

Witness Name: Linda Haigh  
Statement No: WITN4499001  
Dated: 27 November 2020

## INFECTED BLOOD INQUIRY

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### FIRST WRITTEN STATEMENT OF LINDA HAIGH

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I provide this statement in response to a request under Rule 9 of the Inquiry Rules 2006 dated 6 November 2020.

I, Linda Haigh, will say as follows: -

#### **Section 1: Background and general questions**

Linda Haigh

GRO-C

GRO-C 1979

None

Finance Manager

- Processing payments
- Banking, reconciliations
- Assisting with audit
- Providing financial info to Trustees

I split my time between MFT, CF, ET and Skipton

Fund Memberships: none

No evidence provided in any

## **Section 2: Establishment and operation of the MFT and CF**

My involvement was minimal, I sourced and set up the accountancy software.

I do not recall anything else. Most of the work was done by the CEO and Board of Trustees.

For principles please refer to the Trust's Deeds. No training was provided. Objectives and strategy were determined by trustees.

Charities were not regulated, but were governed by Board of Trustees for each charity

## **Section 3: Policy, Structure and Operation**

1. 9. The Caxton Foundation was set up by MFT's board and staff as far as administration is concerned. All premises would be shared between MFT, CF, ET and Skipton Fund. The same staff would be shared across both organisations. The beneficiaries were fully aware of this. The information was stored in files in a locked room and on the secure server as far as I am aware. We had secure storage archives in the basement in a locked room with locked cupboards, and in the spare room next door to the office. Jan (CEO) rented a room for storage in the same basement, we moved our cupboards from the upstairs spare room to downstairs storage for both CF and MFT. The initial information was shared, but it may have been from Skipton Fund to Caxton Foundation, not sure if it was MFT to Caxton. The form for sharing information was signed, you should have copies.
2. 10. It was CEO's decision together with the board, based on Solicitors advise to move all to CF.
3. 12.No difficulties, regarding employer being CF
4. 13. I was working for all entities. The relationship was the funding stream and also sharing premises and staff – more or less, depending on your job some staff worked on different entities. I am not aware of personal relationship.
5. 14. Our contact was Blood policy – a number of employees over the period of time. I was not aware of difficulties.
6. 15. When I started management costs were part of Section 64 funding, followed on with marginal percentage increase, cannot remember exactly. I think that

the management costs were 10% of total spend max, but not sure if it was directive or policy. We were told that we cannot employ more staff due to budgetary constraints, however, when Jan started suddenly there was enough funding for management costs. So in my opinion, in retrospect it was confusing. The beneficiary "pot" was funded separately and there were meetings with DoH, Chairman and CEO where the funding was part of the agenda, also included were investment position and draw downs on the investments to boost the beneficiary funding. This made the funding sufficient, in my opinion. It is difficult to describe. We had a policy to follow for what we could give to beneficiaries and how to calculate their payments, and there were the discretionary grants – NSSC. We had enough funding to cover all in my opinion.

16. The board of Trustees were in charge, however, funding was dependant on Government. I think DoH had 3 appointments of trustees on board – please refer to Trust's Deed. DoH had no input in policies only Trustees, however, the constraint was funding. Responsibility towards beneficiaries was on Trustees, same as applications, decision with Trustees, same with quantum of grants/payments. Proposed by CEO (maybe chairman) agreed by board, implemented by staff.

17. No pressure from DoH as I was aware, the loans were agreed by Trustees some by Board some by NSSC. Loan policy and decision were agreed and amended by trustees. Beneficiaries were represented on the board and were part of the decisions regarding loans and loan policies – GRO-A, I think. Also GRO-A's sister was on the Board. The only reason I remember this was that I could not believe that beneficiaries serving on the board could ask for a loan from the Trust! It was confirmed that there was no conflict of interest.

18. I am not sure, I do not recall any of this.

19. I am not sure.

20. I was submitting expenditure every quarter and also final accounts for all entities.

21. I had no input in funding applications, I may have assisted with prep. to CEO, however the final, would have been prepared by CEO.

22. I did not, not aware of any others.

23. I am not aware, or do not recollect this.

24. Not sure, cannot comment.

25. I am sorry, I do not recollect any of this.

26. I think "benefit waiver" was that the money received from MFT, ET or CF would not be included in calculation of benefits for the Beneficiaries.

I am not aware of any impact that I can recollect, potentially emotional as it did may have caused stress to effected beneficiaries, but this is just an assumption.

27. Cannot recollect.

28. As far as I remember, the Trusts had an advisor contracted to assist with those cases. I recall that he was very successful overall.

29. Not sure.

30. Yes budgets and forecast were made prior the start of the financial year and approved by the Board, please see minutes. The beneficiary forecasts were made on policies/policy changes included. You can never estimate need in terms of money, however, we estimated expenditure based on policies and budget allocations.

31. I do not recall spikes in applications for MFT or CF grants. We had guidelines within the office, majority of funding was given in form of monthly payments, and the only real variable would be the NSSC meeting grant applications or some, very few applications that went to the Board. Those grants or award given by Trustees would vary meeting to meeting, but I cannot recall the scenario you are describing.

32. The level of reserves was decided by Trustees, I was not part of the decision or the proposal.

33. I am not sure.

34. I am not sure.

35. I am not sure I am able to comment as previously explained over telephone.

#### **Section 4: Discretionary Payments and Eligibility**

36. I am not sure.

37. I am not sure.

38. Regular monthly payments (calculated based on the policy), Office grants that Beneficiaries could apply for, NSSC discretionary grants

39. Monthly payments (policy approved by Trustees), Office grants (policy approved by Trustees), NSSC beneficiary application reviewed by panel of Trustees

40. I am not sure if from the start but as far as I am aware – Office Grants were available to beneficiaries and Monthly payments were calculated based on policy, and I think it was also available, however cannot remember for sure.
41. I was processing payments; however, had no input in decision making.
42. I am not quite sure of those particular circumstances. My view always was that if someone is in need the Trust should assist with Discretionary Grant. If you advance this month, it will make the following month longer and harder to manage and they are less likely to manage their financial situation in the future. However, this is my opinion only and does not represent in any way the policy or Trust's policy. I do not find giving advance a long term sustainable solution to financial problems.
43. The applications were assessed by Trustees and it was their point of view of consistency and fairness.
44. Yes, "Round Robin" an email would be sent to Trustees to make a decision. Or discretionary payment with CEO approval it was either £500 or £1000 cannot recollect. It was part of Policy.
45. I am not sure, cannot comment
46. Yes, there were regular reviews, not sure how often, cannot recollect, it would be in minutes of meetings
47. I am not sure, I cannot recollect.
48. I would assume, however, it would be decision of Trustees.
49. My role was not advisory, it was more administrative.
50. I am not sure.
51. I am not sure, I cannot recollect this.
52. I am sorry, but I do not recollect this.
53. I am not sure. Would it be in minutes of meetings?

## **Section 5: Working Relationships**

54. Communications – newsletter, letters and emails; Partnership group – beneficiaries meeting with MFT management (CEO), I cannot recall issues re. communication with CF Beneficiaries
55. I was not aware of any issues, as much as I can remember

56. Secured loans – not quite sure, however, the loans were made prior to me starting with the Trust

57. I am not aware of any issues

## **Section 6: Secured loans on beneficiary property**

58. I am not sure when (see answer in Q56). Neither I know why – it was a trustee decision and should have been minuted

59. yes, legal advice from solicitors was received regarding all loans and agreement

60. The loans were secured by Solicitors, legal advice was available, and they had the agreement explaining the circumstance of the loan. Beneficiaries had to apply for the loan to be able to receive it!

61. Please refer to the Loan Policy for clarification

62. Again please see the Loan Policy, I believe it was the loan amount, I am not sure if correct but it was over £10k or £15k, however, the amount is again in the Loan Policy.

63. I would assume that it would come from the beneficiary as application for a loan and based on the amount, recommendation would be made regarding securing the loan or affordable loan repayments, this would have been discussed with the beneficiary in the first place.

64. I am not sure I can comment on this. Procedure for application was set up, decision for awarding such a loan was made by Trustees and recorded in minutes of the meeting.

65. It is hard to comment on this. From what I can recollect. We had number of beneficiaries with on-going financial problem caused by excessive spending patterns linked to their health. Some beneficiaries were fully aware of the agreements like GRO-A, some beneficiaries were in need of money. Most of the beneficiaries did need the loan as their credit rating was very bad and banks would not loan (I think GRO-A was a good example, mortgage company would not lend her money due to her poor credit rating, this was a solution for her to keep living in her property).

66. Independent financial advice was available

67. Historical precedent, all the original loans were secured with percentage of equity, once loan was repaid, the "yield" would be used for other grant (helping other beneficiaries).

68. As far as I recollect, a very small percentage. Loans overall were not very common solution.

69. As per my previous answers, yes, there was a loan policy with amounts determining how the loan would be secured/repaid.

70. No, the conditions could vary, depending on Trustee decisions, please refer to the file with loan agreements

71. I assume – most of the time, Trust would have a representative (Financial/Debts advisor) that would negotiate the debts down and to repay the balance application for a part grant part loan would be submitted. I am not sure if you see the full picture in your question.

72. I do not recollect scenario like this

73. We had loans that were deducted from regular payments, part of the loan agreement was assessment of affordability. I do not recall, however, I would assume in a change of circumstances the application would go back to the Trustees for consideration.

74. Structure of the repayments was agreed by Trustees, Beneficiaries suggested repayment plan was taken into consideration, also beneficiary would fill in income and expenditure form to show that they can afford repayments and it will not cause stress or suffering (if the repayment would prove unaffordable). Sometimes beneficiaries suggestion would showed unaffordable and the repayments were lowered (Term extended). They could also make one off payment as and when. "Was it common to present a 'business' and 'charitable' case for repayment?" I am not sure if I understand. I cannot recall anyone presenting a case for repayment neither business or charitable. Cases was presented when repayment were not possible.

75. Yes, if the beneficiary would apply for a secured loan, we would have to grant a permission; Yes, but Trust would not have control over personal credit cards; not aware of this

76. I assume that legal advice was taken, as all mortgages were secured by Solicitors. 1629A was the beneficiary, that I mentioned before GRO-A.

77. I am not sure.

78. I am not sure

79. I am not sure they did

80. I remember this case, I do not recall any cases where the Trust pursued recovery against beneficiary such as widow or child, I hope they did not and they would not,

81. I personally do not believe that charity should give out any loans, I did share my opinion with the CEO and Chairman of the board. My opinion was noted.

## **Section 7: Complaints and appeals**

82. There was an appeal procedure, I had no part in it.

83. Yes, there was a complaint process, do not recall how it operated

84. I am not sure, I was not part of the process

85. I am not sure, I was not part of the process

86. I do not recall

87. I do not remember much from the Trustee Development Day, I cannot answer any of your questions

88. I am not sure, I don't really remember.

89. Yes, regular spot checks were carried out on Nick Fish, more administration for staff, I am not sure if I agree with following "it become more difficult for beneficiaries to have claims approved" The recommendation as I recollect was safer storage for forms, validation of the claim by confirming that a doctor signed the application and confirmation of identity through your NHS number.

90. I am not sure, and I do not recollect

91. I do not recollect the reason for the overspend after 9 years since the meeting.

We produced monthly management accounts for MFT and CF.

92. We had templates created by Lawyers for short term loans, this was a question of filling in personal details such as Name, amount, repayment amount and repayment period.

93. I am not sure how to comment on this. I hope that the assistance provided by MFT and CF did make a difference to the beneficiary community.

94. Noted

**Statement of Truth**

I believe that the facts stated in this witness statement are true.



Signed:

Dated 27/11/20