

Bankrupt caterer abused Covid-19 loan scheme

Mohammed Abdul Subhan (47), from West Bromwich, started a self-employment catering business called Thania Spice in 2016 before incorporating Zara Spice Limited, which traded as a restaurant from Bilston Street in Dudley.

In 2020 Mohammed Subhan focussed his attention back to his self-employment business. But by March 2022, Mohammed Subhan could not pay his debts and applied for his own bankruptcy.

The Official Receiver was appointed as his Trustee before uncovering Mohammed Subhan had abused £70,000 worth of loans.

Mohammed Subhan declared that the self-employed business Thania Spice had a turnover of £200,000 and secured the maximum £50,000 Bounce Back Loan. But Mohammed Subhan's actual turnover was closer to £3,000 to £4,000 in 2019, which would have not made him eligible for the government backed loan.

The caterer also failed to use all the money for the benefit of the business, contrary to the terms of the Bounce Back scheme, having withdrawn the funds in cash.

Further enquiries by the Official Receiver found that when the government loan ran out in November 2021, Mohammed Subhan inflated his income and applied for two further loans worth £20,000 – despite being insolvent.

Mohammed Subhan withdrew more than half the funds in cash and used £13,500 for non-essential expenditure.

Due to the risks he posed to creditors, the Official Receiver sought to impose additional bankruptcy restrictions against Mohammed Subhan.

On 27 October, Mohammed Subhan had his 11-year bankruptcy restrictions undertaking accepted by the Secretary of State. His bankruptcy undertaking means he is limited to what credit he can access, as well as not being able to act as a company director without the permission of the court.

Deputy Official Receiver, Karen Fox, said:

Throughout our enquiries, Mohammed Subhan failed to provide adequate evidence of what he used the loans on, whether it benefited the business or that he had any reasonable expectation of repaying the loans back.

He posed a significant risk to creditors and 11 years of restrictions will severely curtail Mohammed Subhan's ability to abuse his future lenders.

Mohammed Abdul Subhan is from West Bromwich and his date of birth is March 1975

Details of his 11-year Bankruptcy Restrictions Undertaking is available on the [Individual Insolvency Register](#).

Bankruptcy restrictions are wide ranging. The effects are the same whether you are subject to a bankruptcy restrictions order or to an undertaking. Guidance on the main statutory consequences flowing from a [bankruptcy restrictions order or undertaking](#).

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

You can also follow the Insolvency Service on:

Ground-breaking apprenticeship programme for the forestry sector to re-open

Building upon a successful intake of apprentices this year, the Forestry Commission has announced it will reopen its Woodland Officer programme in 2023, the first-of-its-kind apprenticeship initiative to foster a growing, highly skilled and diverse workforce within the forestry sector.

The Development Woodland Officer programme offers a three-year, paid development opportunity for passionate individuals from all backgrounds looking to kickstart their careers in forestry. It aims to grow and upskill the forestry sector workforce and is open to school leavers, graduates or anyone looking for a change in career direction. The programme supports jobs and opportunities in rural communities and helps increase capacity to meet tree planting and forest management needs to deliver the Government's tree planting and woodland creation ambitions over the coming years.

Following in the footsteps of the original cohort, Development Woodland Officers will benefit from academic studies in forestry management at the University of Cumbria, practical experience in Forestry Commission area teams across England, and nine months of wider sector placements to further build their skills and experience, enhancing future employment prospects.

Upon completion of the programme, successful graduates will earn a Professional Forester Apprenticeship (equivalent to Level 6), a BSc (Hons) in Forest Management and the potential to gain Chartered Forester status with the Institute of Chartered Foresters. Forestry Commission are also working with other employers in the sector to open up more opportunities for

apprentices to join this programme

Forestry Commission Chief Executive, Richard Stanford said:

The Development Woodland Officer programme is an exciting career pathway into forestry in general and the Forestry Commission in particular. The programme offers a wide range of forestry and silvicultural experiences to build knowledge across the entire forestry sector.

I have seen first-hand the success of this programme, our current students are thriving through a unique mix of hands-on experience and academic studies as well as being in paid employment. I encourage people from all backgrounds and abilities interested in a rewarding career in forestry to apply.

Gareth Biggins, Development Woodland Officer Apprentice:

I joined the DWO programme in 2022, having worked in the rail industry for 15 years. I wanted to make a career change into forestry for some time and the programme offers a great way to achieve this while working to protect and expand our woodlands.

Since joining I have acquired new skills, knowledge and experience and have enjoyed the opportunity to work towards a degree level qualification alongside on the job training and interaction with colleagues from across the forestry sector.

Dr Helen Manns, Director, Institute of Science and Environment, University of Cumbria, said:

We are thrilled that our first forestry apprentices are immersing themselves in this trailblazing professional programme. As a university, it is our mission to address higher level and industry skills needs and we do this collaboratively with employers and partners, co-creating programmes like the Professional Forester degree-level apprenticeship, enabling us to help to grow, upskill and diversify the workforce of sectors including forestry.

We are delighted that we can help the Forestry Commission with an apprenticeship programme that supports their Development Woodland Officer Programme, working alongside them and other partners in our shared ambitions to expand the long-term capacity of the sector and to deliver national ambitions for a skilled workforce in the coming years.

Louise Simpson, Executive Director, Institute of Chartered Foresters, said:

The Development Woodland Officer apprenticeship is an exciting new route into the industry. The demand for the programme is a clear indication of how important a role degree level apprenticeship will play in bringing new people into the sector.

Today's announcement forms part of the England Trees Action Plan, which set out [plans to treble tree planting rates in England during this Parliament](#), funded through £650 million from the Nature for Climate Fund. It also forms part of wider Government action to create new green jobs across the country and boost the economy.

The first cohort of 19 Officers started in September this year. Up to 45 Development Woodland Officer positions will be created over the next three years. In addition to these Officers, the programme will also train further students from the Woodland Trust and National Trust, who will join the Forestry Commission Programme to expand their knowledge and experience within the Forestry sector.

The Forestry Commission are also interested in working with partners within the sector to develop the offer on an ongoing basis. If you would like to find out more about the Development Woodland Officer programme or the Professional Forester Apprenticeship, are considering offering apprenticeship positions or would like to offer support with work placements, please contact: DW0enquiries@forestrycommission.gov.uk

Man used cloned licences to work as hospital security during pandemic

Press release

On Friday 4 November 2022, Bolton man Olarotimi Ojugbele was handed a 26-week jail sentence, suspended for 18 months by Willesden Magistrates' Court, plus a 15-day Rehabilitation Activity Requirement to be completed within 12 months. He was also ordered to pay a £128 victim surcharge.



Security Industry Authority

Friday's sentence follows Ojugbele's guilty plea to fraud on Thursday 29 September.

This prosecution follows an investigation by the Security Industry Authority (SIA). A routine inspection by the in-house security manager of a Manchester city centre public hospital in 2020 identified multiple cases of cloned SIA licences. This meant that a number of unlicensed people were working as security staff at the hospital during the COVID-19 pandemic.

The hospital's security manager referred a cloned licence to the SIA along with incriminating email messages. The SIA's criminal investigation team identified Olarotimi Ojugbele at an address in Bolton as the holder of a cloned licence.

The SIA invited Ojugbele to an interview-under-caution on 22 September 2021. Ojugbele attended the interview and he made a full admission to SIA investigators that he used two cloned SIA licences. He said that he worked for two SIA approved contractors on at least 70 occasions between 8 October 2020 and 31 March 2021. The SIA is actively investigating Ojugbele's employers.

Ojugbele had no right to work in the UK. He was arrested by Home Office immigration officials in October 2021 and he was detained at a Middlesex immigration centre.

Nicola Bolton, one of the SIA's criminal investigation managers, said:

Mr Ojugbele was prosecuted for using someone else's SIA licence, enabling him to work illegally on 70 occasions as a security operative in a hospital. The licensing regime is there to protect the public. This is particularly important in an establishment such as a hospital where people can be at their most vulnerable. I would like to thank the hospital's security who have been instrumental in this prosecution.

A cloned licence is a licence that is a copy of a genuine licence. The SIA is reminding employers to check carefully for cloned licences using ultra-violet light technology.

Notes to editors:

- By law, security operatives working under contract must hold and display a valid SIA licence
- [Read about SIA enforcement and penalties](#)
- The offence listed above under the Fraud Act 2006 is: section 2 – fraud by false representation
- The SIA licence features several easy-to-check security features, which include:
 - on the front of the licence you should be able to see holograms when the licence is tilted backwards and forwards
 - the expiry date of the licence is embossed on the bottom of the photograph (not printed on) – you should be able to run your finger over the date and feel that it is raised
 - on the back of the licence there is a QR code and a bar code. The bar code should bring up the same licence number as shown on the licence
 - a UV light should reveal ‘SIA’ in the top right and bottom left of the licence when scanned across the front. On older licences there will be a watermark pattern on the back of the licence that can only be revealed by the UV
 - the address on the rear of the licence should show an ‘E’ post code

Further information:

- The Security Industry Authority is the organisation responsible for regulating the private security industry in the United Kingdom, reporting to the Home Secretary under the terms of the [Private Security Industry Act 2001](#). The SIA’s main duties are the compulsory licensing of individuals undertaking designated activities and managing the voluntary Approved Contractor Scheme.
- For further information about the Security Industry Authority or to sign up for email updates visit: www.gov.uk/sia. The SIA is also on [LinkedIn](#) [Facebook \(Security Industry Authority\)](#) and [Twitter \(@SIAuk\)](#).

Published 9 November 2022

[Barclays customers to receive up to £1m for PPI breaches](#)

The CMA has [written publicly](#) to Barclays after the bank failed to send a reminder to customers of payment protection insurance (PPI) policies.

Under the Competition and Markets Authority’s (CMA) [PPI order](#), PPI providers must send annual reminders to customers that set out clearly the cost of their policy, the type of cover they have and remind them of their right to cancel. Barclays breached the order by failing to send reminders to up to

1,306 of its former Mortgage Payment Protection Insurance policy holders between 2014 and 2017.

These customers, who held both a mortgage and an associated PPI policy with Barclays, had moved house and notified Barclays of their new address. Barclays failed to act properly on this information, with affected customers not receiving reminders.

Barclays only discovered this breach in late 2021. Failure to provide these reminders meant that customers may have kept their policies for longer than they needed or stopped checking for cheaper or better alternatives, and this may have cost them money.

The payout, of up to £1m is made up of refunds and goodwill payments, and comes after Barclays reported the breach to the CMA in October 2021, which it is required to do under the PPI order.

Adam Land, Senior Director of Remedies, Business and Financial Analysis at the CMA, said:

Barclays will pay customers up to £1 million after breaching the CMA's PPI Order. That's an average payment of around £750 per customer, which is particularly important as the cost-of-living crisis bites. We will now work with Barclays to ensure these payments are made to customers.

It's important that all PPI providers take notice – we won't hesitate to take action, as we have done here, if customers have lost out.

The CMA cannot currently impose financial penalties on businesses for breaches of this kind but has called for the power to do so.

Imposing fines would allow the CMA to take quicker and stronger action against companies that break the law. It would also allow the CMA to increase the deterrent effect of its enforcement and help ensure businesses take the obligations which the CMA imposes on them seriously for the benefit of UK consumers.

1. This is not the first time Barclays has breached the order. Find out more about previous breaches and the CMA's enforcement [here](#)
2. We refer to 'up to' 1,306 customers because Barclays is still investigating the breach and may find that a small number of these 1,306 customers have in fact received the information they should have done.
3. The CMA does not currently have the power to impose financial penalties for breaches of this kind. The CMA has called for such powers in order

to increase incentives for businesses to comply with market and merger remedies. The Government is set to consult on whether the CMA will be given such powers.

4. The CMA's [public letter](#) to Barclays ensures that the bank will contact all customers with a PPI policy, who were affected by the most recent breach, and make payouts to compensate for the missing reminders
5. These breaches will also be logged on the [CMA's register of breaches](#), which records all breaches of market and merger remedies and is updated quarterly with the next update being January.
6. For media enquiries, contact the CMA press office on 020 3738 6460 or press@cma.gov.uk

10-year ban for Plymouth print boss on top of 5-year bankruptcy restrictions

Simon Paul Inglis King, 65, from Plymouth, has been disqualified as a company director for 10 years after an investigation found he had claimed two Bounce Back Loans for his business totalling £80,000 – an amount of £30,000 more than the maximum allowed by the scheme.

His ban comes on top of an existing 5-year bankruptcy restriction, also for Bounce Back Loan abuse.

Simon King was the director of Blackfriars Contracts Ltd, which was incorporated in 2012 and ran as a printers in Plymouth until the company went into liquidation in December 2020. The business had been part of a long-running family printing operation in Plymouth, referred to as a “hidden treasure” in the city’s business world.

At the point of liquidation, the company had debts of more than £230,000. King later had a bankruptcy order made against him personally in July 2021, owing more than £100,000 and leading to bankruptcy restrictions of 5 years when it was found that he had abused another Bounce Back Loan.

In that instance, he had exaggerated his income as a sole trader in another business, Blackfriars Contracts Division, to claim a £50,000 loan to which he hadn’t been entitled.

King’s repeat abuse of the scheme came to light through an audit of Blackfriars Contracts Ltd, which uncovered records of the separate Bounce

Back Loans, and triggered an investigation into his conduct as the firm's director.

Insolvency Service investigators discovered that King had applied for a £50,000 Bounce Back Loan for Blackfriars Contracts Ltd, and once the company had received it he applied again for another loan for the business – this time of £30,000 – which had been paid into a different bank account belonging to the company.

Under the rules of the Bounce Back Loan scheme, which was set up to support companies through the pandemic, businesses could apply for loans of up to 25% of their previous year's turnover, up to a maximum of £50,000. Businesses were not allowed to apply for an additional loan unless they had originally borrowed less than the maximum amount.

The £80,000 of BBL money was outstanding when the company closed in December that year, as part of around £230,000 owed to creditors.

The Secretary of State for Business, Energy and Industrial Strategy accepted a disqualification undertaking from Simon King after he didn't dispute that he'd breached the conditions of the Bounce Back Loan Scheme by applying for two separate loans totalling £80,000

His disqualification is effective from 7 November 2022 and lasts for 10 years.

The disqualification undertaking prevents King from directly, or indirectly, becoming involved in the promotion, formation or management of a company, without the permission of the court.

Martin Gitner, Deputy Head of Insolvent Investigations at the Insolvency Service, said:

Bounce back loans were introduced to help viable businesses through an extremely difficult period, providing them with the financial support during the pandemic to protect jobs and return to prosperity.

The conduct of Simon Paul Inglis King fell extremely short of the standards required of company directors and he has been removed from the corporate arena for a significant amount of time. His ban should serve as a clear warning that if you abuse Government support schemes you should expect to be caught and punished.

Simon King is of Plymouth. His date of birth is February 1957

Simon King initially signed and received a 5-year Bankruptcy Restrictions Undertaking for similar misconduct in relation to his bankruptcy pertaining to the fact that he obtained a Bounce Back Loan as a sole trader after overstating his turnover.

Blackfriars Contracts Ltd (Company Reg no. 08276301)

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](#).

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