

Press release: Arrests made following dawn raids

Today (Thursday 20 April 2017), the Environment Agency and police carried out 5 dawn raids following an in-depth investigation into illegal dumping of waste. There were 2 people arrested pending further enquiries. A third person will also be helping Environment Agency officers with their enquiries.

Enforcement action took place at 5 separate addresses in Staffordshire, Herefordshire and Hertfordshire this morning following an investigation into illegal dumping of 20,000 – 25,000 tonnes of waste at 17 sites across the Midlands, North West and North East.

More than 25 Environment Agency investigators, supported by over 20 police officers from Staffordshire, West Mercia, Warwickshire and Hertfordshire Police forces were in action at suspects' homes and business addresses seeking evidence as part of Operation Cesium.

The investigation will now continue with the evidence seized today. This investigation is expected to continue for many more months.

Paul Clarke, lead investigator in the Environment Agency's National Investigation Team, said:

The Environment Agency takes waste crime seriously and we will persistently pursue those suspected of illegally dumping waste.

In this case we have 17 landowners and communities blighted by significant amounts of dumped waste. We've already seen some of these sites catch fire, causing significant impact on communities, the environment and our emergency services partners who have to tackle them.

Illegal waste activity of the likes we're investigating here diverts £1 billion from legitimate businesses and the treasury, and at the Environment Agency we do everything we can to bring those responsible to account.

This investigation has been ongoing since last summer and enquiries will continue to examine the evidence to determine the full extent of the suspected offences.

The Environment Agency takes waste crime extremely seriously. This is a live and complex investigation, anyone with further information should contact Crimestoppers on 0800 555 111.

Press release: Loan brokerage directors banned

Mr Timmer, a Dutch national, has been disqualified for 12 years, while Mrs Rowe will be subject to a six year ban. Both were directors of More Financial Limited, which was wound up in the public interest by the High Court on 19 August 2013 following an Insolvency Service Company Investigations probe into the affairs of the company.

Mr Timmer caused, and Mrs Rowe allowed, the company to operate in manner which lacked probity; and failed to maintain or preserve accurate accounting records. Mr Timmer also failed to co-operate with, and actively hindered, the various investigations. The winding up of the company in the public interest resulted in assets totalling £499,609 being safeguarded and limited the known deficiency to £70,891.

More Financial had acted as a loan broker between consumers and financial institutions, charging a fee to individual members of the public. The company used the following trading names:

- Century Finance
- E Loans 4 U
- Heritage Finance
- Heritage Financial
- Heritagefinancial.co.uk
- Loans Expert
- Loans Express
- Loanexpert.co.uk
- Loans-express.net
- The Loan Shop
- The Loans Express
- UK Loans Expert
- UK Loans Express

More Financial traded from November 2009, initially through telesales and from 2011 on the internet only, and became subject to an investigation as a result of a series of complaints. A public interest winding up petition was issued on 12 June 2013, with a provisional liquidator being appointed on 13 June 2013 without notice to the company. A winding up order was subsequently made on 19 August 2013 following an unsuccessful application by the directors to discharge the appointment of the provisional liquidator.

Mr Timmer was only formerly appointed as a director for less than two months up 18 January 2010, whilst Mrs Rowe, appointed one week earlier, was the only formerly appointed director thereafter. The investigations revealed that Mr Timmer, the only shareholder at liquidation, had been in control of the company affairs throughout. Mrs Rowe confirmed she allowed Mr Timmer to

operate the business as he saw fit, and was aware of the modus operandi and purpose of the operation. The amount received or utilised by the directors during trading, and Mr Timmer in particular, has never been fully established because of the inadequacy of his co-operation and the company records. The investigation did establish that dividends were declared to Mr Timmer totalling £2,050,000 between 20 February and 9 April 2013, when he was fully aware of the investigation that resulted in the closing down of the company. This figure includes a cash transfer of £1,100,000 to an account he controlled.

The Insolvency Service investigations found that More Financial was operated with a lack of probity in that it:

- engaged in misleading sales practices in order to induce the public to either pay a brokerage fee, or to provide bank account details that could be used by it to deduct a brokerage fee without the customers' knowledge and/or consent
- either failed to provide the service in accordance with representations it made, or deducted a brokerage fee from the customers' bank account despite the customer not requiring the service being charged for and/or not authorising the payment
- obtained unauthorised payments from customers of the brokerage fee (£69.50, and sometimes £69.95); Provided customers' personal and/or financial data to third parties without authorisation in circumstances where the third parties thereafter used those details to contact the customers direct
- traded in a manner which frustrated its customers' and third parties' ability to contact it to either exercise their cancellation rights and/or obtain a refund of the brokerage fee deducted

The accounting records were deficiently maintained, preserved or delivered up such that there was an inability to:

- determine the ultimate source and purpose of all the receipts into More Financial's bank accounts from 01 December 2011 to 26 March 2013 (being after the last filed accounts) totalling £4,803,390
- determine the recipient and purpose of all the payments from More Financial's bank accounts from 1 December 2011 to 26 March 2013 (being after the last filed accounts) totalling £4,803,390
- determine whether all payments have been made for services received and/or provided by More Financial; Identify all moneys due to creditors and any details regarding such debt, including their age and, in particular determine whether any refunds are due to members of public
- determine the full and true amount due to HMRC in relation to taxation accruing in relation to its activities, in particular in relation to identified payments to Mr Timmer of which he admits to receiving at least £2,175,000 during trading

Commenting on the disqualification, Cheryl Lambert, Chief Investigator at the Insolvency Service, said:

The company was wound up in the public interest because of the manner in which it was set up and operated – to extract small amounts of moneys from a significant number of people through duplicitous means. In tandem the mechanisms for complaint and retrieval/re-imbusement of moneys were deliberately opaque to the point of obstructing the public. Furthermore during the Insolvency Service investigations Mr Timmer continually obstructed and frustrated the enquiries.

The nature of the customer base was such that the company was fishing in a pond of vulnerable and financially distressed people. The relatively small amounts being taken from them had a disproportionate impact. The company preyed like a vulture upon those most in need.

This activity goes to the very core of our economic system – that people place trust in each other when they financially interact. This is a gross market abuse. These investigations send a further message to the unscrupulous, and their inattentive facilitators. You will be pursued, stopped and dealt with. We will protect the British public from those vulture capitalists who seek to line their pockets by preying on the unwary, inexperienced and financially distressed.

Notes to editors

More Financial Ltd (CRO 07078690) was incorporated on 17 November 2009. Its final registered office prior to liquidation was Winton House, Winton Square, Basingstoke, Hampshire, United Kingdom, RG21 8EN, which was also asserted to be the trading address, though all business was done materially through a website.

More Financial Limited was placed into liquidation on 19 August 2013 following the appointment 13 June 2012 of a provisional liquidator.

Nigel Ian Fox and Duncan Robert Beat of Baker Tilly Business Services Limited, Highfield Court, Tollgate, Chandlers Ford, Eastleigh, Hampshire S053 3TZ were appointed joint liquidators

Mr Jos Timmer is of Flat 7, Block B, Qui si sanna, Torregiana Towers, Sliema Klaverweide 21, Delfzyl, Netherlands, 9932JA.

Elizabeth Sarah Rowe is of 149, Conway Crescent, Perivale, Greenford, UB6 8JB

On 8 March 2017 a Disqualification Order was made against Mr Jos Timmer. The disqualification commenced on 29 March 2017.

The Secretary of State accepted an undertaking from Elizabeth Sarah Rowe on

11 July 2016. The disqualification commenced on 1 August 2016.

A disqualification order has the effect that without specific permission of a court, a person with a disqualification cannot:

- act as a director of a company
- take part, directly or indirectly, in the promotion, formation or management of a company or limited liability partnership
- be a receiver of a company's property

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 other restrictions](#).

The Insolvency Service, an executive agency sponsored by the Department for Business, Energy and Industrial Strategy (BEIS), administers the insolvency regime, and aims to deliver and promote a range of investigation and enforcement activities both civil and criminal in nature, to support fair and open markets. We do this by effectively enforcing the statutory company and insolvency regimes, maintaining public confidence in those regimes and reducing the harm caused to victims of fraudulent activity and to the business community, including dealing with the disqualification of directors in corporate failures.

BEIS' mission is to build a dynamic and competitive UK economy that works for all, in particular by creating the conditions for business success and promoting an open global economy. The Criminal Investigations and Prosecutions team contributes to this aim by taking action to deter fraud and to regulate the market. They investigate and prosecute a range of offences, primarily relating to personal or company insolvencies.

The agency also authorises and regulates the insolvency profession, assesses and pays statutory entitlement to redundancy payments when an employer cannot or will not pay employees, provides banking and investment services for bankruptcy and liquidation estate funds and advises ministers and other government departments on insolvency law and practice.

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

All public enquiries concerning the affairs of the company should be made to: Cheryl Lambert, Head of Outsourced Investigations, Investigations and Enforcement Services, The Insolvency Service, 3rd Floor, Abbey Orchard Street, London SW1P 2HT. Tel: 0207 596 6117. Email: Cheryl.Lambert@insolvency.gsi.gov.uk.

Media enquiries for this press release – 020 7596 6187

You can also follow the Insolvency Service on:

[Press release: HS2 opens procurement for world class train manufacturer](#)

The successful bidder will work with High Speed Two (HS2) Ltd to develop around 60 state of the art trains to transport passengers across the country on the new high speed rail network and onto the existing railway.

Hundreds of jobs will be created by the contract. HS2 Ltd will work with companies and suppliers to create opportunities for small and medium sized enterprises, boost skills and encourage a wide range of people to join the workforce.

Transport Secretary Chris Grayling said:

Britain's new railway will carry over 300,000 people a day, improve connections between our great cities, free up space on our existing rail lines, generate jobs and help us build an economy that works for all. But what will make HS2's reputation from day one will be its trains.

It is a given that we want the trains to be comfortable, reliable and a pleasure to use, meeting the highest standards internationally for passenger experience, noise reduction, and environmental sustainability. But companies interested in bidding for the train contract need to push the boundaries. We want to see innovation, creativity and ambition.

The construction of these trains will also leave a legacy for this country, boosting skills, generating employment and strengthening the manufacturing supply chain.

HS2 Ltd Managing Director of Rail Operations Chris Rayner said:

HS2 represents a once in a lifetime chance to rebalance the national economy. It will transform travel in this country, connecting eight of the 10 largest cities in the UK when completed, as well as improving capacity for customers and productivity for the economy.

The priorities and needs of our future passengers are at the centre of our thinking. Quite simply we want every aspect of travelling by HS2 to exceed expectations – from the passenger experience in selecting their journey and getting information, to travelling through our stations, to the train ride itself. We challenge bidders to achieve this ambition.

In total 25,000 jobs and 2,000 apprenticeships will be created during HS2 construction and HS2 Ltd has held discussions with UK-based suppliers to make sure they are in the best possible position to win contracts.

Starting from 2026, the trains will bring the benefits of high speed rail not only to the core network between London and the West Midlands, but also onward to places like Manchester, Glasgow, Liverpool, Preston and Wigan.

The successful bidder will maintain the fleet from the dedicated rolling stock depot planned for Washwood Heath in Birmingham. The site will also be home to the HS2 Network Control Centre which will together create hundreds of skilled jobs.

The contract to provide the initial fleet of trains will be awarded as a single package. Invitations to tender are expected to be issued to shortlisted bidders in spring 2018 with contract award following in late 2019. Future contracts will add to this fleet to provide trains for the second phase of the project in 2033.

[News story: Defence Secretary meets UK troops on NATO deployment](#)

Sir Michael witnessed the launch of the UK-led Enhanced Forward Presence deployment in Estonia, where an 800-strong British-led battle group will work with Estonian, French and Danish partners.

Working under the command of Lieutenant Colonel Mark Wilson, the UK troops from 5 Rifles battle group, based in Bulford, Wiltshire, and The Queen's Royal Hussars, based in Paderborn, Germany, will work with our Eastern European allies and ensure that we stand with them shoulder to shoulder in the face of any potential aggression.

The UK has committed more than 300 vehicles to support Estonia during this deployment, including Warrior infantry fighting vehicles, Challenger 2 tanks, AS90 self-propelled artillery guns and Terrier, Titan and Trojan armoured battlefield engineer vehicles.

Attending the flag-raising ceremony at an Estonian military base in Tapa, the Defence Secretary was joined by his allied colleagues, marking the contributions from France and Denmark to the UK battlegroup.

Defence Secretary Sir Michael Fallon said:

The troops I have met today are part of one of the UK's largest ever deployments to Eastern Europe. This marks our commitment to

European security and standing with our allies in the face of an increasingly assertive Russia.

Earlier on Thursday Sir Michael met with the Estonian President Kersti Kaljulaid, where they welcomed the launch of the EFP deployment. The Defence Secretary emphasised the continued UK commitment to Euro-Atlantic defence and security.

This deployment to Estonia takes the total British deployment in Eastern Europe to nearly 1,000, with 150 UK personnel based in Poland as part of the UK's support of the US-led EFP battalion there. NATO is also establishing battlegroups in Latvia and Lithuania.

UK commitments in the region will be boosted further by the deployment of RAF Typhoon aircraft to Romania, set to arrive over the next few weeks, to carry out a NATO Air Policing mission in the Black Sea.

[News story: Civil news: faster payment claims and documentary evidence](#)

Remember to upload all of the documentary evidence requested by the Client and Cost management System (CCMS) when you make your claim.

The requirements for this documentation are uniform across both CCMS and the old paper-based claiming system.

Common issues – documents

1. Court orders needing to be uploaded: 20% of all secondary requests are because the LAA requires a court order to confirm the claim.

Where advocacy is claimed under the Family Advocacy Scheme (FAS), court orders for advocacy should be uploaded to CCMS for:

- contested interim hearing with a court bundle
- 'Issues Resolution Hearing' that concludes proceedings
- 3 or more advocates' meetings

Court orders for disbursements should also be uploaded for any claim for drug testing or where there is an unusual division of a disbursement between the parties.

2. Incomplete or missing advocates' attendance forms: the requirements for a completed FAS form for advocacy have not changed where there is a:

- 'Hearing Unit 2' or higher – i.e. the hearing time is greater than 61 minutes or is a final hearing.
- claim for any bolt-on or bundle

3. Incomplete or missing disbursement vouchers: any disbursement more than £20 (including VAT) still requires a completed and broken down disbursement voucher.

Where a voucher is not available, such as for court fees, a ledger is an acceptable alternative.

4. Incomplete or missing billing details: when claiming at hourly rates, any work entered as 'other' should be provided with an explanatory note uploaded to CCMS explaining the work.

5. Missing case narratives: all cases must still be accompanied with a case narrative. This can also be used to explain any unusual claim being made – such as travel under the 'local travel' rules.

Other common claim issues

1. Counsel costs under FAS: if counsel is claiming under the FAS make sure that the costs claimed by counsel match the allocated cost limit.
2. Counsel costs at hourly rates: if counsel is claiming by way of hourly rates, make sure their bill is submitted at the same time as yours.
3. Expert's breakdown: make sure expert claims contain sufficient detail of the work carried out.
4. Incomplete financial issues: any statutory charge or 'inter-party' cost issues should be closed using the 'case outcome' task.

Further information

[CCMS training Quick Guides](#) – for guidance on submitting bills in CCMS

[CIV Claim1](#) – documentary evidence checklists

[CIV CLAIM1A](#) – more useful documentary evidence checklists