9-year bankruptcy order for Cardiff independent financial adviser

Marc Jones, 42, from Cardiff, was self-employed as an independent financial advisor from January 2012 until October 2018. From 2018 to 2019 he worked on behalf of a financial institution selling various financial products.

Jones received commission payments totalling several hundred thousand pounds on the sale of insurance policies that he knew, or ought to have known, would be cancelled.

In addition, he received payment for services that he then failed to supply to his customers. As a result, at the point of bankruptcy, he owed over £350,000.

The Secretary of State for Business, Energy and Industrial Strategy accepted a nine-year bankruptcy restrictions undertaking from Marc Jones, which commences on 21 February 2022.

As a result, he is under a number of restrictions, including not being able to borrow more than £500 without disclosing his bankrupt status, and he cannot act as a company director without the court's permission.

Alan Draycott, Deputy Official Receiver at the Insolvency Service, said:

Marc Jones benefitted by several hundred thousand pounds through his behaviour and that is why he has received such a lengthy ban.

Notes to editors

Marc Jones is of Cardiff and his date of birth is July 1979.

Details of Marc Jones' undertaking is available on the <u>Individual Insolvency</u> <u>Register</u>

Bankruptcy restrictions are wide ranging. The effects are the same whether you are subject to a bankruptcy restrictions order or to an undertaking. Guidance on the main statutory consequences flowing from a bankruptcy restrictions order or undertaking.

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

Contact Press Office

You can also follow the Insolvency Service on:

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Prime Minister appoints Mr David Quarrey CMG as the UK's new Permanent Representative to NATO

Press release

The Prime Minister is today (Monday 04 April) appointing a top diplomat to be the UK's Permanent Representative to NATO - a clear demonstration of the organisation's crucial global role.



The Prime Minister is today appointing a top diplomat to be the UK's Permanent Representative to NATO — a clear demonstration of the organisation's crucial global role.

The United Kingdom's joint delegation to this vital Alliance will now be led by Mr David Quarrey CMG, currently the Prime Minister's International Affairs Adviser and Deputy National Security Adviser.

Mr Quarrey's appointment is a clear sign of how the UK values its membership of NATO, an organisation whose thirty Allies come together every day to ensure the security of Europe and North America.

The Prime Minister approved the successful candidate on the recommendation from the Foreign Secretary.

Mr Quarrey is one of the UK's most experienced senior diplomats. Before his current role he served as UK Ambassador to Israel, Director for the Middle East and North Africa at the Foreign and Commonwealth Office (FCDO), and Director for Foreign Policy in the National Security Secretariat in the Cabinet Office.

He also completed postings in India and Zimbabwe, and at the UK's Permanent Representation to the United Nations in New York.

He takes over from Dame Sarah MacIntosh DCMG, who will be transferring to another Diplomatic Service appointment. Dame Sarah successfully led the UK delegation at NATO through a crucial period for the Alliance which saw significant increases in Allies' defence investment, the 70th anniversary summit in London and most recently the deployment of UK troops to the eastern flank as part of NATO's unified response to Russia's illegal invasion of Ukraine.

Foreign Secretary Liz Truss said:

NATO is vital for European and global security. We will work to strengthen the alliance in the face of Russian aggression.

I am pleased to appoint David who is an experienced diplomat and will lead the UK's efforts working with our NATO Allies. I congratulate him on his appointment.

David Quarrey CMG said:

I am honoured to take up the position of UK Permanent Representative to NATO. I look forward to leading the excellent joint FCDO and MOD team as we work with our Allies to keep our country and citizens safe.

Mr Quarrey will take up his appointment during April 2022.

Published 4 April 2022

<u>Cash boost to transform colleges</u> <u>across England</u>

Sixty-two further education colleges are to benefit from a share of more than £400 million to upgrade buildings and transform campuses. The cash boost will make sure even more people are supported to get the skills they need to get a good job, levelling up opportunity across the country.

The colleges announced today will be the latest to benefit from the government's £1.5 billion Further Education Capital Transformation Fund. This significant investment is supporting the transformation of post-16 education and training by ensuring colleges are great places to learn and students have access to modern, fit-for-purpose facilities.

The funding will support colleges to undertake building or refurbishment projects that will dramatically improve learning environments, including the creation of dedicated teaching facilities for subjects, such as automotive, ICT, science and engineering. This will support more people to get the training they need to progress into rewarding jobs and plug skills gaps in local communities. Some colleges will also construct new teaching spaces to replace buildings in poor condition elsewhere in town centres or on campuses.

Minister for Skills Alex Burghart said:

Our priority is making sure that every student receives the highquality training needed to secure a well-paid job, so that businesses in growth sectors such as construction, engineering and digital have a strong talent pipeline as we continue to level up opportunities across the country.

That is why we are investing to ensure colleges can create modern, fit-for-purpose spaces that meet the needs of students and the communities they serve — and most importantly continue to be fantastic places to learn.

The Further Education Capital Transformation fund was first launched in September 2020 by the Prime Minister.

The first phase of the fund saw an initial £200 million allocated to all colleges so they could carry out urgent remedial work to refurbish their buildings.

Following this, in April 2021, the government announced plans to work in partnership with sixteen colleges with some of the poorest condition sites in the country to upgrade their sites and ensure they are excellent places to learn. Construction is under way at one of these projects — Stafford College — and others will soon be ready to begin works.

Today's announcement is the outcome of a bidding round that was open to all colleges — for additional funding to help upgrade their campuses.

This significant investment forms part of the government's landmark reforms to further and technical education — as set out in the Skills for Jobs White Paper.

The fund builds on the action already under way to transform post-16 education and training. This includes rolling out new high quality T Level qualifications, establishing a network of Institutes of Technology, and making sure everyone, no matter where they live or their background, can gain the skills they need to progress in work at any stage of their lives.

<u>Fast-tracked access to benefits</u> <u>extended to more people nearing end of</u> life

- From today (Monday 4 April 2022) fast-tracked access to Universal Credit and Employment and Support Allowance will be extended to more people in the final year of their life.
- The changes will extend eligibility to this end of life support from six to 12 months.

The changes mean people who are thought to be in their final year of their life will be able to receive vital support through 'Special Rules', six months earlier than they were able to previously.

This applies to people on Universal Credit and Employment and Support Allowance (ESA).

Those who are eligible will not be subject to a face-to-face assessment, and in the majority of cases they will receive the highest rate of benefits.

Minister for Disabled People, Health and Work Chloe Smith MP said:

Helping more people in the final year of their life get faster access to vital financial support is the right thing to do.

I hope by extending this support it will alleviate the financial concerns of those nearing the end of their life and their families in the most challenging of times.

National Clinical Director for End of Life Care at NHS England, Professor Bee Wee said:

I am really pleased to see this change which will enable earlier and faster access to financial support for people who are likely to be in their last year of life.

This additional support is of such vital importance to many people, and those important to them, during this difficult time.

Marie Curie chief executive, Matthew Reed said:

We are delighted to see this important change come into force today for Universal Credit and ESA claimants, following years of campaigning.

This will help ensure more dying people can concentrate on making the most of the limited time they have left, rather than worrying about their finances.

Marie Curie look forward to continuing to work with the Department for Work and Pensions to communicate this important change and ensure everyone now eligible gets the support they need quickly and efficiently.

CEO of the Motor Neurone Disease Association, Sally Light said:

I am pleased that as of today long fought-for changes to the Special Rules for Terminal Illness will come into effect for Employment and Support Allowance and Universal Credit.

We now hope that more people living with complex and unpredictable terminal illnesses like motor neurone disease will be able to access the support they need via those benefits swiftly and sensitively.

A person who makes a new claim for Universal Credit under the Special Rules for End of Life (SREL) could receive an additional £354.28 per month for having limited capability for work and work-related activity of from day one of their claim.

If eligible for New Style ESA, a person making a new claim could receive the highest rate of benefit of £117.60 per week from day one of their claim to support them in the last months of their life.

Clinicians still have discretion under the updated rules and will be supported by a realistic and straightforward definition, which aligns with current NHS practice.

The changes to SREL will be extended to Personal Independence Payment, Disability Living Allowance and Attendance Allowance as soon as Parliamentary time allows.

Additional information

• Special Rules for End of Life were previously referred to as Special Rules for Terminal Illness (SRTI).

Media enquiries for this press release $-\ 0115\ 965\ 8781$ Follow DWP on: