

Meeting	SPA Resources Committee
Date	23 April 2020
Location	Tele-conference
Title of Paper	COVID-19 Resource Implications – People and Finance
Presented By	Jude Helliker, Director of People and Development James Gray, Chief Financial Officer
Recommendation to Members	For Discussion
Appendix Attached	Appendix A - Workforce Availability and Capacity Update Appendix B - Health Safety and Wellbeing Update Appendix C – Procurement Update Appendix D - Finance Update

PURPOSE

To update SPA Resources Committee on:

People & Development (P & D) Update:

- **Workforce** - workforce availability and capacity in light of COVID-19 outbreak,
- **Health & Safety & Wellbeing** - the current organisational response to COVID-19 in regard to safeguarding workforce Health, Safety and Wellbeing,

Finance Update:

- **Procurement Activity** - the procurement approach required to safeguard the health and safety of the workforce, including procurement undertaken to date, and;
- **Finance Control & Impact** - the arrangements in place to monitor and measure the financial impact of responding to COVID-19 and providing an update on the financial impact to date.

Members are invited to discuss the content of this paper.

1. BACKGROUND

- 1.1 The spread of Coronavirus (COVID-19) has unique and evolving implications and impacts on Scottish Policing and wider society.
- 1.2 This paper provides an update on how Police Scotland is responding to Covid-19 from a P & D perspective and from a finance control and procurement perspective.

2. FURTHER DETAIL ON THE REPORT TOPIC

- 2.1 During March 2020, the British Government published guidelines in relation to social distancing and self-isolation in an effort to slow the infection rate of the COVID-19 virus. On 24th March strict new restrictions on when people should leave their homes were also introduced, for an initial period of 3 weeks.
- 2.2 Police Scotland's focus at the current time is to ensure that we are able to effectively carry out our operational duties and support the national efforts to respond to the pandemic, whilst ensure we maintain totally focused on ensuring the health & safety and wellbeing of our officers and staff as they carry out their roles in helping to protect the public and the NHS. From a finance perspective our focus has been to ensure we have the flexibility to respond at pace to the new demands on our supply chain of operating in a Covid-19 environment e.g. securing sufficient PPE etc., whilst ensuring procurement and financial control, governance and discipline is maintained.
- 2.3 We have provided at the attached Appendices an update on key P & D activity:
 - A. provides an update on workforce availability and capacity in light of COVID-19 outbreak
 - B. Outlines the critical workforce strategies, interventions and actions deployed to date, to protect the health, safety and wellbeing of officers and staff.
- 2.4 Attached at Appendix C is an update on the Procurement activity currently underway and Appendix D is a summary of current Covid-19 spend.

3. FINANCIAL IMPLICATIONS

- 3.1 The financial impacts in relation to COVID-19 are being assessed on an ongoing basis, with daily reporting being provided to the Op Talla

Command, the Police Scotland finance function and the Deputy Chief Officer in relation to incremental costs being incurred in relation to this operation.

- 3.2 We are also undertaking planning in relation to the impact of Covid-19 on the previously published budget and plans for 2020/21. We will work closely with the SPA Accountable Officer in the development of this work.

4. PERSONNEL IMPLICATIONS

- 4.1 There are current and evolving personnel implications arising out of COVID-19. In combination with the above actions and further interventions as the COVID-19 situation develops, the service will continue to address personnel implications to safeguard the health, safety and wellbeing of its officers and staff and the wider communities that Police Scotland serves.

5. LEGAL IMPLICATIONS

- 5.1 There are legal implications associated with the service response to COVID-19 from an employment and Police Regulatory perspective. Collective agreements with our Trade Unions are being negotiated to ensure that our staff are as flexible and agile to support critical areas of business as the impact of COVID-19 continues. Full engagement with Police Staff Associations continues to identify and agree pragmatic solutions to enable the service to flexibly and dynamically respond to this unprecedented challenge. Police Scotland will continue to act as a fair, open and compassionate employer to support delivery of critical services to the communities of Scotland.

6. REPUTATIONAL IMPLICATIONS

- 6.1 There is a reputational risk in in how Police Scotland responds to Covid-19 and we are actively considering these risks and putting in place appropriate mitigation actions.

7. SOCIAL IMPLICATIONS

- 7.1 There are wider social implications related to COVID-19. Police Scotland is actively engaged in working with many partners to ensure we are fully integrated into Scottish Governments wider Covid-19 response and resilience planning.

8. COMMUNITY IMPACT

8.1 There is a very large community impact in the national efforts to combat Covid-19 and Police Scotland is committed to acting proportional and appropriately at all times.

9. EQUALITIES IMPLICATIONS

9.1 An EQHRIA has been drafted in regard to the COVID-19 response and will evolve over time to ensure that Equalities implications remain central to all considerations and responses.

10. ENVIRONMENTAL IMPLICATIONS

10.1 There are no immediate environmental implications.

RECOMMENDATIONS

Members are invite to discuss the content of this paper.

Appendix A – Workforce Availability and Capacity Update

1. BACKGROUND

- 1.1 As a result of COVID 19 and Government guidelines, absence rates within Police Scotland have significantly increased, as staff adhere to these guidelines. Consequently, a risk has emerged that there could be insufficient officers and staff in some locations/shifts to deliver core/critical policing services.

2. FURTHER DETAIL ON THE REPORT TOPIC

- 2.1 In order to understand this risk, two reports are produced and monitored daily (morning and evening) and these track absence rates and abstractions across all of Police Scotland. The reports detail, to a department and shift level, the numbers of officers and staff who are available for duty. Based on these reports action can be taken to dynamically redeploy officers or staff across the force to cover identified areas of shortage.
- 2.2 Whilst, in the main, shortages are not yet being experienced, the following actions have been initiated:
- officers from 'non-critical' roles across the Force have been deployed to support front-line activity, in anticipation of forthcoming shortages;
 - Special Constables have also been utilised to assist in areas where officer absences are greatest;
 - offers from recently retired officers to assist as volunteers are currently being considered;
 - officers due to retire have been asked to consider remaining in service until the COVID-19 restrictions are lifted;
 - resource release phases have been developed to be deployed on a staged basis to meet requirements as the crisis develops;
 - officers have been identified and deployed to Coordination Centres;
 - staff have been identified and deployed to PPE fitting and distribution cells around the country;
 - force reserve shift patterns have been reconfigured to provide 24 hour COVID-19 response.

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- 2.3 At the time of writing, 78.8% of officers are available for duty and 75.2% of staff. This compares well against 'business as usual' abstractions which normally run at about 30% of total workforce. Whilst sickness absence is higher than normal this is being offset by reduced commitments in relation to operations, court, annual leave, training and time off. Additionally, incidents, crime and custodies are all significantly lower than average.
- 2.4 In terms of capability, this is being managed at a local level with managers best placed to consider the availability of skilled officers and staff within their local areas. Whilst this has not been an issue as yet, there is an escalation protocol through the central governance process to highlight shortages and this would be addressed proactively at a Force level. Dependent on the skill in question, a variety of options will be available:
- Dynamic redeployment of officers or staff with necessary skills or experience;
 - Cross sector sharing of resources;
 - External volunteers with the necessary skills or experience;
 - Training;
 - Agency staff
- 2.5 In line with Government guidance, all officers and staff who can work from home are being encouraged to do so. There are also a proportion in non-critical roles that are currently at home pending redeployment. Work is ongoing to move these officers and staff into roles to support essential service delivery and a process in that regard is being developed at present. A collective agreement has been reached with staff associations to allow this to happen.
- 2.6 In terms of assurance therefore, sickness absence and abstractions are being monitored daily and processes are in place to ensure that the critical service to the public is maintained throughout the COVID-19 outbreak and restrictions.

Appendix B- Health Safety and Wellbeing Update

1 BACKGROUND

- 1.1 This appendix outlines critical workforce strategies, interventions and actions deployed to date, to protect the health, safety and wellbeing of officers and staff.

2. FURTHER DETAIL

2.1 Advice and Guidance

- 2.1.1 An agile and focused communications strategy is in place delivering high quality information to officers and staff on an ongoing basis, including but not restricted to:

- signposting to updated NHS Inform & Scottish/UK government advice & guidance;
- publication, development and regular refresh of relevant FAQs, toolkits, wellbeing and TRIM resources to inform, support and reassure our people;
- clear and unambiguous messaging to officers and staff ('at risk' or extremely vulnerable') on issues such as self-isolation and shielding, reinforcing NHS advice to ensure that officers and staff take all necessary actions regarding their personal wellbeing;
- extending People Direct Service Desk to a 7 day operations model (0700 to 1900 hrs) providing support to officers and staff regarding workforce issues and concerns;
- re-aligning Officer and Staff absence reporting from C3 to the People Direct Service Desk, thereby releasing capacity within C3;
- clear corporate messaging on the critical role of the line manager in maintaining regular contact with absent officers via viable, safe and appropriate means;
- development and distribution of a line manager's toolkit to guide leaders on specific key COVID-19 topics and messaging;
- combining pre-existing support mechanisms into a 'Wellbeing Hub' which groups helpful information under 4 key themes (physical, psychological, financial and social.)
- ensuring the Wellbeing Champions network is fully active and in receipt of weekly updates on key areas in order to augment their local support of teams and managers;

2.1.2 The dissemination of accurate, up to date and relevant guidance and advice is critical to the workforce as the COVID-19 situation evolves. The service will continue to build its channels, routes and resources to ensure the workforce remains informed, educated and reassured.

2.2 Flexible Policy Provisions

2.2.1 In addition to a range of supportive agile working options and facilities, greater flexibility is being deployed in the application of key employment policy provisions, including but not limited to:

- Automatic retention on 'full pay' for all 'self-isolating' absences. This covers both asymptomatic and symptomatic cases;
- MED3 certificate (fit note) requirements for absences over 7 days duration have been sisted;
- Authorisation of any police officer requests to postpone service-related retiral;
- The automatic carry-over of all outstanding annual leave into 2020/21 has been approved;
- 'Annual leave request' notice periods have been temporarily suspended, enabling officers and staff greater latitude to manage dynamic and changing caring responsibilities at short notice;
- Suspension of non-critical training until 30 June 2020 to create capacity and resilience in front-line policing.

2.2.2 The Service will continue to explore all avenues to support its officers and staff and the management of personal and organisational demands that the current situation places on them.

2.3 Supporting Work/Life Balance & Wellbeing

2.3.1 A range of interventions are already in place, in recognition of the wider personal, social and societal implications and restrictions that COVID-19 and current Government advice places on our officers and staff, including:

- a new 'Special Leave - COVID-19 (PAID)' category has been created and promoted in recognition of the impact and challenges surrounding school closures and wider caring responsibilities;
- service-wide promotion and encouragement of all flexible resourcing solutions to enable enhanced work-life balance is ongoing and included in DCC Graham's Gold Group updates.

2.3.2 Work is ongoing to optimise social distancing and infection control within the workplace through:

- access to homeworking where role and technology allows, even where officers and staff are symptom-free and not self-isolating or shielding;
- analysis and identification of 'non-critical' staff/roles resulting in individuals and groups temporarily being 'stood down' from work to aid social distancing and the wider suppression stage of COVID-19 in line with Government advice;
- Creation of a 'cleaning portal' to enhance our organisational cleaning regimes and services at this time, thereby further safeguarding our workforce.

2.4 Collective Agreement

2.4.1 A collective agreement has been established between the SPA/PSoS and trade unions (both Unite and Unison) to ensure that the service is able to maintain public safety, whilst appropriately supporting staff health and wellbeing, in response to COVID-19.

2.4.2 The agreement extends across SPA and Police Scotland which provides opportunity for a holistic approach to managing critical staff and business issues as flexibly and creatively as possible as abstractions due to absence increasingly take effect.

2.4.3 The high level principals of the collective agreement focus on:

- Agility and Flexibility – to ensure that the service is able to effectively maintain public safety during unprecedented circumstances.
- Health and Wellbeing – to ensure Working Time Regulations provisions are honoured and staff are offered flexibility as far as possible to support caring responsibilities.
- Reward – to ensure appropriate remuneration if working in a different way to support the exigencies of the business and no loss of earnings as a result of carrying out different duties.

2.4.4 The agreement has been implemented with immediate effect and will be reviewed on a monthly basis, however any party can request a review at any point where they feel this is necessary.

2.5 Service Delivery Pool

2.5.1 An Operation Talla Service Delivery Support Pool will be created, providing staff, currently classified as 'COVID-19 Home but

Deployable' with the opportunity to volunteer and be a part of our critical response to COVID-19.

2.5.2 These individuals will be contacted in the coming days to establish if they wish to volunteer for other types of work / roles, as opportunities present themselves. Suitable opportunities will then be identified and matched to the pool of volunteers which will assist Police Scotland to meet frontline demand, forming another facet of our coordinated response to COVID 19.

2.5.3 Trade Unions are fully aware and are supportive of the need for a pool of volunteers, in supporting our frontline response and this is directly connected with section 2.4 above.

2.6 Health and Safety

2.6.1 A comprehensive Police Scotland Risk Assessment has been completed and subject to regular review in respect of COVID-19. The Risk Assessment was provided to NPCC very early in the incident.

2.6.2 In terms of the deployment and usage of PPE, the Operation Talla Logistics Team have reported that the majority of supply requests for PPE have been re-stocked within a 24 hour timeframe, and urgent supplies can be obtained daily between 0700-2300. It has been a challenge to get both a constant supply of masks and also a single standard type. This impacts on training capability and re-supply, which is being closely monitored.

2.6.3 The Health & Safety Team have developed extensive guidance to officers including:

- Aide-memoires on the use of PPE and details of when and where to deploy PPE in response to a variety of operational scenarios. (High risk activities for officers include roadside drug swabs, sudden deaths, chest only CPR, custodies, non-compliant persons, etc.)
- Appropriate cleaning procedures for vehicles and clothing.

2.6.4 The service will continue to monitor and develop its Health and Safety strategy in response to COVID-19 to ensure the ongoing protection and safety of its officers and staff.

2.7 Testing

- 2.7.1 SPA and Police Scotland have been given limited access to the COVID-19 key worker testing facility at Glasgow Airport. Daily testing availability has varied from 50-100 tests per day, for symptomatic individuals. A further two sites are scheduled to open in Aberdeen and Edinburgh in the next two weeks. Limited access to these sites will be provided to the Service. In addition, a number of Health Boards have extended staff testing to include police officers.
- 2.7.2 The testing criteria, as determined by the Scottish Government, requires that the key worker is absent from work, symptomatic and is not imminently returning to work following a 7 or 14 isolation period. The criteria excludes a significant majority of those currently absent, who are either asymptomatic, returning to work after isolation or have a symptomatic child in the household.
- 2.7.3 Testing results take up to 72 hours to be notified to the individual. The Service is not notified of the test result, but arrangements are in place to contact those officers and staff tested to discuss their test result and how the Service can best support the individual.

Appendix C – Procurement Update

1. Structure and Control

- 1.1. Procurement have created a dedicated lead to co-ordinate all Op Talla, Facilities, Fleet and Stores PPE requirements. This lead is pulling from various resources across the procurement Category Teams to support the urgent sourcing of all products required.
- 1.2. This team has created a “Procurement Production Sheet” which is being used to track all products, volumes, orders, costs, issues and with a RAG status against each demand.
- 1.3. This report is reviewed every morning at our “Procurement Production Meeting” where we meet with Op Talla Logistics team to note previous days challenges and that days requirements.
- 1.4. This report is issued every day to the key stakeholders.
- 1.5. Procurement Guidance has been created in collaboration between Procurement, Finance and Op Talla to help those looking to purchase in this environment.

2. Current Challenges

- 2.1. Main issues currently are the sourcing of masks, wipes, goggles and body suits. However most products can present the following challenges:
 - 2.1.1. Lack of product due to demand;
 - 2.1.2. Securing product in a fast moving environment;
 - 2.1.3. Fake products;
 - 2.1.4. Lead-times;
 - 2.1.5. Foreign policies on the retention of PPE for that country's needs;
 - 2.1.6. High prices;
 - 2.1.7. Risk (upfront payments, fakes, failure to deliver).

3. Mitigation, Collaboration and Improvement

- 3.1. To overcome these issues and improve our Supply Chain, Procurement are working on the following:
 - 3.1.1. Broadening our supply base as quickly as possible;
 - 3.1.2. Working with the National Police Chief's Council (NPOCC) (daily call) to source equipment from their central warehouse;

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- 3.1.3. Working with Scottish Government to form central control where possible and share product over-purchase;
 - 3.1.4. Working with Op Talla and our staff services to improve the forecasting;
 - 3.1.5. Remain as informed as possible on specification (alternatives, sharing)
 - 3.1.6. Utilising existing frameworks wherever possible;
 - 3.1.7. Made small changes to low cost procurement policy processes to offer more flexibility during this emergency period;
 - 3.1.8. Forming longer term strategies for these products.
- 3.2. We are working in close consultation with Finance to help clarify and track the budget position through improved forecasting.
- 3.3. There have been a number of contract award decisions which have had to be taken immediately in order to secure urgent essential supplies without following usual governance routes, including through Non-Competitive Actions. In line with guidance issued to Accountable Officers, procurement will provide homologation of decision making following the event through the appropriate governance channel, and document this decision in order to support future scrutiny.



**POLICE
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POILEAS ALBA

FINANCE

SPA RESOURCES COMMITTEE – THURSDAY 23RD April 2020

Covid-19 – Finance Update

Position to date

- The organisation's requirements for dealing with COVID-19 have required a rapid and evolving response in order to maintain service to the public, whilst ensuring the health, safety and wellbeing of officers and staff. One of the key initial requirements was to ensure that frontline officers are equipped with the necessary Personal Protective Equipment (PPE) and other hygiene supplies. This has necessitated a number of urgent, high value purchases. Significant expenditure has also been required in relation to ICT equipment to enable greater home working to take place, where this is possible.
- An appropriate level of resource from the Finance Business Partnering and Finance Planning & Analysis teams has been ring fenced to dedicate time to working closely with Op TALLA, as is the case with Operation Urram, and to ensure that the financial impacts of both Operation Talla and the broader financial impacts of COVID-19 are monitored and reported.
- An Operation Talla command structure has been put in place to manage the response moving forward. Finance are represented at the Silver, Bronze and Logistic groups within this structure and are working closely with Procurement, who are leading on the purchase and sourcing of large numbers of essential supplies in a very challenging market. An overview of the support model is provided in this update.
- Finance are reporting on Operation Talla incremental expenditure on a daily basis using several key pieces of data: the tracker of purchases that Procurement are maintaining, Scope reports and financial reports from the ledger. At present costs mainly relate to supplies and services such as PPE, ICT kit and officer overtime. An example of this daily report is provided in this update. A key piece of work that is underway working with Procurement is to develop a single source of accurate and up-to-date information on all orders, appropriate approvals obtained, stock held and run rates of consumption. This will be a key enabler for forecasting the potential longer term costs associated with Operation Talla and will streamline our ability to provide information to our various internal and external stakeholders moving forward.
- As at 7 April, committed spend to date on Operation Talla totalled £6.45m, including goods yet to be received and overtime/TOIL. Whilst there have been £4.80m of orders placed/costs to date on supplies and services, figures quoted are on the basis of orders placed and there is a risk that not all orders will be fulfilled. Furthermore, costs do not hit the ledger until goods have been received. At present, only **£0.60m** relates to goods / services that have been received.
- Finance have also pulled together a list of deliverables that we will work towards providing over the course of the financial year. One of the key deliverables will be a stream of work that looks ahead across the entire financial year and builds a view of the COVID-19 impact on the wider budget. A full overview of our intended deliverables is provided in this update.

Op Talla - daily finance update (as at 8 April 2020)

Key Financial Data

Total cost to date: **£6,448,985**

	Revenue	Capital	Total
Supplies & services	£4,716,425	£85,265	£4,801,690
PPE	£3,397,330	£0	£3,397,330
Hygiene supplies	£1,287,687	£0	£1,287,687
Portacount devices	£28,851	£85,265	£114,116
Other	£2,558	£0	£2,558
ICT	£16,477	£1,090,843	£1,107,320
Hardware (incl. laptops)	£6,784	£1,090,843	£1,097,627
Licenses	£5,710	£0	£5,710
Telephony	£3,983	£0	£3,983
Transport	£8,999	£0	£8,999
Vehicle hires	£7,775	£0	£7,775
Vehicle hires - Fuel	£674	£0	£674
Air travel	£550	£0	£550

	Revenue
Officer & staff salary	£530,975
Overtime	£510,689
TOIL	£20,286
Total Capital	£1,176,108
Total Revenue	£5,272,877
Total Costs to Date	£6,448,985

Received to date	£597,000
Total Revenue	£5,272,877

The figures include petty cash and credit card purchases which are in addition to the figures provided by procurement.

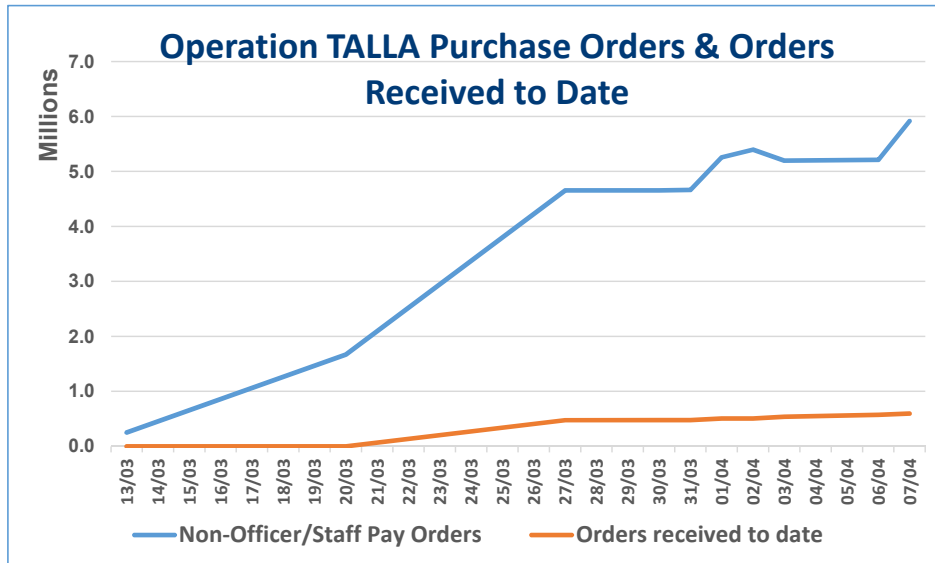
Analysis of financial data

As of today (07/04), a total cost of **£6.45m** had been incurred on goods ordered (including goods yet to be received) and overtime/TOIL, an increase of **£0.75m** from yesterday (**£5.70m** as at **06/04**). The increase in cost was driven by the purchase of a further **1,000 laptops (£0.71m)**.

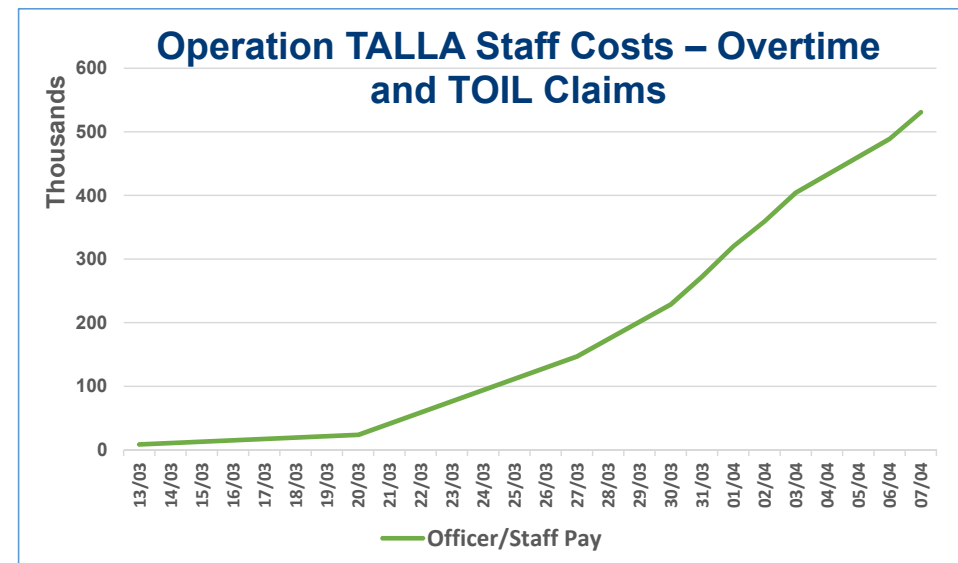
Whilst the headline figure is **£6.45m** of orders placed/costs to date, with **Supplies and Services** accounting for **£4.80m** of this, figures quoted are on the basis of orders placed and there is a risk that not all orders will be fulfilled. Furthermore, costs do not hit the ledger until goods have been received. At present, only a **£0.60m** costs have been received. This is described in Graph: (i) below. Graph (ii) sets out the incremental Officer and staff pay costs – Overtime & TOIL claims.

Goods purchased so far include coveralls suits, face masks, goggles, boots covers, hand sanitiser, wipes and gloves. We are currently working on validating the quantities and associated values of each of the items purchases to date, given that we are working from various data sources. We hope to provide this information going forward.

Graph (i)



Graph (ii)



Impact of COVID-19 on 2020/21 budget

REVENUE

- Whilst, as noted previously, daily reporting is being provided in relation to Operation Talla incremental costs, the impact of COVID-19 is being felt more widely in Police Scotland's BAU. It is anticipated that COVID-19 will have a broad impact across a range of budget components and capturing this will require FBP effort beyond the core Finance Op TALLA team.
- The wider operational and financial impact of COVID-19 is highly uncertain and largely unquantifiable at this point however one area where an assessment of the impact has already been undertaken is in relation to income. A loss of income of ~£8m is expected, which increased the 2020/21 budget deficit approved by the SPA Board on 25 March in 2020/21 to £44m.
- This reduced income represents our current best estimate of income lost in the short term and there is a risk that the impact of COVID-19 may be greater than this if social distancing requirements or other restrictions remain in place for extended periods.
- Further work on the income position will continue to be undertaken throughout the financial year as part of the monitoring of the wider financial impact of COVID-19.
- We are also anticipating Capital & Reform underspends in some areas due to the Covid-19 restrictions. However, Covid-19 has placed different pressures on us to meet new finance challenges and we are currently reviewing all budgets and the transformation programme to realign where necessary and utilise potential underspends to support new and emerging Covid-19 related requirements.
- We will keep the SPA AO informed as we journey through this process and on completion and once approved through PS governance we will bring this back to the SPA Resources Committee/Board as required.

Longer-term full financial impact

- The direct incremental costs of COVID-19 are being recorded in the finance ledger using a specific job code. This allows for the actual extra costs related to Operational Talla to be reported on, however, looking at this alone provides only a narrow and short term view of the financial impact.
- To obtain a holistic view of the full financial impact of COVID-19 requires a broader and longer term focus. The diagram summarises the wider approach that will be considered by finance to obtain a forecast of the full cost and impact of COVID-19 on the service.

Full costs (net) of COVID-19 (including examples)		Revenue	Capital	Reform
Costs	<ul style="list-style-type: none"> ▪ Direct incremental costs (using job code) ▪ Indirect consequential costs 	<ul style="list-style-type: none"> ✓ PPE/ hand sanitiser ✓ Unbudgeted rent eg Pinnacle 	<ul style="list-style-type: none"> ✓ Additional laptops / ICT ✗ n/a 	<ul style="list-style-type: none"> ✗ n/a ✗ n/a
Savings	<ul style="list-style-type: none"> ▪ Avoided costs (not incurred in 20/21) ▪ Delayed costs (expected later in current financial year) 	<ul style="list-style-type: none"> ✓ Fuel discount ✓ Postponed training 	<ul style="list-style-type: none"> ✗ n/a ✓ Works unable to be delivered 	<ul style="list-style-type: none"> ✓ Delay in restructuring (VR VER) ✓ Delay in SPRM appeals
Income lost	<ul style="list-style-type: none"> ▪ 'Lost' income ▪ Reduced associated costs 	<ul style="list-style-type: none"> ✓ Cancelled event ✓ Event overtime not required 	<ul style="list-style-type: none"> ✓ Delayed building sale ✗ n/a 	<ul style="list-style-type: none"> ✗ n/a ✗ n/a
Full cost		£ Net revenue cost	£ Net capital impact	£ Net reform impact

n/a: no impact is currently expected, however, all costs are liable to change given the ongoing uncertainties of the crisis.