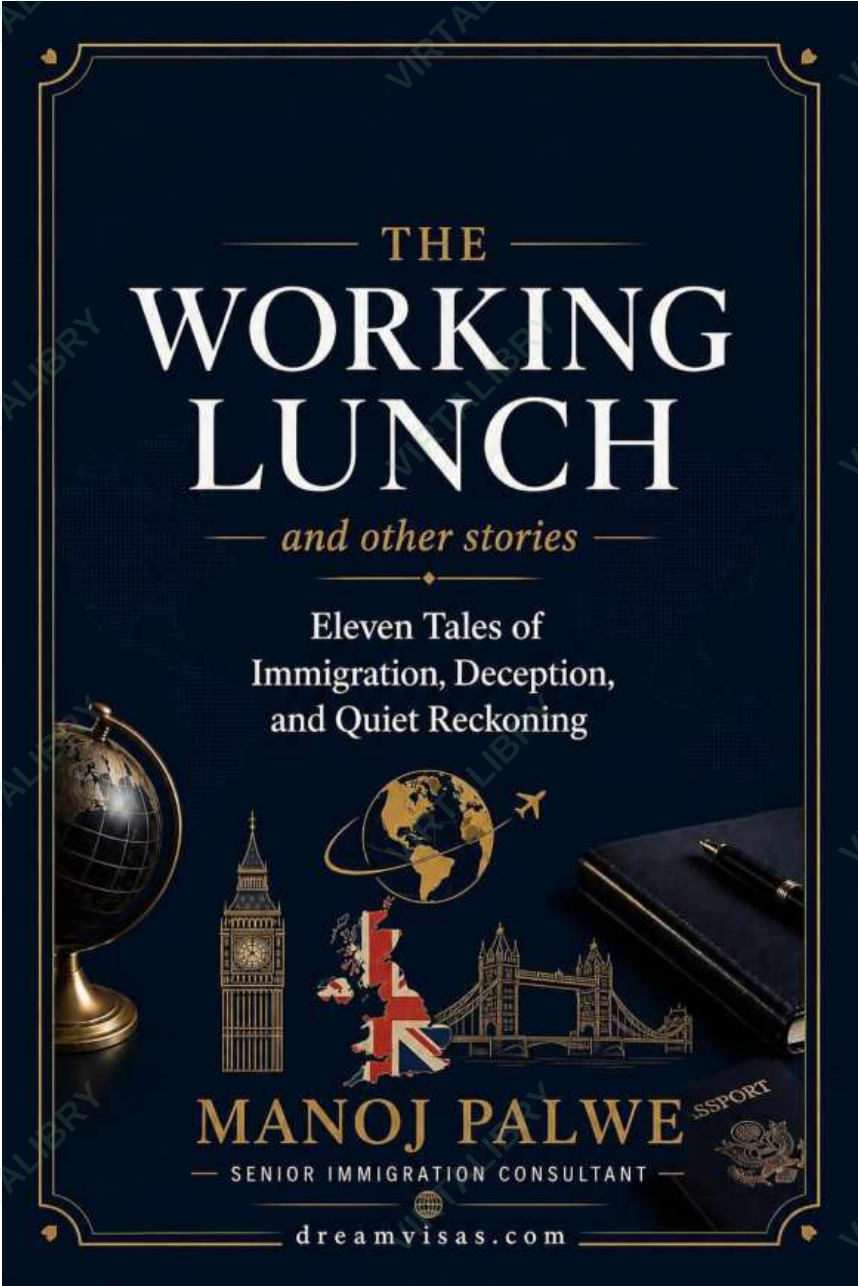




THE WORKING LUNCH

THE WORKING LUNCH

and other stories

Eleven Tales of Immigration, Deception, and Quiet Reckoning

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About the Author

Manoj Palwe knows that the most dangerous deceptions always happen inside a closed system.

For over two decades, he has operated at the highest levels of global immigration law. As a Regulated Canadian Immigration Consultant (RCIC R422575), a CAPIC Fellow (R11592), and President of Taurus Infotek (Dreamvisas) in Canada and India, his career has been defined by reading the fine print, analyzing complex international frameworks, and understanding how rules are enforced—and how they are broken.

Behind this sharp analytical mind is a man raised on the masterpieces of suspense. As an avid, lifelong reader who spent decades devouring the works of Sidney Sheldon, Dick Francis, and Frederick Forsyth, Manoj became obsessed with the mechanics of the perfect plot twist.

He paired this literary obsession with a boundless, high-energy love for the arena. A truly energetic sports enthusiast, Manoj has spent over fifty years keenly following, analyzing, and actively playing almost every single sport featured in his universe—from tennis and cricket to hockey and football (gladly leaving the high-speed cockpits of motorsport to the professionals). He knows the physical toll, the locker-room dynamics, and the psychological grit of these games firsthand.

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In his groundbreaking 12-book series, *Clean Sport, Dirty Games*, he fuses his professional mastery of institutional systems, his athletic background, and classic page-turning thriller structures. The result is a premium collection of technical, high-stakes suspense thrillers that expose the gritty reality behind the glamorous facade of elite sports. When Manoj writes a cliffhanger, he isn't just inventing fiction—he's writing from a lifetime of knowing exactly how the world, the game, and a great book work.

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This is a work of fiction. All characters, businesses, government decisions, case file numbers, and incidents are invented for narrative purposes. Any resemblance to actual persons, living or dead, or to actual cases, applications, or determinations, is coincidental. The technical immigration frameworks referenced — Skilled Worker, Innovator Founder, Graduate Route, EU Settlement Scheme, asylum, spouse visa, Right to Rent, Modern Slavery Act, SELT — are real, but the persons and events placed within them are not.

This book is educational only. It does not constitute immigration advice, does not create a consultant-client relationship, and does not guarantee any immigration outcome. Immigration laws change frequently; verify with official sources. Purchasing this book does not establish a professional relationship between author and reader. For advice on your situation, consult an RCIC licensed by the CICC or a qualified immigration lawyer.

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*For the caseworkers, compliance officers, ECOs,
PCs, junior barristers, deans, and parish priests
who, on the small reckoning of their offices,
make the decisions that the rules require —
and live with the decisions the rules did not foresee.*

Author's Note

The eleven stories that follow are set in the United Kingdom between 2022 and 2026 — the four years in which UK immigration enforcement, on the Skilled Worker carer-visa wave, the small-boats response, the asylum-decision audit programme, the Right to Rent regime, and the eighteen Innovator Founder endorsing-body Sponsor Licence reviews, produced more documented enforcement activity than the preceding fifteen years combined. Each story takes a real architecture — a real category of fraud, a real type of regulatory response — and places inside it a small particular case in which the architecture, on the conscientious work of an officer or a junior or a sister or a dean, is brought to a small reckoning.

The architectures are exact. The Skilled Worker carer kickback in *The Carer's Cousin* is the architecture identified by Home Office Sponsor Compliance during the 2022–2024 enforcement wave. The SELT proximity-effect detection in *The English Test* is the technique British Council compliance officers in Dhaka and elsewhere developed after the 2014 ETS scandal. The asylum-narrative recycling in *The Whitechapel Solicitor* is a documented pattern in the case law of the Solicitors Disciplinary Tribunal. The Innovator Founder endorsing-body fraud in *The Innovator* is the pattern that produced the suspension of three of the eighteen approved bodies between 2023 and

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2025. The Eritrean Pentecostal credibility-finding bias in The Decision-Maker is the kind of pattern the Independent Chief Inspector's office routinely identifies in audit reports.

The persons, however, are invented. Every name in every story, every case file number, every village and street and chamber, is fiction. The stories are not roman-à-clef. They are short stories built on the structure of real frameworks, in which fictional persons make small particular decisions that the frameworks did not, in their drafting, foresee.

The form is the form of the master, Lord Archer of Weston-super-Mare, whose short-story collections — A Quiver Full of Arrows, A Twist in the Tale, Twelve Red Herrings, To Cut a Long Story Short, And Thereby Hangs a Tale — have for forty years been the standard against which short-story craft in the English commercial tradition is measured. The twist-in-the-tale architecture, the quiet professional voice, the small particular human detail at the centre of each story, the unsentimental moral weight delivered without rhetoric — these are not my inventions. They are the master's. The stories that follow are my homage to the form. They are not, on any honest assessment, his equal. They are, on a small reckoning, the best I can offer in the form he has perfected.

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The volume is the third of a trilogy. The first, *The Brown Envelope*, addressed Canadian immigration. The second, *The Folded Photograph*, addressed Australian immigration. The third, *The Working Lunch*, addresses the United Kingdom. Each volume can be read independently. The trilogy as a whole, on its longer reckoning, is an attempt to map the small particular human cost of the global immigration architectures that have come, in the early 2020s, to define the lives of perhaps three hundred million people who have left their homelands and the perhaps eight hundred million who have not.

I am a Regulated Canadian Immigration Consultant, a CAPIC Fellow, and an MIA Examination Qualified practitioner. I have, in twenty-five years and ten thousand families' worth of work, seen the cases on which these stories are based — not the specific persons, but the specific architectures and the specific kinds of small reckoning the architectures require. I have written the stories, in the early hours of a great many mornings, because the architectures deserve their literature, and because the small reckonings — on the part of the officers and the applicants both — deserve their record.

May the eleven stories that follow be of some small use, and some small consolation, to those whose work or whose lives have placed them inside one or another of the architectures here described.

Manoj Palwe

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The Sponsor Licence

A Short Story

Mr Bhupendra Mehta of Belgrave Road, Leicester, was the second son of a man who had arrived in the city in 1972 from Kampala with eleven pounds and a tailor's tape measure, and the third generation of his family to live within the postal district of LE4.

His grandfather had run, in Kampala, a small mens' outfitting business on Kampala Road. His father, in Leicester, had begun by mending suits in a shop on Belgrave Gate and had, by the late 1980s, owned three of the better Asian wedding-clothes shops in the East Midlands. Mr Bhupendra Mehta himself had read business at De Montfort University, had worked for eight years at PriceWaterhouseCoopers in Birmingham, and had, in 2009, returned to Leicester to take over the family business from his retiring father.

He had not, however, run it for long. By 2013 he had sold the three wedding-clothes shops to his cousin in Wolverhampton and had used the proceeds to buy two small care homes in the Belgrave area: Cedar Lodge, on Loughborough Road, with thirty-two beds, and Maple House, just off Melton Road, with twenty-eight.

By the autumn of 2018, he had four homes. By 2020, six. By the spring of 2023, he owned nine homes across Leicester, Loughborough,

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and the western fringes of Coventry, employing two hundred and forty-one staff and accommodating three hundred and seven elderly residents, of whom approximately forty per cent were privately funded and the remainder funded by Leicester City Council, Leicestershire County Council, or the National Health Service.

In May of 2022, on his application, Mr Mehta's holding company — Cedar Care Group Limited — had been granted a Sponsor Licence by the Home Office, permitting it to issue Certificates of Sponsorship for Skilled Worker visa applications in the senior care worker occupational code, which had been added to the Shortage Occupation List in February of that year.

By the following spring, Cedar Care Group had issued one hundred and ninety-four Certificates of Sponsorship.

Mr Mehta had nine care homes. The total staffing complement of his nine care homes, including cooks, cleaners, drivers, administrators, and nursing staff, was two hundred and forty-one. The number of senior care worker positions across the nine homes that could plausibly require recruitment from outside the United Kingdom labour market was, on any honest reading, perhaps eighteen.

He had issued one hundred and ninety-four Certificates of Sponsorship.

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He had charged each successful applicant, for the issuing of the Certificate, a sum of eighteen thousand pounds.

He had collected, over the eleven months of issuance, three million four hundred and ninety-two thousand pounds in cash.

* * *

Mrs Davinder Sandhu of the Home Office Sponsor Compliance Unit was forty-nine. She had joined the Home Office at twenty-four, after a sociology degree at Leicester Polytechnic. She had worked for eleven years on the Asylum Casework directorate, then for nine years on Border Force at East Midlands Airport, and for the past five years on Sponsor Compliance, where her duties consisted of unannounced audits of UK businesses that had been granted Sponsor Licences and that, on data triggers within the Home Office's analytical systems, had presented compliance risks.

She had developed, over those five years, a particular method. She would visit a sponsor's premises on a Tuesday afternoon. She would ask, first, to see the Right to Work documentation for every Skilled Worker employee on the premises. She would ask, second, to see the duties roster for the previous six weeks. She would then walk to the relevant departments — the wards, the kitchens, the office floors — and verify, against the roster, that the people she had been told were

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working there were in fact working there, doing the jobs she had been told they were doing.

She had selected Tuesday afternoons because the morning handover at care homes, on which one might expect to find the most staff present, was in fact the time of greatest legitimate confusion — staff arriving, staff leaving, families visiting before the lunch service — and she had found, in five years, that Tuesday afternoons between half past two and four o'clock were the calmest time at which one could establish, with confidence, who was actually employed at a given location.

She arrived at Cedar Lodge on Loughborough Road at twenty-six minutes past two, on a Tuesday in May.

She had a colleague with her, Mr Adrian Whitehouse, a younger compliance officer of about thirty, in his second year on the Unit. He was carrying a small black document bag containing the Cedar Care Group's Sponsor Licence file, the list of one hundred and ninety-four issued Certificates of Sponsorship, and a printout of the staffing complement that the company had filed with HMRC for the previous six tax months.

* * *

The receptionist at Cedar Lodge, a young woman in a navy tunic of about twenty-five, had been employed by Cedar Care Group for

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fourteen months. She had not, in fourteen months, ever encountered a Home Office Sponsor Compliance officer. Mrs Sandhu showed her identification.

“I would like to speak with whoever is most senior on the premises this afternoon. I should mention, before you make the telephone call, that we will need not to alert Mr Mehta in advance.”

The receptionist looked at her.

“Ms. Mr Mehta is not on this site. He is at the head office in Belgrave.”

“Good. Whom do you have on this site?”

“Mrs Akinyemi is the Registered Manager. She is in the medication office.”

“Would you take me to Mrs Akinyemi.”

* * *

Mrs Florence Akinyemi, the Registered Manager of Cedar Lodge, was fifty-three. She had been a Senior Sister in a teaching hospital in Ibadan before her family came to the United Kingdom in 2008. She had been at Cedar Lodge for eleven years, longer than any other Cedar Care employee, and considerably longer than Mr Mehta had owned the company.

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She greeted Mrs Sandhu with the kind of polite, exact courtesy that was characteristic of senior nurses of her generation, and led her and Mr Whitehouse to the small staff conference room behind the medication office.

“Mrs Akinyemi. I would like to look, please, at the staff duty roster for the past six weeks. I would also like the Right to Work documentation for every member of staff currently on the premises this afternoon, including agency staff.”

“Yes, Mrs Sandhu.”

Mrs Akinyemi opened the cabinet behind her desk. She took out the duty roster file, a green plastic folder with a printed-out spreadsheet inside, and laid it on the table. She then opened a second cabinet, took out a thick red folder marked Right to Work, and laid it on the table beside the green one.

“The Right to Work folder contains the documentation for forty-one members of staff currently employed at Cedar Lodge. The duty roster for the past six weeks shows the shifts worked by those forty-one members of staff and by the agency staff who have covered shifts during the period.”

“How many of the forty-one are on Skilled Worker visas issued under your group’s Sponsor Licence?”

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Mrs Akinyemi looked at her for a moment.

“At this site, Mrs Sandhu, eleven.”

“Eleven.”

“Yes.”

“Is that the figure that Mr Mehta has, on the company’s recent compliance returns to the Home Office, recorded for this site?”

“I do not see Mr Mehta’s compliance returns, Mrs Sandhu. I see only my own staff records.”

“Mrs Akinyemi. The compliance return filed by Cedar Care Group for the quarter ended thirty-first of March recorded forty-six Skilled Worker employees at this site.”

Mrs Akinyemi did not reply at once. Then she said:

“Mrs Sandhu. There are eleven Skilled Worker employees at this site.”

* * *

Over the following three hours, Mrs Sandhu and Mr Whitehouse established, by inspection of the rosters at all nine Cedar Care Group premises, by cross-reference with HMRC payroll filings, and by interviews with the Registered Managers at each home — conducted

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by mobile telephone in turn from the small staff conference room at Cedar Lodge — the following facts.

First, that the nine Cedar Care Group homes employed, between them, thirty-one Skilled Worker visa holders who were doing actual senior care work on actual rosters at actual premises.

Second, that the company's compliance returns to the Home Office for the previous twelve months had recorded the employment of one hundred and ninety-four Skilled Worker visa holders.

Third, that the missing one hundred and sixty-three were, on the company's payroll records, formally employed at named Cedar Care Group sites — most commonly Maple House and a third home, Birch Court, neither of which, on the evidence of the rosters, had ever rostered them for a single shift.

Fourth, that the one hundred and sixty-three had been paid, via the Cedar Care Group payroll, the Skilled Worker minimum salary of approximately twenty thousand nine hundred and sixty pounds per annum, sufficient to support their visa status, and that the payroll deductions on those payments had been remitted, by the company, to HMRC in the standard manner.

Fifth, that the one hundred and sixty-three had been required, in the original written agreement that had accompanied the issuing of their Certificate of Sponsorship, to remit back to a private bank

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account held by Mr Mehta's wife, Mrs Anjana Mehta, the sum of one thousand four hundred pounds per month, in cash, on the first working day of each month.

Sixth, that this remittance had, when added to the eighteen thousand pound up-front fee, returned to Mr Mehta the entirety of the salary he was nominally paying them, plus the marginal employer's national insurance contributions, plus a margin of approximately three thousand pounds per worker per annum.

Seventh, that the one hundred and sixty-three were, with respect to their actual livelihoods in the United Kingdom, working at other care homes — sometimes for agencies, sometimes directly — across the Midlands, where they were paid additional, undeclared cash for shifts that the receiving care homes had failed to staff legitimately. Of those one hundred and sixty-three, on Mrs Sandhu's subsequent investigation, one hundred and forty-seven were Nigerian nationals, eleven were Filipino, four were Ghanaian, and one was a Zimbabwean man who had previously worked at an Anglican mission hospital in Bulawayo.

By the close of the inspection at six minutes past six on the Tuesday evening, Mrs Sandhu had a sufficient evidentiary basis to revoke the Cedar Care Group Sponsor Licence with immediate effect, to refer the matter to the Crown Prosecution Service for criminal investigation, and to begin the process by which the curtailment of one

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hundred and sixty-three Skilled Worker visas would, within forty-two days, be initiated.

She thanked Mrs Akinyemi. She walked out to the car park. She sat for a long moment in the passenger seat of the Home Office Vauxhall before Mr Whitehouse, in the driver's seat, started the engine.

“Mrs Sandhu.”

“Yes, Adrian.”

“What happens to the one hundred and sixty-three.”

“They will, on the curtailment of their visas, have sixty days to find a new sponsor or to leave the United Kingdom. Most will not find a new sponsor in sixty days. Most will leave.”

“They paid eighteen thousand pounds.”

“Yes, Adrian.”

“They will lose it.”

“Yes.”

“Mr Mehta will keep it.”

“Mr Mehta, on the criminal proceedings that will follow, will likely lose his liberty for a period of years, and will, on confiscation, lose a substantial part of the proceeds. The one hundred and sixty-three will,

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regardless of what happens to Mr Mehta, lose their eighteen thousand pounds. The Home Office does not, on present policy, refund victims of sponsor-licence fraud.”

Mr Whitehouse looked at the dashboard for some time.

“Yes, Mrs Sandhu.”

He started the engine. They drove back to the Home Office regional office in Solihull in silence.

* * *

Three weeks later, on the morning the curtailment letters were dispatched, Mrs Sandhu drove back to Leicester.

She had not, in twenty-five years of Home Office work, made a personal visit to a sponsor’s premises after the conclusion of an enforcement matter. It was not part of her duties. It was, on a strict reading of the Civil Service code, irregular.

She drove, however, to Cedar Lodge.

She did not announce herself. She parked in the visitors’ car park. She walked to the reception desk.

The receptionist, the same young woman of about twenty-five, recognised her, and made a small involuntary movement of the kind

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that compliance officers, in Mrs Sandhu's experience, were accustomed to producing in receptionists.

"Good morning. I am not here on Home Office business this morning. I am here as a private citizen, to visit a resident of Cedar Lodge."

"Oh."

"My mother's former neighbour, Mrs Hansa Mehta, is a resident on the dementia ward. Cedar Lodge's registered website indicates that visitors to that ward are welcome between ten o'clock and twelve o'clock and again between two and four. It is now twenty-three minutes past ten. I would like, if I may, to visit her."

The receptionist looked at her for a moment, looked at her computer, and then — because there was nothing in her instructions to cover the situation, and because the dementia ward did indeed have open visiting hours, and because Mrs Sandhu had asked in the polite particular manner that she had — said:

"Yes, of course. Through that door, ma'am, and to the lift on your right. The ward is on the second floor. Mrs Patel will be the senior carer on duty."

"Thank you."

* * *

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Mrs Sandhu had never, in fact, met Mrs Hansa Mehta. She had never, in fact, met any member of the Mehta family. The receptionist, on the strength of the surname Sandhu, had assumed Punjabi rather than Gujarati background and had not connected the visiting compliance officer of three weeks earlier with a private visitor unrelated to Mr Bhupendra Mehta's prosecution.

Mrs Sandhu walked through the door, took the lift to the second floor, and emerged onto the dementia ward.

It was a clean ward, well-lit, with the slight aroma of disinfectant and the slighter aroma of the morning's breakfast. There were eight residents in the dayroom, six of them in armchairs, two in wheelchairs. A senior carer in a navy tunic, an Asian woman of about forty, was attending to one of the wheelchair-bound residents. Two other carers, both Black African women, were in the small kitchenette preparing the mid-morning tea trolley.

Mrs Sandhu approached the senior carer.

"Good morning. Are you Mrs Patel?"

"Yes."

"I am Mrs Sandhu. I have come to visit Mrs Hansa Mehta. May I be shown to her room?"

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Mrs Patel looked at her in the careful way of senior carers who had not been told to expect a visitor. Then she said:

“Mrs Hansa Mehta is in the dayroom, ma’am. She is the lady in the green cardigan, by the window. Are you a relative?”

“I am an old neighbour of the family.”

“Mrs Hansa is having a calm morning. She does not always know visitors. Mrs Adebayo — the carer who looks after her — will be back in a moment with the tea trolley. Mrs Adebayo will be able to tell you whether Mrs Hansa is in a state to recognise an old neighbour.”

Mrs Sandhu sat down in an armchair by the window, two seats away from the lady in the green cardigan.

Mrs Hansa Mehta was, on inspection, perhaps seventy-six. She had the small careful build of a Gujarati woman who had spent her life in tailoring shops. She wore a plain white cotton sari beneath the green cardigan, and a small gold mangalsutra, and a pair of spectacles. She was looking out of the window at a sparrow on the lawn.

“Good morning, Mrs Mehta.”

Mrs Hansa turned to look at her. She smiled the small puzzled smile of dementia patients in mild company. She did not reply.

Mrs Sandhu said: “I knew your son.”

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Mrs Hansa's smile did not change.

"Your son Bhupendra."

Mrs Hansa looked at her, smiled at her, and said: "My son is at the shop on Belgrave Gate, with his father. They are very busy this afternoon."

"Yes, Mrs Mehta."

"It is a Saturday. Saturdays are very busy."

"Yes, Mrs Mehta."

They sat together for a few minutes. Mrs Hansa returned her attention to the sparrow on the lawn.

* * *

After perhaps ten minutes, Mrs Adebayo returned with the tea trolley.

She was a tall woman of about thirty-eight, in the navy tunic of a Cedar Lodge carer. She had a calm, exact movement that suggested either trained nursing experience or motherhood, or both. She approached Mrs Hansa with a small ceramic cup, held it carefully to her lips, helped her drink, wiped her chin with a folded napkin, and then — with the same exact movement — turned to Mrs Sandhu.

"Good morning, ma'am. Would you like a tea? Mrs Hansa always has a Hobnob with her tea, but visitors usually take a digestive."

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“A tea, please. With milk, no sugar. And a digestive, thank you.”

Mrs Adebayo poured the tea, placed the digestive on a small saucer, and handed it to Mrs Sandhu with the same kind, careful precision.

“Mrs Adebayo. May I ask. Have you been at Cedar Lodge long?”

“Fifteen months, ma’am.”

“And you look after Mrs Mehta.”

“Yes, ma’am. I am her named carer. I have looked after her since I started.”

“On what visa, may I ask, do you work in the United Kingdom.”

Mrs Adebayo paused, momentarily, in the way of a person who has been asked an awkward question politely and has not, at that moment, decided what to do with it.

“Skilled Worker visa, ma’am.”

“Sponsored by Cedar Care Group.”

“Yes, ma’am.”

“Mrs Adebayo. May I, in confidence, ask you a question.”

“Ma’am.”

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“How much did you pay, in Lagos, for your Certificate of Sponsorship.”

Mrs Adebayo did not reply. She put down the milk jug. She looked at Mrs Sandhu for some time.

“Ma’am. May I ask who you are.”

“I am Mrs Davinder Sandhu of the Home Office Sponsor Compliance Unit. I am the officer who, three weeks ago, conducted the audit of Cedar Care Group. The curtailment letters in respect of the one hundred and sixty-three Skilled Worker visas issued by Cedar Care Group will be dispatched today. Yours will, I expect, arrive at your registered address tomorrow morning.”

Mrs Adebayo placed her hand, very briefly, on the edge of the tea trolley.

“Ma’am.”

“Mrs Adebayo. I should explain. I am not here today on Home Office business. I am here as a private citizen. I came to visit Mrs Hansa Mehta because I wished, before the criminal trial of her son begins, to see for myself the circumstance in which she lives.”

“Ma’am.”

“I have just been served, by you, an excellent cup of tea. Mrs Hansa, on your hand, has been served a cup that her daughter could

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not have served more carefully. I have observed, in my professional career, two hundred and forty care homes. I have observed perhaps four thousand carers. You are, on the brief evidence of this morning, the upper one per cent of the carers I have observed.”

Mrs Adebayo did not reply.

“Mrs Adebayo. The eighteen thousand pounds you paid in Lagos. Was that your savings, or a loan, or both.”

“Ma’am. It was the sale of my late husband’s house in Surulere, in Lagos. He died of malaria in 2019. The house was the entirety of what he left to my son and me. I sold it in 2021 to come to England. I have, since I came here, been sending my son three hundred pounds a month. He is twelve. He lives with my mother in Ibadan.”

“Yes, Mrs Adebayo.”

“Ma’am, when does the visa end.”

“From the date of the curtailment letter, sixty days. You will need either to find a new sponsor or to leave the United Kingdom. Cedar Lodge’s licence has been revoked, and the home will, in due course, be sold under the receivership process. Several of the residents may, in the medium term, be moved to other homes. Mrs Hansa Mehta’s placement will, on the standard procedures, be reviewed by the receivers and the Local Authority safeguarding team.”

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Mrs Adebayo looked at Mrs Hansa, in the green cardigan, by the window.

“Ma’am. May I ask one further thing.”

“Yes, Mrs Adebayo.”

“Mrs Hansa. Do you know, ma’am, what she has been told about her son.”

“I do not know what she has been told, Mrs Adebayo.”

“Ma’am, on most days she does not know that he is her son. On some days she knows that he is her son but she thinks he is still a boy at the shop on Belgrave Gate. On no day in the fifteen months I have looked after her has she been able to retain the information, if it were given to her, that he was an adult businessman with a wife and a daughter and nine care homes.”

“Yes, Mrs Adebayo.”

“So on no day, ma’am, in the fifteen months I have looked after her, has she known that the man whose name is on the Certificate of Sponsorship that I paid eighteen thousand pounds for in Lagos, and that I am about to lose, is the son she thinks is at the shop on Belgrave Gate.”

“Mrs Adebayo. I do not believe she has known.”

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“And I, ma’am, until you told me three minutes ago, did not know it either. I knew the company was Cedar Care. I did not know the owner was the son of any resident I cared for. I had never seen Mr Mehta’s face. He has not, in fifteen months, visited his mother once at this Lodge.”

“Has he not, Mrs Adebayo.”

“No, ma’am. Mrs Hansa’s only regular visitor is her daughter-in-law, Mrs Anjana Mehta. She comes on the third Sunday of the month. She brings flowers. She does not stay long.”

* * *

Mrs Sandhu finished her tea. She finished her digestive. She set the cup and the saucer on the trolley.

“Mrs Adebayo.”

“Ma’am.”

“It is not within the gift of my office to refund your eighteen thousand pounds. The criminal proceedings against Mr Mehta will, on the precedent cases, take three to four years. The confiscation order, if any, will be applied to public funds, not to the victims. The civil claim that some of you may bring, in the County Court at Leicester, against the Cedar Care Group estate — such as it is by then — will be a matter on which you will need legal advice that I cannot give you.”

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“Yes, ma’am.”

“However, Mrs Adebayo. The receivers, when they take over the running of Cedar Lodge, will need to maintain the registered manager, the senior carers, and the named-carer arrangements for residents whose continuity of care is medically essential. Mrs Hansa Mehta is, at her stage of dementia, such a resident. The receivers will not have authority to extend Skilled Worker sponsorship, but they will, on the standard process, contract with care agencies to supply continuity carers, and the agencies will, in some cases, employ persons whose Skilled Worker visas are in the curtailment-to-departure window on temporary worker arrangements.”

“Ma’am.”

“I am not advising you, Mrs Adebayo. I am informing you of how the receivership will, in the ordinary course, operate.”

“Yes, ma’am.”

“If, when the receivers take over the running of Cedar Lodge, you wish to remain Mrs Hansa’s named carer for the period during which she remains at Cedar Lodge or is transferred to another home, that will be a matter you will be free to discuss with the receivers. They will not, on the legal advice they will receive, be able to issue you a new Certificate of Sponsorship. They may, on the practical realities of the

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staffing market and on the medical realities of dementia care, find it convenient to engage you on temporary terms through an agency.”

“Yes, ma’am.”

“It will not save your Skilled Worker visa, Mrs Adebayo.”

“No, ma’am.”

“It will not refund your eighteen thousand pounds.”

“No, ma’am.”

“It may, however, allow Mrs Hansa Mehta to be looked after, until she dies, by the carer who has looked after her for the past fifteen months and who knows that on a Saturday morning she believes her son is at the shop on Belgrave Gate.”

Mrs Adebayo did not reply for some time.

“Ma’am. Why are you telling me this.”

Mrs Sandhu looked at Mrs Hansa Mehta, in the green cardigan, by the window. The sparrow on the lawn had been replaced by a robin.

“Mrs Adebayo. In twenty-five years at the Home Office I have revoked thirty-seven Sponsor Licences. I have curtailed, on those revocations, three thousand four hundred Skilled Worker visas. I have not, on any of those occasions, made a private visit to the home of a sponsor afterwards. I came today because I wished to see, for myself,

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what Mr Bhupendra Mehta's mother's circumstance was. I have seen that her circumstance is, on the evidence of your tea trolley and your handkerchief and the cup you held to her lips, considerably better than her son's circumstances on a strict reading of his deserts entitle her to expect."

"Ma'am."

"It is not, Mrs Adebayo, an arrangement that the Home Office has any official view about. It is not a part of my official duties to have raised it. I will not, on my return to Solihull, make any note of this conversation in any file."

"Yes, ma'am."

"Mrs Adebayo. Your son in Ibadan. What is his name?"

"His name is Tunde, ma'am. He is twelve."

"Tunde."

"Yes, ma'am."

"Mrs Adebayo, on the curtailment of your Skilled Worker visa, you will, regrettably, have to make a decision about Tunde and his grandmother and the next chapter of your life. I am sorry that I cannot, in my official capacity, do anything to alter the facts of that decision. I can only tell you, as an individual citizen who has spent a morning watching you do your work, that the decision will be made by

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a person whom Mrs Hansa Mehta's family has been, on any honest reading, deeply fortunate to have employed."

Mrs Adebayo did not reply.

Mrs Sandhu stood up. She placed her empty cup and saucer on the tea trolley. She extended her hand. Mrs Adebayo, after a moment, took it.

"Goodbye, Mrs Adebayo."

"Goodbye, ma'am."

Mrs Sandhu walked across the dayroom. She paused, briefly, at the armchair by the window. Mrs Hansa Mehta, in the green cardigan, was watching the robin.

"Goodbye, Mrs Mehta."

Mrs Hansa Mehta turned, smiled the small puzzled smile, and said: "My son is at the shop on Belgrave Gate. He is very busy this afternoon."

"Yes, Mrs Mehta."

Mrs Sandhu walked to the lift. She took the lift to the ground floor. She walked through the reception, where the same young woman in the navy tunic looked up and said, with the courtesy of a receptionist who had not understood the significance of the morning's visit:

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“Have a good day, ma’am.”

“Thank you. You also.”

* * *

Mr Bhupendra Mehta of Belgrave Road, Leicester, was, in the autumn of the following year, sentenced at Leicester Crown Court to seven years and four months’ imprisonment on charges of facilitating breaches of immigration law contrary to Section 25 of the Immigration Act 1971, money laundering, and tax fraud. The confiscation order made against the Cedar Care Group estate, in proceedings under the Proceeds of Crime Act 2002, totalled two million eight hundred and twenty thousand pounds, of which approximately one million eight hundred thousand was, on the receivers’ final accounts, recoverable.

Mr Mehta’s nine care homes were, in due course, sold to a Solihull-based care-home operator with a clean Sponsor Licence record. The new operator, on assuming the running of Cedar Lodge, retained Mrs Florence Akinyemi as Registered Manager, and — on the recommendation of the receivers, who had retained Mrs Akinyemi during the transition and who had received from her, in turn, the strongest possible recommendation — engaged Mrs Adebayo on temporary agency terms as the named carer for Mrs Hansa Mehta and four other dementia residents.

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Mrs Adebayo's Skilled Worker visa was, in due course, curtailed. She did not find a new sponsor. She was permitted, on a temporary leave to remain on private and family-life grounds, to remain in the United Kingdom for a further fourteen months on humanitarian considerations relating to the dementia residents under her care. At the conclusion of that period — four months after the death of Mrs Hansa Mehta from pneumonia in the second week of January — Mrs Adebayo returned to Lagos to be reunited with her son, Tunde, who was by then thirteen, and her mother in Ibadan.

She did not, on any subsequent inquiry, recover any part of the eighteen thousand pounds she had paid in Lagos in 2021.

* * *

In the third week of January, the day after the small private cremation of Mrs Hansa Mehta had been conducted at Gilroes Crematorium in Leicester, Mr Bhupendra Mehta, in the visitors' hall at HMP Stocken, was visited by his wife, Mrs Anjana Mehta, who informed him, in the brief and exact way of women who have made, at last, a particular decision, that she had been notified by the receivers of Cedar Lodge that his mother had died and had been cremated in his absence and that the carer who had attended his mother in her final illness had been a Nigerian woman who had, on the receivers' records, been one of the original one hundred and sixty-three sponsored workers, and had paid

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eighteen thousand pounds for the privilege, and had been on the dementia ward for the entire period of his mother's residence at Cedar Lodge, including the day on which the carer's curtailment letter had been delivered to her flat in Belgrave Road, and including the morning, eleven months later, on which Mrs Hansa Mehta had begun to fail.

Mr Mehta did not reply for some time.

"Anjana."

"Yes, Bhupendra."

"Did the carer attend, in the end."

"She attended the entire final week. She slept three nights, on a chair beside the bed, in a single change of clothes. The Registered Manager, Mrs Akinyemi, asked her to go home and rest and she did not. She held your mother's hand, on the morning your mother died, while your mother was telling her about a Saturday afternoon in 1973 at the shop on Belgrave Gate."

Mr Mehta did not reply.

"Anjana."

"Yes, Bhupendra."

"What is the carer's name."

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“Her name is Mrs Folake Adebayo. She is from Ibadan. She has a son called Tunde, who is thirteen. She returns to Nigeria next month.”

Mr Mehta sat in silence for some time.

“Anjana.”

“Yes, Bhupendra.”

“Does she know, now, who I was.”

Mrs Anjana Mehta looked at her husband across the small Formica table in the visitors’ hall at HMP Stocken.

“Bhupendra. Mrs Akinyemi told her, on the day of your sentencing last autumn. Mrs Adebayo, on Mrs Akinyemi’s account, sat on the bench in the lobby for fifteen minutes without speaking. Then she stood up, went back to the dementia ward, and resumed her shift. She was due, that afternoon, to take your mother for her four o’clock tea.”

“Yes.”

“She took your mother for her four o’clock tea, Bhupendra. She has been taking your mother for her four o’clock tea every Tuesday and Thursday for two years and four months. She took your mother for her four o’clock tea on the day of your sentencing, and on the day after, and on every day until your mother died. She brought, on the morning your mother died, a small Hobnob, which had been your mother’s favourite, and which was no longer, by then, something your

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mother could chew. She crumbled it, between her fingers, and placed it on your mother's tongue."

Mr Mehta did not reply.

Mrs Anjana Mehta sat for some time. Then she said:

"Bhupendra. I have come to tell you that I will not, when you are released from this prison in a little under five years, be at the gate. I will be in Ibadan. I will, by the time you are released, have spent four years in the city of Mrs Adebayo and her son, working without payment in such capacities as the Catholic Mission Hospital in Ibadan will accept me, on the small understanding I have reached with myself that the eighteen thousand pounds Mrs Adebayo paid for her Certificate of Sponsorship is a debt that I, who signed the company's compliance returns to the Home Office without reading them for eleven months, share with you in roughly equal measure, and that I propose to repay, to the extent that the labour of one woman in late middle age can repay such a sum, in the place where it was originally raised."

Mr Mehta looked at his wife.

She continued:

"You will not, Bhupendra, be permitted to come to Ibadan, on the terms of your conditional release. You will, on your release, return to

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Belgrave Road and to such reception as our daughter is, by then, prepared to extend you. I cannot, on the small reckoning I have made, advise you what that reception will be.”

Mrs Anjana Mehta stood up. She picked up her handbag. She walked, without further word, to the door of the visitors’ hall, where the prison officer on duty processed her exit and let her into the small lobby.

She drove back to Belgrave Road in Leicester.

She booked her flight to Lagos for the third week of February.

Mrs Folake Adebayo, on her own flight from Heathrow to Lagos two weeks earlier, had not, in the cabin of the British Airways aircraft, known that the wife of the man whose mother she had buried, in a manner of speaking, would in three weeks board another British Airways aircraft on the same route.

Mrs Anjana Mehta, on her flight, did not know whether she would, on her arrival in Lagos, be able to find Mrs Adebayo. She had only the name and the city. The name was a common one. Ibadan was a large city.

She found her, in the end, in the fifth week of her search, working in the paediatric ward of the Catholic Mission Hospital, on a temporary contract that the hospital had been able to arrange for her

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on the strength of her Cedar Lodge testimonial, holding the hand of a small boy whose mother had died of malaria the previous Tuesday.

Mrs Anjana Mehta did not, in the end, introduce herself.

She watched, for a few minutes, from the doorway of the ward.

Then she walked to the matron's office, asked for an application form for a volunteer position, completed the form in the matron's office, and was, in the standard way of the Catholic Mission Hospital in Ibadan, accepted on a six-month volunteer placement on the geriatric ward, two corridors away from the paediatric ward in which Mrs Folake Adebayo, on alternate weeks, also worked.

They worked, for the four years that followed, in the same hospital, on the same corridor, on alternate weeks, without ever — on Mrs Anjana Mehta's exact instruction to the matron, who alone knew — being introduced.

— *END* —

The Carer's Cousin

A Short Story

Sister Aleyamma Joseph of Selly Oak, Birmingham, was forty-six. She had qualified as a nurse at the Government Medical College in Kottayam in 1999, had worked for nine years at the Believers' Church Medical College Hospital in Thiruvalla, and had come to England on a points-based work permit in 2008, in the small wave of Malayali nurses recruited that year for the West Midlands Strategic Health Authority.

She had worked for fourteen years at the Queen Elizabeth Hospital in Edgbaston, on the cardiac ward and latterly on the post-operative high dependency unit, and had become, in 2019, a Band Six Senior Sister.

In 2022, on her husband's urging — her husband was a structural engineer at a consultancy in Solihull, who had, that year, been made redundant for the second time in five years and who was then in the third month of an unsuccessful job search — she had taken, in addition to her Queen Elizabeth duties, a part-time Saturday consultancy with a Birmingham-based domiciliary care company called Acorn Domiciliary Care Limited, which had been issued a Sponsor Licence by the Home Office in February of that year.

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Acorn Domiciliary Care Limited was owned by a Mr Sunil Pillai, who was Mrs Aleyamma Joseph's husband's second cousin's brother-in-law, and was run, on the operational side, by an HR director called Mr Pradeep Nair.

Mr Pradeep Nair was thirty-eight, originally from Kochi, and had come to England as a graduate student at Aston Business School in 2010. He had not, at the time of his appointment, met Mrs Aleyamma Joseph.

Mrs Aleyamma Joseph's Saturday consultancy at Acorn Domiciliary Care Limited consisted of three things. First, she conducted clinical training, on a Saturday morning rota, for the company's newly arrived senior care worker recruits, on subjects such as catheter care, pressure-area management, end-of-life nursing, and dignity in personal care. Second, she conducted, on a Saturday afternoon rota, the clinical induction interviews for newly arrived recruits, in which she certified, on a Home Office prescribed form, that the recruit was clinically competent for the senior care worker role. Third — and this had not, when she had accepted the consultancy, been part of the arrangement — she introduced, when introductions could be made through her family network in Kerala, eligible candidates from her village and from the villages of her brother and her two sisters.

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By the spring of 2024, Mrs Aleyamma Joseph had introduced four such candidates.

She had been paid, by Mr Pradeep Nair on Mr Sunil Pillai's authorisation, the sum of two thousand five hundred pounds in cash for each successful introduction.

* * *

The fourth introduction was a young woman called Sini Mathew.

Sini Mathew was twenty-six. She was the daughter of Mrs Aleyamma Joseph's second sister's husband's younger brother. She had qualified as an Auxiliary Nurse Midwife in Kerala in 2018, had worked for five years at a small private hospital in Pala, and had, in February of 2024, arrived in Birmingham on a Skilled Worker visa sponsored by Acorn Domiciliary Care Limited.

She had paid, in Pala, the sum of fifteen thousand pounds to a Mr Joy Kuriakose, a Kottayam-based recruitment consultant who had, in this case as in the other three, served as the intermediate broker between Mrs Aleyamma Joseph's introduction and Mr Pradeep Nair's issuance of the Certificate of Sponsorship.

Mr Kuriakose had retained, of the fifteen thousand pounds, eight thousand. Five thousand had been remitted to Mr Pradeep Nair's personal account in Birmingham via a hawala chain that ran through

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Sharjah. The remaining two thousand five hundred had reached Mrs Aleyamma Joseph in cash, in a Greggs bag, in the Acorn Domiciliary Care Limited office on the Friday following Sini Mathew's arrival.

In late April of 2024, six weeks after Sini Mathew's arrival, three things became clear to her.

The first was that Acorn Domiciliary Care Limited did not have enough domiciliary care contracts in Birmingham to roster her for more than nine hours a week of actual paid care work, despite her contract specifying thirty-seven and a half hours.

The second was that the company expected her to make up the deficit, on the company's payroll records, by accepting a salary that was paid in full but from which she was required to remit, in cash, on the first working day of each month, the sum of nine hundred and sixty pounds to Mr Pradeep Nair, in person, at the Acorn office.

The third was that the company would, in addition, arrange for her to work — unrostered, undeclared, paid in cash by the receiving agencies — at other care homes in the West Midlands, on shifts that those care homes had been unable to staff legitimately.

Sini Mathew, on the second Tuesday of May, telephoned Mrs Aleyamma Joseph at her flat in Selly Oak.

“Chechi.”

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“Sini.”

“Chechi, I cannot do this.”

“What, Sini.”

“Chechi, the man Pradeep — the HR man — told me on Monday morning that if I do not pay the nine hundred and sixty pounds in cash on the first of June, my visa will be cancelled and I will be reported. Chechi, I cannot pay it. The fifteen thousand I paid was my father’s house. I have nothing. I am sending money home. The agency cash is not enough.”

Mrs Aleyamma Joseph did not reply at once.

“Sini, when did Pradeep tell you this.”

“Yesterday morning, Chechi. In his office. He said it twice. He said — these were his exact words, Chechi — ‘Sister Aleyamma’s introduction does not change the rules of the company. Her name does not protect you. If you do not pay, the visa goes.’”

“Sini.”

“Chechi. Please.”

Mrs Aleyamma Joseph said:

“Sini. Do not pay. I will speak to Pradeep this Saturday. Do not pay anything until I have spoken to him.”

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“Chechi, the first of June is in two weeks.”

“I will speak to him this Saturday. Sini, listen to me. Do not, until I have spoken to him, take any of the agency cash work he sends you to. Stay in your flat. Do not give him any reason to file a curtailment.”

“Yes, Chechi.”

“I will telephone you on Saturday evening.”

“Yes, Chechi.”

* * *

Mrs Aleyamma Joseph spent the intervening week in a state of small, contained anger.

She had, in the eighteen months of her consultancy with Acorn Domiciliary Care Limited, understood the broad shape of the company’s business. She had understood that the company was sponsoring more workers than its rota required. She had understood that the workers were paying significant sums in Kerala for their Certificates of Sponsorship. She had understood that some of the workers were, on the company’s arrangements, working for other agencies in cash. She had understood that the two thousand five hundred pounds she had received, in a Greggs bag, for each of the four introductions she had made, was not a finder’s fee in the ordinary sense but a share of the gross fifteen thousand.

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She had not, until Sini's telephone call, understood that Mr Pradeep Nair was, in addition to all of this, also extracting nine hundred and sixty pounds in cash, monthly, from each sponsored worker.

She did, however, in the course of the week, understand it. She understood it during her Wednesday shift at the Queen Elizabeth, in the brief intervals between attending to a sixty-eight-year-old gentleman who had gone into atrial fibrillation following a coronary artery bypass graft, and an eighty-one-year-old lady recovering from a mitral valve replacement. She understood it more clearly during her Thursday shift, on which she was attending, on the high dependency unit, a forty-three-year-old Punjabi gentleman whose heart had failed during what should have been a routine procedure and who, his family had been told, had perhaps thirty-six hours.

She understood it, in particular, on the Friday morning, in the small staff room behind the cardiac high dependency unit, when she had, for fifteen minutes, sat with a cup of tea and considered the proposition that the four cousins she had introduced — Sini Mathew, and the three before her, Anu Mariam George and Tessy Kuriakose and Ann Sara Varghese — had each, on Mr Pradeep Nair's arrangement, been paying nine hundred and sixty pounds a month in cash for their continued employment, and that she, Mrs Aleyamma Joseph, had not asked.

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On the Friday evening, she telephoned her husband, Mr Cherian Joseph, who was at his sister's house in Coventry.

“Cherian.”

“Yes, Aleyamma.”

“I am going to the Acorn office tomorrow morning. I am going to tell Pradeep that I will no longer be making introductions, that I will no longer be conducting the Saturday inductions, and that he is to immediately cease the nine hundred and sixty pound monthly extraction from Sini and from the three before her.”

“Aleyamma.”

“Cherian.”

“Aleyamma, the consultancy is ten thousand pounds a year. We have used the consultancy money to pay the second mortgage. If you resign, the second mortgage —”

“Cherian.”

“Yes.”

“I am resigning the consultancy in the morning. We will sort out the second mortgage. I am also — and Cherian, I am telling you this so that you know it before I do it, not so that you can advise me on whether to do it — going to telephone, on Monday morning, the

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Sponsor Licence Compliance number at the Home Office, and report what I have understood about the four monthly extractions, the unrostered cash work, and the fifteen thousand pounds from Kerala.”

Mr Cherian Joseph did not reply for some time.

“Aleyamma, the four cousins’ visas. They will be cancelled.”

“Yes, Cherian.”

“Sini will lose the fifteen thousand.”

“Yes, Cherian. Sini will lose the fifteen thousand. Anu Mariam, Tessy, and Ann Sara have already, between them, paid Pradeep something close to thirty thousand in monthly extractions. They will lose, on the curtailments, what remains of their visa term and their unfilled hopes for an indefinite leave to remain.”

“Aleyamma.”

“Cherian. I introduced them. I took the two thousand five hundred. I sat with their parents at our nephew’s engagement in Pala in 2022 and I told the parents of Anu Mariam, in particular, that England would be a kind country to their daughter. I cannot, on the further understanding that has reached me this week, continue.”

“Yes, Aleyamma.”

“Cherian. I am sorry about the second mortgage.”

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“We will sort it out, Aleyamma.”

* * *

Mrs Aleyamma Joseph arrived at the Acorn Domiciliary Care Limited office on Coventry Road at twenty-three minutes past nine on the Saturday morning.

The office occupied the first floor of a small brick parade above a Polish grocer's and a vape shop. The reception, on the first floor, was furnished in the cheap office style of small care companies whose sole significant capital expenditure had been the franking machine. There were two staff that Saturday morning: a young Tamil receptionist called Priya, and Mr Pradeep Nair himself, who was in his office at the end of the short corridor with the door open.

“Good morning, Sister Aleyamma.”

“Good morning, Pradeep.”

“Will you have a tea?”

“No, thank you, Pradeep. I have come to give you, this morning, my resignation from the Saturday consultancy, with effect from this morning. I have come also to tell you that you will, with effect from the first of June, cease the monthly extraction of nine hundred and sixty pounds from Sini Mathew, from Anu Mariam George, from Tessy Kuriakose, and from Ann Sara Varghese, on pain of my

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reporting, on Monday morning, the entire arrangement to the Home Office Sponsor Compliance line.”

Mr Pradeep Nair did not reply at once.

He looked at her across his desk for some time.

Then he said, very quietly:

“Sister Aleyamma. Please come in and shut the door.”

She came in. She shut the door. She sat down in the visitors’ chair opposite his desk.

“Sister Aleyamma. May I ask you a question.”

“Yes, Pradeep.”

“When you came in last Saturday to do the inductions for the new arrivals — Annu, Liji, and the woman from Pathanamthitta — did you, on the form, certify their clinical competence?”

“Yes, Pradeep.”

“Did you, in fact, examine their clinical competence in the manner that the form requires.”

“I examined Annu and Liji. The woman from Pathanamthitta you presented to me five minutes before her train back to London, and I

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signed the form on your representation that you had, in the preceding hour, examined her yourself.”

“Yes, Sister Aleyamma. And the four cousins. The four introductions. Did you, on each occasion, certify their clinical competence on the form, and on each occasion accept two thousand five hundred pounds in cash, in a Greggs bag, on the Friday following their arrival.”

“Yes, Pradeep.”

“Sister Aleyamma, the Home Office Sponsor Compliance line, on Monday morning, will, on your call, open an investigation into Acorn Domiciliary Care Limited. They will, in the course of that investigation, request the clinical induction forms for each of the workers we have sponsored. They will request, in particular, the four signed by you in respect of the four cousins. They will request the bank records, which will not show the two thousand five hundred pounds, because the two thousand five hundred pounds was in cash, but they will request the entries in the company’s petty cash ledger, which I am required to maintain and which I have maintained accurately, in which the four payments of two thousand five hundred pounds are recorded as introducer’s fees paid to A. Joseph in respect of clinical induction services rendered.”

Mrs Aleyamma Joseph did not reply.

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“Sister Aleyamma. The Home Office investigation, on the report you propose to make on Monday morning, will determine that you, as the Band Six Senior Sister at the Queen Elizabeth Hospital, certified the clinical competence of four senior care worker recruits whom you had, by your own family relationship and by the structure of the introduction fee, a personal financial interest in certifying. The Nursing and Midwifery Council, on the referral the Home Office is required to make in such circumstances, will determine that the certification of clinical competence by a Band Six Senior Sister of recruits in whom she has a financial interest is a breach of the NMC Code that warrants, on precedent, suspension and probable removal from the register.”

Mrs Aleyamma Joseph did not reply.

“Sister Aleyamma. You will, on the report you propose to make on Monday morning, lose your registration as a nurse in the United Kingdom. You will lose your post at the Queen Elizabeth. You will, on the criminal proceedings that may follow, possibly lose your liberty for a period of months.”

Mr Pradeep Nair leaned back in his chair.

“You are welcome, Sister Aleyamma, to make the call on Monday morning. I am not, on this Saturday morning, attempting to dissuade you. I am informing you of the consequences of the call, so that you can make it with your eyes open. Sini Mathew’s fifteen thousand is, in

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any event, lost. Anu Mariam's, Tessy's, Ann Sara's, all lost. The girls themselves will be returned to Kerala. The only question that remains, on this Saturday morning, is whether you, in addition, lose your nursing registration and your post."

Mrs Aleyamma Joseph sat in the visitors' chair for some time.

Then she stood up.

She walked to the door.

She paused, with her hand on the handle, and turned back to look at Mr Pradeep Nair across his desk.

It was at this moment that she saw, on the wall behind him, in a small wooden frame above his filing cabinet, the photograph.

* * *

The photograph showed a Kerala family of perhaps eight people, taken in the late 1990s, on the steps of a small Syrian Orthodox church in central Kochi. There was a tall man with a moustache, in a dhoti and white shirt, standing in the centre. There was an older woman beside him in a white kasavu sari. There were three boys of about twelve to sixteen, in school uniform, on the lower step. There were two girls, slightly younger, in white pavadas, on the higher step. The photograph was the kind of family photograph that had been taken at a child's first communion or a grandmother's seventieth birthday or a sister's

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engagement, in the period before such occasions were photographed digitally.

The boy on the lower step, on the right, was, on the evidence of the resemblance to Mr Pradeep Nair across the desk, Mr Pradeep Nair as a boy of perhaps fourteen.

The boy on the lower step, on the left, was a boy whose face Mrs Aleyamma Joseph had not seen for twenty-six years.

She stood, with her hand on the door handle, and looked at the photograph for some time.

Then she said, very quietly:

“Pradeep.”

“Yes, Sister Aleyamma.”

“The boy on the lower step, on the left of the photograph behind you. Who is he.”

Mr Pradeep Nair turned, briefly, to look at the photograph behind him. Then he turned back.

“He is my brother’s schoolmate, Sister Aleyamma. The photograph is of my elder brother’s first communion in 1998, on the steps of St Thomas Orthodox Church in Kadavanthra. The boy on the left is one

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of my brother's school friends from St Albert's, Ernakulam. He came to my brother's first communion lunch."

"What was his name?"

Mr Pradeep Nair looked at her for a moment.

"His name was Saji George. He died, Sister Aleyamma, in 1999. He was knocked down by a lorry on the Mahatma Gandhi Road in Kochi, going home from a tuition class. He was sixteen."

Mrs Aleyamma Joseph stood, very still, with her hand on the door handle.

She said, after a long moment:

"Pradeep, did you go to Saji George's funeral?"

Mr Pradeep Nair looked at her.

"Sister Aleyamma, why are you asking me this question?"

"Did you go?"

"Sister Aleyamma."

"Did you go to Saji's funeral, Pradeep?"

Mr Pradeep Nair sat in his chair behind the desk for some time.

Then he said:

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“No, Sister Aleyamma. I did not. I had had a quarrel with Saji on the Friday before his death, in the school courtyard at St Albert’s, over a cricket bat. The quarrel was a small one. The funeral was on the Sunday. I told my mother, on the Saturday evening, that I would not attend the funeral. She did not insist. I was fourteen years old. I did not, in 1999 or in any subsequent year, attend the funeral or visit Saji’s parents to offer my condolences.”

“Yes, Pradeep.”

“Why do you ask, Sister Aleyamma.”

Mrs Aleyamma Joseph looked at him from the door.

“Saji George was my brother, Pradeep.”

* * *

Mr Pradeep Nair did not reply for some time.

He looked at the photograph on the wall behind him. He looked at Mrs Aleyamma Joseph. He looked at the petty cash ledger on his desk.

“Sister Aleyamma.”

“Yes, Pradeep.”

“I did not know.”

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“No, Pradeep. You did not know. My family’s name is Joseph. My maiden name was George. I am Saji’s younger sister. I was eleven years old in 1999. I am the small girl on the higher step in the family photograph that was taken, two months before Saji died, at our cousin’s wedding, that has stood on my mother’s sideboard in Kottayam every day since the morning of the Sunday on which we buried him.”

“Sister Aleyamma.”

“My mother, Pradeep, in 2002, on the third anniversary of Saji’s death, was admitted to the Believers’ Church Medical College Hospital in Thiruvalla with what was described, on the discharge note, as situational depression with suicidal ideation, secondary to bereavement. She remained, on intermittent admissions, an outpatient of that hospital for seven years. The clinical notes, which I read in 2009 when I qualified as a nurse and was given access to the family’s medical files, list among the precipitating circumstances of the depression — her own statement, recorded by the consulting psychiatrist Dr Mathai — the fact that of the eleven schoolboys whom Saji had named, in the week before his death, as his closest friends at St Albert’s, six had attended the funeral, and five had not. Of the five who had not, four had subsequently visited the family in the days that followed and had explained their absence — a sister’s wedding, an aunt’s illness, a tuition examination, a journey to Bangalore.”

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“Sister Aleyamma.”

“The fifth, Pradeep, had not visited.”

“Sister Aleyamma.”

“The fifth was the boy who, on the school roll, sat at the desk next to Saji on the Friday afternoon of the cricket-bat quarrel.”

“Sister Aleyamma.”

“My mother, Pradeep, who lives in Kottayam at the age of seventy-three, in a house in which the family photograph of 1998 still stands on the sideboard, has not, in twenty-six years, learned the name of the fifth boy. My father, who died in 2014, did not learn it. My elder sister, who lives in Doha, did not learn it. I, who qualified as a nurse and read the discharge notes, did not learn it.”

“Sister Aleyamma.”

“I have learned it, Pradeep, on this Saturday morning, in this office on Coventry Road, twenty-six years and three months after my brother’s funeral, on the morning on which I came in to resign my consultancy, looking at a photograph on the wall behind the desk of the man who has been, for the past eighteen months, paying me two thousand five hundred pounds in a Greggs bag for each of the four cousins I have introduced, and who has been, for the past twelve months at least, extracting nine hundred and sixty pounds in cash,

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monthly, from each of those four cousins, on threats which on this morning he has not denied.”

Mr Pradeep Nair did not reply.

Mrs Aleyamma Joseph stood by the door.

She said, very slowly:

“Pradeep. The two things — your absence at Saji’s funeral, your conduct at this company — are unrelated. The boy of fourteen who failed to attend his schoolmate’s funeral after a cricket-bat quarrel is, on any reasonable assessment, not the same person as the man of thirty-eight who is extracting nine hundred and sixty pounds in cash, monthly, from women who paid fifteen thousand pounds for their visas. They are, on a strict reading, two different people.”

“Yes, Sister Aleyamma.”

“They are, however, the same person, Pradeep, in the small respect that on the morning the boy of fourteen failed to attend the funeral, he made a calculation that the inconvenience to himself of attending exceeded the inconvenience to the bereaved family of his absence; and that on the morning the man of thirty-eight first began to extract nine hundred and sixty pounds, monthly, from Anu Mariam George, he made a calculation that the inconvenience to himself of not extracting it exceeded the inconvenience to her of paying it. The calculations are

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the same calculation, Pradeep. They are made by the same arithmetic. They are made in the same currency.”

“Sister Aleyamma.”

“I will, on Monday morning, be making the call to the Home Office. I will, on Monday morning, also be writing to the Nursing and Midwifery Council to self-refer for the four certifications I made of my own cousins. I will lose, on the self-referral, my registration. I will lose my post. The second mortgage on the flat in Selly Oak will, in due course, fail.”

“Sister Aleyamma.”

“I am telling you this, Pradeep, so that on Monday morning, when the Home Office Sponsor Compliance line forwards the report to the Nursing and Midwifery Council, you will know that the report came not from a person who calculated the cost to herself, in the manner of a fourteen-year-old boy at a school courtyard or a thirty-eight-year-old man behind a desk in Coventry Road, but from a person who, on the small reckoning that has been made on this Saturday morning, did not.”

Mrs Aleyamma Joseph opened the door.

She walked, very slowly, down the short corridor, past the young Tamil receptionist Priya, who looked up from her screen and said, with

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the reflexive courtesy of receptionists who had registered the closing of office doors and the long silence that followed: “Good morning, Sister Aleyamma.”

“Good morning, Priya.”

She walked down the stairs, past the Polish grocer’s and the vape shop, to her car on Coventry Road.

She drove home to Selly Oak.

She telephoned Sini Mathew.

“Sini.”

“Chechi.”

“Sini, do not pay the nine hundred and sixty pounds. Pack your suitcase. On Monday morning, the Home Office will be informed of the entire arrangement. Your visa will, in due course, be curtailed. The fifteen thousand will not be returned. I am sorry, Sini.”

“Chechi.”

“Sini, listen to me. I am sorry for the introduction. I am sorry for the two thousand five hundred I took. I am sorry for what your father will, on your return, say to my second sister’s husband’s younger brother. I am sorry for what I will, on my mother’s next visit, have to tell my mother in Kottayam.”

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“Chechi.”

“Sini.”

“Chechi, what will you tell your mother.”

Mrs Aleyamma Joseph sat in her kitchen in Selly Oak with the cordless telephone in her hand and looked, for a long time, at the small photograph of Saji that had stood, since 2008, on the sideboard beside the rice tin.

“Sini, I will tell my mother that I have, on this Saturday morning, learned the name of the fifth boy.”

* * *

On the Monday morning, at twenty-three minutes past nine, Mrs Aleyamma Joseph telephoned the Home Office Sponsor Compliance line from her flat in Selly Oak.

She gave her name, her NMC PIN, her position at the Queen Elizabeth Hospital, her relationship to Acorn Domiciliary Care Limited, the names of the four cousins, the dates of their arrivals, the sums paid in Kerala, the sums extracted monthly in Birmingham, the petty cash entries on Mr Pradeep Nair’s ledger, the names and contact

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details of the three other certifying nurses she knew Acorn used, and the address of Mr Joy Kuriakose's recruitment office in Kottayam.

She then telephoned, at four minutes past ten, the Nursing and Midwifery Council, and made a self-referral in respect of four certifications of clinical competence in which she had had a personal financial interest.

She then telephoned, at twenty-two minutes past ten, her ward sister at the Queen Elizabeth, and informed her that she would, on the Council's likely interim suspension, be unable to attend her Tuesday shift, and that she was sorry.

She then telephoned, at thirty-eight minutes past ten, her mother in Kottayam.

Her mother, who was seventy-three, who had not, in twenty-six years, learned the name of the fifth boy, answered on the third ring.

"Aleyamma."

"Amma."

"Aleyamma, you are calling early. Is everything all right."

"Amma. Yes. I am calling because I have, on Saturday morning, learned something that I will, in a moment, tell you. Before I tell you, Amma, I want to say one thing, which is that the man whose name I am about to tell you has, for the past eighteen months, been my

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employer in a small Saturday consultancy in Birmingham. The consultancy was arranged by Cherian's family. I did not know, when I accepted it, the connection. I have only learned it on Saturday. I am resigning the consultancy this morning."

"Aleyamma."

"Amma. The fifth boy, who did not attend Saji's funeral, who did not visit our family in the days afterwards, who has been the absence at the centre of our family for twenty-six years — his name, Amma, is Pradeep Nair. He is the younger son of the Nairs of Kadavanthra. He is now thirty-eight years old. He came to England in 2010 as a graduate student. He has been, until this morning, my employer."

Her mother did not reply for some time.

Then she said, very quietly:

"Aleyamma."

"Amma."

"Aleyamma, you have, on this Saturday morning in Birmingham, learned in five minutes what your father and I, in twenty-six years, did not learn."

"Yes, Amma."

"Have you spoken to him, Aleyamma."

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“Yes, Amma. I spoke to him on Saturday morning. He confirmed the absence at the funeral. He confirmed the absence in the days afterwards. He told me — these were his words, Amma — that he had had a quarrel with Saji on the Friday over a cricket bat, that he had told his mother on the Saturday evening that he would not attend, and that his mother had not insisted.”

“Aleyamma.”

“Amma.”

“Aleyamma. Tell me what he said, when you told him you were Saji’s sister.”

Mrs Aleyamma Joseph paused for a moment in her kitchen in Selly Oak.

“Amma, he said: ‘I did not know.’”

“Aleyamma.”

“Yes, Amma.”

“Did he say anything else.”

“No, Amma. He sat at his desk and looked at the photograph of his brother’s first communion behind him, in which Saji is on the lower step on the left, and he did not say anything else.”

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Her mother sat, in Kottayam, at the small dining table beside the sideboard on which the family photograph had stood every day for twenty-six years.

She said:

“Aleyamma. Will you tell him something for me, when you next see him.”

“Yes, Amma.”

“Tell him, Aleyamma, that the cricket bat was not, in the end, returned to Saji. I cleared out the cupboard in his room in 2007, on the eighth anniversary of his death. The bat that he had been in possession of on the morning of his death was a red Sanspareils Sussex, with the handle taped, that he had borrowed from a school friend. The friend’s name, on the small paper tag tied to the handle, was Pradeep N. I did not, at the time, know which Pradeep, of the seven Pradeeps in Saji’s class, the bat belonged to. I returned it, with the help of a school friend of mine, to the wrong Pradeep. The right Pradeep — Pradeep Nair, who has been, on this Saturday morning, in Birmingham, your employer — will not, in twenty-six years, have received his bat back.”

“Amma.”

“Tell him, Aleyamma, when you next see him, that I am sorry I did not return the bat to the right Pradeep. Tell him that I will, on your

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return to Kottayam at Christmas, give the bat to you, and that you may, if it is appropriate, give it to him.”

“Amma.”

“Yes, Aleyamma.”

“Amma, the man who has been my employer is, on the report I have made this morning, going to be charged with criminal offences. He may be imprisoned for several years. The bat —”

“Aleyamma. The bat is not for the man who has been your employer. The bat is for the boy of fourteen who did not attend a funeral he should have attended, on a Sunday in 1999, on which he was holding, in his cupboard at his parents’ house in Kadavanthra, the cricket bat that had been in his schoolmate’s satchel on the Wednesday afternoon of the lorry. The bat is for that boy, Aleyamma. It is not for the man.”

“Yes, Amma.”

“You will, when you give it, give it to that boy.”

“Yes, Amma.”

“It may be, Aleyamma, that the boy is no longer in the man. It may be that the man, on receiving the bat, will not understand what it is. That will not be your concern. Your concern, Aleyamma, is only to deliver it.”

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“Yes, Amma.”

Mrs Aleyamma Joseph sat in her kitchen in Selly Oak with the cordless telephone in her hand for some minutes after her mother had rung off.

Then she walked to the small sideboard beside the rice tin, picked up the photograph of Saji that had stood there since 2008, and turned it, gently, to face the wall.

She did not, on the further reckoning that had been made on the Monday morning, intend to face her brother for the period during which the matter would be working through the Crown Prosecution Service, the Nursing and Midwifery Council, and the four cousins’ long return journeys to Kerala.

She would, in due course, in the manner of women who had received an instruction from their mothers about a cricket bat, turn him back.

— *END* —

The Channel

A Short Story

Constable Maxine Heaton of Border Force, Western Jet Foil intake centre, Dover, was thirty-three. She was the daughter of a Folkestone fisherman and a French-language teacher at St Mary's College, and had read modern languages at the University of Kent before joining Border Force in 2014.

She spoke fluent French, fluent Italian, conversational Albanian, and — after a long deployment at Calais in 2019 to 2021 — the particular polyglot maritime French of the Pas-de-Calais smuggling networks, which was a language no university taught and which her colleagues at the intake centre regarded with the small respect that was reserved for skills that could not be acquired by training.

In the autumn of 2024 she was, on the small-boats response, an intelligence-debrief officer at the Western Jet Foil. Her duties consisted of conducting, within the first ninety minutes of arrival, the initial intelligence interviews with men, women, and children who had been transferred from Border Force cutters in the Strait of Dover after interception of small inflatable boats out of Calais, Dunkirk, and Wissant.

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She was looking, at each interview, for one of perhaps eleven small-business names that her team had been collecting, since 2022, as the most reliable indicators of the senior smuggler tier in the eastern English Channel — the men who paid the boat handlers, who paid the launch-point fixers in the Pas-de-Calais, and who collected the eight thousand pounds per crossing from each passenger's family in Tirana, Pristina, or Erbil.

Of the eleven names, the one she had been waiting eighteen months to hear was 'Zogu Auto Servis', a small motor repair workshop on the outskirts of Tirana, which her team had identified, through European Union Agency for Law Enforcement Cooperation reporting and through three independent intelligence streams, as the single most consistent payment-collection front for an Albanian smuggler called Bujar Zogu.

Zogu was twenty-nine. He had run the network for four years. He had not, in those four years, set foot in the United Kingdom.

* * *

On the third Tuesday of October 2024, at eleven minutes past three in the afternoon, Constable Heaton conducted her seventeenth interview of the day.

The young man across the small Formica table was, on the manifest she had been handed, of Albanian nationality, twenty-two

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years old, name Adriatik Zogu. He had been intercepted at sixteen minutes past nine that morning, on a forty-foot inflatable carrying thirty-seven persons, eleven nautical miles southeast of Folkestone.

He was wet, and tired, and shivering in the Mylar blanket the cutter's medic had wrapped around him, and he had asked, on his arrival, in fluent if accented English, for a cup of tea and a biscuit. Constable Heaton had, by long habit, arranged both.

"Mr Zogu."

"Yes."

"My name is Constable Heaton. I will be conducting your initial intelligence interview. The interview is being recorded. You are entitled to a solicitor at any further stage of the process. The questions I will ask you in this interview are not, on the legal advice you will subsequently receive, questions you are required to answer. I will, however, ask them. You may answer or not answer as you choose."

"Yes."

"Mr Zogu, who arranged your crossing?"

Adriatik Zogu took a small breath. He looked, briefly, at the table. Then he said — in the manner of a young man who had been instructed, in the days before his departure from Tirana, exactly what

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to say if asked this question — the seven words that Constable Heaton had been waiting eighteen months to hear.

“It was arranged through Zogu Auto Servis.”

Constable Heaton did not, on the surface, react.

She wrote, on her form, in the small careful hand of debrief officers who had learned to make no notes that a passenger could read upside down: ‘Crossing arranged through Zogu Auto Servis, Tirana, per passenger’s own statement, voluntarily given.’

“Mr Zogu.”

“Yes.”

“Can you tell me, please, who at Zogu Auto Servis arranged the crossing.”

“My uncle, ma’am. Mr Bujar Zogu. He is the owner of the workshop. He arranged everything.”

“Your uncle.”

“Yes, ma’am. He is my father’s elder brother.”

“Your father is.”

“My father, ma’am, is Mr Lirim Zogu. He is also a partner in the workshop. He is the elder brother. He is the one who pays the bills

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and orders the parts. My uncle Bujar is the one who, in addition to the legitimate work of the workshop, has in the past four years arranged the crossings for those wanting to come to England.”

Constable Heaton wrote, on her form: ‘Passenger identifies Bujar Zogu, his uncle, as principal. Passenger’s father identified as Lirim Zogu, partner in the workshop. Both brothers stated to be associated with Zogu Auto Servis, Tirana.’

“Mr Zogu.”

“Yes, ma’am.”

“How much did the crossing cost.”

“For me, ma’am, nothing. I am family. My uncle put me on the boat for nothing. The other passengers each paid eight thousand pounds, ma’am, in cash, in Tirana, before departure.”

* * *

By the time Constable Heaton concluded the interview, at twenty-two minutes past four, she had on her form a fully attributed identification of Bujar Zogu as the principal of the smuggling operation, of Lirim Zogu as the elder brother and partner in the workshop, and of fourteen other passengers on the morning’s interception who could, on subsequent interviews, be expected to corroborate the attribution.

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She walked, at twenty-six minutes past four, to the small operations room behind the intake hall.

Her supervisor, Detective Inspector Helen Marsh of the Joint Border Intelligence Team, was at the laminated map on the far wall.

“Helen.”

“Maxine.”

“We have him.”

“Who.”

“Bujar Zogu. Adriatik Zogu, on the morning’s boat, says his uncle Bujar arranged the crossing through Zogu Auto Servis. He has named, in addition, his father Lirim as a partner in the workshop. He is willing to give a witness statement.”

DI Marsh looked at her for some time.

“Maxine. Sit down.”

Constable Heaton sat down.

“Maxine. The European Union Agency for Law Enforcement Cooperation reporting we have on Zogu Auto Servis, going back to 2021, identifies the workshop as the payment-collection front for the network. It does not identify the principal as Bujar Zogu. It identifies the principal as Lirim Zogu.”

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Constable Heaton looked at her supervisor.

“Lirim.”

“Yes, Maxine. Lirim. The elder brother. Forty-three years old. Married, three children, lives in the apartment above the workshop on the Rruga e Kavajes. The Albanian State Police have had a file on him since 2020. The file identifies him as the principal of the network, the holder of the cash, the payer of the boat handlers in Calais, and the brother of one Bujar Zogu, who is twenty-nine, unmarried, lives at his mother’s house in Lushnja, and works — part-time, on an irregular schedule — as the front-of-shop mechanic at Zogu Auto Servis on the days he is required to cover the elder brother’s absence.”

Constable Heaton did not reply for some time.

“Helen.”

“Yes, Maxine.”

“Adriatik Zogu has named the wrong brother.”

“It would, on the European Union Agency for Law Enforcement Cooperation file, appear so.”

“He was instructed to name the wrong brother.”

“It would, Maxine, on the precision and the rehearsed quality of the seven-word answer he gave you, very much appear so.”

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Constable Heaton looked at the laminated map on the wall.

“Helen. Why would the principal of a smuggling network, on the morning he sends his nephew across the Channel free of charge, instruct the nephew to name the wrong brother as the principal.”

DI Marsh looked at her for some time.

“Maxine. That is a question that the European Union Agency for Law Enforcement Cooperation, on the partial file we have, does not answer. It is a question that the Albanian State Police, on the file they have, may be able to answer. It is also a question that, on the witness statement Adriatik is offering to give, we may be able to answer ourselves.”

“Helen. The witness statement, as Adriatik will give it, will name Bujar Zogu, his uncle, as the principal. It will, on a strict reading of Adriatik’s evidence, exonerate Lirim Zogu, his father, who is in fact the principal.”

“Yes.”

“On that statement, the Albanian State Police will, in due course, arrest Bujar. They will not arrest Lirim.”

“Yes.”

“Bujar will, on the evidence in the witness statement and on whatever further evidence the Albanians can adduce, be convicted in

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Tirana of being the principal of a smuggling network of which he is in fact, on the European Union Agency for Law Enforcement Cooperation file, only the front-of-shop mechanic on irregular Wednesdays.”

“Yes.”

“And Lirim, who is the principal, will continue to run the network from the apartment above the workshop on the Rruga e Kavajes.”

“Yes, Maxine. That, on the evidence as we currently have it, is the architecture.”

* * *

Constable Heaton sat in the small operations room for some time.

“Helen. May I ask one further question.”

“Yes, Maxine.”

“Is there any record, on the European Union Agency for Law Enforcement Cooperation file or on the Albanian State Police file, of a dispute between the brothers.”

DI Marsh walked, very slowly, to her desk. She opened the lower drawer. She withdrew a thin manila folder marked, in red, EUROPOL
CONFIDENTIAL — ZOGU FAMILY — RESTRICTED.

She placed the folder on the laminated map table.

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“Maxine. The Albanian State Police file, in the supplementary annex, records the following. In June of 2022, the Zogu brothers’ father, Mr Skender Zogu, died at the age of seventy-one of complications of diabetes. He left, in a will dated April 2022, an estate consisting principally of the family house on the Rruga e Kavajes, the workshop on the ground floor, and a small olive grove outside Lushnja. The will, on translation, divides the estate between the two surviving sons, Lirim and Bujar, in the proportion seventy per cent to Lirim and thirty per cent to Bujar.”

“Seventy-thirty.”

“Yes, Maxine.”

“Which is, by Albanian customary inheritance practice for two surviving sons, deeply unusual.”

“Yes, Maxine. It is. The Albanian State Police annex notes, in addition, that Bujar contested the will in the District Court of Tirana in October 2022, on the grounds of diminished capacity at the time of execution. The contest was unsuccessful. The court upheld the seventy-thirty division. Bujar lodged a further appeal in the Court of Appeal of Tirana in March 2023. The appeal is, on the latest information, still pending.”

“Helen. Bujar is suing his elder brother, in the Tirana courts, for thirty-five per cent of his father’s estate.”

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“Yes, Maxine.”

“If, in the meantime, Bujar were arrested by the Albanian State Police on charges of being the principal of a Channel-crossing smuggling network, and were imprisoned for, say, eight to twelve years, the appeal in the Court of Appeal of Tirana would be discontinued, the seventy-thirty division would stand, and Lirim, on Bujar’s incarceration, would acquire de facto sole possession of the family house, the workshop, and the olive grove.”

“Yes, Maxine.”

“And Bujar, on the evidence of his nephew Adriatik’s witness statement, would be, in his absence, prosecuted for an offence of which he is, on the European Union Agency for Law Enforcement Cooperation file, not the principal but at most a peripheral employee.”

“Yes, Maxine. That is the architecture as we now understand it.”

* * *

Constable Heaton drove home that evening to her flat in Folkestone.

She did not, on the way, stop at her parents’ house in Sandgate, although she had intended to. She did not, on her arrival, telephone her sister in Brighton, although it was a Tuesday and she telephoned her sister on Tuesdays. She poured a small glass of white wine and sat

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at her kitchen window watching the lights of the Calais ferry crossing in the distance.

Adriatik Zogu, she had established by his last answer at the conclusion of the interview, was twenty-two years old. He had been twelve at the time of his uncle Bujar's twenty-first birthday party in Lushnja, at which he had been given a small toy car by the uncle in question. He had, on his own account, never had any quarrel with his uncle Bujar, of whom he was — these had been his words — 'very fond'.

He had, however, on the morning of his departure from Tirana, been instructed by his father Lirim to give, if asked the question on arrival in England, the seven words: 'It was arranged through Zogu Auto Servis.' He had been further instructed, if asked who at the workshop had arranged it, to name his uncle Bujar.

He had not understood, on the morning of his departure, why his father was asking him to do this. His father had told him, by way of explanation, that the question was a small administrative matter related to the family's tax position in Albania, and that the naming of Bujar would, in some way Adriatik would not need to understand, simplify the family's affairs. Adriatik, who had at twenty-two only the limited understanding of family inheritance practice that a young man of twenty-two could be expected to have, had accepted his father's explanation.

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He had not, until DI Marsh had explained it to him in the second interview at six minutes past six on the Tuesday evening, understood that the seven words and the named uncle were the instrument by which his father had proposed to settle, finally, the appeal in the Court of Appeal of Tirana.

* * *

In the second interview, at twelve minutes past seven on the Tuesday evening, with the duty solicitor Mr Andrew Pickering of Folkestone present, and with Constable Heaton conducting the questioning and DI Marsh observing, Adriatik Zogu agreed to give a revised witness statement.

In the revised witness statement, he stated that the principal of the smuggling network was his father, Lirim Zogu. He stated that his uncle Bujar Zogu had no operational role in the network. He stated that he had been instructed to name his uncle Bujar by his father, and that he had not understood, until that evening, what the instruction was for.

He asked, at the conclusion of the witness statement, whether his uncle Bujar would, on his statement, now be exonerated.

Constable Heaton said: “Mr Zogu, your statement, with the European Union Agency for Law Enforcement Cooperation file, will be transmitted in the morning to the Albanian State Police. The decision on whom to charge in Tirana is theirs, not ours. On the file as

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it stands, your uncle Bujar will not, on the evidence available to the Albanian State Police, be charged. Your father will be charged, and will be tried, and will, on the available evidence, be convicted.”

“Ma’am.”

“Yes, Mr Zogu.”

“Ma’am, will my uncle Bujar know that I corrected the statement.”

“Mr Zogu, in the ordinary course of the Albanian prosecution, the witness statement is disclosed to the defence. Your father’s defence will see it. Your father will see it. Your uncle Bujar will, in due course, also see it.”

“Ma’am, will my uncle Bujar know what my father instructed me to say.”

“Yes, Mr Zogu. Your uncle Bujar will, on disclosure, know.”

Adriatik Zogu sat at the small Formica table for some time.

“Ma’am. May I ask one further thing.”

“Yes, Mr Zogu.”

“Ma’am, on the seventy-thirty division of my grandfather’s estate that DI Marsh has, this evening, explained to me. Did my grandfather, in 2022, when he made the will, write down anywhere why he chose the seventy-thirty division. Was there an explanation.”

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Constable Heaton looked at DI Marsh.

DI Marsh said: “Mr Zogu, the will, on the Albanian State Police file, is accompanied by a brief letter of explanation, in your grandfather’s hand, dated the same day as the will. The letter states that the elder son, Lirim, on the death of the testator, would be carrying the responsibility for the testator’s widow — your grandmother, who died in 2023 — and for the maintenance of the property, and that the seventy per cent reflects the additional burden. The letter further states that the younger son, Bujar, was, in the testator’s view, a young man of ‘easier circumstances and lighter cares’, and that thirty per cent was, in the testator’s judgement, sufficient.”

“DI.”

“Yes, Mr Zogu.”

“My uncle Bujar lived with my grandmother, after my grandfather’s death, in the house at Lushnja. He was the one who took her to her diabetes appointments. He was the one who slept on the small bed in her room on the nights she was unwell. My father, who lived above the workshop in Tirana, visited her on Sundays. My uncle Bujar was the one who, on the morning of her death in February 2023, was holding her hand.”

Constable Heaton did not reply.

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Adriatik Zogu said:

“DI Marsh, my grandfather wrote the will in April 2022, two months before he died. My grandmother lived for another nine months after that. The will did not, on its own logic, take into account the further nine months of care my uncle Bujar provided to my grandmother in the year after my grandfather wrote the will. My uncle Bujar’s appeal, in the Court of Appeal of Tirana, is, on my understanding of the documents I have seen at the kitchen table at Rruga e Kavajes, an appeal that asks the court to revisit the seventy-three division in light of the further care my uncle provided to my grandmother in the nine months between my grandfather’s will and her death.”

“Mr Zogu.”

“Yes, ma’am.”

“Your father has, in the past four years, run a network that has trafficked, by our reckoning, perhaps four hundred and twenty persons across the Channel. The network has charged each person eight thousand pounds. The total revenue, across four years, is approximately three million three hundred thousand pounds. Your father, on the morning of your departure from Tirana, instructed you to name your uncle Bujar as the principal of that network in order, on the evidence DI Marsh has explained to you this evening, to procure

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your uncle's incarceration in Tirana for between eight and twelve years and thereby to discontinue the appeal in the Court of Appeal of Tirana in respect of the seventy-thirty division of your grandfather's estate."

"Yes, ma'am."

"Your grandfather's estate, on Albanian land valuations of the present year, is worth approximately one hundred and sixty thousand pounds. The thirty-five per cent that your uncle Bujar is seeking on appeal is, therefore, worth approximately fifty-six thousand pounds."

"Yes, ma'am."

"Your father, Mr Zogu, has put you on a small inflatable boat in the Strait of Dover, and has put your uncle's liberty in the Tirana courts at risk for between eight and twelve years, in order to retain fifty-six thousand pounds of an estate that, on the network's annual turnover, he generates in approximately five days."

Adriatik Zogu sat at the small Formica table for some time.

Then he said, very quietly:

"Yes, ma'am."

* * *

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Lirim Zogu was arrested by the Albanian State Police at six minutes past five on the Friday morning, at the apartment above the workshop on the Rruga e Kavajes.

He was charged, on the European Union Agency for Law Enforcement Cooperation file and on Adriatik's revised witness statement, with offences relating to the trafficking of persons across the Strait of Dover. He was tried in the Tirana District Court in March of the following year. He was convicted on twenty-three counts and was sentenced to fourteen years.

Bujar Zogu was not charged.

Bujar Zogu's appeal in the Court of Appeal of Tirana, in respect of the seventy-thirty division of his father's estate, was — his elder brother's incarceration having altered the practical realities of family property administration — settled by mediation in May of that year. The settlement gave Bujar fifty per cent of the family house on the Rruga e Kavajes, fifty per cent of the workshop, and seventy per cent of the small olive grove outside Lushnja, on the basis that he had taken on, on Lirim's incarceration, the maintenance of Lirim's wife and three children, who continued to live in the apartment above the workshop.

Adriatik Zogu, on the conclusion of his asylum claim in the United Kingdom, was granted refugee status on the basis of his evidence

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against his father and the demonstrable risk of reprisal. He resettled in Loughborough.

In December of the year following the trial, on Bujar's suggestion and on Adriatik's acceptance, Bujar travelled to Loughborough, on a tourist visa, to spend a week with his nephew.

On the Sunday afternoon of that week, in a small café on Granby Street, Bujar Zogu told his nephew that the most surprising thing about the entire affair, in his own reflection, was not that his elder brother had attempted to incarcerate him in order to discontinue the appeal — his elder brother had been, since the death of their grandmother in 2023, capable of such things. The most surprising thing, in Bujar's reflection, was that the seventy-thirty division had been, on his father's honest reckoning in April 2022, the right division. Bujar had been the easier son. He had not, until the nine months of his mother's diabetes care, become the harder one.

Adriatik Zogu, who was twenty-three by then, and who was working at a Greggs on Loughborough's Carillon Court, asked his uncle whether, on his uncle's reflection, the appeal he had filed in March 2023 had been the right appeal.

Bujar Zogu sat at the small café table on Granby Street for some time.

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Then he said: “Adriatik, the appeal, on the documents, was the right appeal. The nine months of care had altered the proportions, and the court should, on the documents, have revisited the division.”

“Yes, uncle.”

“However, Adriatik. The appeal was filed by a man who, on the date of filing, knew that his elder brother had, four months earlier, begun to instruct him to use the workshop premises for the receipt of cash payments from families in Tirana whose sons had crossed the Channel. The man who filed the appeal did so, on his own honest reckoning, partly because the documents supported it and partly because the larger architecture of his elder brother’s affairs had begun to suggest, to that man, that the elder brother would not, in the longer run, be a brother on whose continued goodwill the man’s mother’s memory could be entrusted.”

“Yes, uncle.”

“Adriatik. The appeal, on the documents, was the right appeal. The man who filed it, on his own reckoning, was filing it for two reasons, one of which was clean and one of which was not. The clean reason was the nine months of diabetes care. The unclean reason was the man’s anticipation, in March 2023, of what his elder brother would, in due course, become.”

“Yes, uncle.”

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“It is, on the small reckoning that the man has made in the year since his elder brother’s incarceration, the unclean reason that has, in his subsequent reflection, troubled him.”

“Why, uncle.”

Bujar Zogu looked at his nephew across the small café table.

“Because, Adriatik, the man who anticipated, in March 2023, that his elder brother would in due course attempt to incarcerate him, was a man who, on that anticipation, filed an appeal that was, on a strict reading, the trigger that produced the very attempt that the man had anticipated. The appeal, in that small respect, was the cause of the trap, and the trap was the cause of the conviction, and the conviction is the cause of the present arrangement, in which the man holds fifty per cent of the family house and seventy per cent of the olive grove and a small café lunch with his nephew on Granby Street, Loughborough.”

“Uncle.”

“Yes, Adriatik.”

“Are you saying, uncle, that you anticipated my father’s attempt to incarcerate you, and filed the appeal anyway, knowing that the appeal would precipitate it.”

Bujar Zogu drank, slowly, from his cup of tea.

Then he said:

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“Adriatik, I am saying that the man who is your uncle is, on the small reckoning he has made in the past year, less certain than he was in March 2023 about what he anticipated, and less certain than he was on the day of his brother’s sentencing about whether the trap was a trap that he, by his own action, had set.”

“Uncle.”

“It is possible, Adriatik, that the man set the trap. It is possible that he did not. The honest answer is that the man does not, on his own reflection, know.”

Adriatik Zogu sat at the small café table on Granby Street, in the December afternoon light, and watched his uncle finish his tea.

Constable Maxine Heaton, who had on the Tuesday in October 2024 conducted the interview that began the matter, did not, in subsequent years, hear any of the conversation that took place in the café on Granby Street. She remained, until her promotion to Sergeant in 2027, on the Western Jet Foil intake centre. She conducted, in the years that followed, a further three thousand four hundred initial intelligence interviews. She did not, in any of those interviews, hear another seven-word answer of the precision and the rehearsed quality of Adriatik Zogu’s on the third Tuesday of October 2024.

She did, however, on the small private reckoning that all good Border Force intelligence officers eventually make, come to think that

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the most important thing she had learned at the Western Jet Foil intake centre was that the answer a passenger gave to her first question was always exactly the answer he had been instructed to give, and that the work of the interview was not to extract the answer but to discover, in the longer interview that followed, what the instruction had been for.

— *END* —

The English Test

A Short Story

Mrs Rohima Begum of Dhanmondi, Dhaka — known officially, on her British Council identification badge, by her professional name Mrs Rohima Begum-Faisal, in the small Bangladeshi tradition of professional women who incorporated their husbands' names into their working surnames — was fifty-two.

She had read English Literature at Dhaka University, had taught English for fourteen years at Viqarunnisa Noon School in Bailey Road, and had joined the British Council in 2013 as a senior examinations officer. By 2024, she had risen to the position of Compliance Lead, English Language Testing, with responsibility for the integrity of the IELTS and the Secure English Language Test programmes across all Bangladeshi delivery centres.

She had, in eleven years at the Council, developed a particular skill. She could, on listening to a recorded SELT speaking-test audio file of approximately seven minutes, distinguish with reasonable accuracy between a candidate who was speaking the answers they had prepared and a candidate who was speaking the answers a substitute had prepared for them and was reading from a small mobile telephone

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propped, beneath the desk, in a manner the test-centre cameras did not record.

The skill rested on a small acoustic detail. A candidate reading a substitute's prepared text, on a mobile telephone screen below the desk, looked down at the screen between the answer to one question and the answer to the next. The brief downward movement of the head produced, on the desk-mounted microphone, a small change in the proximity-effect bass response, and a corresponding small change in the sibilance of the first consonant of the next answer.

Mrs Rohima Begum-Faisal could hear the change. Most of her colleagues could not.

* * *

In May of 2024, she had been quietly building, for fourteen months, a file on a Secure English Language Test centre in Mohammadpur called Apex Linguistic Services, which was operated by a Mr Anwar Hossain. She had, on the slow accumulation of small acoustic anomalies, identified one hundred and sixty-three candidates whose recorded speaking tests, between January 2023 and April 2024, exhibited the proximity-effect signature she had learned to recognise.

She had not, until the third week of May, brought the file to her supervisor.

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Her supervisor was Mr David Pearson, the British Council's Head of Examinations for South Asia, an Englishman of about forty-eight, who had been at the Council for twenty-two years and who was widely regarded among the Bangladeshi senior staff as a fair man.

"Rohima."

"David."

"You have, on the file you have placed in front of me, identified one hundred and sixty-three candidates whose Speaking-test audio files exhibit a proximity-effect signature that you believe indicates the presence of a substitute reading device beneath the candidate's desk during the test."

"Yes, David."

"All one hundred and sixty-three candidates took their tests at Apex Linguistic Services in Mohammadpur."

"Yes."

"Over a period of sixteen months."

"Yes."

"Rohima. The file as you have placed it in front of me would, on submission to the Home Office and to the Council's headquarters in London, trigger an immediate cessation of testing at Apex Linguistic

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Services and a referral of all one hundred and sixty-three candidates for visa cancellation. It would also, by Council standard procedure, trigger a retrospective sweep of all SELT and IELTS candidates who took their Speaking tests in Bangladesh during the previous three years.”

“Yes, David.”

“The sweep, on the standard procedure, would consist of a voiceprint comparison between every Speaking-test audio file from the past three years and the corresponding visa interview audio file held by the British High Commission. Where the voiceprints do not match, the candidate would be referred for cancellation.”

“Yes, David.”

“Rohima. The sweep would not be limited to candidates who tested at Apex Linguistic Services. It would extend to all candidates at all centres in Bangladesh.”

“Yes, David.”

Mr Pearson looked at her across his desk.

“Rohima. Are there other centres, in addition to Apex, that you have, on your accumulated work, reason to suspect.”

“David, on the proximity-effect analysis I have done in the past fourteen months, two further centres exhibit anomalies of a similar order of magnitude. A third centre exhibits anomalies of a smaller

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order of magnitude. The remaining seventeen Bangladeshi centres do not, on my analysis, exhibit any anomaly above the random baseline.”

“How many candidates, across the three suspect centres, would the sweep be likely to identify?”

“David, on the proportion of anomalous audio files at the three centres and on the throughput volumes for the past three years, my best estimate is between three thousand four hundred and three thousand eight hundred candidates.”

“Three thousand four hundred to three thousand eight hundred.”

“Yes.”

“Of those, on the standard procedure, all would be referred for cancellation.”

“Yes, David.”

“Rohima. I will, on receipt of your file, transmit it to London on Monday morning. The sweep will commence within six weeks. The cancellations will, on the precedent of the 2014 ETS scandal, take approximately fourteen to sixteen months to work through the Home Office system.”

“Yes, David.”

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“Rohima. Is there anything in particular about the timing of the submission that I should know.”

Mrs Rohima Begum-Faisal looked at her supervisor.

“David, may I have the weekend to confirm one final acoustic measurement before submission. There is a small ambiguity on file 0147 that I would like to resolve before the file goes to London.”

“Rohima. You may have the weekend. Submit on Monday morning.”

“Thank you, David.”

* * *

Mrs Rohima Begum-Faisal drove home that Friday evening to her flat in Dhanmondi.

She did not, on her arrival, prepare the small Friday dinner that she usually prepared. She did not telephone her younger sister, Mrs Selina Faisal-Ahmed, who lived in Mile End, London, with her husband and her three children, and whom she telephoned on alternate Fridays.

She sat at her kitchen table for some time.

Then she opened her laptop, and on the secure British Council remote portal she searched, with her senior examinations officer

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credentials, the SELT records database for the candidate name Roxana Faisal.

Her niece Roxana, the eldest daughter of her sister Selina in Mile End, had, in March of 2023, taken the SELT Speaking test at the Apex Linguistic Services centre in Mohammadpur, on a return visit to Dhaka, in support of her application for a Tier 4 student visa to read pharmacy at the University of Bradford.

Roxana was twenty-one. She had been born in London. She had, at the time of taking the test, been a person of British nationality through her father, Mr Imtiaz Ahmed, who had naturalised as a British citizen in 2009. She had not, on a strict reading of the visa rules, in fact required a SELT for the Tier 4 application, since her primary education had been at Bow School in Mile End and she was, as a native English speaker, exempt.

She had, however, on her mother's nervous insistence — her mother had not believed that the Bow School transcript would, in the small administrative confusion that often attended Tier 4 applications, be accepted by the Home Office — taken the SELT during the Dhaka visit, as a precaution.

The audio file from her speaking test, Mrs Rohima Begum-Faisal opened on her laptop at twenty-six minutes past nine on the Friday evening.

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She listened to it for forty-eight minutes, which was somewhat longer than the seven-minute duration of the file itself, because she paused, rewound, and listened again at several points.

On the fourth listening of the second-to-last segment of the file, in which the candidate was responding to the question ‘What is your favourite book and why?’, she heard the small acoustic anomaly she had been afraid she would hear.

Roxana, on her own English, would have answered the question with — Mrs Rohima Begum-Faisal could imagine her, on the small Sunday afternoons in Mile End at which she had read aloud to her aunt during summer visits to Dhaka — a fluent and slightly self-deprecating answer, perhaps about a Zadie Smith or an Andrea Levy.

The candidate on the audio file answered, in a careful and rehearsed accent that was Roxana’s but not Roxana’s natural register, that her favourite book was ‘Pride and Prejudice by Jane Austen, ma’am, because it explores the relationship between social class and individual character with great wit and insight’.

Between ‘ma’am’ and ‘because’, on the audio file, was the small proximity-effect change of bass response, and the small change in the sibilance of ‘because’, that Mrs Rohima Begum-Faisal had spent eleven years learning to hear.

* * *

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She closed her laptop at twelve minutes past ten.

She sat at her kitchen table for a further forty minutes.

She did not, in those forty minutes, telephone her sister.

She did, eventually, telephone her sister, at fifty-eight minutes past ten, which was eleven minutes past five in the afternoon in Mile End.

“Selina.”

“Rohima.”

“Selina, I am calling about Roxana.”

“Roxana? Is something wrong, Rohima?”

“Selina. Roxana’s SELT, in March 2023. The one she took at Apex Linguistic Services in Mohammadpur on the visit she made with you that spring.”

Mrs Selina Faisal-Ahmed did not reply for some time.

“Rohima.”

“Selina. The audio file. The Speaking section. I have just listened to it. The voice on the file, Selina, is not Roxana’s voice. It is a candidate of similar age and similar intonation, who was reading from a prepared script, on a mobile telephone beneath the desk, the answers that the test required.”

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Mrs Selina Faisal-Ahmed did not reply.

“Selina.”

“Rohima.”

“Selina. Did Roxana sit the Speaking test, on that morning in March 2023, in person.”

“Rohima.”

“Selina, I have to know. The file is being submitted to London on Monday morning. The sweep that will follow will identify the audio anomaly. The cancellation that will follow will, in due course, reach Roxana’s flat in Bradford. I have to know what happened on that morning.”

Mrs Selina Faisal-Ahmed sat in her flat in Mile End, in the late afternoon light, with the cordless telephone in her hand.

She said, very quietly:

“Rohima. Roxana sat the test in person. She arrived at Apex at the time her appointment specified. She entered the test room. She —”

“Selina.”

“She panicked, Rohima. She has, since she was thirteen, suffered from a particular form of test anxiety. She — the speaking part, in particular, has always been her difficulty. On the morning of the test,

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in the small room at Apex, the examiner sat down opposite her, the recorder was switched on, the first question was asked, and Roxana — she could not speak.”

“Selina.”

“The examiner, who was a young man called Mr Hossain — not Mr Anwar Hossain, the principal, but his nephew, a young examiner of about twenty-four — paused the recorder. He told Roxana that this happened sometimes. He told her that, for an additional payment of forty thousand taka, the test could be conducted in a manner that would, on the audio recording, satisfy the Home Office requirements. He explained the arrangement. Roxana telephoned me, on her mobile telephone in the small room at Apex, before she made any decision. She —”

“Selina.”

“Rohima.”

“Selina, what did you tell Roxana to do.”

Mrs Selina Faisal-Ahmed sat in Mile End, with the cordless telephone in her hand, and looked, for a long time, at the photograph of Roxana on her sideboard, taken at Roxana’s eighteenth birthday party at the Bow Quarter, in which Roxana was wearing a green sari and holding a small piece of cake.

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“I told her, Rohima, to pay the forty thousand taka. The Bradford acceptance was in three weeks. Imtiaz had paid the deposit. The flat was lined up. I told her to pay it.”

“Selina.”

“Rohima, I am sorry.”

“Selina, did you understand, when you told her, what the forty thousand taka was paying for.”

“Rohima, I understood that the test would, in some manner the young Mr Hossain would arrange, be conducted on her behalf. I did not understand the technical details. I understood that the result would be one that the Home Office would accept.”

“Yes, Selina.”

* * *

Mrs Rohima Begum-Faisal sat at her kitchen table in Dhanmondi until twenty-three minutes past two in the morning.

She thought, for the first hour, about the file. The file contained one hundred and sixty-three candidates. The sweep would identify three thousand four hundred to three thousand eight hundred candidates. The cancellations would, in due course, reach a great many flats in Bradford and Leicester and Tower Hamlets and Glasgow. They

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would reach, also, the flat at 47B Bredgar Road in Bradford, in which Roxana, who was twenty-two now, was in the second year of her pharmacy degree.

She thought, for the second hour, about the architecture of the file. The file was, in its current form, attributable solely to her own analytical work. She had not, in the past fourteen months, shared the proximity-effect methodology with any of her four junior officers. She had not, until that Friday afternoon, mentioned the file to Mr Pearson. The methodology, the data, the conclusions, and the candidate identifications were, on a strict reading of the British Council's information security protocols, hers alone.

She thought, for the third hour, about Roxana.

Roxana, on her aunt's reckoning, was a young woman of great kindness, of moderate ability, of profound test anxiety, and of a particular vulnerability that the family had, since her thirteenth birthday, been quietly managing. The Bradford acceptance had been, in 2023, the first thing in Roxana's life that she had genuinely earned by her own work, despite the SELT having been, in the end, not earned by her own work but purchased.

She thought, for the fourth hour, about the four other women in the family who, in 2024, were depending on Roxana's pharmacy degree. Roxana's mother Selina, who had, since her marriage in 2001,

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been a housewife in Mile End. Roxana's grandmother Khaleda, who lived in the second-floor flat above Selina's and was eighty-one. Roxana's younger sister, who was sixteen and was at Mossbourne Academy in Hackney. And Roxana's small cousin in Sylhet, who was nine, who had a chronic respiratory condition, and whose treatments at the BIRDEM Hospital in Dhaka were paid for, on alternate months, by Roxana's father Imtiaz from the Mile End garage in which he worked as a mechanic and, on the months when Imtiaz could not, by Roxana's pharmacy-student stipend at Bradford.

Mrs Rohima Begum-Faisal made, at twenty-three minutes past two in the morning, on the small reckoning that all good compliance officers eventually make, the only decision available to her.

She opened her laptop.

She opened the file.

She opened candidate record number 0147, which was Roxana Faisal, March 2023, Apex Linguistic Services, Mohammadpur.

She removed the entry.

She saved the file.

She closed her laptop.

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She went, at twenty-eight minutes past two in the morning, to bed, and lay awake until twenty-three minutes past four, at which she finally slept.

* * *

On the Monday morning, at twenty-three minutes past nine, Mrs Rohima Begum-Faisal walked to Mr Pearson's office on the third floor of the British Council building on Fuller Road.

She placed the file on his desk.

She sat down in the visitors' chair opposite.

"David."

"Rohima."

"The file is complete. The submission is ready. The candidate count, on the final analysis, is one hundred and sixty-two."

"One hundred and sixty-two. You said one hundred and sixty-three on Friday."

"One candidate, on a closer review I conducted over the weekend, did not meet the proximity-effect threshold I have established as my reporting standard. The acoustic anomaly was within the random baseline."

"Rohima. Are you certain."

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“David, I am certain on the methodology I have applied for fourteen months. The candidate in question, on that methodology, did not meet the threshold.”

Mr Pearson looked at her across his desk for some time.

“Rohima.”

“David.”

“Is the candidate you removed a member of your family.”

Mrs Rohima Begum-Faisal sat in the visitors’ chair for a long moment.

Then she said:

“Yes, David.”

“Your niece.”

“Yes, David. My sister Selina’s eldest daughter. Roxana Faisal, currently in the second year of a pharmacy degree at the University of Bradford. The candidate took the SELT in March 2023 at Apex Linguistic Services in Mohammadpur. The audio file does, on the proximity-effect methodology, exhibit the signature. The candidate, on her mother’s account given to me on Friday evening, paid forty thousand taka to the test centre to have the speaking section conducted on her behalf by a substitute. The candidate is twenty-two

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years old, has a pharmacy degree two and a half years ahead of her, supports her family in three countries on her stipend, and has a particular vulnerability — medically attested — to test anxiety in oral examinations.”

“Rohima.”

“Yes, David.”

“You have removed her from the file.”

“Yes, David.”

“Rohima. The file as you have submitted it will, on its current form, identify three thousand four hundred to three thousand eight hundred candidates across the three suspect centres. The Home Office will cancel their visas. They will return, in due course, to Bangladesh. Among them will be candidates, including some at the Apex centre, whose family circumstances are, on any honest reckoning, materially indistinguishable from your niece’s.”

“Yes, David.”

“You have made a decision, on the small reckoning of your own family, that you have not made on the larger reckoning of theirs.”

“Yes, David.”

Mr Pearson sat at his desk for some time.

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“Rohima. May I ask you one further question.”

“Yes, David.”

“Is the file, as you have just placed it on my desk, complete in every respect except for the removal of your niece.”

“Yes, David.”

“You have not, in addition, removed any other candidate.”

“David, I have removed only my niece. The remaining one hundred and sixty-two are entered as the methodology dictates.”

“Rohima. Why did you tell me, just now, that you had removed your niece.”

Mrs Rohima Begum-Faisal looked at her supervisor.

“Because, David, on the small reckoning that I made at twenty-three minutes past two in the morning on Saturday, I removed her. On the larger reckoning that I have made between then and now, I am unable to leave the removal unrecorded. The file as I have submitted it does not include her. The conversation I am having with you now, this Monday morning, does. The decision, on the recorded conversation, is therefore yours.”

Mr Pearson looked at her for some time.

“Rohima.”

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“Yes, David.”

“The file, as you have submitted it, is, on the methodology you have applied for fourteen months, the file. I will, on Monday morning, transmit it to London. The sweep will commence within six weeks. The cancellations will, in due course, reach the flats they will reach.”

“Yes, David.”

“Your niece, on the file as submitted, will not be among them.”

“David.”

“Yes, Rohima.”

“David, on the conversation we are having this morning, is the omission of my niece a matter that you propose to record, on the supervisor’s file, as an integrity concern.”

Mr Pearson looked at the file on his desk.

Then he looked at Mrs Rohima Begum-Faisal across his desk.

“Rohima, in twenty-two years at the British Council, I have, on three previous occasions, received from a senior compliance officer the kind of disclosure you have made this morning. The disclosure, in each of the previous three cases, was made in respect of a family member who had, on the officer’s analysis, exhibited the test-integrity signature the officer was investigating. In each of the three cases, the officer had,

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before coming to my office, removed the family member from the submitted file.”

“Yes, David.”

“In the first case, in 2009, I recorded the omission as an integrity concern, dismissed the officer, and ordered the file resubmitted with the family member included. The family member’s visa was, in due course, cancelled. The officer, who was a man of fifty-one with two children in school, did not work again at the Council, and was eventually employed by a private testing operator in Mumbai whose practices we now understand to have been, themselves, not above question.”

“David.”

“In the second case, in 2014, I recorded the omission as an integrity concern, formally cautioned the officer, and ordered the file resubmitted with the family member included. The family member’s visa was cancelled. The officer continued in post for a further four years before resigning to care for an unwell parent.”

“David.”

“In the third case, in 2019, I did not record the omission as an integrity concern. I accepted the file as submitted. The family

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member's visa was not cancelled. The officer continued in post and is, today, my deputy."

Mrs Rohima Begum-Faisal sat in the visitors' chair for a long time.

"David."

"Yes, Rohima."

"David, what was different about the third case?"

Mr Pearson looked at her.

"Rohima. The officer in the third case, after removing her family member from the file, came to my office on the Monday morning and told me what she had done. She did not, on the conversation in this office, ask me to record her decision or to authorise it. She told me what she had done and let the decision on whether to record it sit with me."

"David."

"You have, this Monday morning, done the same thing, Rohima."

Mrs Rohima Begum-Faisal did not reply.

Mr Pearson said:

"I will not, on this Monday morning, record the omission as an integrity concern. The file as submitted will go to London this

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afternoon. The cancellations will reach the flats they will reach. Your niece will not, on the file as submitted, be among them.”

“David.”

“Yes, Rohima.”

“Why.”

Mr Pearson looked, for a long moment, at the small framed photograph on his desk, which showed a woman of about forty in a hospital ward, holding an infant of about three months.

“Rohima. The officer in the 2019 case, who is now my deputy, removed from her file her cousin’s daughter, who had taken a SELT in Karachi in 2017 and had, on the proximity-effect methodology, exhibited the signature. The cousin’s daughter is, today, a paediatrician at the Royal London Hospital in Whitechapel. The infant in the photograph on my desk is my granddaughter, born last March, who was delivered by emergency caesarean section at the Royal London. The paediatrician on the neonatal ward, who attended my granddaughter for the first three weeks of her life, was the cousin’s daughter who, in 2019, did not, on the small reckoning of my deputy, return to Karachi.”

Mrs Rohima Begum-Faisal looked at the small framed photograph on her supervisor’s desk.

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“David.”

“Yes, Rohima.”

“David, I am sorry.”

“Rohima, you have nothing to be sorry for. You have made the decision on your file as I, in 2019, made the decision on my deputy’s. The decisions are, on the small reckoning that supervisors and officers eventually make in offices on Fuller Road and elsewhere, the decisions that are made.”

“David.”

“Yes, Rohima.”

“David, in 2019, did your deputy ever know.”

“Know what, Rohima.”

“Did she know that her cousin’s daughter was, in 2024, the paediatrician on the neonatal ward where your granddaughter was born.”

Mr Pearson sat at his desk for some time.

Then he said:

“No, Rohima. She does not. The decisions of supervisors and officers, on the small reckoning, do not as a rule connect themselves at

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later dates to the consequences they have made possible. The decisions are made. The consequences happen. The two are not, on the ordinary functioning of the world, joined.”

“David.”

“Yes, Rohima.”

“In the 2009 case, and the 2014 case. The two officers whose family members’ visas were cancelled. Did either of those officers, in subsequent years, learn what their family members would have, on the cancellations, gone on to do.”

Mr Pearson looked at her for some time.

“Rohima.”

“Yes, David.”

“The officer in the 2014 case had a niece who had been studying nursing at the University of East London. On her cancellation, she returned to Dhaka. She enrolled at the Bangabandhu Sheikh Mujib Medical University. She qualified as a paediatric nurse in 2018. She works, today, at the Dhaka Shishu Hospital, where she is, on her latest annual report, the senior nurse on the neonatal intensive care unit. She has, in the past six years, been the named nurse for approximately twelve hundred infants, including, in 2022, the second daughter of the officer’s younger sister.”

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“David.”

“Yes, Rohima.”

“The second daughter of the officer’s younger sister.”

“Was born premature, at twenty-eight weeks. She spent eleven weeks on the neonatal intensive care unit at the Dhaka Shishu Hospital. She is, today, three years old, and is, by all accounts, well.”

Mrs Rohima Begum-Faisal looked at her supervisor across his desk.

“David. The officer who was dismissed in 2009. Did he ever, in subsequent years, learn anything corresponding to that.”

Mr Pearson did not reply for some time.

Then he said:

“Rohima. The officer dismissed in 2009 took his own life in 2012, in a hotel room in Andheri, Mumbai, three weeks after his second dismissal from the testing operator that had employed him. The family member whose visa had been cancelled in 2009, who was the officer’s only son, returned to Bangladesh and — on the small reckoning that I have made over many years and on which I cannot now establish certainty — may or may not have, in some subsequent year, done some thing that, in some other family’s reckoning, would have constituted a small kindness. I do not know, Rohima. I do not know.”

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Mrs Rohima Begum-Faisal sat in the visitors' chair for a long time.

“David.”

“Yes, Rohima.”

“May I, this Monday morning, withdraw the file. May I withdraw it, and resubmit it on Wednesday, with Roxana included.”

Mr Pearson looked at her for a long moment.

“Rohima. You may not. The file as you have submitted it is the file. The decision, on the conversation we have had this morning, is mine. I have made it. The file goes to London this afternoon as you have submitted it.”

“David.”

“Rohima. The decisions of supervisors and officers do not, on the ordinary functioning of the world, connect themselves at later dates to their consequences. They are not required to. You and I, on this Monday morning, on Fuller Road, in Dhaka, are not required to know what your niece will, in some future year, do or fail to do. We are required only to make the decisions, in our offices, on the methodology we have, on the family circumstances as we understand them, on the small reckonings that we are, on this morning, in a position to make.”

“David.”

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“Rohima.”

“Yes, David.”

“Go and have your tea, Rohima. The file goes this afternoon.”

* * *

Mrs Rohima Begum-Faisal’s niece Roxana Faisal completed her pharmacy degree at the University of Bradford in 2026.

She returned to Mile End, took up a position at a small independent pharmacy in Bow Road, and married, in 2028, a young pharmacist of Pakistani extraction whom she had met at the British Pharmaceutical Conference in Manchester. She did not, in any subsequent year, have any direct knowledge of the file her aunt had submitted in 2024 or of the conversation that had taken place in Mr Pearson’s office on the third floor of the British Council building on Fuller Road on the Monday morning following the file’s preparation.

Mr Pearson’s deputy, who had in 2019 done what Mrs Rohima Begum-Faisal had in 2024 done, retired in 2031, after thirty-four years at the British Council. She did not, in any of those years, learn that her cousin’s daughter had attended Mr Pearson’s granddaughter on the neonatal ward at the Royal London Hospital in March 2024.

The Apex Linguistic Services centre in Mohammadpur was closed by the British Council on the Wednesday following the submission of

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the file. Three thousand seven hundred and forty-one candidates were, in due course, identified by the sweep across the three suspect centres. Their visas were cancelled. They returned, in due course, to Bangladesh.

Of those three thousand seven hundred and forty-one, a young woman called Sumaiya Akter, who had taken her SELT at Apex in February 2023 in support of a Tier 4 application to read midwifery at the University of Manchester, returned to her home village in Manikganj. She enrolled, the following autumn, at the Manikganj College of Nursing. She qualified as a midwife in 2027. She delivered, in November 2031, in the small village clinic at Satoria, the first child of a young woman whose own SELT had, in March 2023, been a clean pass and who was, by family connection, Mrs Rohima Begum-Faisal's sister Selina's husband's cousin's daughter.

Mrs Rohima Begum-Faisal, who was retired by then, who lived in a small flat in Dhanmondi with a balcony overlooking the lake, who received occasional photographs from Roxana in Mile End and, on alternate Eids, a small box of sweets from her sister Selina, did not, on the morning the village child was born in Satoria, know any of this. She did not, in any subsequent year, learn it.

She did, however, on the small reckoning that all good compliance officers eventually make, come to think — in the long mornings on the balcony in Dhanmondi, watching the egrets on the lake — that the

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most important thing she had learned in eleven years at the British Council was that the decisions made by supervisors and officers, in offices on Fuller Road and elsewhere, did not, in the ordinary functioning of the world, know what they had set in motion, and that this was, on the whole, the way the world had to be.

— *END* —

The Whitechapel Solicitor

A Short Story

Mr Tariq Hussain of Hussain & Co Solicitors, 142 Whitechapel Road, London E1, was sixty-one.

He had qualified as a solicitor in 1991 after a law degree at Queen Mary College, London, and articles at a small high-street firm in Hounslow. He had set up Hussain & Co in 1996, in a single first-floor room above a halal butcher's on the Whitechapel Road, and had specialised, from the beginning, in immigration and asylum work — principally for Pakistani and, latterly, Afghan and Bangladeshi clients.

By 2024, Hussain & Co occupied the entire first and second floors of the building, employed eleven solicitors and trainees, and was understood, in the small world of London immigration practice, to be one of the more successful firms working at the lower-fee end of the asylum market.

It was also understood, by the slightly smaller number of London immigration practitioners who specialised in the appeals work that came after the initial refusals, to be a firm whose asylum claims followed, with a regularity that struck even casual observers, a particular narrative architecture.

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The architecture was as follows. The client, on Mr Hussain's instruction, would advance an asylum claim based on persecution by a non-state actor in Pakistan — most commonly a local cell of the Sipah-e-Sahaba or, in the case of Ahmadi clients, a local mob led by a named imam at a named mosque — in respect of an incident that had taken place at a specific date, time, and place in Karachi, Lahore, Faisalabad, or Multan. The incident would involve the client or a close family member being threatened, beaten, or, in approximately one in seven cases, the family member being killed. The narrative would include three to five named witnesses or family members, a specific local police station that had refused to register a First Information Report, and a specific medical or hospital institution where the family member had received treatment or had been pronounced dead.

The narratives were, on the immigration tribunal's assessment, sufficiently detailed and sufficiently consistent to result, in approximately thirty-eight per cent of cases at first instance and approximately fifty-four per cent on appeal, in grants of refugee status.

* * *

Ms Helen Curtis-Pierce of 4 Field Court Chambers, Gray's Inn, London WC1, was twenty-nine.

She was the daughter of two barristers — her father had been a junior at the Treasury Devil's and her mother a Family Division silk —

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and had read law at New Hall, Cambridge. She had been called to the Bar in 2018, had completed her pupillage at 4 Field Court in 2019, and was, by 2024, in her fifth year of practice at the immigration and asylum end of the public-law set.

She had been instructed, in March 2024, by the Solicitors Regulation Authority, on a small piece of due-diligence work in respect of a complaint that had been made by a former client of Hussain & Co, a Mrs Naseem Akhtar, who had alleged that the asylum narrative her solicitor had advanced on her behalf in 2022 was substantially fabricated and that she had paid Mr Hussain three thousand seven hundred pounds for the fabrication.

Ms Curtis-Pierce had not, in her three years of practice, ever conducted regulatory due-diligence work for the SRA. The instruction had come to her through her head of chambers, Mr Roderick Inglis KC, who was an old friend of the SRA's lead counsel.

She accepted the instruction on the Monday. She received the papers, in three lever-arch files, on the Wednesday. She began reading them on the Thursday evening at her flat in Highbury.

By the Sunday evening, she had read forty-seven of Hussain & Co's asylum determinations from the past decade, in their entirety.

On the Monday morning, she telephoned the SRA's lead counsel.

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“Mr Pickering.”

“Ms Curtis-Pierce.”

“Mr Pickering. The narratives in the forty-seven determinations exhibit a particular architecture. The architecture is, on a strict reading, the same architecture in each case — the same number of named witnesses, the same number of specific dates, the same proportion of unregistered FIRs at named police stations, the same proportion of incidents involving hospitals at which family members were either treated or pronounced dead.”

“Yes, Ms Curtis-Pierce. We had observed something of the kind. The complaint from Mrs Akhtar was the first specific allegation we have received that the narratives are fabricated.”

“Mr Pickering. The architecture is consistent across the entire ten-year period of the sample. The narratives are not, however, identical. They differ, on every case I have read, in their factual specifics — the names of the witnesses, the dates, the police stations, the hospitals. The architecture is the template. The specifics are, on a first reading, plausibly varied.”

“Yes.”

“Mr Pickering. There is, however, on the closer reading I have done over the weekend, one further pattern.”

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“Which is.”

“In approximately one in eleven cases, the specific facts of the narrative — the dates, the names of the witnesses, the police station, the hospital — correspond, in a manner that cannot, on the balance of probabilities, be coincidence, to facts that are in the public record on the open internet, accessible through the archives of Pakistani newspapers and human rights organisations.”

“Which is to say, Ms Curtis-Pierce.”

“Which is to say, Mr Pickering, that in those cases, Mr Hussain has, on the balance of probabilities, lifted the specific facts of an actual reported incident from the public record and inserted those facts into the asylum narrative of a different client. The architecture is the same. The specifics are, in those cases, real — but they did not happen to the client. They happened to a different family.”

Mr Pickering did not reply for some time.

“Ms Curtis-Pierce.”

“Mr Pickering.”

“How many of the forty-seven cases in the sample exhibit this further pattern.”

“Four, Mr Pickering. On a forty-seven-case sample, four. On the full ten-year output of Hussain & Co, which is approximately eleven

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hundred asylum claims, the projected number is, on the same proportion, approximately one hundred.”

“One hundred.”

“Yes.”

“Ms Curtis-Pierce. May I ask you to do one further piece of work. May I ask you to identify, in the four cases on your sample, the actual original incidents from which Mr Hussain lifted the specific facts. May I ask you, where possible, to identify the actual original families to whom those incidents happened.”

“Yes, Mr Pickering. I will report back by the end of the month.”

* * *

Ms Curtis-Pierce did not, in fact, report back by the end of the month.

She reported back, with the second of the four identifications, on the Wednesday of the third week.

The case was that of a Mrs Saima Khan of Faisalabad, who had, on Hussain & Co’s narrative advanced in 2017, been the wife of a Christian factory worker called Mr Yusuf Masih, who had been killed in October 2014 by a mob outside the Faisalabad textile mill at which he was employed, after a blasphemy allegation made by a co-worker. The narrative described, in specific detail, the date of the killing, the

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name of the textile mill, the name of the co-worker who had made the allegation, the name of the imam at the local mosque who had led the mob, and the name of the Faisalabad police station at which an FIR had not been registered.

Mrs Saima Khan's asylum claim had been refused at first instance in 2018 and had been allowed on appeal in 2019. She had been granted refugee status. She had moved to Bradford. She had remarried in 2021 and had two children by her second husband.

On Ms Curtis-Pierce's research over the third week of March, the killing of Mr Yusuf Masih in October 2014 was, in fact, a real killing that had taken place at the Faisalabad textile mill in October 2014 and that had been reported in detail in the Lahore-based newspaper Dawn on the morning of the seventeenth of October 2014. The article had named the textile mill, the co-worker who had made the allegation, the imam, and the police station, in terms that corresponded, with an accuracy that was unmistakable, to the narrative subsequently advanced on behalf of Mrs Saima Khan in her 2017 asylum claim.

Mr Yusuf Masih's actual widow, however, was not Mrs Saima Khan.

Mr Yusuf Masih's actual widow was a Mrs Rachel Masih, born Rachel Bhatti, who at the time of the killing had been twenty-six years old, who had had three children, the youngest of whom had been six

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months old, and who had remained in Faisalabad with her late husband's family.

Mrs Rachel Masih had not, in any subsequent year, claimed asylum. She had, on Ms Curtis-Pierce's research through the Christian Minorities Pakistan archive at SOAS and through subsequent telephone enquiries to the Diocese of Faisalabad, been judged by her late husband's family to have been, by remaining in the household after the killing, a woman of exemplary courage. She had been, since 2017, the housekeeper at the Bishop's House in Faisalabad, where she had raised her three children. The eldest of those children, in 2024, was sixteen and was preparing to sit the matriculation examinations of the Federal Board of Intermediate and Secondary Education.

Ms Curtis-Pierce, on her concluding telephone call to the Bishop's House, asked the Bishop's secretary whether Mrs Rachel Masih had, at any point, applied to come to the United Kingdom.

The Bishop's secretary, who was a Mr Khurram Yousaf, paused for some time.

Then he said: "Ma'am. Mrs Rachel Masih, on the second anniversary of her husband's death in 2016, was offered, by the Diocese of Faisalabad in cooperation with the Diocese of Bradford, a sponsored resettlement to the United Kingdom under a small Christian-minorities scheme that operated in those years. The offer

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included visas for her and her three children. The offer was made in writing, in November 2016. Mrs Rachel Masih, on the kitchen table at the Bishop's House, considered the offer for two weeks. She declined it. She declined it because, on her own reckoning, the children were Pakistani, the language was Urdu, the grandparents were in Faisalabad, and her late husband's grave was at the Christian cemetery on Sargodha Road. She did not believe, on her own reckoning, that her late husband would have wished her to take the children to a country in which the children would, on growing up, become persons their grandfather would not, on his next visit to the grave, have recognised."

Ms Curtis-Pierce did not reply for some time.

"Mr Yousaf."

"Yes, ma'am."

"Mr Yousaf, in 2017, six months after Mrs Rachel Masih declined the resettlement offer, a different Pakistani woman, who had been a migrant in the United Kingdom on a tourist visa that had expired, was advised by a London solicitor to advance an asylum claim based on the actual facts of Mr Yusuf Masih's killing, lifted from the Dawn article of October 2014. The woman was granted refugee status. She has lived in Bradford since 2019. She has remarried. She has two children. The children are British by their second father."

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Mr Khurram Yousaf, on the line from Faisalabad, did not reply for some time.

“Ma’am.”

“Yes, Mr Yousaf.”

“Ma’am. Has Mrs Rachel Masih, on this present day, been informed of this.”

“No, Mr Yousaf. She has not. The information has come to me only in the past week. The matter is, in any event, the subject of a regulatory investigation by the Solicitors Regulation Authority, which has not yet been concluded, and is therefore not, on a strict reading, a matter that I am at liberty to discuss with persons not party to the investigation.”

“Ma’am.”

“Yes, Mr Yousaf.”

“Ma’am, the woman who has lived in Bradford since 2019. What is her name.”

Ms Curtis-Pierce paused.

“Mr Yousaf, on the strict reading of the regulatory investigation, I am not permitted to share that information.”

“Yes, ma’am.”

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“Mr Yousaf. May I ask. Has Mrs Rachel Masih, in any year since 2016, reconsidered her decision to decline the resettlement offer.”

Mr Khurram Yousaf was silent for a long time.

Then he said: “Ma’am. The eldest of Mrs Masih’s children, who is sixteen, was diagnosed in January of this year with a particular form of bone cancer. The treatment available, on the medical insurance the Bishop’s House is in a position to provide, has been completed at the Faisalabad Institute of Cardiology and is, on the consultant’s assessment last week, no longer the appropriate treatment. The appropriate treatment, on the consultant’s recommendation, would be at one of three centres outside Pakistan: the Children’s Cancer Centre in Lebanon, the Aga Khan University Hospital in Karachi, or, if a sponsored placement could be arranged, the Royal Marsden Hospital in London.”

Ms Curtis-Pierce sat at her desk in chambers in Gray’s Inn for some time.

“Mr Yousaf.”

“Yes, ma’am.”

“Mr Yousaf, the resettlement scheme of 2016 — is it still operating.”

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“Ma’am. The scheme was discontinued in 2019. The cooperation between the Diocese of Faisalabad and the Diocese of Bradford continues, on a smaller scale, but the resettlement element was, after 2019, replaced by various other arrangements. The Bishop’s House has, in the past three months, written twice to the Bradford Diocese, on Mrs Masih’s eldest son’s case, requesting whether any sponsored medical placement at the Royal Marsden could be arranged. The Bradford Diocese, who have been, on every account, sympathetic, have been unable to arrange it.”

“Yes, Mr Yousaf.”

“Ma’am.”

“Yes, Mr Yousaf.”

“Ma’am, the boy is sixteen. The consultant’s assessment is that, on the appropriate treatment, the prognosis is approximately seventy per cent. On the present treatment, the prognosis is approximately twenty per cent. The consultant has given, in his concluding paragraph, a window of approximately eleven months.”

* * *

Ms Helen Curtis-Pierce sat in chambers at 4 Field Court for the rest of that Wednesday afternoon.

She did not, on the conclusion of the call, return to the SRA file.

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She walked, at six minutes past five, across Gray's Inn Square to the Hall, in which her head of chambers, Mr Roderick Inglis KC, was at his desk in the small antechamber where he conducted his evening conferences.

"Roderick."

"Helen."

"Roderick, may I have ten minutes."

"You may have however many minutes you require, Helen."

Ms Curtis-Pierce sat down in the visitors' chair opposite Mr Inglis.

"Roderick, the SRA matter on Hussain & Co."

"Yes."

"Roderick, on the work I have done over the past three weeks, the firm has, on the balance of probabilities, lifted the actual facts of approximately one hundred real incidents reported in the Pakistani press over the past decade and inserted those facts into the asylum claims of approximately one hundred unrelated clients. The clients have, on those narratives, been granted asylum. The actual victims of the original incidents — the genuine widows, the genuine families — have not, in the great majority of cases, claimed asylum. They have remained in Pakistan."

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“Yes, Helen.”

“Roderick, in one of the four cases I have specifically traced, the actual widow is a Mrs Rachel Masih of Faisalabad, whose husband was killed in 2014. Mrs Masih declined a sponsored resettlement to the United Kingdom in 2016. Her eldest son, in 2024, has bone cancer of a kind that requires treatment at one of three centres, of which the Royal Marsden in London is, on the consultant’s assessment, the most appropriate. The Bishop’s House in Faisalabad has been unable to arrange a sponsored medical placement.”

“Yes.”

“Roderick, the clients of Hussain & Co who have benefited from Mrs Masih’s story, including a Mrs Saima Khan now in Bradford, are persons whose original asylum claims were, on the architecture of the firm’s practice, fabricated. They have been granted refugee status on facts that, in the legal sense, did not happen to them.”

“Yes, Helen.”

“Roderick, the SRA investigation, when concluded, will result in the disbarment of Mr Hussain, the closure of Hussain & Co, and the referral of approximately one hundred clients to the Home Office for revocation of refugee status on grounds of fraud. The revocations will, on the standard procedure, take three to four years to work through the system. Approximately seventy of the affected clients will, on

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appeal, retain their status on the alternative ground that they would, on return to Pakistan, face persecution for the act of having claimed asylum on fabricated narratives. Approximately thirty will be returned.”

“Yes.”

“Roderick. The genuine victims of the original incidents — the Mrs Rachel Masihs of Faisalabad and Multan and Karachi — will not, on any consequence of the SRA investigation, become beneficiaries of any United Kingdom protection. They will remain in Pakistan. The eldest son will, on the eleven-month window, in all likelihood not receive treatment at the Royal Marsden.”

Mr Roderick Inglis sat at his desk for some time.

“Helen.”

“Yes, Roderick.”

“You are asking me a question.”

“Yes, Roderick.”

“What is the question.”

Ms Curtis-Pierce looked at her head of chambers.

“Roderick, is there any provision in the Immigration Rules under which, on the regulatory investigation’s findings, the actual victims of the original incidents — whose stories were sold to and used by

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Hussain & Co's clients — could be granted, in retrospect, the protection that was, in some sense, made over to others in their names.”

Mr Inglis looked at her for a long moment.

“Helen.”

“Yes, Roderick.”

“The answer to your question, on a strict reading of the Rules, is no. The Rules do not contemplate the situation. The protection that was granted to the wrong applicants is, on a strict reading, not transferable to the right ones. The wrong applicants will lose their status, in the manner you have described. The right ones will not, on any provision of the Rules, gain it.”

“Yes, Roderick.”

“However, Helen.”

“Yes, Roderick.”

“There are, on the small mechanisms that lie outside the Rules, two further possibilities.”

“Which are, Roderick.”

“The first, Helen, is the discretionary leave outside the Rules that the Home Secretary may, on compassionate or humanitarian grounds,

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grant in cases that the Rules do not foresee. The Home Secretary's practice in such cases is, on the precedent, restrictive. The Home Secretary will not, on the bare report of the SRA investigation, grant leave to one hundred genuine victims in Pakistan."

"Yes, Roderick."

"The second, Helen, is the small private-sector mechanism that the Royal Marsden Hospital operates for international child cancer cases, on which approximately twenty places per year are funded by the Marsden's charitable arm. Application is made by the consultant in the home country to the Marsden's international team. Decisions are made on clinical merit. Travel is on six-month medical visitor visas. The mechanism does not, on its operation, depend on any provision of the Immigration Rules."

"Roderick."

"Yes, Helen."

"If I, on the SRA investigation's conclusion, were to write to the Marsden's international team in support of Mrs Rachel Masih's eldest son's case, would the writing of such a letter constitute a breach of the regulatory investigation's confidentiality?"

Mr Inglis looked at her for a long moment.

"Helen."

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“Yes, Roderick.”

“The writing of such a letter, on the basis of the medical case alone, without reference to the regulatory investigation or to the asylum claim of Mrs Saima Khan or any other client of Hussain & Co, would not constitute a breach. The letter would, in fact, be the kind of letter that any decent member of the Bar might, on becoming aware of a particular medical case in Faisalabad, write on behalf of the family.”

“Yes, Roderick.”

“You might write the letter, Helen.”

“Yes, Roderick. I might.”

“You might also, Helen — if you consider it appropriate, on the small reckoning of the matter — write to the Bishop of Bradford and to the Bishop of Faisalabad, in such terms as you consider fitting, in respect of the medical case, asking whether the cooperation between the two dioceses might extend, on the present circumstances, to a small fund for travel and accommodation for Mrs Masih and her younger children for the period of the eldest son’s treatment in London.”

“Yes, Roderick.”

“You might, Helen, in addition, mention to me, on the small private reckoning of chambers, that the conduct of regulatory

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investigations sometimes throws up incidental humanitarian observations that fall outside the strict scope of the investigation, on which a head of chambers, on his own reckoning, may consider it appropriate to associate himself, in his private capacity, with whatever assistance can be quietly arranged.”

Ms Curtis-Pierce looked at her head of chambers.

“Roderick.”

“Yes, Helen.”

“You are saying that you would, on the small private reckoning, associate yourself with the matter.”

“Helen, my younger brother died, at the age of fourteen, of a leukaemia for which the appropriate treatment in 1981 was at the Royal Marsden, and which my parents could not, on the means of a Yorkshire schoolmaster’s family, afford. I have, in the forty-three years since, served as a trustee of two paediatric oncology charities. I am, on the question of Mrs Masih’s eldest son’s case, not, on any honest reckoning of my own life, a neutral observer.”

“Roderick.”

“Yes, Helen.”

“Why did you instruct me on this matter.”

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Mr Inglis looked at her for a long moment.

“Helen, I instructed you on this matter because Mr Pickering at the SRA, who is an old friend, asked me to identify a junior in chambers who would, on the regulatory work, do it competently. I gave him your name because you were the most able junior in chambers for the kind of forensic narrative analysis the case required. I did not, in giving him your name, anticipate that the analysis you would conduct would, in the third week of March, identify a sixteen-year-old boy with bone cancer in Faisalabad whose mother’s story had been the source material for an asylum fraud in Bradford. I did not, on any honest reckoning, foresee it.”

“Roderick.”

“However, Helen, I am not, on the small reckoning that has been made over the past three weeks, surprised that the analysis you conducted led, in the end, to a sixteen-year-old boy. The work of the Bar, in my experience, leads, with a regularity that one comes to expect, to small particular human cases that the regulatory frame has not foreseen. The frame is the work. The cases are, on the long career of any decent barrister, the consequence of the work that one is then required, on one’s own private reckoning, to address.”

“Roderick.”

“Write the letter, Helen.”

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* * *

Mrs Rachel Masih's eldest son was admitted to the Royal Marsden Hospital, Sutton, in the second week of June 2024, on a six-month medical visitor visa, on the international charitable mechanism that the Marsden operates and on a small bursary, attributable to no specific source on the public records of the Diocese of Bradford, that covered his mother's and his younger siblings' travel and accommodation.

He completed, in November of that year, a course of treatment that the Marsden's consultant, in his discharge summary, described as 'satisfactory in clinical response and prognosis'.

Mrs Rachel Masih and her three children returned to Faisalabad in December.

Mr Tariq Hussain of Hussain & Co Solicitors was struck off the roll of solicitors by the Solicitors Disciplinary Tribunal in September 2024 and was, in 2026, sentenced at Snaresbrook Crown Court to nine years' imprisonment for offences relating to assisting unlawful immigration and money laundering.

Approximately one hundred former clients of Hussain & Co were referred to the Home Office for revocation proceedings. Sixty-nine retained their refugee status on the alternative ground identified in the Solicitors Regulation Authority's report. Twenty-eight had their status

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revoked. Three could not be located and remain, on the Home Office's present records, persons of unknown status.

Mrs Saima Khan of Bradford was among the sixty-nine. She continues to live in Bradford with her two children and her second husband. She has not, in any subsequent year, been informed that the narrative on which her 2017 asylum claim was based was the actual story of a Mrs Rachel Masih of Faisalabad.

Mrs Rachel Masih, on her return from London in December 2024, resumed her position as housekeeper at the Bishop's House, Faisalabad. Her eldest son, who was, by 2025, in the first year of his college studies in Lahore, did not, in any subsequent year, learn that the small bursary that had funded his mother's and his siblings' stay in London had been attributable, on the small private reckoning of a head of chambers in Gray's Inn whose younger brother had died in 1981, to a particular kind of forty-three-year debt.

Ms Helen Curtis-Pierce continued in practice at 4 Field Court Chambers. She did not, in any subsequent regulatory instruction, identify a forensic narrative pattern of the kind she had identified in the Hussain & Co matter. She did, however, on the small reckoning that all decent juniors eventually make, come to think — in her quiet hours at her flat in Highbury, with the lever-arch files of her current cases on the kitchen table — that the most important thing she had learned at the Bar was that the regulatory frame was always larger than

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the case, and the case was always smaller than the human matter, and that the human matter was, in the end, what one was, on one's own reckoning, required to address.

— *END* —

The Innovator

A Short Story

Dr Eleanor Mackintosh of the Grange, Edinburgh, was sixty-seven.

She had been the Dean of the University of Edinburgh's Business School from 2008 to 2017, had served on the Court of the University until 2021, and had, in retirement, accepted a small portfolio of public-interest appointments that included the chairmanship of the Standards Committee of one of the Home Office's eighteen approved endorsing bodies under the Innovator Founder visa programme — a body styled, on its registered title, the Caledonian Innovation Endorsement Council, with offices in a small Georgian townhouse on Heriot Row.

She had accepted the chairmanship in 2022, on the recommendation of the then permanent secretary at the Department for Business and Trade, who was an old friend, and on the understanding that the chairmanship would consume approximately twelve days of her time per year.

By the autumn of 2024, the chairmanship had consumed approximately ninety days of her time. The Council, on a series of internal disclosures from a junior endorsement officer who had resigned in protest, had been the subject of a Home Office compliance review that had identified, on the most charitable reading of the

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Council's endorsement decisions over the preceding two years, a complete absence of substantive due-diligence on the business plans submitted by the founders the Council had endorsed.

The Council had, in its first twenty months of operation, endorsed one hundred and four founders.

The founders had paid, on average, forty-five thousand pounds each for their endorsements.

Of the four million six hundred and eighty thousand pounds the Council had collected in endorsement fees, three million two hundred thousand had been disbursed in the form of 'consultancy retainers' to a network of three small Edinburgh-registered companies whose ultimate beneficial owner was, on the work of forensic accountants engaged by the Home Office, a Mr Andrew Buchanan, the Council's Chief Executive.

Mr Buchanan had, in October of 2024, been arrested at Edinburgh Airport on a flight to Geneva.

Dr Eleanor Mackintosh had, in November of 2024, been appointed by the Home Office to chair the Council's Review Panel, with the task of determining, in respect of each of the one hundred and four endorsed founders, whether the underlying business case was, on its substantive merits, an Innovator Founder business or,

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alternatively, a vehicle that had been constructed solely for the purposes of obtaining the endorsement and the visa.

* * *

The Review Panel met for the first time in the third week of November in a small committee room at the Royal Society of Edinburgh on George Street.

It consisted of Dr Mackintosh; a chartered accountant from KPMG's Edinburgh office, Mr Stuart Henderson; and a venture capitalist from a Glasgow-based fund, Ms Fiona Currie.

Their methodology, on Dr Mackintosh's direction, was straightforward. They would, for each of the one hundred and four founders, examine the business plan submitted at endorsement, the business as it presently existed at the visa's anniversary review, the bank statements, the employee records, the tax filings, and the founder's personal narrative. They would classify each case as either Tier 1 (a substantive operating business that had grown, employed staff, and generated revenue), Tier 2 (a business that existed but had not grown), or Tier 3 (a business that did not, in any operational sense, exist).

By the conclusion of the Review Panel's work, in the second week of February 2025, the classifications were as follows.

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Tier 3, ninety-four cases.

Tier 2, seven cases.

Tier 1, three cases.

* * *

The three Tier 1 cases were as follows.

The first was a Singaporean fintech founder who had, on the endorsement, opened an Edinburgh office of a business that had subsequently been acquired by a Hong Kong holding company. The business no longer operated in Scotland. The founder lived in Marylebone.

The second was a Bulgarian software consultancy that had, on the endorsement, built a small but genuine remote-working customer base. The founder had four employees, three of whom were based in Sofia. The business was, on Mr Henderson's assessment, marginally Tier 1.

The third was an agritech firm called Karambelkar Agri-Sensors Limited, registered in Lothian, with a head office in a converted farm steading at East Linton in East Lothian. The business operated, on its public records, a fleet of soil-moisture and crop-stress sensor systems deployed across approximately nine hundred and twenty hectares of

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arable land in East Lothian, the Borders, and southern Fife. It employed forty-seven persons, of whom thirty-one were Scottish or English, eleven were Indian on Skilled Worker visas, and five were of various other nationalities. Its revenues, in the most recent filed accounts, were two million one hundred thousand pounds. Its tax filings were, on Mr Henderson's detailed examination, exemplary. Its sensor data were used by, among others, the James Hutton Institute on a small joint research project on soil carbon sequestration.

The founder of Karambelkar Agri-Sensors Limited was a Mr Aniket Karambelkar, of Bombay, who had received his Innovator Founder endorsement in March 2023 and his visa in May of that year, on payment of forty-five thousand pounds to the Caledonian Innovation Endorsement Council and, on the forensic accountants' work, of a further five thousand pounds in cash to Mr Andrew Buchanan personally.

* * *

Dr Mackintosh sat in her study at the Grange, on the second Sunday of February, with the three Tier 1 files on her desk.

She did not, on the first re-reading of the Karambelkar file, find anything to alter the Tier 1 classification.

She did, on the second re-reading, find one thing.

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The business plan that had been submitted at endorsement, in February 2023, was a sixty-four-page document of unusual professional polish. It included financial projections, a market-sizing analysis, a competitive landscape assessment, a regulatory analysis, and a detailed deployment roadmap for the sensor network. The professional polish was such that Dr Mackintosh, on her second re-reading, formed the small private view that the business plan had not been written by Mr Karambelkar. It had been written, on the polish, by a professional services firm — most likely the kind of London-based business plan factory that supplied, on commercial terms, the documents that Innovator Founder applicants routinely submitted.

This was not, in itself, evidence that the business was a sham. It was evidence only that the application document had been prepared by a third-party consultant, which was permissible under the Rules and which was, on the Review Panel's collective experience, the practice in approximately seventy per cent of all genuine and forty per cent of fraudulent Innovator Founder applications.

She set the file aside.

She returned to it on the Tuesday morning.

On the Tuesday morning, in the small committee room at the Royal Society on George Street, she said to Mr Henderson and Ms Currie:

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“May we, this morning, examine the Karambelkar file in greater detail.”

“Eleanor.”

“Yes, Stuart.”

“The Karambelkar file is, on my forensic examination, the cleanest of the three Tier 1 files. The accounts are correct. The tax is correct. The employment is correct. The sensor deployments are real and verifiable. The James Hutton Institute reference is, on the contact I made with the Institute last week, accurate. There is nothing in the file to suggest a Tier 2 or Tier 3 reclassification.”

“Stuart, I am not asking for a reclassification. I am asking that we examine the file in greater detail because I am uncertain about how the business came to exist.”

“How it came to exist.”

“Yes. Mr Karambelkar paid forty-five thousand pounds to the Council in February 2023 for an endorsement that, on the work the Review Panel has now done, was not, in respect of the ninety-four Tier 3 cases, granted on any substantive examination of the business plan. The Tier 3 founders received endorsements that were, on the evidence, fraudulent on the Council’s side. They paid for endorsements they should not, on a properly conducted endorsement, have received. Mr

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Karambelkar paid the same forty-five thousand pounds, in the same fortnight, to the same body, on the same fraudulent endorsement process. The endorsement he received was, on the methodology of its issuance, indistinguishable from those received by the ninety-four Tier 3 founders.”

“Yes, Eleanor.”

“However, Stuart, the business that subsequently came into existence — unlike the ninety-four Tier 3 businesses — is a real business. It has grown, employed staff, deployed real sensors on real fields, generated real revenue, and produced real research outputs at the James Hutton Institute. The business plan submitted in February 2023 — unlike the ninety-four Tier 3 plans — has, in the two years since, been substantially executed.”

“Yes, Eleanor.”

“Which raises the question, Stuart and Fiona, of whether Mr Karambelkar, in February 2023, knew that he was buying an endorsement from a fraudulent body. The evidence on the ninety-four Tier 3 cases is that the founders knew. The Tier 3 founders bought endorsements as a route to a visa they had no intention of substantively using to build the business they had described. They were, on a fair reading, buying visas dressed as endorsements.”

“Yes.”

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“Mr Karambelkar, on the Tier 1 evidence, was not buying a visa. He was buying an endorsement to enable a business he genuinely intended to build, and has built. Whether he knew that the body issuing the endorsement was conducting its endorsement process fraudulently, or whether he believed that the forty-five thousand pounds was a legitimate fee for a substantive endorsement procedure, is a question of fact that the Review Panel’s file does not, on the documents alone, answer.”

Ms Currie said: “Eleanor, why does it matter.”

“It matters, Fiona, because if Mr Karambelkar knew the body was fraudulent, then his Innovator Founder visa was, on a strict reading, obtained by deception, and is liable to revocation under section 76 of the Nationality, Immigration and Asylum Act 2002 and the corresponding Immigration Rules. The revocation would, on the existing case law, lead to the closure of the business in Scotland, the loss of the forty-seven jobs, and the return of Mr Karambelkar and his eleven Indian Skilled Worker employees to India. The James Hutton Institute project would lose its commercial partner. The agritech research, on the public-interest assessment, would not, in the immediate term, be picked up by another firm.”

“Yes.”

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“If, on the other hand, Mr Karambelkar did not know that the body was fraudulent — if he believed in February 2023 that the forty-five thousand pounds was a legitimate fee and that the endorsement procedure was substantive — then his visa was obtained, on a strict reading, in good faith. The visa is, on the Home Office’s recent guidance in cases of this kind, defensible. The business would continue. The forty-seven jobs would continue. The agritech research would continue.”

“Yes, Eleanor.”

“The question, therefore, is what Mr Karambelkar believed in February 2023.”

* * *

Dr Mackintosh interviewed Mr Aniket Karambelkar in the small committee room at the Royal Society of Edinburgh on the third Wednesday of February.

Mr Karambelkar was thirty-six. He had read mechanical engineering at the Indian Institute of Technology Bombay, had worked for seven years at Tata Consultancy Services on agricultural-systems projects in Maharashtra, and had moved to Edinburgh in May 2023 on his Innovator Founder visa. He was, in person, a man of careful manner, soft-spoken, with the particular polite attentiveness that Dr

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Mackintosh remembered from her many doctoral students from IIT during her years at the Business School.

“Mr Karambelkar.”

“Dr Mackintosh.”

“Mr Karambelkar, the Caledonian Innovation Endorsement Council, on the work the Review Panel has done, was operating its endorsement process fraudulently in the period in which you obtained your endorsement. The Council’s Chief Executive has been arrested. The Council’s endorsement decisions over its first twenty months of operation are being reviewed.”

“Yes, Dr Mackintosh.”

“Mr Karambelkar, on the Review Panel’s assessment, your business is one of three out of one hundred and four endorsed founders to be classified as Tier 1 — a substantive operating business that has grown, employed staff, and generated revenue. Your business is, on Mr Henderson’s detailed examination, the cleanest of the three.”

“Thank you, Dr Mackintosh.”

“Mr Karambelkar, may I ask you a question.”

“Yes, Dr Mackintosh.”

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“In February 2023, when you paid the Council forty-five thousand pounds for the endorsement, did you know that the Council’s endorsement procedure was being conducted fraudulently?”

Mr Aniket Karambelkar sat in the visitors’ chair across the committee room table for some time.

Then he said: “Dr Mackintosh, may I have a moment to consider the question.”

“You may have, Mr Karambelkar, however many moments you require.”

Mr Karambelkar sat in the visitors’ chair for approximately four minutes.

Then he said:

“Dr Mackintosh, the honest answer is that I did know. I had been told, in Bombay, by the consultant who had prepared my business plan, that the Council was — his exact words — ‘a body whose endorsement was easier to obtain than that of the more reputable bodies, and whose fee structure reflected that fact’. I did not, on the consultant’s representation, know the precise mechanism by which the Council’s endorsements were being issued. I knew, however, that the forty-five thousand pounds I was paying was a fee that, on the more reputable bodies, would have been considerably lower, and that the

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higher figure reflected, in some manner I did not enquire into in detail, the lesser degree of substantive scrutiny that the Council would apply to my business plan.”

Dr Mackintosh did not reply for some time.

“Mr Karambelkar.”

“Dr Mackintosh.”

“Why are you giving me, this morning, the honest answer.”

Mr Aniket Karambelkar looked at her across the table.

“Dr Mackintosh, I am giving you the honest answer because, on the small reckoning I have made over the past three months in East Linton — since the morning the Home Office wrote to me to inform me that the Council had been the subject of a compliance review and that my endorsement was being re-examined — I have come to think that the business I have built in East Lothian, on its present operation and on its future plans, is a business that should not, in the long run, depend on a question of fact concealed by me at this morning’s interview. The forty-seven persons I employ, including the eleven Indian colleagues, are entitled, on the small reckoning, to know that the foundation of the business is, on the question of fact, what it is. I am giving you the honest answer, Dr Mackintosh, so that whatever

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decision your Review Panel makes is made on the question of fact correctly stated.”

“Mr Karambelkar.”

“Yes, Dr Mackintosh.”

“You understand that, on the answer you have just given, your Innovator Founder visa is liable to revocation, the business is liable to closure, the forty-seven jobs are liable to be lost, and you are liable to be returned to India.”

“Yes, Dr Mackintosh. I understand.”

“You understand that, on a different answer — an answer of the kind that other Tier 1 and Tier 2 founders, on the Review Panel’s preliminary indications, are likely to give — your visa would, on the Home Office’s recent guidance in cases of good-faith reliance on a fraudulent body, be defensible.”

“Yes, Dr Mackintosh. I understand.”

“You are giving me the answer that closes the business.”

“Dr Mackintosh, I am giving you the answer that, on the question of fact, is the answer.”

* * *

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Dr Eleanor Mackintosh sat in the small committee room at the Royal Society of Edinburgh after Mr Karambelkar had left.

She did not, for some time, speak.

Mr Henderson, eventually, said: “Eleanor.”

“Yes, Stuart.”

“Eleanor, the man has, on his own volunteered evidence, just confessed to deception in obtaining his Innovator Founder visa. The Review Panel, on its terms of reference, is required to record that fact and to refer the case to the Home Office for revocation proceedings.”

“Yes, Stuart.”

“The forty-seven jobs will be lost.”

“Yes, Stuart.”

“The agritech project at the Hutton Institute will not, on the immediate timescale, be picked up by another firm.”

“No, Stuart.”

“Mr Karambelkar will, in due course, be returned to Bombay.”

“Yes, Stuart.”

Ms Currie said: “Eleanor, may I ask. Why do you think he gave the answer he gave.”

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Dr Mackintosh looked, for a long moment, at the rain on the small Georgian window of the committee room.

“Fiona, in twenty-three years at the Business School, I taught, by a back-of-the-envelope estimate, perhaps eleven hundred MBA students. Of those eleven hundred, a small minority — perhaps fifty — were students whose moral seriousness, on a scale that I do not think it is the proper business of a Business School faculty to evaluate but which, in the small ways one comes to know one’s students, one in fact does evaluate — was of a particular order. They were students who would, in any business situation that put their honest answer in conflict with their commercial interest, give the honest answer.”

“Yes, Eleanor.”

“Of the fifty, Fiona, perhaps eight subsequently founded businesses of substantial scale. The other forty-two went into careers in the civil service, in academia, in the senior management of established firms, and, in two cases, into religious orders. The eight who founded businesses did so, on my reading of their subsequent careers, in a particular manner. The businesses they built were businesses that were defensible on the question of fact. They were businesses whose foundations did not, on the founder’s small private reckoning, depend on questions of fact concealed.”

“Yes, Eleanor.”

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“Mr Karambelkar, on the small evidence of this morning, is, in my judgement, a person of the kind I taught fifty of in my career. The business he has built, on the cleanness of the accounts and the substantive deployment of the sensors and the James Hutton Institute project, is a business of the kind those eight founded. The visa, however, is the visa.”

“Yes, Eleanor.”

“The Review Panel’s terms of reference, Fiona and Stuart, require us to record the fact and to refer.”

“Yes, Eleanor.”

Dr Mackintosh sat at the committee room table for some further time.

Then she said:

“However. The Review Panel’s terms of reference also permit, on the chairman’s discretion, the inclusion of a covering letter to the Home Office that draws to the Home Office’s attention any matters that the Review Panel considers relevant to the Home Office’s subsequent decision but that fall outside the strict scope of the Review Panel’s factual findings.”

“Yes, Eleanor.”

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“I propose, in the covering letter, to draw to the Home Office’s attention three matters. First, that Mr Karambelkar’s admission of deception was given voluntarily, in circumstances in which a different answer would, on the Home Office’s own published guidance, have resulted in his visa being defended. Second, that the business he has built employs forty-seven persons, of whom thirty-one are Scottish or English nationals, in an East Lothian area of moderate economic deprivation. Third, that the agritech research at the James Hutton Institute is, on the Hutton’s own assessment, the only such research project of its kind currently operating in Scotland.”

“Yes, Eleanor.”

“I shall propose, in the covering letter, that the Home Office consider, in the exercise of its discretion under the Immigration Rules and the relevant ministerial guidance, whether the present case is one in which the public interest in the integrity of the Innovator Founder visa scheme is best served by revocation, or whether it is one in which the public interest is, on the unusual facts, better served by a particular form of conditional retention of leave coupled with a substantial financial penalty payable to the Home Office in lieu of the original endorsement fee.”

Mr Henderson looked at her.

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“Eleanor, the Home Office is unlikely, on its general practice, to accept such a proposal.”

“Stuart, I am aware. The covering letter is, however, the appropriate place for the Review Panel to record what the Review Panel considers, on the unusual facts, to be the appropriate course. The Home Office will make whatever decision the Home Office makes.”

* * *

The Home Office, on the covering letter, made the decision the Home Office made.

Mr Aniket Karambelkar’s Innovator Founder visa was revoked, on the standard procedure, in the third week of June 2025.

Karambelkar Agri-Sensors Limited was, in the four months that followed, restructured. Mr Karambelkar transferred the entirety of his shareholding to a holding company controlled by his Chief Operating Officer, a Scottish woman called Mrs Catriona Ferguson, who had been the second employee of the firm. The eleven Indian Skilled Worker employees were, on the closure of Mr Karambelkar’s company, transferred under TUPE to Mrs Ferguson’s holding company, which had, by then, applied for and received its own Sponsor Licence.

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Mr Karambelkar returned to Bombay in October 2025. He took up a senior position at his old employer, Tata Consultancy Services, in the firm's precision agriculture division. He continued, on a remote consulting basis, to advise Mrs Ferguson on the technical roadmap of the East Linton business.

The forty-seven jobs at Karambelkar Agri-Sensors Limited were, on the restructuring, retained. The James Hutton Institute project continued. The business, in 2027, won the Royal Highland Show's Innovation in Scottish Agriculture award.

Dr Eleanor Mackintosh, on the conclusion of the Review Panel's work in May 2025, returned to her retirement at the Grange. She did not, in any subsequent year, accept another public-interest appointment of the kind.

She did, however, on the small reckoning that she made in the long evenings on the small terrace at the Grange overlooking the Pentland Hills, come to think that the most important thing she had learned, in her years at the Business School and in her months as chair of the Review Panel, was that the institutional frame in which businesses came into being was not, in the long run, the determining factor in whether the businesses turned out to be the businesses they had described themselves as being. The determining factor was, in the end, the founder. The frame could be honest and the founder dishonest, and the result was a business that did not exist. The frame could be

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dishonest and the founder honest, and the result was, on the unusual facts of one case in East Linton in 2024, a business that did. The frame, on this longer reading, was always smaller than the person.

— *END* —

The Master's Letter

A Short Story

Mr Saad Mahmood of Gulberg, Lahore, was twenty-six.

He was the only son of a retired schoolteacher and a nurse at Services Hospital Lahore. He had read Computer Science at FAST National University in 2017 to 2021, with a final-year grade-point average that placed him in the upper third of his class but not, on a strict reading, among the top ten students of his cohort.

In September of 2022, on the savings of his parents and on a small loan secured against his father's pension, he had enrolled at Sheffield Hallam University on a one-year MSc in Software Engineering. He had attended his lectures, completed his coursework on time, written his dissertation on a small but competently executed comparison of two static-analysis tools, and had been awarded the degree in November 2023 with a final classification of Merit.

In December 2023, on the strength of the Sheffield Hallam Master's, he had applied for the Graduate Route visa, which permitted post-study work in the United Kingdom for two years. The application had been prepared on his behalf, in Lahore, by an immigration consultant called Mr Tanveer Sheikh, who operated from a small first-floor office on Mall Road in central Lahore.

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Mr Sheikh had charged Mr Mahmood's family the equivalent of six hundred pounds for the preparation of the application. Mr Sheikh's fee included the assembly of the supporting documents, the preparation of the cover letter, and the arrangement of the courier shipment to the visa centre in Islamabad.

The application was submitted in the second week of December 2023.

It was decided in the third week of February 2024.

It was refused.

* * *

Mrs Shabnam Rehman of the Home Office Visas and Immigration directorate, Sheffield decision-making centre, was thirty-eight.

She had been born in Bradford to Pakistani parents, had read Politics at the University of Leeds, and had joined the Home Office in 2009. She had worked, since 2017, on the Graduate Route and Skilled Worker decision-making team at the Sheffield centre, on which she was, by 2024, one of the three senior caseworkers.

She had been, on the rota for the third week of February 2024, the caseworker assigned to Mr Saad Mahmood's application.

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She had read, on the Tuesday morning, the application papers. The papers consisted of the Sheffield Hallam University degree certificate, the Sheffield Hallam University academic transcript, the cover letter prepared by Mr Sheikh, the original IELTS certificate, the original passport, and the standard supporting financial documentation.

She had, on the second reading of the academic transcript, noticed an entry that, on her experience of Sheffield Hallam transcripts, did not look correct.

The entry was at the foot of the transcript, in the section reserved for academic distinctions and prizes. It read: 'Recipient of the Departmental Prize for Outstanding Dissertation in Software Engineering, 2023.'

Mrs Rehman had read, in the previous twelve months, approximately two hundred and forty Sheffield Hallam Master's transcripts in support of Graduate Route applications. She had, in those two hundred and forty transcripts, never previously seen a reference to a 'Departmental Prize for Outstanding Dissertation in Software Engineering'.

She telephoned, on the Tuesday afternoon, the Registrar's office at Sheffield Hallam University.

The registrar's assistant, a Miss Nicola Thomas of the Student Records office, confirmed, on her examination of the university's

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records, that no such prize existed at Sheffield Hallam University. She confirmed, in addition, that Mr Saad Mahmood's correct academic transcript, on the university's records, did not include any reference to such a prize. She confirmed, finally, that the transcript that had been issued to Mr Mahmood by the university's Records office in November 2023 had been the standard transcript, without any such entry.

Mrs Rehman, on the conclusion of the call, examined the transcript that had been submitted with Mr Mahmood's application.

The transcript was, on its physical appearance, the standard Sheffield Hallam University transcript on the standard university paper, with the standard university watermark and the standard signatures of the Registrar.

Above the line of the standard signatures, however, the entry concerning the 'Departmental Prize for Outstanding Dissertation in Software Engineering' had been added by means of a high-quality digital insertion, in a font that closely matched the rest of the transcript but that, on the close examination of the transcript under a small magnifying loupe she kept in her desk drawer, did not in fact match it.

Mrs Rehman wrote, on her decision sheet, in the small careful hand of senior caseworkers: "Transcript exhibits inserted entry referencing a non-existent academic prize. Insertion confirmed by

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Sheffield Hallam University Records office. Refusal recommended on grounds of submission of false documentation, paragraph 9.7.2 of the Immigration Rules, with corresponding ten-year deception ban under paragraph 9.8.1.’

She submitted the decision to her line manager on the Tuesday evening.

It was approved, in the standard way, on the Wednesday morning.

The refusal letter was dispatched to Mr Mahmood’s correspondence address in Sheffield on the Wednesday afternoon.

* * *

Mr Saad Mahmood received the refusal letter on the Friday morning.

He read it twice.

On the second reading, he sat at the small kitchen table of his shared flat on Eldon Street, Sheffield, with the letter in his hand, for approximately forty minutes.

Then he telephoned his father in Lahore.

“Abu.”

“Saad. Beta. The visa, when does it come.”

“Abu, the visa has come. It is refused.”

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“Refused.”

“Yes, Abu.”

“Saad, why.”

“Abu, the Home Office, in the refusal letter, says that the academic transcript that was submitted with the application contained a reference to a Departmental Prize for Outstanding Dissertation in Software Engineering. Sheffield Hallam University, on the Home Office’s enquiry, has confirmed that no such prize exists at the university and that my actual transcript, issued by the university in November, did not contain any such reference. The Home Office has classified the application as having been submitted with false documentation. The refusal carries a ten-year deception ban. I am not, on any visa application, permitted to enter the United Kingdom for ten years.”

Mr Mahmood’s father did not reply for some time.

“Saad.”

“Abu.”

“Saad. Did you submit a transcript with such a reference.”

“Abu, I sent the original transcript to Mr Tanveer Sheikh in Lahore by courier in early December. The transcript that Sheffield Hallam

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University issued to me did not contain any reference to any prize. I have my photocopy of it. I am holding it now.”

“Yes, Saad.”

“Abu.”

“Yes, Saad.”

“Mr Tanveer Sheikh, on the application I authorised him to prepare, must have, in the preparation, altered the transcript to add the prize.”

“Saad. Why would he do that.”

“Abu, I do not know. The transcript, on my own results, was a Merit. The Sheffield Hallam Master’s alone, without any prize, would have been sufficient to qualify me for the Graduate Route visa. The visa is granted on the basis of holding the degree. The prize is not, on the Home Office’s requirements, relevant to eligibility.”

“Saad, then why would he have added the prize.”

“Abu, I do not know. I am, this Friday morning, going to telephone Mr Sheikh from the flat in Sheffield, and ask him.”

* * *

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Mr Saad Mahmood telephoned Mr Tanveer Sheikh's office on Mall Road, Lahore, at five minutes past three on the Friday afternoon, Pakistan Standard Time.

Mr Sheikh's assistant answered. Mr Sheikh, the assistant said, was in a meeting.

Mr Mahmood waited for fifteen minutes and telephoned again. Mr Sheikh, the assistant said, was still in a meeting.

Mr Mahmood telephoned a third time at twenty-six minutes past four. Mr Sheikh came to the telephone.

"Saad."

"Sir. The Graduate Route visa has been refused. The refusal cites the academic transcript as having contained a reference to a Departmental Prize for Outstanding Dissertation in Software Engineering, which Sheffield Hallam University has confirmed does not exist. The refusal carries a ten-year deception ban."

Mr Sheikh did not reply for some time.

"Saad."

"Sir."

"Saad, the prize. I added the prize to the transcript in early December, before the courier shipment. I added it, on my own

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initiative, in the small belief that a Master's with a Merit and a departmental prize was a slightly stronger application than a Master's with a Merit alone, and that the slightly stronger application would, on the visa officer's reading, marginally improve the prospect of approval."

"Sir."

"Saad, the Master's alone would have been sufficient. I am aware. I added the prize, on a small ego of my own, because the cover letter I had drafted referred to your application as the application of a strong recent graduate, and the cover letter — on a careful reading — was, in the absence of the prize, a slightly more rhetorical letter than the underlying transcript supported. I added the prize to bring the transcript into closer correspondence with the rhetoric of my own cover letter. I added it, in short, to justify the six hundred pounds I had charged your father."

Mr Mahmood did not reply for some time.

"Sir."

"Yes, Saad."

"Sir, the ten-year deception ban."

"Yes, Saad."

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“I am, on the Home Office’s decision, banned from entering the United Kingdom for ten years. The Sheffield Hallam Master’s, on the deception finding, is now — on a strict reading of the Home Office guidance — not credit that I can use, in any future application, to demonstrate genuine prior study in the United Kingdom. I cannot return to Sheffield. I cannot accept the offer I had received, last month, from a Reading-based software firm. I cannot, in the ten years that follow this Friday afternoon, enter the United Kingdom for any purpose.”

“Yes, Saad.”

“Sir, the six hundred pounds you charged my father is, in the present economic conditions of Pakistan, the equivalent of three months of my mother’s salary at Services Hospital. The fee was the largest professional fee my parents had ever paid. They paid it, on their judgement, because the Master’s in Sheffield was the most significant investment in my career that the family had been in a position to make.”

“Yes, Saad.”

“Sir.”

“Yes, Saad.”

“Sir, why did you add the prize.”

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Mr Tanveer Sheikh, on the line from Mall Road, did not reply for some time.

“Saad.”

“Sir.”

“Saad, the honest answer is that the cover letter I had drafted referred to you, in the second paragraph, as a ‘distinguished recent graduate of the Sheffield Hallam Software Engineering programme’. The phrase ‘distinguished’ was, on a strict reading of your transcript with the Merit alone, a phrase the transcript did not support. The phrase had, however, been a phrase that I, on my own drafting, had become attached to. I had used it in approximately fourteen previous Graduate Route cover letters in the previous three years. The phrase had become, in my own practice, the standard phrase. To remove it would have required me to redraft the second paragraph in a manner that I had not, on the morning of the courier shipment, the time to do.”

“Sir.”

“It was easier, Saad, on the morning of the shipment, to add the prize to the transcript than to redraft the cover letter. I added the prize.”

“Sir.”

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“Yes, Saad.”

“Sir, my entire career.”

“Yes, Saad.”

“My entire career, on the morning of the courier shipment, was easier, on your reckoning, to dispatch with a fabricated prize than to dispatch with a redrafted second paragraph.”

“Saad. The honest answer, on the small reckoning I have made over the past hour since you first telephoned, is yes.”

* * *

Mr Saad Mahmood’s appeal against the refusal, to the First-tier Tribunal Immigration and Asylum Chamber, was prepared by a different immigration consultant in Sheffield, called Ms Helen Marsden, who acted on Mr Mahmood’s instructions on a pro bono basis through the Sheffield Citizens Advice Bureau.

The appeal, on the legal grounds available, argued that the deception in the academic transcript had been the deception of the consultant, Mr Tanveer Sheikh, and not the deception of Mr Mahmood; that Mr Mahmood had not been aware of the alteration to the transcript; and that, on the underlying facts of the case, Mr Mahmood’s genuine academic record was sufficient, without the alteration, to qualify him for the Graduate Route visa.

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The appeal was heard at the Sheffield hearing centre of the First-tier Tribunal in the third week of June 2024.

Mrs Shabnam Rehman, on the Home Office's instructions, attended the hearing as the decision-making caseworker.

She gave evidence in the morning. She confirmed the inserted entry. She confirmed Sheffield Hallam University's confirmation that the prize did not exist. She confirmed the deception finding.

In the afternoon, Mr Mahmood gave evidence. He explained his arrangement with Mr Tanveer Sheikh. He explained that the original transcript, of which he had a photocopy, did not contain the inserted entry. He explained the telephone call of the Friday afternoon in February. He produced, in evidence, a recording of the telephone call which he had — on the practice of young Pakistani professionals dealing with consultants — made on his mobile telephone in the small flat on Eldon Street, in the third hour after the receipt of the refusal letter.

The recording was played in the hearing room.

Mr Tanveer Sheikh's admissions on the recording — that he had added the prize on his own initiative, that the Master's alone would have been sufficient, that the addition had been made to justify a phrase in his own cover letter — were, on the immigration judge's subsequent assessment, sufficient to establish, on the balance of

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probabilities, that Mr Mahmood had not been the author of the deception.

The immigration judge, in a written determination delivered in the second week of July, allowed the appeal. He set aside the deception finding. He directed the Home Office to grant Mr Mahmood the Graduate Route visa on the basis of his genuine academic credentials. He recorded, in his concluding paragraph, that the conduct of Mr Tanveer Sheikh in altering an applicant's academic transcript without the applicant's knowledge and to the applicant's severe detriment was a matter that, on the appropriate referral, the Office of the Immigration Services Commissioner in Pakistan might be invited to consider.

* * *

Mr Saad Mahmood's Graduate Route visa was, on the immigration judge's direction, granted in the third week of August 2024.

He took up his employment at the Reading-based software firm in September. He worked there for the two years of the Graduate Route visa. He applied, in 2026, for a Skilled Worker visa, which was granted. He continued in employment with the firm. He was, by 2028, the firm's lead developer on a small but successful financial-services product.

Mr Tanveer Sheikh of Mall Road, Lahore, was, on the referral made by the immigration judge to the Office of the Immigration

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Services Commissioner in Pakistan, the subject of a regulatory investigation that concluded, in 2025, with the suspension of his immigration consultant's registration for a period of three years. Mr Sheikh, on the suspension, retired from the practice of immigration consultancy and took up the management of his elder brother's carpet business in Anarkali Bazaar.

Mrs Shabnam Rehman, on the conclusion of the appeal, returned to her duties at the Sheffield decision-making centre. She did not, on the appeal's outcome, accept the immigration judge's determination as a criticism of her own decision-making. The decision had, on the documents available at the time, been correct.

She did, however, on the conclusion of the appeal, in the small reckoning that she made on the train back to Sheffield from the hearing centre, come to think of one further matter.

She thought of it as the train passed through Doncaster, on a wet Wednesday afternoon in July.

She thought: in the two hundred and forty Graduate Route transcripts she had reviewed in the past twelve months, there had been a small number — perhaps seven or eight — in which the academic record had been, on her quiet observation, slightly stronger than the cover letter would have led her to expect, in the small particular respect that the cover letter and the transcript had not been in close

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rhetorical correspondence. She had, on those seven or eight cases, not pursued the discrepancy. The transcripts had been, on enquiry, correct. The cover letters had been, on the consultants who had drafted them, drafted by consultants who had not, on the cases in question, troubled to align the rhetoric of their cover letters with the substance of their clients' transcripts.

It had not, on Mrs Rehman's previous reckoning, occurred to her to consider the converse: that some unknown number of transcripts, in some unknown number of past applications, might have been altered — by the consultants, on their own initiative, without their clients' knowledge — to bring the transcripts into closer correspondence with cover letters that the consultants had not, in the morning of the courier shipment, the time to redraft.

She did not, on the small reckoning, know how many such altered transcripts she had, in the past twelve months, approved.

She did, on the small reckoning, know that the number was unlikely to be zero.

She wrote, on her return to Sheffield on the Wednesday evening, a brief internal note to her line manager, recommending that the Home Office Graduate Route team consider, in the next quarterly methodology review, the introduction of a routine sample-checking protocol for academic transcripts submitted with applications, on the

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small protocol of telephoning the issuing university to confirm the contents of the transcript on a one-in-fifty random basis.

The note was acknowledged.

The recommendation, on the standard rate at which internal notes from senior caseworkers were converted into operational protocols, was implemented — in a slightly modified form — in the third quarter of 2025.

In its first year of operation, the random sample-checking protocol identified seventeen further transcripts, across approximately six thousand Graduate Route applications, in which the contents differed from the universities' records.

In sixteen of the seventeen cases, the alterations had been made by the consultant, in Lahore, Karachi, Dhaka, or Mumbai, without the applicant's knowledge. The applicants, on the model of Mr Saad Mahmood's appeal, were given the opportunity to demonstrate their lack of knowledge through whatever evidence — telephone recordings, contemporary correspondence — they were able to produce.

Twelve of the sixteen succeeded. Four did not.

Mrs Shabnam Rehman, on the small reckoning that all senior caseworkers eventually make, came to think — in her quiet hours at her desk in Sheffield, on the long train rides home through Doncaster

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on wet Wednesday afternoons — that the most important thing she had learned in fifteen years at the Home Office was that the deception in any application was not always located where one expected to find it. The deception was sometimes the applicant's. The deception was sometimes the consultant's, on the morning of a courier shipment, in a small first-floor office on Mall Road, in the small ego of a phrase in a cover letter that had become, over time, the standard phrase. The decision-making caseworker, on the documents alone, could not always tell whose deception was whose.

She did, on the small reckoning, come to think that the work of the Sheffield decision-making centre was not, in the long run, the work of detecting deception. It was the work of detecting, more carefully, the location of the deception, so that the visa could, where possible, follow the applicant rather than the consultant.

— *END* —

The Domestic Worker

A Short Story

Police Constable Daniel Akinwale of the Metropolitan Police Modern Slavery and Exploitation Command was thirty-four.

He was the son of a Lagos-born obstetric surgeon and a Manchester-born midwife. He had read law at the University of Manchester, had completed his training contract at a small high-street firm in Cheetham Hill, and had, in 2017, abandoned his solicitor's practice to join the Metropolitan Police. He had been on the Modern Slavery Command since 2021.

In November of 2024, he was the lead officer on a small team of four investigating a case that had been referred to the Command by the Filipino Embassy in London.

The case concerned a Mrs Maricel Aguilar, aged forty-one, of Manila, who had on the third Sunday of October 2024 walked into the Embassy on Suffolk Street and reported that for eighteen months she had been employed as a domestic worker on an Overseas Domestic Worker visa by a Saudi family in Knightsbridge, that her passport had been retained by the family for the entirety of those eighteen months, that she had not received the salary specified in her contract, that she had been confined to the property for periods of weeks at a time, and

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that she had escaped, on the previous Friday, by taking a delivery man's offered taxi during a brief moment in which the principal door had been left unattended.

Mrs Aguilar had, in the Embassy's small consular interview room, given a careful and consistent account that PC Akinwale, on his receipt of the file on the Monday morning, judged to be substantively true.

The Saudi family was a Mr and Mrs Abdulaziz Al-Mutairi, who occupied a five-storey townhouse on Wilton Crescent, Knightsbridge, valued on the most recent published Land Registry record at fourteen million pounds. Mr Al-Mutairi was a Saudi national of fifty-one, who held no diplomatic status, who travelled regularly between London and Riyadh, and who was understood, on open-source business records, to be a director of three Saudi private investment vehicles.

PC Akinwale's investigation, in the four weeks following the receipt of the file, established the following further facts.

The Al-Mutairi family had, since 2014, employed at their Wilton Crescent address a sequence of six successive Filipino domestic workers, each on an Overseas Domestic Worker visa, each for a period of between fourteen and twenty-three months.

Mrs Aguilar was the seventh.

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Of the six previous domestic workers, four had returned to the Philippines on the expiry of their visas without any complaint having been registered. Two had, in their respective final months in London, made approaches to the Filipino Embassy.

Of the two who had made approaches, one — a Mrs Lourdes Reyes, in 2019 — had withdrawn her statement before any formal interview had been conducted, and had returned to Manila.

The other — a Mrs Imelda Cruz, in 2022 — had given a full statement, had cooperated with a preliminary Metropolitan Police investigation, and had then, in the third month of that investigation, withdrawn her cooperation. She had returned to the Philippines in October 2022. The 2022 investigation had been closed for want of a willing complainant.

PC Akinwale, on his examination of the 2022 file, formed the small private view that the Cruz statement of 2022 had described, in respect of the Al-Mutairi household, a course of conduct substantially identical to the course of conduct now being described, in respect of the same household, by Mrs Aguilar in 2024.

He formed, in addition, the small private view that a successful prosecution against Mr Al-Mutairi for the offences disclosed by Mrs Aguilar would, on the standard practice of the Crown Prosecution Service in cases of this kind, be considerably strengthened by the

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testimony of Mrs Cruz as a previous victim of substantively identical conduct.

* * *

PC Akinwale flew to Manila on the second Tuesday of December 2024, on a five-day Metropolitan Police international cooperation visit, accompanied by a Detective Sergeant Marcia Howell of the Modern Slavery Command.

They had, in advance of the visit, made contact through the Philippine National Police's Anti-Trafficking Division with Mrs Imelda Cruz, who lived in Quezon City, and had requested an interview.

Mrs Cruz, on the request, had agreed.

The interview took place on the Wednesday morning of the visit, in a small conference room at the British Embassy on Upper McKinley Road, with a Filipino interpreter present, although Mrs Cruz — on the careful English she had used in her 2022 statement — did not, in the event, require the interpreter's assistance for most of the interview.

Mrs Imelda Cruz was forty-seven. She was a small woman, neatly dressed, with the careful self-presentation of a Filipina who had spent a great many years working in the houses of the wealthy.

“Mrs Cruz.”

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“Yes, officer.”

“Mrs Cruz, my name is PC Akinwale of the Metropolitan Police. I have come to Manila with my colleague DS Howell to ask you, after some thought on your part, whether you would be willing to provide testimony at a forthcoming Crown Court trial in London concerning Mr Abdulaziz Al-Mutairi.”

“Yes, officer.”

“Mrs Cruz, you will be aware that, in 2022, you provided a statement to the Metropolitan Police about your employment with the Al-Mutairi family in 2020 and 2021, and that you subsequently withdrew your cooperation in the investigation. The investigation was closed.”

“Yes, officer.”

“Mrs Cruz, in October 2024 a further Filipino domestic worker, Mrs Maricel Aguilar, walked into the Embassy on Suffolk Street and gave an account of her employment with the same family, on Wilton Crescent, Knightsbridge, that is substantially identical to your 2022 account. Mrs Aguilar has, on her own statement, agreed to give evidence at trial. The Crown Prosecution Service will, in the new year, charge Mr Al-Mutairi with offences under the Modern Slavery Act 2015. The trial will take place at Southwark Crown Court in late 2025.”

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“Yes, officer.”

“Mrs Cruz, your testimony at that trial, on the very similar facts of your own employment in 2020 and 2021, would constitute evidence of bad-character propensity that would, on the case-law guidance, materially strengthen the prosecution’s case. Mrs Aguilar’s account, on its own, will require the jury to accept the evidence of a single complainant against a wealthy defendant. Your account, taken with hers, would establish a pattern.”

“Yes, officer.”

“Mrs Cruz, may I ask you, taking such time as you require, to consider whether you would be willing to give that testimony.”

Mrs Imelda Cruz sat in the small conference room for some time.

Then she said:

“Officer.”

“Yes, Mrs Cruz.”

“Officer, may I ask you a question first.”

“You may ask me, Mrs Cruz, however many questions you require.”

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“Officer, in 2022, when I withdrew my cooperation, did the Metropolitan Police, on the closing of the investigation, record on the file the reason for the withdrawal.”

“Mrs Cruz, the file from 2022 records that you withdrew your cooperation, in the third month of the investigation, on grounds that were not, on the closing officer’s notes, fully explained. The closing officer’s notes record that you had stated, in your final interview, that you wished to return to the Philippines and that you did not wish to discuss the matter further. The notes do not record any specific reason.”

“Officer, then you do not know.”

“Mrs Cruz, no. We do not.”

Mrs Imelda Cruz looked, for a long moment, at the small framed photograph she had taken from her handbag at the start of the interview and had set on the conference room table in front of her.

The photograph showed a small boy of about ten, in a school uniform, standing in front of a brightly painted gate.

She said:

“Officer, my son Joshua. He is, this year, fourteen. In the photograph he is ten. The photograph was taken in 2020, in the second month of my employment with the Al-Mutairi family, on the

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day on which I sent the first remittance home from London to the school in Manila where he was, at that time, in the fourth grade.”

“Yes, Mrs Cruz.”

“Officer, my son Joshua, in March of 2021, when I was in the eleventh month of my employment with the Al-Mutairi family, was diagnosed at the Philippine Heart Center in Manila with a congenital cardiac condition called transposition of the great arteries. The condition required, on the cardiologist’s assessment, an arterial switch operation, the operation costing approximately fifteen thousand United States dollars. The cost was not covered by the small medical insurance my husband and I held. The hospital advised us, on the morning of the diagnosis, that without the operation Joshua had a life expectancy of perhaps two to three years.”

“Mrs Cruz.”

“Officer.”

“Mrs Cruz.”

“Officer, on the Saturday morning following the diagnosis, in the kitchen of the Wilton Crescent house, I told Mrs Al-Mutairi about my son. I told her about the diagnosis. I told her about the operation. I told her about the cost. I asked her, on a small advance against my

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withheld salary, for two months' worth of the salary I had not, in the eleven months of my employment, received."

"Yes, Mrs Cruz."

"Mrs Al-Mutairi, on the kitchen table at Wilton Crescent on that Saturday morning, did not give me an advance against my withheld salary. She did not give me, on that Saturday morning, my passport. She did not, on that Saturday morning, alter the conditions of my employment."

"Yes, Mrs Cruz."

"Mrs Al-Mutairi did, however, on the Tuesday morning following our Saturday conversation, hand me an envelope. The envelope contained, in cash, the equivalent of seventeen thousand United States dollars. She did not, on the handing of the envelope, say anything beyond 'For Joshua'. She did not, on the Tuesday morning or in any subsequent month, request any repayment, any acknowledgement, or any change in the practical arrangements of my employment."

PC Akinwale did not reply for some time.

"Mrs Cruz."

"Yes, officer."

"Your son Joshua. The operation."

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“Was performed at the Philippine Heart Center on the eleventh of April 2021. It was successful. Joshua spent eight days in the cardiac intensive care unit and a further two weeks on the recovery ward. He returned to school in June. He has, since 2021, been on a small daily medication. He is, in 2024, a healthy boy of fourteen who plays basketball and intends, on his eighteenth birthday, to apply to study computer engineering at the University of the Philippines.”

“Mrs Cruz.”

“Officer.”

“Mrs Cruz, are you telling me that, in March 2021, when your son was given a life expectancy of two to three years without an operation, Mrs Al-Mutairi gave you the cash equivalent of seventeen thousand United States dollars to fund the operation, on no condition save that of having been told about the diagnosis on a Saturday morning in a kitchen at Wilton Crescent.”

“Yes, officer. That is what I am telling you.”

“Mrs Cruz, the rest of your employment with the Al-Mutairi family, from April 2021 until your departure in December 2021, continued on the same conditions as before. Your passport remained retained. Your salary remained unpaid in the contractual amount. Your movements remained restricted. Your life remained the life of a domestic worker employed on the conditions that constitute, on a

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strict reading of the Modern Slavery Act 2015, the offence the Crown Prosecution Service will prosecute.”

“Yes, officer. That is correct.”

“Mrs Cruz, the family that committed those offences against you in 2020 and 2021 was the same family that, in March 2021, gave you the seventeen thousand United States dollars that saved your son’s life.”

“Yes, officer.”

PC Akinwale sat in the small conference room at the British Embassy on Upper McKinley Road for some time.

Then he said:

“Mrs Cruz, I understand. I withdraw my request that you give testimony at the Southwark Crown Court trial.”

“Officer.”

“Yes, Mrs Cruz.”

“Officer, I have not yet declined.”

* * *

PC Akinwale looked at her across the small conference room table.

“Mrs Cruz.”

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“Officer, I have, in the two weeks since the Philippine National Police informed me of your visit, considered the question. I have considered it carefully. I have discussed it with my husband, with my parish priest at Our Lady of Pentecost in Quezon City, and with my son Joshua, who although he is fourteen is, on this question, the person whose view I most particularly required.”

“Yes, Mrs Cruz.”

“Officer, the question, on the small reckoning I have made, is not the question you came to ask. The question you came to ask was whether the seventeen thousand United States dollars that Mrs Al-Mutairi gave me in March 2021 had purchased my silence about the offences of 2020 and 2021. The answer to that question is that, on Mrs Al-Mutairi’s side, it may have. On her own private reckoning, in the kitchen at Wilton Crescent on the Tuesday morning, the seventeen thousand may have been understood by her as a payment that, in the natural way of such payments, would secure my silence on whatever events I had observed in the household.”

“Yes, Mrs Cruz.”

“Officer, on my side, however, the seventeen thousand was not received as a payment for my silence. It was received as an act that, on whatever mixed motives Mrs Al-Mutairi may have had, saved my son’s life. The two transactions — the offences of 2020 and 2021 against

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me, and the seventeen thousand of March 2021 for my son — are, on my own reckoning, separate transactions. They are not, in the small accounting of my own life, in offset.”

“Mrs Cruz.”

“Officer, I am willing to give the testimony.”

PC Akinwale did not reply for some time.

“Mrs Cruz.”

“Yes, officer.”

“Mrs Cruz, I had, on entering this room this morning, expected your answer to be the answer that the file from 2022 had — in the absence of the closing officer’s recorded reason — led me to suppose. I had, on the small reckoning that I had made on the flight from Heathrow, expected you to decline.”

“Yes, officer.”

“Mrs Cruz, may I ask. Why, on the small reckoning you have made, are you giving the answer you are giving.”

Mrs Imelda Cruz looked, for a long moment, at the small framed photograph of her son on the conference room table.

“Officer, the new domestic worker, Mrs Aguilar, who walked into the Embassy in October.”

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“Yes, Mrs Cruz.”

“Does she have children.”

PC Akinwale paused.

“Mrs Cruz, Mrs Aguilar has, on her embassy statement, three children, of whom the eldest is twelve, the middle is nine, and the youngest is four.”

“Yes, officer.”

“Does she have, in the embassy statement, any indication of medical conditions or other vulnerabilities affecting her children.”

“Mrs Cruz, the statement does not record any.”

“Officer, then on Mrs Aguilar’s side, the calculation that, in March 2021, was made on my side has not, on the four years of her employment, been made on hers. Mrs Al-Mutairi, on the eighth domestic worker she may, in due course, employ, will not necessarily encounter a Joshua. The household, on its present arrangement, is a household in which the next domestic worker, and the one after that, will not be able to rely on the small accident that, in March 2021, was the only thing that saved my son. The next domestic worker will simply be employed on the conditions that the household imposes.”

“Yes, Mrs Cruz.”

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“Officer, I am giving the testimony, on the small reckoning, because the household needs to be closed. The conditions need to end. The seventeen thousand United States dollars that saved my son does not, on the small accounting of how households of this kind operate, alter the calculation of how the household must, on the proper functioning of the law of the country in which it is situated, be addressed.”

“Mrs Cruz.”

“Officer.”

“Will you, on the giving of the testimony, lose anything.”

Mrs Imelda Cruz looked at PC Akinwale for a long moment.

“Officer, I have, in the past two weeks, considered that question also. The Al-Mutairi family will, on the conviction, be entitled to bring civil proceedings against me in the Saudi or English courts in respect of the seventeen thousand United States dollars, on whatever theory of unjust enrichment or breach of confidence their lawyers consider sustainable. I am, on the advice of my parish priest’s nephew, who is a lawyer in Manila, advised that such proceedings would, in any event, be unlikely to succeed in the Philippine courts. I do not, on the family’s practical reach, know whether they would attempt them.”

“Yes, Mrs Cruz.”

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“I may also, officer, on the giving of the testimony, lose what is, on my own private reckoning, the small understanding I have lived with for three years, that there exists in the world a household in Knightsbridge, in which a Saudi woman whose conduct toward me was, on the strict reading of English law, the conduct of which she will be convicted, did on a Tuesday morning in March 2021 hand me an envelope containing seventeen thousand United States dollars and say only ‘For Joshua’. The understanding has been, in the three years since, the small private thing on which I have, when the matter has weighed on me, drawn. On the giving of the testimony, the understanding will be — in some manner I have not, in the past two weeks, fully worked out — altered.”

PC Akinwale did not reply for some time.

“Mrs Cruz.”

“Officer.”

“Mrs Cruz, the testimony, on the standard procedure, can be given by video-link from the British Embassy in Manila. You will not be required to travel to London. The defence will be entitled to cross-examine you on the video-link. The cross-examination will be, on the experience of cases of this kind, robust.”

“Yes, officer.”

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“On the cross-examination, the defence will, on the standard practice, put to you the seventeen thousand United States dollars. They will put it to you that the payment was a kindness. They will put it to you that the household, on the evidence of the payment, cannot, in fairness, be the household that the prosecution describes.”

“Yes, officer.”

“Mrs Cruz, on the cross-examination, what answer do you propose to give.”

Mrs Imelda Cruz looked at PC Akinwale across the small conference room table.

“Officer, I propose to give the answer I have given to you this morning. The seventeen thousand United States dollars saved my son’s life. The household at Wilton Crescent, on the conditions of my employment in 2020 and 2021, was the household at which the offences alleged were committed. The two facts are, on my own reckoning, separate facts. They do not, on the small accounting, offset.”

“Mrs Cruz.”

“Officer.”

“Mrs Cruz, the defence will say to the jury that the answer you have given is the answer of a woman who has been coached by the

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Crown Prosecution Service to deliver a clean separation between the two transactions, in order to deny the household its mitigation.”

“Yes, officer.”

“You will be aware that they will say it.”

“Yes, officer. I will be aware.”

“Mrs Cruz, why are you giving the testimony.”

Mrs Imelda Cruz looked at PC Akinwale for a long moment.

“Officer, I am giving the testimony because the eighth domestic worker, who is not yet employed at Wilton Crescent and who, on the present arrangement of the household, will be employed in 2027 or 2028, may not, on her own circumstances, have a Joshua. She will simply have the conditions. The conditions need to end before she is engaged. The seventeen thousand United States dollars, on the small accounting, was for my Joshua. It was not for the eighth domestic worker’s family. The closing of the household is for the eighth domestic worker’s family.”

“Yes, Mrs Cruz.”

“Officer.”

“Yes, Mrs Cruz.”

“May I ask one further thing of you, officer.”

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“You may ask, Mrs Cruz, whatever you require.”

“Officer, on the conviction, after the trial, will the defendant’s wife, Mrs Al-Mutairi, also be convicted.”

“Mrs Cruz, on the present charging decision, the prosecution is solely against Mr Al-Mutairi as the legal sponsor of the Overseas Domestic Worker visas. Mrs Al-Mutairi, on the disclosed facts, is in a difficult position — she was, on the household, the day-to-day directing party, but on the visas, she was not the legal sponsor. The Crown Prosecution Service has, on the file, advised that her prosecution would be problematic. She will not, on the present charging decision, be charged.”

“Officer.”

“Yes, Mrs Cruz.”

“Good. I am glad.”

* * *

Mr Abdulaziz Al-Mutairi was charged at Charing Cross Police Station on the third Wednesday of February 2025 with offences under sections 1 and 2 of the Modern Slavery Act 2015.

He was tried at Southwark Crown Court in October of that year.

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Mrs Maricel Aguilar gave evidence in person, over three days. She was cross-examined firmly but, on the trial judge's subsequent observations, fairly. She maintained, throughout the cross-examination, the substantive consistency of her account.

Mrs Imelda Cruz gave evidence by video-link from the British Embassy on Upper McKinley Road, Manila, over a single day.

On the cross-examination by defence counsel, the seventeen thousand United States dollars of March 2021 was put to her in the manner PC Akinwale had described.

Mrs Cruz, on the cross-examination, gave the answer she had given to PC Akinwale in the small conference room at the British Embassy in December 2024.

The defence counsel, on the answer, pressed Mrs Cruz on whether she now considered Mrs Al-Mutairi to have been a kind woman.

Mrs Cruz, on the video-link, paused for some time.

Then she said: "Counsel, on the small reckoning of my own life, the question of whether Mrs Al-Mutairi was a kind woman is not, in the end, a question I am qualified to answer. I am qualified to answer the question of what she did. What she did, in the household, between 2020 and 2021, was what your client is on trial for. What she did, on the Tuesday morning in March 2021 in the kitchen at Wilton Crescent,

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was hand me an envelope and say 'For Joshua'. The two things, counsel, were both done by her. They were done by the same person on the same household premises within fourteen months of each other. Whether the person was, on the doing of these two things, a kind woman or an unkind woman is, on my own reckoning, a question that English law is not, in this courtroom, asking me to answer. English law is asking me what was done. I am answering."

The jury, on the third day of its deliberations, returned unanimous guilty verdicts on all counts. Mr Al-Mutairi was sentenced, in the second week of November 2025, to seven years' imprisonment.

* * *

PC Daniel Akinwale, on the conclusion of the trial, returned to his work at the Modern Slavery Command.

He continued in post for a further three years before transferring, in 2028, to the Counter-Terrorism Command, on the advice of his line manager that the Modern Slavery work, on the cumulative experience of officers, was a kind of work in which a maximum of perhaps seven years could be sustained without affecting the officer's ability to function in domestic and family life.

Mrs Imelda Cruz, in 2026, on a small grant from the Filipino diaspora's Domestic Workers Solidarity Fund, opened a small canteen near the Philippine Heart Center in Quezon City, which provided

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meals at subsidised prices to families of patients undergoing paediatric cardiac surgery. The canteen was named, on a small wooden sign above the entrance, 'Joshua's Kitchen'.

It served, in its first year of operation, approximately fourteen thousand meals.

Mrs Cruz, in the small reckoning that she made over the long evenings at the till of Joshua's Kitchen, did not in any subsequent year revise her view of the seventeen thousand United States dollars of March 2021. The seventeen thousand had, on her own private reckoning, been a payment by Mrs Al-Mutairi for the saving of Joshua's life. It had not been a payment for her silence. The two transactions had been, on the small accounting, separate.

She did, however, in the third year of the canteen's operation, on a Saturday afternoon in November 2028, accept into the canteen kitchen a small stainless-steel donation, accompanied by a brief unsigned note, from a London address she did not recognise, of an industrial dough mixer of the kind used for the cheap bread that the canteen served alongside its soups.

The note, on the small reckoning Mrs Cruz made of it on the Saturday afternoon, did not require an answer.

She installed the dough mixer, on the Sunday morning, in the small kitchen behind the canteen.

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She lit, on the Sunday evening at Our Lady of Pentecost, a candle for the eighth domestic worker, who in 2028 was, on whatever household she was then employed at, by the closing of the Wilton Crescent household in 2025, no longer at Wilton Crescent.

— *END* —

The Right to Rent

A Short Story

Mrs Catriona Buchanan of Glasgow Trading Standards was forty-three.

She had read law at the University of Glasgow, had qualified as a Scottish solicitor in 2006, had worked for nine years in private practice in Glasgow, and had, in 2018, joined Glasgow City Council's Trading Standards directorate. By 2024, she was the senior officer responsible for the directorate's Right to Rent and immigration documents enforcement work.

She had, in the autumn of 2024, opened an investigation into a small Glasgow letting agency called MacGregor Lettings Limited, which operated from a basement office in Govanhill, and which had, on the previous twelve months' analysis of new tenancy registrations across the south side of Glasgow, registered a particular pattern.

The pattern was as follows. MacGregor Lettings Limited had, in the previous twelve months, registered tenancies on behalf of forty-seven Romanian tenants, all of whom — on the documentation submitted to the agency in the course of its Right to Rent checks — held biometric residence permits demonstrating settled status under the EU Settlement Scheme. None of the forty-seven tenants, on the

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records held by the Home Office's EU Settlement Scheme database, in fact held such status.

The biometric residence permits, on the close examination Trading Standards had commissioned from a documents specialist at the National Crime Agency in October, were forgeries of an unusual technical quality. They were not, on the specialist's assessment, the cheap inkjet-on-PVC forgeries that Trading Standards routinely encountered in low-end letting fraud. They had been produced on materials and with security features that closely approximated the actual biometric residence permits issued by the Home Office. The specialist had, on his concluding paragraph, written: 'These are the best forgeries of UK biometric residence permits I have seen in eleven years of this work. The maker has access to materials that should not, on the ordinary controls, be available outside the Home Office's contracted production line.'

MacGregor Lettings Limited was owned and operated by a Mr Stuart MacGregor of Pollokshields, aged fifty-one.

* * *

Mrs Buchanan called Mr MacGregor in to the Trading Standards office on the South Block of the Glasgow City Chambers on the second Wednesday of November 2024.

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Mr MacGregor was, on his arrival, a small thin man in a slightly worn tweed jacket, with the Pollokshields property-investor manner that had been familiar to Mrs Buchanan from her years in private practice. He was accompanied by his solicitor, a Mr Andrew Hamilton of a Bath Street firm, who had advised Mr MacGregor in advance to answer the questions truthfully and to volunteer nothing.

“Mr MacGregor.”

“Mrs Buchanan.”

“Mr MacGregor, MacGregor Lettings Limited has, in the past twelve months, registered tenancies on behalf of forty-seven Romanian tenants whose biometric residence permits, on Home Office verification, do not correspond to genuine residence permits issued by the Home Office. The permits are, on examination, forgeries.”

“Mrs Buchanan, my agency conducts the standard Right to Rent checks. We examine the documents the tenants present. We retain copies. We are not, on the Home Office guidance, required to be expert in the detection of forgery. The defence to a Right to Rent breach, where the documents on examination appeared genuine, is the statutory defence under section 24 of the Immigration Act 2014.”

“Mr MacGregor, the documents in question, on the National Crime Agency specialist’s assessment, are forgeries of an unusual technical quality. The agency’s Right to Rent staff would not, on the

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ordinary visual examination, have detected them as forgeries. The statutory defence, on a strict reading, is therefore available to your agency in respect of the lettings.”

“Yes, Mrs Buchanan.”

“Mr MacGregor, the matter that has brought you to this office on this Wednesday morning is not the Right to Rent breaches as such. The matter is the technical quality of the forgeries, which is of an order that Trading Standards has not previously encountered in Glasgow.”

Mr MacGregor did not reply for some time.

Mr Hamilton, his solicitor, said: “Mrs Buchanan, my client’s agency is the recipient of the documents. The agency does not produce them. The forgers, whoever they are, are not present in this room.”

“Mr Hamilton, I am aware. I am asking your client whether, in the ordinary course of his agency’s business with the forty-seven tenants, he formed any view about the source of the documents.”

Mr MacGregor looked at Mr Hamilton.

Mr Hamilton nodded.

“Mrs Buchanan, the forty-seven Romanian tenants were referred to MacGregor Lettings Limited, in each case, by a man called Mr Marius Tanase, who operates a small employment agency on Albert Drive in Pollokshields. Mr Tanase, on the referrals, presented his

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clients to my agency with their documents already prepared. The documents were, on visual inspection, the documents we processed. I did not, in any of the forty-seven cases, ask Mr Tanase about the production of the documents. I did not consider it my business.”

“Mr MacGregor, did you have any commercial arrangement with Mr Tanase in respect of the referrals.”

“Mrs Buchanan, Mr Tanase received from MacGregor Lettings Limited, on each successful tenancy, a finder’s fee equivalent to one half of the first month’s rent. The finder’s fee was, on the agency’s normal practice, the standard finder’s fee for tenant referrals.”

“Mr MacGregor, did Mr Tanase, in the ordinary course of the referrals, ever offer to your agency the use of his — or his network’s — documents production capability for any other purpose.”

Mr MacGregor looked at Mr Hamilton.

Mr Hamilton, on a longer pause than the previous one, said: “Mr MacGregor may answer.”

“Mrs Buchanan, in March of 2024, Mr Tanase, on a Friday afternoon at his Albert Drive office during a routine tenancy meeting, mentioned to me that the network that produced the residence permits for his Romanian clients also produced — these were his words — ‘documents of every description, for every requirement, at fair

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Glasgow prices'. Mr Tanase invited me, on that Friday afternoon, to consider whether there were any documents that I personally, on the various aspects of my own affairs, might find it useful to commission."

"Mr MacGregor."

"Mrs Buchanan."

"Did you, on Mr Tanase's invitation, commission any documents?"

Mr MacGregor looked, for a long moment, at the Trading Standards office's laminated wall map of Glasgow.

"Mrs Buchanan, in April of 2024, on the recommendation of Mr Tanase, I commissioned, for my own personal use, a single document. The document was a biometric residence permit in the name of a Mrs Anca MacGregor, who was, at that time, my new wife."

* * *

Mrs Buchanan paused, on Mr MacGregor's answer, for some time.

"Mr MacGregor."

"Mrs Buchanan."

"Your wife."

"My wife, Mrs Buchanan. Mrs Anca MacGregor, born Mrs Anca Popescu of Constanta, Romania, who I had married in February of

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2024 at the Glasgow City Chambers Marriage Suite, in a ceremony attended by my brother, my late mother's neighbour Mrs Jamieson, and Mr Tanase as a witness on Anca's side."

"Mr MacGregor, why did you commission a forged biometric residence permit for your wife."

"Mrs Buchanan, Anca had, on her arrival in Glasgow in October 2023 to take up residence at my flat in Pollokshields, applied to the Home Office for a spouse visa under the standard procedure. The application had been submitted, on Anca's side, with the standard supporting documentation. The application had been refused, in February of 2024, on grounds that the Home Office had concluded the relationship between Anca and myself was not a genuine and subsisting relationship for the purposes of the Immigration Rules."

"Mr MacGregor, on what grounds did the Home Office reach that conclusion."

"Mrs Buchanan, the Home Office, on its refusal letter, cited the short duration of the relationship before marriage, which was three months; the difference in age between Anca and myself, which is twenty-two years; the fact that we had no shared photographic record predating January 2024; and the fact that I had, in the visa interview, been unable to name the village in which Anca's mother had been born."

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“Mr MacGregor.”

“Mrs Buchanan.”

“Mr MacGregor, was your relationship with Mrs MacGregor a genuine and subsisting relationship.”

Mr MacGregor looked, for a long moment, at the wall map.

“Mrs Buchanan, the relationship was — on the morning of the spouse visa application in November 2023 — a relationship that I had, on my own private reckoning, formed the intention of making genuine and subsisting. Anca, on her own arrival in Glasgow, had not, on a strict reading, formed the same intention. The relationship was, in the months between October 2023 and February 2024, a relationship that we were, on our different sides, working towards in different timescales.”

“Mr MacGregor.”

“Mrs Buchanan.”

“In April of 2024, when you commissioned the forged biometric residence permit, was the relationship a genuine and subsisting one.”

Mr MacGregor sat in the visitors’ chair for some time.

“Mrs Buchanan, in April of 2024, the relationship was — on my own honest reckoning — a relationship that had become, over the

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course of the four months following our marriage, a genuine relationship on my side and a relationship of considerable affection but uncertain commitment on Anca's side. The forged permit was commissioned, on the small reckoning I made on the Friday afternoon at Mr Tanase's office, on the view that the regularisation of Anca's status — by whatever means — would remove from her side of the relationship the practical anxiety about her right to remain in Scotland, and would, on the removal of that anxiety, permit her commitment to develop in the direction in which my own had developed."

"Mr MacGregor."

"Mrs Buchanan."

"Did Mrs MacGregor know that you had commissioned the forged permit."

"Mrs Buchanan, Anca knew that I had, on the appeal of the spouse visa refusal that I had instructed a Glasgow solicitor to lodge, retained alternative arrangements as a contingency. Anca did not know the precise nature of those alternative arrangements. The forged permit, on its receipt from Mr Tanase in May, has not, in fact, ever been used. Anca remained, until October of this year, on the appeal of the spouse visa, with no document in her possession but her Romanian passport and the Home Office refusal letter."

"Mr MacGregor, what happened in October."

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“Mrs Buchanan, in October, after twenty-two months of the relationship and after the spouse visa appeal had been allowed by the First-tier Tribunal at Glasgow on the strength of the documentary evidence we had assembled in the intervening period, Anca was issued with her genuine biometric residence permit by the Home Office. The forged permit became, on that issuance, redundant. It is, at the present moment, in the second drawer of the small bureau in our hall in Pollokshields. I have not, on the small reckoning, destroyed it. I have not, on the small reckoning, used it.”

* * *

Mrs Buchanan sat at her desk in the Trading Standards office for some time.

“Mr MacGregor.”

“Mrs Buchanan.”

“Mr MacGregor, the forged permit you commissioned in April 2024.”

“Yes, Mrs Buchanan.”

“May I ask you to bring the document to this office, this afternoon, accompanied by Mr Hamilton.”

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“Yes, Mrs Buchanan.”

“Mr MacGregor, may I ask you, on the bringing of the document, to surrender it to Trading Standards on the basis that it constitutes evidence of an offence under section 25 of the Identity Documents Act 2010.”

“Yes, Mrs Buchanan.”

“Mr Hamilton, may I ask you, in respect of your client’s position, whether, on the surrender of the document and on his cooperation with the Trading Standards investigation into Mr Tanase’s document production network, the Crown Office and Procurator Fiscal Service may be invited to consider whether your client’s prosecution would, in the public interest, be appropriately brought.”

Mr Hamilton looked at Mrs Buchanan for a long moment.

“Mrs Buchanan, you are offering my client, on his cooperation, the prospect of non-prosecution.”

“Mr Hamilton, I am offering nothing. I am the senior officer at Glasgow Trading Standards. The decision on prosecution is, on every Scottish criminal matter, a decision for the Procurator Fiscal. I am, on the present interview, indicating that the Procurator Fiscal’s public-interest assessment, in respect of a section 25 offence committed in the marital circumstances your client has described and in the absence of

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any use of the document, may, on the cooperation provided by your client in respect of Mr Tanase's network, take a particular shape."

"Mrs Buchanan."

"Yes, Mr Hamilton."

"My client will bring the document to this office at three this afternoon."

* * *

Mr MacGregor brought the forged biometric residence permit to the Trading Standards office at three minutes past three on the Wednesday afternoon.

Mrs Buchanan, on the surrender, examined the document with the small magnifying loupe she kept in her desk drawer.

She had, on the National Crime Agency specialist's preliminary briefing, been provided with a checklist of seventeen security features by which the genuine Home Office biometric residence permits could, on close examination, be distinguished from the Tanase network forgeries.

On the Tanase network forgeries Trading Standards had previously examined, the discriminating feature had been a particular microprinting around the bearer's photograph that, on magnification,

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revealed itself to be a slightly different microtext from that on the genuine permits.

Mr MacGregor's document, on her examination at three thirteen on the Wednesday afternoon, exhibited the same microtext as the genuine permits. The microprinting was, on the loupe, not a forgery feature.

She examined the document for a further forty minutes.

She did not, on any of the seventeen security features on the National Crime Agency checklist, identify a forgery indicator.

She telephoned, at four minutes past four, the National Crime Agency specialist.

"Mr Patel."

"Mrs Buchanan."

"Mr Patel, I have, in front of me, a biometric residence permit that Mr Stuart MacGregor of Glasgow has just surrendered as a forged document commissioned by him in April 2024 from the Tanase network. The permit, on my examination against the seventeen-feature checklist, does not, on any feature, exhibit a forgery indicator."

"Mrs Buchanan, please read me the document number."

Mrs Buchanan read the number.

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Mr Patel, on the line from the National Crime Agency office in Birmingham, paused for some time.

“Mrs Buchanan.”

“Yes, Mr Patel.”

“Mrs Buchanan, the document number you have just read me corresponds to a biometric residence permit issued by the Home Office on the seventh of April 2024 to a Mrs Anca MacGregor, born Mrs Anca Popescu, on the basis of a successful appeal under the spouse visa route at the Glasgow First-tier Tribunal that morning.”

“Mr Patel.”

“Yes, Mrs Buchanan.”

“The spouse visa appeal at Glasgow on the seventh of April 2024 cannot have been the appeal that led to the issuance of Mrs MacGregor’s genuine permit. Mr MacGregor has, this morning, told me that the appeal was allowed in October of this year and that the genuine permit was issued in October.”

“Mrs Buchanan, the seventh of April 2024 was a Sunday. The First-tier Tribunal at Glasgow does not, on its standard sitting calendar, hear appeals on Sundays.”

“Mr Patel.”

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“Yes, Mrs Buchanan.”

“Mr Patel, the document number on the permit in front of me corresponds to no genuine permit ever issued by the Home Office.”

“Mrs Buchanan, that is correct. The document is a forgery. The number was generated by the forger’s system using an algorithm that produced a number that is, on a strict reading of the Home Office’s issuance protocols, plausible — except for the issue date, which on the algorithm was randomly assigned within the calendar year and which, on this particular permit, fell on a Sunday.”

“Mr Patel, the issue date is the only feature, on the seventeen-feature checklist or otherwise, that distinguishes this document from a genuine permit.”

“Mrs Buchanan, on this particular document, yes. On the previous Tanase network forgeries Trading Standards has examined, the discriminating feature has been the microprinting around the photograph. The Tanase network has, in the past four months, evidently solved the microprinting problem. They have not yet solved the issue-date problem.”

“Mr Patel.”

“Yes, Mrs Buchanan.”

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“Mr Patel, the seventh of April 2024 is a Sunday only on a fortuitous random assignment. The forger’s algorithm, on the next document it generates, may produce a Tuesday, or a Wednesday, or a Friday — a working day on which the Glasgow First-tier Tribunal does sit, on which biometric residence permits are routinely issued, and on which the issue date will not, on any check that I or any other Trading Standards officer can practically conduct, be distinguishable from a genuine permit.”

Mr Patel, on the line from Birmingham, did not reply for some time.

“Mrs Buchanan, that is correct.”

“Mr Patel, the Tanase network is, on the next batch of permits it produces, going to be undetectable on the seventeen-feature checklist.”

“Mrs Buchanan, on the issue-date problem, the network is one Sunday-elimination protocol away from undetectability. We have, on the National Crime Agency’s present capability, no further discriminating feature that we have not already, in the previous batches, told the network about by virtue of having identified the previous batches by reference to it.”

“Mr Patel.”

“Yes, Mrs Buchanan.”

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“How many of the previous Tanase network permits, in MacGregor Lettings’ forty-seven cases or in any other Glasgow agency’s files, were issued on a Sunday.”

“Mrs Buchanan, on the previous batches, all of which were detected by the microprinting, we did not check the issue dates. The forty-seven MacGregor Lettings cases I will now examine. The data should be available within the hour.”

* * *

The data, on Mr Patel’s examination at six minutes past five on the Wednesday afternoon, was as follows.

Of the forty-seven MacGregor Lettings Limited Romanian tenants whose biometric residence permits had been identified as forgeries, six were issued on Sundays. Eight were issued on Saturdays. Two were issued on the twenty-fifth of December, which had fallen, in 2023, on a Monday, but which the Home Office did not, on its standard issuance protocols, issue permits on. Three were issued on the twenty-sixth of December.

Of the forty-seven, nineteen — on the issue-date analysis alone — were detectable as forgeries. Twenty-eight were not.

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Of the twenty-eight that were not detectable on the issue date, all twenty-eight were detectable on the microprinting feature, which the Tanase network had, in the previous batches, not yet solved.

Of the forty-seven, every single one was therefore, in retrospect, detectable on at least one of the two features.

On the next batch the Tanase network produced, on Mr Patel's assessment in his subsequent National Crime Agency report, the microprinting would, in all likelihood, have been corrected. The issue-date algorithm would, on the next batch or the one after that, also have been corrected.

On the third batch — on Mr Patel's assessment — the National Crime Agency would have no remaining discriminating feature on which to identify the forgeries except by direct verification of the document number against the Home Office's issuance database, which was not, on the Right to Rent regulatory framework, a verification that letting agencies were required or in practical terms able to perform.

Mrs Buchanan, on the Wednesday evening at her flat in Hyndland, sat at her kitchen table with the National Crime Agency report on her laptop screen and considered for some time the small particular fact that Mr Stuart MacGregor of Pollokshields had, on a Wednesday morning in November 2024, on the small reckoning of his marriage to a Romanian woman of considerable affection but uncertain

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commitment, voluntarily surrendered the only forged document in the Tanase network's entire production history that, on the random assignment of its issue date to a Sunday, was on this particular Wednesday afternoon detectable as a forgery in time to permit the National Crime Agency, on Thursday morning, to commence the investigation into Mr Tanase's Albert Drive operation that would, by the following spring, close the Glasgow document production network.

She considered, in addition, the small particular fact that the document had been commissioned in April 2024 in support of a relationship that, on Mr MacGregor's honest account in the Trading Standards office, had been at the time of commissioning a relationship of — his words — 'genuine on my side, considerable affection but uncertain commitment on Anca's'.

She considered, finally, that the relationship had subsequently developed in the direction Mr MacGregor had hoped, that Anca's genuine permit had been issued in October 2024, and that the forged permit had been, since May, in the second drawer of the small bureau in their hall in Pollokshields, in the manner of a contingency that had not, on the longer reckoning, been required.

* * *

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Mr Stuart MacGregor of MacGregor Lettings Limited was not, on the Procurator Fiscal's public-interest assessment in February 2025, prosecuted in respect of the section 25 offence.

He was prosecuted, on different grounds, in respect of the Right to Rent breaches relating to the forty-seven Romanian tenants. He pleaded guilty at Glasgow Sheriff Court in April 2025 and was fined twenty-three thousand pounds, of which the greater part was, on the Sheriff's sentencing remarks, attributable to the agency's commercial benefit from the Tanase network referrals. MacGregor Lettings Limited was wound up in May 2025. Mr MacGregor, who was no longer permitted to operate a letting agency, took up a position as the lettings administrator at a small Pollokshields property management firm.

Mr Marius Tanase's document production network on Albert Drive was raided by Police Scotland in cooperation with the National Crime Agency on the third Tuesday of January 2025. Forty-seven thousand four hundred forged documents in various stages of production were recovered. Mr Tanase was, in 2026, sentenced at Glasgow High Court to twelve years' imprisonment.

Mrs Anca MacGregor, who in November 2024 had been at her job at a Glasgow textiles firm and who learned of the forged permit only on the evening of the Wednesday on which her husband had brought it to the Trading Standards office, did not divorce Mr MacGregor on

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the disclosure. She did, however, on the evening in question, in the small kitchen of the Pollokshields flat, ask her husband whether the relationship that he had, on the Friday afternoon at Mr Tanase's Albert Drive office in March 2024, described to himself as one of 'genuine on my side, considerable affection but uncertain commitment on hers', had been a relationship that he had on that Friday afternoon properly understood.

Mr MacGregor, in the small kitchen on the Wednesday evening in November 2024, looked at his wife for a long moment, and said:

"Anca, the honest answer is that on the Friday afternoon I did not. I had on the Friday afternoon understood the relationship to be one in which the contingency of a forged document was a small additional safety against your own uncertainty. I did not, on the Friday afternoon, understand the relationship to be one in which the commissioning of such a document, on its discovery by you, would itself — on the small reckoning that you have just made of it across the kitchen table — introduce a new uncertainty on your side that the document was supposed to remove."

"Stuart."

"Yes, Anca."

"Stuart, did you on the Friday afternoon love me?"

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Mr MacGregor sat at the small kitchen table for some time.

“Anca, on the Friday afternoon, on my own honest reckoning, I had begun to. I had not, on the Friday afternoon, fully understood that what I had begun to do was the kind of thing on which the commissioning of a forged document was an exact contradiction. The Friday afternoon was, on the small reckoning I have made over the past two days, the afternoon on which I should have torn up the offer Mr Tanase had made and gone home and waited for the spouse visa appeal. I did not. I commissioned the document.”

“Stuart.”

“Anca.”

“Stuart, the Friday afternoon was eight months ago. The relationship has, in those eight months, become — on my own honest reckoning that I have been asked to make over the past two days — the relationship that you on the Friday afternoon had hoped, on the document, to procure. The document did not procure it. The eight months procured it.”

“Yes, Anca.”

“Stuart, the document, on the events of this Wednesday, has on the small reckoning of Mrs Buchanan and Mr Patel and the Police

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Scotland operation that will follow, become the document that ends the Tanase network in Glasgow.”

“Yes, Anca.”

“Stuart, the Friday afternoon, on the longer reckoning, was the afternoon on which a man who did not yet quite know that he loved his wife commissioned, on a small algorithmic accident, the document that, in November, ended the Tanase network. The Friday afternoon was not, on the longer reckoning, the wrong afternoon.”

Mr MacGregor looked at his wife across the small kitchen table.

“Anca.”

“Yes, Stuart.”

“What are you saying.”

Anca MacGregor looked at her husband.

“Stuart, I am saying that the Friday afternoon was a particular kind of mistake, made on a particular kind of incomplete understanding of the relationship as it then was, and that the consequence of the mistake — on the small reckoning of the Tanase network and the forty-seven Romanian families who, on the network’s closure, will not be deceived in 2025 — has turned out to be a consequence that the relationship, on its present condition, can absorb. I am not, on the Wednesday evening in November, divorcing you. I am asking you, on the small reckoning

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of the eight months, to destroy whatever further such contingencies you, on the Friday afternoon, may have additionally arranged.”

Mr MacGregor sat at the small kitchen table for some time.

“Anca, there are no further contingencies.”

“Stuart.”

“Yes, Anca.”

“Good.”

* * *

Mrs Catriona Buchanan, on the conclusion of the Tanase network operation, was promoted in 2026 to the position of Head of Trading Standards at Glasgow City Council.

She did not, in subsequent years, in any further document-fraud investigation, encounter a forged biometric residence permit of the technical quality of the Tanase network’s late-2024 batches.

She did, however, on the small reckoning that she made over the long evenings at her flat in Hyndland, come to think that the most important thing she had learned at Glasgow Trading Standards was that the cases that closed forgery networks were not always the cases that, on the standard evidentiary architecture, the National Crime Agency expected to close them. The Tanase network had, on the

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seventeen-feature checklist, been three months from undetectability. It had been closed, in November 2024, by a single fortuitously Sunday-dated document commissioned in April 2024 by a Pollokshields letting agent, on a small misjudged contingency in his marriage, who had on a Wednesday morning in November in the Trading Standards office voluntarily surrendered it because, on the cooperation offered, the Procurator Fiscal might be invited to take a particular shape.

She did not, in any subsequent year, learn what had passed between Mr and Mrs MacGregor in their kitchen at Pollokshields on the Wednesday evening in November 2024. She did, on her professional reckoning, not need to.

— END —

The Spouse Visa

A Short Story

Mrs Roshanara Khan of the British High Commission, Dhaka, was forty-six.

She had been born in Sylhet, had been raised from the age of nine in Tower Hamlets, had read Politics at the School of Oriental and African Studies, and had joined the Foreign and Commonwealth

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Office in 2002. She had served as an Entry Clearance Officer in Islamabad, Lagos, and Mumbai before being posted, in 2019, to the Dhaka High Commission.

By 2024, she was the Deputy Head of the Visa Section, with responsibility for the spouse visa caseload. She read, on average, eleven spouse visa applications per working day.

She had, in twenty-two years of consular work, developed a particular skill, which her colleagues at the High Commission privately referred to as Roshanara's ear. She could, on a fifteen-minute interview with a Bangladeshi spouse-visa applicant, distinguish with reasonable accuracy between an applicant whose marriage was a genuine and subsisting marriage for the purposes of the Immigration Rules and an applicant whose marriage had been arranged — by family, by paid intermediaries, by both — for the principal purpose of securing the visa.

The skill rested, on her own private reckoning, on a small set of social cues that no Home Office training manual addressed. The way the applicant referred to the sponsor in passing. The brief unguarded moment, three or four minutes into the interview, when the applicant's face altered — in genuine cases — on the recollection of some small specific incident from married life, and did not alter — in arranged-for-visa cases — because there was no incident to recollect. The way the applicant pronounced the sponsor's name.

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Mrs Khan's refusal rate, on the spouse visa caseload, was approximately thirty-one per cent. The High Commission's overall spouse visa refusal rate from Dhaka, on the average across all caseworkers, was approximately twenty-two per cent.

On the third Tuesday of September 2024, at eleven minutes past three in the afternoon, she conducted her seventh interview of the day.

* * *

The applicant was a young woman called Mrs Sufia Begum.

Mrs Sufia Begum was twenty-three. She was from a small village in the Sunamganj district of Sylhet division. Her sponsor was a Mr Abdul Rahman, a forty-one-year-old British citizen of Bangladeshi origin, who lived in Tower Hamlets, who worked as a minicab driver, and who had — on the documentation submitted in the application — married Mrs Sufia Begum in a religious ceremony at the family home in Sunamganj on the seventh of June 2024, three months before the interview.

Mrs Sufia Begum, on her arrival at the High Commission interview room, was a small woman in a blue cotton saree, with her hair plaited in a single long braid, who wore no jewellery save for the gold marriage bangles that Mrs Khan had, in the course of her twenty-two years' work, come to recognise as the bangles given to brides at Sunamganj weddings.

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She was accompanied, in the visitors' area outside the interview room, by her elder brother and her mother.

"Mrs Begum."

"Ma'am."

"Mrs Begum, my name is Mrs Khan. I will be conducting your interview. The interview is being recorded and will be considered, with your application papers, in the decision on your spouse visa application."

"Yes, ma'am."

"Mrs Begum, may I begin by asking you to tell me, in your own words, how you and Mr Rahman first met?"

Mrs Sufia Begum looked, briefly, at her hands.

Then she said — in the manner of an applicant who had been carefully briefed on the answer to this opening question — a short paragraph about a family connection through her father's elder brother, who lived in Tower Hamlets, and who had, on a visit home to Sunamganj in March 2024, suggested the marriage to her parents.

The paragraph was, on Mrs Khan's reading, a paragraph that Mrs Sufia Begum had memorised.

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Mrs Khan asked the standard sequence of follow-up questions. The wedding date. The wedding location. The number of guests. The names of the principal guests on the bride's side. The wedding photographer. Mr Rahman's mother's name. Mr Rahman's eldest sister's name. The arrangements for the marriage night.

Mrs Sufia Begum answered each question. The answers were, on the small inconsistencies that Mrs Khan's ear had been trained to listen for, the answers of an applicant whose marriage had been arranged — in the four months between her father's elder brother's March visit and the seventh of June — for the principal purpose of securing the visa.

Mrs Sufia Begum did not, on any moment of the fifteen-minute interview, exhibit the small unguarded face-alteration that Mrs Khan had, in twenty-two years, learned to recognise as the marker of a genuine marriage.

Mrs Khan, on the conclusion of the interview, said:

"Mrs Begum, thank you. The application will be considered in the standard way. You will receive the decision in writing within three weeks."

"Yes, ma'am."

"Mrs Begum."

"Ma'am."

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“May I ask one final question that is not, on the standard interview protocol, a question I am required to ask.”

“Yes, ma’am.”

“Mrs Begum, are you well.”

Mrs Sufia Begum looked, briefly, at her hands.

“Ma’am, I am well.”

“Mrs Begum, you have, on the interview, occasionally placed your hand on the left side of your chest, in the manner of a person who has — on the small medical observation I am not strictly qualified to make — a possible cardiac discomfort. Is there a medical condition that you are aware of.”

Mrs Sufia Begum looked at Mrs Khan.

“Ma’am, my mother’s younger brother, who is a doctor at the Sunamganj Sadar Hospital, has on the past three years told me that I have a small irregularity of the heart valve. The irregularity is, on his assessment, a thing that should at some convenient time be examined more carefully at a hospital in Dhaka or Sylhet city. I have, on the family’s arrangements, not yet had the time. The marriage, in June, was the first thing. The visa interview was the second thing. The journey to London, on the visa, was to be the third thing. After the third thing, on

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the family's arrangements, I would have, in London, undertaken the more careful examination at a hospital there."

Mrs Khan looked at the young woman across the interview room table.

"Mrs Begum, the irregularity of the heart valve. Has it caused you any difficulty in the past months."

"Ma'am, on most days, no. On some days, particularly after climbing the stairs at the family home or after a long walk, there is a small breathlessness and a small ache. The ache is, my uncle says, the muscle of the heart working slightly harder than it should because of the irregularity. He has given me a small medication that I take in the mornings."

"Mrs Begum, the medication. What is it."

Mrs Sufia Begum took, from the small cotton bag at her feet, a small foil strip of tablets and placed it on the interview room table.

Mrs Khan, who was not a medical practitioner but who had, in her twenty-two years at the FCO, taken the trouble to learn to read the names of common medications, recognised the tablets as a generic furosemide, of a low dose, that was used in Bangladesh for mild fluid retention but that was not, on her general understanding, the correct or

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sufficient medication for any cardiac condition involving an irregularity of the heart valve.

She did not, on the interview record, comment on the medication.

She returned the foil strip to Mrs Sufia Begum.

“Mrs Begum, thank you. The decision will be communicated within three weeks.”

“Yes, ma’am.”

* * *

Mrs Roshanara Khan walked, at twenty-three minutes past four on the Tuesday afternoon, to the small office of the High Commission’s consular medical adviser, Dr James Reid, a Scottish physician of about sixty who held a part-time Foreign Office contract.

“James.”

“Roshanara.”

“James, I have just interviewed a young woman of twenty-three from Sunamganj, who is on a spouse visa application to Tower Hamlets. She mentioned, in answer to a question I asked her, an irregularity of the heart valve, that she has been told by her uncle the local doctor should be examined more carefully at a hospital in Dhaka

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or Sylhet city, that she has not yet had the time to attend, and for which she is taking a small dose of generic furosemide.”

“Roshanara.”

“James.”

“Furosemide is a diuretic. It addresses fluid retention. It does not, on any cardiac irregularity I am aware of, treat the underlying valve condition.”

“Yes, James.”

“Roshanara, what is the woman’s description of her symptoms.”

“Breathlessness on stairs and on long walks. A small ache on the left side of the chest. Frequency, on most days at moderate exertion. The placement of the hand on the chest at one or two moments of the fifteen-minute interview, which suggested to my untrained eye a discomfort she was managing.”

“Roshanara.”

“James.”

“Roshanara, the description, with the prescribing of furosemide for what is being called a valve irregularity, is consistent with one of two possibilities. The first is mild mitral valve prolapse, which is common, benign, and would not in fact require furosemide. The second is

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moderate to severe mitral regurgitation, which is uncommon at twenty-three but not unheard of, which would produce exactly the breathlessness and ache the woman is describing, and which would on the standard treatment in the UK require an echocardiogram, a cardiology consultation, and likely surgical intervention within twelve to eighteen months. The furosemide, in the second case, would be addressing the consequent pulmonary congestion. It would not be addressing the underlying valve. The condition, untreated, is progressive, and over a period of two to four years can produce heart failure of a degree that becomes, in late stages, no longer surgically correctable.”

“James.”

“Roshanara.”

“Which of the two is more likely.”

“Roshanara, on the description alone, with the symptoms occurring at moderate exertion and with furosemide having been prescribed, the second is more likely. The benign condition would not, on the ordinary practice of an uncle who is a doctor at the Sunamganj Sadar Hospital, have been treated with a diuretic. The diuretic suggests that the uncle has formed, on his own clinical judgement, a view that the condition is one in which the heart’s pumping is being affected.”

“Yes, James.”

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“Roshanara, what is your decision on the visa.”

Mrs Khan looked at the consular medical adviser.

“James, on the interview I conducted, the marriage is, on the small social cues I am trained to listen for, an arranged marriage entered into for the principal purpose of securing the visa. The decision, on the standard application of the Immigration Rules, is a refusal.”

“Yes, Roshanara.”

“James.”

“Yes, Roshanara.”

“If I refuse the visa, the woman will not, in the immediate future, travel to London. She will remain in Sunamganj. She will, on the family’s economic position and on the medical resources available locally, in all likelihood not undertake the more careful examination she has spoken of. The condition, on your second possibility, will progress. The window for surgical correction will close.”

“Yes, Roshanara.”

“If I grant the visa, the woman will travel to London. The marriage, on the social cues, will not be a genuine marriage. She will, on the family’s arrangements, in all likelihood live with her sponsor’s extended family in Tower Hamlets and will, on the NHS arrangements available to a woman with a spouse visa, attend at the Royal London

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Hospital in Whitechapel for the cardiology examination she requires. The condition, on the NHS treatment, will be addressed.”

“Yes, Roshanara.”

“The Immigration Rules, James, do not contemplate the question I am asking myself this afternoon.”

“No, Roshanara, they do not.”

“My duty, on the Immigration Rules, is to apply the Rules. The medical considerations are not, on a strict reading, a consideration the Rules permit me to take into account in determining whether the marriage is a genuine and subsisting marriage.”

“No, Roshanara, they are not.”

“James.”

“Yes, Roshanara.”

“If I apply the Rules, the woman may, on the second possibility, in due course die.”

Dr James Reid looked, for a long moment, at the small framed photograph on his desk of his daughter and granddaughter at a christening in Edinburgh.

“Roshanara, the application of the Rules is the application of the Rules. The Rules are made for the general case. The general case in this

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kind of marriage, on the High Commission's collective experience, is the case of a young woman whose marriage has been arranged for the visa, who travels to London, who lives with the sponsor's extended family, who in due course is divorced or set aside when the visa is no longer the issue, and who is by then a young woman of British residency status with whatever future the British residency status permits her. The Rules apply to that general case the conclusion that the visa should not, on the genuineness of the marriage, be granted."

"Yes, James."

"Roshanara, the question your interview has raised is whether the present case is one in which the application of the Rules, on the medical particulars, leads to a consequence that the Rules did not, in their drafting, foresee, and that, on a wider reckoning of the public interest, may not be the consequence the Rules intended."

"James."

"Roshanara, the question is one that, on the practical operation of the High Commission, is not, in the end, mine to answer. It is yours."

* * *

Mrs Roshanara Khan returned to her flat in Gulshan that Tuesday evening.

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She did not, on her arrival, prepare the small Tuesday dinner that she usually prepared. She did not telephone her elder sister in Tower Hamlets, who she telephoned on Tuesdays. She sat at her kitchen window, watching the lights of the lake.

She thought, for the first hour, about the woman.

She thought, for the second hour, about the Rules.

She thought, for the third hour, about the precedent that would be set, in her own subsequent decision-making and on the small private reckoning she would, on every future spouse visa interview, be required to make, by a single decision in this case to grant a visa on medical considerations that the Rules did not permit her to take into account.

She thought, for the fourth hour, about the alternative.

The alternative was a refusal, accompanied by a private letter — outside the official decision — to the consular medical adviser at the High Commission, asking him to write, on his own initiative, to the Bangladesh Heart Foundation Hospital in Dhaka, on the woman's case, recommending an urgent referral on whatever charitable arrangements the Foundation operated for cases of this kind.

She thought about the alternative for the longest of the hours.

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At twenty-three minutes past two in the morning, on the small reckoning that all good Entry Clearance Officers eventually make, she made the decision that the Rules, on their strict reading, required.

She refused the visa.

She wrote, in addition, the private letter to Dr Reid.

* * *

Mrs Sufia Begum received the refusal letter, by courier to the family home in Sunamganj, on the second Wednesday of October 2024.

Her elder brother read the letter to her in the kitchen of the family home.

She sat, for some time, on the small wooden bench by the kitchen window.

Then she said: “Bhai. The London thing is not happening.”

“Sufia.”

“Bhai, it is not. The interview did not go as Mr Rahman’s sister had told us it would go. The questions were the wrong questions. I was not prepared for them.”

“Sufia, the family’s arrangements.”

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“Bhai. The family’s arrangements were what they were. The London thing is not happening. We will, on the family’s arrangements, address the next thing.”

Mr Abdul Rahman of Tower Hamlets, on receipt of the news the following weekend, telephoned the family in Sunamganj, expressed his sympathy on the difficulty of the visa officer’s decision, and indicated that he would, on the family’s preferences, be amenable to whatever further arrangements the family considered appropriate. The family, in the kitchen at Sunamganj on the Saturday morning, formed the view that no further arrangements with Mr Rahman were appropriate. The religious marriage, on Islamic family law, was capable of being dissolved by mutual consent. Mr Rahman, on the consent he provided in writing in November, dissolved it.

Mrs Sufia Begum, in November of 2024, returned to her former pre-marriage status as the unmarried daughter of her father in Sunamganj.

Dr James Reid, on the private letter from Mrs Khan, wrote on the eighteenth of October to Professor Anwarul Haque, the Director of the Bangladesh Heart Foundation Hospital in Dhaka, on the case of a Mrs Sufia Begum of Sunamganj. He recommended an urgent cardiology referral on the Foundation’s charitable scheme.

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Professor Haque, in his reply, regretted that the Foundation's charitable scheme was, in 2024, fully committed for the financial year and that no further charitable referrals could be accepted before April 2025. He undertook, on Dr Reid's letter, to place Mrs Sufia Begum on the priority list for the April allocation.

Dr Reid wrote, in November, to Professor Haque a follow-up letter.

Professor Haque, in his reply of December, regretted that the funded scheme had no flexibility to accommodate the case earlier.

Mrs Sufia Begum was, on Professor Haque's confirmed allocation, scheduled for cardiology assessment at the Bangladesh Heart Foundation Hospital on the third Wednesday of April 2025.

She did not attend.

She did not attend because, on the morning of the second Sunday of March 2025, in the small kitchen of the family home in Sunamganj, on a moderate exertion of carrying a metal water pot from the courtyard well to the kitchen, she experienced a sudden severe breathlessness, sat on the wooden bench by the kitchen window, and within the space of approximately fourteen minutes, in front of her mother and her elder brother, died.

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The local doctor at the Sunamganj Sadar Hospital, who was Mrs Sufia Begum's mother's younger brother, signed the death certificate as cause of death 'acute cardiac decompensation, secondary to pre-existing valvular insufficiency'.

* * *

Mrs Roshanara Khan received, on the small private channel by which the High Commission's consular medical adviser sometimes received notices from physicians in Bangladesh on cases the consular medical adviser had previously written about, a brief letter from Mrs Sufia Begum's uncle the doctor at the Sunamganj Sadar Hospital, dated the third Tuesday of March 2025, informing the High Commission of his niece's death and thanking Dr Reid for his correspondence with the Bangladesh Heart Foundation Hospital.

The letter was, on Dr Reid's decision, passed to Mrs Khan.

Mrs Khan read the letter, on the morning of the third Wednesday of March 2025, at her desk in the Visa Section.

She did not, on the reading, react in any visible manner.

She placed the letter, on the small filing system she maintained for the cases that had, on her own private reckoning, required of her a particular kind of decision, in the second drawer of her desk.

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She conducted, on the third Wednesday of March 2025, her seven scheduled interviews.

Of the seven, on the small social cues she had spent twenty-two years training herself to recognise, she identified four as cases of marriages arranged for the principal purpose of securing the visa.

Of the four, she refused all four.

In none of the four interviews did she ask, at the conclusion of the standard interview, the additional question ‘Are you well?’.

* * *

Mrs Roshanara Khan continued in post at the British High Commission, Dhaka, until her transfer to the Foreign and Commonwealth Office’s Migration Policy directorate in London in 2027.

She did not, in any subsequent year of her work, in Dhaka or in London, ask the question ‘Are you well?’ at the conclusion of any further spouse visa interview.

She kept, in the second drawer of her desk wherever she was posted, the brief letter from Mrs Sufia Begum’s uncle the doctor at the Sunamganj Sadar Hospital.

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She did, on the small reckoning that she made over the long evenings of her London posting, in her small flat in Bow, come to think of two things.

The first was that the Immigration Rules, on their strict reading, were the Rules. The Rules had been drafted to address the general case of arranged spouse-visa marriages from Bangladesh to Tower Hamlets and were, on the general case, drafted approximately correctly. The general case was a case in which the refusal of the visa was the right decision. The Rules did not foresee — and did not, on the practical functioning of an Entry Clearance Officer's caseload, easily admit — the small particular case in which the refusal of the visa, while right on the marriage, was wrong on the consequences for the applicant's health.

The second was that her own twenty-two years of training in the small social cues of arranged marriages had, on the longer reckoning, equipped her to detect the marriages but had not equipped her to address the further question of whether, on detection, the standard remedy was the right remedy. The standard remedy was the refusal. The refusal was, in the general case, the right remedy. In the particular case, on a small uncertain proportion of all such cases, the standard remedy was, on a wider reckoning of the public interest that the Rules did not permit her to apply, the wrong remedy. She did not, on the small reckoning, know in any specific instance which kind of case she

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was looking at. She had not, in the case of Mrs Sufia Begum on the third Tuesday of September 2024, on her additional question ‘Are you well?’, been able to determine in time.

She did, on the longer reckoning, come to think that the question ‘Are you well?’ had not, in fact, been a question that an Entry Clearance Officer was equipped to ask within the framework of a fifteen-minute spouse visa interview, and that the unequipped asking of it, on the case of Mrs Sufia Begum, had not, on the events that followed, made any difference to the outcome that the Rules had, on their strict reading, in any event required.

The Rules had refused the visa.

The Rules had not, on the refusal, killed Mrs Sufia Begum. The valve had killed her. The Rules had, on the small medical extension that Dr Reid’s correspondence with Professor Haque had provided, given Mrs Sufia Begum a six-month window in which the Bangladesh Heart Foundation Hospital might — on a charitable scheme that was, in the financial year, fully committed — in some other reckoning of the world have provided treatment in time.

In the world as it was, on the financial-year arrangements of the Bangladesh Heart Foundation Hospital and on the moderate exertion of a metal water pot in a kitchen in Sunamganj on a Sunday morning in March 2025, the six-month window had not been long enough.

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Mrs Khan did not, on the longer reckoning, blame the Rules. She did not blame Professor Haque's scheme. She did not blame her own decision. She did not blame Dr Reid.

She did, on the longer reckoning, come to keep in the second drawer of her desk the small letter, on the small understanding that Entry Clearance Officers, like all civil servants who applied general rules to particular cases, were required at intervals to remember that the general rules were the general rules and the particular cases were the particular cases, and that the rules did not, on their drafting, anticipate every particular case, and that the failure of anticipation was not, on a strict reading, the rules' fault, but was, on the longer reckoning, a thing that the officer who applied the rules was required to carry.

— *END* —

The Decision-Maker

A Short Story

Mrs Helen Tranter of the Independent Chief Inspector of Borders and Immigration's office, Marsham Street, London SW1, was fifty-eight.

She had read History at the University of Durham, had completed an MSc in Public Policy at the London School of Economics, and had worked for thirty-three years in the senior civil service — latterly at the Cabinet Office and the Department for Communities and Local Government — before being seconded, in 2022, to the Independent Chief Inspector's office as the lead inspector for asylum casework quality.

In the third quarter of 2024, on the routine quality-audit programme, she had been assigned to lead an inspection of the Sheffield Asylum Decision Unit's output on Eritrean asylum claims, of which the Unit had — on the rotational allocation of national-origin caseloads across the four UK asylum decision-making centres — the principal responsibility.

The audit sample, on the standard methodology, was one hundred and fifty Eritrean asylum decisions made by the Sheffield Unit between January 2023 and June 2024.

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Of the one hundred and fifty, ninety-seven had been refused at first instance and fifty-three granted.

Of the ninety-seven refusals, on the small subsample analysis Mrs Tranter's office had begun to develop in the third week of August 2024, sixty-eight — a remarkable seventy per cent — had been the work of a single decision-maker, a Mr Geoffrey Thackeray of the Croydon Asylum Decision Unit, who had been on a temporary cover assignment to the Sheffield Unit for the eighteen-month audit period.

Mr Thackeray, on the standard expected distribution of refusals across the Unit's eight decision-makers, would on a random allocation have made approximately twelve to thirteen of the ninety-seven refusals. He had made sixty-eight.

On the further subsample analysis, of Mr Thackeray's sixty-eight refusals, fifty-one had been in cases in which the asylum claim was based on persecution in Eritrea by reason of the applicant's membership of one of the unregistered Pentecostal Christian churches — principally the Eritrean Mehrete Yesus and the Kale Hiwot churches — which under the Eritrean state's religious-registration regime since 2002 had been formally illegal and which the Foreign and Commonwealth Office's Country Policy and Information Note on Eritrea identified as the single largest persecuted religious community in the country.

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On the standard analysis of the Country Policy and Information Note, the appropriate refusal rate on Eritrean Pentecostal claims, on cases in which the basic credibility of the applicant's membership in the church was accepted, was approximately fourteen per cent. The remainder — eighty-six per cent — were, on the published guidance, properly granted.

Mr Thackeray's refusal rate on the fifty-one Eritrean Pentecostal cases in the audit subsample was one hundred per cent.

* * *

Mrs Tranter travelled to Sheffield on the third Tuesday of October 2024.

She conducted, on the Tuesday morning, a brief introductory meeting with the Head of the Sheffield Asylum Decision Unit, a Mr Daniel Wilkinson, who had been informed of the audit in advance and who had cooperated, on every previous interaction with her office, fully.

“Daniel.”

“Helen.”

“Daniel, the audit subsample on Mr Geoffrey Thackeray's Eritrean Pentecostal refusals.”

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“Yes, Helen.”

“Fifty-one cases, all refused, against an expected refusal rate on the published Country Policy and Information Note of fourteen per cent.”

“Yes, Helen.”

“Daniel, has the Sheffield Unit, on its internal quality-audit procedures, identified the discrepancy.”

“Helen, the discrepancy was identified by our internal quality officer, Mrs Patel, in May of 2024. Mrs Patel raised the discrepancy with the Unit’s deputy head, Mr Coleman. Mr Coleman raised it with me in June. I conducted, on the standard procedure, a series of one-to-one meetings with Mr Thackeray over the course of July and early August. The meetings did not, on the recorded summary I have here, produce any operational change in Mr Thackeray’s decision-making.”

“Daniel, what was Mr Thackeray’s explanation for the refusal pattern.”

“Helen, Mr Thackeray’s explanation, on the recorded summaries of the four meetings, was that he had, on his own assessment of each individual case, formed adverse credibility findings against the applicant on grounds that he had set out in the refusal letter. The Country Policy and Information Note, on his stated view, addressed the general country situation but did not bind decision-makers in

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respect of credibility findings on individual applicants. The credibility findings, on the strict legal architecture, are matters for the decision-maker's evaluation and are not subject to a statistical expected distribution."

"Daniel, that is the standard restating of the Home Office's decision-making framework. It does not address the question of why, on Mr Thackeray's evaluation, the credibility findings against Eritrean Pentecostal applicants are adverse in one hundred per cent of cases."

"Yes, Helen. The standard restating is what Mr Thackeray, on the four meetings, has provided. He has not, on any of the four occasions, provided any further explanation of the credibility-finding pattern."

"Daniel."

"Helen."

"May I interview Mr Thackeray?"

"Yes, Helen. I have him scheduled for two o'clock this afternoon."

* * *

Mr Geoffrey Thackeray was sixty-three.

He was a tall thin man in a grey suit, with the small careful courtesy of senior decision-makers who had spent thirty-five years in the asylum casework function and who were, by the late stages of their careers,

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indistinguishable in deportment from the immigration judges they had spent their careers preparing files for.

“Mr Thackeray.”

“Mrs Tranter.”

“Mr Thackeray, my office’s audit of the Sheffield Unit’s Eritrean caseload over the eighteen-month period to June 2024 has identified, in the subsample analysis, a particular feature.”

“Yes, Mrs Tranter.”

“Fifty-one Eritrean Pentecostal asylum claims that you decided in the audit period were refused. The expected refusal rate on the Country Policy and Information Note guidance is approximately fourteen per cent. Your refusal rate on the subsample is one hundred per cent.”

“Yes, Mrs Tranter. The Sheffield Unit’s internal quality officer raised the same observation in May. The Head of Unit raised it with me in June and July. I have, on each occasion, set out my position.”

“Your position being.”

“My position being that the Country Policy and Information Note addresses the general country situation. The credibility findings in individual asylum claims are the responsibility of the decision-maker on the documents and the interview record. The fifty-one cases, on my

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evaluation of each on its individual merits, were cases in which the applicant's claimed Pentecostal church membership was not, on the documentary and interview evidence, established to the lower standard of proof applicable to asylum claims."

"Mr Thackeray."

"Mrs Tranter."

"In fifty-one cases out of fifty-one. On a national average refusal rate of fourteen per cent."

"Yes, Mrs Tranter. The national average is the average of all decision-makers across all units. My individual decision-making, on the documents I see, will not necessarily track the average."

Mrs Tranter looked at Mr Thackeray across the small inspection room table.

"Mr Thackeray, may I ask. Have you, in your thirty-five years at the Home Office, decided asylum claims based on persecution by other religious denominations in other countries?"

"Yes, Mrs Tranter. I have decided claims by Christian minorities in Pakistan, Coptic Christians in Egypt, Ahmadiyya Muslims in various jurisdictions, Hindus from Sindh, and Jehovah's Witnesses from Russia and various Central Asian republics."

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“What are your refusal rates, on those caseloads, against the relevant Country Policy and Information Notes.”

Mr Thackeray paused for a moment.

“Mrs Tranter, on those caseloads, my refusal rates are in the order of twelve to eighteen per cent. They are, on the published Country Policy and Information Notes, in the expected range.”

“Mr Thackeray, the only caseload, in your thirty-five years, on which your refusal rate departs significantly from the expected range, is the Eritrean Pentecostal caseload, on which it is one hundred per cent.”

“Yes, Mrs Tranter. That is, on the data, accurate.”

“Mr Thackeray.”

“Yes, Mrs Tranter.”

“Is there any factor, particular to the Eritrean Pentecostal caseload, that explains your different rate.”

Mr Thackeray sat at the inspection room table for some time.

Then he said:

“Mrs Tranter, I have, on the four occasions on which the question has previously been put to me, said that there is not. The cases are, on

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the documents and the interviews, the cases. I have, on the documents and the interviews, formed the credibility findings I have formed.”

“Mr Thackeray, on this fifth occasion on which the question has been put to you, by the Independent Chief Inspector’s office, will the answer be the same.”

Mr Thackeray looked, for a long moment, at Mrs Tranter.

“Mrs Tranter.”

“Yes, Mr Thackeray.”

“Mrs Tranter, may I ask whether the audit findings will, on the conclusion of your inspection, be made public in the standard report your office publishes.”

“Yes, Mr Thackeray. They will. The published report will, on the standard format, identify the Sheffield Unit, the Eritrean caseload, the discrepancy, and the proportion attributable to a single decision-maker. The decision-maker will not, on the standard report’s anonymisation protocol, be named. He will be referred to as Decision-Maker A.”

“Yes, Mrs Tranter.”

“Mr Thackeray.”

“Mrs Tranter.”

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“The published report will, on the conclusion of the inspection, recommend the reopening of the fifty-one refused cases for redetermination by other decision-makers. The redetermination, on the expected refusal rate of fourteen per cent, will produce approximately seven sustained refusals and approximately forty-four grants.”

“Yes, Mrs Tranter.”

“Forty-four applicants who, on your decisions, were refused asylum and have been awaiting appeal in immigration detention or on temporary release, will be granted refugee status.”

“Yes, Mrs Tranter.”

Mr Thackeray sat at the inspection room table for some further time.

Then he said:

“Mrs Tranter, my father, the Reverend Edward Thackeray, was an Anglican missionary. He served in Eritrea, then Italian Eritrea, from 1934 to 1941. He was a curate at the Anglican mission school at Asmara. He was repatriated to England, on the British military administration’s evacuation of foreign clergy after the Italian capitulation, in 1941. He never returned to Eritrea. He served, after 1947, as a parish priest at three successive parishes in the West Riding

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of Yorkshire. He died in 1996, at the age of eighty-seven, in a small nursing home in Skipton.”

“Mr Thackeray.”

“Mrs Tranter, my father’s seven years in Eritrea were, on the small private reckoning he made over the remaining fifty-five years of his life, the most significant years of his ministry. He was, on his own honest assessment in the personal papers he left at his death, a man whose Anglican formation had, on the experience of those seven years, been deepened in ways that his subsequent parish ministry in the West Riding had never quite been able to match.”

“Mr Thackeray.”

“Mrs Tranter, my father’s personal papers also record — and on this point I should be clear that I am setting out my father’s view, not my own — a particular concern, which had begun in his fifth year in Asmara and had continued for the remainder of his life, regarding what he described as the ‘Pentecostal incursions’ into the indigenous Christian communities of Eritrea. The Pentecostal missionaries had begun arriving in Eritrea in the late 1930s. They were principally American and Scandinavian. They preached, on my father’s assessment, a form of Christianity that he regarded as theologically irregular and as pastorally damaging to the older Coptic and Orthodox communities and to the small Anglican mission for which he had

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responsibility. He referred to the Pentecostal missionaries, in correspondence with his bishop in 1939, as — these were his words — ‘the charlatans of the Asmara streets, on whom the indigenous churches will, in due course, be required to spend more pastoral resource than the local Eritrean clergy can sustain’.”

Mrs Tranter looked at Mr Thackeray across the inspection room table.

“Mr Thackeray.”

“Mrs Tranter.”

“You are telling me that your refusal rate of one hundred per cent on Eritrean Pentecostal asylum claims is connected to your father’s 1939 correspondence with his bishop on the Pentecostal missionaries in Asmara.”

Mr Thackeray sat at the inspection room table for some time.

“Mrs Tranter, the honest answer is that I do not know. I have, in the four meetings with the Sheffield Head of Unit and with the internal quality officer, told myself that the cases are the cases and that the credibility findings I have made on each case are the findings I have, on the documents and the interview record, formed. I have, on the small private reckoning I have made over the past three weeks since your office’s notification of this inspection, begun to consider the

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possibility that the credibility findings I have formed have been, on every one of the fifty-one cases, formed against a particular kind of background. The background is my father's 1939 correspondence with his bishop. It is the way he spoke about the Pentecostal missionaries at the kitchen table in the West Riding parishes during my childhood. It is the small particular grievance my father carried, on the years in Asmara that had been the most significant of his ministry, against a movement that he had — in 1939 and in every year thereafter — considered to be the movement that had, in the longer reckoning, displaced the small Anglican mission for which he had responsibility.”

Mrs Tranter did not reply for some time.

“Mr Thackeray.”

“Yes, Mrs Tranter.”

“Mr Thackeray, your father died in 1996.”

“Yes, Mrs Tranter.”

“He died twenty-eight years ago.”

“Yes, Mrs Tranter.”

“Mr Thackeray, the fifty-one Eritrean Pentecostal applicants whose claims you have refused in the past eighteen months are not, on any reckoning of the matter, the descendants of the Pentecostal missionaries your father objected to in 1939. They are themselves the

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persecuted membership of the Eritrean Pentecostal churches that your father's American and Scandinavian missionaries founded in the 1930s and 1940s, and that have, since 2002 under the Eritrean state's religious-registration regime, been the principal target of state persecution in Eritrea."

"Yes, Mrs Tranter."

"Mr Thackeray, your father's grievance was against the missionaries. The fifty-one applicants are the persecuted indigenous community that the missionaries left behind. Your father, on a strict reading, would have had no grievance against them. He would, on a charitable reading of an Anglican missionary's pastoral instinct, have had — in respect of an indigenous Christian community persecuted by an authoritarian state — only sympathy."

Mr Thackeray sat at the inspection room table for a very long time.

Then he said, very quietly:

"Mrs Tranter, I had not, on any of the previous four meetings, articulated the matter to myself in those terms."

"Mr Thackeray."

"Mrs Tranter, I had carried, on the small private reckoning of my own decision-making, the impression that the cases were, on the documents and the interview record, the cases. I had not, on any

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conscious examination of the impression, traced the impression to my father's 1939 correspondence. The tracing has been, on the small reckoning I have made in this room over the past quarter of an hour, the work of this present conversation."

"Mr Thackeray."

"Mrs Tranter."

"Mr Thackeray, what do you propose to do."

Mr Thackeray looked at Mrs Tranter for a long moment.

Then he said:

"Mrs Tranter, I propose to write, this evening, to Mr Wilkinson at the Sheffield Unit and to my own line manager at the Croydon Unit, recusing myself from any further Eritrean asylum casework. I propose, in the same letter, to recuse myself in addition from any caseload involving Pentecostal applicants from any country, on the small precaution that the considerations I have, in this present conversation, identified as having operated on the Eritrean caseload may, on a wider reckoning, have operated on other Pentecostal cases that I have not yet had occasion to examine."

"Mr Thackeray."

"Mrs Tranter."

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“Mr Thackeray, what about your father.”

Mr Thackeray sat at the inspection room table for some further time.

“Mrs Tranter, my father has been dead for twenty-eight years. The grievance he carried in 1939 was, on the historical record, a grievance that the small Anglican mission at Asmara, in 1939, on the limited pastoral resource of one curate, had a colourable claim to feel. The grievance was not, on any honest reckoning, a grievance that should have continued through the kitchen tables of three West Riding parishes and into the casework files of a Home Office decision-maker in Sheffield in 2023 and 2024. It should have ended in 1941, on my father’s repatriation, or at the latest in 1996, on his death.”

“Yes, Mr Thackeray.”

“Mrs Tranter, the fifty-one applicants who, on the redetermination, will be granted asylum.”

“Yes, Mr Thackeray.”

“Mrs Tranter, are any of them, on the audit data, in immigration detention.”

“Mr Thackeray, on the data my office has assembled, eleven of the fifty-one are currently in immigration detention. Of those eleven, four

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have been in detention for periods exceeding twelve months. The remaining forty are on temporary release pending appeal.”

“Mrs Tranter.”

“Yes, Mr Thackeray.”

“The redeterminations, on the standard procedure, will take how long.”

“Mr Thackeray, on the Independent Chief Inspector’s recommendation, expedited redetermination is normally completed within ninety days of the recommendation’s acceptance.”

“Mrs Tranter.”

“Yes, Mr Thackeray.”

“Mrs Tranter, the eleven applicants in detention. The four who have been in detention for over twelve months. The grants of asylum will reach them, on the redetermination, in approximately ninety days. They will, on the grants, be released. They will be entitled to refugee status, to whatever Home Office support is provided to newly recognised refugees, and to whatever subsequent leave to remain the standard procedure provides.”

“Yes, Mr Thackeray.”

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“Mrs Tranter, the period of detention they have already served will not, on any provision of the law, be remedied.”

“No, Mr Thackeray. It will not.”

Mr Thackeray sat at the inspection room table for some further time.

“Mrs Tranter, the four who have been in detention for over twelve months. May I ask their names.”

“Mr Thackeray, on the audit confidentiality protocols, I am not at liberty, in this present meeting, to provide the names. The Sheffield Unit, on the redetermination, will have the names. The grants of asylum, on the procedure, will be communicated to each applicant in the standard form.”

“Mrs Tranter.”

“Yes, Mr Thackeray.”

“Mrs Tranter, when the grants are issued, would it be possible — on a small further accommodation outside the standard procedure — for the four to be informed that their initial refusals had been, on the audit, reviewed and the refusals were the consequence of an identified bias in the original decision-maker that has since been corrected. They will not, in the absence of such information, on the experience of immigration detention, distinguish between a redetermination grant

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and the original refusal, and they will continue, in their lives in the United Kingdom, to carry the impression that the British state had on its initial assessment found their accounts of persecution not credible.”

Mrs Tranter looked at Mr Thackeray across the inspection room table.

“Mr Thackeray, that is a request that the Independent Chief Inspector’s office can, on the small further accommodation, make to the Sheffield Unit. I will make it.”

“Mrs Tranter.”

“Yes, Mr Thackeray.”

“Thank you.”

* * *

Mr Geoffrey Thackeray’s letter of recusal was received by Mr Wilkinson at the Sheffield Asylum Decision Unit and by his line manager at the Croydon Unit on the Wednesday morning following Mrs Tranter’s interview.

Mr Thackeray, on the recusal, was reassigned to the Croydon Unit’s Iranian and Iraqi caseload, on which his refusal rates over the subsequent twelve months were, on the routine quality monitoring, in the expected national range.

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The Independent Chief Inspector's report on the Sheffield Unit's Eritrean caseload was published in February 2025. The report identified Decision-Maker A and recommended the reopening of the fifty-one cases for redetermination by other decision-makers. The recommendation was accepted in full by the Home Office.

The redeterminations were completed by the Sheffield Unit between March and May 2025. Of the fifty-one cases, forty-four were granted asylum on redetermination, six were sustained as refusals on grounds independent of the credibility-findings issue, and one was withdrawn on the applicant's removal to a third country on a separate matter.

Of the eleven applicants who had been in immigration detention, all eleven were, on the grants, released. The four who had been in detention for over twelve months received, on the small further accommodation Mrs Tranter had requested and which the Sheffield Unit had on her instructions provided, a brief covering letter informing them that the redetermination of their cases had been undertaken on the audit's identification of an issue in the original decision-making, and that the grants now communicated reflected the appropriate determination on their accounts of persecution.

Mr Geoffrey Thackeray retired from the Home Office in 2027, on his pension, after thirty-eight years' service. He continued to live in his small house in West Wickham, in the borough of Bromley.

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In the spring of 2028, on a small subscription he took out for the magazine published by the Eritrean Christian diaspora in the United Kingdom, he read — in the section on community news — a notice that one of the four applicants who had been in detention for over twelve months at the time of the Sheffield audit, a Mr Yonas Berhane of the Mehrete Yesus church, had on his release in May 2025 settled in Croydon, had qualified as an English-language teacher, and had in March 2028 been ordained as a deacon at the Mehrete Yesus congregation in Croydon.

Mr Thackeray, on the small reckoning that he made over the spring of 2028, did not write to Mr Berhane. He did not, on the small private reckoning, consider that any communication from him to Mr Berhane would, on the asymmetry between them, be a communication that Mr Berhane would have any reason to receive.

He did, on the small reckoning, on the Sunday morning following his reading of the notice, attend Evensong at his local Church of England parish church in West Wickham, and at the offering, on the small slip of paper provided in the prayer book, write the name ‘Yonas Berhane’, and place the slip in the offering plate, on the standard parish practice by which parishioners requested intercessory prayer for persons known to them or persons on whose lives they had, on whatever account, an interest.

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The slip was read aloud, in the standard manner, by the parish priest in the prayers of intercession on the following Sunday.

Mr Yonas Berhane of the Mehrete Yesus church, Croydon, did not, in any year of his subsequent ministry, learn that his name had been read aloud at Evensong at a Church of England parish in West Wickham in 2028 by a priest of whom he had never heard, on the request of a retired Home Office decision-maker who had in 2023 refused his asylum claim.

He did not, on his own ministry, need to learn it.

Mr Thackeray, on the small reckoning he made in the years between 2028 and his death in 2034, came to think — in the long quiet hours at his small house in West Wickham, looking at the photograph of his father at the Asmara mission school in 1937 that he had kept on the sideboard since his father's death — that the most important thing he had learned in thirty-eight years at the Home Office was that the bias that operated on a decision-maker's evaluation of an applicant's credibility was not always the bias the decision-maker himself was conscious of, that the bias could be inherited from a parent's 1939 correspondence with a bishop in Italian Eritrea, that the bias could continue to operate through three West Riding kitchen tables and into a Sheffield casework office in 2023, and that the only available correction to such a bias was the questioning, by an Independent Chief Inspector's lead inspector on a Tuesday afternoon at an inspection

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room table in Sheffield, that traced the bias to the kitchen table on which it had been formed.

— *END* —

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- CAPIC Fellow — R11592
- MIA Examination Qualified (Australian Immigration)
- Migration Visa Consultant of the Year 2014
- 25+ Years of Immigration Consulting Experience
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