

# Jailed fraudster has bankruptcy restrictions extended

Jason Marc Shifrin (49), also known as Jason Shaw, was previously jailed for a total of 5 years having been convicted of several fraud offences.

The jailed fraudster now faces further restrictions, including borrowing more than £500 and managing companies, after he accepted a nine-year Bankruptcy Restrictions Undertaking following his third bankruptcy.

Jason Shifrin was a jeweller. Primarily he sourced jewellery and high-end luxury watches for clients, acting as their agent, and he also offered jewellery-based investment opportunities.

He was made bankrupt at his own request in September 2017, with debts of almost £430,000.

This was his third bankruptcy, however, with the first occurring in 2005 at the petition of a corporate lender and the second in 2013, again at his own request, which he attributed to a failed business venture.

While managing the third bankruptcy proceedings, the Official Receiver received complaints from three creditors who, between them, were owed over £215,000. These complaints raised concerns about the nature of Jason Shifrin's investments.

In the case of one creditor, it emerged that, in April 2015, Jason Shifrin had approached them using a false name, Jason Shipman. The approach happened less than 12 months after he was discharged from a previous bankruptcy.

He offered an investment opportunity: a 10-day loan of £93,500 that would be used to purchase two high-end watches to be sold on. Once that sale went through, the money would be returned to the claimant with interest.

But the money was never repaid, and it wasn't used for the stated purpose. Rather, Jason Shifrin spent the money on his family, a car and a luxury family holiday, among other things.

Jason Shifrin was eventually jailed for fraud-related offences for a total of five years and four months.

Owing to the severity of his misconduct, the Official Receiver pursued extended bankruptcy restrictions. On 25 October 2019, the Secretary of State accepted a nine-year bankruptcy restrictions undertaking from Jason Shifrin.

Effective from that date, Jason Shifrin cannot be involved, directly or indirectly, in the formation, promotion or management of a company without the permission of the court.

Orlanda Underdown, Deputy Official Receiver for the Insolvency Service, said:

Jason Shifrin is a serial fraudster who has abused both his victims and the bankruptcy regime. The substantial extended restrictions we have secured reflect the severity of his misconduct and will help protect future creditors from his actions.

Jason Marc Shifrin, also known as Jason Shaw, is detained at one of Her Majesty's Prisons. His date of birth is March 1970.

Details of Jason Shifrin's BRU are 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 undertaking](#).

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

You can also follow the Insolvency Service on:

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## [Prime Minister backs NHS staff with £5,000 annual payment for nursing students](#)

- All nursing students on courses from September 2020 to receive a £5,000 a year grant
- Additional payments of up to £3,000 available for students in regions or specialisms struggling to recruit or to help students cover childcare costs
- Urgent review into doctors' pensions taper problem to start as the Government places the NHS workforce at the heart of its agenda
- Nursing students are set to benefit from guaranteed, additional support of at least £5,000 per year to help with living costs, the Prime Minister has confirmed.

The new universal offer will be available to all new and continuing degree-level nursing, midwifery and many allied health students, starting from September 2020.

The grant, which will not need to be repaid, comes as part of the Government's manifesto commitment to increase nurse numbers by 50,000 by 2025. It is expected to benefit more than 35,000 students every year.

## **Prime Minister Boris Johnson said:**

I have heard loud and clear that the priority of the British people is to focus on the NHS – and to make sure this treasured institution has everything it needs to deliver world-class care.

The dedicated doctors and nurses epitomise everything that makes the NHS so revered across the world – skill, compassion, energy and dedication.

At the heart of our manifesto was the guarantee that we will deliver 50,000 more nurses, and this new financial support package is a crucial part of delivering this.

There can be no doubting our commitment to the NHS, and over the coming months we will bring forward further proposals to transform this great country.

Today, the Prime Minister will also host a reception for NHS staff at Downing Street to thank them for the brilliant work they do every day – and especially around the busy festive period.

There are over 17,700 more nurses on NHS wards since 2010 – but with the NHS treating more patients than ever before, the Government is acting to ensure it has the staff it needs to meet growing demand.

The Government is confirming these grants will start in the next academic year ahead of the UCAS deadline for university application on 15 January 2020.

This is contributing to the biggest nursing recruitment drive in decades, backed up by the NHS' 'We Are the NHS, We Are Nurses' campaign. This encourages teenagers choosing their degree, as well as career switchers, to consider a career in nursing.

This comes on the same day the government delivers on its commitment for an urgent review of the pensions annual allowance taper affecting senior clinicians.

## **Health Secretary Matt Hancock said:**

The NHS is there for all of us in our time of need, thanks to the skill, dedication and compassion of its staff. I know from my Grandma, who worked nights as a nurse, just how compassionate and hard-working our nurses are.

As we enter the Year of the Nurse and Midwife, we are embarking on the biggest nursing recruitment drive in decades, backed by a new universal support package.

We want every person considering this incredible career to apply for their university place before the UCAS deadline of 15 January, safe in the knowledge they will benefit from this financial support from the start of the next academic year.

This package builds on the government's ongoing work to increase the number of places for students and is central to its commitment to deliver 50,000 more nurses.

At the same time we are also urgently reviewing the pensions issue senior clinicians have told us is having a direct impact on them, so we have the staff we need to deliver the care patients deserve.

**Simon Stevens, NHS chief executive, said:**

Nurses and midwives are the heartbeat of our NHS, and having a full team of staff is now the single most important route to a better NHS. Not only is this important for patients, for taxpayers it means reduced costs on expensive temp and agency staff. As we go into 2020 and the Year of the Nurse and Midwife, there's never been a better time for committed, skilled and caring people to choose nursing as a career.

**Ruth May, chief nurse for England, said:**

Nursing and midwifery are among the most rewarding roles it's possible to deliver, which is why it's great news to see a strong commitment to our professions from government through additional financial support, which will help encourage the best and brightest to kick-start a career helping patients, learn new skills and experience all of life's highs and lows in our NHS as a midwife or nurse.

As we deliver on our NHS Long Term Plan, we need anyone thinking about their next career move – young or old, man or woman, newcomer or returner – to come and join our drive to recruit and build a first-class team delivering world-class care to our patients.

All nursing, midwife and many allied health professional degree students will receive at least £5,000 a year with up to £3,000 further funding available for:

- specialist disciplines that struggle to recruit including mental health,
- an additional childcare allowance to help them balance their studies with family life, on top of the £1,000 already on offer.
- areas of the country which have seen a decrease in people accepted onto some nursing, midwifery and allied health courses over the past year.

This means that some students could be eligible for up to £8,000 in total support per year with everyone getting at least £5,000.

This funding will be available from next year, with further details on who can access the support in early 2020.

The new package will supplement existing support available to pre-registration undergraduate and postgraduate nursing students from the Department of Health and Social Care, including travel and accommodation costs for clinical placements, funding for students facing financial hardship and childcare support.

Students will also be able to continue to access the funding for tuition and maintenance loans from the Student Loan Company.

The measures will be part of the upcoming NHS People Plan which will set out work to reduce vacancies across the NHS and secure the staff needed for the future.

As part of a wider drive to ensure the NHS continues to have the staff it needs to meet demand and transform care, the Government has confirmed today that it is taking forward its commitment to carry out an urgent review of the pensions annual allowance taper problem that has caused some doctors to turn down extra shifts for fear of high tax bills.

Treasury and Health ministers will meet the Academy of Medical Royal Colleges and the British Medical Association as part of this review and the Government will continue to hear evidence from other relevant professional bodies. The review will report at Budget.

The move bolsters NHS England's recent announcement of special arrangements for 2019/20, meaning no doctor in England will be worse off as a result of taking on extra shifts this winter.

The Government is also increasing day-to-day NHS funding so that by 2023/24 it will receive an extra £33.9 billion a year to deliver the NHS Long-Term Plan, ensuring that our health service is always there for those who need it.

**Mark Radford, Chief Nurse, Health Education England, and Deputy CNO said:**

Health Education England welcomes the news of this additional funding for nursing students. This is a clear commitment to increasing this NHS workforce in these vital areas and means we should be seeing an increase in people who wish to consider applying for these fulfilling and rewarding careers. This is one of the key interventions we will be taking alongside retention, course attrition, return to practice for the People Plan. We also need to do more to highlight the attractiveness and flexibility of nursing and midwifery careers that will in turn deliver safe and effective care to patients.

We continue to work with NHS England teamCNO and the HEI sector on the joint #WeAreTheNHS campaign working together focused on the UCAS application deadline in January to encourage more applications to a fantastic career.

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## [Hopkins Estates prosecuted for illegal riverbank work in Somerset](#)

A Somerset development company has been ordered to pay £15,000 in fines and costs for carrying out illegal riverbank work that could have harmed water voles and damaged their habitat. The case was brought by the Environment Agency.

In May 2018 an Environment Agency officer visited Manor Farm, Blackford, where a large pond had been dug beside the Blackford stream. Spoil from the pond excavations was dumped beside the stream, damaging approximately 55 metres of riverbank on both sides.

The damaged section of riverbank

On inspection, the officer found remnants of water vole burrows and arranged for an Environment Agency ecologist to carry out a survey that showed a healthy water vole population upstream and downstream of the pond area, but few signs of the animals along the damaged bank.

Any work on or near a main river normally requires a Flood Risk Activity Permit from the Environment Agency that has a duty to ensure such work does not risk harming endangered species. It is an offence to carry out work without a permit.

The water vole is one of Britain's most endangered animals. There has been a 90% decline in their numbers since the 1970s caused by loss of habitat, water pollution and predation by the American mink. The species is protected in the UK under the Wildlife and Countryside Act 1981. It is an offence to intentionally or recklessly kill or injure a water vole or damage or destroy its habitat. This includes its burrows.

Hopkins Estates Ltd, claimed it had made a 'genuine mistake' and thought it had permitted development rights to build the pond. It would not have carried out the work if it thought permission was needed and did not accept it had harmed any water voles. At the time of the offence, the company traded as Hopkins Developments Ltd.

The pond was dug within one metre of the riverbank. The district judge

hearing the case commented it was striking to see how close the pond was to the watercourse and that it was clear the work could have had a negative effect on it.

When questioned, company director, Nathan Hopkins, did not accept the stream banks had been worked and that they had only had spoil deposited on top of them. However, digger marks were found in the bank opposite the pond.

The company's own flood risk assessment for Manor Farm, carried out as part of the planning process for the pond, clearly stated that under the Environmental Permitting (England and Wales) Regulations 2016, prior written consent of the Environment Agency is required for any proposed work or structures within 8 metres of the Blackford Stream, a designated main river.

In addition, the defendant's planning consultant was sent a copy of a letter in which the Environment Agency stated a permit would be required for any work close to the Blackford Stream.

A court heard the offence occurred during the water vole breeding season and it was likely nursing females would have been present in the riverbank burrows with their young.

Trudy Dove of the Environment Agency said:

We couldn't have made it clearer in our response to the planning application for this site that a permit was required.

Landowners must consider such issues and obtain the necessary permits to avoid increasing flood risk and harming or disturbing protected species. They are as important as any other aspect of a development.

Appearing before Yeovil magistrates, Hopkins Estates Ltd, were fined £6,000 and ordered to pay £9,000 costs after pleading guilty to two offences under the Environmental Permitting (England and Wales) Regulations 2016 including carrying out unauthorised excavation work within 8 metres of a main river and the illegal deposit of excavated materials on banks and re-profiling the banks of a main river.

In 2015 the company carried out un-authorized work on the River Yeo upstream of Yeovilton weir when it dug a ditch through the riverbank in contravention of land drainage byelaws.

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**[PM call with PM Trudeau of Canada](#)**



A Downing Street spokesperson said:

The Prime Minister spoke to Canadian Prime Minister Justin Trudeau, who congratulated him on the result of the General Election.

They agreed to continue to work closely together as Commonwealth partners on issues such as girls' education, climate change and trade.

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## [UK House Price Index for October 2019](#)

The October data shows:

- on average, house prices have fallen by 0.7% since September 2019
- there has been an annual price rise of 0.7%, which makes the average property in the UK valued at £232,944

### **England**

In England the October data shows, on average, house prices have fallen by 0.7% since September 2019. The annual price rise of 0.5% takes the average property value to £248,939.

The regional data for England indicates that:

- Yorkshire and the Humber experienced the greatest monthly price rise, up by 0.9%
- the North East saw the most significant monthly price fall, down by 2.3%
- Yorkshire and the Humber experienced the greatest annual price rise, up by 3.2%
- London saw the largest annual price fall, down by 1.6%



## Price change by region for England

Region	Average price October 2019	Monthly change % since September 2019
East Midlands	£194,134	-0.7
East of England	£293,928	-0.1
London	£472,232	-1.7
North East	£129,360	-2.3
North West	£166,134	-0.6
South East	£323,438	-0.8
South West	£258,372	-0.8
West Midlands	£198,345	-1.6
Yorkshire and the Humber	£166,904	0.9

## Repossession sales by volume for England

The lowest number of repossession sales in August 2019 was in the East of England.

The highest number of repossession sales in August 2019 was in the North West.

Repossession sales	August 2019
East Midlands	38
East of England	17
London	47
North East	95
North West	114
South East	56
South West	43
West Midlands	53
Yorkshire and the Humber	98
England	561

## Average price by property type for England

Property type	October 2019	October 2018	Difference %
Detached	£380,536	£376,569	1.1
Semi-detached	£236,574	£231,502	2.2
Terraced	£201,972	£199,857	1.1
Flat/maisonette	£219,581	£227,981	-3.7
All	£248,939	£247,757	0.5

## Funding and buyer status for England

Transaction type	Average price October 2019	Annual price change % since October 2018	Monthly price change % since September 2019
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Transaction type	Average price October 2019	Annual price change % since October 2018	Monthly price change % since September 2019
Cash	£234,020	0.3	-0.9
Mortgage	£256,437	0.5	-0.7
First-time buyer	£207,818	0.0	-1.1
Former owner occupier	£283,897	1.0	-0.4

### Building status for England

Building status*	Average price August 2019	Annual price change % since August 2018	Monthly price change % since July 2019
New build	£308,817	0.8	-2.3
Existing resold property	£246,673	0.7	0.8

\*Figures for the 2 most recent months are not being published because there are not enough new build transactions to give a meaningful result.

### London

London shows, on average, house prices have fallen by 1.7% since September 2019. An annual price fall of 1.6% takes the average property value to £472,232.

### Average price by property type for London

Property type	October 2019	October 2018	Difference %
Detached	£925,920	£919,012	0.8
Semi-detached	£597,056	£586,432	1.8
Terraced	£499,178	£498,816	0.1
Flat/maisonette	£405,595	£420,614	-3.6
All	£472,232	£480,057	-1.6

### Funding and buyer status for London

Transaction type	Average price October 2019	Annual price change % since October 2018	Monthly price change % since September 2019
Cash	£493,426	-2	-1.8
Mortgage	£465,671	-1.5	-1.6
First-time buyer	£409,769	-2.4	-2.3
Former owner occupier	£538,723	-0.5	-0.8

### Building status for London

<b>Building status*</b>	<b>Average price August 2019</b>	<b>Annual price change % since August 2018</b>	<b>Monthly price change % since July 2019</b>
<b>New build</b>	£485,103	-2.3	-3.9
<b>Existing resold property</b>	£475,381	-0.6	-0.5

\*Figures for the 2 most recent months are not being published because there are not enough new build transactions to give a meaningful result.

## Wales

Wales shows, on average, house prices have risen by 0.7% since September 2019. An annual price rise of 3.3% takes the average property value to £166,245.

There were 41 repossession sales for Wales in August 2019.

### Average price by property type for Wales

<b>Property type</b>	<b>October 2019</b>	<b>October 2018</b>	<b>Difference %</b>
<b>Detached</b>	£252,594	£243,578	3.7
<b>Semi-detached</b>	£161,273	£155,410	3.8
<b>Terraced</b>	£128,934	£124,220	3.8
<b>Flat/maisonette</b>	£112,018	£114,523	-2.2
<b>All</b>	£166,245	£160,955	3.3

### Funding and buyer status for Wales

<b>Transaction type</b>	<b>Average price October 2019</b>	<b>Annual price change % since October 2018</b>	<b>Monthly price change % since September 2019</b>
<b>Cash</b>	£162,145	3.7	1.0
<b>Mortgage</b>	£168,690	3.1	0.5
<b>First-time buyer</b>	£143,234	3.1	0.5
<b>Former owner occupier</b>	£193,185	3.5	0.8

### Building status for Wales

<b>Building status*</b>	<b>Average price August 2019</b>	<b>Annual price change % since August 2018</b>	<b>Monthly price change % since July 2019</b>
<b>New build</b>	£222,470	4.2	-1.4
<b>Existing resold property</b>	£165,315	4.7	2.5

\*Figures for the 2 most recent months are not being published because there are not enough new build transactions to give a meaningful result.

[Access the full UK HPI](#)

# UK house prices

UK house prices increased by 0.7% in the year to October 2019, down from 1.3% in September 2019.

The [UK Property Transaction Statistics for October 2019](#) showed that on a seasonally adjusted basis, the number of transactions on residential properties with a value of £40,000 or greater was 103,680. This is 4.3% higher than a year ago. Between September 2019 and October 2019, transactions increased by 4.3%.

House price growth was strongest in Northern Ireland where prices increased by 4.0% over the year to Quarter 3 (July to September) 2019. The lowest annual growth was in London, where prices fell by 1.6% over the year to October 2019.

See the [economic statement](#).

## Background

1. The UK House Price Index (HPI) is published on the second or third Wednesday of each month with Northern Ireland figures updated quarterly. The November 2019 UK HPI will be published at 9.30am on Wednesday 15 January 2020. See [calendar of release dates](#).
2. We have made some changes to improve the accuracy of the UK HPI. We are not publishing average price and percentage change for new builds and existing resold property as done previously because there are not currently enough new build transactions to provide a reliable result. This means that in this month's UK HPI reports, new builds and existing resold property are reported in line with the sales volumes currently available.
3. The UK HPI revision period has been extended to 13 months, following a review of the revision policy (see [calculating the UK HPI](#) section 4.4). This ensures the data used is more comprehensive.
4. Sales volume data is also available by property status (new build and existing property) and funding status (cash and mortgage) in our [downloadable data tables](#). Transactions involving the creation of a new register, such as new builds, are more complex and require more time to process. Read [revisions to the UK HPI data](#).
5. Revision tables have been introduced for England and Wales within the downloadable data. Tables will be available in csv format. See [about the UK HPI](#) for more information.
6. Data for the UK HPI is provided by HM Land Registry, Registers of Scotland, Land & Property Services/Northern Ireland Statistics and Research Agency and the Valuation Office Agency.
7. The UK HPI is calculated by the Office for National Statistics (ONS) and Land & Property Services/Northern Ireland Statistics and Research Agency. It applies a hedonic regression model that uses the various sources of data on property price, in particular HM Land Registry's Price Paid Dataset, and attributes to produce estimates of the change in house prices each month. Find out more about the methodology used from

the [ONS](#) and [Northern Ireland Statistics & Research Agency](#).

8. The [UK Property Transaction statistics](#) are taken from HM Revenue and Customs (HMRC) monthly estimates of the number of residential and non-residential property transactions in the UK and its constituent countries. The number of property transactions in the UK is highly seasonal, with more activity in the summer months and less in the winter. This regular annual pattern can sometimes mask the underlying movements and trends in the data series so HMRC also presents the UK aggregate transaction figures on a seasonally adjusted basis. Adjustments are made for both the time of year and the construction of the calendar, including corrections for the position of Easter and the number of trading days in a particular month.
9. UK HPI seasonally adjusted series are calculated at regional and national levels only. See [data tables](#).
10. The first estimate for new build average price (April 2016 report) was based on a small sample which can cause volatility. A three-month moving average has been applied to the latest estimate to remove some of this volatility.
11. Work has been taking place since 2014 to develop a single, official HPI that reflects the final transaction price for sales of residential property in the UK. Using the geometric mean, it covers purchases at market value for owner-occupation and buy-to-let, excluding those purchases not at market value (such as re-mortgages), where the 'price' represents a valuation.
12. Information on residential property transactions for England and Wales, collected as part of the official registration process, is provided by HM Land Registry for properties that are sold for full market value.
13. The HM Land Registry dataset contains the sale price of the property, the date when the sale was completed, full address details, the type of property (detached, semi-detached, terraced or flat), if it is a newly built property or an established residential building and a variable to indicate if the property has been purchased as a financed transaction (using a mortgage) or as a non-financed transaction (cash purchase).
14. Repossession sales data is based on the number of transactions lodged with HM Land Registry by lenders exercising their power of sale.
15. For England, this is shown as volumes of repossession sales recorded by Government Office Region. For Wales, there is a headline figure for the number of repossession sales recorded in Wales.
16. The data can be downloaded as a .csv file. Repossession sales data prior to April 2016 is not available. Find out more information about [repossession sales](#).
17. Background tables of the raw and cleansed aggregated data, in Excel and CSV formats, are also published monthly although Northern Ireland is on a quarterly basis. They are available for free use and re-use under the Open Government Licence.
18. HM Land Registry's mission is to guarantee and protect property rights in England and Wales.
19. HM Land Registry is a government department created in 1862. It operates as an executive agency and a trading fund and its running costs are covered by the fees paid by the users of its services. Its ambition is to become the world's leading land registry for speed, simplicity and an

open approach to data.

20. HM Land Registry safeguards land and property ownership worth in excess of £7 trillion, including over £1 trillion of mortgages. The Land Register contains more than 25 million titles showing evidence of ownership for some 86% of the land mass of England and Wales.
21. For further information about HM Land Registry visit [www.gov.uk/land-registry](http://www.gov.uk/land-registry)
22. Follow us on [Twitter](#), our [blog](#), [LinkedIn](#) and [Facebook](#).