

Press release: Seven year ban for London restaurateur

On the second day of his disqualification trial , Yingji Li, the director of Mandarin Kitchen Limited, gave an undertaking to the Secretary of State for Business, Energy & Industrial Strategy, which prevents him from becoming directly or indirectly involved in the promotion, formation or management of a company for seven years from 30 June 2017.

Mandarin went into liquidation on 22 April 2014 owing £394,267 to creditors.

The Insolvency Service's investigation concluded that Mr Li caused Mandarin to employ two illegal workers. He also caused the company to fail to submit returns or payments to HMRC in respect of VAT, PAYE and NIC, with at least £191,748 being owed to HMRC at the date of liquidation.

Commenting on the disqualification, Robert Clarke, Chief Investigator at the Insolvency Service, said:

The Insolvency Service will work with other government agencies to take robust action against company directors who fail to comply with the law. In this case, Mr Li disregarded both immigration and taxation legislation and has therefore been disqualified for a significant period. He will also have to meet the legal costs of the proceedings against him.

Notes to editors

Mandarin Kitchen Limited (CR0 No.08421507) was incorporated on 27 February 2013. Mandarin operated eight restaurants in London, its registered office being at 88 Kingsway, London WC2B 6AA.

Mr Li (date of birth 10 November 1988) was the sole formally appointed director between 27 February 2013 and liquidation. Mandarin went into Liquidation on 22 April 2014.

On 9 June 2017 the Secretary of State accepted a Disqualification Undertaking from Mr Li effective from 30 June 2017, for seven years.

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 (<https://www.gov.uk/government/organisations/insolvency-service>).

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.

Media enquiries for this press release – 020 7674 6910 or 020 7596 6187

You can also follow the Insolvency Service on:

[Notice: PR3 6BA, Mr S Lawrenson, Mrs B Lawrenson, Mr M Lawrenson and Mrs E Lawrenson \(trading as S and BM Lawrenson and Son\): environmental permit issued](#)

The Environment Agency publish surrenders that they issue under the Industrial Emissions Directive (IED).

This decision includes the permit, decision document and site condition report evaluation template for:

- Operator name: Mr Stanley Lawrenson, Mrs Beatrice Lawrenson, Mr Martin Lawrenson and Mrs Emma Lawrenson (trading as S and BM Lawrenson and Son)
- Installation name: Northwoods Farm
- Permit number: EPR/BP3035CY/S003

Press release: Unlicensed money lending companies shut down

This follows an investigation by Company Investigations of the Insolvency Service which found that of the 14 companies, only one had ever possessed a consumer credit licence permitting it to operate as a lender. That licence had been revoked in 2013, following a Tribunal finding that Mr Gopee lacked the both the integrity and the competence to operate a consumer credit business.

The unlicensed companies lent to members of the public at high interest rates, secured against the borrowers' homes and brought numerous court cases to take possession of properties belonging to borrowers who fell behind with payments.

The paperwork provided to customers was confusing and unclear and some were required to sign a declaration waiving their rights under the Consumer Credit Act. This was described as 'distressing' by the Court who confirmed that an individual could not waive their rights under that Act.

Mr Gopee's companies regularly filed false and misleading accounts at Companies House claiming to be dormant when in fact they had substantial active loan books.

Mr Gopee was disqualified as a director on 5 May 2016 for 15 years, the maximum of disqualification available and followed the compulsory liquidation of Barons Finance Limited and subsequent Insolvency Service investigation into the company's affairs.

In his judgement; Deputy Registrar Prentice found that the companies were involved in "unauthorised lending", that they were incapable of carrying on business in a "transparent manner" and had engaged in "wholesale abuse of the company accounting system". He noted that the companies never had any employees other than Mr Gopee despite company letters signed by "Nigel Coombes" and "H Glover, manager for legal services who were Mr Gopee under another name." Another deliberate confusion that the Deputy Registrar noted was the use of the name Ghana Commercial Bank Limited "which sounds very like bank."

Welcoming the Court's decision, David Hill, a chief investigator with the Insolvency Service, commented:

I am very pleased to see that the Court has called a halt to the unscrupulous activities of these companies. They have pursued hundreds of borrowers for loans that should never have been made.

The companies have shown no regard for the law.

The companies subject to the winding up order are:

- Euro Business Finance plc
- Reddy Corporation Limited
- Ghana Commercial Finance Limited
- Barons Bridging Finance 1 Limited
- Barons Finance 1 Limited
- Moneylink Finance Limited
- Agni Investments Limited
- Ghana Commercial Investment Ltd
- Pangold Estate Limited
- Pangold Investments Limited
- Speedy Bridging Finance Limited
- Marketing Web Limited
- Agni Estates Ltd
- Euro Asset Management Limited

The Financial Conduct Authority is [currently taking criminal action against Mr Gopee](#) for acting as an unlicensed consumer credit lender.

Notes to editors

The director of all the companies is Pauline Muldowney.

All the companies have their registered office at 169 Perry Vale, London SE23 2JD.

Euro Business Finance plc was incorporated on 8 March 2002 under company number 04390102.

Reddy Corporation Limited was incorporated on 13th January 1997 under company number 3301446.

Ghana Commercial Finance Limited was incorporated on 17 December 2006 under company number 04999062.

Barons Bridging Finance 1 Limited was incorporated on 1st December 2009 under company number 7091814.

Barons Finance 1 Limited was incorporated on 31 March 2005 under company number 05409905.

Moneylink Finance Limited was incorporated on 28 July 1998 under company number 03605382.

Agni Investments Limited was incorporated on 3 September 2012 under company number 08199869.

Ghana Commercial Investment Ltd was incorporated on 14 April 2010 under company number 07223169. It changed its name from Ghana Commercial Bunk

Limited on 10 December 2013.

Pangold Estate Limited was incorporated on 14 April 2010 under company number 07223094.

Pangold Investments Limited was incorporated on 4 September 2006 under company number 05923542.

Speedy Bridging Finance Limited was incorporated on 31 October 2013 under company number 08756228.

Marketing Web Limited was incorporated on 23 December 1998 under company number 03688015.

Agni Estates Ltd was incorporated on 14 February 2014 under company number 08895528.

Euro Asset Management Limited was incorporated on 23 October 2014 under company number 09277841.

The petitions were presented under s124A of the Insolvency Act 1986.

Company Investigations, part of the Insolvency Service, uses powers under the Companies Act 1985 to conduct confidential fact-finding investigations into the activities of live limited companies in the UK on behalf of the Secretary of State for Business, Energy & Industrial Strategy (BEIS). Further information about live company investigations is [available](#).

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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](#).

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News story: Regulated adviser banned indefinitely from providing immigration advice and services

In a decision issued on 5 April 2017 the First-tier Tribunal (Immigration Services) found sixty charges brought by the OISC to be proven against Alpesh Patel of Aaryas Careers Ltd following an oral hearing between 23 January and 1 February 2017. Mr Patel had been registered by the OISC to provide immigration advice and services from 16 September 2011 until 2 June 2016 when his registration was cancelled.

Over the course of 2015 Mr Patel, operating out of offices in Hayes and Brentford located in West London, made Tier 2 visa applications for at least 16 complainants using a fake Certificate of Sponsorship. Mr Patel acted as an immigration adviser and recruitment consultant, introducing the complainants to companies that he claimed could provide them with employment and a Certificate of Sponsorship to allow them to remain in the country.

In each case Mr Patel charged between £3,300 and £13,000, usually demanding payment in cash. There was no legitimate recruiting company. There were no real jobs. There were no genuine Certificates of Sponsorship. On each occasion, the complainant's Tier 2 application was refused by the Home Office, because the purported Certificate of Sponsorship was a fake. Each complainant lost thousands of pounds.

In its decision, the Tribunal found the conduct of Mr Patel to be "reprehensible" and held that he had played a major role in this deception. It noted that Mr Patel "has sought, serially, to deceive the Commissioner, and the immigration authorities, and to abuse the material immigration procedures, and has deceived all of those clients whose immigration affairs are the subject of these proceedings and in respect of whom the aforesaid sixty charges have been upheld, and dishonestly deprived each of them of a substantial amount of money".

On 31 May 2017 the Tribunal directed Mr Patel to repay a total of £172,600 to the complainants and £7,460 by way of a penalty to the OISC. The Tribunal also directed that Mr Patel/Aaryas Careers Ltd be prohibited from providing immigration advice and/or services indefinitely.

Speaking about the decision, Deputy Immigration Services Commissioner Dr Ian Leigh said, "Alpesh Patel was entrusted to advise vulnerable people who could

not handle their immigration cases on their own... they trusted him and he betrayed that trust by his reprehensible conduct. I am delighted with the outcome in this case.”

[News story: Additional GCSE, AS and A level grounds for appeal](#)

Ofqual has today (28 June 2017) announced that schools and colleges in England will in future have a second opportunity to challenge GCSE, AS level, A level and project results if they continue to have concerns about marking or moderation errors. This adds to their existing right to appeal results on the grounds that an exam board hasn't followed its own procedures.

Starting this summer, those who continue to have concerns about marking or moderation errors in AS and A levels or project qualifications after the exam board has conducted its first review will be able to ask exam boards to look again. This follows the evaluation of a pilot exercise in summer 2016 involving 3 A level subjects (geography, religious studies, and physics), the [results of which are published today](#). It found that this additional grounds of appeal provided a better opportunity for errors in marking to be identified and corrected.

The opportunity to appeal on the grounds of a marking or moderation error will be extended to GCSEs in English language, English literature and maths in 2018, and to all remaining GCSE subjects in 2019.

The period over which the new grounds will be phased in will give exam boards the time needed to appropriately build their capacity to manage the likely increase in appeal requests.

We have updated our [guide for schools and colleges](#) to reflect the change.

Commenting on today's announcement, Sally Collier, Chief Regulator said:

We require exam boards to have procedures in place to make sure exam papers are marked accurately in the first place. However, it's important that schools, students and teachers can challenge results if they have concerns. We've taken steps over the past couple of years to make the systems they use to do this clearer, more consistent, and fairer for all students. Today's announcement means that everybody can have even more confidence that if a marking or moderation error has been made, it will be corrected.

We have updated our [rules for project qualifications](#) to include the new

grounds. We have taken the opportunity to withdraw our rules for principal learning and diploma qualifications, as no awarding organisations plan to offer these qualifications in future, and we have also withdrawn the 'GCSE, GCE, Principal Learning and Project Code of Practice'.