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AN EAGLE EYE: AFRICA IN THE 20th CENTURY AS VIEWED THROUGH THE ARCHIVES OF BARCLAYS BANK¹

By

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Barclays' international business was founded in 1925 as Barclays Bank (Dominion, Colonial and Overseas).² The roots of the business lay in three 19th century banks: the Anglo-Egyptian, the Colonial, and the National Bank of South Africa. It had long been the dream of Barclays Chairman, Frederick Goodenough, to create an 'Empire Bank', and by buying these three and merging them, that is precisely what he achieved. This article sets out to provide an overview of the collection and suggest avenues of future research.

London	4	Nigeria	9
Liverpool	1	Sierra Leone	1
Manchester	1	Cape Province	110
Hamburg	1	Natal	40
New York	1	Orange Free State	62
British West Indies	21	Transvaal	111
British Guiana	2	Swaziland	2
Gibraltar	1	Rhodesia	8
Malta	1	South West Africa	8
Palestine	5	Portuguese Territory	4
Egypt	14	Nyasaland	1
Sudan	6	Tanganyika	2
Cameroons	1	Kenya	4
Gambia	1	Mauritius	1
Gold Coast	7	Total	363

Fig. 1. Barclays Bank (Dominion, Colonial and Overseas): numbers of branches as listed in the Annual Report, 1926

Goodenough's 'Empire Bank' was conceived as a British bank, staffed predominantly by British men, serving British people living and working abroad. Following World War Two, and perceiving the move away from Empire, Barclays repositioned itself as a local bank. Local staff were recruited and trained, and advertising took on a distinctly local tone designed to appeal to local potential customers.

Throughout the 20th century, control of Barclays' international operations remained very firmly in London, and the detailed and voluminous records created as a consequence of that provide a fascinating insight in to the societies in which the Bank was operating. Staff from the UK continued to play an important role in the oversight of all international operations, and communication between the centre and its many outposts was key to the management of the business.

The fruits of that administrative structure now form the Barclays International archive, located with the archives of the parent group, its subsidiaries and predecessors in a purpose-built facility in Manchester, managed by a team of professional archivists for Barclays PLC. Of the 60,593 items catalogued on the archive database, 10,379 relate to the international business. In addition to the records of DCO/BBI since 1925, the archives also contain material created by its three predecessors; the National Bank of South Africa, the Anglo-Egyptian Bank, and the Colonial Bank, dating back to 1871, 1864 and 1836 respectively. The archive is open to the public by appointment, and initial enquiries via phone, email or letter are welcomed.

Minutes

The DCO/BBI archive contains most of the material one might expect of a large corporation, and a great deal more besides. The international business was managed by its own Board of Directors, so had its own sequence of Minute Books, distinct from those for Barclays Bank. Like the UK bank, it devolved certain of its powers and responsibilities to Local Boards, so there are minutes for those too.

A typical DCO Board Meeting on 6 December 1956 covered; a charitable donation, the Bank's financial statement and profit and loss, a list of investments, the approval of the minutes of various Local Boards, details of staff appointments, information on branch openings and alterations, notes on staff accommodation, and a list of inspection reports received. While it might be expected that the Board would be making decisions on matters such as investments, it is slightly more surprising that they were still involved at this time in the finer details of staff appointments and branch building work. The fact that they do makes these high level records a good source of information for relatively low level affairs.

The Local Boards, by comparison, seem to have dealt almost exclusively with business matters. The Nairobi Local Board on 30 December 1954 noted correspondence relating to various named customers, and dealt with application for advances, which were either approved or referred to Head Office. Again, these feature named customers, so are a good source for anyone wanting to track particular businesses, build up a picture of the Bank's customer base at this time, or study the local economy.

Inspection reports

The inspection reports referred to in the main Board Minutes are generally not found within the minute books, but comprise a separate and extensive series. The system of inspections was inaugurated very early on in DCO's history and continued well in to the 1980s. Senior staff from Head Office were sent out to visit different countries, sometimes travelling through several in the course of one trip. Their role was to visit existing branches, noting the premises, the working conditions, the staff and the customers; to scope out the potential for new branches; to meet with local politicians, community leaders and businesses; and to gain an understanding of local conditions, society and culture.

The reports usually include a detailed itinerary, recording how the visiting 'inspector' travelled; how long it was expected take; where he would be staying; what he would be doing; and who he would be meeting. The inspectors were, incidentally, all men. Occasionally, very senior people would conduct visits on which they were accompanied by their wives. These tended to be more in the style of a 'state visit' than a formal inspection, but that certainly did not make them any less significant from a business perspective, and the records of these trips are just as detailed as those for the regular inspections.

In addition to travel schedules, the reports also include a wealth of facts and opinions about everything the inspectors saw and experienced. As men with years of banking experience behind them, they were quick to spot any problems or opportunities, and their reports are honest and thorough. They are also very personal, which is, perhaps, surprising in such a corporate environment. There is a very clear sense of individual inspectors' personalities emerging in different reports, and with a few well-chosen words, the reader is left in no doubt about the shortcomings of some poor individual, or the feelings of the inspector about a difficult local situation. 32 years after he wrote it, the tone of Vice Chairman Julian Wathen's voice can be clearly heard via the strategically-placed punctuation in this sentence from his report on a visit to Kenya in 1982:

“All this against the background of rising revenue and foreign exchange deficits!”

elements of the trips were an excuse for an exotic holiday. The schedules were often gruelling, and the detail of the reports serve as testament to their value back at Head Office. These visits by senior members of the bank kept them in touch with the local conditions in which their employees lived and worked, and also helped the bank make decisions about local policy. In 1946 Julian Crossley, the Bank's General Manager, toured DCO branches in many colonial territories, spending much time in southern and central Africa. He believed that colonial governments spoke much more freely to the DCO than they did to their own bosses in Whitehall.³ In 1950 Crossley visited the Rhodesias and Nyasaland for two months, compiling an economic survey to assist and inform banking decisions about the region.



Fig. 3 Mufulira Branch in Northern Rhodesia's copperbelt in the 1930s.

The visit reports also have much detail about branch buildings and facilities, along with suggestions for improvements. A double-edged sword in some ways – picture the poor branch manager who wanted his superiors to think he was managing well, but knew that if he could present a problem in the right way, the superior may well have made a recommendation that would resolve matters. Should he mention the fact that the customers liked to count their money on the floor so they needed a bigger banking hall, or would the suits back in Head Office fail to understand the need to adapt to local customs (it turns out they did understand and a bigger banking hall was provided).

Individual staff were noted, their strengths and weaknesses identified along with their future potential. Such notes were not restricted to professional matters. Health issues were raised. Wives and children may also be recorded, and in the case of UK men who have been sent abroad with their wife, she was sometimes judged on her abilities as a hostess, which could have had an impact on whether or not her husband was promoted.

Staff were often provided with accommodation by the Bank, and this too could feature in the inspection. In his visit to Nigeria in 1948, Donald Carter made the following observation about the Branch Accountant in Zaria:

Seems an efficient but rather nervy individual. Both he and his wife are fed up with the quarters they have had here, and I must say they are disgracefully furnished. The house might be made more habitable by extensive alterations such as putting in an indoor

toilet and a few windows, but we should undoubtedly aim for the Accountant to move into the flat above the Bank.

Additionally, customers and potential customers are assessed; local dignitaries and politicians are judged; local culture and society, the transport infrastructure, the predominant industries are all described; and, obviously, the local economy is dissected. The reports provide detailed snapshots of life far beyond banking. To quote Donald Carter in 1948 again:

We took the long route through Yashe, Birari and Funtua, about 175 miles. The country at the moment is dry and dusty – rather like East Africa, but with masses of camels and donkeys about as well as goats. The country seems heavily cultivated and although one of the more important ground-nut producing areas, guinea-corn was most evident for the first 70 odd miles. We then got into cotton country, and there were numerous cotton patches under cultivation. Most of the ground-nut stores have been cleared, but there seemed a certain amount of cotton around awaiting transport.

Letters

Apart from visits by senior staff, the branch's other main route to Head Office was by letter. At a time before international phone calls were commonplace, letters were frequent and detailed. Copies of outgoing letters were retained by Head Office, and replies were carefully filed alongside them. The resulting files were organised according to location, subject, customer, or staff member, but the categories frequently overlap. Anyone wishing to research the cotton trade, for example, would obviously search for 'cotton' on our catalogue database, and would locate a number of relevant files. However, they would also be advised to try searching for 'Sudan' and 'Egypt'.

Photographs

The DCO/BBI archive also contains a large number of photographs featuring branches, staff, staff accommodation and local scenes, often featuring elements of industry or agriculture with which the Bank was involved in some way.

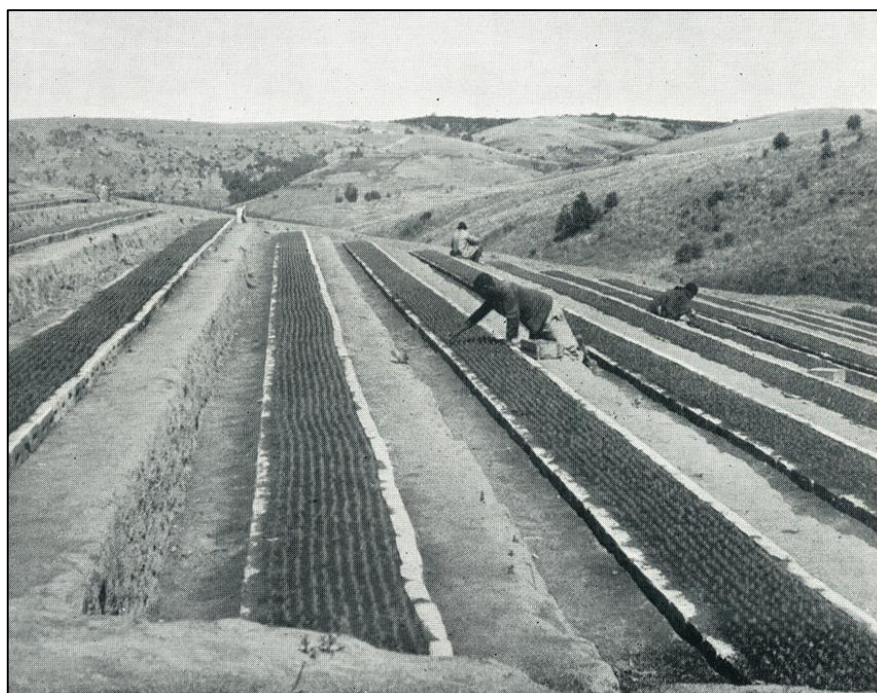


Fig. 4. Transplanting pine seedlings at Piggs Peak, Swaziland 1952, a project supported by Barclays Overseas Development Corporation.

Print collection

It should also be noted that the DCO/BBI archive includes a sizeable print collection. DCO established a staff magazine in 1946, which was published quarterly until 1989. While it did include a certain amount of official Bank news, the majority of the content was contributed by the staff. This could take the form of illustrations, photographs, poems, short stories, or accounts of interesting events. In 1950, Leslie Borer submitted a piece on a journey he had made in the course of his work to Mogadishu. A small extract exemplifies the high standard of writing and the details recorded:

We were duly called for and driven to Muthaiga to join the 'Somalia Mail'. This exotic-sounding convoy was a collection of vehicles which made the long journey to Mogadishu at more or less regular intervals. It consisted mostly of Army trucks, full of equipment, stores (including vital water), and supplies of all kinds, with passengers riding in the cabs beside the drivers. It was a busy scene at Muthaiga, but in due course we were all sorted out, and officers, civilians, Asians, African drivers, various 'boys', and a guard of Askaris, all allocated to our various trucks. With papers checked and everything aboard, we were bowling along towards Thika by 9 o'clock.

The first day's run of 175 miles was through typical Kenya country. Mount Kenya lay in the distance with its snow-capped summit, and several villages were passed, standing off the road, sometimes with busy markets in full swing. We stopped for our first night's camp before dark and, whilst we arranged our trestle beds, the boys got large fires going, for this was big-game country, teeming with lions. (In these parts their pad-marks may often be seen in the morning, showing where they had paced and circled, during the night, just outside the camp-fires' light.) A hot meal was prepared, which we ate with relish, and after a final talk round the fire – by now a cheerful and warming beacon – we turned in. An armed Askari was on guard for, in addition to making provision against wild animals, our party had also to protect a large consignment of currency. As I lay in my sleeping-bag, snug against the night chill, with the fires blazing and smoking into the quiet gloom, and all around the dim, mysterious bush – with the possibility that potential mankillers lurked but a few yards from my open bed – the thought came to me 'This is *Banking!*'

There were also publications for distribution to staff about to embark on a new posting. 'Dos and Don't's' was republished a number of times over the years and contained advice for each country in which the Bank operated relating to visas, immigration procedures, health, clothes, luggage, insurance, climate, housing, servants, fuel, transport, sport, entertainment, schools, and tax. This is part of the advice for anyone about to move to East Africa:

If you are married, your wife would do well to take with her a basic supply of cotton dresses, one or two thin woollen dresses, cardigans, blouses and skirts and a light-weight suit. For evening wear, one or two cocktail and evening dresses and a wrap should be adequate. ... The majority of men and women do not bother about hats, but this does not mean that they are right.

'Development' in Africa

Recently there has been resurgence in academic research into the history of 'development' in the African context.⁴ This can be broadly categorised into two main areas: those charting the evolving concept and ideology of 'development', and those examining its practical history and impact on the ground. In each, the unique collection held by Barclays can shed further light for researchers.

The DCO's relationship with relevant government departments such as the Colonial Office and the Treasury demonstrate not only their influence on development policies, but also their interest in contemporary research on the subject. A number of the Bank's senior staff were co-opted as members of a variety of government committees in and around World War Two, a period that represented a sea-change in Britain's colonial development policy. The Colonial Office established the Colonial

Economic Advisory Committee (CEAC) in 1943 and invited William Goodenough, the Chairman of Barclays DCO and son of its founder, on to the committee.⁵ The CEAC considered many aspects of future development policy in Africa, this included agricultural policies, development of communications, possible areas for mining operation, and research. The DCO's experience of colonial economies, local conditions, and its possession of up to date information, were useful to the Government's development planning process.

At the same time, the DCO also began a reappraisal of its own policies. Utilising the wealth of expertise among its own workforce, the bank took the unusual step of launching an essay competition in September 1942 entitled 'The Bank in relation to post-war colonial development'.⁶ The competition was conceived by Goodenough and Julian Crossley, his brother-in-law and the Bank's General Manager, and was open to any member of the Bank's staff. This was an effective way of gathering views about potential economic activities in the various British territories. However, the breadth of topics that entrants were asked to consider went far beyond the confines of business development. Guidelines for the competition asked essayists to reflect on what needed to be done in the colonies to raise the "material standards of the peoples as well as encouraging the development of the resources of those territories."⁷¹ Many essayists therefore took this opportunity to criticise Britain's colonial policy in areas such as social services and education, and suggested future development requirements.

The response to the essay competition among DCO staff based in Africa was good, with ten submissions alone from Kenya. Other essays were submitted from Cameroons, Egypt, Gold Coast, Namibia, Nigeria, Northern and Southern Rhodesia, and South Africa. Cash prizes were awarded to the winners and it took the Bank's senior staff longer than expected to judge the competition due to the amount of entries. One of the Bank's long-standing directors and giant of African colonial history, Lord Lugard, helped judge the submissions. His comments on a number of essays demonstrated his vast personal knowledge of African affairs.

Many ideas suggested by the essayists proved significant in the long-term and can clearly be discerned in the Bank's business over the following decades. These included the extension of banking facilities to African businessmen and the Bank's move into the long-term finance for business (many essayists had criticised the bank's lending policy prior to the war as being too conservative). In the wider field of Britain's colonial development policies, the essayists also suggested the extension of co-operative farming methods in Many African territories, changes to education policy, the recruitment of permanent economic staff in colonial administrations, and the future federation of certain African colonies.

That the Bank should move into medium and long-term finance was the leading issue for the majority of the essayists. Mr G G Collins based at Swakopmund went into great detail suggesting the creation of a "Barclays Bank Colonial Development Corporation" as a vehicle for long-term capital investments "in sections of industry selected by the colonial and British governments".⁸ He envisioned this corporation operating from the Bank's branch network, therefore putting it in the heart of the business communities it would serve. While many of the essayists put forward the idea that the Bank move into long-term financing, few fleshed out the idea as practically as Collins, who here pre-empted *modus operandi* of Barclays own Development Corporation established in 1946 and the government's Colonial Development Corporation (CDC) established in 1947.

¹ Barclays Bank (DCO) Head Office Circular Letter No. 42/33, 23 September 1942 (Barclays Group Archives)

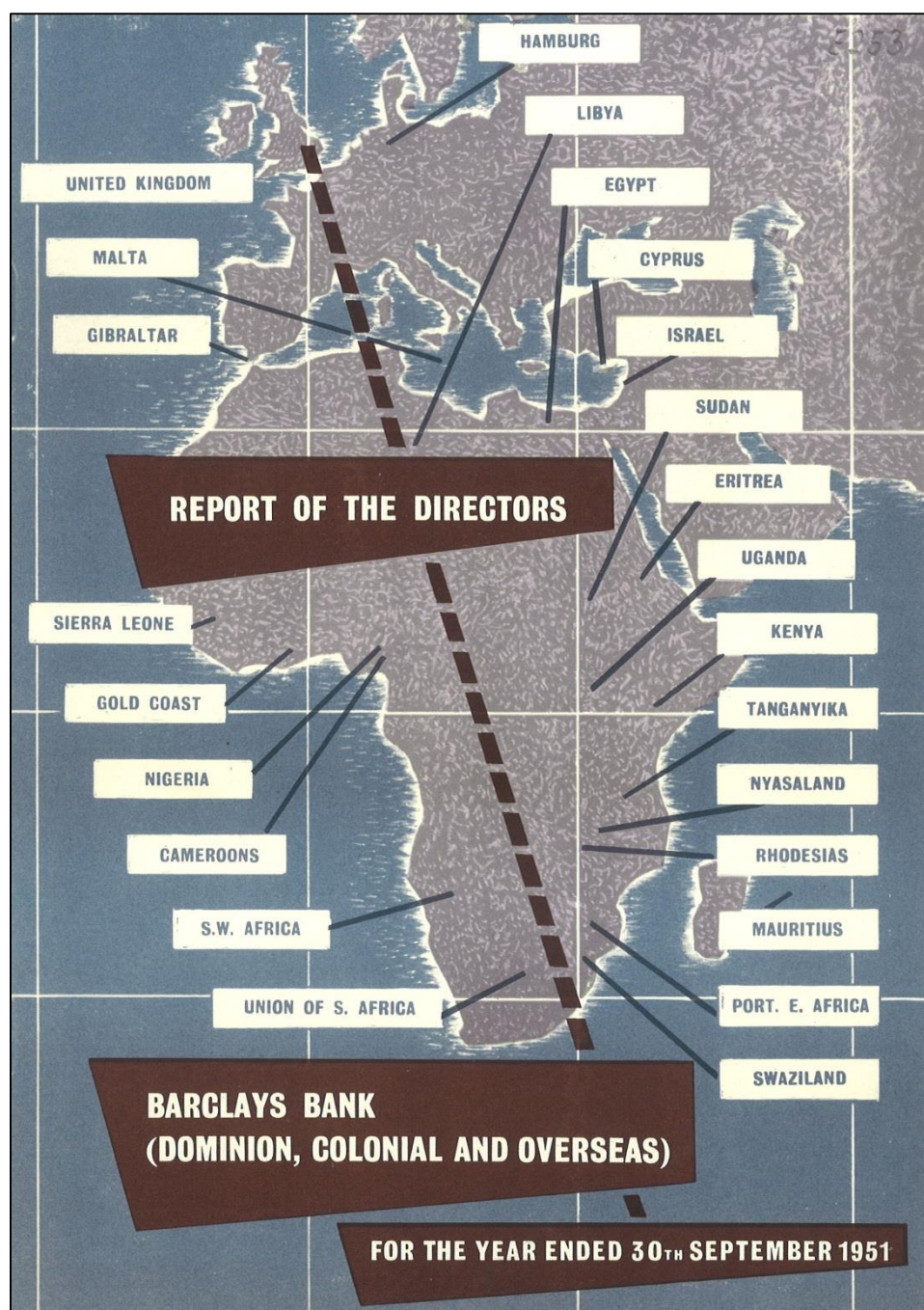


Fig. 5. The front cover of Barclays DCO's 1951 annual report

The DCO Branch Network

The impact of the DCO's expanding branch network cannot be understated. As the photograph of the DCO's 1951 Annual Report aptly demonstrates, the Bank regularly used maps that reinforced its geographical presence (See Fig. 4). At its headquarters in Lombard Street in the heart of the City, the DCO's management enjoyed a close association with London based companies who operated in Africa. This relationship was then mirrored in the African colonies where the branch managers worked with local representatives of those London based firms. In the years following the war, the Bank's network in Africa expanded rapidly. In 1946, for example, the Rhodesias and Nyasaland had only 19 DCO branches and 265 members of staff. By 1960 there were 113 branches employing 1176. During the

same period, money deposited in the area rose from £12 million to over £46 million, and the banks gross trading profits from these territories rose from £54,000 to £983,000.⁹

Unsurprisingly, the DCO's records dealing with loans to colonial businesses and private individuals are extensive and go far beyond the broad headline figures produced for shareholders in annual reports. This enables the researcher to track the growth and decline of certain of industries and agricultural developments in various territories. This is particularly true in relation to Barclays Overseas Development Corporation established in 1946.

Post-war growth and Barclays Overseas Development Corporation (BODC)

The bank's decision to establish BODC was swayed in part by Goodenough's determination to see the bank's funds employed on the periphery in a new way. He believed that a finance corporation on these lines would serve a valuable purpose, benefiting the bank by helping the expansion of economic activity in the colonies.¹⁰ The majority of colonial development schemes could not make use of short-term finance because the maturation period for most schemes was measured in years not months. The BODC would thus serve the medium and long-term financial needs of colonial development. During the late 1940s when the London market was closed to many colonial governments, the BODC proved to be a vital source of loan capital. Many colonial officials visited the Bank soon after the Corporation's creation seeking finance for development schemes. In June 1945 the Bank entertained three Kenyan government officials and talked extensively about possible Corporation business.¹¹ One of the first loan requests made to BODC was to Central Line Sisal Estates in Tanganyika.¹² Although many initial proposals were not for large amounts of capital, they did set a trend in which the BODC became important to colonial businesses.

But it was also true that the Bank sought ways to support small African businesses and indeed was encouraged to do so by the Colonial Office. In June 1947 Crossley met with John Keith from the Welfare section of the Colonial Office to discuss applications for start-up capital from 'enterprising West African natives'.¹³ Keith was keen to see this type of investment take place. By August 1947 the BODC made its first loan of this type to a West African man who set up his own laundry business. Although the amount of investment in this scheme was very small (£5,700), it still represented a significant shift away from the kind of schemes the BODC usually invested in.¹⁴

Arthur Creech Jones, Labour's Secretary of State for the Colonies, was very supportive of the BODC, and took a great interest in its progress. In July 1947, he met with Crossley to discuss its business. Crossley noted in his diary:

He took a keen interest in what we are doing; said he considered it extremely valuable, and himself went through the items of our various loans which I showed him. He seemed very fully aware of the lack of commercial knowledge and business sense amongst the Colonial Civil Servants, and was taking steps, he said, to recruit men with commercial experience into the service.¹⁵

The amounts lent by the BODC varied greatly. One advance to the Gold Coast's (Ghana) Co-operative bank was only £50,000, while another loan to a Rhodesian mining company was £100,000.¹⁶ By September 1947, the BODC were so inundated with submitted projects it was forced to create a standing committee of board members to meet weekly to consider them.¹⁷ A surprising number of municipal councils, especially in East Africa, also looked to the BODC for additional capital to fund public works. For example, in 1948 the Accra Town Council borrowed £108,000. Another example was the loan made on a long-term basis to Nairobi's Municipal Council (totalling £1500,000) in 1949.¹⁸

By 1949 the BODC had advanced loans to 103 different schemes amounting to £2.5 million.¹⁹ After 1949 the BODC's activities grew very rapidly as many more colonial administrations and businesses sought additional capital. By 1950 the BODC was supporting 180 schemes to the tune of £4.5 million; 85 of these schemes were in southern or central Africa.²⁰

Figure 6 gives details of BODC loans for the 1951 – 1961 period. By 1951 East and Central African territories accounted for 85 individual investments amounting to over £2 million, 34.6% of total

business. In 1957 this had risen to 190 accounts amounting to £6.5 million, over 50% of BODC's business profile. By 1951, investment between the agricultural and industrial sectors was virtually the same, each accounting for 25% of total investment. In 1957 the percentage of agricultural investment had dropped to 14% with industrial investment remaining at 25%. This shows the initial importance attached to agricultural development in the immediate post-war years and the subsequent growth of secondary industries to maximise the potential of the earlier investment in the agricultural sector. The highest number of investments in 1957 were for between £5 – 25,000 (111 of 212 accounts), by 1957 this had risen to 201 of 427 accounts. For the BODC, these were small amounts representing little risk. But the sheer amount of these small-scale investments displays Barclays' willingness to provide start-up capital for many colonial businesses in this period.

Classification	1951			1957			1961		
Region	No.	Amt. £'000	%	No.	Amt. £'000	%	No.	Amt. £'000	%
East Africa	70	1,332	25.4	122	3437	27.53	125	3860	27.04
West Africa	13	588	11.2	99	1416	11.35	39	1787	12.53
Rhodesia/ Nyasaland	15	732	14.2	68	3041	24.36	58	2824	19.78
West Indies	83	1,755	33.4	117	2967	23.78	94	3830	26.84
Other	<u>31</u>	<u>845</u>	<u>15.8</u>	<u>98</u>	<u>1625</u>	<u>12.98</u>	<u>66</u>	<u>1973</u>	<u>13.83</u>
	212	5,252	100	427	12487	100	382	14274	100
Type									
Agricultural /Forestry	49	1,329	25.3	58	1732	13.87	49	2178	15.26
Industrial	31	1,345	25.6	56	3013	24.13	74	3856	27.08
Building Development	61	1,278	24.3	153	2812	22.52	119	2451	17.17
Commercial	31	479	9.1	80	2724	21.82	61	1834	12.85
Other	<u>40</u>	<u>821</u>	<u>15.6</u>	<u>80</u>	<u>2207</u>	<u>17.66</u>	<u>79</u>	<u>3945</u>	<u>27.64</u>
	212	5,252	100	427	12487	100	382	14274	100
By Amount									
£5,000 and under	48	155	2.9	103	278	2.23	88	246	1.72
£5,000 – £25,000	111	1,445	27.5	203	2673	21.41	173	2350	16.47
£25,000 – £50,000	28	1,038	19.3	60	2304	18.49	53	2087	14.62
£50,000 – 100,000	19	1,412	26.9	37	2860	22.9	37	2936	20.57
Over £100,000	<u>6</u>	<u>1,202</u>	<u>22.9</u>	<u>24</u>	<u>4368</u>	<u>34.97</u>	<u>31</u>	<u>6655</u>	<u>46.62</u>
	212	5252	100	427	12487	100	382	14274	100

Fig. 6. BODC loans for the 1951 – 1961 period

The records of the DCO and its Development Corporation clearly have much to offer the researcher examining the history of 'development' in the African context. The Corporation went from strength to strength, and continued to operate via the DCO's branch network, thus fulfilling the model envisaged by Collins in his submission to the essay competition in 1943. George Money, one of the winning essayists, was appointed as the Agent for BODC in East Africa in April 1948.²¹ Shortly after his arrival in Nairobi, he embarked on a trip of almost 1,700 miles to visit customers and potential customers of the corporation in Kenya and Uganda. As the Bank moved into the area of long-term finance, travel increasingly came to be an essential part of the job.



Fig. 6. Zambia mobile branch pictured in 1967

Generally speaking, the DCO/BBI archive is under-used. This article has barely skimmed the surface of the rich and varied material it contains. It has relevance far beyond the world of banking, and can tell us a huge amount about the territories in which Barclays operated, and the British attitude towards them during a time of immense change. Barclays invites more researchers to make use of these untapped riches.

¹ This article is based on a paper delivered at the 2014 SCOLMA Conference ‘African Trajectories: Travel and the Archive’ held at the University of Birmingham, 2nd July 2014.

² This would later be shortened to Barclays DCO, before becoming Barclays Bank International or BBI.

³ Julian Crossley, unpublished diaries. 3 June 1946. (Barclays Group Archives, henceforth BGA)

⁴ See for example Joseph Hodge, Gerald Hödl and Martina Kopf (Eds), *Developing Africa. Development Discourse(s) in Late Colonialism* (Manchester University Press, 2014), and C. A. Bayly, Vijayendra Rao, Simon Szerter, and Michael Woolcock (Eds), *History, Historians and Development Policy: A necessary dialogue* (Manchester University Press, 2011)

⁵ Julian Crossley, unpublished diaries, 16 August 1943. (Barclays Group Archives) Goodenough was already a member of the Colonial Research Council at this time and would later be appointed to the Colonial Economic Advisory Council, established within the Colonial Office in 1946. Although the CRC was primarily concerned with research into agriculture in the colonies, Barclays were included as financial advisors. At one meeting of the CRC Crossley (DCO’s General Manager) noted in his diary that Professor J. F. R. Hill (Chairing the Committee in Lord Hailey’s absence) was “quite prepared to

turn over all questions of the control of expenditure” to the Barclays representative as the “financial member of the committee”. See Julian Crossley, unpublished diaries. 12 January 1943. (BGA)

⁶ Barclays Bank (DCO) Head Office Circular Letter No. 42/33, 23 September 1942 (Barclays Group Archives)

⁷ Barclays Bank (DCO) Head Office Circular Letter No. 42/33, 23 September 1942 (Barclays Group Archives)

⁸ Essay by G. G. Collins (Swakopmund, South West Africa), 8 April 1943, pp. 6-7. Collins’ suggested name for such an organisation was included in a digest of the essays given to the Colonial Office in August 1943.

⁹ Leslie Borer, *History of Barclays DCO 1945 – 1965* (unpublished manuscript), pp. 403 - 404 (BGA)

¹⁰ Barclays DCO Board minutes 23 November 1944. (BGA)

¹¹ These were Commander Couldrey (Chairman of the Pyrethrum Board of Kenya), R. E. Norton (Director of Produce Disposal, Kenya Government), and G. McCall Rennie (Chief Secretary to the Kenyan Government). Julian Crossley, unpublished diaries. 19 June 1945. (BGA).

¹² Julian Crossley, unpublished diaries. 28 February 1945. (BGA).

¹³ Julian Crossley, unpublished diaries. 17 June 1947. (BGA).

¹⁴ Julian Crossley, unpublished diaries. 26 August 1947. (BGA)

¹⁵ Julian Crossley, unpublished diaries. 16 July 1948. (BGA)

¹⁶ DCO Board minutes for 24 June 1948. (BGA)

¹⁷ Crossley noted that applications were coming in ‘almost daily’. Julian Crossley, unpublished diaries. 11 September 1947. (BGA)

¹⁸ DCO Board Minutes for 1 January 1948 and 25 May 1949 respectively. (BGA)

¹⁹ DCO Board Meeting Papers. Statement of Accounts presented at Ordinary General Meeting 30 September 1949. (BGA)

²⁰ Barclays DCO Statements and Accounts 1951 (BGA)

²¹ G. Money, *Nine Lives of a Bush Banker* (Braunton, Merlin Books, 1990) p. 235