

# Essex mobile catering firm duo banned for a total of 16 years

Vicki Holland, 47 and Darren Robert Trutt, 51, both from Harlow in Essex have been disqualified for a total 16 years after falsely claiming a £20,000 Bounce Back Loan (BBL)

Vicki Holland and Darren Trutt were directors of Crepe Heaven Ltd, which was incorporated in 2013 and ran as a mobile catering company until it went into liquidation in October 2021.

With Trutt's backing, Holland applied for a Bounce Back Loan for Crepe Heaven in 2020. BBLs were government-backed loans designed to support businesses through the Covid pandemic. Under the rules of the scheme, companies were allowed to borrow up to 25% of their 2019 turnover, up to a maximum of a £50,000.

In the application for the loan, Holland stated that Crepe Heaven's turnover for 2019 was £100,000. The company received a BBL payment of £20,000 in August 2020, but subsequently went into liquidation in October 2021. At the point of liquidation, its debts were almost £21,000, including the full amount of the loan.

The liquidation triggered an Insolvency Service investigation, which discovered that Crepe Heaven's turnover in 2019 had been just over £13,000, rather than the £100,000 claimed, with income of less than £12,000. This would have entitled the company to a BBL of £2,960.

The Secretary of State accepted a disqualification undertaking from Vicki Holland for causing Crepe Heaven to overstate its turnover on its application for a BBL resulting in Crepe Heaven Ltd receiving £17,040 more than it was entitled.

The Secretary of State also accepted a disqualification undertaking from Darren Robert Trutt for his part in allowing Crepe Heaven to overstate its turnover on the BBL application.

Both directors' bans begin on 1 November 2022, with Holland's lasting for 9 years and Trutt's ending after 7 years.

The disqualification undertakings prevent the pair from directly, or indirectly, becoming involved in the promotion, formation or management of a company, without the permission of the court.

The liquidator has recovered £5,000 from the directors as a final settlement.

Martin Gitner, Deputy Head of Insolvent Investigation, said

Bounce back loans were introduced to help viable businesses through

the most testing of times, providing them with the financial support during the pandemic to protect jobs and return to prosperity.

The conduct of Vicki Holland and Darren Trutt fell extremely short of the standards required of company directors and they been removed from the corporate arena for a significant amount of time. Their bans should serve as a clear warning that if you abuse Government support schemes you should expect to be caught and punished.

Vicki Holland's date of birth is April 1975

Darren Robert Trutt's date of birth is May 1971

Both are of Harlow in Essex.

Company: Crepe Heaven Limited (Company Reg no. 08358343)

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](#).

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