

Companies wound-up after abusing covid support

Momz Love Limited and Unique Homes Lettings were wound-up in the High Court in the public interest and the Official Receiver was appointed the Liquidator of the companies.

The court heard that Momz Love traded as a retailer, selling children's clothes online and 3D printers and computing equipment from a physical shop. Unique Homes Lettings was connected to Momz Love as the retailer's landlord.

After receiving complaints about the two companies, however, the Insolvency Service carried out confidential investigators.

Edna Okhiria, Chief Investigator for the Insolvency said:

Investigators could not find any evidence of legitimate trading by either Momz Love or Unique Homes Lettings before uncovering significant abuse of covid loans provided by local authorities to businesses during the pandemic.

Momz Love falsely applied for at least six grant applications, supplying local authorities with bogus tenancy agreements to suggest the companies operated in the local area, as well as sham utility bills, banks statements and insurance documents.

Unique Homes Lettings supported the bogus applications by falsely claiming to be the landlord of premises that Momz Love declared to councils it occupied.

Momz Love fraudulently secured at least £85,000 between June and August 2020 after 5 applications were successful.

Investigators also uncovered that Unique Homes Lettings fraudulently claimed to be the landlord of entities and used stolen cards to make payments to at least 4 local authorities towards business rates before asking for a refund to be paid into a different bank account.

The original transactions would fail and the local authority lost the money paid in the bogus refund. Using this method, those entities secured at least £8,000.

The two companies were formally wound-up on 26 April 2022 before ICC Judge Jones. The judge found that Momz Love and Unique Homes Lettings were involved in fraud before commenting that there had been a thorough investigation by the Insolvency Service.

The Official Receiver is Liquidator of both companies in liquidation. The Official Receiver has a duty to determine what assets are available to

realise on behalf of creditors and this will include the money secured by Momz Love and Unique Homes Lettings under false pretences.

Lynda Copson, Chief Investigator for the Insolvency Service, said:

Through our investigations, it was clear that neither company conducted any legitimate trading activities and were maliciously used as vehicles to defraud local authorities across the country for loans they weren't entitled to.

Covid loans provided a vital lifeline to support viable businesses through the pandemic and we will continue to work with our partners to put a stop to companies who carry out fraudulent conduct.

All public enquiries concerning the affairs of the companies should be made to: The Official Receiver, Public Interest Unit, 16th Floor, 1 Westfield Avenue, Stratford, London, E20 1HZ or piu.or@insolvency.gov.uk

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 here.](#)

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