

The final day of the hearing week saw Charles Lister continue with his oral evidence from the previous day. Ms Scott of Inquiry Counsel continued to put the questions to Mr Lister during the second day of his evidence.

Ms Scott covered several topics over the course of her continued questioning of Mr Lister and these included:

- The support the Caxton Fund (CF) provided to the beneficiaries. Mr Lister spoke of the fact that CF needed to establish charitable need and that this was done on a case by case basis.
- Ms Scott asked Mr Lister about the Regular Payment Scheme and he was an advocate for a scheme where beneficiaries were provided with a regular payment and were able to support themselves without the need to go to the CF to request grants. This would have allowed beneficiaries to be more self-sufficient and manage their finances and personal debt themselves.
- Mr Lister was then questioned about beneficiary debt. He spoke of there being few beneficiaries who required support for debt in the CF. However, those that did were often referred to a debt advisor and he did acknowledge that some beneficiaries did find this intrusive, but a number also found the service useful. Mr Lister confirmed that there were some cases where the CF did not write off all the debt even after the debt advisor became involved. The CF assisted the beneficiary in negotiating with the debt companies to make the repayments more affordable for the beneficiary.
- Ms Scott also questioned Mr Lister on how the CF identified beneficiaries and the Skipton Fund lookback exercise. Mr Lister responded by advising that Ann Lloyd was incorrect in her recollection of who requested the lookback exercise. Mr Lister advised that it was a Department of Health initiative and not something that the CF requested. He spoke of the CF being overly risk averse and of a feeling that their existence would be publicly criticised if the CF tried any publicity attempt to identify beneficiaries directly. Mr Lister confirmed that there was a substantial increase in CF beneficiary numbers following the lookback.
- Mr Lister also spoke of an ignorance related to the financial need of beneficiaries and described this as ‘middle class naivety’ of the Board of Trustees. He agreed that ultimately the funding allocation to CF was inadequate.

At the close of Mr Lister’s evidence Sir Brian Langstaff thanked him for his evidence and confirmed that it is highly likely that the Inquiry will see Mr Lister again to provide oral evidence relating to his time at the Department of Health. Sir Brian described Mr Lister’s evidence as lively, reflective, and frank and he said it was refreshing that Mr Lister was prepared to criticise where it was due but without being defensive.

For a full transcript of Charles Lister's evidence please visit <https://www.infectedbloodinquiry.org.uk/evidence> where you can read the transcript or watch the evidence via YouTube video.