

Witness Name: Jenny Dibden
Statement No.: 2
Exhibits: JD02/001 – JD02/004
Dated: 10/11/2025

**UK COVID-19 INQUIRY
MODULE 9**

MODULE 9 WITNESS STATEMENT OF JENNY DIBDEN

- 1.1. I make this statement in response to a Rule 9 request, dated 3 June 2025, received from the UK Covid-19 Inquiry.
- 1.2. This statement is supplementary and should be read alongside my previous statement dated 24 October 2025 (**First Statement**) which addresses my role and involvement in the economic response to the Covid-19 pandemic, specifically the Covid-19 Business Grant Schemes [JD02/001 – INQ000661243].
- 1.3. The purpose of this statement is to correct a factual inaccuracy in paragraph 8.18 of my First Statement which concerns the Government making two due diligence tools available to local authorities. I wish to make a correction to when these were made available to local authorities.
- 1.4. At paragraph 8.18 of my First Statement, I explained that the Government Counter Fraud Function collaborated with Experian to introduce two further due diligence tools that were made available to local authorities through the National Fraud Initiative (these were in addition to Spotlight, which I have explained in my First Statement). I had said that these tools were first outlined in guidance published on 3 November 2020 in relation to the Additional Restrictions Grant (**ARG**) [JD02/002 – INQ000543456]. I also stated my belief that these Experian checks were a new Cabinet Office offer in the autumn of 2020 and had not been available for the earlier business grant schemes.
- 1.5. In fact, these due diligence tools were made available to local authorities earlier in the timeline. I can see from guidance, titled "*Grant Funding Schemes Assurance Guidance for Local Authorities: Small Business Grant Fund, Retail, Hospitality and Leisure Grant Fund, Local Authority Discretionary Grant Fund*", dated June 2020, that these tools were described in that guidance as available via the National Fraud Initiative for both pre and post-payment checks. That guidance is referred to in First Statement from paragraph 8.20 and it was sent to local authorities on 16 June 2020 [JD02/003 – INQ000543262] [JD02/004 – INQ000543260]. These tools enabled verification of recipient businesses' bank accounts and provided insight into whether a business was trading on the relevant date specified in each scheme's eligibility criteria.
- 1.6. These two due diligence tools were also referred to in guidance published on 3 November 2020 in relation to the ARG, as explained in paragraph 8.18 of my First Statement.

STATEMENT OF TRUTH

I believe that the facts stated in this witness statement are true. I understand that proceedings may be brought against anyone who makes, or causes to be made, a false statement in a document verified by a statement of truth without an honest belief of its truth.

Personal Data

Signed: _____

Dated: 10/11/2025

Acronym	Full Title
AO	Accounting Officer
ARG	Additional Restrictions Grant
BBB	British Business Bank
BEIS	Department for Business, Energy and Industrial Strategy
BIS	Department for Business, Innovation and Skills
CBLP	Closed Business Lockdown Payment
CLGU	Cities and Local Growth Unit
CO	Cabinet Office
CSP	Christmas Support Payment
CWS	Corporate Witness Statement
DBT	Department for Business and Trade
DHSC	Department of Health and Social Care
FAQs	Frequently Asked Questions
HMRC	His Majesty's Revenue and Customs
HMT	His Majesty's Treasury
LAs	Local Authorities
LAAG	Local Authority Advisory Group
LADGF	Local Authority Discretionary Grant Fund
LECT	Local Economies Contingency Team
LEPs	Local Enterprise Partnerships
LGA	Local Government Association
LGA 2003	Local Government Act 2003
LGF	Local Growth Fund
LRSG	Local Restrictions Support Grant
MHCLG	Ministry of Housing, Communities and Local Government
MoU	Memorandum of Understanding
No 10	No 10 Downing Street
PO to PO email	Private Office to Private Office email
PSED	Public Sector Equality Duty
RHLGF	Retail, Hospitality and Leisure Grant Fund

RRR	Rural Rates Relief
SBGF	Small Business Grant Fund
SBRR	Small Business Rates Relief
SEISS	Self-Employed Income Support Scheme
SMEs	Small and Medium Enterprises
SoS	Secretary of State
SRO	Senior Responsible Officer

Annex B: Exhibit

List *Please see attached.*

