

## [Policy paper: Air quality: Autumn Budget 2017 brief](#)

Autumn Budget 2017 announced reforms to improve air quality in the UK.

A £220 million New Clean Air Fund, funded by targeted changes to company car tax and vehicle excise duty for those buying new diesel cars, will support English local authorities to support people and businesses to adapt as measures to improve air quality are implemented.

This document sets out the background of on the government's policy to improve air quality and details of its plan going forward.

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## [Press release: Environment Agency staff win National Lifesaver Award](#)

Marcus Fry and Rob Nichols travelled to London at the weekend to collect their award from SADS UK, a national charity that campaigns to prevent loss of life from Sudden Arrhythmic Death Syndrome.

The pair swung into action after a colleague collapsed at the Environment Agency's head office in Horizon House, Bristol. The victim, a woman, was unresponsive and struggling to breathe.

First-aider Marcus started administering cardio-pulmonary resuscitation (CPR), then realised he could also deploy an automatic external defibrillator to prevent the risk of brain damage until an ambulance arrived. Software contractor Rob Nichols took over CPR while Marcus powered up the defibrillator.

Project manager Marcus, 55, of Thornbury, said:

These things work on a fluttering heart, so while Rob, a volunteer with West Midlands Ambulance Service, continued the CPR, I put the pads on the patient. The machine did an analysis and instructed us to continue mouth-to-mouth and CPR. After 2 to 3 minutes the paramedics arrived, followed by an ambulance carrying larger equipment, and then a doctor by helicopter.

After 20 minutes the medics stabilised the patient before taking her to hospital, where she was slowly awakened and treated for her heart condition.

Richard Houghton, Deputy Director, Health, Safety and Wellbeing at the Environment Agency said:

We are very proud and grateful of our quick-thinking colleagues whose calmness and first aid knowledge saved their workmate's life. The health, safety and wellbeing of our workforce is paramount for the Environment Agency, and I congratulate Marcus and Rob on their nomination for this award.

Rapid treatment is essential when someone suffers Sudden Cardiac Arrest (SCA) and the heart suddenly and unexpectedly stops beating. If this happens, blood stops flowing to the brain and other vital organs.

A defibrillator sends an electric shock to the heart to restore its normal rhythm. Prompt treatment increases a victim's chances of survival and reduces the risk of brain damage. Without rapid treatment only around 8% of people survive without neurological damage so every minute counts.

The Environment Agency colleague, after her recovery, said:

I feel like the luckiest person in the world. Marcus and Rob provided the assistance I needed with minimum delay. Their actions were impeccable. I was in hospital for 2 days in an induced coma and thankfully hadn't suffered any neurological damage when I came around.

In a statement read out at Saturday's awards ceremony the colleague said, "There are no words in any language that can express the feeling of being resuscitated. They just didn't give up on me. Gratitude is massive. But yet 'gratitude' feels like such a small word."

Anne Jolly MBE, founder of SADS UK, said:

SADS UK commend the lifesaving action taken by Rob and Marcus. It is good to know there was a defibrillator on the premises and that the Environment Agency has installed more at other offices since this incident.

The introduction of the automatic external defibrillator to the Environment Agency's Bristol office can be credited to the experience of former Bolton Wanderers' Fabrice Muamba. When he was aged 23, Fabrice suffered cardiac arrest during a match against Tottenham Hotspurs and was resuscitated after his heart stopped beating for 7 minutes.

Marcus was presented with a Lifepak defibrillator that he is donating to Yatton Keynell Village Hall, Wiltshire.

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# [Press release: A14 Cambridge to Huntingdon first railway bridge beam lift](#)

New photos of giant bridge beams being lifted over one of the country's main railway lines have been released by Highways England, as the A14 Cambridge to Huntingdon improvement scheme successfully reaches yet another milestone.

Giant steel girders being lifted over the East Coast Main Line railway last Sunday (19 Nov).

The photos, which were taken during the night, early on Sunday 19 November, show two pairs of twin steel girders weighing 100 tonnes each being lifted by a 500-tonne, giant crawler crane with back up support from a 100-tonne mobile crane.

The work, which happened during a four-hour closure of the railway line between 2 and 6am last Sunday, was completed with one hour to spare, after the railway's overhead power lines were isolated and protected during the tricky manoeuvre.

The steel beams will be joined by another three over the coming weeks and will form part of the bridge that will carry the new, 6-lane (three in each direction) A14 Huntingdon bypass over the East Coast Mainline once the 21-mile, £1.5bn A14 upgrade project is completed by the end of 2020.

A14 Cambridge to Huntingdon project director for Highways England, David Bray, said:

The successful installation of the first two bridge beams over the East Coast mainline is the culmination of two years of planning and the fact that the team was able to do this in around three hours is a credit to the level of expertise at our disposal on this project.

We've just marked our first year of construction and we're a quarter of the way into our programme already. The improvements we are delivering between Cambridge and Huntingdon are vital for the local area and for the country's economy. We set out to deliver world leading infrastructure improvements a year ago, this is exactly what we have been doing so far and we look forward to continuing to deliver our challenging programme in record time.

You can see a new fly-through simulation of the A14 Cambridge to Huntingdon

improvement scheme on the [Highways England YouTube Channel](#).

For the latest information about the A14 Cambridge to Huntingdon improvement scheme, including job and training opportunities, [visit the scheme website](#), follow @A14C2H on Twitter and [like our Facebook page](#).

## **General enquiries**

Members of the public should contact the Highways England customer contact centre on 0300 123 5000.

## **Media enquiries**

Journalists should contact the Highways England press office on 0844 693 1448 and use the menu to speak to the most appropriate press officer.

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# **[Press release: 28 years' ban for directors of consumer credit broker which took money without permission](#)**

The individuals disqualified are: Mark Robert Kennedy for 8 years; David John Carter Mullins for 8 years; Edward John Booth for 7 years; and Christopher Brotherton for 5 years.

All four were the directors who had responsibility for SMM trading with lack of commercial probity from October 2013 whereby SMM:

- induced members of the public to provide bank/credit card details so

- that SMM could take money without their knowledge or consent
- did not provide services in accordance with which representations
  - made misleading statements in respect of refunds to its customers, company bankers and FCA when challenged
  - did not carry out any work for its upfront fee
  - charged customers who had already paid an upfront one-off fee, monthly fees without their permission, knowledge or any clear explanation or justification

Kennedy, Mullins and Booth shared responsibility for allowing SMM's website to remain active, resulting in £181,393 being taken from individual bank accounts, after SMM had agreed with Financial Conduct Authority (FCA) to remove from public access and sight all such offending websites.

At liquidation on 31 August 2014 SMM had liabilities totalling £357,628, with assets estimated to be £6,000.

SMM traded as an internet credit broker from August 2011 using the trading styles/brand names MoneyGaGa (to October 2013); Loan Zoo; Loan Junction; and i-loans direct. After October 2013 SMM allowed one of Mr Kennedy's other businesses to trade his brand theloan through SMM.

Up to October 2013 SMM had utilised a platform designed by a former director. That platform was dispensed with and a new platform was introduced by Mr Kennedy, who provided technical expertise and finance to support SMM. Mr Kennedy was only formally appointed as a director of SMM between 30 May 2014 and 11 June 2014, though was the key individual in its operation after October 2013.

Customers came to SMM via other companies (described as 'affiliates') websites, called 'pingtrees'. Customers searched for loans online and input their details. SMM paid for these leads and the customers' details would be prepopulated into SMM's website. The customer base for SMM was, in the majority, individuals who had been turned down by lenders.

SMM duped its 'customers', who were searching for loans, into paying a brokerage fee of up to £69. SMM effectively did nothing in return for that fee. Its websites and correspondence with customers – and its merchant service provider – made misrepresentations which delayed the refunding of sums to customers. The directors then misled the FCA in stating that SMM's websites had been shut down, when in fact they had not, resulting in even more moneys being extracted.

SMM also directed customers/enquiries to other brokers, with the consequence that these people were exposed to the potential to be charged a number of times by similar brokers.

In May 2014 the FCA made contact with SMM who promised to make changes to its processes and remove or amend certain webpages. These changes were not done as SMM had promised and the company entered a creditor's voluntary liquidation on 31 July 2014.

The Insolvency Service investigation, found that SMM:

- induced members of the public, via its website payment pages, to provide bank or credit card details in order that SMM could deduct a brokerage and/or membership fee without the customers' knowledge and or consent. It did not make it clear that a fee would be taken nor what that fee would be
- changed its wording on fee charging in March 2014 but by April 2014 it had reverted back as it had affected SMM's revenue
- failed to provide the service in accordance with which representations had been made
- told customers that SMM needed to notify the individual lenders it had contacted on the customers' behalf as a justification for not making refunds immediately. SMM did not contact lenders.
- did not, as it claimed to its bankers and customers, compare loan products from a wide range of lenders
- implied to its bankers that customers saw its home pages and arrived at the website prior to a Payment Page, which was knowingly not the case
- provided screenshots to the company bankers that were different to the website operated by SMM and in particular included an opt-in box for the Terms and Conditions on the Payment Page, which was absent on the website
- did not carry out any work for its upfront fee. All customers received the same 'offers', many of which were unsuitable for the customers' needs. As a result SMM was unable to ascertain what loans, if any, had been secured by its customers
- commenced to charge customers who had already paid an upfront one off fee monthly fees of £4.99 in May 2014 with no apparent justification

The Financial Ombudsman Service received 656 customer complaints about SMM between January 2014 and May 2014. On 20 May 2014, SMM informed the Financial Conduct Authority that the websites would be taken down by "...no later than 10am tomorrow", and thereby made inoperative. Email traffic between the director showed them discussing how the websites would have the appearance of being off-line and unviewable or accessed publicly including "we can always 'take them down' for now like the loan appears taken down but we all know is not." Between 21 May 2014 and 30 May 2014 the websites remained live and operating, resulting in at least a further £181,393 being removed from customers.

Commenting on the disqualifications, Cheryl Lambert, Chief Investigator at the Insolvency Service, said:

This company was a shark feasting in a pool of the most vulnerable and financially distressed. It took advantage of their desperation for immediate funds, and its own technical expertise, to induce the unwary into a trap from which it was difficult to escape.

The system that was created resulted in some of the least

financially sophisticated members of society having their banking and personal details pinging around a school of sharks to create a feeding frenzy.

This was utterly cynical and thoroughly reprehensible commercial activity.

The disqualification of the four people directly responsible is a warning to all directors. The Insolvency Service is continuing to pursue the rogues, chancers and recklessly greedy. There will be a direct personal consequence to the activities undertaken behind the corporate veil.

The Insolvency Service would like to thank the Financial Conduct Authority for their co-operation in this case.

#### **Notes to editors**

Secure My Money Ltd (CR0 07713650) was incorporated on 29 July 2011. Its registered office before liquidation was Beechfield House Winterton Way Macclesfield Cheshire SK11 0LP. It traded via the internet with a physical presence at Beechfield House, Winterton Way, Macclesfield, Cheshire SK11 0LP.

Secure My Money Ltd was placed into liquidation on 31 July 2014 with Jonathan Elman Avery-Gee and Stephen Leonard Conn of CG&Co of 17 St Ann's Square, Manchester M2 7PW appointed joint liquidators. Secure My Money Ltd was dissolved on 9 March 2017.

The Secretary of State accepted an 8 year undertaking from Mark Robert Kennedy (DOB November 1964) on 25 September 2017. The disqualification commenced on 16 October 2017 and Mark Robert Kennedy is of Monte Carlo, Monaco, 9800.

The Secretary of State accepted an 8 year undertaking from David John Carter Mullins (DOB February 1980) on 29 November 2016. The disqualification commenced on 20 December 2016 and Edward John Booth is of Stockport, Cheshire.

The Secretary of State accepted a 7 year undertaking from Edward John Booth (DOB December 1986) on 6 September 2016. The disqualification commenced on 27 September 2016 and Edward John Booth is of Stockport, Cheshire.

The Secretary of State accepted a 5 year undertaking from Christopher Brotherton (DOB December 1985) on 6 September 2016. The disqualification commenced on 27 September 2016 and Christopher Brotherton is of Clwyd.

A disqualification order has the effect that without specific permission of a

court, a person with a disqualification cannot:

- act as a director of a company
- take part, directly or indirectly, in the promotion, formation or management of a company or limited liability partnership
- be a receiver of a company's property

Disqualification undertakings are the administrative equivalent of a disqualification order but do not involve court proceedings. Persons subject to a disqualification order are bound by a [range of other restrictions](#).

The Insolvency Service, an executive agency sponsored by the Department for Business, Energy and Industrial Strategy (BEIS), administers the insolvency regime, and aims to deliver and promote a range of investigation and enforcement activities both civil and criminal in nature, to support fair and open markets. We do this by effectively enforcing the statutory company and insolvency regimes, maintaining public confidence in those regimes and reducing the harm caused to victims of fraudulent activity and to the business community, including dealing with the disqualification of directors in corporate failures. Further information about the work of the Insolvency Service, and how to complain about financial misconduct, is [available](#).

BEIS' mission is to build a dynamic and competitive UK economy that works for all, in particular by creating the conditions for business success and promoting an open global economy. The Criminal Investigations and Prosecutions team contributes to this aim by taking action to deter fraud and to regulate the market. They investigate and prosecute a range of offences, primarily relating to personal or company insolvencies.

All public enquiries concerning the affairs of the company should be made to: Cheryl Lambert, Head of Outsourced Investigations, Investigations and Enforcement Services, The Insolvency Service, 3rd Floor, Abbey Orchard Street, London SW1P 2HT. Tel: 0207 596 6117. Email: [Cheryl.Lambert@insolvency.gsi.gov.uk](mailto:Cheryl.Lambert@insolvency.gsi.gov.uk).

Media enquiries for this press release – 020 7674 6910 or 020 7596 6187

You can also follow the Insolvency Service on: