

Construction and coaching bosses banned for Covid loan abuse

Bosses of a London construction company and a Greater Manchester sports coaching firm have each been banned from running a business for 11 years after abusing Bounce Back Loans.

Lavinia-Larisa Mociar, 31, claimed £50,000 to support the Harrow-based construction business of which she was a director. However, the business had ceased trading when the application was made.

And Shafiqur Rahman, 26, and chair of a local charity, had exaggerated the turnover of his Manchester-based sports coaching business to claim £25,000

But the amount received by Aspire Sports Coaching & Partners Ltd was more than 11 times the money to which the business was entitled and Rahman spent £20,000 of it without being able to prove it had been used to support the company.

Under the rules of the scheme, businesses applying for the loan had to be actively trading by March 2020. Companies could apply for loans of up to 25% of their 2019 turnover, to a maximum of £50,000, to help keep their business afloat during the pandemic.

Lavinia-Larisa Mociar, originally from Romania, was the sole director of L&M Construct Ltd until the company went into liquidation in November 2021.

However L&M Construct Ltd had stopped trading in October 2019 – a year before Mociar applied for the Bounce Back Loan, which was meant to help support businesses through the pandemic.

Investigators discovered that not only had L&M Construct Ltd not been trading in 2020, but that Mociar had also exaggerated the company's turnover to claim the maximum £50,000. There had been less than £50 in the company's bank account when the loan was deposited in October 2020.

Mociar then withdrew more than £50,000 from the company account before the end of 2020 – a further abuse of the scheme, as the money was not being used for the economic benefit of the business.

The company went into liquidation owing around £50,000, including the full amount of the loan.

Manchester-based Shafiqur Rahman was director of Aspire Sports Coaching & Partners Ltd, which provided sport programmes and activities to primary schools and holiday clubs across Greater Manchester.

Rahman was also the founder and chair of Oldham Inspiring Youth, a charity which aimed to engage children through sports and education, and which had crowd-funded a yellow school bus to be used as a community educational space

in Oldham.

He applied for a Bounce Back Loan of £25,000 in May 2020 to support Aspire Sports Coaching through the pandemic lockdowns, when most children were not in school. The business folded in May 2021, which triggered an investigation by the Insolvency Service.

Investigators found that, based on the company's actual turnover, Aspire Sports Coaching & Partners should only have been eligible for a Bounce Back Loan of £2,000, and the company had received £23,000 to which it hadn't been entitled.

Investigators also discovered that Rahman had paid £20,000 out of the company, and had given a false invoice for the amount to liquidators to try to account for the unexplained payment. The business closed with debts of £25,000 – the full amount of the loan money.

The Secretary of State accepted disqualification undertakings from both errant bosses, and they were each given bans of 11 years. Rahman's ban began on 11 October this year, and Mociar's started on 8 November 2022.

The disqualifications prevent the two former directors from directly, or indirectly, becoming involved in the promotion, formation or management of a company, without the permission of the court.

Tom Phillips, Assistant Director of Investigation and Enforcement Services for the Insolvency Service, said,

These directors blatantly abused the Government's Bounce Back Loan rescue scheme.

The lengthy disqualifications should serve as a reminder to others that the Insolvency Service will not shirk from its responsibility in taking action in order to protect the public and the taxpayer".

Notes to editors

Lavinia-Larisa Mociar is of Harrow and her date of birth is July 1991.

L&M Construct Ltd (Company Reg no. 11346012).

Shafiqur Rahman is of Oldham and his date of birth is October 1996;

Aspire Sports Coaching & Partners Ltd (Company Reg no. 11179915).

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](<https://www.gov.uk/government/publications/corporate-insolvency-effect-of-a-disqualification-order>).

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