

# Courts shut down rogue education publisher

Safety Guide Ltd was wound up in the public interest in the High Court in Manchester before District Judge Bever on 4 June 2020. The Official Receiver has been appointed as the Liquidator.

In considering the petition, the court heard that Safety Guide sold sponsorship opportunities to businesses with the promise that their business name would feature in educational booklets sent to schools, focussing on knife-crime and bullying.

The company began trading in 2016 and targeted small businesses, having purchased contact details from data suppliers, before making unsolicited sales calls.

Following complaints, however, investigators from the Insolvency Service carried out confidential enquiries into the Safety Guide's practices and established that the company's sales staff made misleading claims to persuade customers to sponsor the educational booklets.

Tactics included misleading customers by stating that they had previously entered into a verbal contract to provide sponsorship and that the booklets were already printed with the customer's name included.

Investigators found that no previous agreement had been sought and the booklets were printed in bulk and the sponsor's name and details were added only after they had paid Safety Guide. Some of the schools who received the booklets also questioned their educational value.

Safety Guide gave the impression in sales calls that it was a not-for-profit organisation and claimed to be offering booklets as part of a time-limited campaign. This suggested to potential sponsors that Safety Guide was working closely with schools and education authorities, which was not the case.

Through these inappropriate sales practices, the book publisher secured just over £2.5million by February 2019. However, investigators found Safety Guide's accounting records to be inadequate and were unable to verify outgoings, including payment for sub-contract labour of more than £900,000.

Additionally, payments of a similar amount were made to employees but not accounted for via the company's payroll system and PAYE records.

The Court wound the company up on the grounds that Safety Guide traded with a lack of commercial probity, engaged in misleading and aggressive sales practices, and failed to maintain, preserve or deliver up adequate accounting records.

David Hope, Chief Investigator for the Insolvency Service, said:

This company acted with a lack of integrity and used dubious sales tactics to elicit significant funds from small businesses.

Thankfully the court recognised the severity of the misconduct and now that the company has been wound-up, the Official Receiver can undertake further enquiries into Safety Guide's practices, including those of the directors.

All public enquiries concerning the affairs of the company should be directed to the Official Receiver: [Manchester.OR@insolvency.gov.uk](mailto:Manchester.OR@insolvency.gov.uk).

Safety Guide Ltd (Company number: 10140828) was incorporated on 22 April 2016. The company's registered office is at: 4 Henry Square Chambers, Petersfield, Ashton-Under-Lyne, England, OL6 7ST.

The petition was presented under section 124A of the Insolvency Act 1986 on 23 March 2020.

Company Investigations, part of the Insolvency Service, uses powers under the Companies Act 1985 to conduct confidential fact-finding investigations into the activities of live limited companies in the UK on behalf of the Secretary of State for Business, Energy & Industrial Strategy (BEIS). [Information about how to complain about a live company](#).

[Information about the work of the Insolvency Service](#).

You can also follow the Insolvency Service on:

---

## [World Environment Day in Ashgabat](#)

World news story

British Ambassador Hugh Philpott took part in an internal United Nations event dedicated to celebrating World Environment Day in Turkmenistan.



## World Environment Day in Ashgabat

To mark [World Environment Day](#) on 5 June, Her Majesty's Ambassador Hugh Philpott took part in an internal United Nations (UN) event dedicated to celebrating [World Environment Day](#) in Turkmenistan. In his speech, Ambassador Philpott explained that climate change was a global challenge which affects all, and that no country would be spared the impact of global temperature rises. The Ambassador continued by stressing that mitigating climate change, protecting nature and building resilience in our societies was an opportunity which would improve not only our lives, but also contribute to global prosperity. He concluded that preserving the environment and tackling climate change was not optional and had to be enshrined in law everywhere and recognised as the duty of every human being on this planet.

During the event, Ambassador Philpott outlined why this was a critical moment to amplify the UK's climate messages in the lead up to [COP26](#). The United Kingdom is proud to have been nominated as Presidency of the [COP26](#) process, in partnership with the Italian partners. [COP26](#) will provide an excellent opportunity to deliver a step change on the global crises of Climate Change and biodiversity loss. These are central themes to COP26 Presidency and the UK wants to use the event to show the commitment to addressing climate change through nature-based solutions and biodiversity.

[World Environment Day](#) also sees the launch of [RaceToZero](#) the global [COP26](#) campaign to mobilise businesses, cities, regions and investors towards the goal of achieving net zero emissions by 2050 at the latest.

Together we must act ForNature [COP26](#)

Published 9 June 2020

---

## [COVID-19: Major holiday lets firm offers refunds after CMA action](#)

After the Competition and Markets Authority (CMA) announced that it would be focusing on the holiday accommodation sector as part of an investigation into cancellations and refunds, Vacation Rentals voluntarily changed its policy after originally failing to offer refunds to all customers whose trips were cancelled. It has now given the CMA a formal commitment that customers will have the option of a full refund if a booking has been cancelled because of restrictions associated with the coronavirus outbreak.

Vacation Rentals, which operates popular accommodation sites including Hoseasons and Cottages.com, is one of a number of companies that have been

reported to the CMA's COVID-19 Taskforce, set up to monitor market developments and identify the big problems facing consumers as a result of the pandemic and the lockdown.

Other holiday lets firms, however, have not yet agreed to do the same as Vacation Rentals, and the CMA's investigation is continuing. Common complaints include companies refusing to provide full refunds at all or offering only vouchers instead of cash refunds. The CMA will continue with its inquiries into the holiday accommodation sector, which may ultimately lead to court action against companies which fail to comply.

The CMA's COVID-19 Taskforce has so far received around 4,500 reports about UK holiday rental companies, with complaints about Vacation Rentals making up a significant proportion of those reports.

[Last month, the CMA issued a statement](#) to help consumers understand their rights and to help businesses treat customers fairly. In light of this, and contact from the CMA, Vacation Rentals has committed to:

- offer a full refund to customers who booked holiday homes but could not stay in them due to lockdown restrictions
- communicate its new policy clearly on its website and via social media
- provide the CMA with monthly reports on how many refund offers have been made and accepted

[Holiday accommodation was named as a sector of particular concern](#) when the CMA launched its investigation into cancellations and refunds, along with weddings and private events and nurseries and childcare providers. It has since expanded the scope of its investigation to also include package travel.

Andrea Coscelli, CEO of the CMA, said:

Our COVID-19 Taskforce is working hard to ensure that consumers get what they are entitled to, so it's good news that Vacation Rentals has agreed to offer people the refunds they are due. We welcome this step and other holiday lets firms must now follow suit.

We know the pandemic is presenting businesses with challenges too, but it's not right that people are being left hundreds or even thousands of pounds out of pocket – on top of having to sacrifice their holidays. Consumer protection law exists for a reason; businesses must observe the law or face the possibility of enforcement action.

If people have been affected by unfair cancellation terms in the wake of Covid-19, they can [report them to the CMA using the online form](#).

Whilst the CMA is not able to respond directly to every complaint it receives, the information people provide helps the CMA to decide which issues to address. [Updates on holiday accommodation can be found here](#) and all updates on the CMA's cancellations work can be found on the [COVID-19 response](#)

[page](#).

## Notes to Editors

1. The COVID-19 Taskforce was launched on 20 March to scrutinise market developments, identify harmful sales and pricing practices as they emerge and take enforcement action if there is evidence firms may have breached competition or consumer protection law. [For more information please see our guidance.](#)
2. Protecting consumers during the coronavirus (COVID-19) pandemic: [update on the work of the CMA's Taskforce.](#)
3. COVID-19: [CMA to investigate cancellation policy concerns](#)
4. Coronavirus (COVID-19): [CMA statement on consumer protection law in relation to cancellations and refunds complaints](#)
5. The key pieces of consumer protection legislation relevant to the CMA's investigation are the Consumer Rights Act 2015 (CRA) and the Consumer Protection from Unfair Trading Regulations 2008 (CPRs). The CRA prohibits the use of unfair terms in contracts between businesses and consumers. The CPRs prohibit unfair commercial practices by businesses towards consumers.
6. Refunds are being offered to Vacation Rentals customers whose bookings were cancelled because it was unlawful for customers to travel or to make use of the accommodation and/or for the accommodation owner to make the holiday accommodation available.
7. For media enquiries, contact the CMA press office on 020 3738 6460 or [press@cma.gov.uk](mailto:press@cma.gov.uk).

---

## [Almost £38 million support package for debt advice providers helping people affected by Coronavirus](#)

An extra £37.8 million support package will be available to debt advice providers this year (20-21) so they can continue to provide essential services to help more people who are struggling with their finances due to Coronavirus, ministers have announced.

The Money and Pensions Service (MaPS), will oversee the allocation of the funds, including to charities, for debt advice and other money guidance services.

The support package, which will bring the MaPS budget for debt advice to over £100 million this financial year, will help providers to deliver advice to more people in England who may be experiencing financial problems due to coronavirus. It will also help providers who have seen a fall in their income streams, enabling them to continue their vital work and supporting their

staff to deliver these services.

The funding consists of £20.6 million from the government and £14.2 million raised through a one-off increase to the Financial Services Levy. In addition, MaPS will also be contributing a further £3 million from their existing budget.

The Economic Secretary to the Treasury, John Glen said:

We know that some people are struggling with their finances during this difficult time, which is why we want to make sure people can access the help and support they need to manage their debts and get their finances back on track. The joint funding package will help debt advice providers to continue with – and increase – their vital work.

This extra funding comes on top of the unprecedented package we have put in place to support individuals, businesses and the economy through the coronavirus outbreak.

Minister for Pensions and Financial Inclusion, Guy Opperman, said:

The Money and Pension Service was set up to provide free and impartial guidance for those seeking to take control of their finances. During these challenging times, that work is even more important, so it's vital that we provide additional support for those concerned about their financial wellbeing. This funding package will help ensure that people can obtain the quality guidance and help that they need to help manage their money.

Chief Executive at the Money and Pensions Service, Caroline Siarkiewicz, said:

The impact the Coronavirus pandemic will have on people's financial wellbeing is significant and will continue for some time. We know there will be increased demand for free, expert debt advice services over the coming months and this extra funding will help to ensure that more people can access help more quickly. Our MaPS services are here to provide support for people when they need it and to help them navigate the tricky months ahead.

The government has put in place an unprecedented package of support to help people with their finances during the Coronavirus pandemic. This including the Job Retention Scheme, which has helped to protect 8.7 million jobs with £17.5 billion claimed so far, and the Self-Employed Income Support Scheme which has seen 2.5 million claims worth £7.2 billion. The government has also made changes to the welfare system including Universal Credit and Statutory

Sick Pay, making support quicker and easier to access, as well as more generous. It is also working with the banks and financial regulators to give people payment holidays on their mortgages and a range of consumer credit including credit cards, personal loans, motor finance and payday loans.

The Financial Services Levy provides funding for debt advice through MaPS and this one-off increase to the levy will see finance firms providing an extra £14.2 million in 2020-21. The Financial Conduct Authority (FCA) will consult on the details of this one-off rise in due course.

Delivery of debt advice is a devolved matter, so the additional funding will be matched for the devolved administrations, resulting in an extra combined £5.9 million for Scotland, Wales and Northern Ireland.

## Notes

- MaPS will set out the process for allocating funds in the coming weeks at [www.maps.org.uk](http://www.maps.org.uk)
- MaPS' existing budget for 20/21 is £140.9 million of which £64.6 million is for debt advice. So the extra funding announced today brings the budget for debt advice up to £102 million this financial year.

---

## UK and Japan start trade negotiations

The UK and Japanese governments will today (Tuesday 9 June) start negotiating a UK-Japan Free Trade Agreement.

The agreement will build on the existing EU-Japan deal. It will go further by securing additional benefits in areas such as digital trade, and providing support for the UK's 5.9 million small businesses.

It will allow the UK and Japan to set new standards in areas of digital technology and e-commerce, helping to establish our position as a global technology superpower.

Last year, UK trade with Japan was worth over £30 billion and 9,500 UK based businesses exported goods to the country, helping to employ 2.4 million people across the UK. A bespoke free trade agreement with Japan will help generate significant opportunities throughout the economy, creating jobs, boosting wages and diversifying choice for consumers.

UK-Japan trade talks are also an important step towards our joining the Comprehensive and Progressive Agreement for Trans-Pacific Partnership (CPTPP), a key UK priority, which will help us diversify our trade and grow the economy.

The UK and Japan are committed to an ambitious timeline to secure a deal that will enter into force by the end of 2020. Both countries are also dedicated

to leading the global response to the economic challenges posed by coronavirus, making international trade easier and fairer and avoiding a retreat into protectionism.

The International Trade Secretary Liz Truss and the Japanese Minister for Foreign Affairs Motegi Toshimitsu are launching negotiations via video conference call.

On the UK side, talks will be led at official level by Graham Zebedee, with all UK trade negotiations being overseen by Crawford Falconer, DIT's Chief Trade Negotiation Adviser.

Government analysis shows a UK Japan FTA will benefit every region and nation of the UK, with the greatest benefits in Scotland, London and the East Midlands.

International Trade Secretary Liz Truss said:

Today marks a historic moment in the long-standing friendship between the UK and Japan.

As we kick start trade talks, we aim to strike a comprehensive free trade agreement that goes further than the deal previously agreed with the EU, setting ambitious standards in areas such as digital trade and services. A trade deal with Japan will also advance the UK's accession to the Comprehensive and Progressive Trans-Pacific Partnership, which will improve market access for UK businesses across the Asia-Pacific region.

This deal will provide more opportunities for businesses and individuals across every region and nation of the UK and help boost our economies following the unprecedented economic challenges posed by coronavirus.

Takaaki Hanaoka, Secretary General of the Japanese Chamber of Commerce & Industry in the UK said:

We, Japanese Chamber of Commerce & Industry in the UK welcome the movement of starting negotiation of Free Trade agreement by both UK and Japanese governments.

The UK and Japan have common ground in that both have mature markets and societies. Both can be partners in further developing economic activities through mutual trade and investment. We urge strongly that a legally binding FTA between UK and Japan be agreed



at the earliest opportunity.

Negotiations will be conducted remotely, via videoconference, across six working groups and will cover all 23 chapters and annexes of the future agreement. Around 100 negotiators will be involved on the UK side.

A common-sense approach to negotiations will ensure that talks can progress during the COVID-19 pandemic, while public health and social distancing measures can continue to be respected.

Josh Hardie, CBI Deputy Director-General, said:

The launch of the UK-Japan talks is a big step forward to creating an ambitious free trade agreement.

Japan offers huge opportunities for two-way trade and investment, one that will benefit every region and nation across the country.

Business is optimistic that a deal focused on supporting digital trade and industries of the future can be reached.

The government is committed to conducting trade negotiations transparently, and we will provide further information on the progress of the talks as they go on.