

Further bankruptcy restrictions for Bounce Back Loan abuse

Five individuals have separately been made subject to bankruptcy restrictions totalling 48 years as the Insolvency Service continues to identify and tackle abuse of the Bounce Back Loan scheme.

In each of the five separate cases, the Bounce Back Loans were either wrongfully obtained through overstating their businesses turnover, or on behalf of a company that had already ceased trading prior to the pandemic, or were simply misused for personal use rather than legitimate business spending.

- Charlene Wilson was a self-employed beauty therapist based in Jarrow. She received a £50,000 Bounce Back Loan by overstating her turnover and spent around £15,000 on personal expenses. She has accepted bankruptcy restrictions for 8 years.
- Georgiana Cercel ran a beauty business from her home in Lincoln while studying full-time. She received a £50,000 Bounce Back Loan by overstating her business turnover, and gave £10,000 to her sister. She is subject to bankruptcy restrictions for 10 years.
- Florin Bodale worked as a building contractor through his company Varga Construction. He obtained a £50,000 Bounce Back Loan by overstating his turnover, although he told investigators he believed he had been asked for total turnover for the previous 3 years. However this amount would still have been less than half the turnover he stated. He has accepted a 10-year bankruptcy restrictions undertaking.
- Sarah Sweeting ran a farm shop home delivery service from October 2020. She obtained a £22,000 Bounce Back Loan despite not being eligible as businesses had to have been trading prior to March 2020. Of the £22,000, she transferred around £14,000 to her husband. She is subject to a 10-year bankruptcy restrictions undertaking.
- Abbas Moradmand ran a tyre business from 2018 to 2019 after which point he worked as a taxi driver. After a short closure the business re-opened and continues to trade under new ownership. However, Moradmand secured a Bounce Back Loan of £26,894 to which he was not entitled as it was based on an application on behalf of his former tyre business. He has accepted a 10-year bankruptcy restrictions undertaking.

Their bankruptcy restrictions mean none of the above individuals are able to borrow more than £500 without disclosing their bankrupt status. They also cannot act as a company director without permission from the court.

In each of the above cases the local Official Receiver is working on potential recovery action.

Kevin Read, Official Receiver at the Insolvency Service, said:

In all of these cases it was obvious, or it should have been obvious, that they either misused the Bounce Back Loan for personal benefit, took a larger loan than they were eligible for, or weren't eligible for a Bounce Back Loan at all.

This is taxpayers' money they have abused and we will not hesitate to impose bankruptcy restrictions in these circumstances.

Notes to editors

Charlene Kylie Wilson is of South Shields, and her date of birth is July 1988. Details of her undertaking is available on the [Individual Insolvency Register](#)

Georgiana Mariana Cercel is of Lincoln, and her date of birth is July 1995. Details of her undertaking is available on the [Individual Insolvency Register](#)

Florin Petrisor Bodale is of Harrow, and his date of birth is June 1990. Details of his undertaking is available on the [Individual Insolvency Register](#)

Sarah Louise Sweeting is of Bromley, and her date of birth is November 1974. Details of her undertaking is available on the [Individual Insolvency Register](#)

Abbas Moradmamand is of Bournemouth, and his date of birth is January 1971. Details of his undertaking is available on the [Individual Insolvency Register](#)

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:

[Change of Her Majesty's Ambassador to Chad: Jon Dean](#)

Press release

Mr Jon Dean has been appointed Her Majesty's Ambassador to the Republic of Chad in succession to Mr Mark Matthews.



Mr Jon Dean has been appointed Her Majesty's Ambassador to the Republic of Chad in succession to Mr Mark Matthews who will be transferring to another Diplomatic Service appointment. Mr Dean will take up his appointment at the beginning of September 2022.

Curriculum vitae

Full name: Jon Mark Dean

Year	Role
2020 to 2021	New York, Head of Corporate Services
2018 to 2020	United Nations Office of Counter-Terrorism, Secondment, New York
2014 to 2018	FCO, Head of Iraq Team, Middle East and North Africa Directorate
2013 to 2014	Juba, Deputy Head of Mission and Consul
2013	Yaoundé, Deputy High Commissioner and Consul (3 months)
2012	New York, UK Permanent Mission to the United Nations, Second Secretary Political (3 months)
2009 to 2012	Brasília, Second Secretary Political
2007 to 2008	FCO, Desk Officer, Kosovo
2005 to 2006	FCO, Desk Officer, EU Environment Policy
2005	Joined the FCO
2002 to 2004	PricewaterhouseCoopers, Systems Assurance Associate
2001 to 2002	Oxford University, Master of Science
1999 to 2001	International Fund for Agricultural Development, Rome, Participatory Impact Assessment Consultant

Further information

All the latest news is available on the Foreign, Commonwealth and Development Office page of the gov.uk website at: www.gov.uk/fcdo

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[First Meeting of the UK Commission on Covid Commemoration](#)

News story

The UK Commission on Covid Commemoration held its first meeting.



UK Commission on Covid Commemoration

The Commission met for the first time, virtually, on Friday 29 July 2022.

They considered existing Covid commemoration initiatives highlighting their interest in understanding what is already being done around the United Kingdom. The Commission agreed that the recently launched [local Covid Commemoration survey](#) would provide a great source of information and play an important part in setting a helpful context to their work and ensuring that their work supplements and supports existing initiatives.

The Commission is looking forward to taking this very important work forward and starting to engage with stakeholders and the public.

The Commission will meet again in early September.

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[Call for Bids: China Network's International Programme \(Open](#)

Societies) Fund 2022/23

World news story

The British Embassy in Beijing is pleased to open a call for bids to the China Network's International Programme (Open Societies) for projects running between 15 October 2022 and 31 March 2023.



All projects should aim to support improvements to and/or increase understanding and awareness of contemporary human rights in China. Issues on which we welcome bids include – but are not limited to:

- Freedom of expression including media freedom and countering disinformation
- Religious and cultural rights, including for minority groups.
- Technology and human rights
- Criminal justice reform
- Civil Society resilience

This bidding round will only fund projects running between 15 October 2022 and 31 March 2023. All project outputs, including finalised research/analytical products, must be completed by 31 March 2023.

We anticipate a further call for bids early in the next calendar year. If bidders see potential for their project to extend into a subsequent project

beyond 31st March 2023, bidders are welcome to explain how this might be achieved in the project summary.

Selection Criteria

Bids will be assessed against the following criteria:

- Project design: Feasibility of activities and outputs including the capacity of implementing organisation to deliver outcomes.
- Impact: Supporting identifiable, meaningful improvements to or deepened awareness and understanding of open societies and human rights issues in China. Working together with other diverse partners to enhance impact of the project.
- Scalability: The potential for the project to act as a building block for subsequent expansion/work improving human rights.
- Viability and risks: Clear engagement/buy-in of key stakeholders. Robust analysis of key risks including clear consideration of Covid-related risks (particularly if operating in China), and a plan of action to manage and mitigate those risks.
- Value for money: Comparable and reasonable costs against the scale of achievable outcomes

We draw your attention to the below key points:

- Proposals should be between £20,000 – £80,000 (210,000 RMB – 840,000 RMB).
- All funding must be activity-based (i.e. not for general support staff costs (admin, finance support), office rental etc.).

Process

1. Project proposals must be received by 23:59 (GMT) on Friday 9 September 2022. Late proposals will not be considered.
2. Proposals must be submitted using the attached forms only (Project Proposal Form and Activity Based Budget), which must be completed in English.
3. Proposals must be submitted to: China.InternationalProgramme@fcdo.gov.uk

Important Information to Note

- Project payments will be paid in arrears in two instalments. Implementers must have enough resourcing to fund half of the project costs at a time.
- If the project involves work with children or vulnerable adults, implementing partners can reflect a proportion of safeguarding costs as legitimate overheads in their bid, or include programme-specific safeguarding budget lines.

- If the project is approved, implementers will be expected to sign a Grant Agreement with the British Embassy Beijing.

Attachments

[Project Proposal Template](#)

[Activity Based Budget Template](#)

Guidance

[Project Proposal – Guidance](#)

[Activity Based Budget – Guidance](#)

[Grant Agreement Template](#)

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Major expansion of woodlands for communities across England

Communities all across England will see millions more trees planted thanks to Government investment to expand woodlands.

The investment will create larger, well-designed and more diverse woodlands which will be more resilient to climate change, as well as natural hazards such as wildfires and storms – playing an important role in helping us adapt to a warmer world. They will help to reduce flood risk in vulnerable areas, provide sustainable UK grown timber and provide more places for nature and biodiversity to thrive.

England's 13 Community Forests, including the Humber and Mersey Forests as well as partners including the Northern Forest and Great Northumberland Forest, are all set to benefit from the funding. As part of the Government's £750 million Nature for Climate Fund, these projects will expand woodlands near our cities, towns, villages and rivers – giving more people greater access to nature and improving health and wellbeing.

Collectively around 2,300 hectares of trees – equivalent to around 3,220 football pitches – will be planted as part of this year's £44.2 million funding allocation, playing an important role in Government ambitions to treble tree planting rates by the end of this Parliament and reach net zero. It is estimated the planting announced today will see 600,000 tonnes of carbon dioxide absorbed by 2050, valued at nearly £100 million.

The funding will also create more green jobs within the forestry and environmental sectors, helping spread economic growth across the country.

Lord Zac Goldsmith, Forestry Minister, said:

Our economies, livelihoods and wellbeing all rely on nature.

As well as tackling the impacts of climate change and biodiversity loss, this significant funding will create diverse treescapes across the country and improve the health and wellbeing of local communities by giving them more opportunities to enjoy nature on their doorstep.

Sir William Worsley, Forestry Commission Chair, said:

The social, environmental and economic benefits of being in woodlands are well-documented, helping local communities to be happier, healthier and more pleasant places to live.

It is a personal mission of mine to make sure as many people as possible get to experience these benefits. This funding will ensure we plant trees in areas close to where people live, as well as providing job opportunities in new woodland creation through planting, establishing and managing trees.

Paul Nolan, Chair of England's Community Forests, said:

England's Community Forests welcome the opportunity to establish even more new woodlands close to people to deliver all the benefits that we know they provide.

Over the past two years, England's Community Forests have worked closely with Defra, Forestry Commission, Natural England, over 70 local authorities and a huge range of landowners to establish more than 1000 hectares of new woodland. We are looking forward to continuing this joint endeavour and helping the country reach our net zero goal.

Community Forest plans contribute to the planning and regeneration strategies of the local authorities they work with, providing the green infrastructure needed to support regional growth. These plans are targeted to areas where woodland cover is lowest and focus tree planting towards more deprived communities – helping to level-up environmental benefits across the whole of England.

Local authorities will also benefit from further support announced today for the development of the new LA Tree and Woodland Strategies toolkit, launching

in September in partnership with the Tree Council, Fera, Forestry Commission and Forest Research. This will help to build local capacity to plan for new trees and woodlands.

This announcement forms part of wider Government action to recover and restore nature, as part of the 25 Year Environment Plan, and commitments to reach net zero by 2050.

To see what grants are available from our partners, please visit [Regional woodland grants and incentives.](#)