

Press release: Three directors of payday loan company share 20 years ban

Three directors of Speed-e-Loans.com Limited (SEL) have been disqualified from acting as a directors. The Secretary of State for Business, Energy, & Industrial Strategy, accepted disqualification undertakings from Philip Miller for nine years, Robert Alan Davies for six years and Daniel Jonathan Miller for five years – following an investigation by the Insolvency Service.

At administration, Speed-e-Loans.com Limited had assets listed at £150,269 and liabilities to creditors of £4,364,313.

All three directors breached their fiduciary duties and the duties of care, skill and diligence. Philip Miller caused, whilst his son, Daniel Jonathan Miller, and Robert Alan Davies allowed, SEL, at a time when it was not solvent and had ceased lending to new clients to receive funds from private investors via pension liberation schemes. These investors became liable to pay a substantial tax charge and were also exposed to the risk of penalties. SEL received £1,210,860.06 from private investors, funds which were in jeopardy and were lost in the events that happened.

SEL traded as a pay-day loan provider from February 2010 until July 2012, when it's then managing director was suspended. A new managing director was appointed and SEL ceased lending to new clients by August 2012, thereby ceasing active new trading. At a board meeting, the directors sought new opportunities for the investment of new moneys into SEL.

Phillip Miller (who had previously been a formally appointed director and was a major shareholder) presented a proposal for SEL to receive moneys from a pensions liberation scheme set up by third party brokers. SEL was to be the investment through which members of the public derived guaranteed annual dividend payments of 5% as well as a guaranteed return of the whole of their "investments" in ten years. The terms were that SEL would receive 54% of the moneys provided by the public but be contractually obliged to repay 100% plus that annual 5% dividend. The board agreed by majority to the proposals and set in place the necessary pension trusts and paperwork.

From October 2012, members of the public invested through brokers at least £2.6m, of which at least £1.2m was received by SEL, and none of which was used by SEL to trade. These moneys were utilised to meet existing debt repayments of SEL.

In January 2013 SEL became aware that that one of the brokers responsible for the scheme was on trial for fraud. SEL continued receiving investments until May 2013.

During May 2013 a BBC documentary was shown raising clear concerns over such schemes. SEL sought professional advice and entered into administration in June 2013.

Cheryl Lambert, Chief Investigator at the Insolvency Service, said:

The directors were collectively, and at the kindest interpretation, recklessly negligent in their desperation to save the company. None of them asked simple, obvious questions when it should have been clear to them the brokers were taking nearly 50% in fees, nor the type of scheme they had become involved with and the individuals who were pushing the scheme.

Philip Miller, the proposer and principal character, stood to gain financially from individual the transactions through a commission and so his actions demand the harshest criticism.

Taking action against the people most responsible is a warning to all directors that such behaviour will attract in a very significant sanction. You cannot hide behind a lack of technical knowledge of specialist schemes – you have to exercise independent and critical thought.

Speed-e-Loans.com Ltd (CR0 06781893) was incorporated on 2 January 2009. Its registered office was 19-20 Bourne Court Southend Road Woodford Green Essex IG8 8HD, immediately prior to insolvency. It traded from 1st Floor, 507 Centennial Park, Elstree, Hertfordshire, WD6 3FG.

Speed-e-Loans.com Ltd was placed into administration on 28 June 2013 with Alan Simon of Langley House Park Road, London, N2 8EY appointed administrator.

Speed-e-Loans.com Ltd entered creditors voluntary liquidation on 11 June 2014 with Alan Simon of Langley House Park Road, London, N2 8EY appointed liquidator.

Philip Miller is of Eilat 88000, Israel. His date of birth is March 1947. The Secretary of State accepted an undertaking from Philip Miller on 28 June 2017 for nine years. The disqualification commenced on 19 July 2017.

Robert Alan Davies is of, Woodford Green, Essex. His date of birth is April 1979. The Secretary of State accepted an undertaking from Robert Alan Davies on 25 September 2017 for six years. The disqualification commenced on 16 October 2017.

Daniel Jonathan Miller is of London. His date of birth is December 1952. The Secretary of State accepted an undertaking from Daniel Jonathan Miller on 27 October 2015 for five years. The disqualification commenced on 17 November 2015.

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.

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.

The agency also authorises and regulates the insolvency profession, assesses and pays statutory entitlement to redundancy payments when an employer cannot or will not pay employees, provides banking and investment services for bankruptcy and liquidation estate funds and advises ministers and other government departments on insolvency law and practice.

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

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

You can also follow the Insolvency Service on:

News story: Conference: Valuing Commissioning? Commissioning Value? slidepack (15 November, 2017)

Academy 10th anniversary conference

Valuing commissioning? Commissioning Value?

This free one day event offered an exciting opportunity to explore the value of commissioning whilst managing ever more complex challenges to deliver better social justice outcomes. During the day delegates from all sectors considered how to respond to the commissioning environment more effectively by engaging and empowering service users, communities and policy makers alike.

A range of quality speakers offered examples of innovative commissioning approaches and service delivery models that demonstrated the integral value of commissioning. Speakers included the Department for Work and Pensions, Black Thrive Project, Government Outcomes Lab, St Giles Trust, Glasgow City Council, Golden Key, Community Circles and Revolving Doors.

Throughout the day delegates had opportunities to network and engage with peers and learn and share good practice. Learning and delegate feedback from this event will also help the Academy determine future areas of focus and support to enable members to meet these challenges and deliver improved social justice outcomes.

Session I – Valuing Commissioning? • How has commissioning changed over the last 10 years? • Why commission?

Session 2 – Commissioning Value? • Why should engaging with service users and communities be an integral part of commissioning? • How can a whole system approach deliver better outcomes?

Session 3 – Call to Action • Where has innovative commissioning made a difference? • How can the Academy better support you to deliver improved social justice outcomes? • Next Steps?

Please see the attached presentation slide pack for further information on content.

PDF, 4.57MB, 98 pages

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News story: The British Army combat the illegal trade in wildlife by partnering with African parks and the Malawian Department of National Parks and Wildlife

The illegal trade in wildlife is estimated to be worth between £7 -17 billion a year.

Such is the scale of this criminal industry that it is of international concern.

Often linked to other serious organised crime, the illegal trade in wildlife impacts on much more than the existence of many species already on the brink of extinction, undermining governance and the rule of law.

Tackling this deplorable trade is a priority for the UK government, and the reason why the UK Government is holding the illegal wildlife trade conference in London next year. Working with Rangers, the British Army's soldiers has already had an impact, reducing the number of poachers entering Liwonde National Park.

Minister for the Armed Forces, Mark Lancaster said:

The illegal trade in wildlife significantly damages the ecologies and economies of many African countries, and we are determined to help defeat this problem. British soldiers have had a real impact in helping to counter poaching. Following this, the UK Government will now look at what more can be done to support the affected countries.

The Ranger training is just one example of the UK Government's wider

commitment to tackling the effects of the illegal trade in wildlife.

The Department for Environment, Food and Rural Affairs (Defra) is funding this counter-poaching partnership project with the African Parks' Rangers in Liwonde National Park. Its aim is to reduce the number of poaching incidents by providing training in proven interception tracking tactics, which will develop the rangers' counter-poaching skills.

Defra has also announced plans to impose a ban on ivory sales to help bring an end to the poaching of elephants. The proposals will protect elephants and help combat poaching by removing opportunities for criminals to trade illegally-poached ivory.

The Environment Secretary, Michael Gove, said:

The decline in rhinos, elephants and countless other species shames our generation and the need for radical and robust action to protect these treasured species is beyond dispute.

That is why we are funding training missions of this kind around the world and we have announced plans to ban the sale of ivory, which should never be seen as a commodity for financial gain or a status symbol.

These plans will put the UK front and centre of global efforts to end poaching and the insidious trade in ivory.

The charity Tusk began this project with Defra, working alongside the conservation non-profit African Parks, which has managed Liwonde National Park in partnership with Malawi's Department of National Parks and Wildlife (DNPW) since 2015.

Charlie Mayhew, Chief Executive of Tusk said:

Poaching is one of the greatest and most immediate threats to Africa's elephant, rhino and countless other species, but at Tusk we have seen that it is possible to overcome it through a combination of well-trained rangers, information gathering and analysis, and a strong level of local community support.

The British Army's involvement will have a game-changing impact in the project areas, creating a very strong deterrent to poaching and good relations with the local communities. We've been delighted to play our role in making this engagement a success.

The project got underway this summer.

Soldiers were selected from a range of units across the British Army. They were chosen based on their natural aptitude for tracking and flair for

mentoring.

As a result, the make-up of the team boasted a wide range of skills and experiences including infantry, armored vehicle driving and engineering abilities.

For one member of the team, British Army Seargent Kachoka Kingly, who grew up in the area, the deployment had a very special significance as he returns home to Malawi.

Seargent Kachoka Kingly said:

As a local boy, this means a lot to me and my community. This is my home, and to be given the opportunity to come back and protect my country's natural treasures, I feel like a hero. Not only have I been able to support the team with my tracking skills, it has been beneficial to the whole team to have me on board, as a translator and cultural advisor.

The soldiers worked side by side with teams from African Parks and the Malawian Department of National Parks and Wildlife to mentor the Rangers.

The joint-training combined elements of information analysis, tracking, bushcraft and infantry skills, all aimed at the successful interception of the poacher.

This partnership allowed both parties to hone and develop their skills resulting in a much more effective, agile force capable of tracking both people and animals over a long distance. The UK soldiers have been able to learn and develop their own tracking skills, something the team do not get to practice in such terrain very often.

The UK Operational Commander of the deployment, Major Tony Viney, described the three-man tracking groups as 'ghosts in the park.' Leaving a minimal trace on the ground and being able to cover vast areas, the patrols are a strong deterrent to any poacher considering entering the park.

Comp Sargent Major Francis Condron said:

Tracking is a fascinating skill, and the rangers are so enthusiastic and happy to share their experience.

It is such a useful skill to have, and now having this knowledge I think I'll be able to use it in other situations as a useful survival skill, both with the Army and at home. I have already taught my kids the basics.

Working alongside the British soldiers the Rangers have improved their patrol techniques to better use their equipment and terrain, this includes

lengthening their daily patrols and reducing the weight of their equipment by 30% so they can be more agile.

With 548 km² of woodland and dry savannah to cover, the shift to these long-range patrols has paid off. During the three-month period, the teams removed 362 snare traps, two gin traps and more than 700 meters of illegal fishing nets the park.

There is no doubt that the joint team approach has made a positive impact on counter-poaching in Liwonde National Park. The Rangers made 11 arrests, all of which have led to convictions, and nine poacher camps have been destroyed.

Since 2015, African Parks has held six different courses in Liwonde training a total of 166 rangers from across six of the parks it manages, with a vision to securing habitat and combatting poaching. Significant investments have been made in up-skilling Rangers, providing them with the needed equipment and motivating them. The British Military deployment is part of this broader sustained initiative.

These developments are having a major impact on poaching, not only through the delivery of justice but also by deterring poachers from committing such crimes in the first place.

Speech: Mark Field's speech at the Asian-European Meeting, Myanmar

Introduction

It is an honour to represent the UK at this ASEM Foreign Ministers' meeting. It is a particular pleasure to see a democratically-elected leader of Myanmar in the Chair.

Myanmar's path towards peace and democracy has been long and difficult. Major challenges remain. The UK is proud to have been a consistent advocate for human rights and democracy in Myanmar over many years. We continue to work with the civilian government to promote peace, sustainable development and fundamental rights for all communities in Myanmar.

We are particularly grateful to you, Madam Chair, for your willingness to address the issue of Rakhine in the margins of this meeting. We welcome your inclusive vision for Rakhine and commitment to the right of return for refugees.

I would also like to pay tribute to the generosity of Bangladesh for taking in more than 610,000 refugees over the past 3 months – a huge burden for any country. The UK has given some £47 million in humanitarian support and we

stand ready, along with others here, I trust, to contribute further.

UK-Asia

The UK's links with Asia run deep. They include some of our closest commercial, political and people-to-people links. As we prepare to leave the European Union, our commitment to ASEM and to Asia will endure.

Rules-based System

ASEM brings together countries with a deep commitment to the rules-based international system. Peace and sustainable development in both our regions depend on that system. So I want to highlight two threats to the rules-based system, and four global challenges that can only be addressed through strengthening that system.

North Korea

As many have mentioned, the first regional issue is the threat posed by North Korea's reckless nuclear and ballistic missile tests. The unanimous Security Council vote to strengthen sanctions sent the strongest possible signal of international resolve.

We all have a duty to enforce UN sanctions urgently and rigorously.

South China Sea

The second regional issue concerns the South China Sea. We are committed to a Rules-Based Maritime order. European states have a legitimate interest in peace, stability and security even as far away as the South China Sea. The UK's position remains that all states must respect international law, as reflected in UNCLOS, and seek to settle disputes peacefully, without coercion or the threat of force.

Global Challenges

Turning to the global challenges:

The UK has shown that it is possible to cut emissions while pursuing economic growth. And I hope others will be able to follow that lead. The Illegal Wildlife Trade not only harms biodiversity but also fosters corruption and undermines the rule of law. I congratulate China on its domestic ivory ban, and Vietnam for hosting the 2016 conference. London hosts the next conference on this issue in 2018. I urge ASEM to support work to combat this criminal trade.

Finally, digital connectivity can and will help enhance the links between Asia and Europe. The internet is increasingly a principal driver of our prosperity and social wellbeing. To ensure this continues, we must work together to tackle cyber-crime, protect online freedoms and abide by the norms of responsible state behaviour. Innovation, R&D will also ensure cyber security for us all.

Press release: Help make medicines safer by reporting suspected side effects: MHRA launches campaign

From 20-24 November, MHRA is running a social media campaign to promote recognition and reporting of suspected side effects from over-the-counter medicines, as part of an EU-wide awareness week.

While medicines are safe and effective, side effects can happen, even with over-the-counter medicines. It is important the risks associated with all medicines are understood and communicated to health professionals and patients.

Potential side effects may range from a headache or sore stomach, to flu-like symptoms or just 'feeling a bit off' and reporting these can help regulators monitor medicines on the market and take action as appropriate.

Regulators such as MHRA rely on the reporting of suspected side effects to make sure medicines on the market are acceptably safe. Unfortunately, all reporting systems suffer from under reporting – this is why our campaign is important to both raise awareness and help strengthen the system.

SCOPE ADR Campaign

Mick Foy, Group Manager for MHRA's Vigilance and Risk Management of Medicines division, said

The most important part of our work is making sure the medicines you and your family take are effective and acceptably safe.

Our campaign will help the public, patients and healthcare professionals report potential side effects and have confidence that their reports are making a difference.

You can help make medicines safer by reporting any suspected side effects easily and quickly online through the [Yellow Card Scheme](#).

The campaign is part of the Strengthening Collaboration for Operating Pharmacovigilance in Europe (SCOPE) Joint Action project. One of its main aims is to raise awareness of national reporting systems for suspected side effects in medicines.

Notes to Editor

1. National reporting systems for the collection of suspected adverse drug reactions (commonly known as side effects) have acted as early warning systems to help identify numerous important safety issues, many of which were not recognised as being related to a particular medicine until reports were received by medicines regulators.
2. The Medicines and Healthcare products Regulatory Agency is responsible for protecting and improving the health of millions of people every day through the effective regulation of medicines and medical devices, underpinned by science and research. The agency consists of three centres: CPRD, NIBSC and MHRA.
3. The public is advised that they should take prescription-only medicines after an appropriate consultation with their GP. Only healthcare professionals can take into account risks and benefits associated with every medicine.
4. To report a counterfeit medicine or device contact MHRA's dedicated 24-hour hotline on 020 3080 6701, or email counterfeit@mhra.gov.uk, or write to: Counterfeits, The Intelligence Unit, MHRA, 151 Buckingham Palace Road, Victoria, London, SW1W 9SZ.
5. To report a suspected side effect from an unlicensed medicine visit the [Yellow Card Scheme](#)
6. The SCOPE Joint Action project (scopejointaction.eu) social media campaign is being taken forward through the Heads of Medicines Agencies Working Group for Communications Professionals.