

# Press release: Insolvency Service slams the brakes on Bangor car dealership scam

Gwyn Merion Roberts, director of Menai Vehicle Solutions Limited, a car dealership in Bangor, North Wales has been disqualified for 10 years after scamming members of the public out of nearly £1 million.

His company took money from customers but then failed to provide the vehicles that had been paid for. It also failed to pay customers for vehicles sold on their behalf.

Roberts gave an undertaking to the Secretary of State for Business, Energy and Industrial Strategy, which prevents him from becoming directly or indirectly involved in the promotion, formation or management of a company for 10 years, beginning from 5 September 2017.

Menai went into liquidation on 21 October 2015 owing at least £1,250,000 to customers and other creditors.

The Insolvency Service's investigation concluded that Menai operated a practice whereby it sold new vehicles to members of the public for less than the cost incurred by Menai in purchasing them from dealers. This encouraged new custom but inevitably resulted in Menai becoming unable to meet its liabilities, resulting in new customer deposits being used to finance the purchase of vehicles for older customers.

The business model was unsustainable and Menai either failed to provide vehicles to customers after having taken payment for the vehicles or failed to forward funds to customers after selling vehicles on their behalves.

This resulted in losses to at least 40 members of the public totalling at least £969,011.

In several instances, Roberts provided banking documents to customers, showing payments had been instructed to car dealers for the purchase of the vehicle they had ordered, only to subsequently revoke the instruction.

Commenting on the disqualification, Robert Clarke, Chief Investigator at the Insolvency Service, said:

This is an unfortunate case in which members of the public suffered significant losses as a consequence of the inexcusable financial practices adopted by Mr Roberts.

The lengthy period of disqualification is testament to how

seriously the Insolvency Service views this misconduct.

The Insolvency Service will not hesitate to act where members of the public have lost out as a result of malpractice leading to insolvency.

## Notes to editors

Menai Vehicle Solutions Limited (CR0 No.06494362) was incorporated on 05 February 2008. Menai operated from premises at Unit 8, Intec Parc Menai, Bangor, Gwynedd LL57 4FG, which were also its registered address.

Mr Roberts (date of birth 13 December 1968) was a formally appointed director between 20 May 2011 and liquidation, and the sole appointed director of Menai after 14 June 2011.

Menai went into Liquidation on 21 October 2015. On 15 August 2017 the Secretary of State accepted a Disqualification Undertaking from Mr Roberts effective from 5 September 2017, for ten years.

A disqualification order has the effect that without specific permission of a court, a person with a disqualification cannot:

- act as a director of a company
- take part, directly or indirectly, in the promotion, formation or management of a company or limited liability partnership
- be a receiver of a company's property

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

<https://www.gov.uk/government/publications/corporate-insolvency-effect-of-a-d-isqualification-order>.

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.

BEIS' mission is to build a dynamic and competitive UK economy that works for all, in particular by creating the conditions for business success and promoting an open global economy. The Criminal Investigations and Prosecutions team contributes to this aim by taking action to deter fraud and

to regulate the market. They investigate and prosecute a range of offences, primarily relating to personal or company insolvencies.

The agency also authorises and regulates the insolvency profession, assesses and pays statutory entitlement to redundancy payments when an employer cannot or will not pay employees, provides banking and investment services for bankruptcy and liquidation estate funds and advises ministers and other government departments on insolvency law and practice.

Further information about the work of the Insolvency Service, and how to complain about financial misconduct, is available (<https://www.gov.uk/government/organisations/insolvency-service>).

## **Contact Press Office**

You can also follow the Insolvency Service on:

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## **[Press release: UKEF launches enhanced overseas investment insurance product to protect UK businesses investing abroad](#)**

The enhanced support comes as the Department for International Trade looks to encourage more UK companies to invest overseas, realising the opportunities presented by fast-growing developing economies around the world.

UKEF's overseas investment insurance provides UK companies investing abroad with protection against losses, primarily related to political or extraneous events. This new policy will widen the scope of the risks against which the government can insure these investors.

It has been designed to offer cover where there is a commercial demand but the private sector doesn't have the capacity, such as markets which may have complex legal or political contexts, or in which difficulties may arise over transferring local-currency earnings.

Secretary of State for International Trade Liam Fox said:

Overseas direct investment can be a vital way for UK businesses to grow their revenues and enter new markets, building a strong domestic economy as well as helping to share prosperity and build strong bilateral relationships around the world. As an international economic department, the Department for International

Trade is supporting UK companies to fully realise the benefits of the global marketplace with this new overseas investment insurance product from UK Export Finance.

James Bamford, Chairman of the Lloyd's Market Association Political Risks, Credit and Financial Contingencies Business Panel, commented:

UKEF's overseas investment insurance is now a market-leading product and will greatly enhance the support the private sector can provide. Together, we can offer greater assurance to UK investors and help them fulfil their international ambitions by focusing on advantageous commercial opportunities rather than political complications.

1. [UK Export Finance](#) is the UK's export credit agency. UKEF provides loans, guarantees and insurance to help exporters win, fulfil and get paid for export contracts, and protect investments made overseas.
2. To be eligible for OII cover from UKEF, the customer must be based in the UK and seeking to invest in an enterprise outside the UK.
3. The policy premium, details and risks covered are decided on a case by case basis but may include:
  - war, civil war, revolution and insurrection in the host state
  - expropriation or nationalisation of the enterprise in which the investment is made (or of its property) contrary to international law
  - restrictions on remittances, including exchange controls, imposed by the host stateThe policy pays out up to 90% of the loss after a specified waiting period (typically 6 months).
4. You can find [details of UKEF's overseas investment insurance product here](#).
5. Sectors in which UKEF has provided financial support to UK companies include: aerospace, construction, oil and gas, mining and metals, petrochemicals, telecommunications, and transport.
6. UKEF has a regional network of [24 export finance advisers supporting export businesses](#).
7. UKEF supports exporters with a range of products that include:
  - Overseas investment insurance
  - Bond insurance policy
  - Bond support scheme
  - Buyer & supplier credit financing facility

- Direct lending facility
  - Export insurance policy
  - Export refinancing facility
  - Export working capital scheme
  - Letter of credit guarantee scheme
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## [Press release: Hefty fines for anglers fishing without a licence](#)

The Environment Agency is reminding anglers of the importance of having a rod licence after three men were handed hefty fines for fishing illegally in separate offences.

They were caught during targeted patrols by Environment Agency Fisheries Enforcement Officers.

- On 16 April this year, Adrian Faife, 59, of Gairloch Road, Camberwell, London, was found fishing for eels or freshwater fish at Aldin Fishing Lakes, Durham without a licence.
- On 30 April 2017, Sylwester Michneiwick, 37, of Roker Avenue, Sunderland, was caught trout fishing at Derwent Reservoir, Consett, without a license.
- On 1 May this year, Jordan Mark Aldworth, 22, of St Johns Walk, Escomb, Bishop Auckland, was found fishing for trout at Grassholme Reservoir, Middleton In Teesdale.

Each was fined a total of £611, ordered to pay costs of £127 and a victim surcharge of £44.

The offences were all proved in absence at County Durham and Darlington Magistrates' Court on 13 September.

The Environment Agency's Fisheries Technical Specialist for the North East, Kevin Summerson, said:

It is wrong for anglers to think they can avoid paying for a licence. Those that do are cheating their fellow anglers.

Environment Agency Fisheries Officers are out checking licences almost every day of the year at all times of day. It's just not worth it to fish without the appropriate licence. The most a coarse and trout licence costs is £45, which would cover an angler for one year from the date of purchase and, where conditions permit, allow the angler to fish with up to three rods.

With what it has cost these anglers in fines, costs and victim

surcharge they could have fished legally for over 10 years.

All income from rod licence sales is used to fund Environment Agency work to protect and improve fish stocks and fisheries, including improving habitats for fish and facilities for anglers, tackling illegal fishing and working with partners to encourage people to give fishing a go.

Buying a rod licence is quick and easy – you can buy them online at the Post Office.

The Environment Agency urges anyone to report illegal fishing by calling 0800 80 70 60.

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## [News story: MHRA delivers guidance on human factors](#)

[This guidance](#) is intended for manufacturers, developers and notified bodies to highlight the important influence human factors have on patient safety. The advice is also relevant to device components of drug-device combination products that are regulated as medicines.

Although it seeks to clarify regulatory expectations of medical devices marketed in the UK, the guidance does not represent a compliance requirement.

An engaging multi-disciplinary stakeholder day on human factors and the implications for patient safety led to the formation of the Human Factors Task and Finish group. The group was chaired by Dr Peter Nightingale, who is also the chair of MHRA Devices Expert Advisory Group (DEAC) and Tony Sant, group manager in the Devices Division, MHRA.

Membership was drawn from MHRA, academia, industry, NHS Improvement, NICE, notified bodies, professional associations and trade bodies, and the resulting guidance is the collective effort of that group and of feedback from further stakeholder engagement and the public consultation of a first draft published in June 2016.

In simple terms, ‘human factors’ refers to how a person will interact with the system surrounding them, including the technology they use. Human factors takes into account the environment, user population and potential competing distractions.

John Wilkinson, MHRA Devices director, praised the collaborative effort to produce the guidance.

“Medical devices are becoming ever more complex and diverse, encompassing drug-device combinations and companion diagnostics.

“Patient care is increasingly being transferred from hospitals to patient homes and community settings. As these developments occur the potential for use error increases. We recognise this and have collaborated with partners to produce the first UK guidance on human factors.”

This guidance will complement the work being carried out by the NHS to apply human factors approaches in the design of healthcare workplaces and practices.

View the [complete guidance](#).

Find us on Twitter [@MHRAgovuk](#) [#ThinkPatientSafety](#)

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## [Press release: Plans to improve journeys for road users into Southampton go on show today](#)

The plans will increase capacity at junction 8 of the M27 and Windhover roundabout, as well as upgrades to 25 junctions along the A3024. Improved safety, upgrades to two railway bridges and better facilities for pedestrians and cyclists are also part of the proposals.

An outline of Highways England’s plans for improvements for the eastern access corridor.

A consultation on the proposals starts today and runs until the end of October. Drivers, local people and people who rely on the route for business are all encouraged to get involved and have their say.

Highways England Project Manager Joe Clark said:

These are an ambitious set of improvements, and are the result of Highways England and local authorities working together to develop a joined up set of improvements that will deliver real benefits to drivers and people living and working in Southampton and Hampshire.

This proposed scheme will not only improve safety and improve congestion, but also help to boost the economy and support the potential development of homes and jobs in the local area, as well as future growth at Southampton Port. We want people to get involved and I urge anyone interested in the scheme to come along to one of our exhibitions or send us their feedback by picking up a leaflet or visiting the project website.

Hampshire County Council's Executive Member for Environment and Transport, Councillor Rob Humby, said:

The County Council very much welcomes the proposed investment by Highways England to M27 Junction 8 and Windhover roundabout designed to improve the flow of traffic and address congestion and safety issues.

This is a busy motorway junction which is in need of improvement and the project demonstrates what can be achieved by effective collaboration between the County Council, Highways England and Southampton City Council for the benefit of Hampshire residents. I would encourage people to take part in the consultation, so that local views can be heard in finalising the details of the scheme.

Councillor Jacqui Rayment, Southampton City Council Cabinet Member for Environment and Transport said:

The M27 Southampton Junctions scheme will look to improve the route into the east of Southampton from the M27 via junction 8, Windhover Roundabout and the A3024 corridor, consisting of Northam Road, Bitterne Road West and Bursledon Road, through to the Six Dials junction in the city centre.

This is a great opportunity to improve the wider transport infrastructure on the main routes in and out of Southampton for residents, commuters and visitors. The scheme will aim to reduce congestion, improve journey times and traffic flow, improve road safety, maximise opportunities for sustainable travel and support long-term sustainable economic growth.

This has the potential to be hugely beneficial for the city and I would urge people to take a few minutes to have their say in the consultation before it finishes on 31 October 2017.

The plans include:

- M27 junction 8 and Windhover roundabout: All approaches to the junctions will be widened, with improved facilities for pedestrians and cyclists
- A3024 corridor: Improvements at 25 junctions along this four and a half mile stretch, including to the cycling and walking facilities along the corridor and for crossings and junction widening at key junctions. This will also help buses run more reliably and efficiently
- Northam Road rail bridge: Replacement of this single carriageway bridge that crosses the main South Western railway lines near to St Marys Stadium. The new bridge will include two lanes in each direction with improvements to pedestrian and cycle facilities
- Bitterne rail bridge: This bridge, a wide single carriageway bridge on the A3024 Bitterne Road West at Bitterne train station will be upgraded



to include new separated adjacent pedestrian and cycle facilities with wider footpaths

Highways England is holding eight information exhibitions at venues across Southampton so that people can examine the proposals and put any questions directly to the project team.

A visualisation of the new Northam Road Rail Bridge on the A3024 in Southampton

Funding for the scheme comes from the Government's £15bn Roads Investment Strategy, announced in 2014, which is providing people with better journeys, cutting congestion and improving the economy.

All responses to the consultation will be carefully considered before an announcement is made on a preferred route this winter. Subject to a successful outcome, construction could start as early as 2020 and is expected to take two years.

Details on the proposals and feedback forms [will be available online](#) from today until 11:45pm on 31 October 2017.

## **General enquiries**

Members of the public should contact the Highways England customer contact centre on 0300 123 5000.

## **Media enquiries**

Journalists should contact the Highways England press office on 0844 693 1448 and use the menu to speak to the most appropriate press officer.