

# [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 pinged 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:

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## [News story: Military Aviation Authorities \(MAA\) certification of the P-8A Poseidon Maritime Patrol aircraft](#)

The 2015 Strategic Defence and Security Review announced the procurement of 9 maritime patrol aircraft to re-introduce a capability that had been dormant since the withdrawal of the Royal Air Force's (RAF) Nimrod MR2 in 2010. In July 2016 it was confirmed that the RAF would receive 9 Boeing P-8A Poseidon aircraft to meet this requirement.

The Poseidon is designed and built by the American aerospace company Boeing and can trace its' heritage to the company's 737 narrow body airliner. The Poseidon was developed to meet the requirements of a US Navy programme to replace the venerable Lockheed P-3 Orion maritime patrol aircraft and the aircraft has been substantially re-engineered from the civil airliner that many of us have flown on business or holidays. As well as the inclusion of a large suite of sensors and mission equipment to carry out the maritime patrol role; it also includes significant structural strengthening, additional fuel tanks, an internal weapons bay and enhanced electrical power generation.

The aircraft first flew in 2009 and entered US Navy operational service in 2014. It should be noted that whilst the Poseidon's heritage is from the Boeing 737; the aircraft are designed, certified and built as military aircraft and are not civil airliners modified for a new role.

MOD Defence Equipment and Support (DE&S) are responsible for acquisition of the Poseidon aircraft, associated systems and support through a Foreign Military Sales contract with the US Department of Defense. Like all new United Kingdom (UK) military air systems the Poseidon must be certified by the Military Aviation Authority (MAA) before entering front line service. This certification activity is a process to demonstrate independently that the aircraft design complies with defined reference standards and can achieve an acceptable level of safety.

The certification process is an extremely extensive one that involves considerable interaction between the Type Airworthiness Authority (TAA), who is the senior engineer in the DE&S Delivery Team, and the Certification Division of the MAA. The process culminates in the issue of a Military Type Certificate (MTC) by the MAA and is detailed in [RA 5810](#). This requirement for independent certification of new air systems by the MAA was a recommendation of the 2009 Haddon-Cave Report that led to the founding of the MAA.

A major element of the [MAA 5 year strategy](#) is engagement with other nation's military aviation regulators. This includes a formal process of recognition and, where appropriate, harmonising our approach internationally. Poseidon was introduced into US Navy service under the auspices of their procurement organisation Naval Air Systems Command, known as NAVAIR. The aircraft certification process was carried out by the US Navy's airworthiness regulator, the 4.0P division of NAVAIR. As part of the MAA's mutual recognition programme, NAVAIR 4.0P were recognised in October 2014 as a regulator whose approach to airworthiness, certification and regulation are acceptable to the MAA. Once the decision to procure Poseidon was confirmed, it was decided that it would be logical to exploit the mutual recognition process and use NAVAIR 4.0P's work on Poseidon as a key building block of the MAA's certification of the aircraft.

Whilst NAVAIR 4.0P has been recognised by the MAA, as with any other military regulator, it is important to note that there are significant differences in their regulatory approach. These mean that exploiting their certification activity was not simply a matter of "rubber-stamping" the NAVAIR equivalent of a MTC. Rather the MAA has developed a structured approach to re-use existing certification evidence to cater for differences in UK regulations, together with any differences in the configuration and operation of the aircraft in RAF service compared with the US Navy. This approach is explained in greater detail in 2 MAA Regulatory Notices, [MAA/RN/2016/11](#) and [MAA/RN/2015/08](#), and the MAA decided that certification of Poseidon was a suitable opportunity to test its' application.

The first step in the process is what is termed a Part A Review. This is essentially a feasibility study to carry out an assessment of the acceptability and applicability of the original certification activities, in this case by NAVAIR 4.0P. The review also takes into account how the aircraft will be used in service by the RAF and the impact of any configuration differences between the UK and US Navy variants of Poseidon. During the Part A review it was confirmed that the Poseidon had been certified by NAVAIR to the processes that had been reviewed by the MAA during the recognition activity in 2014. However, it should be noted that many military

airworthiness regulators have, like the MAA, been created in their current form only in the last decade and have evolved practice from there. Therefore, exploiting the mutual recognition route would probably not be feasible if the UK purchases an aircraft that has already been in service for a lengthy period, as it would have likely been certified to a different process to the one that has been recognised.

The Part A report was carried out by the TAA, and reviewed by MAA Certification Division, prior to the project's Main Gate review which took place in June 2016. Over the past 12 months the focus of the certification activities has been the compilation of a follow-on Part B report by the TAA. The Part B report is to address issues highlighted during the Part A Review and carry out a number of case studies into the certification work originally carried out by NAVAIR. The latter focuses on the areas: where US regulations and standards differ from those of the UK; that present the highest potential airworthiness risk and those where the Poseidon design includes novel or unusual features. Therefore, for example, there have been extensive Part B case studies into the major re-design of the aircraft's lower fuselage to include an internal weapons bay and auxiliary fuel tanks. The overall aim of the Part B report is to determine the extent of any further certification activity required to be carried out prior to the Poseidon entering RAF Service in 2019.

The Part B report has recently been submitted by the TAA to the MAA. A review period is required to allow the MAA Technical Director to formally comment on the issues raised in the report. However, the DE&S Delivery Team have been in regular dialogue with staff from MAA Certification Division to highlight issues as they develop and to seek guidance on this novel approach to certification of a UK military aircraft. The 2 teams have worked closely together to efficiently deliver a certification programme, whilst ensuring that there is clear delineation between the respective roles of DE&S as the delivery organization and the MAA as the Air Safety Regulator.

Once the MAA review of the report is completed the TAA will have to address the findings in a similar vein to the Part A report. In addition, the work to date for both the Part A and Part B reviews has been against the data from the US Navy's Lot 4 build standard. The first aircraft to be delivered to the RAF will be part of the US Navy's Lot 8 production buy. Therefore, as part of the programme of certification work following the Part B report, the TAA will have to assess the differences between the Lot 4 and Lot 8 configurations and provide appropriate certification evidence to the MAA. These various work strands will culminate in the TAA submitting a final certification evidence submission to the MAA in late 2018 followed by the issue of a Military Type Certificate in early 2019, prior to the first RAF Poseidon entering service later in that year.

The procurement of the Poseidon was one of the major decisions of the 2015 Strategic Defence and Security Review and the aircraft will be in front-line service under 5 years from the announcement. This is a demanding timeline, and in order to achieve this the MAA has developed an innovative approach to aircraft certification, which has leveraged its mutual recognition initiative with its' sister military aviation regulators. Many of the aircraft types

planned to enter service with the UK military in future, have already seen service with other military or civilian operators. Therefore, the MAA intends to capitalise on this and, wherever feasible, use the mutual recognition approach in order to ensure that this key air safety requirement can be met in the most efficient and timely manner possible.

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## **News story: Vacancy: Operations Officer**

The Air Accidents Investigation Branch is recruiting an Operations Officer.

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The AAIB is looking for an Operations Officer who is highly motivated, organised and flexible to work within the Operations Centre which is responsible for handling notifications of accidents and incidents and providing support to AAIB Senior Management throughout the investigation process. The team also assists with the AAIB's activities in the international safety investigation community. This is a rare opportunity to join a high profile organisation in a demanding and interesting frontline operational post directly supporting Inspectors of Air Accidents (professional pilots, engineers and data specialists).

A full role profile is on the [Civil Service Jobs website](#). The deadline for applications is 8 December.

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## **Press release: Charity regulators urge auditors and independent examiners to be more proactive in reporting concerns**

Reporting relevant matters of interest: new insights for auditors and independent examiners

UK charity regulators are today encouraging auditors and independent examiners to be more forthcoming with concerns they come across in charity

finances or governance during the course of their work.

[Reporting of relevant matters of interest to UK charity regulators](#) is a joint publication from the Charity Commission for England and Wales, the Scottish Charity Regulator (OSCR) and the Charity Commission for Northern Ireland.

This is the first time the regulators have provided examples on where reporting would be helpful by auditors and independent examiners when reporting matters that are relevant but not a legal requirement to report.

Today's publication advocates a 'when in doubt, report it' approach and includes examples of relevant matters which may be reported:

- insecure funding putting beneficiaries at risk – for example, a charity established to care for vulnerable adults and children is reliant on a single contract for 90% of its income in the reporting period and the trustees are uncertain whether they will be able to secure future funding at the current level when the contract is renewed the following year
- donation that may indicate vulnerability to abuse – for example, a large donation is made via an intermediary organisation, restricted to teaching the strict beliefs of a particular religion and requires educational materials to be purchased from a specified overseas source
- lack of financial oversight by the whole trustee body – for example, minutes show that the finances of a large charity are only considered annually during a presentation from the CEO

**Nigel Davies, Head of Accountancy Services at the Charity Commission for England and Wales, said:**

Last year's Public Administration and Constitutional Affairs Committee report on Kids Company noted that auditors have been too reticent when it comes to reporting matters of concern that would be of interest to the regulator. Through this new publication we are encouraging and enabling the profession to step up and engage with us more readily on a proactive basis.

**Myles McKeown, Head of Compliance and Enquiries at Charity Commission for Northern Ireland said:**

With over 200,000 registered charities operating across the UK we as regulators cannot possibly upturn every stone, and so auditors and independent examiners have an incredibly important role to play in helping us regulate effectively.

**Laura Anderson, Head of Professional Advice and Intelligence at**

## **OSCR said:**

This document is a collaborative initiative between UK regulators. This joined up approach to guidance has enabled us to provide the most consistent and comprehensive insights on areas we encourage auditors to report to us, drawing on UK-wide experience across the sector.

Ends

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## **Notes to editors**

1. The Charity Commission is the independent regulator of charities in England and Wales. To find out more about our work, see our [annual report](#).
2. Search for charities on our [check charity](#) tool.
3. Reporting of relevant matters of interest to UK charity regulators should be read alongside the guidance for auditors and independent examiners on reporting matters of material significance which is published by the UK charity regulators.
4. Information on how to make a report is available in Section 3.
5. There is no requirement for auditors or independent examiners to undertake any additional audit or examination work to identify relevant matters for reporting. The matters that are reported will be those identified during the course of an audit or independent examination. (See Section 2.2)
6. Minor issues – those that are immaterial to the accounts and matters that have no bearing on the use of charitable funds or assets – to do with honest mistakes in the governance of a charity do not need to be reported to a charity regulator. (See Section 2.3)
7. The Scottish Charity Regulator (OSCR) is the independent regulator and registrar of Scotland's 23,500 charities and publishes the Scottish Charity Register at [www.oscr.org.uk](http://www.oscr.org.uk). Our vision is for charities in which the public has confidence and which provide public benefit.
8. The [Charity Commission for Northern Ireland](#) is the independent regulator of charities in Northern Ireland, established under the Charities Act (Northern Ireland) 2008, responsible for ensuring Northern Ireland has a dynamic and well governed charities sector in which the public can have confidence.