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TRANSCRIPT OF FILE ON 4 – “FURLOUGH FRAUD”

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REPORTER:	Paul Kenyon
PRODUCER:	Anna Meisel
EDITOR:	Carl Johnston

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THE ATTACHED TRANSCRIPT WAS TYPED FROM A RECORDING AND NOT COPIED FROM AN ORIGINAL SCRIPT. BECAUSE OF THE RISK OF MISHEARING AND THE DIFFICULTY IN SOME CASES OF IDENTIFYING INDIVIDUAL SPEAKERS, THE BBC CANNOT VOUCH FOR ITS COMPLETE ACCURACY.

“FILE ON 4”

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Producer: Anna Meisel

Reporter: Paul Kenyon

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ANNOUNCER: In this File on 4 podcast and with repeated strong language, Paul Kenyon investigates how throughout the Covid pandemic, some businesses claimed furlough payments worth billions, but in thousands of cases their employees carried on working.

MUSIC

KENYON: It's a scandal for which every one of us is paying. The cost to the nation is likely to be in the billions. Tonight, on File on 4, secret recordings from inside the companies wrongly claiming Government furlough money.

LISA BREWSTER: But all you need to know right now, you'll still 100% of work, you still can work, but what we're going to be saying is, we're doing that because we want to and for our mental health situation.

KENYON: Some bosses have used threats and intimidation to stop workers reporting them to the authorities.

KHOKHAR: If someone make accusations about the business, about furlough, about we should be doing this or we've broken the law, reporting to HMRC, they can go and fuck themselves. Seriously, they will be removed from the business absolutely.

KENYON: But that didn't put them off. Tonight, some come forward to speak with File on 4.

LUCY: I want to speak up now for the people that are afraid to speak up, because I feel that a lot of people are afraid and intimidated to speak up, and that's why I want to do it for everybody, just to make it kind of right.

KENYON: Others have agonised for months about going public.

MUNCEY: Well, I already knew that it was against the law, because I'd been checking to see what the situation was going to be. I told him that I wasn't comfortable with that straight from the off and he said, 'Well, if you're not going to be happy to do it, we'll make you redundant.'

KENYON: HMRC have received 30,000 calls from whistle-blowers but have made just thirteen arrests - they say because the priority is prevention and recovery of money rather than criminal prosecutions. But the sums involved nationally are staggering - an estimated £6 billion lost to the Treasury in error and fraud.

CLARKE: It's an enormous sum, it's an eye-watering sum. People should actually be really angry.

ACTUALITY OF LAMBORGHINI

KENYON: In July last year, Kash Khokhar was in high spirits, driving through the streets in his Lamborghini, music blaring.

MUSIC

KENYON: His football team, Liverpool, had just won the Premier League. He was already a very successful businessman, and now millions of pounds had landed in the accounts of his company – Kau Media Group - after he'd won several huge PPE contracts from the Government. Khokhar was doing well and he wanted his staff to know it.

MUNCEY: Ferraris, Lamborghinis, top of the range Range Rovers. He had well a very lavish lifestyle, so clothes, the cars, the trainers - anything with the right brand name on, he wanted to have that. He had done very well for himself in previous jobs and had made money and he wanted everybody to know that he had made that money.

KENYON: But Kash Khokhar also had a temper - unhappy when staff raised questions about his business practices, in particular when it came to his use of the furlough scheme. One former employee had already tipped off HMRC about having to work while on furlough, and Khokhar was on the warpath.

KHOKHAR: Even if you fucking spoke to this guy and said, 'People, we were working on furlough,' that, that's even unacceptable for me; it's not something that should be discussed with someone about, even having the smallest fucking conversation with it, it's not acceptable anymore.

KENYON: We've been working alongside the global media platform, Open Democracy, on this story as well as the Times newspaper, who spoke to the member of Kau Media staff, who confirmed it was they who made this recording of Kash Khokhar. To understand why Kash Khokhar is so anxious about his staff reporting him to HMRC, we need to spool back to March 2020.

ACTUALITY ON SKI SLOPES

KENYON: A group of young media professionals are skiing in the smart resort of Val d'Isere in France, on an office holiday. It's a welcome break from the stress of the Kau Media Group in Hammersmith, West London. Work has been intense and now they're relaxing in the Alpine sunshine and the busy bars. But back home, the lockdown is about to begin.

MUSIC

KENYON: Businesses are bracing themselves. Among the skiers that week is a woman we'll call Lucy. She's spoken to us on the condition we change her name, but the voice is hers.

ACTUALITY ON STREET

KENYON: Right. She lives somewhere down here. I think this is it. [KNOCK ON DOOR] Hi.

LUCY: Hello.

KENYON: I'm Paul from the BBC.

LUCY: Hello.

KENYON: Hello. Really good to meet you.

LUCY: Come in. Nice to meet you.

KENYON: Thank you so much. Cheers. Right. Shall I go in here?

Lucy has pulled out her payslips and emails from her time at Kau Media Group, to remind her just how events unfolded.

LUCY: I think the day after the ski trip, everybody had to go back to the office, and then the second day we had to work from home, and then a few days later, they announced that we were going to be furloughed because, you know, we noticed a lot of our clients had to pause their campaigns because they couldn't open their businesses. We got a WhatsApp message saying, 'Guys, I have an announcement. Everybody has to dial in,' so it was not through, through mail, it was through phone. It was a Zoom call, I think, or whatever we were using, and then he announced that we were going to be furloughed.

MUSIC

KENYON: The furlough scheme was an historic piece of financial assistance, with companies receiving an estimated £70 billion during the pandemic - money that protected 11.6 million jobs; that's an astonishing third of the UK workforce. The Government would contribute 80% of a furloughed employee's wages. Key to the scheme was that people must not work for their company while furloughed. This was public money, it couldn't be used to pay staff to work and generate income for their employer - that would be against the law. But Lucy's CEO, the sports car-loving Kash Khokhar, had a different take on things.

LUCY: He said, 'Okay, guys. A lot of our clients are pausing their campaigns, you know, it's hard on a business. We're having difficulties, so we have to furlough you guys, and this means 80% of your salary, so a reduction in salary. But you'll be working because we still have campaigns live.' And I remember sending a text to my boyfriend, 'Wait, but I'm being furloughed, but I still have to work.'

KENYON: Not far from the offices of the Kau Media Group, another employee was hunched over his screen, also waiting for Kash Khokhar to call. Nick Muncey was a web designer at the company, and had been for five years. At the start, he says Kash Khokhar didn't mention furlough to him, but simply told him he'd be working on a reduced salary.

MUNCEY: So, the CEO spoke about the need for all of us to pull together as a family and to look after each other, to keep the business going, because it was hard times, and that if we all took a 20% pay cut, no one would need to lose their job and we would be able to keep the business going.

KENYON: So, when did the word 'furlough' first crop up?

MUNCEY: So, the word 'furlough' was first said in an email to all staff sent the following Friday at around 7pm, so an hour after everyone would have finished working, saying, 'As you all know, you've all agreed to go on furlough, the Government's Covid job retention scheme.'

KENYON: And did you know that you'd agreed to that?

MUNCEY: No, this was the first that we'd been told.

KENYON: Nick has a strong moral compass and decided that something needed to be said.

MUNCEY: So, I replied to the email and said, 'What we agreed to was a 20% pay cut. If you're putting us on furlough, I assume that you will be expecting us not to work as that's as that's the situation laid out by the Government. If I've misunderstood that, let me know.'

KENYON: Nick waited for a response. The weekend came and went.

MUNCEY: Then on the Monday morning, received a phone call first thing from the CEO and then ensued a conversation about whether it was okay or not that we were carrying on working while on furlough. He explained that, in his view, we were moving into a period of time that's like wartime, anything kind of goes.

MUSIC

KENYON: It was the kind of justification we've come across regularly whilst making this programme:

READER IN STUDIO: These are unprecedented times.

READER 2 IN STUDIO: It's okay, everyone's doing it.

READER 3 IN STUDIO: You'd be daft not to take advantage of it - it's free money.

KENYON: At her work station in West London, Lucy couldn't believe the direction her company was taking, but how could she stand up to her bosses when the job market was imploding?

LUCY: I look back at my WhatsApp messages and I remember texting my manager, saying, 'But hey, we still have to work. I thought furlough meant that you don't have to work,' and he was saying, 'Yeah, everybody in digital marketing business is having difficulties,' so basically saying, like, you should be lucky to still have a job, you're not going to find better elsewhere. I think I knew then, okay, this is dodgy.

ACTUALITY ON STREET

KENYON: I'm outside the offices of Kau Media Group now, and it's on a smart, tree-lined cul-de-sac in Hammersmith in West London. And the question is, how much furlough money did it claim? Well, the company had around twenty employees, so if they were on the maximum furlough payment of £2,500 a month in April and May last year, that would have come to around £100,000. And remember, this is taxpayers' money. It was you and I who were helping Kash Khokhar steal a march over his competitors.

Then came what was probably the biggest break of Kash Khokhar's life.

As the pandemic deepened, he spotted an opportunity. He approached some factories in China and struck a deal. Mr Khokhar bought, in bulk, PPE gowns and masks and sold them to the UK Government for - wait for it - £40 million. His staff were astonished. This was a digital media company. They'd seen nothing that suggested Kash was an expert in medical supplies.

Were you still there with the company at that point?

MUNCEY: Yes, I was still at the company at that point.

KENYON: And was it an area of expertise?

MUNCEY: No, we were a digital marketing agency that helped companies get their ads on Google, Facebook, Instagram. We worked with a number of dentists and facial aesthetic boutiques, but we weren't doing anything regarding PPE.

KENYON: Mr Khokhar told File on 4 that this is incorrect, that he does have experience with PPE gained from previous employment, and that the deal was only secured after a robust and competitive process, which his staff were unaware of.

MUSIC

KENYON: But Kash Khokhar certainly knew how to turn a national emergency into a personal fortune. Newly minted with Government money, it seems he had second thoughts about his use of the furlough scheme. In an email to staff, he said: 'Over this recent period, Kau Media Group has made some money through investments in other areas. We therefore decided that any previous furlough claim is no longer required and have returned this to the Government. Essentially this means that 100% of all wages have been funded by Kau Media Group.' Of course, the mischief was already done - his staff had been working whilst on furlough, and repayment after making money from other investments doesn't change that.

MUSIC

KENYON: We contacted Kau Media Group for a response. They told us the allegations about them are incorrect. They said they had no experience with furlough pre-pandemic, there was no handbook and the Government guidelines were vague. They reiterate that they paid all monies back and that they did so unprompted. As for the secret recording of Mr Khokhar, they say it happened after a disgruntled former employee had reported the company to HMRC, and that Khokhar was making the point that they had acted in good faith and paid the money back. Khokhar went on to say he had never been intimidating, threatening or bullying.

So, across the UK, how much has been claimed either illicitly or incorrectly from the furlough scheme? Like all the sums of money in this programme, the figures are so large that they lose any real meaning. HMRC estimates that 8.7% of furlough monies have been taken by fraud or error. That would amount to around £6 billion.

CLARKE: It's an enormous sum, it's an eye-watering sum.

KENYON: David Clarke is a former senior detective at City of London Police, and now runs the Fraud Advisory Panel, a charity that advises companies and individuals about how to protect themselves against fraud and other financial wrongdoing.

CLARKE: I think what surprised me is people can't get their head around that figure and people should actually be really angry, and this is a big amount of money, people should be very concerned, because we pick up, our grandchildren will pick up this tab for years to come, and it's not just furlough. There were billions went out in support schemes for the Coronavirus emergency funding.

KENYON: In fact, the estimate of £6 billion is the equivalent of employing a quarter of a million new entry-level nurses for a year or paying all the state pensions in the UK for almost a month. Some of that lost money is a result of error - genuine mistakes which HMRC says has seen the return of more than three-quarters of a billion pounds, but some is a result of crime.

Are we talking here about organised crime or are we talking about opportunistic crime?

CLARKE: We're probably looking at both. There's a degree of organised in the sense that, when professionals who know how the system works can encourage people, yes, you could say there's a collusion, there's an organised network there, there will be criminals will get into anything - they don't care - public or private. A lot of this, from what I see will be opportunistic, it's people, 'Oh, go for this, you can get it, it's, it's free money, it's a grant,' so a lot of it opportunistic.

KENYON: In terms of system security and protecting furlough payments from fraudsters, HMRC has been the gatekeeper. But the speed with which the scheme had to be rolled out meant inevitable compromises. Chasing those who've abused the scheme is a new HMRC investigations unit called the Taxpayer Protection Taskforce. Its head, Janet Alexander, says Government systems have been under siege and have coped well.

ALEXANDER: Over 100,000 people were actually prevented from making a claim, because they entered our systems and because they said, 'No, no, no, you're not a real employer,' so they were kind of rejected at the first kind of hurdle. We did an

WHISTLE-BLOWER: Yeah, yeah.

KENYON: He might've been saying, we're taking advantage of furlough but we're going to do it correctly.

WHISTLE-BLOWER: I, even at that time, didn't think it was necessarily that sinister. However, as time went on, he continued to sort of say that he was cooking up a plan, and then I realised that something untoward was about to happen.

KENYON: Someone at the company began secretly recording subsequent Zoom meetings. Here's Nigel Brewster again.

EXTRACT FROM RECORDING

BREWSTER: In terms of furloughing our own staff, I mentioned last week, you know, that Government scheme is available and we'd be daft not to take advantage of it. We're still navigating our way through what that looks like for us, so we've been not making any real decisions on that until next week because we can retrospectively do it anyway.

KENYON: Lisa Brewster though, seems to have her own unique take on what the furlough scheme is all about.

LISA BREWSTER: It's a thing to get some cash because every other business is doing it. We have got to leave some people not on any pretend or any furlough, but all you need to know right now is we're still 100% at work, you still can work but what we're going to be saying is, we're doing that because we want to and for our mental health situation.

KENYON: Much of their work involves posting adverts for jobs on LinkedIn - a networking site for professionals. It seems Lisa is wondering whether they can hide the fact they've been working if the company decides to claim furlough money. One of her staff asks if they should delete their LinkedIn posts and what Nigel Brewster thinks about it.

LISA BREWSTER: Right, so what he's said is, if you can delete them, delete them. If it looks wrong to delete it, don't. We're going to use the excuse that we've got a few people, which is me, Nigel, whatever, in control of everyone's LinkedIn, still posting stuff if we get into trouble [laughs].

KENYON: Our former employee, now whistle-blower, remembers those meetings well.

WHISTLE-BLOWER: So, it meant effectively that you had people still working on LinkedIn and sharing jobs and speaking to candidates etc, but with the premise that if anybody came knocking, they could say, 'Well, it was actually these ten people here that weren't on furlough that were working on LinkedIn.'

KENYON: Sounds like a cover-up.

WHISTLE-BLOWER: Absolutely, it's quite clear that it's a cover up,

KENYON: On the face of it, talk of pretend furloughs and deleting evidence of work seem to suggest deception and false claims. So, what does a legal expert make of it? Beverley Sunderland is a celebrated lawyer with thirty years' experience, who is MD of Crossland Employment Solicitors. We played her the recordings. Did it look to her like a cover up?

SUNDERLAND: It would certainly appear so from the recordings. The clips that you have already played lead to an organisation knowing that they're doing something that they shouldn't be, but trying to put in place some barriers and some rules of engagement with their staff to make sure that they're not found out.

EXTRACT FROM RECORDING

LISA BREWSTER: Just be mindful of what you're putting on there. It needs to look like somebody else could have posted it on your behalf. And I know it's annoying, because we were really ahead of the game with all our LinkedIn posts, but if it

LISA BREWSTER cont: means we get an extra hundred-odd grand support into the business, then we're happy to do it, aren't we?

KENYON: Staff saw a problem; if they're talking to a client or job candidate, they might face some awkward questions. The words of Lisa Brewster's team are spoken by actors.

MALE WORKER: So, if they ask, what, are you furloughed or not? just don't mention it at all, just pretend it's business as normal?

LISA BREWSTER: The less conversations you have about furloughing or anything, either about us or to candidates and clients, the better. We shouldn't be discussing our own situation with anyone. Let's not put ourselves at any risk.

SUNDERLAND: It's quite clear that what they are doing is instructing their employees to pretend that, if it comes to it, that somebody else has been using their LinkedIn and not to tell people that they are actually furloughed and they are just creating a false impression to enable them to be able to claim a grant from the Government.

KENYON: Six days later, the shaven headed, bespectacled face of Nigel Brewster appears on the Zoom. His body language is uncomfortable, he seems to be choosing his words with great care.

EXTRACT FROM RECORDING

BREWSTER: I don't think mental health wise it's going to do anyone any good or very few people to furlough them and say right, now you can't be in touch with the rest of your team, you can't be on the morning calls, you can't be involved in anything, and I just think it's grossly unfair.

KENYON: Nigel Brewster tells the team he's been navigating his way through the furlough rules and attempts to put one member of staff at ease.

BREWSTER: Don't you worry, kiddo, I've got a cunning plan and it will all be fine.

KENYON: What did Beverley Sunderland make of what's happened so far?

SUNDERLAND: Certainly, based on the rules of the scheme, if indeed they were claiming for these employees in circumstances where they are doing some work - carrying out services, generating income - that would be a breach of the rules, and HMRC have made it very clear that they would regard this as fraud.

KENYON: Fraud? That wouldn't go down well with the non-executive chairman of Brewster Partners. He's Sir Nigel Knowles, a lawyer and former CEO of the world's largest business law firm, DLA Piper, as well as being a council member of the Prince's Trust. One can only imagine what he would have thought of Lisa Brewster's instructions to staff. At one point she tries to convince her team that there's a loophole in the furlough legislation; if they want to work for the company, no one can stop them. And again, she appeals to their mental health.

EXTRACT FROM RECORDING

LISA BREWSTER: Technically, you are not supposed to be working. However, if you choose to work, we can't stop you, yeah? Does that make sense? So, technically, yes, you're furloughed. You can choose to work, though, which I'm presuming nearly everybody here will be doing that, but technically you're not supposed to. So, we can carry on our Zoom calls every morning or every day, you can be on all the company Zooms. That's as much to do with mental health and being included in things as anything else, yeah?

SUNDERLAND: If you were to just read this as a transcript, then you would think, oh well, you know, perhaps she sort of got it wrong, she just doesn't really understand, but to listen to that audio she says 'choose' and I think actually in the video she's almost doing sort of inverted commas with her hands on it. What she's saying is that this is what we're calling it, you are choosing to work rather than us telling you that this is what is going to happen and because of that, we can continue to claim a grant. I mean, wrong on all

SUNDERLAND cont: counts, but this was a deliberate decision to tell staff that they were choosing - they had no choice in the matter.

MUSIC

KENYON: We sent these allegations to Brewster Partners and received an emailed response from their PR company. It says they 'categorically deny any wrongdoing'. It goes on to say the company commissioned an independent review, which found that 'the evidence we have seen does not support the substance of the complaints – the Company's receipt of furlough funds appears lawful and within the rules of the scheme, despite comments in Zoom calls by managers.' The report adds: 'We found no evidence of employees working during the period 19 March 2020 to 1 June 2020 for which the Company claimed (furlough money) which would invalidate the (furlough) claim.'

But File on 4 has spoken to six former members of staff at Brewster Partners. Four of them were furloughed, and they saw things differently. One former senior member of staff said, 'It didn't feel like I could refuse to work whilst on furlough. I just wasn't allowed to question it and I continued on, miserably.' Another said she was astonished by her bosses' behaviour and added, 'We didn't understand how they thought they'd get away with it.' One told me, 'We were forced to work, and that's when I decided I had to leave.' Brewster Partners gave us a copy of the independent review they'd commissioned. We were eager to find out how many staff they'd interviewed to get to the bottom of this but, oddly, the number was redacted. None of the former employees we spoke with had been approached by investigators, nor did they know which ones had been. Interestingly, thirteen days after we first corresponded with Brewster Partners, their PR company told us that, 'Despite the conclusion of the independent report, given questions still persist about whether or not Brewster Partners misused the furlough scheme, the company's board has agreed that the business should proactively contact HMRC and invite them to conduct their own investigation.' Lisa Brewster has now left the company.

MUSIC

KENYON: When it comes to the Government's furlough scheme, the evidence of wrongdoing might be buried deep in a company's accounts, and there's one set of people who get to examine those before anyone else. They're insolvency investigators, called in when a company hits financial trouble. One of them, Mike Pallott, from Mazars Contentious Insolvency Team, has given File on 4 a rare glimpse into what some companies have been hiding during the pandemic.

PALLOTT: More often than not, if a company is participating in some sort of fraud, they tend to have no records at all or they happen to have been destroyed or flooded as and when we get appointed - that happens quite regularly. But in instances where we're able to act quickly and we can secure company servers, company laptops, mobile phones, we can image all of the records on it, and then we start to correlate those against the bank statements and reconcile where the money has come in and when the money has gone out, and what we have been able to see on some of the companies that we're reviewing, and also anecdotally I have been speaking to other insolvency practitioners in the profession, is the use of these funds to purchase luxury goods which are easy to sell - high end watches, designer handbags. Historically it used to be motor vehicles, but they're very easily traceable, but now in terms of £100,000 watches, £50,000 bags, they're very easy to sell and there is no trace of that.

KENYON: It wasn't just the furlough scheme that was being abused. The bounce bank loan scheme, which made loans of up to £50,000 available to small and medium sized businesses, and which was underwritten by the Government, is estimated to have been defrauded out of around £27 billion.

PALLOTT: It's based on a high percentage of expected fraud associated, historically Government fraud was between 5% to 10%. I think with this scheme, they looking at sort of 20% to 25%. I suppose if you put it into scale, £27 billion I think was roughly the GDP of Cambodia in 2020.

KENYON: The size of that would take some generations to claw back, wouldn't it?

PALLOTT: It would, it would. This would be a ten to fifteen, maybe even longer years in terms of working with Government departments with an attempt to try and recoup some of it.

KENYON: And that's another cost, isn't it?

PALLOTT: It is, and I think that's why HMRC unfortunately have had their hands tied to a certain extent, is that it costs lots of money and it takes a lot of time to litigate through the court to bring criminal prosecutions. Ideally, first and foremost, they want to recoup the money if it's still there.

KENYON: But questions about the system's security will continue, because there are determined criminals out there who've been able to spirit millions from the system with the simplest of deceptions.

MUSIC

KENYON: At the start of the pandemic, a 44-year-old Indian national called Rajanish Garibe was a director of five companies, with virtual offices in London and a virtual mailing system. In fact, little about his companies seemed to exist at all. Nevertheless, Mr Garibe found an ingenious scheme to extract as much furlough money as possible from the Government. It started modestly, with a workforce of ten employees. Investigative journalist, Callum Sheba, from the FT, takes up the story.

SHEBA: Month after month, it begins to ramp up a little bit. After about a year, it goes to twenty-five employees and then it goes to fifty employees and you get the sense that he's testing HMRC's checks, saying, okay, well if I throw a little bit more in here, will I get spotted? And it seems that there was no alarm raised. They didn't detect that these were fraudulent claims, and then in May 2021 effectively, he goes for the jackpot.

KENYON: Suddenly Garibe's workforce had apparently swollen to more than two thousand employees. He claimed furlough for all of them and the money came flooding into his own personal bank accounts. £27 million of public money.

SHEBA: There's lots of small companies with very little physical footprint that may employ a relatively small number of people and claim that amount. But when you're in the world of claiming, you know, twenty-plus million, it is simply not possible to have a business with that number of employees in the sort of pre-pandemic world and not have an office, not have on LinkedIn people who say that they work there.

KENYON: Not only were these phantom employees, with fictitious National Insurance numbers, it turns out that Garibe had never actually set foot in the UK. He carried out the whole fraud remotely from India, using fake IP addresses and simply filling in Government forms on the HMRC website.

SHEBA: You can set up a company with fake details and Companies House is not empowered to check the details that you give it. You can have virtual offices in the UK. There are services where, if you are based outside of the UK, you can receive mail in the UK and it is forwarded on to you by email, which is a service that he was using, and you can effectively, you know, you can operate this entire scheme as he appears to have done, without ever setting foot in UK and without really exposing yourself to arrest by the UK authorities.

MUSIC

KENYON: Last month HMRC went to court and won a forfeiture order over five of Garibe's bank accounts. They managed to retrieve £26.5 million, but half a million had already been spirited away. The district judge said the episode was of 'grave concern to the public.' The authorities have no idea whereabouts in India Garibe is hiding. Determined criminals are in a minority. Most of the millions missing from the furlough scheme ended up in the pockets of normally upright businessmen and women who convinced themselves everyone was doing it and it wasn't really a crime. The problem is, not only will our grandchildren be paying for what they did, the Government is less likely to be so generous if there's anything like a pandemic again in the future.

SUNDERLAND: If another scheme was to be introduced, then I think that HMRC's view of businesses will be tarnished by this, because they are going to make it harder, they are going to put lots of barriers in place to be able to claim this money. Rogue employers have essentially spoilt it for the rest of us, if, heavens we don't want to find ourselves in this situation again, but if we do, then I think that they will make it harder, it will be less generous.