Health supplements bosses banned for 21 years

Ramakant Lal, Melvine Elias D'Silva and Soriyano DSouza each signed 7-year disqualification undertakings. From 2 March 2020, the trio are banned from acting as directors or directly or indirectly becoming involved, without the permission of the court, in the promotion, formation or management of a company.

Melvine D'Silva (44) is from Hounslow, West London, while his fellow directors, Soriyano DSouz (35) and Ramakant Lal (37), are from Mumbai, India.

The three bosses were directors of Vivid Lifestyle Limited, a health supplements company incorporated in July 2013. The company, however, was wound-up in the courts five years later in August 2018 following confidential enquiries after the Insolvency Service received complaints about Vivid Lifestyle's activities.

Investigators discovered that throughout the life of the company, the three directors had allowed Vivid Lifestyle to trade with a lack of commercial probity and failed to provide suitable governance over their sales agents.

The company used an overseas call centre to sell the health supplements but without proper supervision, the sales agents pursued high-pressure sales tactics to dupe vulnerable people into buying the products.

Sales agents often misled customers in thinking they were medically trained, had appropriate medical qualifications or worked with the NHS. Call centre staff also wrongfully claimed they were existing health care providers or were calling on behalf of a government organisation.

Without effective supervision, Ramakant Lal, Melvine Elias D'Silva and Soriyano Dsouza allowed the call centre to act in a reckless manner while selling Vivid Lifestyle's health supplements. The mental wellbeing of potential customers was not considered and assessments didn't take place to determine whether the supplements were harmful if used in conjunction with existing medication.

The three directors failed to ensure customer credit card and bank details were used for their intended purpose. In their undertakings, Ramakant Lal, Melvine Elias D'Silva and Soriyano Dsouza also did not dispute that they had received 17 complaints from customers who had payments taken from them for goods they either did not order, did not receive or were pursued for additional payments.

Investigators calculated that Vivid Lifestyle secured more than £1.9 million from just over 11,000 customers.

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

As directors, it was entirely down to Ramakant Lal, Melvine Elias D'Silva and Soriyano Dsouza to supervise the activities of the call centre they had contracted to sell their products. Without that proper oversight, sales agents were left to their own devices and carried out aggressive and reckless sales tactics, often against vulnerable people.

Their conduct as directors was completely unacceptable and these substantial bans, along with the courts approval to liquidate Vivid Lifestyle, should put a stop to their misconduct, while protecting vulnerable people from further harm.

Melvine Elias D'Silva's date of birth is May 1975.

Ramakant Lal's date of birth is December 1982.

Soriyano Dsouza's date of birth is August 1984.

Vivid Lifestyle Ltd (Company number: 08610085)

Persons subject to a disqualification order are bound by a <u>range of restrictions</u>.

<u>Further information about the work of the Insolvency Service, and how to complain about financial misconduct.</u>

You can also follow the Insolvency Service on: