MANIFESTO 1.1

A New Settlement for Britain

Universal Standard Income • Growth • Security • Opportunity • Reform

Jamie Foster

Read it. Challenge it. Improve it.

PUBLIC SCRUTINY WORKING MASTER

Complete restoration edition • 1 September 2026

Rebuilt from the original text, with deliberate revisions preserved

Independent policy proposal • Not a political party

About this rebuilt edition

Manifesto 1.0 was deliberately versioned as a programme to be tested in public. Manifesto 1.1 records substantive challenges, changes and outside contributions. This complete working master restores material omitted from the earlier 1.1 rebuild while preserving its recorded decisions.

The comparison uses the full raw Manifesto 1.0 text supplied by Jamie Foster and the supplied 14-page Manifesto 1.1 Public Scrutiny Working Master. The source audit at the end accounts for all 45 numbered sections in 1.0, including its additional cannabis and food policies, and for the budget and supporting material outside those sections.

What this edition restores

- The complete cannabis legalisation, regulation, taxation and public-health proposal.
- The complete food traffic-light classification, higher taxation of qualifying products, point-of-sale subsidies, Healthy Food Fund and manufacturer reformulation policies.
- The cannabis and food budget provisions, justice infrastructure capital estimates, tax examples, and the explicit limit on USI increases when growth does not materialise.
- Operational details lost during compression, including annual regional allocation reviews, military-route exit support, free retraining and specified business incentives.

What remains deliberately revised

The one-million-home ambition remains a mixed-tenure programme, replacing the original all-social-housing pledge and consolidating the former separate private-building incentives. The former £200 billion all-social capital assumption remains retired. The healthcare-insurance proposal remains under scrutiny; its criticism is preserved and is not treated as automatic adoption of an alternative.

Working status and source limits

This is a working policy manuscript, not a verified government budget or a certification of legal, economic or operational feasibility. Restoring a source detail does not validate its assumptions. Dates, rates, receipts and forecasts quoted as original baseline assumptions are retained as such; this rebuild is a source-completeness audit, not an external fact-check.

The supplied 1.1 file does not contain the original housing-feedback screenshots or later website-only exchanges. Their absence is carried forward explicitly. Alban Bala’s first contribution and all four scrutiny entries in the supplied master are preserved. His newer tax-reform document remains a separate received submission; this restoration does not adopt its tax architecture.

Numbering: the existing 1.1 consolidation of two housing sections is retained. Sections 1–12 correspond directly to 1.0; original section 13 is incorporated into section 12; original sections 14–45 become sections 13–44. There are 37 active Major Promises after consolidation. These manuscript identifiers are distinct from social-media release numbers.

From Manifesto 1.0 to 1.1: a natural evolution

Manifesto 1.1 is the next stage of Manifesto 1.0, not a claim that every original proposal was final. Public scrutiny and citizen involvement have helped shape this revision. In housing, the original pledge for one million new social homes has been withdrawn and replaced by a one-million-home mixed-tenure programme. The ambition remains; the delivery model changes. Keeping the original, the reasons for change and the revised wording visible makes that evolution accountable.

Editorial clarification added 2 September 2026

Contents

How Manifesto 1.1 is revised

Public scrutiny is part of the document. Public submissions, comments, objections and alternative proposals are preserved, attributed where permission exists, considered on their merits and given a visible status. They do not automatically become policy.

Classification	Meaning
Comment	Observation, question, experience or clarification.
Objection	Reasoned challenge to a policy, assumption, costing, incentive or delivery mechanism.
Alternative proposal	A materially different route to the same objective.
Contribution	Original material offered as an addition, expansion or replacement.
Evidence / documentary material	Material supplied to test a proposal.

Statuses may be RECEIVED; UNDER REVIEW; CONSIDERED — NO CHANGE; ACCEPTED IN PART; ADOPTED; SUPERSEDED; or WITHDRAWN BY CONTRIBUTOR. A status describes how the material has been handled; it does not endorse every claim.

Verbatim sources, attribution and privacy

Where a contributor supplies original text for publication, the source must be preserved separately from editing, interpretation, fact-checking, costing and policy drafting. Contributor wording must never be silently rewritten and presented as their submission. Private contact details are omitted. A contributor may be named where permission has been given; anonymous or pseudonymous material must carry the appropriate attribution status.

Substantive public comments may be recorded in anonymised, paraphrased form where they materially test a proposal. Names, usernames, profile images and identifying details are omitted. A paraphrase records the substance of an argument. Where a contribution is reproduced substantially or verbatim, permission should ordinarily be sought and the source preserved separately. Inclusion is not endorsement.

Revision test and version control

A criticism is not adopted merely because it is forcefully expressed, and a policy is not retained merely because it appeared in 1.0. The test is whether scrutiny reveals a more credible, fair, deliverable or coherent route. Substantive changes must show the original position, the challenge, the revised position and the reason. Manifesto 1.0 must remain publicly accessible after 1.1 is released, alongside the current edition, change record and substantive source contributions.

Foreword

Britain does not lack wealth, talent or ambition. What Britain lacks is a coherent economic settlement capable of turning those strengths into sustained prosperity. Our politics has become trapped between two unsatisfactory alternatives: a state that attempts to provide everything, but increasingly struggles to afford it, and a market that generates enormous wealth but does not always provide sufficient security or opportunity for everyone. This manifesto proposes a different settlement. At its heart is the Universal Standard Income (USI): a simple, predictable income paid to every adult from the age of 21, conditional on participation in work, education, training or an accepted exemption.

The purpose of the USI is not to create a society where people are paid not to work. Its purpose is the opposite. We want to create a society in which work pays, saving pays, investment pays and enterprise pays—while nobody who is genuinely unable to work is abandoned. The USI will therefore be accompanied by a fundamental restructuring of taxation, National Insurance, welfare, pensions, healthcare, social care, housing, energy, infrastructure and national security. This is an explicitly pro-growth, pro-enterprise and pro-work programme.

Manifesto 1.1 adds one further principle: a serious programme must be capable of changing when scrutiny exposes a better route.

PART I — THE ECONOMIC SETTLEMENT

1. The Universal Standard Income

Major Promise 1 — Establish the Universal Standard Income

Every adult aged 21 and over will ultimately receive a Universal Standard Income. The USI will begin at a fiscally sustainable level and increase progressively over ten years.

Target

Year	Illustrative USI
Year 1	£4,000
Year 2	£4,750
Year 3	£5,500
Year 4	£6,500
Year 5	£7,500
Year 6	£8,500
Year 7	£9,500
Year 8	£10,500
Year 9	£11,500
Year 10	£12,570

The £12,570 target uses the Personal Allowance benchmark in the original manifesto. It is the long-term initial benchmark; the source’s dated baseline claim is retained in the audit. There will be no £24,000 USI target. The £12,570 figure is the long-term initial benchmark. After year ten, the USI will be increased according to a statutory index combining inflation and economic growth, subject to the fiscal sustainability rules described below.

2. The USI will be conditional on participation

Major Promise 2 — A Work, Education or Training Guarantee

A person who is capable of work will normally be required to participate in:

- employment;
- self-employment;
- an apprenticeship;
- accredited education;
- vocational training;
- approved volunteering/work preparation; or
- another government-approved route into employment.

The standard requirement will be an average of 16 hours per week, calculated over the year. This is important. The USI is universal, but it is not intended to become an unconditional payment for people who deliberately refuse to participate in society. A person who is capable of work and persistently refuses reasonable employment, education or training requirements will lose entitlement to the USI.

Exemptions

There will be full or modified entitlement for people who:

- cannot work because of disability;
- are temporarily incapable of work;
- are carers;
- have substantial caring responsibilities;
- are approaching retirement;
- are participating in approved rehabilitation;
- or otherwise satisfy defined exemption criteria.

PART II — A NEW TAX SYSTEM

3. Abolishing employee National Insurance

Major Promise 3 — Abolish Employee National Insurance

Employee National Insurance will be abolished. The distinction between Income Tax and employee NI will disappear. Instead, the UK will operate a clearer single progressive income-tax system. The original manifesto used employee Class 1 rates of 8% and 2% as its baseline; that source assumption is retained in the audit. The reform will therefore dramatically simplify the taxation of employment.

4. A progressive income-tax system

Major Promise 4 — Introduce the Progressive Income Tax

Our preferred structure is:

Income	Marginal rate
£0–£40,000	33%
£40,001–£50,000	40%
£50,001–£150,000	45%
£150,001–£250,000	47.5%
£250,000+	49%

These are marginal rates. Someone earning £250,001 does not pay 49% on their entire income. They pay the appropriate rate on each slice.

5. Reforming the Personal Allowance

The Personal Allowance benchmark used in the manifesto is £12,570. Under the USI model, the Personal Allowance will be reduced by the value of the USI.

Example

If: USI = £4,000 then: Personal Allowance = £8,570 If: USI = £8,000 then: Personal Allowance = £4,570 At the eventual: USI = £12,570 the ordinary Personal Allowance becomes: £0 The USI therefore replaces the need for a separate large tax-free allowance.

6. Employer National Insurance

Major Promise 5 — Reduce Employer NI to 10%

Employer National Insurance will be gradually reduced from the manifesto's 15% baseline to 10% over ten years. The objective is straightforward: Make it cheaper to employ people. The reduction will be financed through:

- economic growth;
- higher productivity;
- increased income-tax receipts;
- the replacement of employee NI;
- increased employment;
- reduced welfare dependency;
- and a broader tax base.

The policy will be phased rather than implemented immediately.

Indicative pathway

Year	Employer NI
Source baseline	15%
Year 3	14%
Year 5	13%
Year 7	12%
Year 9	11%
Year 10	10%

Restoration note: the original financing channels are retained as intended mechanisms, not booked receipts. Removing employee NI is not itself a revenue gain; the unified income-tax reform must be assessed net of the receipts it replaces. Growth and welfare savings cannot be counted twice or assumed before they occur.

7. Corporation Tax

Major Promise 6 — Make Britain One of the Most Competitive Major Economies

Corporation Tax will initially remain broadly stable while the new settlement is established. Thereafter: Where growth and the public finances permit, Corporation Tax will be progressively reduced. The objective is to create an internationally competitive tax environment. The UK will particularly target:

- manufacturing;
- technology;
- financial services;
- life sciences;
- AI;
- defence;
- energy;
- engineering;
- advanced materials;
- nuclear;
- robotics;
- and research-intensive industries.

8. International business relocation

Major Promise 7 — Britain Welcome Programme

Companies relocating substantial genuine economic activity to Britain may be eligible for 0% Corporation Tax for 24 months where they employ British-based workers, invest in UK premises or equipment and commit to remaining in Britain for at least ten years. Incentives would be clawed back where commitments are broken. This is intended to make Britain an active competitor for international corporate investment.

Unresolved wording change: 1.0 said qualifying relocations "will be eligible"; the supplied 1.1 says "may be eligible". This edition retains the 1.1 wording pending a recorded decision on whether eligibility is an entitlement or discretionary.

PART III — THE CARE AND HEALTH SETTLEMENT

9. National Care Service

Major Promise 8 — Create a National Care Service

We will establish a National Care Service. This will not be an NHS-style universal healthcare system. Its purpose will be to provide a safety net for people who cannot afford private social care. It will support:

- elderly people;
- people requiring long-term social care;
- people without sufficient assets;
- people facing catastrophic care costs.

Funding

A dedicated: 1% National Care Levy will apply to gross income. The money will be ring-fenced for social care.

The dedicated levy remains subject to detailed modelling of the tax base, exemptions and yield, as specified in the supplied 1.1 master.

10. Private care provision

We will encourage people to prepare for their future care requirements. The Government will encourage:

- private elderly-care insurance;
- long-term care savings;
- employer-supported care insurance;
- pension-linked care products.

The National Care Service will therefore become the safety net, rather than the sole provider.

11. Universal healthcare through insurance

Major Promise 9 — Universal Healthcare Insurance

Britain will retain universal entitlement to medically necessary healthcare. Manifesto 1.1 retains, for further testing, the proposal that every resident hold qualifying health insurance, with government subsidies and protections for people who cannot reasonably afford premiums or who have significant healthcare needs. Universal entitlement + compulsory qualifying insurance + government assistance. Nobody would be denied medically necessary healthcare because they cannot afford insurance. The state would subsidise low-income households, children, vulnerable people, high-need patients and other protected groups.

The original purpose remains to test a sustainable long-term alternative to placing the entire burden of healthcare funding on general taxation. 1.1 transparency note: public criticism has raised serious questions about insurer incentives, administrative cost, shareholder profit, continuity of NHS services and the risk of importing features of the US system. Those challenges are legitimate and remain open. This working draft does not treat criticism as proof that the proposal is wrong, nor does it treat the original proposal as settled. The policy must be tested against alternative universal models before a later revision.

PART IV — HOUSING

12. One Million Homes: a national mixed-tenure housing programme

Major Promise 10 — Enable One Million Additional Homes Over Ten Years

Manifesto 1.1 withdraws the Manifesto 1.0 pledge to build one million new social homes. The ambition to expand housing supply remains, but the delivery model changes. The revised national target is one million additional homes over ten years across a mix of social housing, affordable housing, shared-ownership and other intermediate tenures, regeneration schemes, build-to-rent where appropriate, and private homes for sale. This is a national supply target, not a promise that central government will directly finance or construct every home.

Public and social delivery

Local authorities and housing associations will be offered long-term, low- interest development finance for viable schemes. Funding will be tied to delivery milestones, transparent land and build costs, appropriate affordability requirements and long-term stewardship.

- long-term central-government lending at preferential rates for qualifying council and housing-association schemes;
- targeted grants where genuinely affordable or specialist housing cannot be delivered through lending alone;
- public land assembly and regeneration partnerships;
- greater freedom to combine council, housing-association and institutional capital;
- priority for areas with acute affordability pressures, long waiting lists, regeneration need or weak private delivery.

Private-sector delivery

The former separate Manifesto 1.0 policy on private-housebuilding incentives is consolidated into this programme. Private developers that meet agreed additional-housing targets may receive time-limited preferential treatment.

- Corporation Tax incentives linked to verified additional completions rather than land holdings or permissions alone;
- Business Rates or equivalent development incentives where they unlock additional supply;
- qualifying tax treatment for reinvested development profits where the reinvestment produces additional UK homes;
- planning-related fee or charge relief for schemes that materially exceed agreed delivery and affordability thresholds;
- faster planning routes for schemes meeting national design, infrastructure and delivery tests. Incentives must be conditional, measurable and capable of clawback. A developer should not receive public advantage merely for doing what it had already committed to do.

Tenure mix and local flexibility

Manifesto 1.1 does not impose an invented national percentage split before local need and financing have been modelled. National government would set the overall one-million-home ambition and minimum standards, while regional and local plans determine the appropriate mix of social, affordable and market homes.

Infrastructure first

Large housing schemes must be planned with transport, schools, primary care, utilities, drainage, digital connectivity and public space. Housing numbers achieved without the infrastructure needed to sustain communities will not count as successful delivery.

The test

The programme should be judged by homes completed, affordability achieved, infrastructure delivered, public subsidy per home, additionality, quality and long-term occupancy — not by announcements or planning permissions alone.

Revision 1.0 → 1.1:

the original target was 100,000 new social homes a year for ten years, financed through long-term loans and grants. The adjacent policy separately offered tax and planning incentives to private developers. 1.1 combines these into a single mixed-tenure delivery architecture because requiring the state and social sector alone to deliver one million social homes was judged insufficiently credible.

Consolidation note: original section 13 is incorporated here. Its explicit reference to qualifying dividend-tax reductions is retained in the source audit because the revised housing text instead specifies qualifying tax treatment for reinvested development profits. No decision reinstating the former dividend relief is inferred.

13. Planning reform

Major Promise 11 — End Planning Paralysis

Local planning authorities will retain a major role, but central government will retain a final power of intervention where nationally significant housing or infrastructure projects are repeatedly blocked. A national housing and infrastructure test will create a presumption in favour of approval for qualifying projects, while maintaining enforceable standards for infrastructure, design and environmental obligations. The objective is to prevent indefinite blockage of nationally important development while retaining those standards.

PART V — ENERGY

14. A pragmatic Net Zero policy

Major Promise 12 — Slow and Restructure Net Zero

Net Zero remains a long-term ambition. But we reject the idea that Britain should pursue decarbonisation regardless of:

- energy prices;
- energy security;
- industrial competitiveness;
- technological readiness;
- or household affordability.

The transition will therefore be slower, pragmatic and technology-neutral.

15. Nuclear power

Major Promise 13 — Nuclear Britain

A major proportion of energy levies currently associated with decarbonisation will be redirected toward:

- new nuclear power;
- Small Modular Reactors;
- nuclear research;

- grid resilience;
- fuel security.

The objective will be a substantial expansion of Britain's nuclear generation capacity.

16. North Sea oil and gas

Major Promise 14 — Use Britain's Domestic Energy Resources

Britain will continue developing North Sea oil and gas where economically and environmentally appropriate. The objective is not permanent dependence on hydrocarbons. It is: Energy security while Britain develops the technologies capable of replacing them.

17. Social Energy Tariff

Major Promise 15 — Protect Low-Income Households

A national social energy tariff will be introduced. It will be jointly supported by:

- Government;
- energy companies;
- charities;
- voluntary organisations.

Eligibility will be based on income and household circumstances.

18. Abolish energy standing charges

Major Promise 16 — Remove Electricity and Gas Standing Charges

Standing charges for domestic electricity and gas will be abolished. Energy companies will be required to recover legitimate network and administrative costs through the unit price. The policy will be accompanied by regulatory scrutiny to prevent companies simply recreating standing charges through excessive unit prices.

PART VI — INFRASTRUCTURE AND REGIONAL RENEWAL

19. Regional Investment Fund

Major Promise 17 — Create a National Regional Investment Fund

A permanent Regional Investment Fund will direct capital toward areas with:

- low productivity;
- high deprivation;
- weak infrastructure;
- poor transport;
- low private investment;
- inadequate housing;
- poor connectivity.

Funding will be weighted by need rather than population alone.

Illustrative allocation

Region type	Share of fund
Most deprived regions	40%
Underdeveloped regions	30%
Growth regions	20%
National strategic projects	10%

The precise allocations will be recalculated annually using objective deprivation and productivity indicators.

PART VII — NATIONAL SECURITY

20. Defence

Major Promise 18 — Rebuild Britain's Defence Capability

Defence will become one of the central functions of government. We will progressively increase defence spending to: 5% of GDP within five years rather than 8%. The 8% figure is retained only as a potential wartime mobilisation level, not a normal peacetime commitment.

Defence priorities

Funding will concentrate on:

Nuclear deterrence

- continuous-at-sea deterrence;
- warhead infrastructure;
- submarines;
- nuclear command and control.

Conventional forces

- ships;
- aircraft;
- armoured vehicles;
- ammunition;
- drones;
- missiles;
- logistics.

Cyber

- offensive cyber;
- defensive cyber;
- critical infrastructure protection.

Personnel

- recruitment;
- retention;
- housing;
- pay;
- training;
- veterans.

Defence trajectory

Illustratively:

Year	Defence spending
Original assumed starting point	~2.5% GDP
Year 1	3.0%
Year 2	3.5%
Year 3	4.0%
Year 4	4.5%
Year 5	5.0%

This is a very substantial increase and will be one of the largest fiscal commitments in the manifesto.

The starting-point percentage is an original modelling assumption, not a newly verified current spending figure. The 8% level is a potential wartime mobilisation level, not a peacetime commitment or an absolute statutory ceiling.

PART VIII — THE 21-YEAR GUARANTEE

21. Nobody under 21 left behind

Major Promise 19 — The 21-Year Guarantee

Every young person will be expected to remain in education, training, employment, an apprenticeship or military service until their 21st birthday.

Scope requiring a decision: 1.0 said young people "will be required" to remain in one of these routes; 1.1 says "will be expected". The requirement-versus-expectation distinction is unresolved. The original wording is preserved in the audit; this rebuild retains the supplied 1.1 wording.

22. The 18–21 Military Route

Young people will have the option at 18 to join the Armed Forces for a three-year programme. They will receive:

- a salary;
- pension contributions;
- accommodation/support;
- military training;
- technical qualifications;
- transferable civilian skills.

At 21 they will have the opportunity to leave with recognised qualifications and employment support.

23. Young person's bursary

Major Promise 20 — 18–21 Education and Training Bursary

Every 18–21-year-old participating in approved education or training will receive a government bursary. Those in:

- employment;
- apprenticeships;
- or the Armed Forces

will instead receive wages/salary. The aim is to make remaining in education or training financially viable.

PART IX — TECHNOLOGY AND PRODUCTIVITY

24. Britain's Technology Mission

Major Promise 21 — National Technology Investment Fund

Government will establish a large-scale technology funding programme covering:

- artificial intelligence;
- robotics;
- automation;
- nuclear fusion;
- hydrogen;
- biotechnology;
- advanced manufacturing;
- quantum computing;
- space;
- energy storage;
- advanced materials.

Funding mechanism

The state will provide:

- grants;
- low-interest loans;
- equity investment;
- matched funding;
- research partnerships.

Funding will be available to:

- universities;
- start-ups;
- established companies;
- research institutes;
- consortia.

PART X — WORK, PRODUCTIVITY AND THE 24/7 ECONOMY

25. A four-day working economy

Major Promise 22 — Move Towards a Four-Day Working Week

The Government will promote a four-day working week. The objective is not to shut Britain down for three days. It is to make work more flexible. A standard full-time pattern will increasingly move toward approximately: 32 hours / four days where economically and operationally appropriate. But shift workers can continue operating:

- Monday–Friday;
- Tuesday–Saturday;
- Wednesday–Sunday;
- or other patterns.

This is how the four-day model becomes compatible with a 24/7 economy.

Source consistency note: the original illustrative Monday–Friday, Tuesday–Saturday and Wednesday–Sunday spans each cover five days. They are retained as supplied; their relationship to a four-day, 32-hour model needs clarification before specifying a rota.

26. Britain: open seven days a week

Major Promise 23 — Create a 24/7 Economy

Public services will increasingly operate seven days a week. This includes:

- HMRC;
- DWP;
- local authorities;
- licensing;
- planning;
- customer services.

Businesses will be encouraged to operate seven days a week through:

- Business Rate reductions;
- flexible employment legislation;
- digital public services;
- extended banking arrangements.

27. Weekend banking

Major Promise 24 — Make Saturday and Sunday Banking Days

The UK payments system will be modernised so that:

- BACS payments;
- salary payments;
- business payments;
- Government payments

can be credited on Saturdays and Sundays. Britain should no longer operate a modern digital economy on a banking calendar designed for another century.

PART XI — WELFARE AND DISABILITY

28. Back to work — with support

Major Promise 25 — Work and Independence Programme

People receiving long-term sickness and disability benefits will receive substantially enhanced employment support. Support will include:

- additional payments for returning to work;
- temporary tax-free work allowances;
- return-to-work bonuses;
- free retraining;
- occupational support;
- workplace adaptation;
- transport support.

The objective is not punishment. It is: Make work financially and practically attractive.

29. Reform PIP and LCWRA assessments

Major Promise 26 — Assess Capability, Not Merely Diagnosis

A new framework will consider functional capability, adaptability, reasonable workplace adjustments, capacity for different forms of work, realistic hours and transferable skills. A medical diagnosis alone will not determine employment status.

Scope requiring a decision: 1.0 explicitly said, "Every person receiving PIP and LCWRA Universal Credit support will ultimately undergo reassessment under a new framework." That universal reassessment statement was absent from the supplied 1.1 master. It is preserved here for scrutiny, rather than silently reintroduced as a settled 1.1 commitment.

30. Hardship protection

People who lose their USI because they are capable of work but refuse reasonable participation requirements will not be abandoned.

Major Promise 27 — Hardship Support Scheme

Support can include:

- supermarket vouchers;
- direct energy payments;
- emergency food support;
- housing intervention;
- charitable assistance;
- local authority support.

The principle is: No reward for refusing to participate, but no deliberate abandonment of people in genuine hardship.

PART XII — PENSIONS

31. Compulsory workplace pensions

Major Promise 28 — Every Worker Gets a Pension

Every employee will be required to have a workplace pension. Every job will have a pension. The pension will follow the individual throughout their working life.

Three-way contribution

The system will require contributions from:

Employee

A statutory contribution.

Employer

A matching contribution.

Government

25% tax relief on each employee contribution. The precise contribution percentage will rise gradually over time.

32. Reform the State Pension

Major Promise 29 — A £18,000 State Pension Safety Net

The long-term state pension target will be: £18,000 per year The triple lock will be abolished. The state pension will ultimately be means-tested against private pension income.

Example

Private pension	State contribution	Total
£5,000	£13,000	£18,000
£10,000	£8,000	£18,000
£16,000	£2,000	£18,000
£18,000	£0	£18,000
£25,000	£0	£25,000

The objective is to guarantee a minimum retirement income while shifting retirement provision increasingly toward funded private pensions.

PART XIII — WATER

33. Bring Britain's water companies into public ownership

Major Promise 30 — Public Water

All major water companies will ultimately be brought into public ownership. Water will operate as a strategic national utility. Every excess pound of operating profit will be reinvested into:

- pipes;
- sewage infrastructure;
- reservoirs;
- leakage reduction;
- water treatment;
- flood resilience;
- drought resilience;
- environmental improvement.

The objective is: Water infrastructure first. Shareholder returns second.

PART XIV — JUSTICE AND PRISONS

34. New prisons

Major Promise 31 — Build Three Rehabilitation Super-Prisons

Three new prisons will be constructed. Each will accommodate approximately: 5,000 prisoners Total new capacity: 15,000 places These will be rehabilitation-focused institutions built around:

- education;
- apprenticeships;
- vocational training;
- employment;
- drug rehabilitation;
- mental health support;
- discipline;
- preparation for release.

The aim is to reduce reoffending, not simply warehouse prisoners.

35. Courts

Major Promise 32 — Rebuild the Courts System

We will establish: 125 additional magistrates' courts and 30 additional Crown Courts with the objective of reducing:

- case backlogs;
- waiting times;
- prison remand pressure;
- victim waiting times.

PART XV — IMMIGRATION

36. Small boats and illegal immigration

Major Promise 33 — Secure the Border

People arriving illegally by small boat will be:

1. registered;
2. medically assessed;
3. security checked;
4. detained in secure accommodation;
5. given access to a functioning asylum process;
6. provided with a lawful determination.

Those granted asylum will enter the UK's refugee settlement system. Those whose claims are rejected will be removed to a safe country, subject to applicable international legal obligations and individual legal rights.

37. Immigration detention capacity

Major Promise 34 — Rapidly Expand Detention Capacity

Private security and infrastructure companies may build and operate immigration detention facilities under strict government contracts. The original specified instruments — tax and Business Rate incentives — are restored here, linked to:

- speed of construction;
- capacity delivered;
- security;
- welfare standards;
- contract performance.

Private contractors will not determine asylum claims. That remains a government function.

Unresolved incentive change: "successful removals" was an additional incentive criterion in 1.0 and is absent from 1.1. This edition preserves that original detail in the audit and retains the 1.1 criteria pending an explicit decision.

PART XVI — GROWTH

38. Growth is the central objective

The USI exists for a reason. It is not simply a redistribution mechanism. It is intended to increase economic activity. A household receiving additional disposable income may:

- pay down debt;
- save;
- invest;

- purchase goods;
- obtain a mortgage;
- start a business;
- work additional hours;
- retrain.

The resulting economic activity should increase:

- VAT receipts;
- income-tax receipts;
- corporation-tax receipts;
- employment;
- business investment;
- productivity.

But this is where the manifesto will remain fiscally disciplined: Growth dividends cannot be spent before they exist.

PART XVII — BUDGET 3.1

The fiscal framework

The figures below are manifesto working estimates, not an OBR-certified costing. A genuine Budget requires HM Treasury/HMRC micro-simulation of individual earnings, behavioural responses, migration, employment, tax avoidance and benefit interactions. The original dated HMRC and OBR baseline references are preserved in the source audit for verification before publication.

These are gross programme envelopes, not final net costs. They must not be added together without resolving overlap, existing spending, financing flows, eligibility and the distinction between annual expenditure, loans and capital commitments.

Major annual commitments at maturity

Policy	Indicative annual envelope
Universal Standard Income	£600–£650bn gross
National Care Service	£30–£40bn
Healthcare subsidies	£60–£90bn
Regional Investment Fund	£20bn
One Million Homes programme	Re-costing required: tenure mix, loans, grants and incentives
Technology Investment Fund	£15bn
Education / 21-Year Guarantee	£8–£10bn
Social energy tariff	£2–£4bn
Courts and justice	£2–£3bn
Immigration system	£1–£2bn
Defence — additional cost	Approximately £70–£80bn

Policy	Indicative annual envelope
Infrastructure / transport	£30–£40bn
Other reforms / reserves	£10–£20bn

The USI gross-cost illustration

At £12,570, payment to roughly 50 million adults would imply £628.5 billion a year, rounded to approximately £629 billion in the original manifesto. The 50-million population is a source modelling assumption, not a verified count of eligible recipients. This illustrates the gross scale, before taxes, replaced benefits and other offsets.

That is why the manifesto does not propose an immediate jump to £12,570. The USI must grow alongside tax reform, employment, productivity, economic growth, welfare reform, pension reform and healthcare reform.

USI financing architecture

- Progressive income tax at the proposed marginal rates of 33%, 40%, 45%, 47.5% and 49%.
- Progressive reduction of the Personal Allowance as USI rises.
- Replacement of employee NI by the unified income-tax system; abolishing a tax does not itself raise revenue.
- Welfare consolidation: progressively replacing overlapping working-age income-support mechanisms.
- Employment growth: more income tax, consumption and VAT, and fewer welfare payments where supported by the model.
- Economic growth: a wider underlying tax base.
- Phased employer NI reform over ten years, rather than an immediate reduction.

The supplied 1.1 scrutiny requirement remains in force: unspecified public-service savings must not be counted as available funding. Future modelling must examine UK–EU trade effects alongside other trade opportunities.

Dedicated levies

Levy	Proposed basis	Original illustrative yield
Defence	1% of gross income	£30–£35bn a year
National Care	1% of gross income	£30–£35bn a year
Combined	2% of gross income	£60–£70bn a year

The Defence Levy is ring-fenced for defence; the National Care Levy is ring-fenced for the National Care Service. These original yield estimates remain unverified and depend on the definition of gross income, exemptions, behavioural effects and the treatment of pension, self-employed and investment income.

Defence Budget 3.1

On the original illustrative assumption of UK GDP of roughly £3.1 trillion, 5% is approximately £155 billion. The original comparison assumed a starting point around 2.5%. These are source modelling assumptions, not updated current statistics. The policy trajectory remains 3.0%, 3.5%, 4.0%, 4.5% and 5.0% over years 1–5.

The Defence Levy does not pay for the entire defence budget. It provides a dedicated contribution; the remainder must come from general taxation and the wider public finances.

Housing Budget 3.1 — deliberate revision

The original model assumed one million social homes and an average public capital contribution of £200,000 per home: £200 billion over ten years, or approximately £20 billion a year before land receipts, borrowing, housing-association contributions and private participation. The original annual envelope was £20–£25 billion. Those all-social assumptions are retired as operative 1.1 costings.

The mixed-tenure programme cannot honestly be costed by multiplying one million homes by a single public subsidy. Its model must cover tenure mix, average council and housing-association loans, grants, borrowing costs and duration, land contributions, infrastructure, developer tax expenditure, clawback receipts and homes delivered without direct public capital. No replacement headline cost has been invented.

Justice Budget 3.1 — restored capital detail

Infrastructure	Original illustrative capital
Three prisons / 15,000 places	£6–£8bn
125 magistrates' courts + 30 Crown Courts	£3–£5bn
Total justice infrastructure	Approximately £9–£13bn

Ongoing operating costs follow construction. These are original capital estimates, not annual running costs; their relationship with the £2–£3 billion annual courts-and-justice envelope requires modelling.

PART XVIII — WHAT THE NEW TAX SYSTEM LOOKS LIKE

The key political proposition is that headline tax rates rise but the system becomes simpler. There is no employee NI. There is no conventional Personal Allowance once USI reaches £12,570. Instead:

Example — £30,000 worker

At USI of £4,000:

- income tax calculated using the new system;
- no employee NI;
- £4,000 USI received;
- net tax burden reduced by the USI.

At USI £12,570:

- no Personal Allowance;
- £12,570 USI received;
- income tax begins from the first pound;
- no employee NI.

The crucial policy question is therefore not simply "what is the tax rate?" It is: What is the combined position of tax paid and USI received?

The £30,000 example is restored as a description of the combined tax-and-USI position. The source does not specify a complete take-home-pay calculation including levies, pensions, premiums or all benefit interactions, so none is invented here.

PART XIX — THE SOCIAL CONTRACT

The citizen receives a basic financial foundation through USI, universal healthcare protection, a National Care Service safety net, education and training opportunity, housing investment through the revised mixed-tenure programme, energy protection, a state-pension safety net and national security. In return, a citizen who can work is expected to work, study, train or otherwise contribute to society.

The fiscal philosophy

This manifesto is not based on the assumption that government can simply spend its way to prosperity. Its proposed economic sequence links USI to security, consumption, saving and investment; then to demand, business investment, employment, productivity, growth and tax receipts that could support higher USI.

If growth does not materialise, the USI cannot automatically rise. The £12,570 target is a ten-year destination, not an immediate spending commitment. This explicit source constraint is restored alongside the statutory-index proposal and fiscal-sustainability condition.

PART XX — THE NUMBERS AT A GLANCE

Commitment	Manifesto 1.1 position
USI starting point	£4,000
USI year-10 target	£12,570
USI eligibility age	21+
Participation requirement	16 hours a week, averaged over the year
Employee NI	Abolished; replaced by unified income tax
Employer NI	15% source baseline to 10% over ten years
Income-tax bands	33%, 40%, 45%, 47.5%, 49%
Defence levy / Care levy	1% gross income each
Defence target	5% of GDP within five years
Wartime mobilisation level	Potential 8% of GDP; not a peacetime pledge
Housing	One million additional homes over ten years, mixed tenure
Housing delivery	Councils, housing associations, partnerships and private builders
USI participation age benchmark	21; separate from the under-21 guarantee
Education / training guarantee	Until the 21st birthday; requirement wording unresolved
Military route	Three years from age 18; exit support at 21
Education / training bursary	For approved 18–21 participation
Workplace pension	Compulsory; employee contribution and employer match
Government pension tax relief	25% on employee contributions; source proposal
State-pension target	£18,000 annual safety net, means-tested against private pension
New prisons / capacity	Three / approximately 15,000 places
New magistrates' / Crown Courts	125 / 30
Justice infrastructure capital	Original estimate £9–£13bn; operating costs separate
Water companies	Major companies brought into public ownership
Relocation incentive	0% Corporation Tax for 24 months, conditional
Relocation commitment	At least ten years; clawback if broken
Energy standing charges	Abolished; legitimate costs recovered in unit pricing
Regional Investment Fund	£20bn annual target; allocations reviewed annually

Commitment	Manifesto 1.1 position
Technology Investment Fund	£15bn annual target
Four-day working model	Approximately 32 hours where appropriate
Public services	Increasing seven-day operation
Banking	Saturday and Sunday payments
Cannabis	Legal, adult-only regulated market; three taxation levels
Food classification	Green / Amber / Red
Healthy Food Fund	Food-tax receipts support subsidies and specified programmes

The 1.0 summary called 8% a "wartime defence ceiling" while its policy text called it a potential mobilisation level. This edition follows the policy text and records the inconsistent summary label in the audit. The original "Minimum participation age: 21" label is clarified as the USI benchmark; the separate under-21 guarantee is retained.

PART XXI — CANNABIS REFORM

39. Legalise and regulate recreational cannabis

Major Promise 35 — Legal, Regulated and Taxed Cannabis

The recreational use of cannabis will be legalised in the United Kingdom. Cannabis will be brought into a strictly regulated legal market rather than remaining primarily within an illicit market. The Government will establish a comprehensive regulatory framework governing:

- cultivation;
- wholesale supply;
- manufacturing;
- product standards;
- testing;
- packaging;
- labelling;
- retail;
- advertising;
- age restrictions;
- potency;
- licensing;
- taxation;
- health warnings;
- and enforcement.

Cannabis sales will be restricted to adults. The production and sale of cannabis outside the regulated system will remain illegal.

A three-level cannabis taxation system

Cannabis will be subject to taxation at:

1. Wholesale level
2. Supplier/producer level
3. Consumer/retail level

The objective will be to ensure that the legal market generates a meaningful fiscal return while remaining sufficiently competitive with the illicit market to undermine illegal supply. Tax rates will therefore be reviewed periodically according to:

- consumption;
- illicit-market activity;
- public-health outcomes;
- product potency;
- tax receipts;
- crime;
- and the development of the legal market.

Public health and safety

A proportion of cannabis-tax receipts will be directed toward:

- addiction services;
- mental-health services;
- public education;
- drug-driving enforcement;
- treatment and rehabilitation;
- research into cannabis-related health effects.

Cannabis products will carry mandatory health and safety information. Driving while impaired by cannabis will remain a serious offence. Advertising will be tightly restricted. Products will be subject to minimum safety and quality standards.

The principle

The objective is not to encourage cannabis consumption. It is to: Take an established consumer market away from organised crime, regulate it, protect consumers and generate public revenue.

Implementation detail not specified in the source: exact tax rates, adult age threshold, potency limits, licensing fees and transition timetable remain to be defined. The three tax levels are restored as the original proposal, not as a tested combined tax burden.

PART XXII — FOOD, NUTRITION AND THE HEALTHY FOOD MARKET

40. Traffic-light taxation of food

Major Promise 36 — A National Food Traffic-Light System

A mandatory traffic-light system will be introduced for all food items sold in the United Kingdom. Every qualifying food product will receive a standardised nutritional classification based on its nutritional characteristics. The system will use clear: Green • Amber • Red categories. The classification will take account of factors including:

- sugar;
- salt;
- saturated fat;
- trans fats;
- overall nutritional composition;
- degree of processing;
- fibre;
- protein;
- and other relevant nutritional characteristics.

The system will be designed so that consumers can understand the relative nutritional quality of food quickly and consistently.

The original source uses both "all food items" and "every qualifying food product". The scope of qualifying products, nutritional thresholds, classification authority and any exemptions require specification. No thresholds or tax rates have been invented in this rebuild.

41. Higher taxation of unhealthy food

Foods classified as Red or, where appropriate, Amber under the national traffic-light system will attract either:

- a higher rate of VAT; or
- a supplementary food tax.

The supplementary tax will be calibrated according to the nutritional characteristics of the product. Ultra-processed foods and foods particularly high in:

- saturated fat;
- trans fats;
- sugar;
- salt;

will be subject to the strongest taxation where they meet the relevant criteria. The purpose is not simply to raise revenue. It is to change the relative price of food so that healthier choices become economically attractive.

42. Subsidise healthy food at the point of sale

Major Promise 37 — Make Healthy Food Cheaper

The additional revenue raised through the food taxation system will be used to subsidise the sale of healthier foods directly at the point of purchase. Priority products will include:

- fresh fruit;
- fresh vegetables;
- pulses;
- grains;
- nuts;
- seeds;
- poultry;
- and other foods meeting defined healthy-food criteria.

The subsidy will be designed so that consumers see the benefit directly in the price they pay. The objective is: Tax unhealthy food more heavily while making healthy food cheaper. This creates a two-sided incentive. The consumer sees: Red food → higher price Amber food → standard or moderately higher price Green food → lower effective price The system will therefore use taxation and subsidy together rather than relying solely on public information campaigns.

43. Food taxation and revenue neutrality

The Government will establish a dedicated Healthy Food Fund. Revenue from the supplementary taxation of Red and Amber foods will be placed into the fund. The fund will finance:

- point-of-sale healthy-food subsidies;
- nutritional education;
- school food programmes;
- public-health initiatives;
- healthy cooking education;
- food-access programmes in deprived communities.

The programme will be designed so that the primary objective is changing food prices and consumption patterns, rather than maximising taxation revenue. Where revenues materially exceed the cost of the healthy-food subsidy programme, the Government will review the relevant tax rates and increase the subsidy or reduce the tax burden where appropriate.

The fund's allocation between subsidies and its other stated programmes, administrative costs and treatment of revenue shortfalls remain to be modelled. The source's rebalancing objective is preserved; exact revenue neutrality is not asserted.

44. Food manufacturers and reformulation

The traffic-light system will create a financial incentive for manufacturers to reformulate products. Companies will be encouraged to:

- reduce sugar;
- reduce salt;
- eliminate or reduce trans fats;
- reduce saturated fat;
- increase fibre;
- improve protein quality;
- reduce unnecessary processing;
- and improve overall nutritional value.

Products that improve their nutritional composition will be eligible for reclassification where they meet the relevant criteria. The objective is therefore not merely to change consumer behaviour. It is to change the incentives facing the entire food industry.

PART XXIII — CANNABIS AND FOOD: BUDGET 3.1 ADDENDUM

The cannabis and food reforms will become additional components of the manifesto's fiscal architecture.

Cannabis

The cannabis programme is expected to generate:

- consumer excise revenue;
- wholesale/supplier taxation;
- licensing fees;
- corporation and income-tax receipts from the legal industry;
- reduced enforcement costs associated with the illicit market.

The net fiscal impact will be established through detailed modelling before implementation. A proportion of receipts will be ring-fenced for public-health, drug-treatment and enforcement programmes.

Food taxation

The food traffic-light system will generate additional receipts from qualifying Red and Amber products. Those receipts will be used primarily to finance: Healthy Food Subsidies at the point of sale. The policy should therefore be viewed primarily as a tax-and-subsidy rebalancing mechanism, rather than a general tax-raising measure. The long-term objective is for consumers to face a healthier relative price structure: less healthy food → relatively more expensive healthy food → relatively cheaper

No net cannabis yield or food-tax rate was specified in the source. The food receipts cannot simultaneously be spent on the Healthy Food Fund and counted as unrestricted funding for other manifesto commitments. Administrative costs, substitution, reformulation and the durability of receipts require modelling.

PART XXIV — TRANSPARENCY AND REVISION RECORD

Revision 001 — Housing

Original position: 100,000 new social homes a year for ten years, one million in total. A separate adjacent proposal offered private developers Corporation Tax, Business Rates, qualifying dividend-tax and planning-charge incentives.

Challenge and decision: the all-social scale and financing were challenged as insufficiently feasible. Accepted in part: the ambition for one million homes remains, but the all-social tenure pledge does not.

1.1 position: one million additional homes across social, affordable, intermediate and private tenures, supported by public lending, targeted grants, partnerships and conditional private-sector incentives.

Fiscal consequence: the £200 billion all-social capital assumption is retired. A mixed-tenure cost model is required.

Revision 002 — Healthcare debate

Public responses challenged administrative costs, shareholder incentives, fragmentation and pressure towards commercialisation, and proposed alternative universal models. Decision in the supplied 1.1 draft: considered, but not adopted as a policy change. The challenge is recorded and concrete alternatives retaining universal access while improving standards, capacity and accountability remain invited.

Restoration 001 — Complete source reconciliation

This rebuild restores the cannabis and food sections and associated budget addendum omitted from the earlier 1.1 file, together with lost operational and fiscal details listed in Appendix A. These are restorations of the supplied 1.0 source, not new proposals attributed to an outside contributor. Unexplained material wording changes are explicitly retained for decision rather than resolved silently.

Public scrutiny register

The following entries are carried forward from the supplied 1.1 master. They summarise substantive public comments in anonymised, paraphrased form and record arguments for scrutiny, not facts accepted without verification.

SCRUTINY 001 — UNIVERSAL HEALTHCARE INSURANCE

Classification: OBJECTION / ALTERNATIVE PROPOSAL / LIVED-EXPERIENCE EVIDENCE

Status: UNDER REVIEW

Attribution: ANONYMISED PUBLIC COMMENT

A contributor argued that the principal weakness in the healthcare proposal is the introduction of financial incentives into medical provision. In their view, commercial incentives can increase prices and create pressure for profit to influence clinical or service decisions. Drawing on extensive personal experience of long-term illness and continuing use of NHS and local-authority services, the contributor warned that a redesigned system must protect people with complex, chronic and high-cost needs across consultants, district nursing, occupational therapy, ambulance services and disability support.

The contributor rejected the assumption that an insurance model would necessarily improve affordability and argued instead for substantially stronger direct public funding. They suggested separating genuine emergency care from an out-of-hours GP or urgent-care service, with close physical integration and triage directing patients to the appropriate route. They were open to carefully controlled use of external diagnostic or outreach providers where this genuinely expands capacity, but argued that government should regulate acceptable returns rather than allow providers to acquire excessive pricing power.

They also raised a specific implementation question: if qualifying insurance were compulsory, how would that obligation be enforced? They questioned whether enforcement would ultimately operate through debt collection, legal sanctions or the tax system, and argued that if collection were tax-based the case for replacing the existing tax-funded model would need to be demonstrated more clearly.

A further concern was that co-payments or other charges could deter people on modest incomes from seeking GP or hospital treatment.

The contributor therefore challenged Manifesto 1.1 to specify explicitly whether any patient charges are contemplated and how financial barriers to necessary care would be prevented.

Questions for Manifesto 1.1:

- What precisely would compulsory insurance replace, and what would remain tax-funded?
- Would patients ever face co-payments, deductibles or point-of-use charges for medically necessary care?
- How would compulsory participation be enforced without creating medical debt or punitive collection?
- How would high-cost, rare, chronic and pre-existing conditions be protected?
- How would provider profit, administrative cost and market concentration be controlled?
- Could increased direct NHS funding and redesigned urgent-care pathways achieve the same objectives with less structural disruption?

Decision: NO POLICY CHANGE YET. These objections materially strengthen the scrutiny test applied to Major Promise 9 and must be answered before the insurance architecture can be treated as settled.

SCRUTINY 002 — HEALTHCARE AS A MARKET

Classification: OBJECTION

Status: UNDER REVIEW

Attribution: ANONYMISED PUBLIC COMMENT

A separate contributor argued that once healthcare is treated even partly as a commodity traded in a market, institutional incentives can shift from the usefulness of the service toward its exchange value.

Their concern is that competition may reward organisations that are most effective at generating financial returns rather than those that maximise public-health outcomes, and that partial marketisation can create pressure for progressively greater privatisation.

This objection does not establish that every mixed or insurance-based universal system follows that path, but it identifies a central design risk that Manifesto 1.1 must test: whether competition can be structured around quality, access and outcomes without allowing shareholder return to displace the public purpose of universal healthcare.

Decision: RETAINED AS A CORE DESIGN CHALLENGE for comparative examination of alternative universal healthcare systems.

SCRUTINY 003 — COMPETITIVE ECONOMY AND PUBLIC OWNERSHIP

Classification: ALTERNATIVE PROPOSAL

Status: RECEIVED / UNDER REVIEW

Attribution: ANONYMISED PUBLIC COMMENT

A contributor proposed moving further toward public ownership than Manifesto 1.1 currently envisages. In addition to public ownership of water, they suggested national ownership of energy and a government shareholding in strategically important UK businesses and sectors, including banking, automotive manufacturing and supermarkets.

The proposal raises a different route to economic security: rather than relying principally on tax incentives to make Britain more competitive, the state could hold equity stakes in strategically important enterprises so that the public shares directly in their long-term value.

Questions for scrutiny:

- Which sectors, if any, are sufficiently strategic to justify permanent public shareholdings?
- Would holdings be controlling stakes, minority stakes or a sovereign investment portfolio?
- How would commercial management be insulated from short-term political interference?
- What would acquisition cost, risk and expected public return look like?
- How would this approach interact with Manifesto 1.1's existing Public Water, Regional Investment Fund and productive-investment proposals?

Decision: NOT ADOPTED, but retained as a substantive alternative to the manifesto's present ownership and competitiveness model.

SCRUTINY 004 — TAX REFORM, PUBLIC-SPENDING ASSUMPTIONS AND EU TRADE

Classification: OBJECTION

Status: UNDER REVIEW

Attribution: ANONYMISED PUBLIC COMMENT

A contributor questioned whether the wider tax and fiscal reforms can produce the savings assumed without substantial reductions in public services, particularly the NHS and Civil Service.

They also warned that a programme which weakens trade with nearby European markets could damage the economy even if alternative global trading relationships remain available.

The comment therefore raises two separate scrutiny tests. First, claimed savings must be attached to identifiable administrative or programme changes rather than treated as an unspecified source of funding. Second, the growth strategy should assess the practical importance of UK-EU trade alongside opportunities in other markets rather than treating trade geography as an ideological question.

Decision: ACCEPTED AS A SCRUTINY REQUIREMENT. Manifesto 1.1 should not count unspecified public-service savings as available funding, and future economic modelling should explicitly examine trade effects.

Contribution 001 — Alban Bala

Classification: CONTRIBUTION / ALTERNATIVE PROPOSAL

Status: incorporated into the scrutiny record; underlying policy remains under review and is not adopted.

Attribution: Alban Bala. Private contact information omitted.

Source-integrity note: the text below is carried forward from the "ORIGINAL SUBMISSION — VERBATIM" section of the supplied 1.1 PDF. Repeated manifesto page furniture has been removed and line wraps reset; contributor wording has not been editorially corrected. The original standalone submission was not supplied for this rebuild, so a fresh comparison against that original remains outstanding before claiming independent verbatim verification.

Submission text as preserved in the supplied master

My name is Alban Bala and I am an affiliate partner of FTI Consulting Inc. of London, as well as founder of List4Free Ltd -(www.list4free.co.uk), a UK prop-tech company. Earlier I tried to communicate this idea also with Lord Jason Stockwood, before he walked out of the Ministerial position.

What I gave myself the liberty to send to him was a humble proposal on how to boost FDIs but also domestic investments, by making leverage on the fact that UK holds ca. £2 trillion in bank deposits. My vision foresees a way how to redirect a modest, voluntary share of excess cash savings toward productive, diversified investments, while preserving deposit safety, banking stability and savers' freedom. What I would propose is a National Productive Capital Strategy targeting perhaps 5% of the deposit base over five years. On an assumed £2 trillion base, this would mobilize approximately £100 billion, or around £20 billion annually. I would envisage the establishment of a National Productive Savings and Investment Program. The first layer of household savings should remain liquid and protected. A practical policy could define an indicative "safe cash reserve"—for example, six months of household expenditure—while directing investment incentives principally toward balances above that level. The most important retail instrument would be a simple, tax-efficient National Productive Savings Account, operating alongside ordinary bank deposits. It could offer savers several regulated options:

1. Conservative fund: mostly government, infrastructure and investment-grade corporate bonds.

2. Balanced fund: bonds, listed equities, infrastructure and property-related assets.

3. Growth fund: listed companies, private equity, venture capital and innovation finance.

4. Regional fund: investments connected to particular regions, cities or industrial clusters.

5. Green transition fund: energy networks, renewables, housing efficiency, transport and clean industry. The account should have low and transparent fees, diversified portfolios rather than individual project exposure, clear risk classifications, a periodic valuation, portability between licensed providers and no government promise that these investments cannot lose value. For smaller savers, the state could provide a modest matching contribution—for example, matching the first £500 or £1,000 invested annually—rather than granting large tax advantages mainly benefiting wealthy households.

Surely, investment products would need to be built before trying to mobilise savings. The country needs a pipeline of credible projects with planning permission, reliable revenues, professional management, transparent procurement, suitable risk allocation, realistic construction costs and measurable economic returns. I would eventually establish a National Project Preparation Facility to convert public priorities into investable propositions and bankable projects. The government may use a relatively small amount of public risk capital to attract larger amounts of private capital. It can establish a MIGA (World Bank) like instrument to guarantee the equity of strategic investors. A similar example is the current UK National Wealth Fund model, which uses loans, equity, mezzanine finance, credit enhancement and guarantees, mobilising approx.. £3 of private capital for every £1 of public capital. Applied cautiously, a £10–15 billion public guarantee and risk-capital envelope could aim to mobilise around £30–45 billion of private investment.

Such an intervention would benefit also to the banks – transforming their lending rather than weakening their regulation. The government, municipalities and regulated project companies could issue accessible bonds for specific investments such as national energy-grid bonds, municipal regeneration bonds, affordable-housing bonds, water infrastructure bonds, transport bonds, etc. Retail denominations could start at £100 or £500. Bonds could be distributed through banks, investment platforms and the proposed Productive Savings Account. However, I would avoid the word “national” which would give risky investments the appearance of guaranteed deposits. The tax system should also reward patient investment without creating excessive complexity. Possible measures may include an annual productive-investment allowance, a tax-free reinvestment of returns held for five or more years, inheritance-tax relief only for genuinely productive, long-held investments, reduced tax advantages for very large passive cash balances, loss-offset rules for diversified investment funds and tax neutrality between competing regulated investment providers. Investment education should emphasise that higher expected returns mean higher risk, and that a five- or ten-year investment should not be funded from emergency savings. A realistic ambition would be to mobilise £100–150 billion over five to seven years, while using perhaps £10–20 billion of carefully controlled public risk capacity to crowd in additional capital.

The proposal rests on a distinction between the existence of savings and the capacity of an economy to transform those savings into productive investment. Allow me to thank you in advance for reading these modest notes of mine, while I hope you may also post them at MANIFESTO 1.0, where I also subscribed.
Dear regards, Alban Bala

Manifesto 1.1 consideration

This contribution proposes a voluntary route for redirecting a modest share of UK cash savings into diversified productive investment while preserving a protected liquid savings layer. It also proposes regulated savings vehicles, project-preparation capacity, public risk capital intended to crowd in private capital, accessible project bonds and tax treatment intended to reward patient investment. The contribution is not silently converted into Manifesto policy. Its figures, institutional design, regulatory implications, interaction with existing savings products, fiscal exposure and claims about the UK National Wealth Fund require separate verification and modelling before adoption.

Potential relationship with existing Manifesto 1.1 policy

The proposal is directly relevant to the Regional Investment Fund, Technology Investment Fund, housing and infrastructure programmes, and the wider growth objective. It may provide a financing architecture through which some private savings could voluntarily support those objectives rather than requiring every investment ambition to rely principally on direct public expenditure.

Questions for scrutiny

- How should any Productive Savings Account interact with ISAs, pensions, FSCS protection and existing regulated investment products?
- What exact assets would qualify as 'productive', and who would decide?
- How would government prevent an implicit guarantee from arising around risky investments?
- What is the maximum acceptable public contingent liability from guarantees or risk-capital structures?
- What consumer-protection, liquidity, fee and suitability rules would be required?
- How much genuinely additional investment would be created rather than merely re-labelled or displaced from existing portfolios?

Decision in this working master:

the contribution is formally incorporated into the Manifesto 1.1 scrutiny record. Its verbatim source is preserved. The underlying policy is not yet adopted as a Major Promise pending verification, modelling and public challenge.

The inherited heading "UNDER REVIEW FOR INCORPORATION" and the closing decision saying the contribution was already incorporated referred to different things. This edition makes the distinction explicit: the source is included in the scrutiny record; the policy is not adopted.

The manifesto in one sentence

A Britain where everyone has a basic financial foundation, everyone capable of contributing is expected to contribute, businesses are encouraged to employ, build and invest, the state protects people against catastrophic risks, and policy is strong enough to change when evidence and public scrutiny expose a better route.

The five principles of Manifesto 1.1

Security

Nobody who genuinely cannot work should be abandoned.

Responsibility

Those capable of work should contribute.

Growth

Britain should actively encourage investment, enterprise, housing, technology and productivity.

Security of the nation

Defence, energy, water, food, infrastructure and technological resilience are national priorities.

Long-term reform — with revision

The objective is to redesign Britain's economic and social settlement for the next generation, while keeping a transparent record of what changes and why.

Not a political party. An independent policy proposal.

APPENDIX A — SOURCE COMPLETENESS AUDIT

Scope: all 45 numbered policy sections, all 38 original Major Promises, and the original unnumbered budget and supporting material were compared with the supplied 1.1 master. Housing consolidation accounts for the change to 44 active sections and 37 active Major Promises. “Retained” means the policy substance is represented; it does not mean each rhetorical sentence is unchanged.

Original sections 1–11

1.0 §1 → 1.1 §1: The Universal Standard Income

RETAINED — Ten-year USI schedule, £12,570 benchmark, rejection of £24,000 and post-year-ten index retained. Dated allowance claim isolated as a source assumption.

1.0 §2 → 1.1 §2: The USI will be conditional on participation

DETAIL RESTORED — Full or modified entitlement under exemptions made explicit; all participation routes and the annual-average 16-hour requirement retained.

1.0 §3 → 1.1 §3: Abolishing employee National Insurance

RETAINED / BASELINE LOGGED — NI abolition retained; original 8%/2% Class 1 benchmark recorded without asserting a current verified rate.

1.0 §4 → 1.1 §4: A progressive income-tax system

EXAMPLE RESTORED — All marginal bands retained; £250,001 example restored to explain that the top rate does not apply to all income.

1.0 §5 → 1.1 §5: Reforming the Personal Allowance

EXAMPLES RESTORED — £4,000 USI / £8,570 allowance and £8,000 / £4,570 examples restored, plus the £12,570 / £0 endpoint.

1.0 §6 → 1.1 §6: Employer National Insurance

DETAILS RESTORED — Original financing channels restored with a net-revenue warning; all phased employer NI rates retained.

1.0 §7 → 1.1 §7: Corporation Tax

RETAINED — Initial stability, conditional reductions and all twelve target sectors represented.

1.0 §8 → 1.1 §8: International business relocation

UNRESOLVED WORDING — 0% for 24 months, genuine activity, UK workers, investment, ten-year commitment and clawback retained. “Will be eligible” became “may be eligible”; no reason recorded.

1.0 §9 → 1.1 §9: National Care Service

DETAIL RESTORED — Social-care safety-net purpose distinguished from an NHS-style universal service. 1.1 modelling qualification retained.

1.0 §10 → 1.1 §10: Private care provision

RETAINED — All four private care-preparation routes and safety-net role retained.

1.0 §11 → 1.1 §11: Universal healthcare through insurance

DELIBERATE SCRUTINY STATUS — Universal protection and proposed compulsory insurance retained; original funding rationale restored. Existing 1.1 scrutiny retained without adopting an alternative.

Original sections 12–24

1.0 §12 → 1.1 §12: Britain's housing revolution

DELIBERATELY REVISED — All-social pledge replaced by mixed-tenure programme; public loans, targeted grants, private incentives and delivery safeguards retained from 1.1.

1.0 §13 → 1.1 §12: Build more private housing

CONSOLIDATED / OPEN DETAIL — Integrated into section 12. Original qualifying dividend-tax relief differs from revised reinvested-profit treatment; retained for decision, not silently reinstated.

1.0 §14 → 1.1 §13: Planning reform

RETAINED WITH SAFEGUARDS — National intervention and approval presumption retained; explicit infrastructure, design and environmental standards from 1.1 preserved.

1.0 §15 → 1.1 §14: A pragmatic Net Zero policy

DETAILS RESTORED — Slower, pragmatic and technology-neutral transition wording restored with all five affordability/security tests.

1.0 §16 → 1.1 §15: Nuclear power

RETAINED — All five levy-redirection priorities and nuclear-capacity expansion objective represented.

1.0 §17 → 1.1 §16: North Sea oil and gas

PURPOSE RESTORED — Continued conditional North Sea development retained; no-permanent-dependence purpose explicit.

1.0 §18 → 1.1 §17: Social Energy Tariff

RETAINED — Government, energy companies, charities and voluntary support; income and household eligibility retained.

1.0 §19 → 1.1 §18: Abolish energy standing charges

SAFEGUARD RESTORED — Regulatory scrutiny explicitly guards against recreating charges through excessive unit prices.

1.0 §20 → 1.1 §19: Regional Investment Fund

DETAIL RESTORED — Annual recalculation using objective deprivation and productivity indicators restored alongside 40/30/20/10 illustration.

1.0 §21 → 1.1 §20: Defence

DETAILS RESTORED — Full defence priorities restored, including continuous-at-sea deterrence, warhead infrastructure, submarines and critical-infrastructure cyber protection.

1.0 §22 → 1.1 §21: Nobody under 21 left behind

UNRESOLVED WORDING — "Required" in 1.0 became "expected" in 1.1. Existing 1.1 text retained; original requirement preserved for decision.

1.0 §23 → 1.1 §22: The 18–21 Military Route

DETAIL RESTORED — Opportunity to leave at 21 with recognised qualifications and employment support restored; salary, pension and accommodation package retained.

1.0 §24 → 1.1 §23: Young person's bursary

RETAINED — Approved education/training bursary, wage/salary alternatives and financial-viability purpose retained.

Original sections 25–39

1.0 §25 → 1.1 §24: Britain's Technology Mission

RETAINED — All eleven technology areas, five funding mechanisms and five recipient groups retained.

1.0 §26 → 1.1 §25: A four-day working economy

EXAMPLES RESTORED / AMBIGUITY — Original shift-span examples restored; their five-day span conflicts with a literal four-day rota and is explicitly flagged.

1.0 §27 → 1.1 §26: Britain: open seven days a week

DETAILS RESTORED — Business Rate reductions, flexible employment legislation and extended banking arrangements restored beyond generic incentives.

1.0 §28 → 1.1 §27: Weekend banking

RETAINED — BACS, salaries, business and government payments on weekends retained.

1.0 §29 → 1.1 §28: Back to work — with support

DETAIL RESTORED — "Free" retraining restored alongside payments, allowances, bonuses, occupational support, adaptations and transport.

1.0 §30 → 1.1 §29: Reform PIP and LCWRA assessments

UNRESOLVED SCOPE — Universal reassessment statement absent from 1.1. Exact original scope is recorded alongside current criteria without silently settling it.

1.0 §31 → 1.1 §30: Hardship protection

RETAINED — Hardship safeguards and all six support channels retained.

1.0 §32 → 1.1 §31: Compulsory workplace pensions

RETAINED — Every-job portable pension, statutory employee contribution, employer match and 25% tax-relief proposal retained.

1.0 §33 → 1.1 §32: Reform the State Pension

DETAIL RESTORED — All five top-up examples retained as a readable table; funded-private-pension objective restored.

1.0 §34 → 1.1 §33: Bring Britain's water companies into public ownership

RETAINED — All major water companies and all eight reinvestment priorities retained.

1.0 §35 → 1.1 §34: New prisons

PURPOSE RESTORED — Three 5,000-place prisons and rehabilitation components retained; explicit reoffending-reduction purpose restored.

1.0 §36 → 1.1 §35: Courts

RETAINED — 125 magistrates' and 30 Crown Courts plus all four backlog/waiting objectives retained.

1.0 §37 → 1.1 §36: Small boats and illegal immigration

RETAINED — All six processing stages, refugee settlement and safe-country removal subject to rights and obligations retained.

1.0 §38 → 1.1 §37: Immigration detention capacity

DETAILS RESTORED / OPEN CRITERION — Tax and Business Rate instruments restored. "Successful removals" incentive criterion absent from 1.1 remains an explicit unresolved difference.

1.0 §39 → 1.1 §38: Growth is the central objective

RETAINED — All household uses, expected economic channels and prohibition on spending growth dividends before they exist retained.

Original sections 40–45

1.0 §40 → 1.1 §39: Legalise and regulate recreational cannabis

ENTIRE POLICY RESTORED — Cannabis regulation, adult-only sales, illegal out-of-system supply, three tax levels, review criteria and public-health safeguards restored.

1.0 §41 → 1.1 §40: Traffic-light taxation of food

ENTIRE POLICY RESTORED — Mandatory Green/Amber/Red framework and all nutritional factors restored; qualifying scope remains undefined.

1.0 §42 → 1.1 §41: Higher taxation of unhealthy food

ENTIRE POLICY RESTORED — Red and appropriate Amber VAT/supplementary taxation, nutritional calibration and strongest-tax criteria restored.

1.0 §43 → 1.1 §42: Subsidise healthy food at the point of sale

ENTIRE POLICY RESTORED — Point-of-sale subsidies, all seven named food groups and two-sided price incentives restored.

1.0 §44 → 1.1 §43: Food taxation and revenue neutrality

ENTIRE POLICY RESTORED — Healthy Food Fund, all six spending uses and excess-revenue review restored.

1.0 §45 → 1.1 §44: Food manufacturers and reformulation

ENTIRE POLICY RESTORED — All eight manufacturer reformulation objectives and eligibility for reclassification restored.

Supporting material outside numbered policies

Budget labels and status

The original cover described a “costed programme for government”, while the budget itself said its figures were working estimates, not OBR-certified. The 1.1 working-master label is retained. Budget 3.0 becomes Budget 3.1; figures are not upgraded to verified costs.

Original fiscal baseline

HMRC receipt figures and the March 2026 OBR reference disappeared from the earlier 1.1. Their precise source claims are preserved in Appendix B, not silently presented as verified current data.

Gross versus net

The explicit description of programme envelopes as gross, not final net costs, is restored. The 50-million-adult USI illustration and its links to pension, healthcare and welfare reform are restored.

Welfare consolidation

The original explanation that USI progressively replaces overlapping working-age income-support mechanisms is restored. The list of employment-related tax and welfare channels is restored.

Levies and defence

Combined 2% levy and original £60–£70bn combined illustration restored; pension, self-employed and investment-income treatment identified. Original £3.1tn GDP / £155bn defence arithmetic restored as an assumption. General-tax funding of the remaining defence budget made explicit.

Housing

The original £200bn ten-year / £20bn annual capital example and £20–£25bn envelope are retained only as superseded assumptions. The mixed-tenure modelling requirements from 1.1 remain operative.

Justice

Original prisons £6–£8bn, courts £3–£5bn and total £9–£13bn capital estimates restored with ongoing operating costs identified separately.

Tax illustration and fiscal discipline

The £30,000-worker illustration is restored. The original fiscal-philosophy sequence is expressed in prose; its explicit rule against automatic USI increases without growth is restored.

Summary table

Restores military duration, bursary, pension tax-relief rate, ten-year relocation commitment and wartime reference omitted from the condensed summary. Housing figures are updated to the deliberate mixed-tenure revision; cannabis and food entries are added.

Cannabis and food fiscal addendum

Entire original addendum restored: all cannabis revenue channels, expected enforcement savings subject to modelling, public-health ring-fencing and food-tax receipts primarily funding healthy-food subsidies.

Public scrutiny and contribution

All four anonymised scrutiny entries, two existing revision records, Alban’s first source text and the accompanying consideration are retained. Embedded page furniture is removed; the original outside submission remains needed for fresh verbatim authentication.

Website-only source material

The supplied master itself says housing-feedback screenshots are missing. Later public exchanges and any newer contributions appearing only on the website are outside the supplied source set. They have not been invented or treated as checked.

APPENDIX B — ORIGINAL WORDING AND OPEN DECISIONS

The following items preserve source detail where restoring it directly into the active policy would either contradict a recorded revision, resolve an unexplained wording change, or imply current verification that has not been performed.

1. Original Personal Allowance and employee NI baselines

The original states that the Personal Allowance is £12,570 in 2026–27, that employee Class 1 NI is 8% between the relevant thresholds and 2% above the Upper Earnings Limit, and that employer NI is 15%. These are preserved as original assumptions. This rebuild has not verified current rates or territorial/application details.

2. Original HMRC and OBR baseline claims

The raw source states: "HMRC collected £938.8 billion in tax receipts during 2025–26. Income Tax, CGT and NICs together represented 59% of receipts. Business taxes produced approximately £101.4 billion." It also identifies the March 2026 OBR forecast as the proposed baseline. These claims require checking against the underlying releases before they are used as current evidence.

3. Private developer dividend relief

Original section 13 named Corporation Tax, Business Rates, qualifying dividend taxation and planning-related charges. The revised housing programme names qualifying tax treatment for reinvested development profits. Decision required: is dividend relief withdrawn, narrowed to reinvested profits, or retained as an additional instrument? The consolidation alone does not answer this.

4. Relocation eligibility

Original: companies meeting the conditions "will be eligible". Supplied 1.1: companies "may be eligible". Decision required: automatic entitlement under defined conditions, or discretionary eligibility? The operative wording remains 1.1's "may".

5. Under-21 participation

Original: "Every young person will be required to remain in" the listed routes until their 21st birthday. Supplied 1.1: "will be expected to remain". Decision required: does the proposal impose a requirement or state an expectation? No enforcement detail is invented.

6. Reassessment scope

Original: "Every person receiving PIP and LCWRA Universal Credit support will ultimately undergo reassessment under a new framework." The supplied 1.1 retains the assessment criteria but not this scope. Decision required: retain universal reassessment, change its scope, or withdraw it explicitly.

7. Detention incentives

The original adds "successful removals" to construction speed, delivered capacity, security, welfare and contract performance. The supplied 1.1 omits that criterion. Decision required: retain or remove this incentive explicitly. Contractors' exclusion from asylum decision-making is retained in both.

8. Source consistency: work patterns and wartime label

The original lists Monday–Friday, Tuesday–Saturday and Wednesday–Sunday patterns under a four-day, approximately 32-hour objective; the exact work pattern is unresolved. The original summary calls 8% GDP a wartime "ceiling", while the policy calls it a potential mobilisation level. This rebuild follows the policy wording and does not invent a legal ceiling.

9. Food and cannabis implementation

The source specifies no food tax rates, classification thresholds, exemption list, cannabis tax rates, numerical adult age restriction, potency limits or administration budget. These are implementation questions, not missing details recovered from 1.0. A design must also reconcile "all food items" with "qualifying food product".

10. Outstanding source provenance

The first Alban submission is available here through the supplied 1.1 PDF only. Its repeated page furniture was removed, but no language correction was made to the contribution. Original housing feedback and later website comments require their actual source material before this manuscript can claim to reproduce the complete public exchange.

Source register

Source	Use in this rebuild
Manifesto 1.0.txt	Primary source for original policies, examples, additional cannabis/food sections and budget detail.
Manifesto_1.1_Rebuilt_Public_Scrutiny_Master_v2(3).pdf	Authority for recorded housing revision, healthcare scrutiny, public comments and first Alban contribution.
A RADICAL REFORMIST REDESIGN OF TAXES.docx	Received separately; not adopted or incorporated as operative policy by this restoration.

Audit conclusion: every numbered policy in the supplied raw 1.0 source is now accounted for as retained, restored, deliberately revised/consolidated, or explicitly unresolved. This conclusion concerns the supplied documents; it is not a claim that all website material or every factual assertion has been independently verified.