



The Insolvency  
Service

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[REDACTED]

Our ref: FOI24/25-127  
Date: 20 December 2024

Dear [REDACTED]

**Re: Freedom of Information Act 2000 (FOIA) Request**

Thank you for your email of 6 December 2024 in which you requested from the Insolvency Service (the agency):

*“Please could you provide the following information relating to the Bounce Back Loan scheme from its inception in 2020 to the present day.*

1. *Absolute numbers of prosecutions related to Bounce Back Loan Scheme.*
2. *The percentage of prosecutions related to investigations carried out by the IS into the Bounce Back Loan Scheme.*
3. *The Absolute numbers of convictions related to the Bounce Back Loan Scheme.*
4. *The percentage of convictions related to Bounce Back Loan Scheme prosecutions.*
5. *Amount of money relating to Bounce Back Loans recovered by civil or criminal proceedings.”*

Your request has been dealt with under the Freedom of Information Act 2000 (FOIA).

I can confirm the agency holds the information that you have requested, and I have provided answers to your questions below. Please note the data provided is internal MI, not official statistics and should be presented as such.

**1. Absolute numbers of prosecutions related to Bounce Back Loan Scheme.**

113.

This number is derived by counting the number of BBL prosecutions commenced against a defendant since the first BBL prosecution commenced in February 2022 up to the end of November 2024.

The above number is the number of prosecutions commenced against defendants, where BBL is listed as the primary offence type.

Additional prosecution cases where BBL is not captured as the main offence but may contain BBL offences are not included as part of this data.

**2. The percentage of prosecutions related to investigations carried out by the IS into the Bounce Back Loan Scheme.**

29.9%.

This number is derived by looking at when the first BBL prosecution commenced, in February 2022 up to the end of November 2024. Then comparing BBL prosecutions to the overall number of prosecutions for the same period.

**3. The Absolute numbers of convictions related to the Bounce Back Loan Scheme.**

46.

This number is derived by looking at the period from when the first defendant was convicted of a BBL offence in June 2022 up to the end of November 2024.

There may be additional convictions where BBL fraud is not recorded as the primary offending and therefore not captured as part of this data.

**4. The percentage of convictions related to Bounce Back Loan Scheme prosecutions.**

23.2%

This number is derived by looking at the period from when the first defendant was convicted of a BBL offence in June 2022 up to the end of November 2024 and then comparing the number of BBL convictions with the total number of overall convictions for the same period.

**5. Amount of money relating to Bounce Back Loans recovered by civil or criminal proceedings.”**

£1,535,683

Sources: Management information extracted from Insolvency Service administrative systems and the Joint Asset Recovery Database a system that records asset recovery in England, Wales and Northern Ireland achieved as a result of executing powers under the Proceeds of Crime Act (POCA) 2002

Civil Compensation Orders and Undertakings and Criminal Confiscation Orders to the value of £5,410,000 have been secured by the agency in the period May 2022 to end of November 2024 in connection to cases relating to covid-19 support scheme abuse, part of which remains to be recovered.

Individuals under investigation or prosecution frequently voluntarily repay the fraudulently obtained Bounce Back Loan as this will be used as mitigation in the criminal proceedings with regards to any sentence which the Court may impose. The impetus for these payments is due to the Insolvency Service but will not be captured in the confiscation management information above.

Monetary amounts have been rounded to the nearest £1,000 and is the total recovered to the end of November 2024.

## **Complaints**

If you are not satisfied with the response we have provided to you and would like us to reconsider our decision by way of an internal review (IR), please contact our Information Rights team within 40 working days of this letter at [foi@insolvency.gov.uk](mailto:foi@insolvency.gov.uk) or by post at:

Information Rights Team  
The Insolvency Service  
3rd Floor  
Cannon House  
18 Priory Queensway  
Birmingham  
B4 6FD  
United Kingdom

You also have the right to contact the Information Commissioner's Office (ICO) if you wish for them to investigate any complaint you may have regarding our handling of your request. However, please note that the ICO is likely to expect an IR to have been completed in the first instance.

Yours sincerely

Information Rights Team  
The Insolvency Service

The Department for Business and Trade, Official Receivers and the Adjudicator are Data Controllers in respect of personal data processed by the Insolvency Service. For the details about how personal data is processed by the agency, please see the full Insolvency Service Personal Information Charter here: <https://www.gov.uk/government/organisations/insolvency-service/about/personal-information-charter>