

BY EMAIL

**TO BE VIEWED BY THE
SECRETARY OF STATE ONLY**

The Right Honourable Kwasi Karteng
Secretary of State,
Department for Business, Energy and
Industrial Strategy

26 April 2022

Dear Secretary of State,

Ms Liesl Cook, Official Receiver

It is with regret that I am forced to write to you in respect of the conduct of Ms Liesl Cook, who is an Official Receiver based at the Insolvency Service's Croydon Office. The Insolvency Service is an executive agency of the Department for Business, Energy and Industrial Strategy (BEIS), the government department of which you are Secretary of State.

For the past few years, I have been writing, on behalf of a number of persons, to the Croydon Office as part of a larger investigation into what is clearly fraud on an industrial scale, whereby the Insolvency Act 1986 and Insolvency Rules 1986-2016 are being used as the means by which to commit the fraud. At least four of the cases have Ms Liesl Cook (Ms Cook) as the Official Receiver.

When legitimate questions have been put to her, the response received includes:-

- Questions not being answered;
- Documents where names of civil servants have been redacted;
- Allegations of “unacceptable customer behaviour” being made without any legal basis;
- Failing to comply with her statutory duty under Section 289, Insolvency Act 1986. I have found serious irregularities in a number of cases where, had Ms Cook complied with her statutory duty, such irregularities would have been detected and actioned upon;
- Failing in her duty as an officer of the court to notify the court of suspicious cases or cases in which fraud is evident or evidence of fraud is produced to her;

Accompanying this letter are copies of recent correspondence between myself and Ms Cook.

I am a retired policeman with uniform and CID experience who has been investigating a number of purported bankruptcies which, during investigation, have shown to be suspicious and fraudulent.

The largest and most high-profile case I am investigating is that of Michelle Danique Young which involves well over £4 billion in money and assets. Other cases I am investigating involve sums of money and assets totalling between £1 million and £3 billion. At least three of the other cases I am investigating which show evidence of fraud have Ms Cook as the Official Receiver.

Tell me, Mr Karteng, how can a person of high worth with funds and assets be declared bankrupt?

I have serious concerns as to Ms Cook failing to comply with her statutory duty under Section 289,

Insolvency Act 1986 and her apparent failure to act on information and intelligence of fraud being involved in purported bankruptcies under her administration. Therefore, I am asking you, as Secretary of State, to have these high-worth and high-profile cases removed from the administration of Ms Cook and the Croydon Office and the persons affected by the fraud involved to be restored to the position they were in before the purported bankruptcy proceedings were brought and they and their families paid significant damages for the trauma they have been subjected to by fraudsters and the failures of the Insolvency Service.

It would be prudent for your department to order Daniel Beale, Chief Executive of the Insolvency Service, to recall all bankruptcy cases currently with private-sector insolvency practitioners for scrutiny, as a first-resort measure.

Due to the serious nature of the cases I am investigating, I would be grateful to hear your proposals to address the fraud involved and Ms Cook's conduct towards those who have been defrauded unlawfully by what is being called THE GREAT INSOLVENCY SCAM.

I would be grateful for your response within seven days of your receipt of this letter.

Yours sincerely,

Michael Ough