

[Insolvency Live! 2021: catch up on content](#)

For the second year running the Insolvency Service's annual stakeholder event Insolvency Live! was held online and attracted hundreds of people from across the insolvency and debt sectors, as well as the agency's partners from other government departments.

Ranuka Jagpal, the Insolvency Service's Chief Digital Information Officer, opened the event before introducing Chief Executive, Dean Beale, who gave an overview of how the agency continued to deliver our services during the pandemic. Dean Beale then gave his outlook for the coming year and spoke about the agency's new [five-year strategy](#), which sets out how the Insolvency Service will develop its services over the next 5 years to strengthen the UK's insolvency regime and contribute to the UK being the best place in the world to start and grow a business.

Dean Beale was followed by Professor Joseph Spooner from the London School of Economics. Professor Spooner provided a timely and insightful presentation on the benefits and challenges of insolvency reform as the Insolvency Service embarks on a review of the personal insolvency framework.

In session two, guests were able to choose from presentations looking at how Breathing Space has been received over the past six months and the agency's new Director Education project.

In session three, colleagues from HMRC outlined how they will be approaching business restructuring as the Government moves into pandemic recovery. The Insolvency Service's Customer Service Team also presented on how the agency will be taking steps to ensure the agency puts customers, stakeholders and delivery partners at the heart of everything the agency does.

The agency's Statistics team provided a briefing on the latest insolvency statistics in session four, which was then followed by a Q&A session with the members from the Executive Leadership Team.

If you were unable to attend on the day you can now catch up on content using the links below:

[Session 1 CEO's outlook and Professor Joseph Spooner](#)

[Session 2a Breathing Space 6 months on](#)

[Session 2b Director Education Project](#)

[Session 3a Customer Focus](#)

[Session 3b HMRC Support to businesses Covid-19](#)

[Session 4 Insolvency Statistics and Leadership Q&A](#)

DBS continues work with JobsAware to raise awareness of seasonal job scams

Earlier in the year, the Disclosure and Barring Service (DBS) launched a campaign to raise awareness of job scams and employment fraud among job seekers, alongside [JobsAware](#) – a non-profit organisation that informs people of how to avoid and report job scams and other unfair working practices.

With seasonal job scams predicted to increase in the lead up to Christmas, we're now launching the next phase of this campaign, alongside [JobsAware](#) and [Disclosure Scotland](#). This next phase will focus on:

- seasonal job scams in the months leading up to Christmas
- scams relating to money and fraudulent DBS checks
- how scammers orchestrate scams, and signs to be aware of

Seasonal job scams

In 2020, seasonal job scams increased by 88% compared to 2019. With the combination of furlough ending, and the impact of the pandemic leading to people looking for, or changing work, the number of seasonal job scams is likely to rise again in 2021.

Executive Director of Barring and Safeguarding at DBS, Dr Suzanne Smith, said:

Job scams happen all year round, but it is especially important to be alert to these scams during the festive period. The increase in seasonal and temporary jobs during this time is a perfect opportunity for scammers to try and take advantage of unsuspecting people. The impact of being victim to job scams can be utterly devastating and can ruin what should be a time of celebration and happiness.

Common signs of a job scam

If you recognise any of the signs above, remain vigilant, and don't hand over money or personal information until you're sure the job is legitimate.

If you suspect you have fallen victim to a job scam, or are being targeted, report the company and/or website to JobsAware via [their portal](#).

Scams relating to money and fraudulent DBS checks

As detailed in the above graphic, being asked to hand over money upfront, being asked to pay expensive DBS check fees, or being asked for personal information such as bank details before a job offer is made, can all be signs of a scam.

Never part with money, or personal information until you're sure a job is legitimate.

More information about fees for DBS checks, can be found on our website, [here](#).

Some scammers may also ask you to apply for the wrong level of DBS check, as part of a scam. The [DBS eligibility tool](#) can be used to determine the type of check you may be eligible for, when applying for a role. If you have any concerns about the type of DBS check you've been asked to apply for, speak to your employer in the first instance.

How to report a suspected scam

If you believe you have been the victim of a job scam, or are being targeted, report the company and/or website to JobsAware via [their portal](#).

Keith Rosser, CEO of JobsAware, said:

At JobsAware we have seen a massive rise in job scams over the last 12 months. 74% of applicants believe they have applied for a job that doesn't exist, be that through fraud, data harvesting, or even unethical recruitment practices due to the staffing crisis. We want job seekers out there to know that JobsAware is here to highlight, protect and champion all worker rights – this includes gig economy, freelance and non-permanent workers. If you suspect you have been targeted, been the victim of a job scam, or have been treated unfairly, please report it via the JobsAware portal and we will do everything we can do ensure it doesn't happen to others.

Further information

For more details on the campaign, or to speak to Dr Suzanne Smith of DBS, or Keith Rosser of JobsAware, please use the details below.

CMA opens investigation into Motorola's Airwave network

Motorola Solutions Inc.'s (Motorola) Airwave network is the infrastructure and services that enable the police, fire and emergency services to communicate securely with each other when first responders are working in the field.

The Competition and Markets Authority's (CMA) decision to launch a market investigation follows a consultation, opened in July 2021, which set out concerns about the impact of the dual role of Motorola as the owner of the company providing the current mobile radio network (Airwave Solutions) and as a key supplier in the roll-out of the planned new Emergency Services Network (ESN).

After the CMA considered the evidence gathered and reviewed the responses to this consultation, an independent group will now investigate the sector and decide if there are problems, and if so, put in place appropriate solutions. The CMA is concerned that the market for the supply of the mobile radio network used by all emergency services in Great Britain might not be working well, resulting in a more expensive service for customers and, ultimately, the taxpayer. The reasons for this include:

- Insufficient information (particularly in relation to the projects and associated costs needed to maintain and refresh the current network) being provided to the Home Office in negotiations on the pricing of the Airwave network. As a result of this, and the importance of the Airwave network for public safety in Great Britain, the Home Office is in a weak bargaining position and unable to secure value for money.
- Due to Motorola's dual role, Motorola has an incentive to delay or shape the roll-out of the ESN to its advantage, given the significant profits it currently receives from operating the Airwave network.

Andrea Coscelli, Chief Executive of the CMA, said:

As the sole provider of critical mobile radio network services used by our emergency services, we're concerned that Motorola could be cashing in on its position, leaving taxpayers to cover the cost.

We're now referring this market for a full investigation so that we can thoroughly examine these concerns and, if necessary, take action to address any problems.

The Airwave network was commissioned by the Home Office in 2000 and the

agreement was due to end in December 2019. At this point, the network was expected to be shut down and be replaced with ESN, a new secure communications solution using a commercial 4G mobile network.

Motorola gained its dual role by purchasing the Airwave network in February 2016, two months after it had entered into a contract with the Government to provide software for ESN. The merger was cleared by the CMA, in part because of the general expectation that the Airwave network would be shut down by 2019.

For more information, visit the [Mobile radio network services case page](#).

1. For media enquiries, contact the CMA press office on 020 3738 6460 or press@cma.gov.uk.

[Buffer stop collision at Enfield Town](#)



The train after the collision

At 08:21 hrs on 12 October 2021, a passenger train collided with the buffer stop on platform 2 of Enfield Town station. The train came to a stand with its front end raised on top of the buffer stop, which had become detached during the collision.

The train involved was the 07:45 hrs London Overground service from London Liverpool Street to Enfield Town, operated by Arriva Rail London. 75 passengers were reported as being on the train at the time of the collision. Two passengers received treatment at the scene for minor injuries.

Our investigation will seek to identify the sequence of events that led to the collision. It will also consider:

- Any factors that may have influenced the train driver's actions
- The training, supervision and management of drivers by Arriva Rail London
- The design and configuration of the buffer stops at Enfield Town station

- The processes used to assess and control the risk of terminal platform overruns at the station
- Any relevant underlying factors.

Our investigation is independent of any investigation by the railway industry or by the industry's regulator, the [Office of Rail and Road](#).

RAIB's investigation into this accident is complete.

Active legal proceedings are ongoing in relation to the accident and RAIB have received representations from the Crown Prosecution Service (CPS) about these proceedings. As a result of these representations, RAIB has decided not to place a copy of the final investigation report on our website at this time.

To allow the rail industry to start acting on RAIB's safety recommendations immediately, RAIB has sent embargoed copies of its final report to other public bodies, the rail industry and the parties involved. RAIB continues to liaise with the CPS and will keep under review the decision as to when the final investigation report can be circulated more widely.

You can [subscribe](#) to automated emails notifying you when we publish our reports.

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Last updated 9 November 2022 [+ show all updates](#)

1. 9 November 2022

Updated to explain current status of report

2. 12 October 2022

Update regarding active legal proceedings.

3. 25 October 2021

First published.

[Insolvency Service cracks down on Bounce Back Loan abusers](#)

Three directors have been banned following investigations which found that nearly £100,000 worth of Bounce Back loans had been inappropriately applied for, or misused. The Bounce Back Loan (BBL) scheme ran to March 2021 and provided loans of up to £50,000 to help businesses survive the impact of

COVID-19.

9 year ban for director of cleaning company

N&S Solutions Ltd was a cleaning services company incorporated in June 2018. Since October 2018 Rafael Henrique Scher, 38, had been the only director. The company entered administration in August 2019 with debts of around £150,000. It later entered liquidation on 23 June 2020.

The Insolvency Service investigation found that Rafael Scher used N&S Solutions to apply for a Bounce Back Loan of £30,000 on 15 May 2020. This was despite the company being insolvent and had already ceased to trade, meaning there was no prospect of repayment of the loan.

Rafael Scher used the £30,000 loan to pay £29,940 to a single trade creditor, but ignored other creditors with sizable debts, and also the company's tax liabilities which amounted to over £94,000.

Rafael Scher signed a disqualification undertaking which prevents him from acting as a director for 9 years. The disqualification starts on 25 October 2021.

Nottingham chicken takeaway duo each have bankruptcy restrictions extended for 8 years

Mujeebullah Khan, 34, and Muhammed Omair Javaid, 33, ran Chunky Chicken, a local Nottingham takeaway until December 2019, when they sold the business.

However Mujeebullah Khan improperly applied for a government-backed Bounce Back Loan of £50,000 in the business name after the sale of the company. The money was used to repay a business creditor and who was also a relative of Muhammed Omair Javaid.

Both Mujeebullah Khan and Muhammed Omair Javaid made themselves bankrupt on 24 May 2021, citing debts of over £200,000 that included the Bounce Back Loan.

Both Mujeebullah Khan and Muhammed Omair Javaid signed bankruptcy undertakings that extend their restrictions for 8 years. This means they are limited to what credit they can access, as well as not being able to act as a company director without the permission of the court.

8 years of bankruptcy restrictions for Nuneaton publican

Malcolm Wilks, 57, ran the Royal Oak pub in Nuneaton since 2014. At the start of the pandemic in March 2020, the pub closed for lockdown and Wilks entered into an Individual Voluntary Arrangement (IVA) and began to claim Universal Credit. The pub later reopened and traded for a few hours a week until it finally closed in November 2020 due to the reintroduction of COVID-19 restrictions.

On 11 November 2020 Malcolm Wilks received a Bounce Back Loan of £19,000. A

day later, the supervisor of his IVA terminated the agreement, and confirmed to the Insolvency Service that Wilks had only made 2 repayments.

As a result of the Insolvency Service investigation, it was established that Wilks transferred nearly £17,000 of the Bounce Back Loan into his personal bank accounts. From there, he paid over £4,100 to his ex-girlfriend and spent £1,120 on online gambling. Nearly £3,500 was withdrawn in cash and cannot be accounted for. Only £6,500 was allocated as wages for himself to cover the period when he wasn't working.

Separately, Wilks also received £1,100 in business rates refunds in December 2020, just weeks prior to declaring himself bankrupt. He received a further £10,500 in subsequent weeks but failed to disclose this to the Official Receiver.

On 27 September 2021, Malcolm Wilks signed a bankruptcy restriction undertaking that extends the duration of his bankruptcy for 8 years, starting on 18 December 2021.

Alan Draycott, the Deputy Official Receiver, said:

The Government loan schemes have provided a lifeline to millions of businesses across the UK – helping them to continue trading during the pandemic and protecting millions of jobs. As these three cases show, the Insolvency Service will not hesitate to investigate and use our powers against those who abused the COVID-19 support schemes.

Notes to editors

All directors have a duty to ensure their companies maintain proper accounting records. The use of a Bounce Back Loan must be for the benefit the business and never for personal use. Failure to account for how a Bounce Back Loan was used, or using it for personal payments, can result in being disqualified as a director or the extension of bankruptcy restrictions.

Rafael Henrique Scher is from Milton Keynes and his date of birth is in January 1983.

N&S Solutions Ltd (Company number 11420824) was incorporated on 18 June 2018. Rafael Henrique Scher signed a disqualification undertaking on 4 October 2021. His ban is effective from 25 October 2021 and lasts for 9 years.

The disqualifications prevent them from directly or indirectly becoming involved in the promotion, formation or management of a company without the permission of the court.

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](#).

Mujeebullah Khan is of Nottingham and his date of birth is 30 September 1987

Details of Mujeebullah Khan's bankruptcy restrictions undertaking (BRU) is available on the [Individual Insolvency Register](#).

Muhammed Omair Javaid is of Nottingham and his date of birth is 8 April 1988.

Details of Muhammed Omair Javaid's BRU is available on the [Individual Insolvency Register](#)

Both Mujeebullah Khan and Muhammed Omair Javaid signed bankruptcy undertakings that extend their restrictions for 8 years. The extension to their restrictions begins on 24 May 2022.

Malcolm Wilks is of Nuneaton and his date of birth is 16 February 1964.

Details of Malcolm Wilks' BRU is available on the [Individual Insolvency Register](#)

Malcolm Wilks signed a bankruptcy undertaking that extends his restrictions for 8 years. The extension of his restrictions begins on 18 December 2021.

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](#).

[Information about the work of the Insolvency Service, and how to complain about financial misconduct](#).

Contact Press Office

You can also follow the Insolvency Service on: