

Rogue director abuses bounce back loan

Rupinder Kaur Thaker (42), from Chadwell Heath, Essex, was appointed director of TKML Limited in April 2016 at the same time the company was incorporated.

Five years later TKML Limited entered into creditors' voluntary liquidation and the company's insolvency triggered an investigation by the Insolvency Service.

Investigators first uncovered several inconsistencies in the explanations provided by Rupinder Thaker when asked about the company.

The entry for TKML Limited on the company register stated the nature of business as take-away food shops and mobile food stands, and Rupinder Thaker's occupation as a publicist. But in the report to creditors the company was described as providing catering services and décor supplies for wedding ceremonies.

Further enquiries found that between May 2019 and when the company went into insolvency in June 2021, Rupinder Thaker had failed to preserve and/or maintain adequate accounting records or failed to deliver them to the liquidator. This meant investigators could not verify several substantial transactions.

More than £250,000 paid out of the company bank account remains unexplained, questions persist around what TKML Limited did with a £45,000 bounce back loan and whether the company was entitled to a loan of that size, and whether £11,000 stated by Rupinder Thaker as being owed to her and a connected company were accurate.

On 12 July 2022, the Secretary of State for Business, Energy and Industrial Strategy accepted a 7-year disqualification undertaking from Rupinder Thaker after she did not dispute that she failed to ensure that TKML Limited preserved and/or maintained adequate accounting records, or in the alternative, failed to deliver up adequate accounting records to the Liquidator.

Effective from 2 August 2022, Rupinder Thaker is banned from directly, or indirectly, becoming involved in the promotion, formation or management of a company, without the permission of the court.

TKML Limited's Liquidator is considering the bounce back loans and recovery of funds.

Lawrence Zussman, Deputy Head of Insolvent Investigations, said:

Despite repeated requests for books and records, Rupinder Thaker failed to provide the liquidator with any evidence that could have helped explain the legitimacy of the company's financial affairs. Especially the £45,000 bounce back loan intended to support viable

businesses during the pandemic.

Rupinder Thaker has been removed from the business environment for 7 years and her lengthy disqualification provides a stark warning that failing to maintain company books and records is a serious offence.

Rupinder Kaur Thaker is from Chadwell Heath, Essex, and her date of birth is January 1980.

TKML Limited (Company Reg no.10126155).

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](#)

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

You can also follow the Insolvency Service on:

[Major General Gwyn Jenkins appointed new Vice Chief of the Defence Staff](#)

News story

Defence Secretary Ben Wallace has confirmed that Her Majesty The Queen has approved the new appointment of Vice Chief of the Defence Staff.



Major General Gwyn Jenkins CB OBE Royal Marines is to be appointed Vice Chief of the Defence Staff and Aide-de-Camp to Her Majesty, in the rank of General, in succession to Admiral Sir Tim Fraser KCB ADC, in September 2022.

Defence Secretary Ben Wallace said:

I am delighted to congratulate Major General Gwyn Jenkins on his promotion to General and appointment as Vice-Chief of the Defence Staff.

I would like to pay tribute to the exceptional contribution he has made to the United Kingdom's operational capability during his career so far. This courageous officer will bring a broad range of skills and extensive experience of the operational domain to his new role and I look forward to working closely with him.

I would also like to formally recognise Admiral Sir Tim's loyal service to the nation over a lengthy and successful military career and wish him every success as he transitions from the Service.

Chief of the Defence Staff Admiral Sir Tony Radakin said:

I am very pleased to welcome General Gwyn as the next Vice Chief of the Defence Staff. An outstanding Royal Marine of his generation, he brings huge operational experience to the role at a pivotal time for global security. General Gwyn is also an innovator, with the instincts and ambition needed to help transform the Armed Forces to become even more lethal, capable and active in the world. I look forward to working with him to unlock the extraordinary potential that exists within Defence to contribute even more to our nation's security and prosperity.

Major General Gwyn Jenkins said:

I am very honoured to be appointed Vice Chief of the Defence Staff and to be trusted with such great responsibilities while Defence plays a crucial part in the Government's response to a challenging global context. I look forward to working in my new role with our amazing military and civilian team in Defence as we labour to protect the UK, its citizens and its interests.

A biography of Major General Gwyn Jenkins can be found [here](#)

Published 27 July 2022

Lord Maude to lead review into Civil Service governance and accountability

A new independent review will be launched today (Wednesday 27 July) into the wiring of Whitehall, looking at the efficiency and effectiveness of how government works and decisions are enacted.

The Governance and Accountability review will be led by former Cabinet Office Minister Lord Maude, who will chair the work and recommend ways to make government more efficient in autumn.

The review delivers on commitments in the Declaration on Government Reform to look at how the Civil Service functions and will evaluate how well the current system delivers on government commitments.

It will examine the duties of Ministers and top officials in governing the Civil Service, including the balance of their respective responsibilities and whether civil servants are sufficiently empowered to deliver against expectations, as well as the effectiveness of Cabinet and its Committees.

The way in which Cabinet decisions are implemented will be considered as part of this, such as how Cabinet Secretariat teams inform, record and monitor actions.

The role of Departmental Boards and Non-Executive Directors in the smooth running of departments will also be reviewed, along with the work of Civil Service wide boards in driving efficiency across Whitehall.

Minister for Brexit Opportunities and Government Efficiency, Jacob Rees-Mogg said:

The public rightly expects the government to be a well-oiled machine, with clear lines of accountability ensuring government is making the best decisions possible and extracting maximum value from taxpayers' money.

Lord Maude is uniquely qualified to lead this review. Leveraging his vast experience of public sector reform will help us learn lessons from the pandemic and better deliver on the British public's priorities.

Former Cabinet Office minister and review Chair, Lord Maude said:

I was delighted that last year's Declaration on Government Reform included the commitment to commission this review. The commitment was made in the joint names of the Minister for the Cabinet Office and the Head of the Civil Service, who both clearly recognised the

need for it. I am happy to accept the Government's invitation to conduct this review.

The way government makes decisions, how they are implemented, and how Ministers and officials are held to account, are all essential to delivering good outcomes for our citizens.

I will seek views from current and former Ministers and civil servants, and will draw on lessons from other governments.

Departmental experiences during the COVID-19 pandemic will be evaluated as part of the review, with evidence being gathered from across government, experts in the private sector and other administrations around the world.

As a former Minister with significant experience in government and the private sector, including extensive experience of managing public sector efficiency and reform, Lord Maude is uniquely qualified to lead the review.

He will be supported by a Secretariat based in the Cabinet Office and will deliver his recommendations to the Chancellor for the Duchy of Lancaster and Minister for Brexit Opportunities and Government Efficiency.

The review is being sponsored by the Permanent Secretary of the Ministry of Justice, Antonia Romeo.

Notes to editors

You can read the review's terms of reference [here](#).

The review Chair is an unpaid role.

The Minister for Brexit Opportunities and Government Efficiency has commissioned an independent Review to deliver on Actions 29 and 30 from the 2021 Declaration on Government Reform:

- **Action 29:** Complete a review of Civil Service governance, including consideration of the appropriate roles for senior officials, Non-Executive Directors and Ministers.
- **Action 30:** Complete a review of models of accountability for decisions, drawing on international best practice and experiences during the pandemic and taking account of the role and design of ministerial directions.

The existing rights of and accountabilities to Parliament will be respected. The review will not consider any issues relating to taxation or the public spending accountability framework or governance processes, which are the responsibility of the Chancellor of the Exchequer and continue to be reviewed and updated as required through existing processes.

CMA finds concerns in proposed chemicals merger

Press release

The CMA has found that the anticipated purchase of MBCC Group by Sika AG could lead to a loss of competition in the supply of chemical admixtures in the UK.



Chemical admixtures are an essential input for products like concrete and cement used in the construction industry. These specialty chemicals are commonly used to improve the strength of concrete or to control its setting time, to allow wet concrete to be transported over longer distances or held on-site for longer periods.

Chemical admixtures, which have become increasingly important as construction methods have developed, also play a key role in reducing the cost and environmental impact of concrete production.

Sika AG is a Swiss-based multinational specialty chemical company active across the construction sector and motor vehicle industry. MBCC is also a leading global supplier of construction chemicals and solutions. Sika announced its intention to acquire MBCC, in a deal valued at around £4.5 billion, in November 2021.

Sika and MBCC are the two largest suppliers of chemical admixtures in the UK and compete closely, particularly for customers with large volume requirements. Both companies are also two of the few competitors able to support customer requirements for product development and innovation. The CMA found that the combined business would account for over half of admixtures supplied in the UK after the merger and face limited competition, giving customers less choice and potentially leaving them facing higher costs and reduced innovation.

Colin Raftery, Senior Director of Mergers at the CMA, said:

Chemical admixtures are vital to the UK construction industry, used in projects that range from laying pavements to the very largest infrastructure projects.

The loss of competition that this deal could bring about could lead to higher prices and poorer quality products for customers, increasing the costs of these projects.

Sika AG and MBCC Group now have 5 working days to submit proposals to address the CMA's concerns. If suitable proposals are not submitted, the deal will be referred for an in-depth Phase 2 investigation.

For more information, visit the [Sika AG / MBCC Group merger inquiry page](#).

1. For media enquiries, contact the CMA press office on 020 3738 6460 or press@cma.gov.uk.
2. As part of its investigation, the CMA also considered whether there would be an SLC in relation to certain products used in drinking water infrastructure in the UK, and structural cementitious grouts used for offshore wind turbine installation. In both instances however it found that there would be sufficient competitive constraints to prevent an SLC.
3. Under the Enterprise Act 2002 (the Act) the CMA has a duty to make a reference to Phase 2 if the CMA believes that it is or may be the case that a relevant merger situation has been created, or arrangements are in progress or contemplation which, if carried into effect, will result in the creation of a relevant merger situation; and the creation of that situation has resulted, or may be expected to result, in a substantial lessening of competition within any market or markets in the United Kingdom for goods or services.

Published 27 July 2022

[Transport Secretary, Grant Shapps speaking ahead of Wednesday's rail strikes](#)

News story

The Secretary of State for Transport speaks ahead of rail strikes planned for today.



Transport Secretary, Grant Shapps said:

Today (27 July 2022), union bosses are once again trying to cause as much disruption as possible to the day-to-day lives of millions of hardworking people around the country. What's more, it has been cynically timed to disrupt the start of the Commonwealth Games and crucial Euro 2022 semi-finals, in a deliberate bid to impact the travel of thousands trying to attend events the whole country is looking forward to.

Sadly, this is nothing new. In fact, in my 3 years as Transport Secretary, there has not been a single day when unions have not been in dispute with the rail industry by either threatening or taking industrial action with around 60 separate disputes lodged in 2022 alone.

This country's taxpayers stumped up £600 per household to ensure not a single rail worker lost their job during the pandemic, but many of those very same people will be forced into losing a day's wages through no fault of their own but because of stubborn union leaders' refusals to modernise.

Union bosses will claim they're willing to do a deal but how can anyone take them seriously when, earlier this month, the RMT dismissed a Network Rail offer worth 8% over the next 2 years without even consulting their members.

Unfortunately, it's too late to call off today's damaging strikes but I urge the RMT and indeed all unions to stop holding the country to ransom with the threat of further industrial action and get off picket lines and back around the negotiating table. If not, we risk passengers turning their backs on the railway for good.

Published 27 July 2022