

Press release: Director scamming small businesses hit by large ban

Sarah Elizabeth White, also known as Sarah Regan, has been disqualified from acting as a director following an investigation by the Insolvency Service.

She was director of Manchester-based Harrison Black Associates Limited, which, together with the London branch Hayden Moss Associates Limited, promised small business owners that for a fee of up to £3,000 it would reduce their business rates.

Business owners were led to believe they were guaranteed a reduction in their rates or they would received a full refund. Following various complaints, the Insolvency Service opened an investigation into the company under powers set out within the Companies Act 1985.

Both companies were then wound up at Manchester District registry last year. A number of small business owners were left out of pocket by over £34,000.

Commenting on the disqualification, Cheryl Lambert, Chief Investigator at the Insolvency Service, said:

Sarah White was purporting to offer a service she knew the company could not, and did not, provide. She took no steps to ensure that Harrison Black did what customers had paid for and what had been promised within a contract.

Taking action against her should serve as a warning to all directors that if they are abusing their position we will remove them from the marketplace.

The Secretary of State for Business Energy and Industrial Strategy accepted an undertaking from Sarah Elizabeth White on 11 September 2017. The disqualification is from 2 October 2017.

Notes to editors

Sarah Elizabeth White (aka Sarah Regan) is of Audenshaw, Manchester and her date of birth is January 1985.

Harrison Black Associates Ltd (Company Registration No.08978150) was incorporated on 4 April 2014. Its registered office was 83 Ducie Street, Manchester, M1 2JQ, United Kingdom. It traded, at various times, from the registered office and 345 Chester Road, Manchester

Harrison Black Associates Ltd was subject to an investigation by Insolvency

Service and, following an application to wind it up in the public interest, was placed into liquidation on 1 March 2016 (Manchester District Registry 3328 of 2015).

The Insolvency Service investigation established that:

- Misleading information was provided to customers regarding the potential benefits of the Company's services
- Customers were shown misleading documents in order to induce them to make payments
- Customers were wrongly led to believe they were guaranteed a reduction in their rates or they would receive a full refund
- While informed customers payment was required to instruct a surveyor and 31 of the 33 customers made a payment and received no such visit
- There is no evidence of any rate reduction appeals have been made on behalf of customers or any refunds made

The Insolvency Service, an executive agency sponsored by the Department for Business, Energy and Industrial Strategy (BEIS), administers the insolvency regime, and aims to deliver and promote a range of investigation and enforcement activities both civil and criminal in nature, to support fair and open markets. We do this by effectively enforcing the statutory company and insolvency regimes, maintaining public confidence in those regimes and reducing the harm caused to victims of fraudulent activity and to the business community, including dealing with the disqualification of directors in corporate failures.

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

Contact Press Office

You can also follow the Insolvency Service on:

[Press release: River transfer project gives local communities more say](#)

A project designed to give local organisations and communities more say over the management of local watercourses has entered a new phase with the launch of public drop-ins in four pilot areas throughout October 2017.

The project is exploring the potential to re-designate several sections of selected 'Main Rivers' as 'Ordinary Watercourses,' (a process known as 'de-maining') where – in agreement with the Environment Agency – partners such as Internal Drainage Boards (IDBs) or Lead Local Flood Authorities (LLFAs) are keen to take on the lead role of local watercourses.

The project is piloting these changes in 5 locations. 4 of these locations are now approaching the consultation stage of the process and drop-in events will be held in:

- areas of Norfolk and Suffolk
- Stour Marshes in Kent,
- The Isle of Axholme in the East Midlands
- South Forty Foot Catchment in Lincolnshire

The final pilot at Wormbrook and Allensmore Brook in the West Midlands will be running to a different timeline.

The project aims to bring significant benefits to local communities, allowing those who know the layout of their land to take control of their local watercourses, and could help pave the way for further de-maining opportunities throughout England.

For the Environment Agency, the project will also ensure resources are prioritised where the greatest impact on reducing flood risk can be achieved.

Rachael Hill, Flood and Coastal Risk Manager for the Environment Agency, said:

We are working with local organisations to strengthen local decision-making. Internal Drainage Boards and Lead Local Flood Authorities are very much on the ground in communities so giving them responsibility over their own watercourses is a win-win situation that will ensure that the right people are managing the right watercourses in the right places.

We welcome the launch of the community drop-in sessions and we look forward to working together on this project to benefit people and the environment.

Innes Thomson, Chief Executive of the Association of Drainage Authorities (ADA), added:

This is an unmissable opportunity for local communities to have their say on how they would like to see their local watercourses managed in the best way to make use of the funds available, whilst improving the quality of those watercourses, the environment and community wellbeing associated with healthy, maintained rivers and streams.

The drop-in sessions are an ideal way to find out more about the plans, help allay possible concerns and, very importantly, to provide support for these trials so please do try and find time to come to one of them.

Gaining local support for the transfer of watercourses through engagement and consultation is essential for the success of the project. The public drop-ins will be an opportunity for local communities and interested parties to ask questions and influence the proposals.

This will be followed by a formal consultation on GOV.UK currently scheduled for December 2017 which will seek further views on the proposals. If there are no objections, changes to the watercourse will take place in July 2018.

Drop-in sessions:

East Midlands:

Date	Time	Location
26 October	2pm-5pm	Haxey Chapel- Stephen Jones Community Hall, DN9 2LA
31 October	10am-1pm	Coronation Hall, DN9 1RL

Lincolnshire:

Date	Time	Location
9 October	1pm-6pm	Rippingale Village Hall, PE10 0TA
11 October	1pm-6pm	Billingborough Village Hall, NG34 0QH
18 October	1pm-6pm	Helpringham Memorial Hall, NG34 0RJ

Norfolk and Suffolk:

Date	Time	Location
16 October	2pm-7pm	Kettlestone Village Hall, NR21 0AU
19 October	2pm-7pm	Dereham Memorial Hall Meeting Room, NR19 1AD
24 October	2pm-7pm	Halesworth Methodist Church, IP19 8LR
26 October	2pm-7pm	Wymondham Central Hall, NR18 0QB
27 October	3pm-7pm	Hunstanton Community Centre, PE36 5BW
31 October	2pm-7pm	Sea Palling and Waxham Village Hall, NR12 0US

Stour Marshes:

Date	Time	Location
4 October	2pm-7pm	Minster Village Hall, CT12 4BU
19 October	2pm-7pm	Little Chart Village Hall, TN27 0QB
25 October	2pm-7pm	Great Mongeham Parish Hall, CT14 9LL

[**Press release: Regulator publishes**](#)

reports of cases involving individuals convicted of terrorism offences

The Charity Commission has published reports for two regulatory compliance cases involving individuals who were convicted of terrorism offences and whose actions were linked to charity. The reports demonstrate the risks to charities of being abused as vehicles for terrorism.

On 23 December 2016 Mr Syed Hoque and Mr Mashoud Miah were convicted of entering into a funding arrangement contrary to section 17 of the Terrorism Act 2000 (see notes to editor).

The case involving [Mr Syed Hoque](#), a registered charity, [Shade](#) provided an open letter of accreditation to Mr Hoque as a volunteer of the charity. The trustees told the Commission that they accepted Mr Hoque's assurances that his travel to Syria would help promote the charity. The letter was provided without any due diligence or establishing any means of controlling or monitoring his activities whilst acting on the charity's behalf.

The Commission concluded that this was misconduct and mismanagement in the administration of the charity. It set the trustees of Shade a regulatory action plan, which required, among other things, for the trustees to carry out proper due diligence checks on all people and organisations that it funds or works with.

In another case, one of the individuals convicted, [Mr Mashoud Miah](#) was connected to an organisation raising charitable funds and which stated publicly that it was a charity, Helping Humanity (not a registered charity – see notes to editor). During the criminal investigation, the Metropolitan Police found documents relating to the organisation in Mr Miah's possession, including meeting minutes and correspondence, which suggested he was closely involved in the organisation's administration.

Following the Commission's intervention, its directors ended its activities. The Commission actively monitored the directors' actions in properly winding it up, including closing its bank account, and taking down its website. This means that the organisation and its assets can no longer be used for any future charitable activity.

The Commission is publishing these reports to help other charities minimise the risks associated with individuals who may seek to abuse charities for terrorist purposes.

The Commission has been clear that it does not consider aid convoys an effective means of delivering humanitarian aid, and has warned charities taking part in them that they will be subject to additional regulatory scrutiny to ensure trustees comply with their legal duties and responsibilities. The convictions of these individuals highlight how such convoys are susceptible to abuse.

Ends

1. The 'Helping Humanity' referred to in this case report is not a reference to the registered charity Helping Humanity (charity number 1164722) which was registered with the Commission on 7 December 2015. It is a reference to an incorporated company which was not a registered charity and which has since dissolved.
 2. Section 17 of the Terrorism Act 2000 states: "A person commits an offence if – (a) He enters into or becomes concerned in an arrangement as a result of which money or other property is made available or is to be made available to another, and (b) He knows or has reasonable cause to suspect that it will or may be used for the purposes of terrorism."
 3. The Charity Commission is the independent regulator of charities in England and Wales. To find out more about our work, see our [annual report](#).
 4. The Commission's annual report of compliance case work, [Tackling abuse and mismanagement](#), provides further information about the Commission's work tackling abuse of charities for terrorist related purposes.
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[News story: CMA accepts Origin's remedy proposal](#)

The CMA has accepted Origin's proposal to maintain competition in fertiliser supply in Scotland, following its merger with Bunn.

Origin and Bunn are 2 of the 3 main suppliers of fertiliser to farmers and farmers' merchants in the central/eastern region of Scotland.

In its initial investigation, the Competition and Markets Authority (CMA) found that bringing the 2 firms together could see prices rise or result in a reduction in the choice of fertiliser available to local customers.

Origin subsequently offered to sell Bunn's Montrose business to prevent any negative impact on competition from the merger.

The CMA found that Origin's proposal would, in principle, satisfy its competition concerns and opened a 15-day [consultation](#) in September on the remedy. Following this, the CMA is now fully satisfied that the proposal will address the issues that it identified and will not be referring the case for an in-depth, phase 2, investigation.

Bunn's Montrose business will now be sold to Glasson Grain Limited.

All information relating to the investigation is available on the [case page](#).

[Press release: Wales' opportunity to bring 5G one step closer in nationwide competition](#)

A £25 million competition that will cement the UK's position as a world leader in the development of 5G technology has been announced by the UK Government today.

The "5G Testbeds and Trials" competition is part of the UK Government's £740m National Productivity Investment Fund (NPIF) to support the next generation of digital infrastructure, including 5G and full fibre broadband.

New test locations are being sought all across the UK to support the future rollout of 5G – 'fifth generation' – technology. The UK Government is now encouraging interested parties from all around the UK to come forward with project proposals for match funded grants of up to £5 million.

This 5G innovation boost also comes on the back of the announcement that by the end of this year a UK Government investment of £1.7 billion will have supported the rollout of superfast broadband to 95% of the UK.

5G will enable internet speeds to keep up with the increasing numbers of devices that require a connection, in particular the explosion of smart devices in the home and the 'internet of things'. With potential speeds of up to 10 gigabits per second, it will also make it easier for people to rapidly download and upload ultra HD and 3D video.

UK Government Minister for Wales Guto Bebb said:

This is a fantastic opportunity for Wales to be at the forefront of emerging digital technology, boosting capacity and productivity for local businesses – as well as for residents who want to benefit from superfast speeds.

The digital landscape in Wales is constantly evolving, and the UK Government will continue to do all it can to support this technology revolution. I encourage Welsh bodies to seize this chance to secure this funding and play its part in speeding up service across the length and breadth of Wales.

Minister for Digital Matt Hancock said:

To stay competitive we must be at the cutting edge of new

technology and we are determined to be one of the first countries in the world to use 5G. In these very early stages we want all ideas, from all parts of the country, that will help us get the technology and the roll-out right to have a nationwide network of 5G innovators.

It's all part of our determination to make Britain the best place in the world to start and grow a digital business, and deliver for all citizens now and in the years to come.

In the 2016 Autumn Statement, the UK Government announced its intention to invest in a nationally coordinated programme of 5G testbed facilities and application trials, as part of a £1bn package of announcements made to boost the UK's digital infrastructure. The Future Connectivity Challenge Group report suggests that UK leadership in 5G could result in the opportunity to create £173 billion of incremental UK GDP growth over a ten year period from 2020 to 2030

Exchequer Secretary to the Treasury, Andrew Jones, MP said:

Improving productivity requires targeted and sustained investment, which is why we are backing the UK's digital infrastructure with over a billion pounds of UK Government funding. Whether we are doing business online or the weekly grocery shop online, strong and reliable connections are crucial to this.

Today's announcement is a big step forward in bringing 5G to the UK and ensuring our digital infrastructure is fit for the future.

Projects are expected to be industry-led or have a strong industry component and funding will only be available to UK registered organisations, carrying out projects in the UK and working in collaboration with others.

Details on how to apply are available (from 10.00am Monday 16 October) [here](#)

Notes to Editors

1. IHS Economics / IHS Technology estimated by modelling industry investment and impacts on total factor productivity from expected use cases that 5G will enable USD\$12.3 trillion of global economic output in 2035.
2. This first funding competition is for Phase 1 of initial testbeds and trials projects that will help to develop the UK's "5G ecosystem" whether by exploring the potential for 5G to deliver benefits for businesses; developing new 5G applications and services; developing and exploring new business models around key 5G technologies; or reducing the commercial risks associated with investment in 5G.

Details of future funding opportunities for additional testbeds and trials will be available as the programme develops. It is likely that future funding will also include large multi-year projects that could be focused in areas that align with the UK Government's strategic priorities or which help to address deployment or technical challenges that help to deliver the objectives of the UK Government's 5G strategy.