

# Essex mobile catering firm duo banned for a total of 16 years

Vicki Holland, 47 and Darren Robert Trutt, 51, both from Harlow in Essex have been disqualified for a total 16 years after falsely claiming a £20,000 Bounce Back Loan (BBL)

Vicki Holland and Darren Trutt were directors of Crepe Heaven Ltd, which was incorporated in 2013 and ran as a mobile catering company until it went into liquidation in October 2021.

With Trutt's backing, Holland applied for a Bounce Back Loan for Crepe Heaven in 2020. BBLs 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.

In the application for the loan, Holland stated that Crepe Heaven's turnover for 2019 was £100,000. The company received a BBL payment of £20,000 in August 2020, but subsequently went into liquidation in October 2021. At the point of liquidation, its debts were almost £21,000, including the full amount of the loan.

The liquidation triggered an Insolvency Service investigation, which discovered that Crepe Heaven's turnover in 2019 had been just over £13,000, rather than the £100,000 claimed, with income of less than £12,000. This would have entitled the company to a BBL of £2,960.

The Secretary of State accepted a disqualification undertaking from Vicki Holland for causing Crepe Heaven to overstate its turnover on its application for a BBL resulting in Crepe Heaven Ltd receiving £17,040 more than it was entitled.

The Secretary of State also accepted a disqualification undertaking from Darren Robert Trutt for his part in allowing Crepe Heaven to overstate its turnover on the BBL application.

Both directors' bans begin on 1 November 2022, with Holland's lasting for 9 years and Trutt's ending after 7 years.

The disqualification undertakings prevent the pair from directly, or indirectly, becoming involved in the promotion, formation or management of a company, without the permission of the court.

The liquidator has recovered £5,000 from the directors as a final settlement.

Martin Gitner, Deputy Head of Insolvent Investigation, said

Bounce back loans were introduced to help viable businesses through

the most testing of times, providing them with the financial support during the pandemic to protect jobs and return to prosperity.

The conduct of Vicki Holland and Darren Trutt fell extremely short of the standards required of company directors and they been removed from the corporate arena for a significant amount of time. Their bans should serve as a clear warning that if you abuse Government support schemes you should expect to be caught and punished.

Vicki Holland's date of birth is April 1975

Darren Robert Trutt's date of birth is May 1971

Both are of Harlow in Essex.

Company: Crepe Heaven Limited (Company Reg no. 08358343)

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](#).

[Further information about the work of the Insolvency Service, and how to complain about financial misconduct.](#)

You can also follow the Insolvency Service on:

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## [\*\*Social housing sector stock and rents statistics for 2021/22 show small net increase in social homes\*\*](#)

Today (25 October 2022) the Regulator of Social Housing published statistics about the social housing sector for both private and local authority registered providers, including stock ownership and rents as at 31 March 2022.

Returns from all registered providers of social housing show that the sector owns 4.4 million homes across England, with a net increase of over 31,000 social homes in the year. The number of Affordable Rent and low cost home ownership homes increased, while the number of social rent homes fell. General needs still makes up the majority of the social housing sector at 83% of all stock, with supported housing at 11% and low cost home ownership at

5%.

Private registered providers built and purchased more homes this year, as activity moved back towards pre-pandemic levels following the ending of Covid-19 restrictions. There has been an overall increase in their low cost rental stock since April 2021, with over 20,000 homes for Affordable Rent being added. However, despite the addition of just over 3,000 homes for Affordable Rent, local authorities saw another decline in their overall low cost rental stock. Both private and local authority providers increased their low cost home ownership stock, with over 18,000 more units owned across the sector in 2022 than in 2021.

As expected, rents increased in the year. The average increase in general needs (social rent) weekly net rents was 1.6%, in line with the limit set for 2021/22. The average weekly general needs (social rent) rent across England was £94.31, with variations across different regions of the country. Rents were lowest in the North East (£78.89) and highest in London (£116.16).

Will Perry, Director of Strategy at RSH, said:

The data from the 2021/22 Statistical Data Return and Local Authority Data Return show the impact of Covid-19 restrictions ending, with greater levels of development and acquisition activity in the period. There is a wealth of data in this year's returns, which will be of use to anyone interested in social housing in England. It also underlines how good quality data is essential for providers making difficult decisions about future investment in the current economic climate.

## **Further information**

For press office contact details, see the [Media enquiries page](#).

For general queries, please email [enquiries@rsh.gov.uk](mailto:enquiries@rsh.gov.uk) or call 0300 124 5225.

## **Notes to editors**

1. Local authority social housing data was formerly collected through the Local Authority Housing Survey. Since 1 April 2020 it has been collected by RSH through the Local Authority Data Return when RSH took on responsibility for the regulation of local authority rents. Private registered provider data has been collected by RSH through the Statistical Data Return since 2012.
2. Both local authority and private registered provider stock and rents statistics are designated as National Statistics by the UK Statistics Authority.
3. There were 1,614 providers on our register on 31 March 2022. A total of 1,553 providers completed either the LADR or the SDR in 2022. There was a response rate of 100% for the 2021-22 LADR and 96% for the 2021-22 SDR.

4. Homes include self-contained units such as houses and flats and non-self-contained bed spaces, referred to collectively as units in the data.
  5. Of the 4.4m units of social stock owned by RPs, private registered providers own 2.8m units while local authority registered providers own 1.6m units.
  6. The 64 for-profit providers reported 20,831 units of social stock in March 2022, compared to 13,671 in March 2021.
  7. From 1 April 2020 rents have been regulated through RSH's rent standard where the limit on annual increases is CPI + 1%. The Government consultation focusing on the introduction of a rent ceiling for 2023/24 closed on 12 October 2022.
  8. The Regulator of Social Housing promotes a viable, efficient and well-governed social housing sector able to deliver and maintain homes of appropriate quality that meet a range of needs. It does this by undertaking robust economic regulation focusing on governance, financial viability and value for money that maintains lender confidence and protects the taxpayer. It also sets consumer standards and may take action if these standards are breached and there is a significant risk of serious detriment to tenants or potential tenants.
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## [Interest rate increased on the Court Funds Office special and basic accounts](#)

News story

The interest rates were increased for Court Funds Office special and basic accounts today (25 October 2022).



Please note that, in response to the increase in the Bank of England base rate on 22 September 2022, the Lord Chancellor has reviewed the Court Funds Office (CFO) rates of interest payable to clients and has directed that from

25 October 2022 these will change to the following:

-Special Account – increases from 1.75% to 2.25%

-Basic Account – increases from 1.313% to 1.688%

The Lord Chancellor has made this decision to ensure that the running costs of the CFO service can continue to be met and that an increased rate of interest payable to clients can be provided.

If you wish to discuss further, please contact the CFO on 0300 0200 199 or email [enquiries@cfo.gov.uk](mailto:enquiries@cfo.gov.uk)

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## [CMA considers remedy to address concerns in chemical admixtures merger](#)

In November 2021, Swiss firm Sika agreed to buy the German based MBCC Group in a £4.5 billion deal. Sika and MBCC are the 2 largest UK suppliers of chemical admixtures, which are an essential input for products like concrete and cement used in the construction industry and control various characteristics of concrete, such as its strength or setting time.

The companies are widely regarded as the strongest suppliers in the UK market, particularly in relation to their product development and innovation capabilities, and together account for over half of the UK supply.

Following an initial Phase 1 investigation, the CMA identified competition concerns in the supply of chemical admixtures in the UK. As a result, the CMA referred the deal for an in-depth Phase 2 investigation in August 2022.

Early in the Phase 2 investigation, the 2 businesses conceded that the deal raises competition concerns and asked the CMA to “fast-track” the case to the assessment of a remedy that could address those concerns.

The CMA accepted the businesses’ request and has provisionally found that the deal could reduce competition. Without remedies to restore this loss of competition, the deal could reduce the level of innovation, services and quality available to concrete producers, as well as leading to higher prices.

To address this, the merging businesses have now proposed to sell MBCC’s chemical admixtures business in the UK, Europe and several other countries. The next stage of the CMA’s investigation will focus on assessing whether this will fully replace the loss of competition arising from the merger, and the CMA is currently consulting on the remedies that have been proposed.

Richard Feasey, Independent CMA Panel Chair, said:

The firms accept that the merger could reduce competition in the UK chemical admixture market. If it were to go ahead without a remedy, this could lead to higher prices for UK concrete producers and less innovation, lower service levels and poorer quality.

The next stage of our investigation is focussed on making sure that any remedy properly addresses these concerns to avoid any adverse impact for UK businesses and consumers.

The CMA is asking for views on the remedy offered by 4 November 2022 and on its provisional findings by 15 November 2022. The statutory deadline for the CMA's final report is 24 January 2023.

For more information, visit the [Sika AG / MBCC Group merger inquiry page](#).

1. Under the Enterprise Act 2002, the CMA has a duty to make a reference to Phase 2 if the CMA believes that it is or may be the case that a relevant merger situation has been created, or arrangements are in progress or contemplation which, if carried into effect, will result in the creation of a relevant merger situation; and the creation of that situation has resulted in, or may be expected to result in, a substantial lessening of competition (SLC) within any market or markets in the United Kingdom for goods or services.
2. The Parties propose to sell MBCC's chemical admixture businesses in the UK, the EEA, Switzerland, the United States, Canada, Australia and New Zealand to a single purchaser. The CMA will need to approve the purchaser before the deal is finalised.
3. The process that applies where merging parties request to concede an SLC is set out in paragraphs 7.18 to 7.21 of [CMA2 revised](#).
4. In addition to conceding that the deal raises competition concerns in relation to the SLC identified at Phase 1, the firms have agreed to waive their right to challenge this position during the CMA's Phase 2 investigation and have submitted a proposed remedy to address the concerns identified.
5. For media enquiries, contact the CMA press office on 020 3738 6460 or [press@cma.gov.uk](mailto:press@cma.gov.uk).

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## [Looking towards the mandate renewal of the UN Support Mission In Libya](#)

Thank you President, and let me thank SRSG Bathily for his inaugural briefing to the Council, and congratulate him on taking up his appointment. SRSG

Bathily – you have the full support of the United Kingdom in the implementation of your mandate. I also welcome the participation of the Permanent Representative of Libya in our meeting today.

President, it is regrettable that Libya's political elite have made no further progress to agree a basis on which to hold free, fair and inclusive parliamentary and presidential elections. I therefore welcome SRSB Bathily's efforts to engage with all Libyan parties across the country, including civil society, women, and youth groups.

As a Council we should now urge all Libyan parties, in particular Libya's political leaders, to work constructively with SRSB Bathily, and agree a roadmap to elections as soon as possible. This is in the interest of all the Libyan people.

President, I would also like to highlight two areas that are undermining prospects for free, fair and inclusive elections. First, the UK is deeply concerned by reports of increased restrictions on, and a deteriorating operating space for, civil society in Libya. As well as administrative impediments, civil society organisations reportedly face an escalation in the level and frequency of scrutiny of their operations.

A vibrant civil society is critical for the holding of free, fair, and inclusive elections. It is an essential component of a functioning democracy, leading to greater stability and prosperity. So we urge all Libyan authorities to ensure a safe, secure and unhindered operating environment for civil society.

Second, President, we call on all Libyan parties to protect the neutrality, integrity and reunification of public institutions so as to ensure that Libya's wealth is used for the good of all citizens. Reports of the misuse of public funds, set out in the recent Audit Bureau's report, damage the credibility of Libya's institutions. These institutions must be supported to serve the whole of Libya and all Libyan people.

Finally, President, I would like to thank Council members for their constructive engagement in negotiations to renew UNSMIL's mandate for a year. We look forward to the resolution's adoption later this week. Thank you.