

Restaurateurs disqualified after abusing Bounce Back Loans

Bounce Back Loans were government-backed loans designed to support businesses through the Covid pandemic. Under the rules of the scheme, companies were allowed to borrow up to 25% of their 2019 turnover, up to a maximum of a £50,000.

Malcolm Forbes, Avin Habash and Kamil Ozkan were directors of three separate companies that applied for Bounce Back Loans. But each caused their companies to abuse the covid support scheme, which was only uncovered after the companies entered into liquidation.

Malcolm Forbes, from Portsmouth, was the sole director of Nija Bite Limited, which operated as a takeaway called Iroko Lounge on Onslow Road in Southampton and a mobile food stand.

Enquiries uncovered that Malcolm Forbes received the maximum £50,000 Bounce Back Loan having submitted an application that declared a turnover of £225,000. However, Malcolm Forbes grossly exaggerated the company's turnover, which was closer to £24,000 and this would have only entitled Nija Bite Limited to a £6,000 loan.

Liverpool's Avin Habash, was the sole director of Hot Spot Liverpool Limited, which traded as Hot Spot, a takeaway in Liverpool city centre on Temple Court

Avin Habash caused the company to apply for a Bounce Back Loan and secured £50,000 claiming a turnover of £200,000. Investigators, however, found that Hot Spot Liverpool Limited's actual turnover was closer to £100,000, which should have only entitled the eatery to circa £26,000.

And Kamil Ozkan, from West Rainton, Houghton le Spring, was the sole director of Papa Peterlee Limited, trading as Martinos Italian Kitchen on York Road in Peterlee.

Investigators discovered that Papa Peterlee Limited successfully received a £50,000 Bounce Back Loan. But instead of using the loan for the economic benefit of the company, Kamil Ozkan caused the company to transfer up to £37,500 to his personal account.

The 3 restaurateurs are now banned from directly, or indirectly, becoming involved in the promotion, formation or management of a company, without the permission of the court.

Mike Smith, Chief Investigator for the Insolvency Service, said:

Covid support schemes provided a lifeline to businesses, protecting jobs and preserving businesses. However, Malcolm Forbes, Avin

Habash and Kamil Ozkan flagrantly abused that support when they either personally benefited from the loan or exaggerated turnover to secure more money than they were entitled to.

The three restaurateurs have now been removed from the corporate arena and creditors will be protected from any further harm. Their bans clearly demonstrate that we will not hesitate to take action against directors who have abused Covid-19 financial support like this.

Malcolm Forbes

Malcolm Forbes is from Portsmouth and his date of birth is July 1963.

Papa Peterlee Limited (company number: 11187602)

Malcolm Forbes had his 10-year disqualification accepted by the Secretary of State 25 August 2022

Avin Habash

Avin Habash is from Liverpool and her date of birth is January 1992

Hot Spot Liverpool Limited (Company number = 11617917)

Kamil Ozkan had her 10-year disqualification undertaking accepted by the Secretary of State on 16 September 2022.

Kamil Ozkan

Kamil Ozkan is from West Rainton, Houghton le Spring and his date of birth is September 1986.

Nija Bite Limited (company number: 11959896)

Kamil Ozkan had his 6-year disqualification undertaking accepted by the Secretary of State on 6 September 2022.

About disqualifications

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 restrictions](#).

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