

# Courts wind-up debt collection company

Redwood Business Management Ltd, based in Newcastle upon Tyne was wound-up in the public interest on 3 February 2020 at the High Court in Manchester before Deputy District Judge Brightwell. The Official Receiver has been appointed liquidator of the company.

The court heard that Redwood Business Management was incorporated in June 2017 with registered offices in Shieldfield, Newcastle Upon Tyne.

The Insolvency Service became aware of concerns regarding Redwood Business Management's trading activities and instigated confidential enquiries.

Investigators established that the company, trading under the name 'Rojen Recovery Services', had cold-called prospective clients offering to collect outstanding debts that were due to them.

The company charged a fee of 18.5% of the outstanding debt, with that fee supposedly being added to the amount that Redwood would recover from the debtor.

Almost £1million was paid into Redwood Business Management's bank account between June 2017 and August 2019. This was made up of recoveries made by Redwood Business Management from debtors, as well as payments from clients for court fees and other charges which, Redwood Business Management claimed, were necessary to pursue recovery claims on behalf of the clients concerned.

While the accounting records of Redwood Business Management were not sufficient to properly account for the monies received by the company, investigators were able to establish that Redwood had collected debts that had not been paid over to its clients.

The court wound-up the company on the ground that it traded with a lack of commercial probity because it made false and misleading statements to its clients, failed to account for monies collected on behalf of clients, charged fees to clients in circumstances where no such fees were due and charged excessive fees to clients.

The court also accepted that the company, and the individuals in control of it, failed to cooperate fully with the investigation and failed to keep adequate accounting records.

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

Redwood Business Management operated in a cynical manner throughout its trading history. It charged clients substantial fees for services that were not required or not provided and at the same time, collected debts that it did not pay on to its clients. Thankfully, the court has now put a stop to the company's activities, preventing further harm.

All public enquiries concerning the affairs of the company should be made to:

Redwood Business Management Ltd – company registration number 10811888 – was incorporated on 9 June 2017. The company's registered office is at 194 Portland Road, Shieldfield, Newcastle Upon Tyne, Tyne And Wear, United Kingdom, NE2 1DJ.

The petition was presented under s124A of the Insolvency Act 1986 on 3 December.

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). [Further information about live company investigations is available here.](#)

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

You can also follow the Insolvency Service on:

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## [Mine water heat under the PhD spotlight](#)

University of Edinburgh student Mylène Receveur is being partly-sponsored by the Coal Authority to expand our understanding of the geothermal warming of mine waters.

Mylène's thesis – Investigating geothermal heat resources of legacy mine workings, why are some mine waters hotter than others? – will explore the key controls that create differences between different sites.

When mines are abandoned and the pumps which kept them dry are switched off, the roadways, galleries and fractures fill with ground water, which is heated by geothermal energy from the earth's core to temperatures of 11 to 20°C close to the surface and up to 46°C in deeper coal seams.

This difference in temperatures between mines has always been known and a recent Scottish government study on the geothermal potential of Scotland showed that there is a significant variation down to a depth of about 1,500 metres.

Temperature gradients ranging from 37°C/km to 45°C/km were recorded in 61 boreholes but understanding why mine waters reach a certain temperature is critical to being able to estimate the heat resource and storage potential.

The Coal Authority, which recognises that the past can help shape the future,

is particularly interested in understanding this thermal energy resource better, including how quickly mine water heats up and how it could be used on a large scale for heating homes and business for decades to come.

Dr Ian Watson, technical lead on water for the Coal Authority and Mylène's industry partner, said the Coal Authority is particularly interested in better understanding this resource because it is progressing a large number of district heating schemes that will use mines as their source of energy:

A quarter of UK homes and businesses sit on the former coalfields, where the flooded underground workings contain vast amounts of renewable thermal energy.

We want to work with Mylène to improve our understanding of what the main sources of energy are and how new energy extraction, or energy storage schemes using mine water, will be able to make the best use of the vast underground workings left behind after mining stops.

Several factors are considered to contribute to the temperature profile and the purpose of Mylène's PhD is to determine what they are and understand the subsurface 'plumbing' and heat distribution of mine workings.

French-born Mylène has a master's degree in geology from the UniLasalle Beauvais Engineering School in Beauvais, Paris, and also achieved a research master's in geology, specialising in geothermal sciences, from the University of Iceland.

She will be collating data from the Coal Authority and spending time at our Mansfield headquarters.

She said she hopes to develop hydrogeological conceptual models before interpreting the results to ascertain the temperature resources that are available over the long term:

It is a great challenge to understand what factors control the temperature distribution and the heat recharge rate in systems as hydrogeologically complex as coal mines, but this is essential to assess their geothermal potential.

I hope being able to develop a numerical approach that faithfully reproduces heat flow processes in mines could be used to support the dimensioning of heat extraction schemes, first in the UK and

ideally reproducible abroad. This is the key to ensure a sustainable heat production from low-temperature geothermal resources.

Jeremy Crooks, head of innovation for the Coal Authority, said the potential to repurpose the abandoned mines to provide a sustainable energy source for the benefit of future generations, and to help reach challenging climate change targets, is very exciting:

Mines are a constant source of sustainable energy, protected from the energy price fluctuations, which will help remove people from fuel poverty and provide business with cheap, low-carbon energy, giving them a commercial advantage, leading to more employment.

To make best use of this asset we do need to know more about the temperatures behaviour and flows within mines – Mylène’s work on this will be invaluable.

Christopher McDermott, Mylène’s principle supervisor at the University of Edinburgh, emphasises that it is important to understand the heat resource and distribution to help ensure its sustainability:

There is always the temptation to extract more heat out of the system than is available by recharge, thereby depleting the resource.

Mylène’s work is important in helping us to balance the heat use and also to investigate ways of enhancing the heat in mines through storage.

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## [Shoppers could lose out in sports fashion merger](#)

After its initial Phase 1 review raised potential competition concerns, the Competition and Markets Authority’s (CMA) in-depth Phase 2 investigation has provisionally found that the deal substantially lessens competition nationally.

The CMA is concerned that the loss of competition from the merger could mean that shoppers see fewer discounts, for example from clearance sales and Black Friday promotions, or receive a lower quality of customer service. It could also lead to less choice in stores and online.

JD Sports and Footasylum both sell sports-inspired casual clothing and footwear in stores across the UK and online through their websites. The £90 million deal was announced and completed last year.

The sportswear sector is growing. In 2018 UK consumers spent more than £5 billion on sports clothing and footwear, and sportswear has become increasingly fashionable, particularly amongst young people.

While JD Sports is the largest retailer in this market with around 375 stores nationally and Footasylum is smaller, the CMA's detailed investigation has provisionally found that they compete closely, and surveyed customers indicated that there are only a small number of other retailers that they would consider buying from.

In reaching this provisional decision, the CMA looked at a large volume of evidence. This included data from 2 surveys of more than 10,000 JD Sports and Footasylum customers, documents from the companies, their competitors and suppliers and financial information from both of the merging businesses.

Kip Meek, Chair of the independent inquiry group leading the investigation, said:

"This is a large and growing market in the UK, so it is important that the CMA carefully scrutinises a deal between 2 key rival businesses.

"We're currently concerned that shoppers could lose out after the merger, for example through fewer discounts and less choice in stores and online. This could particularly affect younger customers and students, who shop in JD Sports and Footasylum."

The CMA has also today set out potential options for addressing its provisional concerns. It is now asking for views on its provisional findings by 3 March and possible remedies by 25 February and will assess all evidence provided before making a final decision. Its current view is that blocking the deal by requiring JD Sports to sell the Footasylum business may be the only way of addressing these competition concerns. The deadline for the CMA's final report has been extended to 11 May 2020.

For more information, visit the [JD Sports / Footasylum merger inquiry web page](#).

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# My Right to Healthcare

## Summary

People who experience homelessness in England are 60 times more likely to visit A&E in a year compared with the general population. This is largely due to the difficulty they have in registering at a GP surgery, with people often wrongly turned away due to lack of proof of address or identification.

To help address this, Groundswell and the London Homeless Health Programme (LHHP) have produced 'My Right to Healthcare' cards for people experiencing homelessness which explain that this population have a right to register with GP surgeries.

## Background

Research has found that access to GP surgeries for people experiencing homelessness is a frequent difficulty. This leads to limited access to preventative primary care, a factor that is thought to be contributing to the heavy use of A&E.

Groundswell is a charity that exists to enable people experiencing homelessness to take more control of their lives, have a greater influence on services and have a full role in our community. Groundswell carried out peer-led research for the LHHP into people experiencing homelessness.

The consultation revealed that a leading barrier to gaining access to primary care via a GP for people experiencing homelessness was difficulty with registering at a GP practice. The consultation found that in most cases, registration wrongly required a fixed address, identification and a UK status. It also highlighted a lack of knowledge among GPs, the practices' staff, the people experiencing homelessness themselves and those supporting them about their rights regarding accessing healthcare.

## What was involved

Groundswell and LHHP set out to address this stark inequality by reinforcing the message that being denied access to GP surgeries is not acceptable.

They did this by producing 'My Right to Healthcare' cards with the input of their Homeless Health Peer Advocates. These are small, plastic, credit card-style cards emphasising that when registering with a GP:

- you do not need a fixed address
- you do not need identification
- your immigration status does not matter

The cards are distributed to hostels, night shelters, day centres and food banks, and are handed out to people experiencing homelessness. NHS London

approved the use of the NHS logo and brand on the card to add influence to the cards, and Healthwatch England's details feature too, encouraging people to report any issues they face when using the cards or accessing GPs so that any issues can be addressed with the providers.

## What went well

To date, over 75,000 cards have been distributed across London through Groundswell, as well as various partners in the homelessness and housing sector. Evaluation of the cards demonstrated that 92% found the cards 'very useful' in supporting people to register, and 92% also 'agreed' or 'strongly agreed' that the cards 'increase awareness of the rules around registering with a GP'.

Doctors of the World UK (DOTW) run clinics and advocacy programmes which provide basic medical care, information and practical support to people facing multiple vulnerabilities. The DOTW staff have fed back that the cards are a useful tool for overcoming the barriers to GP access for people experiencing homelessness, and that as an advocacy tool they "really help service users to help themselves".

Groundswell won an award for the healthcare cards under 'Communicating for Change' at the Homeless Link Excellence Awards. This award celebrates the impact communications can have to engage, change behaviour and improve lives.

## Next Steps

Groundswell have been working with NHS England as part of a consultation with people experiencing homelessness across the country.

NHS England have committed to rolling the cards out nationally in 2020, ensuring more people can register with a GP and intervene early around health concerns.

Find out more at [www.groundswell.org.uk](http://www.groundswell.org.uk)

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## [Improved Countryside Stewardship scheme opens for 2021 agreements](#)

The application window for the [Countryside Stewardship \(CS\)](#) scheme has opened today (11 February), providing the chance for more farmers and land managers to get ready for the future and be paid for environmental work.

Through the scheme, farmers can apply for funding to improve their local environment – from restoring wildlife habitats and creating woodlands to

managing flood risk.

Applying this year is the best way to prepare for the government's future Environmental Land Management (ELM) Scheme, which will reward farmers for producing 'public goods', such as better air and water quality or improved access to the countryside.

The Government will be rolling out a national pilot in 2021 to test how ELM works on the ground, with the scheme expected to be fully operational by the end of 2024. CS provides a stepping stone to this future, paying for environmental enhancements now as area-based payments are phased out.

Those signed up to CS who secure a place in the ELM pilot from 2021, or wish to enter the scheme when it is fully rolled out from 2024, will be able to leave their agreements at agreed exit points, without penalty.

Farming Minister George Eustice said:

Paying farmers for protecting the environment and enhancing animal welfare is front and centre of our future farming policy and entering a Countryside Stewardship Scheme is a good stepping stone to that future policy.

There is nothing to be gained by holding back. We are guaranteeing that anyone who joins our new scheme in the future will be able to leave their CS agreement early in order to do so.

The [Rural Payments Agency \(RPA\)](#) is continually improving CS to make it easier for farmers to apply for and quicker to be paid.

For the 2019 claim year, final payments started to arrive with customers four months earlier than in previous years after the RPA made the change for agreement holders to receive one full revenue payment, rather than a 75% payment followed by a 25% payment.

Rural Payments Agency Chief Executive Paul Caldwell said:

We are continuously making Countryside Stewardship easier to apply for and simpler to administer, with full CS payments arriving in bank accounts much earlier this year than in previous years.

The application window this year is a great opportunity to get into a scheme that is improving all the time, and which rewards farmers and land managers for their vital work to protect our countryside and enhance the environment for generations to come.

I'd encourage farmers and their agents to complete their applications and claims promptly and ensure they are submitted by the deadline.



Farmers and land managers who are new to taking on environmental work or with expired or expiring Environmental Stewardship agreements can apply for:

- [Mid Tier](#) – Farmers and land managers can choose from all available multi-year options and capital items to form an agreement which delivers local environmental benefits. Application packs can be downloaded online through [Rural Payments Service](#), or you can request to receive an application pack in the post by contacting Rural Payments Agency (RPA) by 31 May 2020.
- [Higher Tier](#) – Applicants managing more complex land in environmentally significant sites, commons or woodlands which requires support from Natural England or the Forestry Commission. Application packs can be downloaded online through [Rural Payments Service](#), or you can request to receive an application pack in the post by contacting Rural Payments Agency (RPA) by 31 March 2020.
- [Wildlife Offers](#) – Designed to help guide farmers to the most straightforward options for their farm type, making it easier and simpler to secure a CS agreement. Offers are split into different packages for farm types: arable, lowland grazing, upland, and mixed farming. These applications are the easiest to complete, and can be done online via the [Rural Payments Service](#). Applicants can also request to receive an application pack in the post by contacting RPA by 31 May 2020.
- [Hedgerows and Boundaries](#) – Provides grants for farmers to restore existing farm boundaries and hedgerows on their land. Applications for a Hedgerows and Boundaries Grant can be completed on the [Rural Payments Service](#). Applicants can also request to receive an application pack in the post by contacting RPA by 31 March 2020.
- [Woodland support](#) – Farmers and land managers can apply for woodland creation, management plan and tree health grants all year round. Woodland creation provides funding to supply, plant, weed and protect young trees. The management plan grant is a capital grant to produce a woodland management plan. The tree health grant is for restocking or improving woodland after tree health problems. Applicants can speak to their local [Forestry Commission Woodland Officer](#) to discuss these further.

Those new to CS can find out more by attending farm advice events, with a schedule of local events due to be available on GOV.UK.

The Catchment Sensitive Farming (CSF) partnership can support applications for Mid Tier capital grants to improve water and air quality in a high priority area. Some capital items require written support from a CSF Officer as part of the evidence requirement. Check the capital grant requirements to find out when this applies. If your holding is in a High Water Quality Priority Area, contact your local [CSF Officer](#) for advice by 31 May.

All CS agreements confirmed by the end of 2020 will be funded for their full lifetime. To apply and find out more visit [GOV.UK](#).