

UK sanctions on Russia top £18 billion for the first time

- New figures released today reveal the full effect of UK sanctions on Russia – with over £18 billion frozen and reported to OFSI.
- The figure, released in OFSI's Annual Review, is around £6 billion more than held across all other UK sanctions regimes.
- The UK and its allies have imposed the most severe sanctions Russia has ever faced, sanctioning more than 1,200 individuals and more than 120 entities.

New data released today (10th) reveals the full effect of UK sanctions on Russia – with £18.39 billion of Russian assets frozen and reported to the Office of Financial Sanctions Implementation (OFSI).

The figure, released for the first time in OFSI's Annual Review, demonstrates the key role the UK has played in standing up to Russia following their illegal invasion of Ukraine. It is nearly £6 billion pounds more than reported across all other UK sanctions regimes.

In conjunction with its allies, the UK has imposed the most severe sanctions Russia has ever faced, designating more than 1,200 individuals, over 120 entities and freezing the assets of 19 Russian banks with global assets of £940 billion since they began their illegal invasion.

Economic Secretary to the Treasury, Andrew Griffith said:

“As staunch defenders of democracy, the UK is united with its allies in opposition to Russia's barbaric and unprovoked invasion of Ukraine. We have imposed the most severe sanctions ever on Russia and it is crippling their war machine.

“To make sure we are doing all we can to keep the pressure on Putin's corrupt cronies we are more than doubling OFSI's headcount. Our message is clear: we will not allow Putin to succeed in this brutal war.”

FCDO Minister of State, Anne-Marie Trevelyan said:

“When Putin invaded Ukraine he assumed we would sit idly by. He was wrong. Instead, the UK and our international partners have stood shoulder to shoulder with Ukraine in their fight for territorial integrity and political independence.

“Today's report shows the scale of UK sanctions – freezing over £18 billion of Russian assets to stop Putin funding his war machine. We will continue to

ramp up our sanctions to exert maximum economic pressure on the Russian regime until Ukraine prevail.”

By implementing these sanctions alongside our international partners, the UK is degrading Russia’s military machine. Despite the Russian regime’s attempts to firefight, GDP is predicted to decline by up to 6.2% in 2022 when compared to pre–invasion forecasts, and decline a further 2.3% in 2023. 60% of Russia’s foreign reserves have been immobilised, Russia’s exports have plummeted, and imports of critical goods have dropped by 68% from sanctioning countries.

The £18.39 billion figure is a significant contribution to the \$30 billion of frozen Russian assets reported by the Russian elites, proxies, and oligarchs (REPO) taskforce in June. All this is having a major impact on the Russian military complex – vital semiconductors are now being scavenged from fridges and soviet-era equipment is being sent to the front line.

In order to ensure that the most stringent financial sanctions in history on Russia have not adversely affected the UK’s private and voluntary sectors, where appropriate OFSI has worked with businesses and granted general and specific licences allowing UK businesses to move away from Russian facing positions without an increased risk.

These licences have been granted where sufficient evidence has been provided and are often for basic needs and legal fees. The careful granting of these licences by OFSI in line with legislation, has helped UK individuals and businesses to function throughout a challenging period and helped maintain the UK’s place as a centre for financial stability.

The Russia sanctions regime will continue to play a major part of the OFSI’s work for as long as Putin’s illegal war against Ukraine continues. The government has committed to ensuring that OFSI is fully resourced, more than doubling its headcount.

Notes to editors

- The Office of Financial Sanctions Implementation annual review was published on Thursday 10th November, here: [OFSI Annual Review – GOV.UK \(www.gov.uk\)](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/114114/OFSI_Annual_Review_2022.pdf)
- The total of £18.39 billion consists of the value of Russian assets frozen under the UK’s sanction regime (between 22 February and 20 October 2022) and reported to OFSI where the relevant person or organisation has been formed or carried out business in the UK.
- Statement from the Russian Elites, Proxies, and Oligarchs (REPO) Task Force can be found [here](#).

Asset freeze

- An asset freeze prevents any UK citizen, or any business in the UK, from dealing with any funds or economic resources which are owned, held or controlled by the designated person. UK financial sanctions apply to all persons within the territory and territorial sea of the UK and to all UK persons, wherever they are in the world. It also prevents funds or economic resources being provided to or for the benefit of the designated person.

Travel ban

- A travel ban means that the designated person must be refused leave to enter or to remain in the United Kingdom, providing the individual is an excluded person under section 8B of the Immigration Act 1971.

Transport sanctions

- Recently introduced powers make it a criminal offence for any Russian aircraft to fly or land in the UK and give the government powers to remove aircraft belonging to designated Russian individuals and entities from the UK aircraft register, even if the sanctioned individual is not on board. Russian ships are also banned from UK ports.

[Floodcheck Academy Limited: information for creditors and investors](#)

News story

Information for creditors and investors of Floodcheck Academy Limited in liquidation.



On 21 September 2022, a winding up order was made against Floodcheck Academy Limited in the High Court of Justice. The court appointed the Official

Receiver, Joseph Sullivan, as the Liquidator.

The Official Receiver's role and duties as Liquidator are to investigate the company's affairs, realise any asset for the benefit of creditors and determine the director's conduct.

Information for creditors and investors

You will need to [register as a creditor](#) in the liquidation if:

- You have not been paid for goods or services you've supplied to Floodcheck Academy Limited (in liquidation)
- You have paid Floodcheck Academy Limited (in liquidation) for goods or services that you have not received
- You are an investor in Floodcheck Academy Limited (in liquidation).

To register as a creditor you will need to complete a [Proof of Debt form](#) which you should then email: ORLondonSouthend@insolvency.gov.uk quoting the reference: LQD6627795 – FLOODCHECK ACADEMY LIMITED

Due to the high volume of creditors, the Official Receiver will not be able to respond or acknowledge receipt. Creditors and investors will be updated when appropriate by way of a further report to creditors.

Company's affairs and director conduct

The Official Receiver welcomes any new information that may assist his statutory enquiries into the company's affairs and director conduct. Please write to ORLondonSouthend@insolvency.gov.uk quoting the reference LQD6627795 – FLOODCHECK ACADEMY LIMITED.

The Official Receiver will contact anyone he requires further information from.

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[UK Ranger Unit serves alongside US Special Operations Forces](#)

Press release

UK Rangers have deployed alongside US Special Operations Forces for the first time, in California's Mojave Desert.



- UK Ranger Battalion deploys alongside US Special Operations Forces for the first time
- United Kingdom, United States and Australia showcase pioneering equipment during Project Convergence exercise in California
- Multi-national demonstration promotes rapid data sharing and decision making

The Rangers work with the Special Operations Forces and the US 75th Ranger Regiment to explore the deployment and use of the British Army's new Special Operations Brigade and Ranger Regiment.

Allies from the UK, US and Australia demonstrated the integration of cutting-edge technology alongside key industry leaders, in a series of experimental battlefield firsts.

The event, Project Convergence 2022, examines how using artificial intelligence (AI), robotics and autonomy can improve battlefield situational awareness, connecting sensors with shooters and accelerating decision-making speeds.

At Fort Irwin in California around 300 technologies were showcased and assessed, including long-range fires, uncrewed aerial systems, autonomous fighting vehicles and next-generation sensors.

Delivering the UK element of the project, 450 soldiers from the British Army, under the UK's 20th Armoured Combat Battle Team (20 ABCT), were supported by more than 20 scientists and engineers from the Defence Science and Technology Laboratory.

Experimentation, science and research enables better data capture and analysis to identify successes and address challenges for future war fighting.

Attending the project, Defence Procurement Minister Alex Chalk said:

Delivering on our ambitions outlined in Future Soldier and the Integrated Review, Project Convergence highlights the progress the British Army is making to being more lethal, agile and expeditionary force, through key collaboration with our

longstanding international allies and partners.

The project also saw a number of other firsts for the UK:

- A UK Air Surveillance Radar (Giraffe) has connected to a US network to control and manage targets (normally a US only system) for battlefield data sharing.
- ZODIAC, a UK artificial intelligence enabled decision support system that can help Commanders make decisions, was connected to US 'sensors', feeding information into a multinational intelligence network.
- A US F35 fighter jet has cued fires for a UK GMLRS missile platform, without the requirement for a person in the loop, cutting the strike time down from minutes to seconds.
- The UK have manufactured US parts using 3D printing, helping them resupply at reach and sharing technical designs of vehicle and weapon parts.
- UK HoloLens (augmented reality lenses) have been used to help logisticians and maintainers fix equipment supported by a technical expert on the other side of the world.

Through the tri-national collaboration, Project Convergence has placed a renewed emphasis on how data can be transformed into information which can be exploited across weapons systems for the UK, our allies and partners.

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Restaurateurs disqualified after abusing Bounce Back Loans

Bounce Back Loans were government-backed loans designed to support businesses through the Covid pandemic. Under the rules of the scheme, companies were allowed to borrow up to 25% of their 2019 turnover, up to a maximum of a £50,000.

Malcolm Forbes, Avin Habash and Kamil Ozkan were directors of three separate companies that applied for Bounce Back Loans. But each caused their companies

to abuse the covid support scheme, which was only uncovered after the companies entered into liquidation.

Malcolm Forbes, from Portsmouth, was the sole director of Nija Bite Limited, which operated as a takeaway called Iroko Lounge on Onslow Road in Southampton and a mobile food stand.

Enquiries uncovered that Malcolm Forbes received the maximum £50,000 Bounce Back Loan having submitted an application that declared a turnover of £225,000. However, Malcolm Forbes grossly exaggerated the company's turnover, which was closer to £24,000 and this would have only entitled Nija Bite Limited to a £6,000 loan.

Liverpool's Avin Habash, was the sole director of Hot Spot Liverpool Limited, which traded as Hot Spot, a takeaway in Liverpool city centre on Temple Court

Avin Habash caused the company to apply for a Bounce Back Loan and secured £50,000 claiming a turnover of £200,000. Investigators, however, found that Hot Spot Liverpool Limited's actual turnover was closer to £100,000, which should have only entitled the eatery to circa £26,000.

And Kamil Ozkan, from West Rainton, Houghton le Spring, was the sole director of Papa Peterlee Limited, trading as Martinos Italian Kitchen on York Road in Peterlee.

Investigators discovered that Papa Peterlee Limited successfully received a £50,000 Bounce Back Loan. But instead of using the loan for the economic benefit of the company, Kamil Ozkan caused the company to transfer up to £37,500 to his personal account.

The 3 restaurateurs are now banned from directly, or indirectly, becoming involved in the promotion, formation or management of a company, without the permission of the court.

Mike Smith, Chief Investigator for the Insolvency Service, said:

Covid support schemes provided a lifeline to businesses, protecting jobs and preserving businesses. However, Malcolm Forbes, Avin Habash and Kamil Ozkan flagrantly abused that support when they either personally benefited from the loan or exaggerated turnover to secure more money than they were entitled to.

The three restaurateurs have now been removed from the corporate arena and creditors will be protected from any further harm. Their bans clearly demonstrate that we will not hesitate to take action against directors who have abused Covid-19 financial support like this.

Malcolm Forbes

Malcolm Forbes is from Portsmouth and his date of birth is July 1963.

Papa Peterlee Limited (company number: 11187602)

Malcolm Forbes had his 10-year disqualification accepted by the Secretary of State 25 August 2022

Avin Habash

Avin Habash is from Liverpool and her date of birth is January 1992

Hot Spot Liverpool Limited (Company number = 11617917)

Kamil Ozkan had her 10-year disqualification undertaking accepted by the Secretary of State on 16 September 2022.

Kamil Ozkan

Kamil Ozkan is from West Rainton, Houghton le Spring and his date of birth is September 1986.

Nija Bite Limited (company number: 11959896)

Kamil Ozkan had his 6-year disqualification undertaking accepted by the Secretary of State on 6 September 2022.

About disqualifications

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:

[HMRC and the Valuation Office Agency response to the Adjudicator's Office 2022 annual report](#)

The [Adjudicator's Office Annual Report](#) was published in June 2022. The report highlights learning based on insight from investigated complaints and real-time tracking that was conducted in 2021 to 2022. This is the department's –

HMRC and its executive agency, the Valuation Office Agency (VOA) – published response to the Adjudicator’s Annual Report.

HMRC is pleased to note that the number of complaints escalated to the Adjudicator’s Office in 2021 to 2022 decreased by 19% compared to 2020 to 2021. During that time, the department played a vital role in the government’s economic response to the COVID-19 pandemic, in particular protecting millions of jobs and supporting its customers during unprecedented circumstances. HMRC had to make choices about the work it prioritised to protect its essential services and the livelihoods of customer groups who required support. These decisions meant that customer service levels in complaint handling fell below where the department wanted them to be for most of the year.

HMRC understands the frustrations and difficulties felt by customers and agents who have experienced delays in dealing with their individual enquiries. The department is pleased to report that effective recovery plans are in progress which will help return complaints handling to normal operating levels and improve customer experience.

Working together

HMRC and the Adjudicator’s Office continue to work closely together. The department values the Adjudicator’s feedback and as acknowledged in the report, the two-way communication has been fundamental to improving HMRC’s approach to learning from complaints. HMRC is now taking a more proactive approach to handling complaints by providing the Adjudicator’s Office with early insight on issues and customer feedback. This closer working has strengthened the relationship between both organisations and encouraged a more transparent collaborative approach to improving HMRC’s complaint handling.

HMRC’s Complaints Insight Board continues to find the best ways to maximise learning from complaints by providing a forum for strategic discussion and collaborative challenge across the department’s complaints community. The Adjudicator and her Head of Office remain influential members of the board encouraging transparency and providing the voice of the customer. The Adjudicator also continues to provide constructive feedback at HMRC’s senior strategic forums including the Customer Experience Committee.

To further promote the importance of learning from complaints, HMRC and the Adjudicator’s Office have jointly delivered a series of workshops to senior leaders across the department. These sessions continue to build on the engagement at all levels and encourage a better understanding of how complaints insight can improve the customer experience.

The department is pleased to see the Adjudicator’s Office new Corporate Aims and Business Plan and values the opportunity to provide feedback as part of their Annual Report, helping to shape and transform their Learning from Complaints offer. It has been a successful year for the Adjudicator and her office in terms of performance and building capability of its staff, which has been demonstrated through their improved People Survey results.

Complaint handling

The Adjudicator continues to support HMRC to implement its strategic ambition to transform complaints handling through the delivery of its complaint strategy. During 2021 to 2022, HMRC has made advancements in the following areas of the strategy to drive forward improvements:

- progressing the delivery of a new complaints case management system to improve the department's efficiency of handling, learning from and reporting complaints
- revising the department's approach to Targets and Measures and moving towards Complaint Handling Principles which underpin [HMRC's Charter Standards](#) – this supports the Adjudicator's ambition to use the Charter as a driver for learning from complaints
- using learning from complaints to ensure the department is consistently meeting its Charter Standards

HMRC's complaints strategy is aligned with the recently launched Parliamentary and Health Service Ombudsman's UK Central Government Complaint Standards, which were developed in collaboration with Government departments. The standards also align with HMRC's Charter Standards and will deliver a consistent cross government approach to complaint handling. HMRC is leading the way as a trail blazer to embed the standards across government.

HMRC is supportive of a more consistent approach to complaints handling cross government and during 2021 to 2022 established a Director Level Cross Government Complaints Forum building on the existing cross government working level meetings. The forums were set up to raise standards in complaints handling, build capability at an operational level and share best practices, whilst encouraging departments to value and maximise the use of insight and learning from complaints

HMRC aims to improve complaint handling through the introduction of its new case management system, the Complaint Handling Analysis and Reporting Tool (CHART), which is a joint project with the Adjudicator and her office. Although the project has experienced delays due to various issues, the department is confident that the pace of work across business areas will result in the successful delivery of the new system in January 2023. The system will provide significant improvements to the complaint handling processes and enable better use of customer insight to support improvements to customer experience.

Learning from complaints

The Adjudicator's Annual Report noted HMRC's positive change in its approach to prioritising learning from complaints. HMRC understands the importance of bringing customer insight and feedback into the early stages of design, implementation and delivery of new and existing policy.

HMRC continues to respond to the recommendations in the Adjudicator's Policy Formulation Thematic Report. The working group established in December 2020

continues to build engagement and collaboration across the department to address the recommendations within the report. During 2021 to 2022 the working group have supported the following:

- highlighted the benefits of customer input into the design and delivery of new policy
- identified and promoted the importance of evaluation to address issues at the early stage of policy delivery
- promoted transparency and supported collaboration in the design and delivery of new policy
- encouraged and promoted learning from customer feedback to improve the implementation of new policy

Progress has been shared at HMRC's Complaints Insight Board, with the Adjudicator and with senior leaders in policy.

As part of HMRC's complaints strategy, Customer Compliance Group (CCG) have invested in their insight and learning teams and approach to better identify themes and facilitate opportunities to improve customer experience. CCG used customer feedback and complaints insight to review its handling of Self-Assessment repayments, where the department needed to verify claims to protect itself against potential fraud. HMRC improved this service based on complaints insight, reducing the time taken to check claims and making the process clearer. CCG worked with external representative groups to ensure customer concerns were addressed and sustainable solutions were found.

Customer focus

The Adjudicator fully supports HMRC's Charter as this has the potential to drive radical change within the department and delivery of the Charter Standards is a key element of our strategy to build trust with customers. However, the Adjudicator notes that although they 'see evidence of understanding and implementation at senior levels, the cultural shift of the kind embodied by the Charter is not there yet across the whole of HMRC'.

HMRC is committed to improving its customer experience and the HMRC Charter defines the service and standard of behaviour that customers should expect when interacting with the department. HMRC remains committed to embedding the Standards of the Charter into its day-to-day activity for example by ensuring colleagues have the right skills to deliver the Charter Standards and by improving operational processes and systems across HMRC. However, implementing the Charter Standards and ensuring they remain visible and embodied throughout HMRC, from decision making through to delivery and on the front line, will be a continuous priority for HMRC over many years to come.

HMRC welcomes the Adjudicator's support in providing insight of learning from complaints and the focus this gives on progress against the Charter and will continue to work with the Adjudicator's Office to develop mechanisms to feedback directly on delivery of services against all aspects of the Charter.

The Adjudicator's Annual Report highlighted the relatively high number of complaints escalated to the Adjudicator prematurely by customers who have

either not entered or completed the department's internal complaints process. There were 930 instances of customers escalating their complaints prematurely during 2021 to 2022. HMRC are aware of the impact this has on its customers and has been working in collaboration with the Adjudicator's Office to support a reduction in these cases. A cross HMRC working group has been established to monitor progress and support resolution. Some of the key changes implemented to reduce premature escalations include:

- improved signposting on HMRC's complaint pages on GOV.UK
- use of SMS to acknowledge customer complaints, alert them to delay and keep them informed during the handling of their complaint
- advising customers where they are in HMRC's complaints process during the handling of their complaint

HMRC has agreed a process with the Adjudicator's Office to identify customers who need additional help and route them back to the department to ensure those customers receive the support required.

To improve customer experience, the First Point of Contact Resolution (FPOCR) was a proposed new operating model aimed at resolving customer enquiries at the first point of contact. Two trials took place which suggested that investing in front-line service delivered benefits for both advisers and customers but full roll-out was interrupted due to the COVID-19 pandemic.

HMRC remain committed to the operational ambition of resolving customer dissatisfaction at the first point of contact. The department will use learning from the trial in the design of service improvement initiatives including major transformation programmes. This will enable HMRC to design processes that support the FPOCR approach throughout the customer journey.

Performance

The Adjudicator's Annual Report highlighted that the number of HMRC complaints escalated to the Adjudicator decreased in 2021 to 2022 compared to 2020 to 2021. In 2020 to 2021, the total number of complaints received were inflated by complaints relating to the COVID-19 support schemes and since then the number of complaints to HMRC have reduced. The upheld rate for COVID-19 related complaints was lower than average due to the clear eligibility conditions for the COVID-19 support schemes. It is worth noting that over 98% of complaints to HMRC continue to be resolved before escalation to the Adjudicator's Office.

In total the number of VOA complaints escalated to the Adjudicator decreased to 33 in 2021 to 2022, 4.33% of total complaints compared to 6% in 2020 to 2021.

The VOA have made substantial progress on written communications with customers. Taking a resolution focussed approach and applying complaint handling principles has helped to drive improved customer service. Using plain English and reducing technical jargon has been well received by customers and is recognised by the Adjudicator's Office as a positive development. A recent review of the VOA's complaints handling structure has

highlighted the need for greater flexibility and insight. Work on this is already underway and plans for the coming year are expected to continue to deliver improved outcomes for customers.

The VOA's relationship with HMRC and the Adjudicator's Office continues to be positive and proactive and their insight and recommendations for improvement is always welcome.

Future ambition

HMRC is focused on making further progress to deliver a consistent service for its customers and improve customer experience. The department plans to prioritise the following areas in 2022 to 2023 to support its complaints ambition:

- embedding the PHSO UK Central Government Complaints Standards to promote a consistent approach to complaint handling across government
- focusing on building the capability of HMRC's complaint handlers and using insight from wider sources of dissatisfaction to deliver the department's complaints strategy

HMRC recently established an internal Customer Policy and Practice Board. The board will make decisions based on data and insight, to help resolve cross cutting HMRC issues that are impacting customer experience. The board will also encourage a customer focused culture to accelerate progress against HMRC's Charter Standards.

HMRC welcomes more detail on how the Adjudicator's Learning from Complaints offer will evolve going forward. The department is committed to using meaningful data and learning from the Adjudicator's Office to meet its Charter Standards.