

Aggressive trading practices lands health supplements boss with ban

Phillip Pass (59), from Chorley, Lancashire, incorporated Young Forever Limited in June 2018 and the company sold vitamins and healthcare supplements.

The Insolvency Service, however, conducted confidential investigations into the health supplements company after receiving complaints about Young Forever's trading practices.

Investigators found that the company was cold calling vulnerable or elderly members of the public using call centres based in India. Victims said sales staff would call repeatedly and made claims they were linked to the government or the NHS.

Young Forever also applied excessive mark ups of over 1000% and failed to keep suitable accounting records of the business.

Following the winding up of the company in February 2019, the Official Receiver conducted further investigations into the conduct of Phillip Pass as director of Young Forever.

Enquiries uncovered that while Phillip Pass incorporated the company, he allowed all sales activities to be controlled by an overseas call centre, claiming he had no knowledge of what they were doing.

Bank statements showed that in just over a year between June 2018 and September 2019, Young Forever made sales worth more than £147,000.

On 7 December 2012, the Secretary of State accepted a disqualification undertaking from Phillip Pass, after he did not dispute that he had caused Young Forever to trade with a lack of commercial probity and use improper sales techniques.

Effective from 28 December 2020, Philip Pass is banned for 9 years from directly or indirectly becoming involved, without the permission of the court, in the promotion, formation or management of a company.

Rob Clarke, Chief Investigator at the Insolvency Service, said:

Phillip Pass's company took advantage of elderly and vulnerable people with their excessive cold calls and illegitimate orders. Phillip Pass claimed he did not have a day to day role but this was not a suitable defence as company directors are ultimately responsible for ensuring their business is operated with commercial honesty and decency.

Nine years is a substantial disqualification and this ban means

Phillip Pass has now been removed from being in control of any other businesses for a lengthy period.

Phillip Pass is from Brinscall in Chorley and his date of birth is May 1964.

Young Forever Limited (Company number: 11438575) was incorporated on 28 June 2018 with a serviced office address of Office 4, 219 Kensington High Street, London, W8 6BD. The company was wound up on 19 December 2019.

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 restrictions](#).

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

You can also follow the Insolvency Service on:

[Takeaway boss suppresses sales landed with 7-year ban](#)

Huseyin Gozel (41), from Norwich, was appointed director of Mardin & Maras Limited in June 2014. The company had been incorporated two years earlier in May 2012 and traded as Caesar's Pizza & Kebab on Dereham Road.

In September 2019, however, Mardin & Maras entered liquidation as it could not pay its debts and Huseyin Gozel's conduct was referred to the Insolvency Service for further enquiries.

Investigators found that from February 2013 until May 2018, Huseyin Gozel had caused the company to deliberately suppress its takings on returns submitted to the tax authorities.

Huseyin Gozel had also deliberately failed to account for the correct PAYE tax and National Insurance tax contributions for four consecutive tax years between 2015 and 2019. This meant Mardin & Maras' corporate tax returns were also found to be inaccurate from May 2014 until May 2018.

In total at liquidation, Mardin & Maras owed the tax authorities more than £400,000, including interest and penalties.

On 11 December, the Secretary of State for Business, Energy and Industrial Strategy accepted an undertaking from Huseyin Gozel after he did not dispute that he failed to submit accurate tax returns.

His disqualification is effective from 1 January 2021 and Huseyin Gozel is

banned from acting as a director or directly or indirectly becoming involved, without the permission of the court, in the promotion, formation or management of a company

Lawrence Zussman, Deputy Director of Insolvent Investigations, said:

Huseyin Gozel did not take his responsibilities as a director seriously enough and, throughout the time he was involved in the company, deliberately underdeclared sales to avoid the takeaway meeting its tax obligations.

More than £400,000 is missing from the public purse due to Huseyin Gozel's misconduct and this disqualification means he will be banned from acting as a director in any business for seven years.

Huseyin Gozel is from Norwich and his date of birth is June 1979.

Mardin & Maras Limited (Company Reg no. 08059225).

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:

[British Embassy Algiers climate fund: call for bids](#)

The United Kingdom will host the UN Climate Change Conference of the Parties (COP26) during November 2021 in Glasgow. This call for bids is aligned with UK commitment to support climate action; create resilience and reduce national emissions.

The British Embassy Algiers has introduced a Climate Fund to support activities in Algeria that focus on the following thematic areas:

- supporting efforts to raise Algerian public awareness about climate change and its social, economic and/or environmental impact
- activities that support solutions for a green recovery post COVID-19,

particularly energy transition and efficiency, green energy, waste management and biodiversity

Activity bid guidance

Activities are one-off interventions (not a fully developed project) that take place between 1 February and 15 March 2021, with no expectation of continued funding beyond the initial activity or period. Maximum activity budget limit is GBP 5,000 (860,000 Algerian Dinar).

Activity bids will be assessed against the following criteria:

- alignment with the above-mentioned climate related thematic areas
- outcomes that are achievable within the funding period
- activity design that contributes to a lasting impact
- activity design that includes risk and financial accountability procedures
- overall value for money

Things not covered by funding:

- purchase of capital equipment
- communications strategies or campaigns

The Embassy is looking for innovative projects, with concrete objectives and measurable policy outcomes. We cannot fund academic research projects, or research collaboration projects.

Budget

Project proposals must show in outline how budgets are to be spent using the Activity Based Budget Form (ABB). Value for money must be demonstrated.

The full bid document must be accompanied by a fully completed activity-based budget, using the template provided. The project proposal will not be considered without a detailed ABB.

Break down all activity costs into components, so it is clear how they are made up and which month particular payments are due. Provide as much detail as possible, (e.g. do not state just the figure for a workshop, but break that down into venue, catering, travel costs etc.).

UK Government funding must be made to a bank account, we cannot make cash payments.

Bidding process

1. Proposals must be submitted using the [project form](#) (ODT, 44.6KB) and [budget template \(Dinar\)](#) (CSV, 729Bytes) or [budget template \(GBP\)](#) (CSV, 803Bytes)
2. All proposals must be received by midnight on 16 January 2021. Late

proposals will not be considered.

3. Proposals must be submitted to BritishEmbassy.Algiers@fcdo.gov.uk

4. Successful bidders will be notified by 21 January 2021

Eligibility criteria

To be eligible, your organization or agency must be a legal entity, a registered non-governmental (NGO) or governmental organization, an academic or research institution, and must demonstrate that it has:

- previous experience in delivering and managing projects
- preferably previous experience working with international agencies/organisations
- proof of legal registration, where required
- sufficient technical, financial, human, and logistical capacity to deliver the project being proposed

Additional information and documentation

All implementers will be expected to sign a standard FCDO contract or grant agreement with the Embassy. The terms of the contract or agreement are not negotiable.

We aim to work in partnership with Algeria in achieving its Nationally Determined Contributions (NDCs) and adapting to the impacts of climate change.

Delivery must be completed by 15 March 2021.

[£4.6 billion in new lockdown grants to support businesses and protect jobs](#)

News story

Businesses in the retail, hospitality and leisure sectors are to receive a one-off grant worth up to £9,000, the Chancellor has announced.



- Chancellor announces one-off top up grants for retail, hospitality and leisure businesses worth up to £9,000 per property to help businesses through to the Spring
- £594 million discretionary fund also made available to support other impacted businesses
- comes in addition to £1.1 billion further discretionary grant funding for Local Authorities, Local Restriction Support Grants worth up to £3,000 a month and extension of furlough scheme

This follows the Prime Minister's announcement last night that these businesses will be closed until at least February half-term in order to help control the virus, and, together with the wide range of existing support, provides them with certainty through the Spring period.

The cash is provided on a per-property basis to support businesses through the latest restrictions, and is expected to benefit over 600,000 business properties, worth £4 billion in total across all nations of the UK.

Chancellor Rishi Sunak said:

The new strain of the virus presents us all with a huge challenge – and whilst the vaccine is being rolled out, we have needed to tighten restrictions further.

Throughout the pandemic we've taken swift action to protect lives and livelihoods and today we're announcing a further cash injection to support businesses and jobs until the Spring.

This will help businesses to get through the months ahead – and crucially it will help sustain jobs, so workers can be ready to return when they are able to reopen.

A further £594 million is also being made available for Local Authorities and the Devolved Administrations to support other businesses not eligible for the grants, that might be affected by the restrictions. Businesses should apply to their Local Authorities.

The new one-off grants come in addition to billions of existing business support, including grants worth up to £3,000 for closed businesses, and up to £2,100 per month for impacted businesses once they reopen.

The government has also provided 100% business rates relief for retail, hospitality and leisure businesses, £1.1 billion existing discretionary funding for Local Authorities, the furlough scheme now extended to April and 100% government backed loans, extended until March.

Further information

- the one-off top-ups will be granted to closed businesses as follows:
- £4,000 for businesses with a rateable value of £15,000 or under
- £6,000 for businesses with a rateable value between £15,000 and £51,000
- £9,000 for businesses with a rateable value of over £51,000
- business support is a devolved policy and therefore the responsibility of the devolved administrations, which will receive additional funding as a result of these announcements in the usual manner:
- the Scottish Government will receive £375 million
- the Welsh Government will receive £227 million
- the Northern Ireland Executive will receive £127 million
- this is on top of the increased funding which has already been guaranteed by the UK Government, to continue to provide the devolved administrations the certainty they need to plan for their COVID-19 response in the months ahead
- small businesses in the devolved administrations should also be able to benefit from other UK-wide measures in the government's unprecedented package of support for business, including the various business lending schemes (where the repayment terms were made easier as part of the Winter Economy Plan), and the extension of the Self Employment Income Support Scheme

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First ballot of the 2021 Youth Mobility Scheme for Hong Kong SAR passport holders

The UK/Hong Kong Youth Mobility Scheme allows young people aged between 18 and 30 to live, work or study in the United Kingdom for up to 2 years. The first ballot of the 2021 Youth Mobility Scheme for Hong Kong SAR passport holders will launch in January, and as with last year the selection criteria has changed to a lottery based system managed by UK Visas and Immigration (UKVI). There will no longer be the requirement to provide a Certificate of Sponsorship.

As before there are a total of 1,000 places available to Hong Kong SAR passport holders for 2021. 800 applicants will be selected in the first

ballot in January, while the remainder of the places will be made available in a second ballot in July 2021. If your application is successful you will be able to live, work and study in the UK for up to 2 years.

How to apply

If you would like to apply for the scheme you should send one email per applicant to: HongKong.YMS2021@FCD0.gov.uk between midday (12pm) on Monday 25 January 2021 to midday on Wednesday 27 January 2021 (Hong Kong time).

The header or subject line of your email must contain your name, date of birth (DD/MM/YYYY) and passport number as shown in your passport.

This must be written in English only.

For example: WONG Janet – 31/03/2000 – Passport123456789.

The main body of your email should include the following information, written in English:

- Name:
- Date of birth:
- Passport Number:
- Mobile phone number:

The email account will only be open for 48 hours and all emails received within this timeframe will be sent an automated reply confirming receipt.

Once the ballot closes 800 applicants will be chosen at random by UKVI. If you have been successful a second email will be sent to you by week commencing 22 February 2021 to confirm acceptance and provide further instructions on how to make an appointment, along with documentary evidence required to apply for your entry clearance.

Please note successful applicants must prepare online applications and online credit card payments no later than 22 March 2021. Failure to submit your payment online by this date will automatically remove your name from the list and your allocation will be retracted. After you have paid online you have 90 days to submit your paperwork for consideration.

If you are a Hong Kong SAR passport holders living overseas you can also apply following the instructions above, and if you are chosen to apply you will be able to do so in your country/territory of residence. Applications cannot be submitted for the Youth Mobility Scheme in the UK.

If you are unsuccessful you will receive an email by 26 February and no further action is required. Further information about the scheme can be found on gov.uk and any enquiries relating to the application process, online application forms and questions in general should be directed to the [UKVI International Enquiry Line](#).

Additional information

British National (Overseas) passport holders are already eligible to apply for a visa under the Youth Mobility Scheme to the UK and are not subject to any quota or sponsorship requirements.