<u>Suspended sentence for bankrupt Devon</u> <u>builder who left victims living in</u> mobile home

James Prentice, 41, from South Devon, was sentenced to 6 months imprisonment suspended for 2 years, ordered to carry out 150 hours of unpaid work and ordered to pay compensation of £4,500 to his victims.

Exeter Crown Court heard Prentice was declared bankrupt in December 2014 and although he could continue working as a builder through his company, JSP Woodworx, the terms of his Bankruptcy Restrictions Undertaking (BRU) meant he could not take more than £500 as a deposit from clients without disclosing he was a bankrupt.

Despite this, between June 2016 and January 2018, Prentice took more than £271,000 to build a retirement home on farmland in Taunton for his victims which he claimed was for his services and to supply goods needed for the project.

Some work did take place but the victims found that it was not done to a satisfactory standard and they dismissed Prentice in October 2017. The victims, then in their late 60s, had to use another builder to finish the building work, paying a further £256,000, and have been stuck living in a caravan ever since.

Prentice was also employed to renovate a home in Devon for two further victims. In November 2016, the defendant told his victims an upfront payment was required 'to get things going', receiving almost £45,000, and then further payments totalling £125,000.

But Prentice was again dismissed shortly afterward as his work was not completed to a satisfactory standard.

Prentice's misconduct continued throughout 2017 where a further £204,000 was paid to the defendant from two other victims. A local business who Prentice had sub-contracted to help with one build also went unpaid.

At no point did Prentice inform his victims of his BRU, the court heard, and all victims stated they would not have used Prentice's services or paid him up front had they been aware.

The Insolvency Service investigated Prentice's conduct following a complaint from one of his victims and invited him for interview. Prentice claimed he had misunderstood the terms of his BRU.

Prentice pleaded guilty to 9 counts of obtaining credit without declaring he was subject of a bankruptcy restrictions undertaking at Exeter Crown Court and sentenced today.

Glenn Wicks, chief investigator at the Insolvency Service, said:

James Prentice should have been fully aware of his bankruptcy restrictions yet obtained a substantial amount of funds whilst providing shoddy work for his victims. Prentice acted dishonestly and his actions have left his customers suffering huge financial losses, leaving one couple forced to live in a mobile home instead of their dream retirement home.

Prentice's actions have had a prolonged impact on the people he took funds from. We will investigate bankrupts who do not comply with the terms of their restrictions and action will be taken through the criminal courts where it is appropriate.

James Prentice is from Kingsbridge and his date of birth is January 1980.

James Prentice pleaded guilty and was sentenced on 2 July 2021.

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

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