I will [2] 195/8 219/11	151/6 152/6 152/16	if [205] 3/7 6/3 6/7	232/11 232/18 232/25
127/4 127/5 128/5	I won't [2] 96/25	152/21 158/13 160/5	6/10 6/11 6/19 6/20	233/8
130/20 131/2 138/4	211/9	162/24 162/24 163/19	7/12 7/14 7/16 8/5 9/7	ii [2] 225/7 227/5
140/15 140/16 140/19	I worked [2] 226/23	163/19 164/8 164/8	12/6 15/19 15/22	imagine [9] 72/11
140/19 140/22 140/24	232/8	165/13 168/23 171/12	16/17 22/5 25/21 26/6	83/9 83/20 107/12
141/9 143/14 146/18	I would [56] 19/9	175/6 176/7 183/11	27/25 28/8 29/6 32/3	111/20 115/18 115/20
146/22 148/12 150/5	19/12 24/11 24/14	184/17 184/20 185/4	32/10 32/13 39/2	134/16 233/14
151/22 151/23 152/18	24/25 26/25 41/23	185/6 193/13 194/22	39/11 39/13 39/14	immediately [3]
155/10 155/10 157/8	42/13 50/3 50/20	198/23 198/24 201/13	40/7 40/17 42/13	178/18 181/7 219/12
160/22 162/24 163/9	53/19 55/12 56/9 57/7	202/19 203/1 203/6	42/21 46/21 48/11	imminent [1] 57/10
164/2 164/9 166/11	57/21 57/24 61/4	205/2 206/2 206/2	49/3 50/3 50/22 51/4	impact [31] 50/22
166/20 167/10 167/13	64/14 64/23 71/3	206/8 211/15 212/7	51/25 52/1 52/4 52/8	70/9 70/10 73/3 75/14
173/11 174/1 177/17	72/11 79/21 82/14	212/18 213/20 213/21	52/12 57/17 57/22	76/13 77/2 78/10
182/11 183/21 183/22	83/9 83/20 93/4 94/25	214/2 214/17 216/7	61/7 63/24 64/4 64/5	78/16 79/17 86/6 88/9
183/23 186/4 186/8	95/2 99/4 106/4 106/9	219/12 220/4 226/13	67/24 69/6 69/14	89/14 89/16 89/17
186/17 189/24 199/12	107/12 115/18 117/18	229/18 230/4 231/4	70/19 73/20 74/11	89/18 94/17 95/20
200/14 201/23 202/3	118/23 126/23 130/13	231/14 232/6 233/15	74/23 77/19 79/19	132/23 154/25 155/6
203/2 204/9 205/4	131/16 132/12 134/9	233/24 234/2 234/3	82/14 82/15 83/7	155/8 155/21 169/25
208/23 212/16 214/12	134/16 142/16 144/14	I've [23] 24/6 34/17	83/13 83/25 84/19	171/2 193/21 200/12
218/19 219/6 219/17	146/2 159/14 164/21	35/4 69/7 69/20 69/24	89/12 89/21 90/10	200/18 209/22 231/9
219/24 224/12 225/13	168/19 170/21 177/23	70/3 95/23 108/22	90/25 91/1 95/19 96/7	232/3
226/7 226/9 226/13	185/22 204/25 207/9	111/8 128/5 139/14	99/1 100/15 100/19	impacted [13] 49/15
	214/19 223/16 226/25	157/22 159/19 167/21	102/10 106/4 106/7	50/23 53/10 56/3 84/3

<b>I</b>	146/5 148/7 151/5 153/15 153/17 154/3 154/22 155/5 162/5 170/17 174/7 <b>include [1]</b> 160/22 <b>included [6]</b> 52/2 106/3 131/6 168/16 173/10 200/16 <b>includes [2]</b> 1/10 230/18 <b>including [4]</b> 97/24 128/20 166/25 202/22 <b>incomunicado [1]</b> 194/1 <b>incomplete [2]</b> 203/12 203/24 <b>inconceivable [1]</b> 119/19 <b>inconclusive [1]</b> 165/15 <b>inconsistencies [1]</b> 193/4 <b>inconsistent [1]</b> 152/24 <b>incorrect [5]</b> 101/6 181/17 188/13 189/8 202/15 <b>incorrectly [2]</b> 101/16 219/4 <b>increase [1]</b> 147/6 <b>incredibly [3]</b> 140/7 147/23 218/22 <b>indeed [7]</b> 104/8 104/22 105/17 109/6 109/11 117/13 177/7 <b>independent [3]</b> 124/4 202/18 230/18 <b>independently [1]</b> 143/23 <b>indicate [1]</b> 146/13 <b>indicated [1]</b> 47/20 <b>indication [2]</b> 200/11 222/16 <b>indicators [1]</b> 161/9 <b>individual [7]</b> 29/20 43/1 112/4 122/9 125/14 164/21 211/23 <b>individuals [11]</b> 25/20 25/21 78/24 81/9 86/24 87/22 126/20 141/2 148/2 149/8 232/4 <b>individuals/teams [1]</b> 149/8 <b>industry [1]</b> 229/22 <b>infallible [3]</b> 15/18 51/23 51/24 <b>influence [1]</b> 186/15 <b>inform [1]</b> 200/21 <b>informal [1]</b> 114/24 <b>information [34]</b> 22/15 30/22 30/25 34/24 35/3 55/6 98/22 114/18 115/15 134/21	142/11 154/11 155/14 158/10 161/25 162/21 163/11 163/17 164/16 165/2 165/8 166/5 167/8 168/18 171/8 212/22 213/5 213/9 217/1 219/9 222/8 222/25 223/2 225/3 <b>informed [8]</b> 2/11 80/1 92/6 92/11 143/10 162/3 202/7 226/8 <b>informing [3]</b> 75/24 92/15 163/1 <b>infrequent [1]</b> 142/10 <b>inherent [1]</b> 80/17 <b>inhibit [1]</b> 104/23 <b>initial [4]</b> 143/17 169/2 194/2 217/22 <b>initially [4]</b> 11/16 182/6 186/13 210/8 <b>initials [1]</b> 115/23 <b>initiated [1]</b> 91/16 <b>initiatives [1]</b> 33/1 <b>innovation [1]</b> 148/22 <b>input [7]</b> 22/21 39/4 100/11 100/25 101/5 132/11 134/4 <b>inputting [2]</b> 101/14 101/15 <b>inquiries [1]</b> 140/23 <b>Inquiry [19]</b> 1/6 1/13 2/7 4/3 70/16 85/6 96/11 104/7 119/14 120/12 120/16 121/17 150/14 190/14 201/9 201/19 209/7 216/4 231/5 <b>insert [5]</b> 205/13 205/17 206/1 206/17 211/11 <b>inserted [1]</b> 210/11 <b>inserting [1]</b> 209/10 <b>insofar [2]</b> 207/7 222/15 <b>install [1]</b> 220/8 <b>installed [1]</b> 225/11 <b>instance [14]</b> 6/6 6/9 7/18 42/10 92/17 155/18 156/14 158/15 170/6 198/8 202/3 217/14 221/13 222/7 <b>instances [3]</b> 117/17 161/7 186/24 <b>instead [1]</b> 27/21 <b>institutional [5]</b> 80/8 81/2 125/17 125/20 131/11 <b>instruction [1]</b> 28/3 <b>integrity [10]</b> 73/4 75/18 77/5 86/5 86/8 138/2 140/18 198/1 199/9 231/23	<b>intended [2]</b> 159/4 178/15 <b>intention [1]</b> 158/18 <b>intentionally [6]</b> 68/19 68/24 68/24 69/5 69/7 69/16 <b>interact [6]</b> 25/1 132/15 144/6 149/17 161/25 162/12 <b>interacting [1]</b> 219/3 <b>interaction [9]</b> 8/3 9/24 74/5 74/14 108/18 112/20 133/11 166/14 176/23 <b>interactions [6]</b> 10/2 37/17 65/9 78/23 115/19 133/23 <b>interested [4]</b> 44/21 48/19 117/4 177/11 <b>interested in [2]</b> 48/19 117/4 <b>interesting [1]</b> 227/10 <b>interface [6]</b> 132/3 133/17 134/2 157/4 157/5 171/21 <b>interim [1]</b> 46/19 <b>internal [17]</b> 55/11 56/11 71/19 84/24 90/19 92/6 92/11 128/25 140/22 143/3 145/18 147/13 149/24 166/8 201/24 206/14 213/8 <b>internally [2]</b> 145/13 229/5 <b>interpretation [3]</b> 64/12 64/13 64/14 <b>interpreted [2]</b> 211/1 228/16 <b>interspersed [2]</b> 123/7 128/20 <b>intervening [2]</b> 15/16 20/4 <b>intervention [6]</b> 36/20 36/22 37/6 37/9 166/10 222/22 <b>interventions [1]</b> 13/18 <b>into [60]</b> 3/18 5/14 10/24 11/3 11/17 12/13 15/14 19/20 19/25 21/11 21/12 22/21 25/14 36/16 46/25 60/13 61/11 62/24 66/19 68/1 70/7 70/16 76/7 88/15 100/6 100/9 100/23 101/5 101/14 107/21 107/24 122/6 124/15 124/25 127/6 127/24 133/16 134/25 139/21 139/22 144/2 155/6 156/16 156/23 161/21	168/10 182/19 184/1 187/20 191/7 195/7 195/21 197/16 204/17 205/18 209/11 217/16 222/18 222/23 227/6 <b>introduced [5]</b> 28/5 28/13 142/14 187/20 187/22 <b>introducing [1]</b> 103/18 <b>introduction [4]</b> 122/17 122/24 142/12 169/1 <b>investigate [11]</b> 37/2 42/13 64/5 135/3 140/5 162/14 165/4 177/4 219/11 219/13 227/7 <b>investigated [6]</b> 1/24 30/16 40/5 40/11 156/8 225/16 <b>investigating [3]</b> 19/19 20/6 20/21 <b>investigation [14]</b> 40/16 40/17 60/13 65/17 135/5 166/17 167/24 199/17 223/3 223/14 223/18 224/6 229/13 229/17 <b>investigations [4]</b> 64/1 65/10 212/18 225/19 <b>investigative [2]</b> 222/13 223/7 <b>investigators [3]</b> 56/13 56/18 65/6 <b>involve [7]</b> 4/17 8/3 10/5 143/25 144/1 144/3 144/7 <b>involved [42]</b> 4/18 10/22 11/15 28/20 30/14 31/12 38/7 50/10 60/10 63/17 65/5 65/11 65/24 69/20 69/25 81/18 82/18 83/18 84/12 84/16 85/22 93/6 94/20 102/3 102/20 103/12 126/3 130/11 131/8 134/7 134/8 134/10 143/17 144/6 149/19 150/10 162/16 165/25 186/12 199/22 228/25 232/1 <b>involvement [7]</b> 22/19 24/4 34/14 78/23 97/7 176/18 181/8 <b>involves [1]</b> 13/7 <b>involving [1]</b> 87/21 <b>is [366]</b> <b>isn't [13]</b> 41/13 48/6 53/6 137/5 152/7 152/21 176/9 178/9
----------	---	--	---	--

<b>I</b>	109/4 110/22 113/5 118/6 118/13 118/21 118/22 138/2 138/3 140/18 148/6 150/4 153/1 160/5 160/15 160/19 160/25 161/9 161/18 174/14 186/11 190/9 190/25 198/1 198/2 199/9 203/1 213/18 227/14 227/14 228/23 230/15 231/23 <b>issuing [2]</b> 97/21 101/9 <b>it [677]</b> <b>it's [110]</b> 2/4 4/5 21/3 21/19 21/23 22/7 28/10 29/4 29/25 30/4 31/17 31/17 32/3 32/5 33/20 41/2 47/23 51/15 52/13 53/1 57/5 57/14 60/8 61/15 61/16 61/18 66/9 67/8 69/3 69/4 69/17 77/16 77/23 80/7 89/8 91/2 91/25 95/19 97/20 98/24 99/3 100/21 101/21 102/24 109/11 112/19 112/21 126/15 127/11 129/19 136/6 142/1 151/23 152/6 152/21 155/13 156/15 162/15 163/14 166/20 168/16 168/19 170/11 170/21 171/9 176/19 177/17 181/2 181/19 181/19 181/22 183/6 187/15 188/20 189/23 190/9 192/9 192/21 196/9 196/18 197/19 198/6 198/23 198/25 199/1 201/19 203/4 204/2 204/3 205/6 206/9 207/9 208/7 209/4 210/25 212/25 213/3 218/19 219/6 219/19 221/22 223/10 224/19 226/25 227/9 227/10 227/22 231/1 232/13 232/20 <b>item [2]</b> 130/15 220/10 <b>its [9]</b> 27/23 52/18 111/20 111/23 155/2 179/10 185/2 211/1 225/6 <b>itself [14]</b> 15/3 31/22 34/4 41/20 51/16 92/16 124/22 142/7 151/18 156/24 168/21 175/18 181/18 220/21	88/10 176/19 <b>January 2019 [1]</b> 88/10 <b>Jenkins [3]</b> 187/3 187/4 192/8 <b>JM [1]</b> 115/23 <b>job [11]</b> 4/6 4/10 18/2 18/6 38/9 78/4 105/23 147/19 150/24 169/22 227/13 <b>John [5]</b> 68/8 224/19 224/22 224/23 227/10 <b>joined [3]</b> 20/13 103/3 121/18 <b>joining [1]</b> 130/24 <b>Jones [4]</b> 45/15 45/16 177/18 180/3 <b>Jones's [1]</b> 178/18 <b>journal [1]</b> 76/6 <b>journey [3]</b> 26/2 139/20 146/21 <b>Joyce [1]</b> 59/11 <b>judge [1]</b> 190/12 <b>judgement [3]</b> 55/13 56/2 69/19 <b>Judges [1]</b> 64/2 <b>judgment [2]</b> 190/9 190/10 <b>Julia [2]</b> 115/17 115/21 <b>Julie [3]</b> 92/19 93/22 208/6 <b>July [4]</b> 217/11 221/6 224/23 226/4 <b>July 2009 [1]</b> 226/4 <b>jumping [1]</b> 139/11 <b>June [1]</b> 152/20 <b>junior [1]</b> 159/10 <b>just [103]</b> 1/6 7/22 8/1 10/24 15/2 15/3 17/5 17/13 19/16 21/17 22/5 26/17 27/18 27/20 32/11 33/20 39/3 41/6 41/13 42/9 46/13 48/23 53/1 54/8 54/8 62/17 63/20 66/6 72/7 75/1 84/11 86/3 91/10 96/2 97/18 100/20 102/24 103/16 104/5 105/3 108/4 108/24 109/16 111/17 112/21 114/9 116/13 120/23 125/12 126/18 129/1 129/5 129/10 136/18 139/8 143/9 143/20 144/2 147/3 148/10 148/12 148/18 150/7 152/4 152/8 152/18 152/18 156/7 158/8 160/16 161/16 162/15 168/2 168/18 173/8 174/4 176/2 176/18 178/13 182/19 183/10 185/25 186/19	189/19 196/24 197/21 202/10 205/4 205/20 207/1 209/14 213/6 213/10 213/21 214/6 218/19 222/23 224/1 226/14 231/11 232/13 232/15 232/17 <b>Justice [3]</b> 71/17 79/10 190/11 <b>Justice for [1]</b> 79/10 <b>justification [1]</b> 174/6	52/8 52/11 54/15 54/17 54/18 54/20 60/22 62/20 64/19 67/12 71/12 71/16 72/3 72/7 72/15 77/13 78/2 78/13 79/16 83/6 83/18 83/23 86/22 87/3 88/1 88/21 89/21 96/12 102/21 103/4 103/10 105/17 106/16 107/6 108/16 110/4 110/5 116/15 118/3 120/10 122/11 126/13 128/15 130/11 130/15 131/13 132/13 135/15 137/25 138/23 139/10 139/15 140/8 143/18 144/4 144/19 146/20 148/5 149/2 149/15 150/22 152/7 152/16 155/23 156/10 156/21 158/2 158/15 158/17 158/19 164/19 165/7 165/20 167/1 170/24 174/3 174/12 175/18 177/11 180/20 181/2 182/9 182/13 183/6 184/12 184/13 184/21 185/9 185/19 186/9 186/19 194/21 194/23 199/25 201/10 205/20 206/2 206/9 207/9 210/20 210/22 213/1 213/2 218/22 220/1 222/19 223/17 225/24 227/9 229/1 231/18 <b>knowledge [44]</b> 3/12 34/1 79/13 80/3 82/12 86/13 99/21 106/14 106/20 111/11 121/14 124/22 125/17 125/20 131/11 134/21 135/22 140/1 141/24 142/14 142/15 142/18 142/20 143/6 143/7 143/13 143/20 148/9 149/14 155/13 161/25 162/1 162/23 163/3 163/6 167/22 172/23 172/25 173/5 174/5 178/14 185/3 185/11 186/20 <b>known [26]</b> 34/7 34/8 34/13 35/2 51/14 55/19 64/23 70/19 79/23 88/22 89/22 93/2 112/17 132/22 132/25 178/2 183/14 185/8 185/14 192/20 197/17 198/7 198/8 202/13 216/3 216/12
	<b>J</b> <b>January [7]</b> 3/5 41/2 41/15 41/18 45/13	<b>K</b> <b>Karen [6]</b> 216/6 217/21 220/2 221/7 224/24 227/22 <b>keep [7]</b> 46/10 50/19 60/12 119/20 220/9 222/21 224/18 <b>keeping [1]</b> 2/3 <b>KEL [2]</b> 192/20 195/12 <b>Kellett [1]</b> 227/24 <b>KELs [3]</b> 49/1 51/2 182/23 <b>ken [1]</b> 51/10 <b>kept [7]</b> 23/2 46/8 60/4 92/2 108/25 153/14 154/3 <b>key [6]</b> 53/9 66/16 100/6 100/8 101/6 128/23 <b>keying [2]</b> 101/22 101/22 <b>keystroke [1]</b> 224/10 <b>keystrokes [2]</b> 211/24 212/1 <b>kind [39]</b> 6/21 8/2 9/8 11/6 11/23 12/3 12/5 12/8 13/19 15/5 15/14 17/14 17/21 18/3 19/16 20/1 25/16 26/13 26/21 26/22 29/7 29/8 29/10 31/7 33/24 39/7 80/8 87/4 92/24 94/12 106/23 115/14 118/15 123/17 147/9 156/17 171/5 206/12 212/7 <b>kinds [4]</b> 65/23 74/19 78/16 82/12 <b>kit [2]</b> 42/12 221/10 <b>knew [4]</b> 87/6 138/19 153/21 211/21 <b>know [142]</b> 2/11 3/14 6/17 7/16 9/22 15/1 16/21 17/8 19/6 19/19 20/25 21/23 22/9 26/3 33/8 33/17 35/5 35/22 35/22 38/21 39/22 40/8 41/25 44/21 46/20 48/5 48/14 50/21 51/6 51/11 52/5	<b>L</b> <b>lack [3]</b> 54/22 104/9 152/14	

<b>L</b>	183/15 <b>leave [1]</b> 203/9 <b>leaves [1]</b> 98/2 <b>leaving [1]</b> 101/6 <b>led [8]</b> 18/10 26/7 31/17 94/13 114/17 172/13 222/7 224/5 <b>ledger [1]</b> 97/25 <b>Lee [4]</b> 63/10 63/11 63/17 64/20 <b>Leeds [3]</b> 124/17 124/18 125/4 <b>left [7]</b> 21/20 35/21 48/20 66/10 129/14 136/8 192/1 <b>left-hand [2]</b> 21/20 66/10 <b>Legacy [5]</b> 122/24 133/5 140/7 150/5 206/3 <b>legal [9]</b> 1/24 63/7 65/7 73/3 73/11 78/17 79/4 79/7 87/12 <b>Leicester [1]</b> 151/22 <b>length [3]</b> 60/11 98/10 98/19 <b>Lesley [1]</b> 59/10 <b>less [3]</b> 16/16 19/12 20/11 <b>lesson [1]</b> 147/5 <b>let [6]</b> 38/21 46/20 134/23 164/14 168/2 231/3 <b>let's [7]</b> 7/12 67/13 75/1 109/24 134/18 214/23 223/20 <b>letter [2]</b> 38/1 104/13 <b>level [32]</b> 13/23 16/8 24/4 49/23 72/1 72/12 72/13 72/17 72/18 72/23 84/2 107/4 107/5 107/8 107/15 132/11 135/1 137/22 137/23 137/23 154/19 154/23 159/25 161/5 177/1 177/20 177/22 178/16 184/25 187/5 222/6 226/20 <b>levels [6]</b> 5/15 93/4 102/11 154/24 155/6 214/16 <b>LFS [1]</b> 187/23 <b>life [2]</b> 15/11 126/14 <b>light [2]</b> 2/22 113/9 <b>like [56]</b> 1/6 3/15 6/13 9/18 12/2 13/15 32/13 34/2 35/13 47/24 51/19 55/8 61/6 61/11 61/25 65/4 67/8 71/20 81/8 81/21 87/4 89/12 90/1 96/8 99/4 103/17 112/6 113/10 115/10 117/12 118/4 120/17 127/14 131/4	131/23 143/21 144/8 148/4 158/3 158/7 162/23 163/25 177/1 178/13 185/8 185/9 199/12 201/20 202/2 204/9 206/1 208/11 210/20 228/18 232/11 232/15 <b>liked [3]</b> 216/2 216/12 229/11 <b>likely [12]</b> 49/20 56/3 134/10 159/14 162/15 174/3 187/9 217/15 217/23 218/15 219/2 222/4 <b>likes [1]</b> 227/3 <b>limit [2]</b> 172/3 191/7 <b>limited [10]</b> 1/8 69/18 74/11 96/13 132/3 132/21 146/23 157/4 187/23 189/9 <b>limits [1]</b> 172/10 <b>line [35]</b> 5/5 5/13 5/13 5/16 24/17 25/10 36/16 38/19 48/3 50/1 65/11 72/10 72/21 82/15 126/20 136/13 145/22 151/8 151/9 151/9 175/8 177/21 188/20 191/10 191/13 192/3 197/1 197/3 198/11 203/17 205/11 209/18 224/25 231/2 233/14 <b>lines [4]</b> 14/2 33/16 53/4 145/14 <b>link [1]</b> 9/6 <b>linked [2]</b> 149/13 218/2 <b>list [4]</b> 50/7 53/3 151/7 168/15 <b>listed [7]</b> 67/10 92/1 97/12 100/15 115/16 115/22 137/14 <b>literally [4]</b> 128/8 130/7 143/22 144/2 <b>litigant [1]</b> 64/2 <b>litigation [9]</b> 85/10 96/10 140/15 190/11 197/9 197/15 198/13 198/15 225/20 <b>little [9]</b> 4/3 7/21 36/12 37/25 53/17 65/10 108/24 127/21 207/1 <b>live [10]</b> 48/22 89/17 96/3 96/5 127/25 128/22 143/5 169/3 169/14 187/20 <b>Liz [6]</b> 45/15 45/16 47/9 177/18 178/18 180/3 <b>Liz's [2]</b> 181/23 184/5 <b>load [1]</b> 26/13	<b>local [3]</b> 70/7 75/7 75/10 <b>location [2]</b> 25/12 160/13 <b>lock [5]</b> 48/15 49/4 51/5 180/21 183/1 <b>log [11]</b> 34/7 34/8 34/13 35/2 37/15 37/16 38/2 136/10 143/24 183/14 192/20 <b>log-in [1]</b> 143/24 <b>logged [7]</b> 91/12 110/7 110/12 110/14 132/17 142/20 182/19 <b>login [1]</b> 91/11 <b>logins [1]</b> 91/22 <b>logs [6]</b> 35/6 37/20 59/11 165/8 192/13 219/18 <b>London [1]</b> 148/21 <b>long [16]</b> 4/1 35/17 40/12 40/15 70/22 74/1 74/8 96/25 98/23 127/18 127/23 137/20 178/2 181/8 183/21 214/6 <b>longer [5]</b> 6/1 17/13 19/3 81/7 129/16 <b>look [45]</b> 14/6 21/15 22/5 28/8 28/21 29/24 30/10 32/12 33/10 36/10 40/21 40/22 42/15 43/7 44/15 47/23 54/3 58/7 66/5 67/7 75/2 85/4 88/8 90/21 90/25 99/23 100/19 113/2 115/2 128/11 133/21 147/7 148/3 152/25 156/18 158/3 175/1 180/11 182/2 187/15 188/19 205/6 217/4 220/2 226/3 <b>looked [12]</b> 10/18 29/15 48/13 86/3 96/7 103/8 144/8 178/13 180/19 181/3 185/8 209/3 <b>looking [32]</b> 10/9 22/2 22/12 29/18 31/7 32/19 46/25 57/17 61/10 67/14 70/16 82/1 85/12 93/11 98/12 106/24 127/20 128/6 136/8 138/22 140/10 146/9 151/6 151/20 157/2 160/5 160/18 173/10 190/12 203/5 213/21 218/19 <b>looks [5]</b> 33/11 143/21 150/17 199/12 228/15 <b>loop [3]</b> 46/8 46/11 92/2	<b>lose [3]</b> 69/23 76/18 76/21 <b>losing [1]</b> 223/2 <b>loss [22]</b> 27/14 38/6 40/1 40/2 40/5 40/12 40/19 41/18 44/14 67/23 70/13 70/19 70/25 77/3 84/8 125/20 175/17 209/24 210/2 210/13 222/8 223/6 <b>losses [4]</b> 216/11 227/24 228/8 228/10 <b>lost [3]</b> 136/13 163/11 223/25 <b>lot [17]</b> 3/25 4/1 6/23 7/24 7/25 15/1 27/1 34/18 94/8 96/1 125/16 133/11 146/1 149/20 149/21 158/14 179/9 <b>lots [6]</b> 160/6 160/6 160/10 160/10 179/3 229/15 <b>lottery [5]</b> 100/4 100/6 100/7 100/12 101/14 <b>low [5]</b> 155/7 156/1 165/10 174/3 197/11 <b>lower [1]</b> 13/24 <b>Lynne [6]</b> 50/6 52/22 52/23 55/25 59/4 60/16
			<b>M</b>	
			<b>machines [1]</b> 157/24 <b>MacKay [9]</b> 36/9 36/11 36/22 37/10 41/3 54/4 58/14 116/23 175/4 <b>MacKay's [1]</b> 176/3 <b>made [33]</b> 2/18 6/18 7/6 11/1 18/19 81/13 81/17 83/7 94/24 102/14 117/8 117/24 132/24 141/14 153/16 155/25 156/13 172/12 183/25 184/25 186/3 189/2 191/16 191/22 192/22 195/7 201/8 206/24 208/23 209/25 210/4 224/7 228/2 <b>mail [5]</b> 5/22 13/13 13/16 102/10 163/21 <b>mails [4]</b> 13/11 13/13 81/21 82/3 <b>main [5]</b> 49/14 50/5 58/6 60/6 95/11 <b>mainly [5]</b> 13/10 13/11 13/17 28/19 135/17 <b>maintain [3]</b> 23/5 34/4 142/24 <b>maintenance [3]</b>	

<p><b>M</b></p> <p><b>maintenance... [3]</b> 78/5 221/9 222/2</p> <p><b>major [16]</b> 41/9 144/25 145/1 151/2 151/5 151/21 154/18 155/9 156/6 156/25 162/5 168/11 168/13 168/20 174/15 175/11</p> <p><b>majority [1]</b> 1/13</p> <p><b>make [24]</b> 8/12 11/10 18/6 19/12 38/20 47/18 47/20 50/14 55/12 56/2 69/18 81/3 82/4 117/2 164/12 164/13 171/9 201/6 202/4 204/14 211/4 226/1 228/13 229/24</p> <p><b>makes [1]</b> 117/9</p> <p><b>making [11]</b> 10/10 24/23 55/18 82/6 82/19 84/13 99/13 204/16 206/21 207/14 228/10</p> <p><b>man [1]</b> 147/16</p> <p><b>manager [7]</b> 60/7 90/18 97/17 102/9 106/18 142/23 231/8</p> <p><b>managed [15]</b> 5/21 5/21 6/14 50/4 50/23 54/10 94/15 95/12 107/15 112/9 114/12 124/2 131/18 164/3 182/21</p> <p><b>management [108]</b> 5/23 9/7 12/19 14/12 34/3 39/16 39/18 39/19 42/23 44/3 50/5 50/24 52/25 53/22 55/9 55/21 56/10 56/19 58/4 58/5 60/1 60/4 61/4 72/21 79/19 80/21 84/23 85/18 85/21 90/3 92/9 93/16 94/4 94/15 94/22 95/3 95/8 95/8 102/7 106/2 106/7 107/14 107/16 107/17 110/11 110/11 110/14 111/25 112/2 112/8 113/3 126/20 126/25 127/7 127/12 127/13 127/14 129/11 129/12 135/1 135/2 135/2 135/11 143/15 145/19 147/2 150/10 150/11 150/12 150/15 150/20 153/13 154/21 155/12 156/25 157/2 157/5 157/14 157/18 159/2 159/4 159/20 159/22 159/23 161/19 161/19 161/21 162/6 162/9 162/18 163/18</p>	<p>164/12 164/13 168/20 169/7 176/7 177/2 184/1 184/16 184/19 184/23 185/12 185/16 203/2 203/6 216/8 224/25 228/19</p> <p><b>management's [2]</b> 127/10 150/24</p> <p><b>manager [45]</b> 9/22 10/16 11/3 11/21 12/4 13/24 36/6 36/8 36/11 36/12 38/10 38/18 38/19 40/9 45/19 46/10 50/18 61/10 72/10 90/17 92/8 92/13 118/7 127/16 128/4 128/17 147/11 147/12 151/9 153/7 153/8 153/23 155/25 157/7 157/20 158/12 164/24 165/23 166/10 166/19 166/24 176/9 197/1 197/3 198/11</p> <p><b>manager's [2]</b> 151/9 177/21</p> <p><b>managers [18]</b> 12/20 36/17 36/21 37/8 37/17 113/13 117/15 123/14 138/15 148/15 148/19 148/19 151/8 164/21 167/11 167/15 225/22 231/13</p> <p><b>managing [7]</b> 12/15 55/24 80/9 102/4 132/14 159/16 183/15</p> <p><b>mandatory [2]</b> 142/17 143/13</p> <p><b>Mandy [7]</b> 58/10 59/10 59/13 62/19 64/17 64/25 65/18</p> <p><b>manifest [1]</b> 106/6</p> <p><b>manner [3]</b> 124/24 135/13 153/20</p> <p><b>manning [1]</b> 126/21</p> <p><b>mantra [1]</b> 197/25</p> <p><b>manual [2]</b> 139/16 143/8</p> <p><b>manually [6]</b> 28/24 75/6 75/10 76/1 100/25 220/9</p> <p><b>manuals [1]</b> 28/2</p> <p><b>many [11]</b> 90/13 90/14 119/12 128/19 141/12 159/25 179/2 198/24 208/14 214/12 222/19</p> <p><b>maps [1]</b> 144/4</p> <p><b>March [6]</b> 21/23 46/5 52/15 57/10 102/19 172/21</p> <p><b>March 2005 [1]</b> 172/21</p> <p><b>March 2017 [1]</b> 102/19</p>	<p><b>Marine [2]</b> 63/12 64/7 <b>marked [1]</b> 96/9</p> <p><b>Marwood [1]</b> 115/17</p> <p><b>massive [1]</b> 139/15</p> <p><b>match [3]</b> 172/1 204/10 204/12</p> <p><b>matched [1]</b> 194/10</p> <p><b>matches [1]</b> 199/18</p> <p><b>material [4]</b> 31/17 31/20 31/20 111/12</p> <p><b>materials [1]</b> 7/5</p> <p><b>matter [7]</b> 45/2 53/1 59/25 142/3 203/10 211/7 230/1</p> <p><b>matters [7]</b> 34/15 104/16 134/13 136/18 149/25 168/10 214/8</p> <p><b>mature [1]</b> 147/6</p> <p><b>maximum [1]</b> 90/18</p> <p><b>may [72]</b> 2/23 8/3 8/3 8/8 9/21 10/10 20/3 38/9 41/8 47/9 49/8 49/12 59/13 61/17 62/4 63/1 64/3 68/7 74/2 78/17 82/7 82/16 83/9 88/21 90/7 98/5 101/9 104/23 115/3 117/8 120/7 123/8 123/15 126/11 126/14 132/23 133/21 135/23 144/13 145/2 160/19 163/11 163/11 163/12 166/15 166/24 168/12 169/5 170/23 171/1 171/4 173/20 174/3 175/10 181/17 183/5 185/9 186/25 191/4 194/7 196/10 197/10 197/13 206/22 213/1 220/22 220/24 223/8 224/11 226/5 232/1 232/18</p> <p><b>May 2005 [1]</b> 169/5</p> <p><b>May 2009 [1]</b> 226/5</p> <p><b>maybe [6]</b> 32/11 135/18 140/11 183/23 206/11 225/23</p> <p><b>McLean [3]</b> 196/23 197/2 199/13</p> <p><b>me [70]</b> 14/3 17/16 18/15 32/11 41/24 45/7 46/20 48/21 48/22 49/12 52/10 53/9 61/24 70/1 74/22 77/16 78/9 84/14 91/1 103/7 115/1 115/21 115/25 118/14 120/5 120/21 125/12 127/4 129/8 134/23 145/11 148/5 153/18 158/16 160/2 162/6 164/14 166/9 168/2 174/13 175/25 177/20 178/4 178/11 178/11 179/8</p>	<p>181/9 181/10 183/23 185/17 186/5 187/7 202/4 202/5 204/2 207/12 215/5 216/24 217/2 217/21 223/15 223/22 227/11 227/17 229/1 231/1 231/3 231/6 231/17 231/21</p> <p><b>mean [41]</b> 9/19 17/6 21/11 26/9 35/12 36/11 42/4 42/25 47/13 49/11 50/9 53/4 55/15 65/16 69/10 71/25 72/8 80/14 80/19 87/9 93/4 94/5 101/21 102/3 130/5 130/7 145/8 146/17 147/9 149/11 160/17 168/16 178/7 181/1 199/20 204/15 204/25 207/4 207/6 226/23 229/14</p> <p><b>means [12]</b> 40/3 40/4 54/9 62/6 101/13 114/21 119/24 186/6 199/25 201/23 202/24 203/8</p> <p><b>meant [6]</b> 25/12 28/23 160/3 163/13 178/12 199/21</p> <p><b>meanwhile [1]</b> 39/25</p> <p><b>measure [1]</b> 169/21</p> <p><b>measures [1]</b> 19/22</p> <p><b>mechanism [1]</b> 28/6</p> <p><b>medium [2]</b> 155/7 156/1</p> <p><b>meet [1]</b> 11/12</p> <p><b>meeting [6]</b> 67/11 86/9 86/12 87/13 114/10 115/18</p> <p><b>meetings [4]</b> 14/1 87/21 134/14 142/11</p> <p><b>Melrose [1]</b> 180/3</p> <p><b>Melrose-Jones [1]</b> 180/3</p> <p><b>member [2]</b> 123/7 130/7</p> <p><b>members [9]</b> 1/11 125/21 131/20 142/6 145/5 161/22 163/15 185/15 226/10</p> <p><b>Memo [1]</b> 83/10</p> <p><b>memories [1]</b> 118/11</p> <p><b>memory [4]</b> 127/20 133/21 158/8 168/24</p> <p><b>mention [9]</b> 21/16 37/13 73/8 86/12 88/5 88/9 89/8 99/16 226/7</p> <p><b>mentioned [21]</b> 24/6 24/16 25/9 38/25 39/24 44/1 53/13 67/12 71/18 77/20 78/2 85/3 102/18 130/20 131/25 139/2</p>	<p>143/9 162/1 224/14 225/24 227/4</p> <p><b>mentions [1]</b> 90/3</p> <p><b>merged [1]</b> 122/10</p> <p><b>message [24]</b> 55/18 84/20 138/21 139/3 139/8 140/21 141/8 197/25 203/25 204/13 204/15 205/7 205/9 205/12 205/14 205/15 207/3 207/4 209/10 209/11 209/19 209/20 226/24 233/14</p> <p><b>messages [8]</b> 51/20 55/2 83/20 140/16 141/4 199/7 231/22 231/23</p> <p><b>messaging [8]</b> 71/6 71/19 71/22 72/4 72/11 72/20 77/15 83/11</p> <p><b>met [1]</b> 107/18</p> <p><b>method [2]</b> 4/23 142/25</p> <p><b>methodologies [2]</b> 143/9 160/11</p> <p><b>methods [1]</b> 216/25</p> <p><b>micro [1]</b> 170/4</p> <p><b>mid [3]</b> 17/2 18/11 62/5</p> <p><b>mid-morning [1]</b> 62/5</p> <p><b>mid-years [1]</b> 17/2</p> <p><b>middle [2]</b> 172/19 203/18</p> <p><b>might [31]</b> 37/18 37/18 40/17 46/12 49/21 63/1 86/7 111/12 128/12 132/14 140/23 140/25 144/5 146/13 146/24 153/2 155/16 155/20 156/2 156/17 158/8 161/12 164/9 165/24 165/24 167/25 171/6 173/4 173/24 208/23 212/12</p> <p><b>migrated [1]</b> 5/6</p> <p><b>migration [2]</b> 66/8 67/22</p> <p><b>Mike [4]</b> 48/4 48/5 180/13 187/8</p> <p><b>mind [5]</b> 92/14 118/25 122/25 231/2 232/5</p> <p><b>mindset [1]</b> 223/20</p> <p><b>mine [1]</b> 159/13</p> <p><b>minimal [3]</b> 89/16 89/17 89/18</p> <p><b>minute [4]</b> 14/23 169/4 173/8 214/21</p> <p><b>minutes [4]</b> 62/8 172/4 214/24 224/1</p> <p><b>MIS [1]</b> 209/18</p> <p><b>misaligned [1]</b> 231/6</p> <p><b>Misbalance [1]</b></p>
---	---	--	--	---

<b>M</b>	18/20 19/24 20/1 23/20 25/19 26/24 33/13 33/19 33/23 39/14 49/25 50/12 54/21 55/18 57/2 58/20 58/20 61/16 61/25 69/19 77/12 79/15 84/19 89/23 91/13 102/6 102/15 103/2 107/25 107/25 108/24 114/24 117/6 117/9 125/4 130/11 135/13 140/3 140/16 143/8 144/22 144/23 147/13 149/23 152/10 153/2 156/9 158/16 159/14 160/3 160/8 160/18 160/24 162/10 166/2 183/22 186/18 186/21 187/9 197/19 200/10 200/23 214/12 219/2 223/21 224/25 230/9 232/25 233/4 <b>morning [6]</b> 1/3 1/4 62/5 104/4 156/4 234/4 <b>morphed [1]</b> 12/13 <b>most [11]</b> 48/17 80/22 81/9 82/2 102/10 123/2 180/23 185/9 217/15 217/23 218/15 <b>mouth [1]</b> 143/11 <b>move [12]</b> 23/24 34/7 36/1 96/24 102/25 104/19 127/24 145/19 187/1 201/17 203/9 215/21 <b>moved [14]</b> 10/6 10/14 10/24 11/2 11/4 11/17 12/23 15/14 17/6 17/12 19/25 111/8 124/25 125/4 <b>moving [7]</b> 27/22 66/4 70/6 125/17 141/24 211/17 215/8 <b>Mr [46]</b> 2/10 2/23 2/25 3/4 64/7 103/21 103/23 103/24 104/1 104/2 104/4 104/12 104/20 104/21 104/21 112/12 113/17 114/14 115/7 116/7 119/6 119/10 119/24 120/7 120/9 120/10 121/1 121/16 168/9 190/11 213/24 214/17 215/8 216/3 219/14 219/22 220/13 227/4 228/12 228/21 232/9 232/17 233/22 235/4 235/6 235/12 <b>Mr Blackburn [10]</b> 120/7 120/10 121/1	121/16 168/9 213/24 214/17 215/8 232/9 233/22 <b>Mr Blake [9]</b> 2/10 2/25 104/4 104/21 112/12 113/17 119/6 119/24 235/4 <b>Mr Breeden [1]</b> 227/4 <b>Mr Castleton [1]</b> 64/7 <b>Mr Hedges [6]</b> 216/3 219/14 219/22 220/13 228/12 228/21 <b>Mr Justice [1]</b> 190/11 <b>Mr Shaun [1]</b> 2/23 <b>Mr Stein [4]</b> 103/23 104/1 104/2 235/6 <b>MR STEVENS [3]</b> 120/9 232/17 235/12 <b>Mr Turner [9]</b> 3/4 103/21 104/12 104/20 104/21 114/14 115/7 116/7 119/10 <b>Mr Whittam [1]</b> 103/24 <b>Ms [8]</b> 103/25 116/4 116/5 119/5 232/22 233/21 235/8 235/14 <b>Ms Page [4]</b> 103/25 116/4 119/5 233/21 <b>much [33]</b> 2/22 11/23 17/11 25/19 26/24 41/1 62/7 62/10 80/7 96/17 101/25 103/21 119/9 119/25 124/19 130/23 135/13 140/3 147/3 148/8 148/21 159/14 160/3 160/23 160/24 162/6 162/10 187/9 191/7 197/7 206/4 210/24 229/16 <b>multiple [6]</b> 91/11 91/22 95/20 191/5 191/18 191/22 <b>must [6]</b> 49/2 51/3 77/2 109/17 109/19 182/24 <b>my [157]</b> 7/12 8/23 9/15 15/16 17/5 17/18 17/24 19/16 20/4 21/13 23/12 24/10 25/9 27/25 31/6 32/8 34/22 35/5 35/11 38/21 39/7 40/4 44/11 47/20 49/14 50/14 50/17 51/10 51/17 53/13 53/22 55/5 56/6 56/22 57/11 59/15 59/19 61/2 61/5 65/8 65/16 66/2 68/25 69/17 71/3 71/15 72/4 72/9 72/10 72/19 72/24 72/25 74/10 74/11 76/3 78/4 79/16 80/25 86/14 87/3	90/16 92/17 94/11 95/1 95/7 95/7 96/6 96/12 96/15 97/10 97/10 97/13 98/16 98/21 99/21 102/17 103/22 104/3 104/20 106/19 106/20 107/2 108/14 108/23 117/19 118/1 118/3 118/5 118/7 118/16 119/4 120/10 123/22 124/3 125/18 127/22 128/5 128/18 128/22 132/12 134/9 137/22 137/22 137/23 138/1 140/25 143/16 145/9 146/3 147/3 149/14 149/16 150/20 151/8 151/19 158/8 158/8 160/22 163/19 166/9 171/15 172/22 175/24 177/21 180/5 181/8 182/12 182/15 183/10 187/9 197/1 197/20 204/25 205/5 207/9 208/5 208/6 208/14 211/6 212/3 214/15 217/21 217/22 218/10 219/24 222/10 223/20 223/20 227/13 228/19 230/5 230/14 230/19 231/2 232/5 233/7 233/15 <b>myself [12]</b> 39/6 71/20 74/15 81/23 92/17 104/22 107/1 123/25 143/16 168/2 227/3 233/19	130/12 <b>NBSC [89]</b> 1/11 4/25 5/2 5/3 5/4 5/8 5/9 6/9 6/10 6/22 7/2 7/18 8/9 8/25 9/2 9/4 10/6 10/24 11/4 12/6 12/12 14/9 14/20 16/9 16/21 17/12 24/6 24/10 25/6 30/20 31/1 34/20 34/25 35/8 40/6 40/8 65/5 65/12 65/13 65/25 106/22 109/24 122/14 122/15 123/1 124/13 125/17 125/22 125/25 126/18 129/22 130/25 131/20 131/24 132/24 133/1 133/13 133/24 134/2 135/7 135/22 136/4 136/14 137/12 141/17 141/25 142/4 142/7 142/14 144/9 144/12 145/5 146/4 161/13 161/22 162/22 163/1 163/2 163/7 163/16 163/20 173/10 193/5 195/7 195/21 201/1 216/13 216/24 217/16 <b>NBSC's [1]</b> 130/21 <b>NBSC/HSB [3]</b> 133/24 134/2 135/7 <b>near [2]</b> 123/9 152/21 <b>necessarily [8]</b> 33/19 39/2 43/2 148/6 150/7 154/24 174/16 178/9 <b>necessary [5]</b> 2/4 2/9 149/4 221/18 227/18 <b>necessity [1]</b> 170/24 <b>need [27]</b> 3/16 8/7 8/8 19/7 21/4 23/4 44/8 46/21 56/1 63/25 74/11 76/9 90/7 104/25 105/24 115/7 126/17 133/23 135/21 135/24 144/6 145/3 179/10 217/3 222/5 225/13 230/24 <b>needed [10]</b> 8/1 20/8 24/18 62/1 103/15 135/4 146/15 147/21 166/24 201/25 <b>needs [1]</b> 228/7 <b>negate [1]</b> 205/14 <b>negative [1]</b> 227/17 <b>net [1]</b> 209/16 <b>network [67]</b> 5/4 10/3 10/15 11/3 11/13 11/21 12/4 23/5 24/13 25/16 30/10 35/15 39/1 41/5 47/4 55/3 61/9 61/20 78/7 87/8 90/12 118/7 122/11 123/13 124/1 125/1 128/9 129/23 130/1
<b>(79) Misbalance... - network</b>				



<p><b>N</b></p> <p><b>network...</b> [38] 130/3 132/3 133/8 135/25 137/21 151/24 156/5 160/8 160/11 160/16 160/25 165/23 166/10 166/19 166/23 167/4 167/11 167/15 170/19 170/21 171/7 172/22 174/8 176/7 177/1 179/11 179/22 180/6 193/25 201/15 216/8 222/20 224/24 225/22 228/19 230/17 230/18 231/13</p> <p><b>never</b> [4] 9/12 56/19 117/10 156/14</p> <p><b>new</b> [24] 7/23 25/23 68/1 103/1 103/18 122/3 124/21 125/8 125/21 128/24 129/12 131/10 143/2 143/5 159/9 163/3 179/1 179/4 205/13 207/4 220/7 220/13 224/3 225/10</p> <p><b>newly</b> [1] 1/25</p> <p><b>news</b> [8] 83/8 135/24 144/1 181/2 181/10 185/17 199/16 229/1</p> <p><b>Newsome</b> [1] 86/18</p> <p><b>Newton</b> [1] 159/17</p> <p><b>next</b> [13] 75/15 77/19 107/2 128/22 137/3 149/12 156/10 172/6 177/17 195/3 215/8 224/19 224/20</p> <p><b>Nick</b> [6] 160/1 160/5 160/12 162/11 162/13 212/10</p> <p><b>Nicky</b> [1] 97/10</p> <p><b>no</b> [134] 9/11 9/16 9/24 14/3 14/24 20/24 22/22 32/8 32/9 32/24 35/10 42/4 44/18 46/14 52/9 55/5 56/6 58/1 59/19 60/25 61/14 61/23 61/23 62/22 63/19 63/25 64/18 65/3 66/2 66/2 67/4 69/24 75/12 76/3 76/15 76/22 78/10 78/18 81/6 83/1 86/11 86/14 87/17 93/18 99/15 99/19 99/21 99/21 103/24 108/14 111/13 115/12 116/21 117/11 118/13 118/20 119/3 119/9 125/11 126/6 126/6 129/16 131/4 131/22 137/19 137/21 138/2 138/3 139/23 145/8 145/17</p>	<p>147/15 147/19 148/8 150/2 150/3 152/21 152/22 155/11 159/8 162/24 162/24 165/19 167/9 167/10 168/19 169/25 173/6 174/14 175/6 175/24 180/2 182/7 183/21 184/11 184/11 184/12 184/13 185/17 185/19 186/14 187/5 187/18 195/24 196/14 197/25 198/1 199/8 202/19 203/6 203/18 205/11 206/19 207/9 208/3 209/22 210/17 211/13 213/5 213/16 213/20 217/25 219/12 222/16 222/18 223/10 225/9 227/17 227/24 229/3 229/4 230/24 231/23 232/13</p> <p><b>nodded</b> [1] 229/8</p> <p><b>non</b> [4] 101/18 202/9 202/14 207/6</p> <p><b>non-conformance</b> [1] 101/18</p> <p><b>non-technical</b> [1] 207/6</p> <p><b>normal</b> [1] 76/8</p> <p><b>normally</b> [2] 53/21 144/14</p> <p><b>northeast</b> [5] 4/13 121/24 122/19 126/1 138/18</p> <p><b>not</b> [185] 1/21 2/19 3/18 5/20 8/23 9/11 9/11 9/14 9/21 9/23 15/2 17/10 17/13 18/18 21/11 22/24 23/2 23/13 25/21 27/14 31/12 31/17 31/22 31/22 32/8 32/25 33/18 34/5 35/21 36/25 38/5 39/2 39/21 40/4 43/2 43/3 46/14 48/23 49/21 49/25 51/24 52/17 53/1 53/7 54/1 55/5 55/23 56/6 59/19 59/23 60/5 60/15 60/24 61/14 61/15 61/17 61/18 61/23 61/25 63/9 63/13 63/23 65/16 66/2 67/4 67/10 68/17 68/18 68/22 68/23 69/3 69/4 69/24 70/3 73/24 76/3 76/24 80/4 80/16 82/9 86/14 87/16 88/21 90/7 90/15 93/18 93/21 94/6 96/2 98/1 98/5 98/24 99/15 99/21 101/4 101/5 101/14 103/16 108/14</p>	<p>111/7 112/21 116/9 116/18 116/21 118/4 118/11 118/18 118/20 119/19 126/6 126/15 130/9 131/22 134/23 135/3 135/25 136/7 136/22 140/9 145/8 145/25 146/16 148/5 149/9 150/23 152/6 153/19 154/22 154/24 156/2 158/13 160/19 161/12 161/15 162/24 163/11 163/12 163/19 166/7 167/18 169/22 170/7 170/17 170/18 171/2 172/9 172/12 172/22 173/6 174/16 178/15 180/1 181/2 181/10 183/21 185/6 186/17 189/10 194/6 196/14 197/7 198/4 198/12 201/13 201/14 202/19 203/1 203/4 206/9 207/1 207/14 208/5 208/7 210/3 212/7 217/12 217/17 220/4 220/24 224/10 227/16 227/17 228/4 228/18 231/14</p> <p><b>notable</b> [1] 102/10</p> <p><b>note</b> [9] 49/1 51/2 104/6 115/1 116/8 182/23 189/7 227/22 233/3</p> <p><b>noted</b> [1] 209/23</p> <p><b>nothing</b> [4] 77/18 200/10 219/13 228/6</p> <p><b>notice</b> [7] 44/13 49/3 49/7 51/4 159/12 182/25 183/4</p> <p><b>noticed</b> [3] 51/7 116/25 185/7</p> <p><b>noticing</b> [1] 167/20</p> <p><b>notified</b> [4] 60/1 98/4 202/17 210/1</p> <p><b>notify</b> [1] 88/20</p> <p><b>notifying</b> [1] 89/4</p> <p><b>November</b> [2] 85/6 205/10</p> <p><b>now</b> [79] 1/24 3/17 19/10 20/2 20/17 23/24 36/1 38/7 40/24 41/13 41/15 45/16 46/7 54/7 54/9 54/20 58/7 62/4 62/16 65/2 66/3 66/4 68/4 68/20 74/4 80/1 80/6 86/3 88/19 90/9 96/24 104/19 105/12 105/22 106/8 106/12 109/10 109/18 111/17 111/19 120/18 121/1 122/11 127/3 127/19 131/15 131/23 139/25 140/24</p>	<p>142/12 143/1 145/19 150/9 153/6 153/12 168/10 169/9 172/17 175/1 179/17 179/24 180/7 186/18 187/15 190/8 193/15 194/13 195/23 198/23 203/22 210/13 215/10 218/4 220/2 221/19 225/4 226/7 229/18 232/5</p> <p><b>nowadays</b> [2] 20/11 20/20</p> <p><b>nowhere</b> [1] 123/9</p> <p><b>number</b> [27] 1/23 25/17 42/9 48/17 56/2 57/2 60/19 68/13 74/24 86/15 101/2 102/4 113/14 113/17 131/13 133/9 143/18 170/8 172/9 173/9 178/11 178/12 180/23 181/20 186/19 186/24 187/23</p> <p><b>Number 1</b> [2] 131/13 178/11</p> <p><b>number 2</b> [1] 178/12</p> <p><b>numbers</b> [6] 107/20 107/21 108/2 160/24 161/8 178/8</p> <p><b>numerous</b> [2] 138/1 169/25</p>	<p>135/14 143/12 145/2 147/4 169/3 169/12 169/13 169/23 171/20 173/21 174/17 174/21</p> <p><b>occurrence</b> [1] 177/5</p> <p><b>occurrences</b> [1] 128/13</p> <p><b>occurring</b> [5] 43/16 85/7 166/23 176/14 180/6</p> <p><b>occurs</b> [1] 70/5</p> <p><b>OCP</b> [10] 204/7 204/19 204/20 204/24 205/6 206/18 206/21 206/25 209/12 211/20</p> <p><b>OCP17510</b> [1] 204/6</p> <p><b>October</b> [6] 36/2 37/14 78/12 91/21 97/5 151/12</p> <p><b>odd</b> [1] 210/15</p> <p><b>off</b> [10] 12/10 33/6 77/1 110/6 144/14 147/2 150/24 162/8 167/18 231/18</p> <p><b>offence</b> [1] 228/22</p> <p><b>offer</b> [4] 18/22 19/5 21/3 221/24</p> <p><b>offering</b> [1] 145/10</p> <p><b>office</b> [134] 1/7 4/6 4/19 5/18 5/21 13/8 13/15 13/21 18/2 20/13 22/12 23/15 23/18 29/23 30/8 31/2 31/9 31/14 34/14 36/20 36/22 37/9 39/25 41/9 42/15 44/4 49/24 51/14 51/16 55/17 63/13 63/24 66/22 68/21 69/12 69/14 69/21 69/23 70/23 70/24 74/18 75/23 76/1 76/13 76/20 76/25 77/2 77/11 80/18 85/10 86/16 86/22 87/22 90/10 91/15 93/1 93/16 95/19 99/18 101/19 101/24 102/22 103/19 105/19 105/25 106/14 107/21 107/24 107/25 109/10 111/10 111/22 112/15 112/18 113/21 116/18 121/19 121/22 121/25 122/6 122/23 124/17 125/10 126/14 129/9 129/16 131/17 132/2 132/21 138/18 139/16 139/18 144/10 145/13 147/16 148/14 151/1 151/6 151/18 151/25 152/10 153/14 155/1 157/4 161/10 162/13 162/17 162/21 164/2 175/8</p>
--	--	---	--	--



<p><b>O</b></p> <p><b>office...</b> [24] 175/11 178/9 181/6 183/20 184/8 184/9 185/15 189/8 190/22 191/4 197/16 199/4 206/20 208/3 211/1 213/18 215/23 216/1 219/15 222/19 225/19 227/15 230/6 230/8</p> <p><b>Office's</b> [6] 94/4 112/21 129/13 138/5 149/21 164/4</p> <p><b>Officers</b> [1] 166/11</p> <p><b>offices</b> [6] 11/21 37/6 124/2 183/24 212/6 212/20</p> <p><b>often</b> [11] 80/15 98/23 113/8 123/2 154/13 156/4 158/4 170/23 174/1 187/4 212/4</p> <p><b>oh</b> [9] 103/25 147/15 148/20 158/24 176/8 188/11 205/25 206/6 206/19</p> <p><b>okay</b> [9] 32/16 105/2 105/9 110/20 111/22 119/22 190/15 206/6 216/24</p> <p><b>old</b> [2] 102/24 123/10</p> <p><b>on</b> [287]</p> <p><b>once</b> [11] 48/22 55/8 60/6 63/2 150/24 163/25 166/16 183/20 209/21 212/6 220/7</p> <p><b>one</b> [76] 7/3 8/20 9/3 11/6 19/22 20/10 22/4 26/11 27/4 36/22 39/6 46/13 49/20 51/19 54/8 54/21 57/2 58/18 58/20 58/21 61/12 63/5 70/15 75/3 76/4 77/23 78/8 83/25 87/1 90/2 91/13 91/13 113/16 113/25 115/25 121/1 123/21 124/2 125/6 132/13 137/2 137/3 138/21 141/12 143/16 151/8 151/14 151/21 153/6 156/23 164/15 168/11 172/6 184/12 190/20 191/6 191/17 191/23 192/13 195/16 198/12 200/5 201/20 205/20 207/24 208/3 208/6 212/20 213/11 213/11 215/16 223/15 223/21 225/13 226/8 229/22</p> <p><b>ones</b> [4] 92/24 97/1 193/14 227/2</p> <p><b>ongoing</b> [7] 44/9</p>	<p>65/19 73/3 73/11 78/17 87/19 113/24</p> <p><b>Online</b> [20] 27/22 27/25 28/4 28/10 28/11 28/14 31/18 34/5 66/4 66/7 66/16 66/24 67/2 67/6 67/22 68/12 80/3 84/7 103/17 206/7</p> <p><b>only</b> [36] 21/11 45/18 49/20 61/6 66/12 67/24 68/25 69/5 69/19 77/12 90/16 95/23 96/14 98/1 125/2 126/1 131/2 145/5 159/25 168/18 180/9 182/2 186/17 191/6 192/1 192/13 193/25 196/2 200/2 206/22 212/16 214/10 216/20 222/19 223/19 230/13</p> <p><b>onsite</b> [1] 222/3</p> <p><b>onto</b> [2] 5/6 25/17</p> <p><b>onwards</b> [2] 35/17 206/7</p> <p><b>open</b> [5] 48/21 156/21 187/2 200/4 230/9</p> <p><b>opened</b> [1] 52/21</p> <p><b>Openness</b> [1] 230/1</p> <p><b>opens</b> [1] 197/9</p> <p><b>operated</b> [3] 5/18 216/2 226/16</p> <p><b>operating</b> [5] 17/22 108/6 109/25 129/12 146/14</p> <p><b>operation</b> [2] 28/25 111/21</p> <p><b>operational</b> [14] 6/8 6/21 28/4 34/20 108/20 135/18 137/22 138/23 141/4 149/10 149/24 174/12 204/8 206/14</p> <p><b>operations</b> [1] 28/2</p> <p><b>opinion</b> [3] 123/22 125/18 145/10</p> <p><b>opportunity</b> [5] 2/13 177/2 200/14 200/19 229/11</p> <p><b>opposed</b> [1] 133/6</p> <p><b>opposite</b> [2] 177/21 209/11</p> <p><b>option</b> [2] 197/14 223/14</p> <p><b>optional</b> [1] 19/18</p> <p><b>options</b> [5] 103/7 195/6 195/16 222/13 223/7</p> <p><b>or</b> [250]</p> <p><b>oral</b> [3] 2/5 114/20 119/14</p> <p><b>order</b> [2] 99/12</p>	<p>190/11</p> <p><b>ordering</b> [1] 12/2</p> <p><b>ordinarily</b> [1] 177/24</p> <p><b>ordinating</b> [1] 163/7</p> <p><b>ordination</b> [6] 11/13 24/14 39/1 41/5 61/20 118/7</p> <p><b>organisation</b> [2] 153/9 233/12</p> <p><b>original</b> [5] 172/2 205/14 207/3 209/19 222/16</p> <p><b>originally</b> [2] 48/7 183/18</p> <p><b>originator</b> [1] 110/15</p> <p><b>other</b> [52] 1/23 4/6 8/2 8/17 12/16 21/1 21/8 22/21 39/4 50/22 51/8 51/21 62/22 64/17 64/22 71/14 74/13 80/12 80/15 84/4 96/3 103/8 104/10 105/13 106/23 108/10 108/22 110/18 110/18 114/21 115/6 118/12 118/13 118/14 125/7 127/24 133/3 139/10 139/11 142/5 142/25 155/24 161/8 163/23 165/11 166/24 170/23 179/21 185/15 210/12 218/17 232/14</p> <p><b>others</b> [7] 14/5 40/6 87/11 93/19 99/19 180/8 186/17</p> <p><b>otherwise</b> [1] 204/13</p> <p><b>our</b> [12] 12/21 43/19 62/5 63/7 70/17 104/23 107/8 140/4 153/23 184/1 216/10 226/9</p> <p><b>out</b> [83] 7/6 8/19 10/6 12/8 17/12 18/16 19/11 24/1 27/15 29/8 36/4 36/21 37/1 37/8 42/10 43/17 43/19 43/21 52/6 59/16 62/1 64/4 70/17 71/6 71/19 82/11 94/25 95/4 95/13 107/20 109/15 109/17 110/21 111/20 114/10 118/25 124/16 130/25 132/19 135/25 147/7 152/19 153/8 153/23 155/16 155/24 156/25 160/4 162/4 166/12 169/6 169/20 171/24 173/10 175/25 176/15 179/10 185/24 187/7 188/6 188/17 188/20 188/21 190/16 190/20 191/3 191/8 191/9 191/16 193/24 194/4 194/4 196/7</p>	<p>196/19 196/24 200/3 200/6 200/8 200/20 215/13 215/14 221/10 233/13</p> <p><b>outbound</b> [8] 10/11 11/1 13/18 24/24 81/14 82/4 82/6 82/12</p> <p><b>outcome</b> [3] 200/18 207/11 231/10</p> <p><b>outcomes</b> [2] 170/17 233/4</p> <p><b>outline</b> [1] 83/21</p> <p><b>output</b> [1] 134/3</p> <p><b>outs</b> [4] 188/4 188/5 193/5 193/7</p> <p><b>outside</b> [6] 39/5 184/16 184/22 185/15 206/18 228/18</p> <p><b>outsider</b> [1] 56/23</p> <p><b>outsourced</b> [1] 163/20</p> <p><b>outsourcing</b> [1] 129/9</p> <p><b>outstanding</b> [2] 98/2 99/11</p> <p><b>outwardly</b> [1] 176/25</p> <p><b>over</b> [32] 1/7 20/17 20/25 48/21 57/19 70/8 73/20 80/4 81/6 99/1 100/13 103/13 103/14 111/15 139/25 140/2 142/16 145/22 147/6 159/18 159/19 175/14 176/17 179/7 189/1 190/17 193/19 202/20 203/16 215/11 217/3 225/12</p> <p><b>overall</b> [2] 67/22 84/8</p> <p><b>overlay</b> [1] 29/10</p> <p><b>overnight</b> [1] 2/15</p> <p><b>overseas</b> [1] 130/15</p> <p><b>oversight</b> [3] 111/18 111/21 111/23</p> <p><b>oversized</b> [1] 82/2</p> <p><b>overturned</b> [1] 228/24</p> <p><b>own</b> [11] 5/23 17/18 27/23 53/25 105/3 105/15 106/25 111/20 111/23 116/19 232/5</p> <p><b>owner</b> [3] 85/18 85/21 115/22</p> <p><b>owners</b> [1] 163/21</p> <p><b>ownership</b> [4] 8/21 39/12 132/16 133/12</p>	<p>70/8 70/10 73/20 77/19 88/8 89/13 90/25 97/20 97/20 99/1 99/1 100/15 100/19 103/25 105/5 116/4 116/5 119/5 121/8 129/20 132/5 132/18 133/22 136/5 137/1 145/21 145/22 148/10 151/11 152/19 153/4 154/16 157/10 158/25 161/1 168/25 169/9 171/14 172/18 175/3 175/14 176/2 176/17 176/17 177/17 177/18 179/12 180/11 189/1 190/10 190/17 193/16 193/20 196/18 199/11 202/20 203/13 203/16 209/4 211/17 215/13 215/24 217/3 217/7 217/9 219/6 220/2 221/5 221/21 224/19 224/21 225/12 227/21 229/19 232/22 233/21 235/8 235/14</p> <p><b>page 1</b> [3] 32/3 32/4 203/13</p> <p><b>page 10</b> [2] 175/3 176/2</p> <p><b>page 11</b> [2] 217/7 221/21</p> <p><b>page 12</b> [3] 158/25 161/1 211/17</p> <p><b>page 13</b> [1] 171/14</p> <p><b>page 15</b> [2] 121/8 229/19</p> <p><b>page 16</b> [1] 133/22</p> <p><b>page 18</b> [3] 22/5 22/8 136/5</p> <p><b>page 2</b> [6] 70/8 97/20 97/20 145/21 199/11 221/5</p> <p><b>page 20</b> [1] 137/1</p> <p><b>page 3</b> [12] 46/16 88/8 90/25 99/1 172/18 180/11 193/16 196/18 209/4 215/13 220/2 227/21</p> <p><b>page 4</b> [4] 45/14 132/5 215/24 219/6</p> <p><b>page 5</b> [7] 43/23 52/12 52/14 100/15 105/5 148/10 217/9</p> <p><b>page 52</b> [1] 190/10</p> <p><b>page 6</b> [4] 41/1 47/23 129/20 168/25</p> <p><b>page 7</b> [4] 132/18 151/11 157/10 179/12</p> <p><b>page 8</b> [2] 153/4 169/9</p> <p><b>page 9</b> [3] 100/19 154/16 176/17</p> <p><b>page 91</b> [1] 3/8</p>
---	--	--	---	---

<b>P</b>	29/17 29/20 33/3 37/4 37/8 37/11 39/10 39/23 42/18 47/2 49/20 50/20 54/23 55/22 59/1 66/6 71/10 74/12 74/21 78/10 81/10 83/24 86/4 86/24 89/5 90/6 90/16 92/3 93/9 94/21 95/25 97/9 98/13 99/20 100/16 101/13 111/17 112/4 115/23 118/9 130/8 146/10 150/16 154/4 158/15 160/1 166/1 170/22 171/13 174/20 176/22 177/4 179/20 181/16 182/16 182/17 183/21 186/10 191/18 199/23 209/1 209/2 212/8 223/17 <b>particularly [19]</b> 18/24 26/11 26/23 29/6 71/7 94/23 116/16 118/11 123/6 145/25 146/16 148/5 160/13 162/4 165/15 187/8 206/10 206/11 218/10 <b>parties [2]</b> 92/21 107/18 <b>parts [3]</b> 118/14 128/20 166/25 <b>party [8]</b> 23/21 70/3 100/3 100/12 103/5 112/20 117/8 140/19 <b>party's [1]</b> 48/23 <b>pass [3]</b> 81/6 179/13 185/11 <b>passage [3]</b> 111/8 210/21 227/9 <b>passages [1]</b> 97/19 <b>passed [6]</b> 6/2 133/8 134/24 135/10 163/7 173/24 <b>passing [4]</b> 45/18 55/6 63/12 81/9 <b>password [1]</b> 136/13 <b>past [3]</b> 19/9 48/14 180/20 <b>pasted [1]</b> 144/2 <b>Pathway [2]</b> 132/2 132/21 <b>Pathway/Post [1]</b> 132/2 <b>patterns [1]</b> 11/10 <b>Paul [1]</b> 227/24 <b>Paul Kellett [1]</b> 227/24 <b>pause [1]</b> 104/5 <b>Pausing [3]</b> 127/9 220/13 221/20 <b>payment [2]</b> 73/21 99/13 <b>payments [20]</b> 44/11	51/20 67/9 80/2 83/4 83/16 84/6 85/2 85/15 86/2 91/3 91/17 93/2 96/23 99/20 113/18 113/22 114/2 188/25 202/15 <b>PC0151718 [1]</b> 203/21 <b>PC0152014 [1]</b> 203/11 <b>PC143435 [1]</b> 193/7 <b>Peacock [1]</b> 234/6 <b>PEAK [8]</b> 170/8 201/18 201/21 201/23 203/11 209/3 210/17 211/13 <b>penalised [1]</b> 102/12 <b>penultimate [1]</b> 153/6 <b>people [43]</b> 20/15 28/24 65/23 65/25 74/13 78/19 79/6 80/23 80/23 80/24 86/9 86/15 86/18 87/9 87/15 92/2 117/5 123/24 124/9 124/20 125/4 125/9 126/3 126/24 131/10 132/14 138/23 142/22 143/10 144/5 145/15 148/4 148/5 149/16 164/17 166/12 173/9 177/23 186/20 186/24 214/6 229/24 230/22 <b>per [5]</b> 114/9 138/5 138/6 165/18 174/16 <b>per se [1]</b> 174/16 <b>perceive [1]</b> 31/13 <b>perceived [3]</b> 71/11 152/14 163/24 <b>perception [3]</b> 20/5 165/10 221/11 <b>perceptions [1]</b> 19/16 <b>perfect [1]</b> 226/1 <b>perfectly [2]</b> 152/6 155/14 <b>perform [3]</b> 9/19 13/9 101/4 <b>performance [12]</b> 10/3 13/20 42/11 63/2 77/24 78/1 81/25 102/11 109/25 109/25 134/1 134/19 <b>perhaps [15]</b> 15/15 27/13 79/15 79/16 88/8 116/9 117/23 135/23 144/22 144/25 145/1 152/23 165/15 170/25 233/5 <b>period [18]</b> 2/17 15/16 18/12 20/4 25/5 31/3 35/14 35/24 40/14 40/19 67/25	68/2 71/8 75/15 78/12 81/12 113/23 169/4 <b>permanent [1]</b> 144/23 <b>person [5]</b> 45/21 64/2 145/6 162/20 164/15 <b>personal [5]</b> 17/18 19/16 123/22 140/15 147/15 <b>personally [5]</b> 16/14 94/15 184/11 184/12 227/17 <b>perspective [12]</b> 7/8 7/9 80/25 94/11 128/21 148/23 149/17 152/15 161/13 206/15 208/4 208/5 <b>persuade [1]</b> 63/8 <b>Pete [1]</b> 86/18 <b>Phase [1]</b> 1/9 <b>Phase 3 [1]</b> 1/9 <b>phone [6]</b> 27/3 27/18 27/20 115/4 158/6 171/18 <b>physical [2]</b> 28/3 194/10 <b>physically [3]</b> 191/9 194/7 200/4 <b>pick [2]</b> 27/2 49/13 <b>picked [3]</b> 4/10 125/8 190/24 <b>picking [2]</b> 84/4 116/23 <b>pictorial [1]</b> 144/7 <b>picture [1]</b> 108/12 <b>piece [2]</b> 11/22 12/10 <b>pieces [2]</b> 13/8 225/16 <b>pilot [1]</b> 187/24 <b>PING [5]</b> 99/22 99/25 100/2 100/5 100/10 <b>place [20]</b> 7/1 16/1 23/1 51/25 52/9 53/15 53/20 54/18 56/16 60/13 77/10 77/17 84/17 87/5 87/6 90/9 91/22 106/2 141/20 190/21 <b>placed [2]</b> 191/7 225/23 <b>plan [4]</b> 18/3 200/6 215/15 215/18 <b>planning [2]</b> 11/9 222/15 <b>play [1]</b> 138/20 <b>played [2]</b> 168/19 173/12 <b>please [78]</b> 2/23 3/2 5/3 17/4 21/15 28/18 29/24 30/2 36/13 40/21 43/22 45/14 46/16 47/23 49/1 51/2 52/14 54/3 62/16 66/5	67/7 70/8 73/20 85/4 99/23 120/12 129/18 129/20 131/25 132/5 132/18 136/5 137/1 145/20 148/10 150/25 151/11 152/20 153/4 154/16 158/25 159/20 161/1 168/12 168/25 169/9 172/18 175/2 176/2 182/23 187/1 188/2 189/1 190/8 190/17 192/19 193/2 193/15 196/18 199/11 201/17 203/10 203/13 211/18 215/24 215/25 217/6 217/9 219/5 219/10 220/2 221/5 221/21 224/18 224/21 227/20 229/19 230/25 <b>plenty [1]</b> 204/25 <b>pm [9]</b> 120/1 120/3 137/9 137/11 168/6 168/8 215/2 215/4 234/9 <b>POA [3]</b> 154/20 169/7 190/5 <b>POC [3]</b> 194/20 194/21 199/18 <b>point [28]</b> 8/11 10/7 19/13 39/21 39/23 43/10 52/8 68/8 77/21 89/10 98/13 104/19 114/9 122/6 123/16 132/14 151/8 151/14 153/5 158/22 177/13 178/25 180/7 182/12 183/25 187/9 224/14 233/16 <b>pointed [2]</b> 124/9 167/10 <b>points [6]</b> 70/10 94/24 152/9 182/12 227/4 227/5 <b>POL [21]</b> 18/6 23/4 58/5 76/9 88/17 100/23 109/2 116/9 153/11 157/16 199/19 202/21 202/25 205/13 207/16 207/22 209/12 209/17 209/17 209/18 210/1 <b>POL's [1]</b> 154/25 <b>POL-FS [5]</b> 100/23 199/19 205/13 209/17 209/17 <b>POL-MIS [1]</b> 209/18 <b>POL00012547 [1]</b> 227/20 <b>POL0001313 [1]</b> 201/19 <b>POL00021163 [3]</b> 215/24 217/8 219/6 <b>POL00022841 [1]</b> 190/10
----------	--	---	--	---

<p><b>P</b></p> <p><b>POL00023765 [2]</b> 203/10 209/4</p> <p><b>POL00028838 [1]</b> 67/7</p> <p><b>POL00028984 [1]</b> 175/3</p> <p><b>POL00034433 [1]</b> 66/5</p> <p><b>POL00035756 [1]</b> 21/15</p> <p><b>POL00037819 [1]</b> 90/21</p> <p><b>POL00039024 [1]</b> 97/3</p> <p><b>POL00039359 [1]</b> 29/24</p> <p><b>POL00043585 [1]</b> 85/4</p> <p><b>POL00070133 [1]</b> 62/16</p> <p><b>POL00070134 [1]</b> 58/7</p> <p><b>POL00081928 [1]</b> 47/23</p> <p><b>POL00091917 [1]</b> 168/13</p> <p><b>policies [5]</b> 7/1 8/18 56/16 213/17 231/14</p> <p><b>policy [12]</b> 7/4 90/9 90/15 174/6 174/11 221/9 221/13 222/2 222/4 222/11 223/5 230/2</p> <p><b>politicised [1]</b> 233/12</p> <p><b>poor [1]</b> 152/23</p> <p><b>pops [1]</b> 29/10</p> <p><b>position [14]</b> 19/24 27/12 41/4 45/10 57/17 58/21 147/20 184/5 193/8 194/11 198/23 202/9 202/14 207/5</p> <p><b>positions [2]</b> 3/25 4/1</p> <p><b>possibility [2]</b> 117/5 224/5</p> <p><b>possible [8]</b> 47/8 67/3 161/8 163/14 168/19 194/12 208/13 222/6</p> <p><b>possibly [6]</b> 90/13 90/14 132/15 197/19 212/6 224/24</p> <p><b>post [142]</b> 1/7 4/5 4/19 5/18 5/21 11/20 13/8 13/14 13/21 18/2 20/13 22/11 23/18 29/22 30/8 31/2 31/9 31/14 34/14 44/4 49/24 51/14 51/15 53/19 55/17 60/17 63/13 66/21 68/21 69/12 69/14 69/21</p>	<p>69/22 70/22 70/23 71/8 74/18 75/23 76/1 76/13 76/19 76/25 77/2 77/11 80/18 85/10 86/16 86/22 87/22 90/10 93/1 93/16 94/3 95/19 99/17 101/19 101/24 102/22 105/19 105/24 106/13 107/21 107/24 107/25 109/10 111/10 111/22 112/15 112/18 112/21 113/20 116/18 121/18 122/6 122/23 123/10 125/10 126/14 129/9 129/12 129/16 131/16 132/2 132/20 135/15 138/5 139/16 139/18 140/21 145/13 147/16 148/14 149/21 151/1 151/6 151/18 151/25 152/10 153/14 155/1 155/21 157/4 161/10 162/13 162/17 162/20 163/19 164/2 164/4 164/5 165/14 172/21 175/8 178/9 181/6 181/11 183/20 183/23 184/8 184/9 185/15 185/21 189/8 190/22 191/4 197/16 199/4 206/20 208/3 210/25 212/6 212/19 213/18 215/22 216/1 219/15 222/19 225/19 227/15 230/5 230/5 230/8</p> <p><b>post-2009 [1]</b> 71/8</p> <p><b>post-automation [1]</b> 123/10</p> <p><b>post-monthly [1]</b> 135/15</p> <p><b>post-my [1]</b> 230/5</p> <p><b>post-S90 [1]</b> 53/19</p> <p><b>post-understanding [1]</b> 155/21</p> <p><b>posted [1]</b> 121/24</p> <p><b>posting [1]</b> 216/22</p> <p><b>postmaster [7]</b> 29/5 101/21 136/9 208/20 209/1 222/10 223/12</p> <p><b>postmasters [16]</b> 7/20 7/23 9/24 10/2 16/17 18/22 20/15 22/24 23/8 30/13 33/18 33/22 33/25 140/14 147/18 227/15</p> <p><b>postpone [1]</b> 1/18</p> <p><b>potential [8]</b> 73/3 78/16 96/4 161/9 165/2 174/9 194/3 227/7</p> <p><b>potentially [12]</b> 1/8 64/10 76/17 77/6 96/4</p>	<p>96/22 146/11 146/15 165/6 194/25 222/9 223/25</p> <p><b>Potter's [1]</b> 159/12</p> <p><b>pouch [7]</b> 189/4 189/10 189/17 191/4 191/8 191/12 194/15</p> <p><b>pouches [4]</b> 191/3 192/12 194/17 200/4</p> <p><b>pouches' [2]</b> 191/13 192/3</p> <p><b>practice [2]</b> 49/6 183/3</p> <p><b>pre [6]</b> 4/14 4/16 122/20 123/1 123/1 125/25</p> <p><b>pre-automation [2]</b> 122/20 123/1</p> <p><b>pre-Horizon [2]</b> 4/14 4/16</p> <p><b>pre-NBSC [2]</b> 123/1 125/25</p> <p><b>precautionary [1]</b> 169/21</p> <p><b>precise [1]</b> 2/12</p> <p><b>precisely [2]</b> 16/13 144/20</p> <p><b>predicting [2]</b> 146/24 156/16</p> <p><b>predictive [2]</b> 146/1 146/17</p> <p><b>predominantly [4]</b> 12/25 13/5 54/13 97/13</p> <p><b>preempting [1]</b> 217/22</p> <p><b>prefer [1]</b> 214/17</p> <p><b>preferable [1]</b> 2/20</p> <p><b>preference [1]</b> 27/2</p> <p><b>preferred [2]</b> 26/17 27/17</p> <p><b>premise [1]</b> 31/7</p> <p><b>prepare [1]</b> 76/25</p> <p><b>prepared [1]</b> 214/1</p> <p><b>prescribed [1]</b> 27/6</p> <p><b>present [2]</b> 31/18 33/2</p> <p><b>presentational [1]</b> 61/16</p> <p><b>presented [1]</b> 36/2</p> <p><b>presently [1]</b> 169/12</p> <p><b>press [3]</b> 28/7 140/14 225/7</p> <p><b>pressing [2]</b> 83/23 99/8</p> <p><b>pressures [2]</b> 66/21 67/1</p> <p><b>presumably [4]</b> 89/6 157/6 171/17 198/15</p> <p><b>presume [1]</b> 59/12</p> <p><b>pretty [1]</b> 229/16</p> <p><b>prevalent [1]</b> 186/18</p> <p><b>prevent [4]</b> 22/17 34/21 128/13 147/8</p>	<p><b>preventative [2]</b> 146/1 221/8</p> <p><b>preventing [1]</b> 156/16</p> <p><b>previous [11]</b> 5/12 21/13 25/13 25/15 59/9 68/7 86/13 94/19 169/23 219/25 225/8</p> <p><b>previously [4]</b> 53/13 61/9 118/5 220/12</p> <p><b>primarily [3]</b> 124/1 134/15 149/8</p> <p><b>principally [2]</b> 9/17 10/7</p> <p><b>principle [1]</b> 186/9</p> <p><b>printer [2]</b> 6/12 8/7</p> <p><b>prior [7]</b> 27/25 59/2 122/18 125/11 159/3 184/3 221/25</p> <p><b>prioritisation [1]</b> 113/4</p> <p><b>prioritise [1]</b> 10/20</p> <p><b>proactive [13]</b> 82/19 83/1 128/7 160/3 161/2 162/10 166/2 183/16 195/17 197/8 198/12 200/6 215/14</p> <p><b>proactively [2]</b> 167/16 167/18</p> <p><b>probably [14]</b> 2/11 35/11 138/4 139/19 140/9 146/23 173/8 186/18 188/6 202/5 206/3 224/12 231/11 233/10</p> <p><b>problem [173]</b> 6/4 6/7 6/19 7/14 7/16 8/21 9/6 12/18 14/8 14/12 14/23 15/13 39/13 39/15 39/16 39/18 39/19 40/7 42/7 42/19 42/23 43/1 43/5 44/3 44/9 45/19 46/13 46/19 47/5 47/22 48/15 48/16 49/9 50/5 50/24 52/5 52/7 52/18 52/21 52/25 53/7 53/21 54/10 54/15 54/23 55/4 55/9 55/9 55/14 55/20 55/25 56/8 56/10 56/14 56/19 57/25 58/4 58/5 58/6 58/18 59/25 60/1 60/3 60/5 60/6 61/4 70/5 73/24 77/18 79/19 80/18 80/21 81/6 81/7 82/21 83/21 84/23 85/1 95/8 95/12 106/7 107/14 107/16 110/11 110/13 111/2 111/3 112/13 112/17 112/19 113/1 113/3 113/13 116/23 117/13 117/23 119/1 127/12</p>	<p>127/16 128/4 128/15 128/17 135/2 135/9 135/9 135/11 142/5 145/19 147/2 147/10 147/12 150/10 150/12 150/17 150/23 157/2 157/5 157/7 157/13 157/18 157/20 158/1 158/7 158/12 159/2 161/18 161/21 162/8 163/18 164/12 164/21 164/24 165/14 170/11 174/1 175/21 177/7 179/23 180/21 180/22 181/13 181/18 182/7 182/16 182/17 183/24 184/1 184/10 184/16 184/18 184/22 185/12 185/16 185/21 186/12 188/3 188/4 192/11 193/6 194/24 197/13 200/10 202/13 202/17 204/1 209/9 209/21 210/3 210/8 217/23 220/6 221/3 223/8</p> <p><b>problems [48]</b> 14/6 14/10 14/14 14/16 14/18 41/9 41/17 47/3 49/3 51/4 63/23 65/14 68/14 74/8 107/19 109/5 110/5 110/13 110/16 113/14 117/6 117/12 117/14 132/23 133/3 142/1 142/2 145/6 146/7 157/14 158/11 159/5 165/2 165/11 166/5 167/17 171/25 172/7 175/11 175/16 179/21 181/12 182/25 198/2 225/6 228/8 229/3 231/25</p> <p><b>procedure [3]</b> 204/8 206/18 211/20</p> <p><b>procedures [4]</b> 6/8 56/16 167/3 186/22</p> <p><b>proceedings [6]</b> 64/12 65/20 65/24 79/5 79/7 87/19</p> <p><b>process [64]</b> 14/16 14/19 15/3 28/9 30/24 31/21 31/22 31/25 33/1 50/25 53/22 61/5 61/19 67/19 70/5 78/21 79/22 81/2 81/18 82/6 84/13 84/21 84/23 88/25 97/3 97/14 97/14 99/5 99/8 99/10 107/15 116/18 119/19 144/3 149/1 151/3 151/13 154/21 155/12 155/19 157/6 158/5 159/18 159/20 159/22 159/24 160/18 161/2 161/20</p>
---	---	--	--	--

<b>P</b>	<b>promote [1]</b> 233/4 <b>proof [1]</b> 221/16 <b>Proposal [1]</b> 74/23 <b>propose [3]</b> 1/21 2/3 2/15 <b>prosecuted [2]</b> 78/15 78/20 <b>prosecuting [2]</b> 164/17 165/1 <b>prosecution [2]</b> 166/3 167/6 <b>prosecutions [3]</b> 116/19 126/4 166/1 <b>prosecutorial [1]</b> 116/17 <b>prosecutors [4]</b> 56/14 56/18 65/7 117/8 <b>protect [2]</b> 152/8 233/18 <b>protracted [1]</b> 212/18 <b>prove [2]</b> 53/20 212/11 <b>provide [15]</b> 2/1 26/6 33/13 33/18 73/15 74/2 134/4 139/10 141/20 157/16 161/23 162/22 165/1 166/4 228/7 <b>provided [22]</b> 1/10 1/14 16/15 16/16 23/20 32/14 43/15 90/5 108/9 109/1 123/19 128/10 130/4 142/11 154/12 158/18 163/22 176/13 181/4 185/2 216/4 219/14 <b>providing [8]</b> 22/15 29/2 91/13 119/11 120/16 126/24 225/14 230/16 <b>public [3]</b> 123/7 130/7 230/17 <b>pull [2]</b> 64/4 81/24 <b>purely [4]</b> 123/23 152/8 176/23 217/24 <b>purpose [7]</b> 45/4 60/7 129/22 136/2 152/2 169/16 226/17 <b>purposes [4]</b> 100/9 129/2 158/12 214/21 <b>pursuing [1]</b> 78/24 <b>push [1]</b> 50/17 <b>put [13]</b> 44/25 53/24 74/12 91/21 101/24 102/15 108/11 141/20 143/23 154/2 177/11 215/9 215/16 <b>putting [1]</b> 104/11	125/13 154/11 230/16 <b>quantities [1]</b> 209/12 <b>quantity [1]</b> 191/19 <b>quarters [1]</b> 221/23 <b>queries [7]</b> 4/20 8/2 9/23 123/8 130/2 147/18 201/2 <b>question [19]</b> 47/20 87/5 90/8 103/25 104/4 107/2 108/4 113/16 116/4 126/8 134/12 140/4 153/2 167/21 179/17 183/11 197/19 213/3 233/7 <b>Questioned [10]</b> 2/25 104/2 116/5 120/9 232/22 235/4 235/6 235/8 235/12 235/14 <b>questions [32]</b> 3/21 47/1 57/7 75/19 75/21 86/7 103/22 103/23 104/11 104/20 104/24 113/17 114/17 119/4 119/8 119/12 120/11 121/18 129/24 130/2 130/6 130/12 164/11 179/18 213/12 213/23 214/7 214/10 214/12 232/10 232/14 233/24 <b>queued [1]</b> 202/1 <b>quick [3]</b> 26/20 29/2 96/1 <b>quicker [4]</b> 30/12 33/18 54/25 102/25 <b>quickly [5]</b> 95/1 95/5 127/24 222/6 227/20 <b>quirk [1]</b> 52/20 <b>quite [32]</b> 4/1 7/9 16/1 17/8 27/1 40/17 40/19 49/21 49/23 60/18 79/24 79/25 87/9 91/6 91/7 93/4 93/5 109/11 127/4 127/24 128/19 130/9 137/25 144/19 165/10 168/19 168/24 182/1 196/18 205/3 212/17 218/10 <b>quoting [1]</b> 193/7	170/9 192/21 204/6 205/3 <b>raising [9]</b> 14/13 14/15 14/18 45/3 79/6 86/22 134/18 185/21 224/15 <b>rang [2]</b> 8/1 133/9 <b>range [3]</b> 92/2 111/18 163/22 <b>rare [1]</b> 9/25 <b>Rarely [2]</b> 154/15 154/15 <b>rarity [1]</b> 187/7 <b>rated [3]</b> 154/19 154/22 155/3 <b>rates [3]</b> 10/19 61/11 61/15 <b>rather [24]</b> 14/17 27/18 29/9 43/5 65/8 74/15 101/25 116/17 128/7 135/14 145/11 149/14 151/23 158/5 160/17 160/20 165/16 177/23 188/6 206/3 223/16 223/24 224/8 230/22 <b>rating [1]</b> 113/14 <b>rationale [3]</b> 21/5 21/8 23/3 <b>reach [2]</b> 112/25 187/7 <b>reached [2]</b> 13/23 200/20 <b>reaching [1]</b> 175/25 <b>react [6]</b> 74/1 74/8 74/19 96/1 167/21 195/7 <b>reacting [2]</b> 147/4 156/15 <b>reaction [1]</b> 233/8 <b>reactive [8]</b> 12/8 128/6 145/25 147/10 197/12 201/5 215/16 215/18 <b>reactively [2]</b> 183/15 185/5 <b>read [13]</b> 37/24 41/6 48/10 50/3 91/10 105/4 145/21 152/5 169/10 180/16 181/1 225/2 230/5 <b>readiness [1]</b> 102/20 <b>reading [9]</b> 49/11 69/8 69/11 151/19 183/10 193/13 195/14 199/1 199/2 <b>reads [1]</b> 192/10 <b>ready [1]</b> 2/18 <b>reaffirm [1]</b> 140/17 <b>realised [1]</b> 207/24 <b>reality [1]</b> 231/7 <b>really [30]</b> 17/10 21/7 34/16 41/12 48/20 49/22 61/14 80/12	123/5 127/19 127/21 132/13 133/19 134/16 134/17 135/25 143/10 145/17 150/7 161/16 164/11 171/12 178/10 205/2 207/12 208/11 208/15 212/17 223/11 229/12 <b>reason [16]</b> 21/2 46/14 50/11 58/1 60/20 76/14 80/19 125/19 137/24 139/23 196/14 197/20 202/2 213/3 219/22 227/13 <b>reasonable [3]</b> 69/10 155/15 184/25 <b>reasonably [1]</b> 214/14 <b>reasoning [1]</b> 174/12 <b>reasons [6]</b> 21/1 179/4 183/25 186/19 198/13 231/9 <b>reassured [1]</b> 226/17 <b>reboot [2]</b> 49/4 183/1 <b>recall [54]</b> 2/7 14/13 14/15 14/18 16/11 16/13 16/17 26/8 31/23 35/7 36/4 41/8 49/11 59/23 60/15 65/9 66/20 66/25 67/1 68/3 68/9 88/4 89/10 99/17 108/2 112/5 113/12 115/5 115/9 117/17 127/19 128/23 131/8 131/19 132/11 133/1 134/7 134/13 134/17 138/10 143/12 154/1 157/19 159/22 161/12 167/15 168/22 175/10 187/16 187/18 204/22 210/4 216/6 224/23 <b>receipt [2]</b> 158/5 158/6 <b>receipts [20]</b> 44/10 51/19 67/9 73/21 80/2 83/4 83/16 84/6 85/2 85/15 86/2 91/2 91/17 93/2 96/23 113/18 113/22 114/2 188/25 202/14 <b>receipts/payments [5]</b> 67/9 84/6 113/18 113/22 114/2 <b>receive [5]</b> 117/4 117/12 123/3 130/24 131/12 <b>received [11]</b> 1/7 16/14 26/24 68/6 72/20 117/10 131/13 131/16 146/4 209/18 221/12 <b>receives [1]</b> 220/13 <b>receiving [3]</b> 59/1
	<b>Q</b>	<b>R</b>		
<b>process... [15]</b> 161/20 163/18 185/25 201/5 203/2 204/8 205/3 205/20 206/14 206/23 212/10 216/17 222/24 227/12 228/20 <b>processed [1]</b> 171/9 <b>processes [16]</b> 12/11 12/12 26/14 51/18 52/3 56/20 76/8 80/9 84/16 95/9 127/12 138/24 143/19 150/10 218/21 222/18 <b>processor [19]</b> 217/12 220/5 220/8 220/14 220/16 220/21 220/25 221/1 221/15 222/9 222/16 222/22 223/1 223/15 224/2 224/3 225/4 225/10 228/6 <b>processors [3]</b> 43/17 43/21 176/15 <b>produce [4]</b> 8/6 20/6 135/21 142/23 <b>produced [3]</b> 96/21 110/5 194/10 <b>product [11]</b> 12/17 85/18 85/21 101/7 141/1 162/16 166/25 173/11 174/19 200/15 203/3 <b>production [1]</b> 78/5 <b>products [1]</b> 103/1 <b>professional [2]</b> 152/11 152/14 <b>profile [4]</b> 78/6 78/11 114/11 114/12 <b>profiles [1]</b> 123/25 <b>profit [1]</b> 66/19 <b>profitability [1]</b> 67/3 <b>programme [15]</b> 22/1 29/18 29/21 30/8 30/15 32/15 32/18 67/5 67/6 85/21 92/9 103/3 138/16 149/20 230/21 <b>programmes [1]</b> 128/21 <b>progress [3]</b> 63/25 194/2 197/7 <b>progressed [2]</b> 15/11 75/1 <b>project [21]</b> 10/14 11/17 22/8 22/9 22/11 22/14 22/19 28/20 90/17 92/8 92/13 92/16 92/19 92/20 99/23 100/1 100/2 100/5 100/10 103/11 175/7 <b>projects [1]</b> 33/15	<b>qualify [1]</b> 154/23 <b>qualities [1]</b> 117/24 <b>quality [4]</b> 123/18	<b>raise [6]</b> 21/9 39/15 58/5 97/1 98/19 177/3 <b>raised [37]</b> 2/6 12/20 14/12 21/9 49/23 56/17 57/1 57/22 57/25 58/3 58/4 59/25 65/1 79/12 79/15 79/20 87/14 95/11 95/14 95/17 104/4 104/17 106/6 107/14 109/5 110/6 110/13 111/2 116/10 118/18 118/21 118/22 155/17		

<b>R</b>	175/18	<b>regions [4]</b> 37/4 37/7 122/7 124/19	189/12 229/21	<b>remove [2]</b> 100/10 205/12
<b>receiving... [2]</b> 165/4 187/16	<b>rectify [2]</b> 89/1 98/4	<b>registered [1]</b> 58/15	<b>remainder [1]</b> 169/6	<b>removed [2]</b> 191/13 223/24
<b>recent [9]</b> 13/25 18/20 19/24 33/23 48/13 95/22 180/19 225/2 225/7	<b>rectifying [1]</b> 207/13	<b>regressed [1]</b> 194/14	<b>remained [1]</b> 109/10	<b>Rems [1]</b> 193/22
<b>recipient [3]</b> 53/5 58/10 72/3	<b>recurrence [1]</b> 47/10	<b>regression [1]</b> 194/2	<b>remaining [2]</b> 108/4 113/16	<b>remuneration [1]</b> 97/17
<b>recognise [2]</b> 159/11 176/10	<b>recurrences [1]</b> 47/17	<b>regret [1]</b> 49/25	<b>remains [1]</b> 76/11	<b>reorganisation [2]</b> 11/18 122/23
<b>recognition [2]</b> 31/3 54/7	<b>recycled [1]</b> 222/18	<b>regular [1]</b> 149/18	<b>Remedial [1]</b> 88/17	<b>repeat [3]</b> 42/11 63/2 199/6
<b>recollect [4]</b> 66/11 66/13 126/15 219/24	<b>recycling [1]</b> 222/24	<b>regularly [1]</b> 149/9	<b>remediation [1]</b> 128/12	<b>repeated [3]</b> 45/13 139/8 147/8
<b>recollection [33]</b> 8/23 28/1 32/8 34/11 34/12 34/23 35/20 55/5 56/6 65/16 65/23 66/2 71/15 76/3 86/14 98/21 108/14 112/1 127/22 128/22 135/17 152/22 158/9 158/14 160/23 164/6 165/13 166/2 166/9 173/6 202/18 203/7 204/22	<b>red [1]</b> 113/10	<b>regulators [1]</b> 113/8	<b>Remedy [6]</b> 110/8 110/9 110/10 143/23 143/25 201/11	<b>repeating [1]</b> 9/8
<b>recommendation [1]</b> 74/25	<b>redirected [1]</b> 193/5	<b>relate [1]</b> 63/23	<b>remember [95]</b> 7/4 7/5 26/12 26/21 27/8 35/13 37/10 38/9 58/24 59/1 60/20 60/23 61/1 61/3 68/10 68/15 71/23 72/15 86/18 86/20 90/23 91/7 93/15 98/5 98/9 98/9 98/10 99/14 103/6 106/16 108/21 113/13 114/5 114/5 114/7 114/13 114/23 114/25 118/8 118/13 118/22 122/16 126/11 128/23 131/2 133/10 133/19 138/14 138/17 140/21 141/1 142/12 144/18 145/24 152/23 153/1 155/12 157/23 159/25 160/9 161/14 161/17 165/4 165/9 165/25 166/7 170/22 171/12 175/4 176/5 177/19 179/8 179/9 181/4 183/16 184/20 185/20 187/6 194/22 195/13 201/22 204/7 205/2 208/11 209/1 210/22 211/15 212/9 212/19 212/20 213/10 213/10 216/21 224/13 224/15	<b>replaced [5]</b> 20/18 21/4 223/1 223/15 224/2
<b>Recommendations [1]</b> 22/9	<b>redo [1]</b> 189/25	<b>related [19]</b> 6/12 10/8 10/9 12/2 12/25 13/4 13/17 36/25 39/3 49/20 59/7 61/18 91/23 129/24 174/16 179/4 197/23 204/4 204/4	<b>replacement [2]</b> 29/16 29/18	<b>rephrase [1]</b> 164/14
<b>recommended [2]</b> 76/5 189/15	<b>refer [15]</b> 23/16 80/15 92/15 105/3 105/5 114/19 127/11 130/14 137/16 149/5 150/5 171/16 201/18 207/2 211/19	<b>relates [7]</b> 27/5 65/20 65/21 148/12 150/15 171/17 201/24	<b>replicate [1]</b> 52/1	<b>replace [4]</b> 102/21 102/22 217/12 222/2
<b>recompensed [1]</b> 201/7	<b>reference [5]</b> 26/20 32/4 33/11 41/12 222/11	<b>relating [14]</b> 23/9 23/12 38/23 41/10 58/23 64/20 73/11 76/1 80/2 175/12 201/2 213/18 225/20 228/23	<b>replicating [1]</b> 106/21	<b>replaced [5]</b> 20/18 21/4 223/1 223/15 224/2
<b>reconcile [2]</b> 231/1 232/5	<b>referred [14]</b> 15/22 26/4 36/19 39/6 43/11 108/22 112/11 113/20 113/23 137/12 171/6 176/18 195/12 232/17	<b>relation [11]</b> 8/18 16/9 21/18 45/22 46/8 74/4 82/24 106/12 109/15 130/2 146/12	<b>replication [1]</b> 172/8	<b>replies [1]</b> 220/3
<b>reconciliation [1]</b> 101/8	<b>referring [7]</b> 137/3 151/23 170/11 172/19 192/25 223/6 223/7	<b>relationship [8]</b> 34/19 34/20 65/4 96/18 131/23 148/15 166/14 176/23	<b>reply [2]</b> 179/14 221/5	<b>report [8]</b> 8/8 8/9 90/6 111/1 112/16 168/14 189/11 203/12
<b>record [13]</b> 37/21 52/22 60/7 91/10 111/3 158/1 158/7 169/11 185/22 192/1 210/17 211/13 229/14	<b>refers [8]</b> 63/10 136/17 159/1 183/6 190/16 203/11 204/6 215/25	<b>relationships [2]</b> 12/15 25/24	<b>reporting [2]</b> 97/15 186/21	<b>reported [8]</b> 41/16 41/25 170/18 170/20 174/3 175/15 175/19 186/22
<b>recorded [4]</b> 70/18 188/13 188/17 208/25	<b>reflect [4]</b> 2/14 90/16 154/8 182/10	<b>relatively [4]</b> 15/21 122/3 123/11 159/9	<b>reports [6]</b> 9/5 90/3 94/1 110/5 110/6 110/25	<b>request [5]</b> 1/15 149/23 166/15 172/2 212/4
<b>recording [3]</b> 85/14 158/1 201/25	<b>reflected [1]</b> 94/19	<b>relay [1]</b> 165/8	<b>requested [3]</b> 38/1 38/4 212/11	<b>requesting [2]</b> 203/25 221/25
<b>records [5]</b> 23/1 23/6 146/8 167/3 192/16	<b>reflecting [2]</b> 28/19 198/24	<b>release [16]</b> 46/4 47/7 47/19 49/17 50/16 52/19 53/12 54/17 57/10 91/21 179/1 179/5 182/3 193/21 193/24 194/13	<b>requesting [2]</b> 203/25 221/25	<b>requests [1]</b> 165/4
<b>recover [2]</b> 76/8 98/2	<b>reflection [7]</b> 17/5 23/7 31/9 95/2 163/9 224/13 233/17	<b>relevant [7]</b> 1/8 2/1 11/11 92/20 139/19 162/12 221/2	<b>require [2]</b> 8/3 101/9	<b>required [7]</b> 6/1 39/4 55/10 76/13 88/17 128/13 171/10
<b>recover/refund [1]</b> 76/8	<b>reflective [1]</b> 199/3	<b>reliant [1]</b> 101/21	<b>remittance [1]</b> 189/21	<b>requirements [3]</b> 85/23 138/6 149/21
<b>recovering [1]</b> 99/10	<b>refresher [1]</b> 131/20	<b>relied [1]</b> 229/7	<b>remittances [1]</b> 188/6	<b>requires [1]</b> 112/20
<b>recovery [4]</b> 76/14 200/6 215/15 215/18	<b>refund [2]</b> 76/8 76/14	<b>relief [1]</b> 234/3	<b>remitted [1]</b> 188/17	<b>reroute [1]</b> 6/25
<b>recovery/refund [1]</b> 76/14	<b>regarding [11]</b> 38/5 104/17 104/23 111/11 111/21 113/18 114/16 133/3 216/11 226/6 226/20	<b>relinquished [1]</b> 163/25	<b>remmed [4]</b> 190/20 190/21 191/8 191/9	<b>rerouted [2]</b> 8/2 12/5
<b>recruit [1]</b> 125/4	<b>regardless [1]</b> 155/2	<b>rely [2]</b> 64/3 143/13	<b>remming [7]</b> 190/16 190/19 190/22 191/2 191/16 196/6 215/12	<b>rerun [1]</b> 10/23
<b>recruiting [1]</b> 25/18	<b>regards [8]</b> 31/14 54/23 160/4 160/8 165/6 173/9 173/13 186/23	<b>relying [3]</b> 158/22 208/2 215/15	<b>remote [5]</b> 157/17 210/15 211/10 211/19 213/19	<b>resent [1]</b> 104/14
<b>recruits [1]</b> 125/8	<b>region [3]</b> 4/13 37/11 122/4	<b>rem [15]</b> 187/14 188/4 188/5 188/14 188/21 189/2 189/16 189/20 189/21 191/3 193/4 193/7 194/4 194/9 195/5	<b>remoteness [1]</b> 188/17	<b>resolution [2]</b> 58/11 155/22
<b>rectification [2]</b> 18/25 92/23	<b>regional [18]</b> 5/8 5/11 17/7 25/13 25/15 25/18 38/17 121/25 122/10 122/19 122/20 123/20 124/8 124/14 125/25 126/9 126/12 138/18	<b>remain [3]</b> 155/20	<b>resolve [14]</b> 12/6 12/9 37/2 39/11 52/20	<b>resolved [1]</b> 100/10 205/12
<b>rectified [2]</b> 41/20				

<b>R</b>	<b>retained [1]</b> 213/5 <b>retrospective [2]</b> 81/3 102/5 <b>return [2]</b> 104/25 119/20 <b>returned [5]</b> 191/3 194/7 194/10 194/19 200/1 <b>Returning [1]</b> 202/23 <b>revealed [1]</b> 63/4 <b>reversal [3]</b> 171/23 172/1 172/2 <b>reversals [2]</b> 172/9 172/12 <b>review [11]</b> 1/25 77/24 119/21 133/25 134/3 134/3 134/5 135/15 135/17 161/5 218/23 <b>reviewed [1]</b> 1/20 <b>reviewer [1]</b> 100/16 <b>reviewers [1]</b> 22/22 <b>reviewing [1]</b> 97/13 <b>reviews [3]</b> 112/9 134/8 135/7 <b>Richard [4]</b> 63/7 151/10 153/3 159/15 <b>ridiculously [1]</b> 178/7 <b>right [35]</b> 10/20 10/21 12/24 18/17 23/16 81/15 105/12 105/22 109/13 110/19 112/4 112/23 113/6 115/24 119/21 120/21 132/7 134/6 136/6 147/25 152/4 157/8 170/16 197/12 197/14 198/6 203/14 204/14 206/6 213/11 213/12 219/19 231/8 231/9 232/19 <b>rightly [3]</b> 138/9 219/1 223/11 <b>ring [2]</b> 6/20 6/21 <b>ringing [1]</b> 6/23 <b>rings [1]</b> 201/4 <b>Riposte [6]</b> 48/15 170/2 170/3 170/7 170/12 180/21 <b>RiposteVolume [2]</b> 169/16 169/24 <b>risk [19]</b> 75/18 76/17 77/4 112/23 113/6 113/7 113/11 163/5 163/6 163/10 180/4 180/8 197/9 197/11 197/11 197/15 198/13 198/15 225/20 <b>risks [1]</b> 232/1 <b>RISP [1]</b> 203/19 <b>robberies [1]</b> 123/17 <b>robust [13]</b> 23/5 51/24 71/8 71/20	77/16 84/3 116/9 138/11 139/3 139/12 140/17 141/10 141/22 <b>robustly [1]</b> 233/5 <b>robustness [3]</b> 77/14 226/6 226/21 <b>Rodric [1]</b> 87/12 <b>roge [1]</b> 145/11 <b>role [64]</b> 8/24 9/2 9/10 9/15 9/17 10/4 10/7 10/8 10/18 10/24 11/4 11/8 11/15 11/17 12/23 24/12 24/14 35/18 35/18 35/21 36/13 38/16 39/2 41/5 61/13 61/15 78/4 81/13 85/22 92/13 105/5 116/14 117/19 117/20 126/19 127/2 127/10 127/15 127/18 128/3 128/15 128/16 128/23 129/14 130/21 130/25 132/12 134/9 136/3 138/20 145/20 145/24 146/16 147/3 147/12 150/20 159/23 160/2 160/8 163/8 168/20 173/12 174/12 230/14 <b>roles [18]</b> 7/2 9/3 12/24 12/25 13/3 13/4 14/4 14/6 23/25 24/3 24/22 31/12 111/9 127/25 128/2 128/19 136/15 161/24 <b>roll [9]</b> 17/12 18/16 19/10 40/1 40/2 40/12 40/18 68/1 200/8 <b>rolled [2]</b> 73/17 179/10 <b>rolling [1]</b> 38/6 <b>rollout [4]</b> 5/5 25/11 138/16 186/1 <b>rollover [1]</b> 220/9 <b>root [8]</b> 150/22 154/6 155/22 162/8 169/13 217/17 217/23 222/13 <b>rota'd [1]</b> 11/6 <b>round [2]</b> 11/6 198/16 <b>route [3]</b> 25/14 39/13 95/10 <b>routines [1]</b> 101/4 <b>Royal [4]</b> 5/22 13/13 102/10 163/21 <b>Royal Mail [4]</b> 5/22 13/13 102/10 163/21 <b>rule [2]</b> 1/15 154/18 <b>Rule 9 [1]</b> 1/15 <b>rules [1]</b> 200/6 <b>ruling [1]</b> 215/14 <b>run [4]</b> 30/10 121/6 124/16 148/15 <b>rung [1]</b> 156/2	<b>rungs [2]</b> 14/3 72/10 <b>running [5]</b> 22/25 149/10 170/3 170/4 181/8 <b>rural [1]</b> 160/19 <b>S</b> <b>S90 [28]</b> 46/2 46/3 46/19 47/7 47/10 47/18 48/22 49/17 50/16 52/19 53/12 53/19 54/17 57/9 59/21 59/22 60/5 60/14 60/17 61/2 61/8 178/23 178/24 179/8 182/3 184/5 185/24 186/1 <b>sadness [1]</b> 230/7 <b>said [34]</b> 1/10 7/19 18/11 19/17 20/10 27/23 28/16 33/19 34/11 34/17 35/5 47/13 50/1 55/15 83/15 92/5 118/5 128/5 135/8 139/7 141/9 144/14 159/14 167/10 170/22 172/25 178/8 183/10 208/5 216/24 224/1 226/11 229/2 232/24 <b>sales [9]</b> 11/24 12/1 36/16 36/17 36/18 36/18 36/19 36/25 100/7 <b>Sam [2]</b> 120/11 224/2 <b>Sam Stevens [1]</b> 120/11 <b>same [32]</b> 5/10 40/22 56/15 68/1 73/17 91/1 91/2 91/4 91/12 96/5 101/2 124/20 124/23 124/24 126/8 131/12 140/2 140/21 145/14 146/20 158/25 164/11 183/24 183/24 212/8 217/5 220/15 221/20 224/3 227/11 232/16 232/23 <b>Sandra [12]</b> 36/9 36/10 36/22 37/10 41/3 43/14 54/4 58/14 116/23 175/4 176/3 176/12 <b>Sandra's [3]</b> 38/11 43/10 43/13 <b>sat [2]</b> 143/23 185/4 <b>savings [1]</b> 66/18 <b>saw [10]</b> 9/8 54/2 57/8 68/6 74/4 74/5 79/2 80/22 198/21 207/23 <b>say [147]</b> 1/6 4/11 7/12 12/24 15/6 16/19 19/8 19/9 19/11 20/4	21/7 26/5 26/25 27/16 31/19 35/10 36/10 41/23 42/25 43/5 44/5 48/18 50/14 53/9 54/5 55/20 57/21 59/23 60/15 60/22 62/23 64/14 69/24 70/4 71/3 71/25 72/2 72/13 77/15 82/2 82/14 83/19 83/20 84/12 84/18 84/22 89/7 93/4 93/8 94/2 94/25 95/4 95/7 96/14 96/20 110/9 113/2 114/23 119/16 119/23 122/2 122/9 124/8 124/19 125/16 125/19 126/17 127/5 127/9 134/18 134/23 137/19 138/13 139/6 141/19 142/16 143/5 145/23 146/16 148/13 149/6 149/13 151/11 154/13 155/4 157/22 158/13 160/16 160/19 161/16 162/10 164/9 166/20 168/2 168/4 172/20 174/20 175/9 176/7 176/8 179/7 180/24 182/8 182/15 182/18 184/4 184/17 184/17 184/20 185/11 185/17 186/4 189/14 192/12 193/22 194/11 195/3 195/10 198/6 198/16 199/15 200/25 204/15 206/2 206/22 207/5 208/12 208/15 210/6 210/23 211/20 212/15 212/21 214/15 215/17 216/7 217/11 217/20 218/4 218/22 219/8 221/6 221/23 225/12 229/20 231/25 232/11 <b>saying [22]</b> 9/11 9/23 9/25 44/18 46/23 115/1 118/20 138/10 139/22 150/1 166/4 178/14 181/19 185/4 210/7 210/14 212/7 214/3 218/4 220/3 223/5 229/6 <b>says [70]</b> 22/1 22/8 32/14 37/25 38/2 39/24 41/7 43/12 44/16 45/24 48/12 48/25 51/1 58/11 62/24 63/6 63/21 66/15 67/15 68/16 70/16 75/13 77/23 91/10 97/22 99/4 100/22 132/20 133/25 137/2 137/7 137/8 151/14 153/6 154/17
----------	---	--	---	--

<b>S</b>	233/23	93/5 138/15 224/25	141/13 157/4 157/11	31/11 39/25 43/4
<b>says... [35]</b> 157/12	<b>section [8]</b> 99/2	<b>seniors [1]</b> 56/1	157/13 157/16 157/18	49/23 56/10 56/21
161/2 162/7 168/25	132/19 133/22 159/1	<b>sense [9]</b> 29/2 77/12	163/23 170/3 170/5	58/5 75/1 76/12 94/16
169/1 169/11 175/8	162/12 189/9 190/16	103/3 117/2 117/9	170/7 177/11	95/3 95/9 95/11 95/17
176/11 178/21 179/19	193/2	128/7 166/21 200/8	<b>Services/Post [1]</b>	101/1 101/6 102/5
180/18 182/22 188/3	<b>section 11.1 [1]</b>	226/1	157/4	102/6 102/15 106/1
188/9 188/23 190/4	159/1	<b>sensitivities [1]</b>	<b>session [3]</b> 19/18	106/9 106/17 107/6
190/17 191/1 191/15	<b>section 3.2 [1]</b> 189/9	71/10	68/1 216/18	107/13 108/5 111/20
193/3 197/4 199/24	<b>section 5 [1]</b> 132/19	<b>sent [21]</b> 1/15 46/7	<b>sessions [1]</b> 91/14	116/10 119/16 121/2
202/8 202/20 203/16	<b>Section 6 [1]</b> 190/16	50/8 52/14 53/4 58/23	<b>set [9]</b> 5/5 8/19 24/1	121/6 134/24 136/6
203/20 205/8 207/15	<b>Section 9 [1]</b> 133/22	59/3 59/7 59/11 59/14	35/6 128/24 142/22	151/11 175/9 186/2
207/20 209/5 209/8	<b>security [1]</b> 204/23	61/25 63/16 64/20	143/18 184/3 196/19	186/9 188/21 189/5
216/9 216/23 225/1	<b>see [51]</b> 13/8 37/15	79/3 180/14 187/12	<b>set-up [1]</b> 143/18	191/16 191/19 193/5
227/23	54/6 55/12 56/9 59/3	189/8 192/12 192/14	<b>sets [2]</b> 81/24 132/19	204/12 209/22 211/8
<b>SC [2]</b> 203/17 205/9	65/18 67/9 67/13 81/8	194/17 201/20	<b>setting [1]</b> 141/13	215/10 215/16 217/17
<b>scale [1]</b> 148/7	81/8 86/17 86/17	<b>sentence [3]</b> 69/9	<b>settle [1]</b> 99/9	225/14 230/4 230/8
<b>scaled [2]</b> 20/17	104/15 108/9 108/13	69/11 177/8	<b>settled [2]</b> 227/25	<b>shouldn't [4]</b> 108/25
20/25	120/4 120/21 121/8	<b>separate [2]</b> 10/25	228/14	109/6 109/7 199/4
<b>scan [1]</b> 191/12	132/7 134/12 135/21	11/1	<b>settlement [2]</b>	<b>show [6]</b> 67/19 75/5
<b>scenario [4]</b> 27/10	136/8 136/13 151/25	<b>separating [1]</b>	203/18 205/11	144/8 188/24 192/3
156/17 193/23 212/7	153/10 168/14 173/16	136/14	<b>seven [1]</b> 122/7	221/21
<b>scenarios [3]</b> 96/2	176/17 177/18 179/12	<b>separation [1]</b> 11/24	<b>several [6]</b> 3/24	<b>showed [2]</b> 106/17
96/4 96/22	180/11 181/23 189/9	<b>September [11]</b> 10/3	12/23 14/3 49/7 50/2	212/1
<b>sceptical [2]</b> 53/18	192/20 192/24 193/16	36/2 41/8 41/12 45/12	183/4	<b>showing [3]</b> 67/17
53/25	193/20 196/20 197/6	54/16 57/16 91/3	<b>severity [4]</b> 154/19	109/4 188/20
<b>schedule [1]</b> 178/23	200/15 202/16 203/13	91/21 175/10 175/23	154/22 154/23 155/3	<b>shown [1]</b> 223/8
<b>scheduled [2]</b> 46/2	205/7 211/22 212/4	<b>September 2001 [1]</b>	<b>shall [1]</b> 119/23	<b>shows [2]</b> 94/3
46/4	215/5 215/25 230/22	10/3	<b>shame [1]</b> 230/7	183/13
<b>scope [3]</b> 7/11 25/25	231/13 234/4	<b>September 2005 [2]</b>	<b>share [3]</b> 35/3 161/25	<b>sic [3]</b> 180/3 222/10
160/22	<b>seeing [7]</b> 15/13	36/2 54/16	161/25	231/18
<b>scoping [1]</b> 30/15	17/13 35/7 108/21	<b>September/October</b>	<b>shared [7]</b> 35/23	<b>sickened [1]</b> 230/5
<b>Scotland [3]</b> 116/17	109/2 109/3 200/17	<b>[1]</b> 91/21	105/24 142/5 172/22	<b>side [6]</b> 21/21 43/19
116/25 117/5	<b>seek [3]</b> 1/17 52/1	<b>sequence [2]</b> 211/23	173/1 173/4 174/8	95/6 105/13 108/10
<b>Scottish [1]</b> 116/23	213/8	212/12	<b>sharing [3]</b> 34/13	108/10
<b>screen [3]</b> 129/19	<b>seeking [1]</b> 146/7	<b>sequences [1]</b> 83/22	34/24 141/24	<b>sight [4]</b> 140/20
136/19 217/5	<b>seem [2]</b> 157/23	<b>serious [1]</b> 187/20	<b>sharpen [1]</b> 214/24	201/9 205/5 209/7
<b>screens [1]</b> 144/8	179/9	<b>seriousness [1]</b>	<b>Shaun [21]</b> 2/23 2/24	<b>signature [2]</b> 3/9
<b>script [5]</b> 144/13	<b>Seema [1]</b> 78/14	197/21	3/3 38/24 46/18 52/16	121/10
144/21 171/7 201/6	<b>seemed [2]</b> 27/19	<b>served [1]</b> 2/16	58/13 77/25 85/17	<b>signed [2]</b> 13/12 33/6
201/10	127/23	<b>server [5]</b> 150/16	143/16 175/9 175/25	<b>significance [5]</b>
<b>scripted [1]</b> 144/17	<b>seems [18]</b> 23/10	169/15 169/19 171/25	176/4 176/19 176/21	49/10 49/13 60/10
<b>scripts [8]</b> 104/9	29/25 45/16 49/6	172/8	178/1 179/13 179/13	77/9 93/17
104/18 110/17 110/18	52/10 54/21 58/22	<b>servers [1]</b> 160/20	179/17 226/18 235/2	<b>significant [34]</b> 4/7
144/11 144/12 201/2	64/9 66/8 69/3 70/1	<b>service [61]</b> 6/15 7/3	<b>she [15]</b> 45/18 45/21	31/20 33/15 34/6
201/10	87/1 90/22 90/25 91/5	11/24 12/1 12/7 12/14	45/24 48/2 48/25	39/15 40/19 40/24
<b>scroll [7]</b> 43/7 45/14	183/3 185/4 227/10	12/20 15/15 24/17	52/24 58/11 92/8	41/22 41/24 49/23
46/16 48/11 52/12	<b>seen [18]</b> 31/20	36/6 36/8 36/11 36/12	92/10 175/5 177/19	50/13 53/8 55/16 57/4
77/19 89/12	41/13 48/8 49/12 54/1	36/16 36/21 37/8	177/20 177/21 178/21	57/6 60/13 60/18
<b>se [1]</b> 174/16	57/7 59/13 64/17	37/17 38/10 38/17	216/6	60/19 60/19 60/24
<b>Sean [1]</b> 178/10	66/12 73/24 79/13	39/6 40/9 46/10 50/18	<b>she's [3]</b> 53/17 59/15	60/25 72/25 75/18
<b>searching [1]</b> 94/8	90/1 114/6 201/9	84/20 89/17 89/18	115/22	79/25 84/14 87/9
<b>second [15]</b> 5/13	201/20 204/25 218/16	92/22 107/17 111/25	<b>shift [2]</b> 31/16 96/9	87/15 88/20 90/10
5/16 29/25 30/4 37/24	233/13	112/2 112/8 127/7	<b>shocking [2]</b> 181/22	94/14 119/1 156/12
48/3 63/5 100/21	<b>segregating [1]</b>	127/10 127/25 128/22	181/22	170/11 181/21
135/1 140/20 153/18	13/16	129/10 129/25 132/16	<b>short [9]</b> 2/15 2/17	<b>silly [1]</b> 218/22
170/4 180/18 191/24	<b>selling [1]</b> 205/10	133/2 134/5 135/1	17/8 62/13 120/2	<b>silos [1]</b> 80/11
195/20	<b>send [6]</b> 38/22 59/16	136/12 143/15 150/21	168/7 214/10 215/3	<b>similar [9]</b> 61/12
<b>Second Sight [1]</b>	100/13 115/12 165/21	151/2 153/7 154/20	228/1	61/21 106/22 108/6
140/20	219/10	159/3 162/7 162/18	<b>shortfall [1]</b> 38/23	109/4 109/5 113/6
<b>second-guess [1]</b>	<b>sending [3]</b> 54/12	164/1 169/7 170/1	<b>shortfalls [1]</b> 78/20	123/24 161/13
153/18	188/6 190/2	174/13 176/9 182/20	<b>shortly [4]</b> 3/17 16/3	<b>similarly [1]</b> 107/19
<b>secondary [1]</b> 127/13	<b>senior [12]</b> 13/24	219/3 221/12 222/6	49/16 125/24	<b>Simpkins [1]</b> 68/8
<b>secondly [2]</b> 45/10	33/2 71/23 71/25 72/5	229/22 230/16	<b>should [56]</b> 1/14 1/23	<b>simple [5]</b> 10/4
	72/8 73/2 87/21 93/4	<b>services [12]</b> 44/23	2/9 3/4 15/22 19/12	103/16 123/12 129/8



<p><b>S</b></p> <p><b>simple... [1]</b> 202/6</p> <p><b>Simpler [1]</b> 30/10</p> <p><b>simplicity [1]</b> 155/5</p> <p><b>simplification [1]</b> 31/8</p> <p><b>simplified [1]</b> 31/11</p> <p><b>simplify [2]</b> 30/1 30/11</p> <p><b>simplifying [2]</b> 31/15 31/21</p> <p><b>simply [11]</b> 23/11 147/3 170/1 173/25 207/12 222/17 222/23 223/14 229/18 232/5 233/7</p> <p><b>since [12]</b> 4/6 18/17 20/1 32/1 44/17 50/6 54/16 57/15 67/21 94/23 96/10 111/9</p> <p><b>single [12]</b> 3/19 8/11 47/21 155/1 167/3 177/14 177/16 179/25 191/4 191/20 203/17 205/9</p> <p><b>sir [25]</b> 1/3 1/5 2/22 62/4 104/3 104/4 104/14 104/17 116/2 116/6 119/7 119/8 119/15 119/23 120/4 120/23 167/25 168/4 213/21 214/8 215/1 215/5 232/15 234/5 234/8</p> <p><b>sit [4]</b> 29/22 158/3 184/11 208/12</p> <p><b>site [6]</b> 20/23 20/23 48/14 125/5 180/20 222/1</p> <p><b>sites [7]</b> 48/17 49/2 50/2 51/3 180/23 181/20 182/24</p> <p><b>sitting [2]</b> 2/5 148/1</p> <p><b>situation [14]</b> 17/7 42/16 53/11 57/12 138/7 144/21 167/23 174/20 189/3 194/3 197/14 197/21 207/11 207/13</p> <p><b>situations [1]</b> 137/14</p> <p><b>Six [1]</b> 20/23</p> <p><b>sizing [1]</b> 61/17</p> <p><b>skip [1]</b> 172/5</p> <p><b>SLAs [1]</b> 13/14</p> <p><b>slight [1]</b> 125/13</p> <p><b>slightly [5]</b> 48/12 143/2 145/11 202/11 227/13</p> <p><b>slip [2]</b> 194/9 195/6</p> <p><b>slow [1]</b> 97/24</p> <p><b>SM [3]</b> 38/7 38/8 43/11</p> <p><b>SM's [1]</b> 38/19</p>	<p><b>small [1]</b> 232/2</p> <p><b>smart [9]</b> 85/2 89/10 90/4 92/8 92/16 92/18 95/24 96/17 181/11</p> <p><b>Smartpost [5]</b> 216/18 216/19 218/5 218/11 220/10</p> <p><b>SMC [5]</b> 49/1 49/7 51/2 182/23 183/4</p> <p><b>so [283]</b></p> <p><b>software [13]</b> 54/8 54/17 54/20 57/13 103/18 130/3 149/13 174/16 179/1 179/4 182/3 202/13 204/3</p> <p><b>sole [2]</b> 53/5 137/14</p> <p><b>solution [14]</b> 75/1 75/3 75/22 76/4 76/23 85/24 87/7 122/18 130/13 131/3 134/19 138/5 149/18 174/15</p> <p><b>solutions [2]</b> 74/25 75/2</p> <p><b>some [78]</b> 1/18 7/19 11/18 14/4 14/12 16/11 17/17 20/2 20/17 21/1 21/4 23/18 24/2 25/21 26/2 27/19 31/23 33/12 33/23 34/24 38/20 40/14 43/17 44/12 51/9 59/4 65/20 66/17 68/7 68/9 70/9 71/14 72/3 72/13 79/6 82/5 89/25 94/24 96/12 97/24 98/21 103/23 104/22 104/24 105/18 105/19 106/23 108/18 109/11 110/16 114/21 118/21 121/18 127/12 134/10 138/19 140/11 141/25 144/15 150/9 156/12 159/10 163/10 166/11 168/10 173/21 173/23 176/15 188/14 189/2 196/6 196/24 221/2 225/6 230/10 231/7 231/25 234/1</p> <p><b>somebody [13]</b> 6/4 26/18 40/12 45/3 45/17 53/23 62/19 68/20 112/6 115/1 178/1 186/7 202/2</p> <p><b>someone [11]</b> 56/24 115/12 142/3 165/25 166/3 167/6 184/24 198/16 200/3 201/4 229/10</p> <p><b>something [73]</b> 6/13 8/19 16/5 28/8 28/10 31/10 32/7 32/17 35/24 40/10 42/12 43/16 48/18 48/24 49/22 50/12 55/8 57/3</p>	<p>59/17 61/6 68/3 69/23 70/21 73/6 74/7 74/16 75/9 80/5 84/15 95/20 96/8 98/8 98/14 99/14 101/18 102/25 106/21 108/5 115/7 126/15 130/16 135/4 140/6 143/1 144/16 144/22 145/2 145/8 146/14 146/15 148/1 151/3 156/19 161/12 166/22 174/17 176/14 178/13 180/24 181/2 181/10 189/23 200/23 203/4 204/9 206/9 210/22 212/25 213/6 215/9 220/22 228/12 231/19</p> <p><b>sometimes [7]</b> 7/25 9/13 9/14 24/7 110/18 143/4 221/9</p> <p><b>somewhat [2]</b> 117/23 186/5</p> <p><b>somewhere [1]</b> 184/24</p> <p><b>soon [3]</b> 47/8 57/17 207/23</p> <p><b>sooner [1]</b> 156/19</p> <p><b>sorry [36]</b> 39/17 40/21 43/24 89/13 108/2 114/13 115/11 127/25 131/9 136/18 139/6 152/17 152/20 155/11 162/24 164/14 167/20 168/23 171/12 171/14 175/6 175/9 184/20 185/18 187/18 188/11 188/12 194/22 207/1 207/1 211/9 212/19 213/20 226/4 226/13 227/21</p> <p><b>sort [69]</b> 5/23 5/24 6/7 7/10 9/19 10/9 11/8 11/9 11/25 12/19 13/3 13/11 13/14 13/17 13/18 13/24 15/14 17/19 18/21 18/23 19/6 19/13 19/14 20/21 21/5 21/13 24/16 24/21 27/16 28/4 28/19 30/14 30/18 31/17 32/20 36/15 38/17 39/3 42/10 50/4 50/21 59/16 59/16 69/17 71/7 71/20 78/5 81/1 83/8 84/21 87/21 88/23 93/25 96/5 96/9 98/23 103/5 106/20 108/3 112/23 114/23 128/7 133/14 150/3 159/18 161/18 162/7 187/5 201/23</p> <p><b>sorts [1]</b> 106/12</p> <p><b>sought [3]</b> 92/5</p>	<p>100/10 193/11</p> <p><b>soul [1]</b> 94/8</p> <p><b>sound [2]</b> 152/4 233/3</p> <p><b>sounds [3]</b> 145/9 145/10 218/22</p> <p><b>space [1]</b> 50/5</p> <p><b>spare [1]</b> 169/18</p> <p><b>spares [1]</b> 222/21</p> <p><b>Sparrow [4]</b> 22/8 22/10 22/15 22/20</p> <p><b>speak [12]</b> 1/22 2/8 6/4 9/9 10/12 24/15 26/17 27/3 27/20 45/3 45/21 126/1</p> <p><b>speaking [5]</b> 14/4 25/5 36/6 60/16 61/3</p> <p><b>specific [14]</b> 40/14 65/9 68/13 77/18 88/24 108/21 113/12 117/17 138/13 157/11 158/17 167/14 200/4 219/9</p> <p><b>specifically [23]</b> 13/6 13/12 23/9 23/13 27/4 32/22 35/13 61/18 65/17 66/25 67/4 68/10 71/23 88/4 99/15 109/23 128/16 131/22 176/8 180/9 188/14 216/21 218/12</p> <p><b>specifics [1]</b> 168/11</p> <p><b>specified [1]</b> 191/20</p> <p><b>speculate [1]</b> 78/3</p> <p><b>speculation [1]</b> 35/12</p> <p><b>speed [1]</b> 29/4</p> <p><b>spent [2]</b> 56/24 68/20</p> <p><b>sphere [2]</b> 21/13 80/16</p> <p><b>spike [1]</b> 17/11</p> <p><b>split [2]</b> 36/16 122/6</p> <p><b>SPMR [6]</b> 175/15 175/19 176/13 216/11 225/7 225/14</p> <p><b>SPMs [4]</b> 116/10 174/8 191/3 191/22</p> <p><b>spoke [7]</b> 26/16 27/17 133/10 207/24 208/13 208/14 208/25</p> <p><b>spoken [3]</b> 61/7 105/17 220/7</p> <p><b>sponsor [1]</b> 92/20</p> <p><b>spread [1]</b> 107/23</p> <p><b>spreading [1]</b> 70/25</p> <p><b>spreadsheet [2]</b> 35/4 35/8</p> <p><b>spreadsheets [1]</b> 97/16</p> <p><b>Square [42]</b> 35/25 36/1 36/5 37/13 49/18 50/10 52/17 53/6 54/14 54/16 55/16 57/15 57/24 58/9 58/17 58/24 59/8</p>	<p>59/17 61/22 64/9 64/15 65/1 65/21 68/25 79/14 79/24 80/20 85/25 96/8 96/15 116/14 116/24 117/13 117/23 118/10 119/2 175/2 175/7 175/23 181/6 181/14 182/6</p> <p><b>squarely [1]</b> 215/17</p> <p><b>SSC [5]</b> 169/14 190/5 193/5 193/9 195/11</p> <p><b>SSL [1]</b> 5/22</p> <p><b>staff [3]</b> 23/6 71/19 226/10</p> <p><b>staffed [1]</b> 123/24</p> <p><b>stage [31]</b> 4/22 11/20 15/17 46/12 46/14 47/16 58/1 63/14 64/23 66/20 72/15 77/8 78/19 79/5 82/9 83/10 88/1 99/7 102/23 105/1 108/3 112/25 122/2 129/6 139/24 163/2 179/24 193/8 195/23 223/17 225/18</p> <p><b>stages [1]</b> 31/25</p> <p><b>stakeholders [12]</b> 12/16 30/16 39/5 55/11 56/11 79/20 84/24 90/19 92/6 92/11 92/14 92/15</p> <p><b>stamps [1]</b> 12/3</p> <p><b>stance [3]</b> 138/4 138/8 219/1</p> <p><b>stand [2]</b> 118/25 214/8</p> <p><b>standard [4]</b> 37/16 53/21 131/5 131/16</p> <p><b>standards [2]</b> 24/23 81/13</p> <p><b>stands [1]</b> 121/16</p> <p><b>start [12]</b> 3/22 5/8 16/4 17/13 40/25 40/25 46/5 104/1 144/5 147/2 170/8 214/16</p> <p><b>started [7]</b> 12/10 16/9 86/22 127/16 133/16 139/25 140/13</p> <p><b>starting [3]</b> 104/19 140/15 196/24</p> <p><b>starts [1]</b> 170/4</p> <p><b>state [3]</b> 2/11 120/12 129/21</p> <p><b>stated [1]</b> 97/9</p> <p><b>statement [61]</b> 3/5 3/8 3/11 3/18 3/20 3/25 4/11 8/6 16/6 16/25 19/17 20/10 21/9 21/17 25/10 26/4 27/5 28/16 32/13 34/9 34/17 35/5 35/11 85/3</p>
---	---	--	--	---



<b>S</b>	<b>stops [3]</b> 64/5 170/3 220/15 <b>store [3]</b> 204/13 204/15 209/11 <b>stored [3]</b> 37/21 158/11 201/11 <b>storm [6]</b> 51/11 169/23 183/12 185/5 185/8 186/6 <b>storms [7]</b> 49/3 49/7 51/4 51/6 182/25 183/4 183/7 <b>straight [2]</b> 177/22 178/16 <b>straightforward [1]</b> 123/12 <b>strategic [1]</b> 148/2 <b>strategically [2]</b> 149/8 149/11 <b>strategy [2]</b> 66/17 139/20 <b>streams [1]</b> 81/20 <b>strength [1]</b> 124/10 <b>strike [3]</b> 50/12 87/13 210/15 <b>STRN [1]</b> 30/9 <b>strong [1]</b> 224/5 <b>strongly [1]</b> 221/17 <b>struck [4]</b> 41/21 41/24 49/21 53/8 <b>structure [4]</b> 5/23 11/19 72/16 80/18 <b>struggling [2]</b> 82/2 127/1 <b>stuck [2]</b> 28/8 189/12 <b>SU [1]</b> 91/15 <b>sub [1]</b> 175/8 <b>subject [3]</b> 58/9 134/2 193/21 <b>submitted [1]</b> 190/22 <b>subpostmaster [19]</b> 6/3 8/12 38/4 40/18 41/16 41/25 42/8 43/15 98/3 99/6 136/22 151/18 173/19 173/24 196/2 196/10 208/10 211/4 211/14 <b>subpostmaster's [1]</b> 231/15 <b>subpostmasters [27]</b> 1/12 16/16 16/23 17/1 18/14 33/14 40/7 71/17 79/11 90/13 99/18 105/7 105/13 105/23 110/2 110/23 117/6 126/4 141/14 145/4 164/18 165/1 186/2 195/24 208/15 211/2 233/1 <b>subpostmistress [1]</b> 78/14 <b>subsequent [1]</b> 140/22 <b>subsequently [9]</b>	41/19 48/7 61/1 122/9 156/3 175/18 180/14 189/4 224/15 <b>subset [1]</b> 35/7 <b>substantially [1]</b> 214/4 <b>successful [1]</b> 63/24 <b>successfully [1]</b> 60/2 <b>such [39]</b> 1/19 7/4 25/3 30/12 47/7 51/13 69/15 74/8 81/2 81/17 83/3 83/16 86/23 86/23 87/14 94/18 101/16 108/13 108/15 109/6 110/25 111/14 112/25 115/12 119/11 123/16 126/3 136/18 138/7 150/16 172/21 174/7 189/16 212/4 212/4 213/9 213/15 213/18 219/9 <b>suddenly [2]</b> 98/24 133/16 <b>suffered [1]</b> 231/18 <b>sufficiency [1]</b> 23/19 <b>sufficient [2]</b> 222/20 229/5 <b>suggest [6]</b> 2/20 117/11 135/23 146/23 220/21 221/18 <b>suggesting [3]</b> 57/9 198/11 221/14 <b>suggestions [1]</b> 103/13 <b>suggests [2]</b> 47/9 220/16 <b>suitable [1]</b> 167/25 <b>sum [4]</b> 41/22 41/23 55/17 80/1 <b>summaries [2]</b> 203/12 203/24 <b>summarise [4]</b> 85/12 126/19 128/3 132/20 <b>summarises [1]</b> 229/16 <b>summary [2]</b> 77/21 210/6 <b>sums [1]</b> 60/10 <b>supplementary [1]</b> 3/21 <b>supplier [4]</b> 112/21 147/21 148/9 164/2 <b>supply [1]</b> 129/13 <b>support [41]</b> 5/4 5/13 5/13 5/15 5/17 9/20 24/8 25/3 32/15 32/22 42/1 42/2 42/14 48/3 98/6 122/4 122/11 125/1 126/25 127/11 128/9 128/21 129/22 130/1 132/4 135/5 141/13 147/13 147/14 149/24 166/16 169/8 171/8 175/19 201/16	203/5 218/24 222/20 225/15 228/8 229/5 <b>supported [4]</b> 76/9 123/13 148/5 222/9 <b>supporting [2]</b> 123/5 143/17 <b>supportive [1]</b> 149/7 <b>suppose [1]</b> 139/13 <b>supposed [2]</b> 26/14 161/24 <b>sure [27]</b> 11/10 18/6 23/21 35/21 39/21 43/19 47/18 47/20 50/14 55/23 116/1 120/25 130/10 140/12 149/19 151/6 160/5 171/9 183/25 185/6 201/6 201/13 214/17 220/4 231/4 233/16 234/3 <b>surface [1]</b> 51/19 <b>surplus [2]</b> 188/10 188/12 <b>surprising [1]</b> 87/13 <b>surrounding [1]</b> 125/8 <b>SUs [1]</b> 44/10 <b>suspect [4]</b> 46/14 78/8 185/22 202/4 <b>suspending [1]</b> 216/17 <b>suspense [3]</b> 30/17 70/7 189/13 <b>suspension [1]</b> 228/17 <b>swap [3]</b> 43/21 221/10 225/4 <b>swapped [1]</b> 222/23 <b>swapping [2]</b> 133/12 221/15 <b>swim [1]</b> 144/4 <b>Swindon [2]</b> 188/8 200/3 <b>sympathetic [1]</b> 64/3 <b>symptoms [3]</b> 150/15 192/24 224/4 <b>sync [1]</b> 70/17 <b>synthesised [1]</b> 108/11 <b>system [83]</b> 6/12 6/19 7/15 15/18 15/20 15/24 17/23 22/16 26/12 27/24 28/22 34/3 41/10 42/21 42/22 42/25 43/2 43/3 58/16 70/6 70/20 71/1 71/9 71/11 75/20 77/7 77/16 95/11 95/18 99/9 106/4 106/5 106/14 110/7 112/16 112/24 113/10 116/9 122/22 128/10 131/7 131/15 131/21 132/4 133/4 134/23 135/9	136/11 136/17 136/17 136/23 137/18 138/11 139/12 141/10 141/21 142/2 143/24 143/25 145/7 148/25 150/4 165/3 165/17 166/6 167/17 174/10 175/12 178/15 182/7 186/16 190/13 195/25 196/16 201/12 201/24 204/17 211/3 212/13 220/24 223/9 228/4 229/3 <b>system-related [1]</b> 6/12 <b>systemic [2]</b> 138/3 198/2 <b>systems [6]</b> 70/17 106/12 106/15 111/4 141/19 172/1
			<b>T</b>	
			<b>T30 [3]</b> 193/21 193/24 194/13 <b>tab [2]</b> 60/4 121/3 <b>table [8]</b> 22/7 22/7 136/7 161/15 171/15 171/20 188/19 194/9 <b>tables [2]</b> 161/6 161/11 <b>tabs [1]</b> 60/12 <b>tackle [1]</b> 81/14 <b>tactic [2]</b> 99/12 99/17 <b>tactics [1]</b> 99/20 <b>Tait [1]</b> 33/9 <b>take [30]</b> 12/21 23/12 40/4 42/4 49/7 54/18 62/5 62/7 74/8 78/3 85/1 97/18 100/20 126/23 128/8 133/17 140/15 163/16 168/1 183/4 188/16 214/20 214/23 218/13 223/13 223/22 224/17 227/6 227/19 230/25 <b>taken [20]</b> 23/1 29/1 31/23 60/13 73/25 97/23 97/25 98/1 103/10 105/18 105/19 112/12 155/17 170/6 180/2 184/14 197/16 204/11 220/1 233/1 <b>takes [3]</b> 3/24 40/16 40/17 <b>taking [13]</b> 4/18 39/12 77/10 83/25 85/22 87/5 87/6 91/7 98/19 105/15 126/22 128/20 198/12 <b>Talbot [7]</b> 58/11 59/10 59/13 62/19 64/18 64/25 65/18 <b>talk [3]</b> 14/21 16/3 21/18 <b>talked [1]</b> 168/9	

<b>T</b>	17/3 24/3 25/2 27/24 30/2 34/12 36/12 37/14 49/1 51/2 71/5 81/17 91/1 94/5 97/6 101/11 128/1 153/24 182/23 214/23 226/14 231/17	6/17 29/24 30/4 32/6 32/12 38/12 38/16 41/1 41/6 42/5 47/24 52/14 53/1 62/3 62/7 62/10 62/11 62/15 63/20 97/18 99/22 100/15 102/17 103/21 113/16 116/2 116/3 116/6 119/4 119/5 119/9 119/14 119/15 119/25 120/6 120/15 120/16 121/1 121/5 121/16 129/20 130/19 136/19 152/20 179/16 195/23 207/2 214/19 215/1 215/7 215/21 215/24 217/10 218/13 224/17 224/21 233/20 233/21 233/22 234/5 234/7 234/8	145/18 153/10 159/17 175/11 207/14 229/7 <b>theirs [1]</b> 163/23 <b>them [65]</b> 2/1 3/17 10/13 13/19 15/22 15/23 22/13 24/2 26/18 27/20 29/7 37/15 43/21 49/2 49/4 51/3 52/1 52/4 52/10 54/12 56/17 58/1 61/7 62/1 64/7 79/1 80/22 82/3 89/4 95/4 96/19 96/25 98/21 101/15 117/8 134/11 135/3 141/20 148/3 148/24 149/4 151/23 165/21 166/11 167/19 167/19 167/22 170/18 170/20 177/2 177/4 182/24 183/1 186/22 195/18 200/9 200/11 200/12 200/21 200/23 205/3 207/7 208/22 228/13 228/14 <b>thematic [1]</b> 146/5 <b>theme [1]</b> 71/2 <b>themes [2]</b> 106/18 107/13 <b>themselves [5]</b> 2/18 37/6 95/16 125/15 214/25 <b>then [73]</b> 5/9 6/19 6/21 7/15 8/16 12/12 18/17 24/21 25/17 27/15 27/17 39/15 44/17 45/12 46/22 58/14 62/18 67/4 70/4 82/4 82/15 84/24 91/16 95/18 100/8 107/15 107/17 108/24 109/19 111/9 116/25 121/24 122/21 124/16 124/25 139/8 140/16 141/24 145/22 150/21 152/2 155/4 156/24 165/12 166/24 167/10 170/4 171/9 172/5 176/4 179/13 182/9 182/10 184/19 185/5 186/21 187/25 188/17 188/19 189/4 189/11 192/21 193/8 194/11 195/8 199/2 202/1 203/9 214/24 215/21 218/14 219/12 220/9 <b>theory [1]</b> 173/17 <b>there [324]</b> <b>there'd [1]</b> 173/9 <b>there's [28]</b> 14/23 15/13 18/23 20/11 20/24 32/4 35/24 37/13 51/9 52/9 54/3 78/10 88/8 99/1 112/10 137/16 158/6	161/18 175/3 180/12 195/1 195/15 196/20 207/19 210/17 211/13 224/4 231/24 <b>thereabouts [3]</b> 35/9 36/15 78/13 <b>thereafter [2]</b> 186/16 214/15 <b>therefore [17]</b> 17/16 46/11 50/17 104/15 104/25 133/9 138/6 140/3 144/17 146/1 155/19 156/20 159/10 165/5 165/18 171/4 221/9 <b>these [48]</b> 1/14 19/15 28/3 49/7 53/15 58/14 64/1 64/6 67/2 69/25 74/19 77/9 78/16 80/9 82/19 86/25 90/2 91/20 94/12 94/18 96/22 107/3 107/7 107/13 109/2 109/3 109/20 110/2 114/17 134/8 134/14 146/8 149/7 161/18 164/11 170/16 172/9 183/4 194/23 194/25 195/10 195/15 200/1 201/3 201/21 205/22 208/17 228/11 <b>they [150]</b> 2/1 5/7 5/23 5/24 6/10 7/24 7/25 9/13 11/19 12/6 12/24 13/4 13/4 17/22 24/3 24/9 26/5 26/7 26/17 26/18 27/20 29/6 33/21 36/20 36/25 37/1 37/4 37/21 42/7 48/18 48/19 48/24 49/1 49/3 50/18 51/2 51/4 51/24 52/1 52/4 52/6 52/10 53/24 54/13 56/10 56/20 56/21 63/24 65/6 65/10 68/18 68/23 69/5 70/13 74/2 74/8 75/15 75/16 76/4 78/17 80/23 82/4 83/6 83/15 93/23 96/1 98/3 98/4 100/7 100/8 101/5 106/21 106/23 109/4 109/7 109/21 110/6 117/14 118/25 121/15 123/14 124/4 125/14 126/2 127/1 131/12 131/13 131/15 131/17 133/9 133/10 133/16 145/5 148/18 148/21 148/25 149/16 149/19 151/21 153/15 153/16 153/17 153/21 153/23 156/21 156/22 156/22 163/1 163/21
----------	---	---	---	--

<b>T</b>	59/9 63/13 68/6 69/7 69/8 69/10 69/12 69/17 69/24 71/15 72/2 74/10 80/7 80/7 80/11 80/19 80/19 80/25 81/3 81/14 83/9 87/20 89/7 89/8 89/23 89/24 90/5 93/7 94/23 97/9 98/16 98/21 101/24 102/5 102/14 102/24 103/16 103/23 109/11 111/25 115/16 116/4 118/3 118/5 118/21 122/21 123/18 124/17 127/3 127/4 127/5 127/23 128/5 130/20 131/2 138/4 140/13 140/15 140/16 140/19 140/19 140/22 140/24 141/9 142/13 143/14 146/18 146/22 148/12 150/5 151/22 151/23 152/18 154/9 155/10 155/10 156/18 157/8 158/15 159/8 159/15 160/22 162/24 163/5 163/9 164/2 164/9 166/11 166/20 167/10 167/13 172/11 173/11 174/1 177/13 177/17 182/11 183/21 183/22 183/23 186/2 186/4 186/8 186/14 186/17 189/24 198/21 199/12 200/14 201/23 202/3 203/2 204/9 205/4 208/23 210/18 210/20 212/16 214/7 214/12 218/15 218/19 219/6 219/17 219/24 220/5 224/12 225/13 225/13 226/3 226/7 226/9 226/13 227/4 228/18 229/12 229/13 229/16 230/8 230/13 231/21 233/7 233/10 233/11	24/22 24/24 25/1 26/7 26/16 27/7 28/5 33/1 33/16 34/14 34/22 36/23 37/2 37/20 53/4 57/6 57/19 59/5 59/15 65/4 65/5 65/13 65/23 73/13 75/2 78/23 78/25 80/4 82/3 82/12 83/12 84/8 84/10 86/12 88/25 89/22 91/16 94/17 94/21 94/24 100/13 102/8 102/13 103/5 103/21 106/12 108/20 109/16 110/6 119/4 121/2 122/9 128/2 136/14 141/3 141/19 142/15 142/23 142/23 142/24 148/18 148/20 151/7 164/4 164/13 165/9 165/20 166/7 166/16 182/20 194/17 195/4 195/17 201/10 207/4 207/6 229/25 233/8	6/10 6/11 9/3 11/5 11/11 24/8 <b>tight [1]</b> 107/4 <b>time [179]</b> 1/19 4/9 4/19 11/18 13/11 15/4 15/6 15/6 17/18 17/24 18/10 30/9 30/20 33/9 34/18 35/16 39/1 39/23 40/15 40/19 41/4 49/8 49/9 49/14 49/22 50/2 50/12 51/13 51/17 53/14 55/24 56/3 57/11 57/18 59/14 60/11 60/19 61/6 62/1 62/4 68/4 68/17 70/24 74/8 74/18 75/8 75/25 78/4 79/14 80/17 81/1 85/20 86/25 87/17 94/8 96/19 97/23 98/1 98/11 98/13 98/19 102/24 104/17 105/11 105/14 106/15 107/5 108/16 109/11 110/8 111/8 111/15 112/5 112/6 113/23 114/3 114/12 114/16 118/7 123/14 124/3 124/6 124/21 125/6 126/6 127/8 127/22 128/25 130/10 130/18 131/6 132/13 133/5 134/25 135/14 137/19 137/20 138/1 138/3 138/10 138/17 139/25 140/2 142/16 144/19 146/21 147/3 147/6 147/10 149/23 150/8 151/8 151/21 151/22 153/21 154/1 155/14 157/19 158/11 159/5 159/16 160/11 163/6 163/19 164/5 164/10 165/12 167/25 170/14 172/3 172/10 173/4 173/21 173/23 177/13 178/3 179/8 180/7 180/16 181/9 183/5 183/8 183/9 186/17 187/17 192/22 196/6 197/1 197/17 199/4 205/1 206/10 208/2 208/7 210/18 210/21 211/2 213/18 213/21 214/13 216/1 216/20 217/6 217/10 217/18 217/25 218/14 219/10 221/20 222/1 223/11 223/16 223/20 224/14 226/15 227/9 229/23 230/5 233/16	153/20 <b>timeout [1]</b> 171/22 <b>times [7]</b> 6/24 33/23 48/15 98/23 126/23 180/21 191/21 <b>timescales [1]</b> 103/15 <b>timing [6]</b> 143/3 154/10 156/9 157/8 171/24 208/21 <b>tin [1]</b> 162/7 <b>title [3]</b> 38/9 110/24 110/24 <b>titles [1]</b> 4/2 <b>today [17]</b> 3/21 87/24 105/18 112/12 120/16 127/11 152/5 197/7 199/1 199/17 208/12 214/5 220/7 226/18 231/3 232/6 234/2 <b>today's [1]</b> 1/5 <b>together [9]</b> 13/7 30/23 81/24 107/3 107/4 107/5 107/7 108/12 162/22 <b>told [27]</b> 38/6 50/15 53/11 53/16 58/16 61/8 68/22 73/10 86/3 114/1 114/3 114/5 114/8 114/13 137/25 139/12 144/19 145/4 145/9 182/6 196/15 200/9 200/9 208/9 208/10 211/8 211/14 <b>Tom [9]</b> 216/3 216/12 216/24 219/9 220/7 221/16 221/18 227/25 228/7 <b>tomorrow [5]</b> 42/15 63/2 195/9 213/24 234/4 <b>tonight [1]</b> 214/18 <b>too [5]</b> 17/10 31/4 101/25 204/2 210/23 <b>took [8]</b> 8/21 17/14 33/10 62/17 74/19 84/17 91/6 98/11 <b>tool [4]</b> 110/11 110/12 157/25 201/24 <b>tools [2]</b> 26/6 78/8 <b>top [12]</b> 12/1 22/7 52/13 67/10 89/13 142/4 148/12 161/2 171/16 171/18 173/15 188/20 <b>top-up [1]</b> 173/15 <b>top-ups [1]</b> 171/18 <b>topic [5]</b> 21/17 99/22 111/2 111/3 111/18 <b>topic X [1]</b> 111/2 <b>topical [1]</b> 215/9 <b>topics [1]</b> 213/22 <b>totally [2]</b> 99/22 158/24
<b>they... [41]</b> 163/22 164/1 164/2 164/19 165/10 165/21 166/12 166/15 167/14 167/21 167/23 173/14 173/19 173/23 175/20 180/24 182/23 182/25 185/20 195/25 196/3 196/14 200/17 200/22 201/6 201/14 201/15 205/4 210/11 210/14 211/8 211/21 213/4 220/5 221/12 222/3 222/17 228/3 229/6 231/14 232/1 <b>they'd [6]</b> 17/23 60/6 125/11 183/14 203/4 229/2 <b>they'll [1]</b> 214/7 <b>they're [5]</b> 88/21 97/1 195/14 196/14 207/8 <b>they've [1]</b> 193/13 <b>thing [13]</b> 12/3 20/10 27/4 51/8 53/9 112/25 113/25 123/17 156/15 171/6 223/10 229/22 231/21 <b>things [34]</b> 9/18 12/2 13/15 14/19 15/11 17/25 19/4 19/8 20/8 31/23 33/21 51/18 54/25 61/11 61/25 71/18 81/21 102/14 107/3 107/7 108/13 108/15 109/5 109/6 109/6 127/14 130/17 140/11 147/8 147/8 158/7 162/23 179/3 226/8 <b>think [223]</b> 2/10 2/16 2/19 5/12 7/7 7/22 10/18 13/2 13/21 14/7 14/24 15/4 15/14 15/19 15/24 16/12 16/15 16/17 17/1 17/5 18/10 18/15 18/17 18/18 18/23 19/4 19/5 20/13 20/24 21/3 22/13 23/15 25/5 25/7 25/9 26/1 26/11 26/20 27/11 27/23 28/10 29/1 30/9 30/16 30/20 31/16 31/16 31/23 31/25 32/10 33/17 33/19 33/20 34/11 34/16 35/10 35/15 36/14 38/3 38/10 38/15 38/17 39/21 40/9 40/14 44/1 46/12 50/2 50/14 54/1 54/25 55/17 55/20 57/5 57/7 57/8 57/13 59/4 59/6	24/22 24/24 25/1 26/7 26/16 27/7 28/5 33/1 33/16 34/14 34/22 36/23 37/2 37/20 53/4 57/6 57/19 59/5 59/15 65/4 65/5 65/13 65/23 73/13 75/2 78/23 78/25 80/4 82/3 82/12 83/12 84/8 84/10 86/12 88/25 89/22 91/16 94/17 94/21 94/24 100/13 102/8 102/13 103/5 103/21 106/12 108/20 109/16 110/6 119/4 121/2 122/9 128/2 136/14 141/3 141/19 142/15 142/23 142/23 142/24 148/18 148/20 151/7 164/4 164/13 165/9 165/20 166/7 166/16 182/20 194/17 195/4 195/17 201/10 207/4 207/6 229/25 233/8 <b>though [11]</b> 33/12 54/6 58/22 64/9 72/17 76/15 147/6 158/4 184/4 185/6 218/16 <b>thought [17]</b> 7/14 14/22 15/12 15/17 15/24 15/25 45/6 49/19 51/24 80/5 162/11 181/15 186/15 196/10 218/20 226/20 230/13 <b>three [12]</b> 18/20 19/9 20/14 30/17 72/9 76/23 155/6 171/15 179/18 183/23 212/15 221/22 <b>through [51]</b> 4/2 12/5 14/11 15/3 17/20 25/15 27/19 33/5 39/12 39/16 49/17 50/4 50/24 56/9 57/22 60/8 79/18 79/21 83/11 84/18 84/20 84/23 94/7 95/9 95/16 96/12 106/5 107/13 108/20 109/19 111/8 125/15 127/20 129/23 130/12 146/25 155/17 156/2 156/3 163/17 172/9 181/5 186/22 208/14 212/10 212/10 225/13 230/17 231/3 231/4 231/14 <b>throughout [6]</b> 15/11 75/25 107/14 138/1 200/15 231/4 <b>ticket [1]</b> 142/19 <b>tied [3]</b> 98/22 107/3 107/5 <b>tier [9]</b> 5/17 5/20 6/2	6/10 6/11 9/3 11/5 11/11 24/8 <b>tight [1]</b> 107/4 <b>time [179]</b> 1/19 4/9 4/19 11/18 13/11 15/4 15/6 15/6 17/18 17/24 18/10 30/9 30/20 33/9 34/18 35/16 39/1 39/23 40/15 40/19 41/4 49/8 49/9 49/14 49/22 50/2 50/12 51/13 51/17 53/14 55/24 56/3 57/11 57/18 59/14 60/11 60/19 61/6 62/1 62/4 68/4 68/17 70/24 74/8 74/18 75/8 75/25 78/4 79/14 80/17 81/1 85/20 86/25 87/17 94/8 96/19 97/23 98/1 98/11 98/13 98/19 102/24 104/17 105/11 105/14 106/15 107/5 108/16 109/11 110/8 111/8 111/15 112/5 112/6 113/23 114/3 114/12 114/16 118/7 123/14 124/3 124/6 124/21 125/6 126/6 127/8 127/22 128/25 130/10 130/18 131/6 132/13 133/5 134/25 135/14 137/19 137/20 138/1 138/3 138/10 138/17 139/25 140/2 142/16 144/19 146/21 147/3 147/6 147/10 149/23 150/8 151/8 151/21 151/22 153/21 154/1 155/14 157/19 158/11 159/5 159/16 160/11 163/6 163/19 164/5 164/10 165/12 167/25 170/14 172/3 172/10 173/4 173/21 173/23 177/13 178/3 179/8 180/7 180/16 181/9 183/5 183/8 183/9 186/17 187/17 192/22 196/6 197/1 197/17 199/4 205/1 206/10 208/2 208/7 210/18 210/21 211/2 213/18 213/21 214/13 216/1 216/20 217/6 217/10 217/18 217/25 218/14 219/10 221/20 222/1 223/11 223/16 223/20 224/14 226/15 227/9 229/23 230/5 233/16 <b>timeline [1]</b> 154/7 <b>Timeliness [1]</b> 97/21 <b>timely [2]</b> 135/13		

<b>T</b>	41/10 41/17 43/18 44/10 175/12 175/16 176/16 181/13 <b>transformation [3]</b> 12/11 22/1 139/16 <b>translate [1]</b> 154/24 <b>translation [1]</b> 163/12 <b>transparency [1]</b> 90/18 <b>treading [1]</b> 215/11 <b>trend [5]</b> 14/11 146/9 167/20 186/23 225/25 <b>trends [11]</b> 9/17 13/7 14/22 56/25 105/6 106/3 106/24 110/1 110/22 128/8 161/4 <b>trial [5]</b> 124/15 124/16 124/18 165/7 219/18 <b>tried [5]</b> 90/18 108/19 214/5 230/19 230/19 <b>trigger [8]</b> 113/1 156/24 174/2 178/10 186/4 189/22 210/23 212/8 <b>triggered [4]</b> 156/4 175/24 181/16 205/4 <b>Trotter [5]</b> 43/8 43/9 54/4 176/5 176/6 <b>trouble [1]</b> 133/23 <b>true [2]</b> 3/12 121/13 <b>Trundle [2]</b> 148/4 149/5 <b>trust [3]</b> 80/8 178/2 182/13 <b>trusting [1]</b> 148/8 <b>try [8]</b> 4/2 34/19 139/14 210/11 212/11 214/25 223/12 230/13 <b>trying [20]</b> 7/24 7/24 8/5 10/11 11/10 11/19 25/11 27/13 30/21 30/22 42/9 45/5 45/10 106/16 138/22 144/9 146/23 223/21 227/14 231/8 <b>Tuesday [1]</b> 1/1 <b>TUPE [2]</b> 129/3 129/6 <b>turn [38]</b> 3/8 32/3 38/13 43/22 70/8 100/15 120/17 121/8 126/17 129/18 131/23 131/25 132/5 132/18 136/5 137/1 151/11 153/4 154/16 155/16 155/24 156/24 157/10 158/25 159/21 161/1 168/25 171/14 172/17 175/2 193/15 193/15 198/16 199/11 211/17 215/23 221/5 229/18 <b>Turner [27]</b> 2/23 2/24 3/3 3/4 38/24 58/13	77/25 85/17 103/21 104/12 104/20 104/21 114/14 115/7 116/7 119/10 143/17 175/9 175/25 176/4 176/19 176/21 179/13 179/14 179/18 226/18 235/2 <b>TV [1]</b> 230/22 <b>twice [1]</b> 212/6 <b>two [37]</b> 7/10 7/20 9/3 16/12 16/18 20/3 31/25 34/22 34/24 51/17 51/18 75/1 76/4 79/18 86/12 97/18 102/14 107/16 107/18 108/18 124/3 125/7 133/6 133/11 136/9 137/1 148/4 151/7 156/23 157/23 190/25 191/21 192/11 195/16 203/19 212/15 230/21 <b>two years [1]</b> 230/21 <b>type [13]</b> 82/20 87/23 109/22 112/16 117/13 130/9 130/12 130/16 146/10 218/3 218/5 224/10 225/25 <b>types [9]</b> 123/2 134/13 135/19 135/20 146/6 165/11 166/7 170/17 208/17 <b>typical [1]</b> 41/22 <b>typically [12]</b> 9/11 9/12 9/15 25/14 39/10 40/12 61/23 61/24 74/10 83/12 83/15 83/19	<b>underlying [2]</b> 68/14 150/17 <b>underpin [1]</b> 66/18 <b>underpins [1]</b> 70/2 <b>understand [12]</b> 45/5 47/2 121/21 129/14 138/22 152/2 179/20 182/10 204/1 213/4 213/24 231/11 <b>understanding [16]</b> 56/22 61/3 95/7 129/3 137/22 139/18 148/24 155/21 178/24 183/8 186/6 186/20 205/16 211/6 212/3 217/25 <b>understood [10]</b> 7/8 22/16 101/19 134/24 139/20 167/21 171/2 181/15 181/16 214/11 <b>undertaken [4]</b> 11/5 134/1 140/23 146/2 <b>undertaking [1]</b> 197/24 <b>unexpected [3]</b> 26/8 27/7 143/2 <b>Unfortunately [3]</b> 49/6 168/23 183/3 <b>unintended [1]</b> 174/17 <b>unique [4]</b> 62/2 117/24 117/25 118/1 <b>unit [8]</b> 58/19 58/20 91/23 188/24 189/11 196/4 209/23 220/14 <b>units [6]</b> 41/11 43/18 91/24 175/13 176/16 181/14 <b>university [1]</b> 4/10 <b>unknown [1]</b> 195/1 <b>unless [1]</b> 119/7 <b>Unlike [1]</b> 76/10 <b>unlikely [1]</b> 170/21 <b>unlocks [1]</b> 170/5 <b>unmute [1]</b> 168/2 <b>unnecessary [2]</b> 151/15 152/3 <b>unplanned [2]</b> 133/14 144/15 <b>unrelated [1]</b> 210/14 <b>until [7]</b> 1/19 35/18 57/14 181/5 182/8 214/15 234/10 <b>untoward [1]</b> 144/16 <b>unusual [1]</b> 118/15 <b>up [70]</b> 3/24 4/10 5/5 12/21 14/7 17/25 24/19 27/2 28/8 29/10 39/7 39/9 43/7 44/13 45/14 46/16 49/13 50/19 52/12 55/23 62/1 62/15 72/10 72/13 73/17 84/4 90/6 93/1 94/1 99/19 112/7 115/14 116/24 123/8	125/8 128/24 129/18 132/1 141/13 142/22 143/18 145/20 148/10 150/25 152/9 153/9 154/5 155/20 157/17 157/24 158/2 159/21 168/13 171/16 173/15 174/19 177/17 179/12 179/16 186/1 190/24 207/2 219/5 224/18 224/19 224/21 226/3 227/16 227/20 230/14 <b>update [9]</b> 54/13 85/19 157/13 158/4 158/6 158/18 162/1 162/22 197/6 <b>updated [3]</b> 157/15 163/16 192/23 <b>updater [1]</b> 131/19 <b>updates [1]</b> 158/1 <b>updating [2]</b> 28/25 163/3 <b>upload [1]</b> 82/3 <b>uploaded [2]</b> 100/23 201/14 <b>upon [10]</b> 2/14 3/15 24/8 28/20 73/3 123/23 155/13 158/14 207/10 217/24 <b>ups [1]</b> 171/18 <b>upward [2]</b> 186/23 225/25 <b>urgency [1]</b> 54/22 <b>urgent [2]</b> 58/9 84/19 <b>URN [1]</b> 3/7 <b>us [53]</b> 4/14 5/3 5/14 7/21 8/24 9/14 10/22 11/14 12/20 16/8 17/3 24/1 24/3 25/2 27/24 28/18 30/2 34/12 36/12 37/14 40/2 58/16 71/5 81/17 85/12 94/5 94/16 97/6 101/11 104/10 105/12 107/6 107/22 109/16 110/20 111/7 124/21 128/10 146/14 149/1 153/16 153/24 155/15 157/24 166/4 166/15 177/3 177/3 188/5 205/10 216/19 221/14 223/6 <b>us' [1]</b> 222/11 <b>usage [1]</b> 142/17 <b>use [16]</b> 97/16 105/10 113/9 131/7 131/21 136/16 136/23 142/18 144/11 160/6 204/23 210/14 211/9 212/15 216/25 232/13 <b>used [17]</b> 17/23 64/10 78/7 99/11 106/8 110/7 110/17 112/10 112/10 142/21
----------	--	--	--	--

<b>U</b>	162/6 162/10 165/16 176/14 178/2 179/9 193/16 197/24 231/16 232/8 232/20 233/12 <b>via</b> [4] 76/8 84/10 143/24 157/17 <b>videos</b> [1] 34/1 <b>view</b> [9] 17/18 17/24 25/2 83/3 83/10 95/1 106/20 119/16 179/24 <b>vigorously</b> [1] 233/5 <b>violation</b> [1] 190/23 <b>vis</b> [2] 7/3 7/3 <b>vis à vis</b> [1] 7/3 <b>visibility</b> [6] 42/23 145/18 161/14 167/2 184/2 232/25 <b>visit</b> [4] 37/2 37/18 42/15 59/11 <b>visited</b> [2] 43/13 176/12 <b>vital</b> [2] 125/23 127/12 <b>volume</b> [9] 133/15 135/20 146/10 160/23 169/15 170/5 197/22 225/25 232/3 <b>volume-wise</b> [1] 160/23 <b>volumes</b> [4] 11/12 155/3 169/19 170/2 <b>volumetric</b> [1] 108/3	59/19 59/20 60/16 67/4 67/5 74/16 74/21 83/1 83/18 84/12 103/5 103/12 104/16 107/4 126/6 134/16 134/17 139/7 140/6 143/3 148/1 156/6 157/22 158/2 158/19 166/20 180/2 181/25 211/3 211/16 212/25 213/2 213/6 213/16 220/1 220/21 229/12 230/14 231/12 <b>watch</b> [1] 230/21 <b>wave</b> [1] 230/6 <b>way</b> [45] 16/22 33/21 63/18 65/20 72/13 86/25 89/4 94/14 100/2 108/6 108/6 113/8 119/1 119/1 134/23 144/23 146/13 151/20 152/25 155/11 155/17 155/24 156/8 157/25 163/13 186/15 186/20 195/9 195/13 196/19 200/2 204/17 206/12 206/13 210/12 210/25 220/15 221/23 223/23 225/9 227/5 228/15 228/15 231/8 231/18 <b>ways</b> [6] 22/12 22/16 27/1 30/11 145/18 230/12 <b>we</b> [355] <b>we'd</b> [17] 17/6 87/7 103/8 115/2 128/9 128/24 134/19 134/24 138/24 144/22 150/22 161/13 166/17 166/21 166/22 195/12 224/2 <b>we'll</b> [11] 2/21 16/3 104/1 125/24 128/2 129/1 136/18 141/6 176/1 177/18 203/9 <b>we're</b> [17] 37/15 41/2 41/15 55/14 58/7 61/14 66/4 68/4 78/12 84/4 136/20 139/10 141/25 197/9 206/5 227/12 234/5 <b>we've</b> [17] 5/12 18/17 18/19 41/13 64/17 79/13 87/10 87/24 104/17 110/16 116/22 168/9 197/12 208/25 215/11 218/9 231/3 <b>weaknesses</b> [2] 17/17 18/5 <b>wealth</b> [1] 124/5 <b>Wednesday</b> [3] 17/9 227/21 227/23 <b>week</b> [12] 1/19 2/8 11/7 16/12 43/14 50/2	114/7 169/23 176/13 216/10 217/2 217/15 <b>weekend's</b> [1] 194/13 <b>weekends</b> [1] 156/11 <b>weekly</b> [8] 71/12 71/16 73/9 77/13 83/8 93/24 137/3 226/5 <b>weeks</b> [6] 16/12 48/16 48/17 180/22 180/23 181/20 <b>weeks'</b> [1] 20/14 <b>well</b> [54] 13/24 14/19 16/22 18/1 19/13 20/22 20/23 25/1 26/3 29/22 39/11 81/8 82/16 83/7 87/6 93/11 95/23 103/19 103/25 107/18 108/20 109/24 115/4 115/16 116/22 123/8 124/14 126/11 130/22 133/21 139/7 139/13 139/13 144/8 148/1 151/4 151/21 153/5 153/16 154/1 156/12 173/13 174/4 200/14 200/18 201/12 205/20 206/5 213/23 225/22 227/9 228/13 232/8 233/10 <b>went</b> [20] 6/11 7/6 25/17 37/8 64/5 93/7 127/6 127/16 139/22 177/22 178/16 181/5 182/5 182/5 187/23 204/17 209/14 221/24 222/18 229/13 <b>were</b> [328] <b>weren't</b> [10] 53/16 55/5 63/17 80/12 94/25 95/4 140/12 140/18 148/25 176/25 <b>what</b> [191] 2/20 4/16 5/3 6/7 7/8 7/9 7/17 8/24 10/4 10/22 11/15 11/19 13/23 15/12 15/18 16/8 16/13 17/1 18/12 18/18 21/5 22/9 24/3 32/9 33/2 34/12 34/16 36/11 37/14 37/20 38/9 38/16 40/2 41/3 45/1 45/4 45/5 47/10 51/11 55/10 57/18 60/22 64/5 64/22 65/4 67/16 68/13 70/1 70/18 81/18 82/20 83/15 83/19 85/13 87/18 90/25 93/9 94/5 97/6 99/25 100/9 101/11 101/24 103/7 105/10 106/14 106/22 107/5 108/22 109/18 109/22 110/23 110/24 114/1	114/3 114/7 114/13 114/17 116/22 117/4 117/24 122/10 123/1 123/18 124/25 126/19 127/6 127/9 127/11 127/15 128/3 128/16 129/5 129/9 130/5 130/11 130/13 130/24 131/8 131/10 131/16 137/16 138/25 139/21 143/20 143/24 144/8 144/11 145/22 145/24 146/6 146/17 146/24 146/25 147/4 147/9 149/11 149/25 152/2 152/13 153/21 155/15 155/21 156/24 160/9 162/7 162/13 165/13 171/1 173/7 174/11 174/21 176/18 177/5 178/24 179/7 181/1 182/18 183/6 183/7 183/11 184/14 184/17 184/19 185/8 185/20 186/6 187/6 188/5 189/19 190/7 190/18 194/21 197/15 198/21 199/10 199/20 199/25 200/8 201/22 202/24 203/7 204/1 204/7 204/22 205/16 205/21 210/6 211/22 212/1 214/23 216/13 216/19 216/21 217/2 219/14 219/22 223/17 224/1 226/11 226/19 227/19 229/6 230/5 230/12 230/13 231/3 231/7 231/13 232/16 233/7 <b>what's</b> [3] 30/7 174/6 175/1 <b>whatever</b> [8] 128/14 143/6 147/22 158/1 166/23 204/10 204/12 213/3 <b>whatsoever</b> [1] 147/16 <b>when</b> [100] 11/2 11/17 14/9 14/21 15/6 15/8 16/9 17/9 17/11 17/23 19/19 20/13 24/21 25/5 26/21 27/12 28/13 35/8 35/14 36/10 42/25 43/17 44/12 58/18 58/20 61/14 63/15 67/18 70/6 71/25 72/13 75/14 86/22 86/25 92/14 94/6 101/1 103/3 112/24 116/13 116/14 122/16 122/25 124/8 124/14 125/17 126/22 127/2 127/16 133/5 135/8
----------	--	---	--	--

<b>W</b>	22/3 26/12 27/19 28/21 29/4 30/9 30/17 32/19 33/24 34/2 34/17 41/18 41/19 48/20 49/8 49/16 54/9 57/6 58/9 58/14 62/8 64/19 70/2 71/9 73/22 74/1 75/16 76/4 78/3 78/6 78/7 80/14 82/20 83/11 90/8 90/17 91/18 91/21 92/14 92/21 93/25 94/3 98/23 100/24 107/2 110/8 110/10 112/10 112/12 113/20 113/24 114/17 115/13 120/17 123/11 124/16 126/16 128/24 128/24 129/25 131/6 131/24 133/9 133/23 134/13 136/3 136/4 136/5 136/21 138/21 141/12 143/9 155/1 157/5 159/19 160/14 168/15 170/25 171/17 175/7 175/16 175/17 178/12 179/18 180/13 183/5 185/4 187/9 187/23 190/13 192/17 194/23 195/4 198/19 202/8 202/13 204/6 207/14 207/19 208/6 209/9 209/14 209/24 210/8 210/13 211/3 214/11 215/10 217/24 219/15 221/24 222/2 225/15 228/4 228/12 228/23 233/25	126/21 131/10 132/14 133/10 138/10 140/14 148/19 149/16 151/17 162/21 164/15 165/20 166/13 167/1 173/3 173/4 173/10 175/5 175/19 176/5 177/19 184/9 184/21 185/20 193/6 194/17 196/24 216/1 216/2 216/4 216/6 216/12 224/23 228/1	39/5 48/2 48/15 49/24 51/15 54/10 66/1 67/20 67/25 70/22 72/25 73/2 74/18 76/2 76/19 77/10 80/16 87/22 90/9 93/1 93/16 94/8 99/17 106/8 109/2 109/3 110/1 111/22 112/10 112/15 112/21 121/12 124/9 138/20 141/24 142/7 158/11 162/17 162/20 167/20 169/3 169/13 172/3 172/10 172/13 177/22 180/6 180/21 183/19 185/23 185/24 200/16 205/5 208/24 217/24 218/21 229/10	121/21 122/3 122/25 123/25 124/4 149/19 151/4 151/4 218/20 226/23 232/8 <b>working [23]</b> 4/16 6/13 34/19 35/8 67/6 85/20 92/18 96/15 96/18 102/20 107/20 117/15 125/10 134/23 140/6 145/15 145/18 148/21 155/13 156/11 165/18 178/15 179/2 <b>works [1]</b> 138/5 <b>world [1]</b> 59/19 <b>worrying [1]</b> 186/5 <b>would [361]</b> <b>wouldn't [11]</b> 52/11 57/13 63/14 64/24 69/18 138/7 163/6 164/20 170/20 174/7 182/8 <b>write [4]</b> 75/6 75/10 77/1 205/7 <b>written [10]</b> 32/1 32/2 66/8 90/22 98/15 115/6 120/17 149/2 203/17 205/9 <b>wrong [10]</b> 6/23 8/1 42/12 43/16 64/6 88/14 156/13 176/14 206/11 228/6 <b>wrongly [3]</b> 138/9 219/2 223/11 <b>wrote [4]</b> 58/12 58/13 97/11 104/6
<b>when... [49]</b> 137/4 137/20 139/11 140/6 140/11 140/13 140/14 141/7 142/3 143/12 143/12 146/16 146/22 149/4 151/4 152/4 153/17 154/5 154/13 158/22 160/16 164/6 164/24 167/13 171/21 173/19 173/23 176/15 181/1 181/3 183/6 183/17 188/4 188/21 191/9 191/16 196/3 196/9 197/17 198/21 204/15 205/23 208/17 217/21 218/4 223/5 225/10 227/7 230/3 <b>whence [1]</b> 166/18 <b>where [74]</b> 2/1 5/14 6/25 17/7 18/12 19/10 23/1 24/17 27/12 27/15 45/11 50/1 59/11 59/25 62/1 65/11 67/13 69/20 69/22 71/19 71/22 72/19 73/3 90/3 91/15 95/10 95/15 96/13 97/25 98/5 101/3 103/17 107/8 107/18 108/17 109/21 110/2 110/5 110/12 111/12 112/8 112/17 120/21 127/3 128/11 128/18 138/19 142/11 143/8 144/19 144/21 147/20 155/10 156/17 160/19 161/18 170/24 173/11 182/5 186/24 190/12 193/10 194/3 198/24 201/10 204/16 208/24 212/17 224/10 224/19 226/24 229/9 231/19 232/7 <b>whereas [3]</b> 25/13 70/13 150/17 <b>whether [42]</b> 1/17 2/4 21/7 33/17 35/6 35/7 48/19 51/15 60/4 60/12 60/14 60/21 68/23 94/9 94/21 103/7 103/14 107/23 107/25 114/8 114/10 114/25 115/5 118/22 135/3 135/21 139/3 139/4 153/19 153/20 157/19 164/19 173/16 182/18 185/1 185/20 186/7 198/3 201/13 204/13 211/15 212/13 <b>which [126]</b> 2/14 5/17 5/17 6/14 6/17 11/2 14/10 14/14 15/6	<b>while [8]</b> 40/5 40/10 40/17 79/24 91/7 91/8 120/23 182/1 <b>whilst [5]</b> 149/7 169/14 180/2 181/4 193/24 <b>whistleblowing [1]</b> 213/17 <b>white [1]</b> 165/16 <b>Whittam [1]</b> 103/24 <b>who [93]</b> 2/18 6/5 7/13 7/17 10/1 12/7 18/9 29/14 29/17 30/6 30/19 33/7 36/8 36/21 38/8 38/13 38/14 38/22 39/9 39/17 39/19 42/2 42/6 43/9 43/11 44/1 45/3 47/25 48/5 52/23 55/6 55/17 55/22 55/23 56/7 56/13 56/21 56/24 58/3 62/20 65/4 65/5 65/25 68/20 72/7 81/9 92/2 92/7 92/20 92/22 95/14 102/17 107/5 107/6 111/22 115/13 115/17 123/24 125/9	<b>who'd [1]</b> 36/6 <b>whoever [1]</b> 55/24 <b>whole [4]</b> 48/22 68/21 187/25 222/21 <b>whose [3]</b> 18/2 18/6 95/5 <b>why [36]</b> 32/25 38/25 42/18 46/7 47/2 48/20 50/11 54/12 57/6 59/6 59/15 59/15 60/20 64/6 65/1 73/25 78/2 81/18 85/18 86/7 87/5 87/6 92/10 102/21 103/4 103/10 111/7 124/12 137/15 176/21 177/25 179/20 202/6 212/24 218/14 220/4 <b>wide [2]</b> 86/23 92/2 <b>widely [4]</b> 55/18 70/19 79/15 90/12 <b>wider [17]</b> 24/13 39/14 43/1 46/13 50/21 51/14 54/7 69/1 79/20 89/9 90/3 104/24 133/14 135/25 138/14 177/15 180/1 <b>wild [1]</b> 164/8 <b>will [41]</b> 1/24 3/21 46/20 47/11 63/8 63/25 64/4 67/19 67/24 70/17 73/21 73/23 74/2 76/6 76/9 76/13 119/17 119/19 119/20 120/23 134/2 134/4 137/12 154/18 157/13 157/16 161/5 188/24 189/7 189/11 189/12 190/5 195/8 198/16 205/13 214/16 219/11 221/9 221/16 225/7 230/2 <b>Williams [1]</b> 87/12 <b>windows [1]</b> 96/13 <b>wiped [1]</b> 222/24 <b>wise [2]</b> 147/19 160/23 <b>wish [1]</b> 230/24 <b>withdraw [1]</b> 103/11 <b>within [69]</b> 10/19 13/23 18/2 18/6 21/10 22/11 23/18 24/10 30/8 31/2 31/9 31/14	<b>without [9]</b> 75/24 147/15 163/7 173/5 174/4 190/2 221/10 222/22 223/2 <b>WITN04640100 [1]</b> 3/7 <b>WITN04650100 [1]</b> 129/19 <b>witness [44]</b> 1/5 1/22 3/5 3/20 3/24 5/2 16/5 19/17 21/16 25/9 26/4 27/5 32/12 34/9 34/17 35/5 35/11 91/25 92/1 97/10 99/25 102/18 104/11 105/1 108/23 116/7 118/5 119/11 121/2 121/6 129/18 145/21 148/11 172/17 201/18 211/18 216/5 217/6 217/19 218/13 221/21 224/17 229/8 233/23 <b>witnesses [3]</b> 1/18 2/8 2/18 <b>won't [4]</b> 96/25 149/2 211/9 220/11 <b>word [8]</b> 48/23 70/25 106/8 143/10 143/22 144/20 144/20 169/14 <b>wording [1]</b> 69/3 <b>words [7]</b> 21/20 106/9 106/23 115/6 207/6 218/10 232/6 <b>work [25]</b> 4/9 11/4 11/22 12/11 15/3 20/16 96/1 109/14 110/20 129/16 131/17 134/1 134/24 139/23 146/2 155/24 161/20 161/21 169/20 187/3 207/9 207/10 221/13 222/11 223/5 <b>worked [21]</b> 4/12 25/16 30/20 36/21 48/2 53/20 62/22 62/23 65/5 65/25	<b>yeah [80]</b> 3/3 7/22 9/19 10/21 11/16 13/2 13/10 13/22 17/5 19/25 20/13 20/24 21/25 24/6 25/5 26/9 26/25 27/11 27/25 30/5 32/16 32/18 34/16 36/3 36/14 41/23 43/25 45/18 45/23 52/8 53/19 55/1 57/5 57/5 59/1 59/3 60/6 68/5 69/10 69/11 72/24 73/7 73/12 73/12 73/19 78/22 79/11 79/12 81/16 81/16 84/12 86/20 86/21 89/13 91/4 91/9 95/1 96/6 98/10 98/24 101/21 102/3 109/9 112/3 113/19 123/22 128/5 132/10 134/11 148/20 148/20 157/8 177/20 178/20 187/13 188/22 196/22 204/21 210/10 216/8 <b>year [4]</b> 57/20 58/12 91/5 104/6
				<b>Y</b>

<p><b>Y</b></p> <p><b>years [29]</b> 13/25 17/2 17/24 18/11 18/20 18/21 19/1 19/9 19/11 19/24 20/3 20/17 20/25 21/14 25/4 25/17 48/16 55/15 57/2 80/4 95/22 97/25 102/4 180/22 181/19 198/24 208/14 230/21 231/1</p> <p><b>yes [164]</b> 4/15 4/24 5/16 6/16 10/17 15/10 16/7 16/20 16/24 18/5 27/9 28/12 28/19 29/13 30/3 32/23 41/14 43/6 44/24 53/19 62/9 62/23 63/12 64/15 66/14 66/23 71/2 71/3 73/14 77/22 79/9 82/22 85/8 85/9 85/11 87/25 94/25 100/18 105/8 105/16 106/1 106/11 108/8 109/9 110/10 111/16 112/14 115/5 115/22 115/25 116/12 117/1 117/18 118/2 119/7 119/24 119/24 120/25 121/4 121/20 122/15 124/11 125/18 125/23 125/23 129/8 129/15 130/23 130/23 136/6 136/25 137/6 139/9 141/11 141/16 141/18 142/8 145/1 147/17 148/17 148/20 150/13 150/20 151/6 152/1 153/25 155/11 157/9 157/22 158/13 158/24 158/24 163/9 167/12 168/3 170/13 170/15 171/19 172/14 172/16 172/24 173/22 174/1 174/5 174/25 176/9 178/7 179/15 180/15 180/17 181/15 181/22 182/11 186/4 190/1 192/10 192/15 193/1 193/13 193/18 195/2 195/14 195/19 195/22 196/13 198/8 198/10 198/14 199/14 201/22 203/15 205/19 206/8 207/18 208/1 208/19 209/15 210/16 211/6 211/12 212/3 212/3 212/23 214/1 214/14 215/20 216/16 218/6 218/9 219/7 219/17 220/19 220/23 221/4 221/4 223/4 224/12 226/9 226/23</p>	<p>228/16 230/11 232/21 233/6 234/7</p> <p><b>yesterday [1]</b> 1/6</p> <p><b>yet [1]</b> 198/2</p> <p><b>you [774]</b></p> <p><b>you'd [10]</b> 3/15 25/21 65/11 82/1 142/19 142/20 184/7 185/18 213/1 232/25</p> <p><b>you'll [1]</b> 121/8</p> <p><b>you're [23]</b> 5/2 13/21 19/23 29/8 32/7 32/17 44/5 55/2 63/15 67/10 67/12 68/20 70/1 77/19 78/2 80/1 85/17 100/15 111/14 116/16 172/19 207/5 223/5</p> <p><b>you've [28]</b> 3/25 16/25 19/17 20/10 24/1 26/4 27/23 28/16 32/13 34/8 44/1 47/13 84/11 85/3 94/20 97/3 102/17 104/21 108/4 108/12 109/17 109/20 119/13 130/20 131/24 139/2 181/4 231/4</p> <p><b>your [148]</b> 1/24 3/1 3/9 3/12 3/23 3/24 4/7 4/11 6/12 8/6 8/6 8/7 8/9 8/24 9/17 13/1 13/16 14/4 16/5 16/25 17/2 18/11 19/17 20/10 21/9 21/16 22/6 23/17 24/4 25/2 26/4 27/5 28/16 34/8 34/11 34/12 34/14 35/20 39/24 41/3 43/23 43/24 44/8 51/22 53/23 56/25 63/6 64/13 65/22 66/9 68/20 69/21 70/22 72/13 72/22 75/25 77/20 79/13 80/16 81/7 82/12 83/3 85/3 91/25 92/1 94/2 97/4 97/6 99/25 102/18 105/3 105/5 107/4 108/11 109/12 109/14 111/11 112/10 113/25 114/14 114/16 116/7 116/14 116/15 117/15 117/22 118/17 118/25 120/12 121/2 121/10 121/13 121/16 122/2 122/25 126/16 127/15 128/3 128/15 128/16 129/18 130/25 131/25 133/21 135/16 135/16 139/7 145/19 145/21 147/12 148/11 152/15 153/12 154/9 157/19 158/12 160/17 164/6 165/24 170/16 172/17 172/19 173/5 174/22</p>	<p>176/18 176/20 178/24 179/24 183/7 183/20 193/16 196/23 198/11 201/18 204/22 205/16 207/5 211/18 211/25 217/6 217/11 217/19 219/7 221/21 229/4 229/19 233/11 234/1</p> <p><b>yourself [7]</b> 30/6 41/3 43/8 46/22 52/13 66/9 105/9</p> <p><b>yourselves [1]</b> 42/3</p> <hr/> <p><b>Z</b></p> <p><b>Zdravko [1]</b> 29/22</p> <p><b>zero [4]</b> 202/9 202/14 203/23 209/17</p>		
---	--	---	--	--