

Thursday 25 July 2024

1
2 (9.45 am)
3 **MR BEER:** Good morning, sir. Can you see and hear us?
4 **SIR BRIAN LANGSTAFF:** Yes, thank you very much.
5 **MR BEER:** May I call Sir Vince Cable, please.
6 **THE RIGHT HONOURABLE SIR JOHN VINCENT CABLE (sworn)**
7 **Questioned by MR BEER**
8 **MR BEER:** Good morning, Sir Vince. My name is Jason Beer
9 and I ask questions on behalf of the Inquiry. Can you
10 give us your full name, please?
11 **A.** John Vincent Cable.
12 **Q.** Thank you. For those listening and watching, if I'm
13 speaking in more than usually loud voice today and if
14 I'm getting closer to the microphones than is usual,
15 there is a good reason for that, which Sir Vince
16 understands?
17 **A.** Thank you very much. I appreciate it.
18 **Q.** Can you look at a witness statement that you've kindly
19 prepared for the Inquiry, please, it's in front of you.
20 So it should be 53 pages long and dated 27 June 2024.
21 If you look at the last page, page 53, do you see your
22 signature?
23 **A.** Yes, I do.
24 **Q.** Are the contents of that witness statement true to the
25 best of your knowledge and belief?

1

1 **Q.** During that period, is it right that there was a junior
2 minister responsible for postal affairs?
3 **A.** Yes, I think there were six or seven junior ministers
4 and one was responsible for postal affairs, amongst
5 other things, most notably, I think, labour relations,
6 consumer protection.
7 **Q.** You list them in paragraph 21 of your witness
8 statement -- no need for it to be turned up -- but there
9 were a succession of junior ministers with
10 responsibility for postal affairs in that five-year
11 period; is that right?
12 **A.** Yes, there were four.
13 **Q.** Was that a regular or normal number of junior ministers
14 holding down a post over that kind of period?
15 **A.** Well, I think there was quite a high turnover generally.
16 The four ministers we've referred to were people from my
17 party, the other junior ministers were Conservatives,
18 but they had a turnover which was really directed by the
19 Prime Minister. My group of ministers were essentially
20 appointed by Nick Clegg and worked with me.
21 **Q.** Did you get any sense that there was churn, as it's
22 sometimes referred to, in that ministerial post that may
23 have made it difficult for the person occupying it to
24 grasp/fully understand/get to grips with post Office
25 issues?

3

1 **A.** Yes, they are true to the best of my knowledge and
2 belief.
3 **Q.** Thank you very much. You can put that to one side now.
4 All of the other documents I will show you will come up
5 on the screen.
6 I think by training and background you are
7 an economist; is that right?
8 **A.** Yes, that's right, yes.
9 **Q.** After university and the like, you entered the Civil
10 Service; is that correct?
11 **A.** For a couple of years, yes, and then I was later
12 a Special Adviser within the Department of Trade and
13 Industry but mostly not in the Civil Service, but I had
14 a stretch there.
15 **Q.** Then you worked in business before being elected to
16 Parliament in 1997; is that right?
17 **A.** Correct, yes.
18 **Q.** So far as concerns this Inquiry, the most important
19 office you held was as Secretary of State for Business,
20 Innovation and Skills, and was that between 12 May 2010
21 and the 12 May 2015?
22 **A.** Yes, that was the full length of the Coalition
23 Government.
24 **Q.** So five years?
25 **A.** Five years, yes.

2

1 **A.** I wouldn't say abnormally so. I mean, I was unusual in
2 having five years in my office. I think under the
3 government that has just passed, we had Cabinet
4 Ministers who held jobs for a few months but I was
5 unusual. I think, in Jo Swinson's case, there was
6 an interruption because of the maternity leave. That
7 was, I think, very understandable, that wasn't really
8 churn. But the others were changed because of
9 an overall mix in our ministerial portfolio: Ed Davey
10 became a Secretary of State, for example.
11 **Q.** Did you get any sense in your period of office that the
12 brief held by the person responsible for postal affairs,
13 the minister responsible for postal affairs, was too
14 broad, ie there was too much to do?
15 **A.** Well, there was a vast amount within the Department,
16 I think we may come to this in more detail later, but in
17 the briefing pack, the topical briefing pack, I noticed
18 there was a list of 100 items which came within my
19 portfolio, roughly, and Post Office was one of them, and
20 the portfolio had to be divided up between ministers and
21 civil servants. The Post Office was part of a junior
22 minister's portfolio and I think that was proportionate,
23 given the wide range of things that we had to do.
24 **Q.** Did any of the Junior Ministers in your time ever raise
25 with you a problem as to capacity, such that they

4

1 couldn't give postal affairs sufficient attention?
 2 **A.** No, I don't think so. I mean, in my judgement they were
 3 highly conscientious and very intelligent ministers and
 4 very capable and perfectly capable of handling the
 5 responsibility. I met them regularly as party
 6 colleagues and ministers, we talked formally and
 7 informally and they kept me abreast of issues which they
 8 found particularly important.
 9 **Q.** In paragraph 2 of your witness statement -- again, no
 10 need to turn it up -- you say:
 11 "I am informed that a large number of documents
 12 which should have been retained cannot be located, such
 13 as my official diary and minutes of meetings."
 14 Sir Ed Davey and Jo Swinson have said similar things
 15 to the Inquiry. Do you know why such papers, including
 16 your official diary, which is presumably an important
 17 record of your activities, was not retained?
 18 **A.** I have no idea why they weren't retained but there
 19 were -- in my case, there were some what I call seminal
 20 meetings which were never recorded. I had a first
 21 courtesy call meeting with Paula Vennells and Alice
 22 Perkins, for example. There doesn't seem to be any
 23 record of that, though I registered with them some of my
 24 concerns about the Post Office at that point. There was
 25 a meeting where a Member of Parliament, Mr Bridgen,

5

1 which cast doubt on the safety of criminal convictions
 2 obtained by the Post Office when acting as a private
 3 prosecutor; the CCRC, the Criminal Cases Review
 4 Commission, had commenced an investigation into the
 5 safety of some convictions; second Sight, the forensic
 6 accountants, had been instructed and had produced four
 7 reports in that five-year period; it marked the
 8 beginning, middle and end of the initial Complaint and
 9 Mediation Scheme run by the Post Office; Deloitte,
 10 forensic accountants, had completed reports on the
 11 Horizon system.
 12 I've given you a smattering of things that happened
 13 in that five-year period where you say Horizon barely
 14 came across your desk. Looking at it in the round, how
 15 do you think it is that Horizon barely came across your
 16 desk in that five-year period?
 17 **A.** Well, I think the general reason is that the officials
 18 who were briefing me and the ministers on the subject
 19 hadn't seen it as a particular problem. I think, with
 20 hindsight, I should have been told at the outset about
 21 Horizon, what it was. It was just a word. I should
 22 have been told that people were querying it -- you know,
 23 good, competent people. Computer Weekly, for example,
 24 I knew nothing of their work. We should have been told
 25 that people were suggesting there was a risk factor and

7

1 brought the Federation to tell me about some of the
 2 distressing cases of subpostmasters. There appears to
 3 be no record of that either.
 4 **Q.** Have you asked why there is no record?
 5 **A.** Yes, I was told that people had searched and couldn't
 6 find it. I think probably it has to do with the
 7 transition which was taking place from paper to digital.
 8 When I first started the job, almost everything was done
 9 on paper, letters came into the Department. I think, by
 10 the end of it, it was email based and, for a variety of
 11 reasons, complete records were not kept.
 12 **Q.** You tell us also in paragraph 2 of your witness
 13 statement that, in your five years in office, problems
 14 with Horizon barely came across your desk; is that
 15 right?
 16 **A.** That is correct and, when they did, it was usually in
 17 a very uncontroversial way and it was not drawn to my
 18 attention as an issue I should focus on.
 19 **Q.** That five-year period was a significant one in relation
 20 to the unfolding events concerning Horizon, including,
 21 within that five-year period, because campaigning work
 22 was being undertaken by the Justice for Subpostmasters
 23 Alliance; there was the threat of a class action being
 24 brought against the Post Office in the courts; there had
 25 been the discovery of evidence in that five-year period

6

1 I should have been told about Mr Bates and the Justice
 2 group. I never heard his name until I'd been in the job
 3 five years at the end, when the whole issue came to
 4 a head. But, certainly, I wasn't briefed on them and
 5 I think probably this came down to civil servants making
 6 a judgement that, because I had a vast area of
 7 responsibility and because it was being well handled at
 8 a minister level, that I didn't need to be told about
 9 them.
 10 **Q.** Thank you. You tell us in paragraph 4 of your witness
 11 statement that governments across the political spectrum
 12 share some responsibility for the fact that the scandal
 13 happened on their watches and that you accept your share
 14 of responsibility.
 15 **A.** Yes, I -- to be frank, I found it very difficult to
 16 pinpoint particular events or decisions that I could
 17 have done differently but, simply as a matter of formal
 18 responsibility, this was a state enterprise that came
 19 within the remit of my Department and I accept the fact
 20 that it happened on our watch. I know that's a cliché
 21 but it's something that ministers have to recognise.
 22 **Q.** I was about to ask you, when you say that you accept
 23 your share of responsibility, what are you accepting
 24 responsibility for?
 25 **A.** Well, general oversight of the Department, and this was

8

1 an area of the Department where clearly there was
 2 a policy failure.
 3 As far as I recall, there weren't any specific
 4 interventions that I made or was asked to make that
 5 would have changed any of those long list of things that
 6 you described.
 7 **Q.** Can we get down to some specifics then and start with
 8 the issue of your knowledge of key issues relating to
 9 subpostmaster challenges concerning Horizon. If we just
 10 turn up paragraph 33 of your witness statement, it'll
 11 come up on the screen, please. It's on page 12,
 12 page 33. You're here dealing with, as part of your
 13 chronological account, the period of time when you took
 14 up office, and you say in 33:
 15 "I was not briefed by officials on, or otherwise
 16 aware of, any issues to do with the Post Office's IT
 17 system at this time."
 18 If we go back to paragraph 13 of your witness
 19 statement, which is on page 5, thank you. This is years
 20 before you took up office.
 21 **A.** Yes.
 22 **Q.** In this part of your witness statement, you're telling
 23 us more generally about your knowledge of the Post
 24 Office.
 25 **A.** Yes.

9

1 involved in a separate issue, a closure issue, and that
 2 had given you some insight into the way that POL middle
 3 management the behaved; is that right?
 4 **A.** That's correct. Just to elaborate a little bit, I had
 5 raised a debate in Parliament, I think probably I was
 6 one of the first, about the way postmasters were treated
 7 by the Post Office, and there was a particular case,
 8 which you haven't referred to, but there's a particular
 9 case of a woman in my constituency who had invested,
 10 I think, £75,000 in her post office. It was taken away
 11 from her for reasons that were never clearly explained,
 12 she lost all the money. Another post office opened up
 13 nearby for reasons that were never explained.
 14 I never got good answers for why this was happening,
 15 so I called the debate and it basically chimed in with
 16 other experiences I had of the Post Office. For
 17 example, I'd been campaigning for months on Post Office
 18 closures in my own constituency and others and I took
 19 them to the Post Office and it was all sort of brushed
 20 aside, I was an interfering politician, it was nothing
 21 to do with me, operational matters were matters for the
 22 Post Office and not for ministers or politicians. And
 23 so I'd formed a very negative impression, in the case,
 24 and it was reinforced in Government because, as I think
 25 I mentioned a few minutes ago, that I think the one

11

1 **Q.** You say:
 2 "I became aware of allegations of fraud when
 3 a constituent was charged and lost his post office.
 4 [You] cannot recall exactly when this was -- probably
 5 around 2001-2002. [You] approached the family and
 6 offered help. They told me that the charges were
 7 unjustified but they wanted to rely on 'justice' and not
 8 involve me as MP. The family never mentioned IT."
 9 Then, thirdly, in paragraph 92 of your witness
 10 statement, which is on page 37, you say:
 11 "Before I came into government, I think I had 8
 12 closures in my constituency ... I organised and
 13 collected numerous petitions against branch closures ...
 14 Usually postmasters did not want to become involved,
 15 because they were afraid of the consequences."
 16 Then this:
 17 "When we came into Government, Ed Davey and I agreed
 18 based on our experience as constituency MPs that [Post
 19 Office Limited] middle management were, as I described
 20 [and you refer to a debate in Parliament in 1999]
 21 'authoritarian'. Mr Bates has, I believe, described
 22 them as 'thugs in suits' and I recognise this
 23 description. [Post Office] dealt with us in an arrogant
 24 way when we campaigned against closures."
 25 Drawing the threads together there, you had been

10

1 occasion when I was a minister where these distressing
 2 cases were brought to me was by a deputation -- not
 3 a deputation -- a single man, a man from the Federation,
 4 I think, about 50 to 100 cases, he brought a scrapbook
 5 of photographs to illustrate it. So I knew that these
 6 expulsions, fraud cases, and so on, were taking place
 7 but, throughout the whole of that, in none of these
 8 cases did anybody, as far as I remember, ever say
 9 anything about the computers.
 10 It was seen as -- as I saw it -- I had a theory
 11 which may have been proved to be wrong but, essentially,
 12 the Post Office had what I would call a 'one strike and
 13 you're out' policy, that if a postmaster made a mistake
 14 they would be punished severely -- not necessarily
 15 anything to do with computing mistakes, that emerged
 16 subsequently. And if I can just add one final point,
 17 that when I was campaigning on behalf of postmasters at
 18 that stage, and it was 10 years before I went into the
 19 Government, I did get a lot of help from the Federation,
 20 Mr Baker, who was in charge at that point, and they
 21 helped me to obtain compensation for the postmistress
 22 who had been evicted in my constituency. She was fully
 23 compensated and it was with the help of the Federation.
 24 So I, thereafter, tended to have a very positive
 25 view about them and trusted their judgement.

12

- 1 Q. You say here that POL middle management was
2 authoritarian and you recognised the description of them
3 applied by Sir Alan as "thugs in suits"; what about your
4 dealings with them led you to those views?
- 5 A. Well, it was the description of what happened when --
6 well, in the particular cases I brought to Parliament,
7 but I'd heard of others -- about what happened when
8 a postmaster made a mistake. I mean, in the case of my
9 constituent, the only thing that we had identified was
10 that Twickenham residents had gone into the post office
11 and found that the person behind the counter didn't know
12 that Santiago was the capital of Chile, and a complaint
13 had been made and, on the basis of this complaint, she
14 had been -- had her franchise taken away from her.
- 15 Certainly, when I raised that issue and closures
16 with the Post Office officials who I met around
17 closures, the attitude came across to me very much as it
18 was described here.
- 19 Q. It was as a result of meeting them face-to-face?
- 20 A. It was indeed and through the attitude that was revealed
21 in correspondence at the time.
- 22 Q. If we turn to the period when you took up office -- that
23 can come down from the screen, thank you -- when were
24 you first aware of individual subpostmasters challenging
25 the Post Office's enforcement action against them?

13

- 1 subpostmasters had been prosecuted on the basis of
2 Horizon data, which may not be reliable?
- 3 A. Well, I think it was then, very much at the end of the
4 Parliament when we had that coincidence of events, and
5 I was brought in to the picture.
- 6 Q. If we turn up your witness statement, please, at page 14
7 and paragraph 40, you say:
- 8 "In the course of preparing this statement, my
9 attention has been drawn to an unsigned letter dated
10 'August 2012' to David Miliband MP, apparently a draft
11 prepared by officials on my behalf ... I understand this
12 letter to have been held by UKGI, and it is therefore
13 reasonable to assume that it was drafted by officials in
14 the Shareholder Executive. The draft letter indicates
15 it is a response to a letter from Mr Miliband dated
16 23 July 2012, which apparently enclosed a letter from
17 his constituent, Kevin Carter. I have seen neither
18 David Miliband's nor Kevin Carter's letter."
- 19 You then quote from the letter, which I'll skip
20 over. If we go over the page, please, and look at
21 paragraph 41, you say:
- 22 "I have no recollection of this correspondence at
23 all. I've not seen a signed and dated version of this
24 letter, though it is fair to assume that someone in the
25 Department responded, and did so along the lines of this

15

- 1 A. I wasn't aware of that at all. I knew that there were
2 these fraud cases because, as I've mentioned, I had this
3 delegation brought to me by Mr Bridgen, and I had asked
4 the Post Minister what action we were taking, and it was
5 at that point that I was told about Second Sight, the
6 forensic accountant, and I think reasonably assumed that
7 there was now a process to deal with it. That was the
8 only occasion on which this came to my attention.
- 9 Q. When did you first become aware that Post Office both
10 investigated and privately prosecuted its own
11 subpostmasters and mistresses?
- 12 A. Well, I wasn't aware specifically about that
13 differentiation. I think the kind of common way of
14 looking at it was if somebody was charged with fraud it
15 was all a matter to do with the police and the courts.
16 The distinction that you draw and subsequently emerged
17 was not something I was aware of.
- 18 Q. Not aware of at any time in your period of office?
- 19 A. Well, I think right at the end, when we had this coming
20 together of Mr Arbutnot's question in Parliament and
21 the report of the Select Committee, I started to ask
22 a lot of questions about what was going on and I think
23 that was one of the issues which emerged but, until
24 then, the question had never arisen.
- 25 Q. When did you first become aware of concerns that

14

- 1 draft referred to above. As David Miliband was a Privy
2 Counsellor, normally I would have been asked to sign the
3 response as a matter of courtesy -- though ... this was
4 in the summer recess and [you] may not have been
5 available ..."
- 6 Can we look at the letter, please. UKGI00013690.
7 This was the draft letter to which you were referring in
8 those paragraphs and it begins, you'll see, by thanking
9 Mr Miliband for his letter of the 23rd, enclosing
10 a letter from Mr Carter, and continues:
- 11 "I have noted Mr Carter's experiences and concerns
12 as subpostmaster [but] note that Post Office remains
13 fully confident about the robustness and integrity of
14 its Horizon and related accounting processes."
- 15 Next paragraph:
- 16 "... in the light of discussions with James
17 Arbutnot and a number of other MPs with
18 ex-subpostmaster constituents [Post Office] recently
19 agreed to an external independent review of a small
20 number of individual cases that had been raised with
21 them by several MPs."
- 22 If we go down, please, we'll see it's got your name
23 at the bottom but, as you say, you've not seen a signed
24 version of this letter. For letters like this, would
25 you read the letters before signing them?

16

1 **A.** Yes, I would, but let me just explain a little bit of
 2 the background. I think the clue to this particular
 3 letter is in the date. It was August. I was rarely, if
 4 ever, in the Department in August because that was the
 5 month I was sent on overseas visits to China, India,
 6 whatever, to negotiate trade and investment agreements.
 7 It was also the month I took short holidays with my
 8 wife. So I almost certainly never saw the letter or the
 9 incoming letter but maybe it will help answer your
 10 question, I think, if I describe the process by which
 11 correspondence was dealt with in my office and
 12 I personally related to. The situation --

13 **Q.** Just before you do, we've got a very detailed account
 14 from you in your witness statement as to how
 15 correspondence was dealt with. I just wanted to ask you
 16 a few questions about how the correspondence was managed
 17 within the Department and your private office.

18 **A.** Yes, maybe I can help with that. The problem was that
 19 I think there were about several hundred letters a day
 20 and emails, would come addressed to me personally.
 21 I never saw them they would be directed by the
 22 Correspondence Unit to the relevant civil servants who
 23 would prepare replies, either by other civil servants or
 24 by the Post Minister and very, very occasionally to me,
 25 if there was a special reason -- as I say, Mr Miliband

17

1 and it would have been sent out by my office PP'd on my
 2 behalf.

3 **Q.** You see in the second paragraph it refers to Post Office
 4 remaining fully confident about the robustness and
 5 integrity of the Horizon system and related accounting
 6 processes. What enquiries would you expect to have been
 7 undertaken and by whom, whether in private office, ShEx,
 8 or otherwise, in order to confirm or stand up what is
 9 said there?

10 **A.** Well, I would have expected -- and I think I said this
 11 to you earlier, that when I first came into office
 12 I would have expected to have been told that there were
 13 questions being raised about this system, both by
 14 Computer Weekly and by the Justice group, but I wasn't
 15 and all I was ever told was -- and it appeared in
 16 letters and in annexes to briefs that I was given --
 17 that this was an issue that wasn't controversial.

18 I mean, bear in mind, I think, that, like, I think,
 19 most politicians and most officials, I wasn't computer
 20 literate. If somebody had said to me there was
 21 a problem of integrity in a computer system, I wouldn't
 22 have understood what on earth they meant. So I was very
 23 reliant, as we all were, on the competence and integrity
 24 of the people who were giving advice.

25 **Q.** My question was more what enquiries would you expect, if

19

1 was a Privy Counsellor -- and a letter of this kind
 2 would come to me probably in a folder and it would be
 3 explained by the civil servants, and my private office,
 4 that this was a standard letter, that it had been agreed
 5 with the Post Minister's office, it was the Departmental
 6 line, and all I needed to do was sign it because there
 7 was nothing controversial or difficult in it.

8 **Q.** Just stopping there, Sir Vince, when you say it would
 9 have been explained by officials in your private office
 10 to you --

11 **A.** Yes.

12 **Q.** -- in a covering submission, covering document, or
 13 explained orally to you?

14 **A.** Well, I think in a case like this there may not even
 15 have been a covering document because it was seen as
 16 a routine bit of correspondence, and I would sometimes
 17 have put in front of me a pile of letters for signing on
 18 totally different subjects, and I would be told "These
 19 are standard letters, you don't need to study them in
 20 the way that, you know, other controversial issues
 21 needed to be studied".

22 I mean, if I'd had time and opportunity I would
 23 almost certainly have spent as much time as I could
 24 reading them and absorbing them but, as I say, in this
 25 particular case, I almost certainly never saw the letter

18

1 any, officials to have carried out before recommending
 2 the inclusion of a line like this in a letter to be
 3 signed by you?

4 **A.** Well, I think the civil servants who dealt with it --
 5 I find it difficult to put myself in their minds, these
 6 were people who were working full time on computer
 7 related issues, I would certainly have expected them to
 8 consult somebody independent, to have validated this
 9 claim and probably to have taken time to interrogate the
 10 people who were offering criticisms, and it appears
 11 there were, at that time. But, no, I wasn't in their
 12 mind. It wasn't a subject I was remotely familiar with
 13 and I had to accept and trust the advice I was given
 14 because, I mean, that is ultimately how Government
 15 works.

16 **Q.** Yes.

17 **A.** You have to trust advice.

18 **Q.** Would you have regarded it as sufficient if officials
 19 had lines provided for them by Post Office and simply
 20 incorporated those into letters that were to be sent out
 21 in your name or junior ministers' names, without the
 22 kind of testing or challenge that you've just mentioned?

23 **A.** Well, there should have been a testing or challenge at
 24 some point but, having established, as they seemed to
 25 have done, that there wasn't a problem, it would have

20

1 been reasonable then to have accepted the Post Office
2 wording.

3 **Q.** So you would have expected at some point a moment of
4 challenge or deep investigation to --

5 **A.** Yes --

6 **Q.** -- have occurred --

7 **A.** -- I think that's reasonable.

8 **Q.** -- in order to start up the use of the lines provided by
9 Post Office about Horizon, even if, thereafter, the line
10 was perpetuated without further investigation?

11 **A.** Yes, I would have expected an interrogation of the
12 issue, of course.

13 **Q.** In paragraph 31 of your witness statement, if we turn
14 that up, please -- it's on page 11 -- you say:

15 "Upon my appointment I set three objectives for the
16 Department and Ministers ..."

17 Then if we go over the page, please, and the third
18 of them -- it hasn't got a (c) next to it but I think it
19 is the third of them -- is:

20 "To address the imbalance in the relationship
21 between the Post Office and subpostmasters, giving
22 postmasters a greater say in the running of the network,
23 and to advance, in partnership with the Federation, the
24 idea of mutualisation."

25 What lay behind your understanding that there was

21

1 the post office.

2 It was an ambitious idea and, unlike the other two
3 objectives, this didn't come to fruition unfortunately
4 but that was where the idea came from.

5 **Q.** Can we look, please, at POL00059303, and look at page 2,
6 please, and scroll down a little further. You'll see
7 this is a letter from Yasmin Qureshi, the then MP for
8 Bolton South East. Then if we go back to page 1,
9 please, you'll see it's dated 25 October 2012, and it's
10 addressed directly to you. It concerns Chirag Patel.
11 If we scroll down, please, if you just read to yourself
12 what is said in the first six paragraphs.

13 **A.** Yes.

14 **Q.** You'll see in the seventh paragraph it says:

15 "The person who did the audit even said there was
16 a problem with the computer because all the money in the
17 post office was accounted for and it was not Mr Patel."

18 Scrolling on, he had to pay £12,500 and then, over
19 the page, if you just read what's on that page.

20 Yes. If we just go back to page 1, looking at the
21 letter, is this the kind of letter that you would have
22 seen yourself?

23 **A.** No. As I've explained --

24 **Q.** In this instance, why would you not have seen this type
25 of letter?

23

1 an imbalance in the relationship between the Post Office
2 and subpostmasters?

3 **A.** Well, it was based on -- largely on my own personal
4 experience, which I've already described to you that
5 I had called a debate in Parliament 10 years earlier,
6 expressing my unhappiness with the way that postmasters
7 were dealt with. And there was actually a broader
8 policy issue which engaged me, in the sense that I was
9 responsible, overall, for competition policy and there
10 are, in the country, a whole set of cases where you have
11 a what you might call a monopoly -- the technical word
12 is monopsony but, sorry, I don't want to get into
13 complex economics here -- but where you had a powerful
14 organisation with large numbers of suppliers, and we had
15 that situation with, say, farmers and supermarkets, we
16 brought in legislation to protect the farmers.

17 We did the same with publicans and pub-goers, which
18 took a great deal of time and Jo Swinson's time, and
19 I was aware there was a similar problem with the Post
20 Office, and I had thought, at the outset, we needed to
21 change this situation.

22 And the idea came up, I think it was Ed Davey in his
23 discussions with the Federation, that the best way to
24 deal with this problem was to create a mutual structure
25 which would effectively put the postmasters in charge of

22

1 **A.** Well, I never saw any of this kind of letter for the
2 reasons I described. Because of the way the
3 Correspondence Unit operated, there would be very large
4 numbers of incoming letters, they were immediately sent
5 to the relevant part of the Department to prepare
6 an answer and the answer would come back through either
7 a civil servant or through the Post Minister. In this
8 case, it was judged that I didn't need to be involved
9 and, certainly, I never saw the letter. But the content
10 of it is familiar, because of the case I was familiar
11 with in Twickenham, it sounded very similar to this,
12 except that the IT dimension wasn't in evidence there,
13 and it was the same kind of issue which was presented to
14 me by the Federation when the representative met me with
15 Mr Bridgen.

16 **Q.** One of your objectives was addressing the imbalance in
17 the relationship between Post Office and its
18 subpostmasters and this kind of complaint speaks to that
19 very issue, doesn't it?

20 **A.** Yes, I thought a lot about how you dealt with this
21 question of imbalance but the proposal I had made to
22 Parliament 10 years earlier was that we did need to set
23 up an arbitration mediation mechanism. You may say it
24 was just serendipity but this is ultimately what
25 happened and, certainly, in my first meeting with Paula

24

1 Vennells, I had suggested that this is what the Post
2 Office should do. But when I came into Government and
3 discussed this matter with Ed Davey, and I think
4 separately the Federation, we thought a more radical
5 solution was required and that's how the idea of
6 mutualisation came up.

7 In retrospect, probably we should have been more
8 modest and perhaps insisted that postmasters should be
9 on the Board of the Post Office. I believe this has now
10 happened but, at the time, they weren't directly
11 represented. But that would have achieved some of the
12 objectives of mutualisation, without the full process
13 which took an inordinately long time.

14 **Q.** Given that one of your three key objectives for Post
15 Office was to address the imbalance in the relationship
16 between Post Office and subpostmasters, do you know why
17 correspondence of this kind, which speaks to that very
18 issue, was not flagged to you?

19 **A.** Well, I think the reason it wasn't flagged to me was the
20 reason I gave in my earlier answers: that I had a vast
21 portfolio, the civil servants in my private office and
22 in the Department knew that this was -- I don't know,
23 1 or 2 per cent of my workload, and clearly judged that
24 they didn't need to deal with me, if necessary, there
25 was a Post Minister who would deal with it on my behalf.

25

1 a lot of complaints that MPs weren't getting answers, so
2 I asked for more resources to beef up the Correspondence
3 Unit. So the fact that proper letters were going out
4 was, in itself, an advance on where we'd been before.
5 But, yes, I recognised the letter, and there are several
6 messages in it, which were, I think, fairly consistent
7 and consistent with what I'd heard.

8 For example when I'd held my debate in Parliament in
9 1999, the first thing that the Labour minister told me
10 was, "I can't deal with this because this is
11 an operational matter, and operational matters are the
12 responsibility of the Post Office"; and the second issue
13 which was pointed out to me is that, you know, there are
14 legal issues involved, there are court cases, ministers
15 cannot get involved in matters relating to the criminal
16 law. So, ministers replying to letters were probably,
17 at each stage, having to explain that.

18 **Q.** You'll see that, as you say, in the second paragraph, it
19 says:

20 "The issues raised in your [Norman Lamb's] letter
21 are operational and contractual matters between Post
22 Office and [the postmistress] Mrs Henderson ... neither
23 I nor the Department can intervene in cases which are
24 *sub judice* or where court action had been determined."

25 The constituent was charged to appear at Norwich

27

1 So, you know, it was a judgement on their part, it was
2 perfectly fair, that I simply would not have been able
3 to cope with the volume of correspondence.

4 **Q.** Can we look at some of the responses that junior
5 ministers sent out. UKGI00013863, please.

6 Thank you. If we go to the bottom of the second
7 page and the top of the third page. In fact, we can see
8 it from that first page. We can see this is a letter
9 sent out by Ed Davey MP. You can see it's to Norman
10 Lamb who, ironically enough, was subsequently to be
11 a Postal Affairs Minister but here he is being written
12 to in his capacity as a backbench MP. Here, Ed Davey is
13 replying to a letter that had been sent to you by Norman
14 Lamb on behalf of his constituent, Allison Henderson,
15 setting out her concerns about Post Office audit
16 procedures and accusations levelled against
17 subpostmasters:

18 "I am replying as Minister for Postal Affairs."

19 So there are number of these. Just looking at what
20 we have seen this so far, is this what you would have
21 expected to have happened, namely a letter coming in to
22 you from a backbench MP, being passed to the Postal
23 Affairs Minister to respond to?

24 **A.** Yes, I would have expected that that was the process.
25 I have to say when I first came into Government, I got

26

1 Crown Court. She pleaded guilty to false accounting.
2 Then it is said:

3 "... I understand, at no time during the case were
4 any problems with ... Horizon IT system raised by
5 Mrs Henderson or separately identified."

6 That line there, that no problems with the IT system
7 were raised by Mrs Henderson at any time, we know to be
8 false. She had raised in the course of the court
9 proceedings, on two occasions, including in formal
10 documents, her suggestion that the losses were caused by
11 the IT system.

12 For this kind of correspondence, what kind of
13 inquiry would you expect officials to make before
14 including in a letter information such as that?

15 **A.** Well, in a way this is your earlier question in
16 a different form --

17 **Q.** It is.

18 **A.** -- which is basically, at the outset, there did need to
19 have been an interrogation of the claim by the Post
20 Office that there wasn't a problem but that, having been
21 satisfied, as apparently the civil servants were, it was
22 perfectly reasonable to incorporate that kind of comment
23 in an outgoing letter.

24 **Q.** This goes slightly further. It has a bit of a dig at
25 Mrs Henderson, saying it's all very well complaining

28

1 now, she didn't complain when she had the opportunity to
 2 do so, namely in the court proceedings.
 3 **A.** Yes.
 4 **Q.** What would you expect officials to do, if anything,
 5 before including that kind of line in a letter?
 6 **A.** Well, this is a level of detail I'd never got involved
 7 in, drafting and preparing letters of this kind. So how
 8 much detail -- I think there is a serious point, though,
 9 which is that this issue about commenting on court
 10 cases. Throughout --
 11 **Q.** Put that to one side for the moment. I am asking you,
 12 as the Secretary of State, what you would expect
 13 officials to do before including this kind of content in
 14 a letter? If you say you don't know, and are not in
 15 a position to judge --
 16 **A.** Well, this is in a level of detail that I really can't
 17 make any useful comment on. As I said, I think it was
 18 incumbent on the officials in the Department to have
 19 established, in general terms, that the Post Office were
 20 acting correctly but, having established that, it was
 21 not unreasonable for them to reproduce versions of
 22 events that they were given.
 23 **Q.** le given by Post Office?
 24 **A.** Yes.
 25 **Q.** So you wouldn't see anything objectionable in, if they

29

1 first paragraph thanking her for her letter of
 2 22 February 2011 to you on behalf of her constituent,
 3 Bhavisha Parekh, whose father was prosecuted for cash
 4 losses. It records that the constituent suggests that
 5 the Horizon computer system caused these losses?
 6 So, again, similar to what we see before in the
 7 terms of the architecture of the thing: letter in to you
 8 but letter out from Ed Davey.
 9 **A.** Yes.
 10 **Q.** That would be the system operating as it should?
 11 **A.** Yes. That was how it worked.
 12 **Q.** There are quite number of these letters but just to see
 13 this is a repetition, in the second paragraph:
 14 "The issues raised in your letter are ...
 15 operational and contractual matters between Post
 16 Office", et cetera.
 17 Was that a line that you were familiar with, a line
 18 to take?
 19 **A.** Yes, I was very familiar with that because that was
 20 exactly what I was told when I had raised cases in
 21 Parliament on behalf of the postmaster, that they had --
 22 I think I had a 15-minute reply from the then Labour
 23 Minister and the first five minutes were explaining the
 24 legislation under which the Post Office operated, '69
 25 Act, which made it very clear that they had

31

1 were given that line by the Post Office, simply to cut
 2 it into a letter?
 3 **A.** Well, it is a little odd, now you mention it but I don't
 4 really have anything add. I mean, this is a very high
 5 level of detail and I wasn't involved in drafting
 6 letters of this kind, so I can't really make any
 7 intelligent comment on it.
 8 **Q.** No, I know you weren't involved; I'm just trying to
 9 explore with you whether, before you or your ministers
 10 put their names to letters, you had an understanding of
 11 what had gone on in the back office. If somebody had
 12 asked me to sign something, I'd either want to know if
 13 what's in it is true from my own personal knowledge or
 14 a little bit about the process which has gone into
 15 finding out the information and testing it?
 16 **A.** Yes, well, I'd imagine that what happened was that the
 17 civil servants in BIS spoke to their opposite number
 18 on -- in the Post Office, and said, you know, "Can you
 19 give me the background to this case because I need to be
 20 able to give a full reply, and will you please tell me
 21 what happened in the case of Mrs Henderson?", and would,
 22 I think, simply on matters of fact, have had to trust
 23 the reply they were given.
 24 **Q.** Thank you. Can we look, please, at UKGI00014038, March
 25 2011, a letter out from Ed Davey to Glenda Jackson. The

30

1 responsibility for operational matters.
 2 And certainly when I, I think, first met Paula
 3 Vennells, the first courtesy meeting, I'd explained my
 4 history and I think she reminded me that this is exactly
 5 the way in which the relationship between me as
 6 a minister and her as a Chief Executive, must operate.
 7 **Q.** You mentioned the '69 Act there, are you referring to
 8 the Post Office Act 1969?
 9 **A.** Yes, yes.
 10 **Q.** What did you understand that to say, by the time of the
 11 years 2010 to 2015, as to operational independence?
 12 **A.** Well, my understanding, which framed the way I dealt
 13 with issues, was that I had responsibility for the
 14 general kind of strategic direction of the Post Office
 15 and its financing, and that the Post Office were
 16 responsible for their relationships with individual
 17 postmasters and operational decisions about the opening
 18 and closing of post offices. That was how I saw the
 19 distinction.
 20 **Q.** We've got in our pack a series of letters -- I'm just
 21 going to list them -- from MPs or constituents. I'll
 22 list them, one in October 2013, POL00195964 at page 3;
 23 one, December 2014, POL00218852, pages 1 to 4; and one
 24 where the date isn't clear, POL003454283. So letters in
 25 to you raising matters concerning the operation of the

32

1 Horizon system and action taken against subpostmasters.

2 Would you expect anyone, in your office or
3 otherwise, to draw together correspondence which was of
4 the same or substantially the same nature, ie was
5 complaining about the same thing?

6 **A.** Well, I would have expected the operational civil
7 servants, not necessarily my private office, to have
8 been alert to a systemic problem if there was one. But
9 perhaps if I can just add another note, because the
10 letters you're drawing to my attention are letters from
11 MPs. I was very conscious from the outset that I didn't
12 want to be caught in what you might call a Sir Humphrey
13 situation, of being blindsided by officials who had,
14 say, a biased view. So I set up in Parliament, through
15 my so-called PPS, a system of surgeries so that MPs
16 could come and talk to me on a Monday evening with or
17 without officials present, if there were any problems
18 they had.

19 **Q.** Just stopping you there, you explained some of this in
20 your witness statement.

21 **A.** Yes.

22 **Q.** Can you explain to those watching and listening what you
23 mean by a "Sir Humphrey situation"?

24 **A.** Well, the fact that civil servants may have had a view
25 of the world which was different to mine and I needed to

33

1 I mean, they did on other issues.

2 **Q.** Sorry, Sir Vince, are you saying it there that James
3 Arbuthnot was not concerned because he didn't raise the
4 matter with you?

5 **A.** No, I have read about his work and it was monumental,
6 and he did enormous amount of good work. But, for
7 whatever reason, the MPs who were concerned about this
8 issue never raised it with me in Parliament. They had
9 abundant opportunities to do so.

10 **Q.** You're not being critical of them for failing to do so?

11 **A.** No, not at all --

12 **Q.** You're simply saying they took a different route?

13 **A.** No, they took a different route and different MPs
14 operate in different ways. No, I'm not remotely
15 critical, particularly Lord Arbuthnot, as he is now, did
16 a heroic job. I wouldn't dare to criticise him.

17 **Q.** Were you aware that, essentially, a boilerplate reply
18 was being sent out in response to each and every one of
19 these letters in from MPs that were being sent to you?

20 **A.** Well, I wasn't aware of the letters as coming in or
21 going out but, yeah, it clearly was a boilerplate
22 response. But that was actually how Government dealt
23 with most issues. Department/Government had to have
24 a line on issues and, having established it, reproduced
25 it and it would have caused chaos if there'd been

35

1 be aware of that, and that's why I set up this system
2 and people came to see me every week, MPs, on Post
3 Office issues, not related to postmasters, but on Post
4 Office issues. And I'm very surprised that, in the
5 whole of the five-year period, with the single exception
6 of Mr Bridgen, who brought the Federation, who didn't
7 raise the IT issue, why none of the MPs who were
8 concerned about this ever came to talk to me about it.

9 That was the way in which I could have challenged
10 the officials but I was never given the ammunition to do
11 so.

12 **Q.** Did you know that groups of MPs, quite a large number of
13 MPs, were seeking to progress, during your period of
14 office, the complaints of their constituents, led
15 essentially by James Arbuthnot?

16 **A.** Well, I discovered this in March 2015. Before that,
17 I wasn't aware of it, no.

18 **Q.** This may sound an awkward question: do you know why you
19 weren't aware of it?

20 **A.** Well, I -- optimistically, I would say it was because
21 they had complete trust that the Post Minister was
22 dealing with it properly. But the way Parliament worked
23 was that I walked past Mr Arbuthnot and the other MPs
24 several times a day and, if they were concerned, they
25 would surely have stopped and said something to me.

34

1 a different response to every individual.

2 **Q.** The alternative view might be that having a boilerplate
3 response and sticking to it means that there's never any
4 real investigation of the issues?

5 **A.** Well, as I said several times already, I think, you
6 know, there should have been at some point a careful
7 interrogation of the issues but, having established
8 a clear line of argument, it was entirely appropriate to
9 be consistent in dealing with everybody who wrote in
10 about it.

11 **Q.** Can I turn to the second issue, then: the Second Sight
12 investigations and the Mediation Scheme. Can we turn to
13 paragraph 46 of your witness statement, which is on
14 page 17. You say:

15 "I am told that on 8 July 2013 the Second Sight
16 Interim Report was published; I was not aware of this
17 report or its contents at the time ..."

18 When did you first hear about the Second Sight
19 investigation and its Interim Report?

20 **A.** Well, I don't think I did, except I did meet, you know,
21 the ministers on a very regular basis. They may well
22 have said in the course of reporting to me on what they
23 were doing that this forensic investigation was taking
24 place and was proceeding normally. But I certainly was
25 never given a formal, detailed report on the work of

36

1 Second Sight. I only heard about it when I had this
 2 visit from Mr Bridgen and the Federation, and I wanted
 3 to follow it up and ask the postmaster -- the Post
 4 Minister what was going on, and they told me that the
 5 Second Sight investigation was taking place.
 6 I didn't realise, incidentally, that it was an IT
 7 investigation. I thought it was just a general
 8 investigation into why so many postmasters were being
 9 charged with fraud and losing their post offices.
 10 **Q.** When were you first aware that Second Sight were
 11 undertaking an investigation?
 12 **A.** Well, when I told the Post Minister that I'd had this
 13 delegation and I was very worried about it and the
 14 numbers of people and the distress of some of the cases,
 15 and I said, "What are we doing about this?" And she
 16 said -- I think it was Jo Swinson at that time -- "We
 17 have just launched this forensic audit and investigation
 18 and I'm sure that all your cases will have been dealt
 19 with properly".
 20 **Q.** Would that be in the course of her first period of
 21 office, 6 September 2012 onwards?
 22 **A.** Yes, I'm sure it was. It may not even have been Jo; it
 23 may have been, I think, Norman Lamb, briefly. But no,
 24 from memory, I think it was Jo's time.
 25 **Q.** If we look, please, at UKGI00013690, we can see the

37

1 **Q.** To the private office of Jo Swinson and others within
 2 ShEx. The subject is "Subpostmasters News Story", can
 3 you see that?
 4 **A.** Yes.
 5 **Q.** It says:
 6 "Hi all
 7 "Vince has seen this news article and thought it was
 8 a good news story for the Post Office and good link to
 9 the Trust and Transparency work. Any suggestions on
 10 what we can do to take this forward?
 11 "Thanks
 12 "Anna."
 13 Was she one of your private secretaries?
 14 **A.** I don't remember -- there were a lot of private
 15 secretaries. I don't remember an Anna but I'm sure it
 16 was, yes.
 17 **Q.** We can see the second highlight is the attachment,
 18 "Subpostmasters news story.pdf". Can we look at that,
 19 please. UKGI00019390.
 20 You may recognise the style and font and text. It's
 21 an extract from Private Eye.
 22 **A.** Yes.
 23 **Q.** It reads:
 24 "At last some encouraging news for subpostmasters
 25 who have been sacked, sued and even jailed over

39

1 letter from you to David Miliband and, if we just look
 2 in the third paragraph:
 3 "Nevertheless, in the light of discussions with
 4 James Arbuthnot and number of ... MPs [Post Office]
 5 recently agreed to an external independent review of
 6 a small number of individual cases that had been raised
 7 by them ..."
 8 That's, I think, a reference, would you agree, to
 9 the Second Sight investigation.
 10 **A.** Yes.
 11 **Q.** So you signing this letter off in August 20 --
 12 **A.** '12. As I said, I didn't sign it off.
 13 **Q.** No, so you simply would never have seen this?
 14 **A.** Almost certainly.
 15 **Q.** Didn't see the letter in; didn't see the letter out?
 16 **A.** Almost certainly not.
 17 **Q.** So we can't take this as knowledge by you of Second
 18 Sight at this time?
 19 **A.** No, absolutely not.
 20 **Q.** Can we look, please, then, at UKGI00019389, and look at
 21 the bottom of the page, please, and over to the second
 22 page. Can you see an email dated 22 July 2013 from
 23 "Cable MPST"; is that your private office's email
 24 address?
 25 **A.** Yes, it is, yes.

38

1 shortfalls that hoe up on the Post Office's [Horizon
 2 system].
 3 "The Interim Report of a review of the IT system,
 4 following a campaign by Tory MP James Arbuthnot, sets
 5 out a raft of failings. These include the brutal way
 6 the Post Office investigated financial errors;
 7 unreliable hardware; the absence of training or support
 8 for subpostmasters on a system said to be more complex
 9 than that at a high street bank; and an unfair business
 10 model which automatically makes subpostmasters
 11 responsible for any discrepancy.
 12 "These failings have led to false accounting
 13 prosecutions as inexperienced individuals with
 14 unexplained discrepancies have been faced with either
 15 reporting false figures or losing their business, with
 16 nowhere else to turn.
 17 "Arbuthnot has applauded the Post Office on the open
 18 way in which, through the review, it has allowed the
 19 flaws to be exposed. But the next big test is whether
 20 scores of people who have lost their livelihoods and
 21 sometimes liberty will win any redress."
 22 **Q.** Now, it seems from the covering email that you had read
 23 the article?
 24 **A.** Well, I had seen it, yes.
 25 **Q.** What's the difference between seeing and reading?

40

1 **A.** Well, the difference is I was given every morning a pack
 2 of 30 or 40 press cuttings, everything relating to the
 3 Department, and I would normally judge from the gist of
 4 it, the headlines, whether this was something we in the
 5 Department needed to react to in some way. Part of my
 6 was job to be conscious of the public impact of what we
 7 were doing, and I just glanced and this one and it did
 8 refer to the brutal way the Post Office investigate, and
 9 I thought you know, "Well, this chimes with what
 10 I know", and I --

11 **Q.** Do you recall now only glancing at it?

12 **A.** Yes, I'm sure I only glanced at it. I only glanced at
 13 almost all of the press cuttings. It wasn't
 14 an important part of the day's routine; it was just
 15 picking up important issues. I just noticed that -- I'd
 16 been lecturing businesses on how they needed to be much
 17 more transparent about how they dealt with consumers and
 18 workers, and so on, and here was somebody who had been
 19 a critic of the Government saying that, actually,
 20 a Government agency under our remit was doing a good
 21 job. So I thought "Oh, yeah, why don't we make more of
 22 this?"

23 And, as you see from the private office response,
 24 they were at pains to dampen my enthusiasm because they
 25 realised that this was a complex issue, so I think we

41

1 reply. So again, it's from Anna Bartholomew, a private
 2 secretary in your office, so she's essentially replying
 3 to her own email with the same distribution list. She
 4 says:

5 "I have spoken to officials working on [Post Office]
 6 and compiled the following advice for [you] -- this will
 7 go in the box tonight with the article.

8 "Officials recommend not following up on the
 9 article -- it presents a very skewed picture and does
 10 not cover all the facts.

11 "The Interim Report clearly said that there was no
 12 evidence of systemic failures or flaws, whereas the
 13 report suggests [Post Office] has admitted to system
 14 errors. There were 2 minor discrepancies which [Post
 15 Office] identified and rectified independently of the
 16 report. This affected a very small [proportion] of the
 17 network ... no subpostmasters lost money ...

18 "Arbuthnot is closely involved in the investigation,
 19 and provided a chance for the submission of individual
 20 cases ... Although the article correctly refers to [him]
 21 applauding the Post Office on the open way it responded
 22 to allegations, there remain significant differences in
 23 opinion. Following publication on the Interim Report
 24 [he's] tabled an Urgent Question requiring a Government
 25 statement ... despite conversations with Jo Swinson to

43

1 simply moved on and I didn't take it any further.

2 **Q.** We'll come to all of those steps in a moment. You'll
 3 see the article says that the Interim Report, which is
 4 a reference to the 8 July 2013 Second Sight Report, sets
 5 out a raft of failings: the brutal way Post Office
 6 investigated errors; unreliable hardware; the absence of
 7 training or support; an unfair business model leading to
 8 false accounting prosecutions, leading to people losing
 9 their business with nowhere else to turn. Why did you
 10 think this was a good news story?

11 **A.** Well, I thought it was a good news story because I'd
 12 simply picked up the fact that, I think it says
 13 Mr Arbuthnot applauded the Post Office on the open way
 14 in which it allows these flaws to be exposed. I mean,
 15 as I say, I didn't read it carefully. It wasn't
 16 a policy document; it was just one of 30 press cuttings
 17 that I'd glanced at, but I'd picked up that somebody was
 18 saying something positive about the Department and the
 19 agencies we're responsible for.

20 Most of the press coverage was negative. I mean,
 21 that's the way -- you know, the way of Government and
 22 here, at a quick glance, was something positive. So
 23 I suggested to the Press Office maybe they should take
 24 this a bit further.

25 **Q.** Looking back at the email, please, UKGI00019389, see the
 42

1 explain the operational nature of the issue.

2 "With regards to the possibility of redress, it must
 3 be remembered that prosecutions were subject to the
 4 judicial process. There is no automatic redress and
 5 nothing the Government should or could intervene on.
 6 Additionally, number of the subpostmasters pleaded
 7 guilty.

8 "... this is only an interim report."

9 So, essentially, pouring cold water of a different
 10 kind or a different variety in a number of ways on your
 11 idea to take forwards what you had read?

12 **A.** Yes, it was. Obviously.

13 **Q.** Are you able to recall whether that's what happened?

14 **A.** No, I don't recall this episode at all but it -- we'd
 15 had this kind of discussion constantly about the kind of
 16 public relations/communications issue, about how to deal
 17 with them, and I had got the point fairly quickly that
 18 this was something the Press Office and the officials
 19 didn't want to make something of. So I'd deferred to
 20 their judgement on public relations grounds.
 21 I certainly didn't study the content of this minute in
 22 any detail.

23 **Q.** What about studying the reports, "Can I see the report,
 24 there's obviously a difference of view here"?

25 **A.** Well, I could have done but I think it didn't ring
 44

1 a bell at the time that this was an issue. As I say, it
 2 was just -- I was focusing on a different question,
 3 which is the fact that the Government and Government
 4 agencies were being more transparent, and I thought that
 5 was the theme of the issue, rather than getting into
 6 a debate about what the Government was actually doing in
 7 relation to Second Sight. So I saw it entirely as
 8 a rather simple one-line PR issue, and I was warned off
 9 it and -- as I often was, and took no further action on
 10 it.

11 **Q.** Would you expect to have been provided with a copy of
 12 the report by your officials?

13 **A.** Not necessarily. Independently of this press issue, it
 14 was proceeding under the overall oversight of the Post
 15 Minister. I'd no reason to believe that it wasn't being
 16 well handled by her and, indeed, it was being well
 17 handled. So I didn't need to see the report and nobody
 18 suggested that I read it.

19 **Q.** Would you expect to be provided with an impartial and
 20 objective summary of the report?

21 **A.** Not necessarily, depending on whether it was potentially
 22 controversial and might lead to difficult decisions but
 23 this was -- I think it goes back to the earlier part of
 24 our exchange, that this was a very small part of my
 25 portfolio, I left it to the discretion of my private

45

1 (A short break)

2 (11.11 am)

3 **MR BEER:** Good morning, sir, can you continue to see and
 4 hear us?

5 **SIR WYN WILLIAMS:** Yes, thank you.

6 **MR BEER:** Thank you.

7 Sir Vince in your witness statement you tell us in
 8 paragraphs 61, 68, 69, 76 and 77 about some letters that
 9 you received from James Arbuthnot MP and Adrian Bailey
 10 MP --

11 **A.** Mm.

12 **Q.** -- on 11 and 17 March 2015. I'd like to just look at
 13 those, please, and see what happened in relation to
 14 them?

15 **A.** Sure, yeah.

16 **Q.** These are about the Second Sight investigations and the
 17 Mediation Scheme and a report that they were publishing
 18 or providing. Can we look, please, at the first letter
 19 in, UKGI00003781. Can we see this is from James
 20 Arbuthnot, it is dated 11 March 2015, to you. Scroll
 21 down, please, he says:

22 "In [PMQs] today the Prime Minister told me that he
 23 would ask you to write to me about the Post Office
 24 Mediation Scheme. While there are many things that are
 25 very worrying about it, what particularly concerns me is

47

1 office and my ministerial colleagues to decide what was
 2 sufficiently important to bring to me, and they clearly
 3 judged that this wasn't necessary.

4 **Q.** You had, it seems, seen or read the Private Eye article
 5 and realised that it raised an issue of substance?

6 **A.** Well, I'd seen the Private Eye article. I didn't
 7 realise that it had raised an issue of substance, no.

8 **Q.** Why did you not realise that it raised an issue of
 9 substance?

10 **A.** Well, because I'd probably glanced at it in two or three
 11 seconds. That was the way we -- you know, I had to deal
 12 with press cuttings. As I say, it was a very rapid
 13 exercise, took ten minutes in the morning and I would
 14 just pick up, usually from headlines, what were the
 15 issues in the news that I needed to be abreast of.

16 **Q.** Is that why you focused on it being a good news story,
 17 rather than all of the parts of the article --

18 **A.** Yes, exactly right.

19 **Q.** -- which point in the other direction?

20 **A.** Yes, exactly.

21 **MR BEER:** Sir, it's 11.00 now. I wonder if we might take
 22 the first morning break until 11.10.

23 **SIR WYN WILLIAMS:** Yes, of course.

24 **MR BEER:** Thank you very much.

25 (11.00 am)

46

1 that the Post Office has recently been refusing to give
 2 to Second Sight the documents and information that
 3 Second Sight feel they need in order to determine
 4 whether a miscarriage of justice has occurred.

5 I believe that the only legal folder, for example, that
 6 Second Sight has seen is that relating to my constituent
 7 Jo Hamilton -- but that folder did show that there was
 8 no evidence (as the Post Office knew at the time) of
 9 theft. Yet the Post Office charged her with theft. And
 10 as a result she then pleaded guilty to false accounting,
 11 having untruthfully been told that she was the only
 12 person going through these difficulties.

13 "That suggests to me that there is more disclosure
 14 of documents that needs to take place and that our
 15 constituents will never believe that the truth has been
 16 reached without that disclosure. Equally, that
 17 disclosure needs to be made to Second Sight, who have
 18 now built up the expertise to deal with it."

19 If we look at the letter in from Mr Bailey,
 20 POL00176637, page 3 and 4, please. If we just pan out,
 21 17 March 2015, to you.

22 "Dear Secretary of State,

23 "As you will be aware, on 3 February the [BIS]
 24 Committee heard evidence on the Post Office Mediation
 25 Scheme. During this session, we were concerned to hear

48

1 that the Mediation Scheme was not operating in the
2 matter envisaged when it was established.

3 "I was pleased to hear that since our evidence
4 session Post Office has agreed to take most cases
5 forward to mediation. However, I have a number of
6 specific concerns regarding Post Office's approach to
7 the mediation process, which I expect the Government to
8 be actively involved in addressing in order to ensure
9 they do not cause further issues in the future."

10 Then Mr Bailey lists them. I'm not going to go
11 through them.

12 You tell us in your witness statement that you
13 replied to both letters, indicating that you had read
14 both letters, and that your response is in detail, and
15 that you did not accept your private office's advice
16 that you should approve the revised draft of the letters
17 out without reading them. Correct?

18 **A.** Yes, that's correct. I only became aware of these when
19 I was asked to sign an outgoing letter and, of course,
20 they are different sources -- one is Mr Arbutnot and
21 the other is the Select Committee -- but, in my mind,
22 they were dealing essentially with the same set of
23 issues. And I got a draft letter from officials, and
24 I wasn't happy with it. It was partly, I think,
25 stylistic. I thought we should be a little bit more

49

1 happened here was that I realised that there's something
2 really rather important and bad going on because it
3 isn't just a campaigning MP, this is the Select
4 Committee, who were there to have oversight of what
5 I did, being very critical of the Department.

6 So I needed to really concentrate on the issue and
7 think about it, and I think it was only in March 2015
8 I realised there was some really -- something really
9 seriously bad going on. It was actually quite
10 difficult. I mean, I remember this period quite clearly
11 because I was in the middle of a crisis, the last big
12 crisis of my period in office, when I was having to
13 decide about the export of weapons to Saudi Arabia that
14 were being used to bomb civilians, and I was keeping
15 awake at night because either I'd have blood on my hands
16 or I'd make a decision that would put large numbers of
17 British workers out of work, so I was totally
18 preoccupied with that problem.

19 And in the middle of it, I was being asked to sign
20 letters about this Mediation Scheme. So I needed time
21 to think about it and I refused to sign the first draft,
22 for the reasons I've just given you.

23 **Q.** Can we look at the draft you did sign, UKGI00003910.
24 This the letter back to James Arbutnot, dated 17 March:

25 "I am writing to you further to your question to the

51

1 deferential, respectful, to the senior gentleman, but
2 I think more a substance that I'd read the letter and
3 I realised that it entirely hinged on accepting the view
4 of the Post Office.

5 And I said "Well, are the postmasters happy with
6 this? I mean, that whole Mediation Scheme was for their
7 benefit, so do they accept it?" And so I said "I want
8 you to go" -- I asked the officials, who clearly wanted
9 me to sign this in a hurry, because we were almost at
10 the end of the Parliament, I said, "Look, I want to be
11 satisfied that the postmasters share the view of the
12 Post Office about this question".

13 So I declined to sign the letter until I had been
14 given evidence on that point.

15 **Q.** Just on that point, you said that the reason for you not
16 following your advice was that the draft that had been
17 supplied to you depended on the accuracy entirely of
18 that which the Post Office was saying.

19 **A.** Yes, and I --

20 **Q.** A number of the earlier letters that had gone out also
21 depended entirely upon the accuracy of what the Post
22 Office was saying. What differentiated this occasion
23 for you to say, "Hold on, I'm not signing that draft"?

24 **A.** Well, the difference -- I'm not sure that I did commit
25 myself in quite the same way earlier but, anyway, what's

50

1 Prime Minister regarding the Post Office Mediation
2 Scheme on Wednesday last week, and your subsequent
3 letter.

4 "I appreciate you raising your concerns about the
5 Mediation Scheme in general, but particularly regarding
6 your constituent Mrs Jo Hamilton, who I understand has
7 a case in the scheme. I must first of all reiterate
8 that the Mediation Scheme is independent of Government,
9 and decisions relating to the scheme or its operation
10 are matters for the parties involved and not for the
11 Government."

12 Then if we go over the page, please, if you look at
13 the penultimate paragraph at the foot of the page, you
14 conclude by saying:

15 "... I note, through Second Sight's Report and the
16 subsequent investigations, there is no evidence of
17 system-wide problems with Horizon and that conclusion
18 has stood firm through nearly two years of
19 investigation. As such, the priority must be to ensure
20 that those applicants remaining in the scheme can have
21 their cases considered swiftly and fairly, and I am
22 hopeful that all parties will continue to work
23 constructively to ensure this can happen."

24 That sentence, "there is no evidence of system-wide
25 problems with Horizon and that conclusion has stood term

52

1 through nearly two years of investigation", was that
 2 a suggestion put to you by officials?
 3 **A.** Well, it was but because I was confronting the issue
 4 really for the first time, I wanted reassurance from the
 5 postmasters that that was indeed the case, and I had
 6 asked the officials to check with the Federation whether
 7 this was indeed their understanding, and I was told that
 8 it was and that the General Secretary or the head of the
 9 union had appeared before the Select Committee and has
 10 said he was satisfied that there was no problem.

11 So I was now being told by the officials, the Post
 12 Office and the union that there wasn't a problem, so it
 13 seemed to me perfectly reasonable for me to accept that
 14 collective view.

15 **Q.** Was that, in your mind, the critical turning point: the
 16 views expressed by, I think, the General Secretary of
 17 the NFSP?

18 **A.** Yes, it was. I had dealt with them before --

19 **Q.** Had you dealt with him?

20 **A.** Not with him. Well, he'd met me, I think, on a couple
 21 of courtesy calls --

22 **Q.** Sorry, just to make clear, who are you referring to?

23 **A.** Sorry, my first dealings with the Federation, 15 years
 24 earlier, had been with Mr Baker.

25 **Q.** Colin Baker, yes.

53

1 there was something going on here and had I -- had
 2 Parliament continued or had I been returned to office,
 3 I would have got all these people around the table --
 4 the Select Committee, Mr Arbuthnot, the Post Office
 5 people and, for the first time, Mr Bates, I'd not heard
 6 of him until this point -- and I'd have got them all
 7 around a table and asked "What the hell is going on
 8 here?" But I didn't have time to do that and I had to
 9 make a snap judgement about whether to send out this
 10 letter.

11 **Q.** Can we look at the reply to Mr Bailey please,
 12 POL00039281. Can you see 26 March and, if we just go
 13 over the page to page 2, signed by you. Then if we go
 14 back, please, to page 1:

15 "Thank you for your letter ... I am grateful to the
 16 Committee for considering this matter and am pleased to
 17 provide a response ... attached to the letter.

18 "It is important to reiterate that the Mediation
 19 Scheme is independent of Government. Given that the
 20 cases in the scheme are disputes between independent
 21 business people and the Post Office, and are of course
 22 sensitive and confidential, it would not be appropriate
 23 for Government to intervene or seek to influence the
 24 outcome."

25 Is that what you understood you were being asked to

55

1 **A.** My second interaction had been when a representative --
 2 I'm not sure who it was, whether it was Mr Thomson or
 3 a regional head -- had come to see me about individual
 4 cases, and I had met Mr Thomson. I think on couple of
 5 occasions he had come to talk about the progress of the
 6 Transformation Programme and the progress we were making
 7 on mutualisation. So that was my extent of my dealings
 8 with the union --

9 **Q.** That he, in your dealings with him, ever struck you as
 10 a tool -- meaning a tool of the Post Office?

11 **A.** Absolutely not. All my dealings with the Federation and
 12 him personally, they'd struck me as people of high
 13 integrity, who believed in what they were doing, as
 14 trade union officials do. I had no reason to doubt
 15 their integrity whatever.

16 **Q.** Do you not need to see Second Sight's Report in order to
 17 include a sentence or sentences such as these in the
 18 letter?

19 **A.** Well, I think, given time, I probably would have done
 20 and should have done but I think the context was that
 21 we, within a day or so of the end of Parliament, I was
 22 being pressed by the officials to get this letter out,
 23 I think even when I was given the reassurance about the
 24 Federation's view, I declined still to sign it, because
 25 I had the -- I was beginning to smell a rat. I mean,

54

1 do, to influence outcomes?

2 **A.** No, I think that wasn't the part of the letter that
 3 I was focusing on. It was the implication that the
 4 Horizon scheme was or wasn't functioning properly.
 5 I wasn't -- as explained to you before the break,
 6 I hadn't been given any briefing about the Second Sight
 7 and the mediation process. I was, I suppose, privately
 8 pleased that the suggestion I'd made 15 years earlier,
 9 about setting up a mediation process, was actually
 10 happening. The fact that it had not gone in an ideal
 11 way was not something I was aware of until that point.

12 **Q.** Then there's the line:

13 "Since the issues were first raised over two years
 14 ago, [the system] has been under considerable scrutiny,
 15 and ... it remains the case there is no evidence of
 16 systemic problems with Horizon. That conclusion has
 17 stood firm through independent investigation by Second
 18 Sight."

19 Then:

20 "The vast majority of subpostmasters continue to use
 21 Horizon successfully every day in operating their
 22 branches ... There are fewer than 150 cases in the
 23 Mediation Scheme, while there have been around 500,000
 24 users who have worked with Horizon since it was
 25 introduced, [it] processes over 6 million transactions

56

1 every working day."
 2 Is that a line, a comparison, of the said to be
 3 small number of cases where individuals were raising
 4 a problem versus the number of users and the number of
 5 transactions that was put to you by officials as
 6 an important point?
 7 **A.** Yes, it almost certainly was. I mean, I -- it's
 8 an issue that troubles me, and I'm sure the Inquiry to
 9 this day, about -- those of us who don't really
 10 understand computers and computer system, is why it
 11 works almost all the time, but in some cases not, with
 12 disastrous consequences. I mean, it needed somebody,
 13 I think, to explain why --
 14 **Q.** Did anyone ever explore that with you or --
 15 **A.** No, I wish they had. I wish they had --
 16 **Q.** -- and suggest that it doesn't really matter if there's
 17 a large number of okay transactions because if --
 18 **A.** No, clearly --
 19 **Q.** Hold on. If you let me finish, Sir Vince.
 20 **A.** Sorry.
 21 **Q.** If you're the person that has been sent to prison whilst
 22 pregnant, if you're the person who has committed
 23 suicide, if you're the person who has been made
 24 bankrupt, it doesn't matter that quite a few other
 25 people have been getting on fine with the computer?

57

1 briefing note says, in the top paragraph, that:
 2 "James Arbuthnot ... has been the most vocal of
 3 a group of 140 MPs campaigning for redress ...
 4 "Speaking to Computer Weekly this week, [he]
 5 expressed disappointment that a written answer to his
 6 question during Prime Minister's Questions on 11 March,
 7 which subsequently came from [you], followed the Post
 8 Office's line closely.
 9 "In response to the written answer to his question,
 10 written by [you], Arbuthnot told Computer Weekly: 'The
 11 Secretary of State has chosen to listen carefully to his
 12 advisers and the Post Office on this matter rather than
 13 seeking to understand why over 140 of his fellow MPs
 14 have outstanding cases and unresolved concerns about the
 15 matter. This is a shame. I remain quietly confident
 16 that the truth will be revealed in due course and
 17 I intend to pursue this matter until that happens."
 18 Do you agree that 140 outstanding cases or 140 MPs
 19 having outstanding cases represented a significant
 20 number?
 21 **A.** Yes, it is. It's appalling.
 22 **Q.** Was Mr Arbuthnot's statement that you had listened to
 23 the Post Office and had not sought to understand why 140
 24 of fellow MPs have outstanding cases accurate?
 25 **A.** No, I hadn't just listened to the Post Office. That's

59

1 **A.** Of course it matters, it matters immensely, and enormous
 2 harm was done. I think the problem, as I was just
 3 trying to explain, for policymakers, is who -- who don't
 4 understand anything about computers and computer
 5 systems, is how it is that they seem to work almost all
 6 the time but not all the time.
 7 It's a concept here that I still struggle to get my
 8 head around, why this was the case.
 9 **Q.** We've received a lot of evidence on precisely that issue
 10 and the Inquiry understand how that occurs, concerning
 11 code regression and the combination of a set or a series
 12 of circumstances which, when they interact with each
 13 other, can lead to undesirable outcomes?
 14 **A.** Well, indeed, and I've read about that. But it would
 15 have been helpful, when I was in Government, for
 16 somebody to have explained how that was possible.
 17 I believe the Computer Weekly people had some insight
 18 into it but I went aware of their existence. And
 19 Mr Bates too, it was only then, March 2015, I was aware
 20 of his existence and he may have been able to explain
 21 that.
 22 **Q.** Can we turn, please, to POL00153177, and page 15,
 23 please. It's the top two paragraphs. We don't actually
 24 have the Computer Weekly article that's here quoted and
 25 so I'm using this as a source of the information. This

58

1 the whole point of what I was telling you: I only agreed
 2 to support the official line on this when I was
 3 reassured that the people who represented the
 4 postmasters were content. It wasn't based on
 5 an acceptance of the Post Office view at all. I would
 6 never have signed it if that was all I was asked to do.
 7 And I would just add a point, which I think we did
 8 discuss briefly before, that what is strange about this
 9 whole episode is that none of these 140 MPs ever came to
 10 talk to me about it. I had some of them coming to talk
 11 to me in my -- the privacy of my House of Commons office
 12 about Post Office issues, like the last bank in town,
 13 where the Post Office were not being very proactive.
 14 Nobody came to talk to me about the Post Office and, for
 15 example, the Chairman of the Select Committee, who
 16 I knew very well and respected, he was a very good
 17 Parliamentarian, had actually come to see me a few weeks
 18 before this episode and all he wanted to talk to me
 19 about was about the pub legislation, and never raised
 20 the issue about postmasters. So I think I could be
 21 forgiven for not understanding the weight of this 140 MP
 22 campaign because none of them ever talked to me about
 23 it.
 24 **Q.** He wrote you a detailed letter setting out his and the
 25 committee's concerns --

60

1 A. Yes, but I think --
 2 Q. Was that not enough?
 3 A. It certainly wasn't, no. I think all MPs realised that
 4 writing polite letters to departments isn't necessarily
 5 the way to get through to people at the top of
 6 Government. You have to talk to them face-to-face.
 7 Q. So you do blame them for failing to come and see you?
 8 A. No, I'm not blaming them. As I say, different people
 9 have different styles. Some people operated through the
 10 formal processes of Parliament, others didn't. No, it's
 11 not a question of blame. As I say I had a great --
 12 having seen the mountain of work that they did, have
 13 enormous respect for them but it was -- let's just say
 14 it was unfortunate that I never had any personal contact
 15 with the MPs about this matter.
 16 Q. Would the outcome have been different; is that what
 17 you're saying, Sir Vince?
 18 A. Yes, I think it probably would have been.
 19 Q. In what way?
 20 A. Well, because I would have realised much earlier than
 21 March 2015 that there were serious problems that were
 22 not being properly addressed by the Post Office and the
 23 Department, and I would have started to interrogate it
 24 much more aggressively, as I did long quite a lot of
 25 other issues where MPs came to see me.

61

1 Can we look at that exchange, please, UKGI00004225,
 2 and go to page 4, please. Email, 15 April, Laura
 3 Thompson to, amongst others, your private office. Can
 4 you see that?
 5 A. Yes. Yes, I can.
 6 Q. "Hannah, Ashley
 7 "... we expect the next development in the Post
 8 Office Horizon issue to happen tomorrow ... or possibly
 9 Friday.
 10 "Second Sight ... have completed their final report
 11 into the matter. This report will be issued to all
 12 remaining applicants ... later today ...
 13 "Post Office advise that the report is poor,
 14 containing unsubstantiated allegations and
 15 misrepresentations ... they are issuing their own
 16 response to the report alongside it.
 17 "The report is designed to inform those applicants
 18 in the scheme awaiting mediation. It is not designed to
 19 be published ... once it is received by applicants ...
 20 it will be leaked. Post Office anticipate this will
 21 happen and are prepared to release the report in full,
 22 alongside [its] response, to journalists on request ...
 23 "[Post Office] will send a copy of the report and
 24 their response to BIS later today ... This is in line
 25 with the commitment that [you] made in [your] letter to

63

1 Q. Don't you think you would have been provided with
 2 exactly the same Post Office lines by officials, and
 3 they would have been sent out in the same way as we've
 4 seen?
 5 A. I might well have been and it might well have led to the
 6 same conclusion but I would have been more alert to the
 7 challenge that was being made in Parliament.
 8 Q. Can we go towards the end of this episode and look at
 9 paragraph 79 of your witness statement on page 33.
 10 Page 33, paragraph 79:
 11 "On 15 April 2015, my Private Office was copied into
 12 an email from Laura Thompson [a ShEx official] to the
 13 BIS Communications Team concerning the imminent
 14 publication of the Second Sight second report ... It
 15 essentially said that the report was about to be
 16 published, [Post Office] considered it to be of poor
 17 quality and had prepared a response, that the report
 18 would be provided to BIS in line with my response to the
 19 BIS Select Committee and that there may be some media
 20 interest. My Private Office responded to say that [you]
 21 had noted the [concerns] of the email and was grateful
 22 for the update. By this time, Parliament had dissolved
 23 and preparations were under way for the general
 24 election. [You] were unable to take non-urgent
 25 decisions."

62

1 the BIS Select Committee last month.
 2 "I understand from [Post Office] that, while the
 3 report does not make any particularly new accusations,
 4 it still contains criticism of [Post Office] and these
 5 could be picked up by interested parties (probably Nick
 6 Wallis from the One Show). However, it is important to
 7 note that the report maintains the conclusion that there
 8 are no systemic flaws in Horizon capable of causing the
 9 issues that have been claimed."
 10 Your office, I think, was told to direct all calls
 11 to Post Office and seek Post Office lines; is that
 12 right?
 13 A. It appears so, yes.
 14 Q. Would you have seen this email chain?
 15 A. I doubt it. It's possible. There was a great flurry of
 16 activity, in the last few days of Parliament. I think
 17 the judgement would have been that my sending those
 18 letters to Mr Arbuthnot and the Select Committee was the
 19 end of my involvement but it's possible I was shown.
 20 Q. So this being the last days of Parliament, or
 21 a Parliament, it affected the extent of your
 22 involvement?
 23 A. Yes, and, indeed, the issue I referred to earlier around
 24 Saudi Arabia was absorbing more and more of my time and
 25 I think my officials understood I had to focus on that.

64

1 **Q.** Would anything be done in those circumstances to alert
 2 the new Secretary of State, if there was going to be
 3 a new Secretary of State, as to the issues that weren't
 4 being addressed because of the ending of this
 5 Parliament?
 6 **A.** Well, I guess I was hoping I would be the new Secretary
 7 of State and I would have an opportunity to deal with
 8 this issue properly. I mean, I'd realised, as I'd just
 9 said to you, that there was something bad happening.
 10 I tried to respond to it as best I could. I think the
 11 rational approach of an incoming Secretary of State who
 12 I hoped would be me would be to get the various parties
 13 together, including Mr Bates, who I'd heard of for the
 14 first time, the critics of the Post Office in
 15 Parliament, in order to thrash out why these
 16 discrepancies in interpreting the work of the computer
 17 and the mediation system had arisen.
 18 I mean, it would -- part of my role as Secretary was
 19 convening, and I think what I should have done and would
 20 have done, had there been time, would have been to have
 21 dealt with the matter in that way.
 22 **Q.** Thank you, that can come down.
 23 You tell us in your witness statement, it's
 24 paragraph 140, that the Post Office Board was, in
 25 retrospect, clearly a failure:

65

1 though it's fair to ask whether it's really for
 2 a Secretary of State to be surfacing these issues or for
 3 the officials in ShEx, whose focus was the Post Office."
 4 Firstly, can you tell us what the something wrong
 5 might be about two individuals, one the Chairman and the
 6 second a CEO, attending a meeting at the same time?
 7 **A.** Well, I suppose it's observations that have come from
 8 later years and now, since I've left politics, I'm
 9 involved in a Non-Executive Director role in companies
 10 and I'm directly confronted with this whole issue of
 11 Cadbury principles in business and the separation of
 12 roles of Chairs and Chief Executives. I probably hadn't
 13 appreciated at the time why that was important.
 14 The Chair and the Chief Executive, when they came to
 15 see me -- and I think it was only on two or three
 16 occasions on courtesy calls -- were a double act and,
 17 you know, in one sense, it's, you know, understandable
 18 that the Chair would want to give encouragement to the
 19 Chief Executive in delivering our big programme of
 20 transformation. That's understandable, but I think
 21 I now appreciated, having had personal responsibility
 22 for corporate governance, that there is a separation of
 23 roles and it might have been better in hindsight if they
 24 had separated the roles themselves.
 25 **Q.** Did you ever have concerns about the competency of the

67

1 "I wish I had spent more time thinking about the
 2 role and constitution of the Board and whether it was
 3 doing its job properly."
 4 Can you tell us in greater detail, please, what you
 5 think you should have spent more time doing, concerning
 6 the role and constitution of the Post Office Board?
 7 **A.** Well, in retrospect we know that bad things were
 8 happening in the Post Office and that the Board were the
 9 people who would have surfaced any disquiet and reported
 10 it back to ministers and, if necessary, me, and so there
 11 was a failure at that level. As to what I could have
 12 done about it, I think, as I said earlier, I was wanting
 13 to change the institutional arrangement so that the
 14 postmasters had a bigger voice and an easy way of doing
 15 it would have been to have insisted that postmasters and
 16 their representatives were put on the Board.
 17 At the time, it hadn't occurred to me to do that but
 18 I know it's now been done.
 19 **Q.** You tell us in paragraphs 141 and 142 of your witness
 20 statement that:
 21 "I should have also noticed that there was something
 22 wrong about Paula Vennells and Alice Perkins attending
 23 meetings together, where Alice Perkins was supposed to
 24 be supervising and independently scrutinising the Post
 25 Office's Executive Team's performance. On these issues,

66

1 Post Office's senior management?
 2 **A.** No, I didn't. I -- as I think I mentioned earlier,
 3 I think at my first ever meeting with Paula Vennells,
 4 I'd told her I didn't think much about Post Office
 5 Management. I'd had very negative views about them and
 6 I'd recommended, I think, that she should read my
 7 Hansard report and think about it. But she had nothing
 8 to do with that, she came much later and I certainly had
 9 no reason to believe that she and her senior colleagues
 10 were a problem.
 11 **Q.** Was it ever escalated to you that members of the Board,
 12 individuals within ShEx, and some ministers, had
 13 concerns about her competence and abilities?
 14 **A.** No, it was never communicated to me.
 15 **Q.** Did the consistent complaints from subpostmasters that
 16 were addressed to your Department not cause you to have
 17 concerns about Post Office's management?
 18 **A.** Well, I didn't know about the volume of them. As I say,
 19 the one occasion I -- when an MP brought the Federation
 20 to me, concerned, I think, 100 postmasters, which was
 21 1 per cent of the total, I think, something of that
 22 order of magnitude. Indeed, I asked the question at the
 23 time, of my officials would they do some research, as to
 24 into whether a 1 per cent prosecution rate was abnormal
 25 in franchise networks. I said go to Londis and Spa, and

68

1 so on, and ask if this is normal. And the message came
2 back to me that it was normal and there was nothing
3 worrisome about it.

4 So the fact is that my limited knowledge of
5 complaints didn't suggest to me that at that point, that
6 there was a failing at the top management.

7 **Q.** Can we turn, lastly, to some reflections you make at the
8 ending of your witness statement it's page 51 and
9 paragraph 144. You say:

10 "[You] have naturally reflected on what lessons can
11 be learnt from the Post Office scandal. A few
12 thoughts", and you set out five of them:

13 "[First] The relationship between the Post Office
14 and postmasters was, and is, highly unequal. In
15 comparable situations [you] promoted legislation
16 establishing independent regulators to protect the
17 weaker [parties]."

18 You've mentioned that already:

19 "In the case of the Post Office, a different
20 approach was tried ... but for a variety of reasons it
21 did not work. In future an independent
22 regulator/arbitrator should be appointed."

23 Can you expand, please, on what you mean by
24 an independent regulator and arbitrator?

25 **A.** Well, I can't expand a great deal because it was a sort
69

1 you: that I'd -- one of the things I'd done as
2 a minister was to set up these regulatory bodies for
3 industries where this was a common problem, which was
4 agriculture and supermarkets, and pubs and pubcos. In
5 introducing the legislation, it proved to be a lot more
6 complicated than I'd realised when I was putting the
7 idea out in general terms. But I think we should be
8 looking at those models and applying -- drawing on those
9 lessons to apply it in the case of the Post Office.

10 **Q.** Over the page, please.

11 **SIR WYN WILLIAMS:** Before we go on, Mr Beer, can I just ask
12 one question about the first subparagraph, just to clear
13 my mind.

14 Sir Vince, as you probably are aware, the Mediation
15 Scheme in 2013 to 2015 was just that, in the sense that
16 the parties, in effect, were free to choose whether to
17 accept what the mediator was trying to achieve. Does
18 your phrase "independent regulator/arbitrator" convey to
19 me that you think that there should be some kind of
20 scheme which, in effect, imposes a solution on the
21 postmasters and the Post Office, whether they like it or
22 not?

23 **A.** No, that's exactly what I envisaged.

24 **SIR WYN WILLIAMS:** Fine. All right. Thank you. Yes.

25 **MR BEER:** Thank you, sir.
71

1 of concept and we actually, as we now know, the Second
2 Sight project led to a form of arbitration or dispute
3 settlement, which didn't work, once -- because the
4 details were wrong. So the concept was tried and didn't
5 work brilliantly well. But I think in the other cases
6 I had taken action, in respect of pubs and supermarkets,
7 a set-up had worked. The difference being that we were
8 dealing here with a state agency, and to have introduced
9 that kind of arrangement, I would have been asking to
10 set up an arrangement where the Government would have to
11 investigate complaints into Government, which would have
12 been a rather circular process. But I think the concept
13 of having an entirely independent arbitration process is
14 right, though, of course, the details also need to be
15 right.

16 **Q.** You say, secondly:

17 "A related point is that UK competition law is
18 forced on distortion of competition resulting in
19 detrimental impacts on consumers. It does not address
20 market imbalances between large corporations and smaller
21 subcontractors or [franchises]. Consideration should be
22 given to addressing this."

23 Can you expand, please, on what you have in mind
24 there?

25 **A.** Well, I think the answer is the one I've just given to
70

1 Over the page to 3, please. You say:

2 "The experience of Horizon has been that Post Office
3 Management, government officials and ministers did not
4 understand the workings and limitations of complex,
5 advanced computer systems. There have been many other
6 failures (as in the NHS). There is a case for
7 Government Departments and entities like the Post Office
8 to have a Board-level Technology Officer who is legally
9 responsible for validating the integrity of technology
10 systems in the same way that the Permanent Secretary is
11 Accounting Officer and company Chief Finance Officers
12 are responsible for accounts."

13 "Legally responsible", do you mean through
14 legislation?

15 **A.** Yes. Not that the individual would be subject to
16 prosecution, no; indeed, through legislation. I mean,
17 I was just attracted to this idea because of the
18 experience I had with the Permanent Secretary, who was
19 the Accounting Officer for BIS, and, if there was
20 something wrong in the accounts of the Department, he
21 would be hauled up before the Parliamentary Public
22 Accounts Committee. So there was a real accountability
23 here. There is analogous behaviour in the private
24 sector, obviously, with due diligence, and I thought,
25 since very few people in public life have any
72

1 understanding of computers and systems, there needed to
 2 be somebody who was properly qualified/knowledgeable,
 3 who would take that level of responsibility, because,
 4 I mean, some companies and Government departments, stand
 5 or fall by whether their technology is working, and so
 6 having a specific line of accountability would, in my
 7 view, be useful.

8 **Q.** Thank you. Fourthly:

9 "There appears to have been a failure of governance
 10 in as much as the Board failed to identify a serious
 11 failure and alert ministers to it ... When government
 12 appoints members of supervisory boards of this kind it
 13 is important that members are aware that their primary
 14 duty is to protect the wider public interest. This may
 15 involve creating a bespoke corporate structure with
 16 specific legislative underpinning."

17 A couple of questions on that: you say that when the
 18 government appoints members to a board it is important
 19 that that member is aware that their primary duty is to
 20 protect the wider public interest?

21 **A.** Yes.

22 **Q.** Do you say that that is established already, that that
 23 was the members' duty?

24 **A.** I think it is implicit. But I think it was obvious --

25 **Q.** Implicit how? I'm so sorry.

73

1 **A.** Well, because he was there to represent the Government
 2 and the Government represents the public interest. As
 3 I say, we can debate the different components of public
 4 interest but he was the Government -- the Government was
 5 the shareholder, he was there to represent the
 6 Government and the Government, if it -- in a democracy,
 7 is there to represent the wider public interest.

8 **Q.** Do you think that was obvious at the time?

9 **A.** No, it wasn't, probably obvious and maybe, as I've said
 10 in this note, we should have been, and should be
 11 thinking a little bit more about the composition of the
 12 board.

13 **Q.** You say, secondly, that this would:

14 "... involve creating a bespoke corporate structure,
 15 with specific legislative underpinning."

16 Do you have this idea in mind in relation to the
 17 whole range of public corporations in which the
 18 Government is a shareholder?

19 **A.** Well, I don't want to redesign Government but we know
 20 from the private sector, sometimes you have two-tier
 21 boards, which is necessary to capture the variety of
 22 stakeholder interest. I mean, when we talk about public
 23 corporations, we're talking about some very
 24 controversial bodies, like the BBC, and so the word
 25 "bespoke" is to take account of the fact that these are

75

1 **A.** In this case, of course, the -- there was a Government
 2 representative on the Board --

3 **Q.** Yes.

4 **A.** -- but he or she was, I think, probably looking in terms
 5 of the public interest, in terms of spending £2 billion
 6 of taxpayer's money and making sure it was properly and
 7 effectively spent, but there were other public
 8 obligations, the welfare of postmasters being one of
 9 them, and it was quite difficult for, you know, one
 10 shareholder representative to carry out different,
 11 possibly on occasions conflicting, aspects of public
 12 interest.

13 So I think we probably hadn't thought through how
 14 these different aspects of public interest were best
 15 captured in the composition of the Board.

16 **Q.** So the first question, your answer to the first question
 17 is you think it was established that Mr Callard's
 18 primary duty was to protect the wider public interest?

19 **A.** Yes, I think so. We can debate, you know, academically
 20 about what public interest was but, yes, I think that
 21 was clearly the case.

22 **Q.** Why do you think that was clearly established, that his
 23 duty was to protect the wider public interest, rather
 24 than to be -- to hold and discharge the duties that any
 25 other Board member held?

74

1 very different animals and require different treatment.

2 **Q.** Fifth, lastly:

3 "There will need to be a review of the precise role
 4 of Government in relation to [ALBs] as in the status of
 5 Public Corporation under the 1969 Act. There is no
 6 appetite at any level for politicians to be micro
 7 managing organisations, like the Post Office (or
 8 hospitals, colleges and government laboratories). But
 9 an explicit mandate to deal with failing organisations
 10 (as with schools, NHS Trusts and police forces) might be
 11 helpful."

12 Can you explain what you mean by an "explicit
 13 mandate"?

14 **A.** Well, the question I'm addressing here is one that runs,
 15 I think, through the heart of this Inquiry: which is
 16 this whole question of the distinction between
 17 operational questions and strategic questions and where
 18 you draw the line. And I think, in general, it is
 19 sensible policy that agencies of Government should not
 20 be micromanaged from the centre, whether they're schools
 21 or public corporations.

22 But that does require some mechanism to ensure that,
 23 when they go very badly wrong, there is an opportunity
 24 for Government, the Minister sitting behind them, to
 25 interfere, and I think this has been thought through in

76

1 the case of schools and hospitals. It is clear that in
2 this case there wasn't a kind of emergency mechanism,
3 where probably my successors would have been able to
4 move in very quickly and take over the organisation,
5 appoint new management and start from scratch.

6 **Q.** In colloquial language, special measures --

7 **A.** Special measures.

8 **Q.** -- type enterprises?

9 **A.** Yes.

10 **MR BEER:** Sir Vince, those are my questions. Thank you for
11 answering them.

12 **A.** Thank you.

13 **MR BEER:** There will be some questions from Core
14 Participants. May I suggest we have our second break
15 now until 12.10. There are about 45 minutes' of
16 questions, sir, which will take us to the lunch break.

17 **SIR WYN WILLIAMS:** All right. Thank you very much. 12.10.

18 **MR BEER:** Thank you very much.

19 **THE WITNESS:** Thank you.

20 (11.57 am)

21 (A short break)

22 (12.10 pm)

23 **MR BEER:** Sir, before the Core Participants ask their
24 questions, there's one matter that I'd omitted to ask on
25 behalf of a Core Participant, so I ought to do that

77

1 the assertion that any officials in ShEx were lied to by
2 their counterparts in the Post Office?

3 **A.** No, nothing specific. I've been trying to follow the
4 Inquiry at some distance and that is the kind of
5 language and interpretation that I've heard, and you've
6 given -- you've taken evidence from Ed Davey, who
7 certainly felt very strongly that he had been very
8 seriously misinformed or lied to, he wasn't clear which,
9 and that matters might have been addressed if that
10 information had been given to him.

11 **Q.** Are you able to assist the Inquiry from your own
12 knowledge, rather than having watched the Inquiry
13 proceedings, as to the identity of any individual within
14 ShEx who was lied to by their counterpart --

15 **A.** No, I certainly can't do that. ShEx were one of many
16 departments within the BIS. As far as I was concerned,
17 they were just part of the BIS Civil Service. We had,
18 I think, 3,000 to 4,000 civil servants and I had no
19 particular reason to reflect on who ShEx were in this
20 context and who the individual civil servants were or,
21 indeed, their relationships with the Post Office.

22 **MR BEER:** Thank you very much.

23 Sir, those are the supplemental questions. I think
24 it's Ms Patrick first and then Ms Page and then
25 Mr Jacobs.

79

1 first. It'll only take a couple of minutes.

2 **SIR WYN WILLIAMS:** Certainly.

3 **MR BEER:** Thank you, sir. Can we turn up paragraph 90 of
4 your witness statement, please. It's on page 36. About
5 five lines from the bottom, you say:

6 "It was clear that in my period in office the
7 operational failures were sufficiently widespread and
8 serious as to justify Government intervention. But
9 these were not identified or recognised within the
10 Government. The reason, so far as I can tell, was that
11 officials in ShEx were misinformed or lied to by their
12 counterparts in the Post Office."

13 Then similarly page 41, at the foot of the page,
14 paragraph 110, two lines from the bottom:

15 "It is clear that in my period in office the
16 operational failures were not identified or recognised
17 as systemic, or engaging strategy. The reason, so far
18 as I can tell, was that officials in ShEx were
19 misinformed or lied to by their counterparts in the Post
20 Office."

21 Firstly, would you agree that there is a distinction
22 between ShEx misinforming, on the one hand, or lying to,
23 on the other, their counterparts in the Post Office?

24 **A.** Yes, indeed. There is an important distinction, yes.

25 **Q.** Are you able to assist the Inquiry as to the basis for

78

Questioned by MS PATRICK

2 **MS PATRICK:** Sir Vince, good afternoon. My name is Angela
3 Patrick and I represent, together with Mr Moloney KC and
4 Hudgells Solicitors, a number of subpostmasters who were
5 convicted and have since had their convictions quashed,
6 including Mrs Hamilton, who I'm sure you can see sitting
7 to my right.

8 **A.** Yes.

9 **Q.** You'll be glad to hear I've got one issue I want to
10 cover with you in questions and it's looking back at
11 your witness statement. At paragraphs 117 to 118 you
12 deal with your knowledge and experience on the
13 backbenches before you came to Government, and you've
14 dealt with that a little with Mr Beer this morning.
15 I just want to look again at paragraph 118, if we could,
16 and if that could be brought up for you, I'd be
17 grateful. It's WITN10830100, and it's page 44 at the
18 top.

19 Can you see that, Sir Vince?

20 **A.** (No audible answer)

21 **Q.** It says:

22 "From 1999 until 2003, I was the Liberal Democrat
23 Trade and Industry spokesman ..."

24 You make clear you've never been the Shadow
25 Secretary of State and you say you are extensively

80

1 involved in issues related to Post Office closures and
2 you remembered Alan Johnson introducing Horizon as
3 a system. You've dealt with that a little this morning
4 with Mr Beer.

5 It's the second part I want to look at particularly
6 and if you see that there:

7 "When I was a backbencher, there were continuing
8 debates about government IT systems (the NHS and Inland
9 Revenue systems were complete disasters) so there was
10 a certain amount of scepticism about this new IT system
11 [Horizon], but we had no information indicating that
12 this one didn't or wouldn't work."

13 I just want to ask you a few questions about that.
14 So before you took up your ministerial role, you were
15 aware of continuing debates about Government IT systems
16 being problematic?

17 **A.** Mm.

18 **Q.** Those debates were about IT failures in multiple public
19 IT projects?

20 **A.** Mm.

21 **Q.** You're nodding, Sir Vince. For the transcript,
22 unfortunately, you have to either say "yes" or "no"?

23 **A.** Sorry, I was -- I didn't quite hear your question.

24 **Q.** Sorry. You were aware, looking at your evidence, that
25 there had been IT failures in multiple different --

81

1 expected that kind of scepticism that you held about
2 public IT systems, and Horizon itself, to have been
3 adopted by others, including in the Post Office, in the
4 Civil Service and in other public agencies, contracting
5 for IT or managing IT systems?

6 **A.** Yes, I would have expected people to be in inherently
7 sceptical. I think, in the case of the Post Office,
8 I remember this was this flurry of concern when Alan
9 Johnson was the Minister, and quite a lot questions were
10 asked, including by me, but, by the time I had been in
11 Government, that was 10 years later and they'd had
12 10 years to get their system organised and iron out any
13 problems and as I -- I had no reason to assume that it
14 wasn't the working properly.

15 **Q.** Putting Horizon to one side just for a minute, you were
16 aware of continuing reporting of problems in these kind
17 of IT projects, including in the public sector, at the
18 time you became Secretary of State?

19 **A.** Yes, that's fair.

20 **Q.** I mean, just to be really obvious, from 2010 on, the
21 historic risk about IT, public or private, didn't go
22 away with the forming of the Coalition, did it?

23 **A.** No, I'm sure.

24 **Q.** No. So if I take just one example, to see if I can
25 spark your memory a little. If I mention Libra,

83

1 **A.** Yes.

2 **Q.** -- public projects?

3 **A.** The answer is, yes, yes.

4 **Q.** You give examples of the NHS and the Inland Revenue but
5 there had been others, hadn't there?

6 **A.** Yes, indeed.

7 **Q.** This had informed the public narrative that Government
8 and other public bodies, when it came to IT, came with
9 a particular known susceptibility to a degree of risk;
10 is that fair?

11 **A.** I'm not sure this was necessarily just public bodies.
12 I think probably private companies had the same problem.

13 **Q.** Okay. But there had been disasters which had been
14 particularly costly to the public purse, hadn't there?

15 **A.** Yes, there had. In fact, I -- shortly before I went
16 into Government, I remember taking Gordon Brown to task
17 because of the problems with the Inland Revenue and
18 large amounts of loss of money.

19 **Q.** Yes, and there had been projects that were just, as you
20 put it, simply complete disasters in the sense that they
21 just simply didn't do what they were intended to do; is
22 that fair?

23 **A.** Yes, I think it is fair, yes.

24 **Q.** You refer there in your witness statement to a certain
25 amount of scepticism about Horizon. Would you have

82

1 a system that was running in the Magistrates Court and
2 another system that had been developed by ICL Fujitsu
3 and it having been criticised in the mainstream media,
4 following what if it is work by the NAO in 2011, would
5 that have been something you'd have been aware of?

6 **A.** Not that specific case, I don't think so.

7 **Q.** Again, stepping away from Horizon for a second, if there
8 were allegations and concerns about a third-party
9 contractor who was contracting across Government and
10 different public IT platforms, were there systems in
11 place for information sharing across Government
12 departments or public agencies where there were
13 different commercial contracts with different
14 departments or different public bodies?

15 **A.** I certainly knew nothing about that. The only -- trying
16 to help answer your question, that I think in the middle
17 of my period of Secretary of State, the computer systems
18 actually broke down in my Department and I tried to find
19 out why that was, and it was being blamed on me because
20 I had given instructions that contracts should be
21 awarded to small companies, rather than big
22 multinationals, where there was a choice. And it turned
23 out that the small guys hadn't been able to operate the
24 system properly. And unfortunately, the decision had to
25 be reversed. So I was aware that there had been systems

84

1 failures, yes.

2 **Q.** I think we are at slight cross purposes, Sir Vince. I'm
3 suggesting -- I'm just asking if you can help the
4 Inquiry understand, where you have different commercial
5 contracts with a third-party contractor, in different
6 Government departments or different public agencies, is
7 there a system across Government for sharing
8 intelligence about concerns that might arise in respect
9 of one contractor, albeit that there are different
10 contracts with different bodies or different public
11 departments?

12 **A.** Well, the answer is I don't know but I think that the
13 Cabinet Office were the people in Government whose job
14 it was to ensure that that kind of coordination took
15 place.

16 **Q.** Okay. I think you've told Mr Beer this morning that
17 Horizon wasn't on your radar until fairly late in your
18 ministerial appointment. Whether in 2013, at the time
19 of the Private Eye article being circulated to you, or
20 later in March 2015, when you were dealing with the
21 correspondence around the Select Committee and James
22 Arbuthnot, if you had been aware either of difficulties
23 in the early development of Horizon and, separately, if
24 there were other difficulties arising in projects
25 developed or managed by ICL Fujitsu, would either of

85

1 **Q.** Indeed, and the Inquiry has heard evidence about the
2 development and the management of Horizon throughout the
3 years and I'm not asking you questions about that
4 evidence.

5 But one final question: we've talked about issues
6 arising, can you recall whether there was any discussion
7 about the performance of Fujitsu as a repeat Government
8 contractor across departmental lines at any time when
9 you were Secretary of State?

10 **A.** No, I can't recall them. My dealings with Fujitsu were
11 in a totally different context because we had
12 an industrial strategy designed to develop manufacturing
13 industry and I think they were partners or part of the
14 ICT arm of the industrial strategy, and they contributed
15 to thinking about Government training, and so on. But
16 I certainly was never involved, to my recollection, in
17 any discussions about Fujitsu as a contractor.

18 **Q.** Just to raise you having said that, and their role in
19 the wider industrial strategy, we know that the campaign
20 run by subpostmasters, including Mrs Hamilton, was
21 running well before you became Secretary of State in
22 2010. At any time when you were talking to civil
23 servants or other officials around the strategy and any
24 role played by Fujitsu, did anyone mention that they
25 were involved in these concerns around Horizon issues?

87

1 those matters have increased or decreased your
2 scepticism?

3 **A.** Well, as I explained to Mr Beer, I think the 2013 case,
4 I just saw as a public relations issue. I didn't
5 realise it was anything to do with policy. Perhaps
6 I should have read it more carefully but I didn't
7 realise at the time. And the 2015 case, yes indeed, all
8 of these issues came together, and I did realise there
9 was a systemic problem here because a lot of serious
10 people were questioning it. I don't remember the name
11 of the contractor to ever have been mentioned in this
12 context, but I'm -- as your question suggests, there was
13 an issue with them.

14 **Q.** Separately, would you have expected, if anyone in the
15 Post Office or in ShEx, or in any role responsible for
16 representing the interests of the shareholder, if they'd
17 had information about difficulties in the early
18 development of Horizon or difficulties arising in other
19 projects run by the contractor, would you have expected
20 them to have similarly increased scepticism?

21 **A.** Yes, I would but I think your phrase about the early
22 stages -- I mean, I think it was introduced in, was it
23 1999? So I think 10 years later, I would have expected
24 that, if there were any problems, they'd been dealt
25 with.

86

1 **A.** Not that I recall, no.

2 **Q.** Would you have expected that ought to have been
3 something that was raised with you?

4 **A.** Well, as I said, and in response to Mr Beer's question,
5 I did expect to have been briefed at the beginning of my
6 term of office, that questions were being raised about
7 the computer system by serious people, which they were.
8 But I was not briefed about it, no.

9 **MS PATRICK:** Thank you very much, Sir Vince. Those are all
10 the questions that we have.

11 **THE WITNESS:** Thank you.

Questioned by MS PAGE

13 **MS PAGE:** Over to me now, I think, Sir Vince.

14 I'd like to ask you about your strategic objectives.

15 **A.** Yes.

16 **Q.** No need to bring it up but in paragraph 31 of your
17 witness statement you set out three strategic
18 objectives. The first was to secure funding for the
19 network and Network Transformation specifically, with
20 a view to stopping closures, yes?

21 **A.** Yes.

22 **Q.** Then your second was to separate the Post Office from
23 Royal Mail Group with a view to then privatising Royal
24 Mail Group?

25 **A.** Correct.

88

- 1 **Q.** Then, finally, you hoped to mutualised the Post Office?
 2 **A.** Correct.
 3 **Q.** How did you come up with those three strategic
 4 objectives?
 5 **A.** Well, it was -- I was responsible for the Department,
 6 I'd had a background in Post Office issues, to a limited
 7 extent. I think the overriding one of those three was
 8 getting of funding for Network Transformation. It was
 9 difficult because this was a time of austerity, most
 10 Government services were being cut. I could see from my
 11 having dealt with the Post Office Network that it was in
 12 a state of collapse, it had fallen from, I think, 17,000
 13 to 11,000 branches in the decade since I first raised it
 14 and, unless something dramatic was done, there wasn't
 15 going to be a network, although it mattered enormously
 16 to millions of people.
 17 So it needed an injection of cash and commitment to
 18 turn it round and, certainly, whenever I met Post Office
 19 officials -- I didn't very often but, when I did, the
 20 issue that was at the top of my mind was were they doing
 21 this effectively, was it working? And it was, actually,
 22 because I think, to my recollection, there haven't been
 23 any more post office closures net since that time.
 24 **Q.** So that objective was your pre-eminent one. Your second
 25 strategic objective, was that interlinked to it?

89

- 1 it, in at least this sense: that when all shares were
 2 sold in Royal Mail Group, that brought in 3.3 billion
 3 for the Treasury, didn't it?
 4 **A.** Yes, there was a big dispute as to whether we could have
 5 got more but, in retrospect, actually, the Royal Mail is
 6 worth less now than when we sold it. So yes, I think
 7 that was considered a success. I mean, the issue was
 8 not actually simply a question of raising money; the
 9 main reason we did it was to enable the Royal Mail to
 10 survive. Its business was dying because --
 11 **Q.** To bring in private injections?
 12 **A.** Yes, so the Treasury would not allow the Post Office to
 13 raise -- would not allow it to borrow when it was under
 14 public ownership. So if it was to finance its -- you
 15 know, modernise, it could only happen in the private
 16 sector.
 17 **Q.** But I asked you whether the two were interlinked and you
 18 have suggested not. Are you saying that George
 19 Osborne's Treasury would have given out £2 billion for
 20 the network if there hadn't have been the promise of
 21 £3.3 billion coming in from the sale of --
 22 **A.** No, I think they were completely separate issues. We
 23 had no idea at the time that the sale was launched how
 24 much would be realised, and there was no connection.
 25 **Q.** Even though, as you said yourself, this was a time of

91

- 1 **A.** I don't think they were necessarily linked. The issues
 2 around the separation of the Post Office and the Royal
 3 Mail were essentially sort of technical and legal, and
 4 I think they were handled very effectively by Ed Davey,
 5 who did a lot of the preparations for that and the
 6 legislation around it. I didn't get involved in that.
 7 The third one, which I did care about, goes back to
 8 when I was campaigning for the postmasters. You know,
 9 we felt as a matter of principle that this was a very
 10 unequal and unfair relationship, it needed to be
 11 addressed and it needed radical change and we had
 12 support for that idea from the Federation. So that was
 13 how that originated. It wasn't -- it was quite
 14 disconnected from the others.
 15 **Q.** Well, the second one, of course, was pre-existing in the
 16 sense that the previous Labour administration had made
 17 moves in the direction of separation and privatisation;
 18 that's right, isn't it?
 19 **A.** Yes, that's correct, yes.
 20 **Q.** Obviously, your first objective of securing the
 21 £2 billion funding for the network, that did happen and
 22 there was then a period of time over which that funding
 23 was released.
 24 **A.** Yes.
 25 **Q.** Your second objective was also a success though, wasn't

90

- 1 cutting back, a time of the launch of austerity, and the
 2 Treasury was very reluctant to give out money?
 3 **A.** Yes. No, actually, the big cost to the Treasury was the
 4 cost of the pension fund. It swamped all the other
 5 financial consideration.
 6 **Q.** That's certainly another factor, isn't it, because there
 7 was some --
 8 **A.** If I could just finish my answer. The reason we pressed
 9 for it was for political reasons. It was -- certainly
 10 I believed and my party colleagues believed, that the
 11 Post Office Network was a major national priority and it
 12 needed funding, and we, in the negotiations with the
 13 Treasury, identified certain key issues -- and that was
 14 one, and Catapult Network was another, I could list half
 15 a dozen -- where we wanted more money, even at a time
 16 frame when cuts were having to be made.
 17 **Q.** But you couldn't sell Royal Mail Group with the problems
 18 that it had with the pension pot, could you? There was
 19 a £28 billion pension pot there that needed to cover
 20 £37.5 million of liabilities, didn't it?
 21 **A.** Yes. It had to be dealt with before a sale could take
 22 place. No shareholders would have taken it on
 23 otherwise.
 24 **Q.** Although that was a problem in the sense that the
 25 liabilities were greater than the sum of money there, in

92

1 the short-term, for the Treasury, that was £28 billion
 2 straight in the door, wasn't it?
 3 **A.** Yes, indeed.
 4 **Q.** Albeit that there was then, for future administrations,
 5 a long-term problem of £37.5 billion that needed to be
 6 paid out in the future?
 7 **A.** Yes, well, as you know, there has been a big argument
 8 about the measurement of the liabilities of pension
 9 funds, depending on the interest rate and the discount
 10 rate. So, I mean, we could have a long debate about the
 11 privatisation of Royal Mail but I'm trying to see the
 12 connection with the Post Office --
 13 **Q.** Well, the simple point is this: those issues were
 14 interrelated, weren't they? There was no way there was
 15 going to be funding for the Post Office unless the
 16 Treasury was going to get in both the £28 billion
 17 pension pot and what was ultimately, although not known
 18 at the time, £3.3 billion in shares?
 19 **A.** I didn't see them as interlinked. I saw them as
 20 separate problems.
 21 **Q.** How did the people within Post Office and Royal Mail
 22 Group know about your three strategic objectives?
 23 **A.** Almost certainly because I told them. I had a courtesy
 24 meeting with the Chief Executive and the Chair, shortly
 25 after the Post Office was separated and I spelt out what

93

1 [that's his intended statement about the Second Sight
 2 Interim Report] should be considered in the context of
 3 the Royal Mail privatisation ...
 4 "Vince Cable and Michael Fallon are making
 5 a statement to Parliament on Wednesday, 10 July [that's
 6 one day after Ms Swinson's statement], setting out the
 7 steps towards a Royal Mail transaction. In the eyes of
 8 many MPs, the media and the public at large, Royal Mail
 9 and the Post Office are the same entity. Although not
 10 related, the adverse coverage that Arbutnot is seeking
 11 to attract is likely to have a significant and
 12 diversionary impact on the messaging of the Royal Mail
 13 statement."
 14 So those can come down. So here's the point, isn't
 15 it, Sir Vince: that it was seen as essential not to let
 16 problems with the Second Sight Interim Report get in the
 17 way of a statement that you were about to make that
 18 related to privatisation?
 19 **A.** Well, that's your assertion, but I -- I don't think
 20 that's correct, actually. I mean, I became involved in
 21 the Royal Mail privatisation because it was highly
 22 controversial and I had to lead from the front. It was
 23 being led by a Minister of State but I got sufficiently
 24 involved to be aware of some of the risk factors,
 25 I don't recall this ever being mentioned. The big risk

95

1 I wanted them to do and the Post Ministers were aware
 2 that those were our priorities and very aware of them
 3 and carried them out.
 4 **Q.** Can I just then turn to some of the specifics about how
 5 they may have related to what happened within Post
 6 Office. In July 2013, you were making an announcement
 7 in Parliament about privatisation and, shortly before
 8 that, Jo Swinson had to give a short reaction in
 9 Parliament to the Second Sight Interim Report. What I'd
 10 like to be brought up, first of all, is her statement.
 11 It's POL00141558. If we just zoom in to the middle of
 12 the second paragraph, there is just a one-liner and it
 13 says this -- sorry, this is the second paragraph as we
 14 see it on the page:
 15 "It is important to note that the issues in the
 16 report [that's the Second Sight Interim Report] have no
 17 impact on Royal Mail, which is an entirely separate
 18 business."
 19 If we also go to a Whip's briefing that lies behind
 20 that statement from Ms Swinson, if we could go, please,
 21 to UKGI00001679, and we go to page 2, please, and under
 22 a heading of "Wider impacts". As I say, this is the
 23 Whip's briefing that sits behind the statement that Jo
 24 Swinson made on 9 July:
 25 "The timing of Arbutnot's intended statement

94

1 factor was around the trade union, the CWU, who were
 2 threatening to go on strike. That was a big risk factor
 3 for the investors, and that was the one -- the only one
 4 that I recall being discussed with any seriousness.
 5 **Q.** So this going on in the background, we can take it that
 6 it wasn't something that was coming directly from you
 7 but, nevertheless, this was, because you had
 8 communicated your three strategic objectives, something
 9 which people knew you needed to have happen. Right?
 10 **A.** Yes, that's correct.
 11 **Q.** So whilst you may not have become involved in what
 12 people at Post Office and, indeed, in Government
 13 supporting Ms Swinson were getting up to, they were
 14 helping, because they thought it was necessary, to get
 15 the privatisation over the line?
 16 **A.** Yes, well getting the privatisation over the line
 17 depended on managing a group of risk factors. I don't
 18 recall this being one of them. As I say, the risk
 19 factors overwhelmingly centred on industrial relations
 20 issues. It may be, as you say, that there were people
 21 in the -- who were involved in the Post Office who were
 22 worried that they might be creating a problem. The
 23 people who had identified risk factors were the brokers
 24 and the investment managers, and they would have said,
 25 "This is worrying us". I don't recall they ever did.

96

1 Q. You may not have seen some of the evidence in the
 2 Inquiry about Ms Vennells' work on the prospectus?
 3 A. Okay.
 4 Q. She, in fact, managed to get a section in the prospectus
 5 taken out that was going to be about the Horizon
 6 problems.
 7 A. Mm.
 8 Q. She told her Chair, Ms Perkins, that she had earned her
 9 keep on that one. So that may have been an example, may
 10 it not, Sir Vince, where you didn't know but the people
 11 acting within the Post Office knew that there was a risk
 12 factor that they wanted to take out of the picture in
 13 order to help your strategic direction?
 14 A. Yes, what you say seems to be perfectly fair. All I can
 15 say is that I didn't -- I wasn't aware of it as a risk
 16 factor, and I was involved in the privatisation, so
 17 I would have, I think, known.
 18 Q. Yes. Well, let me just give you another example,
 19 perhaps, of what may have been going on behind the
 20 scenes. If I could bring up POL00296944, please. This
 21 is an email between the Chief Executive and the Chair,
 22 and it's about finessing the Second Sight Interim
 23 Report. In that second paragraph, she's referring to
 24 conversations that she had with her General Counsel,
 25 Susan Crichton. She said:

97

1 that make sense to you?
 2 A. Yes, it does make sense.
 3 Q. Yes. So this appears to be an attempt to have the
 4 Interim Report's findings managed in a way so as not to
 5 disrupt your strategic plans. Are you confident that
 6 there was no one in Government putting any pressure on
 7 Post Office to do that sort of thing?
 8 A. Well, I simply I don't know. The ShEx, who were the
 9 unit responsible for Post Office, were also the people
 10 who were managing the privatisation from the BIS point
 11 of view, so it was the same group of people. Whether
 12 they acted the way you describe, I have absolutely no
 13 way of knowing but I can see that, if you're looking
 14 for -- no, conspiracy is too hard a word but, if you're
 15 looking for attempts to manage the issue then what you
 16 say makes sense.

17 MS PAGE: Thank you. Those are my questions.

18 **Questioned by MR STEIN**

19 MR STEIN: Sir Vince, my name is Sam Stein, I appear on
 20 behalf of a very large group of subpostmasters and staff
 21 that worked in branches.

22 I work with Mr Jacobs, who appears on my left, and
 23 we are instructed by a firm of solicitors who have long
 24 been a thorn in the side of the Post Office, called
 25 Howe+Co.

99

1 "I caught up with Susan this evening after we
 2 finished. She had finished her meeting with [Second
 3 Sight] ..."
 4 She says "wade" but I think we can take it that she
 5 "was":
 6 "... of the view that they do now understand the
 7 risk of being caught up in something bigger and more
 8 sensitive. She is hoping their report should be more
 9 balanced, should say they have found no evidence of
 10 systemic Horizon (computer) issues but will confirm
 11 shortcomings in support processes and systems, and that
 12 Post Office has already identified and corrected
 13 a number of these."
 14 Then she talks about James Arbuthnot:
 15 "I hope when they speak to James tomorrow that they
 16 will confirm all this. They will also want to say their
 17 work is not finished and therefore still not
 18 conclusive."
 19 Now, something bigger and more sensitive, this email
 20 is on 1 July 2013. Ms Swinson was to make the statement
 21 about the Interim Report in Parliament on 9 July, and
 22 your statement about privatisation was on 10 July. This
 23 again, rather looks as if this is people within the Post
 24 Office worrying about Second Sight tying into something
 25 bigger and more sensitive, ie the privatisation; does

98

1 Now, you've been asked a number of questions by
 2 Mr Beer about the correspondence that either was or
 3 wasn't sent through to your office, when you were
 4 Secretary of State for BIS, and what happened to that.
 5 I am just going to quote from paragraph 37 of your
 6 statement. We don't need it on the screen. Sir Vince,
 7 you say there this:
 8 "Whilst Horizon was on a few occasions raised in
 9 correspondence addressed to me, with very few
 10 exceptions, my correspondence were dealt with by
 11 officials at the level of the responsible junior
 12 minister, none of whom flagged these issues to me as
 13 needing my engagement."
 14 That's what you've been said in your statement.
 15 You've been asked a large number of questions about that
 16 by Mr Beer. Okay.

17 A. Mm.

18 Q. I'm not going to repeat those questions. I'm going to
 19 go to a different type of information that BIS was aware
 20 of.

21 A. Mm.

22 Q. Can we go, please, to a document which is POL00141382.
 23 The date of this document is May 2012. If you'll take
 24 that from me, I'll be very grateful. Helpfully, for me,
 25 you started as Secretary of State for BIS in May 2010,

100

1 so this is pretty much two years into your time as
 2 Secretary of State dealing with these matters.
 3 You've just been asked a few questions that touched
 4 upon Post Office Network Transformation. You're
 5 familiar with the discussions about that and you'll
 6 recall, I hope, that there was a BIS Select Committee
 7 that was set up to consider issues that related to
 8 Network Transformation at around the same time in 2012?
 9 **A.** No, I don't actually recall that but I appeared before
 10 the Select Committee every year and they interrogated me
 11 about the things that they thought I should know.
 12 **Q.** Right. Now, this is the written evidence, as you'll
 13 see, submitted by Shoosmiths solicitors, and you can see
 14 there that, if we go to just a few of these paragraphs,
 15 paragraph 2:
 16 "Access Legal from Shoosmiths, a national law firm,
 17 have been contacted by almost 100 SPMs [subpostmasters]
 18 who have suffered losses they cannot explain and have
 19 been subject to disciplinary measures by POL. All are
 20 adamant that they or their staff have not stolen any
 21 money. They claim that the Horizon system ...
 22 an Electronic Point of Sale and accounting system POL
 23 require them to use, has caused the errors or not
 24 enabled them to work out why the errors have appeared in
 25 the first place."

101

1 The reasons they do this vary, but are typically related
 2 to an inability to pay (often due to have made various
 3 repayments previously) and a desire to keep the post
 4 office open for their community. When doing the above
 5 an SPM is committing false accounting, albeit not to
 6 enrich themselves, or to deny POL what is rightfully
 7 theirs."
 8 So by the time we get to paragraph 8 we've got
 9 a description, by a national law firm, representing 100
 10 subpostmasters in May 2012, setting out real fundamental
 11 difficulties with the Horizon system, people being made
 12 to do things within their branches that they shouldn't
 13 have to. So these are complicated, cogent submissions
 14 being made by this law firm, Shoosmiths; do you agree?
 15 **A.** Absolutely. Yes.
 16 **Q.** Now, did this information, this submission, get through
 17 to you?
 18 **A.** No.
 19 **Q.** Right. Help the rest of us understand why not. This is
 20 a public consultation by a Select Committee in
 21 Parliament, where these issues, which are serious, are
 22 being raised in relation to Network Transformation,
 23 which is meant to be informative for the Post Office,
 24 "Get this thing up and running, get it back on its
 25 feet", but the Shoosmiths solicitors are saying, "Hang

103

1 They go on to say there:
 2 "They claim there has been no real investigation by
 3 POL as to the cause of the losses that have appeared --
 4 SPMs are expected to pay it back regardless of how it
 5 was caused."
 6 Go to paragraph 3:
 7 "POL are adamant that the Horizon system has no
 8 faults."
 9 Go down to paragraph 7, please. What is being said
 10 here is about:
 11 "If the SPM ever faced with a loss when balancing,
 12 the SPM is presented with two options on the Horizon
 13 system: 'Settle Centrally' or 'Make Good Loss'. Settle
 14 centrally means that, according to POL, the loss can be
 15 investigated. However the description of this from SPMs
 16 means that it just means the loss will be taken from the
 17 SPM's remuneration either as a lump payment or in
 18 stages. If 'make good loss' is selected the SPM must
 19 make good the loss there and then out of their own
 20 pocket. One of these options must be selected otherwise
 21 an SPM will not be able to trade the following day."
 22 I'm just then going to touch on paragraph -- I think
 23 it is 8. Yes:
 24 "Some of the SPMs have told Horizon that they have
 25 made good the losses when in actual fact they haven't."

102

1 on, there's a real problem here"; how come that didn't
 2 get through to you as the Secretary of State for BIS?
 3 **A.** I don't know why it didn't get through to me. My own
 4 perceptions, as I tried to describe earlier, were based
 5 on the contacts I had with individual postmasters, and
 6 I was aware, as I've described, that there were some
 7 terrible things happening, and the one that I cared most
 8 about was in my constituency, and I'd contacted the
 9 family and I said, you know, "What's happened? We've
 10 lost our post office, you're being charged with fraud.
 11 What happened?" And the explanation from the family --
 12 I didn't speak directly to the postmaster -- was "We
 13 think that we made a mistake, and we're being punished
 14 in a ridiculously excessive way".
 15 So that's how I started thinking about this problem
 16 and, as I also said, I think around about 2012/13, I was
 17 visited by the Federation -- a regional head or
 18 a national figure, I don't know -- but I was visited by
 19 the Federation, who had this scrap book full of
 20 photographs of some of these postmasters who were in
 21 terrible situations -- I mean, you know all about them,
 22 they've been in the Inquiry -- and clearly very
 23 emotional about it, and we sat in a meeting trying to
 24 understand why this had happened.
 25 And the theory they had, and I agreed with, was that

104

1 what was happening was that mistakes were being made,
2 you know, obvious mistakes but, you know, postmasters
3 are handling vast sums of money and large numbers of
4 transactions, you know, perfectly honest, understandable
5 mistakes we all make in every aspect of live, and they
6 were being brutally punished for it. And that was my
7 understanding, it was this kind of 'one strike and
8 you're out' policy which -- the way I interpreted it,
9 and the Federation, when they came to see me, confirmed
10 that view.

11 I don't ever recall this being discussed in terms of
12 Horizon problems. I mean, it may have been mentioned,
13 but it didn't register with me because other people were
14 giving a very clear explanation about why this was
15 happening. It reflected very badly on the Post Office
16 but it wasn't about computers.

17 **Q.** Well, let's have a look at what is being said in a very
18 clear explanation a little bit further. Paragraph 8,
19 the description there of what is happening by SPMs that
20 are having to make good the losses, when they haven't,
21 and related to an inability to pay, desire to keep the
22 Post Office open for their community. When doing that,
23 the Shoosmiths submissions say this:

24 "When doing the above an SPM is committing false
25 accounting, albeit not to enrich themselves or deny POL
105

1 that right?

2 **A.** That's correct.

3 **Q.** Well, let's deal with the NFSP, paragraph 17:

4 "National Federation of SubPostmasters -- the NFSP
5 are the trade association for SPMs. They negotiate with
6 POL on behalf of SPMs and provide representation at
7 disciplinary meetings. They state publicly that there
8 are no issues with Horizon. Many SPMs report that they
9 receive no useful assistance from the NFSP when they
10 have accounting difficulties."

11 Then it goes on to reference to the Communications
12 Workers Union, the CWU:

13 "... the relevant union for POL employees, have
14 recently set up a branch to assist and represent SPMs."

15 So there the Government, BIS, is being told that
16 there is a problem with the NFSP and, if that had been
17 looked into, it would have been discovered that the NFSP
18 was being paid off by the Post Office. To so all of
19 these issues were being set out lucidly, cogently, in
20 simple submissions, that 14 years later, we've been
21 examining through the Post Office Inquiry; all of these
22 points now we know to be true. But BIS did what, as far
23 as you know, with these submissions?

24 **A.** I have no idea what they did with them. On this
25 particular point about the Federation, I think I've
107

1 what is rightfully theirs."

2 Paragraph 9, last sentence, losses that have been
3 discussed by Shoosmiths Solicitors, losses between
4 £6,000 and £150,000.

5 Paragraph 10:

6 "The SPM then has, according to POL, an opportunity
7 to explain the losses [and so on]. Typically the SPM's
8 contract will be terminated and POL will request any
9 losses that are repaid under the contract."

10 Paragraph 12 we'll touch on and then I'll move on to
11 something that may assist in relation to the NFSP:

12 "If the loss is not repaid POL will prosecute the
13 SPM for false accounting. SPMs are typically advised by
14 their legal advisers to plead guilty to false
15 accounting, as in the above circumstances they will have
16 committed it. Many will be charged with theft or fraud
17 but these charges are typically dropped in these
18 circumstances. SPMs have been imprisoned as a result of
19 convictions for false accounting."

20 So, Sir Vince, my point, on behalf of the group of
21 people I represent, the subpostmasters, people working
22 in branches, is that these were all matters that could
23 have been investigated, that could have been looked into
24 by BIS, essentially the Department in control over the
25 Post Office, but this was never taken to your level; is
106

1 explained, in answers to Mr Beer, my dealings with them
2 were very limited but positive. I first brought to
3 Parliament the case of a postmistress who had lost her
4 post office, lost upwards of £100,000, and I asked for
5 help from the Federation to advise me, and they
6 succeeded in getting full compensation. So why would
7 I not think of this as an effective trade union?

8 And, similarly, in the other cases that were brought
9 to me, which I've already described, it was clear that
10 they cared passionately about the hardship that
11 postmasters were experiencing. I had no reason whatever
12 to doubt their integrity or their competence.

13 **Q.** Let's move on through the chronology. This is 2012, two
14 years into your time as Secretary of State for BIS,
15 okay? Now, you've said this in your evidence: that by
16 the time we get to 2015, you'd realised something bad
17 was happening --

18 **A.** Mm.

19 **Q.** -- and you say, and you've said to this Inquiry that
20 what happened at that stage was that that was the end of
21 your term as Secretary of State and you wish,
22 essentially, that you'd been able to stay on so that you
23 could do something about this. So your words were you
24 realised something bad was happening. Well, you're
25 right. Jacqueline Falcon was prosecuted in 2015 by the
108

1 CPS for fraud. She was prosecuted for her work at the
2 Hadston post office, she'd worked there for eight and
3 a half years, in total she had worked in branches for
4 15 years, from the year 2000, Hadston branch for eight
5 and a half years, and losses below £1,000, a shortfall,
6 was discovered in that particular branch. The end of
7 2014, that was discovered. In 2015, early 2015, she by
8 that point, based upon advice, pleaded guilty to fraud,
9 into a suspended sentence for three months.

10 In 2015, Jacqueline Falcon was pregnant, going
11 through all of that, she was prescribed antidepressants.
12 So you're right, Sir Vince: something bad was happening.

13 Now when we try and understand what happened at that
14 point, when you hand over to the next person to take on
15 the job of ignoring the problems with the Post Office,
16 at that particular point, what did you do to say to the
17 next person, "Hang on, there's a real problem here.
18 Something bad is happening"?

19 **A.** Well, the answer is I was unemployed after the election
20 for two years, until I got my job back. But it appears
21 to be the case, and I was frankly shocked by this,
22 nothing to do with the Post Office but that when a new
23 Government comes in, they start with a completely blank
24 sheet of paper. I was never -- when I became Secretary
25 of State, the Civil Service would not tell me what my

109

1 **SIR WYN WILLIAMS:** Didn't we have evidence from the
2 Conservative minister who succeeded the Conservative
3 minister, I forget the precise dates, that that's
4 exactly what happened?

5 **MR STEIN:** Yes, well, I think we're establishing that, sir.
6 The question is whether it relates to --

7 **SIR WYN WILLIAMS:** I think Ms James said she didn't have
8 a briefing from Baroness Neville-Rolfe.

9 **MR STEIN:** My question related to whether, even if it's the
10 same minister, whether, essentially, they're not allowed
11 background to their own papers, if they carry on.

12 **SIR WYN WILLIAMS:** Sorry, that's a variation on it. Sorry,
13 Mr Stein.

14 **MR STEIN:** Now, we're going through time. As you say, you
15 spent two years outside of Parliament, then you come
16 back into Parliament. Yes?

17 **A.** Yes.

18 **Q.** So the timing we're now getting to, 2017/2018, you're
19 aware by that point that there are then, in 2019, the
20 judgments in the High Court.

21 **A.** No, I wasn't aware. No.

22 **Q.** Well, when were you first aware of the judgments by
23 Mr Justice Fraser, now Lord Justice Fraser, in the High
24 Court?

25 **A.** Well, I wasn't aware, I think, until this whole Inquiry

111

1 predecessors had been advised on a whole range of
2 issues. It was thought to be improper, that we start
3 again with a new Parliament and we have to reinvent the
4 wheel. That unfortunately is the way government
5 operates.

6 But, certainly, if I'd met Sajid Javid, who was my
7 successor, and this issue had come up, I would have
8 certainly passed on that advice. But the way Government
9 works, there isn't a transition, there is no carryover.
10 It's entirely reliant on the Civil Service to maintain
11 continuity.

12 **Q.** Sir Vince, we understand that that happens certainly
13 between the transition of one government from one party
14 to another, so recently, as we understand it, the
15 position is that the Labour Government will not have
16 access to Conservative Government papers. Does that
17 also happen, to your knowledge, in relation to the next
18 administration, even though it may be the same
19 individuals involved?

20 **A.** Well, it wasn't the same individuals.

21 **Q.** No. It could be, though?

22 **A.** It could be.

23 **Q.** Yes. Does that happen in the same way?

24 **A.** I don't know but I -- it's common sense to suggest that
25 it should.

110

1 process started and journalists started asking me about
2 it and what I knew, and following the evidence.
3 I certainly had lost all contact with this issue after
4 2015.

5 **Q.** Okay. So when you came back into Parliament, and we
6 know that there were issues that were in relation to the
7 Post Office going through the High Court, you're saying
8 you were aware of that later, and you know that there
9 are issues being raised in relation to the criminal
10 appeals, did you look into any aspect of those matters?

11 **A.** No, I would have looked into aspects of those matters if
12 any of my constituents had become involved. I'd
13 reverted to being a backbencher -- I happened to be
14 leader of the party but that was a separate matter --
15 but in relation to Parliamentary business, I would only
16 have encountered them if postmasters in Twickenham had
17 been in this situation. I don't think there were any.

18 **Q.** You see that represented an opportunity for you to do
19 what you've criticised other MPs for. So if you had
20 engaged with these issues, if you had read the judgments
21 from the High Court, had paid attention to what was
22 going on, you would have been able to say to the
23 Government at that time, in 2019, "Hang on, there's been
24 a problem here. When I was looking at matters such as
25 this, nobody brought this to my attention".

112

1 **A.** Well, had I known about it, I could possibly have
2 intervened in the way you describe but, when I came back
3 into Parliament in 2017, Government and opposition were
4 completely overwhelmed by the big new issue, which is
5 called Brexit and, as the leader of my party at the
6 time, I was having to devote 100 per cent of my time to
7 focusing on that, apart from the time I spent on the
8 constituency issues, and I raised issues for
9 constituents in Parliament in debate and questions.

10 I didn't range outside that -- well, there were many
11 outstanding issues. One of the things which followed me
12 was this Saudi arms deal, for example, and there were
13 half a dozen issues like that, that I dealt with in
14 Parliament, and I realised were still hanging around two
15 years later and I was being asked about them, and -- but
16 for the reasons I have given, I wasn't then in the
17 business of dealing with Post Office issues.

18 **Q.** Last question. Let's turn it round the other way. Did
19 anyone in Government go to you and say, "Sir Vince I've
20 got these issues at the High Court. You may not or may
21 not know about them but let me tell you about them.
22 They've raised serious, deep rooted problem within the
23 Post Office about the Horizon system. It's a mess.
24 Total debacle. People being sent to prison under
25 horrendous circumstances, lives being ruined".

113

Questioned by MR BLAKE

1 **MR BLAKE:** Thank you very much. Can you give your full
2 name, please?

3 **A.** My name is Gregory David Clark.

4 **Q.** Thank you. You should have in front of you a witness
5 statement.

6 **A.** Indeed.

7 **Q.** Is that dated 28 June this year?

8 **A.** It is.

9 **Q.** Could I can you to turn to the final substantive page,
10 that's page 47.

11 **A.** Yes.

12 **Q.** Can you confirm that that is your signature?

13 **A.** It is.

14 **Q.** Is that statement true to the best of your knowledge and
15 belief?

16 **A.** It is.

17 **Q.** Thank you very much, that has a Unique Reference Number
18 of WITN10900100 and that will be uploaded onto the
19 Inquiry's website.

20 Mr Clark, you were a Member of Parliament between
21 2005 and this year; is that correct?

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

23 **Q.** You've held a number of different ministerial posts, you
24 served as Minister of State in the Department for
25

115

1 Did anybody come to you and say, "Sir Vince, what
2 were you told about this during your time at BIS"?

3 **A.** Nobody came to me and asked that question. I wish they
4 had --

5 **MR STEIN:** Yes, thank you Sir Vince.

6 **A.** -- but they didn't.

7 **SIR WYN WILLIAMS:** Thanks, Mr Stein.

8 Is that it, Mr Beer?

9 **MR BEER:** Yes, it is, sir.

10 **SIR WYN WILLIAMS:** Well, thank you very much, Sir Vince, for
11 making your witness statement and for coming to the
12 Inquiry this morning and answering questions from number
13 of people. I'm very grateful to you.

14 **THE WITNESS:** Thank you very much, Sir Wyn.

15 **MR BEER:** Sir, could we reconvene at 2.00 pm, please?

16 **SIR WYN WILLIAMS:** Yes.

17 **MR BEER:** Thank you very much.

18 (1.03 pm)

(The Short Adjournment)

19 (2.00 pm)

20 **MR BLAKE:** Good afternoon, sir. Can you see and hear me?

21 **SIR WYN WILLIAMS:** I can, thank you.

22 **MR BLAKE:** Thank you, sir. This afternoon we're going to
23 hear from Mr Clark.

24 **THE RIGHT HONOURABLE GREGORY DAVID CLARK (sworn)**

114

1 Communities and Local Government; is that right?

2 **A.** That's right.

3 **Q.** You were Financial Secretary to the Treasury?

4 **A.** I was.

5 **Q.** Minister in the Cabinet Office?

6 **A.** Yes.

7 **Q.** Minister for Universities and Science?

8 **A.** Correct.

9 **Q.** Secretary of State for Communities and Local Government?

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

11 **Q.** And, relevant to today, you were Secretary of State for
12 Business, Energy and Industrial Strategy, and that was
13 between 14 July 2016 and 24 July 2019.

14 **A.** That's correct.

15 **Q.** That was during the premiership of Theresa May?

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

17 **Q.** I'm just going to begin with a little bit of background
18 before your time as Secretary of State and if I can ask
19 to be brought up on screen POL00097393, please. I'm
20 going to take you to some correspondence relating to
21 a constituent of yours, and this is a letter from
22 yourself to the Right Honourable James Arbuthnot, and
23 you're in conduct with him regarding your constituent,
24 Mrs Pauline Thomson, who the Inquiry has heard from in
25 an earlier phase, who wished you to refer her case

116

1 against the Post Office on to Second Sight.
 2 "Mrs Thomson has now stated that she is happy for
 3 Second Sight to proceed with an investigation of her
 4 case and she has confirmed that she understand her
 5 details will be seen by the Post Office."
 6 Did you have a number of different cases around this
 7 period from subpostmasters, as a constituency MP?
 8 **A.** This was the only one in my constituency that I was
 9 aware of at the time.
 10 **Q.** Thank you very much. You were corresponding with Lord
 11 Arbutnot in relation to --
 12 **A.** Correct.
 13 **Q.** -- the Second Sight investigation into her case?
 14 **A.** That's right.
 15 **Q.** Could we please turn to POL00232847. We're now moving
 16 on from January 2013 to March 2015, so quite
 17 a considerable time has elapsed and it relates again to
 18 the same constituent, Mrs Thomson. In this letter,
 19 you're corresponding with Paula Vennells about a letter
 20 that Mrs Thomson received only a couple of days after
 21 being told that her case would proceed to mediation?
 22 **A.** Correct.
 23 **Q.** If we turn over the page, we can see the letter that you
 24 have enclosed. The letter is marked as "Confidential --
 25 Not to be disclosed outside of the Scheme and

117

1 particular case for the reasons I set out below.
 2 "Responsibility for Losses
 3 "Post Office considers that the question of
 4 responsibility for the losses suffered in your branch
 5 was appropriately addressed at the time of the
 6 suspension of your contract with Post Office on
 7 12 September 2008 and your subsequent prosecution and
 8 conviction. It remains Post Office's view that the
 9 conclusions drawn at the time were correct and nothing
 10 in our own reinvestigation, nor in the review of your
 11 case by Second Sight, represents a challenge to that
 12 position."
 13 So a refusal to mediate the case on behalf of the
 14 Post Office.
 15 **A.** That's right.
 16 **Q.** Did you meet with this particular constituent at the
 17 time?
 18 **A.** I can't remember. I certainly met with her on several
 19 occasions during the long period in which I've been
 20 trying to help her resolve the case.
 21 **Q.** We'll come on to talk about the particular case in
 22 a moment but, before I do, I will just take you to
 23 a response that was received to your correspondence,
 24 that can be found at POL00117339. Thank you very much.
 25 So this is a response from Ms Angela van den Bogerd to

119

1 mediation", dated 5 February 2015, so it's during
 2 a period where we know that the Working Group is being
 3 shut down.
 4 **A.** Yes.
 5 **Q.** I'll just read to you a couple of passages from the
 6 letter that was sent to Mrs Thomson. It says:
 7 "You will be aware that your case has been looked at
 8 afresh and thoroughly reinvestigated by Post Office.
 9 Your case has also has been considered by the Scheme's
 10 independent forensic accountants, Second Sight Support
 11 Services Limited. The reports of both of these
 12 investigations have been shared with you.
 13 "As you will know, Second Sight recommended that the
 14 question of responsibility for losses incurred in your
 15 branch should be mediated. In the event, the Scheme's
 16 Working Group considered that the issue was suitable for
 17 mediation on a deferred basis."
 18 So it seems as though Second Sight and the Working
 19 Group both considered that Mrs Thomson's case was
 20 suitable for mediation.
 21 **A.** Indeed.
 22 **Q.** Then the letter continues:
 23 "I regret to inform you that, after careful
 24 consideration, Post Office takes a different view and
 25 has decided against proceeding to mediation in your

118

1 you and, if we scroll down, she says:
 2 "There is, in fact, no inconsistency in the two
 3 communications she received.
 4 "The first communication she received enclosed
 5 Second Sight's final independent review of her case,
 6 including Post Office's investigation into the matters
 7 it raised. In these reviews, Second Sight offer their
 8 view as to whether a case might be suitable for
 9 mediation. However, while this is their view, all
 10 mediations are entirely voluntary. The final decision
 11 on whether or not to mediate a case ultimately rests
 12 with the parties involved. It follows that either party
 13 can decline to take part.
 14 "Mrs Thomson's case has been thoroughly
 15 reinvestigated through the Scheme and, after careful
 16 consideration of all relevant facts (including Second
 17 Sight's final report), the Post Office has concluded
 18 that mediation does not offer any realistic prospect of
 19 resolving your constituent's complaint for the reasons
 20 set out in our letter to her."
 21 Prior to becoming Secretary of State, so in this
 22 period, what was your understanding of the issues
 23 relating to Horizon and Second Sight?
 24 **A.** My principal understanding, I think, in fact all of my
 25 understanding, came from dealing with Mrs Thomson, and

120

1 it conditioned my view of certainly the management of
 2 Post Office Limited. I mean, on the documents that
 3 you've just put up -- I don't know whether we can have
 4 that second one again -- that reply from Angela van den
 5 Bogerd, I think she was called, I thought was
 6 an impudent reply. She didn't answer the question as to
 7 why Mrs Thomson was being refused the ability to
 8 arbitrate.

9 Indeed, if we look at it, I think they even get her
 10 name wrong. I've just noticed that --

11 **Q.** That's going to be brought up on to the screen.

12 **A.** -- now. "Mrs Paula Thomson"; she's called Pauline
 13 Thomson. It doesn't say why, it merely asserts that,
 14 despite the fact that Second Sight and this panel had
 15 recommended it, they say that "We simply decided that we
 16 don't want to"; either party can decline to take part
 17 and so they've done so. I thought it was an impudent
 18 letter to receive in reply to mine to the Chief
 19 Executive and it conditioned, as I say, my view of the
 20 management of Post Office Limited.

21 **Q.** Thank you very much. That can come down now. You took
 22 office in July 2016.

23 **A.** Yeah.

24 **Q.** I'd like to take you to the introductory brief that was
 25 provided to you. That can be found at WITN10900103. At

121

1 **Q.** Thank you. If we scroll down, we can see it begins by
 2 outlining some key facts about the Post Office. It then
 3 addresses the Department's role, and I'd just like to
 4 read to you the first paragraph from the next page. It
 5 says:

6 "The BEIS Secretary of State is the sole shareholder
 7 of [Post Office], and UKGI manage that shareholding for
 8 BEIS, representing Government as [the Post Office's]
 9 shareholder and with a position on the Board. UKGI also
 10 acts as a voice/guide for [the Post Office] within
 11 Government and it maintains relationships with key
 12 Department's such as HMT, Cabinet Office and DWP."

13 So it seems as though UKGI represent Government as
 14 POL's shareholder but, at the same time, act as
 15 a voice/guide for the Post Office within Government.

16 How does that work?

17 **A.** Well, how it worked then, before there was a team in
 18 BEIS, was that regular meetings and briefings and
 19 communications to do with the Post Office would come
 20 from UKGI, principally, actually, to the Post Office
 21 Minister at the time, rather than me directly as
 22 Secretary of State. But, as I say in my witness
 23 statement, one of the things that I instituted right at
 24 the beginning of my tenure was to require each of the
 25 Directors General, which is to say the layer below the

123

1 paragraph 33 of your witness statement, you have said
 2 that you received introductory briefs from each of the
 3 40 or so directorates in your Department; is that right?

4 **A.** Correct, as a standard, yes.

5 **Q.** So is this kind of a brief that we're going to see, is
 6 this typical of the kinds of briefs you would receive in
 7 relation to the areas for which you had responsibility?

8 **A.** Fairly typical. I mean, some were more substantial than
 9 others, for example at the time that I took office, one
 10 of the first decisions I had to make was whether to
 11 approve the -- Hinkley Point, the nuclear power station,
 12 which was and is the biggest construction project in
 13 Europe, I think, at the time. So, obviously, the
 14 briefing for that was necessarily more substantial but
 15 this was not untypical of many briefs that I received.

16 **Q.** Are you able to assist us with who might have been
 17 responsible for drafting this?

18 **A.** I infer from knowing, I think, with the benefit of
 19 hindsight, the structure of things now, that this would
 20 have been from UKGI -- someone in UKGI, perhaps Mark
 21 Russell, who was the CEO, who we may come on to discuss,
 22 regularly briefed me, because I think I'm right in
 23 saying that there was not a Post Office team within the
 24 Department at that point, and so I assume that came from
 25 them.

122

1 Permanent Secretary, to give me a weekly report, just to
 2 me, of anything on their mind, and one of them came from
 3 Mark Russell, who was the Chief Executive and,
 4 therefore, the equivalent of the DG of UKGI.

5 And so, each week, I would get what was on his mind
 6 through that directly, but most of the detailed
 7 submissions and contact would have been with the Post
 8 Office Minister.

9 **Q.** Irrespective of individual personalities, is there
 10 a tension between representing Government at the Post
 11 Office and also acting as a voice/guide for the Post
 12 Office within Government?

13 **A.** I think there is a tension in many respects that we may
 14 come on to talk about in more detail. I actually think
 15 there is a structural tension and, arguably, at least in
 16 the view of the Department, something of a legal
 17 tension, in that, in a fiduciary board, the
 18 responsibility of a director, and the UKGI director was,
 19 as it were, a fully fledged the director of the
 20 organisation, there is a kind of unitary responsibility
 21 to the company and, in particular, my understanding, and
 22 certainly it's consistent with advice during this
 23 period, was that, in terms of the Department, and indeed
 24 the Government, directing or influencing the Board
 25 through that director, that that was a perilous thing to

124

1 do, that it was something known as the shadow director
2 risk, in which if you -- if, from the outside, whether
3 collectively or through an individual, you directed the
4 Board's decision, then you could be counted as
5 a director yourself.

6 In my view -- I'm sure we'll come on to talk about
7 this -- rather than seek to dance around that I think it
8 would have been better for it to be perfectly legitimate
9 for ministers and officials in the Department to input
10 directly without any of these -- this kind of tiptoeing
11 around, to the decision making of the Board. But no, it
12 was constituted that way, and that's how it was at the
13 time.

14 **Q.** Moving down to policy areas, it says:

15 "Government's policy on the Post Office is to set
16 the parameters within which we expect it to operate
17 (reach of network, types of services it should seek to
18 offer) and then allow the business to operate
19 commercially, at arm's length from Government. [Post
20 Office] is a public corporation with a fiduciary Board
21 ... Operational decisions are made by the CEO, Paula
22 Vennells, and her ... team, supported by the Board. CFO
23 Al Cameron, who are meeting, is the other Executive on
24 the Board."

25 That's another thing that we've heard quite a bit
125

1 **Q.** Thank you. It seems there that you were going to be
2 meeting with the CFO, Al Cameron; do you recall
3 a meeting with Mr Cameron?

4 **A.** I do recall meeting with Mr Cameron and, indeed, other
5 executives throughout my period in office. What has
6 been a bit frustrating, and I think other witnesses --
7 including Sir Vince this morning -- have said, is that,
8 for reasons I don't understand, the Department don't
9 have access to -- whether they don't have at all --
10 ministerial diaries and minutes of meetings. That is --
11 that surprises me and disappoints me. So, in
12 a three-year tenure, meeting literally thousands of
13 people a year, I'm unable to say how often and when, but
14 certainly I met Mr Cameron and I probably, from this,
15 I met him shortly after this note was sent.

16 **Q.** If we scroll down, we can see various headings, we have
17 "Ownership", "Services and Long-Term strategy",
18 "Network" -- if we keep on scrolling -- at the bottom of
19 the next page, "Pensions", "Cash supply chain",
20 "Industrial relations", then we come to "Other issues".

21 **A.** Yes.

22 **Q.** Under "Other issues", it says as follows:

23 "Following complaints from a small number of
24 subpostmasters regarding the [Post Office's] Horizon IT
25 (point of sale) system, an investigation was undertaken
127

1 about: operational decisions.

2 **A.** Yes.

3 **Q.** Was that something that could be easily separated out,
4 when it came to, for example, matters relating to
5 subpostmasters?

6 **A.** Well, I think -- as other witnesses have said, I think
7 there is no bright line, certainly there is no
8 definition that sets this out. The view of the
9 Department -- the inherited view across different
10 administrations of different parties -- was that
11 certainly what counted as operational included matters
12 like IT systems and the relationship with the
13 subpostmasters and, therefore, that was definitely in
14 that category. Things that were strategic, or obviously
15 was Government requirement on how many post offices were
16 to be there. But, clearly, and no doubt we'll come on
17 to talk about this, within the middle, there are
18 questions as to when operational matters become
19 strategic or certainly kind of proper for ministers, and
20 my view, as set out in my witness statement, is that
21 I think in certain government-owned organisations, of
22 which Post Office Limited is one, I think there is
23 a greater likelihood of that to happen than in some
24 others, for example Lloyds Bank, when it was owned by --
25 at least in part by the taxpayer.
126

1 by an independent firm, Second Sight, over two years.
2 Whilst this received relatively high profile press
3 attention no systemic issue with Horizon has been found.
4 However, affected subpostmasters continue to put
5 pressure on [the Post Office], the Criminal Cases Review
6 Commission are considering some cases where individuals
7 have received criminal convictions, and group civil
8 litigation is being launched against [the Post Office]
9 in the High Court."

10 It seems as though that is the only mention of
11 Horizon related issues within this brief; is that right?

12 **A.** It is, yes.

13 **Q.** Do you consider that brief to be sufficient?

14 **A.** Well, it contains, in my view, the crucial information
15 which is in that last sentence, I think it is, that the
16 Criminal Cases Review Commission are considering some
17 cases, by implication the safety of the convictions, and
18 that litigation is about to begin in the High Court.
19 That was -- that communicated what I thought was the
20 essential information on that.

21 **Q.** Did it give you, for example, an idea of the scale of
22 the Group Litigation?

23 **A.** No, it didn't, clearly.

24 **Q.** It begins by saying that there were complaints from
25 a small number of subpostmasters --
128

1 A. Yes.
 2 Q. -- regarding Horizon IT systems. Now, looking at it, do
 3 you consider this summary to be an accurate and fair
 4 summary?
 5 A. Well, certainly it wasn't a small number. I think, if
 6 I were to be fair to the authors, I think the number of
 7 subpostmasters that were part of the group civil
 8 litigation increased. I think it started off not small
 9 but, you know, smaller than it ended up and that grew
 10 over time. But, in some ways, the number was not the
 11 most important point. It is an important point,
 12 certainly, but I didn't think it was the most important
 13 point because the most important point is that people
 14 are talking about criminal convictions that are in front
 15 of the CCRC.
 16 My view is, and bearing in mind that I was working
 17 with a constituent who was absolutely sort of an example
 18 of this, if she'd been the only one, that would be
 19 enough.
 20 Q. It refers there to Second Sight investigation and no
 21 systemic issue with Horizon has been found. Were you
 22 aware, for example, that Second Sight had produced
 23 a report which identified two bugs that they went into
 24 detail on, and a further bug?
 25 A. I wasn't aware of that.

1 determination, the discovery of the truth about this,
 2 was taking place through that process.
 3 So, in that sense, I think it was proper that the
 4 court was, you know, sitting, in some cases daily, to
 5 examine that, and so the updates, when it came to
 6 Horizon, were on the progress of the litigation.
 7 Q. So the courts had charge of the matter?
 8 A. Yes --
 9 Q. You were being updated about --
 10 A. -- and the CCRC.
 11 Q. -- and you were being updated about their progress.
 12 A. Yes.
 13 Q. But looking at this, this one paragraph, plus the weekly
 14 briefings you've looked at, do you think that was
 15 sufficient in relation to the overall picture of
 16 problems with the Horizon system?
 17 A. Well, I describe in my witness statement as "this
 18 period" being a period, I think as I described it,
 19 between two times and what I mean by that is that up
 20 until, I think, 2015 prosecutions were being made of
 21 subpostmasters. They had come to an end. The legal
 22 processes had commenced -- both the CCRC, I think, had
 23 commenced the year before, and the Group Litigation had
 24 started -- I think I was appointed in July, in the
 25 April. But they clearly neither had been resolved.

1 Q. Were you aware at this stage of any concerns about
 2 an expert witness who had appeared in a criminal case or
 3 criminal cases?
 4 A. I certainly was not.
 5 Q. You, in your witness statement -- it's paragraph 36, you
 6 say that you've re-read all 150 or so weekly updates --
 7 A. Yes.
 8 Q. -- that were provided to you while you were Secretary of
 9 State and there's minimal reference in there to issues
 10 relating to Horizon.
 11 A. Referring to the lit -- to Horizon, yes, and it was
 12 through the lens of the litigation, essentially, it was
 13 an update on that.
 14 Q. We'll come to examples and to detail but do you think
 15 you were sufficiently briefed in relation to matters
 16 relating to Horizon?
 17 A. Well, were it not for the fact that these cases were
 18 before the courts, what I say in my witness statement is
 19 that view of the Department, and you may ask me about,
 20 as it were, my own view of this, the view of the deposit
 21 were that these matters were, essentially, *sub judice*
 22 and were perhaps not technically so, but they were being
 23 tested in two judicial forums, if I can put it that way:
 24 one with the Criminal Cases Review Commission and the
 25 other in the High Court and, therefore, the

1 So this was a time of limbo, in some sense, between
 2 the entered of the Post Office making -- taking forward
 3 prosecutions but before the opinion of the courts, High
 4 Court, and the Court of Appeal had been issued.
 5 So the role of the Government, I would say, in
 6 resolving those problems, was -- and certainly sort of
 7 mounting prosecutions -- was not the same as it was
 8 before or after.
 9 Q. Could we please turn to POL00117715, please. On
 10 becoming Secretary of State you received a letter from
 11 Paula Vennells. That's 25 July 2016. If we scroll
 12 down, she congratulates you on your appointment. If we
 13 scroll down, we can see the significant strides in
 14 modernising the network that she refers to and, if we go
 15 over the page, please, it says:
 16 "We are therefore developing a new strategy to
 17 2020/21 designed to strengthen our market position,
 18 improve our digital capabilities and radically reduce
 19 our operating costs. While this will require investment
 20 to execute, it provides an historic opportunity to
 21 complete the commercial turnaround of the Post Office
 22 and put the network on a self-sustaining footing."
 23 Do you recall receiving this letter?
 24 A. I don't recall it but I'm sure I did.
 25 Q. There's no mention in this letter of Horizon issues?

1 **A.** Indeed.

2 **Q.** Do you recall, in your early time as Secretary of State,
3 or even thereafter, discussing Horizon issues with Paula
4 Vennells?

5 **A.** I don't have any recollection of that.

6 **Q.** How about Al Cameron, who you met perhaps more
7 regularly?

8 **A.** I can't remember that but, again, I would say that the
9 litigation and the Court of Appeal, the CCRC, they were
10 the most important parts of that. And as I say, the
11 view was that these were effectively being determined in
12 court, rather than between ministers and the Post Office
13 at that stage.

14 **Q.** You say the view, that was of those who advised you; was
15 that your view as well?

16 **A.** Well, so, going back to your first questions to me,
17 Mr Blake, I had an insight into this through one
18 particular constituent and it led me, I think, that
19 correspondence -- and there's others we might have
20 looked at -- that I didn't trust the management of the
21 Post Office, to be frank. So take that unilateral
22 refusal of -- to Mrs Thomson to have her case
23 arbitrated, despite the fact that the panel, whatever it
24 was, recommended it -- that led me to suspect that the
25 current management of the Post Office were not to be

133

1 a person of sort of blameless character, had been
2 treated in this way, not just charged and convicted, but
3 subsequently been treated in this predatory way by the
4 Post Office. There are letters about demanding
5 repayment of funds even after she was sentenced.

6 I was very keen that the courts would determine the
7 truth here, rather than relying on the Post Office.

8 **Q.** Moving on in time now to 2018, can we please turn to
9 UKGI00007712. There seems to have been a letter to you
10 from Ms Eleanor Shaikh in respect of a subpostmaster.
11 This is a response from your minister, Margot James.
12 This particular version is unsigned, we have two
13 different versions, one from Margot James and we also
14 have a later one from UKGI as well. I don't think
15 whether we can say this particular one was sent or
16 wasn't sent. I think the assumption is that this did
17 go.

18 She writes as follows, you had been written to in
19 relation to the suspension of Farncombe village's
20 subpostmaster, following a sub post office audit in
21 2017. She sets out there that the Government recognises
22 the importance the Post Office plays, and then this
23 paragraph, she says:

24 "I should explain that the Government sets the
25 parameters in which the Post Office operates --

135

1 trusted to resolve some of these questions.

2 So the view of the Department, as I say, the
3 inherited view that Horizon IT systems, contracts with
4 subpostmasters, et cetera, were kind of operational, and
5 therefore, litigation around it was for the Post Office
6 itself. My view was to welcome the fact that court was
7 going to look at this, the High Court in particular.
8 I thought the authority of a High Court judge, and the
9 requirements of disclosure and all the rest of the
10 things, was a better way of resolving this than, as it
11 were, a process that involved the Post Office -- any
12 kind of arbitration with the management of the Post
13 Office.

14 **Q.** So pausing there at, say, 2016, who, if anybody, did you
15 think should have been providing you with more
16 information about the Horizon system, or is it your
17 evidence that, in fact, you are satisfied with the level
18 of information you were being given at that time?

19 **A.** I would say that what I was -- I was relieved that the
20 High Court and the CCRC were, with the powers available
21 to them, going to determine the truth about what went
22 on. I had no evidence to think that the -- or to know
23 that the Post Office were behaving improperly but,
24 certainly, the experience of a constituent, who I should
25 say was a well-respected person in the community, was

134

1 including its geographic reach and the key services it
2 offers -- and then allows the Post Office to operate as
3 an independent commercial organisation within those
4 parameters. As such, we do not play a direct role in
5 the day-to-day responsibilities of the company, and this
6 will include matters concerning the investigation and
7 suspension of subpostmasters."

8 Just pausing there, is there a difficulty with this
9 clear distinction when it comes to, for example,
10 prosecutions of subpostmasters? Do you consider
11 prosecutions of subpostmasters to be purely operational
12 matters or might there be more to it?

13 **A.** First of all, I didn't know that the Post Office itself
14 prosecuted at that stage subpostmasters. In the case of
15 my constituent, I'd known that the police arrested her
16 and so I kind of inferred from that that it was a normal
17 process. So I was not aware of that.

18 **Q.** Irrespective of what happened in that particular case,
19 as a principle, do you see the prosecution of
20 subpostmasters to be a purely operational matter for the
21 Post Office or are they something else?

22 **A.** Well, I think that would -- I think it depends. Every
23 organisation will, from time to time, have instances in
24 which they have to take disciplinary action against
25 either an employee or, in this case, someone that it has

136

1 a contractual relationship with, whether that's, you
2 know, a retail group, whether it's a corporation. So
3 leaving aside whether they should have the power to
4 prosecute themselves, the fact of people being
5 prosecuted, I don't think is necessarily a strategic
6 thing.

7 Whether -- I mean, what clearly does make it
8 strategic is whether those prosecutions were mounted in
9 a way that was, I'm afraid, corrupt and we now know,
10 from what has been disclosed, that the Post Office was
11 in receipt of information that at least one of its
12 witnesses, during those trials, was unreliable and,
13 certainly, I'm not sure of the timing, whether people,
14 once they knew it, were continuing to be prosecuted,
15 despite the knowledge of that. But, certainly, the case
16 that people that had been prosecuted had to live their
17 lives as convicted people because of it.

18 Now, that not only raises it to the level of
19 strategic, it raises it to the level of being totally
20 unconscionable. So from the spectrum of, you know, one
21 or two people in a large organisation being prosecuted
22 for misdemeanours from time to time, to what seems to be
23 the case, that at least in some parts of the management
24 of the Post Office, people were prosecuted, in some
25 cases jailed, in some cases people lost their lives, on

137

1 response to Ms Shaikh, this time February 2018. It
2 says:

3 "Thank you for your email of 13 January 2018 to Greg
4 Clark MP about Farncombe Post Office."

5 If we scroll down, very similar terms towards the
6 bottom."

7 **A.** Yes.

8 **Q.** Again, same number referred to there, it's used over
9 11,600 branches, et cetera, and this one was sent by
10 Stephen Clarke of UKGI. Was he somebody that you worked
11 with?

12 **A.** I can't remember, I mostly dealt with Mark Russell who
13 was the head of the organisation but he may well have
14 been in meetings accompanying Mr Russell.

15 **Q.** I want to turn now to the Common Issues judgment.

16 **A.** Can I just make a comment on that --

17 **Q.** Absolutely.

18 **A.** -- since you put it up? I think, looking back -- does
19 it say what date of the letter --

20 **Q.** If we scroll up, 13 January was the letter to you?

21 **A.** 2018. Beginning of 2018. I think, if I look back, what
22 it would have been better to have said is what I've just
23 said to you: that actually these matters are being
24 tested by the High Court and we -- and will be
25 determined shortly.

139

1 the basis of information that we now know, and was known
2 to them, to be wrong, is of a whole different order.

3 **Q.** If we look at the final paragraph there, it says:

4 "The Post Office have also assured me that they are
5 confident that their Horizon system is robust and
6 reliable. It is used by over 11,600 branches for
7 numerous services every day and has been for a number of
8 years. It is right that the Post Office should
9 investigate these sorts of instances thoroughly given it
10 is charged with overseeing substantial amounts of public
11 and third party funds."

12 Were you aware of these kinds of stock lines being
13 sent out to people who wrote to either yourself or to
14 your ministers?

15 **A.** I can't remember but it wouldn't surprise me. They
16 were, as you say, standard lines that had, I think,
17 prevailed for many years under different
18 administrations.

19 I -- if I saw this, I would have regard it as, in
20 effect, a holding line. It says, "The Post Office have
21 also assured me". It comes from Margot James but it
22 says "The Post Office have assured me". I wanted to see
23 the Post Office's assurances tested rigorously in court,
24 and that's what was going on during this time.

25 **Q.** Can we turn, please, to UKGI00007733. This another
138

1 **Q.** Thank you. I'm going to move to the Common Issues
2 judgment, the judgment itself was 5 March 2019.

3 It seems, certainly from the paperwork that we have,
4 that Horizon didn't really feature very much in your
5 briefings between 2016 and March 2019; is that a fair
6 summary?

7 **A.** Well, only to the extent that it was before the High
8 Court, it was obviously until the judgment was issued.
9 That was where, as it were, the action was, and there
10 were updates on that. The Post Office Minister at the
11 time, I think, got a regular update. I say in my
12 witness statement that there was some reluctance even to
13 give those factual updates of what was going on, but
14 that's not to say that I didn't regard that court
15 process, as I hope is evident, as being very important,
16 and the respective judgment as being important, because,
17 before we get to that judgment, you will see from my
18 witness statement that I took steps to, as it were, to
19 prepare for the receipt of that judgment, even to the
20 point of asking whether the Government Business
21 Department could have early sight of that judgment.
22 I was advised that this was not possible because we
23 weren't a party to the litigation.

24 I asked the Permanent Secretary, outside the UKGI
25 process, to advise me and the then Post Office Minister

140

1 in anticipation of the judgment as to what his
 2 assessment of how we should handle it was. So this --
 3 throughout it I'd regarded this court process as being
 4 extremely important and, therefore, the judgment I had
 5 no idea what it was going to say, but I was looking
 6 forward to it, shall we say.

7 **Q.** Can we turn to the advice in relation to the draft
 8 judgment. That can be found at UKGI00009076. This is
 9 a ministerial submission to you of 1 March 2019, and we
 10 see there you are noted there "To Note".

11 **A.** Yes.

12 **Q.** Do you know who drafted this? There are a number of
 13 names there?

14 **A.** I assume from deciphering the norms on these things,
 15 that Tom Aldred, who was marked as the Lead Official,
 16 I assume that he would have drafted it, but that it
 17 would have been approved by Mark Russell. In fact
 18 I required that Directors General approve statements
 19 like this.

20 **Q.** Thank you. It is headed "Judgment in Post Office Common
 21 Issues Trial", and it says:
 22 "A judgment in the Common Issues trial will be sent
 23 to the parties next week ..."
 24 If we scroll down, there's some advice. It says on
 25 paragraph 5:

141

1 relationship with its subpostmasters and the management
 2 of its IT systems are operational matters for Post
 3 Office Limited."

4 So again, reference to operational matters:
 5 "The legal defence and the costs involved are being
 6 handled by them."
 7 If we scroll down and over to page 3, please.
 8 Paragraph 14 says:
 9 "[Your Department's] Legal and UKGI legal advisers
 10 have consulted relevant [Government Legal Department]
 11 litigation advisers and advise that such an application
 12 is highly unlikely to be successful."
 13 So it's unlikely to be successful if you did apply
 14 to see the judgment in advance.
 15 Then at paragraph 15:
 16 "As well as being unlikely to receive permission,
 17 the application for permission and the judge's response
 18 will be made public. An application would run counter
 19 to the position the Department has taken thus far
 20 regarding this litigation (including in Parliamentary
 21 Questions), namely that it is an operational matter for
 22 [the Post Office]."
 23 Reference here to a position that the Department has
 24 taken. Can the distinction between operational matters
 25 and other matters, can that sometimes be used to advance

143

1 "You have asked for advice on whether we should seek
 2 permission from the judge for ministers to have advanced
 3 sight of the judgment."

4 **A.** Yeah.

5 **Q.** If we scroll down and over the page to page 2, please.
 6 We can see at paragraph 10, it says:
 7 "Regardless of the legal findings, Post Office
 8 expect the judge to continue to be critical of some
 9 aspects of Post Office's handling of the case and its
 10 treatment of claimants. We expect these largely to
 11 relate to historic behaviour and do not believe that
 12 [the Post Office] currently has problems with its
 13 operational culture."
 14 Did you have at this stage any views as to the
 15 current operational culture at the Post Office?

16 **A.** Yes, I -- my views of the -- well, whether it's current,
 17 I don't know. Drawing from my experience with my
 18 constituent, I am minded to think, inclined to think
 19 that the management of the Post Office was insensitive
 20 to and dismissive to the point of abject rudeness to
 21 subpostmasters.

22 **Q.** Paragraph 11:
 23 "While [Post Office Limited] is 100 per cent owned
 24 by [Her Majesty's Government], it operates as
 25 an independent, commercial business. As such, the

142

1 a particular position?

2 **A.** Well, it was the longstanding position of the Department
 3 over many years, over different administrations, that it
 4 was the case that the contract between the Post Office
 5 and subpostmasters and IT systems were operational and,
 6 therefore, litigation around it was also operational.
 7 My view was that that was entirely dependent on the
 8 judgment of the court and, were the court to find, as it
 9 did, that the Post Office had behaved as disreputably as
 10 it had, then that marked it very firmly as strategic.
 11 So he is reporting -- or repeating the inherited line.
 12 In my own mind, I was very clear that the -- this
 13 judgment was going to determine whether this was
 14 operational or strategic.

15 **Q.** Then at paragraph 16:
 16 "Therefore, we advise that the Minister does not
 17 seek permission to have early sight of the judgment.
 18 UKGI will work with BEIS communications and with POL to
 19 ensure that appropriate responses are made as soon as
 20 the judgment is out."
 21 Can we please turn to UKGI00009137, please. And
 22 this is a further submission a few days later, 5 March,
 23 now. This is a submission from Alex Chisholm, the
 24 Permanent Secretary, to you.

25 **A.** Yeah.

144

1 Q. He says:
 2 "You asked me yesterday to look into some issues
 3 relating to the Post Office and to advise both you and
 4 Kelly on the way ahead."
 5 Do you recall the conversation that you had with
 6 Mr Chisholm at --
 7 A. Not in detail but I recall enough about it to be able to
 8 make some observations, if I may?
 9 Q. Yes, please.
 10 A. So the timings you say, I think it was shortly after
 11 that submission that we've just looked at. My view was
 12 that the result of this court case, which I regard as
 13 important, was about to come out. I had a notion that
 14 this would be significant, and I didn't entirely --
 15 trust is the wrong word. I wanted a different view to
 16 the UKGI view, which we saw in the last submission. So
 17 in the weekly meeting -- I had a meeting one to one with
 18 the Permanent Secretary every week, normally every
 19 Monday morning, and I said, "You give me, Alex, your own
 20 view of this, write to me separately", and it's why
 21 I think he describes it as a kind of personal minute or
 22 something like that.
 23 It's not a submission, which tend to be kind of
 24 agreed across the Department by sort of multiple people.
 25 This was direct from the Permanent Secretary to me and
 145

1 that was directly for the Department. It may be that he
 2 took that view, it may not be. So I think it would be
 3 unfair for me to read into his mind on that.
 4 Q. Thank you. It then says:
 5 "This is only the first of four trials scheduled to
 6 continue until at least March 2020, and the final
 7 outcome will not be clear until they have all completed.
 8 Ministers will want to keep an appropriate distance from
 9 the trial and not comment directly while it is *sub*
 10 *judice*", which is the point that you made.
 11 A. Indeed.
 12 Q. "([The Post Office] may wish to appeal if the judgment
 13 goes against them). Personally I would not be surprised
 14 if the proceedings uncovered some faults on both sides
 15 of the litigation. Hence it would be especially
 16 advisable to stay above the fray for now, leaving you
 17 free to speak and act as necessary and in the public
 18 interest once the matter is decided."
 19 He then addresses the position of the interim CEO,
 20 and is satisfied that Al Cameron is the right person for
 21 that particular job.
 22 A. Yeah.
 23 Q. Moving now to the judgment, so the judgment was
 24 15 March --
 25 A. So perhaps to just kind of comment on that. Certainly,
 147

1 Kelly Tolhurst, who was then the Post Office Minister.
 2 Q. It says:
 3 "The two most pressing issues relate to the court
 4 case and the appointment of an interim Chief Executive
 5 ..."
 6 Then in relation to litigation, he says:
 7 "I agree with the legal and policy advice that we
 8 should not seek permission to see the judgment in
 9 advance of it being made public, and not comment when it
 10 is published. To obtain an advance copy we would need
 11 to satisfy the judge that there was a clear public
 12 interest in such. This is difficult in any case but
 13 especially in one such as this where there are no
 14 immediate consequences, and we have presented the trial
 15 as being an operational matter for the Post Office."
 16 That comes up back to the same point I was making
 17 before as to the use of the word "operational" to
 18 perhaps distance the Department from it.
 19 A. Yeah.
 20 Q. Is that something you would agree with, that it was, to
 21 some extent used, for purposes?
 22 A. Well, it's hard to know what was in the Permanent
 23 Secretary's mind when he wrote that. My own view was
 24 that the court case and the judgment would determine
 25 whether this was an arm's-length matter or something
 146

1 paragraph 1 about the early sight of the judgment and
 2 suchlike, that was a kind of second opinion that I'd
 3 sought on the UKGI advice. That's just in summary.
 4 Q. That was broadly consistent --
 5 A. He was effectively supporting the advice of UKGI on
 6 that.
 7 Q. Where he says, "I would not be surprised if the
 8 proceedings uncovered some faults on both sides" --
 9 A. Well, I had more in mind -- I think it did echo that but
 10 also that we shouldn't seek -- the key issue to hand was
 11 whether the Department, rather than UKGI, who were
 12 getting it anyway, should try to obtain the judgment in
 13 advance, and UKGI said you shouldn't because there's no
 14 precedent for this ever happening for a shareholder, and
 15 the Permanent Secretary agreed. So, on that basis,
 16 I think we didn't apply.
 17 Q. At this point, was there a difference in view that you
 18 could sense between the Permanent Secretary and UKGI in
 19 relation to where the fault may lie?
 20 A. I don't -- I'm not aware of -- I can't recall any
 21 difference at that stage, not to say that there wasn't
 22 any, but I don't recall it. Although I think the fact
 23 that I went to the Permanent Secretary and asked him to
 24 give advice, as it were, on UKGI's advice, I'm sure, in
 25 my mind, was that the Permanent Secretary was not, as it
 148

1 were, wholly on the same page in general as UKGI.

2 If I'd known him to have the identical view, there'd
3 have been no point going to him in the first place but
4 I didn't, and it was direct and personal to him.

5 **Q.** Thank you. That can come down.

6 The judgment was 15 March, paragraph 51 of your
7 witness statement, you described it as seminal.

8 **A.** Yes.

9 **Q.** Can you briefly assist us with why you considered it to
10 be seminal?

11 **A.** Well, it was seminal, as I set out in my witness
12 statement for -- in a number of respects. I mean, first
13 is that this was a long-awaited verdict, after a long
14 period of litigation, perhaps too long, and the parties
15 to it, the subpostmasters and mistresses, wanted to see
16 it. So -- but that's probably the most trivial sense in
17 which it was seminal.

18 It was seminal in another sense, in which it is the
19 first time, in my recollection or in my view, that
20 a court, a court of the land, had opined on this
21 question of justice for subpostmasters and mistresses
22 since the individual court that had handed down criminal
23 convictions. There'd been, you know, arbitrations that
24 had gone nowhere, there'd been, by now discovered but
25 didn't know at the time, a review by the Post Office

149

1 and, that evening I had an important commitment,
2 an irrevocable commitment in my constituency, but
3 I wanted to have a meeting to discuss the judgment, so
4 we did, at the first opportunity, which in this minutes,
5 this readout, is 9.45 in the morning, so I assume it
6 would have been 8.30 or something like that on the
7 Saturday morning.

8 **Q.** Thank you. If we scroll down, can you assist us to with
9 who these participants are?

10 **A.** Yes, SoS, obviously me, Secretary of State; Kelly
11 Tolhurst was Post Office Minister at the time; Will
12 Holloway and Jacob Willmer were my inter-department
13 Special Advisers; Gavin Lambert was, by then, the
14 Director General, that's to say one below the Permanent
15 Secretary with responsibility for this area of policy;
16 Tom Cooper was the UKGI representative on the Board of
17 the Post Office; Tom Cartlidge was one of my private
18 secretaries, the duty private secretary -- it wasn't, as
19 I recall, his specialism but it was Saturday morning,
20 and he obviously had drawn the short straw to be on duty
21 that weekend; and Hibaq Said, I assume -- it says "PS"
22 on there, it must be Kelly Tolhurst's private secretary.

23 **Q.** If we scroll down to the detail, it says as follows:

24 "Kelly brought [the Secretary of State] up to date
25 on the judgment against [the Post Office], indicating

151

1 Chairman, commissioned by a silk and his assistant on
2 that. There'd been all sorts of things done internally
3 but this was the first time, since those convictions
4 were made, that a court had opined on it.

5 It was -- so that was, as it were, it was seminal in
6 anticipation. It was seminal in terms of its content,
7 because the judge was very clear the subpostmasters and
8 mistresses were right, and that the Post Office had
9 behaved disreputably, as I think I describe it, and to
10 the considerable detriment of the claimants.

11 **Q.** Can we please turn to UKGI00009213. There was a meeting
12 on 16 March. If we could scroll down on this page,
13 please, at the bottom of the page we can see -- is this
14 is an email from your private office?

15 **A.** Yes, "Clark MPST" is my private office.

16 **Q.** "All,

17 "Thanks for joining the call this morning. A quick
18 readout below with actions."

19 So it seems as though there was a call with a number
20 of participants, if we scroll down we can see who
21 attended.

22 **A.** Can I just describe the context of that?

23 **Q.** Absolutely, please do.

24 **A.** So the judgment was handed down on a Friday afternoon at
25 a time when I was in my constituency with engagements,

150

1 that the judgment was close to the worst-case scenario."

2 There's some detail there from Tom Cooper.

3 It then says:

4 "[Secretary of State] asked about the prospect of
5 an appeal by [the Post Office]. Tom Cooper discussed
6 the legal advice received by the Post Office. This
7 advice will require careful consideration. Tom
8 indicated that there are both legal and tactical reasons
9 for the Post Office to appeal and that it is most likely
10 they will do so. Appealing may be [unhelpful] in
11 reaching a settlement."

12 **A.** "May be helpful".

13 **Q.** I was going to say, just pausing there, can you assist
14 us with the discussion regarding legal and tactical
15 reasons?

16 **A.** So I was incensed by that remark. It seemed to me that
17 this was a very important judgment that was strongly
18 critical of the postmaster -- of the post office, and
19 supportive of the subpostmasters, and it was instantly
20 evident that that needed to be accepted and acted upon.
21 And what really stung me was the use of the word
22 "tactical" in this:

23 "... there are ... tactical reasons ... to appeal
24 and that it is most likely that they will do so."

25 That suggested to me that this wasn't because there

152

1 was something unclear in the judgment. It wasn't that
 2 there was some kind of area of law that needed to be
 3 clarified or some material fact that was wrong. But
 4 that it was, I could -- well, at least I inferred that
 5 this was, in effect, to disadvantage to the
 6 subpostmasters and their litigation, which should not
 7 have been in anyone's mind.

8 **Q.** There aren't speech marks around the word "tactical", is
 9 that something you actually remember from this meeting
 10 being mentioned?

11 **A.** Well, tactical, I assume, was mentioned because it's
 12 a very specific word, and it's -- I mean, the fact that
 13 it says -- I mean the private secretary is -- was a very
 14 experienced private secretary. He captures two aspects,
 15 both legal and tactical. So it was clearly pointing to
 16 something other than the legal. And -- I mean, I say in
 17 my witness statement that my reaction may have been
 18 unfair, it might have done an injustice and perhaps it
 19 wasn't intended in the way that I interpreted it.

20 But all I can tell you, and what I recall, is that
 21 I took that as meaning that they -- there was
 22 an intention to play -- it was a pretty appalling
 23 thought -- a kind of legal game with this rather than to
 24 respect the judgment.

25 **Q.** It then says:

153

1 angry about it and, in terms of making clear, I don't
 2 think I would have said, you know, "Let me tell you my
 3 primary objective is to see justice done". I think
 4 I would have said -- did say, "my only objective" and
 5 that's how it should be read.

6 **Q.** It then continues:

7 "Where postmasters and mistresses have been treated
 8 improperly they should be treated justly. It will be
 9 necessary to consider the legal advice carefully to
 10 ensure no activity by [your Department] will prejudice
 11 any appeal.

12 "[The Secretary of State] and Kelly discussed the
 13 possibility of making a statement. [Secretary of State]
 14 resolved not to make a proactive statement. He asked
 15 that an [Urgent Question] rebuttal be prepared for
 16 Monday morning. He also asked that the Department put
 17 at a statement making the point that we are aligned with
 18 the interests of the postmasters but that we are still
 19 going through the legal process."

20 Do you recall if that statement went out or not?

21 **A.** Yes, it was a -- I think in the evidence that was
 22 disclosed, there was a written ministerial statement
 23 that I think was issued on the Monday morning.

24 **Q.** So that's a written ministerial statement --

25 **A.** Yes.

155

1 "[The Secretary of State] made clear his primary
 2 objective is to see justice done."

3 I think in your witness statement you've said that
 4 that is a diplomatic way of putting it.

5 **A.** So, for those that are not -- have the good fortune not
 6 to be connoisseurs of kind of ministerial minutes and
 7 readouts, there is a general understatement to what is
 8 kind of recorded in this. But there is a kind of code
 9 that I think people understand if they read it, and
 10 whenever it says something like "Secretary of State made
 11 clear", that means that I intervened with some force on
 12 the issue. It's not "Secretary of State said" or
 13 "Secretary of State observed" or "Secretary of State
 14 suggested". "SOS made clear" is, if you take evidence
 15 from other civil servants, I'm sure they will confirm,
 16 that means something. That means that this was a pretty
 17 emphatic.

18 **Q.** Is that one level below "full and frank"?

19 **A.** I think it's probably a level above. I think it
 20 probably implies that I was pretty direct about it.

21 **Q.** It then continues:

22 "Where postmasters" --

23 **A.** Before you go on, can I have a quibble with this?

24 **Q.** Yes.

25 **A.** I think I recall my demeanour on that call. I was quite

154

1 **Q.** -- when it refers to a statement?

2 **A.** Correct.

3 **Q.** Yes. "We should also" --

4 **A.** It was probably a press statement as well. Actually
 5 I think -- I suspect it was both.

6 **Q.** "We should also do a Dear Colleague letter promising to
 7 revert to the House when the legal matters are
 8 completed. It should be robust in tone and making clear
 9 that the litigation is ongoing and that [Her Majesty's
 10 Government] will keep the House updated.

11 "[The Secretary of State] made clear that where [the
 12 Post Office] can fix problems internally before the
 13 conclusion of the legal process, it should do so."

14 It then says:

15 "He agreed with Tom Cooper's assertion that caution
 16 would be required to ensure that justice is done for
 17 legitimate claimants, but that restitution may not be
 18 appropriate in all circumstances."

19 Now, I think you've said in your witness statement
 20 that the reference to "your agreement" is, again, the
 21 Civil Service speak of --

22 **A.** So I think both of these are a little opaque. The first
 23 sentence of that paragraph, "[Secretary of State] made
 24 clear that where POL can fix problems internally before
 25 the conclusion of the legal process", my recollection is

156

1 I told them to get on with giving restitution to
2 postmasters and mistresses. There was enough in the
3 Common Issues judgment to -- for that to be any
4 initiated.

5 They'd waited long enough and they shouldn't, as it
6 were, wait for the conclusion of the process. They
7 should get on with it.

8 To this last point, so Tom Cooper -- so -- and
9 I think -- I infer from the last sentence that, in the
10 sentence before, that they should give restitution to
11 the postmasters and mistresses, I think I said
12 comprehensive restitution. They should all be put in --
13 financially, at least, in the kind of position that they
14 should have been in, had this not taken place, to which
15 Tom Cooper clearly made an observation that I think has
16 been familiar from other evidence that the Inquiry has
17 taken, that, well, you know, there may be some people
18 that actually were convicted and were genuinely guilty
19 of criminal deeds, and it would be an abuse of public
20 money if they were compensated when they shouldn't be.

21 To be frank, I didn't have much patience with that.
22 I didn't think that was the import of the judgment.
23 I don't recall Mr Justice Fraser as having made a kind
24 of great play of that. But, you know, it's hard to
25 dissent from noting that, yes, of course, if someone

157

1 **Q.** If we scroll up, Mr Cooper responds:

2 "Really?"

3 Then Mr Watson said:

4 "Are you free to speak?"

5 There is a further correspondence on the same point,
6 if we turn -- the last document before the break -- to
7 UKGI00009308. Perhaps if we could start with the bottom
8 of page 3. We have, if we scroll up, Mr Chisholm's
9 view, as expressed to Mr Cooper, regarding recusal. He
10 says:

11 "I have now read all this legal advice.

12 "Personally I find Justice Fraser in this case (as
13 in the Magnox case) to be opinionated, exacting, and
14 rather inclined to personalise matters. But not (to my
15 layman's mind) obviously wrong or biased.

16 "I also share the concern that a recusal attempt
17 risks further antagonising him (if unsuccessful) and
18 also positioning [the Post Office] in public as
19 aggressive and in denial about its shortcomings (which
20 impression would be consistent with the judge's findings
21 to date).

22 "However my personal view of the case -- formed from
23 a rapid perusal of the judgment and all the legal
24 commentary you've kindly provided -- does not matter as
25 (a) I am not a lawyer and, anyway (b) the Department is

159

1 clearly isn't entitled to it, they shouldn't get it.

2 But I -- there's not much emphasis I would have placed
3 on that aspect.

4 **Q.** Thank you. I'm going to turn to two related documents.

5 Can we please turn to UKGI00009296, please. This is
6 internal UKGI correspondence. If we scroll down, we can
7 see an email there from Richard Watson to Tom Cooper,
8 and he says:

9 "Tom, I spoke again to BEIS Legal. While they agree
10 it is a Board decision we think that if [the Post
11 Office] decides to make the application it should leave
12 open the possibility that the Minister, after her
13 discussion with Tim tomorrow, would want to say the
14 shareholder disagrees."

15 This is talking now about the recusal application.

16 **A.** It is.

17 **Q.** "Legally the shareholder cannot force the Board not to
18 make the application and our advice to the Minister is
19 not to get involved but if she is adamant she does not
20 want it made that may be a matter the Board will want to
21 consider."

22 So this is 19 March and it's a discussion about
23 whether or not the Minister should have a say in the
24 decision to recuse.

25 **A.** That's right.

158

1 not controlling the case -- that is properly a matter
2 for the Post Office and their advisers."

3 If we just scroll down, I will just read a few
4 passages from the bottom of that email, it goes on to
5 say:

6 "Proceeding with the appeal and recusal attempt,
7 risks identifying the organisation's leadership today
8 with the negative historic behaviours of which [the Post
9 Office] stands accused. But it is not obviously
10 mistaken or otherwise inappropriate.

11 "The Board will want to reflect carefully on all
12 these matters. For my part I am satisfied that [the
13 Post Office] Board is the right body to do this; and
14 that it has been properly advised.

15 "The Department should maintain its clearly distinct
16 and detached position, so that it is free and credible
17 for dealing with the consequences as they unfold.
18 Ministers may want to show appropriate concern about the
19 criticisms and may express a desire for [the Post
20 Office] to act appropriately but should not comment
21 substantively in ongoing litigation in which the
22 department has a clear interest but no direct
23 involvement."

24 If we scroll up, we can see that Mr Watson, Richard
25 Watson, says:

160

1 "Thanks. Alex sums up my view perfectly."
 2 If we scroll up, we have a further email, from
 3 Mr Watson, that says:
 4 "All
 5 "Are we agreed that we should not try to engineer
 6 a position today whereby if the Board decides to proceed
 7 with recusal the Minister is given a chance to object,
 8 ie some sort of conditional Board approval. As
 9 shareholder, I don't consider she has the legal power to
 10 prevent this even if it was an appropriate thing for her
 11 to express a view on, which I think we agree it isn't
 12 but instead is properly a matter for the Board.

13 "It is of course proper for the Minister to
 14 understand [the Post Office's] decision and why their
 15 position might have changed since her call with the
 16 chair on the weekend. I understand that might be
 17 subject of a call with the Minister later today."

18 Then Tom Cooper responds and he says:
 19 "I have no intention of engineering such an outcome
 20 of the Board meeting."

21 Finally, if we scroll on to the first page,
 22 Mr Evans, who was Deputy Director, in BEIS Legal
 23 Advisers, he says:

24 "Clearly the Minister should be given an opportunity
 25 to understand [the Post Office's] decision but it is for
 161

1 the same as that. They were going to do it I think the
 2 next morning.

3 From memory, I think I was either out of Parliament
 4 or the Department, I suspect it was an evening, I was
 5 probably speaking at some industry dinner somewhere. So
 6 I don't have access to these things, unfortunately, from
 7 my private office but I think that I called the
 8 Permanent Secretary and asked him to get to the bottom
 9 of this and to advise Kelly and the Board as to what we
 10 could do about it, and I think that is why his advice --
 11 I note this email is 9.23 on the Tuesday evening, so it
 12 to suggests that it's late at night.

13 If I may make a couple of observations on the
 14 handling of this.

15 So the first is to say that I thought it was
 16 outrageous that UKGI contrived to keep the unambiguous
 17 view of ministers from the Post Office Board in making
 18 the consideration of this. It was my view, it was Kelly
 19 Tolhurst's view, even to the point -- and you had it in
 20 the email that was up -- about looking for
 21 an opportunity even for the Minister, once they'd made
 22 their decision, and the strong legal advice from two
 23 sets of legal advisers was that it had to be made by the
 24 Board but, even after they'd made it, should it be for
 25 recusal, we were minded to want to disassociate
 163

1 the Board to decide whether to apply for a recusal (or
 2 the variant described by Tom) guided by their officials
 3 and counsel and there should not be a situation where
 4 the Board takes a decision subject to endorsement or
 5 otherwise by the Minister. This should be a decision
 6 that is taken by the Board, on the merits of the
 7 litigation advice."

8 Can you assist us with what your view was on the
 9 recusal application at that point in time?

10 **A.** Yes. I think it's a very important episode because it
 11 indicates that, notwithstanding the strength, and
 12 I would say unambiguous nature of the view that I and
 13 Kelly Tolhurst -- I should say, throughout this, the
 14 Post Office Minister's view, from whom you heard earlier
 15 this week, was identical to mine in this -- in every
 16 conceivable respect, that the Post Office needed now to
 17 accept the judgment, give restitution to subpostmasters,
 18 and change their whole approach.

19 And yet, we discovered -- I only discovered, I think
 20 it was on the Tuesday evening -- so that call was on the
 21 Saturday morning on the Tuesday evening, I got a message
 22 from Kelly Tolhurst asking to speak to me to say,
 23 "You'll never guess what, they're now trying to recuse
 24 the judge and I'm completely against it, as being
 25 incompatible with what we said". My view, again, was
 162

1 ourselves from it at the time. And that exchange about,
 2 you know, I'm not going to -- I can't remember what the
 3 words were -- "I'm not going to engineer a situation
 4 that was possible" --

5 **Q.** "I have no intention of engineering such an outcome at
 6 the Board meeting."

7 **A.** I thought that was wrong and appalling.

8 In terms of the discussion at the Board, I haven't
 9 seen -- perhaps the Inquiry has seen -- any kind of
 10 verbatim account of what was discussed at the Board, but
 11 the advice that Alex Chisholm as Permanent Secretary
 12 gave on my request, it went to Tom Cooper, as to what he
 13 could do and what he could say. Even though it was, to
 14 my taste, a bit to on the one hand and on the other,
 15 I would have preferred a more robust piece of advice,
 16 saying ministers are strongly opposed.

17 Actually what he does say -- and you highlighted it
 18 when you called up the document:

19 "Proceeding with the appeal and recusal attempt,
 20 risks identifying the organisation's leadership today
 21 with the negative historic behaviours of which POL
 22 stands accused."

23 Then he says:

24 "The Board will want to reflect carefully on these
 25 matters."
 164

1 Now, in my view, that aspect of the Permanent
2 Secretary's advice should have been put to the Board so
3 that they could consider that not only were ministers
4 strongly opposed to this, even accepting that it was
5 a decision for the Board but that the Permanent
6 Secretary had some apposite things to say on what they
7 should have in mind.

8 I'm not certain but it was -- the impression that
9 I've formed, is that there was a discussion in which --
10 forgive me, it's not clear to me whether Tom Cooper said
11 anything. He recused himself from the vote but whether
12 he did what was advised by the Permanent Secretary and
13 set these concerns out, in my view, he should have done.

14 **MR BLAKE:** Thank you.

15 Sir, that might be an appropriate moment to take our
16 mid-afternoon break.

17 **SIR WYN WILLIAMS:** Yes, certainly.

18 **MS PRICE:** Can we come back at 3.30, please?

19 **SIR WYN WILLIAMS:** By all means, fine.

20 (3.17 pm)

(A short break)

22 (3.30 pm)

23 **MR BLAKE:** Thank you, sir. Can you see and hear me?

24 **SIR WYN WILLIAMS:** Yes, thank you.

25 **MR BLAKE:** Can we turn to BEIS0000070. Sticking with the
165

1 Tolhurst called me on the Tuesday evening, I think it
2 was. But I note -- I think, this thing into which I was
3 copied would be the first I knew.

4 **Q.** We --

5 **A.** The confirmation of it. That wasn't the first I knew
6 but this was the first kind of official submission.

7 **Q.** Thank you. If we scroll down, we can see it says:

8 "On 20 March, [the Post Office's] Board met to hear
9 legal opinion on the recusal application, and to take
10 a decision on whether to proceed. Tom Cooper attended
11 as the shareholder's representative to the Board, but
12 following advice from UKGI Legal, he took no part in the
13 decision making."

14 Your Department ultimately would have been funding
15 this application; is that fair?

16 **A.** No, I don't think that's strictly right. So the Post
17 Office were funding the application. Now, of course,
18 the Government stood behind the Post Office and there's
19 a perfectly legitimate question you might go on to, is
20 again, how arm's length can that be? But, certainly,
21 throughout it, the Post Office, were -- and I think
22 the -- there's some evidence that the Permanent
23 Secretary reiterated that this had to come from the Post
24 Office's own resources.

25 So this wasn't, as it were, sort of coming to the

167

1 recusal application, this is a submission of 21 March
2 2019. The summary is that:

3 "Following independent legal advice, [the Post
4 Office] Board has approved an application to recuse the
5 judge. We expect this to be tabled today."

6 If we scroll down, please, it says:

7 "[Over] the weekend you spoke to the Secretary of
8 State and separately with the [Post Office Limited's]
9 Chair Tim Parker", so this isn't a ministerial
10 submission to yourself, although you are --

11 **A.** It was to the Post Office Minister, I assume, is it?

12 **Q.** Yes.

13 "... and interim CEO-designate Al Cameron. [The
14 Post Office] informed you that they were taking
15 independent advice on whether to seek an application for
16 the judge to recuse himself from hearing the rest of the
17 litigation. At that stage, Tim thought if it unlikely
18 that an application would be taken forward. Following
19 these calls, on Monday, 18 March, you sent a Dear
20 Colleague letter to update MPs on events."

21 Were you aware that it was originally Tim Parker's
22 understanding that it was unlikely that there was going
23 to be an application for recusal?

24 **A.** Only from this, I didn't know that there was any thought
25 given whatsoever to a recusal application until Kelly

166

1 Department to fund that, not that it makes it any more
2 acceptable, in my view.

3 **Q.** Is it right for the UKGI member of the Board not to
4 vote, not to be part of that decision-making process, in
5 light of the reasons you've already set out about the
6 relationship between Government and the Post Office?

7 **A.** Well, I've discovered quite a bit about this through
8 this Inquiry and its disclosures. At the time, it was
9 an evening call from the Post Office Minister and then
10 a later night call to the Permanent Secretary. But what
11 I understood and I recollect -- I'm sure accurately from
12 my conversation with Kelly -- was that she was being
13 essentially told, given strong legal advice, which is to
14 say that, you know, you can't intervene in this, you
15 can't make this decision yourself, and I discovered *ex*
16 *post* that it applied to Tom Cooper as well.

17 Now, there is a very interesting thing here in the
18 evidence that's been disclosed. Some of that advice, it
19 seems to me from reading the to and fro, was advice from
20 UKGI Legal, that's to say from lawyers, but it was
21 essentially presentational advice, not a requirement of
22 the law, shall we say, and, since that was summarised,
23 I think possibly -- well, certainly in other
24 correspondence, that legal advice was that the Minister
25 shouldn't intervene and Tom Cooper shouldn't intervene.

168

1 You know, I'm not sure that it's the right thing for
2 presentational advice -- which, in any case, frankly,
3 should be a matter for others and the ministers -- for
4 that to be passed off as legal advice. And if there
5 were no legal bar on Mr Cooper taking part in that
6 decision, I was clearly -- I was certainly of the view
7 that he should have participated and should have spoken
8 against it.

9 As it happens, I could understand a genuine sort of
10 legal objection to, as it were, the Executive being
11 involved in a criticism of the judiciary, but that would
12 more apply, it seemed to me, if the Department, UKGI and
13 Mr Cooper were wanting the judge to be recused, which --
14 whereas certainly the ministerial view, and I think
15 consistent with the reading between the lines of the
16 Permanent Secretary's view is: we didn't want that. We
17 wanted the opposite.

18 **Q.** Thank you. Could we please turn to UKGI00009464.

19 So the submission I just took you to was 21 March.
20 A few days later now, 25 March, and you have received
21 correspondence from another member of the Department,
22 Anne-Marie Trevelyan, writing on behalf of
23 a constituent, Peter Holloway, and she discloses, if we
24 scroll over to page 3, please, an email from her
25 constituent. He says:

169

1 Joint Action and many have been forced into bankruptcy,
2 some sent to prison, all severely ... disadvantaged.
3 AND the Post Office has been, and is still, spending
4 millions of pounds of public money to defend its
5 entrenched position and the reputations of
6 an incompetent Executive and a Board that either doesn't
7 care or doesn't understand what is going on.

8 "Over the last ten years there have been three
9 enquiries all of which the Post Office refused to accept
10 their findings, an attempt at mediation, at which the
11 Post Office refused to mediate. It's time for the Post
12 Office to accept the true position and agree to settle
13 with us who have been so badly treated."

14 Is this correspondence you recall receiving; was it
15 sent directly to you?

16 **A.** It isn't and I don't expect I would have seen it for
17 reasons that Vince Cable, I think, set out today.
18 I think it would have been directed by the Department
19 straight to the Post Office Minister.

20 **Q.** Were they sentiments that you were aware of more
21 broadly?

22 **A.** Well, I'm not sure I was aware of them more broadly but
23 I couldn't have written it better myself. It basically
24 reflects my views on the judgment.

25 **Q.** Were they your views at the time?

171

1 "I am sure you're aware that judgment in the first
2 part of the trial came down very strongly for the
3 subpostmasters, with strong criticism of the management
4 of Post Office. We are currently in the second phase of
5 the trial looking at the Horizon system operated by the
6 Post Office. We are confident often a similar outcome.

7 "The Post Office are fighting the case vigorously
8 and are already considering appealing the first
9 judgment. However, two of their Senior Managers have
10 been found lying understanding oath in the court whilst
11 giving their evidence with the severe adverse comments
12 by the judge.

13 "I respectfully request that you raise questions
14 with the Minister responsible for Post Office, as to
15 whether they have seen the judgment of the court and
16 what is the Minister proposing to do about it. The
17 Government is the single shareholder of the Post Office
18 and that Government, in its own words 'has an arm's
19 length' approach to managing the Post Office, and it is
20 this very 'arm's length' approach that has created this
21 position whereby Post Office is in the middle of a train
22 crash and refuses to see it. Meanwhile people like me
23 have been fighting for 'justice' for over ten years
24 having lost many hundreds of thousands of pounds at the
25 hands of the Post Office. There are 550 of us in this

170

1 **A.** Certainly. From night Saturday -- from the Friday night
2 when I first saw the judgment in my box to the
3 conversation on the Saturday morning when I, in effect,
4 directed that it needed to be respected and, to the
5 point here about the financial detriment that had been
6 longstanding, my clear instruction was that needed to
7 end and there needed to be a restitution.

8 **Q.** Could we turn, please, to BEIS0000071. This is
9 a ministerial submission of 12 April. If we could
10 scroll down, it updates you on developments, since the
11 submission of the recusal application. It says in the
12 first paragraph:

13 "The judge dismissed the application on 9 April and
14 refused permission to appeal, but [Post Office] will now
15 seek the Court of Appeal's permission directly. In
16 parallel, [the Post Office] is preparing an appeal of
17 the Common Issues judgment."

18 The "Recommendation" is:

19 "To note the contents of this advice and indicate if
20 you wish [the Post Office] to give you an oral briefing
21 to supplement this, as well as to outline its appeal
22 strategy once the Board has decided."

23 If we scroll down, please, over the page to
24 paragraph 8, we can see a section entitled "Legal Team",
25 and it says as follows:

172

1 "[The Post Office] has decided to boost the Legal
2 Team and has provisionally appointed Herbert Smith
3 Freehills to oversee the litigation with a direct
4 mandate from the Board rather than ... through the
5 company legal counsel. Their mandate will be to revisit
6 the approach to the litigation (both substance and
7 tone), which in the short-term means looking at the
8 appeal relating to the Common Issues trial, the
9 currently adjourned Horizon Issues trial, and the
10 strategy for reaching resolution."

11 What did you understand by the reference to
12 substance and tone?

13 **A.** Well, I think the Common Issues judgment -- I described
14 it as seminal and it was. It was finding, it was in
15 effect directing that the Post Office needed to accept
16 the unfairness of its treatment of subpostmasters and
17 mistresses, and that it needed to -- the tone thing is
18 to conduct itself in a more respectful way.

19 **Q.** It continues:

20 "[The Post Office] is open to making other changes
21 depending on the advice received from the new firm.
22 Given the unexpected outcome of the Common Issues trial
23 we have been pressing [the Post Office] to ensure that
24 their litigation strategy is considered with a fresh set
25 of eyes, so this is a good outcome and we expect it to

173

1 **Q.** Were you aware by this stage of any changes to the
2 substance and tone as proposed at earlier submissions --

3 **A.** That first submission that you put up did indicate that
4 they were taking the direction that had been given by me
5 and Kelly Tolhurst immediately after the Common Issues
6 judgment. I don't know whether you can put it back up,
7 the end of that first -- of the two that you have just
8 shown. They were appointing this new team to review the
9 strategy, to report direct to the Board and to change
10 the substance and the tone. So that was encouraging.

11 What was very disappointing in this, I should just
12 say for completeness, I've seen this in what was
13 disclosed to me but I don't think this submission was
14 sent to me, it was to the Permanent Secretary and to the
15 Post Office Minister.

16 **Q.** That's correct.

17 **A.** But through conversations, I would be aware -- would
18 have become aware of it, you know, I was, I suppose,
19 looking forward, you know, with some anticipation to
20 seeing the outcome of this review by a fresh pair of
21 eyes, and then to find that it, in effect, is taking the
22 same approach, was bitterly disappointing.

23 **Q.** Could we please turn to BEIS0000075. This is the final
24 significant ministerial submission that I'm going to
25 take you to today, and it's from 11 June. So this is

175

1 have a significant bearing on the way the litigation is
2 conducted."

3 We then have a further ministerial submission in
4 May. That's at BEIS0000073, 10 May. By this stage,
5 Herbert Smith Freehills has reviewed the legal strategy.
6 If we scroll down we can see paragraph 5:

7 "Following the appointment of [Herbert Smith
8 Freehills] to oversee the litigation with a direct
9 mandate from the Board, [they have] reviewed [the Post
10 Office's] legal strategy. [They] presented their advice
11 on the proposed approach to the Common Issues [trial].
12 This approach was endorsed by the Board's Group
13 Litigation Subcommittee ... In broad summary [they] will
14 be appealing ..."

15 Then it sets out (a), (b), (c) and (d), the points
16 they will be appealing. Then it says below, in relation
17 to recusal application:

18 "[The Post Office] applied on 11 April directly to
19 the Court of Appeal for permission to appeal the judge's
20 decision and for the second 'Horizon Issues' trial to be
21 stayed in the meantime."

22 It doesn't seem at this stage as though the
23 litigation strategy has actually changed very much, does
24 it?

25 **A.** No, to coin a phrase, nothing has changed.

174

1 a ministerial submission to you, to approve and it says,
2 as follows:

3 "At the industry meeting on 4 June, you [Secretary
4 of State] asked for advice on how the ongoing Post
5 Office Limited litigation could be brought to a swift
6 and satisfactory conclusion, ensuring subpostmasters who
7 had been treated unfairly were appropriately
8 compensated."

9 So starting at the beginning there, what was the
10 industry meeting of 4 June, do you recall?

11 **A.** So I describe in my witness statement that my pattern,
12 as well as having every Director General give to me
13 their thoughts every week, direct to me, I had a series
14 of what I regard as important internal meetings in which
15 we would discuss with the relevant minister present, in
16 this case the Post Office Minister, usually the
17 Permanent Secretary and senior officials, things that
18 were on my mind, or a decision that one of the junior
19 ministers was going to take, that they wanted or I felt
20 that they should have some collective discussion. So
21 this was a weekly meeting of these things, and senior
22 officials were present.

23 I would observe that it says at the industry meeting
24 on 4 June, and we will certainly have had a discussion
25 resulting in this commission.

176

1 My recollection is that there were discussions
2 before that as well, from around the time of the two
3 submissions that you put up, in other words the weeks
4 ahead. They quite probably were or quite possibly were
5 at one of the other industry meetings. Unfortunately,
6 the Department doesn't have minutes of those meetings
7 and, certainly, I would have, in my weekly discussions
8 with the Permanent Secretary and with the Post Office
9 Minister, have been, essentially, kind of preparing the
10 ground for a major intervention in the Post Office to
11 cause them to do what manifestly I'd hope that they
12 would do, from that Saturday after the Common Issues
13 judgment, in other words to settle, to set up
14 a restitution scheme, to change their whole legal
15 approach. I hoped that they would do that, as it were
16 voluntarily.

17 By this stage, I had essentially given up on them
18 and concluded that they needed to be forced to do it.
19 **Q.** There's reference there to appropriate compensation. At
20 that point in time, what did you have in mind?
21 **A.** Oh, the full detriment. I mean, the detriment can never
22 be overcome. I mean, the -- the loss of reputation, you
23 know, the disruption of people's lives can never be
24 properly compensated. But certainly financial
25 compensation, and something that was, you know,

177

1 judgments and is taking action ...

2 "5. Put UKGI lead legal counsel (or other legal
3 adviser) on [the Post Office] Litigation Subcommittee as
4 director or observer

5 "6. Invite Nigel Boardman, Chair of the BEIS Audit
6 and Risk Committee, to carry out some independent due
7 diligence on [their] litigation strategy

8 "7. Put in place clear information-sharing
9 arrangements via the proposed Framework Agreement for
10 [the Post Office]."

11 Then it says:

12 "More radical steps are presented in options 8-10;
13 we recommend these are not pursued at this stage."

14 I think, did you ask for --

15 **A.** I did.

16 **Q.** -- what was called "nuclear options"?

17 **A.** I did.

18 **Q.** -- or what you called "nuclear options"?

19 **A.** My purpose in requesting and requiring this package of
20 advice, which I think took some time to put together, so
21 that -- the interval between the industry meeting and
22 this submission, I think, is slightly misleading,
23 I think this was in train before that -- was essentially
24 that I wanted the direction that I'd in effect given on
25 that Saturday morning to be put into effect, up to and

179

1 an attempt to deal with that.

2 There are various references, you'll probably see
3 later in this submission, to, you know, kind of worrying
4 about the costs of this. If there's one thing I would
5 communicate very clearly, is that there was no way that
6 I was going to see the compensation, the entitlement to
7 the subpostmasters, see them sort of bilked to protect
8 the -- for the convenience of the Post Office or even
9 the Treasury and the Government. They needed to get
10 what were their desserts.

11 **Q.** There are a number of recommendations. The
12 "Recommendations" are:

13 "That you note the advice and our recommendation
14 that you choose from the following options (which are
15 not mutually exclusive):

16 "1. Challenge [the Post Office] Chair and Board to
17 review their litigation strategy ...

18 "2. Commission [the Post Office] to carry out
19 a project on how to structure and operate a settlement
20 ...

21 "3. BEIS Ministers to state publicly that they want
22 to see justice resulting from litigation for claimants
23 with valid claims.

24 "4. Challenge Post Office to announce that it is
25 taking on board some of the legitimate criticisms of the

178

1 including dismissing the Board, taking over the
2 litigation by the Department.

3 **Q.** Thank you. If we scroll down over the page on to
4 paragraph 6, it says there:

5 "The current status of the litigation is that at
6 a hearing on 23 May the judge denied [the Post Office]
7 permission to appeal his judgment in the first 'Common
8 Issues' trial and awarded the claimants their costs of
9 the Common Issues trial rather than reserving this
10 judgment until later in the litigation. Setting out his
11 reasons in a written judgment of 4 June, the judge
12 criticised [the Post Office's] conduct again, namely
13 [the Post Office's] 'veiled or implied threat that
14 mirrors the approach adopted by Post Office on the
15 recusal application, namely that in adopting a course of
16 action in the face of opposition by the Post Office ...
17 runs the risk that the Post Office will say that the
18 overall outcome of the litigation ... has already been
19 decided'. The Judge also expressed concern about the
20 escalating costs of the litigation ..."

21 In your witness statement at paragraph 96, you have
22 said that the Post Office had not accepted the
23 significance of the previous judgment --

24 **A.** Well, it's to my remark that nothing can change.

25 Clearly, you know, even at this stage on 4 June, so

180

1 I had commissioned this advice, probably better more
 2 accurately described as a kind of set of actions to
 3 force them into line. I'd commissioned it before this
 4 judgment, suspecting that they were not doing what I had
 5 directed them to do and, lo and behold, the judgment of
 6 Mr Justice Fraser, who seems to have been very alert to
 7 the Post Office's conduct, says that, even now, they're
 8 engaged in the kind of behaviour that he deprecated in
 9 the first Common Issues judgment -- almost unbelievable.

10 **Q.** If we scroll down, please, to paragraph 14 there's
 11 a section there regarding the role of Government as sole
 12 shareholder. It says at the bottom:

13 "This does not include explicit powers to direct the
 14 Board to take a specific course of action ..."

15 Although, over the page, it says:

16 "... though ultimately ministers have the right to
 17 appoint or remove any member of the Board ..."

18 We will get to it but I think those were one of the
 19 nuclear options that were proposed?

20 **A.** Indeed. There is throughout this a continuing anxiety
 21 on the part of the Department that, you know, it's
 22 an arm's-length Limited company, in which the power of
 23 ministers is confined to approving the strategy and to
 24 appointing or firing individuals, not to direct them,
 25 and there was -- I think it's here, there's a kind of --

181

1 collectively.

2 If we briefly turn to BEIS0000076. We can see the
 3 annexe to the submission, which sets out the options and
 4 the advantages and the risks. If we scroll down, we can
 5 see at page 4 the additional options that were
 6 potentially available:

7 "Go public with a stronger [Secretary of State]
 8 statement ..."

9 "Change Chair/[change the] Board."

10 Scrolling down:

11 "Change management team."

12 Further down:

13 "BEIS to take shared responsibility for the
 14 litigation ..."

15 So those were options 8 to 11.

16 **A.** Correct.

17 **Q.** Very briefly, why did you discount those options?

18 **A.** Well, so, as you said Mr Blake, these were options that
 19 I'd asked to be included and I didn't so much discount
 20 them as start with the -- so I think what I said is
 21 I want all of the above in terms of the top seven, and
 22 to keep on the table these to see whether they could
 23 be -- obviously whether they would act in the
 24 appropriate way.

25 I think the top one of these additional ones, to

183

1 in fact, there it is in paragraph 16 -- there's

2 a warning that, you know:

3 "... care needs to be taken that Ministers do not
 4 risk being regarded as shadow directors. A shadow
 5 director is someone in accordance with whose directions
 6 or Customs the board are accustomed to act."

7 Now, it was very much my intention that the Board
 8 should act in accordance with my instructions, they were
 9 alive to that, they were drawing my attention to it, so
 10 we were skating on somewhat sort of thin legal ice, as
 11 it was described to me, which is one of the reasons in
 12 my recommendations that I don't think we needed to
 13 tiptoe around it in quite that way for -- God forbid
 14 that there should ever be a future case but, in future,
 15 that sort of advice should not need to be given.

16 **Q.** Was there a point at which you actually considered, in
 17 effect, becoming a shadow director?

18 **A.** Well, it was in my mind from the Saturday morning that
 19 I had a clear view as to what the Post Office Board
 20 should do and that I was going to do everything I could
 21 to make sure they implemented it, within the law, hence
 22 the -- this discussion. But I was -- I was prepared to
 23 push the envelope, shall we say.

24 **Q.** If we scroll down, at 19 the recommendation was you
 25 choose from options 1 to 7, either individually or

182

1 make a strong statement, actually I don't think that
 2 very different from what I did direct, which was to say
 3 we were on the side of the subpostmasters and the
 4 litigation had to change.

5 But, in terms of -- so the others essentially amount
 6 to, one way or another, dismissing the Board, either
 7 explicitly, in terms or through perhaps the option 11,
 8 taking responsibility for it. They, I think, might be
 9 likely, probably would have been likely, to quit on the
 10 basis that, you know, it's a lack of faith in our
 11 competence.

12 So, essentially, they boiled down to a question of,
 13 at that point, should you -- should I fire the Board?
 14 Now, that's something that I certainly wouldn't shy
 15 about doing. I have used my powers in other
 16 organisations to remove people that I thought were not
 17 competent or performing or had certain problems
 18 associated with them.

19 But it's a step that one has to take advisedly, it
 20 seems to me, as a kind of Secretary of State. This was
 21 an organisation without a Chief Executive, at this point
 22 in time. The interviews, I think, were being conducted
 23 that week for the new Chief Executive. Nick Read was
 24 someone that was appointed a few weeks after that.

25 So it's an organisation, you know -- running the

184

1 Post Office is, it's a complex organisation, it's
2 absolutely essential for national infrastructure of
3 paying benefits and applying for passports, and all the
4 rest of the things. So to -- I would have had in my
5 mind that, in order to instantly summarily, as it were,
6 dismiss the Board, you'd have to have an alternative
7 arrangement in place. To have an organisation as
8 important without any leadership would be quite a big
9 step. In addition to that, I would certainly have had
10 to consult the Prime Minister and others, were I to do
11 that.

12 So my view -- it was certainly not taken off the
13 table. Quite the opposite, I just --

14 **Q.** Shall we turn to your confirmation of the options that
15 you did choose?

16 **A.** Yes.

17 **Q.** That can be found at UKGI00010205.

18 So this is 18th June 2019, I think you were only in
19 post for about a month after this.

20 **A.** Yes.

21 **Q.** It says:

22 "[Secretary of State] has reviewed this advice and
23 has expressed a preference for the first 7 options to
24 pursue. Content for you to proceed on this basis and we
25 can discuss further at industry meeting when next

185

1 and I don't know whether we got the date. There was
2 an important appearance that Kelly Tolhurst was going to
3 make at the Post Office Board to tell them what to do.

4 One of the other aspects was that the new Chief
5 Executive was about to be appointed and, no doubt, he
6 would be -- he or she, turned out to be a he -- would be
7 the conduit of that.

8 But, in general terms, I think it would be fair to
9 reflect that, given how dilatory the Post Office were,
10 that actually to have been more directive a few weeks
11 earlier might have saved a few weeks in this. I think
12 that would be a reasonable reflection to make.

13 **SIR WYN WILLIAMS:** Can I just get one thing straight in my
14 head though. Unless I've got this fact wrong, there
15 would seem to me to be quite some difficulty in actually
16 doing very much at all in June 2019 because was it not
17 in June 2019 that the Horizon issues trial started? So
18 it's very difficult to imagine doing anything while
19 you're actually conducting that litigation.

20 **A.** Thank you, Sir Wyn. I was aware that the Horizon Issues
21 trial was going on, but I, for example, in the drawing
22 up of a scheme of compensation --

23 **SIR WYN WILLIAMS:** Sorry, perhaps I put it too broadly, so
24 I'll stop you. In terms of generally the litigation
25 strategy, as opposed to the broader issues --

187

1 scheduled."

2 Can we turn back to the submission, so that is
3 BEIS0000075. Thank you. If we could scroll down and
4 look at the recommendations. How many of those
5 recommendations are you aware were actually fulfilled?

6 **A.** I can't say. There were various actions that were
7 implementing the recommendations, much of which was
8 about the Minister appearing at a POL Board meeting,
9 which I think was in a few weeks' time.

10 **Q.** In respect of public statements, for example, were they
11 carried out during your period in office?

12 **A.** I can't remember. I think we did, in terms of -- well,
13 for -- I mean, some of these we've already done. For
14 example (3), I think in the communication after the
15 Common Issues judgment, we said that we were aligned
16 with the postmasters and mistresses and we wanted to see
17 restitution. So, actually, I think that was already in
18 train.

19 **Q.** Could we please turn to POL00285354. The suggestion
20 might be made that you should have done more of those
21 more quickly.

22 **A.** Mm-hm.

23 **Q.** What do you say about that?

24 **A.** Well, I -- when one takes a decision like that, it --
25 there are different ways of implementing it. One was --

186

1 **A.** Yes.

2 **SIR WYN WILLIAMS:** -- of compensating the postmasters, I've
3 just been musing to myself about how anything meaningful
4 could be done while the Post Office lawyers are on their
5 feet busily fighting the postmasters' lawyers before
6 Mr Justice Fraser again.

7 **A.** Sir Wyn, I would say that my hope and intention was that
8 the approach that was taken to that Horizon trial would
9 be different from the approach that had been taken
10 throughout the common issues period, that they would be
11 looking to acknowledge the --

12 **SIR WYN WILLIAMS:** I might be trespassing well beyond my
13 terms of reference but it seems to me that, once the
14 Horizon Issues trial started, of course there could be
15 a difference in tone and the way you approached
16 people -- I don't mean you personally, I mean the Post
17 Office and the Government -- but, effectively, the
18 choice was either to fight the case properly and
19 legitimately, or to give up. That's what it boils down
20 to.

21 What I mean by "give up", start making real
22 overtures about settlement. I mean, those were the only
23 two practical options in those days, weren't they?

24 **A.** Well, I would agree with you that, in terms of
25 settlement, that was going back to the readout of that

188

1 Saturday morning conversation. I can't remember the
2 exact words, but it was something to the effect of that
3 we shouldn't wait for the end of the legal processes to
4 settle, in effect.

5 So that was part of it. Part of these points that
6 we've just been talking about were to begin setting up
7 the structure of a compensation scheme but I am not
8 a legal -- not a lawyer, let alone a legal expert, so to
9 what extent the -- my hopes that the conduct of the --
10 of that -- of the Post Office's participation in that
11 trial could have been changed, I had hoped and intended
12 that it -- that was possible, that it should happen.

13 **SIR WYN WILLIAMS:** All right. Thank you. Okay.

14 **MR BLAKE:** Can we please turn to POL00285354. This is the
15 final document I'll take you to before we move on to
16 recommendations.

17 This is an email of 30 September 2019, so it's after
18 your time in office. It's an email from Alisdair
19 Cameron to Nick Read and it relates to potential
20 changes, structural changes. It says:

21 "In the conversation there are multiple stakeholders
22 with varying needs which I have tried to set down in the
23 attached (which should not be forwarded please).
24 I don't think a [I think that's some sort of
25 responsibility assignment matrix] is the answer because

189

1 I thought this whole document was pretty cynical.
2 It's looking, as we go on, to -- looking at ways in
3 which the stakeholders can be, as it were, sort of
4 managed, it seems to me. I was --

5 **Q.** There's a section there on Alex Chisholm --

6 **A.** *(Unclear)*

7 **Q.** -- and it says:

8 "Alex doesn't want us to do anything that might
9 damage his career prospects.

10 "Alex meets us very rarely to date. His views have
11 been developed, starting with the last funding round,
12 when he and Greg Clark concluded that UKGI had gone
13 native and they were anxious about Government investing,
14 via us, commercially (not their skillset) and how did
15 they stop us throwing 'good money after bad'?"

16 It's that, in particular, I want to ask you about,
17 where it says that you "concluded that UKGI had gone
18 native"; is that a fair reflection of your view at the
19 time and, if so, why?

20 **A.** I don't think I would have put it in necessarily those
21 terms but certainly, during the funding round, as it's
22 referred to, it was my responsibility, as Secretary of
23 State, along with the Permanent Secretary, to ensure
24 that public funds were not wasted and I felt, and
25 I think the Permanent Secretary felt, that there were

191

1 they won't abide by it."

2 It seems to be relating to UKGI --

3 **A.** Yes.

4 **Q.** -- and how to manage that relationship.

5 The document that's attached to that can be found at
6 POL00285355, and there are various comments from
7 Mr Cameron. I'd just like to get your view on these
8 because I think you did meet Mr Cameron on a number of
9 occasions.

10 **A.** I did.

11 **Q.** So BEIS Secretary of State -- that may be a reference at
12 that stage to Andrea Leadsom rather than yourself, or to
13 the post, it's not entirely clear. But it says:

14 "Usually the [Secretary of State] has no strong
15 feelings except not being embarrassed by us. The [Group
16 Litigation Order] is important because we are being sued
17 by Postmasters -- politicians have mixed feelings about
18 us but LOVE constituency postmasters and will always
19 side with them versus us if they can. When we make that
20 difficult it is stressful."

21 Were you aware of those views, as expressed there?

22 **A.** Well, when I first saw this document I assumed, wrongly,
23 that it was referring to me, and I don't believe anyone
24 can think I didn't have strong feelings on the matter,
25 but I think it's my successor.

190

1 proposals that were being made to invest in quite large
2 sums of money in different ventures that seemed to be
3 dubious, in terms of their likely value for money.

4 And I think there's a structural problem here, in
5 that UKGI -- we may come on to talk about this a bit
6 more -- UKGI is a sort of deal-making -- it's a kind of,
7 you know, it's a private equity-type organisation who
8 I think the people in it, structurally, are kind of keen
9 to do deals and to do the things that you do in
10 corporate finance. And so, in our scrutiny of UKGI,
11 I think we were pretty wary about their views and they
12 were more aligned with encouraging the Post Office to do
13 things that we didn't necessarily think were judicious.

14 **Q.** It says:

15 "[Mr Chisholm] has been infuriated by the GLO which
16 he thinks we should have settled ages ago -- and said so
17 last year."

18 Do you recall Mr Chisholm having said that the GLO
19 should have been settled considerably earlier?

20 **A.** I don't. I don't recall him having said that. For the
21 reasons that I gave, I think, earlier in our discussion
22 this afternoon, I thought it was important that that
23 litigation concluded, that it were not -- I can see from
24 a sort of Department -- from a Permanent Secretary's
25 point of view, to have it sort of dealt with might have

192

1 had its attractions, but I think a lot of what was in
2 the very comprehensive judgment would not have been in
3 the public domain. And if you take the view that I do,
4 and did, that the criminal convictions, the unsafety of
5 the -- the lack of safety of the criminal convictions
6 was, as it were, the keystone of the edifice, I think
7 pursuing that litigation, I think, was important for
8 that.

9 My concern, having seen partly what happened, going
10 right back to the beginning of my evidence of the
11 supposed settlement mediation through Second Sight, that
12 was not satisfactory, and so I think it needed that
13 resolution. But that's a long digression. I did not
14 know that Alex Chisholm took that view.

15 **Q.** If we scroll down, finally, on this document, there's
16 a reference to UKGI, and it says:

17 "UKGI has the role of overseeing Government's
18 commercial interests. They're generally ineffective and
19 pleasant."

20 Very briefly, what was your view of UKGI?

21 **A.** Well, I've got great respect for the people who, often
22 after distinguished commercial careers, give up their
23 time to be on the Board of UKGI and to serve in the
24 public interest, and I don't want to say anything
25 critical about them. But I think there is -- I have

193

1 with the Treasury, or with the Communities Department,
2 they wanted to work together. So I think there was
3 a kind of cod corporate finance arrangement to this
4 that, actually, I don't think was appropriate and
5 necessary.

6 **Q.** If I could bring on to screen the memorandum of
7 understanding that was in place during your period in
8 office. That's UKGI00017461. It explains, under
9 "Background":

10 "UKGI is a limited company wholly owned by HM
11 Treasury ..."

12 Then it says, at 2.2:

13 "To facilitate UKGI in managing its work and
14 resources, and to enable the constructive engagement of
15 UKGI with the department it advises, memorandums of
16 understanding are expected to be put in place for the
17 benefit of UKGI and the departments it works with."

18 "UKGI Service

19 "UKGI will provide independent advice to BIS and its
20 ministers to deliver BIS objectives. Any direct
21 engagement with Assets or Projects will formally be as
22 an agent of BIS.

23 "UKGI will provide its advice in a manner consistent
24 with the Civil Service's core values of integrity,
25 honesty, objectivity and impartiality."

195

1 reflected on this over the weeks and months ahead --
2 I think there's something of a kind of Emperor's New
3 Clothes quality to UKGI, as an organisation, that, with
4 hindsight, I think I and perhaps others should have
5 pointed out.

6 I mean, let me give you some examples, some of them
7 perhaps trivial. It talks about its "assets", the whole
8 time, "We are managing the asset", "We are dealing with"
9 -- "These are our assets". It's a peculiar way of
10 talking. These are, you know, the Post Office, the
11 Nuclear Decommissioning Authority, Ordnance Survey.
12 They're not assets. It denotes -- no one in Government
13 would talk about the "assets". They are organisations,
14 they are public bodies; why not call them public bodies?

15 I think the fact that it's a limited company is
16 a bit peculiar. You know, why do you have a limited
17 company with all of the downsides, in terms of being
18 able to direct, and that we've discussed, when it
19 doesn't charge for its advice? I don't see why it
20 should be a limited company.

21 And to have a limited company giving advice on
22 another limited company, I think, is a bit peculiar.
23 And this whole thing of having memorandums of
24 understanding with departments, you know, the Business
25 Department didn't have a memorandum of understanding

194

1 It then has a section on accountabilities and
2 responsibilities, and it says:

3 "The accountability to Parliament for the Activities
4 UKGI is involved in will be ..."

5 Then it says:

6 "Ministerial level: BIS Ministers."

7 Then, if we scroll over to the fourth page, it sets
8 out there what it defines as the activities as at
9 1 April 2016, and one of the assets, as you say, defined
10 under "Assets" is the Post Office.

11 If we scroll back to the first page, it says on the
12 first page, paragraph 4:

13 "The accountability to Parliament for the Activities
14 [ie the Post Office]:

15 "[At] Ministerial level: BIS Ministers."

16 Irrespective of the legal interpretation of this
17 memorandum of understanding, do you understand there to
18 be a clear link of accountability of UKGI?

19 **A.** No, and I think it's obscured somewhat by its
20 organisation as a limited company. I mean, in other --
21 I think I say in my witness statement that it describes
22 itself as being, you know, owned by the Treasury, and
23 accountability is to Treasury Ministers.

24 I think it obscures. It seems to me that sort of
25 simplicity is the best way to proceed. I never had any

196

1 difficulty in understanding the role of civil servants.
 2 Again, they're not part of the Civil Service, I don't
 3 know why not. There are norms in the Civil Service as
 4 to how to proceed. I don't think it needs that.

5 I understand that one reason -- I suspect, I don't
 6 know, but I suspect one reason for creating this limited
 7 company, arm's-length body is to be able to pay people
 8 more than the Civil Service pay scales allow.

9 But that's a good example, it seems to me, of, you
 10 know, setting up something to get round a problem rather
 11 than to address it. If you need, you know, senior
 12 corporate finance people in Government to advise
 13 Ministers and Permanent Secretaries, then, rather than
 14 sort of set up a limited company to employ them, why not
 15 have an exception and be direct about it, it seems to
 16 me?

17 **Q.** How would you improve, very briefly, the line of
 18 accountability?

19 **A.** Well, I would certainly have UKGI reporting -- well,
 20 I would prefer the advice to be within the Department,
 21 in essence to be from officials within the Department.

22 There's another example of this, and I -- in
 23 preparing for this hearing, a number of the other public
 24 bodies, the Nuclear Decommissioning Authority, an asset
 25 in the terms of UKGI, had obviously not a similar but
 197

1 seems evident, I think from our conversation this
 2 afternoon, that there is a combination of public
 3 interest and commercial interest.

4 In other spheres -- in charities, for example -- we
 5 have a corporate form. The Charity Law states -- I'm
 6 the trustee of a charity -- how that should be because
 7 it's a particular way of organising things. There are
 8 things like community interest companies that have their
 9 separate governance. So, just for simplicity, to
 10 recognise that there are some organisations in which
 11 there is, pretty much sort of jointly and severally,
 12 a public interest, as well as a commercial interest, and
 13 to make it very clear that ministers and officials are
 14 absolutely at liberty to have information to direct, as
 15 it were, proceedings there, it seems to me, would make
 16 life a whole lot easier.

17 **Q.** Some people have blamed individual actions as well as
 18 structures. How would you guard against that?

19 **A.** Well, there will always be individuals who don't
 20 discharge their duties as well as they should. When
 21 we're talking about UKGI, I have been very struck -- and
 22 I'm the latest in a series of witnesses who have been
 23 members of the Government -- that many of my
 24 predecessors have been critical about individuals who
 25 have been employed by UKGI: I think Jo Swinson was,
 199

1 a kind of related problem in which it got into
 2 a contractual tangle. UKGI were not very effective in
 3 spotting it and bringing it to the attention of the
 4 Department and ministers.

5 As Secretary of State, I commissioned a review by
 6 a man called Steve Holliday into that and it reported,
 7 I think a couple of years ago. And, interestingly, one
 8 of its recommendations is that the complexity of this
 9 sort of governance is excessive and it should be --
 10 there should be BEIS civil servants directly on the
 11 Board, and that's, it seems to me, a preferable way of
 12 operating.

13 **Q.** One of the things that you've referred to in your
 14 proposed recommendations is something called a public
 15 interest company. Very briefly, how do you envisage
 16 that would work?

17 **A.** Well, it's a thought, rather than a blueprint, but the
 18 thought is this: that some of what we've been talking
 19 about has been, you know, advice about, you know,
 20 whether you're going to be a shadow director; is this
 21 the responsibility of the Board; do you have standing,
 22 as a minister, to direct it or not? And a lot of this
 23 comes from using the kind of vehicle of an ordinary
 24 Companies Act company to contain
 25 businesses/organisations like the Post Office, and it
 198

1 Baroness Neville-Rolfe, Margot James, Kelly Tolhurst and
 2 others.

3 I think that actually points to a kind of structural
 4 problem that they are in a dilemma, or at least are --
 5 perhaps because of the requirement to be a member of
 6 a unitary board, are drawn into a certain way of
 7 proceeding at the expense of another, and this is not
 8 a kind of trivial observation.

9 I mean, you know, one of the purposes of UKGI is to
 10 be good at governance, to improve the Government's
 11 capacity at governance. But I have to say, on the
 12 evidence of this, and I think on the NDA, the evidence
 13 is that they have not been very good at that, in
 14 important instances.

15 For example, the failure of UKGI to bring to the
 16 attention of the Post Office Board, let alone ministers,
 17 the Parker Review/the Swift Review, which was highly
 18 consequential, that seems to me to be a failure of
 19 corporate governance, in which UKGI was part. I might
 20 also add -- which was news to me until the evidence of
 21 this Inquiry was disclosed and reported -- I had no
 22 information given to me that the Board had a lack of
 23 confidence in Paula Vennells, for example. UKGI did.

24 You've had conversations, I know, about, you know,
 25 ministers from successive administrations being aware of
 200

1 what happened in the previous one. I think that would
2 have been very material, to know that the Board had
3 expressed, in the past at least, a lack of confidence
4 there.

5 So even as corporate governance specialists, I don't
6 think the record of UKGI is all that robust, shall we
7 say.

8 Q. Thank you. Very finally, you've clearly watched a lot
9 or heard a lot of the evidence from this Inquiry. Are
10 there any recommendations that didn't make its way into
11 your statement that you can think of now, briefly?

12 A. I tried to reflect on all of these. I do say something
13 about the pattern of evidence. I mean, it seems to me
14 kind of standing back, and I think it -- you know, in
15 public policy and public life generally, one of the
16 things that I've become -- been interested in, in recent
17 years -- I was chairing the Science and Technology
18 Committee at the House of Commons -- is the development
19 of artificial intelligence.

20 Artificial intelligence -- I'll explain the
21 relevance in a second -- spots patterns that, actually,
22 as it were, the naked eye may not spot. I think if the
23 pattern of prosecutions/convictions had been spotted
24 better and earlier then certainly a lot of the time to
25 resolve these matters might have been shortened and, in
201

1 to think about in terms of how I make recommendations
2 for the future.

3 THE WITNESS: Thank you, Sir Wyn, and if I'm put in the
4 position of my colleagues, to thank you and the Inquiry
5 for the meticulous approach that you're taking to it.
6 Thank you.

7 SIR WYN WILLIAMS: Right, Mr Blake, tomorrow we resume at
8 9.45?

9 MR BLAKE: That's correct, sir, yes.

10 SIR WYN WILLIAMS: We have a part-heard witness, do we not,
11 and then Mr Edwards, is it? Yes, it is.

12 MR BLAKE: That's correct, yes.

13 SIR WYN WILLIAMS: Fine. All right, then. 9.45 tomorrow.

14 MR BLAKE: Thank you very much.

15 (4.28 pm)

16 (The hearing adjourned until 9.45 am the following day)

17
18
19
20
21
22
23
24
25

1 many cases, by getting to a recognition of injustice
2 earlier, some people might have been saved the appalling
3 effects that they had. And so some of the
4 recommendations I make in my witness statement is to
5 give responsibility, whether it's to the CPS or other
6 bodies, to actively monitor unusual patterns, so that
7 they can be brought forward earlier.

8 But here am I, as it were, sort of freelancing into
9 an area that is judicial, in which I am not really
10 qualified. So I mention that because you asked me
11 whether there was anything else I included in my witness
12 statement, and that was a reflection that I made.

13 MR BLAKE: Thank you very much.

14 Sir, I don't think there are any questions from Core
15 Participants, unless you sir, have any questions?

16 SIR WYN WILLIAMS: No, I asked the few that I needed to as
17 we went along.

18 So thank you very much, Mr Clark, for your witness
19 statement, for your oral evidence and also for your
20 reflections. A number of your fellow current or past
21 politicians have addressed their minds to reflections,
22 so I think I'm right in saying that, currently at least,
23 you are the last politician who is going to give
24 evidence in this phase and so I would thank all of you,
25 and you've used the vehicle for providing me with plenty
202

INDEX

| | |
|--|-----|
| THE RIGHT HONOURABLE SIR JOHN VINCENT | 1 |
| CABLE (sworn) | |
| Questioned by MR BEER | 1 |
| Questioned by MS PATRICK | 80 |
| Questioned by MS PAGE | 88 |
| Questioned by MR STEIN | 99 |
| THE RIGHT HONOURABLE GREGORY DAVID | 114 |
| CLARK (sworn) | |
| Questioned by MR BLAKE | 115 |

| | | | | |
|-----------------------------|------------------------------|-----------------------------|-------------------------------|------------------------------|
| | 1 | 150 [2] 56/22 130/6 | 112/23 116/13 140/2 | 51 [2] 69/8 149/6 |
| MR BEER: [17] 1/3 | 1 April [1] 196/9 | 150,000 [1] 106/4 | 140/5 141/9 166/2 | 53 [1] 1/21 |
| 1/5 1/8 46/21 46/24 | 1 July [1] 98/20 | 16 [2] 144/15 182/1 | 185/18 187/16 187/17 | 53 pages [1] 1/20 |
| 47/3 47/6 71/25 77/10 | 1 March [1] 141/9 | 16 March [1] 150/12 | 189/17 | 550 [1] 170/25 |
| 77/13 77/18 77/23 | 1 or [1] 25/23 | 17 [2] 36/14 107/3 | 2020 [1] 147/6 | |
| 78/3 79/22 114/9 | 1 per cent [1] 68/21 | 17 March [3] 47/12 | 2020/21 [1] 132/17 | 6 |
| 114/15 114/17 | 1,000 [1] 109/5 | 48/21 51/24 | 2024 [2] 1/1 1/20 | 6 million [1] 56/25 |
| MR BLAKE: [11] | 1.03 [1] 114/18 | 17,000 [1] 89/12 | 21 [2] 3/7 132/17 | 6 September [1] |
| 114/21 114/23 115/2 | 10 [4] 98/22 106/5 | 18 [1] 166/19 | 21 March [2] 166/1 | 37/21 |
| 165/14 165/23 165/25 | 142/6 179/12 | 18th June 2019 [1] | 169/19 | 6,000 [1] 106/4 |
| 189/14 202/13 203/9 | 10 July [1] 95/5 | 185/18 | 22 February [1] 31/2 | 61 [1] 47/8 |
| 203/12 203/14 | 10 May [1] 174/4 | 19 [1] 182/24 | 22 July [1] 38/22 | 68 [1] 47/8 |
| MR STEIN: [5] 99/19 | 10 years [6] 12/18 | 19 March [1] 158/22 | 23 July [1] 15/16 | 69 [1] 47/8 |
| 111/5 111/9 111/14 | 22/5 24/22 83/11 | 1969 [2] 32/8 76/5 | 23 May [1] 180/6 | |
| 114/5 | 83/12 86/23 | 1997 [1] 2/16 | 23rd [1] 16/9 | 7 |
| MS PAGE: [2] 88/13 | 100 [7] 4/18 12/4 | 1999 [4] 10/20 27/9 | 24 July [1] 116/13 | 75,000 [1] 11/10 |
| 99/17 | 68/20 101/17 103/9 | 80/22 86/23 | 25 July [1] 132/11 | 76 [1] 47/8 |
| MS PATRICK: [2] | 113/6 142/23 | | 25 July 2024 [1] 1/1 | 77 [1] 47/8 |
| 80/2 88/9 | 100,000 [1] 108/4 | 2 | 25 March [1] 169/20 | 79 [2] 62/9 62/10 |
| MS PRICE: [1] | 11 [6] 21/14 47/12 | 2 billion [3] 74/5 | 25 October [1] 23/9 | |
| 165/18 | 142/22 174/18 183/15 | 90/21 91/19 | 26 March [1] 55/12 | 8 |
| SIR BRIAN | 184/7 | 2.00 [1] 114/20 | 27 June [1] 1/20 | 8 July [2] 36/15 42/4 |
| LANGSTAFF: [1] 1/4 | 11 June [1] 175/25 | 2.00 pm [1] 114/15 | 28 billion [3] 92/19 | 8-10 [1] 179/12 |
| SIR WYN WILLIAMS: | 11 March [2] 47/20 | 2.2 [1] 195/12 | 93/1 93/16 | 8.30 [1] 151/6 |
| [25] 46/23 47/5 | 59/6 | 20 [1] 38/11 | 28 June [1] 115/8 | |
| 71/11 71/24 77/17 | 11,000 [1] 89/13 | 20 March [1] 167/8 | | 9 |
| 78/2 111/1 111/7 | 11,600 [2] 138/6 | 2000 [1] 109/4 | 3 | 9 April [1] 172/13 |
| 111/12 114/7 114/10 | 139/9 | 2001-2002 [1] 10/5 | 3 February [1] 48/23 | 9 July [2] 94/24 |
| 114/16 114/22 165/17 | 11.00 [2] 46/21 46/25 | 2002 [1] 10/5 | 3,000 [1] 79/18 | 98/21 |
| 165/19 165/24 187/13 | 11.10 [1] 46/22 | 2003 [1] 80/22 | 3.17 [1] 165/20 | 9.23 [1] 163/11 |
| 187/23 188/2 188/12 | 11.11 [1] 47/2 | 2005 [1] 115/22 | 3.3 billion [3] 91/2 | 9.45 [4] 1/2 151/5 |
| 189/13 202/16 203/7 | 11.57 [1] 77/20 | 2008 [1] 119/7 | 91/21 93/18 | 203/8 203/13 |
| 203/10 203/13 | 110 [1] 78/14 | 2010 [5] 2/20 32/11 | 3.30 [2] 165/18 | 9.45 am [1] 203/16 |
| THE WITNESS: [4] | 117 [1] 80/11 | 83/20 87/22 100/25 | 165/22 | 90 [1] 78/3 |
| 77/19 88/11 114/14 | 118 [2] 80/11 80/15 | 2011 [3] 30/25 31/2 | 30 [2] 41/2 42/16 | 92 [1] 10/9 |
| 203/3 | 12 [2] 9/11 106/10 | 84/4 | 30 September [1] | 96 [1] 180/21 |
| | 12 April [1] 172/9 | 2012 [7] 15/16 23/9 | 189/17 | |
| | 12 May [2] 2/20 2/21 | 37/21 100/23 101/8 | 31 [2] 21/13 88/16 | A |
| | 12 September [1] | 103/10 108/13 | 33 [6] 9/10 9/12 9/14 | abide [1] 190/1 |
| | 119/7 | 2012' [1] 15/10 | 62/9 62/10 122/1 | abilities [1] 68/13 |
| '12 [1] 38/12 | 12,500 [1] 23/18 | 2012/13 [1] 104/16 | 36 [2] 78/4 130/5 | ability [1] 121/7 |
| '69 [2] 31/24 32/7 | 12.10 [3] 77/15 77/17 | 2013 [10] 32/22 | 37 [2] 10/10 100/5 | abject [1] 142/20 |
| 'arm's [1] 170/20 | 77/22 | 36/15 38/22 42/4 | 37.5 billion [1] 93/5 | able [15] 26/2 30/20 |
| 'August [1] 15/10 | 13 [2] 9/18 104/16 | 71/15 85/18 86/3 94/6 | 37.5 million [1] 92/20 | 44/13 58/20 77/3 |
| 'August 2012' [1] | 13 January [2] 139/3 | 98/20 117/16 | | 78/25 79/11 84/23 |
| 15/10 | 139/20 | 2014 [2] 32/23 109/7 | 4 | 102/21 108/22 112/22 |
| 'authoritarian' [1] | 14 [3] 15/6 143/8 | 2015 [22] 2/21 32/11 | 4 June [4] 176/3 | 122/16 145/7 194/18 |
| 10/21 | 181/10 | 34/16 47/12 47/20 | 176/10 180/11 180/25 | 197/7 |
| 'Common [1] 180/7 | 14 July [1] 116/13 | 48/21 51/7 58/19 | 4,000 [1] 79/18 | abnormal [1] 68/24 |
| 'good [1] 191/15 | 14 years [1] 107/20 | 61/21 62/11 71/15 | 4.28 [1] 203/15 | abnormally [1] 4/1 |
| 'has [1] 170/18 | 140 [8] 59/3 59/13 | 85/20 86/7 108/16 | 40 [3] 15/7 41/2 | about [213] |
| 'Horizon [1] 174/20 | 59/18 59/18 59/23 | 108/25 109/7 109/7 | 122/3 | above [7] 16/1 103/4 |
| 'justice' [2] 10/7 | 60/9 60/21 65/24 | 109/10 112/4 117/16 | 41 [2] 15/21 78/13 | 105/24 106/15 147/16 |
| 170/23 | 141 [1] 66/19 | 118/1 131/20 | 44 [1] 80/17 | 154/19 183/21 |
| 'Make [2] 102/13 | 142 [1] 66/19 | 2016 [6] 116/13 | 45 [1] 77/15 | abreast [2] 5/7 46/15 |
| 102/18 | 144 [1] 69/9 | 121/22 132/11 134/14 | 46 [1] 36/13 | absence [2] 40/7 |
| 'one [2] 12/12 105/7 | 15 [3] 58/22 62/11 | 140/5 196/9 | 47 [1] 115/11 | 42/6 |
| 'Settle [1] 102/13 | 143/15 | 2017 [2] 113/3 | | absolutely [9] 38/19 |
| 'The [1] 59/10 | 15 April [1] 63/2 | 135/21 | 5 | 54/11 99/12 103/15 |
| 'thugs [1] 10/22 | 15 March [2] 147/24 | 2017/2018 [1] 111/18 | 5 February [1] 118/1 | 129/17 139/17 150/23 |
| 'veiled [1] 180/13 | 149/6 | 2018 [6] 111/18 | 5 March [2] 140/2 | 185/2 199/14 |
| - | 15 years [3] 53/23 | 135/8 139/1 139/3 | 144/22 | absorbing [2] 18/24 |
| -- have [1] 21/6 | 56/8 109/4 | 139/21 139/21 | 50 [1] 12/4 | 64/24 |
| -- or [1] 179/18 | | 2019 [11] 111/19 | 500,000 [1] 56/23 | abundant [1] 35/9 |

| | | | | |
|----------|---|---|--|---|
| A | 32/8 67/16 76/5 123/14 147/17 160/20 182/6 182/8 183/23 198/24 acted [2] 99/12 152/20 acting [4] 7/2 29/20 97/11 124/11 action [13] 6/23 13/25 14/4 27/24 33/1 45/9 70/6 136/24 140/9 171/1 179/1 180/16 181/14 actions [4] 150/18 181/2 186/6 199/17 actively [2] 49/8 202/6 activities [4] 5/17 196/3 196/8 196/13 activity [2] 64/16 155/10 acts [1] 123/10 actual [1] 102/25 actually [34] 22/7 35/22 41/19 45/6 51/9 56/9 58/23 60/17 70/1 84/18 89/21 91/5 91/8 92/3 95/20 101/9 123/20 124/14 139/23 153/9 156/4 157/18 164/17 174/23 182/16 184/1 186/5 186/17 187/10 187/15 187/19 195/4 200/3 201/21 adamant [3] 101/20 102/7 158/19 add [5] 12/16 30/4 33/9 60/7 200/20 addition [1] 185/9 additional [2] 183/5 183/25 Additionally [1] 44/6 address [5] 21/20 25/15 38/24 70/19 197/11 addressed [10] 17/20 23/10 61/22 65/4 68/16 79/9 90/11 100/9 119/5 202/21 addresses [2] 123/3 147/19 addressing [4] 24/16 49/8 70/22 76/14 adjourned [2] 173/9 203/16 Adjournment [1] 114/19 administration [2] 90/16 110/18 administrations [5] 93/4 126/10 138/18 144/3 200/25 admitted [1] 43/13 adopted [2] 83/3 | 180/14 adopting [1] 180/15 Adrian [1] 47/9 Adrian Bailey [1] 47/9 advance [7] 21/23 27/4 143/14 143/25 146/9 146/10 148/13 advanced [2] 72/5 142/2 advantages [1] 183/4 adverse [2] 95/10 170/11 advice [53] 19/24 20/13 20/17 43/6 49/15 50/16 109/8 110/8 124/22 141/7 141/24 142/1 146/7 148/3 148/5 148/24 148/24 152/6 152/7 155/9 158/18 159/11 162/7 163/10 163/22 164/11 164/15 165/2 166/3 166/15 167/12 168/13 168/18 168/19 168/21 168/24 169/2 169/4 172/19 173/21 174/10 176/4 178/13 179/20 181/1 182/15 185/22 194/19 194/21 195/19 195/23 197/20 198/19 advisable [1] 147/16 advise [8] 63/13 108/5 140/25 143/11 144/16 145/3 163/9 197/12 advised [6] 106/13 110/1 133/14 140/22 160/14 165/12 advisedly [1] 184/19 adviser [2] 2/12 179/3 advisers [8] 59/12 106/14 143/9 143/11 151/13 160/2 161/23 163/23 advises [1] 195/15 affairs [9] 3/2 3/4 3/10 4/12 4/13 5/1 26/11 26/18 26/23 affected [3] 43/16 64/21 128/4 afraid [2] 10/15 137/9 afresh [1] 118/8 after [24] 2/9 93/25 95/6 98/1 109/19 112/3 117/20 118/23 120/15 127/15 132/8 135/5 145/10 149/13 158/12 163/24 175/5 177/12 184/24 185/19 186/14 189/17 191/15 193/22 | afternoon [7] 80/2 114/21 114/23 150/24 165/16 192/22 199/2 again [19] 5/9 31/6 43/1 80/15 84/7 98/23 110/3 117/17 121/4 133/8 139/8 143/4 156/20 158/9 162/25 167/20 180/12 188/6 197/2 against [15] 6/24 10/13 10/24 13/25 26/16 33/1 117/1 118/25 128/8 136/24 147/13 151/25 162/24 169/8 199/18 agencies [6] 42/19 45/4 76/19 83/4 84/12 85/6 agency [2] 41/20 70/8 agent [1] 195/22 ages [1] 192/16 aggressive [1] 159/19 aggressively [1] 61/24 ago [4] 11/25 56/14 192/16 198/7 agree [10] 38/8 59/18 78/21 103/14 146/7 146/20 158/9 161/11 171/12 188/24 agreed [11] 10/17 16/19 18/4 38/5 49/4 60/1 104/25 145/24 148/15 156/15 161/5 agreement [2] 156/20 179/9 agreements [1] 17/6 agriculture [1] 71/4 ahead [3] 145/4 177/4 194/1 AI [5] 125/23 127/2 133/6 147/20 166/13 AI Cameron [3] 125/23 127/2 133/6 Alan [3] 13/3 81/2 83/8 albeit [4] 85/9 93/4 103/5 105/25 ALBs [1] 76/4 Aldred [1] 141/15 alert [5] 33/8 62/6 65/1 73/11 181/6 Alex [8] 144/23 145/19 161/1 164/11 191/5 191/8 191/10 193/14 Alice [3] 5/21 66/22 66/23 aligned [3] 155/17 186/15 192/12 Alisdair [1] 189/18 | alive [1] 182/9 all [79] 2/4 11/12 11/19 14/1 14/15 15/23 18/6 19/15 19/23 23/16 28/25 35/11 37/18 39/6 41/13 42/2 43/10 44/14 46/17 52/7 52/22 54/11 55/3 55/6 57/11 58/5 58/6 60/5 60/6 60/18 61/3 63/11 64/10 71/24 77/17 86/7 88/9 91/1 92/4 94/10 97/14 98/16 101/19 104/21 105/5 106/22 107/18 107/21 109/11 112/3 120/9 120/16 120/24 127/9 130/6 134/9 136/13 147/7 150/2 150/16 153/20 156/18 157/12 159/11 159/23 160/11 161/4 165/19 171/2 171/9 183/21 185/3 187/16 189/13 194/17 201/6 201/12 202/24 203/13 allegations [4] 10/2 43/22 63/14 84/8 Alliance [1] 6/23 Allison [1] 26/14 allow [4] 91/12 91/13 125/18 197/8 allowed [2] 40/18 111/10 allows [2] 42/14 136/2 almost [14] 6/8 17/8 18/23 18/25 38/14 38/16 41/13 50/9 57/7 57/11 58/5 93/23 101/17 181/9 alone [2] 189/8 200/16 along [3] 15/25 191/23 202/17 alongside [2] 63/16 63/22 already [11] 22/4 36/5 69/18 73/22 98/12 108/9 168/5 170/8 180/18 186/13 186/17 also [27] 6/12 17/7 50/20 66/21 70/14 90/25 94/19 98/16 99/9 104/16 110/17 118/9 123/9 124/11 135/13 138/4 138/21 144/6 148/10 155/16 156/3 156/6 159/16 159/18 180/19 200/20 202/19 alternative [2] 36/2 |
|----------|---|---|--|---|

| | | | | |
|---|--|--|--|--|
| A | anxiety [1] 181/20 | 42/13 | arbitration [4] 24/23 | 151/15 153/2 202/9 |
| alternative... [1] 185/6 | anxious [1] 191/13 | applauding [1] 43/21 | 70/2 70/13 134/12 | areas [2] 122/7 |
| although [8] 43/20 89/15 92/24 93/17 95/9 148/22 166/10 181/15 | any [69] 3/21 4/11 4/24 5/22 9/3 9/5 9/16 14/18 20/1 24/1 28/4 28/7 29/17 30/6 33/17 36/3 39/9 40/11 40/21 42/1 44/22 56/6 61/14 64/3 66/9 72/25 74/24 76/6 79/1 79/13 83/12 86/15 86/24 87/6 87/8 87/17 87/22 87/23 89/23 96/4 99/6 101/20 106/8 112/10 112/12 112/17 120/18 125/10 130/1 133/5 134/11 142/14 146/12 148/20 148/22 155/11 157/3 164/9 166/24 168/1 169/2 175/1 181/17 185/8 195/20 196/25 201/10 202/14 202/15 | applicants [4] 52/20 63/12 63/17 63/19 | arbitrations [1] 149/23 | 125/14 |
| always [2] 190/18 199/19 | anybody [3] 12/8 114/1 134/14 | application [20] 143/11 143/17 143/18 158/11 158/15 158/18 162/9 166/1 166/4 166/15 166/18 166/23 166/25 167/9 167/15 167/17 172/11 172/13 174/17 180/15 | arbitrator [3] 69/22 69/24 71/18 | aren't [1] 153/8 |
| am [21] 1/2 5/11 26/18 29/11 36/15 46/25 47/2 51/25 52/21 55/15 55/16 77/20 100/5 142/18 159/25 160/12 170/1 189/7 202/8 202/9 203/16 | anyone [6] 33/2 57/14 86/14 87/24 113/19 190/23 | applied [3] 13/3 168/16 174/18 | Arbuthnot [23] 16/17 34/15 34/23 35/3 35/15 38/4 40/4 40/17 42/13 43/18 47/9 47/20 49/20 51/24 55/4 59/2 59/10 64/18 85/22 95/10 98/14 116/22 117/11 | arguably [1] 124/15 |
| ambitious [1] 23/2 | anyone's [1] 153/7 | apply [5] 71/9 143/13 148/16 162/1 169/12 | Arbuthnot's [3] 14/20 59/22 94/25 | argument [2] 36/8 93/7 |
| ammunition [1] 34/10 | anything [15] 12/9 12/15 29/4 29/25 30/4 58/4 65/1 86/5 124/2 165/11 187/18 188/3 191/8 193/24 202/11 | applying [2] 71/8 185/3 | architecture [1] 31/7 | arise [1] 85/8 |
| amongst [2] 3/4 63/3 | anyway [3] 50/25 148/12 159/25 | appoint [2] 77/5 181/17 | are [139] 1/24 2/1 2/6 8/23 18/19 22/10 26/19 27/5 27/11 27/13 27/14 27/21 27/23 29/14 31/12 31/14 32/7 33/10 35/2 37/15 44/13 47/16 47/24 47/24 49/20 50/5 52/10 53/22 55/20 55/21 56/22 63/15 63/21 64/8 71/14 72/12 73/13 75/25 77/10 77/15 78/25 79/11 79/23 80/25 85/2 85/9 88/9 91/18 95/4 95/9 99/5 99/17 99/23 101/19 102/4 102/7 103/1 103/13 103/21 103/21 103/25 105/3 105/20 106/9 106/13 106/17 107/5 107/8 111/19 112/9 120/10 122/16 125/21 125/23 126/17 128/6 128/16 129/14 129/14 132/16 134/17 135/4 136/21 138/4 139/23 141/10 141/12 143/2 143/5 144/19 146/13 151/9 152/8 152/23 154/5 155/17 155/18 156/7 156/22 159/4 161/5 164/16 166/10 170/4 170/6 170/7 170/8 170/25 178/2 178/11 178/12 178/14 179/12 179/13 182/6 186/5 186/25 188/4 189/21 190/6 190/16 192/8 194/8 194/8 194/9 194/10 194/13 194/14 195/16 197/3 199/7 199/10 199/13 200/4 200/4 200/6 201/9 202/14 202/23 | arms [1] 113/12 |
| amount [5] 4/15 35/6 81/10 82/25 184/5 | apart [1] 113/7 | appointed [6] 3/20 69/22 131/24 173/2 184/24 187/5 | are [139] 1/24 2/1 2/6 8/23 18/19 22/10 26/19 27/5 27/11 27/13 27/14 27/21 27/23 29/14 31/12 31/14 32/7 33/10 35/2 37/15 44/13 47/16 47/24 47/24 49/20 50/5 52/10 53/22 55/20 55/21 56/22 63/15 63/21 64/8 71/14 72/12 73/13 75/25 77/10 77/15 78/25 79/11 79/23 80/25 85/2 85/9 88/9 91/18 95/4 95/9 99/5 99/17 99/23 101/19 102/4 102/7 103/1 103/13 103/21 103/21 103/25 105/3 105/20 106/9 106/13 106/17 107/5 107/8 111/19 112/9 120/10 122/16 125/21 125/23 126/17 128/6 128/16 129/14 129/14 132/16 134/17 135/4 136/21 138/4 139/23 141/10 141/12 143/2 143/5 144/19 146/13 151/9 152/8 152/23 154/5 155/17 155/18 156/7 156/22 159/4 161/5 164/16 166/10 170/4 170/6 170/7 170/8 170/25 178/2 178/11 178/12 178/14 179/12 179/13 182/6 186/5 186/25 188/4 189/21 190/6 190/16 192/8 194/8 194/8 194/9 194/10 194/13 194/14 195/16 197/3 199/7 199/10 199/13 200/4 200/4 200/6 201/9 202/14 202/23 | around [24] 10/5 13/16 55/3 55/7 56/23 58/8 64/23 85/21 87/23 87/25 90/2 90/6 96/1 101/8 104/16 113/14 117/6 125/7 125/11 134/5 144/6 153/8 177/2 182/13 |
| amounts [2] 82/18 138/10 | apparently [3] 15/10 15/16 28/21 | appointing [2] 175/8 181/24 | architect [1] 31/7 | arrangement [5] 66/13 70/9 70/10 185/7 195/3 |
| analogous [1] 72/23 | appeal [16] 132/4 133/9 147/12 152/5 152/9 152/23 155/11 160/6 164/19 172/14 172/16 172/21 173/8 174/19 174/19 180/7 | appointment [5] 21/15 85/18 132/12 146/4 174/7 | are [139] 1/24 2/1 2/6 8/23 18/19 22/10 26/19 27/5 27/11 27/13 27/14 27/21 27/23 29/14 31/12 31/14 32/7 33/10 35/2 37/15 44/13 47/16 47/24 47/24 49/20 50/5 52/10 53/22 55/20 55/21 56/22 63/15 63/21 64/8 71/14 72/12 73/13 75/25 77/10 77/15 78/25 79/11 79/23 80/25 85/2 85/9 88/9 91/18 95/4 95/9 99/5 99/17 99/23 101/19 102/4 102/7 103/1 103/13 103/21 103/21 103/25 105/3 105/20 106/9 106/13 106/17 107/5 107/8 111/19 112/9 120/10 122/16 125/21 125/23 126/17 128/6 128/16 129/14 129/14 132/16 134/17 135/4 136/21 138/4 139/23 141/10 141/12 143/2 143/5 144/19 146/13 151/9 152/8 152/23 154/5 155/17 155/18 156/7 156/22 159/4 161/5 164/16 166/10 170/4 170/6 170/7 170/8 170/25 178/2 178/11 178/12 178/14 179/12 179/13 182/6 186/5 186/25 188/4 189/21 190/6 190/16 192/8 194/8 194/8 194/9 194/10 194/13 194/14 195/16 197/3 199/7 199/10 199/13 200/4 200/4 200/6 201/9 202/14 202/23 | arrangements [1] 179/9 |
| Andrea [1] 190/12 | appeals [1] 112/10 | appointed [6] 3/20 69/22 131/24 173/2 184/24 187/5 | are [139] 1/24 2/1 2/6 8/23 18/19 22/10 26/19 27/5 27/11 27/13 27/14 27/21 27/23 29/14 31/12 31/14 32/7 33/10 35/2 37/15 44/13 47/16 47/24 47/24 49/20 50/5 52/10 53/22 55/20 55/21 56/22 63/15 63/21 64/8 71/14 72/12 73/13 75/25 77/10 77/15 78/25 79/11 79/23 80/25 85/2 85/9 88/9 91/18 95/4 95/9 99/5 99/17 99/23 101/19 102/4 102/7 103/1 103/13 103/21 103/21 103/25 105/3 105/20 106/9 106/13 106/17 107/5 107/8 111/19 112/9 120/10 122/16 125/21 125/23 126/17 128/6 128/16 129/14 129/14 132/16 134/17 135/4 136/21 138/4 139/23 141/10 141/12 143/2 143/5 144/19 146/13 151/9 152/8 152/23 154/5 155/17 155/18 156/7 156/22 159/4 161/5 164/16 166/10 170/4 170/6 170/7 170/8 170/25 178/2 178/11 178/12 178/14 179/12 179/13 182/6 186/5 186/25 188/4 189/21 190/6 190/16 192/8 194/8 194/8 194/9 194/10 194/13 194/14 195/16 197/3 199/7 199/10 199/13 200/4 200/4 200/6 201/9 202/14 202/23 | arrested [1] 136/15 |
| Angela [3] 80/2 119/25 121/4 | appearing [1] 186/8 | appointing [2] 175/8 181/24 | are [139] 1/24 2/1 2/6 8/23 18/19 22/10 26/19 27/5 27/11 27/13 27/14 27/21 27/23 29/14 31/12 31/14 32/7 33/10 35/2 37/15 44/13 47/16 47/24 47/24 49/20 50/5 52/10 53/22 55/20 55/21 56/22 63/15 63/21 64/8 71/14 72/12 73/13 75/25 77/10 77/15 78/25 79/11 79/23 80/25 85/2 85/9 88/9 91/18 95/4 95/9 99/5 99/17 99/23 101/19 102/4 102/7 103/1 103/13 103/21 103/21 103/25 105/3 105/20 106/9 106/13 106/17 107/5 107/8 111/19 112/9 120/10 122/16 125/21 125/23 126/17 128/6 128/16 129/14 129/14 132/16 134/17 135/4 136/21 138/4 139/23 141/10 141/12 143/2 143/5 144/19 146/13 151/9 152/8 152/23 154/5 155/17 155/18 156/7 156/22 159/4 161/5 164/16 166/10 170/4 170/6 170/7 170/8 170/25 178/2 178/11 178/12 178/14 179/12 179/13 182/6 186/5 186/25 188/4 189/21 190/6 190/16 192/8 194/8 194/8 194/9 194/10 194/13 194/14 195/16 197/3 199/7 199/10 199/13 200/4 200/4 200/6 201/9 202/14 202/23 | arrogant [1] 10/23 |
| angry [1] 155/1 | appears [7] 6/2 20/10 64/13 73/9 99/3 99/22 109/20 | appointed [6] 3/20 69/22 131/24 173/2 184/24 187/5 | are [139] 1/24 2/1 2/6 8/23 18/19 22/10 26/19 27/5 27/11 27/13 27/14 27/21 27/23 29/14 31/12 31/14 32/7 33/10 35/2 37/15 44/13 47/16 47/24 47/24 49/20 50/5 52/10 53/22 55/20 55/21 56/22 63/15 63/21 64/8 71/14 72/12 73/13 75/25 77/10 77/15 78/25 79/11 79/23 80/25 85/2 85/9 88/9 91/18 95/4 95/9 99/5 99/17 99/23 101/19 102/4 102/7 103/1 103/13 103/21 103/21 103/25 105/3 105/20 106/9 106/13 106/17 107/5 107/8 111/19 112/9 120/10 122/16 125/21 125/23 126/17 128/6 128/16 129/14 129/14 132/16 134/17 135/4 136/21 138/4 139/23 141/10 141/12 143/2 143/5 144/19 146/13 151/9 152/8 152/23 154/5 155/17 155/18 156/7 156/22 159/4 161/5 164/16 166/10 170/4 170/6 170/7 170/8 170/25 178/2 178/11 178/12 178/14 179/12 179/13 182/6 186/5 186/25 188/4 189/21 190/6 190/16 192/8 194/8 194/8 194/9 194/10 194/13 194/14 195/16 197/3 199/7 199/10 199/13 200/4 200/4 200/6 201/9 202/14 202/23 | article [11] 39/7 40/23 42/3 43/7 43/9 43/20 46/4 46/6 46/17 58/24 85/19 |
| animals [1] 76/1 | appearance [1] 187/2 | appointed [6] 3/20 69/22 131/24 173/2 184/24 187/5 | are [139] 1/24 2/1 2/6 8/23 18/19 22/10 26/19 27/5 27/11 27/13 27/14 27/21 27/23 29/14 31/12 31/14 32/7 33/10 35/2 37/15 44/13 47/16 47/24 47/24 49/20 50/5 52/10 53/22 55/20 55/21 56/22 63/15 63/21 64/8 71/14 72/12 73/13 75/25 77/10 77/15 78/25 79/11 79/23 80/25 85/2 85/9 88/9 91/18 95/4 95/9 99/5 99/17 99/23 101/19 102/4 102/7 103/1 103/13 103/21 103/21 103/25 105/3 105/20 106/9 106/13 106/17 107/5 107/8 111/19 112/9 120/10 122/16 125/21 125/23 126/17 128/6 128/16 129/14 129/14 132/16 134/17 135/4 136/21 138/4 139/23 141/10 141/12 143/2 143/5 144/19 146/13 151/9 152/8 152/23 154/5 155/17 155/18 156/7 156/22 159/4 161/5 164/16 166/10 170/4 170/6 170/7 170/8 170/25 178/2 178/11 178/12 178/14 179/12 179/13 182/6 186/5 186/25 188/4 189/21 190/6 190/16 192/8 194/8 194/8 194/9 194/10 194/13 194/14 195/16 197/3 199/7 199/10 199/13 200/4 200/4 200/6 201/9 202/14 202/23 | artificial [2] 201/19 201/20 |
| Anna [3] 39/12 39/15 43/1 | appeared [6] 19/15 53/9 101/9 101/24 102/3 130/2 | appointed [6] 3/20 69/22 131/24 173/2 184/24 187/5 | are [139] 1/24 2/1 2/6 8/23 18/19 22/10 26/19 27/5 27/11 27/13 27/14 27/21 27/23 29/14 31/12 31/14 32/7 33/10 35/2 37/15 44/13 47/16 47/24 47/24 49/20 50/5 52/10 53/22 55/20 55/21 56/22 63/15 63/21 64/8 71/14 72/12 73/13 75/25 77/10 77/15 78/25 79/11 79/23 80/25 85/2 85/9 88/9 91/18 95/4 95/9 99/5 99/17 99/23 101/19 102/4 102/7 103/1 103/13 103/21 103/21 103/25 105/3 105/20 106/9 106/13 106/17 107/5 107/8 111/19 112/9 120/10 122/16 125/21 125/23 126/17 128/6 128/16 129/14 129/14 132/16 134/17 135/4 136/21 138/4 139/23 141/10 141/12 143/2 143/5 144/19 146/13 151/9 152/8 152/23 154/5 155/17 155/18 156/7 156/22 159/4 161/5 164/16 166/10 170/4 170/6 170/7 170/8 170/25 178/2 178/11 178/12 178/14 179/12 179/13 182/6 186/5 186/25 188/4 189/21 190/6 190/16 192/8 194/8 194/8 194/9 194/10 194/13 194/14 195/16 197/3 199/7 199/10 199/13 200/4 200/4 200/6 201/9 202/14 202/23 | as [303] |
| Anne [1] 169/22 | appears [7] 6/2 20/10 64/13 73/9 99/3 99/22 109/20 | appointed [6] 3/20 69/22 131/24 173/2 184/24 187/5 | are [139] 1/24 2/1 2/6 8/23 18/19 22/10 26/19 27/5 27/11 27/13 27/14 27/21 27/23 29/14 31/12 31/14 32/7 33/10 35/2 37/15 44/13 47/16 47/24 47/24 49/20 50/5 52/10 53/22 55/20 55/21 56/22 63/15 63/21 64/8 71/14 72/12 73/13 75/25 77/10 77/15 78/25 79/11 79/23 80/25 85/2 85/9 88/9 91/18 95/4 95/9 99/5 99/17 99/23 101/19 102/4 102/7 103/1 103/13 103/21 103/21 103/25 105/3 105/20 106/9 106/13 106/17 107/5 107/8 111/19 112/9 120/10 122/16 125/21 125/23 126/17 128/6 128/16 129/14 129/14 132/16 134/17 135/4 136/21 138/4 139/23 141/10 141/12 143/2 143/5 144/19 146/13 151/9 152/8 152/23 154/5 155/17 155/18 156/7 156/22 159/4 161/5 164/16 166/10 170/4 170/6 170/7 170/8 170/25 178/2 178/11 178/12 178/14 179/12 179/13 182/6 186/5 186/25 188/4 189/21 190/6 190/16 192/8 194/8 194/8 194/9 194/10 194/13 194/14 195/16 197/3 199/7 199/10 199/13 200/4 200/4 200/6 201/9 202/14 202/23 | Ashley [1] 63/6 |
| Anne-Marie [1] 169/22 | appetite [1] 76/6 | appointed [6] 3/20 69/22 131/24 173/2 184/24 187/5 | are [139] 1/24 2/1 2/6 8/23 18/19 22/10 26/19 27/5 27/11 27/13 27/14 27/21 27/23 29/14 31/12 31/14 32/7 33/10 35/2 37/15 44/13 47/16 47/24 47/24 49/20 50/5 52/10 53/22 55/20 55/21 56/22 63/15 63/21 64/8 71/14 72/12 73/13 75/25 77/10 77/15 78/25 79/11 79/23 80/25 85/2 85/9 88/9 91/18 95/4 95/9 99/5 99/17 99/23 101/19 102/4 | |

| | | | | |
|---|---|---|--|--|
| A | August [3] 17/3 17/4 38/11 | bad [8] 51/2 51/9 65/9 66/7 108/16 108/24 109/12 109/18 | 14/9 14/25 96/11 112/12 126/18 175/18 201/16 | 102/9 103/11 103/14 103/22 104/10 104/13 105/1 105/6 105/11 105/17 107/15 107/18 107/19 112/9 112/13 113/15 113/24 113/25 117/21 118/2 121/7 128/8 130/22 131/9 131/11 131/18 131/20 133/11 134/18 137/4 137/19 137/21 138/12 139/23 140/15 140/16 141/3 143/5 143/16 146/9 146/15 153/10 162/24 168/12 169/10 182/4 184/22 190/15 190/16 192/1 194/17 196/22 200/25 |
| aspect... [3] 112/10 158/3 165/1 | August 20 [1] 38/11 | bad' [1] 191/15 | becoming [3] 120/21 132/10 182/17 | BEIS [11] 123/6 123/8 123/18 144/18 158/9 161/22 178/21 179/5 183/13 190/11 198/10 |
| aspects [6] 74/11 74/14 112/11 142/9 153/14 187/4 | austerity [2] 89/9 92/1 | badly [3] 76/23 105/15 171/13 | beef [1] 27/2 | BEIS000070 [1] 165/25 |
| assertion [3] 79/1 95/19 156/15 | authoritarian [1] 13/2 | Bailey [4] 47/9 48/19 49/10 55/11 | been [211] | BEIS000071 [1] 172/8 |
| asserts [1] 121/13 | authority [3] 134/8 194/11 197/24 | Baker [3] 12/20 53/24 53/25 | BEER [12] 1/7 1/8 71/11 80/14 81/4 85/16 86/3 100/2 100/16 108/1 114/8 204/5 | BEIS000073 [1] 174/4 |
| assessment [1] 141/2 | authors [1] 129/6 | balanced [1] 98/9 | before [49] 2/15 9/20 10/11 12/18 16/25 17/13 20/1 27/4 28/13 29/5 29/13 30/9 31/6 34/16 53/9 53/18 56/5 60/8 60/18 71/11 72/21 77/23 80/13 81/14 82/15 87/21 92/21 94/7 101/9 116/18 119/22 123/17 130/18 131/23 132/3 132/8 140/7 140/17 146/17 154/23 156/12 156/24 157/10 159/6 177/2 179/23 181/3 188/5 189/15 | BEIS000075 [2] 175/23 186/3 |
| asset [2] 194/8 197/24 | automatic [1] 44/4 | balancing [1] 102/11 | begin [3] 116/17 128/18 189/6 | BEIS000076 [1] 183/2 |
| assets [7] 194/7 194/9 194/12 194/13 195/21 196/9 196/10 | automatically [1] 40/10 | bank [3] 40/9 60/12 126/24 | beginning [7] 7/8 54/25 88/5 123/24 139/21 176/9 193/10 | belief [3] 1/25 2/2 115/16 |
| assignment [1] 189/25 | awaited [1] 149/13 | bankrupt [1] 57/24 | begins [3] 16/8 123/1 128/24 | believe [9] 10/21 25/9 45/15 48/5 48/15 58/17 68/9 142/11 190/23 |
| assist [9] 78/25 79/11 106/11 107/14 122/16 149/9 151/8 152/13 162/8 | awaiting [1] 63/18 | bankruptcy [1] 171/1 | behalf [14] 1/9 12/17 15/11 19/2 25/25 26/14 31/2 31/21 77/25 99/20 106/20 107/6 119/13 169/22 | believed [3] 54/13 92/10 92/10 |
| assistance [1] 107/9 | awake [1] 51/15 | bar [1] 169/5 | behaved [3] 11/3 144/9 150/9 | bell [1] 45/1 |
| assistant [1] 150/1 | awarded [2] 84/21 180/8 | barely [3] 6/14 7/13 7/15 | behaving [1] 134/23 | below [7] 109/5 119/1 123/25 150/18 151/14 154/18 174/16 |
| associated [1] 184/18 | aware [61] 9/16 10/2 13/24 14/1 14/9 14/12 14/17 14/18 14/25 22/19 34/1 34/17 34/19 35/17 35/20 36/16 37/10 48/23 49/18 56/11 58/18 58/19 71/14 73/13 73/19 81/15 81/24 83/16 84/5 84/25 85/22 94/1 94/2 95/24 97/15 100/19 104/6 111/19 111/21 111/22 111/25 112/8 117/9 118/7 129/22 129/25 130/1 136/17 138/12 148/20 166/21 170/1 171/20 171/22 175/1 175/17 175/18 186/5 187/20 190/21 200/25 | Baroness [2] 111/8 200/1 | behaviour [3] 72/23 142/11 181/8 | benefit [3] 50/7 122/18 195/17 |
| association [1] 107/5 | Bartholomew [1] 43/1 | based [6] 6/10 10/18 22/3 60/4 104/4 109/8 | behaviours [2] 160/8 164/21 | benefits [1] 185/3 |
| assume [10] 15/13 15/24 83/13 122/24 141/14 141/16 151/5 151/21 153/11 166/11 | basis [9] 13/13 15/1 36/21 78/25 118/17 138/1 148/15 184/10 185/24 | basically [3] 11/15 28/18 171/23 | behind [7] 13/11 21/25 76/24 94/19 94/23 97/19 167/18 | bespoke [3] 73/15 75/14 75/25 |
| assumed [2] 14/6 190/22 | Bates [5] 8/1 10/21 55/5 58/19 65/13 | basis [9] 13/13 15/1 36/21 78/25 118/17 138/1 148/15 184/10 185/24 | behold [1] 181/5 | best [7] 1/25 2/1 22/23 65/10 74/14 115/15 196/25 |
| assumption [1] 135/16 | BBC [1] 75/24 | be [262] | being [92] 2/15 6/22 6/23 8/7 19/13 26/11 26/22 33/13 35/10 35/18 35/19 37/8 45/4 45/15 45/16 46/16 51/5 51/14 51/19 53/11 54/22 55/25 60/13 61/22 62/7 64/20 65/4 70/7 74/8 81/16 84/19 85/19 88/6 89/10 95/23 95/25 96/4 96/18 98/7 | better [7] 67/23 125/8 134/10 139/22 171/23 181/1 201/24 |
| assurances [1] 138/23 | be [262] | bear [1] 19/18 | being [92] 2/15 6/22 6/23 8/7 19/13 26/11 26/22 33/13 35/10 35/18 35/19 37/8 45/4 45/15 45/16 46/16 51/5 51/14 51/19 53/11 54/22 55/25 60/13 61/22 62/7 64/20 65/4 70/7 74/8 81/16 84/19 85/19 88/6 89/10 95/23 95/25 96/4 96/18 98/7 | between [31] 2/20 4/20 21/21 22/1 24/17 25/16 27/21 31/15 32/5 40/25 55/20 69/13 70/20 76/16 78/22 97/21 106/3 110/13 115/21 116/13 124/10 131/19 132/1 |
| assured [3] 138/4 138/21 138/22 | bearing [2] 129/16 174/1 | bearing [2] 129/16 174/1 | | |
| at [235] | became [7] 4/10 10/2 49/18 83/18 87/21 95/20 109/24 | became [7] 4/10 10/2 49/18 83/18 87/21 95/20 109/24 | | |
| attached [3] 55/17 189/23 190/5 | because [69] 4/6 4/8 6/21 8/6 8/7 10/15 11/24 14/2 17/4 18/6 18/15 20/14 23/16 24/2 24/10 27/10 30/19 31/19 33/9 34/20 35/3 41/24 42/11 46/10 50/9 51/2 51/11 51/15 53/3 54/24 57/17 60/22 61/20 65/4 69/25 70/3 72/17 73/3 75/1 82/17 84/19 86/9 87/11 89/9 89/22 91/10 92/6 93/23 95/21 96/7 96/14 105/13 122/22 129/13 137/17 140/16 140/22 148/13 150/7 152/25 153/11 162/10 187/16 189/25 190/8 190/16 199/6 200/5 202/10 | because [69] 4/6 4/8 6/21 8/6 8/7 10/15 11/24 14/2 17/4 18/6 18/15 20/14 23/16 24/2 24/10 27/10 30/19 31/19 33/9 34/20 35/3 41/24 42/11 46/10 50/9 51/2 51/11 51/15 53/3 54/24 57/17 60/22 61/20 65/4 69/25 70/3 72/17 73/3 75/1 82/17 84/19 86/9 87/11 89/9 89/22 91/10 92/6 93/23 95/21 96/7 96/14 105/13 122/22 129/13 137/17 140/16 140/22 148/13 150/7 152/25 153/11 162/10 187/16 189/25 190/8 190/16 199/6 200/5 202/10 | | |
| at [235] | away [4] 11/10 13/14 83/22 84/7 | away [4] 11/10 13/14 83/22 84/7 | | |
| attachment [1] 39/17 | awkward [1] 34/18 | awkward [1] 34/18 | | |
| attempt [6] 99/3 159/16 160/6 164/19 171/10 178/1 | B | back [31] 9/18 23/8 23/20 24/6 30/11 42/25 45/23 51/24 55/14 66/10 69/2 80/10 90/7 92/1 102/4 103/24 109/20 111/16 112/5 113/2 133/16 139/18 139/21 146/16 165/18 175/6 186/2 188/25 193/10 196/11 201/14 | | |
| attempts [1] 99/15 | back [31] 9/18 23/8 23/20 24/6 30/11 42/25 45/23 51/24 55/14 66/10 69/2 80/10 90/7 92/1 102/4 103/24 109/20 111/16 112/5 113/2 133/16 139/18 139/21 146/16 165/18 175/6 186/2 188/25 193/10 196/11 201/14 | back [31] 9/18 23/8 23/20 24/6 30/11 42/25 45/23 51/24 55/14 66/10 69/2 80/10 90/7 92/1 102/4 103/24 109/20 111/16 112/5 113/2 133/16 139/18 139/21 146/16 165/18 175/6 186/2 188/25 193/10 196/11 201/14 | | |
| attended [2] 150/21 167/10 | backbench [2] 26/12 26/22 | backbench [2] 26/12 26/22 | | |
| attending [2] 66/22 67/6 | backbencher [2] 81/7 112/13 | backbencher [2] 81/7 112/13 | | |
| attention [11] 5/1 6/18 14/8 15/9 33/10 112/21 112/25 128/3 182/9 198/3 200/16 | backbenches [1] 80/13 | backbenches [1] 80/13 | | |
| attitude [2] 13/17 13/20 | background [8] 2/6 17/2 30/19 89/6 96/5 111/11 116/17 195/9 | background [8] 2/6 17/2 30/19 89/6 96/5 111/11 116/17 195/9 | | |
| attract [1] 95/11 | | | | |
| attracted [1] 72/17 | | | | |
| attractions [1] 193/1 | | | | |
| audible [1] 80/20 | | | | |
| audit [5] 23/15 26/15 37/17 135/20 179/5 | | | | |

| | | | | |
|----------|--|--|---|---|
| B | 165/2 165/5 166/4 167/8 167/11 168/3 171/6 172/22 173/4 174/9 175/9 178/16 178/25 180/1 181/14 181/17 182/6 182/7 182/19 183/9 184/6 184/13 185/6 186/8 187/3 193/23 198/11 198/21 200/6 200/16 200/22 201/2 | briefing [10] 4/17 4/17 7/18 56/6 59/1 94/19 94/23 111/8 122/14 172/20 briefings [3] 123/18 131/14 140/5 briefly [9] 37/23 60/8 149/9 183/2 183/17 193/20 197/17 198/15 201/11 briefs [4] 19/16 122/2 122/6 122/15 bright [1] 126/7 brilliantly [1] 70/5 bring [6] 46/2 88/16 91/11 97/20 195/6 200/15 bringing [1] 198/3 British [1] 51/17 broad [2] 4/14 174/13 broader [2] 22/7 187/25 broadly [4] 148/4 171/21 171/22 187/23 broke [1] 84/18 brokers [1] 96/23 brought [21] 6/1 6/24 12/2 12/4 13/6 14/3 15/5 22/16 34/6 68/19 80/16 91/2 94/10 108/2 108/8 112/25 116/19 121/11 151/24 176/5 202/7 Brown [1] 82/16 brushed [1] 11/19 brutal [3] 40/5 41/8 42/5 brutally [1] 105/6 bug [1] 129/24 bugs [1] 129/23 built [1] 48/18 busily [1] 188/5 business [17] 2/15 2/19 40/9 40/15 42/7 42/9 55/21 67/11 91/10 94/18 112/15 113/17 116/12 125/18 140/20 142/25 194/24 businesses [2] 41/16 198/25 businesses/organisa tions [1] 198/25 but [230] | 33/12 150/17 150/19 154/25 161/15 161/17 162/20 168/9 168/10 194/14 Callard's [1] 74/17 called [14] 11/15 22/5 33/15 99/24 113/5 121/5 121/12 163/7 164/18 167/1 179/16 179/18 198/6 198/14 calls [4] 53/21 64/10 67/16 166/19 came [41] 4/18 6/9 6/14 7/14 7/15 8/3 8/5 8/18 10/11 10/17 13/17 14/8 19/11 22/22 23/4 25/2 25/6 26/25 34/2 34/8 59/7 60/9 60/14 61/25 67/14 68/8 69/1 80/13 82/8 82/8 86/8 105/9 112/5 113/2 114/3 120/25 122/24 124/2 126/4 131/5 170/2 Cameron [11] 125/23 127/2 127/3 127/4 127/14 133/6 147/20 166/13 189/19 190/7 190/8 campaign [3] 40/4 60/22 87/19 campaigned [1] 10/24 campaigning [6] 6/21 11/17 12/17 51/3 59/3 90/8 can [139] 1/3 1/9 1/18 2/3 9/7 12/16 13/23 16/6 17/18 23/5 26/4 26/7 26/8 26/9 27/23 30/18 30/24 33/9 33/22 36/11 36/12 37/25 38/20 38/22 39/2 39/10 39/17 39/18 44/23 47/3 47/18 47/19 51/23 52/20 52/23 55/11 55/12 58/13 58/22 62/8 63/1 63/3 63/5 65/22 66/4 67/4 69/7 69/10 69/23 70/23 71/11 74/19 75/3 76/12 78/3 78/10 78/18 80/6 80/19 83/24 85/3 87/6 94/4 95/14 96/5 97/14 98/4 99/13 100/22 101/13 102/14 114/21 114/22 115/2 115/10 115/13 116/18 117/23 119/24 120/13 121/3 121/16 121/21 121/25 123/1 127/16 130/23 132/13 | 135/8 135/15 138/25 139/16 141/7 141/8 142/6 143/24 143/25 144/21 149/5 149/9 150/11 150/13 150/20 150/22 151/8 152/13 153/20 154/23 156/12 156/24 158/5 158/6 160/24 162/8 165/18 165/23 165/25 167/7 167/20 172/24 174/6 175/6 177/21 177/23 180/24 183/2 183/4 185/17 185/25 186/2 187/13 189/14 190/5 190/19 190/24 191/3 192/23 201/11 202/7 can't [18] 27/10 29/16 30/6 38/17 69/25 79/15 87/10 119/18 133/8 138/15 139/12 148/20 164/2 168/14 168/15 186/6 186/12 189/1 cannot [5] 5/12 10/4 27/15 101/18 158/17 capabilities [1] 132/18 capable [3] 5/4 5/4 64/8 capacity [3] 4/25 26/12 200/11 capital [1] 13/12 capture [1] 75/21 captured [1] 74/15 captures [1] 153/14 care [3] 90/7 171/7 182/3 care [2] 104/7 108/10 career [1] 191/9 careers [1] 193/22 careful [4] 36/6 118/23 120/15 152/7 carefully [6] 42/15 59/11 86/6 155/9 160/11 164/24 carried [3] 20/1 94/3 186/11 carry [4] 74/10 111/11 178/18 179/6 carryover [1] 110/9 Carter [2] 15/17 16/10 Carter's [2] 15/18 16/11 Cartlidge [1] 151/17 case [69] 4/5 5/19 11/7 11/9 11/23 13/8 18/14 18/25 24/8 24/10 28/3 30/19 30/21 52/7 53/5 56/15 58/8 69/19 71/9 72/6 74/1 74/21 77/1 77/2 |
| | Board's [2] 125/4 174/12 Boardman [1] 179/5 boards [2] 73/12 75/21 bodies [10] 71/2 75/24 82/8 82/11 84/14 85/10 194/14 194/14 197/24 202/6 body [2] 160/13 197/7 Bogerd [2] 119/25 121/5 boiled [1] 184/12 boilerplate [3] 35/17 35/21 36/2 boils [1] 188/19 Bolton [1] 23/8 bomb [1] 51/14 book [1] 104/19 boost [1] 173/1 borrow [1] 91/13 both [16] 14/9 19/13 49/13 49/14 93/16 118/11 118/19 131/22 145/3 147/14 148/8 152/8 153/15 156/5 156/22 173/6 bottom [12] 16/23 26/6 38/21 78/5 78/14 127/18 139/6 150/13 159/7 160/4 163/8 181/12 box [2] 43/7 172/2 branch [6] 10/13 107/14 109/4 109/6 118/15 119/4 branches [8] 56/22 89/13 99/21 103/12 106/22 109/3 138/6 139/9 break [9] 46/22 47/1 56/5 77/14 77/16 77/21 159/6 165/16 165/21 Brexit [1] 113/5 Bridgen [5] 5/25 14/3 24/15 34/6 37/2 brief [5] 4/12 121/24 122/5 128/11 128/13 briefed [6] 8/4 9/15 88/5 88/8 122/22 130/15 | C Cabinet [4] 4/3 85/13 116/5 123/12 Cable [7] 1/5 1/6 1/11 38/23 95/4 171/17 204/3 Cadbury [1] 67/11 call [15] 1/5 5/19 5/21 12/12 22/11 | | |

| C | | | | |
|--|--|---|--|---|
| case... [45] 83/7 84/6 86/3 86/7 108/3 109/21 116/25 117/4 117/13 117/21 118/7 118/9 118/19 119/1 119/11 119/13 119/20 119/21 120/5 120/8 120/11 120/14 130/2 133/22 136/14 136/18 136/25 137/15 137/23 142/9 144/4 145/12 146/4 146/12 146/24 152/1 159/12 159/13 159/22 160/1 169/2 170/7 176/16 182/14 188/18 | 18/25 20/7 24/9 24/25 32/2 36/24 38/14 38/16 44/21 57/7 61/3 68/8 78/2 79/7 79/15 84/15 87/16 89/18 92/6 92/9 93/23 110/6 110/8 110/12 112/3 119/18 121/1 124/22 126/7 126/11 126/19 127/14 129/5 129/12 130/4 132/6 134/24 137/13 137/15 140/3 147/25 165/17 167/20 168/23 169/6 169/14 172/1 176/24 177/7 177/24 184/14 185/9 185/12 191/21 197/19 201/24 | 67/14 67/19 72/11 93/24 97/21 121/18 124/3 146/4 184/21 184/23 187/4 Chile [1] 13/12 chimed [1] 11/15 chimes [1] 41/9 China [1] 17/5 Chirag [1] 23/10 Chisholm [7] 144/23 145/6 164/11 191/5 192/15 192/18 193/14 Chisholm's [1] 159/8 choice [2] 84/22 188/18 choose [4] 71/16 178/14 182/25 185/15 chosen [1] 59/11 chronological [1] 9/13 chronology [1] 108/13 churn [2] 3/21 4/8 circular [1] 70/12 circulated [1] 85/19 circumstances [6] 58/12 65/1 106/15 106/18 113/25 156/18 civil [31] 2/9 2/13 4/21 8/5 17/22 17/23 18/3 20/4 24/7 25/21 28/21 30/17 33/6 33/24 79/17 79/18 79/20 83/4 87/22 109/25 110/10 128/7 129/7 154/15 156/21 195/24 197/1 197/2 197/3 197/8 198/10 civilians [1] 51/14 claim [4] 20/9 28/19 101/21 102/2 claimants [5] 142/10 150/10 156/17 178/22 180/8 claimed [1] 64/9 claims [1] 178/23 clarified [1] 153/3 Clark [9] 114/24 114/25 115/4 115/21 139/4 150/15 191/12 202/18 204/14 Clarke [1] 139/10 class [1] 6/23 clear [33] 31/25 32/24 36/8 53/22 71/12 77/1 78/6 78/15 79/8 80/24 105/14 105/18 108/9 136/9 144/12 146/11 147/7 150/7 154/1 154/11 154/14 155/1 156/8 156/11 156/24 160/22 165/10 172/6 179/8 182/19 190/13 196/18 | 199/13 clearly [26] 9/1 11/11 25/23 35/21 43/11 46/2 50/8 51/10 57/18 65/25 74/21 74/22 104/22 126/16 128/23 131/25 137/7 153/15 157/15 158/1 160/15 161/24 169/6 178/5 180/25 201/8 Clegg [1] 3/20 cliché [1] 8/20 close [1] 152/1 closely [2] 43/18 59/8 closer [1] 1/14 closing [1] 32/18 closure [1] 11/1 closures [9] 10/12 10/13 10/24 11/18 13/15 13/17 81/1 88/20 89/23 Clothes [1] 194/3 clue [1] 17/2 Co [1] 99/25 Coalition [2] 2/22 83/22 cod [1] 195/3 code [2] 58/11 154/8 cogent [1] 103/13 cogently [1] 107/19 coin [1] 174/25 coincidence [1] 15/4 cold [1] 44/9 Colin [1] 53/25 collapse [1] 89/12 Colleague [2] 156/6 166/20 colleagues [5] 5/6 46/1 68/9 92/10 203/4 collected [1] 10/13 collective [2] 53/14 176/20 collectively [2] 125/3 183/1 colleges [1] 76/8 colloquial [1] 77/6 combination [2] 58/11 199/2 come [37] 2/4 4/16 9/11 13/23 17/20 18/2 23/3 24/6 33/16 42/2 54/3 54/5 60/17 61/7 65/22 67/7 89/3 95/14 104/1 110/7 111/15 114/1 119/21 121/21 122/21 123/19 124/14 125/6 126/16 127/20 130/14 131/21 145/13 149/5 165/18 167/23 192/5 comes [5] 109/23 136/9 138/21 146/16 198/23 | coming [8] 14/19 26/21 35/20 60/10 91/21 96/6 114/11 167/25 commenced [3] 7/4 131/22 131/23 comment [8] 28/22 29/17 30/7 139/16 146/9 147/9 147/25 160/20 commentary [1] 159/24 commenting [1] 29/9 comments [2] 170/11 190/6 commercial [9] 84/13 85/4 132/21 136/3 142/25 193/18 193/22 199/3 199/12 commercially [2] 125/19 191/14 commission [6] 7/4 128/6 128/16 130/24 176/25 178/18 commissioned [4] 150/1 181/1 181/3 198/5 commit [1] 50/24 commitment [4] 63/25 89/17 151/1 151/2 committed [2] 57/22 106/16 Committee [18] 14/21 48/24 49/21 51/4 53/9 55/4 55/16 60/15 62/19 64/1 64/18 72/22 85/21 101/6 101/10 103/20 179/6 201/18 committee's [1] 60/25 committing [2] 103/5 105/24 common [19] 14/13 71/3 110/24 139/15 140/1 141/20 141/22 157/3 172/17 173/8 173/13 173/22 174/11 175/5 177/12 180/9 181/9 186/15 188/10 Commons [2] 60/11 201/18 communicate [1] 178/5 communicated [3] 68/14 96/8 128/19 communication [2] 120/4 186/14 communications [6] 44/16 62/13 107/11 120/3 123/19 144/18 Communities [3] 116/1 116/9 195/1 |

| | | | | |
|----------|--|---|---|--|
| C | 19/14 19/19 19/21 20/6 23/16 31/5 57/10 57/25 58/4 58/17 58/24 59/4 59/10 65/16 72/5 84/17 88/7 98/10 | confirmation [2] 167/5 185/14 confirmed [2] 105/9 117/4 conflicting [1] 74/11 confronted [1] 67/10 confronting [1] 53/3 congratulates [1] 132/12 connection [2] 91/24 93/12 connoisseurs [1] 154/6 conscientious [1] 5/3 conscious [2] 33/11 41/6 consequences [4] 10/15 57/12 146/14 160/17 consequential [1] 200/18 Conservative [3] 110/16 111/2 111/2 Conservatives [1] 3/17 consider [8] 101/7 128/13 129/3 136/10 155/9 158/21 161/9 165/3 considerable [3] 56/14 117/17 150/10 considerably [1] 192/19 consideration [6] 70/21 92/5 118/24 120/16 152/7 163/18 considered [10] 52/21 62/16 91/7 95/2 118/9 118/16 118/19 149/9 173/24 182/16 considering [4] 55/16 128/6 128/16 170/8 considers [1] 119/3 consistent [9] 27/6 27/7 36/9 68/15 124/22 148/4 159/20 169/15 195/23 conspiracy [1] 99/14 constantly [1] 44/15 constituency [12] 10/12 10/18 11/9 11/18 12/22 104/8 113/8 117/7 117/8 150/25 151/2 190/18 constituent [20] 10/3 13/9 15/17 26/14 27/25 31/2 31/4 48/6 52/6 116/21 116/23 117/18 119/16 129/17 133/18 134/24 136/15 142/18 169/23 169/25 constituent's [1] | 120/19 constituents [6] 16/18 32/21 34/14 48/15 112/12 113/9 constituted [1] 125/12 constitution [2] 66/2 66/6 construction [1] 122/12 constructive [1] 195/14 constructively [1] 52/23 consult [2] 20/8 185/10 consultation [1] 103/20 consulted [1] 143/10 consumer [1] 3/6 consumers [2] 41/17 70/19 contact [3] 61/14 112/3 124/7 contacted [2] 101/17 104/8 contacts [1] 104/5 contain [1] 198/24 containing [1] 63/14 contains [2] 64/4 128/14 content [6] 24/9 29/13 44/21 60/4 150/6 185/24 contents [3] 1/24 36/17 172/19 context [6] 54/20 79/20 86/12 87/11 95/2 150/22 continue [6] 47/3 52/22 56/20 128/4 142/8 147/6 continued [1] 55/2 continues [5] 16/10 118/22 154/21 155/6 173/19 continuing [5] 81/7 81/15 83/16 137/14 181/20 continuity [1] 110/11 contract [4] 106/8 106/9 119/6 144/4 contracting [2] 83/4 84/9 contractor [7] 84/9 85/5 85/9 86/11 86/19 87/8 87/17 contracts [5] 84/13 84/20 85/5 85/10 134/3 contractual [4] 27/21 31/15 137/1 198/2 contributed [1] 87/14 contrived [1] 163/16 | control [1] 106/24 controlling [1] 160/1 controversial [6] 18/7 18/20 19/17 45/22 75/24 95/22 convenience [1] 178/8 convening [1] 65/19 conversation [6] 145/5 168/12 172/3 189/1 189/21 199/1 conversations [4] 43/25 97/24 175/17 200/24 convey [1] 71/18 convicted [4] 80/5 135/2 137/17 157/18 conviction [1] 119/8 convictions [12] 7/1 7/5 80/5 106/19 128/7 128/17 129/14 149/23 150/3 193/4 193/5 201/23 Cooper [16] 151/16 152/2 152/5 157/8 157/15 158/7 159/1 159/9 161/18 164/12 165/10 167/10 168/16 168/25 169/5 169/13 Cooper's [1] 156/15 coordination [1] 85/14 cope [1] 26/3 copied [2] 62/11 167/3 copy [3] 45/11 63/23 146/10 core [5] 77/13 77/23 77/25 195/24 202/14 corporate [9] 67/22 73/15 75/14 192/10 195/3 197/12 199/5 200/19 201/5 corporation [3] 76/5 125/20 137/2 corporations [4] 70/20 75/17 75/23 76/21 correct [25] 2/10 2/17 6/16 11/4 49/17 49/18 88/25 89/2 90/19 95/20 96/10 107/2 115/22 115/23 116/8 116/14 117/12 117/22 119/9 122/4 156/2 175/16 183/16 203/9 203/12 corrected [1] 98/12 correctly [2] 29/20 43/20 correspondence [25] 13/21 15/22 17/11 17/15 17/16 17/22 18/16 24/3 25/17 26/3 |
|----------|--|---|---|--|

| | | | | |
|--|---|--|--|---|
| C | 29/9 84/1 111/20 111/24 112/7 112/21 113/20 128/9 128/18 130/25 131/4 132/4 132/4 133/9 133/12 134/6 134/7 134/8 134/20 138/23 139/24 140/8 140/14 141/3 144/8 144/8 145/12 146/3 146/24 149/20 149/20 149/22 150/4 170/10 170/15 172/15 174/19 | cut [2] 30/1 89/10 cuts [1] 92/16 cutting [1] 92/1 cuttings [4] 41/2 41/13 42/16 46/12 CWU [2] 96/1 107/12 cynical [1] 191/1 | debacle [1] 113/24 debate [10] 10/20 11/5 11/15 22/5 27/8 45/6 74/19 75/3 93/10 113/9 debates [3] 81/8 81/15 81/18 decade [1] 89/13 December [1] 32/23 decide [3] 46/1 51/13 162/1 decided [5] 118/25 121/15 147/18 172/22 173/1 decided' [1] 180/19 decides [2] 158/11 161/6 deciphering [1] 141/14 decision [21] 51/16 84/24 120/10 125/4 125/11 158/10 158/24 161/14 161/25 162/4 162/5 163/22 165/5 167/10 167/13 168/4 168/15 169/6 174/20 176/18 186/24 decision-making [1] 168/4 decisions [8] 8/16 32/17 45/22 52/9 62/25 122/10 125/21 126/1 decline [2] 120/13 121/16 declined [2] 50/13 54/24 Decommissioning [2] 194/11 197/24 decreased [1] 86/1 deeds [1] 157/19 deep [2] 21/4 113/22 defence [1] 143/5 defend [1] 171/4 deferential [1] 50/1 deferred [2] 44/19 118/17 defined [1] 196/9 defines [1] 196/8 definitely [1] 126/13 definition [1] 126/8 degree [1] 82/9 delegation [2] 14/3 37/13 deliver [1] 195/20 delivering [1] 67/19 Deloitte [1] 7/9 demanding [1] 135/4 demeanour [1] 154/25 democracy [1] 75/6 Democrat [1] 80/22 den [2] 119/25 121/4 denial [1] 159/19 | denied [1] 180/6 denotes [1] 194/12 deny [2] 103/6 105/25 department [66] 2/12 4/15 6/9 8/19 8/25 9/1 15/25 17/4 17/17 21/16 24/5 25/22 27/23 29/18 35/23 41/3 41/5 42/18 51/5 61/23 68/16 72/20 84/18 89/5 106/24 115/25 122/3 122/24 124/16 124/23 125/9 126/9 127/8 130/19 134/2 140/21 143/10 143/19 143/23 144/2 145/24 146/18 147/1 148/11 151/12 155/10 155/16 159/25 160/15 160/22 163/4 167/14 168/1 169/12 169/21 171/18 177/6 180/2 181/21 192/24 194/25 195/1 195/15 197/20 197/21 198/4 Department's [3] 123/3 123/12 143/9 Department/Govern ment [1] 35/23 departmental [2] 18/5 87/8 departments [10] 61/4 72/7 73/4 79/16 84/12 84/14 85/6 85/11 194/24 195/17 depended [3] 50/17 50/21 96/17 dependent [1] 144/7 depending [3] 45/21 93/9 173/21 depends [1] 136/22 deposit [1] 130/20 deprecated [1] 181/8 deputation [2] 12/2 12/3 Deputy [1] 161/22 describe [8] 17/10 99/12 104/4 113/2 131/17 150/9 150/22 176/11 described [14] 9/6 10/19 10/21 13/18 22/4 24/2 104/6 108/9 131/18 149/7 162/2 173/13 181/2 182/11 describes [2] 145/21 196/21 description [6] 10/23 13/2 13/5 102/15 103/9 105/19 designate [1] 166/13 designed [4] 63/17 63/18 87/12 132/17 |
| correspondence... [15] 27/2 28/12 33/3 85/21 100/2 100/9 100/10 116/20 119/23 133/19 158/6 159/5 168/24 169/21 171/14 | corresponding [2] 117/10 117/19 corrupt [1] 137/9 cost [2] 92/3 92/4 costly [1] 82/14 costs [5] 132/19 143/5 178/4 180/8 180/20 could [57] 8/16 18/23 33/16 34/9 44/5 44/25 60/20 64/5 65/10 66/11 80/15 80/16 89/10 91/4 91/15 92/8 92/14 92/18 92/21 93/10 94/20 97/20 106/22 106/23 108/23 110/21 110/22 113/1 114/15 115/10 117/15 125/4 126/3 132/9 140/21 148/18 150/12 153/4 159/7 163/10 164/13 164/13 165/3 169/9 169/18 172/8 172/9 175/23 176/5 182/20 183/22 186/3 186/19 188/4 188/14 189/11 195/6 couldn't [4] 5/1 6/5 92/17 171/23 counsel [4] 97/24 162/3 173/5 179/2 Counsellor [2] 16/2 18/1 counted [2] 125/4 126/11 counter [2] 13/11 143/18 counterpart [1] 79/14 counterparts [4] 78/12 78/19 78/23 79/2 country [1] 22/10 couple [9] 2/11 53/20 54/4 73/17 78/1 117/20 118/5 163/13 198/7 course [19] 15/8 21/12 28/8 36/22 37/20 46/23 49/19 55/21 58/1 59/16 70/14 74/1 90/15 157/25 161/13 167/17 180/15 181/14 188/14 court [42] 27/14 27/24 28/1 28/8 29/2 | daily [1] 131/4 damage [1] 191/9 dampen [1] 41/24 dance [1] 125/7 dare [1] 35/16 data [1] 15/2 date [8] 17/3 32/24 100/23 139/19 151/24 159/21 187/1 191/10 dated [10] 1/20 15/9 15/15 15/23 23/9 38/22 47/20 51/24 115/8 118/1 dates [1] 111/3 Davey [11] 4/9 5/14 10/17 22/22 25/3 26/9 26/12 30/25 31/8 79/6 90/4 David [7] 15/10 15/18 16/1 38/1 114/25 115/4 204/13 day [12] 17/19 34/24 54/21 56/21 57/1 57/9 95/6 102/21 136/5 136/5 138/7 203/16 day's [1] 41/14 days [6] 64/16 64/20 117/20 144/22 169/20 188/23 deal [17] 14/7 22/18 22/24 25/24 25/25 27/10 44/16 46/11 48/18 65/7 69/25 76/9 80/12 107/3 113/12 178/1 192/6 deal-making [1] 192/6 dealing [11] 9/12 34/22 36/9 49/22 70/8 85/20 101/2 113/17 120/25 160/17 194/8 dealings [7] 13/4 53/23 54/7 54/9 54/11 87/10 108/1 deals [1] 192/9 dealt [22] 10/23 17/11 17/15 20/4 22/7 24/20 32/12 35/22 37/18 41/17 53/18 53/19 65/21 80/14 81/3 86/24 89/11 92/21 100/10 113/13 139/12 192/25 Dear [3] 48/22 156/6 166/19 | | |
| corresponding [2] 117/10 117/19 corrupt [1] 137/9 cost [2] 92/3 92/4 costly [1] 82/14 costs [5] 132/19 143/5 178/4 180/8 180/20 could [57] 8/16 18/23 33/16 34/9 44/5 44/25 60/20 64/5 65/10 66/11 80/15 80/16 89/10 91/4 91/15 92/8 92/14 92/18 92/21 93/10 94/20 97/20 106/22 106/23 108/23 110/21 110/22 113/1 114/15 115/10 117/15 125/4 126/3 132/9 140/21 148/18 150/12 153/4 159/7 163/10 164/13 164/13 165/3 169/9 169/18 172/8 172/9 175/23 176/5 182/20 183/22 186/3 186/19 188/4 188/14 189/11 195/6 couldn't [4] 5/1 6/5 92/17 171/23 counsel [4] 97/24 162/3 173/5 179/2 Counsellor [2] 16/2 18/1 counted [2] 125/4 126/11 counter [2] 13/11 143/18 counterpart [1] 79/14 counterparts [4] 78/12 78/19 78/23 79/2 country [1] 22/10 couple [9] 2/11 53/20 54/4 73/17 78/1 117/20 118/5 163/13 198/7 course [19] 15/8 21/12 28/8 36/22 37/20 46/23 49/19 55/21 58/1 59/16 70/14 74/1 90/15 157/25 161/13 167/17 180/15 181/14 188/14 court [42] 27/14 27/24 28/1 28/8 29/2 | cut [2] 30/1 89/10 cuts [1] 92/16 cutting [1] 92/1 cuttings [4] 41/2 41/13 42/16 46/12 CWU [2] 96/1 107/12 cynical [1] 191/1 | | | |
| D | daily [1] 131/4 damage [1] 191/9 dampen [1] 41/24 dance [1] 125/7 dare [1] 35/16 data [1] 15/2 date [8] 17/3 32/24 100/23 139/19 151/24 159/21 187/1 191/10 dated [10] 1/20 15/9 15/15 15/23 23/9 38/22 47/20 51/24 115/8 118/1 dates [1] 111/3 Davey [11] 4/9 5/14 10/17 22/22 25/3 26/9 26/12 30/25 31/8 79/6 90/4 David [7] 15/10 15/18 16/1 38/1 114/25 115/4 204/13 day [12] 17/19 34/24 54/21 56/21 57/1 57/9 95/6 102/21 136/5 136/5 138/7 203/16 day's [1] 41/14 days [6] 64/16 64/20 117/20 144/22 169/20 188/23 deal [17] 14/7 22/18 22/24 25/24 25/25 27/10 44/16 46/11 48/18 65/7 69/25 76/9 80/12 107/3 113/12 178/1 192/6 deal-making [1] 192/6 dealing [11] 9/12 34/22 36/9 49/22 70/8 85/20 101/2 113/17 120/25 160/17 194/8 dealings [7] 13/4 53/23 54/7 54/9 54/11 87/10 108/1 deals [1] 192/9 dealt [22] 10/23 17/11 17/15 20/4 22/7 24/20 32/12 35/22 37/18 41/17 53/18 53/19 65/21 80/14 81/3 86/24 89/11 92/21 100/10 113/13 139/12 192/25 Dear [3] 48/22 156/6 166/19 | debacle [1] 113/24 debate [10] 10/20 11/5 11/15 22/5 27/8 45/6 74/19 75/3 93/10 113/9 debates [3] 81/8 81/15 81/18 decade [1] 89/13 December [1] 32/23 decide [3] 46/1 51/13 162/1 decided [5] 118/25 121/15 147/18 172/22 173/1 decided' [1] 180/19 decides [2] 158/11 161/6 deciphering [1] 141/14 decision [21] 51/16 84/24 120/10 125/4 125/11 158/10 158/24 161/14 161/25 162/4 162/5 163/22 165/5 167/10 167/13 168/4 168/15 169/6 174/20 176/18 186/24 decision-making [1] 168/4 decisions [8] 8/16 32/17 45/22 52/9 62/25 122/10 125/21 126/1 decline [2] 120/13 121/16 declined [2] 50/13 54/24 Decommissioning [2] 194/11 197/24 decreased [1] 86/1 deeds [1] 157/19 deep [2] 21/4 113/22 defence [1] 143/5 defend [1] 171/4 deferential [1] 50/1 deferred [2] 44/19 118/17 defined [1] 196/9 defines [1] 196/8 definitely [1] 126/13 definition [1] 126/8 degree [1] 82/9 delegation [2] 14/3 37/13 deliver [1] 195/20 delivering [1] 67/19 Deloitte [1] 7/9 demanding [1] 135/4 demeanour [1] 154/25 democracy [1] 75/6 Democrat [1] 80/22 den [2] 119/25 121/4 denial [1] 159/19 | | |

| | | | | |
|----------|--|--|--|---|
| D | 151/4 155/4 165/12 173/11 175/3 177/20 179/14 179/15 179/17 183/17 184/2 185/15 186/12 190/8 190/10 191/14 193/4 193/13 200/23 | digital [2] 6/7 132/18 digression [1] 193/13 dilatory [1] 187/9 dilemma [1] 200/4 diligence [2] 72/24 179/7 dimension [1] 24/12 dinner [1] 163/5 diplomatic [1] 154/4 direct [18] 64/10 136/4 145/25 149/4 154/20 160/22 173/3 174/8 175/9 176/13 181/13 181/24 184/2 194/18 195/20 197/15 198/22 199/14 directed [6] 3/18 17/21 125/3 171/18 172/4 181/5 directing [2] 124/24 173/15 direction [6] 32/14 46/19 90/17 97/13 175/4 179/24 directions [1] 182/5 directive [1] 187/10 directly [14] 23/10 25/10 67/10 96/6 104/12 123/21 124/6 125/10 147/1 147/9 171/15 172/15 174/18 198/10 director [14] 67/9 124/18 124/18 124/19 124/25 125/1 125/5 151/14 161/22 176/12 179/4 182/5 182/17 198/20 directorates [1] 122/3 directors [3] 123/25 141/18 182/4 disadvantage [1] 153/5 disadvantaged [1] 171/2 disagrees [1] 158/14 disappointing [2] 175/11 175/22 disappointment [1] 59/5 disappoints [1] 127/11 disassociate [1] 163/25 disasters [3] 81/9 82/13 82/20 disastrous [1] 57/12 discharge [2] 74/24 199/20 disciplinary [3] 101/19 107/7 136/24 disclosed [6] 117/25 | 137/10 155/22 168/18 175/13 200/21 discloses [1] 169/23 disclosure [4] 48/13 48/16 48/17 134/9 disclosures [1] 168/8 disconnected [1] 90/14 discount [3] 93/9 183/17 183/19 discovered [9] 34/16 107/17 109/6 109/7 149/24 162/19 162/19 168/7 168/15 discovery [2] 6/25 131/1 discrepancies [3] 40/14 43/14 65/16 discrepancy [1] 40/11 discretion [1] 45/25 discuss [5] 60/8 122/21 151/3 176/15 185/25 discussed [8] 25/3 96/4 105/11 106/3 152/5 155/12 164/10 194/18 discussing [1] 133/3 discussion [11] 44/15 87/6 152/14 158/13 158/22 164/8 165/9 176/20 176/24 182/22 192/21 discussions [7] 16/16 22/23 38/3 87/17 101/5 177/1 177/7 dismiss [1] 185/6 dismissed [1] 172/13 dismissing [2] 180/1 184/6 dismissive [1] 142/20 dispute [2] 70/2 91/4 disputes [1] 55/20 disquiet [1] 66/9 disreputably [2] 144/9 150/9 disrupt [1] 99/5 disruption [1] 177/23 dissent [1] 157/25 dissolved [1] 62/22 distance [3] 79/4 146/18 147/8 distinct [1] 160/15 distinction [7] 14/16 32/19 76/16 78/21 78/24 136/9 143/24 distinguished [1] 193/22 distortion [1] 70/18 distress [1] 37/14 | distressing [2] 6/2 12/1 distribution [1] 43/3 diversionary [1] 95/12 divided [1] 4/20 do [109] 1/21 1/23 4/14 4/23 5/15 6/6 7/15 9/16 11/21 12/15 14/15 17/13 18/6 25/2 25/16 29/2 29/4 29/13 34/10 34/18 35/9 35/10 39/10 41/11 49/9 50/7 54/14 54/16 55/8 56/1 59/18 60/6 61/7 66/17 68/8 68/23 72/13 73/22 74/22 75/8 75/16 77/25 79/15 82/21 82/21 86/5 94/1 98/6 99/7 103/1 103/12 103/14 108/23 109/16 109/22 112/18 119/22 123/19 125/1 127/2 127/4 128/13 129/2 130/14 131/14 132/23 133/2 136/4 136/10 136/19 141/12 142/11 145/5 150/23 152/10 152/24 155/20 156/6 156/13 160/13 163/1 163/10 164/13 170/16 176/10 177/11 177/12 177/15 177/18 181/5 182/3 182/20 182/20 185/10 186/23 187/3 191/8 192/9 192/9 192/9 192/12 192/18 193/3 194/16 196/17 198/15 198/21 201/12 203/10 document [12] 18/12 18/15 42/16 100/22 100/23 159/6 164/18 189/15 190/5 190/22 191/1 193/15 documents [7] 2/4 5/11 28/10 48/2 48/14 121/2 158/4 does [19] 43/9 64/3 70/19 71/17 76/22 98/25 99/2 110/16 110/23 120/18 123/16 137/7 139/18 144/16 158/19 159/24 164/17 174/23 181/13 doesn't [11] 5/22 24/19 57/16 57/24 121/13 171/6 171/7 174/22 177/6 191/8 194/19 doing [17] 36/23 37/15 41/7 41/20 45/6 54/13 66/3 66/5 66/14 89/20 103/4 105/22 |
|----------|--|--|--|---|

| | | | | |
|--|---|--|--|--|
| <p>D</p> <p>doing... [5] 105/24 181/4 184/15 187/16 187/18</p> <p>domain [1] 193/3</p> <p>don't [70] 5/2 18/19 22/12 25/22 29/14 30/3 36/20 39/14 39/15 41/21 44/14 57/9 58/3 58/23 62/1 75/19 84/6 85/12 86/10 90/1 95/19 95/25 96/17 96/25 99/8 100/6 101/9 104/3 104/18 105/11 110/24 112/17 121/3 121/16 127/8 127/8 127/9 132/24 133/5 135/14 137/5 142/17 148/20 148/22 155/1 157/23 161/9 163/6 167/16 171/16 175/6 175/13 182/12 184/1 187/1 188/16 189/24 190/23 191/20 192/20 192/20 193/24 194/19 195/4 197/2 197/4 197/5 199/19 201/5 202/14</p> <p>done [24] 6/8 8/17 20/25 44/25 54/19 54/20 58/2 65/1 65/19 65/20 66/12 66/18 71/1 89/14 121/17 150/2 153/18 154/2 155/3 156/16 165/13 186/13 186/20 188/4</p> <p>door [1] 93/2</p> <p>double [1] 67/16</p> <p>doubt [6] 7/1 54/14 64/15 108/12 126/16 187/5</p> <p>down [50] 3/14 8/5 9/7 13/23 16/22 23/6 23/11 47/21 65/22 84/18 95/14 102/9 118/3 120/1 121/21 123/1 125/14 127/16 132/12 132/13 139/5 141/24 142/5 143/7 149/5 149/22 150/12 150/20 150/24 151/8 151/23 158/6 160/3 166/6 167/7 170/2 172/10 172/23 174/6 180/3 181/10 182/24 183/4 183/10 183/12 184/12 186/3 188/19 189/22 193/15</p> <p>downsides [1] 194/17</p> <p>dozen [2] 92/15 113/13</p> | <p>draft [11] 15/10 15/14 16/1 16/7 49/16 49/23 50/16 50/23 51/21 51/23 141/7</p> <p>drafted [3] 15/13 141/12 141/16</p> <p>drafting [3] 29/7 30/5 122/17</p> <p>dramatic [1] 89/14</p> <p>draw [3] 14/16 33/3 76/18</p> <p>drawing [6] 10/25 33/10 71/8 142/17 182/9 187/21</p> <p>drawn [5] 6/17 15/9 119/9 151/20 200/6</p> <p>dropped [1] 106/17</p> <p>dubious [1] 192/3</p> <p>due [4] 59/16 72/24 103/2 179/6</p> <p>during [15] 3/1 28/3 34/13 48/25 59/6 114/2 116/15 118/1 119/19 124/22 137/12 138/24 186/11 191/21 195/7</p> <p>duties [2] 74/24 199/20</p> <p>duty [7] 73/14 73/19 73/23 74/18 74/23 151/18 151/20</p> <p>DWP [1] 123/12</p> <p>dying [1] 91/10</p> | <p>Edwards [1] 203/11</p> <p>effect [12] 71/16 71/20 138/20 153/5 172/3 173/15 175/21 179/24 179/25 182/17 189/2 189/4</p> <p>effective [2] 108/7 198/2</p> <p>effectively [7] 22/25 74/7 89/21 90/4 133/11 148/5 188/17</p> <p>effects [1] 202/3</p> <p>eight [2] 109/2 109/4</p> <p>either [20] 6/3 17/23 24/6 30/12 40/14 51/15 81/22 85/22 85/25 100/2 102/17 120/12 121/16 136/25 138/13 163/3 171/6 182/25 184/6 188/18</p> <p>elaborate [1] 11/4</p> <p>elapsed [1] 117/17</p> <p>Eleanor [1] 135/10</p> <p>elected [1] 2/15</p> <p>election [2] 62/24 109/19</p> <p>Electronic [1] 101/22</p> <p>else [4] 40/16 42/9 136/21 202/11</p> <p>email [22] 6/10 38/22 38/23 40/22 42/25 43/3 62/12 62/21 63/2 64/14 97/21 98/19 139/3 150/14 158/7 160/4 161/2 163/11 163/20 169/24 189/17 189/18</p> <p>emails [1] 17/20</p> <p>embarrassed [1] 190/15</p> <p>emerged [3] 12/15 14/16 14/23</p> <p>emergency [1] 77/2</p> <p>eminent [1] 89/24</p> <p>emotional [1] 104/23</p> <p>Emperor's [1] 194/2</p> <p>emphasis [1] 158/2</p> <p>emphatic [1] 154/17</p> <p>employ [1] 197/14</p> <p>employed [1] 199/25</p> <p>employee [1] 136/25</p> <p>employees [1] 107/13</p> <p>enable [2] 91/9 195/14</p> <p>enabled [1] 101/24</p> <p>enclosed [3] 15/16 117/24 120/4</p> <p>enclosing [1] 16/9</p> <p>encountered [1] 112/16</p> <p>encouragement [1] 67/18</p> <p>encouraging [3]</p> | <p>39/24 175/10 192/12</p> <p>end [15] 6/10 7/8 8/3 14/19 15/3 50/10 54/21 62/8 64/19 108/20 109/6 131/21 172/7 175/7 189/3</p> <p>ended [1] 129/9</p> <p>ending [2] 65/4 69/8</p> <p>endorsed [1] 174/12</p> <p>endorsement [1] 162/4</p> <p>Energy [1] 116/12</p> <p>enforcement [1] 13/25</p> <p>engaged [3] 22/8 112/20 181/8</p> <p>engagement [3] 100/13 195/14 195/21</p> <p>engagements [1] 150/25</p> <p>engaging [1] 78/17</p> <p>engineer [2] 161/5 164/3</p> <p>engineering [2] 161/19 164/5</p> <p>enormous [3] 35/6 58/1 61/13</p> <p>enormously [1] 89/15</p> <p>enough [6] 26/10 61/2 129/19 145/7 157/2 157/5</p> <p>enquiries [3] 19/6 19/25 171/9</p> <p>enrich [2] 103/6 105/25</p> <p>ensure [10] 49/8 52/19 52/23 76/22 85/14 144/19 155/10 156/16 173/23 191/23</p> <p>ensuring [1] 176/6</p> <p>entered [2] 2/9 132/2</p> <p>enterprise [1] 8/18</p> <p>enterprises [1] 77/8</p> <p>enthusiasm [1] 41/24</p> <p>entirely [12] 36/8 45/7 50/3 50/17 50/21 70/13 94/17 110/10 120/10 144/7 145/14 190/13</p> <p>entities [1] 72/7</p> <p>entitled [2] 158/1 172/24</p> <p>entitlement [1] 178/6</p> <p>entity [1] 95/9</p> <p>entrenched [1] 171/5</p> <p>envelope [1] 182/23</p> <p>envisage [1] 198/15</p> <p>envisaged [2] 49/2 71/23</p> <p>episode [5] 44/14 60/9 60/18 62/8 162/10</p> | <p>Equally [1] 48/16</p> <p>equity [1] 192/7</p> <p>equity-type [1] 192/7</p> <p>equivalent [1] 124/4</p> <p>errors [5] 40/6 42/6 43/14 101/23 101/24</p> <p>escalated [1] 68/11</p> <p>escalating [1] 180/20</p> <p>especially [2] 146/13 147/15</p> <p>essence [1] 197/21</p> <p>essential [3] 95/15 128/20 185/2</p> <p>essentially [21] 3/19 12/11 34/15 35/17 43/2 44/9 49/22 62/15 90/3 106/24 108/22 111/10 130/12 130/21 168/13 168/21 177/9 177/17 179/23 184/5 184/12</p> <p>established [9] 20/24 29/19 29/20 35/24 36/7 49/2 73/22 74/17 74/22</p> <p>establishing [2] 69/16 111/5</p> <p>et [3] 31/16 134/4 139/9</p> <p>et cetera [2] 31/16 134/4</p> <p>Europe [1] 122/13</p> <p>Evans [1] 161/22</p> <p>even [25] 18/14 21/9 23/15 37/22 39/25 54/23 91/25 92/15 110/18 111/9 121/9 133/3 135/5 140/12 140/19 161/10 163/19 163/21 163/24 164/13 165/4 178/8 180/25 181/7 201/5</p> <p>evening [9] 33/16 98/1 151/1 162/20 162/21 163/4 163/11 167/1 168/9</p> <p>event [1] 118/15</p> <p>events [5] 6/20 8/16 15/4 29/22 166/20</p> <p>ever [19] 4/24 12/8 17/4 19/15 34/8 54/9 57/14 60/9 60/22 67/25 68/3 68/11 86/11 95/25 96/25 102/11 105/11 148/14 182/14</p> <p>every [15] 34/2 35/18 36/1 41/1 56/21 57/1 101/10 105/5 136/22 138/7 145/18 145/18 162/15 176/12 176/13</p> <p>everybody [1] 36/9</p> <p>everything [3] 6/8 41/2 182/20</p> |
|--|---|--|--|--|

| | | | | | | |
|----------|--|--|----------|---|---|---|
| E | expand [3] 69/23 69/25 70/23 expect [17] 19/6 19/25 28/13 29/4 29/12 33/2 45/11 45/19 49/7 63/7 88/5 125/16 142/8 142/10 166/5 171/16 173/25 expected [16] 19/10 19/12 20/7 21/3 21/11 26/21 26/24 33/6 83/1 83/6 86/14 86/19 86/23 88/2 102/4 195/16 expense [1] 200/7 experience [7] 10/18 22/4 72/2 72/18 80/12 134/24 142/17 experienced [1] 153/14 experiences [2] 11/16 16/11 experiencing [1] 108/11 expert [2] 130/2 189/8 expertise [1] 48/18 explain [12] 17/1 27/17 33/22 44/1 57/13 58/3 58/20 76/12 101/18 106/7 135/24 201/20 explained [12] 11/11 11/13 18/3 18/9 18/13 23/23 32/3 33/19 56/5 58/16 86/3 108/1 explaining [1] 31/23 explains [1] 195/8 explanation [3] 104/11 105/14 105/18 explicit [3] 76/9 76/12 181/13 explicitly [1] 184/7 explore [2] 30/9 57/14 export [1] 51/13 exposed [2] 40/19 42/14 express [2] 160/19 161/11 expressed [7] 53/16 59/5 159/9 180/19 185/23 190/21 201/3 expressing [1] 22/6 expulsions [1] 12/6 extensively [1] 80/25 extent [6] 54/7 64/21 89/7 140/7 146/21 189/9 external [2] 16/19 38/5 extract [1] 39/21 extremely [1] 141/4 eye [5] 39/21 46/4 | 46/6 85/19 201/22 eyes [3] 95/7 173/25 175/21 | F | face [5] 13/19 13/19 61/6 61/6 180/16 faced [2] 40/14 102/11 facilitate [1] 195/13 fact [29] 8/12 8/19 26/7 27/3 30/22 33/24 42/12 45/3 56/10 69/4 75/25 82/15 97/4 102/25 120/2 120/24 121/14 130/17 133/23 134/6 134/17 137/4 141/17 148/22 153/3 153/12 182/1 187/14 194/15 factor [6] 7/25 92/6 96/1 96/2 97/12 97/16 factors [4] 95/24 96/17 96/19 96/23 facts [3] 43/10 120/16 123/2 factual [1] 140/13 failed [1] 73/10 failing [4] 35/10 61/7 69/6 76/9 failings [3] 40/5 40/12 42/5 failure [7] 9/2 65/25 66/11 73/9 73/11 200/15 200/18 failures [7] 43/12 72/6 78/7 78/16 81/18 81/25 85/1 fair [14] 15/24 26/2 67/1 82/10 82/22 82/23 83/19 97/14 129/3 129/6 140/5 167/15 187/8 191/18 fairly [5] 27/6 44/17 52/21 85/17 122/8 faith [1] 184/10 Falcon [2] 108/25 109/10 fall [1] 73/5 fallen [1] 89/12 Fallon [1] 95/4 false [11] 28/1 28/8 40/12 40/15 42/8 48/10 103/5 105/24 106/13 106/14 106/19 familiar [7] 20/12 24/10 24/10 31/17 31/19 101/5 157/16 family [4] 10/5 10/8 104/9 104/11 far [9] 2/18 9/3 12/8 26/20 78/10 78/17 79/16 107/22 143/19 farmers [2] 22/15 | 22/16 Farncombe [2] 135/19 139/4 father [1] 31/3 fault [1] 148/19 faults [3] 102/8 147/14 148/8 feature [1] 140/4 February [4] 31/2 48/23 118/1 139/1 Federation [21] 6/1 12/3 12/19 12/23 21/23 22/23 24/14 25/4 34/6 37/2 53/6 53/23 54/11 68/19 90/12 104/17 104/19 105/9 107/4 107/25 108/5 Federation's [1] 54/24 feel [1] 48/3 feelings [3] 190/15 190/17 190/24 feet [2] 103/25 188/5 fellow [3] 59/13 59/24 202/20 felt [5] 79/7 90/9 176/19 191/24 191/25 few [21] 4/4 11/25 17/16 57/24 60/17 64/16 69/11 72/25 81/13 100/8 100/9 101/3 101/14 144/22 160/3 169/20 184/24 186/9 187/10 187/11 202/16 fewer [1] 56/22 fiduciary [2] 124/17 125/20 Fifth [1] 76/2 fight [1] 188/18 fighting [3] 170/7 170/23 188/5 figure [1] 104/18 figures [1] 40/15 final [11] 12/16 63/10 87/5 115/10 120/5 120/10 120/17 138/3 147/6 175/23 189/15 finally [4] 89/1 161/21 193/15 201/8 finance [5] 72/11 91/14 192/10 195/3 197/12 financial [5] 40/6 92/5 116/3 172/5 177/24 financially [1] 157/13 financing [1] 32/15 find [6] 6/6 20/5 84/18 144/8 159/12 175/21 finding [2] 30/15 173/14 | findings [4] 99/4 142/7 159/20 171/10 fine [4] 57/25 71/24 165/19 203/13 finessing [1] 97/22 finish [2] 57/19 92/8 finished [3] 98/2 98/2 98/17 fire [1] 184/13 firing [1] 181/24 firm [8] 52/18 56/17 99/23 101/16 103/9 103/14 128/1 173/21 firmly [1] 144/10 first [71] 5/20 6/8 11/6 13/24 14/9 14/25 19/11 23/12 24/25 26/8 26/25 27/9 31/1 31/23 32/2 32/3 36/18 37/10 37/20 46/22 47/18 51/21 52/7 53/4 53/23 55/5 56/13 65/14 68/3 69/13 71/12 74/16 74/16 78/1 79/24 88/18 89/13 90/20 94/10 101/25 108/2 111/22 120/4 122/10 123/4 133/16 136/13 147/5 149/3 149/12 149/19 150/3 151/4 156/22 161/21 163/15 167/3 167/5 167/6 170/1 170/8 172/2 172/12 175/3 175/7 180/7 181/9 185/23 190/22 196/11 196/12 Firstly [2] 67/4 78/21 five [16] 2/24 2/25 3/10 4/2 6/13 6/19 6/21 6/25 7/7 7/13 7/16 8/3 31/23 34/5 69/12 78/5 five-year [8] 3/10 6/19 6/21 6/25 7/7 7/13 7/16 34/5 fix [2] 156/12 156/24 flagged [3] 25/18 25/19 100/12 flaws [4] 40/19 42/14 43/12 64/8 fledged [1] 124/19 flurry [2] 64/15 83/8 focus [3] 6/18 64/25 67/3 focused [1] 46/16 focusing [3] 45/2 56/3 113/7 folder [3] 18/2 48/5 48/7 follow [2] 37/3 79/3 followed [2] 59/7 113/11 following [16] 40/4 |
|----------|--|--|----------|---|---|---|

| | | | | |
|---|---|---|--|---|
| F | fraud [9] 10/2 12/6 14/2 14/14 37/9 104/10 106/16 109/1 109/8 | gentleman [1] 50/1 | 96/2 100/19 100/22 | 73/11 73/18 74/1 75/1 |
| following... [15] 43/6 43/8 43/23 50/16 84/4 102/21 112/2 127/23 135/20 166/3 166/18 167/12 174/7 178/14 203/16 | fray [1] 147/16 | genuine [1] 169/9 | 101/14 102/1 102/6 | 75/2 75/4 75/4 75/6 |
| follows [6] 120/12 127/22 135/18 151/23 172/25 176/2 | free [4] 71/16 147/17 159/4 160/16 | genuinely [1] 157/18 | 102/9 113/19 132/14 | 75/6 75/18 75/19 76/4 |
| font [1] 39/20 | Freehills [3] 173/3 174/5 174/8 | geographic [1] 136/1 | 135/17 154/23 167/19 183/7 191/2 | 76/8 76/19 76/24 78/8 78/10 80/13 81/8 |
| foot [2] 52/13 78/13 | freelancing [1] 202/8 175/20 | George [1] 91/18 | get [37] 3/21 3/24 4/11 9/7 12/19 22/12 27/15 54/22 58/7 61/5 65/12 83/12 90/6 93/16 95/16 96/14 97/4 103/8 103/16 103/24 103/24 104/2 104/3 108/16 121/9 124/5 140/17 157/1 157/7 158/1 158/19 163/8 178/9 181/18 187/13 190/7 197/10 | 81/15 82/7 82/16 83/11 84/9 84/11 85/6 85/7 85/13 87/7 87/15 89/10 96/12 99/6 107/15 109/23 110/4 110/8 110/13 110/15 110/16 112/23 113/3 113/19 116/1 116/9 123/8 123/11 123/13 123/15 124/10 124/12 124/24 125/19 126/15 126/21 132/5 135/21 135/24 140/20 142/24 143/10 156/10 167/18 168/6 170/17 170/18 178/9 181/11 188/17 191/13 194/12 197/12 199/23 |
| footing [1] 132/22 | Friday [3] 63/9 150/24 172/1 | getting [11] 1/14 27/1 45/5 57/25 89/8 96/13 96/16 108/6 111/18 148/12 202/1 | goers [1] 22/17 | 111/14 112/7 112/22 114/23 116/17 116/20 121/11 122/5 127/1 133/16 134/7 134/21 138/24 140/1 140/13 141/5 144/13 149/3 152/13 155/19 158/4 163/1 164/2 164/3 166/22 171/7 175/24 176/19 178/6 182/20 187/2 187/21 188/25 193/9 198/20 202/23 |
| forbid [1] 182/13 | fro [1] 168/19 | gist [1] 41/3 | gone [8] 13/10 30/11 30/14 50/20 56/10 149/24 191/12 191/17 | 123/15 124/10 124/12 124/24 125/19 126/15 126/21 132/5 135/21 135/24 140/20 142/24 143/10 156/10 167/18 168/6 170/17 170/18 178/9 181/11 188/17 191/13 194/12 197/12 199/23 |
| force [3] 154/11 158/17 181/3 | front [5] 1/19 18/17 95/22 115/5 129/14 | give [26] 1/10 5/1 30/19 30/20 48/1 67/18 82/4 92/2 94/8 97/18 115/2 124/1 128/21 140/13 145/19 148/24 157/10 162/17 172/20 176/12 188/19 188/21 193/22 194/6 202/5 202/23 | good [26] 1/3 1/8 1/15 7/23 11/14 35/6 39/8 39/8 41/20 42/10 42/11 46/16 47/3 60/16 80/2 102/13 102/18 102/19 102/25 105/20 114/21 154/5 173/25 197/9 200/10 200/13 | 199/5 |
| forced [3] 70/18 171/1 177/18 | fruiting [1] 23/3 | given [39] 4/23 7/12 11/2 19/16 20/13 25/14 29/22 29/23 30/1 30/23 34/10 36/25 41/1 50/14 51/22 54/19 54/23 55/19 56/6 70/22 70/25 79/6 79/10 84/20 91/19 113/16 134/18 138/9 161/7 161/24 166/25 168/13 173/22 175/4 177/17 179/24 182/15 187/9 200/22 | gordon [1] 82/16 | 199/5 |
| forces [1] 76/10 | frustrating [1] 127/6 | giving [6] 19/24 21/21 105/14 157/1 170/11 194/21 | got [23] 11/14 16/22 17/13 21/18 26/25 29/6 32/20 44/17 49/23 55/3 55/6 80/9 91/5 95/23 103/8 109/20 113/20 140/11 162/21 187/1 187/14 193/21 198/1 | 199/5 |
| forensic [6] 7/5 7/10 14/6 36/23 37/17 118/10 | Fujitsu [6] 84/2 85/25 87/7 87/10 87/17 87/24 | glad [1] 80/9 | governance [8] 67/22 73/9 198/9 199/9 200/10 200/11 200/19 201/5 | 199/5 |
| forget [1] 111/3 | fulfilled [1] 186/5 | glance [1] 42/22 | government [104] 2/23 4/3 10/11 10/17 11/24 12/19 20/14 25/2 26/25 35/22 35/23 41/19 41/20 42/21 43/24 44/5 45/3 45/3 45/6 49/7 52/8 52/11 55/19 55/23 58/15 61/6 70/10 70/11 72/3 72/7 73/4 | 199/5 |
| forgive [1] 165/10 | full [11] 1/10 2/22 20/6 25/12 30/20 63/21 104/19 108/6 115/2 154/18 177/21 | glanced [5] 41/7 41/12 41/12 42/17 46/10 | governments [1] 8/11 | 199/5 |
| forgiven [1] 60/21 | fully [5] 3/24 12/22 16/13 19/4 124/19 | glancing [1] 41/11 | grasp [1] 3/24 | 199/5 |
| form [3] 28/16 70/2 199/5 | functioning [1] 56/4 | Glenda [1] 30/25 | grasp/fully [1] 3/24 | 199/5 |
| formal [4] 8/17 28/9 36/25 61/10 | fund [2] 92/4 168/1 | GLO [2] 192/15 | grateful [5] 55/15 62/21 80/17 100/24 114/13 | 199/5 |
| formally [2] 5/6 195/21 | fundamental [1] 103/10 | go [36] 9/18 15/20 16/22 21/17 23/8 23/20 26/6 43/7 49/10 50/8 52/12 55/12 55/13 62/8 63/2 68/25 71/11 76/23 83/21 94/19 94/20 94/21 | great [6] 22/18 61/11 64/15 69/25 157/24 193/21 | 199/5 |
| formed [3] 11/23 159/22 165/9 | funding [10] 88/18 89/8 90/21 90/22 92/12 93/15 167/14 167/17 191/11 191/21 | gods [1] 182/13 | greater [4] 21/22 66/4 92/25 126/23 | 199/5 |
| forming [1] 83/22 | future [7] 49/9 69/21 93/4 93/6 182/14 182/14 203/2 | god [1] 182/13 | Greg [2] 139/3 191/12 | 199/5 |
| fortune [1] 154/5 | further [17] 21/10 23/6 28/24 42/1 42/24 45/9 49/9 51/25 105/18 129/24 144/22 159/5 159/17 161/2 174/3 183/12 185/25 | gods [1] 182/13 | GREGORY [3] 114/25 115/4 204/13 | 199/5 |
| forums [1] 130/23 | future [7] 49/9 69/21 93/4 93/6 182/14 182/14 203/2 | gods [1] 182/13 | grew [1] 129/9 | 199/5 |
| forward [7] 39/10 49/5 132/2 141/6 166/18 175/19 202/7 | G | gods [1] 182/13 | grips [1] 3/24 | 199/5 |
| forwarded [1] 189/23 | game [1] 153/23 | gods [1] 182/13 | ground [1] 177/10 | 199/5 |
| forwards [1] 44/11 | gave [3] 25/20 164/12 192/21 | gods [1] 182/13 | grounds [1] 44/20 | 199/5 |
| found [12] 5/8 8/15 13/11 98/9 119/24 121/25 128/3 129/21 141/8 170/10 185/17 190/5 | Gavin [1] 151/13 | gods [1] 182/13 | group [23] 3/19 8/2 19/14 59/3 88/23 88/24 91/2 92/17 93/22 96/17 99/11 99/20 106/20 118/2 118/16 118/19 128/7 128/22 129/7 131/23 137/2 174/12 190/15 | 199/5 |
| four [4] 3/12 3/16 7/6 147/5 | general [19] 7/17 8/25 29/19 32/14 37/7 52/5 53/8 53/16 62/23 71/7 76/18 97/24 123/25 141/18 149/1 151/14 154/7 176/12 187/8 | gods [1] 182/13 | groups [1] 34/12 | 199/5 |
| fourth [1] 196/7 | generally [5] 3/15 9/23 187/24 193/18 201/15 | gods [1] 182/13 | guard [1] 199/18 | 199/5 |
| Fourthly [1] 73/8 | | gods [1] 182/13 | guess [2] 65/6 162/23 | 199/5 |
| frame [1] 92/16 | | gods [1] 182/13 | guide [3] 123/10 123/15 124/11 | 199/5 |
| framed [1] 32/12 | | gods [1] 182/13 | guided [1] 162/2 | 199/5 |
| Framework [1] 179/9 | | gods [1] 182/13 | guilty [6] 28/1 44/7 48/10 106/14 109/8 | 199/5 |
| franchise [2] 13/14 68/25 | | gods [1] 182/13 | | 199/5 |
| franchises [1] 70/21 | | gods [1] 182/13 | | 199/5 |
| frank [4] 8/15 133/21 154/18 157/21 | | gods [1] 182/13 | | 199/5 |
| frankly [2] 109/21 169/2 | | gods [1] 182/13 | | 199/5 |
| Fraser [6] 111/23 111/23 157/23 159/12 181/6 188/6 | | gods [1] 182/13 | | 199/5 |

| | | | | |
|----------|---|---|--|---|
| G | 40/18 43/13 48/1 48/4 48/6 48/15 49/4 52/6 52/18 52/25 53/9 56/14 56/16 57/21 57/22 57/23 59/2 59/11 72/2 76/25 87/1 93/7 98/12 101/23 102/2 102/7 106/6 115/18 116/24 117/2 117/4 117/17 118/7 118/9 118/9 118/25 120/14 120/17 127/5 128/3 129/21 136/25 137/10 138/7 142/12 143/19 143/23 157/15 157/16 160/14 160/22 161/9 164/9 166/4 170/20 171/3 172/22 173/1 173/2 174/5 174/23 174/25 180/18 184/19 185/22 185/23 190/14 192/15 193/17 196/1 198/19 | heading [1] 94/22 headings [1] 127/16 headlines [2] 41/4 46/14 hear [11] 1/3 36/18 47/4 48/25 49/3 80/9 81/23 114/21 114/24 165/23 167/8 heard [14] 8/2 13/7 27/7 37/1 48/24 55/5 65/13 79/5 87/1 116/24 125/25 162/14 201/9 203/10 hearing [4] 166/16 180/6 197/23 203/16 heart [1] 76/15 held [8] 2/19 4/4 4/12 15/12 27/8 74/25 83/1 115/24 hell [1] 55/7 help [11] 10/6 12/19 12/23 17/9 17/18 84/16 85/3 97/13 103/19 108/5 119/20 helped [1] 12/21 helpful [3] 58/15 76/11 152/12 Helpfully [1] 100/24 helping [1] 96/14 hence [2] 147/15 182/21 Henderson [6] 26/14 27/22 28/5 28/7 28/25 30/21 her [43] 11/10 11/11 13/14 13/14 26/15 28/10 31/1 31/1 31/2 32/6 37/20 43/3 45/16 48/9 68/4 68/9 68/13 94/10 97/8 97/8 97/24 98/2 108/3 109/1 116/25 117/3 117/4 117/13 117/21 119/18 119/20 120/5 120/20 121/9 125/22 133/22 136/15 142/24 156/9 158/12 161/10 161/15 169/24 Herbert [3] 173/2 174/5 174/7 here [29] 9/12 13/1 13/18 22/13 26/11 26/12 41/18 42/22 44/24 51/1 55/1 55/8 58/7 58/24 70/8 72/23 76/14 86/9 102/10 104/1 109/17 112/24 135/7 143/23 168/17 172/5 181/25 192/4 202/8 here's [1] 95/14 heroic [1] 35/16 Hi [1] 39/6 Hibaq [1] 151/21 | high [19] 3/15 30/4 40/9 54/12 111/20 111/23 112/7 112/21 113/20 128/2 128/9 128/18 130/25 132/3 134/7 134/8 134/20 139/24 140/7 highlight [1] 39/17 highlighted [1] 164/17 highly [5] 5/3 69/14 95/21 143/12 200/17 him [17] 35/16 43/20 53/19 53/20 54/9 54/12 55/6 79/10 116/23 127/15 148/23 149/2 149/3 149/4 159/17 163/8 192/20 himself [2] 165/11 166/16 hindsight [4] 7/20 67/23 122/19 194/4 hinged [1] 50/3 Hinkley [1] 122/11 his [27] 8/2 10/3 15/17 16/9 22/22 26/12 26/14 35/5 58/20 59/5 59/9 59/11 59/13 60/24 74/22 95/1 124/5 141/1 147/3 150/1 151/19 154/1 163/10 180/7 180/10 191/9 191/10 historic [5] 83/21 132/20 142/11 160/8 164/21 history [1] 32/4 hm [2] 186/22 195/10 HMT [1] 123/12 hoe [1] 40/1 hold [3] 50/23 57/19 74/24 holding [2] 3/14 138/20 holidays [1] 17/7 Holliday [1] 198/6 Holloway [2] 151/12 169/23 honest [1] 105/4 honesty [1] 195/25 HONOURABLE [5] 1/6 114/25 116/22 204/2 204/13 hope [5] 98/15 101/6 140/15 177/11 188/7 hoped [4] 65/12 89/1 177/15 189/11 hopeful [1] 52/22 hopes [1] 189/9 hoping [2] 65/6 98/8 Horizon [69] 6/14 6/20 7/11 7/13 7/15 7/21 9/9 15/2 16/14 19/5 21/9 28/4 31/5 | 33/1 40/1 52/17 52/25 56/4 56/16 56/21 56/24 63/8 64/8 72/2 81/2 81/11 82/25 83/2 83/15 84/7 85/17 85/23 86/18 87/2 87/25 97/5 98/10 100/8 101/21 102/7 102/12 102/24 103/11 105/12 107/8 113/23 120/23 127/24 128/3 128/11 129/2 129/21 130/10 130/11 130/16 131/6 131/16 132/25 133/3 134/3 134/16 138/5 140/4 170/5 173/9 187/17 187/20 188/8 188/14 horrendous [1] 113/25 hospitals [2] 76/8 77/1 House [4] 60/11 156/7 156/10 201/18 how [48] 7/14 17/14 17/16 20/14 24/20 25/5 29/7 31/11 32/18 35/22 41/16 41/17 44/16 58/5 58/10 58/16 73/25 74/13 89/3 90/13 91/23 93/21 94/4 102/4 104/1 104/15 123/16 123/17 125/12 126/15 127/13 133/6 141/2 155/5 167/20 176/4 178/19 186/4 187/9 188/3 190/4 191/14 197/4 197/17 198/15 199/6 199/18 203/1 Howe [1] 99/25 However [7] 49/5 64/6 102/15 120/9 128/4 159/22 170/9 Hudgells [1] 80/4 Humphrey [2] 33/12 33/23 hundred [1] 17/19 hundreds [1] 170/24 hurry [1] 50/9 |
| H | had [246] hadn't [10] 7/19 56/6 59/25 66/17 67/12 74/13 82/5 82/14 84/23 91/20 Hadston [2] 109/2 109/4 half [4] 92/14 109/3 109/5 113/13 Hamilton [4] 48/7 52/6 80/6 87/20 hand [4] 78/22 109/14 148/10 164/14 handed [2] 149/22 150/24 handle [1] 141/2 handled [5] 8/7 45/16 45/17 90/4 143/6 handling [4] 5/4 105/3 142/9 163/14 hands [2] 51/15 170/25 Hang [3] 103/25 109/17 112/23 hanging [1] 113/14 Hannah [1] 63/6 Hansard [1] 68/7 happen [10] 52/23 63/8 63/21 90/21 91/15 96/9 110/17 110/23 126/23 189/12 happened [25] 7/12 8/13 8/20 13/5 13/7 24/25 25/10 26/21 30/16 30/21 44/13 47/13 51/1 94/5 100/4 104/9 104/11 104/24 108/20 109/13 111/4 112/13 136/18 193/9 201/1 happening [13] 11/14 56/10 65/9 66/8 104/7 105/1 105/15 105/19 108/17 108/24 109/12 109/18 148/14 happens [3] 59/17 110/12 169/9 happy [3] 49/24 50/5 117/2 hard [3] 99/14 146/22 157/24 hardship [1] 108/10 hardware [2] 40/7 42/6 harm [1] 58/2 has [80] 4/3 6/6 10/21 15/9 25/9 28/24 30/14 39/7 40/17 | headed [1] 141/20 | I | |
| | | | I accept [1] 8/19 I actually [1] 124/14 I agree [1] 146/7 I agreed [2] 10/17 104/25 I almost [2] 17/8 18/25 I also [2] 104/16 159/16 I am [13] 5/11 29/11 36/15 51/25 52/21 55/15 100/5 142/18 | |

| | | | | |
|---|--|--|---|--|
| I | 24/2 131/18 173/13 | 44/17 46/11 50/13 | 83/20 86/22 91/7 | 106/21 |
| I am... [5] 159/25 160/12 170/1 189/7 202/9 | I did [15] 12/19 36/20 36/20 50/24 51/5 61/24 86/8 88/5 89/19 90/7 132/24 179/15 184/2 190/10 193/13 | 53/5 53/18 54/4 54/14 54/25 55/8 60/10 61/11 64/25 66/1 70/6 72/18 79/18 83/10 83/13 84/20 93/23 95/22 104/5 108/11 122/10 133/17 134/22 141/4 145/13 145/17 148/9 151/1 176/13 177/17 181/1 181/4 182/19 189/11 200/21 | 93/10 95/20 104/21 105/12 121/2 122/8 131/19 137/7 149/12 153/12 153/13 153/16 177/21 177/22 186/13 188/16 188/21 194/6 196/20 200/9 201/13 | I required [1] 141/18 I respectively [1] 170/13 I said [15] 19/10 29/17 36/5 37/15 38/12 50/5 50/7 50/10 66/12 68/25 88/4 104/9 145/19 157/11 183/20 |
| I and [2] 162/12 194/4 | I didn't [33] 8/8 24/8 33/11 37/6 38/12 42/1 42/15 45/17 46/6 55/8 68/2 68/4 68/18 81/23 86/4 86/6 89/19 90/6 93/19 97/15 104/12 113/10 129/12 133/20 136/13 140/14 145/14 149/4 157/21 157/22 166/24 183/19 190/24 | I hadn't [2] 56/6 59/25 I happened [1] 112/13 I have [19] 5/18 15/17 16/11 26/25 35/5 43/5 49/5 99/12 107/24 113/16 154/23 159/11 161/19 164/5 184/15 189/22 193/25 199/21 200/11 I haven't [1] 164/8 I hope [3] 98/15 101/6 140/15 I hoped [2] 65/12 177/15 I included [1] 202/11 I infer [2] 122/18 157/9 I inferred [1] 153/4 I instituted [1] 123/23 I intend [1] 59/17 I interpreted [2] 105/8 153/19 I intervened [1] 154/11 I just [13] 17/15 41/7 41/15 71/11 80/15 81/13 86/4 94/4 139/16 150/22 169/19 185/13 187/13 I kind [1] 136/16 I knew [7] 7/24 12/5 14/1 60/16 112/2 167/3 167/5 I know [5] 8/20 30/8 41/10 66/18 200/24 I known [1] 113/1 I left [1] 45/25 I look [1] 139/21 I made [2] 9/4 202/12 I make [2] 202/4 203/1 I may [2] 145/8 163/13 I mean [43] 4/1 5/2 13/8 18/22 19/18 20/14 30/4 35/1 42/14 42/20 51/10 54/25 57/7 57/12 65/8 65/18 72/16 73/4 75/22 | I mentioned [2] 11/25 68/2 I met [5] 5/5 13/16 89/18 127/14 127/15 I might [3] 62/5 188/12 200/19 I mostly [1] 139/12 I must [1] 52/7 I need [1] 30/19 I needed [6] 18/6 33/25 46/15 51/6 51/20 202/16 I never [7] 8/2 11/14 17/21 24/1 24/9 61/14 196/25 I nor [1] 27/23 I not [1] 108/7 I note [3] 52/15 163/11 167/2 I noticed [1] 4/17 I now [1] 67/21 I often [1] 45/9 I only [6] 37/1 41/12 41/12 49/18 60/1 162/19 I organised [1] 10/12 I ought [1] 77/25 I personally [1] 17/12 I probably [3] 54/19 67/12 127/14 I put [1] 187/23 I raised [2] 13/15 113/8 I read [1] 45/18 I realised [4] 50/3 51/1 51/8 113/14 I really [1] 29/16 I recall [7] 9/3 88/1 96/4 145/7 151/19 153/20 154/25 I received [1] 122/15 I recognise [1] 10/22 I recognised [1] 27/5 I recollect [1] 168/11 I referred [1] 64/23 I refused [1] 51/21 I regard [2] 145/12 176/14 I registered [1] 5/23 I regret [1] 118/23 I remain [1] 59/15 I remember [4] 12/8 51/10 82/16 83/8 I represent [2] 80/3 | I saw [5] 12/10 32/18 45/7 93/19 138/19 I say [19] 17/25 18/24 42/15 45/1 46/12 61/8 61/11 68/18 75/3 94/22 96/18 121/19 123/22 130/18 133/10 134/2 140/11 153/16 196/21 I see [1] 44/23 I set [5] 21/15 33/14 34/1 119/1 149/11 I should [12] 6/18 7/20 7/21 8/1 65/19 66/21 86/6 101/11 134/24 135/24 162/13 175/11 I simply [2] 26/2 99/8 I spelt [1] 93/25 I spent [1] 113/7 I spoke [1] 158/9 I started [2] 14/21 104/15 I suggest [1] 77/14 I suggested [1] 42/23 I suppose [3] 56/7 67/7 175/18 I suspect [4] 156/5 163/4 197/5 197/6 I take [1] 83/24 I think [232] I thought [16] 24/20 37/7 41/9 41/21 42/11 45/4 72/24 121/5 121/17 128/19 134/8 163/15 164/7 184/16 191/1 192/22 I to [1] 185/10 I told [3] 37/12 93/23 157/1 I took [5] 11/18 17/7 122/9 140/18 153/21 I tried [4] 65/10 84/18 104/4 201/12 I turn [1] 36/11 I understand [6] 15/11 28/3 52/6 64/2 161/16 197/5 I understood [1] 168/11 I walked [1] 34/23 I want [6] 50/7 50/10 81/5 139/15 183/21 191/16 |
| I appear [1] 99/19 I appeared [1] 101/9 I appreciate [2] 1/17 52/4 I ask [1] 1/9 I asked [7] 27/2 50/8 68/22 91/17 108/4 140/24 202/16 I assume [7] 122/24 141/14 141/16 151/5 151/21 153/11 166/11 I assumed [1] 190/22 I became [3] 10/2 95/20 109/24 I been [1] 55/2 I believe [4] 10/21 25/9 48/5 58/17 I believed [1] 92/10 I brought [1] 13/6 I call [2] 1/5 5/19 I called [2] 11/15 163/7 I came [3] 10/11 25/2 113/2 I can [15] 12/16 17/18 33/9 63/5 78/10 78/18 83/24 97/14 99/13 114/22 115/10 116/18 130/23 153/20 192/23 I can't [12] 27/10 30/6 69/25 87/10 119/18 133/8 138/15 148/20 164/2 186/6 186/12 189/1 I cared [1] 104/7 I caught [1] 98/1 I certainly [10] 36/24 44/21 68/8 79/15 84/15 87/16 112/3 119/18 130/4 184/14 I commissioned [1] 198/5 I could [16] 8/16 18/23 34/9 44/25 60/20 65/10 66/11 89/10 92/8 92/14 97/20 113/1 153/4 169/9 182/20 195/6 I couldn't [1] 171/23 I dealt [2] 32/12 113/13 I declined [2] 50/13 54/24 I describe [4] 17/10 131/17 150/9 176/11 I described [4] 10/19 | I discovered [2] 34/16 168/15 I do [5] 1/23 119/22 127/4 193/3 201/12 I don't [57] 5/2 22/12 25/22 30/3 36/20 39/14 39/15 44/14 75/19 84/6 85/12 86/10 90/1 95/19 95/25 96/17 96/25 99/8 101/9 104/3 104/18 105/11 110/24 112/17 121/3 127/8 132/24 133/5 135/14 137/5 142/17 148/20 155/1 157/23 161/9 163/6 167/16 171/16 175/6 175/13 182/12 184/1 187/1 188/16 189/24 190/23 191/20 192/20 192/20 193/24 194/19 195/4 197/2 197/4 197/5 201/5 202/14 I doubt [1] 64/15 I envisaged [1] 71/23 I expect [1] 49/7 I explained [1] 86/3 I felt [2] 176/19 191/24 I find [2] 20/5 159/12 I fire [1] 184/13 I first [7] 6/8 19/11 26/25 89/13 108/2 172/2 190/22 I forget [1] 111/3 I found [1] 8/15 I gave [2] 25/20 192/21 I got [5] 26/25 49/23 95/23 109/20 162/21 I guess [1] 65/6 I had [58] 2/13 5/20 8/6 10/11 11/4 11/16 12/10 14/2 14/3 20/13 22/5 22/20 24/21 25/1 25/20 31/20 31/22 32/13 37/1 40/24 | | | |

| | | | | |
|----------|--|--|---|---|
| I | 155/4 158/2 162/12 164/15 171/16 175/17 176/23 177/7 178/4 185/4 185/9 188/7 188/24 191/20 197/19 197/20 202/24 | ideal [1] 56/10 identical [2] 149/2 162/15 identified [9] 13/9 28/5 43/15 78/9 78/16 92/13 96/23 98/12 129/23 identify [1] 73/10 identifying [2] 160/7 164/20 identity [1] 79/13 ie [6] 4/14 29/23 33/4 98/25 161/8 196/14 ie given [1] 29/23 ie some [1] 161/8 ie the [2] 98/25 196/14 ie there [1] 4/14 ie was [1] 33/4 if [180] 1/12 1/13 1/21 9/9 9/18 12/13 12/16 13/22 14/14 15/6 15/20 16/22 17/3 17/10 17/25 18/22 19/20 19/25 20/18 21/9 21/13 21/17 23/8 23/11 23/11 23/19 23/20 25/24 26/6 29/4 29/14 29/25 30/11 30/12 33/8 33/9 33/17 34/24 35/25 37/25 38/1 46/21 48/19 48/20 52/12 52/12 55/12 55/13 57/16 57/17 57/19 57/21 57/22 57/23 60/6 65/2 66/10 67/23 69/1 72/19 75/6 79/9 80/15 80/16 81/6 83/24 83/24 83/25 84/4 84/7 85/3 85/22 85/23 86/14 86/16 86/24 91/14 91/20 92/8 94/11 94/19 94/20 97/20 98/23 99/13 99/14 100/23 101/14 102/11 102/18 106/12 107/16 110/6 111/9 111/11 112/11 112/16 112/19 112/20 116/18 117/23 120/1 121/9 123/1 125/2 125/2 127/16 127/18 129/5 129/18 130/23 132/11 132/12 132/14 134/14 138/3 138/19 139/5 139/20 139/21 141/24 142/5 143/7 143/13 145/8 147/12 147/14 148/7 149/2 150/12 150/20 151/8 151/23 154/9 154/14 155/20 157/20 157/25 158/6 158/10 158/19 159/1 | 159/6 159/7 159/8 159/17 160/3 160/24 161/2 161/6 161/10 161/21 163/13 166/6 166/17 167/7 169/4 169/12 169/23 172/9 172/19 172/23 174/6 178/4 180/3 181/10 182/24 183/2 183/4 186/3 190/19 191/19 193/3 193/15 195/6 196/7 196/11 197/11 201/22 203/3 ignoring [1] 109/15 illustrate [1] 12/5 imagine [2] 30/16 187/18 imbalance [5] 21/20 22/1 24/16 24/21 25/15 imbalances [1] 70/20 immediate [1] 146/14 immediately [2] 24/4 175/5 immensely [1] 58/1 imminent [1] 62/13 impact [3] 41/6 94/17 95/12 impacts [2] 70/19 94/22 impartial [1] 45/19 impartiality [1] 195/25 implemented [1] 182/21 implementing [2] 186/7 186/25 implication [2] 56/3 128/17 implicit [2] 73/24 73/25 implied [1] 180/13 implies [1] 154/20 import [1] 157/22 importance [1] 135/22 important [34] 2/18 5/8 5/16 41/14 41/15 46/2 51/2 55/18 57/6 64/6 67/13 73/13 73/18 78/24 94/15 129/11 129/11 129/12 129/13 133/10 140/15 140/16 141/4 145/13 151/1 152/17 162/10 176/14 185/8 187/2 190/16 192/22 193/7 200/14 imposes [1] 71/20 impression [3] 11/23 159/20 165/8 imprisoned [1] 106/18 improper [1] 110/2 | improperly [2] 134/23 155/8 improve [3] 132/18 197/17 200/10 impudent [2] 121/6 121/17 inability [2] 103/2 105/21 inappropriate [1] 160/10 incensed [1] 152/16 incidentally [1] 37/6 inclined [2] 142/18 159/14 include [4] 40/5 54/17 136/6 181/13 included [3] 126/11 183/19 202/11 including [18] 5/15 6/20 28/9 28/14 29/5 29/13 65/13 80/6 83/3 83/10 83/17 87/20 120/6 120/16 127/7 136/1 143/20 180/1 inclusion [1] 20/2 incoming [3] 17/9 24/4 65/11 incompatible [1] 162/25 incompetent [1] 171/6 inconsistency [1] 120/2 incorporate [1] 28/22 incorporated [1] 20/20 increased [3] 86/1 86/20 129/8 incumbent [1] 29/18 incurred [1] 118/14 indeed [23] 13/20 45/16 53/5 53/7 58/14 64/23 68/22 72/16 78/24 79/21 82/6 86/7 87/1 93/3 96/12 115/7 118/21 121/9 124/23 127/4 133/1 147/11 181/20 independence [1] 32/11 independent [21] 16/19 20/8 38/5 52/8 55/19 55/20 56/17 69/16 69/21 69/24 70/13 71/18 118/10 120/5 128/1 136/3 142/25 166/3 166/15 179/6 195/19 independently [3] 43/15 45/13 66/24 India [1] 17/5 indicate [2] 172/19 175/3 indicated [1] 152/8 |
|----------|--|--|---|---|

| | | | | |
|--|---|---|---|--|
| I | 202/1 | 199/3 199/8 199/12 | 70/8 86/22 | 110/7 112/3 113/4 |
| indicates [2] 15/14 162/11 | Inland [3] 81/8 82/4 82/17 | 199/12 | introducing [2] 71/5 81/2 | 118/16 128/3 129/21 148/10 154/12 |
| indicating [3] 49/13 81/11 151/25 | Innovation [1] 2/20 | interested [2] 64/5 201/16 | introductory [2] 121/24 122/2 | issued [4] 63/11 132/4 140/8 155/23 |
| individual [15] 13/24 16/20 32/16 36/1 38/6 43/19 54/3 72/15 79/13 79/20 104/5 124/9 125/3 149/22 199/17 | inordinately [1] 25/13 | interesting [1] 168/17 | invest [1] 192/1 | issues [86] 3/25 5/7 9/8 9/16 14/23 18/20 20/7 27/14 27/20 31/14 32/13 34/3 34/4 35/1 35/23 35/24 36/4 36/7 41/15 46/15 49/9 49/23 56/13 60/12 61/25 64/9 65/3 66/25 67/2 81/1 86/8 87/5 87/25 89/6 90/1 91/22 92/13 93/13 94/15 96/20 98/10 100/12 101/7 103/21 107/8 107/19 110/2 112/6 112/9 112/20 113/8 113/8 113/11 113/13 113/17 113/20 120/22 127/20 127/22 128/11 130/9 132/25 133/3 139/15 140/1 141/21 141/22 145/2 146/3 157/3 172/17 173/8 173/9 173/13 173/22 174/11 175/5 177/12 180/9 181/9 186/15 187/17 187/20 187/25 188/10 188/14 |
| individually [1] 182/25 | input [1] 125/9 | interestingly [1] 198/7 | invested [1] 11/9 | |
| individuals [10] 40/13 57/3 67/5 68/12 110/19 110/20 128/6 181/24 199/19 199/24 | inquiry [27] 1/9 1/19 2/18 5/15 28/13 57/8 58/10 76/15 78/25 79/4 79/11 79/12 85/4 87/1 97/2 104/22 107/21 108/19 111/25 114/12 116/24 157/16 164/9 168/8 200/21 201/9 203/4 | interests [3] 86/16 155/18 193/18 | investigate [3] 41/8 70/11 138/9 | |
| industrial [6] 87/12 87/14 87/19 96/19 116/12 127/20 | Inquiry's [1] 115/20 | interfere [1] 76/25 | investigated [5] 14/10 40/6 42/6 102/15 106/23 | |
| industries [1] 71/3 | insensitive [1] 142/19 | interfering [1] 11/20 | investigation [23] 7/4 21/4 21/10 36/4 36/19 36/23 37/5 37/7 37/8 37/11 37/17 38/9 43/18 52/19 53/1 56/17 102/2 117/3 117/13 120/6 127/25 129/20 136/6 | |
| industry [10] 2/13 80/23 87/13 163/5 176/3 176/10 176/23 177/5 179/21 185/25 | insight [3] 11/2 58/17 133/17 | interim [17] 36/16 36/19 40/3 42/3 43/11 43/23 44/8 94/9 94/16 95/2 95/16 97/22 98/21 99/4 146/4 147/19 166/13 | investigations [4] 36/12 47/16 52/16 118/12 | |
| ineffective [1] 193/18 | insisted [2] 25/8 66/15 | internally [3] 150/2 156/12 156/24 | investing [1] 191/13 | |
| inexperienced [1] 40/13 | instance [1] 23/24 | interpretation [2] 79/5 196/16 | investment [3] 17/6 96/24 132/19 | |
| infer [2] 122/18 157/9 | instances [3] 136/23 138/9 200/14 | interpreted [2] 105/8 153/19 | investors [1] 96/3 | |
| inferred [2] 136/16 153/4 | instantly [2] 152/19 185/5 | interpreting [1] 65/16 | Invite [1] 179/5 | |
| influence [2] 55/23 56/1 | instead [1] 161/12 | interrelated [1] 93/14 | involve [3] 10/8 73/15 75/14 | |
| influencing [1] 124/24 | instituted [1] 123/23 | interrogate [2] 20/9 61/23 | involved [29] 10/14 11/1 24/8 27/14 27/15 29/6 30/5 30/8 43/18 49/8 52/10 67/9 81/1 87/16 87/25 90/6 95/20 95/24 96/11 96/21 97/16 110/19 112/12 120/12 134/11 143/5 158/19 169/11 196/4 | |
| inform [2] 63/17 118/23 | institutional [1] 66/13 | interrogated [1] 101/10 | involve [29] 10/14 11/1 24/8 27/14 27/15 29/6 30/5 30/8 43/18 49/8 52/10 67/9 81/1 87/16 87/25 90/6 95/20 95/24 96/11 96/21 97/16 110/19 112/12 120/12 134/11 143/5 158/19 169/11 196/4 | Issues' [2] 174/20 180/8 |
| informally [1] 5/7 | instructed [2] 7/6 99/23 | interrogation [3] 21/11 28/19 36/7 | involve [29] 10/14 11/1 24/8 27/14 27/15 29/6 30/5 30/8 43/18 49/8 52/10 67/9 81/1 87/16 87/25 90/6 95/20 95/24 96/11 96/21 97/16 110/19 112/12 120/12 134/11 143/5 158/19 169/11 196/4 | issuing [1] 63/15 |
| information [19] 28/14 30/15 48/2 58/25 79/10 81/11 84/11 86/17 100/19 103/16 128/14 128/20 134/16 134/18 137/11 138/1 179/8 199/14 200/22 | integrity [9] 16/13 19/5 19/21 19/23 54/13 54/15 72/9 108/12 195/24 | interruption [1] 4/6 | involve [29] 10/14 11/1 24/8 27/14 27/15 29/6 30/5 30/8 43/18 49/8 52/10 67/9 81/1 87/16 87/25 90/6 95/20 95/24 96/11 96/21 97/16 110/19 112/12 120/12 134/11 143/5 158/19 169/11 196/4 | it [770] |
| information-sharing [1] 179/8 | intelligence [3] 85/8 201/19 201/20 | intervene [6] 27/23 44/5 55/23 168/14 168/25 168/25 | involve [29] 10/14 11/1 24/8 27/14 27/15 29/6 30/5 30/8 43/18 49/8 52/10 67/9 81/1 87/16 87/25 90/6 95/20 95/24 96/11 96/21 97/16 110/19 112/12 120/12 134/11 143/5 158/19 169/11 196/4 | it'll [2] 9/10 78/1 |
| informative [1] 103/23 | intelligent [2] 5/3 30/7 | intervened [2] 113/2 154/11 | involve [29] 10/14 11/1 24/8 27/14 27/15 29/6 30/5 30/8 43/18 49/8 52/10 67/9 81/1 87/16 87/25 90/6 95/20 95/24 96/11 96/21 97/16 110/19 112/12 120/12 134/11 143/5 158/19 169/11 196/4 | it's [85] 1/19 3/21 8/21 9/11 16/22 21/14 23/9 23/9 26/9 28/25 39/20 43/1 46/21 57/7 58/7 58/23 59/21 61/10 64/15 64/19 65/23 66/18 67/1 67/1 67/7 67/17 69/8 78/4 79/24 80/10 80/17 80/17 81/5 94/11 97/22 110/10 110/24 111/9 113/23 118/1 124/22 130/5 137/2 139/8 142/16 143/13 145/20 145/23 146/22 153/11 153/12 154/12 154/19 157/24 158/22 162/10 163/12 165/10 169/1 171/11 175/25 180/24 181/21 181/25 184/10 184/19 184/25 185/1 185/1 187/18 189/17 189/18 190/13 190/25 191/2 191/16 191/21 192/6 192/7 194/9 194/15 196/19 198/17 199/7 202/5 |
| informed [3] 5/11 82/7 166/14 | intend [1] 59/17 | intervention [2] 78/8 177/10 | involve [29] 10/14 11/1 24/8 27/14 27/15 29/6 30/5 30/8 43/18 49/8 52/10 67/9 81/1 87/16 87/25 90/6 95/20 95/24 96/11 96/21 97/16 110/19 112/12 120/12 134/11 143/5 158/19 169/11 196/4 | |
| infrastructure [1] 185/2 | intended [5] 82/21 94/25 95/1 153/19 189/11 | interventions [1] 9/4 | involve [29] 10/14 11/1 24/8 27/14 27/15 29/6 30/5 30/8 43/18 49/8 52/10 67/9 81/1 87/16 87/25 90/6 95/20 95/24 96/11 96/21 97/16 110/19 112/12 120/12 134/11 143/5 158/19 169/11 196/4 | |
| infuriated [1] 192/15 | intention [5] 153/22 161/19 164/5 182/7 188/7 | interviews [1] 184/22 | involve [29] 10/14 11/1 24/8 27/14 27/15 29/6 30/5 30/8 43/18 49/8 52/10 67/9 81/1 87/16 87/25 90/6 95/20 95/24 96/11 96/21 97/16 110/19 112/12 120/12 134/11 143/5 158/19 169/11 196/4 | |
| inherently [1] 83/6 | inter [1] 151/12 | into [48] 6/9 7/4 10/11 10/17 11/2 12/18 13/10 19/11 20/20 22/12 25/2 26/25 30/2 30/14 37/8 45/5 58/18 62/11 63/11 68/24 70/11 82/16 98/24 101/1 106/23 107/17 108/14 109/9 111/16 112/5 112/10 112/11 113/3 117/13 120/6 129/23 133/17 145/2 147/3 167/2 171/1 179/25 181/3 198/1 198/6 200/6 201/10 202/8 | irrevocable [1] 151/2 | |
| inherited [3] 126/9 134/3 144/11 | inter-department [1] 151/12 | introduced [3] 56/25 | is [396] | |
| initial [1] 7/8 | interact [1] 58/12 | | isn't [11] 32/24 51/3 61/4 90/18 92/6 95/14 110/9 158/1 161/11 166/9 171/16 | |
| initiated [1] 157/4 | interaction [1] 54/1 | | issue [50] 6/18 8/3 9/8 11/1 11/1 13/15 19/17 21/12 22/8 24/13 24/19 25/18 27/12 29/9 34/7 35/8 36/11 41/25 44/1 44/16 45/1 45/5 45/8 45/13 46/5 46/7 46/8 51/6 53/3 57/8 58/9 60/20 63/8 64/23 65/8 67/10 80/9 86/4 86/13 89/20 91/7 99/15 | |
| injection [1] 89/17 | interest [24] 62/20 73/14 73/20 74/5 74/12 74/14 74/18 74/20 74/23 75/2 75/4 75/7 75/22 93/9 146/12 147/18 160/22 193/24 198/15 199/3 | | issue [50] 6/18 8/3 9/8 11/1 11/1 13/15 19/17 21/12 22/8 24/13 24/19 25/18 27/12 29/9 34/7 35/8 36/11 41/25 44/1 44/16 45/1 45/5 45/8 45/13 46/5 46/7 46/8 51/6 53/3 57/8 58/9 60/20 63/8 64/23 65/8 67/10 80/9 86/4 86/13 89/20 91/7 99/15 | |
| injections [1] 91/11 | | | issue [50] 6/18 8/3 9/8 11/1 11/1 13/15 19/17 21/12 22/8 24/13 24/19 25/18 27/12 29/9 34/7 35/8 36/11 41/25 44/1 44/16 45/1 45/5 45/8 45/13 46/5 46/7 46/8 51/6 53/3 57/8 58/9 60/20 63/8 64/23 65/8 67/10 80/9 86/4 86/13 89/20 91/7 99/15 | |
| injustice [2] 153/18 | | | issue [50] 6/18 8/3 9/8 11/1 11/1 13/15 19/17 21/12 22/8 24/13 24/19 25/18 27/12 29/9 34/7 35/8 36/11 41/25 44/1 44/16 45/1 45/5 45/8 45/13 46/5 46/7 46/8 51/6 53/3 57/8 58/9 60/20 63/8 64/23 65/8 67/10 80/9 86/4 86/13 89/20 91/7 99/15 | |

| | | | | |
|--|---|--|--|--|
| I | judge's [3] 143/17 159/20 174/19 | 72/17 79/17 80/15 81/13 82/11 82/19 82/21 83/15 83/20 83/24 85/3 86/4 87/18 92/8 94/4 94/11 94/12 97/18 100/5 101/3 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | 181/25 184/20 192/6 192/8 194/2 195/3 198/1 198/23 200/3 200/8 201/14 | lack [4] 184/10 193/5 200/22 201/3 |
| items [1] 4/18 | judged [3] 24/8 25/23 46/3 | 83/24 85/3 86/4 87/18 92/8 94/4 94/11 94/12 97/18 100/5 101/3 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | kindly [2] 1/18 159/24 | Lamb [3] 26/10 26/14 37/23 |
| its [35] 14/10 16/14 24/17 32/15 36/17 36/19 52/9 63/22 66/3 91/10 91/14 103/24 136/1 137/11 142/9 142/12 143/1 143/2 150/6 159/19 160/15 168/8 170/18 171/4 172/21 173/16 193/1 194/7 194/19 195/13 195/19 195/23 196/19 198/8 201/10 | judgement [7] 5/2 8/6 12/25 26/1 44/20 55/9 64/17 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | kinds [2] 122/6 138/12 | Lamb's [1] 27/20 |
| itself [7] 27/4 83/2 134/6 136/13 140/2 173/18 196/22 | judgment [56] 139/15 140/2 140/2 140/8 140/16 140/17 140/19 140/21 141/1 141/4 141/8 141/20 141/22 142/3 143/14 144/8 144/13 144/17 144/20 146/8 146/24 147/12 147/23 147/23 148/1 148/12 149/6 150/24 151/3 151/25 152/1 152/17 153/1 153/24 157/3 157/22 159/23 162/17 170/1 170/9 170/15 171/24 172/2 172/17 173/13 175/6 177/13 180/7 180/10 180/11 180/23 181/4 181/5 181/9 186/15 193/2 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | know [105] 5/15 7/22 8/20 13/11 18/20 25/16 25/22 26/1 27/13 28/7 29/14 30/8 30/12 30/18 34/12 34/18 36/6 36/20 41/9 41/10 42/21 46/11 66/7 66/18 67/17 67/17 68/18 70/1 74/9 74/19 75/19 85/12 87/19 90/8 91/15 93/7 93/22 97/10 99/8 101/11 104/3 104/9 104/18 104/21 105/2 105/2 105/4 107/22 107/23 110/24 112/6 112/8 113/21 118/2 118/13 121/3 129/9 131/4 134/22 136/13 137/2 137/9 137/20 138/1 141/12 142/17 146/22 149/23 149/25 155/2 157/17 157/24 164/2 166/24 168/14 169/1 175/6 175/18 175/19 177/23 177/25 178/3 180/25 181/21 182/2 184/10 184/25 187/1 192/7 193/14 194/10 194/16 194/24 196/22 197/3 197/6 197/10 197/11 198/19 198/19 200/9 200/24 200/24 201/2 201/14 | land [1] 149/20 |
| J | justice [15] 6/22 8/1 19/14 48/4 111/23 111/23 149/21 154/2 155/3 156/16 157/23 159/12 178/22 181/6 188/6 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | known [8] 82/9 93/17 97/17 113/1 125/1 136/15 138/1 149/2 | language [2] 77/6 79/5 |
| Jackson [1] 30/25 | Justice for [1] 6/22 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | last [19] 1/21 39/24 51/11 52/2 60/12 64/1 64/16 64/20 106/2 113/18 128/15 145/16 157/8 157/9 159/6 171/8 191/11 192/17 202/23 | |
| Jacob [1] 151/12 | Justice Fraser [1] 159/12 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | lastly [2] 69/7 76/2 | |
| Jacobs [2] 79/25 99/22 | justify [1] 78/8 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | late [2] 85/17 163/12 | |
| Jacqueline [2] 108/25 109/10 | justly [1] 155/8 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | later [19] 2/11 4/16 63/12 63/24 67/8 68/8 83/11 85/20 86/23 107/20 112/8 113/15 135/14 144/22 161/17 168/10 169/20 178/3 180/10 | |
| jailed [2] 39/25 137/25 | judgments [4] 111/20 111/22 112/20 179/1 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | latest [1] 199/22 | |
| James [18] 16/16 34/15 35/2 38/4 40/4 47/9 47/19 51/24 59/2 85/21 98/14 98/15 111/7 116/22 135/11 135/13 138/21 200/1 | judicial [3] 44/4 130/23 202/9 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | launch [1] 92/1 | |
| Jacqueline [2] 108/25 109/10 | judiciary [1] 169/11 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | launched [3] 37/17 91/23 128/8 | |
| jailed [2] 39/25 137/25 | judicious [1] 192/13 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | Laura [2] 62/12 63/2 | |
| James [18] 16/16 34/15 35/2 38/4 40/4 47/9 47/19 51/24 59/2 85/21 98/14 98/15 111/7 116/22 135/11 135/13 138/21 200/1 | July [16] 1/1 15/16 36/15 38/22 42/4 94/6 94/24 95/5 98/20 98/21 98/22 116/13 116/13 121/22 131/24 132/11 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | law [9] 27/16 70/17 101/16 103/9 103/14 153/2 168/22 182/21 199/5 | |
| January [3] 117/16 139/3 139/20 | June [11] 1/20 115/8 175/25 176/3 176/10 176/24 180/11 180/25 185/18 187/16 187/17 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | lawyer [2] 159/25 189/8 | |
| January 2013 [1] 117/16 | just [95] 4/3 7/21 9/9 11/4 12/16 17/1 17/13 17/15 18/8 20/22 23/11 23/19 23/20 24/24 26/19 30/8 31/12 32/20 33/9 33/19 37/7 37/17 38/1 41/7 41/14 41/15 42/16 45/2 46/14 47/12 48/20 50/15 51/3 51/22 53/22 55/12 58/2 59/25 60/7 61/13 65/8 70/25 71/11 71/12 71/15 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | lawyers [3] 168/20 188/4 188/5 | |
| Jason [1] 1/8 | Kevin [2] 15/17 15/18 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | lay [1] 21/25 | |
| Javid [1] 110/6 | key [7] 9/8 25/14 92/13 123/2 123/11 136/1 148/10 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | layer [1] 123/25 | |
| Jo [12] 4/5 5/14 22/18 37/16 37/22 39/1 43/25 48/7 52/6 94/8 94/23 199/25 | keystone [1] 193/6 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | layman's [1] 159/15 | |
| Jo's [1] 37/24 | kind [64] 3/14 14/13 18/1 20/22 23/21 24/1 24/13 24/18 25/17 28/12 28/12 28/22 29/5 29/7 29/13 30/6 32/14 44/10 44/15 44/15 70/9 71/19 73/12 77/2 79/4 83/1 83/16 85/14 105/7 122/5 124/20 125/10 126/19 134/4 134/12 136/16 145/21 145/23 147/25 148/2 153/2 153/23 154/6 154/8 154/8 157/13 157/23 164/9 167/6 177/9 178/3 181/2 181/8 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | lead [5] 45/22 58/13 95/22 141/15 179/2 | |
| job [10] 6/8 8/2 35/16 41/6 41/21 66/3 85/13 109/15 109/20 147/21 | kept [2] 5/7 6/11 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | leader [2] 112/14 113/5 | |
| jobs [1] 4/4 | Kevin [2] 15/17 15/18 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | leadership [3] 160/7 164/20 185/8 | |
| JOHN [3] 1/6 1/11 204/2 | key [7] 9/8 25/14 92/13 123/2 123/11 136/1 148/10 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | leading [2] 42/7 42/8 | |
| Johnson [2] 81/2 83/9 | keystone [1] 193/6 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | Leadsom [1] 190/12 | |
| joining [1] 150/17 | kind [64] 3/14 14/13 18/1 20/22 23/21 24/1 24/13 24/18 25/17 28/12 28/12 28/22 29/5 29/7 29/13 30/6 32/14 44/10 44/15 44/15 70/9 71/19 73/12 77/2 79/4 83/1 83/16 85/14 105/7 122/5 124/20 125/10 126/19 134/4 134/12 136/16 145/21 145/23 147/25 148/2 153/2 153/23 154/6 154/8 154/8 157/13 157/23 164/9 167/6 177/9 178/3 181/2 181/8 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | leaked [1] 63/20 | |
| Joint [1] 171/1 | known [8] 82/9 93/17 97/17 113/1 125/1 136/15 138/1 149/2 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | learnt [1] 69/11 | |
| jointly [1] 199/11 | laboratories [1] 76/8 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | least [11] 91/1 124/15 126/25 137/11 137/23 147/6 153/4 157/13 200/4 201/3 202/22 | |
| journalists [2] 63/22 112/1 | labour [5] 3/5 27/9 31/22 90/16 110/15 | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | leave [2] 4/6 158/11 | |
| judge [16] 29/15 41/3 134/8 142/2 142/8 146/11 150/7 162/24 166/5 166/16 169/13 170/12 172/13 180/6 180/11 180/19 | | 101/14 102/16 102/22 116/17 118/5 119/22 121/3 121/10 123/3 124/1 135/2 136/8 139/16 139/22 145/11 147/25 148/3 150/22 152/13 160/3 160/3 169/19 175/7 175/11 185/13 187/13 188/3 189/6 190/7 199/9 | | |

| | | | | |
|---|--|---|--|--|
| L | 29/5 29/14 30/2 30/25 31/1 31/7 31/8 31/14 38/1 38/11 38/15 38/15 47/18 48/19 49/19 49/23 50/2 50/13 51/24 52/3 54/18 54/22 55/10 55/15 55/17 56/2 60/24 63/25 116/21 117/18 117/19 117/23 117/24 118/6 118/22 120/20 121/18 132/10 132/23 132/25 135/9 139/19 139/20 156/6 166/20 | 126/22 142/23 143/3 176/5 181/22 194/15 194/16 194/20 194/21 194/22 195/10 196/20 197/6 197/14 | 25/13 61/24 93/5 93/10 99/23 119/19 127/17 149/13 149/13 149/14 157/5 193/13 | lying [2] 78/22 170/10 |
| leaving [2] 137/3 147/16 | letters [30] 6/9 16/24 16/25 17/19 18/17 18/19 19/16 20/20 24/4 27/3 27/16 29/7 30/6 30/10 31/12 32/20 32/24 33/10 33/10 35/19 35/20 47/8 49/13 49/14 49/16 50/20 51/20 61/4 64/18 135/4 | Limited's [1] 166/8 line [26] 18/6 20/2 21/9 28/6 29/5 30/1 31/17 31/17 35/24 36/8 45/8 56/12 57/2 59/8 60/2 62/18 63/24 73/6 76/18 96/15 96/16 126/7 138/20 144/11 181/3 197/17 | Long-Term [1] 127/17 | M |
| lecturing [1] 41/16 | level [17] 8/8 29/6 29/16 30/5 66/11 72/8 73/3 76/6 100/11 106/25 134/17 137/18 137/19 154/18 154/19 196/6 196/15 | lines [11] 15/25 20/19 21/8 62/2 64/11 78/5 78/14 87/8 138/12 138/16 169/15 | Long-Term [1] 127/17 | made [42] 3/23 9/4 12/13 13/8 13/13 24/21 31/25 48/17 56/8 57/23 62/7 63/25 90/16 92/16 94/24 102/25 103/2 103/11 103/14 104/13 105/1 125/21 131/20 143/18 144/19 146/9 147/10 150/4 154/1 154/10 154/14 156/11 156/23 157/15 157/23 158/20 163/21 163/23 163/24 186/20 192/1 202/12 |
| led [8] 13/4 34/14 40/12 62/5 70/2 95/23 133/18 133/24 | levelled [1] 26/16 | liner [1] 94/12 | longstanding [2] 144/2 172/6 | Magistrates [1] 84/1 |
| left [3] 45/25 67/8 99/22 | liabilities [3] 92/20 92/25 93/8 | list [7] 3/7 4/18 9/5 32/21 32/22 43/3 92/14 | look [32] 1/18 1/21 15/20 16/6 23/5 23/5 26/4 30/24 37/25 38/1 38/20 38/20 39/18 47/12 47/18 48/19 50/10 51/23 52/12 55/11 62/8 63/1 80/15 81/5 105/17 112/10 121/9 134/7 138/3 139/21 145/2 186/4 | magnitude [1] 68/22 |
| legal [53] 27/14 48/5 90/3 101/16 106/14 124/16 131/21 142/7 143/5 143/9 143/9 143/10 146/7 152/6 152/8 152/14 153/15 153/16 153/23 155/9 155/19 156/7 156/13 156/25 158/9 159/11 159/23 161/9 161/22 163/22 163/23 166/3 167/9 167/12 168/13 168/20 168/24 169/4 169/5 169/10 172/24 173/1 173/5 174/5 174/10 177/14 179/2 179/2 182/10 189/3 189/8 189/8 196/16 | liberty [2] 40/21 199/14 | listen [1] 59/11 | looked [7] 106/23 107/17 112/11 118/7 131/14 133/20 145/11 | Magnox [1] 159/13 |
| legally [3] 72/8 72/13 158/17 | Liberal [1] 80/22 | listened [2] 59/22 59/25 | looking [23] 7/14 14/14 23/20 26/19 42/25 71/8 74/4 80/10 81/24 99/13 99/15 112/24 129/2 131/13 139/18 141/5 163/20 170/5 173/7 175/19 188/11 191/2 191/2 | main [1] 91/9 |
| legislation [8] 22/16 31/24 60/19 69/15 71/5 72/14 72/16 90/6 | liberal [1] 80/22 | listening [2] 1/12 33/22 | looks [1] 98/23 | mainstream [1] 84/3 |
| legislative [2] 73/16 75/15 | liabilities [3] 92/20 92/25 93/8 | lists [1] 49/10 | Lord [3] 35/15 111/23 117/10 | maintain [2] 110/10 160/15 |
| legitimate [4] 125/8 156/17 167/19 178/25 | Libra [1] 83/25 | lit [1] 130/11 | Lord Arbuthnot [1] 35/15 | maintains [2] 64/7 123/11 |
| legitimately [1] 188/19 | lie [1] 148/19 | literally [1] 127/12 | Lord Justice Fraser [1] 111/23 | Majesty's [2] 142/24 156/9 |
| length [6] 2/22 125/19 146/25 167/20 181/22 197/7 | lied [5] 78/11 78/19 79/1 79/8 79/14 | literate [1] 19/20 | losing [3] 37/9 40/15 42/8 | major [2] 92/11 177/10 |
| length' [2] 170/19 170/20 | lies [1] 94/19 | litigation [45] 128/8 128/18 128/22 129/8 130/12 131/6 131/23 133/9 134/5 140/23 143/11 143/20 144/6 146/6 147/15 149/14 153/6 156/9 160/21 162/7 166/17 173/3 173/6 173/24 174/1 174/8 174/13 174/23 176/5 178/17 178/22 179/3 179/7 180/2 180/5 180/10 180/18 180/20 183/14 184/4 187/19 187/24 190/16 192/23 193/7 | loss [7] 82/18 102/11 102/14 102/16 102/19 106/12 177/22 | majority [1] 56/20 |
| lens [1] 130/12 | life [3] 72/25 199/16 201/15 | little [13] 11/4 17/1 23/6 30/3 30/14 49/25 75/11 80/14 81/3 83/25 105/18 116/17 156/22 | loss' [2] 102/13 102/18 | make [38] 9/4 28/13 29/17 30/6 41/21 44/19 51/16 53/22 55/9 64/3 69/7 80/24 95/17 98/20 99/1 99/2 102/19 105/5 105/20 122/10 137/7 139/16 145/8 155/14 158/11 158/18 163/13 168/15 182/21 184/1 187/3 187/12 190/19 199/13 199/15 201/10 202/4 203/1 |
| less [1] 91/6 | light [3] 16/16 38/3 168/5 | live [2] 105/5 137/16 | losses [15] 28/10 31/4 31/5 101/18 102/3 102/25 105/20 106/2 106/3 106/7 106/9 109/5 118/14 119/2 119/4 | majority [1] 56/20 |
| lessons [2] 69/10 71/9 | like [26] 2/9 16/24 18/14 19/18 20/2 47/12 60/12 71/21 72/7 75/24 76/7 88/14 94/10 113/13 121/24 123/3 126/12 141/19 145/22 151/6 154/10 170/22 186/24 190/7 198/25 199/8 | lives [4] 113/25 137/17 137/25 177/23 | lost [10] 10/3 11/12 40/20 43/17 104/10 108/3 108/4 112/3 137/25 170/24 | make [38] 9/4 28/13 29/17 30/6 41/21 44/19 51/16 53/22 55/9 64/3 69/7 80/24 95/17 98/20 99/1 99/2 102/19 105/5 105/20 122/10 137/7 139/16 145/8 155/14 158/11 158/18 163/13 168/15 182/21 184/1 187/3 187/12 190/19 199/13 199/15 201/10 202/4 203/1 |
| let [9] 17/1 57/19 95/15 97/18 113/21 155/2 189/8 194/6 200/16 | likelihood [1] 126/23 | Lloyds [1] 126/24 | lot [17] 12/19 14/22 24/20 27/1 39/14 58/9 61/24 71/5 83/9 86/9 90/5 93/1 198/22 199/16 201/8 201/9 201/24 | makes [3] 40/10 99/16 168/1 |
| let's [5] 61/13 105/17 107/3 108/13 113/18 | likely [6] 95/11 152/9 152/24 184/9 184/9 192/3 | lo [1] 181/5 | loud [1] 1/13 | making [19] 8/5 54/6 74/6 94/6 95/4 114/11 125/11 132/2 146/16 155/1 155/13 155/17 156/8 163/17 167/13 168/4 173/20 188/21 192/6 |
| letter [78] 15/9 15/12 15/14 15/15 15/16 15/18 15/19 15/24 16/6 16/7 16/9 16/10 16/24 17/3 17/8 17/9 18/1 18/4 18/25 20/2 23/7 23/21 23/21 23/25 24/1 24/9 26/8 26/13 26/21 27/5 27/20 28/14 28/23 | limbo [1] 132/1 | Local [2] 116/1 116/9 | love [1] 190/18 | man [3] 12/3 12/3 198/6 |

| | | | | | | | | |
|----------|--|---|---|--|--|--|---|--|
| M | 143/21 146/15 146/25 147/18 158/20 159/24 160/1 161/12 169/3 190/24 | 112/1 113/11 113/21 114/3 114/21 122/22 123/21 124/1 124/2 127/11 127/11 130/19 133/16 133/18 133/24 138/4 138/15 138/21 138/22 140/25 145/2 145/19 145/20 145/25 147/3 151/10 152/16 152/21 152/25 155/2 162/22 165/10 165/10 165/23 167/1 168/19 169/12 170/22 175/4 175/13 175/14 176/12 176/13 182/11 184/20 187/15 188/13 190/23 191/4 194/6 196/24 197/9 197/16 198/11 199/15 200/18 200/20 200/22 201/13 202/10 202/25 | 49/7 50/6 51/20 52/1 52/5 52/8 55/18 56/7 56/9 56/23 63/18 65/17 71/14 117/21 118/1 118/17 118/20 118/25 120/9 120/18 171/10 193/11 | managed... [4] 85/25 97/4 99/4 191/4 management [20] 10/19 11/3 13/1 68/1 68/5 68/17 69/6 72/3 77/5 87/2 121/1 121/20 133/20 133/25 134/12 137/23 142/19 143/1 170/3 183/11 managers [2] 96/24 170/9 managing [7] 76/7 83/5 96/17 99/10 170/19 194/8 195/13 mandate [5] 76/9 76/13 173/4 173/5 174/9 manifestly [1] 177/11 manner [1] 195/23 manufacturing [1] 87/12 many [18] 37/8 47/24 72/5 79/15 95/8 106/16 107/8 113/10 122/15 124/13 126/15 138/17 144/3 170/24 171/1 186/4 199/23 202/1 March [27] 30/24 34/16 47/12 47/20 48/21 51/7 51/24 55/12 58/19 59/6 61/21 85/20 117/16 140/2 140/5 141/9 144/22 147/6 147/24 149/6 150/12 158/22 166/1 166/19 167/8 169/19 169/20 March 2015 [1] 117/16 March 2019 [1] 140/5 Margot [4] 135/11 135/13 138/21 200/1 Marie [1] 169/22 Mark [4] 122/20 124/3 139/12 141/17 marked [4] 7/7 117/24 141/15 144/10 market [2] 70/20 132/17 marks [1] 153/8 material [2] 153/3 201/2 maternity [1] 4/6 matrix [1] 189/25 matter [31] 8/17 14/15 16/3 25/3 27/11 35/4 49/2 55/16 57/16 57/24 59/12 59/15 59/17 61/15 63/11 65/21 77/24 90/9 112/14 131/7 136/20 | mattered [1] 89/15 matters [37] 11/21 11/21 27/11 27/15 27/21 30/22 31/15 32/1 32/25 52/10 58/1 58/1 79/9 86/1 101/2 106/22 112/10 112/11 112/24 120/6 126/4 126/11 126/18 130/15 130/21 136/6 136/12 139/23 143/2 143/4 143/24 143/25 156/7 159/14 160/12 164/25 201/25 may [60] 1/5 2/20 2/21 3/22 4/16 12/11 15/2 16/4 18/14 24/23 33/24 34/18 36/21 37/22 37/23 39/20 58/20 62/19 73/14 77/14 94/5 96/11 96/20 97/1 97/9 97/9 97/19 100/23 100/25 103/10 105/12 106/11 110/18 113/20 113/20 116/15 122/21 124/13 130/19 139/13 145/8 147/1 147/2 147/12 148/19 152/10 152/12 153/17 156/17 157/17 158/20 160/18 160/19 163/13 174/4 174/4 180/6 190/11 192/5 201/22 maybe [4] 17/9 17/18 42/23 75/9 me [141] 3/20 5/7 6/1 7/18 10/6 10/8 11/21 12/2 12/21 13/17 14/3 17/1 17/20 17/24 18/2 18/17 19/20 22/8 24/14 24/14 25/19 25/24 27/9 27/13 30/12 30/19 30/20 32/4 32/5 33/16 34/2 34/8 34/25 35/8 36/22 37/4 46/2 47/22 47/23 47/25 48/13 50/9 53/13 53/13 53/20 54/3 54/12 57/8 57/19 60/10 60/11 60/14 60/17 60/18 60/22 61/25 65/12 66/10 66/17 67/15 68/14 68/20 69/2 69/5 71/19 83/10 84/19 88/13 97/18 100/9 100/12 100/24 100/24 101/10 104/3 105/9 105/13 108/5 108/9 109/25 | 112/1 113/11 113/21 114/3 114/21 122/22 123/21 124/1 124/2 127/11 127/11 130/19 133/16 133/18 133/24 138/4 138/15 138/21 138/22 140/25 145/2 145/19 145/20 145/25 147/3 151/10 152/16 152/21 152/25 155/2 162/22 165/10 165/10 165/23 167/1 168/19 169/12 170/22 175/4 175/13 175/14 176/12 176/13 182/11 184/20 187/15 188/13 190/23 191/4 194/6 196/24 197/9 197/16 198/11 199/15 200/18 200/20 200/22 201/13 202/10 202/25 mean [50] 4/1 5/2 13/8 18/22 19/18 20/14 30/4 33/23 35/1 42/14 42/20 50/6 51/10 54/25 57/7 57/12 65/8 65/18 69/23 72/13 72/16 73/4 75/22 76/12 83/20 86/22 91/7 93/10 95/20 104/21 105/12 121/2 122/8 131/19 137/7 149/12 153/12 153/13 153/16 177/21 177/22 186/13 188/16 188/16 188/21 188/22 194/6 196/20 200/9 201/13 meaning [2] 54/10 153/21 meaningful [1] 188/3 means [9] 36/3 102/14 102/16 102/16 154/11 154/16 154/16 165/19 173/7 meant [2] 19/22 103/23 meantime [1] 174/21 Meanwhile [1] 170/22 measurement [1] 93/8 measures [3] 77/6 77/7 101/19 mechanism [3] 24/23 76/22 77/2 media [3] 62/19 84/3 95/8 mediate [3] 119/13 120/11 171/11 mediated [1] 118/15 mediation [30] 7/9 24/23 36/12 47/17 47/24 48/24 49/1 49/5 | mediations [1] 120/10 mediator [1] 71/17 meet [3] 36/20 119/16 190/8 meeting [29] 5/21 5/25 13/19 24/25 32/3 67/6 68/3 93/24 98/2 104/23 125/23 127/2 127/3 127/4 127/12 145/17 145/17 150/11 151/3 153/9 161/20 164/6 176/3 176/10 176/21 176/23 179/21 185/25 186/8 meetings [10] 5/13 5/20 66/23 107/7 123/18 127/10 139/14 176/14 177/5 177/6 meets [1] 191/10 member [8] 5/25 73/19 74/25 115/21 168/3 169/21 181/17 200/5 members [5] 68/11 73/12 73/13 73/18 199/23 members' [1] 73/23 memorandum [3] 194/25 195/6 196/17 memorandums [2] 194/23 195/15 memory [3] 37/24 83/25 163/3 mention [6] 30/3 83/25 87/24 128/10 132/25 202/10 mentioned [12] 10/8 11/25 14/2 20/22 32/7 68/2 69/18 86/11 95/25 105/12 153/10 153/11 merely [1] 121/13 merits [1] 162/6 mess [1] 113/23 message [2] 69/1 162/21 messages [1] 27/6 messaging [1] 95/12 met [13] 5/5 13/16 24/14 32/2 53/20 54/4 89/18 110/6 119/18 127/14 127/15 133/6 167/8 meticulous [1] 203/5 Michael [1] 95/4 micro [1] 76/6 | micromanaged [1] 76/20 microphones [1] 1/14 mid [1] 165/16 mid-afternoon [1] 165/16 middle [10] 7/8 10/19 11/2 13/1 51/11 51/19 84/16 94/11 126/17 170/21 might [32] 22/11 33/12 36/2 45/22 46/21 62/5 62/5 67/5 67/23 76/10 79/9 85/8 96/22 120/8 122/16 133/19 136/12 153/18 161/15 161/16 165/15 167/19 172/1 184/8 186/20 187/11 188/12 191/8 192/25 200/19 201/25 202/2 Miliband [6] 15/10 15/15 16/1 16/9 17/25 38/1 Miliband's [1] 15/18 million [2] 56/25 92/20 millions [2] 89/16 171/4 mind [23] 19/18 20/12 49/21 53/15 70/23 71/13 75/16 89/20 124/2 124/5 129/16 144/12 146/23 147/3 148/9 148/25 153/7 159/15 165/7 176/18 177/20 182/18 185/5 minded [2] 142/18 163/25 minds [2] 20/5 202/21 mine [3] 33/25 121/18 162/15 minimal [1] 130/9 minister [62] 3/2 3/19 4/13 8/8 12/1 14/4 17/24 24/7 25/25 26/11 26/18 26/23 27/9 31/23 32/6 34/21 37/4 37/12 45/15 47/22 52/1 71/2 76/24 83/9 95/23 100/12 111/2 111/3 111/10 115/25 116/5 116/7 123/21 124/8 135/11 140/10 140/25 144/16 146/1 151/11 158/12 158/18 158/23 161/7 161/13 161/17 161/24 162/5 163/21 166/11 168/9 168/24 170/14 170/16 171/19 175/15 |
|----------|--|---|---|--|--|--|---|--|

| | | | | |
|-------------------------------|-----------------------------|-----------------------------|------------------------------|------------------------------|
| M | 100/21 108/18 186/22 | mounted [1] 137/8 | 85/16 86/3 100/2 | Ms [16] 79/24 79/24 |
| minister... [6] 176/15 | Mm-hm [1] 186/22 | mounting [1] 132/7 | 100/16 108/1 114/8 | 80/1 88/12 94/20 95/6 |
| 176/16 177/9 185/10 | model [2] 40/10 42/7 | move [5] 77/4 106/10 | 204/5 | 96/13 97/2 97/8 98/20 |
| 186/8 198/22 | models [1] 71/8 | 108/13 140/1 189/15 | Mr Beer's [1] 88/4 | 111/7 119/25 135/10 |
| minister's [4] 4/22 | modernise [1] 91/15 | moved [1] 42/1 | MR BLAKE [5] 115/1 | 139/1 204/7 204/9 |
| 18/5 59/6 162/14 | modernising [1] | moves [1] 90/17 | 133/17 183/18 203/7 | Ms Angela [1] 119/25 |
| ministerial [19] 3/22 | 132/14 | moving [4] 117/15 | 204/16 | Ms Eleanor [1] |
| 4/9 46/1 81/14 85/18 | modest [1] 25/8 | 125/14 135/8 147/23 | Mr Bridgen [5] 5/25 | 135/10 |
| 115/24 127/10 141/9 | Moloney [1] 80/3 | MP [14] 10/8 15/10 | 14/3 24/15 34/6 37/2 | Ms James [1] 111/7 |
| 154/6 155/22 155/24 | moment [5] 21/3 | 23/7 26/9 26/12 26/22 | Mr Callard's [1] | Ms Page [1] 79/24 |
| 166/9 169/14 172/9 | 29/11 42/2 119/22 | 40/4 47/9 47/10 51/3 | 74/17 | Ms Patrick [3] 79/24 |
| 174/3 175/24 176/1 | 165/15 | 60/21 68/19 117/7 | Mr Cameron [5] | 80/1 204/7 |
| 196/6 196/15 | Monday [5] 33/16 | 139/4 | 127/3 127/4 127/14 | Ms Perkins [1] 97/8 |
| ministers [50] 3/3 | 145/19 155/16 155/23 | MPs [27] 10/18 16/17 | 190/7 190/8 | Ms Shaikh [1] 139/1 |
| 3/9 3/13 3/16 3/17 | 166/19 | 16/21 27/1 32/21 | Mr Carter [1] 16/10 | Ms Swinson [2] |
| 3/19 4/4 4/20 4/24 5/3 | money [16] 11/12 | 33/11 33/15 34/2 34/7 | Mr Carter's [1] 16/11 | 94/20 98/20 |
| 5/6 7/18 8/21 11/22 | 23/16 43/17 74/6 | 34/12 34/13 34/23 | Mr Chisholm [3] | Ms Swinson's [1] |
| 21/16 26/5 27/14 | 82/18 91/8 92/2 92/15 | 35/7 35/13 35/19 38/4 | 145/6 192/15 192/18 | 95/6 |
| 27/16 30/9 36/21 | 92/25 101/21 105/3 | 59/3 59/13 59/18 | Mr Chisholm's [1] | Ms Vennells' [1] 97/2 |
| 66/10 68/12 72/3 | 157/20 171/4 191/15 | 59/24 60/9 61/3 61/15 | 159/8 | much [41] 1/4 1/17 |
| 73/11 94/1 125/9 | 192/2 192/3 | 61/25 95/8 112/19 | Mr Clark [3] 114/24 | 2/3 4/14 13/17 15/3 |
| 126/19 133/12 138/14 | monitor [1] 202/6 | 166/20 | 115/21 202/18 | 18/23 29/8 41/16 |
| 142/2 147/8 160/18 | monopoly [1] 22/11 | MPST [2] 38/23 | Mr Cooper [4] 159/1 | 46/24 61/20 61/24 |
| 163/17 164/16 165/3 | monopsony [1] | 150/15 | 159/9 169/5 169/13 | 68/4 68/8 73/10 77/17 |
| 169/3 176/19 178/21 | 22/12 | MR [81] 1/7 5/25 8/1 | Mr Edwards [1] | 77/18 79/22 88/9 |
| 181/16 181/23 182/3 | month [4] 17/5 17/7 | 10/21 12/20 14/3 | 203/11 | 91/24 101/1 114/10 |
| 195/20 196/6 196/15 | 64/1 185/19 | 14/20 15/15 16/9 | Mr Evans [1] 161/22 | 114/14 114/17 115/2 |
| 196/23 197/13 198/4 | months [4] 4/4 11/17 | 16/10 16/11 17/25 | Mr Jacobs [2] 79/25 | 115/18 117/10 119/24 |
| 199/13 200/16 200/25 | 109/9 194/1 | 23/17 24/15 34/6 | 99/22 | 121/21 140/4 157/21 |
| ministers' [1] 20/21 | monumental [1] 35/5 | 34/23 37/2 42/13 | Mr Justice [4] 111/23 | 158/2 174/23 182/7 |
| minor [1] 43/14 | more [51] 1/13 4/16 | 48/19 49/10 49/20 | 157/23 181/6 188/6 | 183/19 186/7 187/16 |
| minute [4] 31/22 | 9/23 19/25 25/4 25/7 | 53/24 54/2 54/4 55/4 | Mr Miliband [3] | 199/11 202/13 202/18 |
| 44/21 83/15 145/21 | 27/2 40/8 41/17 41/21 | 55/5 55/11 58/19 | 15/15 16/9 17/25 | 203/14 |
| minutes [9] 5/13 | 45/4 48/13 49/25 50/2 | 59/22 64/18 65/13 | Mr Moloney [1] 80/3 | multinationals [1] |
| 11/25 31/23 46/13 | 61/24 62/6 64/24 | 71/11 74/17 79/25 | Mr Russell [1] | 84/22 |
| 78/1 127/10 151/4 | 64/24 66/1 66/5 71/5 | 80/3 80/14 81/4 85/16 | 139/14 | multiple [4] 81/18 |
| 154/6 177/6 | 75/11 86/6 89/23 91/5 | 86/3 88/4 99/18 99/22 | MR STEIN [4] 99/18 | 81/25 145/24 189/21 |
| minutes' [1] 77/15 | 92/15 98/7 98/8 98/19 | 100/2 100/16 108/1 | 111/13 114/7 204/11 | musings [1] 188/3 |
| mirrors [1] 180/14 | 98/25 122/8 122/14 | 111/13 111/23 114/7 | Mr Thomson [2] 54/2 | must [7] 32/6 44/2 |
| miscarriage [1] 48/4 | 124/14 133/6 134/15 | 114/8 114/24 115/1 | 54/4 | 52/7 52/19 102/18 |
| miscellaneous [1] | 136/12 148/9 164/15 | 115/21 127/3 127/4 | Mr Watson [3] 159/3 | 102/20 151/22 |
| 137/22 | 168/1 169/12 171/20 | 127/14 133/17 139/14 | 160/24 161/3 | mutual [1] 22/24 |
| misinformed [3] | 171/22 173/18 179/12 | 145/6 157/23 159/1 | Mrs [19] 27/22 28/5 | mutualisation [4] |
| 78/11 78/19 79/8 | 181/1 186/20 186/21 | 159/3 159/8 159/9 | 28/7 28/25 30/21 52/6 | 21/24 25/6 25/12 54/7 |
| misinforming [1] | 187/10 192/6 192/12 | 160/24 161/3 161/22 | 80/6 87/20 116/24 | mutualised [1] 89/1 |
| 78/22 | 197/8 | 169/5 169/13 181/6 | 117/2 117/18 117/20 | mutually [1] 178/15 |
| misleading [1] | morning [24] 1/3 1/8 | 183/18 188/6 190/7 | 118/6 118/19 120/14 | my [194] 1/8 2/1 3/16 |
| 179/22 | 41/1 46/13 46/22 47/3 | 190/8 192/15 192/18 | 120/25 121/7 121/12 | 3/19 4/2 4/18 5/2 5/13 |
| misrepresentations | 80/14 81/3 85/16 | 202/18 203/7 203/11 | 133/22 | 5/19 5/23 6/17 8/19 |
| [1] 63/15 | 114/12 127/7 145/19 | 204/5 204/11 204/16 | Mrs Hamilton [2] | 10/12 11/9 11/18 |
| mistake [3] 12/13 | 150/17 151/5 151/7 | Mr Arbuthnot [5] | 80/6 87/20 | 12/22 13/8 14/8 15/8 |
| 13/8 104/13 | 151/19 155/16 155/23 | 34/23 42/13 49/20 | Mrs Henderson [5] | 15/11 17/7 17/11 18/3 |
| mistaken [1] 160/10 | 162/21 163/2 172/3 | 55/4 64/18 | 27/22 28/5 28/7 28/25 | 19/1 19/1 19/25 21/15 |
| mistakes [4] 12/15 | 179/25 182/18 189/1 | Mr Arbuthnot's [2] | 30/21 | 22/3 22/6 24/25 25/20 |
| 105/1 105/2 105/5 | most [19] 2/18 3/5 | 14/20 59/22 | Mrs Jo [1] 52/6 | 25/21 25/23 25/25 |
| mistresses [9] 14/11 | 19/19 19/19 35/23 | Mr Bailey [3] 48/19 | Mrs Paula [1] 121/12 | 27/8 30/13 32/3 32/12 |
| 149/15 149/21 150/8 | 42/20 49/4 59/2 89/9 | 49/10 55/11 | Mrs Pauline [1] | 33/7 33/10 33/15 41/5 |
| 155/7 157/2 157/11 | 104/7 124/6 129/11 | Mr Baker [2] 12/20 | 116/24 | 41/24 45/24 45/25 |
| 173/17 186/16 | 129/12 129/13 133/10 | 53/24 | Mrs Thomson [7] | 46/1 48/6 49/21 51/12 |
| mix [1] 4/9 | 146/3 149/16 152/9 | Mr Bates [5] 8/1 | 117/2 117/18 117/20 | 51/15 53/23 54/1 54/7 |
| mixed [1] 190/17 | 152/24 | 10/21 55/5 58/19 | 118/6 120/25 121/7 | 54/7 54/11 58/7 60/11 |
| Mm [8] 47/11 81/17 | mostly [2] 2/13 | 65/13 | 133/22 | 60/11 62/11 62/18 |
| 81/20 97/7 100/17 | 139/12 | MR BEER [11] 1/7 | Mrs Thomson's [2] | 62/20 64/17 64/19 |
| | mountain [1] 61/12 | 71/11 80/14 81/4 | 118/19 120/14 | 64/24 64/25 65/18 |

M
my... [128] 68/3 68/6
68/23 69/4 71/13 73/6
77/3 77/10 78/6 78/15
80/2 80/7 84/17 84/18
87/10 87/16 88/5
89/10 89/20 89/22
92/8 92/10 99/17
99/19 99/22 100/10
100/13 104/3 104/8
105/6 106/20 108/1
109/20 109/25 110/6
111/9 112/12 112/25
113/5 113/6 115/4
117/8 120/24 120/24
121/1 121/19 123/22
123/24 124/21 125/6
126/20 126/20 127/5
128/14 129/16 130/18
130/20 131/17 134/6
136/15 140/11 140/17
142/16 142/17 142/17
144/7 144/12 145/11
146/23 148/25 149/11
149/19 149/19 150/15
150/25 151/2 151/12
151/17 153/17 153/17
154/25 155/2 155/4
156/25 159/14 159/22
160/12 161/1 162/25
163/7 163/18 164/12
164/14 165/1 165/13
168/2 168/12 171/24
172/2 172/6 176/11
176/11 176/18 177/1
177/7 179/19 180/24
182/7 182/8 182/9
182/12 182/18 184/15
185/4 185/12 187/13
188/7 188/12 189/9
190/25 191/22 193/9
193/10 196/21 199/23
202/4 202/11 203/4
myself [4] 20/5 50/25
171/23 188/3

N
naked [1] 201/22
name [11] 1/8 1/10
8/2 16/22 20/21 80/2
86/10 99/19 115/3
115/4 121/10
namely [5] 26/21
29/2 143/21 180/12
180/15
names [3] 20/21
30/10 141/13
NAO [1] 84/4
narrative [1] 82/7
national [6] 92/11
101/16 103/9 104/18
107/4 185/2
native [2] 191/13

191/18
naturally [1] 69/10
nature [3] 33/4 44/1
162/12
NDA [1] 200/12
nearby [1] 11/13
nearly [2] 52/18 53/1
necessarily [11]
12/14 33/7 45/13
45/21 61/4 82/11 90/1
122/14 137/5 191/20
192/13
necessary [8] 25/24
46/3 66/10 75/21
96/14 147/17 155/9
195/5
need [19] 3/8 5/10
8/8 18/19 24/8 24/22
25/24 28/18 30/19
45/17 48/3 54/16
70/14 76/3 88/16
100/6 146/10 182/15
197/11
needed [31] 18/6
18/21 22/20 33/25
41/5 41/16 46/15 51/6
51/20 57/12 73/1
89/17 90/10 90/11
92/12 92/19 93/5 96/9
152/20 153/2 162/16
172/4 172/6 172/7
173/15 173/17 177/18
178/9 182/12 193/12
202/16
needing [1] 100/13
needs [5] 48/14
48/17 182/3 189/22
197/4
negative [5] 11/23
42/20 68/5 160/8
164/21
negotiate [2] 17/6
107/5
negotiations [1]
92/12
neither [3] 15/17
27/22 131/25
net [1] 89/23
network [18] 21/22
43/17 88/19 88/19
89/8 89/11 89/15
90/21 91/20 92/11
92/14 101/4 101/8
103/22 125/17 127/18
132/14 132/22
networks [1] 68/25
never [31] 5/20 8/2
10/8 11/11 11/13
11/14 14/24 17/8
17/21 18/25 24/1 24/9
29/6 34/10 35/8 36/3
36/25 38/13 48/15
60/6 60/19 61/14
68/14 80/24 87/16

106/25 109/24 162/23
177/21 177/23 196/25
nevertheless [2]
38/3 96/7
Neville [2] 111/8
200/1
Neville-Rolfe [2]
111/8 200/1
new [15] 64/3 65/2
65/3 65/6 77/5 81/10
109/22 110/3 113/4
132/16 173/21 175/8
184/23 187/4 194/2
news [10] 39/2 39/7
39/8 39/18 39/24
42/10 42/11 46/15
46/16 200/20
next [12] 16/15 21/18
40/19 63/7 109/14
109/17 110/17 123/4
127/19 141/23 163/2
185/25
NFSP [7] 53/17
106/11 107/3 107/4
107/9 107/16 107/17
NHS [4] 72/6 76/10
81/8 82/4
Nick [4] 3/20 64/5
184/23 189/19
Nigel [1] 179/5
night [4] 51/15
163/12 168/10 172/1
no [114] 3/8 5/2 5/9
5/18 6/3 6/4 15/22
20/11 23/23 28/3 28/6
30/8 34/17 35/5 35/11
35/13 35/14 37/23
38/13 38/19 43/11
43/17 44/4 44/14 45/9
45/15 46/7 48/8 52/16
52/24 53/10 54/14
56/2 56/15 57/15
57/18 59/25 61/3 61/8
61/10 64/8 68/2 68/9
68/14 71/23 72/16
75/9 76/5 79/3 79/15
79/18 80/20 81/11
81/22 83/13 83/23
83/24 87/10 88/1 88/8
88/16 91/22 91/23
91/24 92/3 92/22
93/14 94/16 98/9 99/6
99/12 99/14 101/9
102/2 102/7 103/18
107/8 107/9 107/24
108/11 110/9 110/21
111/21 111/21 112/11
120/2 125/11 126/7
126/7 126/16 128/3
128/23 129/20 132/25
134/22 141/5 146/13
148/13 149/3 155/10
160/22 161/19 164/5
167/12 167/16 169/5

174/25 178/5 187/5
190/14 194/12 196/19
200/21 202/16
nobody [4] 45/17
60/14 112/25 114/3
nodding [1] 81/21
non [2] 62/24 67/9
non-urgent [1] 62/24
none [5] 12/7 34/7
60/9 60/22 100/12
nor [3] 15/18 27/23
119/10
normal [4] 3/13 69/1
69/2 136/16
normally [4] 16/2
36/24 41/3 145/18
Norman [4] 26/9
26/13 27/20 37/23
norms [2] 141/14
197/3
Norwich [1] 27/25
not [206]
notably [1] 3/5
note [13] 16/12 33/9
52/15 59/1 64/7 75/10
94/15 127/15 141/10
163/11 167/2 172/19
178/13
noted [3] 16/11 62/21
141/10
nothing [12] 7/24
11/20 18/7 44/5 68/7
69/2 79/3 84/15
109/22 119/9 174/25
180/24
noticed [4] 4/17
41/15 66/21 121/10
noting [1] 157/25
notion [1] 145/13
notwithstanding [1]
162/11
now [58] 2/3 14/7
25/9 29/1 30/3 35/15
40/22 41/11 46/21
48/18 53/11 66/18
67/8 67/21 70/1 77/15
88/13 91/6 98/6 98/19
100/1 101/12 103/16
107/22 108/15 109/13
111/14 111/18 111/23
117/2 117/15 121/12
121/21 122/19 129/2
135/8 137/9 137/18
138/1 139/15 144/23
147/16 147/23 149/24
156/19 158/15 159/11
162/16 162/23 165/1
167/17 168/17 169/20
172/14 181/7 182/7
184/14 201/11
nowhere [3] 40/16
42/9 149/24
nuclear [6] 122/11
179/16 179/18 181/19

194/11 197/24
number [41] 3/13
5/11 16/17 16/20
26/19 30/17 31/12
34/12 38/4 38/6 44/6
44/10 49/5 50/20 57/3
57/4 57/4 57/17 59/20
80/4 98/13 100/1
100/15 114/12 115/18
115/24 117/6 127/23
128/25 129/5 129/6
129/10 138/7 139/8
141/12 149/12 150/19
178/11 190/8 197/23
202/20
numbers [5] 22/14
24/4 37/14 51/16
105/3
numerous [2] 10/13
138/7

O
oath [1] 170/10
object [1] 161/7
objection [1] 169/10
objectionable [1]
29/25
objective [8] 45/20
89/24 89/25 90/20
90/25 154/2 155/3
155/4
objectives [11] 21/15
23/3 24/16 25/12
25/14 88/14 88/18
89/4 93/22 96/8
195/20
objectivity [1] 195/25
obligations [1] 74/8
obscured [1] 196/19
obscures [1] 196/24
observation [2]
157/15 200/8
observations [3]
67/7 145/8 163/13
observe [1] 176/23
observed [1] 154/13
observer [1] 179/4
obtain [3] 12/21
146/10 148/12
obtained [1] 7/2
obvious [5] 73/24
75/8 75/9 83/20 105/2
obviously [13] 44/12
44/24 72/24 90/20
122/13 126/14 140/8
151/10 151/20 159/15
160/9 183/23 197/25
occasion [4] 12/1
14/8 50/22 68/19
occasionally [1]
17/24
occasions [7] 28/9
54/5 67/16 74/11
100/8 119/19 190/9

| | | | | |
|----------|--|---|---|--|
| O | 4/19 6/19 11/6 11/25 12/16 14/23 24/16 25/14 29/11 32/22 32/23 32/23 33/8 35/18 39/13 41/7 42/16 45/8 49/20 64/6 67/5 67/17 68/19 70/25 71/1 71/12 74/8 74/9 76/14 77/24 78/22 79/15 80/9 81/12 83/15 83/24 85/9 87/5 89/7 89/24 90/7 90/15 92/14 94/12 95/6 96/3 96/3 96/18 97/9 99/6 102/20 104/7 110/13 110/13 113/11 117/8 121/4 122/9 123/23 124/2 126/22 129/18 130/24 131/13 133/17 135/13 135/14 135/15 137/11 137/20 139/9 145/17 145/17 146/13 151/14 151/17 154/18 164/14 176/18 177/5 178/4 181/18 182/11 183/25 184/6 184/19 186/24 186/25 187/4 187/13 194/12 196/9 197/5 197/6 198/7 198/13 200/9 201/1 201/15 | 198/12 operation [2] 32/25 52/9 operational [31] 11/21 27/11 27/11 27/21 31/15 32/1 32/11 32/17 33/6 44/1 76/17 78/7 78/16 125/21 126/1 126/11 126/18 134/4 136/11 136/20 142/13 142/15 143/2 143/4 143/21 143/24 144/5 144/6 144/14 146/15 146/17 opined [2] 149/20 150/4 opinion [4] 43/23 132/3 148/2 167/9 opinionated [1] 159/13 opportunities [1] 35/9 opportunity [10] 18/22 29/1 65/7 76/23 106/6 112/18 132/20 151/4 161/24 163/21 opposed [3] 164/16 165/4 187/25 opposite [3] 30/17 169/17 185/13 opposition [2] 113/3 180/16 optimistically [1] 34/20 option [1] 184/7 options [16] 102/12 102/20 178/14 179/12 179/16 179/18 181/19 182/25 183/3 183/5 183/15 183/17 183/18 185/14 185/23 188/23 or [157] 3/3 3/13 8/16 9/4 9/15 11/22 17/8 17/23 18/7 18/12 19/8 19/8 20/21 20/22 20/23 21/4 24/7 25/23 27/24 28/5 30/9 30/13 32/21 33/2 33/4 33/16 35/20 36/17 40/7 40/15 41/2 42/7 43/12 44/5 44/10 46/4 46/10 47/18 51/16 52/9 53/8 54/2 54/17 54/21 55/2 55/23 56/4 57/14 58/11 59/18 63/8 64/20 67/2 67/15 70/2 70/21 71/21 73/5 74/4 76/7 76/21 78/9 78/11 78/16 78/17 78/19 78/22 79/8 79/20 81/12 81/22 83/5 83/21 84/12 84/14 85/6 85/10 85/19 85/25 86/1 86/15 | 86/15 86/18 87/13 87/23 100/2 101/20 101/23 102/13 102/17 103/6 104/17 105/25 106/16 108/12 113/20 120/11 122/3 124/24 125/3 126/14 126/19 130/2 130/6 132/8 133/3 134/16 134/22 135/15 136/12 136/21 136/25 137/21 138/13 144/11 144/14 145/21 146/25 149/19 151/6 153/3 154/12 154/13 155/20 158/23 159/15 160/10 162/1 162/4 163/4 171/7 176/18 176/19 177/4 178/8 179/2 179/4 179/18 180/13 181/17 181/24 182/6 182/25 184/6 184/7 184/17 184/17 187/6 188/19 190/12 195/1 195/21 198/22 200/4 201/9 202/5 202/20 oral [2] 172/20 202/19 orally [1] 18/13 order [11] 19/8 21/8 48/3 49/8 54/16 65/15 68/22 97/13 138/2 185/5 190/16 ordinary [1] 198/23 Ordnance [1] 194/11 organisation [14] 22/14 77/4 124/20 136/3 136/23 137/21 139/13 184/21 184/25 185/1 185/7 192/7 194/3 196/20 organisation's [2] 160/7 164/20 organisations [7] 76/7 76/9 126/21 184/16 194/13 198/25 199/10 organised [2] 10/12 83/12 organising [1] 199/7 originally [1] 166/21 originated [1] 90/13 Osborne's [1] 91/19 other [54] 2/4 3/5 3/17 11/16 16/17 17/23 18/20 23/2 34/23 35/1 46/19 49/21 57/24 58/13 61/25 70/5 72/5 74/7 74/25 78/23 82/8 83/4 85/24 86/18 87/23 92/4 105/13 108/8 112/19 113/18 125/23 126/6 127/4 127/6 | 127/20 127/22 130/25 143/25 153/16 154/15 157/16 164/14 168/23 173/20 177/3 177/5 177/13 179/2 184/15 187/4 196/20 197/23 199/4 202/5 others [17] 4/8 11/18 13/7 39/1 61/10 63/3 82/5 83/3 90/14 122/9 126/24 133/19 169/3 184/5 185/10 194/4 200/2 otherwise [7] 9/15 19/8 33/3 92/23 102/20 160/10 162/5 ought [2] 77/25 88/2 our [25] 4/9 8/20 10/18 32/20 41/20 45/24 48/14 49/3 67/19 77/14 94/2 104/10 119/10 120/20 132/17 132/18 132/19 158/18 165/15 178/13 184/10 192/10 192/21 194/9 199/1 ourselves [1] 164/1 out [68] 19/1 20/1 20/20 26/5 26/9 26/15 27/3 27/13 30/15 30/25 31/8 35/18 35/21 38/15 40/5 42/5 48/20 49/17 50/20 51/17 54/22 55/9 60/24 62/3 65/15 69/12 71/7 74/10 83/12 84/19 84/23 88/17 91/19 92/2 93/6 93/25 94/3 95/6 97/5 97/12 101/24 102/19 103/10 107/19 119/1 120/20 126/3 126/8 126/20 135/21 138/13 144/20 145/13 149/11 155/20 163/3 165/13 168/5 171/17 174/15 178/18 179/6 180/10 183/3 186/11 187/6 194/5 196/8 out' [2] 12/13 105/8 outcome [10] 55/24 61/16 147/7 161/19 164/5 170/6 173/22 173/25 175/20 180/18 outcomes [2] 56/1 58/13 outgoing [2] 28/23 49/19 outline [1] 172/21 outlining [1] 123/2 outrageous [1] 163/16 outset [4] 7/20 22/20 28/18 33/11 |
|----------|--|---|---|--|

| | | | | |
|--|--|--|---|---|
| <p>O</p> <p>outside [5] 111/15 113/10 117/25 125/2 140/24</p> <p>outstanding [5] 59/14 59/18 59/19 59/24 113/11</p> <p>over [41] 3/14 15/20 15/20 21/17 23/18 38/21 39/25 52/12 55/13 56/13 56/25 59/13 71/10 72/1 77/4 88/13 90/22 96/15 96/16 106/24 109/14 117/23 128/1 129/10 132/15 138/6 139/8 142/5 143/7 144/3 144/3 166/7 169/24 170/23 171/8 172/23 180/1 180/3 181/15 194/1 196/7</p> <p>overall [5] 4/9 22/9 45/14 131/15 180/18</p> <p>overcome [1] 177/22</p> <p>overriding [1] 89/7</p> <p>overseas [1] 17/5</p> <p>oversee [2] 173/3 174/8</p> <p>overseeing [2] 138/10 193/17</p> <p>oversight [3] 8/25 45/14 51/4</p> <p>overtures [1] 188/22</p> <p>overwhelmed [1] 113/4</p> <p>overwhelmingly [1] 96/19</p> <p>own [17] 11/18 14/10 22/3 30/13 43/3 63/15 79/11 102/19 104/3 111/11 119/10 130/20 144/12 145/19 146/23 167/24 170/18</p> <p>owned [5] 126/21 126/24 142/23 195/10 196/22</p> <p>ownership [2] 91/14 127/17</p> | <p>71/10 72/1 78/4 78/13 78/13 79/24 80/17 88/12 94/14 94/21 115/10 115/11 117/23 123/4 127/19 132/15 142/5 142/5 143/7 149/1 150/12 150/13 159/8 161/21 169/24 172/23 180/3 181/15 183/5 196/7 196/11 196/12 204/9</p> <p>page 1 [3] 23/8 23/20 55/14</p> <p>page 11 [1] 21/14</p> <p>page 12 [1] 9/11</p> <p>page 14 [1] 15/6</p> <p>page 15 [1] 58/22</p> <p>page 17 [1] 36/14</p> <p>page 2 [4] 23/5 55/13 94/21 142/5</p> <p>page 3 [5] 32/22 48/20 143/7 159/8 169/24</p> <p>page 33 [3] 9/12 62/9 62/10</p> <p>page 36 [1] 78/4</p> <p>page 37 [1] 10/10</p> <p>page 4 [2] 63/2 183/5</p> <p>page 41 [1] 78/13</p> <p>page 44 [1] 80/17</p> <p>page 47 [1] 115/11</p> <p>page 5 [1] 9/19</p> <p>page 51 [1] 69/8</p> <p>page 53 [1] 1/21</p> <p>pages [2] 1/20 32/23</p> <p>pages 1 [1] 32/23</p> <p>paid [3] 93/6 107/18 112/21</p> <p>pains [1] 41/24</p> <p>pair [1] 175/20</p> <p>pan [1] 48/20</p> <p>panel [2] 121/14 133/23</p> <p>paper [3] 6/7 6/9 109/24</p> <p>papers [3] 5/15 110/16 111/11</p> <p>paperwork [1] 140/3</p> <p>paragraph [65] 3/7 5/9 6/12 8/10 9/10 9/18 10/9 15/7 15/21 16/15 19/3 21/13 23/14 27/18 31/1 31/13 36/13 38/2 52/13 59/1 62/9 62/10 65/24 69/9 78/3 78/14 80/15 88/16 94/12 94/13 97/23 100/5 101/15 102/6 102/9 102/22 103/8 105/18 106/2 106/5 106/10 107/3 122/1 123/4 130/5 131/13 135/23 138/3 141/25 142/6</p> | <p>142/22 143/8 143/15 144/15 148/1 149/6 156/23 172/12 172/24 174/6 180/4 180/21 181/10 182/1 196/12</p> <p>paragraph 1 [1] 148/1</p> <p>paragraph 10 [2] 106/5 142/6</p> <p>Paragraph 11 [1] 142/22</p> <p>paragraph 110 [1] 78/14</p> <p>paragraph 118 [1] 80/15</p> <p>Paragraph 12 [1] 106/10</p> <p>paragraph 13 [1] 9/18</p> <p>paragraph 14 [2] 143/8 181/10</p> <p>paragraph 140 [1] 65/24</p> <p>paragraph 144 [1] 69/9</p> <p>paragraph 15 [1] 143/15</p> <p>paragraph 16 [2] 144/15 182/1</p> <p>paragraph 17 [1] 107/3</p> <p>paragraph 2 [3] 5/9 6/12 101/15</p> <p>paragraph 21 [1] 3/7</p> <p>paragraph 3 [1] 102/6</p> <p>paragraph 31 [2] 21/13 88/16</p> <p>paragraph 33 [2] 9/10 122/1</p> <p>paragraph 36 [1] 130/5</p> <p>paragraph 37 [1] 100/5</p> <p>paragraph 4 [2] 8/10 196/12</p> <p>paragraph 40 [1] 15/7</p> <p>paragraph 41 [1] 15/21</p> <p>paragraph 46 [1] 36/13</p> <p>paragraph 5 [2] 141/25 174/6</p> <p>paragraph 51 [1] 149/6</p> <p>paragraph 6 [1] 180/4</p> <p>paragraph 7 [1] 102/9</p> <p>paragraph 79 [2] 62/9 62/10</p> <p>paragraph 8 [3] 103/8 105/18 172/24</p> | <p>Paragraph 9 [1] 106/2</p> <p>paragraph 90 [1] 78/3</p> <p>paragraph 92 [1] 10/9</p> <p>paragraph 96 [1] 180/21</p> <p>paragraphs [7] 16/8 23/12 47/8 58/23 66/19 80/11 101/14</p> <p>paragraphs 117 [1] 80/11</p> <p>paragraphs 141 [1] 66/19</p> <p>paragraphs 61 [1] 47/8</p> <p>parallel [1] 172/16</p> <p>parameters [3] 125/16 135/25 136/4</p> <p>Parekh [1] 31/3</p> <p>Parker [2] 166/9 200/17</p> <p>Parker's [1] 166/21</p> <p>Parliament [42] 2/16 5/25 10/20 11/5 13/6 14/20 15/4 22/5 24/22 27/8 31/21 33/14 34/22 35/8 50/10 54/21 55/2 61/10 62/7 62/22 64/16 64/20 64/21 65/5 65/15 94/7 94/9 95/5 98/21 103/21 108/3 110/3 111/15 111/16 112/5 113/3 113/9 113/14 115/21 163/3 196/3 196/13</p> <p>Parliamentarian [1] 60/17</p> <p>Parliamentary [3] 72/21 112/15 143/20</p> <p>part [29] 4/21 9/12 9/22 24/5 26/1 41/5 41/14 45/23 45/24 56/2 65/18 79/17 81/5 87/13 120/13 121/16 126/25 129/7 160/12 167/12 168/4 169/5 170/2 181/21 189/5 189/5 197/2 200/19 203/10</p> <p>Participant [1] 77/25</p> <p>participants [5] 77/14 77/23 150/20 151/9 202/15</p> <p>participated [1] 169/7</p> <p>participation [1] 189/10</p> <p>particular [25] 7/19 8/16 11/7 11/8 13/6 17/2 18/25 79/19 82/9 107/25 109/6 109/16</p> | <p>119/1 119/16 119/21 124/21 133/18 134/7 135/12 135/15 136/18 144/1 147/21 191/16 199/7</p> <p>particularly [7] 5/8 35/15 47/25 52/5 64/3 81/5 82/14</p> <p>parties [10] 52/10 52/22 64/5 65/12 69/17 71/16 120/12 126/10 141/23 149/14</p> <p>partly [2] 49/24 193/9</p> <p>partners [1] 87/13</p> <p>partnership [1] 21/23</p> <p>parts [3] 46/17 133/10 137/23</p> <p>party [12] 3/17 5/5 84/8 85/5 92/10 110/13 112/14 113/5 120/12 121/16 138/11 140/23</p> <p>passages [2] 118/5 160/4</p> <p>passed [4] 4/3 26/22 110/8 169/4</p> <p>passionately [1] 108/10</p> <p>passports [1] 185/3</p> <p>past [3] 34/23 201/3 202/20</p> <p>Patel [2] 23/10 23/17</p> <p>patience [1] 157/21</p> <p>Patrick [4] 79/24 80/1 80/3 204/7</p> <p>pattern [3] 176/11 201/13 201/23</p> <p>patterns [2] 201/21 202/6</p> <p>Paula [11] 5/21 24/25 32/2 66/22 68/3 117/19 121/12 125/21 132/11 133/3 200/23</p> <p>Pauline [2] 116/24 121/12</p> <p>pausing [3] 134/14 136/8 152/13</p> <p>pay [6] 23/18 102/4 103/2 105/21 197/7 197/8</p> <p>paying [1] 185/3</p> <p>payment [1] 102/17</p> <p>peculiar [3] 194/9 194/16 194/22</p> <p>pension [5] 92/4 92/18 92/19 93/8 93/17</p> <p>Pensions [1] 127/19</p> <p>penultimate [1] 52/13</p> <p>people [66] 3/16 6/5 7/22 7/23 7/25 19/24 20/6 20/10 34/2 37/14 40/20 42/8 54/12 55/3</p> |
| <p>P</p> <p>pack [4] 4/17 4/17 32/20 41/1</p> <p>package [1] 179/19</p> <p>page [66] 1/21 1/21 9/11 9/12 9/19 10/10 15/6 15/20 21/14 21/17 23/5 23/8 23/19 23/19 23/20 26/7 26/7 26/8 32/22 36/14 38/21 38/22 48/20 52/12 52/13 55/13 55/13 55/14 58/22 62/9 62/10 63/2 69/8</p> | | | | |

| | | | | |
|--|--|--|--|---|
| P | 191/23 191/25 192/24 197/13 | 38/21 39/19 42/25 47/13 47/18 47/21 48/20 52/12 55/11 55/14 58/22 58/23 63/1 63/2 66/4 69/23 70/23 71/10 72/1 78/4 94/20 94/21 97/20 100/22 102/9 114/15 115/3 116/19 117/15 132/9 132/9 132/15 135/8 138/25 142/5 143/7 144/21 144/21 145/9 150/11 150/13 150/23 158/5 158/5 165/18 166/6 169/18 169/24 172/8 172/23 175/23 181/10 186/19 189/14 189/23 | 119/24 POL00117715 [1] 132/9 POL00141382 [1] 100/22 POL00141558 [1] 94/11 POL00153177 [1] 58/22 POL00176637 [1] 48/20 POL00195964 [1] 32/22 POL00218852 [1] 32/23 POL00232847 [1] 117/15 POL00285354 [2] 186/19 189/14 POL00285355 [1] 190/6 POL00296944 [1] 97/20 POL003454283 [1] 32/24 police [3] 14/15 76/10 136/15 policy [13] 9/2 12/13 22/8 22/9 42/16 76/19 86/5 105/8 125/14 125/15 146/7 151/15 201/15 policymakers [1] 58/3 polite [1] 61/4 political [2] 8/11 92/9 politician [2] 11/20 202/23 politicians [5] 11/22 19/19 76/6 190/17 202/21 politics [1] 67/8 poor [2] 62/16 63/13 portfolio [6] 4/9 4/19 4/20 4/22 25/21 45/25 position [18] 29/15 110/15 119/12 123/9 132/17 143/19 143/23 144/1 144/2 147/19 157/13 160/16 161/6 161/15 170/21 171/5 171/12 203/4 positioning [1] 159/18 positive [4] 12/24 42/18 42/22 108/2 possibility [3] 44/2 155/13 158/12 possible [6] 58/16 64/15 64/19 140/22 164/4 189/12 possibly [5] 63/8 74/11 113/1 168/23 177/4 | post [342] postal [9] 3/2 3/4 3/10 4/12 4/13 5/1 26/11 26/18 26/22 postmaster [6] 12/13 13/8 31/21 37/3 104/12 152/18 postmasters [36] 10/14 11/6 12/17 21/22 22/6 22/25 25/8 32/17 34/3 37/8 50/5 50/11 53/5 60/4 60/20 66/14 66/15 68/20 69/14 71/21 74/8 90/8 104/5 104/20 105/2 108/11 112/16 154/22 155/7 155/18 157/2 157/11 186/16 188/2 190/17 190/18 postmasters' [1] 188/5 postmistress [3] 12/21 27/22 108/3 posts [1] 115/24 pot [3] 92/18 92/19 93/17 potential [1] 189/19 potentially [2] 45/21 183/6 pounds [2] 170/24 171/4 pouring [1] 44/9 power [4] 122/11 137/3 161/9 181/22 powerful [1] 22/13 powers [3] 134/20 181/13 184/15 PP'd [1] 19/1 PPS [1] 33/15 PR [1] 45/8 practical [1] 188/23 pre [2] 89/24 90/15 pre-eminent [1] 89/24 pre-existing [1] 90/15 precedent [1] 148/14 precise [2] 76/3 111/3 precisely [1] 58/9 predatory [1] 135/3 predecessors [2] 110/1 199/24 prefer [1] 197/20 preferable [1] 198/11 preference [1] 185/23 preferred [1] 164/15 pregnant [2] 57/22 109/10 prejudice [1] 155/10 premiership [1] 116/15 preoccupied [1] |
| people... [52] 55/5 55/21 57/25 58/17 60/3 61/5 61/8 61/9 66/9 72/25 83/6 85/13 86/10 88/7 89/16 93/21 96/9 96/12 96/20 96/23 97/10 98/23 99/9 99/11 103/11 105/13 106/21 106/21 113/24 114/13 127/13 129/13 137/4 137/13 137/16 137/17 137/21 137/24 137/25 138/13 145/24 154/9 157/17 170/22 184/16 188/16 192/8 193/21 197/7 197/12 199/17 202/2 people's [1] 177/23 per [5] 25/23 68/21 68/24 113/6 142/23 per cent [1] 25/23 perceptions [1] 104/4 perfectly [9] 5/4 26/2 28/22 53/13 97/14 105/4 125/8 161/1 167/19 performance [2] 66/25 87/7 performing [1] 184/17 perhaps [18] 25/8 33/9 86/5 97/19 122/20 130/22 133/6 146/18 147/25 149/14 153/18 159/7 164/9 184/7 187/23 194/4 194/7 200/5 perilous [1] 124/25 period [34] 3/1 3/11 3/14 4/11 6/19 6/21 6/25 7/7 7/13 7/16 9/13 13/22 14/18 34/5 34/13 37/20 51/10 51/12 78/6 78/15 84/17 90/22 117/7 118/2 119/19 120/22 124/23 127/5 131/18 131/18 149/14 186/11 188/10 195/7 Perkins [4] 5/22 66/22 66/23 97/8 Permanent [28] 72/10 72/18 124/1 140/24 144/24 145/18 145/25 146/22 148/15 148/18 148/23 148/25 151/14 163/8 164/11 165/1 165/5 165/12 167/22 168/10 169/16 175/14 176/17 177/8 | 191/23 191/25 192/24 197/13 permission [9] 142/2 143/16 143/17 144/17 146/8 172/14 172/15 174/19 180/7 perpetuated [1] 21/10 person [13] 3/23 4/12 13/11 23/15 48/12 57/21 57/22 57/23 109/14 109/17 134/25 135/1 147/20 personal [7] 22/3 30/13 61/14 67/21 145/21 149/4 159/22 personalise [1] 159/14 personalities [1] 124/9 personally [6] 17/12 17/20 54/12 147/13 159/12 188/16 perusal [1] 159/23 Peter [1] 169/23 petitions [1] 10/13 phase [4] 116/25 170/4 174/25 202/24 photographs [2] 12/5 104/20 phrase [2] 71/18 86/21 pick [1] 46/14 picked [3] 42/12 42/17 64/5 picking [1] 41/15 picture [4] 15/5 43/9 97/12 131/15 piece [1] 164/15 pile [1] 18/17 pinpoint [1] 8/16 place [16] 6/7 12/6 36/24 37/5 48/14 84/11 85/15 92/22 101/25 131/2 149/3 157/14 179/8 185/7 195/7 195/16 placed [1] 158/2 plans [1] 99/5 platforms [1] 84/10 play [3] 136/4 153/22 157/24 played [1] 87/24 plays [1] 135/22 plead [1] 106/14 pleaded [4] 28/1 44/6 48/10 109/8 pleasant [1] 193/19 please [74] 1/5 1/10 1/19 9/11 15/6 15/20 16/6 16/22 21/14 21/17 23/5 23/6 23/9 23/11 26/5 30/20 30/24 37/25 38/20 | 47/13 47/18 47/21 48/20 52/12 55/11 55/14 58/22 58/23 63/1 63/2 66/4 69/23 70/23 71/10 72/1 78/4 94/20 94/21 97/20 100/22 102/9 114/15 115/3 116/19 117/15 132/9 132/9 132/15 135/8 138/25 142/5 143/7 144/21 144/21 145/9 150/11 150/13 150/23 158/5 158/5 165/18 166/6 169/18 169/24 172/8 172/23 175/23 181/10 186/19 189/14 189/23 pleased [3] 49/3 55/16 56/8 plenty [1] 202/25 plus [1] 131/13 pm [7] 77/22 114/15 114/18 114/20 165/20 165/22 203/15 PMQs [1] 47/22 pocket [1] 102/20 point [54] 5/24 12/16 12/20 14/5 20/24 21/3 29/8 36/6 44/17 46/19 50/14 50/15 53/15 55/6 56/11 57/6 60/1 60/7 69/5 70/17 93/13 95/14 99/10 101/22 106/20 107/25 109/8 109/14 109/16 111/19 122/11 122/24 127/25 129/11 129/11 129/13 129/13 140/20 142/20 146/16 147/10 148/17 149/3 155/17 157/8 159/5 162/9 163/19 172/5 177/20 182/16 184/13 184/21 192/25 pointed [2] 27/13 194/5 pointing [1] 153/15 points [4] 107/22 174/15 189/5 200/3 POL [18] 11/2 13/1 101/19 101/22 102/3 102/7 102/14 103/6 105/25 106/6 106/8 106/12 107/6 107/13 144/18 156/24 164/21 186/8 POL's [1] 123/14 POL00039281 [1] 55/12 POL00059303 [1] 23/5 POL00097393 [1] 116/19 POL00117339 [1] | | |

| | | | | |
|----------|--|--|--|--|
| P | 43/1 45/25 46/4 46/6 49/15 62/11 62/20 63/3 72/23 75/20 82/12 83/21 85/19 91/11 91/15 150/14 150/15 151/17 151/18 151/22 153/13 153/14 163/7 192/7 privately [2] 14/10 56/7 privatisation [12] 90/17 93/11 94/7 95/3 95/18 95/21 96/15 96/16 97/16 98/22 98/25 99/10 privatising [1] 88/23 Privy [2] 16/1 18/1 proactive [2] 60/13 155/14 probably [29] 6/6 8/5 10/4 11/5 18/2 20/9 25/7 27/16 46/10 54/19 61/18 64/5 67/12 71/14 74/4 74/13 75/9 77/3 82/12 127/14 149/16 154/19 154/20 156/4 163/5 177/4 178/2 181/1 184/9 problem [32] 4/25 7/19 17/18 19/21 20/25 22/19 22/24 23/16 28/20 33/8 51/18 53/10 53/12 57/4 58/2 68/10 71/3 82/12 86/9 92/24 93/5 96/22 104/1 104/15 107/16 109/17 112/24 113/22 192/4 197/10 198/1 200/4 problematic [1] 81/16 problems [24] 6/13 28/4 28/6 33/17 52/17 52/25 56/16 61/21 82/17 83/13 83/16 86/24 92/17 93/20 95/16 97/6 105/12 109/15 131/16 132/6 142/12 156/12 156/24 184/17 procedures [1] 26/16 proceed [7] 117/3 117/21 161/6 167/10 185/24 196/25 197/4 proceeding [6] 36/24 45/14 118/25 160/6 164/19 200/7 proceedings [6] 28/9 29/2 79/13 147/14 148/8 199/15 process [23] 14/7 17/10 25/12 26/24 30/14 44/4 49/7 56/7 | 56/9 70/12 70/13 112/1 131/2 134/11 136/17 140/15 140/25 141/3 155/19 156/13 156/25 157/6 168/4 processes [7] 16/14 19/6 56/25 61/10 98/11 131/22 189/3 produced [2] 7/6 129/22 profile [1] 128/2 programme [2] 54/6 67/19 progress [5] 34/13 54/5 54/6 131/6 131/11 project [3] 70/2 122/12 178/19 projects [7] 81/19 82/2 82/19 83/17 85/24 86/19 195/21 promise [1] 91/20 promising [1] 156/6 promoted [1] 69/15 proper [4] 27/3 126/19 131/3 161/13 properly [15] 34/22 37/19 56/4 61/22 65/8 66/3 73/2 74/6 83/14 84/24 160/1 160/14 161/12 177/24 188/18 proportion [1] 43/16 proportionate [1] 4/22 proposal [1] 24/21 proposals [1] 192/1 proposed [5] 174/11 175/2 179/9 181/19 198/14 proposing [1] 170/16 prosecute [2] 106/12 137/4 prosecuted [11] 14/10 15/1 31/3 108/25 109/1 136/14 137/5 137/14 137/16 137/21 137/24 prosecution [4] 68/24 72/16 119/7 136/19 prosecutions [10] 40/13 42/8 44/3 131/20 132/3 132/7 136/10 136/11 137/8 201/23 prosecutions/convictions [1] 201/23 prosecutor [1] 7/3 prospect [2] 120/18 152/4 prospects [1] 191/9 prospectus [2] 97/2 97/4 protect [7] 22/16 | 69/16 73/14 73/20 74/18 74/23 178/7 protection [1] 3/6 proved [2] 12/11 71/5 provide [4] 55/17 107/6 195/19 195/23 provided [10] 20/19 21/8 43/19 45/11 45/19 62/1 62/18 121/25 130/8 159/24 provides [1] 132/20 providing [3] 47/18 134/15 202/25 provisionally [1] 173/2 PS [1] 151/21 pub [2] 22/17 60/19 pub-goers [1] 22/17 pubcos [1] 71/4 public [62] 41/6 44/16 44/20 72/21 72/25 73/14 73/20 74/5 74/7 74/11 74/14 74/18 74/20 74/23 75/2 75/3 75/7 75/17 75/22 76/5 76/21 81/18 82/2 82/7 82/8 82/11 82/14 83/2 83/4 83/17 83/21 84/10 84/12 84/14 85/6 85/10 86/4 91/14 95/8 103/20 125/20 138/10 143/18 146/9 146/11 147/17 157/19 159/18 171/4 183/7 186/10 191/24 193/3 193/24 194/14 194/14 197/23 198/14 199/2 199/12 201/15 201/15 publicans [1] 22/17 publication [2] 43/23 62/14 publicly [2] 107/7 178/21 published [4] 36/16 62/16 63/19 146/10 publishing [1] 47/17 pubs [2] 70/6 71/4 punished [3] 12/14 104/13 105/6 purely [2] 136/11 136/20 purpose [1] 179/19 purposes [3] 85/2 146/21 200/9 purse [1] 82/14 pursue [2] 59/17 185/24 pursued [1] 179/13 pursuing [1] 193/7 push [1] 182/23 put [30] 2/3 18/17 20/5 22/25 29/11 30/10 51/16 53/2 57/5 | 66/16 82/20 121/3 128/4 130/23 132/22 139/18 155/16 157/12 165/2 175/3 175/6 177/3 179/2 179/8 179/20 179/25 187/23 191/20 195/16 203/3 putting [4] 71/6 83/15 99/6 154/4 |
| | | | Q | |
| | | | qualified [2] 73/2 202/10 qualified/knowledgeable [1] 73/2 quality [2] 62/17 194/3 quashed [1] 80/5 querying [1] 7/22 question [37] 14/20 14/24 17/10 19/25 24/21 28/15 34/18 43/24 45/2 50/12 51/25 59/6 59/9 61/11 68/22 71/12 74/16 74/16 76/14 76/16 81/23 84/16 86/12 87/5 88/4 91/8 111/6 111/9 113/18 114/3 118/14 119/3 121/6 149/21 155/15 167/19 184/12 Questioned [10] 1/7 80/1 88/12 99/18 115/1 204/5 204/7 204/9 204/11 204/16 questioning [1] 86/10 questions [33] 1/9 14/22 17/16 19/13 59/6 73/17 76/17 76/17 77/10 77/13 77/16 77/24 79/23 80/10 81/13 83/9 87/3 88/6 88/10 99/17 100/1 100/15 100/18 101/3 113/9 114/12 126/18 133/16 134/1 143/21 170/13 202/14 202/15 quibble [1] 154/23 quick [2] 42/22 150/17 quickly [3] 44/17 77/4 186/21 quietly [1] 59/15 quit [1] 184/9 quite [23] 3/15 31/12 34/12 50/25 51/9 51/10 57/24 61/24 74/9 81/23 83/9 90/13 117/16 125/25 154/25 168/7 177/4 177/4 182/13 185/8 185/13 | |

| | | | | |
|--|--|---|--|---|
| Q | 189/19 | 58/9 63/19 117/20 | 42/4 107/11 115/18 | 55/18 |
| quite... [2] 187/15 192/1 | reading [5] 18/24 40/25 49/17 168/19 169/15 | 119/23 120/3 120/4 122/2 122/15 128/2 128/7 132/10 152/6 169/20 173/21 | 130/9 143/4 143/23 156/20 173/11 177/19 188/13 190/11 193/16 | reiterated [1] 167/23 relate [2] 142/11 146/3 |
| quote [2] 15/19 100/5 | readout [3] 150/18 151/5 188/25 | receiving [2] 132/23 171/14 | references [1] 178/2 referred [8] 3/16 3/22 11/8 16/1 64/23 139/8 191/22 198/13 | related [17] 16/14 17/12 19/5 20/7 34/3 70/17 81/1 94/5 95/10 95/18 101/7 103/1 105/21 111/9 128/11 158/4 198/1 |
| quoted [1] 58/24 | reads [1] 39/23 | recent [1] 201/16 | referring [6] 16/7 32/7 53/22 97/23 130/11 190/23 | relates [3] 111/6 117/17 189/19 |
| Qureshi [1] 23/7 | real [7] 36/4 72/22 102/2 103/10 104/1 109/17 188/21 | recently [5] 16/18 38/5 48/1 107/14 110/14 | refers [5] 19/3 43/20 129/20 132/14 156/1 | relating [13] 9/8 27/15 41/2 48/6 52/9 116/20 120/23 126/4 130/10 130/16 145/3 173/8 190/2 |
| R | realise [6] 37/6 46/7 46/8 86/5 86/7 86/8 | recess [1] 16/4 | reflect [5] 79/19 160/11 164/24 187/9 201/12 | relation [20] 6/19 45/7 47/13 75/16 76/4 103/22 106/11 110/17 112/6 112/9 112/15 117/11 122/7 130/15 131/15 135/19 141/7 146/6 148/19 174/16 |
| radar [1] 85/17 | realised [13] 41/25 46/5 50/3 51/1 51/8 61/3 61/20 65/8 71/6 91/24 108/16 108/24 113/14 | recognise [4] 8/21 10/22 39/20 199/10 | reflected [3] 69/10 105/15 194/1 | relationships [3] 3/5 44/16 44/20 86/4 96/19 127/20 |
| radical [3] 25/4 90/11 179/12 | realistic [1] 120/18 | recognised [4] 13/2 27/5 78/9 78/16 | reflection [3] 187/12 191/18 202/12 | relations/communica- tions [1] 44/16 |
| radically [1] 132/18 | really [18] 3/18 4/7 29/16 30/4 30/6 51/2 51/6 51/8 51/8 53/4 57/9 57/16 67/1 83/20 140/4 152/21 159/2 202/9 | recognises [1] 135/21 | reflections [3] 69/7 202/20 202/21 | relationship [12] 21/20 22/1 24/17 25/15 32/5 69/13 90/10 126/12 137/1 143/1 168/6 190/4 |
| raft [2] 40/5 42/5 | reason [19] 1/15 7/17 17/25 25/19 25/20 35/7 45/15 50/15 54/14 68/9 78/10 78/17 79/19 83/13 91/9 92/8 108/11 197/5 197/6 | recognition [1] 202/1 | reflects [1] 171/24 | relationships [3] 32/16 79/21 123/11 |
| raise [6] 4/24 34/7 35/3 87/18 91/13 170/13 | reasonable [6] 15/13 21/1 21/7 28/22 53/13 187/12 | recollect [1] 168/11 | refusal [2] 119/13 133/22 | relatively [1] 128/2 |
| raised [26] 11/5 13/15 16/20 19/13 27/20 28/4 28/7 28/8 31/14 31/20 35/8 38/6 46/5 46/7 46/8 56/13 60/19 88/3 88/6 89/13 100/8 103/22 112/9 113/8 113/22 120/7 | reasonably [1] 14/6 | recollection [7] 15/22 87/16 89/22 133/5 149/19 156/25 177/1 | refused [5] 51/21 121/7 171/9 171/11 172/14 | release [1] 63/21 |
| raises [2] 137/18 137/19 | reasons [20] 6/11 11/11 11/13 24/2 51/22 69/20 92/9 103/1 113/16 119/1 120/19 127/8 152/8 152/15 152/23 168/5 171/17 180/11 182/11 192/21 | recommend [2] 43/8 179/13 | regarded [3] 20/18 141/3 182/4 | released [1] 90/23 |
| raising [4] 32/25 52/4 57/3 91/8 | reassurance [2] 53/4 54/23 | recommendation [3] 172/18 178/13 182/24 | regarding [10] 49/6 52/1 52/5 116/23 127/24 129/2 143/20 152/14 159/9 181/11 | relevance [1] 201/21 |
| range [4] 4/23 75/17 110/1 113/10 | reassured [1] 60/3 | recommendations [12] 178/11 178/12 182/12 186/4 186/5 186/7 189/16 198/8 198/14 201/10 202/4 203/1 | regards [1] 44/2 | relevant [7] 17/22 24/5 107/13 116/11 120/16 143/10 176/15 |
| rapid [2] 46/12 159/23 | rebuttal [1] 155/15 | recommended [4] 68/6 118/13 121/15 133/24 | regional [2] 54/3 104/17 | reliable [2] 15/2 138/6 |
| rarely [2] 17/3 191/10 | recall [33] 9/3 10/4 41/11 44/13 44/14 87/6 87/10 88/1 95/25 96/4 96/18 96/25 101/6 101/9 105/11 127/2 127/4 132/23 132/24 133/2 145/5 145/7 148/20 148/22 151/19 153/20 154/25 155/20 157/23 171/14 176/10 192/18 192/20 | reconvene [1] 114/15 | register [1] 105/13 | reliant [2] 19/23 110/10 |
| rat [1] 54/25 | receipt [2] 137/11 140/19 | record [5] 5/17 5/23 6/3 6/4 201/6 | registered [1] 5/23 | relieved [1] 134/19 |
| rate [3] 68/24 93/9 93/10 | receive [4] 107/9 121/18 122/6 143/16 | recorded [2] 5/20 154/8 | regret [1] 118/23 | reluctance [1] 140/12 |
| rather [23] 45/5 45/8 46/17 51/2 59/12 70/12 74/23 79/12 84/21 98/23 123/21 125/7 133/12 135/7 148/11 153/23 159/14 173/4 180/9 190/12 197/10 197/13 198/17 | received [15] 47/9 | records [2] 6/11 31/4 | regular [4] 3/13 36/21 123/18 140/11 | reluctant [1] 92/2 |
| rational [1] 65/11 | | rectified [1] 43/15 | regularly [3] 5/5 122/22 133/7 | rely [1] 10/7 |
| re [1] 130/6 | | recusal [16] 158/15 159/9 159/16 160/6 161/7 162/1 162/9 163/25 164/19 166/1 166/23 166/25 167/9 172/11 174/17 180/15 | regulator [3] 69/22 69/24 71/18 | relying [1] 135/7 |
| re-read [1] 130/6 | | recused [2] 165/11 169/13 | regulator/arbitrator [2] 69/22 71/18 | remain [2] 43/22 59/15 |
| reach [2] 125/17 136/1 | | redesign [1] 75/19 | regulators [1] 69/16 | remaining [3] 19/4 52/20 63/12 |
| reached [1] 48/16 | | redress [4] 40/21 44/2 44/4 59/3 | regulatory [1] 71/2 | remains [3] 16/12 56/15 119/8 |
| reaching [2] 152/11 173/10 | | reduce [1] 132/18 | reinforced [1] 11/24 | remark [2] 152/16 180/24 |
| react [1] 41/5 | | refer [4] 10/20 41/8 82/24 116/25 | reinvent [1] 110/3 | remember [15] 12/8 39/14 39/15 51/10 82/16 83/8 86/10 |
| reaction [2] 94/8 153/17 | | reference [13] 38/8 | reinvestigated [2] 118/8 120/15 | |
| read [25] 16/25 23/11 23/19 35/5 40/22 42/15 44/11 45/18 46/4 49/13 50/2 58/14 68/6 86/6 112/20 118/5 123/4 130/6 147/3 154/9 155/5 159/11 160/3 184/23 | | | reinvestigation [1] 119/10 | |
| | | | reiterate [2] 52/7 | |

| | | | | |
|--|--|--|--|--|
| R | representatives [1] 66/16 | 55/17 59/9 62/17 62/18 63/16 63/22 63/24 88/4 119/23 119/25 135/11 139/1 143/17 | ridiculously [1] 104/14 | Russell [5] 122/21 124/3 139/12 139/14 141/17 |
| remember... [8] 119/18 133/8 138/15 139/12 153/9 164/2 186/12 189/1 | represented [4] 25/11 59/19 60/3 112/18 | responses [2] 26/4 144/19 | right [51] 1/6 2/7 2/8 2/16 3/1 3/11 6/15 11/3 14/19 46/18 64/12 70/14 70/15 71/24 77/17 80/7 90/18 96/9 101/12 103/19 107/1 108/25 109/12 114/25 116/1 116/2 116/10 116/16 116/22 117/14 119/15 122/3 122/22 123/23 128/11 138/8 147/20 150/8 158/25 160/13 167/16 168/3 169/1 181/16 189/13 193/10 202/22 203/7 203/13 204/2 204/13 | S |
| remembered [2] 44/3 81/2 | representing [4] 86/16 103/9 123/8 124/10 | responsibilities [2] 136/5 196/2 | sacked [1] 39/25 | safety [4] 7/1 7/5 128/17 193/5 |
| reminded [1] 32/4 | represents [2] 75/2 119/11 | responsibility [26] 3/10 5/5 8/7 8/12 8/14 8/18 8/23 8/24 27/12 32/1 32/13 67/21 73/3 118/14 119/2 119/4 122/7 124/18 124/20 151/15 183/13 184/8 189/25 191/22 198/21 202/5 | said [65] 5/14 19/9 19/10 19/20 23/12 23/15 28/2 29/17 30/18 34/25 36/5 36/22 37/15 37/16 38/12 40/8 43/11 50/5 50/7 50/10 50/15 53/10 57/2 62/15 65/9 66/12 68/25 75/9 87/18 88/4 91/25 96/24 97/25 100/14 102/9 104/9 104/16 105/17 108/15 108/19 111/7 122/1 126/6 127/7 139/22 139/23 145/19 148/13 151/21 154/3 154/12 155/2 155/4 156/19 157/11 159/3 162/25 165/10 180/22 183/18 183/20 186/15 192/16 192/18 192/20 | Sam [1] 99/19 |
| remotely [2] 20/12 35/14 | reproduce [1] 29/21 | rest [4] 103/19 134/9 166/16 185/4 | ring [1] 44/25 | same [30] 22/17 24/13 33/4 33/4 33/5 43/3 49/22 50/25 62/2 62/3 62/6 67/6 72/10 82/12 95/9 99/11 101/8 110/18 110/20 110/23 111/10 117/18 123/14 132/7 139/8 146/16 149/1 159/5 163/1 175/22 |
| remove [2] 181/17 184/16 | reproduced [1] 35/24 | restitution [8] 156/17 157/1 157/10 157/12 162/17 172/7 177/14 186/17 | risk [16] 7/25 82/9 83/21 95/24 95/25 96/2 96/17 96/18 96/23 97/11 97/15 98/7 125/2 179/6 180/17 182/4 | Sajid [1] 110/6 |
| remuneration [1] 102/17 | reputations [1] 171/5 | rests [1] 120/11 | robust [4] 138/5 156/8 164/15 201/6 | sale [5] 91/21 91/23 92/21 101/22 127/25 |
| repaid [2] 106/9 106/12 | request [4] 63/22 106/8 164/12 170/13 | result [4] 13/19 48/10 106/18 145/12 | robustness [2] 16/13 19/4 | Sam [1] 99/19 |
| repayment [1] 135/5 | requesting [1] 179/19 | resulting [3] 70/18 176/25 178/22 | role [15] 65/18 66/2 66/6 67/9 76/3 81/14 86/15 87/18 87/24 123/3 132/5 136/4 181/11 193/17 197/1 | same [30] 22/17 24/13 33/4 33/4 33/5 43/3 49/22 50/25 62/2 62/3 62/6 67/6 72/10 82/12 95/9 99/11 101/8 110/18 110/20 110/23 111/10 117/18 123/14 132/7 139/8 146/16 149/1 159/5 163/1 175/22 |
| repayments [1] 103/3 | require [6] 76/1 76/22 101/23 123/24 132/19 152/7 | resume [1] 203/7 | roles [3] 67/12 67/23 67/24 | Santiago [1] 13/12 |
| repeat [2] 87/7 100/18 | required [3] 25/5 141/18 156/16 | retail [1] 137/2 | Rolfe [2] 111/8 200/1 | sat [1] 104/23 |
| repeating [1] 144/11 | requirement [3] 126/15 168/21 200/5 | retained [3] 5/12 5/17 5/18 | rooted [1] 113/22 | satisfactory [2] 176/6 193/12 |
| repetition [1] 31/13 | requirements [1] 134/9 | retrospect [4] 25/7 65/25 66/7 91/5 | roughly [1] 4/19 | satisfied [6] 28/21 50/11 53/10 134/17 147/20 160/12 |
| replied [1] 49/13 | requiring [2] 43/24 179/19 | returned [1] 55/2 | round [6] 7/14 89/18 113/18 191/11 191/21 197/10 | satisfy [1] 146/11 |
| replies [1] 17/23 | research [1] 68/23 | revealed [2] 13/20 59/16 | routine [2] 18/16 41/14 | Saturday [9] 151/7 151/19 162/21 172/1 172/3 177/12 179/25 182/18 189/1 |
| reply [9] 30/20 30/23 31/22 35/17 43/1 55/11 121/4 121/6 121/18 | reserving [1] 180/9 | Revenue [3] 81/9 82/4 82/17 | Royal [15] 88/23 88/23 90/2 91/2 91/5 91/9 92/17 93/11 93/21 94/17 95/3 95/7 95/8 95/12 95/21 | Saudi [3] 51/13 64/24 113/12 |
| replying [4] 26/13 26/18 27/16 43/2 | residents [1] 13/10 | reversed [1] 84/25 | run [4] 7/9 86/19 87/20 143/18 | saved [2] 187/11 202/2 |
| report [46] 14/21 36/16 36/17 36/19 36/25 40/3 42/3 42/4 43/11 43/13 43/16 43/23 44/8 44/23 45/12 45/17 45/20 47/17 52/15 54/16 62/14 62/15 62/17 63/10 63/11 63/13 63/16 63/17 63/21 63/23 64/3 64/7 68/7 94/9 94/16 94/16 95/2 95/16 97/23 98/8 98/21 107/8 120/17 124/1 129/23 175/9 | resolution [2] 173/10 193/13 | revert [1] 156/7 | running [5] 21/22 84/1 87/21 103/24 184/25 | saw [14] 12/10 17/8 17/21 18/25 24/1 24/9 32/18 45/7 86/4 93/19 138/19 145/16 172/2 |
| Report's [1] 99/4 | resolve [3] 119/20 134/1 201/25 | review [18] 7/3 16/19 38/5 40/3 40/18 76/3 119/10 120/5 128/5 128/16 130/24 149/25 175/8 175/20 178/17 198/5 200/17 200/17 | runs [2] 76/14 180/17 | |
| reported [3] 66/9 198/6 200/21 | resolved [2] 131/25 155/14 | Review/the [1] 200/17 | | |
| reporting [5] 36/22 40/15 83/16 144/11 197/19 | resolving [3] 120/19 132/6 134/10 | reviewed [3] 174/5 174/9 185/22 | | |
| reports [4] 7/7 7/10 44/23 118/11 | resources [3] 27/2 167/24 195/14 | reviews [1] 120/7 | | |
| represent [7] 75/1 75/5 75/7 80/3 106/21 107/14 123/13 | respect [8] 61/13 70/6 85/8 135/10 153/24 162/16 186/10 193/21 | revised [1] 49/16 | | |
| representation [1] 107/6 | respected [3] 60/16 134/25 172/4 | revisit [1] 173/5 | | |
| representative [6] 24/14 54/1 74/2 74/10 151/16 167/11 | respectful [2] 50/1 173/18 | Richard [2] 158/7 160/24 | | |

| S | | |
|---------------------------|-------------------------------|------------------------------|
| saw... [1] 190/22 | 172/11 172/25 174/16 | 37/10 38/9 38/17 |
| say [117] 4/1 5/10 | 176/1 176/23 179/11 | 38/21 39/17 42/4 45/7 |
| 7/13 8/22 9/14 10/1 | 180/4 181/7 181/12 | 47/16 48/2 48/3 48/6 |
| 10/10 12/8 13/1 15/7 | 181/15 185/21 189/20 | 48/17 52/15 54/1 |
| 15/21 16/23 17/25 | 190/13 191/7 191/17 | 54/16 56/6 56/17 |
| 18/8 18/24 21/14 | 192/14 193/16 195/12 | 62/14 62/14 63/10 |
| 21/22 22/15 24/23 | 196/2 196/5 196/11 | 67/6 70/1 77/14 81/5 |
| 26/25 27/18 29/14 | scale [1] 128/21 | 84/7 88/22 89/24 |
| 32/10 33/14 34/20 | scales [1] 197/8 | 90/15 90/25 94/9 |
| 36/14 42/15 45/1 | scandal [2] 8/12 | 94/12 94/13 94/16 |
| 46/12 50/23 61/8 | 69/11 | 95/1 95/16 97/22 |
| 61/11 61/13 62/20 | scenario [1] 152/1 | 97/23 98/2 98/24 |
| 68/18 69/9 70/16 72/1 | scenes [1] 97/20 | 117/1 117/3 117/13 |
| 73/17 73/22 75/3 | sceptical [1] 83/7 | 118/10 118/13 118/18 |
| 75/13 78/5 80/25 | scepticism [5] 81/10 | 119/11 120/5 120/7 |
| 81/22 94/22 96/18 | 82/25 83/1 86/2 86/20 | 120/16 120/23 121/4 |
| 96/20 97/14 97/15 | scheduled [2] 147/5 | 121/14 128/1 129/20 |
| 98/9 98/16 99/16 | 186/1 | 129/22 148/2 170/4 |
| 100/7 102/1 105/23 | scheme [26] 7/9 | 174/20 193/11 201/21 |
| 108/19 109/16 111/14 | 36/12 47/17 47/24 | secondly [2] 70/16 |
| 112/22 113/19 114/1 | 48/25 49/1 50/6 51/20 | 75/13 |
| 121/13 121/15 121/19 | 52/2 52/5 52/7 52/8 | seconds [1] 46/11 |
| 123/22 123/25 127/13 | 52/9 52/20 55/19 | secretaries [4] 39/13 |
| 130/6 130/18 132/5 | 55/20 56/4 56/23 | 39/15 151/18 197/13 |
| 133/8 133/10 133/14 | 63/18 71/15 71/20 | secretary [84] 2/19 |
| 134/2 134/14 134/19 | 117/25 120/15 177/14 | 4/10 29/12 43/2 48/22 |
| 134/25 135/15 138/16 | 187/22 189/7 | 53/8 53/16 59/11 65/2 |
| 139/19 140/11 140/14 | Scheme's [2] 118/9 | 65/3 65/6 65/11 65/18 |
| 141/5 141/6 145/10 | 118/15 | 67/2 72/10 72/18 |
| 148/21 151/14 152/13 | schools [3] 76/10 | 80/25 83/18 84/17 |
| 153/16 155/4 158/13 | 76/20 77/1 | 87/9 87/21 100/4 |
| 158/23 160/5 162/12 | Science [2] 116/7 | 100/25 101/2 104/2 |
| 162/13 162/22 163/15 | 201/17 | 108/14 108/21 109/24 |
| 164/13 164/17 165/6 | scores [1] 40/20 | 116/3 116/9 116/11 |
| 168/14 168/20 168/22 | scrap [1] 104/19 | 116/18 120/21 123/6 |
| 175/12 180/17 182/23 | scrapbook [1] 12/4 | 123/22 124/1 130/8 |
| 184/2 186/6 186/23 | scratch [1] 77/5 | 132/10 133/2 140/24 |
| 188/7 193/24 196/9 | screen [7] 2/5 9/11 | 144/24 145/18 145/25 |
| 196/21 200/11 201/7 | 13/23 100/6 116/19 | 148/15 148/18 148/23 |
| 201/12 | 121/11 195/6 | 148/25 151/10 151/15 |
| saying [16] 28/25 | scroll [38] 23/6 23/11 | 151/18 151/22 151/24 |
| 35/2 35/12 41/19 | 47/20 120/1 123/1 | 152/4 153/13 153/14 |
| 42/18 50/18 50/22 | 127/16 132/11 132/13 | 154/1 154/10 154/12 |
| 52/14 61/17 91/18 | 139/5 139/20 141/24 | 154/13 154/13 155/12 |
| 103/25 112/7 122/23 | 142/5 143/7 150/12 | 155/13 156/11 156/23 |
| 128/24 164/16 202/22 | 150/20 151/8 151/23 | 163/8 164/11 165/6 |
| says [69] 23/14 | 158/6 159/1 159/8 | 165/12 166/7 167/23 |
| 27/19 39/5 42/3 42/12 | 160/3 160/24 161/2 | 168/10 175/14 176/3 |
| 43/4 47/21 59/1 80/21 | 161/21 166/6 167/7 | 176/17 177/8 183/7 |
| 94/13 98/4 118/6 | 169/24 172/10 172/23 | 184/20 185/22 190/11 |
| 120/1 123/5 125/14 | 174/6 180/3 181/10 | 190/14 191/22 191/23 |
| 127/22 132/15 135/23 | 182/24 183/4 186/3 | 191/25 198/5 |
| 138/3 138/20 138/22 | 193/15 196/7 196/11 | Secretary's [4] |
| 139/2 141/21 141/24 | scrolling [3] 23/18 | 146/23 165/2 169/16 |
| 142/6 143/8 145/1 | 127/18 183/10 | 192/24 |
| 146/2 146/6 147/4 | scrutinising [1] | section [5] 97/4 |
| 148/7 151/21 151/23 | 66/24 | 172/24 181/11 191/5 |
| 152/3 153/13 153/25 | scrutiny [2] 56/14 | 196/1 |
| 154/10 156/14 158/8 | 192/10 | sector [4] 72/24 |
| 159/10 160/25 161/3 | searched [1] 6/5 | 75/20 83/17 91/16 |
| 161/18 161/23 164/23 | second [73] 7/5 14/5 | secure [1] 88/18 |
| 166/6 167/7 169/25 | 19/3 26/6 27/12 27/18 | securing [1] 90/20 |
| | 31/13 36/11 36/11 | see [86] 1/3 1/21 |
| | 36/15 36/18 37/1 37/5 | 16/8 16/22 19/3 23/6 |
| | | 23/9 23/14 26/7 26/8 |
| | | 26/9 27/18 29/25 31/6 |
| | | 31/12 34/2 37/25 |
| | | 38/15 38/15 38/22 |
| | | 39/3 39/17 41/23 42/3 |
| | | 42/25 44/23 45/17 |
| | | 47/3 47/13 47/19 54/3 |
| | | 54/16 55/12 60/17 |
| | | 61/7 61/25 63/4 67/15 |
| | | 80/6 80/19 81/6 83/24 |
| | | 89/10 93/11 93/19 |
| | | 94/14 99/13 101/13 |
| | | 101/13 105/9 112/18 |
| | | 114/21 117/23 122/5 |
| | | 123/1 127/16 132/13 |
| | | 136/19 138/22 140/17 |
| | | 141/10 142/6 143/14 |
| | | 146/8 149/15 150/13 |
| | | 150/20 154/2 155/3 |
| | | 158/7 160/24 165/23 |
| | | 167/7 170/22 172/24 |
| | | 174/6 178/2 178/6 |
| | | 178/7 178/22 183/2 |
| | | 183/5 183/22 186/16 |
| | | 192/23 194/19 |
| | | seeing [2] 40/25 |
| | | 175/20 |
| | | seek [10] 55/23 |
| | | 64/11 125/7 125/17 |
| | | 142/1 144/17 146/8 |
| | | 148/10 166/15 172/15 |
| | | seeking [3] 34/13 |
| | | 59/13 95/10 |
| | | seem [4] 5/22 58/5 |
| | | 174/22 187/15 |
| | | seemed [5] 20/24 |
| | | 53/13 152/16 169/12 |
| | | 192/2 |
| | | seems [25] 40/22 |
| | | 46/4 97/14 118/18 |
| | | 123/13 127/1 128/10 |
| | | 135/9 137/22 140/3 |
| | | 150/19 168/19 181/6 |
| | | 184/20 188/13 190/2 |
| | | 191/4 196/24 197/9 |
| | | 197/15 198/11 199/1 |
| | | 199/15 200/18 201/13 |
| | | seen [27] 7/19 12/10 |
| | | 15/17 15/23 16/23 |
| | | 18/15 23/22 23/24 |
| | | 26/20 38/13 39/7 |
| | | 40/24 46/4 46/6 48/6 |
| | | 61/12 62/4 64/14 |
| | | 95/15 97/1 117/5 |
| | | 164/9 164/9 170/15 |
| | | 171/16 175/12 193/9 |
| | | Select [13] 14/21 |
| | | 49/21 51/3 53/9 55/4 |
| | | 60/15 62/19 64/1 |
| | | 64/18 85/21 101/6 |
| | | 101/10 103/20 |
| | | selected [2] 102/18 |
| | | 102/20 |
| | | self [1] 132/22 |
| | | sell [1] 92/17 |
| | | seminal [9] 5/19 |
| | | 149/7 149/10 149/11 |
| | | 149/17 149/18 150/5 |
| | | 150/6 173/14 |
| | | send [2] 55/9 63/23 |
| | | sending [1] 64/17 |
| | | senior [7] 50/1 68/1 |
| | | 68/9 170/9 176/17 |
| | | 176/21 197/11 |
| | | sense [18] 3/21 4/11 |
| | | 22/8 67/17 71/15 |
| | | 82/20 90/16 91/1 |
| | | 92/24 99/1 99/2 99/16 |
| | | 110/24 131/3 132/1 |
| | | 148/18 149/16 149/18 |
| | | sensible [1] 76/19 |
| | | sensitive [4] 55/22 |
| | | 98/8 98/19 98/25 |
| | | sent [24] 17/5 19/1 |
| | | 20/20 24/4 26/5 26/9 |
| | | 26/13 35/18 35/19 |
| | | 57/21 62/3 100/3 |
| | | 113/24 118/6 127/15 |
| | | 135/15 135/16 138/13 |
| | | 139/9 141/22 166/19 |
| | | 171/2 171/15 175/14 |
| | | sentence [8] 52/24 |
| | | 54/17 106/2 109/9 |
| | | 128/15 156/23 157/9 |
| | | 157/10 |
| | | sentenced [1] 135/5 |
| | | sentences [1] 54/17 |
| | | sentiments [1] |
| | | 171/20 |
| | | separate [7] 11/1 |
| | | 88/22 91/22 93/20 |
| | | 94/17 112/14 199/9 |
| | | separated [3] 67/24 |
| | | 93/25 126/3 |
| | | separately [6] 25/4 |
| | | 28/5 85/23 86/14 |
| | | 145/20 166/8 |
| | | separation [4] 67/11 |
| | | 67/22 90/2 90/17 |
| | | September [3] 37/21 |
| | | 119/7 189/17 |
| | | serendipity [1] 24/24 |
| | | series [4] 32/20 |
| | | 58/11 176/13 199/22 |
| | | serious [8] 29/8 |
| | | 61/21 73/10 78/8 86/9 |
| | | 88/7 103/21 113/22 |
| | | seriously [2] 51/9 |
| | | 79/8 |
| | | seriousness [1] 96/4 |
| | | servant [1] 24/7 |
| | | servants [17] 4/21 |
| | | 8/5 17/22 17/23 18/3 |
| | | 20/4 25/21 28/21 |
| | | 30/17 33/7 33/24 |
| | | 79/18 79/20 87/23 |
| | | 154/15 197/1 198/10 |
| | | serve [1] 193/23 |

| | | | | |
|----------|--------------------------------------|---|---|--|
| S | 158/14 158/17 161/9 170/17 181/12 | 84/20 86/6 95/2 98/8 98/9 101/11 110/25 115/5 118/15 125/17 134/15 134/24 135/24 137/3 138/8 141/2 142/1 146/8 148/12 153/6 155/5 155/8 156/3 156/6 156/8 156/13 157/7 157/10 157/12 157/14 158/11 158/23 160/15 160/20 161/5 161/24 162/3 162/5 162/13 163/24 165/2 165/7 165/13 169/3 169/7 169/7 175/11 176/20 182/8 182/14 182/15 182/20 184/13 184/13 186/20 189/12 189/23 192/16 192/19 194/4 194/20 198/9 198/10 199/6 199/20 | significant [8] 6/19 43/22 59/19 95/11 132/13 145/14 174/1 175/24 signing [4] 16/25 18/17 38/11 50/23 silk [1] 150/1 similar [7] 5/14 22/19 24/11 31/6 139/5 170/6 197/25 similarly [3] 78/13 86/20 108/8 simple [3] 45/8 93/13 107/20 simplicity [2] 196/25 199/9 simply [14] 8/17 20/19 26/2 30/1 30/22 35/12 38/13 42/1 42/12 82/20 82/21 91/8 99/8 121/15 since [14] 49/3 56/13 56/24 67/8 72/25 80/5 89/13 89/23 139/18 149/22 150/3 161/15 168/22 172/10 single [3] 12/3 34/5 170/17 sir [56] 1/3 1/5 1/6 1/8 1/15 5/14 13/3 18/8 33/12 33/23 35/2 46/21 47/3 47/7 57/19 61/17 71/14 71/25 77/10 77/16 77/23 78/3 79/23 80/2 80/19 81/21 85/2 88/9 88/13 95/15 97/10 99/19 100/6 106/20 109/12 110/12 111/5 113/19 114/1 114/5 114/9 114/10 114/14 114/15 114/21 114/23 127/7 165/15 165/23 187/20 188/7 202/14 202/15 203/3 203/9 204/2 Sir Alan [1] 13/3 Sir Ed [1] 5/14 Sir Vince [28] 1/5 1/8 1/15 18/8 35/2 47/7 57/19 61/17 71/14 77/10 80/2 80/19 81/21 85/2 88/9 88/13 95/15 97/10 99/19 100/6 106/20 109/12 110/12 113/19 114/1 114/5 114/10 127/7 Sir Wyn [4] 114/14 187/20 188/7 203/3 sits [1] 94/23 sitting [3] 76/24 80/6 131/4 situation [8] 17/12 22/15 22/21 33/13 33/23 112/17 162/3 | 164/3 situations [2] 69/15 104/21 six [2] 3/3 23/12 skating [1] 182/10 skewed [1] 43/9 Skills [1] 2/20 skillset [1] 191/14 skip [1] 15/19 slight [1] 85/2 slightly [2] 28/24 179/22 small [11] 16/19 38/6 43/16 45/24 57/3 84/21 84/23 127/23 128/25 129/5 129/8 smaller [2] 70/20 129/9 smattering [1] 7/12 smell [1] 54/25 Smith [3] 173/2 174/5 174/7 snap [1] 55/9 so [223] so I think [1] 183/20 so-called [1] 33/15 sold [2] 91/2 91/6 sole [2] 123/6 181/11 solicitors [5] 80/4 99/23 101/13 103/25 106/3 solution [2] 25/5 71/20 some [86] 5/19 5/23 6/1 7/5 8/12 9/7 11/2 20/24 21/3 25/11 26/4 33/19 36/6 37/14 39/24 41/5 47/8 51/8 57/11 58/17 60/10 61/9 62/19 68/12 68/23 69/7 71/19 73/4 75/23 76/22 77/13 79/4 92/7 94/4 95/24 97/1 102/24 104/6 104/20 116/20 122/8 123/2 126/23 128/6 128/16 129/10 131/4 132/1 134/1 137/23 137/24 137/25 140/12 141/24 142/8 145/2 145/8 146/21 147/14 148/8 152/2 153/2 153/3 154/11 157/17 161/8 163/5 165/6 167/22 168/18 171/2 175/19 176/20 178/25 179/6 179/20 186/13 187/15 189/24 194/6 194/6 198/18 199/10 199/17 202/2 202/3 somebody [10] 14/14 19/20 20/8 30/11 41/18 42/17 57/12 58/16 73/2 139/10 |
|----------|--------------------------------------|---|---|--|

| | | | | |
|------------------------------|--------------------------------|------------------------------|-------------------------------|------------------------------|
| S | 151/13 | 14/21 61/23 100/25 | steps [4] 42/2 95/7 | studied [1] 18/21 |
| someone [6] 15/24 | specialism [1] | 104/15 112/1 112/1 | 140/18 179/12 | study [2] 18/19 44/21 |
| 122/20 136/25 157/25 | 151/19 | 129/8 131/24 187/17 | Steve [1] 198/6 | studying [1] 44/23 |
| 182/5 184/24 | specialists [1] 201/5 | 188/14 | sticking [2] 36/3 | stung [1] 152/21 |
| something [52] 8/21 | specific [9] 9/3 49/6 | starting [2] 176/9 | 165/25 | style [1] 39/20 |
| 14/17 30/12 34/25 | 73/6 73/16 75/15 79/3 | 191/11 | still [7] 54/24 58/7 | styles [1] 61/9 |
| 41/4 42/18 42/22 | 84/6 153/12 181/14 | state [59] 2/19 4/10 | 64/4 98/17 113/14 | stylistic [1] 49/25 |
| 44/18 44/19 51/1 51/8 | specifically [2] 14/12 | 8/18 29/12 48/22 | 155/18 171/3 | sub [4] 27/24 130/21 |
| 55/1 56/11 65/9 66/21 | 88/19 | 59/11 65/2 65/3 65/7 | stock [1] 138/12 | 135/20 147/9 |
| 67/4 68/21 72/20 84/5 | specifics [2] 9/7 94/4 | 65/11 67/2 70/8 80/25 | stolen [1] 101/20 | Subcommittee [2] |
| 88/3 89/14 96/6 96/8 | spectrum [2] 8/11 | 83/18 84/17 87/9 | stood [4] 52/18 52/25 | 174/13 179/3 |
| 98/7 98/19 98/24 | 137/20 | 87/21 89/12 95/23 | 56/17 167/18 | subcontractors [1] |
| 106/11 108/16 108/23 | speech [1] 153/8 | 100/4 100/25 101/2 | stop [2] 187/24 | 70/21 |
| 108/24 109/12 109/18 | spelt [1] 93/25 | 104/2 107/7 108/14 | 191/15 | subject [8] 7/18 |
| 124/16 125/1 126/3 | spending [2] 74/5 | 108/21 109/25 115/25 | stopped [1] 34/25 | 20/12 39/2 44/3 72/15 |
| 136/21 145/22 146/20 | 171/3 | 116/9 116/11 116/18 | stopping [3] 18/8 | 101/19 161/17 162/4 |
| 146/25 151/6 153/1 | spent [6] 18/23 66/1 | 120/21 123/6 123/22 | 33/19 88/20 | subjects [1] 18/18 |
| 153/9 153/16 154/10 | 66/5 74/7 111/15 | 130/9 132/10 133/2 | story [5] 39/2 39/8 | submission [24] |
| 154/16 177/25 184/14 | 113/7 | 151/10 151/24 152/4 | 42/10 42/11 46/16 | 18/12 43/19 103/16 |
| 189/2 194/2 197/10 | spheres [1] 199/4 | 154/1 154/10 154/12 | story.pdf [1] 39/18 | 141/9 144/22 144/23 |
| 198/14 201/12 | SPM [8] 102/11 | 154/13 154/13 155/12 | straight [3] 93/2 | 145/11 145/16 145/23 |
| sometimes [5] 3/22 | 102/12 102/18 102/21 | 155/13 156/11 156/23 | 171/19 187/13 | 166/1 166/10 167/6 |
| 18/16 40/21 75/20 | 103/5 105/24 106/6 | 166/8 176/4 178/21 | strange [1] 60/8 | 169/19 172/9 172/11 |
| 143/25 | 106/13 | 183/7 184/20 185/22 | strategic [17] 32/14 | 174/3 175/3 175/13 |
| somewhat [2] 182/10 | SPM's [2] 102/17 | 190/11 190/14 191/23 | 76/17 88/14 88/17 | 175/24 176/1 178/3 |
| 196/19 | 106/7 | 198/5 | 89/3 89/25 93/22 96/8 | 179/22 183/3 186/2 |
| somewhere [1] 163/5 | SPMs [11] 101/17 | stated [1] 117/2 | 97/13 99/5 126/14 | submissions [7] |
| soon [1] 144/19 | 102/4 102/15 102/24 | statement [74] 1/18 | 126/19 137/5 137/8 | 103/13 105/23 107/20 |
| sorry [12] 22/12 35/2 | 105/19 106/13 106/18 | 1/24 3/8 5/9 6/13 8/11 | 137/19 144/10 144/14 | 107/23 124/7 175/2 |
| 53/22 53/23 57/20 | 107/5 107/6 107/8 | 9/10 9/19 9/22 10/10 | strategy [19] 78/17 | 177/3 |
| 73/25 81/23 81/24 | 107/14 | 15/6 15/8 17/14 21/13 | 87/12 87/14 87/19 | submitted [1] 101/13 |
| 94/13 111/12 111/12 | spoke [3] 30/17 | 33/20 36/13 43/25 | 87/23 116/12 127/17 | subparagraph [1] |
| 187/23 | 158/9 166/7 | 47/7 49/12 59/22 62/9 | 132/16 172/22 173/10 | 71/12 |
| sort [24] 11/19 69/25 | spoken [2] 43/5 | 65/23 66/20 69/8 78/4 | 173/24 174/5 174/10 | subpostmaster [5] |
| 90/3 99/7 129/17 | 169/7 | 80/11 82/24 88/17 | 174/23 175/9 178/17 | 9/9 16/12 16/18 |
| 132/6 135/1 145/24 | spokesman [1] 80/23 | 94/10 94/20 94/23 | 179/7 181/23 187/25 | 135/10 135/20 |
| 161/8 167/25 169/9 | spot [1] 201/22 | 94/25 95/1 95/5 95/6 | straw [1] 151/20 | subpostmasters [55] |
| 178/7 182/10 182/15 | spots [1] 201/21 | 95/13 95/17 98/20 | street [1] 40/9 | 6/2 6/22 13/24 14/11 |
| 189/24 191/3 192/6 | spotted [1] 201/23 | 98/22 100/6 100/14 | strength [1] 162/11 | 15/1 21/21 22/2 24/18 |
| 192/24 192/25 196/24 | spotting [1] 198/3 | 114/11 115/6 115/15 | strengthen [1] | 25/16 26/17 33/1 39/2 |
| 197/14 198/9 199/11 | staff [2] 99/20 101/20 | 122/1 123/23 126/20 | 132/17 | 39/18 39/24 40/8 |
| 202/8 | stage [16] 12/18 | 130/5 130/18 131/17 | stressful [1] 190/20 | 40/10 43/17 44/6 |
| sorts [2] 138/9 150/2 | 27/17 108/20 130/1 | 140/12 140/18 149/7 | stretch [1] 2/14 | 56/20 68/15 80/4 |
| SoS [2] 151/10 | 133/13 136/14 142/14 | 149/12 153/17 154/3 | strictly [1] 167/16 | 87/20 99/20 101/17 |
| 154/14 | 148/21 166/17 174/4 | 155/13 155/14 155/17 | strides [1] 132/13 | 103/10 106/21 107/4 |
| sought [2] 59/23 | 174/22 175/1 177/17 | 155/20 155/22 155/24 | strike [3] 12/12 96/2 | 117/7 126/5 126/13 |
| 148/3 | 179/13 180/25 190/12 | 156/1 156/4 156/19 | 105/7 | 127/24 128/4 128/25 |
| sound [1] 34/18 | stages [2] 86/22 | 176/11 180/21 183/8 | strong [6] 163/22 | 129/7 131/21 134/4 |
| sounded [1] 24/11 | 102/18 | 184/1 196/21 201/11 | 168/13 170/3 184/1 | 136/7 136/10 136/11 |
| source [1] 58/25 | stakeholder [1] | 202/4 202/12 202/19 | 190/14 190/24 | 136/14 136/20 142/21 |
| sources [1] 49/20 | 75/22 | statements [2] | stronger [1] 183/7 | 143/1 144/5 149/15 |
| South [1] 23/8 | stakeholders [2] | 141/18 186/10 | strongly [5] 79/7 | 149/21 150/7 152/19 |
| Spa [1] 68/25 | 189/21 191/3 | states [1] 199/5 | 152/17 164/16 165/4 | 153/6 162/17 170/3 |
| spark [1] 83/25 | stand [2] 19/8 73/4 | station [1] 122/11 | 170/2 | 173/16 176/6 178/7 |
| speak [6] 98/15 | standard [4] 18/4 | status [2] 76/4 180/5 | struck [3] 54/9 54/12 | 184/3 |
| 104/12 147/17 156/21 | 18/19 122/4 138/16 | stay [2] 108/22 | 199/21 | subsequent [3] 52/2 |
| 159/4 162/22 | standing [2] 198/21 | 147/16 | structural [4] 124/15 | 52/16 119/7 |
| speaking [3] 1/13 | 201/14 | stayed [1] 174/21 | 189/20 192/4 200/3 | subsequently [5] |
| 59/4 163/5 | stands [2] 160/9 | STEIN [5] 99/18 | structurally [1] 192/8 | 12/16 14/16 26/10 |
| speaks [2] 24/18 | 164/22 | 99/19 111/13 114/7 | structure [6] 22/24 | 59/7 135/3 |
| 25/17 | start [8] 9/7 21/8 77/5 | 204/11 | 73/15 75/14 122/19 | substance [8] 46/5 |
| special [5] 2/12 | 109/23 110/2 159/7 | step [2] 184/19 185/9 | 178/19 189/7 | 46/7 46/9 50/2 173/6 |
| 17/25 77/6 77/7 | 183/20 188/21 | Stephen [1] 139/10 | structures [1] 199/18 | 173/12 175/2 175/10 |
| | started [11] 6/8 | stepping [1] 84/7 | struggle [1] 58/7 | substantial [3] 122/8 |

| | | | | | |
|----------|--|--|--|--|--|
| S | <p>substantial... [2] 122/14 138/10</p> <p>substantially [1] 33/4</p> <p>substantive [1] 115/10</p> <p>substantively [1] 160/21</p> <p>succeeded [2] 108/6 111/2</p> <p>success [2] 90/25 91/7</p> <p>successful [2] 143/12 143/13</p> <p>successfully [1] 56/21</p> <p>succession [1] 3/9</p> <p>successive [1] 200/25</p> <p>successor [2] 110/7 190/25</p> <p>successors [1] 77/3</p> <p>such [15] 4/25 5/12 5/15 28/14 52/19 54/17 112/24 123/12 136/4 142/25 143/11 146/12 146/13 161/19 164/5</p> <p>suchlike [1] 148/2</p> <p>sued [2] 39/25 190/16</p> <p>suffered [2] 101/18 119/4</p> <p>sufficient [4] 5/1 20/18 128/13 131/15</p> <p>sufficiently [4] 46/2 78/7 95/23 130/15</p> <p>suggest [4] 57/16 69/5 77/14 110/24</p> <p>suggested [6] 25/1 42/23 45/18 91/18 152/25 154/14</p> <p>suggesting [2] 7/25 85/3</p> <p>suggestion [4] 28/10 53/2 56/8 186/19</p> <p>suggestions [1] 39/9</p> <p>suggests [5] 31/4 43/13 48/13 86/12 163/12</p> <p>suicide [1] 57/23</p> <p>suitable [3] 118/16 118/20 120/8</p> <p>suits [1] 13/3</p> <p>suits' [1] 10/22</p> <p>sum [1] 92/25</p> <p>summarily [1] 185/5</p> <p>summarised [1] 168/22</p> <p>summary [7] 45/20 129/3 129/4 140/6 148/3 166/2 174/13</p> <p>summer [1] 16/4</p> | <p>sums [3] 105/3 161/1 192/2</p> <p>supermarkets [3] 22/15 70/6 71/4</p> <p>supervising [1] 66/24</p> <p>supervisory [1] 73/12</p> <p>supplement [1] 172/21</p> <p>supplemental [1] 79/23</p> <p>supplied [1] 50/17</p> <p>suppliers [1] 22/14</p> <p>supply [1] 127/19</p> <p>support [6] 40/7 42/7 60/2 90/12 98/11 118/10</p> <p>supported [1] 125/22</p> <p>supporting [2] 96/13 148/5</p> <p>supportive [1] 152/19</p> <p>suppose [3] 56/7 67/7 175/18</p> <p>supposed [2] 66/23 193/11</p> <p>sure [22] 37/18 37/22 39/15 41/12 47/15 50/24 54/2 57/8 74/6 80/6 82/11 83/23 125/6 132/24 137/13 148/24 154/15 168/11 169/1 170/1 171/22 182/21</p> <p>surely [1] 34/25</p> <p>surfaced [1] 66/9</p> <p>surfacing [1] 67/2</p> <p>surgeries [1] 33/15</p> <p>surprise [1] 138/15</p> <p>surprised [3] 34/4 147/13 148/7</p> <p>surprises [1] 127/11</p> <p>Survey [1] 194/11</p> <p>survive [1] 91/10</p> <p>Susan [2] 97/25 98/1</p> <p>susceptibility [1] 82/9</p> <p>suspect [5] 133/24 156/5 163/4 197/5 197/6</p> <p>suspecting [1] 181/4</p> <p>suspended [1] 109/9</p> <p>suspension [3] 119/6 135/19 136/7</p> <p>sustaining [1] 132/22</p> <p>swamped [1] 92/4</p> <p>swift [2] 176/5 200/17</p> <p>swiftly [1] 52/21</p> <p>Swinson [10] 5/14 37/16 39/1 43/25 94/8 94/20 94/24 96/13 98/20 199/25</p> | <p>Swinson's [3] 4/5 22/18 95/6</p> <p>sworn [4] 1/6 114/25 204/3 204/14</p> <p>system [41] 7/11 9/17 19/5 19/13 19/21 28/4 28/6 28/11 31/5 31/10 33/1 33/15 34/1 40/2 40/3 40/8 43/13 52/17 52/24 56/14 57/10 65/17 81/3 81/10 83/12 84/1 84/2 84/24 85/7 88/7 101/21 101/22 102/7 102/13 103/11 113/23 127/25 131/16 134/16 138/5 170/5</p> <p>system-wide [2] 52/17 52/24</p> <p>systemic [9] 33/8 43/12 56/16 64/8 78/17 86/9 98/10 128/3 129/21</p> <p>systems [18] 58/5 72/5 72/10 73/1 81/8 81/9 81/15 83/2 83/5 84/10 84/17 84/25 98/11 126/12 129/2 134/3 143/2 144/5</p> | <p>178/25 179/1 180/1 184/8 203/5</p> <p>talk [15] 33/16 34/8 54/5 60/10 60/10 60/14 60/18 61/6 75/22 119/21 124/14 125/6 126/17 192/5 194/13</p> <p>talked [3] 5/6 60/22 87/5</p> <p>talking [8] 75/23 87/22 129/14 158/15 189/6 194/10 198/18 199/21</p> <p>talks [2] 98/14 194/7</p> <p>tangle [1] 198/2</p> <p>task [1] 82/16</p> <p>taste [1] 164/14</p> <p>taxpayer [1] 126/25</p> <p>taxpayer's [1] 74/6</p> <p>team [8] 62/13 122/23 123/17 125/22 172/24 173/2 175/8 183/11</p> <p>Team's [1] 66/25</p> <p>technical [2] 22/11 90/3</p> <p>technically [1] 130/22</p> <p>technology [4] 72/8 72/9 73/5 201/17</p> <p>tell [17] 6/1 6/12 8/10 30/20 47/7 49/12 65/23 66/4 66/19 67/4 78/10 78/18 109/25 113/21 153/20 155/2 187/3</p> <p>telling [2] 9/22 60/1</p> <p>ten [3] 46/13 170/23 171/8</p> <p>tend [1] 145/23</p> <p>tended [1] 12/24</p> <p>tension [4] 124/10 124/13 124/15 124/17</p> <p>tenure [2] 123/24 127/12</p> <p>term [7] 52/25 88/6 93/1 93/5 108/21 127/17 173/7</p> <p>terminated [1] 106/8</p> <p>terms [24] 29/19 31/7 71/7 74/4 74/5 105/11 124/23 139/5 150/6 155/1 164/8 183/21 184/5 184/7 186/12 187/8 187/24 188/13 188/24 191/21 192/3 194/17 197/25 203/1</p> <p>terrible [2] 104/7 104/21</p> <p>test [1] 40/19</p> <p>tested [3] 130/23 138/23 139/24</p> <p>testing [3] 20/22</p> | <p>20/23 30/15</p> <p>text [1] 39/20</p> <p>than [32] 1/13 1/14 40/9 45/5 46/17 56/22 59/12 61/20 71/6 74/24 79/12 84/21 91/6 92/25 122/8 123/21 125/7 126/23 129/9 133/12 134/10 135/7 148/11 153/16 153/23 173/4 180/9 190/12 197/8 197/11 197/13 198/17</p> <p>thank [65] 1/4 1/12 1/17 2/3 8/10 9/19 13/23 26/6 30/24 46/24 47/5 47/6 55/15 65/22 71/24 71/25 73/8 77/10 77/12 77/17 77/18 77/19 78/3 79/22 88/9 88/11 99/17 114/5 114/10 114/14 114/17 114/22 114/23 115/2 115/5 115/18 117/10 119/24 121/21 123/1 127/1 139/3 140/1 141/20 147/4 149/5 151/8 158/4 165/14 165/23 165/24 167/7 169/18 180/3 186/3 187/20 189/13 201/8 202/13 202/18 202/24 203/3 203/4 203/6 203/14</p> <p>thanking [2] 16/8 31/1</p> <p>Thanks [4] 39/11 114/7 150/17 161/1</p> <p>that [1204]</p> <p>that I [1] 58/7</p> <p>that's [65] 2/8 8/20 11/4 21/7 25/5 34/1 38/8 42/21 44/13 49/18 58/24 59/25 67/20 71/23 83/19 90/18 90/19 92/6 94/16 95/1 95/5 95/19 95/20 96/10 100/14 104/15 107/2 111/3 111/12 115/11 115/23 116/2 116/10 116/14 116/16 117/14 119/15 121/11 125/12 125/25 132/11 137/1 138/24 140/14 148/3 149/16 151/14 155/5 155/24 158/25 167/16 168/18 168/20 174/4 175/16 184/14 188/19 189/24 190/5 193/13 195/8 197/9 198/11 203/9 203/12</p> <p>theft [3] 48/9 48/9 106/16</p> |
|----------|--|--|--|--|--|

| | | | | |
|----------|--|--|--|---|
| T | 23/7 23/8 23/18 28/2 31/22 36/11 38/20 48/10 49/10 52/12 55/13 56/12 56/19 58/19 78/13 79/24 79/24 88/22 88/23 89/1 90/22 93/4 94/4 98/14 99/15 102/19 102/22 106/6 106/10 107/11 111/15 111/19 113/16 118/22 123/2 123/17 125/4 125/18 127/20 135/22 136/2 140/25 143/15 144/10 144/15 146/1 146/6 147/4 147/19 151/13 152/3 153/25 154/21 155/6 156/14 159/3 161/18 164/23 168/9 174/3 174/15 174/16 175/21 179/11 195/12 196/1 196/5 196/7 197/13 201/24 203/11 203/13 | 138/12 139/23 141/14 142/10 151/9 156/22 160/12 163/6 164/24 165/13 166/19 176/21 179/13 183/18 183/22 183/25 186/13 189/5 190/7 194/9 194/10 201/12 201/25 they [188] 2/1 3/18 4/25 5/2 5/7 5/7 5/18 6/16 10/6 10/7 10/15 12/14 12/20 17/21 19/22 20/24 24/4 25/10 25/24 29/22 29/25 30/23 31/21 31/25 33/18 34/21 34/24 34/24 35/1 35/8 35/12 35/13 36/21 36/22 37/4 41/16 41/17 41/24 41/24 42/23 46/2 47/17 48/3 49/9 49/20 49/22 50/7 54/13 57/15 57/15 58/5 58/12 61/12 62/3 63/15 67/14 67/23 68/23 71/21 76/23 79/17 82/20 82/21 87/13 87/14 87/24 88/7 89/20 90/1 90/4 91/22 93/14 94/5 96/13 96/14 96/22 96/24 96/25 97/12 98/6 98/9 98/15 98/15 98/16 99/12 101/10 101/11 101/18 101/20 101/21 102/1 102/2 102/24 102/25 103/1 103/12 104/25 105/5 105/9 105/20 106/15 107/5 107/7 107/8 107/9 107/24 108/5 108/10 109/23 111/11 114/3 114/6 121/9 121/15 127/9 129/23 130/22 131/21 131/25 133/9 136/21 136/24 137/3 137/14 138/4 138/15 147/7 152/10 152/24 153/21 154/9 154/15 155/8 157/5 157/6 157/10 157/12 157/13 157/20 157/20 158/1 158/9 160/17 163/1 165/3 165/6 166/14 170/15 171/20 171/25 174/9 174/10 174/13 174/16 175/4 175/8 176/19 176/20 177/4 177/11 177/15 177/18 178/9 178/21 181/4 182/8 182/9 182/21 183/22 183/23 184/8 184/12 186/10 188/10 188/23 190/1 | 190/19 191/13 191/15 192/11 194/13 194/14 195/2 199/20 200/4 200/13 202/3 202/7 they'd [7] 54/12 83/11 86/16 86/24 157/5 163/21 163/24 they're [7] 76/20 111/10 162/23 181/7 193/18 194/12 197/2 they've [3] 104/22 113/22 121/17 thin [1] 182/10 thing [17] 13/9 27/9 31/7 33/5 99/7 103/24 124/25 125/25 137/6 161/10 167/2 168/17 169/1 173/17 178/4 187/13 194/23 things [29] 3/5 4/23 5/14 7/12 9/5 47/24 66/7 71/1 101/11 103/12 104/7 113/11 122/19 123/23 126/14 134/10 141/14 150/2 163/6 165/6 176/17 176/21 185/4 192/9 192/13 198/13 199/7 199/8 201/16 think [286] thinking [4] 66/1 75/11 87/15 104/15 thinks [1] 192/16 third [8] 21/17 21/19 26/7 38/2 84/8 85/5 90/7 138/11 thirdly [1] 10/9 this [425] Thompson [2] 62/12 63/3 Thomson [12] 54/2 54/4 116/24 117/2 117/18 117/20 118/6 120/25 121/7 121/12 121/13 133/22 Thomson's [2] 118/19 120/14 thorn [1] 99/24 thoroughly [3] 118/8 120/14 138/9 those [47] 1/12 9/5 13/4 16/8 20/20 33/22 42/2 47/13 52/20 57/9 63/17 64/17 65/1 71/8 71/8 77/10 79/23 81/18 86/1 88/9 89/3 89/7 93/13 94/2 95/14 99/17 100/18 112/10 112/11 132/6 133/14 136/3 137/8 137/12 140/13 150/3 154/5 177/6 181/18 183/15 183/17 186/4 186/20 188/22 188/23 190/21 | 191/20 though [18] 5/23 15/24 16/3 29/8 67/1 70/14 90/25 91/25 110/18 110/21 118/18 123/13 128/10 150/19 164/13 174/22 181/16 187/14 thought [30] 22/20 24/20 25/4 37/7 39/7 41/9 41/21 42/11 45/4 49/25 72/24 74/13 76/25 96/14 101/11 110/2 121/5 121/17 128/19 134/8 153/23 163/15 164/7 166/17 166/24 184/16 191/1 192/22 198/17 198/18 thoughts [2] 69/12 176/13 thousands [2] 127/12 170/24 thrash [1] 65/15 threads [1] 10/25 threat [2] 6/23 180/13 threatening [1] 96/2 three [12] 21/15 25/14 46/10 67/15 88/17 89/3 89/7 93/22 96/8 109/9 127/12 171/8 through [40] 13/20 24/6 24/7 33/14 40/18 48/12 49/11 52/15 52/18 53/1 56/17 61/5 61/9 72/13 72/16 74/13 76/15 76/25 100/3 103/16 104/2 104/3 107/21 108/13 109/11 111/14 112/7 120/15 124/6 124/25 125/3 130/12 131/2 133/17 155/19 168/7 173/4 175/17 184/7 193/11 throughout [9] 12/7 29/10 87/2 127/5 141/3 162/13 167/21 181/20 188/10 throwing [1] 191/15 thugs [1] 13/3 Thursday [1] 1/1 thus [1] 143/19 tier [1] 75/20 Tim [4] 158/13 166/9 166/17 166/21 time [110] 4/24 9/13 9/17 13/21 14/18 18/22 18/23 20/6 20/9 20/11 22/18 22/18 25/10 25/13 28/3 28/7 32/10 36/17 37/16 37/24 38/18 45/1 48/8 |
|----------|--|--|--|---|

| | | | | |
|----------|---|--|--|--|
| T | 151/16 151/17 152/2 152/5 152/7 156/15 157/8 157/15 158/7 158/9 161/18 162/2 164/12 165/10 167/10 168/16 168/25 tomorrow [5] 63/8 98/15 158/13 203/7 203/13 tone [7] 156/8 173/7 173/12 173/17 175/2 175/10 188/15 tonight [1] 43/7 too [6] 4/13 4/14 58/19 99/14 149/14 187/23 took [22] 9/13 9/20 11/18 13/22 17/7 22/18 25/13 35/12 35/13 45/9 46/13 81/14 85/14 121/21 122/9 140/18 147/2 153/21 167/12 169/19 179/20 193/14 tool [2] 54/10 54/10 top [9] 26/7 58/23 59/1 61/5 69/6 80/18 89/20 183/21 183/25 topical [1] 4/17 Tory [1] 40/4 total [3] 68/21 109/3 113/24 totally [4] 18/18 51/17 87/11 137/19 touch [2] 102/22 106/10 touched [1] 101/3 towards [3] 62/8 95/7 139/5 town [1] 60/12 trade [8] 2/12 17/6 54/14 80/23 96/1 102/21 107/5 108/7 train [3] 170/21 179/23 186/18 training [4] 2/6 40/7 42/7 87/15 transaction [1] 95/7 transactions [4] 56/25 57/5 57/17 105/4 transcript [1] 81/21 transformation [7] 54/6 67/20 88/19 89/8 101/4 101/8 103/22 transition [3] 6/7 110/9 110/13 Transparency [1] 39/9 transparent [2] 41/17 45/4 Treasury [14] 91/3 91/12 91/19 92/2 92/3 92/13 93/1 93/16 | 116/3 178/9 195/1 195/11 196/22 196/23 treated [7] 11/6 135/2 135/3 155/7 155/8 171/13 176/7 treatment [3] 76/1 142/10 173/16 trespassing [1] 188/12 Trevelyan [1] 169/22 trial [18] 141/21 141/22 146/14 147/9 170/2 170/5 173/8 173/9 173/22 174/11 174/20 180/8 180/9 187/17 187/21 188/8 188/14 189/11 trials [2] 137/12 147/5 tried [7] 65/10 69/20 70/4 84/18 104/4 189/22 201/12 trivial [3] 149/16 194/7 200/8 troubles [1] 57/8 true [6] 1/24 2/1 30/13 107/22 115/15 171/12 trust [7] 20/13 20/17 30/22 34/21 39/9 133/20 145/15 trusted [2] 12/25 134/1 trustee [1] 199/6 Trusts [1] 76/10 truth [5] 48/15 59/16 131/1 134/21 135/7 try [3] 109/13 148/12 161/5 trying [8] 30/8 58/3 71/17 79/3 84/15 93/11 104/23 119/20 Tuesday [4] 162/20 162/21 163/11 167/1 turn [37] 5/10 9/10 13/22 15/6 21/13 36/11 36/12 40/16 42/9 58/22 69/7 78/3 89/18 94/4 113/18 115/10 117/15 117/23 132/9 135/8 138/25 139/15 141/7 144/21 150/11 158/4 158/5 159/6 165/25 169/18 172/8 175/23 183/2 185/14 186/2 186/19 189/14 turnaround [1] 132/21 turned [3] 3/8 84/22 187/6 turning [1] 53/15 turnover [2] 3/15 3/18 | Twickenham [3] 13/10 24/11 112/16 two [33] 23/2 28/9 46/10 52/18 53/1 56/13 58/23 67/5 67/15 75/20 78/14 91/17 101/1 102/12 108/13 109/20 111/15 113/14 120/2 128/1 129/23 130/23 131/19 135/12 137/21 146/3 153/14 158/4 163/22 170/9 175/7 177/2 188/23 two-tier [1] 75/20 tying [2] 98/24 162/23 type [4] 23/24 77/8 100/19 192/7 types [1] 125/17 typical [2] 122/6 122/8 typically [4] 103/1 106/7 106/13 106/17 | 144/21 UKGI00009213 [1] 150/11 UKGI00009296 [1] 158/5 UKGI00009308 [1] 159/7 UKGI00009464 [1] 169/18 UKGI00010205 [1] 185/17 UKGI00013690 [2] 16/6 37/25 UKGI00013863 [1] 26/5 UKGI00014038 [1] 30/24 UKGI00017461 [1] 195/8 UKGI00019389 [2] 38/20 42/25 UKGI00019390 [1] 39/19 ultimately [6] 20/14 24/24 93/17 120/11 167/14 181/16 unable [2] 62/24 127/13 unambiguous [2] 162/12 163/16 unbelievable [1] 181/9 unclear [2] 153/1 191/6 unconscionable [1] 137/20 uncontroversial [1] 6/17 uncovered [2] 147/14 148/8 under [15] 4/2 31/24 41/20 45/14 56/14 62/23 76/5 91/13 94/21 106/9 113/24 127/22 138/17 195/8 196/10 underpinning [2] 73/16 75/15 understand [30] 3/24 15/11 28/3 32/10 52/6 57/10 58/4 58/10 59/13 59/23 64/2 72/4 85/4 98/6 103/19 104/24 109/13 110/12 110/14 117/4 127/8 154/9 161/14 161/16 161/25 169/9 171/7 173/11 196/17 197/5 understand/get [1] 3/24 understandable [4] 4/7 67/17 67/20 105/4 understanding [19] 21/25 30/10 32/12 |
| | | U | | |
| | | UK [1] 70/17 UKGI [59] 15/12 122/20 122/20 123/7 123/9 123/13 123/20 124/4 124/18 135/14 139/10 140/24 143/9 144/18 145/16 148/3 148/5 148/11 148/13 148/18 149/1 151/16 158/6 163/16 167/12 168/3 168/20 169/12 179/2 190/2 191/12 191/17 192/5 192/6 192/10 193/16 193/17 193/20 193/23 194/3 195/10 195/13 195/15 195/17 195/18 195/19 195/23 196/4 196/18 197/19 197/25 198/2 199/21 199/25 200/9 200/15 200/19 200/23 201/6 UKGI's [1] 148/24 UKGI00001679 [1] 94/21 UKGI00003781 [1] 47/19 UKGI00003910 [1] 51/23 UKGI00004225 [1] 63/1 UKGI00007712 [1] 135/9 UKGI00007733 [1] 138/25 UKGI00009076 [1] 141/8 UKGI00009137 [1] | | |

| | | | | |
|------------------------------|-------------------------------|-------------------------------|------------------------------|------------------------------|
| U | unresolved [1] 59/14 | 191/15 | 77/18 79/7 79/7 79/22 | visit [1] 37/2 |
| understanding... [16] | unsafety [1] 193/4 | use [5] 21/8 56/20 | 88/9 89/19 90/4 90/9 | visited [2] 104/17 |
| 53/7 60/21 73/1 105/7 | unsigned [2] 15/9 | 101/23 146/17 152/21 | 92/2 94/2 99/20 100/9 | 104/18 |
| 120/22 120/24 120/25 | 135/12 | used [7] 51/14 138/6 | 100/24 104/22 105/14 | visits [1] 17/5 |
| 124/21 166/22 170/10 | unsubstantiated [1] | 139/8 143/25 146/21 | 105/15 105/17 108/2 | vocal [1] 59/2 |
| 194/24 194/25 195/7 | 63/14 | 184/15 202/25 | 114/10 114/13 114/14 | voice [5] 1/13 66/14 |
| 195/16 196/17 197/1 | unsuccessful [1] | useful [3] 29/17 73/7 | 114/17 115/2 115/18 | 123/10 123/15 124/11 |
| understands [1] 1/16 | 159/17 | 107/9 | 117/10 119/24 121/21 | volume [2] 26/3 |
| understatement [1] | until [20] 8/2 14/23 | users [2] 56/24 57/4 | 135/6 139/5 140/4 | 68/18 |
| 154/7 | 46/22 50/13 55/6 | using [2] 58/25 | 140/15 144/10 144/12 | voluntarily [1] |
| understood [4] 19/22 | 56/11 59/17 77/15 | 198/23 | 150/7 152/17 153/12 | 177/16 |
| 55/25 64/25 168/11 | 80/22 85/17 109/20 | usual [1] 1/14 | 153/13 162/10 168/17 | voluntary [1] 120/10 |
| undertaken [3] 6/22 | 111/25 131/20 140/8 | usually [6] 1/13 6/16 | 170/2 170/20 174/23 | vote [2] 165/11 168/4 |
| 19/7 127/25 | 147/6 147/7 166/25 | 10/14 46/14 176/16 | 175/11 178/5 181/6 | |
| undertaking [1] | 180/10 200/20 203/16 | 190/14 | 182/7 183/17 184/2 | W |
| 37/11 | untruthfully [1] 48/11 | | 187/16 187/18 191/10 | wade [1] 98/4 |
| undesirable [1] | untypical [1] 122/15 | V | 193/2 193/20 197/17 | wait [2] 157/6 189/3 |
| 58/13 | unusual [3] 4/1 4/5 | valid [1] 178/23 | 198/2 198/15 199/13 | waited [1] 157/5 |
| unemployed [1] | 202/6 | validated [1] 20/8 | 199/21 200/13 201/2 | walked [1] 34/23 |
| 109/19 | up [77] 2/4 3/8 4/20 | validating [1] 72/9 | 201/8 202/13 202/18 | Wallis [1] 64/6 |
| unequal [2] 69/14 | 5/10 9/10 9/11 9/14 | value [1] 192/3 | 203/14 | want [30] 10/14 |
| 90/10 | 9/20 11/12 13/22 15/6 | values [1] 195/24 | via [2] 179/9 191/14 | 22/12 30/12 33/12 |
| unexpected [1] | 19/8 21/8 21/14 22/22 | van [2] 119/25 121/4 | view [73] 12/25 33/14 | 44/19 50/7 50/10 |
| 173/22 | 24/23 25/6 27/2 33/14 | variant [1] 162/2 | 33/24 36/2 44/24 50/3 | 67/18 75/19 80/9 |
| unexplained [1] | 34/1 37/3 40/1 41/15 | variation [1] 111/12 | 50/11 53/14 54/24 | 80/15 81/5 81/13 |
| 40/14 | 42/12 42/17 43/8 | variety [4] 6/10 44/10 | 60/5 73/7 88/20 88/23 | 98/16 121/16 139/15 |
| unfair [5] 40/9 42/7 | 46/14 48/18 56/9 64/5 | 69/20 75/21 | 98/6 99/11 105/10 | 147/8 158/13 158/20 |
| 90/10 147/3 153/18 | 70/7 70/10 71/2 72/21 | various [6] 65/12 | 118/24 119/8 120/8 | 158/20 160/11 160/18 |
| unfairly [1] 176/7 | 78/3 80/16 81/14 | 103/2 127/16 178/2 | 120/9 121/1 121/19 | 163/25 164/24 169/16 |
| unfairness [1] | 88/16 89/3 94/10 | 186/6 190/6 | 124/16 125/6 126/8 | 178/21 183/21 191/8 |
| 173/16 | 96/13 97/20 98/1 98/7 | vary [1] 103/1 | 126/9 126/20 128/14 | 191/16 193/24 |
| unfold [1] 160/17 | 101/7 103/24 107/14 | varying [1] 189/22 | 129/16 130/19 130/20 | wanted [18] 10/7 |
| unfolding [1] 6/20 | 110/7 116/19 121/3 | vast [5] 4/15 8/6 | 130/20 133/11 133/14 | 17/15 37/2 50/8 53/4 |
| unfortunate [1] 61/14 | 121/11 129/9 131/19 | 25/20 56/20 105/3 | 133/15 134/2 134/3 | 60/18 92/15 94/1 |
| unfortunately [6] | 139/18 139/20 146/16 | vehicle [2] 198/23 | 134/6 144/7 145/11 | 97/12 138/22 145/15 |
| 23/3 81/22 84/24 | 151/24 159/1 159/8 | 202/25 | 145/15 145/16 145/20 | 149/15 151/3 169/17 |
| 110/4 163/6 177/5 | 160/24 161/1 161/2 | Vennells [10] 5/21 | 146/23 147/2 148/17 | 176/19 179/24 186/16 |
| unhappiness [1] | 163/20 164/18 175/3 | 25/1 32/3 66/22 68/3 | 149/2 149/19 159/9 | 195/2 |
| 22/6 | 175/6 177/3 177/13 | 117/19 125/22 132/11 | 159/22 161/1 161/11 | wanting [2] 66/12 |
| unhelpful [1] 152/10 | 177/17 179/25 187/22 | 133/4 200/23 | 162/8 162/12 162/14 | 169/13 |
| unilateral [1] 133/21 | 188/19 188/21 189/6 | Vennells' [1] 97/2 | 162/25 163/17 163/18 | warned [1] 45/8 |
| union [8] 53/9 53/12 | 193/22 197/10 197/14 | ventures [1] 192/2 | 163/19 165/1 165/13 | warning [1] 182/2 |
| 54/8 54/14 96/1 | update [4] 62/22 | verbatim [1] 164/10 | 168/2 169/6 169/14 | wary [1] 192/11 |
| 107/12 107/13 108/7 | 130/13 140/11 166/20 | verdict [1] 149/13 | 169/16 182/19 185/12 | was [780] |
| Unique [1] 115/18 | updated [3] 131/9 | version [3] 15/23 | 190/7 191/18 192/25 | wasn't [54] 4/7 8/4 |
| unit [4] 17/22 24/3 | 131/11 156/10 | 16/24 135/12 | 193/3 193/14 193/20 | 14/1 14/12 19/14 |
| 27/3 99/9 | updates [5] 130/6 | versions [2] 29/21 | views [10] 13/4 53/16 | 19/17 19/19 20/11 |
| unitary [2] 124/20 | 131/5 140/10 140/13 | 135/13 | 68/5 142/14 142/16 | 20/12 20/25 24/12 |
| 200/6 | 172/10 | versus [2] 57/4 | 171/24 171/25 190/21 | 25/19 28/20 30/5 |
| Universities [1] | uploaded [1] 115/19 | 190/19 | 191/10 192/11 | 34/17 35/20 41/13 |
| 116/7 | upon [5] 21/15 50/21 | very [109] 1/4 1/17 | vigorously [1] 170/7 | 42/15 45/15 46/3 |
| university [1] 2/9 | 101/4 109/8 152/20 | 2/3 4/7 5/3 5/4 6/17 | village's [1] 135/19 | 49/24 53/12 56/2 56/4 |
| unjustified [1] 10/7 | upwards [1] 108/4 | 8/15 11/23 12/24 | Vince [31] 1/5 1/8 | 56/5 60/4 61/3 75/9 |
| unless [4] 89/14 | urgent [3] 43/24 | 13/17 15/3 17/13 | 1/15 18/8 35/2 39/7 | 77/2 79/8 83/14 85/17 |
| 93/15 187/14 202/15 | 62/24 155/15 | 17/24 17/24 19/22 | 47/7 57/19 61/17 | 89/14 90/13 90/25 |
| unlike [1] 23/2 | us [31] 1/3 1/10 6/12 | 24/3 24/11 24/19 | 71/14 77/10 80/2 | 93/2 96/6 97/15 100/3 |
| unlikely [5] 143/12 | 8/10 9/23 10/23 47/4 | 25/17 28/25 30/4 | 80/19 81/21 85/2 88/9 | 105/16 110/20 111/21 |
| 143/13 143/16 166/17 | 47/7 49/12 57/9 65/23 | 31/19 31/25 33/11 | 88/13 95/4 95/15 | 111/25 113/16 129/5 |
| 166/22 | 66/4 66/19 67/4 77/16 | 34/4 36/21 37/13 43/9 | 97/10 99/19 100/6 | 129/25 135/16 148/21 |
| unreasonable [1] | 96/25 103/19 122/16 | 43/16 45/24 46/12 | 106/20 109/12 110/12 | 151/18 152/25 153/1 |
| 29/21 | 149/9 151/8 152/14 | 46/24 47/25 51/5 | 113/19 114/1 114/5 | 153/19 167/5 167/25 |
| unreliable [3] 40/7 | 162/8 170/25 171/13 | 60/13 60/16 60/16 | 114/10 127/7 171/17 | wasted [1] 191/24 |
| 42/6 137/12 | 190/15 190/18 190/19 | 68/5 72/25 75/23 76/1 | VINCENT [3] 1/6 1/11 | watch [1] 8/20 |
| | 191/8 191/10 191/14 | 76/23 77/4 77/17 | 204/2 | watched [2] 79/12 |

| | | | | |
|------------------------------|------------------------------|----------------------------|-----------------------------|--------------------------|
| W | 176/21 177/7 | 24/24 25/1 26/19 | 37/12 49/2 49/18 | 15/19 16/7 17/10 22/4 |
| watched... [1] 201/8 | weeks [6] 60/17 | 26/20 27/7 28/12 29/4 | 51/12 54/1 54/23 | 22/8 22/17 22/25 |
| watches [1] 8/13 | 177/3 184/24 187/10 | 29/12 30/11 30/16 | 58/12 58/15 60/2 | 24/13 25/13 25/17 |
| watching [2] 1/12 | 187/11 194/1 | 30/21 31/6 31/20 | 67/14 68/19 71/6 | 27/6 27/13 27/23 |
| 33/22 | weeks' [1] 186/9 | 32/10 33/12 33/22 | 73/11 73/17 75/22 | 28/18 29/9 30/14 |
| water [1] 44/9 | weight [1] 60/21 | 36/22 37/4 37/15 | 76/23 81/7 82/8 83/8 | 31/24 31/25 32/5 |
| Watson [5] 158/7 | welcome [1] 134/6 | 39/10 41/6 41/9 44/11 | 85/20 87/8 87/22 | 32/12 33/3 33/25 34/9 |
| 159/3 160/24 160/25 | welfare [1] 74/8 | 44/13 44/23 45/6 46/1 | 89/19 90/8 91/1 91/6 | 36/13 40/10 40/18 |
| 161/3 | well [132] 3/15 4/15 | 46/14 47/13 47/25 | 91/13 92/16 98/15 | 42/3 42/14 43/14 45/3 |
| way [67] 6/17 10/24 | 7/17 8/7 8/25 13/5 | 50/21 50/22 51/4 | 100/3 102/11 102/25 | 46/19 49/7 50/18 |
| 11/2 11/6 14/13 18/20 | 13/6 14/12 14/19 15/3 | 54/13 55/7 55/25 60/1 | 103/4 105/9 105/20 | 58/12 59/7 60/7 68/20 |
| 22/6 22/23 24/2 28/15 | 18/14 19/10 20/4 | 60/8 61/16 61/19 | 105/22 105/24 107/9 | 70/3 70/11 71/3 71/20 |
| 32/5 32/12 34/9 34/22 | 20/23 22/3 24/1 25/19 | 65/19 66/4 66/11 67/4 | 109/13 109/14 109/22 | 75/17 75/21 76/15 |
| 40/5 40/18 41/5 41/8 | 28/15 28/25 29/6 | 69/10 69/23 70/23 | 109/24 111/22 112/5 | 77/16 79/8 82/13 88/7 |
| 42/5 42/13 42/21 | 29/16 30/3 30/16 | 71/17 71/23 74/20 | 112/24 113/2 126/4 | 90/7 90/22 94/17 96/9 |
| 42/21 43/21 46/11 | 32/12 33/6 33/24 | 76/12 82/21 84/4 | 126/18 126/24 127/13 | 100/22 103/21 103/23 |
| 50/25 56/11 61/5 | 34/16 34/20 35/20 | 93/17 93/25 94/5 94/9 | 131/5 136/9 146/9 | 105/8 108/9 113/4 |
| 61/19 62/3 62/23 | 36/5 36/20 36/21 | 96/11 97/14 97/19 | 146/23 150/25 156/1 | 113/11 119/19 122/7 |
| 65/21 66/14 72/10 | 37/12 40/24 41/1 41/9 | 99/15 100/4 100/14 | 156/7 157/20 164/18 | 122/12 123/25 125/2 |
| 93/14 95/17 99/4 | 42/11 44/25 45/16 | 102/9 103/6 104/11 | 172/2 172/3 185/25 | 125/16 126/22 128/15 |
| 99/12 99/13 104/14 | 45/16 46/6 46/10 50/5 | 105/1 105/17 105/19 | 186/24 190/19 190/22 | 129/23 135/25 136/24 |
| 105/8 110/4 110/8 | 50/24 53/3 53/20 | 106/1 107/22 107/24 | 191/12 194/18 199/20 | 145/12 145/16 145/23 |
| 110/23 113/2 113/18 | 54/19 58/14 60/16 | 108/20 109/13 109/16 | whenever [2] 89/18 | 147/10 149/17 149/18 |
| 125/12 130/23 134/10 | 61/20 62/5 62/5 65/6 | 109/25 111/4 112/2 | 154/10 | 151/4 153/6 157/14 |
| 135/2 135/3 137/9 | 66/7 67/7 68/18 69/25 | 112/19 112/21 114/1 | where [36] 5/25 7/13 | 159/19 160/8 160/21 |
| 145/4 153/19 154/4 | 70/5 70/25 75/1 75/19 | 120/22 124/5 126/11 | 9/1 12/1 22/10 22/13 | 161/11 164/21 165/9 |
| 173/18 174/1 178/5 | 76/14 85/12 86/3 | 127/5 128/19 130/18 | 23/4 27/4 27/24 32/24 | 167/2 168/13 169/2 |
| 182/13 183/24 184/6 | 87/21 88/4 89/5 90/15 | 131/19 134/19 134/21 | 57/3 60/13 61/25 | 169/13 171/9 171/10 |
| 188/15 194/9 196/25 | 93/7 93/13 95/19 | 136/18 137/7 137/10 | 66/23 70/10 71/3 | 173/7 176/14 178/14 |
| 198/11 199/7 200/6 | 96/16 97/18 99/8 | 137/22 138/24 139/19 | 76/17 77/3 84/12 | 179/20 181/22 182/11 |
| 201/10 | 105/17 107/3 108/24 | 139/21 139/22 140/13 | 84/22 85/4 92/15 | 182/16 183/3 184/2 |
| ways [5] 35/14 44/10 | 109/19 110/20 111/5 | 141/1 141/5 146/22 | 97/10 103/21 118/2 | 186/7 186/9 189/22 |
| 129/10 186/25 191/2 | 111/22 111/25 113/1 | 152/21 153/20 154/7 | 128/6 140/9 146/13 | 189/23 191/3 192/15 |
| we [300] | 113/10 114/10 123/17 | 162/8 162/23 162/25 | 148/7 148/19 154/22 | 198/1 199/10 200/17 |
| we can [1] 98/4 | 126/6 128/14 129/5 | 163/9 164/2 164/10 | 155/7 156/11 156/24 | 200/19 200/20 202/9 |
| we'd [2] 27/4 44/14 | 130/17 131/17 133/15 | 164/12 164/13 164/17 | 162/3 191/17 | while [11] 47/24 |
| we'll [7] 16/22 42/2 | 133/16 134/25 135/14 | 165/6 165/12 168/10 | whereas [2] 43/12 | 56/23 64/2 120/9 |
| 106/10 119/21 125/6 | 136/22 139/13 140/7 | 170/16 171/7 173/11 | 169/14 | 130/8 132/19 142/23 |
| 126/16 130/14 | 142/16 143/16 144/2 | 175/11 175/12 176/9 | whereby [2] 161/6 | 147/9 158/9 187/18 |
| we're [10] 42/19 | 146/22 148/9 149/11 | 176/14 177/11 177/20 | 170/21 | 188/4 |
| 75/23 104/13 111/5 | 153/4 153/11 156/4 | 178/10 179/16 179/18 | whether [58] 19/7 | whilst [5] 57/21 |
| 111/14 111/18 114/23 | 157/17 168/7 168/16 | 181/4 182/19 183/20 | 30/9 40/19 41/4 44/13 | 96/11 100/8 128/2 |
| 117/15 122/5 199/21 | 168/23 171/22 172/21 | 184/2 186/23 187/3 | 45/21 48/4 53/6 54/2 | 170/10 |
| we've [15] 3/16 17/13 | 173/13 176/12 177/2 | 188/19 188/21 189/9 | 55/9 66/2 67/1 68/24 | Whip's [2] 94/19 |
| 32/20 58/9 62/3 87/5 | 180/24 182/18 183/18 | 193/1 193/9 193/20 | 71/16 71/21 73/5 | 94/23 |
| 103/8 104/9 107/20 | 186/12 186/24 188/12 | 196/8 198/18 201/1 | 76/20 85/18 87/6 91/4 | who [98] 4/4 7/18 |
| 125/25 145/11 186/13 | 188/24 190/22 193/21 | what's [5] 23/19 | 91/17 99/11 111/6 | 11/9 12/20 12/22 |
| 189/6 194/18 198/18 | 197/19 197/19 198/17 | 30/13 40/25 50/25 | 111/9 111/10 120/8 | 13/16 17/22 19/24 |
| weaker [1] 69/17 | 199/12 199/17 199/19 | 104/9 | 120/11 121/3 122/10 | 20/4 20/6 20/10 23/15 |
| weapons [1] 51/13 | 199/20 | whatever [5] 17/6 | 125/2 127/9 135/15 | 25/25 26/10 33/13 |
| website [1] 115/20 | went [9] 12/18 58/18 | 35/7 54/15 108/11 | 137/1 137/2 137/3 | 34/6 34/6 34/7 35/7 |
| Wednesday [2] 52/2 | 82/15 129/23 134/21 | 133/23 | 137/7 137/8 137/13 | 36/9 39/25 40/20 |
| 95/5 | 148/23 155/20 164/12 | whatsoever [1] | 140/20 142/1 142/16 | 41/18 48/17 50/8 51/4 |
| week [9] 34/2 52/2 | 202/17 | 166/25 | 144/13 146/25 148/11 | 52/6 53/22 54/2 54/13 |
| 59/4 124/5 141/23 | were [305] | wheel [1] 110/4 | 158/23 162/1 165/10 | 56/24 57/9 57/22 |
| 145/18 162/15 176/13 | weren't [10] 5/18 9/3 | when [101] 6/8 6/16 | 165/11 166/15 167/10 | 57/23 58/3 58/3 60/3 |
| 184/23 | 25/10 27/1 30/8 34/19 | 7/2 8/3 8/22 9/13 10/2 | 170/15 175/6 183/22 | 60/15 65/11 65/13 |
| weekend [3] 151/21 | 65/3 93/14 140/23 | 10/4 10/17 10/24 12/1 | 183/23 187/1 198/20 | 66/9 72/8 72/18 73/2 |
| 161/16 166/7 | 188/23 | 12/17 13/5 13/7 13/15 | 202/5 202/11 | 73/3 79/6 79/14 79/19 |
| weekly [12] 7/23 | what [160] 5/19 7/21 | 13/22 13/23 14/9 | which [129] 1/15 | 79/20 80/4 80/6 84/9 |
| 19/14 58/17 58/24 | 8/23 12/12 13/3 13/5 | 14/19 14/25 15/4 18/8 | 3/18 4/18 5/7 5/12 | 90/5 96/1 96/21 96/21 |
| 59/4 59/10 124/1 | 13/7 14/4 14/22 19/6 | 19/11 24/14 25/2 | 5/16 5/20 6/7 7/1 9/19 | 96/23 99/8 99/10 |
| 130/6 131/13 145/17 | 19/8 19/22 19/25 | 26/25 27/8 29/1 31/20 | 10/10 11/8 12/11 14/8 | 99/22 99/23 101/18 |
| | 21/25 22/11 23/12 | 32/2 36/18 37/1 37/10 | 14/23 15/2 15/16 | 104/19 104/20 108/3 |

| W | | | |
|--|--|--|--|
| who... [33] 110/6 111/2 116/24 116/25 122/16 122/21 122/21 124/3 125/23 129/17 130/2 133/6 133/14 134/14 134/24 138/13 139/12 141/12 141/15 146/1 148/11 150/20 151/9 161/22 171/13 176/6 181/6 192/7 193/21 199/19 199/22 199/24 202/23 | 154/15 155/8 155/10 156/10 158/20 160/3 160/11 164/24 172/14 173/5 174/13 174/16 176/24 180/17 181/18 190/18 195/19 195/21 195/23 196/4 199/19 | 51/17 52/22 58/5 61/12 65/16 69/21 70/3 70/5 81/12 84/4 97/2 98/17 99/22 101/24 109/1 123/16 144/18 195/2 195/13 198/16 | 96/24 97/17 107/17 108/6 109/25 110/7 112/11 112/15 112/22 117/21 122/6 122/19 123/19 124/5 124/7 125/8 129/18 132/5 133/8 134/19 135/6 136/22 138/19 139/22 141/16 141/17 143/18 145/14 146/10 146/20 146/24 147/2 147/13 147/15 148/7 151/6 155/2 155/4 156/16 157/19 158/2 158/13 159/20 162/12 164/15 166/18 167/3 167/14 169/11 171/16 171/18 175/17 175/17 176/15 176/23 177/7 177/12 177/15 178/4 183/23 184/9 185/4 185/8 185/9 187/6 187/6 187/8 187/12 187/15 188/7 188/8 188/10 188/24 191/20 193/2 194/13 197/17 197/19 197/20 198/16 199/15 199/18 201/1 202/24 |
| whole [19] 8/3 12/7 22/10 34/5 50/6 60/1 60/9 67/10 75/17 76/16 110/1 111/25 138/2 162/18 177/14 191/1 194/7 194/23 199/16 | Willmer [1] 151/12 win [2] 40/21 80/14 wish [7] 57/15 57/15 66/1 108/21 114/3 147/12 172/20 wished [1] 116/25 within [29] 2/12 4/15 4/18 6/21 8/19 17/17 39/1 54/21 68/12 78/9 79/13 79/16 93/21 94/5 97/11 98/23 103/12 113/22 122/23 123/10 123/15 124/12 125/16 126/17 128/11 136/3 182/21 197/20 197/21 | worked [11] 2/15 3/20 31/11 34/22 56/24 70/7 99/21 109/2 109/3 123/17 139/10 workers [3] 41/18 51/17 107/12 working [11] 20/6 43/5 57/1 73/5 83/14 89/21 106/21 118/2 118/16 118/18 129/16 workings [1] 72/4 workload [1] 25/23 works [4] 20/15 57/11 110/9 195/17 world [1] 33/25 worried [2] 37/13 96/22 worrisome [1] 69/3 worrying [4] 47/25 96/25 98/24 178/3 worst [1] 152/1 worst-case [1] 152/1 worth [1] 91/6 would [190] 9/5 12/12 12/14 16/2 16/24 17/1 17/20 17/21 17/23 18/2 18/2 18/8 18/16 18/18 18/22 19/1 19/6 19/10 19/12 19/25 20/7 20/18 20/25 21/3 21/11 22/25 23/21 23/24 24/3 24/6 25/11 25/25 26/2 26/20 26/24 28/13 29/4 29/12 30/21 31/10 33/2 33/6 34/20 34/25 35/25 37/20 38/8 38/13 41/3 45/11 45/19 46/13 47/23 51/16 54/19 55/3 55/22 58/14 60/5 60/7 61/16 61/18 61/20 61/23 62/1 62/3 62/6 62/18 64/14 64/17 65/1 65/6 65/7 65/12 65/12 65/18 65/19 65/20 66/9 66/15 67/18 68/23 70/9 70/10 70/11 72/15 72/21 73/3 73/6 75/13 77/3 78/21 82/25 83/6 84/4 85/25 86/14 86/19 86/21 86/23 88/2 91/12 91/13 91/19 91/24 92/22 | 12/18 22/5 24/22 32/11 52/18 53/1 53/23 56/8 56/13 67/8 83/11 83/12 86/23 87/3 101/1 107/20 108/14 109/3 109/4 109/5 109/20 111/15 113/15 128/1 138/8 138/17 144/3 170/23 171/8 198/7 201/17 yes [148] 1/4 1/23 2/1 2/8 2/8 2/11 2/17 2/22 2/25 3/3 3/12 6/5 8/15 9/21 9/25 17/1 17/18 18/11 20/16 21/5 21/11 23/13 23/20 24/20 26/24 27/5 29/3 29/24 30/16 31/9 31/11 31/19 32/9 32/9 33/21 37/22 38/10 38/25 38/25 39/4 39/16 39/22 40/24 41/12 44/12 46/18 46/20 46/23 47/5 49/18 50/19 53/18 53/25 57/7 59/21 61/1 61/18 63/5 63/5 64/13 64/23 71/24 72/15 73/21 74/3 74/19 74/20 77/9 78/24 78/24 80/8 81/22 82/1 82/3 82/3 82/6 82/15 82/19 82/23 82/23 83/6 83/19 85/1 86/7 86/21 88/15 88/20 88/21 90/19 90/19 90/24 91/4 91/6 91/12 92/3 92/21 93/3 93/7 96/10 96/16 97/14 97/18 99/2 99/3 102/23 103/15 110/23 111/5 111/16 111/17 114/5 114/9 114/16 115/12 116/6 118/4 122/4 126/2 127/21 128/12 129/1 130/7 130/11 131/8 131/12 139/7 141/11 142/16 145/9 149/8 150/15 151/10 154/24 155/21 155/25 156/3 157/25 162/10 165/17 165/24 166/12 185/16 185/20 188/1 190/3 203/9 203/11 203/12 yesterday [1] 145/2 yet [2] 48/9 162/19 you [635] you'd [4] 84/5 108/16 108/22 185/6 you'll [12] 16/8 23/6 23/9 23/14 27/18 42/2 80/9 100/23 101/5 101/12 162/23 178/2 |
| wholly [2] 149/1 195/10 | without [9] 20/21 21/10 25/12 33/17 48/16 49/17 125/10 184/21 185/8 WITN10830100 [1] 80/17 WITN10900100 [1] 115/19 WITN10900103 [1] 121/25 witness [48] 1/18 1/24 3/7 5/9 6/12 8/10 9/10 9/18 9/22 10/9 15/6 17/14 21/13 33/20 36/13 47/7 49/12 62/9 65/23 66/19 69/8 78/4 80/11 82/24 88/17 114/11 115/5 122/1 123/22 126/20 130/2 130/5 130/18 131/17 140/12 140/18 149/7 149/11 153/17 154/3 156/19 176/11 180/21 196/21 202/4 202/11 202/18 203/10 witnesses [4] 126/6 127/6 137/12 199/22 woman [1] 11/9 won't [1] 190/1 wonder [1] 46/21 word [9] 7/21 22/11 75/24 99/14 145/15 146/17 152/21 153/8 153/12 wording [1] 21/2 words [6] 108/23 164/3 170/18 177/3 177/13 189/2 work [26] 6/21 7/24 35/5 35/6 36/25 39/9 | world [1] 33/25 worried [2] 37/13 96/22 worrisome [1] 69/3 worrying [4] 47/25 96/25 98/24 178/3 worst [1] 152/1 worst-case [1] 152/1 worth [1] 91/6 would [190] 9/5 12/12 12/14 16/2 16/24 17/1 17/20 17/21 17/23 18/2 18/2 18/8 18/16 18/18 18/22 19/1 19/6 19/10 19/12 19/25 20/7 20/18 20/25 21/3 21/11 22/25 23/21 23/24 24/3 24/6 25/11 25/25 26/2 26/20 26/24 28/13 29/4 29/12 30/21 31/10 33/2 33/6 34/20 34/25 35/25 37/20 38/8 38/13 41/3 45/11 45/19 46/13 47/23 51/16 54/19 55/3 55/22 58/14 60/5 60/7 61/16 61/18 61/20 61/23 62/1 62/3 62/6 62/18 64/14 64/17 65/1 65/6 65/7 65/12 65/12 65/18 65/19 65/20 66/9 66/15 67/18 68/23 70/9 70/10 70/11 72/15 72/21 73/3 73/6 75/13 77/3 78/21 82/25 83/6 84/4 85/25 86/14 86/19 86/21 86/23 88/2 91/12 91/13 91/19 91/24 92/22 | wouldn't [7] 4/1 19/21 29/25 35/16 81/12 138/15 184/14 write [2] 47/23 145/20 writes [1] 135/18 writing [3] 51/25 61/4 169/22 written [10] 26/11 59/5 59/9 59/10 101/12 135/18 155/22 155/24 171/23 180/11 wrong [13] 12/11 66/22 67/4 70/4 72/20 76/23 121/10 138/2 145/15 153/3 159/15 164/7 187/14 wrongly [1] 190/22 wrote [4] 36/9 60/24 138/13 146/23 Wyn [4] 114/14 187/20 188/7 203/3 |
| wider [7] 73/14 73/20 74/18 74/23 75/7 87/19 94/22 | widened [1] 78/7 wife [1] 17/8 will [69] 2/4 2/4 17/9 30/20 37/18 40/21 43/6 48/15 48/23 52/22 59/16 63/11 63/20 63/20 63/23 76/3 77/13 77/16 98/10 98/16 98/16 102/16 102/21 106/8 106/8 106/12 106/15 106/16 110/15 115/19 117/5 118/7 118/13 119/22 132/19 136/6 136/23 139/24 140/17 141/22 143/18 144/18 147/7 147/8 151/11 152/7 152/10 152/24 | Y Yasmin [1] 23/7 yeah [8] 35/21 41/21 47/15 121/23 142/4 144/25 146/19 147/22 year [16] 3/10 6/19 6/21 6/25 7/7 7/13 7/16 34/5 101/10 109/4 115/8 115/22 127/12 127/13 131/23 192/17 years [38] 2/11 2/24 2/25 4/2 6/13 8/3 9/19 | |

Y
you're [26] 9/12 9/22
 12/13 33/10 35/10
 35/12 57/21 57/22
 57/23 61/17 81/21
 99/13 99/14 101/4
 104/10 105/8 108/24
 109/12 111/18 112/7
 116/23 117/19 170/1
 187/19 198/20 203/5
you've [29] 1/18
 16/23 20/22 69/18
 79/5 79/6 80/13 80/24
 81/3 85/16 100/1
 100/14 100/15 101/3
 108/15 108/19 112/19
 115/24 121/3 130/6
 131/14 154/3 156/19
 159/24 168/5 198/13
 200/24 201/8 202/25
your [167] 1/10 1/21
 1/25 3/7 4/11 4/24 5/9
 5/16 5/17 6/12 6/13
 6/14 7/14 7/15 8/10
 8/13 8/23 9/8 9/10
 9/12 9/18 9/22 9/23
 10/9 13/3 14/18 15/6
 16/22 17/9 17/14
 17/17 18/9 20/21
 21/13 21/25 24/16
 25/14 27/20 28/15
 30/9 31/14 33/2 33/20
 34/13 36/13 37/18
 38/23 39/13 43/2
 44/10 45/12 47/7
 49/12 49/14 49/15
 50/16 51/25 52/2 52/4
 52/6 53/15 54/9 55/15
 62/9 63/3 63/25 64/10
 64/21 65/23 66/19
 68/16 69/8 71/18
 74/16 78/4 79/11
 80/11 80/12 81/14
 81/23 81/24 82/24
 83/25 84/16 85/17
 85/17 86/1 86/12
 86/21 88/14 88/16
 88/22 89/24 89/24
 90/20 90/25 93/22
 95/19 96/8 97/13
 98/22 99/5 100/3
 100/5 100/14 101/1
 106/25 108/14 108/15
 108/21 108/23 110/17
 114/2 114/11 115/2
 115/13 115/15 116/18
 116/23 118/7 118/9
 118/14 118/25 119/4
 119/6 119/7 119/10
 119/23 120/19 120/22
 122/1 122/3 130/5
 132/12 133/2 133/15
 133/16 134/16 135/11

138/14 139/3 140/4
 143/9 145/19 149/6
 150/14 154/3 155/10
 156/19 156/20 162/8
 167/14 171/25 180/21
 185/14 186/11 189/18
 190/7 191/18 193/20
 195/7 198/13 201/11
 202/18 202/19 202/19
 202/20
yours [1] 116/21
yourself [9] 23/11
 23/22 91/25 116/22
 125/5 138/13 166/10
 168/15 190/12

Z
zoom [1] 94/11