

Thursday, 17 March 2022

1
 2 (11.30 am)
 3 **MS HODGE:** Good morning, sir.
 4 **SIR WYN WILLIAMS:** Good morning.
 5 **MS HODGE:** Our first witness this morning is
 6 Mr Chirag Sidhpura.
 7 **CHIRAG SIDHPURA (affirmed)**
 8 **Questioned by MS HODGE**
 9 **MS HODGE:** Good morning, my name is Catriona Hodge and
 10 I ask questions on behalf of the Inquiry. Please
 11 state your full name.
 12 **A.** Mr Chirag Sidhpura.
 13 **Q.** You made a statement, Mr Sidhpura, on 11 March of this
 14 year; is that right?
 15 **A.** That's correct, yes.
 16 **Q.** Do you have a copy of your witness statement in front
 17 of you?
 18 **A.** I do, yes.
 19 **Q.** Could I ask you please to turn to the final page,
 20 page 20. Do you see your signature in the middle of
 21 that page?
 22 **A.** I do, yes.
 23 **Q.** Have you had a chance to read that statement again
 24 since it was made on the 11th?
 25 **A.** I did, yes.

1

1 **Q.** What did that work involve?
 2 **A.** It was taking care of approximately 30 sites
 3 throughout the country, maintaining and servicing
 4 an IT infrastructure on the offices and the main head
 5 office as well.
 6 **Q.** How long did you work in that role?
 7 **A.** Approximately just under two years.
 8 **Q.** When did you first begin working in a Post Office
 9 branch?
 10 **A.** I can't remember the year but it was actually at my
 11 father-in-law's Post Office in Reigate.
 12 **Q.** What was your role in the Post Office?
 13 **A.** It was just assisting, being a clerk.
 14 **Q.** Were you involved in that role in balancing the
 15 accounts, for example?
 16 **A.** No, not really, no.
 17 **Q.** How long did you work in your father-in-law's branch?
 18 **A.** About a year and a half to two years.
 19 **Q.** Whilst working there, you applied to be the
 20 subpostmaster of the Post Office in Farncombe; is that
 21 correct?
 22 **A.** That's correct, yes.
 23 **Q.** Why did you decide to do that?
 24 **A.** I wanted a business of my own. I wanted some
 25 stability with a decent income but I didn't want

3

1 **Q.** Is the content true to the best of your knowledge and
 2 belief?
 3 **A.** Yes, it is.
 4 **Q.** There are three exhibits to your statement; is that
 5 right?
 6 **A.** That's correct, yes.
 7 **Q.** The first of these is a spreadsheet; is that correct?
 8 **A.** Yes, it is, yes.
 9 **Q.** Which you produced yourself?
 10 **A.** I did, yes.
 11 **Q.** The second is a copy of your case file; is that right?
 12 **A.** That's correct, yes.
 13 **Q.** How did you come to obtain that?
 14 **A.** Under the subject access request for the Post Office.
 15 **Q.** Thank you. The third, I believe, is a copy of your
 16 letter of termination from the Post Office; is that
 17 right?
 18 **A.** That's right, yes.
 19 **Q.** They will be adduced in due course, with your
 20 statement, thank you.
 21 I'd like to begin by asking you a few questions
 22 about your background, if I may. Before you joined
 23 the Post Office you worked as a computer engineer; is
 24 that right?
 25 **A.** That's right, yes.

2

1 a post office which was already made or a shop that
 2 was already made, I wanted something which I could
 3 develop. I came across the one in Farncombe, which
 4 was very outdated and had a lot of potential.
 5 **Q.** When were you appointed as the subpostmaster of
 6 Farncombe?
 7 **A.** I took over the branch on 21 January 2013.
 8 **Q.** How did you feel in taking on this new role?
 9 **A.** I felt great. It was like a milestone in my life that
 10 I could really make a difference to a small community.
 11 **Q.** How did you afford to purchase the Farncombe branch?
 12 **A.** My mother-in-law and my father-in-law had lent me some
 13 money, as well as -- sorry, not lent me the money,
 14 they gifted the money to me and my wife, and also
 15 there was a bank loan as well.
 16 **Q.** What improvements did you make to the branch when you
 17 purchased it?
 18 **A.** Initially we just tidied up the branch, added new
 19 stock, new lines, just expanded on the range of
 20 products and goods that we sold in the branch, well,
 21 on the retail side, which made a difference because
 22 a lot more customers were starting to come in, as
 23 opposed to going to the other shops which were local
 24 to us as well.
 25 **Q.** Did you employ staff to assist you in running the

4

1 branch?

2 **A.** There was inherited staff in the Post Office, which

3 there was three inherited staff. They were all part

4 time because I was going to be running the actual

5 branch myself as well.

6 **Q.** What salary did you receive on your appointment as

7 subpostmaster?

8 **A.** At that point, it was approximately 35,000 a year.

9 **Q.** Can you please describe the circumstances in which

10 an ATM was installed in the branch.

11 **A.** There was an application that the previous postmaster

12 had already put in. I inherited that application.

13 The ATM was then installed in August 2013.

14 **Q.** Why was the installation of the ATM important to your

15 customers and local community?

16 **A.** Directly across the road from the Post Office branch

17 and the shop, there used to be a Lloyds TSB bank,

18 which closed down a couple of years before I got

19 there, which had an ATM machine. Being literally on

20 the doorstep of Farncombe train station, it was

21 something which was heavily used. So it was something

22 which was important to the community to have back.

23 **Q.** How much money was dispensed from the ATM on average

24 each week?

25 **A.** Between £50,000 to £60,000 a week.

5

1 card, and our ATM was the only one in the area that

2 you could use that card with, unless they went to

3 another branch to actually withdraw money from that

4 account.

5 **Q.** What effect did the Network Transformation Programme

6 have on your salary as a subpostmaster?

7 **A.** Initially we lost -- immediately we lost £12,000, core

8 tier payment they called it. So whether the branch

9 was open or closed, you'd get £12,000 a year, so we

10 lost that and we were working on 100 per cent

11 commission on the sales.

12 **Q.** What changes did you make to your opening hours as

13 a result of the Network Transformation Programme?

14 **A.** Initially we were open from 9.00 until 5.30, Monday to

15 Friday, and then 9.00 until 12.30 on a Saturday,

16 closed on a Sunday. I then changed those hours so we

17 were open from 8 am until 7 pm, Monday to Saturday,

18 and 8 am until 1 pm on a Sunday.

19 **Q.** I'm going to ask you now, if I may, some questions

20 about the training that you received.

21 **A.** Yes.

22 **Q.** When you were appointed as subpostmaster, so back in

23 2013, what training did you receive then?

24 **A.** I only had a one-week or two-week on-site training

25 just on the counters.

7

1 **Q.** How did the business perform under your management and

2 in the early years?

3 **A.** It was fantastic. It was really a very affluent

4 business. I'm still there but it's still an affluent

5 business.

6 **Q.** I'm going to ask you just a few questions about the

7 changes that were made to your branch as part of the

8 Network Transformation Programme?

9 **A.** Yes.

10 **Q.** Can you describe what changes were made, please?

11 **A.** We had a two-counter fortress Post Office, which was

12 very outdated. It must have been approximately

13 45 years old, 45 to 50 years old, with a wooden frame.

14 We had then come out of that fortress counters and we

15 had two open counters, open counters being as open as

16 this is (*indicated*), with just a slight plastic screen

17 in front. Yeah.

18 **Q.** What arrangements did you make to enable your

19 customers to access the ATM whilst these changes were

20 being made to the branch?

21 **A.** The ATM was fully funded before the branch had closed.

22 It had a substantial amount of money inside to service

23 it for two weeks while the branch was closed because

24 the -- there's a lot of elderly people with

25 a Post Office Card Account, POCA, they call it a POCA

6

1 **Q.** Do you recall who conducted that training?

2 **A.** Cindy Kennard. She was an auditor/trainer from

3 Post Office.

4 **Q.** That took place in your branch?

5 **A.** Sorry?

6 **Q.** That took place in the branch?

7 **A.** In the branch, yes, and she was just going through the

8 selling of the products, on how to up-sell rather than

9 down-sell. So instead of someone wanting six First

10 Class stamps, try and push for 12 First Class stamps.

11 **Q.** What was your impression of the quality of the

12 training that you received?

13 **A.** At that point, on the counters, it was fine.

14 **Q.** What training did you receive when the ATM was

15 installed in your branch?

16 **A.** There was a representative from the Bank of Ireland

17 that had given me initial training on the ATM machine.

18 I had my brother-in-law overlook this with me as well,

19 just in case if I missed anything. There was quite

20 a lot of -- quite a lot to remember. I was shown how

21 to load the ATM machine, how to de-cash the ATM

22 machine, how to print out the reports required to

23 input into the Horizon System, because the ATM machine

24 worked completely independent to the Horizon System.

25 There was two reports that you need to print out

8

1 from the ATM machine to then just input one of the
2 figures into Horizon of your 24-hour -- last 24-hour
3 dispense figure.

4 **Q.** If I have understood you correctly, Horizon would keep
5 a record of the amount of cash that was uploaded and
6 should have been dispensed by the machine, is that
7 right, once you had inputted it yourself?

8 **A.** Yes. So the only example I can give is, say, for
9 example, in the delivery from the cash office you'd
10 receive £50,000. On the following day when you print
11 the report and the report says you have dispensed
12 £10,000, you'd go onto Horizon System into a different
13 stock unit to then input that £10,000, then go into
14 declaring your cash and reduce that figure by £10,000.

15 **Q.** With the aim that the figure on Horizon would match
16 what was held in the ATM?

17 **A.** Correct, yes.

18 **Q.** How would you describe the adequacy of the training
19 that you received? I think you said that it was the
20 Bank of Ireland representative who initially trained
21 you.

22 **A.** Yes.

23 **Q.** But how adequate was the training for you to
24 understand what was required of you, in terms of
25 reconciling the figures in the ATM and as shown on

9

1 discrepancies of a couple of pounds or a few pounds up
2 and down. If it was down, you'd put the money in,
3 just to balance it out at zero; if it was over, you
4 take the money and then balance at zero.

5 **Q.** Your branch was first audited I think about
6 four months after you took over; is that right?

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

8 **Q.** That audit took place before the ATM machine had been
9 installed; is that right?

10 **A.** That's right.

11 **Q.** What happened at that audit?

12 **A.** It was a little bit short because the scratch cards
13 were sold on the retail side, which the retail side's
14 opening hours were a lot longer than the Post Office.
15 So that would never balance up until a Wednesday when
16 we'd have to rollover where we'd stop selling the
17 scratch cards at a certain point to check and balance.

18 But I was told just to make -- it was, I think,
19 about £100-and-something -- to make it good
20 immediately, which I did, and that was fine, "Carry
21 on".

22 **Q.** The next time your branch was audited was on
23 10 October 2017; is that right?

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

25 **Q.** Who attended your branch on that occasion?

11

1 Horizon?

2 **A.** At first, I thought it was adequate enough. We were
3 given a blue and white ATM sheet that we'd fill in of
4 how much money you'd load, how much money was
5 dispensed, a total value, how much money was
6 remaining, tally that up and put that into Horizon.
7 That was it.

8 **Q.** What issues did you experience after the ATM machine
9 was installed?

10 **A.** From the first week of balancing, it was like £10,000
11 surplus, the following week it was like £10,000
12 shortfall. So the figures were -- I was doing
13 something wrong, that I contacted the Post Office
14 helpline to get someone out as quickly as possible to
15 sort this problem out, because I didn't know what was
16 going wrong. So Cindy Kennard was appointed and she
17 came out to give me further assistance on the
18 balancing of the ATM machine.

19 **Q.** What advice did you receive from Cindy Kennard?

20 **A.** Again, it was just to follow the blue and white sheet
21 and you won't go wrong.

22 **Q.** Before your branch was audited in October 2017, did
23 you experience any shortfalls and discrepancies on
24 Horizon?

25 **A.** There was always discrepancies but only minor

10

1 **A.** There was two auditors, one named Anjum Zuberi and
2 Bhupendra Shah.

3 **Q.** What were you asked to do on their arrival?

4 **A.** On arrival they put up a poster to say the branch
5 would be closed until the afternoon. I was then asked
6 to log into the Horizon System for them to create
7 their own log-ins, add themselves into the system and
8 then to show them where everything was.

9 **Q.** What were you told when the audit had concluded?

10 **A.** I was £57,500 short in cash.

11 **Q.** To what did that relate? You have mentioned cash.
12 Was that in relation to the ATM machine, to your
13 knowledge, or just simply it was a shortage in the
14 cash?

15 **A.** At that point, they only just said it was just
16 a shortage in the cash and then it was -- just after
17 they said it was the ATM machine, is where the
18 shortage has come from.

19 **Q.** How did you react when you were told about this
20 alleged shortfall?

21 **A.** At first, I thought it was actually joking but he
22 said, "No, I'm being serious, there's a £57,500
23 shortage" at which point my heart literally hit the
24 floor.

25 **Q.** When had you last balanced your accounts on Horizon

12

1 before the audit took place?

2 **A.** On 4 October.

3 **Q.** What had been the result of your balance the previous

4 week?

5 **A.** It was fine, as far as I was aware.

6 **Q.** Had you been able to check the ATM machine when you

7 did that balance?

8 **A.** On 4 October, I didn't, no, because I had misplaced

9 the ATM key, which was underneath a bag of coins in

10 the main safe, so I rolled over with the existing

11 figures on Horizon.

12 **Q.** What action did the Post Office take when this alleged

13 shortfall was discovered?

14 **A.** Anjum Zuberi was the lead auditor that called the

15 contracts adviser, Anita Bravata, who then asked me,

16 "Where's the money gone? What's happened to the

17 money? Have [I] got any knowledge of it?" which

18 I didn't, who then suspended me immediately pending

19 further investigation.

20 **Q.** What effect did your suspension have on your salary?

21 **A.** It was completely stopped.

22 **Q.** What did you do when you were informed by Ms Bravata

23 that you were being suspended?

24 **A.** Sorry?

25 **Q.** What did you do when you were informed that you were

13

1 could get a temporary subpostmaster in, just to keep

2 the services going. They did put an internal letter

3 or memo or something out to their own contractors.

4 I had two contractors contact me asking me the times

5 of the branch opening hours and if there was an ATM

6 machine or not. When I told them the opening hours

7 and there was an ATM machine installed, they literally

8 hung up on me.

9 **Q.** What steps did you take to seek support from your

10 union when your branch was closed?

11 **A.** I was advised by the lead auditor to contact the

12 National Federation of SubPostmasters, which I did do.

13 I spoke to a guy called Keith Richards. I went to go

14 and see one of the representatives in Newcastle

15 shortly after.

16 **Q.** What advice did you receive from Mr Richards?

17 **A.** Once I had spoken to Mr Richards and told him my full

18 story, I was advised at the end of it to get

19 a criminal solicitor.

20 **Q.** You have explained in your statement the Post Office

21 contacted you the day after the audit and your

22 suspension; is that correct?

23 **A.** On the 11th, yes.

24 **Q.** Who spoke to you on that occasion?

25 **A.** I was called by Matt Mowbray, investigation security

15

1 going to be suspended?

2 **A.** At that point I had to hand over -- empty out all the

3 Post Office drawers, hand over the safe keys to the

4 auditors who then put everything, all the cash and the

5 stock, into the main safe at the back, locked it up,

6 put sticker seals around the safe. They tried to

7 change the code on the safe and the alarm keypad,

8 which they didn't know how to do, so they just left it

9 as it was and they left at about 4.00.

10 **Q.** You explained the suspension resulted in your branch

11 being closed by the Post Office. Did you take any

12 steps to try and stop the branch being closed?

13 **A.** At that point I did -- on the point of where the

14 auditor said there was a £57,500 shortfall, I did

15 offer a cheque for the full value on the spot to allow

16 me to continue trading. Even though I didn't have the

17 money in the bank, I knew I would have had to source

18 the money, but it would have given me a couple of days

19 to get the money in the bank. But that was declined

20 by the contracts adviser and he says to protect me and

21 to protect them that we close the branch.

22 **Q.** Did you discuss the possibility of a temporary

23 subpostmaster being appointed?

24 **A.** Yes, I did. I did say that it is coming up to the

25 main period of the year, which is Christmas. If we

14

1 manager.

2 **Q.** What did he say?

3 **A.** At that point he gave me two options: option 1 was to

4 pay the money back immediately or I'd be looking at

5 a two-year prison sentence.

6 **Q.** How did you feel when you were told that you could be

7 prosecuted by the Post Office for this shortfall?

8 **A.** Very scared, very scared.

9 **Q.** What did you do when you were presented with these

10 choices?

11 **A.** I panicked. I literally called as many people as

12 I could from my phone book to get money together to

13 pay the Post Office back. My last and final phonecall

14 was to my father-in-law, I explained the whole

15 situation, who then called up the following day on

16 12 October to repay the full amount with a debit card.

17 **Q.** Were you then permitted by the Post Office to return

18 to work?

19 **A.** No. At that point I was still suspended pending

20 investigation.

21 **Q.** Do you know why, having paid the alleged shortfall,

22 you weren't allowed to be reinstated?

23 **A.** Because they were doing an investigation to see what

24 had happened.

25 **Q.** You were invited by the Post Office to attend

16

1 a criminal interview; is that right?
 2 **A.** It was a criminal interview under caution, yes.
 3 **Q.** When were you informed that you were to be
 4 interviewed?
 5 **A.** I can't remember the exact date but I think it was
 6 about a week or so later.
 7 **Q.** Do you recall who notified you?
 8 **A.** It was Matt Mowbray.
 9 **Q.** What steps did you take to obtain representation at
 10 your interview?
 11 **A.** I did contact the National Federation of
 12 SubPostmasters, who said if I was going to challenge
 13 the Post Office on this alleged shortfall they would
 14 not be able to assist and to get a criminal solicitor,
 15 which they wouldn't assist in or get me a criminal
 16 solicitor under the Federation. I then contacted the
 17 National Retail Federation, who appointed me
 18 a criminal solicitor.
 19 **Q.** Your interview took place on 26 October 2017; is that
 20 right?
 21 **A.** That's correct, yes.
 22 **Q.** Who conducted the interview?
 23 **A.** It was Matt Mowbray and Mr Watson.
 24 **Q.** Was your lawyer present during the interview?
 25 **A.** Yes, my lawyer, Michelle George, from Blackfords.

17

1 **Q.** When were you notified of the outcome of the
 2 Post Office's criminal investigation?
 3 **A.** I think it was on 20 December 2017. I was told
 4 initially that it was going to be 7 to 14 days from
 5 the date of the interview but it took longer because,
 6 apparently, the Post Office investigation team only
 7 meet once a month to review cases.
 8 **Q.** What were you told would happen next?
 9 **A.** At the end of the interview, I was actually supposed
 10 to be provided with a copy of the recording of the
 11 cautioned interview. Unfortunately, the recording
 12 device had actually malfunctioned so no recording was
 13 available. On numerous occasions, I then challenged
 14 the Post Office and asked them for a transcript of the
 15 interview, which I was denied, saying that it was
 16 commercially privileged documentation.
 17 **Q.** Were you charged at the conclusion of the criminal
 18 investigation?
 19 **A.** No, there was no further action.
 20 **Q.** You attended a meeting on 15 November 2017; is that
 21 right?
 22 **A.** That's correct, yes.
 23 **Q.** Who conducted that meeting?
 24 **A.** It was Paul Southin and that was conducted at
 25 Post Office Head Office, Finsbury Dials, and that was

19

1 **Q.** I think you mentioned you were cautioned. Was it
 2 an interview under caution?
 3 **A.** So I received an email from Matt Mowbray saying that
 4 it was going to be under police caution, the police
 5 were going to be present. When I turned up on the
 6 day, there was no police. It was at a directly
 7 managed branch at Barnet in London. It was only
 8 Matt Mowbray, Mr Watson, myself and my solicitor that
 9 were present, but Matt Mowbray had put me under
 10 caution for the interview.
 11 **Q.** How did you feel during the interview?
 12 **A.** At first I was very anxious, very scared of what the
 13 outcome would be because I thought the police were
 14 going to be there but there was no police or anything.
 15 But my solicitor, Michelle, that was with me, put me
 16 at ease and just comforted me in every step of the
 17 interview. Yes, I was fine after that.
 18 **Q.** What did you tell the Post Office investigators?
 19 **A.** They kept asking me, "Where's the money gone? What
 20 have you done with it?" I said, "I haven't taken
 21 anything".
 22 I don't live a plush lifestyle. Where would
 23 I hide £57,500 in cash? I said, "There's got to be
 24 some problem in the Horizon System" to which his reply
 25 was, "Everyone says that".

18

1 for an informal meeting to discuss the shortfall.
 2 **Q.** I think you have mentioned he was a contracts adviser
 3 for the Post Office; is that right?
 4 **A.** Correct, yes.
 5 **Q.** What did you tell him about the shortfall?
 6 **A.** I had no knowledge of any shortfall. I'd no knowledge
 7 of any shortfall in the office whatsoever. I had
 8 looked at -- once I discovered that there was this
 9 shortfall, once the auditors had discovered there was
 10 a shortfall, I had to then investigate my staff as
 11 well, to see if they had put their hands in the till,
 12 because I was still -- I was being told by the
 13 Post Office contracts adviser that the money has gone
 14 missing, that somebody has taken that money.
 15 I was also being told the same thing by the
 16 National Federation of SubPostmasters, that somebody
 17 has taken that money.
 18 So I investigated all my staff, looked at all
 19 their bank accounts, looked at their lifestyle, but
 20 no, there was nothing there. Nothing had changed.
 21 **Q.** Did you take any records or other documents with you
 22 to your meeting on 15 November?
 23 **A.** I did actually take a pre-prepared statement with me
 24 for the contracts adviser, outlining that I had no
 25 idea of any shortfall in the office, that there's got

20

1 to be some sort of error within the computer system,
 2 Horizon, it may have been that I've entered a figure
 3 wrong, because it tallied up to be a week's worth of
 4 money for the ATM machine.
 5 During the refurbishment in 2015, while we were
 6 closed for the two weeks, the ATM was still
 7 operational. As a process of investigation, I looked
 8 back at the figures to see did I enter all the correct
 9 figures into Horizon at that time. I contacted the
 10 Post Office helpline to confirm this but,
 11 unfortunately, they don't hold the data and nor does
 12 Bank of Ireland.
 13 **Q.** What were you asked to do at the conclusion of your
 14 meeting with the contracts adviser on 15 November?
 15 **A.** I was asked to provide every printout of the ATM
 16 machine and the Horizon System for the ATM stock unit
 17 from August 2015 to date.
 18 **Q.** What steps did you take to gather the necessary
 19 information?
 20 **A.** I had got my assistance from my brother-in-law, to
 21 come in to literally sit with me day and night, to not
 22 only photocopy every single piece of paper but to put
 23 together an Excel spreadsheet to track the ins and the
 24 outs of the ATM machine.
 25 **Q.** The spreadsheet that you have just mentioned, is that
 21

1 cash shortfall, it's a miscalculation of figures from
 2 the ATM machine.
 3 **Q.** What did you tell Mr Southin about your findings in
 4 the meeting of 5 December?
 5 **A.** I had presented him with the Excel spreadsheet and all
 6 the -- he had all the copies of the slips from the ATM
 7 machine as well, to which I never got anything back
 8 from.
 9 **Q.** How did your meeting with him on the 5th conclude?
 10 **A.** I'd just have to wait until he gets back to me.
 11 **Q.** Were you surprised that you were being asked to
 12 investigate and explain the cause of the shortfall?
 13 **A.** Yes, because I didn't have the information that they
 14 have. So they can track all the deliveries, all the
 15 ins, the outs, everything from their end but I can
 16 only see what is in black and white in front of me.
 17 **Q.** What support did you receive from your customers and
 18 your community during the period of your suspension?
 19 **A.** Immediately after my suspension, there was two
 20 individuals, Eleanor Shaikh and Alan -- can't remember
 21 his surname, who -- Alan created an online petition.
 22 Eleanor had physically actually gone out and done
 23 a manual petition. In total, I think we received
 24 approximately 3,000 signatures. One of the customers,
 25 her name was Mrs Perkins, I remember her very well,
 23

1 the document that's exhibited as Exhibit 1 to your
 2 statement?
 3 **A.** That's correct, yes.
 4 **Q.** You had a further meeting with Mr Southin on
 5 5 December 2017; is that right?
 6 **A.** That's correct, yes.
 7 **Q.** Where did that meeting take place?
 8 **A.** A garden centre in Norwich, on the 5th. I presented
 9 him with the information which I had found as a part
 10 of the investigation. Rather than the Post Office
 11 trying to investigate anything, it was me trying to
 12 investigate what had happened but I can only
 13 investigate what had happened from the documents which
 14 I had available to me.
 15 Post Office have access to everything from
 16 A to Z in the back office of the system. I don't.
 17 I was completely locked out. I wasn't allowed to use
 18 the system, I wasn't allowed to log into the system,
 19 my username was deleted from the system. So I was
 20 left to my own resources to try and establish what had
 21 happened.
 22 So, upon creating this Excel spreadsheet to
 23 track the withdrawals value, the inputted value,
 24 I discovered, potentially, there could be a £53,000
 25 shortfall from the ATM machine but it's not a physical
 22

1 she said that she would put her life on the line for
 2 my honesty, which was very heartwarming.
 3 **Q.** You were notified on 5 February 2018 that your
 4 contract had been terminated; is that right?
 5 **A.** That's correct, yes.
 6 **Q.** How was this decision communicated to you?
 7 **A.** I'd received a Special Delivery letter in the post,
 8 just a three-page letter, to say that I had alleged
 9 breaches in my contract and my contract was being
 10 terminated with immediate effect and they would be in
 11 contact with me what the next step would be.
 12 **Q.** That letter is your Exhibit 3, is that correct?
 13 **A.** That's correct, yes.
 14 **Q.** How did you feel when you were informed of the
 15 Post Office's decision?
 16 **A.** Heart-broken. Heart-broken, to the degree that
 17 I didn't know what to do, didn't know which way to
 18 turn, who to speak to, what the next process was.
 19 I tried to contact Paul to appeal the decision that he
 20 had made but I was told that I have no right to
 21 an appeal under the new contract.
 22 **Q.** What action did you take to escalate your case within
 23 the Post Office?
 24 **A.** I contacted Paula Vennells explaining the entire
 25 situation, the entire process. She got back to me
 24

1 quite swiftly and said that I don't have a right to an
 2 appeal but she will ask Alisdair Cameron, chief
 3 auditor/accounts manager/director, to just go over the
 4 case, which he did do. And a week later I received an
 5 email from Flag Case Adviser, outlining everything
 6 that Paul had already written, which was: I couldn't
 7 explain the £57,500 shortfall; I don't know how
 8 I could explain it if I didn't know it was there;
 9 putting me back in would be a risk to Post Office
 10 funds and brand damage; putting me back in would be
 11 brand damage because what if it happens again?

12 **Q.** You have explained in your statement that the
 13 Post Office raised two further issues. One related to
 14 your alleged failure to make cash declarations; is
 15 that correct?

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

17 **Q.** The second one was that you'd allegedly not returned
 18 money when requested. Had these matters ever been
 19 brought to your attention before the termination of
 20 your contract?

21 **A.** Never. So I later learned that the Post Office
 22 Horizon System has a cut-off point at 7 pm. You've
 23 got to declare your cash holdings by 7 pm. If I was
 24 to do that, I'd be posing a risk to myself because my
 25 branch didn't close until 7 pm. So I was still

25

1 Rivers and her husband, who was a councillor,
 2 Paul Rivers. Both of them, myself and Eleanor, had
 3 contacted Jeremy Hunt, who we set up a meeting with,
 4 to ask Jeremy Hunt to intervene within this situation,
 5 to ask for a review or to assist in what can we do.
 6 Jeremy then, at the end -- Jeremy then contacted
 7 Paula Vennells via phone and she agreed to get
 8 an independent review of my case.

9 **Q.** Who was appointed to conduct the independent review?

10 **A.** Angela van den Bogerd.

11 **Q.** When did the review take place?

12 **A.** I can't remember the date.

13 **Q.** I don't think you have given a date in your statement.

14 **A.** It may have been around about March, March/April 2018.

15 **Q.** Of '18, yes. What steps did you take to arrange
 16 representation at your review meeting?

17 **A.** I had then contacted other subpostmasters in the local
 18 area. I was then put in touch with a guy called
 19 Nilesh Joshi, who's the National Federation of
 20 SubPostmasters representative, who agreed to come
 21 along to the review with Angela van den Bogerd.
 22 During that point, I had applied for the decision and
 23 rationale from the Post Office to all the
 24 documentation which the Post Office held on me, so
 25 I could see what was on the file that Paul had

27

1 serving customers up until that point. So if I was to
 2 take all my cash and stock out of the back safe and
 3 the BidiSafe held underneath the counter and put it on
 4 top of the counter, if someone came in and robbed the
 5 case I'd be held liable for that. Not only would I be
 6 held liable for the cash and the stock but my life
 7 would be on the line.

8 So I couldn't complete their request by 7 pm.

9 But I only later learned that after the contract had
 10 been terminated.

11 So from August 2015 up until October 2017, I was
 12 doing cash declarations after 7 pm and it was never
 13 brought to my attention during that time that I was
 14 doing anything wrong. I used to send back money on
 15 a weekly basis. There was, I think, one or two weeks
 16 that I didn't send back any money because I didn't
 17 have the bags to send the money back in, which were on
 18 order. So as soon as I did receive the bag, all the
 19 money was sent back.

20 **Q.** As far as you were concerned, you had been balancing
 21 and returning correctly; is that right?

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

23 **Q.** What steps did you take to notify your local MP of
 24 your situation?

25 **A.** I was in contact with our local mayor which was Penny

26

1 written -- the original contracts adviser had written
 2 about my case.

3 **Q.** What did you discover on reviewing that file?

4 **A.** They had already made their mind up that they were
 5 going to terminate my contract from day one. One of
 6 the -- on one of the call logs, Anjum, who is the lead
 7 auditor, had called up the following day, so on
 8 the 11th, and informed the call centre that the
 9 Post Office was -- this Post Office was going to be
 10 closed for the foreseeable future.

11 Also, Paul Southin had written a report based on
 12 lies, that I had allegedly owed my father-in-law the
 13 £57,500 that he had paid, which was not true because,
 14 he was a director to the business as well, so he had
 15 put that money in. And that was the first time that
 16 I had seen various notes that he had written --
 17 unfortunately I can't remember them off the top of my
 18 head.

19 **Q.** What action did you take to draw these matters to the
 20 attention of your NFSP representative?

21 **A.** So I showed the NFSP representative the documentation.
 22 He had quite clearly said, "The Horizon System isn't
 23 wrong, doesn't get it wrong, 2 plus 2 equals 4, as far
 24 as the Horizon System is concerned". I actually went
 25 to his Post Office in East London somewhere for him to

28

1 demonstrate the way that he had set up his office,
 2 which was completely different to the way that my
 3 office was set up, and he had no idea of the way
 4 individual stock units worked, as opposed to a shared
 5 stock unit.

6 **Q.** What's the difference between an individual stock unit
 7 and a shared stock unit?

8 **A.** Individual stock unit is like having separate tills.
 9 So, for example, when you go into Sainsbury's you have
 10 got multiple tills but they are all independent to
 11 each other. Whereas a shared stock unit is a combined
 12 till. So, even though you have got two separate
 13 terminals, the figures in the back end, the cash, the
 14 stock, is combined between the two tills. So when you
 15 do a cash declaration, you're putting in individual
 16 figures but they combine the two figures together.

17 **Q.** Can you please describe your meeting with
 18 Ms van den Bogerd?

19 **A.** She had said to me to go in with an open mind, which
 20 I did, and, again, went through everything, in terms
 21 of £57,500, I have no idea where it's gone. I had
 22 provided Paul with various documents which I had got,
 23 which was the Excel spreadsheet, as part of the
 24 investigation. The possibility that figures weren't
 25 entered correctly during 2015, when the refurbishment

29

1 and reopen the branch as a temporary postmaster to
 2 then become permanent.

3 **Q.** What changes did you make to the branch before you
 4 reopened it?

5 **A.** I had to secure -- give the Post Office a secure area
 6 in the back where the main safe was. I had to then
 7 divide the retail counter to the Post Office counter,
 8 by putting a secure door in between, as a temporary
 9 measure, but this was done all at my own cost.

10 **Q.** A post office auditor attended your branch on
 11 18 June 2018; is that right?

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

13 **Q.** What was the purpose of his visit?

14 **A.** It was to reopen the branch but no-one knew about it
 15 except them.

16 **Q.** He conducted a transfer audit at the branch later that
 17 date; is that right?

18 **A.** So on the 18th when he came in and he said he was
 19 there to reopen the branch, I told him that there was
 20 nobody here. The temporary subpostmaster that's
 21 coming in, he's working at another branch. He then
 22 went away, came back about an hour or so later and
 23 said that he's been told by his manager to conduct
 24 a transfer audit from me to them, even though my
 25 contract had been terminated and I had no longer

31

1 happened, but all this was disregarded.

2 And then Angela drew up to her own conclusion
 3 that the decision which Paul had made was the correct
 4 decision.

5 **Q.** How was her decision communicated to you?

6 **A.** It was via letter.

7 **Q.** You had a telephone conversation with her after you
 8 were informed of the decision; is that right?

9 **A.** Yes. Immediately after I received the letter,
 10 I called her back up again. I said, "I'm still not
 11 happy with the outcome because you still haven't
 12 provided me with any evidence of where this money has
 13 gone" and her words were that, "The money doesn't have
 14 legs, it can't run away; so where has the money gone?"

15 **Q.** What advice did she give you during your conversation?

16 **A.** At the end of that -- near towards the end of that
 17 phonecall, she said, "You need to stop dwelling on the
 18 past and think about the future". She goes, "You
 19 could get a family member to apply to be a
 20 subpostmaster of the branch".

21 **Q.** What steps did you take to secure the reopening of
 22 your branch?

23 **A.** I contacted my brother-in-law who was working at
 24 another branch at the time, who agreed to relocate
 25 himself and his family in Farncombe, so he could come

30

1 anything to do with any of it.

2 I allowed him to come into the back area and
 3 open up the safe, as he checked all the seals and
 4 I undone the alarm, put the alarm code in to
 5 deactivate the alarm. And then he had gone back to
 6 the Horizon System, inputted the figures that he had
 7 on -- no, he inputted the figures by counting all the
 8 cash and stock.

9 Sorry, take a step back. When he logged on to
 10 the Horizon System and pressed the cash declaration
 11 button and on the Horizon System, it was showing
 12 everything as 00, whereas it should have shown the
 13 figures that were last entered. He then counted all
 14 the cash and stock, reentered the figures into Horizon
 15 and there was a further shortfall of just over £5,000.

16 **Q.** Just going back to when he first commenced the
 17 transfer audit, you mentioned that he checked the
 18 seals on the safe. Was he satisfied that the safe
 19 hadn't been opened since your branch was closed?

20 **A.** Yes, nothing had been tampered with, none of the seals
 21 were broken. He had a picture of the safe that the
 22 original auditor had taken and put on file.

23 **Q.** But when he did a check of all the cash and stock held
 24 in the branch, Horizon showed what would be, in
 25 effect, a further shortfall of 5,000 --

32

1 **A.** Just over £5,000, yes.

2 **Q.** How did the auditor react when he discovered this

3 apparent shortfall?

4 **A.** He was quite shocked himself, at first. He then

5 contacted -- he called the original auditor and said

6 that this is what he's discovered. The original

7 auditor then -- he was on loud speaker on the phone,

8 then said to me that I'm liable for that shortfall,

9 that I've got to put the money in for that just over

10 £5,000, which I said, "I'm not putting the money in,

11 I'm not paying a single penny".

12 **Q.** You reported this shortfall to Ms van den Bogerd, is

13 that correct?

14 **A.** Yes, I called her up immediately. I said this is what

15 the auditor has found. She then spoke to the auditor

16 and said to confirm that the seals on the safe were --

17 everything was all fine, everything was still intact,

18 which he confirmed everything was intact. She had

19 then said to me leave it with her, don't worry about

20 it.

21 She had then contacted Insafe, who is the

22 company that takes care of all the safes. There was

23 a digital lock system installed on the safe in 2015,

24 which somebody had come out from Insafe to actually

25 audit the safe, to confirm that nothing -- that that

33

1 the withdrawal value and the dispensed since load

2 figures, which should be the same.

3 **Q.** What action did the Post Office take in relation to

4 the alleged shortfall of £5,050 that was discovered

5 during the transfer audit of 18 June?

6 **A.** Once Angela said to me, "Don't worry about it" my

7 brother-in-law came in, he took over. Shortly after,

8 he had received an invoice from the Post Office asking

9 for £5,050 for that shortfall. He wasn't even there.

10 He was working at a different branch. How could they

11 send him an invoice for something that he wasn't

12 present, what he had no idea about?

13 **Q.** How did you resolve that shortfall?

14 **A.** My brother-in-law firstly called up the helpline

15 saying that, "I've got no knowledge about this". I,

16 then, while I was contacting Angela van den Bogerd, it

17 was literally just cleared, just wiped away. I have

18 since been pursuing it with my brother-in-law of where

19 did this £5,000 shortfall come from. There's no

20 answer to it.

21 **Q.** What effect did your suspension have on your business?

22 **A.** It was the busiest time of the year. We lost out on

23 the entire Christmas trade. I had to send -- because

24 we've got a lot of elderly in our community who can't

25 get to another branch, I had to spend in excess of

35

1 safe wasn't tampered with or opened. Because it was

2 all digitalised it tells them that if the door had

3 been opened or anything had been tampered with, which

4 everything was clear. There was no activity on the

5 safe whatsoever.

6 **Q.** Do you recall the date on which your branch was

7 reopened?

8 **A.** 22 June 2018.

9 **Q.** Who attended to reopen the branch on that day?

10 **A.** It was the same auditor that attended on the 18th,

11 Janad Tanwir.

12 **Q.** What advice did he give you about the recent update

13 that had been made to the ATM?

14 **A.** At that point when he had come in, he had actually

15 loaded the ATM up on 18 June when he came in to allow

16 the community to use the ATM machine. So when he came

17 in on the 22nd, a balance was done on the 22nd with my

18 brother-in-law, who was the temporary subpostmaster

19 coming in, and he had also mentioned, "Watch out for

20 the figures on the ATM machine, as when the

21 Bank of Ireland do a remote update, it throws the

22 figures out on the ATM machine".

23 **Q.** What happened when you balanced your accounts on

24 27 June?

25 **A.** The figures didn't match. It was a difference between

34

1 £6,000 on my credit card to go to another branch to

2 buy stamps to sell to the local community to make --

3 it's nonprofit, because it was sold at the same price.

4 **Q.** For how long was your branch closed?

5 **A.** Between eight and a half to nine months.

6 **Q.** What effect did this have on your finances?

7 **A.** I had a very good retail trade but because I didn't

8 have the foot flow coming through, it did have a small

9 impact on my retail trade as well but I lost my

10 income. My income was the Post Office income. I was

11 serving just under 1,500 customers a week on

12 a two-counter local Post Office.

13 **Q.** What consequence did the termination of your contract

14 have upon your business?

15 **A.** I had to find money to pay the bills because I was in

16 a deficit of £4,500 a month. People weren't coming in

17 because they knew that the Post Office was closed, so

18 the products weren't selling in the shop.

19 **Q.** What do you now do for a living?

20 **A.** I still currently work behind the Post Office counter.

21 **Q.** What's your role?

22 **A.** Manager, of the same branch.

23 **Q.** What impact did the Post Office audit and

24 investigation have on your mental health?

25 **A.** I've had to pull away from everyone. I turned to

36

1 alcohol to give me comfort. My marriage has broken
 2 down. I stay away from home as much as I can. I just
 3 want to be left, like, on my own.

4 **Q.** How was your confidence in yourself affected?
 5 **A.** It made me feel stupid, worthless, incompetent. I'd
 6 regarded myself as -- I'm an educated person, I have
 7 a degree, I went to school, I was very academic, but
 8 it just made me feel I was worthless.

9 **Q.** How was your relationship with your children affected?
 10 **A.** It affected my eldest child quite a lot because there
 11 was rumours going around. She used to come home and
 12 say, "Daddy, are you going to jail?" What response
 13 can I give to that? I said, "No, I'm not, I'm going
 14 to be here".

15 **Q.** Have you sought to recover the sum of £57,500 from the
 16 Post Office?
 17 **A.** I've had no choice but to join this Historical
 18 Shortfall Scheme. Prior to joining the Historical
 19 Shortfall Scheme, I did contact Paula Vennells again,
 20 saying that I wasn't happy with the outcome of
 21 Angela's investigation or review. She then appointed
 22 a lady called Julie Thomas to do a further review of
 23 my case, as she had gone through the first part of
 24 that review.
 25 The Historical Shortfall Scheme came up, which

37

1 makes me feel worthless on what I do, even though the
 2 branch -- even though I'm not the subpostmaster there,
 3 I still have pride and passion for what I do, not only
 4 for the business but for the local community. To me,
 5 there's no amount of money that can compensate for it.
 6 It's my good faith, it's my good name, it's my
 7 standing within the community that matters to me the
 8 most.

9 **Q.** What do you think needs to be done to achieve justice
 10 for subpostmasters who have been affected by the
 11 failings of Horizon and the actions of the
 12 Post Office?
 13 **A.** People need to be held to account for what they've
 14 done to not only me but all the others as well. In my
 15 case, it was months before the group litigation had
 16 just launched -- was due to start. They knew that
 17 there was a problem in the system. They had the
 18 opportunity to correct the errors but they decided to
 19 not correct the errors because of the Group
 20 Litigation, in my view, that if they had -- if Angela
 21 had reversed the decision then, it would have had
 22 a huge impact going forward on many other cases.

23 **Q.** I've no further questions for you, Mr Sidhpura. Is
 24 there anything you would like to say?
 25 **A.** I have prepared a little summary, if I could?

39

1 she then said that it would be unfair for her to
 2 conduct a review of my case and to join the Historical
 3 Shortfall Scheme. At first, I didn't join the scheme
 4 and the closing date did close, at which point I did
 5 put in an application for judicial review for the
 6 Historical Shortfall Scheme, being led by -- I can't
 7 remember the solicitors' firm name now -- Herbert
 8 Smith Freehills, who were also involved in the HBOS
 9 scam and the Lloyds Bank compensation scheme.
 10 Not only that, but once you joined the
 11 Historical Shortfall Scheme and the Post Office give
 12 you an offer, whether it be £1 or whether it be
 13 £1 million, you are bound in that scheme, you lose
 14 your civil rights. I don't see why I should lose my
 15 civil rights but I've been forced to now join that
 16 scheme and I'm waiting.

17 **Q.** So your application has been accepted, has it?
 18 **A.** As a late applicant, yes.
 19 **Q.** It's been acknowledged but you haven't had
 20 a substantive response to it yet?
 21 **A.** I haven't had any response.
 22 **Q.** How do you now feel about the way that you were
 23 treated by the Post Office during your time as
 24 a subpostmaster?
 25 **A.** For something which I've given everything to, it still

38

1 Post Office brought misery not only to me but my
 2 family and also our local community. I had goals and
 3 plans to give myself and my family a better life and
 4 a brighter future. This was stolen away from me
 5 overnight.

6 Post Office, from the top to bottom, knew there
 7 were bugs, errors and defects within the computer
 8 system, especially when it came to an ATM machine.
 9 Post Office tried to take away documents which
 10 I held in branch but were unsuccessful, as I stood my
 11 ground and told them that it's information which
 12 I have produced not them, so I would not be handing
 13 anything over.

14 I was advised by the auditor to have a look at
 15 my trading statements, which I had produced from
 16 Horizon, to try and identify the alleged shortfall.
 17 I had gone through all this over and over again but
 18 could not find anything wrong. I had followed
 19 everything the way in which I had been trained, not
 20 for days, weeks or months, but for years.

21 As informed by Post Office investigator, the
 22 alleged shortfall has come about in the last
 23 six months of the date of the audit. If that was the
 24 case, then why were Post Office continuing to send
 25 large amounts of money, week in, week out, to service

40

1 the office? Why was this not brought to my attention
2 earlier via phonecall, email, letter in the post, to
3 say that something may be wrong, that we could have
4 investigated it at that time?

5 As far as I was aware, everything was okay.
6 I was left fearing I may have to leave my family and
7 friends behind for a while because I may be sent to
8 prison or arrested. I cannot even describe the way
9 I felt as I've always been a law-abiding citizen with
10 a clean record. Advised by the SubPostmaster
11 Federation to obtain a criminal solicitor due to the
12 value of the alleged loss, threatened by the
13 Post Office investigators that I'd been interviewed
14 with police present under caution, to me this all
15 bully tactics to try and get someone to say they have
16 done something, even though they haven't.

17 I was shadowed by a fantastic solicitor,
18 Michelle George, who gave me all the confidence to
19 stand my ground. Approximately, over £80,000 worth of
20 cash and stock was left in my premises for near
21 nine months. Even though Post Office Limited
22 terminated my contract, I was told I had no right to
23 appeal this, which I thought was totally bizarre, as
24 if I had murdered someone and admitted I committed the
25 crime, the police would still have to build a case to

41

1 to go away and she will not respond to any more emails
2 from me.

3 I was contacting many other subpostmasters who
4 helped me as much as they could to identify possible
5 causes which led to me -- which led me to provide
6 information to Paul Southin to investigate, rather
7 than being the other way round.

8 I was left scared, anxious, depressed, stupid,
9 worthless, incompetent -- I'm sure there are many more
10 words that could describe my mental state and
11 feelings. This was all done by the hands of one
12 individual representing the most trusted brand in our
13 country, Post Office Limited. Angela van den Bogerd
14 was appointed to conduct an independent review of my
15 case but because the trend was already set by
16 Paul Southin, she could not go back and change that,
17 even if she wanted to, as this was months before the
18 GLO was to start.

19 I was left a broken man. I used to be
20 confident, proud, outgoing, always made time for my
21 family and friends. This has now all changed due to
22 the way the Post Office have treated me. My marriage
23 is broken due to the stress of me trying to prove not
24 only to the Post Office but also to my wife that
25 I have not done anything wrong. Even today, we argue

43

1 take to the CPS, then to court. If I was found guilty
2 of the crime I would still have the right to
3 an appeal. It's the law of the land.

4 The law of the land also states that any person
5 is innocent until proven guilty but with the
6 Government-owned Post Office I was guilty until
7 I could prove my innocence, like many others.

8 The contracts adviser, who has been there for
9 many years, conducted little to no investigation to
10 establish what actually happened. Instead, all I got
11 from Paul, the contractors adviser, was a three-page
12 letter outlining breaches to the contract, which
13 I disagree with, as I was following the same process
14 daily since January 2013. Also following the same
15 process, after reopening the branch once the
16 refurbishments were completed. If the alleged
17 breaches were not a problem over those years, why has
18 it become a problem all of a sudden?

19 I had challenged the Post Office for many
20 documents, which should have been provided to me.
21 Instead, I had to pay under the Freedom of Information
22 and data access for information rights, to which I was
23 generally told by Kerry Moodie, information rights
24 manager, this is commercially privileged. When I kept
25 challenging this, I was told in a polite way by Kerry

42

1 because I was in charge, so I am to blame. The
2 Post Office has turned me into a self-centred
3 individual, that all I seem to do now is to prove that
4 I have not done anything wrong and always just want to
5 be left alone.

6 Interaction with my children has been hard as my
7 eldest daughter used to ask me, "Daddy, are you going
8 to jail?" This broke me even more. I could not even
9 look my kids in the face. I would lock myself in my
10 bedroom and not come out. Sometimes leave the house
11 when they were asleep and not return until they were
12 asleep. I could not face anyone as fingers were being
13 pointed. People had now a different view of me.

14 I had many thoughts of suicide, running away,
15 relocating but I was extremely lucky to have my
16 father-in-law, all my staff, all my friends, who
17 supported me through my darkest days. They gave me
18 strength and support to get to where I am today.

19 I have to give up something that I was so proud
20 of and worked so hard for without any financial gain
21 whatsoever. Post Office have a lot to answer for in
22 the way they conducted my case as I still have not got
23 answers. During the time when the Post Office was
24 shut down, a further over £5,000 had gone missing from
25 the Horizon System. The Post Office put this down to

44

1 auditors' mistake and was quickly and quietly brushed
2 under the carpet. Why? Because the very person
3 dealing with the alleged second shortage could not go
4 back and say, "Sorry, this could be a systemic error",
5 as there is whole class action would have collapsed.
6 It would have been definitely saved the UK Government
7 a substantial amount of money.

8 At this point, I have no doubt there is
9 definitely a problem with the computer system. All
10 the evidence is there. If a shortfall can occur when
11 the computer has been shut down, not used, what can
12 the system do when it is in use committing thousands
13 of transactions a day? I am today still passionately
14 serving my community behind the same Post Office that
15 I was accused of taking or losing £57,500. With the
16 help and support of the people I now --

17 With the help and support of the people around
18 me, I have now become stronger to have the courage and
19 support to battle the Post Office. I would not now
20 allow a man-made computer system beat me. I am
21 determined. I have been left a broken man mentally
22 but with the support I have behind me makes me
23 stronger than ever.

24 I have had no choice but to join the HSS scheme,
25 the Historical Shortfall Scheme, as I do not have the

45

1 have some witness summaries that can be read,
2 I believe now, if that would be convenient.

3 **SIR WYN WILLIAMS:** Yes, that would be fine.

4 **MR ENRIGHT:** Sir, I will now read summaries of the full
5 and detailed witness statements that you have before
6 you.

7 **Summary of witness statement of GRAHAM WARD (read)**

8 **MR ENRIGHT:** Mr Graham Ward has an A Level in computer
9 science and is also part qualified as an accounts
10 technician. He has good understanding of computer
11 systems. Mr Ward's father had worked for the General
12 Post Office and Mr Ward says he thought of the
13 Post Office as a large trustworthy institution.
14 Mr Ward thought the Post Office would be a family
15 business he could do until retirement and that his
16 sons could one day take over.

17 Mr Ward was the subpostmaster of Rivenhall
18 Post Office from September 2002 to November 2008, and
19 Feering Post Office from June 2005 to -- November 2008
20 also.

21 Mr Ward says the Horizon training was
22 incorporated into four weeks on-site training which
23 started on the date he took over the branch. Mr Ward
24 says he found the Post Office helpline advice
25 frustrating and they were unable to provide practical

47

1 bottomless pockets that the Post Office do, even
2 though this, in my view, is abusing public money.
3 I disagree with the HSS scheme because of the way that
4 you're tied into the scheme.

5 What I would ask the Post Office to do is the
6 right and lawful thing, which would be pay back what
7 I have paid, including the interest, put me back into
8 the financial position that I would have been in.
9 Unfortunately, no amount of money is going to be able
10 to buy time with family or love or mental health but
11 what it can do is only help move on in life to do
12 things which my family missed out on, due to the
13 Post Office's wrongs.

14 I would like to thank you for the opportunity
15 for me to say what I said. Thank you.

16 **MS HODGE:** Thank you.

17 Sir, do you have any questions for this witness?

18 **SIR WYN WILLIAMS:** No, thank you very much.

19 It's been very good to see you again,
20 Mr Sidhpura, and I am very grateful to you for your
21 participation in this Inquiry and, in particular, for
22 your willingness to come today to give evidence orally
23 to me. So thank you very much.

24 **A.** Thank you.

25 **MS HODGE:** Thank you, sir. That takes us to 12.40. We
46

1 help. The helpline advice would double his shortfalls
2 and Mr Ward would undo the shortfall by doing the
3 opposite of what the helpline told him to do.

4 Mr Ward paid the Post Office or had money
5 deducted from his wages to pay alleged shortfalls.
6 Mr Ward received a letter from the Post Office
7 threatening legal action and prosecution if he did not
8 pay shortfalls. Mr Ward was audited and suspended by
9 the Post Office for alleged shortfalls. Mr Ward's
10 contract was subsequently terminated.

11 Mr Ward says he is still suffering stigma and
12 reputational damage. He has been labelled a thief.
13 The Post Office trainers told the new owners of the
14 Post Office that Mr Ward had stolen money from the
15 Post Office.

16 Mr Ward lost his family, his marriage of
17 13 years broke down and he feels guilty that he could
18 not provide for his sons.

19 Mr Ward ended up with an IVA for six years.
20 Mr Ward was embarrassed. He is no longer confident
21 and does not feel worthy and good enough. It may come
22 as a surprise that, despite all that he has suffered,
23 Mr Ward says:

24 "I would like to think that Post Office Limited
25 were just doing their job and what they were told.

48

1 I would like to think that they did not maliciously
2 target me. I would like to think that the shortfalls
3 were accidental and the Post Office didn't know how to
4 get out, so let it run."

5 Mr Ward says:

6 "I don't want Post Office Limited employees
7 going to jail and ruining their families as that would
8 not be fair on their kids. I don't want another
9 family to go through what my family has gone through."

10 **Summary of witness statement of ISABELLA ARMSTRONG WALL**
11 **(read)**

12 **MR ENRIGHT:** Isabella Armstrong Wall was the
13 subpostmistress of the Bowness Road Post Office in
14 Barrow-in-Furness from August 1995 until
15 September 2011. Isabella worked as an operator on the
16 telephone exchange for 20 years from the age of 17,
17 working her way up to supervisor. She was able to
18 become a subpostmistress, as there was a close
19 relationship between the two companies.

20 She was looking for a change of pace and thought
21 that running a small Post Office was ideal. Isabella
22 paid £75,000 for the business and £5,000 for stock,
23 taking out a mortgage on the family home and
24 a business loan. She also spent a further £75,000
25 refurbishing the branch which also contained

49

1 installed, which did not cover all the bills she was
2 liable for. Isabella was declared bankrupt in 2017.
3 Her shop was repossessed and all her investments lost.
4 She sank into depression, as did her husband, and
5 still struggles with her mental health.

6 Isabella has sought counselling for depression
7 and anxiety. Isabella feels she has been treated like
8 a criminal and received abuse from some in the
9 community.

10 Isabella says:

11 "The Post Office caused me financial ruin but
12 also severely damaged by mental health and caused
13 great distress by treating me like a criminal and
14 making false accusations. My husband and I had plans
15 for our retirement but they were all ruined. It broke
16 my heart to have the Post Office taken away from me
17 when I had loved working at the heart of the community
18 so much."

19 **Summary of witness statement of SHANE JOHNSON (read)**

20 **MR ENRIGHT:** Sir, Mr Shane Johnson was the subpostmaster
21 of the Victoria Road Post Office in Kirby-in-Ashfield
22 from October 2003 until September 2014. Mr Johnson
23 was a single parent who believed the role of
24 subpostmaster would provide flexibility to work and
25 parent at the same time. Mr Johnson attended

51

1 a convenience store. She employed seven part-time
2 staff.

3 Isabella received two days of in-branch training
4 on the Horizon System. The Post Office trainer spent
5 most of the time on his mobile phone, which Isabella
6 says the training was inadequate. She began
7 experiencing shortfalls, which she would use her own
8 money to make good.

9 In 2009, there was a huge shortfall of £37,000
10 Isabella was suspended by the Post Office but later
11 reinstated after she remortgaged her house to pay
12 this. The Post Office made no attempt to find the
13 cause of the shortfall, despite Isabella repeatedly
14 asking for help. The insinuation was that she had
15 stolen the money.

16 Some months later, another shortfall of £11,000
17 arose on the Horizon System. Isabella called the
18 helpline again asking for help. She followed their
19 instructions and the amount more than doubled to
20 £24,000. She was audited again and suspended.

21 She insisted there was a fault in the Horizon
22 System but was repeatedly told it was fault-proof.
23 Her contract was terminated and she entered into
24 an IVA to settle her debts. Isabella was paid £2,000
25 a month by the temporary subpostmaster the Post Office

50

1 a five-day training course, which covered basic
2 transactions on the Horizon System. Shane then
3 received further in-branch training for six days.

4 In 2007, Shane was advised by the Post Office
5 that they were introducing cash machines into his
6 branch. He received ten minutes of training on this
7 by an engineer.

8 Mr Johnson called the helpline approximately
9 five times a week, following the introduction of the
10 cash machine as he began experiencing shortfalls
11 following its introduction. He states that the
12 helpline advisers had no knowledge of how cash
13 machines ran. Mr Johnson estimates that he paid over
14 £50,000 in shortfalls to the Post Office. An audit
15 was conducted on 30 August 2007, where a shortfall of
16 £25,000 was alleged.

17 Mr Johnson was not suspended at the time. On
18 the advice of the National Federation of
19 SubPostmasters, he agreed to split the shortfall with
20 the Post Office. Mr Johnson paid half of the money,
21 the Post Office agreed to write off the rest of the
22 sum.

23 By spring 2014, Mr Johnson was on the verge of
24 bankruptcy because the Post Office advised him that he
25 was liable to pay the shortfalls or risk facing

52

1 criminal prosecution. As a result, Mr Johnson felt
2 compelled to resign and he sold his business at
3 a loss.

4 Mr Johnson blames the Post Office for putting
5 him in a no-win situation. Shane had to pay the
6 shortfalls but was on the verge of bankruptcy as
7 a result of doing so. His family life declined. He
8 was spending so much time at work worrying about the
9 shortfalls. He became paranoid and anxious, began
10 suffering with depression and lost all his confidence.
11 Mr Johnson believes he would still be running
12 a successful business had it not been for the flawed
13 Horizon System.

14 Mr Johnson says:

15 "I would like the full truth to come out.
16 I want the world to know that I and other ordinary
17 hard working decent people have had their lives ruined
18 by the Post Office. I am entitled to be properly
19 compensated for the losses I have suffered as a result
20 of the Post Office. I would like this to be sooner
21 rather than later."

22 **Summary of witness statement of [ANON - W0217] (read)**

23 **MR ENRIGHT:** Sir, [ANON] was the subpostmaster of the
24 Markfield Post Office in Leicester from November 2006
25 to April 2008. [ANON] had a background in the

53

1 now able to build a relationship again with them.
2 [ANON] says:

3 "What happened to me and hundreds of other
4 decent people is an absolute outrage. It is
5 a disgrace that it is impossible to put into words.
6 I hope to receive some closure, some vindication,
7 an apology for what I have been through and what
8 I have lost. I want the Post Office to be held to
9 account publicly."

10 **Summary of witness statement of DONNA GOSNEY (read)**

11 **MR ENRIGHT:** Sir, Mrs Donna Gosney, her husband served in
12 the military for 23 years. Following his retirement
13 they decided to buy a post office to spend more time
14 together.

15 Mrs Gosney thought the Post Office would be
16 a safe and secure job and that they could run until
17 retirement. Mrs Gosney received two days of training
18 on the Horizon System. Mrs Gosney contacted the
19 Post Office helpline at least 132 times between
20 November 2001 and April 2007, usually in regard to
21 shortfalls.

22 Sometimes, when Mrs Gosney followed the helpline
23 advice, the shortfall would multiply. The helpline
24 told her that she was the only one with this issue.

25 When Mrs Gosney took over from the previous

55

1 financial services and felt confident he could build
2 up a successful business with the Post Office.

3 [ANON] received two days of training on the
4 Horizon System. [ANON] describes the training as
5 inadequate. [ANON] found the system clunky from the
6 start and shortfalls appeared from day one.

7 [ANON] sought help via the Post Office helpline
8 but found the advice generic and unhelpful. [ANON]
9 was told by the Post Office that the problems he was
10 experiencing were a result of human error.

11 [ANON] paid more than £12,500 in shortfalls to
12 the Post Office. [ANON] decided to sell the business
13 as it was running at a loss. Any profit made from it
14 were used to pay shortfalls. [ANON]'s contract was
15 terminated following an audit. [ANON] was unable to
16 sell the business and was financially ruined, as he
17 had no income coming in. [ANON] had no other choice
18 but to sell his personal belongings to pay bills and
19 to cover shortfalls.

20 [ANON] blames the Post Office for the decline in
21 his social standing, relationships, physical and
22 mental health. [ANON] suffered stress and anxiety as,
23 although he was not charged with a criminal offence,
24 the threat of it loomed over him.

25 [ANON] was ostracised by his family and is only
54

1 subpostmistress, a system was in place where they
2 would balance and check stamps by lunchtime, and then
3 check the lottery and roll the accounts over at the
4 end of the day.

5 The Post Office trainer expressly told
6 Mrs Gosney that she should continue with this process
7 for balancing and said, "If it's not broke, don't fix
8 it". This system was how Mrs Gosney's assistant, whom
9 the previous subpostmistress had recommended to Donna,
10 stole £189,000 from the Post Office.

11 Post Office Limited pursued Mrs Gosney to
12 recover the £189,000, despite knowing that Mrs Gosney
13 was not responsible for these monies. This is because
14 the Post Office were fully aware that Mrs Gosney's
15 assistant had accepted responsibility for this theft
16 and was convicted of the theft in relation to this
17 money. Donna says:

18 "What astonishes me is why the Post Office
19 Horizon System did not pick up this massive loss of
20 money but that it only came to light in an audit. And
21 that Post Office pursued me for the money regardless
22 of the fact that my assistant accepted responsibility
23 of this theft and was convicted of theft of this
24 money. Despite this, and despite the fact that it was
25 accepted by the Post Office that I had no hand in this

56

1 theft, the Post Office sought to recover the money
2 from me."

3 Astonishingly, the Post Office obtained judgment
4 against Mrs Gosney in relation to these monies.

5 Mrs Gosney was interviewed under caution prior
6 to her assistant being arrested and charged with
7 theft. Donna describes this as the worst day of her
8 life. Mrs Gosney suffered reputational and financial
9 damage in 2011, she was declared bankrupt. Donna
10 moved away from the village to live with her daughter
11 as she could not cope.

12 Mrs Gosney is still on medication for anxiety.
13 Mrs Gosney had depression and contemplated suicide.
14 Mrs Gosney had to have a stressful and undignified
15 conversation with her father when he was diagnosed
16 with terminal cancer. She had to ask him to rewrite
17 his will and leave her inheritance to her husband so
18 that the Post Office Limited could not claim it.

19 Mrs Gosney's father died not knowing if she was
20 going to be all right, which Mrs Gosney finds
21 unforgivable.

22 Mrs Gosney wants the Inquiry to recommend
23 redress for the 555 subpostmasters who were part of
24 the Group Litigation. She wants the Inquiry to hold
25 those at the Post Office to account for what they have

57

1 that he was responsible for the shortfalls and would
2 have to make up the difference. Mr Sandhu had
3 shortfalls almost every day and used the profits from
4 the retail side of his business to pay the shortfalls.

5 In 2016, the branch was audited and a shortfall
6 of over £5,000 was discovered. Mr Sandhu refused to
7 pay without being shown how the shortfall had
8 occurred. He was immediately suspended and
9 subsequently terminated by way of letter from
10 Post Office. The Post Office began pursuing Mr Sandhu
11 for the shortfall and threatened legal action. He
12 tried to keep the retail business going but, without
13 footfall from the Post Office, the business declined.

14 Mr Sandhu could not meet the rent and bills and
15 his debts rose to approximately £100,000. Mr Sandhu
16 was forced to sell the business at a loss and applied
17 for an IVA. In addition to the financial burden, the
18 emotional effect on Mr Sandhu and his wife, his family
19 has been immense. He states:

20 "The situation put an enormous amount of
21 psychological pressure on me and caused a great deal
22 of stress. The process was very traumatic and I still
23 suffer from health problems arising from it. A great
24 stress was placed on my family and my relationships
25 with my wife became strained as our debts increased.

59

1 done. Mrs Gosney would like Paula Vennells to be
2 stripped of her titles and awards. Mrs Gosney does
3 not want the Post Office to exploit others like they
4 have her.

5 Mrs Gosney would like a printed apology in the
6 newspaper where she used to live in Shipton to put her
7 reputation right.

8 **SIR WYN WILLIAMS:** Mr Enright, I think we've reached 1.00,
9 so is that a convenient moment for you to take
10 a break?

11 **MR ENRIGHT:** Happy to, sir. There are only three left, we
12 could complete before lunch.

13 **SIR WYN WILLIAMS:** Okay, if you are happy to, let's do
14 that.

15 **Summary of witness statement of BALJEET SINGH SANDHU**
16 **(read)**

17 **MR ENRIGHT:** Mr Baljeet Singh Sandhu was the subpostmaster
18 of the West Bolden Post Office between 2015 and 2016.
19 He ran the business with his wife. Mr Sandhu and his
20 wife received two days of training on the Horizon
21 System before taking over the business. They found
22 the training to be basic and inadequate.

23 Mr Sandhu began experiencing shortfalls very
24 early on and would ring the helpline to inform them
25 and ask for help. The Post Office advisers told him

58

1 I have tremendous worry that I have been unable to
2 give my children the opportunities I wanted.

3 "I did everything I could to alert the
4 Post Office to the issues I was facing. I received no
5 help from them. I would spend countless hours trying
6 to work out why the shortfalls were occurring.
7 I began doubting myself and my abilities. I became
8 paranoid and would question everything. I do not
9 think I will ever be the same person I was before
10 these events. Through no fault of my own, I was
11 treated like a thief and a criminal."

12 **Summary of witness statement of DENISE LATREILLE (read)**

13 **MR ENRIGHT:** Sir, Ms Denise Latreille ran the Exford
14 Post Office in Somerset from February 2007 until
15 March 2015. Denise ran the branch with her partner
16 Gerald Shadbolt. Mr Shadbolt's supporting statement
17 has been adduced in evidence supporting the evidence
18 of Ms Latreille.

19 Ms Latreille was the subpostmistress and
20 Mr Shadbolt concentrated on the retail side of their
21 business. Denise received ten days of training on the
22 Horizon System, mostly on how to sell products.
23 Denise had a further five days of in-branch training,
24 which included assistance with her first balance.
25 Denise says she still found balancing very difficult.

60

1 She experienced small discrepancies every month, which
2 she settled because she believed she had to under her
3 contract.

4 Ms Latreille contacted the helpline regularly to
5 report shortfalls but found the advice unreliable.
6 Sometimes the reversing of a transaction would double
7 the shortfall. Denise would usually pay the
8 shortfalls if they were under £200. Ms Latreille
9 estimates that she paid in excess of £12,000 to the
10 Post Office to cover shortfalls. Ms Latreille was
11 interviewed by the Post Office regarding the
12 shortfalls in November 2010. The Post Office
13 suggested that her partner Mr Gerald Shadbolt was
14 stealing money. Ms Latreille found the stress too
15 much to bear and in 2012 Mr Shadbolt took over running
16 the Post Office.

17 He too became unwell due to the stress of having
18 to run the Post Office single-handed as they could not
19 afford staff. The shortfalls continued. They
20 attempted to sell their business with no success.
21 Ms Latreille and Mr Shadbolt hold the Post Office
22 totally responsible for their loss of investment and
23 have incurred large debts which remain. They both
24 still take antidepressants and both struggle with
25 their mental health, something they attribute directly

61

1 approximately 59,000 in or around April 2010.

2 Following an audit, Ms Andre was told that her
3 business had accumulated a shortfall of £90,000. She
4 was shocked and confused. The Post Office
5 investigators told Ms Andre that if she repaid the
6 money, it would reduce the risk of her being
7 prosecuted. Dionne was suspended. For six months,
8 she heard nothing. She says it felt like agony not
9 knowing what could happen to her and her business.

10 Dionne's contract manager advised her that her
11 contract would be terminated if she did not resign.

12 Following her resignation, the Post Office
13 pursued Ms Andre for the £90,000 shortfall. Dionne
14 was forced to sell her business at a loss, max out her
15 credit cards and borrow from her family. Ms Andre was
16 emotionally and financially devastated. Her family
17 suffered too. She considers that she has changed as
18 a person forever and can never return to who she was.

19 Ms Andre still finds it very painful to think
20 about or talk about her experiences, so much so that
21 she was reluctant to become involved in this Inquiry.
22 It was only as a result of her mother's persuasion
23 that she did so.

24 Dionne says:

25 "The more damaging indirect effect is that my

63

1 to the wrongful accusations made by the Post Office.

2 Due to the stress, Denise was unable to spend time
3 with her disabled autistic son.

4 Ms Latreille is now 70 years old and still
5 having to work full time to pay the debts she and her
6 husband have been left with. Ms Latreille sums up the
7 experience in this way:

8 "We lost all of our money and we lost our
9 dreams."

10 **Summary of witness statement of DIONNE ANDRE (read)**

11 **MR ENRIGHT:** Sir, finally, Ms Dionne Andre who was the
12 subpostmaster at a Post Office branch in South Shields
13 from 2006. Two years later, in 2008, the Post Office
14 offered Ms Andre a second Post Office branch five
15 minutes from her first. Ms Andre was delighted and
16 accepted. Ms Andre received five days' training at
17 the main office in South Shields, followed by
18 a one-day visit from a trainer in her branch. She did
19 not receive further training, even when the new ATM
20 machine was installed.

21 In around 2008/2009, Dionne started to notice
22 shortfalls. She called the helpline almost daily.

23 Dionne says that calling the helpline was pointless.
24 Ms Andre experienced a £31,000 discrepancy in the
25 period of September 2009 to January 2010 and

62

1 family had to live through the entire experience with
2 me and for a long time neither they nor I knew if

3 I was going to be prosecuted or end up in prison for
4 an offence I did not commit. To this day, my mother

5 has followed every bit of this case, sometimes in an
6 obsessive manner, and even when I said many years ago
7 that I wanted to move on and forget about it all, she
8 has never been able to forget and let go of it.

9 "My life has been totally derailed. The true
10 impact cannot be put into words."

11 Thank you, sir.

12 **SIR WYN WILLIAMS:** Thank you, Mr Enright, and could I ask
13 whether I am correct in thinking that we now have
14 three summaries left for clients of Hudgells, if
15 someone could confirm that?

16 **MR ENRIGHT:** Yes, sir.

17 **SIR WYN WILLIAMS:** Are they happy to do that at 2.15 or is
18 there any pressing reason why they would like to do it
19 now?

20 **MR ENRIGHT:** Ms Patrick says she would be happy to do it
21 at 2.15.

22 **SIR WYN WILLIAMS:** Fine. Then we will break off now and
23 do it at 2.15. Thanks everyone.

24 (1.09 pm)

(Luncheon Adjournment)

64

1 (2.13 pm)
 2 **MR BLAKE:** Good afternoon. We're now going to hear from
 3 Sami Sabet. He's just being brought into the room.
 4 **SAMI SABET (affirmed)**
 5 **Questioned by MR BLAKE**
 6 **MR BLAKE:** Thank you, Mr Sabet. As you know, I'm Julian
 7 Blake and I'm going to be asking questions on behalf
 8 of the Chair this afternoon.
 9 You have in front of you a witness statement and
 10 it should be dated 19 January of this year; is that
 11 right?
 12 **A.** Yes, that's correct.
 13 **Q.** Can I ask you just to look at the final page, that's
 14 page, I think, 12, and can you confirm that that's
 15 your signature there?
 16 **A.** Yes, it is.
 17 **Q.** Can you confirm that the statement is true to the best
 18 of your knowledge and belief?
 19 **A.** Yes, it is.
 20 **Q.** Thank you very much. That statement's going to be
 21 going into evidence and I'm going to ask you
 22 additional questions now.
 23 Can you tell us a little bit about your
 24 background. Where were you born?
 25 **A.** I was born in Egypt.

65

1 Sheffield University and I then worked for a while.
 2 I then did a master's degree, an MBA, at
 3 Middlesex University.
 4 **Q.** Can you tell us what jobs you did before taking over
 5 a post office?
 6 **A.** Well, I started off, I worked for Philips Electronics
 7 as a trainee engineer. I then worked for Phillips as
 8 an industrial -- well, work study engineer it was
 9 called -- I worked for Gillette as an industrial
 10 engineer and then, post MBA, I moved to finance.
 11 I was a financial analyst, Gillette Northern European
 12 Division and then financial reporting analyst for the
 13 European division.
 14 I then got the job which appeared to have been
 15 just written for me, as an operation and business
 16 development manager for an American multinational,
 17 packaging multinational. My job was to identify
 18 opportunities and help and get certain joint ventures,
 19 so find partners in a different -- in the Middle East,
 20 Africa and Indian subcontinent, so look at the
 21 marketplace identify markets that would be good for us
 22 and also support the existing joint ventures to do
 23 well and make sure that they succeed.
 24 I then worked as a commercial manager. I went
 25 to Saudi Arabia, I worked there as a commercial

67

1 **Q.** How long ago was that?
 2 **A.** Oh, a hell of a long time ago. 1955; so 66 years ago.
 3 **Q.** I think you are married and you have a daughter who's
 4 about 30 years old now?
 5 **A.** Yes, she will turn 31 at the end of January, yes.
 6 **Q.** You've lived around the world. Can you tell us
 7 a little bit about that?
 8 **A.** Yes, I actually wrote a book called *Judge Me if You*
 9 *Can*, and it's got all the information within it, so
 10 I can just remember it now.
 11 **Q.** If you can condense that book into about a paragraph?
 12 **A.** I will, don't worry. Yes, born in Cairo in 1955,
 13 three years later travelled to Saudi Arabia with my
 14 parents, where we lived for about four years, back to
 15 Cairo in 1962. In 1966 travelled to the United States
 16 where we lived in Kentucky, Lexington, Kentucky,
 17 three years. We then moved to Libya where we were
 18 there when the revolution started and Gaddafi took
 19 over -- didn't like it very much.
 20 Then we came to the UK in 1970. The whole
 21 family came here in 1970.
 22 **Q.** I think you studied in the UK?
 23 **A.** I studied in the UK. Most of my studies from
 24 secondary school onwards in the UK. I graduated with
 25 an honour's degree in electronics engineering at

66

1 manager for, again, a manufacturing company, which was
 2 one of the joint ventures for the company I had worked
 3 for. I then was asked to go to Egypt to help set up
 4 a can making company, the first two piece -- what is
 5 called two piece can making company in North Africa,
 6 which I did, successfully completed that, and I worked
 7 in Egypt as well, as a (*unclear*) for a private
 8 hospital, 250-bed private hospital, where I was the
 9 operations director, or director of operations, not
 10 the medical operations but the overall operations,
 11 until I decided to come back to the UK in 2003.
 12 **Q.** So having led a varied career, what made you want to
 13 take over a post office?
 14 **A.** Basically, when I left Egypt, I had had pretty
 15 high-level jobs, very stressful jobs, which I didn't
 16 mind as such but I thought that I'd had enough of the
 17 rat race and I thought I'd opt out of the rat race and
 18 get a small business. I didn't really need much money
 19 at the time I had enough -- I thought I had enough --
 20 and I was looking for something that was like that and
 21 thought, well, why not newsagents and a post office.
 22 The reason I thought of the Post Office was
 23 because I thought that the Post Office would provide
 24 a regular income which would then support the
 25 business. So, basically, opting out of the rat race.

68

1 Q. Your first Post Office was the West Beach Post Office?
 2 A. Yes, it was.
 3 Q. Where was that?
 4 A. That was in Shoreham-by-Sea, and it was actually --
 5 the reason it was called West Beach was because
 6 Shoreham has got like a peninsula or an island, which
 7 is Shoreham beach, and that was divided into two parts
 8 east and west, obviously west side was West Beach.
 9 Q. When was that approximately?
 10 A. 2003. I think I might have taken over -- I set up
 11 a company called Shorelife Limited, which then, in
 12 turn, bought this West Beach Post Office in about
 13 May 2003.
 14 Q. Then there was another Post Office that you took over.
 15 A. Yes. Having worked with the Post Office and the
 16 business, I slowly decided or felt that it wasn't that
 17 challenging, although I had started to do some relief
 18 work to get to know how other post offices were run
 19 and other retail outlets were run. I decided that
 20 I needed a little bit more than that. Silly me.
 21 There was another office at East Beach, which
 22 was only about a mile or so away from West Beach, and
 23 I had spoken with the landlady there, who was mature,
 24 she was practically almost in her 70s, and I managed
 25 to persuade her that perhaps she might be better off

69

1 you first experience discrepancies; do you remember?
 2 A. I first experienced discrepancies with West Beach,
 3 albeit they were very small, because West Beach was
 4 the smaller of all three post offices,
 5 sub-post offices, but I thought it was my fault,
 6 inexperience and all that. It wasn't, as -- you know,
 7 the amounts were fairly small because of the size of
 8 it, one small Post Office.
 9 So that's when I started experiencing them.
 10 Then when I took over the other two post offices, all
 11 of a sudden -- well, not all of a sudden, about
 12 six months, almost a year, eight months, whatever,
 13 I was then sent what they call error messages and
 14 there were quite a lot of errors there. We were
 15 talking about hundreds of pounds and I was absolutely
 16 shocked because, apparently, they're supposed to have
 17 occurred months earlier.
 18 Q. I think it was around 2006 that you first started to
 19 do something about that; is that right?
 20 A. 2006 is actually when it started to happen, yes, and
 21 started to get that then. The problem is it was
 22 always the postmaster who is responsible for proving
 23 that it's not -- that the errors were incorrect and
 24 that was almost impossible to prove. I was caught out
 25 because having to look through a year's work, a year's

71

1 retiring, which she did and I took over the
 2 Post Office from her.
 3 Q. Having taken over two post offices, I think there was
 4 a third?
 5 A. Then I can monopolise the beach then. At the same
 6 time, because it had taken quite a while for the
 7 process to go through to be completed with the
 8 purchase of that, another opportunity arose, which is
 9 Mill Lane, which is in Portslade, which is only about
 10 three or four miles away from Shoreham beach, became
 11 available and showed a really good return on
 12 investment, and I couldn't resist that one as well, so
 13 I took that one as well.
 14 Q. Initially, were those successful?
 15 A. Yes, yes they were successful. I also -- apart from
 16 that, I also did some business services and some
 17 general consultancy work, and stuff like that. The
 18 businesses themselves were successful.
 19 Q. Do you remember approximately how much they cost at
 20 all?
 21 A. All three branches? They didn't cost an enormous
 22 amount. I think it was Mill Lane -- West Beach was
 23 about 45,000; East Beach was less than that, I believe
 24 around 40,000; and Mill Lane around 75,000.
 25 Q. I'd like to talk to you about discrepancies. When did

70

1 errors or -- well, data was very, very tricky. You
 2 get slips from your Horizon System, and that's all
 3 you've got to go on. So you've got to look at all the
 4 slips, compare them, and then try to compare something
 5 else, and you can't really interrogate the computer
 6 itself, the system itself.
 7 Q. Did you call the helpline?
 8 A. I called the helpline and they weren't really that
 9 helpful. You know, they don't like people calling
 10 them. In fact, at one point, I had written to --
 11 somebody had actually said to me -- because I'd
 12 written a lot of correspondences to different people,
 13 Post Office, they don't like telephone calls, the
 14 helpline doesn't really like telephone calls and
 15 they'd rather that, if you get error messages and what
 16 not, you sent a written correspondence.
 17 But yes, I did talk to a few of them but it was
 18 "You're wrong, we're right".
 19 Q. You have mentioned correspondence and you have
 20 exhibited to your statement some correspondence. I'm
 21 not going to go into detail about each and every
 22 letter but perhaps you can give one or two examples of
 23 exchanges that you had?
 24 A. Well, I've exchanged several correspondences, hundreds
 25 maybe of correspondences, so much so that I was

72

1 actually asked to stop writing. It had taken me,
 2 well, the two years between 2006 and 2008, I was
 3 trying to make them see that there is an issue, that
 4 there is a problem. I'd written to different
 5 managers, different -- every time I get an error
 6 notice, things that were --
 7 For example, there was a cheque all of a sudden,
 8 once I realised these errors were going on and I had
 9 to be very, very careful and I had to be quite alert
 10 to what's happening and look at the system properly,
 11 there was a cheque, for example, that was -- well, it
 12 wasn't on the system £300 worth. When I called them,
 13 they eventually found, "Oh, yes, yes, it's there, so
 14 we'll credit it to you on the system", because the
 15 system was showing, as far as I was concerned,
 16 a negative £300. When they did this I had a £600
 17 error shortfall, instead of the 300 being wiped and
 18 there were several things like that.
 19 A lot of things with the lottery. A lot of
 20 things which I'd written about that -- things that
 21 kept disappearing and then reappearing. We had
 22 currency that was sent to head office that was
 23 completely settled and, all of a sudden, it appeared
 24 again on the system.
 25 **Q.** You said that you sent correspondence between 2006 and
 73

1 £50,000. They came to my home in the evening
 2 afterwards and we sat, they looked around and we sat
 3 in my office, and they looked through everything,
 4 opened my drawers, cupboards, everything. They had
 5 two big boxes with calculators and everything.
 6 It was quite frightening but I knew I hadn't
 7 done anything wrong. What had happened was having
 8 been through all this hassle with the correspondences
 9 and meetings, particularly with the contract manager,
 10 who was -- she wasn't very helpful and, in fact,
 11 I think she got really angry with me, upset with me
 12 I keep thinking to this day she was being vindictive
 13 by making sure I paid for it somehow.
 14 But --
 15 **Q.** Do you remember any conversations that you had in your
 16 house with the auditors at all?
 17 **A.** Yes, they interrogated me they taped what I was doing.
 18 They talked, as I was sitting there watching them take
 19 everything out and have look at it, every so often
 20 they would find some document or something and they'd
 21 look at each other, you know, saying, "Oh, yes, you
 22 know, he's in trouble" and they'd put it into the box.
 23 They wouldn't say why or whatever, they just did that.
 24 They took a lot of documents, filled the box up
 25 almost. And then I was interrogated and taped.
 75

1 2008?
 2 **A.** Yes, even beyond that.
 3 **Q.** Once 2008 hit, 17 March of that year, you received
 4 an audit; is that right?
 5 **A.** Yes.
 6 **Q.** How many auditors attended the property?
 7 **A.** Well, I wasn't there at the time. I had a phonecall
 8 from Mill Lane at first who said, "Help, we've got
 9 auditors here". I can't remember how many there were.
 10 And then I had another phonecall from East Beach
 11 saying, "We've got auditors here". So they attacked
 12 both post offices, attended post offices at the same
 13 time. I went over. There was nothing I could do or
 14 talk to them about this.
 15 I had -- well, do you want me to be specific as
 16 to what they, just said answer the question, or ...
 17 **Q.** That's fine. They attended both -- two of the
 18 post offices?
 19 **A.** Yes.
 20 **Q.** How about your home?
 21 **A.** Well, this is it. What had happened was they --
 22 afterwards, two of them came to my home and decided
 23 that they needed to search or look for anything that
 24 might show that I may have taken all this money
 25 because, apparently, in both post offices around
 74

1 **Q.** Where did that take place?
 2 **A.** In the office at my home.
 3 **Q.** Were you aware at that time that there were other
 4 people in the same position?
 5 **A.** No.
 6 **Q.** You were suspended after that audit?
 7 **A.** I was immediately suspended, yes. I was told by the
 8 auditors when they left that I would be contacted but
 9 it may take two weeks before I am contacted for them
 10 to have another meeting with me and to discuss this.
 11 At the time, I had already, as I said to you earlier,
 12 part of the business was to do some sort of
 13 consultancy and I was doing some training and I had
 14 a management training course that I was going to
 15 deliver in Egypt for the Egyptian Post Office -- it
 16 had nothing to do with the Post Office in the UK, it
 17 just part of a training programme.
 18 That, unfortunately, was due to be done in
 19 April, beginning of April, so I had to contend with
 20 this, I had to go and deliver this training which
 21 was -- which took all my might to try and put it
 22 behind me and just concentrate on the training. I got
 23 back. Two weeks later, nothing happened. They never
 24 contacted me.
 25 What I had decided to do before this, because of
 76

1 all that issues that I'd had with the Post Office,
2 because I became fed up and saw that there was just no
3 way of me -- this is just taking too much of my time
4 and I was becoming almost bankrupt. Over the two
5 years or so that this has been happening, I've been
6 subsidising the Post Office from the other shops and
7 other businesses, from my own finances and I thought
8 this just cannot be. Perhaps it will be better if
9 I sold the post offices off.

10 That's what I decided to do. Unfortunately, the
11 Government had decided that they are going to shut,
12 and this was before the audit.

13 **Q.** Yes.

14 **A.** Sorry, I keep going --

15 **Q.** Carry on, please?

16 **A.** The Government decided to shut the post offices and
17 they'd chosen one of my post offices, West Beach, as
18 one of the ones to be closed. In the meantime, trying
19 to sell the business was almost impossible because
20 nobody's going to buy a post office business knowing
21 that it might be close down. So it was very, very
22 difficult.

23 The other thing is I had to -- I had to resign,
24 so that the Post Office would advertise the business
25 on their website as part of the businesses that are

77

1 **A.** I was charged with the -- what had happened was,
2 because -- I was going to say because of all this lack
3 of cash flow, I was -- I had two choices, either to
4 shut the post offices down and get rid of all the
5 staff, and I had about 15 at the time, maybe 13. West
6 Beach had shut down. If I did this, the staff would
7 lose their livelihood, the community would lose it's
8 post offices and I just didn't see what would happen.

9 I knew that the £40,000 was coming to me.
10 Post Office did not want to help in any way shape or
11 size, they would not give me anything. I did plead
12 with them to say that they are bankrupting me and so
13 on, but to no benefit.

14 Anyway, what happened then was I had decided
15 that one way of trying to get round this is to write
16 postdated cheques and have the staff also write down
17 what had happened and what's been happening, and
18 document everything so that everything is transparent,
19 no-one could ever say that I was trying to steal any
20 money, I just was between a rock and a hard place.
21 I had to do something.

22 That something is going to be -- it's going to
23 affect everybody and it could affect them
24 detrimentally, as well as myself, of course, because
25 I would lose the business.

79

1 available for sale. I don't know whether that had
2 anything to do with it or what, but they never spoke
3 to me about the audit, never -- we never had
4 a face-to-face discussion, we never tried to sort it
5 out. But despite of several tens of correspondences
6 that I've written, including a couple to Alan Clarke
7 himself, including to whoever I could to try and get
8 a face-to-face meeting, pleading with them not to
9 destroy me and my family ... not to destroy me but to
10 try and just talk about it, I had -- initially there
11 came a time towards the end, where I know that I was
12 expecting compensation from the Post Office that
13 closed, West Beach, and they hadn't given it to me.
14 £40,000, they still had it in their hands and they
15 hadn't given it to me.

16 **Q.** There was a time when you were prosecuted?

17 **A.** Sorry?

18 **Q.** There was a time when you were prosecuted by the
19 Post Office. You were prosecuted?

20 **A.** Yes, I was. Yes, I was. Yes, I was just going to
21 say -- sorry, yes, I was. Yes, I was.

22 **Q.** In terms of timing when was that?

23 **A.** That was in 2008, it started off. The start of it was
24 2008.

25 **Q.** Do you remember what you were charged with?

78

1 So I'd written these cheques. So the actual
2 charges were to do with that I had said that I had
3 cheques to the value of whatever it was at each
4 Post Office, talking about £50,000, when I had not,
5 leaving the Post Office at the risk of loss or using
6 the money for my gain, using money for my gain, or
7 Post Office at the risk of loss.

8 **Q.** Do you remember what the official charge was?

9 **A.** That's all I know. The charge -- this was officially
10 it.

11 **Q.** Was it fraud by false representation?

12 **A.** False representation, I guess. Yes, I guess that's
13 what it was.

14 **Q.** It came to court. You went to the Magistrates' Court?

15 **A.** Started off going to the Magistrates' Court, yes.

16 **Q.** Then you went to the Crown Court?

17 **A.** Not quite. It went to the Magistrates' Court. I had
18 already -- by that time, Post Office had already sent
19 me a document stating how much I owed them, and
20 whereas they discovered £50,000 shortages, the actual
21 figure according to them on the document that they had
22 sent to me was £62,000 and something.

23 Actually, when I tried to work it out, the
24 figures just didn't add up but, at the time, you're
25 scared, you don't know what to do, you just -- you

80

1 just have to -- you're just almost on panic button.
 2 Then they had taken off the 40,000 and whatever,
 3 and then it ended up at about 19,000/20,000, which
 4 then they later changed and became 20,000, which
 5 changed and became something else. I had paid already
 6 10,000 from my own money, reducing it supposedly to
 7 around 10,000 and something. So that was when they
 8 first -- when I actually appeared in court, I only
 9 really owed them about 10,000/12,000 -- 19,000/20,000,
 10 if that, and I had said that I would pay the rest when
 11 I sold the business, because I was trying to sell the
 12 business.

13 They did not complete the paperwork in time and
 14 so the judge -- the Magistrates could not transfer me
 15 to the Crown Court, so he dismissed the case. My
 16 solicitor at the time said, "Sami, you are free, they
 17 are unlikely to come back for you because they will
 18 have a bloody nose and they're not going to come back
 19 for you". Besides there still should have been
 20 £10,000 left or, as it turned out, £13,000, and that
 21 kept fluctuating.

22 Four months later, they decided to serve me with
 23 exactly the same summons, exactly the same charges and
 24 then it went to the Magistrates' Court and then it
 25 went to the Crown Court.

81

1 But I said, "Look, this is what's happening.
 2 I had to plead guilty. However, can we talk and
 3 discuss this and try to settle this without having to
 4 go to litigation, without destroying all this", and
 5 I had the reply from him saying, "You did this, you
 6 did that, your offence is serious enough that they
 7 decided to prosecute you and I'm afraid the case must
 8 go on and, yes, you did say you are going to pay when
 9 you sold your Post Office but you have to put --
 10 instruct your solicitors formally to give us the money
 11 back when you sold it". But, nevertheless, even if
 12 I did that I'd still -- they'd still continue with the
 13 case.

14 I then wrote to the Prime Minister at the time,
 15 Mr Brown, and had a reply from his office that said
 16 that he'd asked them to look into it again, saying the
 17 same thing. I had to plead guilty because otherwise
 18 that the sentence, the punishment, would be severe and
 19 I didn't want that.

20 **Q.** You came to be sentenced on 7 August 2009?

21 **A.** Yes.

22 **Q.** Can you tell us about that?

23 **A.** That was terrible. That was probably one of the worst
 24 days of my life. Picture this: you have been
 25 a prominent member of any community, you have worked

83

1 **Q.** You appeared at Lewes Crown Court on 26 June 2009?

2 **A.** Yes, I did.

3 **Q.** I think that's where you pleaded guilty, is that
 4 right?

5 **A.** Yes, I was told I had to plead guilty to have a better
 6 chance of not actually going to prison. If
 7 I hadn't -- if I don't do that then the likelihood is
 8 that I'll definitely go to prison, which can be
 9 anything up to six/seven years, or whatever.

10 **Q.** How did you feel about that?

11 **A.** I felt terrible. I had a choice to make, do what
 12 I think, which I'm saying "I'm not guilty", or plead
 13 guilty and hope for the best because that would be the
 14 better chance of not going to court. But I didn't
 15 stop there.

16 I wrote to different people, I wrote to
 17 Alan Clarke, who is the head -- the managing director
 18 of Post Office Limited at the time, and I had said to
 19 him, and I had written to him before about the errors
 20 and how unfair they were and that you are really
 21 claiming paper money, not actual money. You have not
 22 actually lost cash, this is all paper stuff and yet
 23 you are claiming it and you have taken it off us. So
 24 actually you are making money out of it, basically, as
 25 I said that to him.

82

1 hard, you achieved a lot of good qualifications, you
 2 have achieved status, you have mixed with royalty,
 3 with senior personnel, with prime ministers, with all
 4 different types of society -- not that you're arrogant
 5 about it because, again, everybody's equal but,
 6 nevertheless, you went through this, and now all of
 7 a sudden you are -- because I went to a probation
 8 office, I went to other places and I saw people there
 9 that were probably ardent criminals and I think to
 10 myself and you think, "Am I like this? I'm now --
 11 this is what I am. Forget about all this other life,
 12 this is what I am".

13 And then you go into the courtroom. In the
 14 courtroom, my wife was with me, as well as my
 15 mother-in-law and my brother and sister-in-law. And
 16 you go into the dock, you imagine going into that
 17 dock, you must know what it's like, and it was the
 18 first time I realised where perhaps the comment "going
 19 down" came from. You stand in the dock, and there's
 20 stairs going down into the cell, where you would be
 21 sent when you are eventually judged to be guilty, and
 22 you are sent down. And that's where I was feeling
 23 I might go. I remember giving my wallet, giving my
 24 mobile to my wife saying, "This is it, in case I don't
 25 come back with you".

84

1 **Q.** What sentence did you receive?
 2 **A.** Well, in the end, I received a one year's custodial
 3 sentence, twice for the two branches, the two cases,
 4 plus 180 hours community service.
 5 **Q.** During the sentencing hearing, did you think that you
 6 might go to prison?
 7 **A.** We had to send references to the judge. Character
 8 references, three character references. One of the
 9 character references was from a friend of mine
 10 a doctor, PhD, worked for a large defence company,
 11 very well respected and, in this reference, in his
 12 reference he had written that he felt that the
 13 Post Office was ... sorry.
 14 **Q.** That's okay. Take your time.
 15 **A.** The Post Office was unfair and the judge held this
 16 reference and he waved it and said, "How -- this
 17 reference, how dare he say that the Post Office is
 18 unfair, I can't accept this". Now, what do you think
 19 as a defendant you would feel or think when that
 20 happens? You're going to go down. He's not even
 21 prepared to accept. He's already made up his mind,
 22 forget about the fact he said you're guilty, he's
 23 already made up his mind. And my knees almost gave
 24 way.
 25 A lady walked in holding a piece of paper in her
 85

1 **A.** I consider myself lucky because I had -- I worked for
 2 an office furniture -- not office furniture, for
 3 a furniture charity shop. So that's what I had to do.
 4 I had to obviously clean, and everything, but this
 5 wasn't alien to me, this cleaning, whatever. I could
 6 have done a lot worse than that because, in order to
 7 save the business before this summons, before the
 8 audit, to try and make the business survive, I had
 9 this -- and not have to force any member of my staff
 10 to lose their livelihood, I actually took a job at
 11 a petrol station in the evenings.
 12 So I was during the day trying to get the
 13 business, keep it together somehow and, in the
 14 evening, I worked at the local petrol station, filling
 15 shelves, taking money from customers, cleaning toilets
 16 and the floors.
 17 So I did all that.
 18 **Q.** In addition to the sentence, I think --
 19 **A.** Then the sentence came and so that was, I think, maybe
 20 somebody was trying to prepare me for that.
 21 **Q.** You also had to pay the prosecution's costs; is that
 22 right?
 23 **A.** Mm-hm.
 24 **Q.** Now, I'm going to move on to the impact on you, the
 25 financial impact and personal impact. Let's start
 87

1 hand and -- and she gave it to the judge who then
 2 unfolded it and then stopped my barrister from
 3 talking. He said, "Okay, I'm going to put you out of
 4 your misery". The barrister was saying things about
 5 recession, and what not.

6 He opened it and said, "Put him out of his
 7 misery" and he then turned to me and that was the
 8 first time that anybody ever talked to me throughout
 9 my court hearings. No-one ever cared what I thought
 10 and felt, or anything like that, and he said, "Until
 11 now, you have been a man of good character but now you
 12 have destroyed this in spectacular fashion". So I'm
 13 no longer this man of good character. And he
 14 pronounced the sentence which was, as I've said
 15 earlier, and that was an enormous relief because, at
 16 that point, I thought, "At least, thank God, I'm not
 17 going to actually go down, I'm not going to actually
 18 go to prison".

19 But it was the only time where I actually felt
 20 better. Before that, I really was going to collapse
 21 and I just could not believe how this could happen.

22 **Q.** You were sentenced to 180 hours of community service,
 23 in addition to the suspended sentence?
 24 **A.** Yes.
 25 **Q.** Can you tell us what you did for that 180 hours?
 86

1 with financial. When you had the discrepancies, how
 2 did you manage to pay for that?
 3 **A.** Borrowed money. Went to our families. My wife and I,
 4 we borrowed what we could borrow. It was a lot. We
 5 actually had -- in Egypt, we had built a house and it
 6 was there. We couldn't sell it and so they knew that
 7 they probably would get their money back, I guess, but
 8 they were prepared to help us and that's how they did
 9 it. And so, using that money, I'd already -- my
 10 credit cards were all to the limits, I had loans.
 11 I couldn't find the cash to pay for the discrepancies,
 12 unless I borrowed it, and that's what I had to do.
 13 At the time, I remember I didn't have £2 -- more
 14 than £2 in my pocket, just to give me enough petrol to
 15 take me to buy and purchase stuff for the shop or
 16 whatever.
 17 **Q.** I think you said at one stage it reached about
 18 £62,000. Do you recall how much you repaid in total
 19 to the Post Office?
 20 **A.** I paid in total -- well, I think in total it was
 21 67,000 because after all the 40000-odd, £40,300 plus
 22 the withheld salaries, and so on and so forth, it all
 23 comes out to about almost 67,000/68,000.
 24 **Q.** I think we've heard from other witnesses some other
 25 kinds of financial impacts, such as insurance and your
 88

1 ability to get insurance; is that right?

2 **A.** Oh, we lost the home insurance. They wouldn't insure

3 us.

4 **Q.** Is that because --

5 **A.** Because I had a criminal record. Once you have got --

6 I learnt a lot about this. Getting a criminal record

7 isn't going to make it easier for you. It's going to

8 make it even worse because then there are consequences

9 of having that criminal black mark against you, and

10 everything becomes expensive. If you can get it, any

11 insurance or anything, would be very expensive. In

12 terms of the home insurance, you can't, and then you

13 try to apply to other companies, "Have you ever been

14 refused insurances?"

15 "Yes, I have."

16 "Well, sorry."

17 **Q.** Moving on to personal impact, how did it affect your

18 reputation?

19 **A.** Well, as the judge says, in spectacular manner.

20 People just thought you were a thief. A community

21 police officer after this -- before the sentence,

22 before even -- well, before even that, they heard

23 about the fact that I had been summoned by the

24 Post Office, et cetera, and put 2 and 2 together and

25 made 15, and decided I was a thief and dishonest. And

89

1 That didn't help reputation very much. We had

2 to -- people would walk across the street sometimes,

3 so as not to talk to you and, even if they don't say

4 anything, you still feel -- it's the feeling about me

5 it's not just the other people, it's how I myself

6 felt.

7 We eventually had to leave our house. We tried

8 to sell it and had somebody renting it before they

9 bought, and we moved out somewhere else, and we lost

10 quite a lot of money having to go backwards and

11 forwards. But the only way we could do it is to get

12 away from all this. We had people, creditors, call

13 me. I hated my ring tone, because it meant that there

14 was a creditor on the other end and threatening to

15 come to my house and take things, and stuff like that.

16 So I had to put up with that.

17 Reputation -- reputation completely destroyed.

18 **Q.** How about your wife and your daughter?

19 **A.** My wife felt terrible. Actually, a friend of mine's

20 partner told my wife, advised her strongly to leave

21 me, said I was a criminal and that she should leave

22 me. Fortunately, my wife was excellent. She stood by

23 me.

24 **Q.** I appreciate it's difficult.

25 **A.** It is difficult, yes. Sorry.

91

1 one day there were some diaries that we were going to

2 throw out, shop diaries, newsagents type diaries

3 where, you know, no newspapers for number 15, no

4 newspaper for number 25, or whatever, and she decided

5 to take that -- maybe somebody had complained to her,

6 and told me that she's going to have to take it to the

7 police station because she's going to have to report

8 me because of the data protection, and you have thrown

9 these out of that back door, they were out the back

10 door, et cetera.

11 In the end, of course, they came back and then

12 she said, "Just don't do it again", but it's that sort

13 of thing. Afterwards, the neighbours just would not

14 really talk to you. They tried to avoid you. People

15 tried to avoid us everywhere.

16 **Q.** How did it --

17 **A.** One of the worst things, of course, is the newspaper

18 that actually wrote an article about it, "Post Office

19 manager pockets money", and that was there until even

20 there now. Anybody who goes into the internet and

21 Googles my name, that's the first thing that comes up.

22 There is this criminal who's pocketed all this money.

23 The way they worded it, they made a lot of -- well,

24 a lot of things that were said that weren't quite true

25 but, nevertheless, it's there for everybody.

90

1 **Q.** That's absolutely fine.

2 **A.** It affected both my wife and my daughter because they,

3 of course, were subjected to the same sort of thing.

4 They are partners or daughter, whatever, of a criminal

5 and, of course, he's a criminal, you know. What else

6 can he be? And you start thinking all sorts of

7 different things, you know, how they felt about you

8 from the start, that sort of -- a lot of things. It's

9 not very, very good, actually.

10 **Q.** How did it affect your health?

11 **A.** How it affected my health. Quite a lot. I developed

12 diabetes. I then later on -- my behaviour changed.

13 My attitude, my -- I became a bit more aggressive, my

14 wife and I, we quarrelled a lot, we still do, because

15 of the way I had become. I had become a different

16 person. My siblings said that I'm a different person

17 and I have a lot of issues with them, and that then at

18 work, when I manage to work, they are also very

19 stressful, et cetera, I eventually developed a heart

20 attack --

21 Well, I had a heart attack and, as a result of

22 that heart attack, I had to have an open heart surgery

23 with five bypasses. I'm still alive but my peripheral

24 vision is completely gone because what had happened,

25 my blood pressure was reduced or it could have been,

92

1 the machines, as they might say, and it had affected
2 the nerves in my eyes and not enough oxygen was
3 received by my nerves and so, if you think of the
4 vision being a circle and there's a horizontal, the
5 horizon, I cannot see anything below that. I can see
6 above, I can see -- I can see you but I cannot see
7 anything below.

8 So if I'm walking, and my legs will testify to
9 this, something there I won't see it and I'll walk
10 straight into it. So that's much of it -- I have
11 tinnitus, I've got this ringing noise all the time in
12 my ears. I have a problem with my nose is that it is
13 always runny and I have to take spray, nasal spray, to
14 stop it from doing that.

15 Yeah, my health was affected quite
16 significantly, mentally and physically.

17 **Q.** In terms of compensation, as somebody who had been
18 convicted, presumably you received an interim payment.

19 **A.** Yes.

20 **Q.** I think you are also part of the Group Litigation; is
21 that right?

22 **A.** No, when you say Group Litigation is that the 555?

23 **Q.** Yes?

24 **A.** No, I'm not. At the time when that happened, and
25 I heard about it, I just been going -- I'd just been

93

1 case, Magistrates case, was dropped, they came back
2 after me without any thought, despite any pleas,
3 despite anything for a pittance of money. How angry
4 do you think I should be with that?

5 They at the time, 2007, roughly, 2008,
6 14,000-plus branches of Post Office were making
7 £4 million loss, a £4 million loss a week, and yet the
8 managing director gets a bonus. He gets a bonus. He
9 gets a bonus, another bonus that will he would get for
10 five years, on top of his £250,000 salary, whatever,
11 and Royal Mail as well got other bonuses, and for
12 £20,000 I was completely destroyed --

13 Not even £20,000 because, by that time, it was
14 only about what they said, and that's all their
15 figures. I could not query those. I could never
16 contest them. Their figures £13,000. They destroyed
17 a man and his family for £13,000. They had a chance
18 not to do that when the first case collapsed. But
19 four months later they insisted that they're going to
20 come back and they would completely annihilate me,
21 despite what I wrote to them they would not stop.

22 How would I feel? What sort of compensation?
23 What they have caused me, the pain and anguish, I wish
24 I could have -- if I had been -- if I had a normal
25 existence, if this didn't happen, the business was

95

1 healing from the heart attack, and what not and, in
2 any case, I wasn't part of that group at all.

3 **Q.** What would you like from the Post Office?

4 **A.** I guess, like a lot of people, I'm -- what happens
5 with this is that, first of all, you're terrified,
6 you're scared. You just you can't think, you're in
7 panic mode. You're trying to avoid something. You're
8 trying to avoid punishment. You're trying to avoid,
9 in this case, going to prison.

10 Then you have got this conviction and you've
11 lost your reputation, et cetera, but I always try to
12 pick myself up and just carry on and I suppressed
13 everything, and these emotions, I never used to have
14 these emotions, in the past, I just carried on.

15 Then the euphoria when we eventually found out
16 that our sentence -- my sentence is going to be
17 quashed, that my name is exonerated, I'm exonerated,
18 my wife and I jumped up and down with joy. And then
19 that happiness starts fading and you start becoming
20 angry, angry, so angry with the people who did this
21 because, if it has been found out now that this was
22 wrong, that it shouldn't have happened, and they
23 admitted it because they settled out of court and said
24 that they were wrong, from what I understand, they not
25 only made me go through all this but, when the first

94

1 starting to go towards the £1 million turnover. I can
2 imagine I could have grown it a lot more and it could
3 have gone -- it could have become possibly much
4 bigger. Who knows. There may have been change of
5 that. That's the first thing.

6 The second thing is, forget about the business,
7 supposing I decided to work. Well, with all my
8 qualifications and experience at the time, not that
9 they helped me with this Post Office, I could have
10 earned at least £90,000/£100,000, £85,000/£90,000
11 whatever, in those days, and that could have happened
12 that could have lasted for what, until today,
13 14,000/15,000. I had to retire early because of ill
14 health.

15 I had to scrimp and save. I couldn't afford
16 things, I had to sell my car, I had to sell my house.
17 I had to try and avoid creditors, I had to come to
18 agreements to pay very little but whatever I could,
19 basically, which is very little, but that's how
20 I lived for the last 14 years or so, having to do
21 that. I want not to feel like that. I want to feel
22 worth it. I lost my confidence. I'd lost -- and this
23 loss of confidence made me more aggressive and perhaps
24 made me confrontational with other people to try and
25 prove that I am good. I'm not that so-called nobody

96

1 thief, or whatever that you have made me out to be,
 2 and that has its price, not only just the financial
 3 but all the health, all the mental things that I've
 4 been going through.
 5 I want that -- obviously, I want a really good
 6 compensation to compensate for that. I don't know
 7 what you can think you can imagine, even the potential
 8 of a good pension is gone. Imagine how much pension
 9 I could have earned if I, say, invested my money or
 10 even in a pension scheme if I was working for
 11 a company at the levels that I would have been able to
 12 work at. What would I have done? That would have
 13 taken me maybe 20/30 years. What pot would I have had
 14 in the end?
 15 That's the sort of thing that I want the
 16 Post Office to pay for, as well as these people: why?
 17 Why did they do this? Is it really the contract
 18 manager, Carol Ballan, I think her name was. Was she
 19 really so vindictive that she wanted to destroy me
 20 because I thought that she lied the last time we met
 21 and the meeting minutes of the meeting were distorted
 22 and things in there that were said that weren't really
 23 said and they were put out of context and I said that
 24 to her and I wrote her a reply, to that effect? Is
 25 that what happened?
 97

1 The compensations need to be proportional and
 2 according to the severity of their action and the
 3 individuals who were responsible at the time should
 4 answer to that. They are happy, they have taken their
 5 millions of bonuses, and what not, or golden goodbyes,
 6 as I believe Alan Cook probably did when he went
 7 somewhere else, or whatever. I don't know what the
 8 contract manager did or the others, they were happy
 9 there. But what about us?
 10 **Q.** Thank you, Mr Sabet. I don't have any further
 11 questions but perhaps the Chair may?
 12 **SIR WYN WILLIAMS:** No, no, thank you very much, Mr Blake.
 13 Thank you Mr Sabet for your evidence this
 14 afternoon. I greatly appreciate it. Thank you.
 15 **A.** Well, thank you for allowing me to voice it. It's
 16 a great help.
 17 **SIR WYN WILLIAMS:** Thank you.
 18 **MR BLAKE:** Chair, we're now going to have a few statements
 19 read in before the break.
 20 **SIR WYN WILLIAMS:** Yes, fine.
 21 **MS PATRICK:** Sir, we have three witness summaries to read
 22 on behalf of clients represented by Hudgells
 23 Solicitors and, with your leave, I'll start with the
 24 summary of the evidence of Mr David Blakey.
 25 **SIR WYN WILLIAMS:** Yes, fine.
 99

1 Why did -- and I wrote to them saying I want
 2 somebody who is unbiased, Alan Cook, I want somebody
 3 who is unbiased, somebody who can think logically, to
 4 see what is going on, what the hell's going on, what's
 5 going on with the systems. He just said. "It gives
 6 me -- it gives me no pleasure to write you such
 7 a thing but, basically, tough, you know, the case will
 8 have to take its course".
 9 All these people that they have destroyed, not
 10 just me, all of them. How could they not have known?
 11 This has taken over 20 years, 20 years. You can't
 12 start to think, well, what's going on here? Are all
 13 these people -- I don't know how many there were, 700
 14 or something, maybe more -- are they all of them
 15 thieves? And this person who's been writing to us
 16 telling us there's an issue, is he also an idiot?
 17 They were telling me, "Oh, you've got to prove".
 18 I said to them, "The money disappears from the
 19 computer, it sometimes appears and disappears".
 20 "Oh, well, you've got to prove it".
 21 How do I prove it? I don't have control over
 22 the computer. I can't interrogate it, I can't do
 23 anything. How do I prove something appearing or
 24 disappearing?
 25 They just -- they need to be held accountable.
 98

1 **Summary of witness statement of DAVID BLAKEY (read)**
 2 **MS PATRICK:** Mr Blakey and his wife took out a loan and
 3 together they took over Riby Square Post Office
 4 branch. Mr Blakey's wife, Gillian, became the
 5 subpostmistress and worked at the Post Office from
 6 1996. A summary of Mrs Blakey's evidence has already
 7 been read for the Inquiry during yesterday's hearings
 8 and they have both produced full statements.
 9 Mr Blakey says they would often struggle with
 10 balancing the accounts. When the Horizon System was
 11 introduced in 2000, he attended a one-day training and
 12 a trainer came to their Post Office. He says the
 13 trainer lacked understanding of the system. When
 14 there were shortfalls he paid them directly into the
 15 branch.
 16 On 13 May 2004, Mr Blakey says there was
 17 an audit. At that time, he says he knew there had
 18 been a shortfall the night before and that shortfall
 19 amounted to just under £65,000. He told auditors
 20 himself about the shortfall and they called the fraud
 21 investigation team. In interview, Mr Blakey recalls
 22 he was asked if he had spent the money on another
 23 woman or on gambling debts. He says that the
 24 investigators were very aggressive and he told them
 25 that none of what they were saying was true. He
 100

1 recalls seeing the transcript of the interview and he
2 says his denials were not recorded. He was not
3 represented in interview.

4 He was summoned to court and he says he was
5 advised the evidence against him could potentially
6 result in his imprisonment for 18 months to
7 three years, on charges of theft and false accounting.
8 He was advised, following transfer to the Crown Court,
9 to plead guilty, otherwise, he recalls, he was advised
10 he could be looking at a three to five-year custodial
11 sentence. He said he would not plead guilty to theft
12 but would plead guilty to false accounting.

13 During the trial, he recalls the Post Office was
14 asked to produce evidence of theft, which they could
15 not produce. He recalls the judge commenting that he
16 knew Mr Blakey was not a thief but he called him
17 a fool. He was sentenced to nine months in prison on
18 false accounting charges, suspended for two years. He
19 recalls the judge paused when he said "nine months in
20 prison", so Mr Blakey thought he was not going home
21 that day.

22 Following his conviction, the Post Office asked
23 Mr Blakey to pay back £65,000. He and his wife were
24 forced to declare bankruptcy. They lost their car and
25 their mortgage, they were forced to sell their home.

101

1 has been proven, he feels guilty about going through
2 everything in the first place. He wants the Inquiry
3 to know that he feels guilty about the impact
4 everything has had on his family but one of the
5 biggest things for him remains that he now does not
6 own anything.

7 **Summary of witness statement of KASHMIR GILL (read)**

8 **MS PATRICK:** We move now to the summary of the evidence of
9 Mrs Kashmir Gill. Mrs Gill and her husband worked
10 hard for many years to build up a large business.
11 She's been married for 46 years and has three adult
12 children.

13 Her family operated two Post Office branches and
14 she also had the role of branch manager at Cowley Road
15 Post Office. The family owned Cowley Road Post Office
16 and Underhill Circus Post Office, and she recalls
17 there were issues with Horizon at both branches.

18 She and her family decided to sell
19 Underhill Circus, as it was making losses, due to
20 frequent balancing problems with Horizon. Yet they
21 continued to experience shortfalls. Following
22 an audit at Cowley Road in June 2009, a shortfall of
23 around £50,000 was discovered and Mrs Gill was
24 prosecuted for theft, fraud and false accounting. Her
25 contract was terminated in July 2008. Following legal

103

1 They tried to sell the Post Office and found three
2 potential buyers but say the Post Office blocked each
3 sale. In September 2017, Mr Blakey suffered a stroke.
4 This forced him into retirement. He fully believes
5 the stress and anxiety of the situation and having to
6 relieve it contributed to his stroke.

7 He suffered with low mood, a poor sleep pattern,
8 tiredness, a loss of enjoyment in his activities,
9 a poor appetite, poor concentration, a lack of
10 motivation, low self-esteem, feelings of
11 worthlessness, hopelessness and low self-confidence,
12 and also feelings of guilt. He says he experienced
13 suicidal thoughts, although he did not act upon them.

14 Mr Blakey lost his job following the allegations
15 made against him and he stopped paying into his
16 pension. He says his conviction also had
17 a substantial impact on his relationships. He felt
18 bitter, angry and betrayed. He recalls his wife says
19 he used to be the life and soul of the party and he
20 says this has taken away from him. He had a difficult
21 relationship with his daughter for 20 years but he
22 says they have now reconnected and have an excellent
23 relationship. His Mum passed away before his
24 conviction was overturned.

25 Mr Blakey says that, even though his innocence
102

1 advice, she pleaded guilty and was given a suspended
2 sentence, a fine and ordered to pay legal costs.

3 Her conviction was overturned in April 2021.

4 Mrs Gill says for a period of around six months
5 she lived in constant fear of going to prison. She
6 says before Horizon she had a very happy and
7 successful life. She says she and her husband were in
8 a comfortable position and they now feel that their
9 retirement has been taken away from them.

10 The accusations and her conviction have had
11 a profound impact on Mrs Gill's mental health. She
12 has been assessed by a psychiatrist and diagnosed with
13 acute stress reaction, post traumatic stress disorder
14 and enduring personality change after catastrophic
15 experience.

16 She says she avoids going to the local area to
17 do her shopping and now travels further away to avoid
18 people and the anxiety it causes. She cannot go to
19 the temple to pray when other people are in there.
20 She says her family name was tarnished. She and her
21 husband have suffered significant financial hardship
22 following her conviction and have had to sell their
23 businesses and property, as well as relying on family
24 for financial assistance. She wants the Inquiry to
25 know she still feels embarrassed, although she knows

104

1 she has done nothing wrong.

2 She believes nothing can undo what her family
3 has been subject to and she says the experience will
4 stay with them for the rest of their lives.

5 **Summary of witness statement of CARL PAGE (read)**

6 **MS PATRICK:** Finally, sir, we turn to a summary of the
7 evidence of Mr Carl Page.

8 Carl Page became subpostmaster of the Rugeley
9 branch in April 1997. From around 2001 he began to
10 notice shortfalls. He asked for further training but
11 says this fell on deaf ears. He made good shortfalls
12 which were only small amounts at first.

13 On 13 January 2003, he received a call from
14 Staffordshire Police and was asked to attend the
15 police station. He was informed then a customer from
16 the Post Office had been arrested on the grounds of
17 money laundering and Mr Page was suspected of
18 conspiring with him.

19 An audit was conducted and identified
20 a shortfall which was substantial. Mr Page was
21 arrested in January 2003 and suspended on
22 14 January 2003. Following his arrest, he says he was
23 interviewed by Post Office investigators and he
24 describes the manner of the investigation as extremely
25 humiliating and upsetting.

105

1 He says:

2 "I felt absolutely worthless. I felt upset and
3 angry and I'd lost everything I'd worked hard for."

4 His conviction was quashed in April 2021. He
5 reports he lost a significant amount of weight in
6 prison, dropping from 110 kilos to 91 kilos. He
7 suffered intrusive memories and he began taking
8 antidepressants in March 2008. He goes on in his
9 statement to describe the financial impact of
10 conviction, which included bankruptcy, increased
11 insurance cost and an inability to secure or to change
12 employment.

13 He says many roads and opportunities were denied
14 to him because he needed a clean CRB check. He
15 describes the whole process from his initial arrest
16 through investigation, trial and appeal, and says it's
17 had a significant impact on his relationships. He
18 split from his first wife in 2001 but recounts that he
19 had a good relationship with his sons. He says this
20 was stopped when he was arrested.

21 He says:

22 "My sons had to change their name to avoid the
23 negative stigma attached to what happened to me, as
24 they continued in their respective professions."

25 He says -- and goes on to describe the impact on

107

1 He believes his contract was terminated in the
2 autumn of 2003. In December 2003, the Post Office
3 initiated criminal proceedings for theft of £586,000
4 and money laundering proceedings. His trial took
5 place in June 2005, when he pleaded not guilty to
6 charges of theft and money laundering. He was
7 acquitted of money laundering and a verdict could not
8 be reached on the alleged theft.

9 Subsequently, the Post Office again brought
10 charges of theft but, again, this time concerning
11 £282,000. He was advised, again, that, if convicted,
12 he could face seven years in prison. He says he was
13 advised at that time to plead guilty to theft of
14 £94,000. He says he recalls being told, "Anything
15 less than £100,000 would get me only two years in
16 prison". Mr Page says he took this advice as he had
17 a child and a family.

18 He pleaded guilty in December 2006. He was
19 sentenced in January 2007 to two years' imprisonment.
20 He was in prison for six months and then on a tag for
21 the remainder of his sentence. Following on from his
22 conviction, Mr Page suffers with PTSD. He says of his
23 time in custody:

24 "Prison itself was such a humiliating
25 experience."

106

1 his own mental health:

2 "Things were getting on top of me and my debts
3 were building up. This ended in a suicide attempt in
4 January 2014 and I was admitted to a mental health
5 hospital for three weeks."

6 Following the suicide attempt, he recounts his
7 daughter's mother stopped him seeing her for around
8 four years. He was very close to his daughter and he
9 found this devastating but says he understood the
10 rationale behind it. He had married in 2003 and he
11 split from his second wife in 2008, he says, as
12 a result of the strain of the prosecution and his
13 conviction. He said he had found it difficult to be
14 close to her or to anyone.

15 Although Mr Page's parents stood by him, he
16 wants the Inquiry to know he always had in the back of
17 his mind that he thought they must have thought he was
18 guilty. His Dad passed away before his conviction was
19 quashed.

20 He now feels his father died not knowing the
21 truth. Mr Page wants the Inquiry to know that he
22 remains saddened at the thought of what life he and
23 his now partner could have had. He had lived a very
24 comfortable life. This was all taken away. He says:

25 "Nothing will be able to undo what I was subject

108

1 to."
 2 Sir, that brings an end to the summaries to be
 3 read for the clients of Hudgell Solicitors. Thank
 4 you.
 5 **SIR WYN WILLIAMS:** Thank you very much, Ms Patrick. Here
 6 comes Mr Blake to tell me how to proceed henceforth.
 7 **MR BLAKE:** May I propose a ten-minute break and then we
 8 have our final witness, which is Ms Arch.
 9 **SIR WYN WILLIAMS:** Certainly. So what's that, 25 to?
 10 **MR BLAKE:** 25 to, yes.
 11 **SIR WYN WILLIAMS:** Fine.
 12 **(3.25 pm)**
 13 **(A short break)**
 14 **(3.34 pm)**
 15 **MR BLAKE:** Thank you, Chair. The next witness is
 16 Nichola Arch.
 17 **NICHOLA ARCH (affirmed)**
 18 **SIR WYN WILLIAMS:** Good afternoon, Mrs Arch. It's rather
 19 symmetrical that you are one of the first persons that
 20 I met when I started this work and now we end these
 21 hearings with your oral evidence. So good to see you
 22 again.
 23 **A.** Thank you, and you.
 24 **Questioned by MR BLAKE**
 25 **MR BLAKE:** Mrs Arch, you should have in front of you

109

1 **Q.** What was your first Post Office job?
 2 **A.** That was as a counter assistant at Brimscombe
 3 Post Office, just as an assistant.
 4 **Q.** Was that in 1993?
 5 **A.** It was, yes.
 6 **Q.** You then became something called a relief worker; is
 7 that right?
 8 **A.** Yes, they sold it -- Brimscombe Post Office and
 9 a family took over, so I wasn't required. So I then
 10 did relief work, because the subpostmasters couldn't
 11 get anyone to cover them on holidays and things. So
 12 I decided I'd work all over Stroud in Gloucestershire,
 13 covering for everyone's holidays. So I pretty much
 14 worked in most of the small sub-offices throughout
 15 Stroud.
 16 **Q.** By 1998 you were Chalford Hill Post Office?
 17 **A.** I was, yeah.
 18 **Q.** How did you get involved in that Post Office?
 19 **A.** I started there on relief and then the subpostmistress
 20 got diagnosed with terminal cancer and, unfortunately,
 21 she passed away. So the husband wanted to keep the
 22 Post Office within the village, so he applied to take
 23 over the postmaster position, even though he wasn't
 24 working in the Post Office, he was what we'd call
 25 a ghost postmaster and asked if I would take it on and

111

1 a witness statement that is dated 15 March of this
 2 year.
 3 **A.** It is, yes.
 4 **Q.** Can you please turn to the final page of that. That's
 5 page 19?
 6 **A.** Yes.
 7 **Q.** Is that your signature at the bottom?
 8 **A.** It is.
 9 **Q.** Can you confirm that that statement is true to the
 10 best of your knowledge and belief?
 11 **A.** It is.
 12 **Q.** As the Chair has said, you assisted Sir Wyn during the
 13 non-statutory phase of this Inquiry and you've
 14 provided a transcript and a human impact statement
 15 from that stage as exhibits to the witness statement,
 16 and all of those will become evidence in due course.
 17 I'm going to start today with your background.
 18 Can you tell us where you were born and where you grew
 19 up?
 20 **A.** I was born in Bristol and I grew up in a sleepy
 21 village called Wotton-under-Edge, and then I went on
 22 to college in the Stroud area and then took residence
 23 there where my fiancé was.
 24 **Q.** I think you trained as a teacher, is that right?
 25 **A.** Yes, I did.

110

1 continue working there, in order to keep the
 2 Post Office within the community, which is what I did.
 3 **Q.** Was it just a post office?
 4 **A.** No. He also gave me the opportunity to pay for the
 5 stock and to take over the shop, and I could run the
 6 shop as I see fit, alongside the Post Office. He
 7 would give me a small salary from the Post Office and
 8 the shop would be mine, as a new business venture. So
 9 with me and my fiancé just, sort of, setting up in the
 10 area, it seemed like a brilliant opportunity for us to
 11 start a little business of our own, so ...
 12 **Q.** So you were, in effect, doing the job of
 13 a subpostmistress --
 14 **A.** Yes.
 15 **Q.** -- and running the shop?
 16 **A.** Yes.
 17 **Q.** Did you live nearby at the time?
 18 **A.** I lived about two and a half miles away from
 19 Chalford Hill Post Office, in the sort of village that
 20 sat next door to it. So we'd just joined a shared
 21 ownership scheme with the Government to buy a little
 22 two up, two down terrace, and get on the ladder. So
 23 that was sort of our developing stage. We'd had the
 24 business, my husband -- who is my husband now, worked
 25 locally as well, so we bought a property, set up ready

112

1 to start a new life in Stroud.

2 **Q.** How old were you at that stage?

3 **A.** Which year are we talking?

4 **Q.** When you first started in that Post Office?

5 **A.** When I started at Brimscombe I was sort of 23 and then

6 by the time I got to Chalford I was about 27.

7 **Q.** I am going to ask you about the roll-out and that's

8 something that this Inquiry is going to be looking at

9 the next phase in the summer. Can you tell us what

10 the roll-out was?

11 **A.** When Horizon came about, obviously I'm trying to

12 remember 22 years ago now, but we had a memo come

13 through to say that it was going to be computerised,

14 which I welcomed, because I'd bought all new fittings

15 in the shop and modernised that, so the thought of

16 modernising the Post Office as well I welcomed, and

17 also it took so long to do it all manually that

18 I thought, well, with the computer system, within

19 a couple of hours on balancing, we'd get it all done

20 in half the time.

21 So I was one of the first -- we had a memo to

22 say Chalford Hill was going to be one of the first

23 roll-out branches, which I was under the impression

24 that it was a limited amount of offices, they would

25 install the equipment in, say, for example, 50, and,

113

1 following day in the evening -- well, at the end of

2 the business day. So, no, I hadn't done any balancing

3 work whatsoever on the system.

4 **Q.** I'm going to ask you about shortfalls and

5 discrepancies. When did you first experience

6 a shortfall?

7 **A.** The first week. The first time I did the balance

8 minus a few -- I think it was about £13, it was £1,000

9 exactly short. I could see why. The pension dockets

10 that we did, that people brought in, I added them up

11 manually because it seemed an awful lot and I wanted

12 to compare it with the computer system, so I knew I'd

13 got it. And, at the end of each day we'd send all the

14 dockets off out of the building, and I wanted a paper

15 copy. So I used a printout calculator and added the

16 dockets up myself each day before I sent them to

17 Ireland because they'd go to Ireland and I'd never see

18 them again.

19 **Q.** Can I just ask you what are pension dockets, for those

20 who don't know?

21 **A.** Pension dockets are -- it's like a chequebook, like

22 an old fashioned chequebook. There's two dockets per

23 page and each docket represents one week of a pension

24 whether it be family allowance, old age pension or

25 whatever.

115

1 as it worked well and progressed, then it would then

2 go on for a bigger roll-out throughout the country.

3 But they was going to initially install it into the

4 first few, which I was one of them.

5 **Q.** Can you tell us about the installation, what that

6 involved?

7 **A.** Yes. Well, they turned up -- well, there was one

8 gentleman who turned up, engineer, and set it up. It

9 was a very tiny Post Office, so he sort of went in

10 about half hour before, set it all up so it was

11 running and he left. Then we opened the Post Office

12 so it was open and running, and the shop, and the

13 trainer was sat with me and, every time a transaction

14 needed to be done, we were trying to do it at the same

15 time and, within a couple of hours, the trainer left

16 and left me with a big manual and said anything

17 I needed to know thereon after would be in this

18 manual.

19 **Q.** So you were being trained while people were coming in

20 and out of the Post Office?

21 **A.** Yes.

22 **Q.** Were you there for the balancing when you were

23 training?

24 **A.** Not whilst I was training no because that was the

25 morning and I wasn't due to balance until the

114

1 The customers would bring the book in, we would

2 stamp it, take out the docket and keep it, but then

3 the computer system, when the system first got

4 installed, you'd have to then put it into the computer

5 system as well. So, in fact, it was twice as much

6 work, to be honest, because we had to put it in the

7 computer as well as do it manually when we first

8 started off.

9 And then each day, as soon as you had a pile of

10 them, because we would have you know 50/60 customers

11 coming in in the morning, same in the afternoon, then

12 we would add them up -- we didn't have to, but I would

13 add them up with the calculator at the end of the day,

14 then keep the printout of the calculator with it and

15 then I would send the dockets off.

16 Then I would check my total against the Horizon

17 total per day and it was right, and so I knew that

18 everything was running as it should, or so I thought.

19 But then on day seven, ready for balancing, the

20 computer would automatically calculate my weekly

21 totals for me. But a weekly total didn't add up to

22 the daily totals, and so I could see that it was

23 wrong.

24 **Q.** On seeing that it was wrong, did you call the

25 helpline?

116

1 **A.** I did, yes, straightaway the first week. I called
2 them and said, "I can see there's a problem. My daily
3 figures are correct, what I've paid out to customers
4 is correct, my cash is correct, but the weekly total
5 generated by Horizon is incorrect". And she said,
6 "Well, it's only the first week", what am I expecting,
7 I should just wait for it to settle down, it will
8 correct itself and teething problems are bound to
9 happen, and that I needed to stop being negative about
10 being modernised.
11 **Q.** Did it settle down?
12 **A.** No. Week 2, the 1,000 doubled exactly to 2,000.
13 Because I'd kept my daily totals as I did the first
14 week, I did exactly the same the second week and
15 I kept by calculator printouts each day. Looked on
16 the weekly, and the weekly generated total from
17 Horizon was completely different, short again, and it
18 had doubled the shortage. The first week it was
19 1,000, the second week it was 2,000, and this habit
20 continued for the first six weeks.
21 **Q.** Did you continue to call the helpline?
22 **A.** I called them every single week and I explained what
23 I could see and I kept my calculator printouts for
24 each bundle of dockets, so I had it there. And then
25 week 7, I had a visit.

117

1 **Q.** Do you remember how many were there?
2 **A.** There was three, I thought, three auditors.
3 I recognised one of them because I'd been with
4 Post Office for nearly ten years then, so I'd had
5 a couple of audits randomly in different offices that
6 I happened to be working in. So one of them
7 I recognised and they said they'd come along to do an
8 audit.
9 I welcomed them, thought it was great, thought
10 the helpline was actually being helpful. So
11 I thought, you know, they are obviously coming to
12 address the problems that I'd been talking about.
13 So I let them in. One of the -- well, the
14 auditor and one of the gentlemen went into the
15 Post Office because it was a very small cubicle-type
16 set up. They went on in, started the audit, and
17 I stood out into the stockroom round the back with the
18 lady who came with them, and made everyone coffee, had
19 a chat, just normal chit-chat, everything was fine and
20 then the gentleman, not the auditor, come out.
21 He then said, "Oh, do you know you are £32,000
22 short" and I said, "Yes, I rang the helpline last
23 night, I have already told them about this", I said,
24 "but it's been an ongoing problem and I thought you
25 were going to check it out for me to make sure

119

1 **Q.** That's an audit?
2 **A.** Yes.
3 **Q.** I think you've said in your statement that by week 6
4 it had reached £32,000?
5 **A.** Yes. It was literally doubling, square rooted every
6 day, so it went from 1 to 2; 2 to 4; 4 to 8; 8 to 16;
7 16 to 32 and I rang every time.
8 **Q.** When it had reached £32,000 did you again phone the
9 helpline?
10 **A.** I did, yes, and I was getting quite cross then and
11 I said, you know, "This isn't right and I don't know
12 what I can do about it". But I had to declare that
13 everything was fine cash-wise because, otherwise,
14 I wouldn't have been able to trade the following day
15 and, obviously, I didn't have the money to put in and
16 that was something, although I've listened to the
17 Inquiry, it was something I never really got involved
18 in.
19 When I balanced it each week, it may be out £20
20 one week, £10 the next, but I never touched the money
21 I let it be, as it was, undeclared and then it would
22 correct itself naturally over time and, manually, it
23 always did. But obviously with this, it never did.
24 **Q.** The auditors arrived?
25 **A.** Yes.

118

1 everything's okay".
2 **Q.** What was the response to that?
3 **A.** He said, "Oh right, okay. Well, we do need to ask you
4 about it", he said, "but I don't think we'll be asking
5 you about it here". And I said, "Well, why not?" and
6 he said, "It's too small", he said, "we'd be better
7 sat around a table". And, obviously, I didn't have
8 the room, the Post Office cubicle was tiny. So I had
9 no problem with that. He said, "I think what we'll do
10 is we'll go over to Stroud Crown Office" which was
11 about six miles away.
12 **Q.** How did you get to Stroud?
13 **A.** Well, I thought logic would be that I said, "Well,
14 I'll come over in my car", because I lived about three
15 miles away from the Post Office, so I drove to work.
16 I said, "What I'll do, I'll follow you over to Stroud
17 in my car and then, as soon as we're done, I can nip
18 back and open the shop and get the Post Office up and
19 running again". That seemed the most practical.
20 He said, "No, you won't be doing that. I would
21 prefer it if you came in our car". And, at that
22 point, I was getting a bit, "Well, that's a bit odd".
23 I said, "That's a bit strange, why would I want to
24 come in your car?" He said, "Well, the parking in
25 Stroud is awful and it's double yellow lines outside

120

1 the Crown Office, so you're probably better just
 2 coming in our car and then we will bring you back
 3 anyway".
 4 So I thought, "Oh, well, that makes sense",
 5 because it is awful parking in the middle of town. So
 6 I thought, "Well, yeah, that's fine then". I said,
 7 "Well, I'll just ring the owner of the business and
 8 let him know that the Post Office" -- because,
 9 obviously, the villagers would be asking him, "Oh, why
 10 is the Post Office shut?" So I said, "I'll just ring
 11 him and let him know", and he said, "Yeah, if you can
 12 ring him and let him know where you are and that you
 13 will let him know how the day progresses".
 14 I said, "Oh, right, fine". And I thought he was
 15 just sort of talking gibberish, to be honest, so
 16 I just rang the owner and said, "I'll be back in about
 17 an hour, I've got to go over, answer a few questions
 18 and then they're going to drop me back but I'll put
 19 a sign on the door so the customers know".
 20 "No problem."
 21 So then they put me in the back -- well, they
 22 didn't put me in the back of the car, I got in the
 23 back of the car with the lady and the gentleman was
 24 driving and, on the way there, she was sort of saying
 25 "This looks a very expensive place to live" which
 121

1 **Q.** Can you describe the conversation that you had at that
 2 point?
 3 **A.** They then said, "Oh, do you mind if we record this
 4 conversation", and I then said straightaway, "Why
 5 would you want to record it?" The gentleman then
 6 said, "I don't think you actually realise how much
 7 trouble you're in", and I was just taken aback.
 8 I said, "What do you mean? I've done nothing wrong".
 9 He then went on to say that he's ex-CID, he had
 10 met people like me before, he knew a liar when he saw
 11 one, and rather than waste more time could I just tell
 12 them what I've done with the money, so that they could
 13 all go home. Obviously, I hadn't touched any money
 14 whatsoever, so I made it crystal clear to him that
 15 there's no way I was going to say I've taken money
 16 when I haven't taken a penny. They'd spotted
 17 a postcard on the wall that I'd sent to the customers,
 18 because I had had a week's holiday, and he said, "Oh
 19 I notice you have been on a week's holiday. Did we
 20 pay for that?" And, obviously, I said, "Don't be so
 21 ridiculous, no". Well, this carried on until 3.45 in
 22 the afternoon.
 23 **Q.** When did it start approximately?
 24 **A.** We got there about 11.00, and I was locked in.
 25 I didn't leave the room at all, until they took me
 123

1 I thought was a bit of an odd thing to say but -- and
 2 I said, "Well, it is, it's in the Cotswolds, so, you
 3 know, it's not cheap but", I said, "we've managed to
 4 get a shared ownership property, so we're just sort of
 5 getting ourselves" --
 6 "Oh, that's very nice, it must take a lot of
 7 money". I said, "Well, yes, it is, but we're both
 8 working and, you know, we're getting on". She said,
 9 "Oh, that's good". And then we got to the Crown
 10 Office and then she was in front of me and he was
 11 behind.
 12 **Q.** When you got to the Crown Office were you on your own?
 13 **A.** Yes.
 14 **Q.** Were you offered legal representation?
 15 **A.** No, no, because we were going, what I thought, was for
 16 a chat.
 17 **Q.** Where did you go in the Crown Office?
 18 **A.** We had to walk through the main business side it had
 19 about 12 counters and it was really busy, but we
 20 walked through that and then out through a side door
 21 into a little back room.
 22 **Q.** Who was in that room?
 23 **A.** No-one. The gentleman walked in first, I walked in
 24 second and the lady was behind me. And then the door
 25 shut and it was pin coded door, so I was locked in.
 122

1 back at 3.45 and said they would have to come back to
 2 me again because I've continually lied to them all
 3 day, which he was very annoyed about, which I just let
 4 him get on with it. I thought, "That's your opinion,
 5 whatever".
 6 Yeah, then he took me back he said, "You do
 7 realise you will never step one foot in that
 8 Post Office ever again".
 9 **Q.** Having dropped you outside the Post Office, were you
 10 able to get into the Post Office?
 11 **A.** No. He kept hold of the keys since the audit had
 12 finished, since we left. He locked the door when we
 13 left and I never had the keys back ever.
 14 **Q.** How did you feel at that point?
 15 **A.** There was a mixture of things. I was probably,
 16 I would say, in shock because I'd gone to work that
 17 morning as a normal -- looking forward to the day.
 18 Yes, there was problems but nothing for me to worry
 19 about and then, all of a sudden, everything had gone.
 20 I didn't know how I was going to pay my bills,
 21 I didn't know what was going to happen to the shop.
 22 It just all happened so out of the blue. I had no
 23 time to really understand what on earth was going on.
 24 I just got in my car, went straight home,
 25 I can't remember the journey going home at all but
 124

1 I got home and I rang my Mum and my fiancé to say what
2 had happened and I was absolutely hysterical at that
3 point.

4 **Q.** I'm going to ask you about your suspension and
5 termination. You weren't the subpostmistress. What
6 happened to the subpostmaster at that stage?

7 **A.** He then rang me. It was about 7.30 in the evening the
8 same day and said the Post Office had been to his home
9 and basically said to him that he either gets rid of
10 me or they will go after him and he was a 74-year old
11 gentleman, he had just lost his wife four months prior
12 to that of cancer, and he'd been married to her for
13 49 years, and he just said, "I can't go through that"
14 which I could sort of understand.

15 So he said, "I'm sorry but", he said, "I'm going
16 to have to do as they tell me to do or I'm going to
17 land up in prison" and I said, "What have they told
18 you to do?" He said, "I've got to suspend you at the
19 moment and then they will let me know what to do
20 next", and then within three weeks I'd had a letter to
21 say I was sacked.

22 **Q.** On receiving that letter, how did you feel?

23 **A.** I couldn't believe it because I'd done absolutely
24 nothing wrong. I was excited for the future of the
25 Post Office and all that it entailed and all the

125

1 all in my hair, and it got to the point where, I think
2 it was part paranoia and part of what was true, but
3 I felt like everyone was talking about me, I was the
4 lady who stole off elderly people, and I just couldn't
5 deal with it, so I stayed indoors and never, ever went
6 out.

7 **Q.** Was there a particular link with elderly people
8 because it related to pensions? Is that --

9 **A.** I assume so. That was conjured up by the Post Office
10 and that was how they worded it in the Stroud News and
11 Journal, that I'd been stealing off elderly pensioners
12 through the pension dockets. So, yeah, that was how
13 the public perceived it, I guess.

14 **Q.** Moving on to the prosecution, about 12 months later
15 you were notified of the prosecution. What were you
16 charged with?

17 **A.** Theft and fraud. They'd charged me for £24,000 of
18 theft. They'd found -- apparently, they'd found
19 £8,000, and fraud for making the accounts correct for
20 business on the Thursday.

21 **Q.** Was that a letter that came through the post?

22 **A.** Yes.

23 **Q.** How were you when you saw that letter?

24 **A.** I would safely -- I was absolutely shattered. I'd
25 give in then. I didn't want to exist, to be honest.

127

1 modernisation, et cetera, and within -- you know,
2 within a year, everything had gone. I could not get
3 my head around it. I was in a state of shock. I was
4 put on antidepressants. I just could not accept that
5 I'd gone from starting a new, happy life with a new
6 business to losing absolutely everything on that day
7 and being mistrusted as well, and then it appeared in
8 the papers also.

9 **Q.** I was going to say, how did people come to be aware of
10 it?

11 **A.** I didn't know at all that it had been made public and
12 then my now husband's grandmother rang the next day
13 and said, "Is that the same Nicky as we know that
14 they're saying has stolen from the Post Office?" and
15 his grandmother had gone to her local Post Office and
16 saw it on the front page of the Stroud News and
17 Journal, that I had been stealing off old aged
18 pensioners, and that was three weeks after.

19 **Q.** Are you aware of how they knew?

20 **A.** I've no idea but it wasn't from me.

21 **Q.** How were you treated by the local community at that
22 point?

23 **A.** It was just awful. I went to the local supermarket,
24 I felt like it was silent when I walked through the
25 door. One day I got spat on twice outside. It was

126

1 My husband was at work. I rang him at work and said,
2 you know, "They're charging me", because we was
3 absolutely convinced there was no way they would
4 charge me. They would see sense, it would either
5 correct itself or, you know, it would obviously happen
6 again, or they would soon realise that it wasn't me.

7 So -- and because we hadn't heard for so long,
8 I'd been questioned twice in the local police station
9 by them and nothing had changed, and so we genuinely,
10 genuinely believed it was going to get dropped. So
11 when I received that, that was just devastating.

12 **Q.** How were you doing financially at that stage?

13 **A.** We were getting in trouble -- well, I was because
14 I hadn't worked, it was all in the papers, and my
15 husband was a lorry driver, but he was a tree surgeon
16 at that point, but he was self-employed. So a lot of
17 the bills weren't getting paid and it got to the point
18 where we had to decide whether we sold the house or
19 had it repossessed because, we weren't going to be
20 able to carry on not paying the bills, and it seemed
21 more realistic to me to sell the property and try and
22 get the asking price for it so that we could pay the
23 bills.

24 But we couldn't, in the end, because I wouldn't
25 go out mentally, I'd been on Prozac then for a year,

128

1 but I still couldn't face the world in any way, shape
2 or form.
3 So we decided to sell it at a reduced price to
4 get a quick sale so that we could leave the village
5 and that was the only way I was prepared to go
6 outside, is if we would leave Stroud and go back to
7 Wotton, where I came from, and so we moved in with my
8 parents.
9 **Q.** You've told us that your fiancé at some point became
10 your husband. Was it around that time?
11 **A.** Yes, yes, it was -- well, he decided that we was
12 getting married. I was trying to persuade him not to
13 marry me because I thought it would be far better life
14 for him to be able to walk away and not be involved in
15 all this mess. It seemed madness to me that he would
16 want to stay and get involved, but he was adamant that
17 he wanted to stand by me.
18 So we arranged to get married. I wouldn't
19 celebrate in any way because I felt it was
20 inappropriate with the court cases and things coming
21 up. I didn't want to pretend I was happy and
22 everything when I wasn't. So we went to the registry
23 office and got married and then just went home again
24 and that was the end of it.
25 But then we had an evening visit to the
129

1 eat all the tablets", and it seemed like quite a good
2 option at the time, to be honest.
3 **Q.** You mention not being able to get hold of certain
4 documents and, at the beginning of your evidence, you
5 talked about keeping quite a good record.
6 **A.** I did. I was very, very sharp on it because I knew
7 I hadn't understood the computer system as well as
8 I should have done but two or three hours was not
9 enough when people were interrupting me coming in. So
10 I wanted to do my own records as well. But they
11 wouldn't let me in the building. I had to get
12 a friend and my now husband to empty the shop for me,
13 because I wasn't even allowed to go back into the
14 shop. I asked for my printouts of my calculations so
15 that I could actually stand a chance of explaining
16 what was happening because I could see what the
17 problems were. But I was refused entry. Even my cash
18 register and everything I bought, everything they
19 kept. I didn't have nothing back.
20 **Q.** The case would have started at the Magistrates' Court?
21 **A.** It did.
22 **Q.** Stroud Magistrates' Court?
23 **A.** It did.
24 **Q.** Then it went to Gloucester Crown Court?
25 **A.** It did, yes.
131

1 solicitor's on the Thursday leading up to the trial
2 and he said that I'm likely that I'm looking at
3 seven years in prison because every single piece of
4 evidence that I'd asked for, including my calculations
5 that I'd done on the calculator, the Post Office
6 refused to supply them to me.
7 They'd also, so say, destroyed the recording, so
8 I couldn't have a copy of the recorded interviews
9 either, and so the solicitor basically said that, due
10 to the lack of evidence, he was really concerned that
11 I was going to struggle to prove my innocence. So,
12 you know, I need to prepare myself for prison.
13 So I remember walking home that night with my
14 fiancé and then we decided that -- well, he suggested
15 that maybe we'd take all the tablets that the doctor
16 had give us to get through and we would end it all
17 that day, and then we would never have to go through
18 a court case. I'd never been in a court before in my
19 life and I was terrified. I have to admit, I was
20 terrified, but there was no way I was going to go and
21 say I'd done something when I hadn't.
22 So I seriously considered this and he said, you
23 know, he said, "I'll stand by you, no matter what, but
24 if you don't want to go through it, I totally
25 understand. We'll drive off somewhere nice and just
130

1 **Q.** Eventually, it was transferred to Bristol Crown Court?
2 **A.** Yes.
3 **Q.** Was that over a relatively long period of time?
4 **A.** It eventually -- it wasn't really because in Stroud
5 I had to put in the plea, which was obviously not
6 guilty, and then we went to Gloucester, and I don't
7 know why it was changed to Bristol but it was a matter
8 of months, and then up to April 2002 the date was set
9 for Bristol Crown Court.
10 **Q.** Now, we've heard during the course of these human
11 impact hearings about people who have pleaded guilty
12 on advice. You didn't plead guilty.
13 **A.** No.
14 **Q.** Why not?
15 **A.** Because I wasn't guilty and also, I think, you know,
16 because I've got to know a lot of the victims,
17 obviously, and they've got families and things. I had
18 no children. I'd lived quite an independent life with
19 my husband. Maybe if I'd have had babies, I would
20 have thought "if there's a chance of me not leaving
21 them", then maybe I would have been tempted. But, no,
22 I didn't have children and that made it easier for me
23 to think "right, okay, we'll do a prison sentence".
24 If that's what it's going to take because there's no
25 way I'm going to say I've done something when
132

1 I haven't.
 2 So it was a question of making arrangements to
 3 go to prison, which is what I did, for meals and bill
 4 paying, and things like that. I got my sisters and my
 5 brothers involved, and they would -- because Steve
 6 wasn't -- my husband -- wasn't very good at things
 7 like that. So I managed to make arrangements so that
 8 everything would be in place. Luckily, because we had
 9 moved to Mum's and got rid of the house, he wouldn't
 10 have to sort that out anyway. I was in an IVA at that
 11 point to pay the bills, so it was one payment so Steve
 12 was earning enough to make that payment, so it seemed
 13 that I was ready to go to prison.
 14 **Q.** Very briefly, who can you recall giving evidence for
 15 the prosecution?
 16 **A.** The Post Office actually requested the subpostmaster
 17 and my part-timer to be witnesses for them and they
 18 also had two customers, two elderly customers, but, as
 19 it happened, they were all very favourable to me and
 20 didn't do the Post Office any favours whatsoever.
 21 **Q.** You gave evidence?
 22 **A.** I did.
 23 **Q.** How was that experience?
 24 **A.** It isn't easy. No, it was probably one of the worst
 25 things I would wish upon anyone. I had prison
 133

1 suggest. But it did make it easier knowing, because
 2 I genuinely believed, if nothing else, that judge
 3 knows that I'm innocent, and I was quite proud of
 4 that, to be honest.
 5 **Q.** Can you tell us what the verdict was?
 6 **A.** Not guilty, unanimously.
 7 **Q.** What was the atmosphere like?
 8 **A.** Unbelievable. It was very strange because the judge
 9 said, "Right, Nichola, you can go". The prison
 10 officers let me out, because obviously I was locked
 11 in, and I walked out into the corridor and it was
 12 completely empty, everyone had gone home but my
 13 husband and family and all were still in court because
 14 the judge hadn't released them at that point.
 15 But I just stood there, and my father was in
 16 hospital, so he wasn't there anyway, and I just fell
 17 to my knees. I couldn't believe it, that it was
 18 actually all over, after all that time, that we'd got
 19 to this point. The Post Office just left. They
 20 didn't acknowledge it, whatsoever. They just left the
 21 building and that was that.
 22 Then the judge released my family and my
 23 husband, and then he come and then we just celebrated.
 24 And my Mum was in hospital with my father at the time.
 25 He'd gone into hospital with kidney failure and he
 135

1 officers next to me, obviously. I'd been in the trial
 2 for two days by then, by the time I was called up.
 3 The barrister was really -- the Post Office barrister
 4 was very aggressive. He was very frustrated with what
 5 he would describe as my attitude, the fact that I was
 6 wasting everybody's time by denying it.
 7 He threw a bundle of pension dockets actually at
 8 me, at one point, and, luckily, the judge of the case
 9 stopped it and said, "That's enough, she's not going
 10 to say any different now, so can you move on", and he
 11 just sat down then and, yeah, it went to deliberation
 12 at that point.
 13 **Q.** So there came a time for the judge's summing-up. What
 14 do you remember about that?
 15 **A.** I genuinely -- I'm absolutely convinced he believed me
 16 because he pointed out to the jury -- straightaway he
 17 said, you know, "Obviously when you go to deliberate
 18 and consider everything that you have heard, please,
 19 please consider whether a crime has actually even
 20 happened here", and when he said that I thought, "He
 21 knows, he knows I've done nothing".
 22 Yeah, and I got reassurance from that, I have to
 23 say, because, obviously, we were all sent out then and
 24 I had to just wait in the corridor for the verdict,
 25 which was just the worst few hours of my life, I would
 134

1 discharged himself for the evening to come home, so
 2 that we could have a little get together at home to
 3 celebrate, which is what we did.
 4 **Q.** Thinking about the impact on you --
 5 **SIR WYN WILLIAMS:** Before we go on, Mr Blake, could I just
 6 intervene to ask this: when you say that the
 7 Post Office called witnesses to give evidence against
 8 you, like, for example, the subpostmaster himself,
 9 I take it those persons gave oral evidence at the
 10 trial?
 11 **A.** They did, yes. They did.
 12 **SIR WYN WILLIAMS:** It's often the case, and I only put it
 13 in this way because I just want you to try and help me
 14 by remembering if you can, but it's often the case
 15 that some parts of the prosecution evidence is
 16 actually read to the jury, all right. Can you
 17 remember whether statements were read to the jury, for
 18 example, about what Horizon had found?
 19 **A.** No.
 20 **SIR WYN WILLIAMS:** There was nothing like that was there?
 21 **A.** No, no. They asked -- the legal team were just
 22 asking -- I remember them asking each individual, "Do
 23 you know Nicky? What do you think has happened to the
 24 money" --
 25 **SIR WYN WILLIAMS:** That is what is slightly confusing me,
 136

1 Mrs Arch. At some point in time the Post Office would
 2 have had to try and establish that money had gone
 3 missing, to put it loosely, all right?
 4 **A.** Yes.
 5 **SIR WYN WILLIAMS:** I'm wondering what evidence they may
 6 have called, either read or orally, to establish that
 7 money was missing.
 8 **A.** They literally went by the weekly balance sheet of
 9 what Horizon told them.
 10 **SIR WYN WILLIAMS:** Well, I think you've answered my
 11 question now. So there was evidence before the jury
 12 about what Horizon had said?
 13 **A.** Yes, yes, they had the documents, the weekly report.
 14 **SIR WYN WILLIAMS:** Yes, that's fine.
 15 **A.** Every week.
 16 **SIR WYN WILLIAMS:** Thank you.
 17 **MR BLAKE:** Thank you very much. Did you manage to find
 18 a job after that?
 19 **A.** Not directly because, again, whilst we were in Stroud,
 20 sort of, a year or two, up until the trial no. After
 21 the trial, yes, I did about sort of six months. It
 22 took me a while to come to terms with what had
 23 happened and try and sort of -- I attempted to come
 24 off the medication I was on but that wasn't a good
 25 idea, so I stayed on that. And, yes, I did get a job
 137

1 damaged by shoulder and my kneecap, and the risks was
 2 getting a bit too often. So I took ill health
 3 retirement at 48.
 4 **Q.** I want to ask you now about the JFSA?
 5 **A.** Yes.
 6 **Q.** I think you joined in 2014?
 7 **A.** Yes.
 8 **Q.** Why did it take so long in between your prosecution to
 9 get involved?
 10 **A.** Well, I hadn't heard anything and I'd actually chose
 11 to try and put it by me, obviously, when it happened
 12 but, as soon as the trial was over, I thought, "Right,
 13 that's it, I've got to try and make a life for myself
 14 now", and I was in a different town as well, which
 15 helped. So yes, I put it behind me and then I saw on
 16 Google, I was on the computer, and then I saw what
 17 must have been at the point when Second Sight was
 18 doing their work and it caught my eye, and I thought,
 19 "Oh, my God, that's the same problem". And I then
 20 started reading up on it and then I got in touch with
 21 Alan Bates, and then I heard of Nick Wallis and then
 22 he was prepared to do a story about my story and
 23 listen to me, and it was the first time somebody had
 24 sort of shown any interest.
 25 And so I did an interview with Nick, he followed
 139

1 eventually.
 2 **Q.** There was also some good news: you had a child?
 3 **A.** Yes.
 4 **Q.** What was your physical health like, though?
 5 **A.** It wasn't too bad. Yeah, in 2005, which obviously was
 6 only a couple of years after the trial, we decided to
 7 try for a child, and I did get pregnant but, as soon
 8 as I went into labour, I had to have a Caesarean and
 9 then they found out that everything was diseased
 10 inside, so I had to have a radical hysterectomy, so
 11 I was unable to have any more children after that.
 12 I had been on antidepressants since this
 13 happened and I'm still on them today. I've tried
 14 several times, three or four times now, to come off
 15 them and it never really works. It's not a good idea.
 16 And it keeps me stable and keeps me able to live
 17 a general life. I've got fibromyalgia, arthritis,
 18 anaemia, vitamin B deficiency, and so on, so I've got
 19 several problems health-wise and, obviously, menopause
 20 because of the hysterectomy. And I've had to have two
 21 operations on my feet, and so I've got no feeling in
 22 my left foot at all, which causes me to have a lot of
 23 falls, which recently I broke my foot.
 24 So, unfortunately, at 48, I'm retired due to ill
 25 health because I'd had several falls at work and
 138

1 my story on, introduced me to loads of other people
 2 involved, and then I joined the JFSA and supported it
 3 ever since because, as it unfolded in the meetings, it
 4 started off with 50 people, the next minute we knew we
 5 had 300, then 400 people, then 500. It was just
 6 absolute madness.
 7 So yeah, so that's how -- and I've been with
 8 them and stuck with them ever since trying to get some
 9 sort of justice.
 10 **Q.** In terms of compensation, interim payments you haven't
 11 received an interim payment --
 12 **A.** No.
 13 **Q.** -- is that right? And that's because you weren't
 14 successfully prosecuted?
 15 **A.** Yes.
 16 **Q.** You wrote to the Prime Minister, I think?
 17 **A.** I wrote to the Prime Minister and I also wrote to
 18 Mr Scully as well. I wrote to my local MP because
 19 I -- to me, malicious prosecution is exactly that.
 20 You're either maliciously prosecuted or you're not.
 21 You know, to me, that area of the law -- and I could
 22 well be wrong because I'm not obviously adverse to
 23 that -- but to me that area is about the prosecution
 24 and I was maliciously prosecuted. I lost absolutely
 25 everything. It was all in the papers and everything
 140

1 else, and now the Post Office has decided to bend the
2 rules again and decide that, unless you were
3 convicted, you can't have a malicious prosecution
4 claim, and I just do not understand why that would be.

5 **Q.** So in terms of the interim payment, what were you
6 told?

7 **A.** I was first told by Mr Scully that I was entitled to
8 pursue a malicious prosecution claim, so therefore an
9 interim payment was likely, and then I had a letter to
10 say he'd made a mistake and that in fact, because I'm
11 not entitled to a malicious prosecution claim, I'm not
12 entitled to an interim payment either.

13 **Q.** You were also part of the group action is that right?

14 **A.** Yes.

15 **Q.** You did receive some compensation for that?

16 **A.** I did.

17 **Q.** You've also submitted another letter from Mr Scully in
18 relation to that; is that right?

19 **A.** I don't know.

20 **Q.** Can you tell us about the group action, please.

21 **A.** Obviously, I really appreciate the JFSA. Without
22 them, none of us would be where we are; so, you know,
23 that goes without saying. But I was actually paid
24 £9,500 in total and so I thought that was ridiculous,
25 obviously, because I'd lost far more than that.

141

1 them because every single time that you think you're
2 a step forward and, yes, we won, we won as a duo -- we
3 didn't win at all.

4 The Post Office made this deal, paid 56 million
5 quid, which is absolutely disgusting considering the
6 amount of lives they have absolutely ruined and
7 wrecked. They were the winners. But Judge Fraser has
8 made it crystal clear that they were guilty, totally
9 guilty, and now they're deciding what they want to do
10 about it. So they're carrying on that behaviour, that
11 learned behaviour that we know they're very good at
12 that. You know, it's almost like plausible
13 deniability that they get this learned behaviour that
14 wreaks through the whole company and, even now,
15 they're saying, "Yeah, we were found guilty but we'll
16 pay compensation our way, and we'll do it when we want
17 to do it, and we'll do it in such a way that suits
18 us". And I do not understand for a company that
19 guilty of wrecking that many lives why they're allowed
20 to dictate how we move forward because none of us can
21 move forward until they abide by the law and pay back
22 what they've stolen off of the victims involved in
23 this.

24 They've taken money that wasn't rightly theirs
25 to take. All the shortages and things that people

143

1 But the settlement agreement that they agreed to
2 after the group litigation, you know, there was an
3 agreement made that those without a conviction cannot
4 pursue a malicious prosecution claim and it's a clause
5 within that settlement agreement, which I was annoyed
6 about because I felt that for those -- I mean, I'm
7 trying to find out how many of us there are that were
8 actually proven to be innocent, so that we could get
9 together and actually investigate this and take it
10 further because it just seems ridiculous to me.

11 We're struggling to find -- you know, at the
12 moment there's Suzanne Palmer, who I believe has given
13 evidence already, and myself. Lee Castleton is
14 slightly different but similar. But I can't seem to
15 find anyone else who's in that same position. But I
16 believe we should have been shown that settlement
17 agreement before it was agreed because I never would
18 have agreed to it.

19 **Q.** What do you feel about compensation for those who were
20 acquitted?

21 **A.** To me, it shouldn't be questioned. To me, if you're
22 maliciously prosecuted, you're maliciously prosecuted.
23 You know, to me the law is absolutely crystal clear
24 and I do not understand why the Post Office seem to
25 have the ability to bend our country's rules to suit

142

1 have given them, put their tills right, paid 20,000,
2 sold their properties to put it right, they've put all
3 this money in the kitty. The Post Office had no right
4 to take a penny of that money. Yet they still have it
5 and they still own it and get interest on it, and
6 still all the victims are waiting.

7 I do not understand why they are allowed
8 still -- and now they'll say, "Well, we'll wait for
9 the Inquiry. We'll wait for that to end and see how
10 it goes then". Why are they allowed to dictate how
11 they serve their punishment when they have been found
12 guilty by the biggest court in this country, from the
13 High Court? What was the whole point in Judge Fraser
14 doing all that work, writing that incredible judgment,
15 for us all to ignore it and say, "Well, Post Office,
16 do what you want when you want. Just let us know when
17 you're ready" because that's what it feels like now.

18 **Q.** What would you like from the Post Office?

19 **A.** I think an apology is pointless. I asked for an
20 apology and they refused to give me one because
21 I wasn't convicted. Apparently, the apology is linked
22 to conviction as well, which to me is shambolic.

23 I'm slightly different. I don't want to sound
24 disrespectful to the victims who have been to prison
25 because I cannot imagine what they have gone through.

144

1 What worries me the most now is if we worked out who
 2 are the guilty parties in this, there's hundreds and
 3 hundreds of people who are guilty -- not just the
 4 Paula Vennells or the CEO, that CEO. We've got -- to
 5 me all the barristers that sat back and watched these
 6 people get prosecuted week in, week out, week in.
 7 Nobody saw a habit growing. Nobody thought, "Oh, this
 8 is a bit strange". All the judges, everyone, all the
 9 Post Office, the Government, the BEIS, all the people,
 10 if we added up all the people who are guilty and party
 11 to this event, the victims will be waiting for years
 12 and years to get them all through the court system to
 13 be proven guilty like they are.
 14 So to me -- and then we will lose even more
 15 postmasters. We've lost 33 already. If we carry on
 16 waiting and waiting and waiting for all these people
 17 to go through the courts, it will take more than my
 18 lifetime. I'm in my 50s now. I was in my 20s when
 19 this happened.
 20 To me now, I would love a name and shame. Let's
 21 have a couple of newspapers with all their faces in
 22 and all their names so we can all see what they done
 23 and who they done it to. We'll have pages of that.
 24 What worries me more is poorly victims now who
 25 are at very tender stages of their lives waiting and
 145

1 in Scotland and Northern Ireland, but that is the end
 2 in England and Wales and I am very grateful, as I've
 3 said, to all those who have been willing to
 4 participate in these sessions.
 5 Just in case there is any confusion, there are
 6 still three focus groups which deal with human impacts
 7 which will occur, one tomorrow, and two next Friday,
 8 but, as I have said, once -- well, rather not as
 9 I have said, once those are complete then that will
 10 mark the end of the human impact phase of this Inquiry
 11 in England and Wales, and I will make an announcement
 12 about when we can resume in Scotland and Northern
 13 Ireland as soon as appropriate arrangements are made.
 14 So thanks to everyone.
 15 Mr Blake, is there anything further to add at
 16 this stage?
 17 **MR BLAKE:** Not at all. Thank you very much.
 18 **SIR WYN WILLIAMS:** Well, it's been -- I think I said
 19 before these hearings commenced that I expected that
 20 they would be very informative, and that's a very dry
 21 legal word to use but in fact it's an accurate word to
 22 use about these sessions. So thanks to everyone.
 23 **(4.28 pm)**
 24 **(The hearing adjourned)**
 25
 147

1 waiting for the year that their person who did it to
 2 them might go to trial because that could take 10, 20,
 3 30 years from now. So I think it's fruitless.
 4 I don't see the point in wasting taxpayers'
 5 money on these people. I wouldn't give them the time
 6 of day. Let's get their faces in the paper and their
 7 names so we all know who did what and when and to who
 8 and move on. Give us our money back, our right
 9 redress, our compensation so we can build new lives
 10 and start again, and never, ever have to think about
 11 the Post Office again.
 12 That is what I think should happen.
 13 **MR BLAKE:** Thank you. Chair, do you have any questions at
 14 all?
 15 **SIR WYN WILLIAMS:** No, thank you very much. My last few
 16 words are these. First of all, thank you so much for
 17 coming to give oral evidence, Mrs Arch, and thank you
 18 for the clarity of your evidence. I'm so pleased that
 19 you felt able to engage with the Inquiry in the way
 20 you have.
 21 Secondly, which is not confined to Mrs Arch but
 22 is my heart-felt thanks to everyone who has
 23 participated in this phase of the Inquiry. Today
 24 marks the end of the human impact public hearing
 25 sessions in England and Wales. There will be sessions
 146

I N D E X

1	CHIRAG SIDHPURA (affirmed)	1
2	Questioned by MS HODGE	1
3	Summary of witness statement of GRAHAM	47
4	WARD (read)	
5	Summary of witness statement of ISABELLA	49
6	ARMSTRONG WALL (read)	
7	Summary of witness statement of SHANE	51
8	JOHNSON (read)	
9	Summary of witness statement of	53
10	[ANON - W0217] (read)	
11	Summary of witness statement of DONNA	55
12	GOSNEY (read)	
13	Summary of witness statement of BALJEET	58
14	SINGH SANDHU (read)	
15	SAMI SABET (affirmed)	65
16	Questioned by MR BLAKE	65
17	Summary of witness statement of DAVID	100
18	BLAKEY (read)	
19	Summary of witness statement of KASHMIR	103
20	GILL (read)	
21	Summary of witness statement of CARL PAGE	105
22	(read)	
23	NICHOLA ARCH (affirmed)	109
24	Questioned by MR BLAKE	109
25		

148

MR BLAKE: [10] 65/2 65/6 99/18 109/7 109/10 109/15 109/25 137/17 146/13 147/17	122/19 12 months [1] 127/14 12 October [1] 16/16 12,000 [4] 7/7 7/9 61/9 81/9 12,500 [1] 54/11 12.30 [1] 7/15 12.40 [1] 46/25 13 [2] 79/5 115/8 13 January 2003 [1] 105/13 13 May [1] 100/16 13 years [1] 48/17 13,000 [3] 81/20 95/16 95/17 132 [1] 55/19 14 [1] 19/4 14 January 2003 [1] 105/22 14 years [1] 96/20 14,000-plus [1] 95/6 14,000/15,000 [1] 96/13 15 [3] 79/5 89/25 90/3 15 March [1] 110/1 15 November [2] 20/22 21/14 15 November 2017 [1] 19/20 15,000 [1] 96/13 16 [2] 118/6 118/7 17 [1] 49/16 17 March [1] 74/3 17 March 2022 [1] 1/1 18 June [2] 34/15 35/5 18 June 2018 [1] 31/11 18 months [1] 101/6 180 hours [3] 85/4 86/22 86/25 189,000 [2] 56/10 56/12 18th [2] 31/18 34/10 19 [1] 110/5 19 January [1] 65/10 19,000/20,000 [2] 81/3 81/9 1955 [2] 66/2 66/12 1962 [1] 66/15 1966 [1] 66/15 1970 [2] 66/20 66/21 1993 [1] 111/4 1995 [1] 49/14 1996 [1] 100/6 1997 [1] 105/9 1998 [1] 111/16	2.13 pm [1] 65/1 2.15 [3] 64/17 64/21 64/23 20 [3] 1/20 118/19 146/2 20 December 2017 [1] 19/3 20 years [4] 49/16 98/11 98/11 102/21 20,000 [6] 81/3 81/4 81/9 95/12 95/13 144/1 20/30 years [1] 97/13 200 [1] 61/8 2000 [1] 100/11 2001 [3] 55/20 105/9 107/18 2002 [2] 47/18 132/8 2003 [10] 51/22 68/11 69/10 69/13 105/13 105/21 105/22 106/2 106/2 108/10 2004 [1] 100/16 2005 [3] 47/19 106/5 138/5 2006 [7] 53/24 62/13 71/18 71/20 73/2 73/25 106/18 2007 [6] 52/4 52/15 55/20 60/14 95/5 106/19 2008 [13] 47/18 47/19 53/25 62/13 73/2 74/1 74/3 78/23 78/24 95/5 103/25 107/8 108/11 2008/2009 [1] 62/21 2009 [6] 50/9 62/21 62/25 82/1 83/20 103/22 2010 [3] 61/12 62/25 63/1 2011 [2] 49/15 57/9 2012 [1] 61/15 2013 [4] 4/7 5/13 7/23 42/14 2014 [4] 51/22 52/23 108/4 139/6 2015 [7] 21/5 21/17 26/11 29/25 33/23 58/18 60/15 2016 [2] 58/18 59/5 2017 [9] 10/22 11/23 17/19 19/3 19/20 22/5 26/11 51/2 102/3 2018 [4] 24/3 27/14 31/11 34/8 2021 [2] 104/3 107/4 2022 [1] 1/1 20s [1] 145/18 21 January 2013 [1] 4/7 22 June 2018 [1] 34/8	22 years [1] 113/12 22nd [2] 34/17 34/17 23 [1] 113/5 23 years [1] 55/12 24,000 [2] 50/20 127/17 24-hour [2] 9/2 9/2 25 [3] 90/4 109/9 109/10 25,000 [1] 52/16 250,000 [1] 95/10 250-bed [1] 68/8 26 June 2009 [1] 82/1 26 October 2017 [1] 17/19 27 [1] 113/6 27 June [1] 34/24 282,000 [1] 106/11	22/5 5 February 2018 [1] 24/3 5,000 [8] 32/15 32/25 33/1 33/10 35/19 44/24 49/22 59/6 5,050 [2] 35/4 35/9 5.30 [1] 7/14 50 [2] 113/25 140/4 50 years [1] 6/13 50,000 [7] 5/25 9/10 52/14 75/1 80/4 80/20 103/23 50/60 [1] 116/10 500 [1] 140/5 50s [1] 145/18 53,000 [1] 22/24 555 [2] 57/23 93/22 56 million [1] 143/4 57,500 [9] 12/10 12/22 14/14 18/23 25/7 28/13 29/21 37/15 45/15 586,000 [1] 106/3 59,000 [1] 63/1 5th [2] 22/8 23/9
'18 [1] 27/15 's [1] 54/14				
... [1] 85/13				
0				
00 [1] 32/12				
1				
1 million [1] 38/13 1 pm [1] 7/18 1,000 [3] 115/8 117/12 117/19 1,500 [1] 36/11 1.00 [1] 58/8 1.09 pm [1] 64/24 10 [2] 118/20 146/2 10 October 2017 [1] 11/23 10,000 [8] 9/12 9/13 9/14 10/10 10/11 81/6 81/7 81/20 10,000/12,000 [1] 81/9 100 per cent [1] 7/10 100,000 [3] 59/15 96/10 106/15 11 March [1] 1/13 11,000 [1] 50/16 11.00 [1] 123/24 11.30 [1] 1/2 110 kilos [1] 107/6 11th [3] 1/24 15/23 28/8 12 [3] 8/10 65/14				
3				
3,000 [1] 23/24 3.25 pm [1] 109/12 3.34 pm [1] 109/14 3.45 [2] 123/21 124/1 30 [1] 3/2 30 August 2007 [1] 52/15 30 years [2] 66/4 146/3 300 [4] 73/12 73/16 73/17 140/5 31 [1] 66/5 31,000 [1] 62/24 32 [1] 118/7 32,000 [3] 118/4 118/8 119/21 33 [1] 145/15 35,000 [1] 5/8 37,000 [1] 50/9				
4				
4 million [2] 95/7 95/7 4 October [2] 13/2 13/8 4,500 [1] 36/16 4.00 [1] 14/9 4.28 pm [1] 147/23 40,000 [4] 70/24 78/14 79/9 81/2 40,300 [1] 88/21 400 [1] 140/5 40000-odd [1] 88/21 45 [1] 6/13 45 years [1] 6/13 45,000 [1] 70/23 46 years [1] 103/11 48 [2] 138/24 139/3 49 years [1] 125/13				
5				
5 December [1] 23/4 5 December 2017 [1]				
6				
6,000 [1] 36/1 60 [1] 116/10 60,000 [1] 5/25 600 [1] 73/16 62,000 [2] 80/22 88/18 65,000 [2] 100/19 101/23 66 years [1] 66/2 67,000 [1] 88/21 67,000/68,000 [1] 88/23 68,000 [1] 88/23				
7				
7 August 2009 [1] 83/20 7 pm [6] 7/17 25/22 25/23 25/25 26/8 26/12 7.30 [1] 125/7 70 years [1] 62/4 700 [1] 98/13 70s [1] 69/24 75,000 [3] 49/22 49/24 70/24				
8				
8 am [2] 7/17 7/18 8,000 [1] 127/19 80,000 [1] 41/19 85,000 [1] 96/10				
9				
9,500 [1] 141/24 9.00 [2] 7/14 7/15				

9	abusing [1] 46/2	add [6] 12/7 80/24	109/18 116/11 123/22	75/8 75/16 76/21 77/1
90,000 [4] 63/3 63/13	academic [1] 37/7	116/12 116/13 116/21	afterwards [3] 74/22	79/2 79/4 80/9 82/22
96/10 96/10	accept [3] 85/18	147/15	75/2 90/13	83/4 84/3 84/6 84/11
91 kilos [1] 107/6	85/21 126/4	added [4] 4/18	again [32] 1/23 10/20	87/17 88/10 88/21
94,000 [1] 106/14	accepted [5] 38/17	115/10 115/15 145/10	25/11 29/20 30/10	88/22 90/22 91/12
A	56/15 56/22 56/25	addition [3] 59/17	37/19 40/17 46/19	92/6 93/11 94/2 94/5
aback [1] 123/7	62/16	86/23 87/18	50/18 50/20 55/1 68/1	94/25 95/14 96/7 97/3
abide [1] 143/21	access [4] 2/14 6/19	additional [1] 65/22	73/24 83/16 84/5	97/3 98/9 98/10 98/12
abiding [1] 41/9	22/15 42/22	address [1] 119/12	90/12 106/9 106/10	98/14 108/24 110/16
abilities [1] 60/7	accidental [1] 49/3	adduced [2] 2/19	106/11 109/22 115/18	111/12 113/14 113/17
ability [2] 89/1	according [2] 80/21	60/17	117/17 118/8 120/19	113/19 114/10 115/13
142/25	99/2	adequacy [1] 9/18	124/2 124/8 128/6	123/13 123/25 124/2
able [15] 13/6 17/14	account [5] 6/25 7/4	adequate [2] 9/23	129/23 137/19 141/2	124/19 124/22 124/25
46/9 49/17 55/1 64/8	39/13 55/9 57/25	10/2	146/10 146/11	125/25 125/25 126/11
97/11 108/25 118/14	accountable [1]	adjourned [1] 147/24	against [6] 57/4 89/9	127/1 128/14 129/15
124/10 128/20 129/14	98/25	Adjournment [1]	101/5 102/15 116/16	130/15 130/16 131/1
131/3 138/16 146/19	accounting [4] 101/7	64/25	136/7	133/19 134/23 135/13
about [114] 2/22 3/18	101/12 101/18 103/24	admit [1] 130/19	age [2] 49/16 115/24	135/18 135/18 136/16
6/6 7/20 11/5 11/19	accounts [9] 3/15	admitted [3] 41/24	aged [1] 126/17	137/3 138/22 140/25
12/19 14/9 17/6 20/5	12/25 20/19 25/3	94/23 108/4	aggressive [4] 92/13	143/3 143/25 144/2
23/3 27/14 28/2 30/18	34/23 47/9 56/3	adult [1] 103/11	96/23 100/24 134/4	144/6 144/14 144/15
31/14 31/22 33/19	100/10 127/19	adverse [1] 140/22	ago [5] 64/6 66/1	145/5 145/8 145/8
34/12 35/6 35/12	accumulated [1]	advertise [1] 77/24	66/2 66/2 113/12	145/9 145/10 145/12
35/15 38/22 40/22	63/3	advice [13] 10/19	agony [1] 63/8	145/16 145/21 145/22
53/8 63/20 63/20 64/7	accurate [1] 147/21	15/16 30/15 34/12	agreed [8] 27/7 27/20	145/22 146/7 146/14
65/23 66/4 66/7 66/11	accusations [3]	47/24 48/1 52/18 54/8	30/24 52/19 52/21	146/16 147/3 147/17
66/14 69/12 69/22	51/14 62/1 104/10	55/23 61/5 104/1	142/1 142/17 142/18	allegations [1]
70/9 70/23 70/25	accused [1] 45/15	106/16 132/12	142/3 142/5 142/17	102/14
71/11 71/15 71/19	achieve [1] 39/9	advised [13] 15/11	agreement [4] 142/1	alleged [16] 12/20
72/21 73/20 74/14	achieved [2] 84/1	15/18 40/14 41/10	142/3 142/5 142/17	13/12 16/21 17/13
74/20 78/3 78/10 79/5	84/2	52/4 52/24 63/10	agreements [1]	24/8 25/14 35/4 40/16
80/4 81/3 81/9 82/10	acknowledge [1]	91/20 101/5 101/8	96/18	40/22 41/12 42/16
82/19 83/22 84/5	135/20	101/9 106/11 106/13	aim [1] 9/15	45/3 48/5 48/9 52/16
84/11 85/22 86/4	acknowledged [1]	adviser [10] 13/15	Alan [7] 23/20 23/21	106/8
88/17 88/23 89/6	38/19	14/20 20/2 20/13	78/6 82/17 98/2 99/6	allegedly [2] 25/17
89/23 90/18 91/4	acquitted [2] 106/7	20/24 21/14 25/5 28/1	139/21	28/12
91/18 92/7 93/25	142/20	42/8 42/11	Alan Clarke [2] 78/6	allow [3] 14/15 34/15
95/14 96/6 99/9	across [3] 4/3 5/16	advisers [2] 52/12	82/17	45/20
100/20 103/1 103/3	91/2	58/25	Alan Cook [1] 99/6	allowance [1] 115/24
112/18 113/6 113/7	act [1] 102/13	affect [4] 79/23 79/23	alarm [4] 14/7 32/4	allowed [8] 16/22
113/11 114/5 114/10	action [11] 13/12	89/17 92/10	32/4 32/5	22/17 22/18 32/2
115/4 115/8 117/9	19/19 24/22 28/19	affected [8] 37/4 37/9	albeit [1] 71/3	131/13 143/19 144/7
118/12 119/12 119/23	35/3 45/5 48/7 59/11	37/10 39/10 92/2	alcohol [1] 37/1	144/10
120/4 120/5 120/11	99/2 141/13 141/20	92/11 93/1 93/15	alert [2] 60/3 73/9	allowing [1] 99/15
120/14 121/16 122/19	actions [1] 39/11	affirmed [6] 1/7 65/4	alien [1] 87/5	almost [12] 59/3
123/24 124/3 124/19	activities [1] 102/8	109/17 148/2 148/16	Alisdair [1] 25/2	62/22 69/24 71/12
125/4 125/7 127/3	activity [1] 34/4	148/24	Alisdair Cameron [1]	71/24 75/25 77/4
127/14 131/5 132/11	actual [4] 5/4 80/1	affluent [2] 6/3 6/4	25/2	77/19 81/1 85/23
134/14 136/4 136/18	80/20 82/21	afford [3] 4/11 61/19	alive [1] 92/23	88/23 143/12
137/12 137/21 139/4	actually [41] 3/10 7/3	96/15	all [139] 5/3 14/2	alone [1] 44/5
139/22 140/23 141/20	12/21 19/9 19/12	afraid [1] 83/7	14/4 20/18 20/18 21/8	along [2] 27/21 119/7
142/6 142/19 143/10	20/23 23/22 28/24	Africa [2] 67/20 68/5	23/5 23/6 23/14 23/14	alongside [1] 112/6
146/10 147/12 147/22	33/24 34/14 42/10	after [28] 10/8 11/6	26/2 26/18 27/23	already [17] 4/1 4/2
above [1] 93/6	66/8 69/4 71/20 72/11	12/16 15/15 15/21	29/10 30/1 31/9 32/3	5/12 25/6 28/4 43/15
absolute [2] 55/4	73/1 80/23 81/8 82/6	18/17 23/19 26/9	32/7 32/13 32/23	76/11 80/18 80/18
140/6	82/22 82/24 86/17	26/12 30/7 30/9 35/7	33/17 33/22 34/2	81/5 85/21 85/23 88/9
absolutely [13] 71/15	86/17 86/19 87/10	42/15 50/11 76/6	39/14 40/17 41/14	100/6 119/23 142/13
92/1 107/2 125/2	88/5 90/18 91/19 92/9	88/21 89/21 95/2	41/18 42/10 42/18	145/15
125/23 126/6 127/24	119/10 123/6 131/15	104/14 114/17 125/10	43/11 43/21 44/3	also [35] 4/14 20/15
128/3 134/15 140/24	133/16 134/7 134/19	126/18 135/18 137/18	44/16 44/16 45/9	28/11 34/19 38/8 40/2
142/23 143/5 143/6	135/18 136/16 139/10	137/20 138/6 138/11	48/22 51/1 51/3 51/15	42/4 42/14 43/24 47/9
abuse [1] 51/8	141/23 142/8 142/9	142/2	53/10 57/20 62/8 64/7	47/20 49/24 49/25
	acute [1] 104/13	afternoon [7] 12/5	66/9 70/20 70/21 71/4	51/12 67/22 70/15
	adamant [1] 129/16	65/2 65/8 99/14	71/6 71/10 71/11 72/2	70/16 79/16 87/21
			72/3 73/7 73/23 74/24	

A	54/25 55/2 148/11	appearing [1] 98/23	49/10 49/12 148/7	6/21 7/1 8/14 8/17
also... [16] 92/18	ANON - W0217 [2]	appears [1] 98/19	arose [2] 50/17 70/8	8/21 8/21 8/23 9/1
93/20 98/16 102/12	53/22 148/11	appetite [1] 102/9	around [20] 14/6	9/16 9/25 10/3 10/8
102/16 103/14 112/4	another [15] 7/3	applicant [1] 38/18	27/14 37/11 45/17	10/18 11/8 12/12
113/17 126/8 130/7	30/24 31/21 35/25	application [4] 5/11	62/21 63/1 66/6 70/24	12/17 13/6 13/9 15/5
132/15 133/18 138/2	36/1 49/8 50/16 69/14	5/12 38/5 38/17	70/24 71/18 74/25	15/7 21/4 21/6 21/15
140/17 141/13 141/17	69/21 70/8 74/10	applied [4] 3/19	75/2 81/7 103/23	21/16 21/24 22/25
although [6] 54/23	76/10 95/9 100/22	27/22 59/16 111/22	104/4 105/9 108/7	23/2 23/6 34/13 34/15
69/17 102/13 104/25	141/17	apply [2] 30/19 89/13	120/7 126/3 129/10	34/16 34/20 34/22
108/15 118/16	answer [5] 35/20	appointed [8] 4/5	arrange [1] 27/15	40/8 62/19
always [9] 10/25 41/9	44/21 74/16 99/4	7/22 10/16 14/23	arranged [1] 129/18	atmosphere [1]
43/20 44/4 71/22	121/17	17/17 27/9 37/21	arrangements [4]	135/7
93/13 94/11 108/16	answered [1] 137/10	43/14	6/18 133/2 133/7	attached [1] 107/23
118/23	answers [1] 44/23	appointment [1] 5/6	147/13	attack [4] 92/20
am [18] 1/2 7/17 7/18	antidepressants [4]	appreciate [3] 91/24	arrest [2] 105/22	92/21 92/22 94/1
44/1 44/18 45/13	61/24 107/8 126/4	99/14 141/21	107/15	attacked [1] 74/11
45/20 46/20 53/18	138/12	appropriate [1]	arrested [5] 41/8	attempt [3] 50/12
64/13 76/9 84/10	anxiety [5] 51/7	147/13	57/6 105/16 105/21	108/3 108/6
84/11 84/12 96/25	54/22 57/12 102/5	approximately [12]	107/20	attempted [2] 61/20
113/7 117/6 147/2	104/18	3/2 3/7 5/8 6/12 23/24	arrival [2] 12/3 12/4	137/23
American [1] 67/16	anxious [3] 18/12	41/19 52/8 59/15 63/1	arrived [1] 118/24	attend [2] 16/25
amount [12] 6/22 9/5	43/8 53/9	69/9 70/19 123/23	arrogant [1] 84/4	105/14
16/16 39/5 45/7 46/9	any [37] 10/23 13/17	April [10] 27/14	arthritis [1] 138/17	attended [10] 11/25
50/19 59/20 70/22	14/11 20/6 20/7 20/21	53/25 55/20 63/1	article [1] 90/18	19/20 31/10 34/9
107/5 113/24 143/6	20/25 26/16 30/12	76/19 76/19 104/3	as [177]	34/10 51/25 74/6
amounted [1] 100/19	32/1 38/21 42/4 43/1	105/9 107/4 132/8	Ashfield [1] 51/21	74/12 74/17 100/11
amounts [3] 40/25	44/20 46/17 54/13	April 1997 [1] 105/9	ask [21] 1/10 1/19	attention [4] 25/19
71/7 105/12	64/18 75/15 79/10	April 2002 [1] 132/8	6/6 7/19 25/2 27/4	26/13 28/20 41/1
anaemia [1] 138/18	79/19 83/25 87/9	April 2007 [1] 55/20	27/5 44/7 46/5 57/16	attitude [2] 92/13
analyst [2] 67/11	89/10 94/2 95/2 95/2	April 2010 [1] 63/1	58/25 64/12 65/13	134/5
67/12	99/10 115/2 123/13	April 2021 [2] 104/3	65/21 113/7 115/4	attribute [1] 61/25
ANDRE [11] 62/10	129/1 129/19 133/20	107/4	115/19 120/3 125/4	audit [28] 11/8 11/11
62/11 62/14 62/15	134/10 138/11 139/24	Arabia [2] 66/13	136/6 139/4	12/9 13/1 15/21 31/16
62/16 62/24 63/2 63/5	146/13 147/5	67/25	asked [20] 12/3 12/5	31/24 32/17 33/25
63/13 63/15 63/19	anybody [2] 86/8	Arch [9] 109/8	13/15 19/14 21/13	35/5 36/23 40/23
Angela [7] 27/10	90/20	109/16 109/17 109/18	21/15 23/11 68/3 73/1	52/14 54/15 56/20
27/21 30/2 35/6 35/16	anyone [5] 44/12	109/25 137/1 146/17	83/16 100/22 101/14	63/2 74/4 76/6 77/12
39/20 43/13	108/14 111/11 133/25	146/21 148/24	101/22 105/10 105/14	78/3 87/8 100/17
Angela van den	142/15	ardent [1] 84/9	111/25 130/4 131/14	103/22 105/19 118/1
Bogerd [4] 27/10	anything [30] 8/19	are [54] 2/4 29/10	136/21 144/19	119/8 119/16 124/11
27/21 35/16 43/13	18/14 18/21 22/11	37/12 38/13 43/9 44/7	asking [12] 2/21 15/4	audited [6] 10/22
Angela's [1] 37/21	23/7 26/14 32/1 34/3	58/11 58/13 64/17	18/19 35/8 50/14	11/5 11/22 48/8 50/20
angry [7] 75/11 94/20	39/24 40/13 40/18	66/3 77/11 77/25	50/18 65/7 120/4	59/5
94/20 94/20 95/3	43/25 44/4 74/23 75/7	79/12 81/16 81/17	121/9 128/22 136/22	auditor [17] 8/2
102/18 107/3	78/2 79/11 82/9 86/10	82/20 82/23 82/24	136/22	13/14 14/14 15/11
anguish [1] 95/23	89/11 91/4 93/5 93/7	83/8 84/7 84/21 84/22	asleep [2] 44/11	25/3 28/7 31/10 32/22
Anita [1] 13/15	95/3 98/23 103/6	89/8 92/4 92/18 93/20	44/12	33/2 33/5 33/7 33/15
Anita Bravata [1]	106/14 114/16 139/10	98/12 98/14 99/4	assessed [1] 104/12	33/15 34/10 40/14
13/15	147/15	104/19 109/19 113/3	17/15 27/5	119/14 119/20
Anjum [3] 12/1 13/14	anyway [4] 79/14	115/19 115/21 117/3	assistance [4] 10/17	auditor/accounts [1]
28/6	121/3 133/10 135/16	117/8 119/11 119/21	21/20 60/24 104/24	25/3
Anjum Zuberi [2]	apart [1] 70/15	121/12 126/19 141/22	assistant [6] 56/8	auditor/trainer [1]
12/1 13/14	apology [5] 55/7 58/5	142/7 144/6 144/7	56/15 56/22 57/6	8/2
annihilate [1] 95/20	144/19 144/20 144/21	144/10 145/2 145/3	111/2 111/3	auditors [11] 12/1
announcement [1]	apparent [1] 33/3	145/10 145/13 145/25	assisted [1] 110/12	14/4 20/9 74/6 74/9
147/11	apparently [5] 19/6	146/16 147/5 147/9	assisting [1] 3/13	74/11 75/16 76/8
annoyed [2] 124/3	144/21	147/13	assume [1] 127/9	100/19 118/24 119/2
142/5	appeal [6] 24/19	area [9] 7/1 27/18	astonishes [1] 56/18	auditors' [1] 45/1
ANON [18] 53/22	24/21 25/2 41/23 42/3	31/5 32/2 104/16	Astonishingly [1]	audits [1] 119/5
53/23 53/25 54/3 54/4	107/16	110/22 112/10 140/21	57/3	August [6] 5/13
54/5 54/7 54/8 54/11	appeared [6] 54/6	140/23	at [175]	21/17 26/11 49/14
54/12 54/14 54/15	67/14 73/23 81/8 82/1	argue [1] 43/25	ATM [41] 5/10 5/13	52/15 83/20
54/17 54/20 54/22	126/7	arising [1] 59/23	5/14 5/19 5/23 6/19	August 1995 [1]
		ARMSTRONG [3]		49/14

A	34/23 118/19 balancing [12] 3/14 10/10 10/18 26/20 56/7 60/25 100/10 103/20 113/19 114/22 115/2 116/19 BALJEET [3] 58/15 58/17 148/14 Ballan [1] 97/18 bank [10] 4/15 5/17 8/16 9/20 14/17 14/19 20/19 21/12 34/21 38/9 bankrupt [3] 51/2 57/9 77/4 bankruptcy [4] 52/24 53/6 101/24 107/10 bankrupting [1] 79/12 Barnet [1] 18/7 barrister [4] 86/2 86/4 134/3 134/3 barristers [1] 145/5 Barrow [1] 49/14 based [1] 28/11 basic [2] 52/1 58/22 basically [7] 68/14 68/25 82/24 96/19 98/7 125/9 130/9 basis [1] 26/15 Bates [1] 139/21 battle [1] 45/19 be [139] 2/19 3/19 5/4 5/17 12/5 14/1 16/4 16/6 16/22 17/3 17/14 18/4 18/5 18/13 18/14 18/23 19/4 19/10 21/1 21/3 22/24 24/10 24/11 25/9 25/10 25/24 26/5 26/5 26/7 28/9 30/19 32/24 35/2 37/3 37/14 38/1 38/12 38/12 39/9 39/13 40/12 41/3 41/7 43/19 44/5 45/4 46/6 46/9 47/1 47/2 47/3 47/14 49/8 53/11 53/18 53/20 55/8 55/15 57/20 58/1 58/22 60/9 63/11 64/3 64/10 64/20 65/7 65/10 65/20 67/21 69/25 70/7 73/9 73/9 74/15 76/8 76/18 77/8 77/8 77/18 77/21 79/22 82/8 82/13 83/18 83/20 84/20 84/21 89/11 92/6 94/16 95/4 97/1 98/25 99/1 101/10 102/19 106/8 108/13 108/25 109/2 112/8 113/8 113/13 113/22 114/14 114/17 115/24 116/6	118/19 118/21 119/6 120/4 120/6 120/13 120/20 121/9 121/15 121/16 123/20 126/9 127/25 128/19 129/13 129/14 129/14 131/2 133/8 133/17 135/4 140/22 141/4 141/22 142/8 142/21 145/11 145/13 146/25 147/20 be asking [1] 121/9 beach [17] 69/1 69/5 69/7 69/8 69/12 69/21 69/22 70/5 70/10 70/22 70/23 71/2 71/3 74/10 77/17 78/13 79/6 bear [1] 61/15 beat [1] 45/20 became [13] 53/9 59/25 60/7 61/17 70/10 77/2 81/4 81/5 92/13 100/4 105/8 111/6 129/9 because [137] 4/21 5/4 6/23 8/23 10/15 11/12 13/8 16/23 18/13 19/5 20/12 21/3 23/13 25/11 25/24 26/16 28/13 30/11 34/1 35/23 36/3 36/7 36/15 36/17 37/10 39/19 41/7 43/15 44/1 45/2 46/3 52/24 56/13 61/2 68/23 69/5 70/6 71/3 71/7 71/16 71/25 72/11 73/14 74/25 76/25 77/2 77/19 79/2 79/2 79/24 81/11 81/17 82/13 83/17 84/5 84/7 86/15 87/1 87/6 88/21 89/4 89/5 89/8 90/7 90/8 91/13 92/2 92/14 92/24 94/21 94/23 95/13 96/13 97/20 107/14 111/10 113/14 114/24 115/11 115/17 116/6 116/10 117/13 118/13 119/3 119/15 120/14 121/5 121/8 122/15 123/18 124/2 124/16 125/23 127/8 128/2 128/7 128/13 128/19 128/24 129/13 129/19 130/3 131/6 131/13 131/16 132/4 132/15 132/16 132/24 133/5 133/8 134/16 134/23 135/1 135/8 135/10 135/13 136/13 137/19 138/20 138/25 140/3 140/13 140/18 140/22 141/10 141/25 142/6	142/10 142/17 143/1 143/20 144/17 144/20 144/25 146/2 become [9] 31/2 42/18 45/18 49/18 63/21 92/15 92/15 96/3 110/16 becomes [1] 89/10 becoming [2] 77/4 94/19 bed [1] 68/8 bedroom [1] 44/10 been [95] 6/12 9/6 11/8 13/3 13/6 21/2 24/4 25/18 26/10 26/20 27/14 31/23 31/25 32/19 32/20 34/3 34/3 34/13 35/18 38/15 38/17 38/19 39/10 40/19 41/9 41/13 42/8 42/20 44/6 45/6 45/11 45/21 46/8 46/19 48/12 51/7 53/12 55/7 59/19 60/1 60/17 62/6 64/8 64/9 67/14 75/8 77/5 77/5 79/17 81/19 83/24 86/11 89/13 89/23 92/25 93/17 93/25 93/25 94/21 95/24 96/4 97/4 97/11 98/15 100/7 100/18 103/1 103/11 104/9 104/12 105/3 105/16 118/14 119/3 119/12 119/24 123/19 125/8 125/12 126/11 126/17 127/11 128/8 128/25 130/18 132/21 134/1 138/12 139/17 140/7 142/16 144/11 144/24 147/3 147/18 before [39] 2/22 5/18 6/21 10/22 11/8 13/1 25/19 31/3 39/15 43/17 47/5 58/12 58/21 60/9 67/4 76/9 76/25 77/12 82/19 86/20 87/7 87/7 89/21 89/22 89/22 91/8 99/19 100/18 102/23 104/6 108/18 114/10 115/16 123/10 130/18 136/5 137/11 142/17 147/19 began [8] 50/6 52/10 53/9 58/23 59/10 60/7 105/9 107/7 begin [2] 2/21 3/8 beginning [2] 76/19 131/4 behalf [3] 1/10 65/7 99/22 behaviour [4] 92/12	143/10 143/11 143/13 behind [9] 36/20 41/7 45/14 45/22 76/22 108/10 122/11 122/24 139/15 being [30] 3/13 5/19 6/15 6/20 12/22 13/23 14/11 14/12 14/23 20/12 20/15 23/11 24/9 38/6 43/7 44/12 57/6 59/7 63/6 65/3 73/17 75/12 93/4 106/14 114/19 117/9 117/10 119/10 126/7 131/3 BEIS [1] 145/9 belief [3] 2/2 65/18 110/10 believe [9] 2/15 47/2 70/23 86/21 99/6 125/23 135/17 142/12 142/16 believed [5] 51/23 61/2 128/10 134/15 135/2 believes [4] 53/11 102/4 105/2 106/1 belongings [1] 54/18 below [2] 93/5 93/7 bend [2] 141/1 142/25 benefit [1] 79/13 Besides [1] 81/19 best [4] 2/1 65/17 82/13 110/10 betrayed [1] 102/18 better [9] 40/3 69/25 77/8 82/5 82/14 86/20 120/6 121/1 129/13 between [13] 5/25 29/6 29/14 31/8 34/25 36/5 49/19 55/19 58/18 73/2 73/25 79/20 139/8 beyond [1] 74/2 Bhupendra [1] 12/2 Bhupendra Shah [1] 12/2 BidiSafe [1] 26/3 big [2] 75/5 114/16 bigger [2] 96/4 114/2 biggest [2] 103/5 144/12 bill [1] 133/3 bills [9] 36/15 51/1 54/18 59/14 124/20 128/17 128/20 128/23 133/11 bit [12] 11/12 64/5 65/23 66/7 69/20 92/13 120/22 120/22 120/23 122/1 139/2 145/8 bitter [1] 102/18
----------	--	---	--	---

B	14/12 14/21 15/5 15/10 18/7 25/25 30/20 30/22 30/24 31/1 31/3 31/10 31/14 31/16 31/19 31/21 32/19 32/24 34/6 34/9 35/10 35/25 36/1 36/4 36/22 39/2 40/10 42/15 47/23 49/25 50/3 52/3 52/6 59/5 60/15 60/23 62/12 62/14 62/18 100/4 100/15 103/14 105/9	54/16 58/19 58/21 59/4 59/12 59/13 59/16 60/21 61/20 63/3 63/9 63/14 67/15 68/18 68/25 69/16 70/16 76/12 77/19 77/20 77/24 79/25 81/11 81/12 87/7 87/8 87/13 95/25 96/6 103/10 112/8 112/11 112/24 115/2 121/7 122/18 126/6 127/20	39/5 45/10 45/11 46/11 47/1 63/18 65/13 65/14 65/17 65/23 66/6 66/9 66/10 66/11 67/4 68/4 68/5 70/5 72/22 82/8 83/2 83/22 86/25 89/10 92/6 93/5 93/6 93/6 96/1 97/7 97/7 98/3 105/2 110/4 110/9 110/18 113/9 114/5 115/19 117/2 118/12 120/17 121/11 123/1 133/14 134/10 135/5 135/9 136/14 136/16 141/20 143/20 145/22 146/9 147/12	9/9 9/14 12/10 12/11 12/14 12/16 14/4 18/23 23/1 25/14 25/23 26/2 26/6 26/12 29/13 29/15 32/8 32/10 32/14 32/23 41/20 52/5 52/10 52/12 79/3 82/22 88/11 117/4 118/13 131/17
bizarre [1] 41/23 black [2] 23/16 89/9 Blackfords [1] 17/25 BLAKE [9] 65/5 65/7 99/12 109/6 109/24 136/5 147/15 148/17 148/25 Blakey [13] 99/24 100/1 100/2 100/9 100/16 100/21 101/16 101/20 101/23 102/3 102/14 102/25 148/19 Blakey's [2] 100/4 100/6 blame [1] 44/1 blames [2] 53/4 54/20 blocked [1] 102/2 blood [1] 92/25 bloody [1] 81/18 blue [3] 10/3 10/20 124/22 Bogerd [6] 27/10 27/21 29/18 33/12 35/16 43/13 Bolden [1] 58/18 bonus [4] 95/8 95/8 95/9 95/9 bonuses [2] 95/11 99/5 book [4] 16/12 66/8 66/11 116/1 born [5] 65/24 65/25 66/12 110/18 110/20 borrow [2] 63/15 88/4 borrowed [3] 88/3 88/4 88/12 both [10] 27/2 61/23 61/24 74/12 74/17 74/25 92/2 100/8 103/17 122/7 bottom [2] 40/6 110/7 bottomless [1] 46/1 bought [5] 69/12 91/9 112/25 113/14 131/18 bound [2] 38/13 117/8 Bowness [1] 49/13 Bowness Road [1] 49/13 box [2] 75/22 75/24 boxes [1] 75/5 branch [70] 3/9 3/17 4/7 4/11 4/16 4/18 4/20 5/1 5/5 5/10 5/16 6/7 6/20 6/21 6/23 7/3 7/8 8/4 8/6 8/7 8/15 10/22 11/5 11/22 11/25 12/4 14/10	branches [6] 70/21 85/3 95/6 103/13 103/17 113/23 brand [3] 25/10 25/11 43/12 Bravata [2] 13/15 13/22 breaches [3] 24/9 42/12 42/17 break [5] 58/10 64/22 99/19 109/7 109/13 briefly [1] 133/14 brighter [1] 40/4 brilliant [1] 112/10 Brimcombe [3] 111/2 111/8 113/5 bring [2] 116/1 121/2 brings [1] 109/2 Bristol [4] 110/20 132/1 132/7 132/9 broke [5] 44/8 48/17 51/15 56/7 138/23 broken [7] 24/16 24/16 32/21 37/1 43/19 43/23 45/21 brother [8] 8/18 21/20 30/23 34/18 35/7 35/14 35/18 84/15 brothers [1] 133/5 brought [7] 25/19 26/13 40/1 41/1 65/3 106/9 115/10 Brown [1] 83/15 brushed [1] 45/1 bugs [1] 40/7 build [5] 41/25 54/1 55/1 103/10 146/9 building [4] 108/3 115/14 131/11 135/21 built [1] 88/5 bully [1] 41/15 bundle [2] 117/24 134/7 burden [1] 59/17 busiest [1] 35/22 business [53] 3/24 6/1 6/4 6/5 28/14 35/21 36/14 39/4 47/15 49/22 49/24 53/2 53/12 54/2 54/12	businesses [4] 70/18 77/7 77/25 104/23 busy [1] 122/19 but [162] button [2] 32/11 81/1 buy [6] 36/2 46/10 55/13 77/20 88/15 112/21 buyers [1] 102/2 bypasses [1] 92/23	Castleton [1] 142/13 catastrophic [1] 104/14 Catriona [1] 1/9 Catriona Hodge [1] 1/9 caught [2] 71/24 139/18 cause [2] 23/12 50/13 caused [4] 51/11 51/12 59/21 95/23 causes [3] 43/5 104/18 138/22 caution [6] 17/2 18/2 18/4 18/10 41/14 57/5 cautioned [2] 18/1 19/11 celebrate [2] 129/19 136/3 celebrated [1] 135/23 cell [1] 84/20 cent [1] 7/10 centre [2] 22/8 28/8 centred [1] 44/2 CEO [2] 145/4 145/4 certain [3] 11/17 67/18 131/3 Certainly [1] 109/9 cetera [5] 89/24 90/10 92/19 94/11 126/1 Chair [6] 65/8 99/11 99/18 109/15 110/12 146/13 Chalford [4] 111/16 112/19 113/6 113/22 Chalford Hill [2] 112/19 113/22 challenge [1] 17/12 challenged [2] 19/13 42/19 challenging [2] 42/25 69/17 chance [6] 1/23 82/6 82/14 95/17 131/15 132/20 change [7] 14/7 43/16 49/20 96/4 104/14 107/11 107/22 changed [9] 7/16 20/20 43/21 63/17	
	C	Caesarean [1] 138/8 Cairo [2] 66/12 66/15 calculate [1] 116/20 calculations [2] 130/4 131/14 calculator [6] 115/15 116/13 116/14 117/15 117/23 130/5 calculators [1] 75/5 call [10] 6/25 28/6 28/8 71/13 72/7 91/12 105/13 111/24 116/24 117/21 called [33] 7/8 13/14 15/13 15/25 16/11 16/15 27/18 28/7 30/10 33/5 33/14 35/14 37/22 50/17 52/8 62/22 66/8 67/9 68/5 69/5 69/11 72/8 73/12 96/25 100/20 101/16 110/21 111/6 117/1 117/22 134/2 136/7 137/6 calling [2] 62/23 72/9 calls [2] 72/13 72/14 came [29] 4/3 10/17 26/4 31/18 31/22 34/15 34/16 35/7 37/25 40/8 56/20 66/20 66/21 74/22 75/1 78/11 80/14 83/20 84/19 87/19 90/11 95/1 100/12 113/11 119/18 120/21 127/21 129/7 134/13 Cameron [1] 25/2 can [65] 5/9 6/10 9/8 22/12 23/14 23/15 27/5 29/17 37/2 37/13	can't [20] 3/10 17/5 23/20 27/12 28/17 30/14 35/24 38/6 72/5 74/9 85/18 89/12 94/6 98/11 98/22 98/22 124/25 125/13 141/3 142/14 cancer [3] 57/16 111/20 125/12 cannot [8] 41/8 64/10 77/8 93/5 93/6 104/18 142/3 144/25 car [10] 96/16 101/24 120/14 120/17 120/21 120/24 121/2 121/22 121/23 124/24 card [5] 6/25 7/1 7/2 16/16 36/1 cards [4] 11/12 11/17 63/15 88/10 care [2] 3/2 33/22 cared [1] 86/9 career [1] 68/12 careful [1] 73/9 CARL [4] 105/5 105/7 105/8 148/22 Carl Page [1] 105/8 Carol [1] 97/18 carpet [1] 45/2 carried [2] 94/14 123/21 carry [5] 11/20 77/15 94/12 128/20 145/15 carrying [1] 143/10 case [32] 2/11 8/19 24/22 25/4 25/5 26/5 27/8 28/2 37/23 38/2 39/15 40/24 41/25 43/15 44/22 64/5 81/15 83/7 83/13 84/24 94/2 94/9 95/1 95/1 95/18 98/7 130/18 131/20 134/8 136/12 136/14 147/5 cases [4] 19/7 39/22 85/3 129/20 cash [32] 8/21 9/5	

C	141/8 141/11 142/4	121/2 129/20 131/9	concentrated [1] 57/13
changed... [5] 81/4	claiming [2] 82/21	146/17	concentration [1] 60/20
81/5 92/12 128/9	82/23	commenced [2] 32/16 147/19	concentration [1] 102/9
132/7	clarity [1] 146/18	comment [1] 84/18	concerned [4] 26/20
changes [5] 6/7 6/10	Clarke [2] 78/6 82/17	commenting [1] 101/15	28/24 73/15 130/10
6/19 7/12 31/3	class [3] 8/10 8/10	commercial [2] 67/24 67/25	concerning [1] 106/10
character [5] 85/7	45/5	commercially [2] 19/16 42/24	conclude [1] 23/9
85/8 85/9 86/11 86/13	clause [1] 142/4	commission [1] 7/11	concluded [1] 12/9
charge [4] 44/1 80/8	clean [3] 41/10 87/4	commit [1] 64/4	conclusion [3] 19/17
80/9 128/4	107/14	committed [1] 41/24	21/13 30/2
charged [7] 19/17	cleaning [2] 87/5	committing [1] 45/12	condense [1] 66/11
54/23 57/6 78/25 79/1	87/15	communicated [2] 24/6 30/5	conduct [4] 27/9
127/16 127/17	clear [4] 34/4 123/14	community [20] 4/10	31/23 38/2 43/14
charges [6] 80/2	142/23 143/8	5/15 5/22 23/18 34/16	conducted [9] 8/1
81/23 101/7 101/18	cleared [1] 35/17	35/24 36/2 39/4 39/7	17/22 19/23 19/24
106/6 106/10	clearly [1] 28/22	40/2 45/14 51/9 51/17	31/16 42/9 44/22
charging [1] 128/2	clerk [1] 3/13	79/7 83/25 85/4 86/22	52/15 105/19
charity [1] 87/3	clients [3] 64/14	89/20 112/2 126/21	confidence [6] 37/4
chat [3] 119/19	99/22 109/3	companies [2] 49/19	41/18 53/10 96/22
119/19 122/16	close [7] 14/21 25/25	89/13	96/23 102/11
cheap [1] 122/3	38/4 49/18 77/21	company [10] 33/22	confident [3] 43/20
check [8] 11/17 13/6	108/8 108/14	68/1 68/2 68/4 68/5	48/20 54/1
32/23 56/2 56/3	closed [16] 5/18 6/21	69/11 85/10 97/11	confined [1] 146/21
107/14 116/16 119/25	6/23 7/9 7/16 12/5	143/14 143/18	confirm [7] 21/10
checked [2] 32/3	14/11 14/12 15/10	compare [3] 72/4	33/16 33/25 64/15
32/17	21/6 28/10 32/19 36/4	72/4 115/12	65/14 65/17 110/9
cheque [3] 14/15	36/17 77/18 78/13	compelled [1] 53/2	confirmed [1] 33/18
73/7 73/11	closing [1] 38/4	compensate [2] 39/5	confrontational [1] 96/24
chequebook [2]	closure [1] 55/6	97/6	confused [1] 63/4
115/21 115/22	clunky [1] 54/5	compensated [1] 53/19	confusing [1] 136/25
cheques [3] 79/16	code [2] 14/7 32/4	compensation [10]	confusion [1] 147/5
80/1 80/3	coded [1] 122/25	38/9 78/12 93/17	conjured [1] 127/9
chief [1] 25/2	coffee [1] 119/18	95/22 97/6 140/10	consequence [1] 36/13
child [4] 37/10	coins [1] 13/9	141/15 142/19 143/16	consequences [1] 89/8
106/17 138/2 138/7	collapse [1] 86/20	146/9	consider [3] 87/1
children [7] 37/9 44/6	collapsed [2] 45/5	compensations [1] 99/1	134/18 134/19
60/2 103/12 132/18	95/18	complained [1] 90/5	considered [1] 130/22
132/22 138/11	college [1] 110/22	complete [4] 26/8	considering [1] 143/5
Chirag [4] 1/6 1/7	combine [1] 29/16	58/12 81/13 147/9	considers [1] 63/17
1/12 148/2	combined [2] 29/11	completed [3] 42/16	conspiring [1] 105/18
chit [1] 119/19	29/14	68/6 70/7	constant [1] 104/5
chit-chat [1] 119/19	come [36] 2/13 4/22	completely [11] 8/24	consultancy [2] 70/17 76/13
choice [4] 37/17	6/14 12/18 21/21	13/21 22/17 29/2	contact [7] 15/4
45/24 54/17 82/11	27/20 30/25 32/2	73/23 91/17 92/24	15/11 17/11 24/11
choices [2] 16/10	33/24 34/14 35/19	95/12 95/20 117/17	24/19 26/25 37/19
79/3	37/11 40/22 44/10	135/12	contacted [16] 10/13
chose [1] 139/10	46/22 48/21 53/15	computer [19] 2/23	15/21 17/16 21/9
chosen [1] 77/17	68/11 81/17 81/18	21/1 40/7 45/9 45/11	24/24 27/3 27/6 27/17
Christmas [2] 14/25	84/25 91/15 95/20	45/20 47/8 47/10 72/5	30/23 33/5 33/21
35/23	96/17 113/12 119/7	98/19 98/22 113/18	55/18 61/4 76/8 76/9
CID [1] 123/9	119/20 120/14 120/24	115/12 116/3 116/4	76/24
Cindy [3] 8/2 10/16	124/1 126/9 135/23	116/7 116/20 131/7	contacting [2] 35/16
10/19	136/1 137/22 137/23	139/16	43/3
Cindy Kennard [3]	138/14	computerised [1] 113/13	contained [1] 49/25
8/2 10/16 10/19	comes [3] 88/23	concentrate [1] 76/22	contemplated [1]
circle [1] 93/4	90/21 109/6		
circumstances [1]	comfort [1] 37/1		
5/9	comfortable [2]		
Circus [2] 103/16	104/8 108/24		
103/19	comforted [1] 18/16		
citizen [1] 41/9	coming [14] 14/24		
civil [2] 38/14 38/15	31/21 34/19 36/8		
claim [5] 57/18 141/4	36/16 54/17 79/9		
	114/19 116/11 119/11		

C	114/15 119/5 138/6 145/21 courage [1] 45/18 course [11] 2/19 52/1 76/14 79/24 90/11 90/17 92/3 92/5 98/8 110/16 132/10 court [28] 42/1 80/14 80/14 80/15 80/16 80/17 81/8 81/15 81/24 81/25 82/1 82/14 86/9 94/23 101/4 101/8 129/20 130/18 130/18 131/20 131/22 131/24 132/1 132/9 135/13 144/12 144/13 145/12 courtroom [2] 84/13 84/14 courts [1] 145/17 cover [4] 51/1 54/19 61/10 111/11 covered [1] 52/1 covering [1] 111/13 Cowley [3] 103/14 103/15 103/22 Cowley Road [1] 103/22 CPS [1] 42/1 CRB [1] 107/14 create [1] 12/6 created [1] 23/21 creating [1] 22/22 credit [4] 36/1 63/15 73/14 88/10 creditor [1] 91/14 creditors [2] 91/12 96/17 crime [3] 41/25 42/2 134/19 criminal [22] 15/19 17/1 17/2 17/14 17/15 17/18 19/2 19/17 41/11 51/8 51/13 53/1 54/23 60/11 89/5 89/6 89/9 90/22 91/21 92/4 92/5 106/3 criminals [1] 84/9 cross [1] 118/10 Crown [13] 80/16 81/15 81/25 82/1 101/8 120/10 121/1 122/9 122/12 122/17 131/24 132/1 132/9 crystal [3] 123/14 142/23 143/8 cubicle [2] 119/15 120/8 cubicle-type [1] 119/15 cupboards [1] 75/4 currency [1] 73/22 currently [1] 36/20 custodial [2] 85/2	101/10 custody [1] 106/23 customer [1] 105/15 customers [15] 4/22 5/15 6/19 23/17 23/24 26/1 36/11 87/15 116/1 116/10 117/3 121/19 123/17 133/18 133/18 cut [1] 25/22	59/25 61/23 62/5 100/23 108/2 December [5] 19/3 22/5 23/4 106/2 106/18 December 2003 [1] 106/2 December 2006 [1] 106/18 decent [3] 3/25 53/17 55/4 decide [3] 3/23 128/18 141/2 decided [24] 39/18 54/12 55/13 68/11 69/16 69/19 74/22 76/25 77/10 77/11 77/16 79/14 81/22 83/7 89/25 90/4 96/7 103/18 111/12 129/3 129/11 130/14 138/6 141/1 deciding [1] 143/9 decision [9] 24/6 24/15 24/19 27/22 30/3 30/4 30/5 30/8 39/21 declaration [2] 29/15 32/10 declarations [2] 25/14 26/12 declare [3] 25/23 101/24 118/12 declared [2] 51/2 57/9 declaring [1] 9/14 decline [1] 54/20 declined [3] 14/19 53/7 59/13 deducted [1] 48/5 defects [1] 40/7 defence [1] 85/10 defendant [1] 85/19 deficiency [1] 138/18 deficit [1] 36/16 definitely [3] 45/6 45/9 82/8 degree [4] 24/16 37/7 66/25 67/2 deleted [1] 22/19 deliberate [1] 134/17 deliberation [1] 134/11 delighted [1] 62/15 deliver [2] 76/15 76/20 deliveries [1] 23/14 delivery [2] 9/9 24/7 demonstrate [1] 29/1 den [6] 27/10 27/21 29/18 33/12 35/16 43/13 deniability [1] 143/13 denials [1] 101/2	denied [2] 19/15 107/13 DENISE [8] 60/12 60/13 60/15 60/21 60/23 60/25 61/7 62/2 denying [1] 134/6 depressed [1] 43/8 depression [4] 51/4 51/6 53/10 57/13 derailed [1] 64/9 describe [10] 5/9 6/10 9/18 29/17 41/8 43/10 107/9 107/25 123/1 134/5 describes [4] 54/4 57/7 105/24 107/15 despite [9] 48/22 50/13 56/12 56/24 56/24 78/5 95/2 95/3 95/21 destroy [3] 78/9 78/9 97/19 destroyed [6] 86/12 91/17 95/12 95/16 98/9 130/7 destroying [1] 83/4 detail [1] 72/21 detailed [1] 47/5 determined [1] 45/21 detrimentally [1] 79/24 devastated [1] 63/16 devastating [2] 108/9 128/11 develop [1] 4/3 developed [2] 92/11 92/19 developing [1] 112/23 development [1] 67/16 device [1] 19/12 diabetes [1] 92/12 diagnosed [3] 57/15 104/12 111/20 Dials [1] 19/25 diaries [3] 90/1 90/2 90/2 dictate [2] 143/20 144/10 did [174] didn't [45] 3/25 10/15 13/8 13/18 14/8 14/16 23/13 24/17 24/17 25/8 25/25 26/16 26/16 34/25 36/7 38/3 49/3 66/19 68/15 68/18 70/21 79/8 80/24 82/14 83/19 88/13 91/1 95/25 116/12 116/21 118/15 120/7 121/22 123/25 124/20 124/21 126/11 127/25 129/21 131/19
----------	--	--	---	--

D	distress [1] 51/13	doing [15] 10/12	dry [1] 147/20	email [3] 18/3 25/5
didn't... [5] 132/12	divide [1] 31/7	16/23 26/12 26/14	due [14] 2/19 39/16	41/2
132/22 133/20 135/20	divided [1] 69/7	48/2 48/25 53/7 75/17	41/11 43/21 43/23	emails [1] 43/1
143/3	division [2] 67/12	76/13 93/14 112/12	46/12 61/17 62/2	embarrassed [2]
died [2] 57/19 108/20	67/13	120/20 128/12 139/18	76/18 103/19 110/16	48/20 104/25
difference [5] 4/10	do [116] 1/16 1/18	144/14	114/25 130/9 138/24	emotional [1] 59/18
4/21 29/6 34/25 59/2	1/20 1/22 3/23 8/1	don't [36] 18/22	duo [1] 143/2	emotionally [1] 63/16
different [19] 9/12	12/3 13/22 13/25 14/8	21/11 22/16 25/1 25/7	during [17] 17/24	emotions [2] 94/13
29/2 35/10 44/13	15/12 16/9 16/21 17/7	27/13 33/19 35/6	18/11 21/5 23/18	94/14
67/19 72/12 73/4 73/5	21/13 24/17 25/4	38/14 49/6 49/8 56/7	26/13 27/22 29/25	employ [1] 4/25
82/16 84/4 92/7 92/15	25/24 27/5 29/15 32/1	66/12 72/9 72/13 78/1	30/15 35/5 38/23	employed [2] 50/1
92/16 117/17 119/5	34/6 34/21 36/19	80/25 82/7 84/24	44/23 85/5 87/12	128/16
134/10 139/14 142/14	36/19 37/22 38/22	90/12 91/3 97/6 98/13	100/7 101/13 110/12	employees [1] 49/6
144/23	39/1 39/3 39/9 44/3	98/21 99/7 99/10	132/10	employment [1]
difficult [6] 60/25	45/12 45/25 46/1 46/5	115/20 118/11 120/4	dwelling [1] 30/17	107/12
77/22 91/24 91/25	46/11 46/11 46/17	123/6 123/20 130/24	E	empty [3] 14/2
102/20 108/13	47/15 48/3 58/13 60/8	132/6 141/19 144/23	each [14] 5/24 29/11	131/12 135/12
digital [1] 33/23	64/17 64/18 64/20	146/4	72/21 75/21 80/3	enable [1] 6/18
digitalised [1] 34/2	64/23 67/22 69/17	done [30] 18/20	102/2 115/13 115/16	end [27] 15/18 19/9
DIONNE [7] 62/10	70/19 71/1 71/19	23/22 31/9 34/17 39/9	115/23 116/9 117/15	23/15 27/6 29/13
62/11 62/21 62/23	74/13 74/15 75/15	39/14 41/16 43/11	117/24 118/19 136/22	30/16 30/16 56/4 64/3
63/7 63/13 63/24	76/12 76/16 76/25	43/25 44/4 58/1 75/7	earlier [4] 41/2 71/17	66/5 78/11 85/2 90/11
Dionne's [1] 63/10	77/10 78/2 78/25	76/18 87/6 97/12	76/11 86/15	91/14 97/14 109/2
directly [5] 5/16 18/6	79/21 80/2 80/8 80/25	105/1 113/19 114/14	early [3] 6/2 58/24	109/20 115/1 115/13
61/25 100/14 137/19	82/7 82/11 85/18 87/3	115/2 120/17 123/8	96/13	116/13 128/24 129/24
director [6] 25/3	88/12 88/18 90/12	123/12 125/23 130/5	earned [2] 96/10 97/9	130/16 144/9 146/24
28/14 68/9 68/9 82/17	91/11 92/14 95/4	130/21 131/8 132/25	earning [1] 133/12	147/1 147/10
95/8	95/18 96/20 97/17	134/21 145/22 145/23	ears [2] 93/12 105/11	ended [3] 48/19 81/3
disabled [1] 62/3	98/21 98/22 98/23	DONNA [7] 55/10	earth [1] 124/23	108/3
disagree [2] 42/13	104/17 113/17 114/14	55/11 56/9 56/17 57/7	ease [1] 18/16	enduring [1] 104/14
46/3	116/7 118/12 119/1	57/9 148/12	easier [3] 89/7	engage [1] 146/19
disappearing [2]	119/7 119/21 120/3	door [11] 31/8 34/2	132/22 135/1	engineer [6] 2/23
73/21 98/24	120/9 120/16 123/3	90/9 90/10 112/20	east [6] 28/25 67/19	52/7 67/7 67/8 67/10
disappears [2] 98/18	123/8 124/6 125/16	121/19 122/20 122/24	69/8 69/21 70/23	114/8
98/19	125/16 125/18 125/19	122/25 124/12 126/25	74/10	engineering [1]
discharged [1] 136/1	131/10 132/23 133/20	doorstep [1] 5/20	easy [1] 133/24	66/25
discover [1] 28/3	134/14 136/22 136/23	double [3] 48/1 61/6	eat [1] 131/1	England [3] 146/25
discovered [10]	139/22 141/4 142/19	120/25	Edge [1] 110/21	147/2 147/11
13/13 20/8 20/9 22/24	142/24 143/9 143/16	doubled [3] 50/19	educated [1] 37/6	enjoyment [1] 102/8
33/2 33/6 35/4 59/6	143/17 143/17 143/18	117/12 117/18	effect [10] 7/5 13/20	enormous [3] 59/20
80/20 103/23	144/7 144/16 146/13	doubling [1] 118/5	24/10 32/25 35/21	70/21 86/15
discrepancies [10]	dock [3] 84/16 84/17	doubt [1] 45/8	36/6 59/18 63/25	enough [11] 10/2
10/23 10/25 11/1 61/1	84/19	doubting [1] 60/7	97/24 112/12	48/21 68/16 68/19
70/25 71/1 71/2 88/1	docket [2] 115/23	down [23] 5/18 8/9	Egypt [6] 65/25 68/3	68/19 83/6 88/14 93/2
88/11 115/5	116/2	11/2 11/2 37/2 44/24	68/7 68/14 76/15 88/5	131/9 133/12 134/9
discrepancy [1]	dockets [10] 115/9	44/25 45/11 48/17	Egyptian [1] 76/15	Enright [2] 58/8
62/24	115/14 115/16 115/19	77/21 79/4 79/6 79/16	eight [2] 36/5 71/12	64/12
discuss [4] 14/22	115/21 115/22 116/15	84/19 84/20 84/22	either [7] 79/3 125/9	entailed [1] 125/25
20/1 76/10 83/3	117/24 127/12 134/7	85/20 86/17 94/18	128/4 130/9 137/6	enter [1] 21/8
discussion [1] 78/4	doctor [2] 85/10	112/22 117/7 117/11	140/20 141/12	entered [4] 21/2
diseased [1] 138/9	130/15	134/11	elderly [6] 6/24 35/24	29/25 32/13 50/23
disgrace [1] 55/5	document [5] 22/1	down-sell [1] 8/9	127/4 127/7 127/11	entire [4] 24/24 24/25
disgusting [1] 143/5	75/20 79/18 80/19	draw [1] 28/19	133/18	35/23 64/1
dishonest [1] 89/25	80/21	drawers [2] 14/3 75/4	eldest [2] 37/10 44/7	entitled [4] 53/18
dismissed [1] 81/15	documentation [3]	dreams [1] 62/9	Eleanor [3] 23/20	141/7 141/11 141/12
disorder [1] 104/13	19/16 27/24 28/21	drew [1] 30/2	23/22 27/2	entry [1] 131/17
dispense [1] 9/3	documents [8] 20/21	drive [1] 130/25	Eleanor Shaikh [1]	equal [1] 84/5
dispensed [5] 5/23	22/13 29/22 40/9	driver [1] 128/15	23/20	equals [1] 28/23
9/6 9/11 10/5 35/1	42/20 75/24 131/4	driving [1] 121/24	electronics [2] 66/25	equipment [1]
disregarded [1] 30/1	137/13	drop [1] 121/18	67/6	113/25
disrespectful [1]	does [4] 21/11 48/21	dropped [3] 95/1	else [8] 72/5 81/5	error [7] 21/1 45/4
144/24	58/2 103/5	124/9 128/10	91/9 92/5 99/7 135/2	54/10 71/13 72/15
distorted [1] 97/21	doesn't [3] 28/23	dropping [1] 107/6	141/1 142/15	73/5 73/17
	30/13 72/14	drove [1] 120/15		errors [8] 39/18

E	29/20 32/12 33/17 33/17 33/18 34/4 38/25 40/19 41/5 60/3 60/8 75/3 75/4 75/5 75/19 79/18 79/18 87/4 89/10 94/13 103/2 103/4 107/3 116/18 118/13 119/19 124/19 126/2 126/6 129/22 131/18 131/18 133/8 134/18 138/9 140/25 140/25	expensive [3] 89/10 89/11 121/25 experience [12] 10/8 10/23 62/7 64/1 71/1 96/8 103/21 104/15 105/3 106/25 115/5 133/23 experienced [4] 61/1 62/24 71/2 102/12 experiences [1] 63/20 experiencing [5] 50/7 52/10 54/10 58/23 71/9 explain [3] 23/12 25/7 25/8 explained [5] 14/10 15/20 16/14 25/12 117/22 explaining [2] 24/24 131/15 exploit [1] 58/3 expressly [1] 56/5 extremely [2] 44/15 105/24 eye [1] 139/18 eyes [1] 93/2	135/22 fantastic [2] 6/3 41/17 far [7] 13/5 26/20 28/23 41/5 73/15 129/13 141/25 Farncombe [6] 3/20 4/3 4/6 4/11 5/20 30/25 fashion [1] 86/12 fashioned [1] 115/22 father [12] 3/11 3/17 4/12 16/14 28/12 44/16 47/11 57/15 57/19 108/20 135/15 135/24 fault [4] 50/21 50/22 60/10 71/5 fault-proof [1] 50/22 favourable [1] 133/19 favours [1] 133/20 fear [1] 104/5 fearing [1] 41/6 February [2] 24/3 60/14 February 2007 [1] 60/14 fed [1] 77/2 Federation [8] 15/12 17/11 17/16 17/17 20/16 27/19 41/11 52/18 feel [19] 4/8 16/6 18/11 24/14 37/5 37/8 38/22 39/1 48/21 82/10 85/19 91/4 95/22 96/21 96/21 104/8 124/14 125/22 142/19 feeling [3] 84/22 91/4 138/21 feelings [3] 43/11 102/10 102/12 feels [7] 48/17 51/7 103/1 103/3 104/25 108/20 144/17 Feering [1] 47/19 feet [1] 138/21 fell [2] 105/11 135/16 felt [22] 4/9 41/9 53/1 54/1 63/8 69/16 82/11 85/12 86/10 86/19 91/6 91/19 92/7 102/17 107/2 107/2 126/24 127/3 129/19 142/6 146/19 146/22 few [10] 2/21 6/6 11/1 72/17 99/18 114/4 115/8 121/17 134/25 146/15 fiancé [5] 110/23 112/9 125/1 129/9 130/14	fibromyalgia [1] 138/17 figure [5] 9/3 9/14 9/15 21/2 80/21 figures [23] 9/2 9/25 10/12 13/11 21/8 21/9 23/1 29/13 29/16 29/16 29/24 32/6 32/7 32/13 32/14 34/20 34/22 34/25 35/2 80/24 95/15 95/16 117/3 file [4] 2/11 27/25 28/3 32/22 fill [1] 10/3 filled [1] 75/24 filling [1] 87/14 final [5] 1/19 16/13 65/13 109/8 110/4 finally [2] 62/11 105/6 finance [1] 67/10 finances [2] 36/6 77/7 financial [15] 44/20 46/8 51/11 54/1 57/8 59/17 67/11 67/12 87/25 88/1 88/25 97/2 104/21 104/24 107/9 financially [3] 54/16 63/16 128/12 find [10] 36/15 40/18 50/12 67/19 75/20 88/11 137/17 142/7 142/11 142/15 findings [1] 23/3 finds [2] 57/20 63/19 fine [18] 8/13 11/20 13/5 18/17 33/17 47/3 64/22 74/17 92/1 99/20 99/25 104/2 109/11 118/13 119/19 121/6 121/14 137/14 fingers [1] 44/12 finished [1] 124/12 Finsbury [1] 19/25 firm [1] 38/7 first [54] 1/5 2/7 3/8 8/9 8/10 10/2 10/10 11/5 12/21 18/12 28/15 32/16 33/4 37/23 38/3 60/24 62/15 68/4 69/1 71/1 71/2 71/18 74/8 81/8 84/18 86/8 90/21 94/5 94/25 95/18 96/5 103/2 105/12 107/18 109/19 111/1 113/4 113/21 113/22 114/4 115/5 115/7 115/7 116/3 116/7 117/1 117/6 117/13 117/18 117/20 122/23 139/23 141/7 146/16
	everywhere [1] 90/15 evidence [28] 30/12 45/10 46/22 60/17 60/17 65/21 99/13 99/24 100/6 101/5 101/14 103/8 105/7 109/21 110/16 130/4 130/10 131/4 133/14 133/21 136/7 136/9 136/15 137/5 137/11 142/13 146/17 146/18 ex [1] 123/9 ex-CID [1] 123/9 exact [1] 17/5 exactly [6] 81/23 81/23 115/9 117/12 117/14 140/19 example [9] 3/15 9/8 9/9 29/9 73/7 73/11 113/25 136/8 136/18 examples [1] 72/22 Excel [4] 21/23 22/22 23/5 29/23 excellent [2] 91/22 102/22 except [1] 31/15 excess [2] 35/25 61/9 exchange [1] 49/16 exchanged [1] 72/24 exchanges [1] 72/23 excited [1] 125/24 Exford [1] 60/13 Exhibit [2] 22/1 24/12 Exhibit 1 [1] 22/1 Exhibit 3 [1] 24/12 exhibited [2] 22/1 72/20 exhibits [2] 2/4 110/15 exist [1] 127/25 existence [1] 95/25 existing [2] 13/10 67/22 exonerated [2] 94/17 94/17 expanded [1] 4/19 expected [1] 147/19 expecting [2] 78/12 117/6	F face [8] 44/9 44/12 78/4 78/4 78/8 78/8 106/12 129/1 faces [2] 145/21 146/6 facing [2] 52/25 60/4 fact [10] 56/22 56/24 72/10 75/10 85/22 89/23 116/5 134/5 141/10 147/21 fading [1] 94/19 failings [1] 39/11 failure [2] 25/14 135/25 fair [1] 49/8 fairly [1] 71/7 faith [1] 39/6 falls [2] 138/23 138/25 false [7] 51/14 80/11 80/12 101/7 101/12 101/18 103/24 families [3] 49/7 88/3 132/17 family [35] 30/19 30/25 40/2 40/3 41/6 43/21 46/10 46/12 47/14 48/16 49/9 49/9 49/23 53/7 54/25 59/18 59/24 63/15 63/16 64/1 66/21 78/9 95/17 103/4 103/13 103/15 103/18 104/20 104/23 105/2 106/17 111/9 115/24 135/13		

F	95/19 108/8 125/11 138/14	119/20 121/23 122/23 123/5 125/11	Gloucestershire [1] 111/12	144/25
firstly [1] 35/14	four months [3] 11/6 95/19 125/11	gentlemen [1] 119/14	go [54] 9/12 9/13 10/21 15/13 25/3 29/9	good [33] 1/3 1/4 1/9 11/19 36/7 39/6 39/6
fit [1] 112/6	four years [1] 108/8	genuinely [4] 128/9 128/10 134/15 135/2	29/19 36/1 43/1 43/16 45/3 49/9 64/8 68/3	46/19 47/10 48/21 50/8 65/2 67/21 70/11
fittings [1] 113/14	frame [1] 6/13	George [2] 17/25 41/18	70/7 72/3 72/21 76/20 82/8 83/4 83/8 84/13	84/1 86/11 86/13 92/9 96/25 97/5 97/8
five [8] 52/1 52/9 60/23 62/14 62/16 92/23 95/10 101/10	Fraser [2] 143/7 144/13	Gerald [2] 60/16 61/13	85/20 86/17 86/18 91/10 94/25 96/1	105/11 107/19 109/18 109/21 122/9 131/1
five-year [1] 101/10	fraud [5] 80/11 100/20 103/24 127/17 127/19	get [61] 7/9 10/14 14/19 15/1 15/18	104/18 114/2 115/17 120/10 121/17 122/17	131/5 133/6 137/24 138/2 138/15 143/11
fix [1] 56/7	free [1] 81/16	16/12 17/14 17/15 27/7 28/23 30/19	123/13 125/10 125/13 128/25 129/5 129/6	goodbyes [1] 99/5
Flag [1] 25/5	Freedom [1] 42/21	35/25 41/15 44/18 49/4 67/18 68/18	130/17 130/20 130/24 131/13 133/3 133/13	goods [1] 4/20
flawed [1] 53/12	Freehills [1] 38/8	69/18 71/21 72/2 72/15 73/5 78/7 79/4	134/17 135/9 136/5 145/17 146/2	Google [1] 139/16
flexibility [1] 51/24	frequent [1] 103/20	79/15 87/12 88/7 89/1 89/10 91/11 95/9	145/17 146/2	Googles [1] 90/21
floor [1] 12/24	Friday [2] 7/15 147/7	106/15 111/11 111/18 112/22 113/19 120/12	goals [1] 40/2	GOSNEY [22] 55/10
floors [1] 87/16	friend [3] 85/9 91/19 131/12	120/18 122/4 124/4 124/10 126/2 128/10	God [2] 86/16 139/19	55/11 55/15 55/17
flow [2] 36/8 79/3	friends [3] 41/7 43/21 44/16	128/22 129/4 129/16 129/18 130/16 131/3	God [2] 86/16 139/19	55/18 55/22 55/25
fluctuating [1] 81/21	frightening [1] 75/6	131/11 136/2 137/25 138/7 139/9 140/8	goes [6] 30/18 90/20 107/8 107/25 141/23	56/6 56/11 56/12 57/4
focus [1] 147/6	front [7] 1/16 6/17 23/16 65/9 109/25	142/8 143/13 144/5 145/6 145/12 146/6	107/8 107/25 141/23 144/10	57/5 57/8 57/12 57/13
follow [2] 10/20 120/16	122/10 126/16	145/6 145/12 146/6	144/10	57/14 57/20 57/22
followed [6] 40/18 50/18 55/22 62/17 64/5 139/25	fruitless [1] 146/3	gets [5] 23/10 95/8 95/8 95/9 125/9	going [100] 4/23 5/4 6/6 7/19 8/7 10/16	58/1 58/2 58/5 148/13
following [23] 9/10 10/11 16/15 28/7 42/13 42/14 52/9 52/11 54/15 55/12 63/2 63/12 101/8 101/22 102/14 103/21 103/25 104/22 105/22 106/21 108/6 115/1 118/14	frustrated [1] 134/4	getting [10] 89/6 108/2 118/10 120/22	6/6 7/19 8/7 10/16 14/1 15/2 17/12 18/4	57/14 57/20 57/22
fool [1] 101/17	frustrating [1] 47/25	122/5 122/8 128/13 128/17 129/12 139/2	14/1 15/2 17/12 18/4 18/5 18/14 19/4 28/5	57/14 57/20 57/22
foot [4] 36/8 124/7 138/22 138/23	full [8] 1/11 14/15 15/17 16/16 47/4 53/15 62/5 100/8	128/17 129/12 139/2	28/9 32/16 37/11 37/12 37/13 39/22	58/1 58/2 58/5 148/13
football [1] 59/13	fully [3] 6/21 56/14 102/4	ghost [1] 111/25	44/7 46/9 49/7 57/20 59/12 64/3 65/2 65/7	Gosney's [3] 56/8 56/14 57/19
force [1] 87/9	funded [1] 6/21	gibberish [1] 121/15	65/20 65/21 65/21 72/21 73/8 76/14	got [60] 5/18 13/17 18/23 20/25 21/20
forced [6] 38/15 59/16 63/14 101/24 101/25 102/4	funds [1] 25/10	gifted [1] 4/14	77/11 77/14 77/20 78/20 79/2 79/22	23/7 24/25 25/23
foreseeable [1] 28/10	Furness [1] 49/14	GILL [6] 103/7 103/9 103/9 103/23 104/4 148/21	79/22 80/15 81/18 82/6 82/14 83/8 84/16	29/10 29/12 29/22
forever [1] 63/18	furniture [3] 87/2 87/2 87/3	Gill's [1] 104/11	84/18 84/20 85/20 86/3 86/17 86/17	33/9 35/15 35/24
forget [5] 64/7 64/8 84/11 85/22 96/6	further [19] 10/17 13/19 19/19 22/4 25/13 32/15 32/25 37/22 39/23 44/24 49/24 52/3 60/23 62/19 99/10 104/17 105/10 142/10 147/15	Gillette [2] 67/9 67/11	86/20 87/24 89/7 89/7 90/1 90/6 90/7 93/25	42/10 44/22 66/9
form [1] 129/2	62/19 99/10 104/17 105/10 142/10 147/15	Gillian [1] 100/4	90/1 90/6 90/7 93/25 94/9 94/16 95/19 97/4	67/14 69/6 72/3 72/3 74/8 74/11 75/11
formally [1] 83/10	future [4] 28/10 30/18 40/4 125/24	give [24] 9/8 10/17 30/15 31/5 34/12 37/11	94/9 94/16 95/19 97/4 98/4 98/4 98/5 98/12	76/22 89/5 93/11
forth [1] 88/22	G	37/13 38/11 40/3 44/19 46/22 60/2 72/22 79/11 83/10	98/4 98/4 98/5 98/12 99/18 101/20 103/1	94/10 95/11 98/17
fortress [2] 6/11 6/14	Gaddafi [1] 66/18	88/14 112/7 127/25 130/16 136/7 144/20	104/5 104/16 110/17 113/7 113/8 113/13	98/20 111/20 113/6
Fortunately [1] 91/22	gain [3] 44/20 80/6 80/6	146/5 146/8 146/17	113/22 114/3 115/4 119/25 121/18 122/15	115/13 116/3 118/17
forward [5] 39/22 124/17 143/2 143/20 143/21	gambling [1] 100/23	given [10] 8/17 10/3 14/18 27/13 38/25 78/13 78/15 104/1 142/12 144/1	123/15 124/20 124/21 124/23 124/25 125/4	121/17 121/22 122/9
forwards [1] 91/11	garden [1] 22/8	142/12 144/1	125/15 125/16 126/9 128/10 128/19 130/11	122/12 123/24 124/24
found [22] 22/9 33/15 42/1 47/24 54/5 54/8 58/21 60/25 61/5 61/14 73/13 94/15 94/21 102/1 108/9 108/13 127/18 127/18 136/18 138/9 143/15 144/11	gather [1] 21/18	GLO [1] 43/18	130/20 132/24 132/25 134/9	125/1 125/18 126/25 127/1 128/17 129/23
forward [5] 39/22 124/17 143/2 143/20 143/21	gave [8] 16/3 41/18 44/17 85/23 86/1 112/4 133/21 136/9	Gloucester [2] 131/24 132/6	golden [1] 99/5	132/16 132/17 133/4 133/9 134/22 135/18
forwards [1] 91/11	general [3] 47/11 70/17 138/17		gone [24] 13/16 18/19 20/13 23/22	138/17 138/18 138/21 139/13 139/20 145/4
found [22] 22/9 33/15 42/1 47/24 54/5 54/8 58/21 60/25 61/5 61/14 73/13 94/15 94/21 102/1 108/9 108/13 127/18 127/18 136/18 138/9 143/15 144/11	generally [1] 42/23		29/21 30/13 30/14 32/5 37/23 40/17	139/13 139/20 145/4
four [9] 11/6 47/22 66/14 70/10 81/22	generated [2] 117/5 117/16		44/24 49/9 92/24 96/3 97/8 124/16 124/19	Government [6] 42/6 45/6 77/11 77/16
	generic [1] 54/8		126/2 126/5 126/15 135/12 135/25 137/2	112/21 145/9
	gentleman [6] 114/8			Government-owned [1] 42/6

G
grounds [1] 105/16
group [9] 39/15
 39/19 57/24 93/20
 93/22 94/2 141/13
 141/20 142/2
groups [1] 147/6
growing [1] 145/7
grown [1] 96/2
guess [5] 80/12
 80/12 88/7 94/4
 127/13
guilt [1] 102/12
guilty [36] 42/1 42/5
 42/6 48/17 82/3 82/5
 82/12 82/13 83/2
 83/17 84/21 85/22
 101/9 101/11 101/12
 103/1 103/3 104/1
 106/5 106/13 106/18
 108/18 132/6 132/11
 132/12 132/15 135/6
 143/8 143/9 143/15
 143/19 144/12 145/2
 145/3 145/10 145/13
guy [2] 15/13 27/18

H
habit [2] 117/19
 145/7
had [324]
hadn't [13] 32/19
 75/6 78/13 78/15 82/7
 115/2 123/13 128/7
 128/14 130/21 131/7
 135/14 139/10
hair [1] 127/1
half [6] 3/18 36/5
 52/20 112/18 113/20
 114/10
hand [4] 14/2 14/3
 56/25 86/1
handed [1] 61/18
handing [1] 40/12
hands [3] 20/11
 43/11 78/14
happen [10] 19/8
 63/9 71/20 79/8 86/21
 95/25 117/9 124/21
 128/5 146/12
happened [33] 11/11
 13/16 16/24 22/12
 22/13 22/21 30/1
 34/23 42/10 55/3
 74/21 75/7 76/23 79/1
 79/14 79/17 92/24
 93/24 94/22 96/11
 97/25 107/23 119/6
 124/22 125/2 125/6
 133/19 134/20 136/23
 137/23 138/13 139/11
 145/19
happening [5] 73/10

77/5 79/17 83/1
 131/16
happens [3] 25/11
 85/20 94/4
happiness [1] 94/19
happy [11] 30/11
 37/20 58/11 58/13
 64/17 64/20 99/4 99/8
 104/6 126/5 129/21
hard [7] 44/6 44/20
 53/17 79/20 84/1
 103/10 107/3
hardship [1] 104/21
has [53] 12/18 20/13
 20/14 20/17 25/22
 30/12 30/14 33/15
 37/1 38/17 38/17
 40/22 42/8 42/17
 43/21 44/2 44/6 45/11
 47/8 47/10 48/12
 48/22 49/9 51/6 51/7
 59/19 60/17 63/17
 64/5 64/8 64/9 69/6
 77/5 94/21 97/2 98/11
 100/6 102/20 103/1
 103/4 103/11 104/9
 104/12 105/1 105/3
 110/12 126/14 134/19
 136/23 141/1 142/12
 143/7 146/22
hassle [1] 75/8
hated [1] 91/13
have [218]
haven't [8] 18/20
 30/11 38/19 38/21
 41/16 123/16 133/1
 140/10
having [15] 16/21
 29/8 61/17 62/5 68/12
 69/15 70/3 71/25 75/7
 83/3 89/9 91/10 96/20
 102/5 124/9
HBOS [1] 38/8
he [269]
he'd [4] 83/16 125/12
 135/25 141/10
he's [10] 31/21 31/23
 33/6 65/3 75/22 85/20
 85/21 85/22 92/5
 123/9
head [6] 3/4 19/25
 28/18 73/22 82/17
 126/3
healing [1] 94/1
health [19] 36/24
 46/10 51/5 51/12
 54/22 59/23 61/25
 92/10 92/11 93/15
 96/14 97/3 104/11
 108/1 108/4 138/4
 138/19 138/25 139/2
health-wise [1]
 138/19
hear [1] 65/2

heard [9] 63/8 88/24
 89/22 93/25 128/7
 132/10 134/18 139/10
 139/21
hearing [3] 85/5
 146/24 147/24
hearings [5] 86/9
 100/7 109/21 132/11
 147/19
heart [11] 12/23
 24/16 24/16 51/16
 51/17 92/19 92/21
 92/22 92/22 94/1
 146/22
Heart-broken [2]
 24/16 24/16
heart-felt [1] 146/22
heartwarming [1]
 24/2
heavily [1] 5/21
held [11] 9/16 26/3
 26/5 26/6 27/24 32/23
 39/13 40/10 55/8
 85/15 98/25
hell [1] 66/2
hell's [1] 98/4
help [17] 45/16 45/17
 46/11 48/1 50/14
 50/18 54/7 58/25 60/5
 67/18 68/3 74/8 79/10
 88/8 91/1 99/16
 136/13
helped [3] 43/4 96/9
 139/15
helpful [3] 72/9 75/10
 119/10
helpline [25] 10/14
 21/10 35/14 47/24
 48/1 48/3 50/18 52/8
 52/12 54/7 55/19
 55/22 55/23 58/24
 61/4 62/22 62/23 72/7
 72/8 72/14 116/25
 117/21 118/9 119/10
 119/22
henceforth [1] 109/6
her [78] 23/25 23/25
 24/1 27/1 30/2 30/5
 30/7 30/10 30/13
 33/14 33/19 38/1
 49/17 50/7 50/11
 50/23 50/24 51/3 51/3
 51/4 51/5 55/11 55/24
 57/6 57/7 57/10 57/15
 57/17 57/17 58/2 58/4
 58/6 60/15 60/24 61/2
 61/13 62/3 62/5 62/15
 62/18 63/2 63/6 63/9
 63/9 63/10 63/10
 63/12 63/14 63/14
 63/15 63/16 63/20
 63/22 69/24 69/25
 70/2 85/25 90/5 91/20
 97/18 97/24 97/24

103/9 103/13 103/18
 103/24 104/3 104/7
 104/10 104/17 104/20
 104/20 104/22 105/2
 108/7 108/14 125/12
 126/15
Herbert [1] 38/7
here [9] 31/20 37/14
 66/21 74/9 74/11
 98/12 109/5 120/5
 134/20
hide [1] 18/23
high [2] 68/15 144/13
high-level [1] 68/15
Hill [3] 111/16 112/19
 113/22
him [44] 15/17 20/5
 22/9 23/5 23/9 28/25
 31/19 32/2 35/11 48/3
 52/24 53/5 54/24
 57/16 58/25 82/19
 82/19 82/25 83/5 86/6
 101/5 101/16 102/4
 102/15 102/20 103/5
 105/18 107/14 108/7
 108/15 121/8 121/9
 121/11 121/11 121/12
 121/12 121/13 123/14
 124/4 125/9 125/10
 128/1 129/12 129/14
himself [6] 30/25
 33/4 78/7 100/20
 136/1 136/8
his [78] 18/24 23/21
 28/25 29/1 30/25
 31/13 31/23 47/15
 48/1 48/5 48/16 48/16
 48/18 50/5 52/5 53/2
 53/7 53/10 54/18
 54/21 54/25 55/12
 57/17 58/19 58/19
 59/4 59/15 59/18
 59/18 83/15 85/11
 85/21 85/23 86/6
 95/10 95/17 100/2
 101/2 101/6 101/22
 101/23 102/6 102/8
 102/14 102/15 102/16
 102/17 102/18 102/21
 102/23 102/23 102/25
 103/4 105/22 106/1
 106/4 106/21 106/21
 106/22 107/4 107/8
 107/15 107/17 107/18
 107/19 108/1 108/6
 108/8 108/11 108/12
 108/17 108/18 108/18
 108/20 108/23 125/8
 125/11 126/15
Historical [7] 37/17
 37/18 37/25 38/2 38/6
 38/11 45/25
hit [2] 12/23 74/3
hm [1] 87/23

HODGE [3] 1/8 1/9
 148/3
hold [5] 21/11 57/24
 61/21 124/11 131/3
holding [1] 85/25
holdings [1] 25/23
holiday [2] 123/18
 123/19
holidays [2] 111/11
 111/13
home [21] 37/2 37/11
 49/23 74/20 74/22
 75/1 76/2 89/2 89/12
 101/20 101/25 123/13
 124/24 124/25 125/1
 125/8 129/23 130/13
 135/12 136/1 136/2
honest [5] 116/6
 121/15 127/25 131/2
 135/4
honesty [1] 24/2
honour's [1] 66/25
hope [2] 55/6 82/13
hopelessness [1]
 102/11
horizon [51] 8/23
 8/24 9/2 9/4 9/12 9/15
 10/1 10/6 10/24 12/6
 12/25 13/11 18/24
 21/2 21/9 21/16 25/22
 28/22 28/24 32/6
 32/10 32/11 32/14
 32/24 39/11 40/16
 44/25 47/21 50/4
 50/17 50/21 52/2
 53/13 54/4 55/18
 56/19 58/20 60/22
 72/2 93/5 100/10
 103/17 103/20 104/6
 113/11 116/16 117/5
 117/17 136/18 137/9
 137/12
horizontal [1] 93/4
hospital [6] 68/8 68/8
 108/5 135/16 135/24
 135/25
hour [5] 9/2 9/2 31/22
 114/10 121/17
hours [13] 7/12 7/16
 11/14 15/5 15/6 60/5
 85/4 86/22 86/25
 113/19 114/15 131/8
 134/25
house [9] 44/10
 50/11 75/16 88/5 91/7
 91/15 96/16 128/18
 133/9
how [90] 2/13 3/6
 3/17 4/8 4/11 5/23 6/1
 8/8 8/20 8/21 8/22
 9/18 9/23 10/4 10/4
 10/5 12/19 14/8 16/6
 18/11 23/9 24/6 24/14
 25/7 30/5 33/2 35/10

H	I			
how... [63] 35/13 36/4 37/4 37/9 38/22 49/3 52/12 56/8 59/7 60/22 66/1 69/18 70/19 74/6 74/9 74/20 80/19 82/10 82/20 85/16 85/17 86/21 88/1 88/8 88/18 89/17 90/16 91/5 91/18 92/7 92/10 92/11 95/3 95/22 96/19 97/8 98/10 98/13 98/21 98/23 109/6 111/18 113/2 119/1 120/12 121/13 123/6 124/14 124/20 125/22 126/9 126/19 126/21 127/10 127/12 127/23 128/12 133/23 140/7 142/7 143/20 144/9 144/10	I and [1] 53/16 I appreciate [1] 91/24 I ask [3] 1/10 1/19 64/12 I asked [2] 131/14 144/19 I assume [1] 127/9 I attempted [1] 137/23 I balanced [1] 118/19 I be [1] 26/5 I became [3] 60/7 77/2 92/13 I began [1] 60/7 I believe [2] 47/2 70/23 I borrowed [1] 88/12 I bought [1] 131/18 I broke [1] 138/23 I called [5] 30/10 33/14 72/8 73/12 117/1 I came [2] 4/3 129/7 I can [11] 9/8 22/12 23/15 37/2 66/10 93/5 93/6 93/6 96/1 118/12 120/17 I can't [11] 3/10 17/5 27/12 28/17 38/6 74/9 85/18 98/22 98/22 124/25 125/13 I cannot [4] 41/8 93/5 93/6 144/25 I committed [1] 41/24 I consider [1] 87/1 I contacted [4] 10/13 21/9 24/24 30/23 I could [29] 4/2 4/10 16/12 25/8 27/25 39/25 42/7 44/8 44/12 60/3 74/13 78/7 87/5 95/15 95/15 95/24 96/2 96/9 96/18 97/9 112/5 115/9 116/22 117/23 125/14 126/2 131/15 131/16 140/21 I couldn't [7] 25/6 26/8 70/12 88/11 96/15 125/23 130/8 I decided [5] 68/11 69/19 77/10 96/7 111/12 I developed [1] 92/11 I did [33] 1/25 2/10 11/20 14/13 14/14 14/24 14/24 15/12 17/11 20/23 26/18 29/20 37/19 38/4 60/3 64/4 68/6 79/6 79/11 82/2 83/12 87/17 110/25 112/2 117/1 117/13 117/14 118/10	131/6 133/3 133/22 139/25 141/16 I didn't [24] 3/25 10/15 13/8 13/18 14/16 23/13 24/17 25/8 26/16 26/16 36/7 38/3 82/14 83/19 88/13 118/15 120/7 123/25 124/20 124/21 126/11 127/25 129/21 132/22 I disagree [2] 42/13 46/3 I discovered [2] 20/8 22/24 I do [9] 1/18 1/22 39/1 39/3 45/25 60/8 142/24 143/18 144/7 I don't [23] 18/22 22/16 25/1 25/7 27/13 38/14 49/6 49/8 78/1 82/7 84/24 97/6 98/13 98/21 99/7 99/10 118/11 120/4 123/6 132/6 141/19 144/23 146/4 I drove [1] 120/15 I eventually [1] 92/19 I expected [1] 147/19 I expecting [1] 117/6 I explained [2] 16/14 117/22 I feel [1] 95/22 I felt [8] 4/9 41/9 107/2 107/2 126/24 127/3 129/19 142/6 I first [1] 71/2 I genuinely [2] 134/15 135/2 I get [1] 73/5 I got [10] 5/18 42/10 76/22 113/6 121/22 125/1 126/25 133/4 134/22 139/20 I graduated [1] 66/24 I greatly [1] 99/14 I grew [1] 110/20 I guess [4] 80/12 88/7 94/4 127/13 I had [112] 8/18 13/8 14/2 15/4 15/17 20/6 20/7 20/10 20/24 21/20 22/9 22/14 23/5 24/8 27/17 27/22 28/12 28/16 29/21 29/22 31/5 31/6 31/25 35/23 35/25 36/7 36/15 40/2 40/15 40/17 40/18 40/19 41/22 41/24 42/19 42/21 44/14 51/14 51/17 56/25 68/2 68/14 68/19 68/19 69/17 69/23 72/10	73/8 73/9 73/16 74/7 74/10 74/15 76/11 76/13 76/19 76/20 76/25 77/23 77/23 78/10 79/3 79/5 79/14 79/21 80/2 80/2 80/4 80/17 81/5 81/10 82/5 82/11 82/18 82/19 83/2 83/5 87/1 87/3 87/4 88/10 88/12 89/5 89/23 91/16 92/15 92/15 92/21 92/22 95/24 95/24 96/13 96/15 96/16 96/16 96/17 96/17 117/24 117/25 118/12 120/8 123/18 124/22 126/17 131/11 132/5 132/17 134/24 138/8 138/10 138/12 141/9 I hadn't [8] 75/6 82/7 115/2 123/13 128/14 130/21 131/7 139/10 I happened [1] 119/6 I hated [1] 91/13 I have [30] 9/4 24/20 35/17 37/6 39/25 40/12 43/25 44/4 44/19 45/8 45/18 45/21 45/22 45/24 46/7 53/19 55/8 60/1 60/1 89/15 92/17 93/10 93/12 93/13 97/12 97/13 130/19 134/22 147/8 147/9 I haven't [4] 18/20 38/21 123/16 133/1 I heard [2] 93/25 139/21 I held [1] 40/10 I hide [1] 18/23 I hope [1] 55/6 I investigated [1] 20/18 I joined [1] 140/2 I jumped [1] 94/18 I just [17] 37/2 79/8 79/20 86/21 93/25 94/14 121/16 123/11 124/3 124/24 126/4 127/4 135/15 135/16 136/5 136/13 141/4 I keep [2] 75/12 77/14 I kept [3] 42/24 117/15 117/23 I knew [6] 14/17 64/2 75/6 115/12 116/17 131/6 I know [2] 78/11 80/9 I later [1] 25/21 I learnt [1] 89/6 I left [1] 68/14 I let [2] 118/21	119/13 I like [1] 84/10 I literally [1] 16/11 I lived [3] 96/20 112/18 120/14 I looked [1] 21/7 I lost [3] 36/9 96/22 140/24 I made [1] 123/14 I managed [1] 92/18 I managed [2] 69/24 133/7 I may [4] 7/19 41/6 41/7 74/24 I mean [1] 142/6 I met [1] 109/20 I might [2] 69/10 84/23 I missed [1] 8/19 I moved [1] 67/10 I myself [1] 91/5 I need [1] 130/12 I needed [2] 69/20 114/17 I never [6] 23/7 94/13 118/17 118/20 124/13 142/17 I notice [1] 123/19 I now [1] 45/16 I only [4] 7/24 26/9 81/8 136/12 I owed [1] 80/19 I paid [2] 75/13 88/20 I panicked [1] 16/11 I presented [1] 22/8 I pretty [1] 111/13 I propose [1] 109/7 I prove [2] 98/21 98/23 I rang [2] 125/1 128/1 I realised [2] 73/8 84/18 I really [2] 86/20 141/21 I received [6] 18/3 25/4 30/9 60/4 85/2 128/11 I recognised [2] 119/3 119/7 I remember [5] 23/25 84/23 88/13 130/13 136/22 I rolled [1] 13/10 I said [30] 18/20 18/23 30/10 33/10 33/14 37/13 46/15 64/6 76/11 82/25 83/1 97/23 98/18 118/11 119/22 119/23 120/5 120/13 120/16 120/23 121/6 121/10 121/14 122/2 122/3 122/7 123/8 123/20 125/17 147/18

I	I used [2] 26/14 43/19	126/23 138/8	86/14 93/11 97/3 117/3 118/16 121/17 123/8 123/12 123/15 124/2 125/18 126/20 132/16 132/25 134/21 138/13 138/17 138/18 138/20 138/21 139/13 140/7 147/2	101/6 106/19
I saw [3] 84/8 139/15 139/16	I walked [3] 122/23 126/24 135/11	I will [3] 60/9 66/12 147/11	idea [7] 20/25 29/3 29/21 35/12 126/20 137/25 138/15	improvements [1] 4/16
I see [1] 112/6	I want [11] 53/16 55/8 96/21 96/21 97/5 97/5 97/15 98/1 98/2 120/23 139/4	I wish [1] 95/23	ideal [1] 49/21	inability [1] 107/11
I seem [1] 44/3	I wanted [7] 3/24 4/2 60/2 64/7 115/11 115/14 131/10	I won't [1] 93/9	identified [1] 105/19	inadequate [3] 50/6 54/5 58/22
I sent [1] 115/16	I was [142] 5/4 8/20 10/12 11/18 12/5 12/10 13/5 15/11 15/18 15/25 16/19 17/12 18/12 18/17 19/3 19/9 19/15 20/12 20/12 20/15 21/15 22/17 22/19 24/20 25/23 25/25 26/1 26/11 26/13 26/25 27/18 35/16 36/10 36/15 37/7 37/8 40/14 41/5 41/6 41/17 41/22 42/1 42/6 42/13 42/22 42/25 43/3 43/8 43/19 44/1 44/15 44/19 45/15 60/4 60/9 60/10 64/3 67/11 68/8 68/20 71/13 71/15 71/24 72/25 73/2 73/15 75/17 75/18 75/25 76/7 76/7 76/13 76/14 77/4 78/11 78/20 78/20 78/20 78/21 78/21 79/1 79/2 79/3 79/19 81/11 82/5 84/22 87/12 89/25 91/21 95/12 97/10 108/4 108/25 110/20 113/5 113/6 113/21 113/23 114/4 114/24 118/10 120/22 122/25 123/7 123/15 123/24 124/15 124/20 125/2 125/21 125/24 126/3 126/3 126/9 127/24 128/13 129/5 129/12 129/21 130/11 130/19 130/19 130/20 131/6 131/17 133/10 133/13 134/2 134/5 135/3 135/10 137/24 138/11 139/14 139/16 140/24 141/7 141/7 141/23 142/5 145/18	I worked [5] 67/6 67/25 68/6 87/1 87/14 I would [29] 14/17 42/2 44/9 45/19 46/5 46/8 46/14 48/24 49/1 49/2 53/15 53/20 60/5 76/8 79/25 81/10 97/11 111/25 116/12 116/15 116/16 120/20 124/16 127/24 132/19 132/21 133/25 134/25 145/20	idiot [1] 98/16	inappropriate [1] 129/20
I seriously [1] 130/22	I stood [2] 40/10 119/17	I wouldn't [4] 118/14 128/24 129/18 146/5	if [71] 2/22 7/19 8/19 9/4 11/2 11/3 14/25 15/5 17/12 20/11 25/8 25/11 25/23 26/1 26/4 34/2 39/20 39/20 39/25 40/23 41/24 42/1 42/16 43/17 45/10 47/2 48/7 56/7 57/19 58/13 61/8 63/5 63/11 64/2 64/14 66/8 66/11 72/15 77/8 79/6 81/10 82/6 82/7 83/11 89/10 91/3 93/3 93/8 94/21 95/24 95/24 95/25 97/9 97/10 100/22 106/11 111/25 120/21 121/11 123/3 129/6 130/24 132/19 132/20 132/24 135/2 136/14 142/21 145/1 145/10 145/15	included [2] 60/24 107/10
I set [1] 69/10	I studied [1] 66/23	I'd [50] 2/21 16/4 20/6 23/10 24/7 25/24 26/5 37/5 41/13 68/16 68/17 70/25 72/11 73/4 73/20 77/1 80/1 83/12 88/9 93/25 96/22 107/3 107/3 111/12 113/14 115/12 115/17 117/13 119/3 119/4 119/12 123/17 124/16 125/20 125/23 126/5 127/11 127/24 128/8 128/25 130/4 130/5 130/18 130/21 132/18 132/19 134/1 138/25 139/10 141/25	ignoring [1] 144/15	including [4] 46/7 78/6 78/7 130/4
I should [4] 38/14 95/4 117/7 131/8	I suppressed [1] 94/12	I'll [11] 82/8 93/9 99/23 120/14 120/16 120/16 121/7 121/10 121/16 121/18 130/23	ill [3] 96/13 138/24 139/2	income [6] 3/25 36/10 36/10 36/10 54/17 68/24
I showed [1] 28/21	I take [1] 136/9	I'm [56] 6/4 6/6 7/19 12/22 30/10 33/8 33/10 33/11 37/6 37/13 37/13 38/16 39/2 43/9 65/6 65/7 65/21 72/20 82/12 82/12 83/7 84/10 86/3 86/12 86/16 86/17 87/24 92/16 92/23 93/8 93/24 94/4 94/17 96/25 110/17 113/11 115/4 125/4 125/15 125/15 125/16 130/2 130/2 132/25 134/15 135/3 137/5 138/13 138/24 140/22 141/10 141/11 142/6 144/23 145/18 146/18	imagine [5] 84/16 96/2 97/7 97/8 144/25	incompetent [2] 37/5 43/9
I slowly [1] 69/16	I then [14] 7/16 17/16 19/13 67/1 67/2 67/7 67/14 67/24 68/3 83/14 92/12 111/9 123/4 139/19	I've [35] 21/2 33/9 35/15 36/25 37/17 38/15 38/25 39/23 41/9 72/24 77/5 78/6	immediate [1] 24/10	innocent [3] 42/5
I sold [2] 77/9 81/11	I thought [29] 10/2 12/21 18/13 41/23 68/16 68/17 68/19 68/22 68/23 71/5 77/7 86/9 86/16 97/20 113/18 116/18 119/2 119/11 119/24 120/13 121/6 121/14 122/1 122/15 129/13 134/20 139/12 139/18 141/24		immediately [9] 7/7 11/20 13/18 16/4 23/19 30/9 33/14 59/8 76/7	incorporated [1] 47/22
I started [5] 67/6 71/9 109/20 111/19 113/5	I told [2] 15/6 31/19		immense [1] 59/19	incorrect [2] 71/23 117/5
I stay [1] 37/2	I took [5] 4/7 70/1 70/13 71/10 139/2		impact [19] 36/9 36/23 39/22 64/10 87/24 87/25 87/25 89/17 102/17 103/3 104/11 107/9 107/17 107/25 110/14 132/11 136/4 146/24 147/10	increased [2] 59/25 107/10
I stayed [2] 127/5 137/25	I totally [1] 130/24		impossible [3] 55/5 71/24 77/19	incredible [1] 144/14
I still [4] 36/20 39/3 44/22 129/1	I tried [2] 24/19 80/23		important [2] 5/14 5/22	incurred [1] 61/23
I stood [2] 40/10 119/17	I turned [2] 18/5 36/25		impacts [2] 88/25 147/6	independent [6] 8/24 27/8 27/9 29/10 43/14 132/18
I studied [1] 66/23	I understood [1] 94/24		imprisonment [2]	Indian [1] 67/20
I suppressed [1] 94/12	I undone [1] 32/4			indicated [1] 6/16
I take [1] 136/9				indirect [1] 63/25
I then [14] 7/16 17/16 19/13 67/1 67/2 67/7 67/14 67/24 68/3 83/14 92/12 111/9 123/4 139/19				individual [7] 29/4 29/6 29/8 29/15 43/12 44/3 136/22
I think [32] 9/19 11/5 11/18 17/5 19/3 23/23 26/15 58/8 65/14 69/10 70/3 70/22 75/11 82/12 84/9 87/18 87/19 88/20 93/20 97/18 115/8 118/3 120/9 127/1 132/15 137/10 139/6 140/16 144/19 146/3 146/12 147/18				individuals [2] 23/20 99/3
I thought [29] 10/2 12/21 18/13 41/23 68/16 68/17 68/19 68/22 68/23 71/5 77/7 86/9 86/16 97/20 113/18 116/18 119/2 119/11 119/24 120/13 121/6 121/14 122/1 122/15 129/13 134/20 139/12 139/18 141/24				indoors [1] 127/5
I told [2] 15/6 31/19				industrial [2] 67/8 67/9
I took [5] 4/7 70/1 70/13 71/10 139/2				inexperience [1] 71/6
I totally [1] 130/24				inform [1] 58/24
I tried [2] 24/19 80/23				informal [1] 20/1
I turned [2] 18/5 36/25				information [9] 21/19 22/9 23/13 40/11 42/21 42/22 42/23 43/6 66/9
I understand [1] 94/24				informative [1] 147/20
I undone [1] 32/4				informed [8] 13/22 13/25 17/3 24/14 28/8 30/8 40/21 105/15
				infrastructure [1] 3/4
				inheritance [1] 57/17
				inherited [3] 5/2 5/3 5/12
				initial [2] 8/17 107/15
				initially [8] 4/18 7/7 7/14 9/20 19/4 70/14 78/10 114/3
				initiated [1] 106/3
				innocence [3] 42/7 102/25 130/11
				innocent [3] 42/5

I	19/5 19/9 19/11 19/15 100/21 101/1 101/3 139/25	50/17 50/24 51/2 51/6 51/7 51/10 148/6	68/15	98/10 98/25 100/19 111/3 112/3 112/9 112/20 115/19 117/7 119/19 121/1 121/7 121/10 121/15 121/16 122/4 123/7 123/11 124/3 124/22 124/24 125/11 125/13 126/4 126/23 127/4 128/11 129/23 130/25 134/11 134/24 134/25 135/15 135/16 135/19 135/20 135/23 136/5 136/13 136/21 140/5 141/4 142/10 144/16 145/3 147/5
innocent... [2] 135/3 142/8	interviewed [5] 17/4 41/13 57/5 61/11 105/23	island [1] 69/6	JOHNSON [14] 51/19 51/20 51/22 51/25 52/8 52/13 52/17 52/20 52/23 53/1 53/4 53/11 53/14 148/9	justice [2] 39/9 140/9
input [3] 8/23 9/1 9/13	interviews [1] 130/8	isn't [4] 28/22 89/7 118/11 133/24	join [5] 37/17 38/2 38/3 38/15 45/24	K
inputted [4] 9/7 22/23 32/6 32/7	into [48] 8/23 9/2 9/12 9/13 10/6 12/6 12/7 14/5 21/9 22/18 29/9 32/2 32/14 44/2 46/4 46/7 47/22 50/23 51/4 52/5 55/5 64/10 65/3 65/21 66/11 69/7 72/21 75/22 83/16 84/13 84/16 84/16 84/20 90/20 93/10 100/14 102/4 102/15 114/3 116/4 119/14 119/17 122/21 124/10 131/13 135/11 135/25 138/8	issue [3] 55/24 73/3 98/16	joined [5] 2/22 38/10 112/20 139/6 140/2	KASHMIR [3] 103/7 103/9 148/20
Inquiry [17] 1/10 46/21 57/22 57/24 63/21 100/7 103/2 104/24 108/16 108/21 110/13 113/8 118/17 144/9 146/19 146/23 147/10	introduced [2] 100/11 140/1	issues [6] 10/8 25/13 60/4 77/1 92/17 103/17	joining [1] 37/18	keep [10] 9/4 15/1 59/12 75/12 77/14 87/13 111/21 112/1 116/2 116/14
ins [3] 12/7 21/23 23/15	introducing [1] 52/5	it [443]	joint [3] 67/18 67/22 68/2	keeping [1] 131/5
Unsafe [2] 33/21 33/24	introduction [2] 52/9 52/11	it's [46] 6/4 22/25 23/1 29/21 36/3 38/19 39/6 39/6 39/6 40/11 42/3 46/19 56/7 66/9 71/23 73/13 79/7 79/22 84/17 89/7 90/12 90/25 91/4 91/5 91/5 91/24 92/8 99/15 107/16 109/18 115/21 117/6 119/24 120/6 120/25 122/2 122/3 132/24 136/12 136/14 138/15 142/4 143/12 146/3 147/18 147/21	journal [2] 126/17 127/11	keeps [2] 138/16 138/16
inside [2] 6/22 138/10	intrusive [1] 107/7	its [3] 52/11 97/2 98/8	journey [1] 124/25	Keith [1] 15/13
insinuation [1] 50/14	invested [1] 97/9	itself [6] 72/6 72/6 106/24 117/8 118/22 128/5	joy [1] 94/18	Kennard [3] 8/2 10/16 10/19
insisted [2] 50/21 95/19	investigate [7] 20/10 22/11 22/12 22/13 23/12 43/6 142/9	IVA [4] 48/19 50/24 59/17 133/10	judge [15] 66/8 81/14 85/7 85/15 86/1 89/19 101/15 101/19 134/8 135/2 135/8 135/14 135/22 143/7 144/13	Kentucky [2] 66/16 66/16
install [2] 113/25 114/3	investigated [2] 20/18 41/4	J	judge's [1] 134/13	kept [9] 18/19 42/24 73/21 81/21 117/13 117/15 117/23 124/11 131/19
installation [2] 5/14 114/5	investigation [16] 13/19 15/25 16/20 16/23 19/2 19/6 19/18 21/7 22/10 29/24 36/24 37/21 42/9 100/21 105/24 107/16	jail [3] 37/12 44/8 49/7	judged [1] 84/21	Kerry [2] 42/23 42/25
installed [10] 5/10 5/13 8/15 10/9 11/9 15/7 33/23 51/1 62/20 116/4	investigator [1] 40/21	Janad [1] 34/11	judges [1] 145/8	Kerry Moodie [1] 42/23
instead [4] 8/9 42/10 42/21 73/17	investigators [5] 18/18 41/13 63/5 100/24 105/23	Janad Tanwir [1] 34/11	judgment [2] 57/3 144/14	key [1] 13/9
institution [1] 47/13	investment [2] 61/22 70/12	January [10] 4/7 42/14 62/25 65/10 66/5 105/13 105/21 105/22 106/19 108/4	Julian [1] 65/6	keypad [1] 14/7
instruct [1] 83/10	investments [1] 51/3	January 2003 [1] 105/21	Julie [1] 37/22	keys [3] 14/3 124/11 124/13
instructions [1] 50/19	invited [1] 16/25	January 2007 [1] 106/19	July [1] 103/25	kidney [1] 135/25
insurance [6] 88/25 89/1 89/2 89/11 89/12 107/11	invoice [2] 35/8 35/11	January 2010 [1] 62/25	July 2008 [1] 103/25	kids [2] 44/9 49/8
insurances [1] 89/14	involve [1] 3/1	January 2013 [1] 42/14	jumped [1] 94/18	kilos [2] 107/6 107/6
insure [1] 89/2	involved [12] 3/14 38/8 63/21 111/18 114/6 118/17 129/14 129/16 133/5 139/9 140/2 143/22	January 2014 [1] 108/4	June [9] 31/11 34/8 34/15 34/24 35/5 47/19 82/1 103/22 106/5	kinds [1] 88/25
intact [2] 33/17 33/18	Ireland [8] 8/16 9/20 21/12 34/21 115/17 115/17 147/1 147/13	Jeremy [4] 27/3 27/4 27/6 27/6	June 2005 [2] 47/19 106/5	Kirby [1] 51/21
Interaction [1] 44/6	is [182]	Jeremy Hunt [2] 27/3 27/4	June 2009 [1] 103/22	kitty [1] 144/3
interest [3] 46/7 139/24 144/5	ISABELLA [15] 49/10 49/12 49/15 49/21 50/3 50/5 50/10 50/13	JFSA [3] 139/4 140/2 141/21	jury [4] 134/16 136/16 136/17 137/11	kneecap [1] 139/1
interim [6] 93/18 140/10 140/11 141/5 141/9 141/12		job [10] 48/25 55/16 67/14 67/17 87/10 102/14 111/1 112/12 137/18 137/25	just [114] 3/7 3/13 4/18 4/19 6/6 6/16 7/25 8/7 8/19 9/1 10/20 11/3 11/18 12/13 12/15 12/15 12/16 14/8 15/1 18/16 21/25 23/10 24/8 25/3 32/15 32/16 33/1 33/9 35/17 35/17 36/11 37/2 37/8 39/16 44/4 48/25 65/3 65/13 66/10 67/15 74/16 75/23 76/17 76/22 77/2 77/3 77/8 78/10 78/20 79/8 79/20 80/24 80/25 81/1 81/1 86/21 88/14 89/20 90/12 90/13 91/5 93/25 93/25 94/6 94/12 94/14 97/2 98/5	knees [2] 85/23 135/17
internal [1] 15/2		jobs [3] 67/4 68/15	justified [1] 84/21	knew [17] 14/17 31/14 36/17 39/16 40/6 64/2 75/6 79/9 88/6 100/17 101/16 115/12 116/17 123/10 126/19 131/6 140/4
internet [1] 90/20			judges [1] 145/8	know [70] 10/15 14/8 16/21 24/17 24/17 25/7 25/8 49/3 53/16 65/6 69/18 71/6 72/9 75/21 75/22 78/1
interrogate [2] 72/5 98/22			judged [1] 84/21	
interrogated [2] 75/17 75/25			judges [1] 145/8	
interrupting [1] 131/9			judgment [2] 57/3 144/14	
intervene [2] 27/4 136/6			judicial [1] 38/5	
interview [18] 17/1 17/2 17/10 17/19 17/22 17/24 18/2 18/10 18/11 18/17			Julian [1] 65/6	

K	61/14 61/21 62/4 62/6 launched [1] 39/16 laundering [4] 105/17 106/4 106/6 106/7 law [20] 4/12 4/12 8/18 16/14 21/20 28/12 30/23 34/18 35/7 35/14 35/18 41/9 42/3 42/4 44/16 84/15 84/15 140/21 142/23 143/21 law's [2] 3/11 3/17 lawful [1] 46/6 lawyer [2] 17/24 17/25 lead [3] 13/14 15/11 28/6 leading [1] 130/1 learned [4] 25/21 26/9 143/11 143/13 learnt [1] 89/6 least [3] 55/19 86/16 96/10 leave [11] 33/19 41/6 44/10 57/17 91/7 91/20 91/21 99/23 123/25 129/4 129/6 leaving [2] 80/5 132/20 led [4] 38/6 43/5 43/5 68/12 Lee [1] 142/13 left [24] 14/8 14/9 22/20 37/3 41/6 41/20 43/8 43/19 44/5 45/21 58/11 62/6 64/14 68/14 76/8 81/20 114/11 114/15 114/16 124/12 124/13 135/19 135/20 138/22 legal [7] 48/7 59/11 103/25 104/2 122/14 136/21 147/21 legs [2] 30/14 93/8 Leicester [1] 53/24 lent [2] 4/12 4/13 less [2] 70/23 106/15 let [13] 49/4 64/8 118/21 119/13 121/8 121/11 121/12 121/13 124/3 125/19 131/11 135/10 144/16 let's [4] 58/13 87/25 145/20 146/6 letter [18] 2/16 15/2 24/7 24/8 24/12 30/6 30/9 41/2 42/12 48/6 59/9 72/22 125/20 125/22 127/21 127/23 141/9 141/17 level [2] 47/8 68/15 levels [1] 97/11 Lewes [1] 82/1	Lexington [1] 66/16 liable [5] 26/5 26/6 33/8 51/2 52/25 liar [1] 123/10 Libya [1] 66/17 lied [2] 97/20 124/2 lies [1] 28/12 life [22] 4/9 24/1 26/6 40/3 46/11 53/7 57/8 64/9 83/24 84/11 102/19 104/7 108/22 108/24 113/1 126/5 129/13 130/19 132/18 134/25 138/17 139/13 lifestyle [2] 18/22 20/19 lifetime [1] 145/18 light [1] 56/20 like [55] 2/21 4/9 10/10 10/11 29/8 37/3 39/24 42/7 46/14 48/24 49/1 49/2 51/7 51/13 53/15 53/20 58/1 58/3 58/5 60/11 63/8 64/18 66/19 68/20 69/6 70/17 70/25 72/9 72/13 72/14 73/18 84/10 84/17 86/10 91/15 94/3 94/4 96/21 112/10 115/21 115/21 123/10 126/24 127/3 131/1 133/4 133/7 135/7 136/8 136/20 138/4 143/12 144/17 144/18 145/13 likelihood [1] 82/7 likely [2] 130/2 141/9 limited [9] 41/21 43/13 48/24 49/6 56/11 57/18 69/11 82/18 113/24 limits [1] 88/10 line [2] 24/1 26/7 lines [2] 4/19 120/25 link [1] 127/7 linked [1] 144/21 listen [1] 139/23 listened [1] 118/16 literally [8] 5/19 12/23 15/7 16/11 21/21 35/17 118/5 137/8 litigation [7] 39/15 39/20 57/24 83/4 93/20 93/22 142/2 little [12] 11/12 39/25 42/9 65/23 66/7 69/20 96/18 96/19 112/11 112/21 122/21 136/2 live [7] 18/22 57/10 58/6 64/1 112/17 121/25 138/16 lived [9] 66/6 66/14	66/16 96/20 104/5 108/23 112/18 120/14 132/18 livelihood [2] 79/7 87/10 lives [6] 53/17 105/4 143/6 143/19 145/25 146/9 living [1] 36/19 Lloyds [2] 5/17 38/9 load [3] 8/21 10/4 35/1 loaded [1] 34/15 loads [1] 140/1 loan [3] 4/15 49/24 100/2 loans [1] 88/10 local [16] 4/23 5/15 26/23 26/25 27/17 36/2 36/12 39/4 40/2 87/14 104/16 126/15 126/21 126/23 128/8 140/18 locally [1] 112/25 lock [2] 33/23 44/9 locked [6] 14/5 22/17 122/25 123/24 124/12 135/10 log [3] 12/6 12/7 22/18 log-ins [1] 12/7 logged [1] 32/9 logic [1] 120/13 logically [1] 98/3 logs [1] 28/6 London [2] 18/7 28/25 long [10] 3/6 3/17 36/4 64/2 66/1 66/2 113/17 128/7 132/3 139/8 longer [5] 11/14 19/5 31/25 48/20 86/13 look [12] 40/14 44/9 65/13 67/20 71/25 72/3 73/10 74/23 75/19 75/21 83/1 83/16 looked [7] 20/8 20/18 20/19 21/7 75/2 75/3 117/15 looking [7] 16/4 49/20 68/20 101/10 113/8 124/17 130/2 looks [1] 121/25 loomed [1] 54/24 loosely [1] 137/3 lorry [1] 128/15 lose [7] 38/13 38/14 79/7 79/7 79/25 87/10 145/14 losing [2] 45/15 126/6 loss [13] 41/12 53/3	54/13 56/19 59/16 61/22 63/14 80/5 80/7 95/7 95/7 96/23 102/8 losses [2] 53/19 103/19 lost [25] 7/7 7/7 7/10 35/22 36/9 48/16 51/3 53/10 55/8 62/8 62/8 82/22 89/2 91/9 94/11 96/22 96/22 101/24 102/14 107/3 107/5 125/11 140/24 141/25 145/15 lot [32] 4/4 4/22 6/24 8/20 8/20 11/14 35/24 37/10 44/21 71/14 72/12 73/19 73/19 75/24 84/1 87/6 88/4 89/6 90/23 90/24 91/10 92/8 92/11 92/14 92/17 94/4 96/2 115/11 122/6 128/16 132/16 138/22 lottery [2] 56/3 73/19 loud [1] 33/7 love [2] 46/10 145/20 loved [1] 51/17 low [3] 102/7 102/10 102/11 luckily [2] 133/8 134/8 lucky [2] 44/15 87/1 lunch [1] 58/12 Luncheon [1] 64/25 lunchtime [1] 56/2
L	labelled [1] 48/12 labour [1] 138/8 lack [3] 79/2 102/9 130/10 lacked [1] 100/13 ladder [1] 112/22 lady [6] 37/22 85/25 119/18 121/23 122/24 127/4 land [3] 42/3 42/4 125/17 landlady [1] 69/23 Lane [4] 70/9 70/22 70/24 74/8 large [5] 40/25 47/13 61/23 85/10 103/10 last [9] 9/2 12/25 16/13 32/13 40/22 96/20 97/20 119/22 146/15 lasted [1] 96/12 late [1] 38/18 later [17] 17/6 25/4 25/21 26/9 31/16 31/22 50/10 50/16 53/21 62/13 66/13 76/23 81/4 81/22 92/12 95/19 127/14 LATREILLE [11] 60/12 60/13 60/18 60/19 61/4 61/8 61/10	labeled [1] 48/12 labour [1] 138/8 lack [3] 79/2 102/9 130/10 lacked [1] 100/13 ladder [1] 112/22 lady [6] 37/22 85/25 119/18 121/23 122/24 127/4 land [3] 42/3 42/4 125/17 landlady [1] 69/23 Lane [4] 70/9 70/22 70/24 74/8 large [5] 40/25 47/13 61/23 85/10 103/10 last [9] 9/2 12/25 16/13 32/13 40/22 96/20 97/20 119/22 146/15 lasted [1] 96/12 late [1] 38/18 later [17] 17/6 25/4 25/21 26/9 31/16 31/22 50/10 50/16 53/21 62/13 66/13 76/23 81/4 81/22 92/12 95/19 127/14 LATREILLE [11] 60/12 60/13 60/18 60/19 61/4 61/8 61/10	66/16 96/20 104/5 108/23 112/18 120/14 132/18 livelihood [2] 79/7 87/10 lives [6] 53/17 105/4 143/6 143/19 145/25 146/9 living [1] 36/19 Lloyds [2] 5/17 38/9 load [3] 8/21 10/4 35/1 loaded [1] 34/15 loads [1] 140/1 loan [3] 4/15 49/24 100/2 loans [1] 88/10 local [16] 4/23 5/15 26/23 26/25 27/17 36/2 36/12 39/4 40/2 87/14 104/16 126/15 126/21 126/23 128/8 140/18 locally [1] 112/25 lock [2] 33/23 44/9 locked [6] 14/5 22/17 122/25 123/24 124/12 135/10 log [3] 12/6 12/7 22/18 log-ins [1] 12/7 logged [1] 32/9 logic [1] 120/13 logically [1] 98/3 logs [1] 28/6 London [2] 18/7 28/25 long [10] 3/6 3/17 36/4 64/2 66/1 66/2 113/17 128/7 132/3 139/8 longer [5] 11/14 19/5 31/25 48/20 86/13 look [12] 40/14 44/9 65/13 67/20 71/25 72/3 73/10 74/23 75/19 75/21 83/1 83/16 looked [7] 20/8 20/18 20/19 21/7 75/2 75/3 117/15 looking [7] 16/4 49/20 68/20 101/10 113/8 124/17 130/2 looks [1] 121/25 loomed [1] 54/24 loosely [1] 137/3 lorry [1] 128/15 lose [7] 38/13 38/14 79/7 79/7 79/25 87/10 145/14 losing [2] 45/15 126/6 loss [13] 41/12 53/3	54/13 56/19 59/16 61/22 63/14 80/5 80/7 95/7 95/7 96/23 102/8 losses [2] 53/19 103/19 lost [25] 7/7 7/7 7/10 35/22 36/9 48/16 51/3 53/10 55/8 62/8 62/8 82/22 89/2 91/9 94/11 96/22 96/22 101/24 102/14 107/3 107/5 125/11 140/24 141/25 145/15 lot [32] 4/4 4/22 6/24 8/20 8/20 11/14 35/24 37/10 44/21 71/14 72/12 73/19 73/19 75/24 84/1 87/6 88/4 89/6 90/23 90/24 91/10 92/8 92/11 92/14 92/17 94/4 96/2 115/11 122/6 128/16 132/16 138/22 lottery [2] 56/3 73/19 loud [1] 33/7 love [2] 46/10 145/20 loved [1] 51/17 low [3] 102/7 102/10 102/11 luckily [2] 133/8 134/8 lucky [2] 44/15 87/1 lunch [1] 58/12 Luncheon [1] 64/25 lunchtime [1] 56/2
			M	
			machine [27] 5/19 8/17 8/21 8/22 8/23 9/1 9/6 10/8 10/18 11/8 12/12 12/17 13/6 15/6 15/7 21/4 21/16 21/24 22/25 23/2 23/7 34/16 34/20 34/22 40/8 52/10 62/20 machines [3] 52/5 52/13 93/1 made [39] 1/13 1/24 4/1 4/2 4/21 6/7 6/10 6/20 24/20 28/4 30/3 34/13 37/5 37/8 43/20 45/20 50/12 54/13 62/1 68/12 85/21 85/23 89/25 90/23 94/25 96/23 96/24 97/1 102/15 105/11 119/18 123/14 126/11 132/22 141/10 142/3 143/4 143/8 147/13 madness [2] 129/15 140/6 Magistrates [2] 81/14 95/1 Magistrates' [6]	

M	March [8] 1/1 1/13 27/14 27/14 60/15 74/3 107/8 110/1	member [3] 30/19 83/25 87/9	missing [4] 20/14 44/24 137/3 137/7	Moodie [1] 42/23
Magistrates'... [6] 80/14 80/15 80/17 81/24 131/20 131/22	March 2008 [1] 107/8	memo [3] 15/3 113/12 113/21	mistake [2] 45/1 141/10	more [21] 4/22 43/1 43/9 44/8 50/19 54/11 55/13 63/25 69/20 88/13 92/13 96/2 96/23 98/14 123/11 128/21 138/11 141/25 145/14 145/17 145/24
Mail [1] 95/11	March 2015 [1] 60/15	memories [1] 107/7	mistrusted [1] 126/7	morning [7] 1/3 1/4 1/5 1/9 114/25 116/11 124/17
main [7] 3/4 13/10 14/5 14/25 31/6 62/17 122/18	March/April 2018 [1] 27/14	menopause [1] 138/19	mixed [1] 84/2	mortgage [2] 49/23 101/25
maintaining [1] 3/3	mark [2] 89/9 147/10	mental [11] 36/24 43/10 46/10 51/5 51/12 54/22 61/25 97/3 104/11 108/1 108/4	mixture [1] 124/15	most [7] 39/8 43/12 50/5 66/23 111/14 120/19 145/1
make [23] 4/10 4/16 6/18 7/12 11/18 11/19 25/14 31/3 36/2 50/8 59/2 67/23 73/3 82/11 87/8 89/7 89/8 119/25 133/7 133/12 135/1 139/13 147/11	marketplace [1] 67/21	mentally [3] 45/21 93/16 128/25	Mm [1] 87/23	mostly [1] 60/22
making [9] 51/14 68/4 68/5 75/13 82/24 95/6 103/19 127/19 133/2	markets [1] 67/21	mention [1] 131/3	Mm-hm [1] 87/23	mother [4] 4/12 64/4 84/15 108/7
malicious [5] 140/19 141/3 141/8 141/11 142/4	marks [1] 146/24	mentioned [7] 12/11 18/1 20/2 21/25 32/17 34/19 72/19	mobile [2] 50/5 84/24	mother's [1] 63/22
maliciously [5] 49/1 140/20 140/24 142/22 142/22	marriage [3] 37/1 43/22 48/16	met [3] 97/20 109/20 123/10	mode [1] 94/7	motivation [1] 102/10
man [6] 43/19 45/20 45/21 86/11 86/13 95/17	married [7] 66/3 103/11 108/10 125/12 129/12 129/18 129/23	Michelle [3] 17/25 18/15 41/18	modernisation [1] 126/1	move [8] 46/11 64/7 87/24 103/8 134/10 143/20 143/21 146/8
managed [4] 18/7 69/24 122/3 133/7	marry [1] 129/13	Middle East [1] 67/19	modernised [2] 113/15 117/10	moved [6] 57/10 66/17 67/10 91/9 129/7 133/9
management [2] 6/1 76/14	massive [1] 56/19	Middlesex [1] 67/3	modernising [1] 113/16	Moving [2] 89/17 127/14
manager [14] 16/1 25/3 31/23 36/22 42/24 63/10 67/16 67/24 68/1 75/9 90/19 97/18 99/8 103/14	master's [1] 67/2	might [9] 69/10 69/25 74/24 76/21 77/21 84/23 85/6 93/1 146/2	Monday [2] 7/14 7/17	Mowbray [6] 15/25 17/8 17/23 18/3 18/8 18/9
manager/director [1] 25/3	match [2] 9/15 34/25	mile [1] 69/22	money [92] 4/13 4/13 4/14 5/23 6/22 7/3 10/4 10/4 10/5 11/2 11/4 13/16 13/17 14/17 14/18 14/19 16/4 16/12 18/19 20/13 20/14 20/17 21/4 25/18 26/14 26/16 26/17 26/19 28/15 30/12 30/13 30/14 33/9 33/10 36/15 39/5 40/25 45/7 46/2 46/9 48/4 48/14 50/8 50/15 52/20 56/17 56/20 56/21 56/24 57/1 61/14 62/8 63/6 68/18 74/24 79/20 80/6 80/6 81/6 82/21 82/21 82/24 83/10 87/15 88/3 88/7 88/9 90/19 90/22 91/10 95/3 97/9 98/18 100/22 105/17 106/4 106/6 106/7 118/15 118/20 122/7 123/12 123/13 123/15 136/24 137/2 137/7 143/24 144/3 144/4 146/5 146/8	MP [2] 26/23 140/18
managers [1] 73/5	Matt [6] 15/25 17/8 17/23 18/3 18/8 18/9	milestones [1] 4/9	monies [2] 56/13 57/4	Mr [92] 1/6 1/12 1/13 15/16 15/17 17/23 18/8 22/4 23/3 39/23 46/20 47/8 47/11 47/12 47/14 47/17 47/21 47/23 48/2 48/4 48/6 48/8 48/9 48/11 48/14 48/16 48/19 48/20 48/23 49/5 51/20 51/22 51/25 52/8 52/13 52/17 52/20 52/23 53/1 53/4 53/11 53/14 58/8 58/17 58/19 58/23 59/2 59/6 59/10 59/14 59/15 59/18 60/16 60/20 61/13 61/15 61/21 64/12 65/5 65/6 83/15 99/10 99/12 99/13 99/24 100/2 100/4 100/9 100/16 100/21 101/16 101/20 101/23 102/3 102/14 102/25 105/7 105/17 105/20 106/16 106/22 108/15 108/21 109/6 109/24 136/5 140/18 141/7 141/17 147/15 148/17 148/25
managing [2] 82/17 95/8	Matt Mowbray [6] 15/25 17/8 17/23 18/3 18/8 18/9	mill [4] 70/9 70/22 70/24 74/8	month [4] 19/7 36/16 50/25 61/1	months [23] 11/6 36/5 39/15 40/20 40/23 41/21 43/17 50/16 63/7 71/12 71/12 71/17 81/22 95/19 101/6 101/17 101/19 104/4 106/20 125/11 127/14 132/8 137/21
manner [3] 64/6 89/19 105/24	matter [2] 130/23 132/7	million [5] 38/13 95/7 95/7 96/1 143/4	mood [1] 102/7	Mr Baljeet [1] 58/17
manual [3] 23/23 114/16 114/18	matters [3] 25/18 28/19 39/7	millions [1] 99/5		
manually [4] 113/17 115/11 116/7 118/22	mature [1] 69/23	mind [7] 28/4 29/19 68/16 85/21 85/23 108/17 123/3		
manufacturing [1] 68/1	max [1] 63/14	mine [2] 85/9 112/8		
many [17] 16/11 39/22 42/7 42/9 42/19 43/3 43/9 44/14 64/6 74/6 74/9 98/13 103/10 107/13 119/1 142/7 143/19	may [17] 2/22 7/19 21/2 27/14 41/3 41/6 41/7 48/21 69/13 74/24 76/9 96/4 99/11 100/16 109/7 118/19 137/5	mine's [1] 91/19		
	May 2003 [1] 69/13	Minister [3] 83/14 140/16 140/17		
	maybe [9] 72/25 79/5 87/19 90/5 97/13 98/14 130/15 132/19 132/21	ministers [1] 84/3		
	mayor [1] 26/25	minor [1] 10/25		
	MBA [2] 67/2 67/10	minus [1] 115/8		
	me [204]	minute [2] 109/7 140/4		
	meals [1] 133/3	minutes [3] 52/6 62/15 97/21		
	mean [2] 123/8 142/6	miscalculation [1] 23/1		
	meant [1] 91/13	misery [3] 40/1 86/4 86/7		
	meantime [1] 77/18	misplaced [1] 13/8		
	measure [1] 31/9	missed [2] 8/19 46/12		
	medical [1] 68/10			
	medication [2] 57/12 137/24			
	meet [2] 19/7 59/14			
	meeting [16] 19/20 19/23 20/1 20/22 21/14 22/4 22/7 23/4 23/9 27/3 27/16 29/17 76/10 78/8 97/21 97/21			

M	58/5 100/6 103/9 103/9 103/23 104/4 104/11 109/18 109/25 137/1 146/17 146/21 Mrs Arch [5] 109/18 109/25 137/1 146/17 146/21 Mrs Blakey's [1] 100/6 Mrs Donna Gosney [1] 55/11 Mrs Gill [3] 103/9 103/23 104/4 Mrs Gill's [1] 104/11 Mrs Gosney [19] 55/15 55/17 55/18 55/22 55/25 56/6 56/11 56/12 57/4 57/5 57/8 57/12 57/13 57/14 57/20 57/22 58/1 58/2 58/5 Mrs Gosney's [3] 56/8 56/14 57/19 Mrs Kashmir Gill [1] 103/9 Mrs Perkins [1] 23/25 MS [28] 1/8 13/22 29/18 33/12 60/13 60/18 60/19 61/4 61/8 61/10 61/14 61/21 62/4 62/6 62/11 62/14 62/15 62/16 62/24 63/2 63/5 63/13 63/15 63/19 64/20 109/5 109/8 148/3 Ms Andre [9] 62/14 62/15 62/16 62/24 63/2 63/5 63/13 63/15 63/19 Ms Arch [1] 109/8 Ms Bravata [1] 13/22 Ms Denise [1] 60/13 Ms Latreille [9] 60/18 60/19 61/4 61/8 61/10 61/14 61/21 62/4 62/6 Ms Patrick [2] 64/20 109/5 Ms van den Bogerd [2] 29/18 33/12 much [33] 5/23 10/4 10/4 10/5 37/2 43/4 46/18 46/23 51/18 53/8 61/15 63/20 65/20 66/19 68/18 70/19 72/25 77/3 80/19 88/18 91/1 93/10 96/3 97/8 99/12 109/5 111/13 116/5 123/6 137/17 146/15 146/16 147/17 multinational [2] 67/16 67/17 multiple [1] 29/10	multiply [1] 55/23 Mum [3] 102/23 125/1 135/24 Mum's [1] 133/9 murdered [1] 41/24 must [6] 6/12 83/7 84/17 108/17 122/6 139/17 my [222] myself [17] 5/5 18/8 25/24 27/2 37/6 40/3 44/9 60/7 79/24 84/10 87/1 91/5 94/12 115/16 130/12 139/13 142/13	N name [11] 1/9 1/11 23/25 38/7 39/6 90/21 94/17 97/18 104/20 107/22 145/20 named [1] 12/1 names [2] 145/22 146/7 nasal [1] 93/13 National [6] 15/12 17/11 17/17 20/16 27/19 52/18 naturally [1] 118/22 near [2] 30/16 41/20 nearby [1] 112/17 nearly [1] 119/4 necessary [1] 21/18 need [8] 8/25 30/17 39/13 68/18 98/25 99/1 120/3 130/12 needed [6] 69/20 74/23 107/14 114/14 114/17 117/9 needs [1] 39/9 negative [3] 73/16 107/23 117/9 neighbours [1] 90/13 neither [1] 64/2 nerves [2] 93/2 93/3 Network [3] 6/8 7/5 7/13 never [25] 11/15 23/7 25/21 26/12 63/18 64/8 76/23 78/2 78/3 78/3 78/4 94/13 95/15 115/17 118/17 118/20 118/23 124/7 124/13 127/5 130/17 130/18 138/15 142/17 146/10 nevertheless [3] 83/11 84/6 90/25 new [12] 4/8 4/18 4/19 24/21 48/13 62/19 112/8 113/1 113/14 126/5 126/5 146/9 Newcastle [1] 15/14 news [3] 126/16	127/10 138/2 newsagents [2] 68/21 90/2 newspaper [3] 58/6 90/4 90/17 newspapers [2] 90/3 145/21 next [13] 11/22 19/8 24/11 24/18 109/15 112/20 113/9 118/20 125/20 126/12 134/1 140/4 147/7 NFSP [2] 28/20 28/21 nice [2] 122/6 130/25 Nichola [4] 109/16 109/17 135/9 148/24 Nichola Arch [1] 109/16 Nick [2] 139/21 139/25 Nicky [2] 126/13 136/23 night [4] 21/21 100/18 119/23 130/13 Nilesh [1] 27/19 Nilesh Joshi [1] 27/19 nine [4] 36/5 41/21 101/17 101/19 nine months [3] 41/21 101/17 101/19 nip [1] 120/17 no [88] 3/16 3/16 12/22 13/8 16/19 18/6 18/14 19/12 19/19 19/19 20/6 20/6 20/20 20/24 24/20 29/3 29/21 31/14 31/25 32/7 34/4 35/12 35/15 35/19 37/13 37/17 39/5 39/23 41/22 42/9 45/8 45/24 46/9 46/18 48/20 50/12 52/12 53/5 54/17 54/17 56/25 60/4 60/10 61/20 76/5 77/2 79/13 79/19 86/9 86/13 90/3 90/3 93/22 93/24 98/6 99/12 99/12 112/4 114/24 115/2 117/12 120/9 120/20 121/20 122/15 122/15 122/23 123/15 123/21 124/11 124/22 126/20 128/3 130/20 130/23 132/13 132/18 132/21 132/24 133/24 136/19 136/21 136/21 137/20 138/21 140/12 144/3 146/15 no-one [4] 31/14 79/19 86/9 122/23 nobody [4] 31/20 96/25 145/7 145/7 nobody's [1] 77/20	noise [1] 93/11 non [1] 110/13 non-statutory [1] 110/13 none [4] 32/20 100/25 141/22 143/20 nonprofit [1] 36/3 nor [2] 21/11 64/2 normal [3] 95/24 119/19 124/17 North [1] 68/5 North Africa [1] 68/5 Northern [3] 67/11 147/1 147/12 Norwich [1] 22/8 nose [2] 81/18 93/12 not [150] notes [1] 28/16 nothing [19] 20/20 20/20 32/20 33/25 63/8 74/13 76/16 76/23 105/1 105/2 108/25 123/8 124/18 125/24 128/9 131/19 134/21 135/2 136/20 notice [4] 62/21 73/6 105/10 123/19 notified [4] 17/7 19/1 24/3 127/15 notify [1] 26/23 November [8] 19/20 20/22 21/14 47/18 47/19 53/24 55/20 61/12 November 2008 [2] 47/18 47/19 November 2010 [1] 61/12 now [59] 7/19 36/19 38/7 38/15 38/22 43/21 44/3 44/13 45/16 45/18 45/19 47/2 47/4 55/1 62/4 64/13 64/19 64/22 65/2 65/22 66/4 66/10 84/6 84/10 85/18 86/11 86/11 87/24 90/20 94/21 99/18 102/22 103/5 103/8 104/8 104/17 108/20 108/23 109/20 112/24 113/12 126/12 131/12 132/10 134/10 137/11 138/14 139/4 139/14 141/1 143/9 143/14 144/8 144/17 145/1 145/18 145/20 145/24 146/3 number [2] 90/3 90/4 numerous [1] 19/13
			O obsessive [1] 64/6 obtain [3] 2/13 17/9		

<p>O</p> <p>obtain... [1] 41/11</p> <p>obtained [1] 57/3</p> <p>obviously [24] 69/8 87/4 97/5 113/11 118/15 118/23 119/11 120/7 121/9 123/13 123/20 128/5 132/5 132/17 134/1 134/17 134/23 135/10 138/5 138/19 139/11 140/22 141/21 141/25</p> <p>occasion [2] 11/25 15/24</p> <p>occasions [1] 19/13</p> <p>occur [2] 45/10 147/7</p> <p>occurred [2] 59/8 71/17</p> <p>occurring [1] 60/6</p> <p>October [8] 10/22 11/23 13/2 13/8 16/16 17/19 26/11 51/22</p> <p>October 2017 [2] 10/22 26/11</p> <p>odd [3] 88/21 120/22 122/1</p> <p>off [22] 25/22 28/17 52/21 64/22 67/6 69/25 77/9 78/23 80/15 81/2 82/23 115/14 116/8 116/15 126/17 127/4 127/11 130/25 137/24 138/14 140/4 143/22</p> <p>offence [3] 54/23 64/4 83/6</p> <p>offer [2] 14/15 38/12</p> <p>offered [2] 62/14 122/14</p> <p>office [273]</p> <p>Office's [3] 19/2 24/15 46/13</p> <p>officer [1] 89/21</p> <p>officers [2] 134/1 135/10</p> <p>offices [18] 3/4 69/18 70/3 71/4 71/5 71/10 74/12 74/12 74/18 74/25 77/9 77/16 77/17 79/4 79/8 111/14 113/24 119/5</p> <p>official [1] 80/8</p> <p>officially [1] 80/9</p> <p>often [5] 75/19 100/9 136/12 136/14 139/2</p> <p>Oh [17] 66/2 73/13 75/21 89/2 98/17 98/20 119/21 120/3 121/4 121/9 121/14 122/6 122/9 123/3 123/18 139/19 145/7</p> <p>okay [7] 41/5 58/13 85/14 86/3 120/1</p>	<p>120/3 132/23</p> <p>old [9] 6/13 6/13 62/4 66/4 113/2 115/22 115/24 125/10 126/17</p> <p>on [233]</p> <p>on-site [2] 7/24 47/22</p> <p>once [13] 9/7 15/17 19/7 20/8 20/9 35/6 38/10 42/15 73/8 74/3 89/5 147/8 147/9</p> <p>one [58] 4/3 7/1 7/24 9/1 12/1 15/14 23/24 25/13 25/17 26/15 28/5 28/5 28/6 31/14 43/11 47/16 54/6 55/24 62/18 68/2 70/12 70/13 71/8 72/10 72/22 77/17 77/18 79/15 79/19 83/23 85/2 85/8 86/9 88/17 90/1 90/17 100/11 103/4 109/19 113/21 113/22 114/4 114/7 115/23 118/20 119/3 119/6 119/13 119/14 122/23 123/11 124/7 126/25 133/11 133/24 134/8 144/20 147/7</p> <p>ones [1] 77/18</p> <p>ongoing [1] 119/24</p> <p>online [1] 23/21</p> <p>only [37] 7/1 7/24 9/8 10/25 12/15 18/7 19/6 21/22 22/12 23/16 26/5 26/9 38/10 39/3 39/14 40/1 43/24 46/11 54/25 55/24 56/20 58/11 63/22 69/22 70/9 81/8 86/19 91/11 94/25 95/14 97/2 105/12 106/15 117/6 129/5 136/12 138/6</p> <p>onto [1] 9/12</p> <p>onwards [1] 66/24</p> <p>open [11] 6/15 6/15 6/15 7/9 7/14 7/17 29/19 32/3 92/22 114/12 120/18</p> <p>opened [6] 32/19 34/1 34/3 75/4 86/6 114/11</p> <p>opening [4] 7/12 11/14 15/5 15/6</p> <p>operated [1] 103/13</p> <p>operation [1] 67/15</p> <p>operational [1] 21/7</p> <p>operations [5] 68/9 68/9 68/10 68/10 138/21</p> <p>operator [1] 49/15</p> <p>opinion [1] 124/4</p> <p>opportunities [3]</p>	<p>60/2 67/18 107/13</p> <p>opportunity [5] 39/18 46/14 70/8 112/4 112/10</p> <p>opposed [2] 4/23 29/4</p> <p>opposite [1] 48/3</p> <p>opt [1] 68/17</p> <p>opting [1] 68/25</p> <p>option [2] 16/3 131/2</p> <p>options [1] 16/3</p> <p>or [83] 4/1 7/9 7/24 11/1 12/13 15/3 15/3 15/6 16/4 17/6 17/15 18/14 20/21 26/15 27/5 31/22 34/1 34/3 37/21 38/12 40/20 41/8 45/15 46/10 46/10 48/4 52/25 63/1 63/20 64/3 64/17 68/9 69/6 69/16 69/22 70/10 72/1 72/22 74/13 74/16 74/23 75/20 75/23 77/5 78/2 79/10 80/5 80/6 81/20 82/9 82/12 85/19 86/10 88/15 89/11 90/4 92/4 92/25 96/20 97/1 97/9 98/14 98/23 99/5 99/7 99/8 100/23 107/11 108/14 115/24 116/18 125/10 125/16 128/5 128/6 128/18 129/2 131/8 137/6 137/20 138/14 140/20 145/4</p> <p>oral [3] 109/21 136/9 146/17</p> <p>orally [2] 46/22 137/6</p> <p>order [3] 26/18 87/6 112/1</p> <p>ordered [1] 104/2</p> <p>ordinary [1] 53/16</p> <p>original [4] 28/1 32/22 33/5 33/6</p> <p>ostracised [1] 54/25</p> <p>other [29] 4/23 20/21 27/17 29/11 39/22 43/3 43/7 53/16 54/17 55/3 69/18 69/19 71/10 75/21 76/3 77/6 77/7 77/23 84/8 84/11 88/24 88/24 89/13 91/5 91/14 95/11 96/24 104/19 140/1</p> <p>others [4] 39/14 42/7 58/3 99/8</p> <p>otherwise [3] 83/17 101/9 118/13</p> <p>our [23] 1/5 7/1 26/25 35/24 40/2 43/12 51/15 59/25 62/8 62/8 88/3 91/7 94/16 109/8 112/11 112/23 120/21</p>	<p>121/2 142/25 143/16 146/8 146/8 146/9</p> <p>ourselves [1] 122/5</p> <p>out [70] 6/14 8/22 8/25 10/14 10/15 10/17 11/3 14/2 15/3 22/17 23/22 26/2 33/24 34/19 34/22 35/22 40/25 44/10 46/12 49/4 49/23 53/15 60/6 63/14 68/17 68/25 71/24 75/19 78/5 80/23 81/20 82/24 86/3 86/6 88/23 90/2 90/9 90/9 91/9 94/15 94/21 94/23 97/1 97/23 100/2 113/7 113/10 113/23 114/2 114/20 115/14 116/2 117/3 118/19 119/17 119/20 119/25 122/20 124/22 127/6 128/25 133/10 134/16 134/23 135/10 135/11 138/9 142/7 145/1 145/6</p> <p>outcome [4] 18/13 19/1 30/11 37/20</p> <p>outdated [2] 4/4 6/12</p> <p>outgoing [1] 43/20</p> <p>outlets [1] 69/19</p> <p>outlining [3] 20/24 25/5 42/12</p> <p>outrage [1] 55/4</p> <p>outs [2] 21/24 23/15</p> <p>outside [4] 120/25 124/9 126/25 129/6</p> <p>over [51] 4/7 11/3 11/6 13/10 14/2 14/3 25/3 32/15 33/1 33/9 35/7 40/13 40/17 40/17 41/19 42/17 44/24 47/16 47/23 52/13 54/24 55/25 56/3 58/21 59/6 61/15 66/19 67/4 68/13 69/10 69/14 70/1 70/3 71/10 74/13 77/4 98/11 98/21 100/3 111/9 111/12 111/23 112/5 118/22 120/10 120/14 120/16 121/17 132/3 135/18 139/12</p> <p>overall [1] 68/10</p> <p>overlook [1] 8/18</p> <p>overnight [1] 40/5</p> <p>overturned [2] 102/24 104/3</p> <p>owed [3] 28/12 80/19 81/9</p> <p>own [17] 3/24 12/7 15/3 22/20 30/2 31/9 37/3 50/7 60/10 77/7 81/6 103/6 108/1</p>	<p>112/11 122/12 131/10 144/5</p> <p>owned [2] 42/6 103/15</p> <p>owner [2] 121/7 121/16</p> <p>owners [1] 48/13</p> <p>ownership [2] 112/21 122/4</p> <p>oxygen [1] 93/2</p> <hr/> <p>P</p> <p>pace [1] 49/20</p> <p>packaging [1] 67/17</p> <p>page [20] 1/19 1/20 1/21 24/8 42/11 65/13 65/14 105/5 105/7 105/8 105/17 105/20 106/16 106/22 108/21 110/4 110/5 115/23 126/16 148/22</p> <p>page 19 [1] 110/5</p> <p>page 20 [1] 1/20</p> <p>Page's [1] 108/15</p> <p>pages [1] 145/23</p> <p>paid [19] 16/21 28/13 46/7 48/4 49/22 50/24 52/13 52/20 54/11 61/9 75/13 81/5 88/20 100/14 117/3 128/17 141/23 143/4 144/1</p> <p>pain [1] 95/23</p> <p>painful [1] 63/19</p> <p>Palmer [1] 142/12</p> <p>panic [2] 81/1 94/7</p> <p>panicked [1] 16/11</p> <p>paper [6] 21/22 82/21 82/22 85/25 115/14 146/6</p> <p>papers [3] 126/8 128/14 140/25</p> <p>paperwork [1] 81/13</p> <p>paragraph [1] 66/11</p> <p>paranoia [1] 127/2</p> <p>paranoid [2] 53/9 60/8</p> <p>parent [2] 51/23 51/25</p> <p>parents [3] 66/14 108/15 129/8</p> <p>parking [2] 120/24 121/5</p> <p>part [17] 5/3 6/7 22/9 29/23 37/23 47/9 50/1 57/23 76/12 76/17 77/25 93/20 94/2 127/2 127/2 133/17 141/13</p> <p>part-time [1] 50/1</p> <p>part-timer [1] 133/17</p> <p>participate [1] 147/4</p> <p>participated [1] 146/23</p> <p>participation [1]</p>
--	--	--	---	--

P	pensioners [2] 126/18 127/11	picture [2] 32/21 83/24	90/7 105/14 105/15 128/8	111/13
participation... [1] 46/21	pensions [1] 127/8	piece [5] 21/22 68/4 68/5 85/25 130/3	polite [1] 42/25	previous [4] 5/11 13/3 55/25 56/9
particular [2] 46/21 127/7	people [45] 6/24 16/11 36/16 39/13 44/13 45/16 45/17 53/17 55/4 72/9 72/12 76/4 82/16 84/8 89/20 90/14 91/2 91/5 91/12 94/4 94/20 96/24 97/16 98/9 98/13 104/18 104/19 114/19 115/10 123/10 126/9 127/4 127/7 131/9 132/11 140/1 140/4 140/5 143/25 145/3 145/6 145/9 145/10 145/16 146/5	pile [1] 116/9	poor [3] 102/7 102/9 102/9	price [4] 36/3 97/2 128/22 129/3
particularly [1] 75/9	per [3] 7/10 115/22 116/17	pin [1] 122/25	poorly [1] 145/24	pride [1] 39/3
parties [1] 145/2	perceived [1] 127/13	pittance [1] 95/3	Portslade [1] 70/9	prime [4] 83/14 84/3 140/16 140/17
partner [4] 60/15 61/13 91/20 108/23	perform [1] 6/1	place [14] 8/4 8/6 11/8 13/1 17/19 22/7 27/11 56/1 76/1 79/20 103/2 106/5 121/25 133/8	posing [1] 25/24	print [3] 8/22 8/25 9/10
partners [2] 67/19 92/4	perhaps [6] 69/25 72/22 77/8 84/18 96/23 99/11	placed [1] 59/24	possibility [2] 14/22 29/24	printed [1] 58/5
parts [2] 69/7 136/15	period [5] 14/25 23/18 62/25 104/4 132/3	places [1] 84/8	possible [2] 10/14 43/4	printout [3] 21/15 115/15 116/14
party [2] 102/19 145/10	peripheral [1] 92/23	plans [2] 40/3 51/14	possibly [1] 96/3	printouts [3] 117/15 117/23 131/14
passed [3] 102/23 108/18 111/21	Perkins [1] 23/25	plastic [1] 6/16	post [271]	prior [3] 37/18 57/5 125/11
passion [1] 39/3	permanent [1] 31/2	plausible [1] 143/12	Post Office [237]	prison [25] 16/5 41/8 64/3 82/6 82/8 85/6 86/18 94/9 101/17 101/20 104/5 106/12 106/16 106/20 106/24 107/6 125/17 130/3 130/12 132/23 133/3 133/13 133/25 135/9 144/24
passionately [1] 45/13	permitted [1] 16/17	plea [1] 132/5	Post Office's [3] 19/2 24/15 46/13	probably [7] 83/23 84/9 88/7 99/6 121/1 124/15 133/24
past [2] 30/18 94/14	person [9] 37/6 42/4 45/2 60/9 63/18 92/16 92/16 98/15 146/1	plead [10] 79/11 82/5 82/12 83/2 83/17 101/9 101/11 101/12 106/13 132/12	post offices [12] 69/18 70/3 71/4 71/10 74/12 74/18 74/25 77/9 77/16 77/17 79/4 79/8	probation [1] 84/7
Patrick [2] 64/20 109/5	personal [3] 54/18 87/25 89/17	pleaded [5] 82/3 104/1 106/5 106/18 132/11	postcard [1] 123/17	problem [14] 10/15 18/24 39/17 42/17 42/18 45/9 71/21 73/4 93/12 117/2 119/24 120/9 121/20 139/19
pattern [1] 102/7	personality [1] 104/14	pleading [1] 78/8	postdated [1] 79/16	problems [8] 54/9 59/23 103/20 117/8 119/12 124/18 131/17 138/19
Paul [11] 19/24 24/19 25/6 27/2 27/25 28/11 29/22 30/3 42/11 43/6 43/16	personnel [1] 84/3	pleas [1] 95/2	poster [1] 12/4	private [2] 68/7 68/8
Paul Rivers [1] 27/2	persons [2] 109/19 136/9	please [10] 1/10 1/19 5/9 6/10 29/17 77/15 110/4 134/18 134/19 141/20	postmaster [5] 5/11 31/1 71/22 111/23 111/25	privileged [2] 19/16 42/24
Paul Southin [4] 19/24 28/11 43/6 43/16	persuade [2] 69/25 129/12	pled [1] 146/18	postmasters [1] 145/15	probably [7] 83/23 84/9 88/7 99/6 121/1 124/15 133/24
Paula [5] 24/24 27/7 37/19 58/1 145/4	persuasion [1] 63/22	pleasure [1] 98/6	pot [1] 97/13	probation [1] 84/7
Paula Vennells [4] 27/7 37/19 58/1 145/4	petition [2] 23/21 23/23	plus [4] 28/23 85/4 88/21 95/6	potential [3] 4/4 97/7 102/2	problem [14] 10/15 18/24 39/17 42/17 42/18 45/9 71/21 73/4 93/12 117/2 119/24 120/9 121/20 139/19
paused [1] 101/19	petrol [3] 87/11 87/14 88/14	plush [1] 18/22	potentially [2] 22/24 101/5	problems [8] 54/9 59/23 103/20 117/8 119/12 124/18 131/17 138/19
pay [32] 16/4 16/13 36/15 42/21 46/6 48/5 48/8 50/11 52/25 53/5 54/14 54/18 59/4 59/7 61/7 62/5 81/10 83/8 87/21 88/2 88/11 96/18 97/16 101/23 104/2 112/4 123/20 124/20 128/22 133/11 143/16 143/21	phase [4] 110/13 113/9 146/23 147/10	pm [12] 7/17 7/18 25/22 25/23 25/25 26/8 26/12 64/24 65/1 109/12 109/14 147/23	pounds [3] 11/1 11/1 71/15	proceed [1] 109/6
paying [4] 33/11 102/15 128/20 133/4	PhD [1] 85/10	POCA [2] 6/25 6/25	practical [2] 47/25 120/19	proceedings [2] 106/3 106/4
payment [8] 7/8 93/18 133/11 133/12 140/11 141/5 141/9 141/12	Philips [1] 67/6	pocket [1] 88/14	practically [1] 69/24	process [9] 21/7 24/18 24/25 42/13 42/15 56/6 59/22 70/7 107/15
payments [1] 140/10	Phillips [1] 67/7	pocketed [1] 90/22	pray [1] 104/19	produce [2] 101/14 101/15
pending [2] 13/18 16/19	phone [5] 16/12 27/7 33/7 50/5 118/8	pockets [2] 46/1 90/19	pre [1] 20/23	produced [4] 2/9 40/12 40/15 100/8
peninsula [1] 69/6	phonecall [5] 16/13 30/17 41/2 74/7 74/10	point [36] 5/8 8/13 11/17 12/15 12/23 14/2 14/13 14/13 16/3 16/19 25/22 26/1 27/22 34/14 38/4 45/8 72/10 86/16 120/22 123/2 124/14 125/3 126/22 127/1 128/16 128/17 129/9 133/11 134/8 134/12 135/14 135/19 137/1 139/17 144/13 146/4	prefer [1] 120/21	products [4] 4/20 8/8 36/18 60/22
penny [4] 26/25 33/11 123/16 144/4	photocopy [1] 21/22	pointed [2] 44/13 134/16	pregnant [1] 138/7	professions [1] 107/24
pension [11] 97/8 97/8 97/10 102/16 115/9 115/19 115/21 115/23 115/24 127/12 134/7	physical [3] 22/25 54/21 138/4	pointless [2] 62/23 144/19	premises [1] 41/20	profit [1] 54/13
	physically [2] 23/22 93/16	police [12] 18/4 18/4 18/6 18/13 18/14 41/14 41/25 89/21	prepare [2] 87/20 130/12	profits [1] 59/3
			prepared [6] 20/23 39/25 85/21 88/8 129/5 139/22	profound [1] 104/11
			present [5] 17/24 18/5 18/9 35/12 41/14	programme [4] 6/8 7/5 7/13 76/17
			presented [3] 16/9 22/8 23/5	progressed [1] 114/1
			pressed [1] 32/10	progresses [1]
			pressing [1] 64/18	
			pressure [2] 59/21 92/25	
			presumably [1] 93/18	
			pretend [1] 129/21	
			pretty [2] 68/14	

P	pursue [2] 141/8 142/4	60/13 60/15	52/6 54/3 55/17 58/20	relation [5] 12/12 35/3 56/16 57/4 141/18
progresses... [1] 121/13	pursued [3] 56/11 56/21 63/13	randomly [1] 119/5	60/4 60/21 62/16 74/3	relationship [6] 37/9 49/19 55/1 102/21 102/23 107/19
prominent [1] 83/25	pursuing [2] 35/18 59/10	rang [7] 118/7 119/22 121/16 125/1 125/7 126/12 128/1	85/2 93/3 93/18	relationships [4] 54/21 59/24 102/17 107/17
pronounced [1] 86/14	push [1] 8/10	range [1] 4/19	105/13 128/11 140/11	relatively [1] 132/3
proof [1] 50/22	put [48] 5/12 10/6 11/2 12/4 14/4 14/6 15/2 18/9 18/15 20/11 21/22 24/1 26/3 27/18 28/15 32/4 32/22 33/9 38/5 44/25 46/7 55/5 58/6 59/20 64/10 75/22 76/21 83/9 86/3 86/6 89/24 91/16 97/23 116/4 116/6 118/15 121/18 121/21 121/22 126/4 132/5 136/12 137/3 139/11 139/15 144/1 144/2 144/2	rat [3] 68/17 68/17 68/25	receiving [1] 125/22	released [2] 135/14 135/22
properly [2] 53/18 73/10	putting [6] 25/9 25/10 29/15 31/8 33/10 53/4	rather [8] 8/8 22/10 43/6 53/21 72/15 109/18 123/11 147/8	recent [1] 34/12	remains [2] 103/5 108/22
properties [1] 144/2	Q	rational [2] 27/23 108/10	recently [1] 138/23	remember [24] 3/10 8/20 17/5 23/20 23/25 27/12 28/17 38/7 66/10 70/19 71/1 74/9 75/15 78/25 80/8 84/23 88/13 113/12 119/1 124/25 130/13 134/14 136/17 136/22
property [5] 74/6 104/23 112/25 122/4 128/21	qualifications [2] 84/1 96/8	rationale [2] 27/23 108/10	recession [1] 86/5	remembering [1] 136/14
proportional [1] 99/1	qualified [1] 47/9	reached [5] 58/8 88/17 106/8 118/4 118/8	recognised [2] 119/3 119/7	remortgaged [1] 50/11
propose [1] 109/7	quality [1] 8/11	react [2] 12/19 33/2	recommend [1] 57/22	remote [1] 34/21
prosecute [1] 83/7	quarrelled [1] 92/14	reaction [1] 104/13	recommended [1] 56/9	rent [1] 59/14
prosecuted [13] 16/7 63/7 64/3 78/16 78/18 78/19 103/24 140/14 140/20 140/24 142/22 142/22 145/6	quashed [3] 94/17 107/4 108/19	read [30] 1/23 47/1 47/4 47/7 49/11 51/19 53/22 55/10 58/16 60/12 62/10 99/19 99/21 100/1 100/7 103/7 105/5 109/3 136/16 136/17 137/6 148/5 148/7 148/9 148/11 148/13 148/15 148/19 148/21 148/23	reconciling [1] 9/25	renting [1] 91/8
prosecution [14] 48/7 53/1 108/12 127/14 127/15 133/15 136/15 139/8 140/19 140/23 141/3 141/8 141/11 142/4	query [1] 95/15	realise [3] 123/6 124/7 128/6	reconnected [1] 102/22	reopen [4] 31/1 31/14 31/19 34/9
prosecution's [1] 87/21	question [4] 60/8 74/16 133/2 137/11	realised [2] 73/8 84/18	record [7] 9/5 41/10 89/5 89/6 123/3 123/5 131/5	reopened [2] 31/4 34/7
protect [2] 14/20 14/21	questioned [8] 1/8 65/5 109/24 128/8 142/21 148/3 148/17 148/25	reading [1] 139/20	recorded [2] 101/2 130/8	reopening [2] 30/21 42/15
protection [1] 90/8	questions [11] 1/10 2/21 6/6 7/19 39/23 46/17 65/7 65/22 99/11 121/17 146/13	ready [4] 112/25 116/19 133/13 144/17	recording [4] 19/10 19/11 19/12 130/7	repaid [2] 63/5 88/18
proud [3] 43/20 44/19 135/3	quick [1] 129/4	realise [3] 123/6 124/7 128/6	records [2] 20/21 131/10	repay [1] 16/16
prove [10] 42/7 43/23 44/3 71/24 96/25 98/17 98/20 98/21 98/23 130/11	quickly [2] 10/14 45/1	realised [2] 73/8 84/18	recounts [2] 107/18 108/6	repeatedly [2] 50/13 50/22
proven [4] 42/5 103/1 142/8 145/13	quid [1] 143/5	realistic [1] 128/21	recover [3] 37/15 56/12 57/1	reply [4] 18/24 83/5 83/15 97/24
provide [6] 21/15 43/5 47/25 48/18 51/24 68/23	quietly [1] 45/1	really [25] 3/16 4/10 6/3 68/18 70/11 72/5 72/8 72/14 75/11 81/9 82/20 86/20 90/14 97/5 97/17 97/19 97/22 118/17 122/19 124/23 130/10 132/4 134/3 138/15 141/21	redress [2] 57/23 146/9	report [6] 9/11 9/11 28/11 61/5 90/7 137/13
provided [5] 19/10 29/22 30/12 42/20 110/14	quite [20] 8/19 8/20 25/1 28/22 33/4 37/10 70/6 71/14 73/9 75/6 80/17 90/24 91/10 92/11 93/15 118/10 131/1 131/5 132/18 135/3	reading [1] 139/20	reduce [2] 9/14 63/6	reported [1] 33/12
proving [1] 71/22	R	ready [4] 112/25 116/19 133/13 144/17	reduced [2] 92/25 129/3	reporting [1] 67/12
Prozac [1] 128/25	race [3] 68/17 68/17 68/25	realise [3] 123/6 124/7 128/6	refurbishing [1] 49/25	reports [3] 8/22 8/25 107/5
psychiatrist [1] 104/12	radical [1] 138/10	realised [2] 73/8 84/18	refurbishment [2] 21/5 29/25	repossessed [2] 51/3 128/19
psychological [1] 59/21	raised [1] 25/13	realistic [1] 128/21	refurbishments [1] 42/16	representation [5] 17/9 27/16 80/11 80/12 122/14
PTSD [1] 106/22	ran [4] 52/13 58/19	really [25] 3/16 4/10 6/3 68/18 70/11 72/5 72/8 72/14 75/11 81/9 82/20 86/20 90/14 97/5 97/17 97/19 97/22 118/17 122/19 124/23 130/10 132/4 134/3 138/15 141/21	reference [4] 85/11 85/12 85/16 85/17	representative [5]
public [4] 46/2 126/11 127/13 146/24		realised [2] 73/8 84/18	references [4] 85/7 85/8 85/8 85/9	
publicly [1] 55/9		reading [1] 139/20	refurbishing [1] 49/25	
pull [1] 36/25		ready [4] 112/25 116/19 133/13 144/17	refurbishment [2] 21/5 29/25	
punishment [3] 83/18 94/8 144/11		realise [3] 123/6 124/7 128/6	refurbishments [1] 42/16	
purchase [3] 4/11 70/8 88/15		realised [2] 73/8 84/18	refused [5] 59/6 89/14 130/6 131/17 144/20	
purchased [1] 4/17		realistic [1] 128/21	regard [1] 55/20	
purpose [1] 31/13		really [25] 3/16 4/10 6/3 68/18 70/11 72/5 72/8 72/14 75/11 81/9 82/20 86/20 90/14 97/5 97/17 97/19 97/22 118/17 122/19 124/23 130/10 132/4 134/3 138/15 141/21	regarded [1] 37/6	

R	review [13] 19/7 27/5 27/8 27/9 27/11 27/16 27/21 37/21 37/22 37/24 38/2 38/5 43/14	round [3] 43/7 79/15 119/17	123/4 123/6 123/8 123/18 123/20 124/1 124/6 125/8 125/9 125/13 125/15 125/15 125/17 125/18 126/13 128/1 130/2 130/9 130/22 130/23 134/9 134/17 134/20 135/9 137/12 147/3 147/8 147/9 147/18	98/1 100/25 121/24 126/14 141/23 143/15
representative... [5] 8/16 9/20 27/20 28/20 28/21	reviewing [1] 28/3	Royal [1] 95/11	Sainsbury's [1] 29/9	says [54] 9/11 14/20 18/25 47/12 47/21 47/24 48/11 48/23 49/5 50/6 51/10 53/14 55/2 56/17 60/25 62/23 63/8 63/24 64/20 89/19 100/9 100/12 100/16 100/17 100/23 101/2 101/4 102/12 102/16 102/18 102/20 102/22 102/25 104/4 104/6 104/7 104/16 104/20 105/3 105/11 105/22 106/12 106/14 106/16 106/22 107/1 107/13 107/16 107/19 107/21 107/25 108/9 108/11 108/24
representatives [1] 15/14	revolution [1] 66/18	royalty [1] 84/2	salaries [1] 88/22	scam [1] 38/9
represented [2] 99/22 101/3	rewrite [1] 57/16	Rugeley [1] 105/8	salary [5] 5/6 7/6 13/20 95/10 112/7	scared [6] 16/8 16/8 18/12 43/8 80/25 94/6
representing [1] 43/12	Riby [1] 100/3	ruin [1] 51/11	sale [3] 78/1 102/3 129/4	scheme [16] 37/18 37/19 37/25 38/3 38/3 38/6 38/9 38/11 38/13 38/16 45/24 45/25 46/3 46/4 97/10 112/21
represents [1] 115/23	Riby Square [1] 100/3	ruined [4] 51/15 53/17 54/16 143/6	sales [1] 7/11	school [2] 37/7 66/24
reputation [6] 58/7 89/18 91/1 91/17 91/17 94/11	Richards [3] 15/13 15/16 15/17	ruining [1] 49/7	same [24] 20/15 34/10 35/2 36/3 36/22 42/13 42/14 45/14 51/25 60/9 70/5 74/12 76/4 81/23 81/23 83/17 92/3 114/14 116/11 117/14 125/8 126/13 139/19 142/15	science [1] 47/9
reputational [2] 48/12 57/8	rid [3] 79/4 125/9 133/9	rules [2] 141/2 142/25	Sami [4] 65/3 65/4 81/16 148/16	Scotland [2] 147/1 147/12
request [2] 2/14 26/8	ridiculous [3] 123/21 141/24 142/10	rumours [1] 37/11	Sami Sabet [1] 65/3	scratch [2] 11/12 11/17
requested [2] 25/18 133/16	right [55] 1/14 2/5 2/11 2/17 2/18 2/24 2/25 9/7 11/6 11/9 11/10 11/23 17/1 17/20 19/21 20/3 22/5 24/4 24/20 25/1 26/21 30/8 31/11 31/17 41/22 42/2 46/6 57/20 58/7 65/11 71/19 72/18 74/4 82/4 87/22 89/1 93/21 110/24 111/7 116/17 118/11 120/3 121/14 132/23 135/9 136/16 137/3 139/12 140/13 141/13 141/18 144/1 144/2 144/3 146/8	run [7] 30/14 49/4 55/16 61/18 69/18 69/19 112/5	SANDHU [11] 58/15 58/17 58/19 58/23 59/2 59/6 59/10 59/14 59/15 59/18 148/15	screen [1] 6/16
required [3] 8/22 9/24 111/9	ring [5] 58/24 91/13 121/7 121/10 121/12	runny [1] 93/13	sank [1] 51/4	scrimp [1] 96/15
residence [1] 110/22	ringing [1] 93/11	S	sat [7] 75/2 75/2 112/20 114/13 120/7 134/11 145/5	Scully [3] 140/18 141/7 141/17
resign [3] 53/2 63/11 77/23	risk [6] 25/9 25/24 52/25 63/6 80/5 80/7	Sabet [6] 65/3 65/4 65/6 99/10 99/13 148/16	satisfied [1] 32/18	Sea [1] 69/4
resignation [1] 63/12	risks [1] 139/1	sacked [1] 125/21	Saturday [2] 7/15 7/17	seals [5] 14/6 32/3 32/18 32/20 33/16
resist [1] 70/12	Rivenhall [1] 47/17	saddened [1] 108/22	Saudi [2] 66/13 67/25	search [1] 74/23
resolve [1] 35/13	Rivers [2] 27/1 27/2	safe [17] 13/10 14/3 14/5 14/6 14/7 26/2 31/6 32/3 32/18 32/18 32/21 33/16 33/23 33/25 34/1 34/5 55/16	Saudi Arabia [2] 66/13 67/25	second [10] 2/11 25/17 45/3 62/14 96/6 108/11 117/14 117/19 122/24 139/17
resources [1] 22/20	road [6] 5/16 49/13 51/21 103/14 103/15 103/22	safes [1] 33/22	save [2] 87/7 96/15	secondary [1] 66/24
respected [1] 85/11	roads [1] 107/13	said [121] 9/19 12/15 12/17 12/22 14/14 17/12 18/20 18/23 24/1 25/1 28/22 29/19 30/10 30/17 31/18 31/23 33/5 33/8 33/10 33/14 33/16 33/19 35/6 37/13 38/1 46/15 56/7 64/6 72/11 73/25 74/8 74/16 76/11 80/2 81/10 81/16 82/18 82/25 83/1 83/15 85/16 85/22 86/3 86/6 86/10 86/14 88/17 90/12 90/24 91/21 92/16 94/23 95/14 97/22 97/23 97/23 98/5 98/18 101/11 101/19 108/13 110/12 114/16 117/2 117/5 118/3 118/11 119/7 119/21 119/22 119/23 120/3 120/4 120/5 120/6 120/6 120/9 120/13 120/16 120/20 120/23 120/24 121/6 121/10 121/11 121/14 121/16 122/2 122/3 122/7 122/8 123/3	saw [8] 77/2 84/8 123/10 126/16 127/23 139/15 139/16 145/7	Secondly [1] 146/21
respectful [1] 107/24	robbed [1] 26/4	safely [1] 127/24	say [42] 9/8 12/4 14/24 16/2 24/8 37/12 39/24 41/3 41/15 45/4 46/15 75/23 78/21 79/2 79/12 79/19 83/8 85/17 91/3 93/1 93/22 97/9 102/2 113/13 113/22 113/25 122/1 123/9 123/15 124/16 125/1 125/21 126/9 130/7 130/21 132/25 134/10 134/23 136/6 141/10 144/8 144/15	secure [6] 30/21 31/5 31/5 31/8 55/16 107/11
respond [1] 43/1	rock [1] 79/20	safes [1] 33/22	say [17] 18/3 19/15 35/15 37/20 74/11 75/21 82/12 83/5 83/16 84/24 86/4	security [1] 15/25
response [4] 37/12 38/20 38/21 120/2	role [7] 3/6 3/12 3/14 4/8 36/21 51/23 103/14	said [121] 9/19 12/15 12/17 12/22 14/14 17/12 18/20 18/23 24/1 25/1 28/22 29/19 30/10 30/17 31/18 31/23 33/5 33/8 33/10 33/14 33/16 33/19 35/6 37/13 38/1 46/15 56/7 64/6 72/11 73/25 74/8 74/16 76/11 80/2 81/10 81/16 82/18 82/25 83/1 83/15 85/16 85/22 86/3 86/6 86/10 86/14 88/17 90/12 90/24 91/21 92/16 94/23 95/14 97/22 97/23 97/23 98/5 98/18 101/11 101/19 108/13 110/12 114/16 117/2 117/5 118/3 118/11 119/7 119/21 119/22 119/23 120/3 120/4 120/5 120/6 120/6 120/9 120/13 120/16 120/20 120/23 120/24 121/6 121/10 121/11 121/14 121/16 122/2 122/3 122/7 122/8 123/3	see [30] 1/20 15/14 16/23 20/11 21/8 23/16 27/25 38/14 46/19 73/3 79/8 93/5 93/5 93/6 93/6 93/9 98/4 109/21 112/6 115/9 115/17 116/22 117/2 117/23 128/4 131/16 144/9 145/22 146/4	
responsibility [2] 56/15 56/22	roll [5] 56/3 113/7 113/10 113/23 114/2	runny [1] 93/13	scam [1] 38/9	seeing [3] 101/1
responsible [5] 56/13 59/1 61/22 71/22 99/3	roll-out [4] 113/7 113/10 113/23 114/2	rumours [1] 37/11	scared [6] 16/8 16/8 18/12 43/8 80/25 94/6	
rest [3] 52/21 81/10 105/4	rolled [1] 13/10	run [7] 30/14 49/4 55/16 61/18 69/18 69/19 112/5	scheme [16] 37/18 37/19 37/25 38/3 38/3 38/6 38/9 38/11 38/13 38/16 45/24 45/25 46/3 46/4 97/10 112/21	
result [10] 7/13 13/3 53/1 53/7 53/19 54/10 63/22 92/21 101/6 108/12	rollover [1] 11/16	runny [1] 93/13	school [2] 37/7 66/24	
resulted [1] 14/10	room [5] 65/3 120/8 122/21 122/22 123/25	rumours [1] 37/11	science [1] 47/9	
resume [1] 147/12	rooted [1] 118/5	rumours [1] 37/11	Scotland [2] 147/1 147/12	
retail [11] 4/21 11/13 11/13 17/17 31/7 36/7 36/9 59/4 59/12 60/20 69/19	rose [1] 59/15	rumours [1] 37/11	scratch [2] 11/12 11/17	
retire [1] 96/13	roughly [1] 95/5	rumours [1] 37/11	screen [1] 6/16	
retired [1] 138/24		rumours [1] 37/11	scrimp [1] 96/15	
retirement [7] 47/15 51/15 55/12 55/17 102/4 104/9 139/3		rumours [1] 37/11	Sea [1] 69/4	
retiring [1] 70/1		rumours [1] 37/11	seals [5] 14/6 32/3 32/18 32/20 33/16	
return [4] 16/17 44/11 63/18 70/11		rumours [1] 37/11	search [1] 74/23	
returned [1] 25/17		rumours [1] 37/11	second [10] 2/11 25/17 45/3 62/14 96/6 108/11 117/14 117/19 122/24 139/17	
returning [1] 26/21		rumours [1] 37/11	secondary [1] 66/24	
reversed [1] 39/21		rumours [1] 37/11	Secondly [1] 146/21	
reversing [1] 61/6		rumours [1] 37/11	secure [6] 30/21 31/5 31/5 31/8 55/16 107/11	

S	102/3	50/18 50/20 50/21	35/4 35/9 35/13 35/19	124/11 124/12 138/12
seeing... [2] 108/7 116/24	serious [2] 12/22 83/6	50/23 51/1 51/4 51/7 55/24 56/6 57/9 57/11	37/18 37/19 37/25 38/3 38/6 38/11 40/16	140/3 140/8
seek [1] 15/9	seriously [1] 130/22	57/16 57/19 57/24	40/22 45/10 45/25	SINGH [3] 58/15 58/17 148/15
seem [3] 44/3 142/14 142/24	serve [2] 81/22 144/11	58/6 60/25 61/1 61/2 61/2 61/2 61/9 62/5	48/2 50/9 50/13 50/16 52/15 52/19 55/23	single [7] 21/22 33/11 51/23 61/18 117/22 130/3 143/1
seemed [7] 112/10 115/11 120/19 128/20 129/15 131/1 133/12	served [1] 55/11	62/18 62/22 63/3 63/5 63/8 63/8 63/11 63/17	59/5 59/7 59/11 61/7 63/3 63/13 73/17	single-handed [1] 61/18
seems [1] 142/10	service [4] 6/22 40/25 85/4 86/22	63/17 63/18 63/21	100/18 100/18 100/20	sir [16] 1/3 46/17 46/25 47/4 51/20
seen [1] 28/16	services [3] 15/2 54/1 70/16	63/23 64/7 64/20 66/5 69/24 69/25 70/1	103/22 105/20 115/6	53/23 55/11 58/11 60/13 62/11 64/11 64/16 99/21 105/6 109/2 110/12
self [4] 44/2 102/10 102/11 128/16	servicing [1] 3/3	75/10 75/11 75/12	shortfalls [33] 10/23	60/13 62/11 64/11 64/16 99/21 105/6 109/2 110/12
self-confidence [1] 102/11	servicing [1] 3/3	86/1 90/4 90/12 91/21	48/1 48/5 48/8 48/9	Sir Wyn [1] 110/12
self-employed [1] 128/16	serving [3] 26/1 36/11 45/14	91/22 97/18 97/19	49/2 50/7 52/10 52/14	sister [1] 84/15
self-esteem [1] 102/10	sessions [4] 146/25 146/25 147/4 147/22	97/20 103/14 103/16	52/25 53/6 53/9 54/6	sisters [1] 133/4
sell [22] 8/8 8/9 36/2 54/12 54/16 54/18	set [11] 27/3 29/1 29/3 43/15 68/3 69/10	103/18 104/1 104/5	54/11 54/14 54/19	sit [1] 21/21
59/16 60/22 61/20 63/14 77/19 81/11	112/25 114/8 114/10	104/5 104/6 104/7	55/21 58/23 59/1 59/3	site [2] 7/24 47/22
88/6 91/8 96/16 96/16 101/25 102/1 103/18	119/16 132/8	104/7 104/11 104/16	59/4 60/6 61/5 61/8	sites [1] 3/2
104/22 128/21 129/3	setting [1] 112/9	104/16 104/18 104/20	61/10 61/12 61/19	sitting [1] 75/18
selling [3] 8/8 11/16 36/18	settle [4] 50/24 83/3 117/7 117/11	104/20 104/24 104/25	62/22 100/14 103/21	situation [7] 16/15 24/25 26/24 27/4 53/5 59/20 102/5
send [9] 26/14 26/16 26/17 35/11 35/23	settled [3] 61/2 73/23 94/23	104/25 105/1 105/2	105/10 105/11 115/4	six [12] 8/9 40/23 48/19 52/3 63/7 71/12 82/9 104/4 106/20 117/20 120/11 137/21
40/24 85/7 115/13 116/15	settlement [3] 142/1 142/5 142/16	105/3 111/21 117/5	shortly [2] 15/15 35/7	six months [5] 40/23 71/12 104/4 106/20 137/21
senior [1] 84/3	seven [5] 50/1 82/9 106/12 116/19 130/3	121/24 122/8 122/10	should [17] 9/6 32/12 35/2 38/14 42/20 56/6	six/seven [1] 82/9
sense [2] 121/4 128/4	seven years [2] 106/12 130/3	she's [4] 90/6 90/7 103/11 134/9	65/10 81/19 91/21	size [2] 71/7 79/11
sent [13] 26/19 41/7 71/13 72/16 73/22	several [6] 72/24 73/18 78/5 138/14	sheet [3] 10/3 10/20 137/8	95/4 99/3 109/25	sleep [1] 102/7
73/25 80/18 80/22 84/21 84/22 115/16	138/19 138/25	Sheffield [1] 67/1	116/18 117/7 131/8	sleepy [1] 110/20
123/17 134/23	severe [1] 83/18	Sheffield University [1] 67/1	142/16 146/12	slight [1] 6/16
sentence [15] 16/5 83/18 85/1 85/3 86/14	severely [1] 51/12	shoulder [1] 139/1	shouldn't [2] 94/22 142/21	slightly [3] 136/25 142/14 144/23
86/23 87/18 87/19 89/21 94/16 94/16	severity [1] 99/2	shouldn't [2] 94/22 142/21	show [2] 12/8 74/24	slips [3] 23/6 72/2 72/4
101/11 104/2 106/21 132/23	Shadbolt [5] 60/16 60/20 61/13 61/15 61/21	showed [3] 28/21 32/24 70/11	showing [2] 32/11 73/15	slowly [1] 69/16
sentenced [4] 83/20 86/22 101/17 106/19	Shadbolt's [1] 60/16	32/24 70/11	shown [6] 8/20 9/25 32/12 59/7 139/24	small [13] 4/10 36/8 49/21 61/1 68/18 71/3 71/7 71/8 105/12 111/14 112/7 119/15 120/6
sentencing [1] 85/5	shadowed [1] 41/17	showing [2] 32/11 73/15	142/16	smaller [1] 71/4
separate [2] 29/8 29/12	Shah [1] 12/2	showing [2] 32/11 73/15	shut [8] 44/24 45/11 77/11 77/16 79/4 79/6	Smith [1] 38/8
September [5] 47/18 49/15 51/22 62/25	Shaikh [1] 23/20	showing [2] 32/11 73/15	121/10 122/25	so [211]
102/3	shambolic [1] 144/22	showing [2] 32/11 73/15	side [7] 4/21 11/13 59/4 60/20 69/8	so-called [1] 96/25
September 2002 [1] 47/18	shame [1] 145/20	showing [2] 32/11 73/15	122/18 122/20	social [1] 54/21
September 2009 [1] 62/25	SHANE [6] 51/19 51/20 52/2 52/4 53/5 148/8	showing [2] 32/11 73/15	side's [1] 11/13	society [1] 84/4
September 2011 [1] 49/15	shape [2] 79/10 129/1	showing [2] 32/11 73/15	Sidhpura [7] 1/6 1/7 1/12 1/13 39/23 46/20 148/2	sold [11] 4/20 11/13 36/3 53/2 77/9 81/11 83/9 83/11 111/8 128/18 144/2
September 2014 [1] 51/22	shared [5] 29/4 29/7 29/11 112/20 122/4	shown [6] 8/20 9/25 32/12 59/7 139/24	Sight [1] 139/17	solicitor [10] 15/19 17/14 17/16 17/18 18/8 18/15 41/11 41/17 81/16 130/9
September 2017 [1]	sharp [1] 131/6	142/16	sign [1] 121/19	solicitor's [1] 130/1
	shattered [1] 127/24	signatures [1] 23/24	signature [3] 1/20 65/15 110/7	solicitors [3] 83/10 99/23 109/3
	she [107] 8/2 8/7 10/16 24/1 24/1 24/25 25/2 27/7 29/19 30/15 30/17 30/18 33/15	shocked [3] 33/4 63/4 71/16	signatures [1] 23/24	
	33/18 33/21 37/11	shock [2] 124/16 126/3	significant [3] 104/21 107/5 107/17	
	37/21 37/23 38/1 43/1	shops [2] 4/23 77/6	significantly [1] 93/16	
	43/16 43/17 49/17	Shoreham [4] 69/4 69/6 69/7 70/10	silent [1] 126/24	
	49/20 49/24 50/1 50/6 50/7 50/11 50/14	Shorelife [1] 69/11	Silly [1] 69/20	
		short [6] 11/12 12/10 109/13 115/9 117/17 119/22	similar [1] 142/14	
		shortage [6] 12/13 12/16 12/18 12/23 45/3 117/18	simply [1] 12/13	
		shortages [2] 80/20 143/25	since [10] 1/24 32/19 35/1 35/18 42/14	
		shortfall [57] 10/12 12/20 13/13 14/14 16/7 16/21 17/13 20/1 20/5 20/6 20/7 20/9 20/10 20/25 22/25 23/1 23/12 25/7 32/15 32/25 33/3 33/8 33/12		

S	22/4 23/3 28/11 43/6 43/16 spat [1] 126/25 speak [1] 24/18 speaker [1] 33/7 Special [1] 24/7 specific [1] 74/15 spectacular [2] 86/12 89/19 spend [4] 35/25 55/13 60/5 62/2 spending [1] 53/8 spent [3] 49/24 50/4 100/22 split [3] 52/19 107/18 108/11 spoke [4] 15/13 15/24 33/15 78/2 spoken [2] 15/17 69/23 spot [1] 14/15 spotted [1] 123/16 spray [2] 93/13 93/13 spreadsheet [6] 2/7 21/23 21/25 22/22 23/5 29/23 spring [1] 52/23 square [2] 100/3 118/5 stability [1] 3/25 stable [1] 138/16 staff [12] 4/25 5/2 5/3 20/10 20/18 44/16 50/2 61/19 79/5 79/6 79/16 87/9 Staffordshire [1] 105/14 stage [7] 88/17 110/15 112/23 113/2 125/6 128/12 147/16 stages [1] 145/25 stairs [1] 84/20 stamp [1] 116/2 stamps [4] 8/10 8/10 36/2 56/2 stand [5] 41/19 84/19 129/17 130/23 131/15 standing [2] 39/7 54/21 start [15] 39/16 43/18 54/6 78/23 87/25 92/6 92/8 94/19 98/12 99/23 110/17 112/11 113/1 123/23 146/10 started [20] 47/23 62/21 66/18 67/6 69/17 71/9 71/18 71/20 71/21 78/23 80/15 109/20 111/19 113/4 113/5 116/8 119/16 131/20 139/20 140/4 starting [3] 4/22 96/1 126/5	starts [1] 94/19 state [3] 1/11 43/10 126/3 statement [40] 1/13 1/16 1/23 2/4 2/20 15/20 20/23 22/2 25/12 27/13 47/7 49/10 51/19 53/22 55/10 58/15 60/12 60/16 62/10 65/9 65/17 72/20 100/1 103/7 105/5 107/9 110/1 110/9 110/14 110/15 118/3 148/4 148/6 148/8 148/10 148/12 148/14 148/18 148/20 148/22 statement's [1] 65/20 statements [5] 40/15 47/5 99/18 100/8 136/17 states [4] 42/4 52/11 59/19 66/15 stating [1] 80/19 station [6] 5/20 87/11 87/14 90/7 105/15 128/8 status [1] 84/2 statutory [1] 110/13 stay [3] 37/2 105/4 129/16 stayed [2] 127/5 137/25 steal [1] 79/19 stealing [3] 61/14 126/17 127/11 step [5] 18/16 24/11 32/9 124/7 143/2 steps [7] 14/12 15/9 17/9 21/18 26/23 27/15 30/21 Steve [2] 133/5 133/11 sticker [1] 14/6 stigma [2] 48/11 107/23 still [41] 6/4 6/4 16/19 20/12 21/6 25/25 30/10 30/11 33/17 36/20 38/25 39/3 41/25 42/2 44/22 45/13 48/11 51/5 53/11 57/12 59/22 60/25 61/24 62/4 63/19 78/14 81/19 83/12 83/12 91/4 92/14 92/23 104/25 129/1 135/13 138/13 144/4 144/5 144/6 144/8 147/6 stock [19] 4/19 9/13 14/5 21/16 26/2 26/6 29/4 29/5 29/6 29/7 29/8 29/11 29/14 32/8	32/14 32/23 41/20 49/22 112/5 stockroom [1] 119/17 stole [2] 56/10 127/4 stolen [5] 40/4 48/14 50/15 126/14 143/22 stood [5] 40/10 91/22 108/15 119/17 135/15 stop [8] 11/16 14/12 30/17 73/1 82/15 93/14 95/21 117/9 stopped [6] 13/21 86/2 102/15 107/20 108/7 134/9 store [1] 50/1 story [4] 15/18 139/22 139/22 140/1 straight [2] 93/10 124/24 straightaway [3] 117/1 123/4 134/16 strain [1] 108/12 strained [1] 59/25 strange [3] 120/23 135/8 145/8 street [1] 91/2 strength [1] 44/18 stress [10] 43/23 54/22 59/22 59/24 61/14 61/17 62/2 102/5 104/13 104/13 stressful [3] 57/14 68/15 92/19 stripped [1] 58/2 stroke [2] 102/3 102/6 stronger [2] 45/18 45/23 strongly [1] 91/20 Stroud [14] 110/22 111/12 111/15 113/1 120/10 120/12 120/16 120/25 126/16 127/10 129/6 131/22 132/4 137/19 struggle [3] 61/24 100/9 130/11 struggles [1] 51/5 struggling [1] 142/11 stuck [1] 140/8 studied [2] 66/22 66/23 studies [1] 66/23 study [1] 67/8 stuff [4] 70/17 82/22 88/15 91/15 stupid [2] 37/5 43/8 sub [2] 71/5 111/14 sub-offices [1] 111/14 sub-post offices [1] 71/5 subcontinent [1]	67/20 subject [3] 2/14 105/3 108/25 subjected [1] 92/3 submitted [1] 141/17 subpostmaster [24] 3/20 4/5 5/7 7/6 7/22 14/23 15/1 30/20 31/20 34/18 38/24 39/2 41/10 47/17 50/25 51/20 51/24 53/23 58/17 62/12 105/8 125/6 133/16 136/8 subpostmasters [10] 15/12 17/12 20/16 27/17 27/20 39/10 43/3 52/19 57/23 111/10 subpostmistress [9] 49/13 49/18 56/1 56/9 60/19 100/5 111/19 112/13 125/5 subsequently [3] 48/10 59/9 106/9 subsiding [1] 77/6 substantial [4] 6/22 45/7 102/17 105/20 substantive [1] 38/20 succeed [1] 67/23 success [1] 61/20 successful [6] 53/12 54/2 70/14 70/15 70/18 104/7 successfully [2] 68/6 140/14 such [5] 68/16 88/25 98/6 106/24 143/17 sudden [7] 42/18 71/11 71/11 73/7 73/23 84/7 124/19 suffer [1] 59/23 suffered [9] 48/22 53/19 54/22 57/8 63/17 102/3 102/7 104/21 107/7 suffering [2] 48/11 53/10 suffers [1] 106/22 suggest [1] 135/1 suggested [2] 61/13 130/14 suicidal [1] 102/13 suicide [4] 44/14 57/13 108/3 108/6 suit [1] 142/25 suits [1] 143/17 sum [2] 37/15 52/22 summaries [5] 47/1 47/4 64/14 99/21 109/2 summary [25] 39/25 47/7 49/10 51/19 53/22 55/10 58/15
----------	---	--	--	--

S	22/16 22/18 22/18 22/19 25/22 28/22 28/24 32/6 32/10 32/11 33/23 39/17 40/8 44/25 45/9 45/12 45/20 50/4 50/17 50/22 52/2 53/13 54/4 54/5 55/18 56/1 56/8 56/19 58/21 60/22 72/2 72/6 73/10 73/12 73/14 73/15 73/24 100/10 100/13 113/18 115/3 115/12 116/3 116/3 116/5 131/7 145/12	Tanwir [1] 34/11 taped [2] 75/17 75/25 target [1] 49/2 tarnished [1] 104/20 taxpayers' [1] 146/4 teacher [1] 110/24 team [3] 19/6 100/21 136/21 technician [1] 47/10 teething [1] 117/8 telephone [4] 30/7 49/16 72/13 72/14 tell [16] 18/18 20/5 23/3 65/23 66/6 67/4 83/22 86/25 109/6 110/18 113/9 114/5 123/11 125/16 135/5 141/20 telling [2] 98/16 98/17 tells [1] 34/2 temple [1] 104/19 temporary [7] 14/22 15/1 31/1 31/8 31/20 34/18 50/25 tempted [1] 132/21 ten [4] 52/6 60/21 109/7 119/4 tender [1] 145/25 tens [1] 78/5 terminal [2] 57/16 111/20 terminals [1] 29/13 terminate [1] 28/5 terminated [12] 24/4 24/10 26/10 31/25 41/22 48/10 50/23 54/15 59/9 63/11 103/25 106/1 termination [4] 2/16 25/19 36/13 125/5 terms [8] 9/24 29/20 78/22 89/12 93/17 137/22 140/10 141/5 terrace [1] 112/22 terrible [3] 82/11 83/23 91/19 terrified [3] 94/5 130/19 130/20 testify [1] 93/8 than [16] 8/8 11/14 22/10 43/7 45/23 50/19 53/21 54/11 69/20 70/23 87/6 88/14 106/15 123/11 141/25 145/17 thank [31] 2/15 2/20 46/14 46/15 46/16 46/18 46/23 46/24 46/25 64/11 64/12 65/6 65/20 86/16 99/10 99/12 99/13 99/14 99/15 99/17 109/3 109/5 109/15	109/23 137/16 137/17 146/13 146/15 146/16 146/17 147/17 thanks [4] 64/23 146/22 147/14 147/22 that [671] that's [60] 1/15 2/6 2/12 2/18 2/25 3/22 11/7 11/10 11/24 17/21 19/22 22/1 22/3 22/6 24/5 24/13 25/16 26/22 31/12 31/20 65/12 65/13 65/14 71/9 72/2 74/17 77/10 80/9 80/12 82/3 84/22 85/14 87/3 88/8 88/12 90/21 92/1 93/10 95/14 96/5 96/19 97/15 110/4 113/7 118/1 120/22 120/23 121/6 122/6 122/9 124/4 132/24 134/9 137/14 139/13 139/19 140/7 140/13 144/17 147/20 theft [17] 56/15 56/16 56/23 56/23 57/1 57/7 101/7 101/11 101/14 103/24 106/3 106/6 106/8 106/10 106/13 127/17 127/18 their [46] 12/3 12/7 15/3 20/11 20/19 20/19 23/15 26/8 28/4 48/25 49/7 49/8 50/18 53/17 60/20 61/20 61/22 61/25 77/25 78/14 79/7 87/10 88/7 95/14 95/16 99/2 99/4 100/12 101/24 101/25 101/25 104/8 104/22 105/4 107/22 107/24 139/18 144/1 144/2 144/11 145/21 145/22 145/25 146/1 146/6 146/6 theirs [1] 143/24 them [79] 12/6 12/8 14/21 15/6 19/14 27/2 28/17 31/15 31/24 34/2 40/11 40/12 55/1 58/24 60/5 71/9 72/4 72/10 72/17 73/3 73/12 74/14 74/22 75/18 76/9 78/8 79/12 79/23 80/19 80/21 81/9 83/16 92/17 95/16 95/21 98/1 98/10 98/14 98/18 100/14 100/24 102/13 104/9 105/4 111/11 114/4 115/10 115/16 115/18 116/10 116/12 116/13 117/2 117/22	119/3 119/6 119/9 119/13 119/18 119/23 123/12 124/2 128/9 130/6 132/21 133/17 135/14 136/22 137/9 138/13 138/15 140/8 140/8 141/22 143/1 144/1 145/12 146/2 146/5 themselves [2] 12/7 70/18 then [165] there [123] 2/4 3/19 4/15 5/2 5/3 5/11 5/17 5/19 6/4 8/16 8/19 8/25 10/25 12/1 14/14 15/5 15/7 18/6 18/14 18/14 19/19 20/8 20/9 20/20 20/20 22/24 23/19 25/8 26/15 31/19 31/19 32/15 33/22 34/4 35/9 37/10 39/2 39/17 39/24 40/6 42/8 43/9 45/5 45/8 45/10 49/18 50/9 50/21 58/11 64/18 65/15 66/18 67/25 69/14 69/21 69/23 70/3 71/14 71/14 73/3 73/4 73/7 73/11 73/13 73/18 74/7 74/9 74/13 75/18 76/3 77/2 78/10 78/16 78/18 81/19 82/15 84/8 88/6 89/8 90/1 90/19 90/20 90/22 90/25 91/13 93/9 96/4 97/22 98/13 99/9 100/14 100/16 100/17 103/17 104/19 110/23 111/19 112/1 114/7 114/22 117/24 119/1 119/2 121/24 123/24 124/15 124/18 127/7 128/3 130/20 134/13 135/15 135/16 136/20 136/20 137/11 138/2 142/2 142/7 146/25 147/5 147/5 147/15 there's [16] 6/24 12/22 18/23 20/25 35/19 39/5 84/19 93/4 98/16 115/22 117/2 123/15 132/20 132/24 142/12 145/2 therefore [1] 141/8 thereon [1] 114/17 these [25] 2/7 6/19 16/9 25/18 28/19 56/13 57/4 60/10 73/8 80/1 90/9 94/13 94/14 97/16 98/9 98/13 109/20 132/10 145/5 145/16 146/5 146/16
----------	---	---	--	---

T	96/11 110/16 115/19 136/9 142/3 142/6 142/19 147/3 147/9	tidied [1] 4/18 tied [1] 46/4 tier [1] 7/8	138/5 139/2	81/14 101/8
these... [3] 147/4 147/19 147/22	though [11] 14/16 29/12 31/24 39/1 39/2 41/16 41/21 46/2 102/25 111/23 138/4	till [2] 20/11 29/12 tills [4] 29/8 29/10 29/14 144/1 time [78] 5/4 11/22 21/9 26/13 28/15 30/24 35/22 38/23 41/4 43/20 44/23 46/10 50/1 50/5 51/25 52/17 53/8 55/13 62/2 62/5 64/2 66/2 68/19 70/6 73/5 74/7 74/13 76/3 76/11 77/3 78/11 78/16 78/18 79/5 80/18 80/24 81/13 81/16 82/18 83/14 84/18 85/14 86/8 86/19 88/13 93/11 93/24 95/5 95/13 96/8 97/20 99/3 100/17 106/10 106/13 106/23 112/17 113/6 113/20 114/13 114/15 115/7 118/7 118/22 123/11 124/23 129/10 131/2 132/3 134/2 134/6 134/13 135/18 135/24 137/1 139/23 143/1 146/5	took [31] 4/7 8/4 8/6 11/6 11/8 13/1 17/19 19/5 35/7 47/23 55/25 61/15 66/18 69/14 70/1 70/13 71/10 75/24 76/21 87/10 100/2 100/3 106/4 106/16 110/22 111/9 113/17 123/25 124/6 137/22 139/2 top [5] 26/4 28/17 40/6 95/10 108/2 total [11] 10/5 23/23 88/18 88/20 88/20 116/16 116/17 116/21 117/4 117/16 141/24 totally [5] 41/23 61/22 64/9 130/24 143/8 totals [3] 116/21 116/22 117/13 touch [2] 27/18 139/20 touched [2] 118/20 123/13 tough [1] 98/7 towards [3] 30/16 78/11 96/1 town [2] 121/5 139/14 track [3] 21/23 22/23 23/14 trade [4] 35/23 36/7 36/9 118/14 trading [2] 14/16 40/15 train [1] 5/20 trained [4] 9/20 40/19 110/24 114/19 trainee [1] 67/7 trainer [8] 8/2 50/4 56/5 62/18 100/12 100/13 114/13 114/15 trainers [1] 48/13 training [34] 7/20 7/23 7/24 8/1 8/12 8/14 8/17 9/18 9/23 47/21 47/22 50/3 50/6 52/1 52/3 52/6 54/3 54/4 55/17 58/20 58/22 60/21 60/23 62/16 62/19 76/13 76/14 76/17 76/20 76/22 100/11 105/10 114/23 114/24 transaction [2] 61/6 114/13 transactions [2] 45/13 52/2 transcript [3] 19/14 101/1 110/14 transfer [6] 31/16 31/24 32/17 35/5	transferred [1] 132/1 Transformation [3] 6/8 7/5 7/13 transparent [1] 79/18 traumatic [2] 59/22 104/13 travelled [2] 66/13 66/15 travels [1] 104/17 treated [5] 38/23 43/22 51/7 60/11 126/21 treating [1] 51/13 tree [1] 128/15 tremendous [1] 60/1 trend [1] 43/15 trial [11] 101/13 106/4 107/16 130/1 134/1 136/10 137/20 137/21 138/6 139/12 146/2 tricky [1] 72/1 tried [11] 14/6 24/19 40/9 59/12 78/4 80/23 90/14 90/15 91/7 102/1 138/13 trouble [3] 75/22 123/7 128/13 true [8] 2/1 28/13 64/9 65/17 90/24 100/25 110/9 127/2 trusted [1] 43/12 trustworthy [1] 47/13 truth [2] 53/15 108/21 try [22] 8/10 14/12 22/20 40/16 41/15 72/4 76/21 78/7 78/10 83/3 87/8 89/13 94/11 96/17 96/24 128/21 136/13 137/2 137/23 138/7 139/11 139/13 trying [19] 22/11 22/11 43/23 60/5 73/3 77/18 79/15 79/19 81/11 87/12 87/20 94/7 94/8 94/8 113/11 114/14 129/12 140/8 142/7 TSB [1] 5/17 turn [6] 1/19 24/18 66/5 69/12 105/6 110/4 turned [7] 18/5 36/25 44/2 81/20 86/7 114/7 114/8 turnover [1] 96/1 twice [4] 85/3 116/5 126/25 128/8 two [56] 3/7 3/18 6/11 6/15 6/23 7/24 8/25 12/1 15/4 16/3 16/5 21/6 23/19 25/13
they [219] they'd [12] 72/15 75/20 75/22 77/17 83/12 115/17 119/7 123/16 127/17 127/18 127/18 130/7 they'll [1] 144/8 they're [11] 71/16 81/18 95/19 121/18 126/14 128/2 143/9 143/10 143/11 143/15 143/19 they've [5] 39/13 132/17 143/22 143/24 144/2 thief [6] 48/12 60/11 89/20 89/25 97/1 101/16 thieves [1] 98/15 thing [12] 20/15 46/6 77/23 83/17 90/13 90/21 92/3 96/5 96/6 97/15 98/7 122/1 things [25] 46/12 73/6 73/18 73/19 73/20 73/20 86/4 90/17 90/24 91/15 92/7 92/8 96/16 97/3 97/22 103/5 108/2 111/11 124/15 129/20 132/17 133/4 133/6 133/25 143/25 think [65] 9/19 11/5 11/18 17/5 18/1 19/3 20/2 23/23 26/15 27/13 30/18 39/9 48/24 49/1 49/2 58/8 60/9 63/19 65/14 66/3 66/22 69/10 70/3 70/22 71/18 75/11 82/3 82/12 84/9 84/10 85/5 85/18 85/19 87/18 87/19 88/17 88/20 88/24 93/3 93/20 94/6 95/4 97/7 97/18 98/3 98/12 110/24 115/8 118/3 120/4 120/9 123/6 127/1 132/15 132/23 136/23 137/10 139/6 140/16 143/1 144/19 146/3 146/10 146/12 147/18 thinking [4] 64/13 75/12 92/6 136/4 third [2] 2/15 70/4 this [168] Thomas [1] 37/22 those [14] 7/16 42/17 57/25 70/14 95/15	thought [47] 10/2 12/21 18/13 41/23 47/12 47/14 49/20 55/15 68/16 68/17 68/19 68/21 68/22 68/23 71/5 77/7 86/9 86/16 89/20 95/2 97/20 101/20 108/17 108/17 108/22 113/15 113/18 116/18 119/2 119/9 119/9 119/11 119/24 120/13 121/4 121/6 121/14 122/1 122/15 124/4 129/13 132/20 134/20 139/12 139/18 141/24 145/7 thoughts [2] 44/14 102/13 thousands [1] 45/12 threat [1] 54/24 threatened [2] 41/12 59/11 threatening [2] 48/7 91/14 three [26] 2/4 5/3 24/8 42/11 58/11 64/14 66/13 66/17 70/10 70/21 71/4 85/8 99/21 101/7 101/10 102/1 103/11 108/5 119/2 119/2 120/14 125/20 126/18 131/8 138/14 147/6 three weeks [3] 108/5 125/20 126/18 three years [3] 66/13 66/17 101/7 threw [1] 134/7 through [35] 8/7 29/20 36/8 37/23 40/17 44/17 49/9 49/9 55/7 60/10 64/1 70/7 71/25 75/3 75/8 84/6 94/25 97/4 103/1 107/16 113/13 122/18 122/20 122/20 125/13 126/24 127/12 127/21 130/16 130/17 130/24 143/14 144/25 145/12 145/17 throughout [4] 3/3 86/8 111/14 114/2 throw [1] 90/2 thrown [1] 90/8 throws [1] 34/21 Thursday [3] 1/1 127/20 130/1	timed [1] 4/18 tied [1] 46/4 tier [1] 7/8 till [2] 20/11 29/12 tills [4] 29/8 29/10 29/14 144/1 time [78] 5/4 11/22 21/9 26/13 28/15 30/24 35/22 38/23 41/4 43/20 44/23 46/10 50/1 50/5 51/25 52/17 53/8 55/13 62/2 62/5 64/2 66/2 68/19 70/6 73/5 74/7 74/13 76/3 76/11 77/3 78/11 78/16 78/18 79/5 80/18 80/24 81/13 81/16 82/18 83/14 84/18 85/14 86/8 86/19 88/13 93/11 93/24 95/5 95/13 96/8 97/20 99/3 100/17 106/10 106/13 106/23 112/17 113/6 113/20 114/13 114/15 115/7 118/7 118/22 123/11 124/23 129/10 131/2 132/3 134/2 134/6 134/13 135/18 135/24 137/1 139/23 143/1 146/5 timer [1] 133/17 times [5] 15/4 52/9 55/19 138/14 138/14 timing [1] 78/22 tinnitus [1] 93/11 tiny [2] 114/9 120/8 tiredness [1] 102/8 titles [1] 58/2 today [8] 43/25 44/18 45/13 46/22 96/12 110/17 138/13 146/23 together [9] 16/12 21/23 29/16 55/14 87/13 89/24 100/3 136/2 142/9 toilets [1] 87/15 told [40] 11/18 12/9 12/19 15/6 15/17 16/6 19/3 19/8 20/12 20/15 24/20 31/19 31/23 40/11 41/22 42/23 42/25 48/3 48/13 48/25 50/22 54/9 55/24 56/5 58/25 63/2 63/5 76/7 82/5 90/6 91/20 100/19 100/24 106/14 119/23 125/17 129/9 137/9 141/6 141/7 tomorrow [1] 147/7 tone [1] 91/13 too [7] 61/14 61/17 63/17 77/3 120/6	travels [1] 104/17 treated [5] 38/23 43/22 51/7 60/11 126/21 treating [1] 51/13 tree [1] 128/15 tremendous [1] 60/1 trend [1] 43/15 trial [11] 101/13 106/4 107/16 130/1 134/1 136/10 137/20 137/21 138/6 139/12 146/2 tricky [1] 72/1 tried [11] 14/6 24/19 40/9 59/12 78/4 80/23 90/14 90/15 91/7 102/1 138/13 trouble [3] 75/22 123/7 128/13 true [8] 2/1 28/13 64/9 65/17 90/24 100/25 110/9 127/2 trusted [1] 43/12 trustworthy [1] 47/13 truth [2] 53/15 108/21 try [22] 8/10 14/12 22/20 40/16 41/15 72/4 76/21 78/7 78/10 83/3 87/8 89/13 94/11 96/17 96/24 128/21 136/13 137/2 137/23 138/7 139/11 139/13 trying [19] 22/11 22/11 43/23 60/5 73/3 77/18 79/15 79/19 81/11 87/12 87/20 94/7 94/8 94/8 113/11 114/14 129/12 140/8 142/7 TSB [1] 5/17 turn [6] 1/19 24/18 66/5 69/12 105/6 110/4 turned [7] 18/5 36/25 44/2 81/20 86/7 114/7 114/8 turnover [1] 96/1 twice [4] 85/3 116/5 126/25 128/8 two [56] 3/7 3/18 6/11 6/15 6/23 7/24 8/25 12/1 15/4 16/3 16/5 21/6 23/19 25/13	

T	unforgivable [1] 57/21	us [31] 4/24 46/25 65/23 66/6 67/4 67/21 82/23 83/10 83/22 86/25 88/8 89/3 90/15 98/15 98/16 99/9 110/18 112/10 113/9 114/5 129/9 130/16 135/5 141/20 141/22 142/7 143/18 143/20 144/15 144/16 146/8	54/7	47/21 47/23 48/2 48/4 48/6 48/8 48/11 48/14 48/16 48/19 48/20 48/23 49/5 148/5
two... [42] 26/15 29/12 29/14 29/16 36/12 49/19 50/3 54/3 55/17 58/20 62/13 68/4 68/5 69/7 70/3 71/10 72/22 73/2 74/17 74/22 75/5 76/9 76/23 77/4 79/3 85/3 85/3 101/18 103/13 106/15 106/19 112/18 112/22 112/22 115/22 131/8 133/18 133/18 134/2 137/20 138/20 147/7	unfortunately [8] 19/11 21/11 28/17 46/9 76/18 77/10 111/20 138/24	use [7] 7/2 22/17 34/16 45/12 50/7 147/21 147/22	victims [6] 132/16 143/22 144/6 144/24 145/11 145/24	Ward's [2] 47/11 48/9
two-week [1] 7/24	unhelpful [1] 54/8	used [13] 5/17 5/21 26/14 37/11 43/19 44/7 45/11 54/14 58/6 59/3 94/13 102/19 115/15	Victoria [1] 51/21	was [689]
type [2] 90/2 119/15	union [1] 15/10	username [1] 22/19	view [3] 39/20 44/13 46/2	was ... sorry [1] 85/13
types [1] 84/4	unit [7] 9/13 21/16 29/5 29/6 29/7 29/8 29/11	using [3] 80/5 80/6 88/9	village [5] 57/10 110/21 111/22 112/19 129/4	wasn't [29] 22/17 22/18 34/1 35/9 35/11 37/20 69/16 71/6 73/12 74/7 75/10 87/5 94/2 111/9 111/23 114/25 126/20 128/6 129/22 131/13 132/4 132/15 133/6 133/6 135/16 137/24 138/5 143/24 144/21
U	United [1] 66/15	usually [2] 55/20 61/7	villagers [1] 121/9	waste [1] 123/11
UK [7] 45/6 66/20 66/22 66/23 66/24 68/11 76/16	United States [1] 66/15		vindication [1] 55/6	wasting [2] 134/6 146/4
unable [5] 47/25 54/15 60/1 62/2 138/11	units [1] 29/4		vindictive [2] 75/12 97/19	Watch [1] 34/19
unanimously [1] 135/6	University [2] 67/1 67/3		vision [2] 92/24 93/4	watched [1] 145/5
Unbelievable [1] 135/8	unless [3] 7/2 88/12 141/2		visit [4] 31/13 62/18 117/25 129/25	watching [1] 75/18
unbiased [2] 98/2 98/3	unlikely [1] 81/17		vitamin [1] 138/18	Watson [2] 17/23 18/8
unclear [1] 68/7	unreliable [1] 61/5		voice [1] 99/15	waved [1] 85/16
undeclared [1] 118/21	unsuccessful [1] 40/10		W	way [34] 24/17 29/1 29/2 29/3 38/22 40/19 41/8 42/25 43/7 43/22 44/22 46/3 49/17 59/9 62/7 77/3 79/10 79/15 85/24 90/23 91/11 92/15 121/24 123/15 128/3 129/1 129/5 129/19 130/20 132/25 136/13 143/16 143/17 146/19
under [19] 2/14 3/7 6/1 17/2 17/16 18/2 18/4 18/9 24/21 36/11 41/14 42/21 45/2 57/5 61/2 61/8 100/19 110/21 113/23	until [27] 7/14 7/15 7/17 7/18 11/15 12/5 23/10 25/25 26/1 26/11 42/5 42/6 44/11 47/15 49/14 51/22 55/16 60/14 68/11 86/10 90/19 96/12 114/25 123/21 123/25 137/20 143/21	value [7] 10/5 14/15 22/23 22/23 35/1 41/12 80/3	W0217 [2] 53/22 148/11	wages [1] 48/5
Underhill [2] 103/16 103/19	up [75] 4/18 8/8 10/6 11/1 11/15 12/4 14/5 14/24 15/8 16/15 18/5 21/3 26/1 26/11 27/3 28/4 28/7 29/1 29/3 30/2 30/10 32/3 33/14 34/15 35/14 37/25 44/19 48/19 49/17 54/2 56/19 59/2 62/6 64/3 68/3 69/10 75/24 77/2 80/24 81/3 82/9 85/21 85/23 90/21 91/16 94/12 94/18 103/10 108/3 110/19 110/20 112/9 112/22 112/25 114/7 114/8 114/8 114/10 115/10 115/16 116/12 116/13 116/21 119/16 120/18 125/17 127/9 129/21 130/1 132/8 134/2 134/13 137/20 139/20 145/10	V	wait [5] 23/10 117/7 134/24 144/8 144/9	wait [5] 23/10 117/7 134/24 144/8 144/9
Underhill Circus [2] 103/16 103/19	up-sell [1] 8/8	van [6] 27/10 27/21 29/18 33/12 35/16 43/13	walk [4] 91/2 93/9 122/18 129/14	walking [2] 93/8 130/13
underneath [2] 13/9 26/3	update [2] 34/12 34/21	varied [1] 68/12	walked [6] 85/25 122/20 122/23 122/23 126/24 135/11	wallet [1] 84/23
understand [9] 9/24 94/24 124/23 125/14 130/25 141/4 142/24 143/18 144/7	uploaded [1] 9/5	various [2] 28/16 29/22	walking [2] 93/8 130/13	wallis [1] 139/21
understanding [2] 47/10 100/13	upon [4] 22/22 36/14 102/13 133/25	Vennells [5] 24/24 27/7 37/19 58/1 145/4	walk [4] 91/2 93/9 122/18 129/14	want [32] 3/25 37/3 44/4 49/6 49/8 53/16 55/8 58/3 68/12 74/15 79/10 83/19 96/21 96/21 97/5 97/5 97/15 98/1 98/2 120/23 123/5 127/25 129/16 129/21 130/24 136/13 139/4 143/9 143/16 144/16 144/16 144/23
understood [3] 9/4 108/9 131/7	upset [2] 75/11 107/2	venture [1] 112/8	walked [6] 85/25 122/20 122/23 122/23 126/24 135/11	wanted [12] 3/24 3/24 4/2 43/17 60/2 64/7 97/19 111/21 115/11 115/14 129/17 131/10
undignified [1] 57/14	upsetting [1] 105/25	ventures [3] 67/18 67/22 68/2	walking [2] 93/8 130/13	wanting [1] 8/9
undo [3] 48/2 105/2 108/25		verdict [3] 106/7 134/24 135/5	walk [4] 91/2 93/9 122/18 129/14	wants [6] 57/22 57/24 103/2 104/24 108/16 108/21
undone [1] 32/4		verge [2] 52/23 53/6	walked [6] 85/25 122/20 122/23 122/23 126/24 135/11	WARD [19] 47/7 47/8 47/12 47/14 47/17
unfair [4] 38/1 82/20 85/15 85/18		very [66] 4/4 6/3 6/12 16/8 16/8 18/12 18/12 23/25 24/2 36/7 37/7 45/2 46/18 46/19 46/20 46/23 58/23 59/22 60/25 63/19 65/20 66/19 68/15 71/3 72/1 72/1 73/9 73/9 75/10 77/21 77/21 85/11 89/11 91/1 92/9 92/9 92/18 96/18 96/19 99/12 100/24 104/6 108/8 108/23 109/5 114/9 119/15 121/25 122/6 124/3 131/6 131/6 133/6 133/14 133/19 134/4 134/4 135/8 137/17 143/11 145/25 146/15 147/2 147/17 147/20 147/20	walk [4] 91/2 93/9 122/18 129/14	
unfolded [2] 86/2 140/3		via [4] 27/7 30/6 41/2	walked [6] 85/25 122/20 122/23 122/23 126/24 135/11	

W	4/15 4/20 4/24 5/5	12/25 13/6 13/12	22/13 23/7 24/2 24/17	144/13
we... [49] 128/2 128/7	8/18 20/11 23/7 23/25	13/22 13/25 15/6	25/4 25/6 26/17 26/25	whom [1] 56/8
128/9 128/13 128/18	28/14 36/9 39/14 67/6	15/10 16/6 16/9 17/3	27/24 28/13 29/2	why [29] 3/23 5/14
128/18 128/19 128/22	67/8 67/23 68/7 68/21	18/5 19/1 24/14 25/18	29/19 29/22 29/23	16/21 38/14 40/24
128/24 129/3 129/4	70/12 70/13 71/11	27/11 29/9 29/14	30/3 33/10 33/18	41/1 42/17 45/2 56/18
129/6 129/7 129/11	72/1 72/24 73/2 73/11	29/25 31/18 32/9	33/24 34/3 34/6 35/2	60/6 64/18 68/21
129/18 129/22 129/25	74/7 74/15 74/21	32/16 32/23 33/2	37/25 38/4 38/25 40/9	75/23 97/16 97/17
130/14 130/16 130/17	79/24 84/14 85/2	34/14 34/15 34/16	40/11 40/15 40/19	98/1 115/9 120/5
132/6 133/8 134/23	85/11 88/20 89/16	34/20 34/23 40/8	41/23 42/12 42/20	120/23 121/9 123/4
135/23 136/2 136/3	89/19 89/22 90/23	42/24 44/11 44/23	42/22 43/5 43/5 46/6	132/7 132/14 139/8
136/5 137/19 138/6	92/21 95/11 96/7	45/10 45/12 51/17	46/12 47/22 49/25	141/4 142/24 143/19
140/4 140/4 141/22	97/16 98/12 98/20	55/22 55/25 57/15	50/5 50/7 51/1 52/1	144/7 144/10
142/8 142/16 143/2	99/15 104/23 112/25	62/19 64/6 66/18	57/20 60/24 61/1	wife [23] 4/14 43/24
143/2 143/2 143/11	113/16 113/18 114/1	68/14 69/9 70/25 71/9	61/23 67/14 68/1 68/6	58/19 58/20 59/18
143/15 143/16 143/20	114/7 114/7 115/1	71/10 71/20 73/12	68/15 68/24 69/6	59/25 84/14 84/24
145/1 145/10 145/14	116/5 116/7 117/6	73/16 76/8 78/16	69/11 69/21 70/1 70/8	88/3 91/18 91/19
145/15 145/22 146/7	119/13 120/3 120/5	78/18 78/22 80/4	70/9 70/9 73/20 76/20	91/20 91/22 92/2
146/9 147/12	120/13 120/13 120/22	80/23 81/7 81/8 81/10	76/21 81/3 81/4 82/8	92/14 94/18 100/2
we'd [11] 10/3 11/16	120/24 121/4 121/6	83/8 83/11 84/21	82/12 86/14 96/19	100/4 101/23 102/18
11/16 111/24 112/20	121/7 121/21 122/2	85/19 88/1 92/18	101/14 105/12 105/20	107/18 108/11 125/11
112/23 113/19 115/13	122/7 123/21 126/7	93/22 93/24 94/15	107/10 109/8 112/2	will [30] 2/19 25/2
120/6 130/15 135/18	128/13 129/11 130/14	94/25 95/18 99/6	113/3 113/14 113/23	43/1 47/4 57/17 60/9
we'll [12] 73/14 120/4	131/7 131/10 137/10	100/10 100/13 101/19	114/4 120/10 121/25	64/22 66/5 66/12 77/8
120/9 120/10 130/25	139/10 139/14 140/18	104/19 106/5 107/20	124/3 124/3 125/14	81/17 93/8 95/9 98/7
132/23 143/15 143/16	140/22 144/8 144/15	109/20 113/4 113/5	132/5 133/3 134/25	105/3 108/25 110/16
143/17 144/8 144/9	144/22 147/8 147/18	113/11 114/22 115/5	136/3 138/5 138/22	117/7 121/2 121/13
145/23	went [34] 7/2 15/13	116/3 116/7 118/8	138/23 139/14 142/5	124/7 125/10 125/19
we're [8] 65/2 72/18	28/24 29/20 31/22	118/19 122/12 123/10	143/5 144/22 146/21	145/11 145/14 145/17
99/18 120/17 122/4	37/7 67/24 74/13	123/16 123/23 124/12	147/6 147/7	146/25 147/7 147/9
122/7 122/8 142/11	80/14 80/16 80/17	126/24 127/23 128/11	while [8] 6/23 21/5	147/11
we've [9] 35/24 58/8	81/24 81/25 84/6 84/7	129/22 130/21 131/9	35/16 41/7 67/1 70/6	willing [1] 147/3
74/8 74/11 88/24	84/8 88/3 99/6 110/21	132/25 134/17 134/20	114/19 137/22	willingness [1] 46/22
122/3 132/10 145/4	114/9 118/6 119/14	136/6 139/11 139/17	whilst [4] 3/19 6/19	win [2] 53/5 143/3
145/15	119/16 123/9 124/24	143/16 144/11 144/16	114/24 137/19	winners [1] 143/7
website [1] 77/25	126/23 127/5 129/22	144/16 145/18 146/7	white [3] 10/3 10/20	wiped [2] 35/17
Wednesday [1] 11/15	129/23 131/24 132/6	147/12	23/16	73/17
week [32] 5/24 5/25	134/11 137/8 138/8	where [38] 11/16	who [71] 8/1 9/20	wise [2] 118/13
7/24 7/24 10/10 10/11	were [166]	12/8 12/17 14/13	11/25 13/15 13/18	138/19
13/4 17/6 25/4 36/11	weren't [11] 16/22	18/22 22/7 29/21	14/4 15/24 16/15 17/7	wish [2] 95/23
40/25 40/25 52/9 95/7	29/24 36/16 36/18	30/12 30/14 31/6	17/12 17/17 17/22	133/25
115/7 115/23 117/1	72/8 90/24 97/22	35/18 44/18 52/15	19/23 23/21 24/18	withdraw [1] 7/3
117/6 117/12 117/14	125/5 128/17 128/19	56/1 58/6 65/24 66/14	27/1 27/3 27/9 27/20	withdrawal [1] 35/1
117/14 117/18 117/19	140/13	66/16 66/17 68/8 69/3	28/6 30/23 30/24	withdrawals [1]
117/22 117/25 118/3	west [14] 58/18 69/1	76/1 78/11 82/3 84/18	33/21 34/9 34/18	22/23
118/19 118/20 137/15	69/5 69/8 69/8 69/8	84/20 84/22 86/19	35/24 38/8 39/10	withheld [1] 88/22
145/6 145/6 145/6	69/12 69/22 70/22	90/3 110/18 110/18	41/18 42/8 43/3 44/16	within [14] 21/1
Week 2 [1] 117/12	71/2 71/3 77/17 78/13	110/23 121/12 122/17	51/23 57/23 62/11	24/22 27/4 39/7 40/7
week 6 [1] 118/3	79/5	127/1 128/18 129/7	63/18 69/23 71/22	66/9 111/22 112/2
week 7 [1] 117/25	what [205]	141/22	74/8 75/10 82/17 86/1	113/18 114/15 125/20
week's [3] 21/3	what's [9] 13/16 29/6	Where's [2] 13/16	90/20 93/17 94/20	126/1 126/2 142/5
123/18 123/19	36/21 73/10 79/17	18/19	96/4 98/2 98/3 98/3	without [9] 44/20
weekly [8] 26/15	83/1 98/4 98/12 109/9	whereas [3] 29/11	99/3 112/24 114/8	59/7 59/12 83/3 83/4
116/20 116/21 117/4	whatever [16] 71/12	32/12 80/20	115/20 119/18 122/22	95/2 141/21 141/23
117/16 117/16 137/8	75/23 80/3 81/2 82/9	whether [9] 7/8 38/12	127/4 132/11 133/14	142/3
137/13	87/5 88/16 90/4 92/4	38/12 64/13 78/1	142/12 142/19 144/24	witness [31] 1/5 1/16
weeks [11] 6/23 21/6	95/10 96/11 96/18	115/24 128/18 134/19	145/1 145/3 145/10	46/17 47/1 47/5 47/7
26/15 40/20 47/22	97/1 99/7 115/25	136/17	145/23 145/24 146/1	49/10 51/19 53/22
76/9 76/23 108/5	124/5	which [121] 2/9 4/1	146/7 146/7 146/22	55/10 58/15 60/12
117/20 125/20 126/18	whatsoever [7] 20/7	4/2 4/3 4/21 4/23 5/2	147/3	62/10 65/9 99/21
weight [1] 107/5	34/5 44/21 115/3	5/9 5/18 5/19 5/21	who's [5] 27/19 66/3	100/1 103/7 105/5
welcomed [3] 113/14	123/14 133/20 135/20	5/22 6/11 11/13 11/20	90/22 98/15 142/15	109/8 109/15 110/1
113/16 119/9	when [119] 3/8 4/5	12/23 13/9 13/17 14/8	whoever [1] 78/7	110/15 148/4 148/6
well [85] 3/5 4/13	4/16 7/22 8/14 9/10	14/25 15/12 17/15	whole [6] 16/14 45/5	148/8 148/10 148/12
	11/15 12/9 12/19	18/24 19/15 22/9	66/20 107/15 143/14	148/14 148/18 148/20

W	would [143] 9/4 9/15 9/18 11/15 12/5 14/17 14/18 17/13 18/13 18/22 19/8 24/1 24/10 24/11 25/9 25/10 26/5 26/7 32/24 38/1 39/21 39/24 40/12 41/25 42/2 44/9 45/5 45/6 45/19 46/5 46/6 46/8 46/14 47/2 47/3 47/14 48/1 48/2 48/24 49/1 49/2 49/7 50/7 51/24 53/11 53/15 53/20 55/15 55/23 56/2 58/1 58/5 58/24 59/1 60/5 60/8 61/6 61/7 63/6 63/11 64/18 64/20 67/21 68/23 68/24 75/20 76/8 77/24 79/6 79/7 79/8 79/11 79/25 81/10 82/13 83/18 84/20 85/19 88/7 89/11 90/13 91/2 94/3 95/9 95/20 95/21 95/22 97/11 97/12 97/12 97/13 100/9 101/11 101/12 106/15 111/25 112/7 112/8 113/24 114/1 114/17 116/1 116/1 116/10 116/12 116/12 116/15 116/16 116/20 118/21 120/13 120/20 120/23 121/9 123/5 124/1 124/16 127/24 128/3 128/4 128/4 128/5 128/6 129/6 129/13 129/15 130/16 130/17 131/20 132/19 132/21 133/5 133/8 133/25 134/5 134/25 137/1 141/4 141/22 142/17 144/18 145/20 147/20	wouldn't [9] 17/15 75/23 89/2 118/14 128/24 129/18 131/11 133/9 146/5 wreaks [1] 143/14 wrecked [1] 143/7 wrecking [1] 143/19 write [4] 52/21 79/15 79/16 98/6 writing [3] 73/1 98/15 144/14 written [15] 25/6 28/1 28/1 28/11 28/16 67/15 72/10 72/12 72/16 73/4 73/20 78/6 80/1 82/19 85/12 wrong [21] 10/13 10/16 10/21 21/3 26/14 28/23 28/23 40/18 41/3 43/25 44/4 72/18 75/7 94/22	94/24 105/1 116/23 116/24 123/8 125/24 140/22 wrongful [1] 62/1 wrongs [1] 46/13 wrote [12] 66/8 82/16 82/16 83/14 90/18 95/21 97/24 98/1 140/16 140/17 140/17 140/18 Wyn [1] 110/12 Y yeah [12] 6/17 93/15 111/17 121/6 121/11 124/6 127/12 134/11 134/22 138/5 140/7 143/15 year [19] 1/14 3/10 3/18 5/8 7/9 14/25 16/5 35/22 65/10 71/12 74/3 101/10 110/2 113/3 125/10 126/2 128/25 137/20 146/1 year's [3] 71/25 71/25 85/2 years [45] 3/7 3/18 5/18 6/2 6/13 6/13 40/20 42/9 42/17 48/17 48/19 49/16 55/12 62/4 62/13 64/6 66/2 66/4 66/13 66/14 66/17 73/2 77/5 82/9 95/10 96/20 97/13 98/11 98/11 101/7 101/18 102/21 103/10 103/11 106/12 106/15 108/8 113/12 119/4 125/13 130/3 138/6 145/11 145/12 146/3 years' [1] 106/19 yellow [1] 120/25 yes [123] 1/15 1/18 1/22 1/25 2/3 2/6 2/8 2/8 2/10 2/12 2/18 2/25 3/22 6/9 7/21 8/7 9/8 9/17 9/22 11/7 11/24 14/24 15/23 17/2 17/21 17/25 18/17 19/22 20/4 22/3 22/6 23/13 24/5 24/13 25/16 26/22 27/15 30/9 31/12 32/20 33/1 33/14 38/18 47/3 64/16 65/12 65/16 65/19 66/5 66/5 66/8 66/12 69/2 69/15 70/15 70/15 71/20 72/17 73/13 73/13 74/2 74/5 74/19 75/17 75/21 76/7 77/13 78/20 78/20 78/20 78/21 78/21 80/12	80/15 82/2 82/5 83/8 83/21 86/24 89/15 91/25 93/19 93/23 99/20 99/25 109/10 110/3 110/6 110/25 111/5 111/8 112/14 112/16 114/7 114/21 117/1 118/2 118/5 118/10 118/25 119/22 122/7 122/13 124/18 127/22 129/11 129/11 131/25 132/2 136/11 137/4 137/13 137/13 137/14 137/21 137/25 138/3 139/5 139/7 139/15 140/15 141/14 143/2 yesterday's [1] 100/7 yet [5] 38/20 82/22 95/7 103/20 144/4 you [480] you'd [7] 7/9 9/9 9/12 10/4 11/2 25/17 116/4 you're [22] 29/15 46/4 72/18 80/24 81/1 84/4 85/20 85/22 94/5 94/6 94/6 94/7 94/7 94/8 121/1 123/7 140/20 140/20 142/21 142/22 143/1 144/17 you've [12] 25/22 66/6 72/3 72/3 94/10 98/17 98/20 110/13 118/3 129/9 137/10 141/17 your [121] 1/11 1/16 1/20 2/1 2/4 2/11 2/15 2/19 2/22 3/12 3/17 5/6 5/14 6/1 6/7 6/18 7/6 7/12 8/4 8/11 8/15 9/2 9/14 10/22 11/5 11/22 11/25 12/12 12/25 13/3 13/20 13/20 14/10 15/9 15/10 15/20 15/21 17/10 17/19 17/24 20/22 21/13 22/1 23/3 23/9 23/17 23/18 23/18 24/3 24/12 24/22 25/12 25/14 25/19 25/20 25/23 26/23 26/24 27/13 27/16 28/20 29/17 30/15 30/22 31/10 32/19 34/6 34/23 35/21 35/21 36/4 36/6 36/13 36/14 36/21 36/24 37/4 37/9 37/9 38/14 38/17 38/23 46/20 46/22 65/15 65/18 65/23 69/1 72/2 72/20 74/20 75/15 83/6 83/9 83/10 85/14 86/4 88/25 89/17	91/18 91/18 92/10 94/11 99/13 99/23 109/21 110/7 110/10 110/17 111/1 118/3 120/24 122/12 124/4 125/4 129/9 129/10 131/4 138/4 139/8 146/18 yourself [3] 2/9 9/7 37/4 Z zero [2] 11/3 11/4 Zuberi [2] 12/1 13/14
----------	---	--	---	--	---