

Statement of Roger Giles

Director, Giles Landscapes Ltd

1. Background

My name is Roger Giles. I was the owner and director of Giles Landscapes Ltd, a company I successfully operated for approximately **30 years**. Throughout this period, my company banked with **Lloyds Bank**.

From around **2000 to 2013**, my principal Lloyds commercial relationship manager was **Steve Clark**. During this time, I considered the relationship professional and effective, and I had confidence in Lloyds' oversight of my business affairs.

After 2013, responsibility for my company was transferred to **two Lloyds Business Support Unit (BSU) managers**. It was during this period that serious concerns emerged, ultimately leading to the collapse of my business.

2. Emergence of Serious Concerns (2013)

During **2013**, I identified what I believed to be **potentially illegal activities** connected to my company's operations. I raised these concerns with my original Lloyds relationship manager.

Despite the seriousness of these issues, my concerns were **overruled and dismissed** by two Lloyds BSU managers. No effective action was taken by Lloyds to investigate or mitigate the risks I had highlighted.

3. Intention to Involve the Police (February 2014)

By **February 2014**, the situation had deteriorated to the point where I believed police involvement was necessary.

Before contacting the police, I sought advice from the **Federation of Small Businesses (FSB) solicitors' telephone helpline**. I was advised—citing human rights considerations—to:

- Suspend the suspected individual, and
 - Arrange an internal investigatory meeting.
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4. Obstruction of the Investigation (February–March 2014)

This advice, while well-intended, inadvertently allowed the suspected individual—an experienced criminal—to **delay and obstruct the process**.

His solicitors claimed that he was suffering from **cancer and was medically incapacitated**, which prevented the police from interviewing him at a critical stage.

In **March 2014**, a highly capable and diligent police constable took over the case and attempted to progress the investigation. However, the illness claim continued to block meaningful progress.

5. Continued Banking Activity by Lloyds (2014)

Despite the ongoing investigation and the serious allegations involved, **Lloyds Bank permitted the same individual to open another Lloyds bank account.**

Through this account, he was able to **launder funds belonging to another victim**, while my own case remained unresolved. This raises serious concerns regarding Lloyds' monitoring, due diligence, and regulatory compliance.

6. Collapse of Giles Landscapes Ltd (June 2014)

In **June 2014**, Giles Landscapes Ltd collapsed.

As a result:

- All company books and financial records were seized by **administrators and liquidators.**
- This caused **significant delays** in the police investigation and reduced access to key evidence.

Despite these obstacles, the investigating police constable demonstrated persistence and succeeded in **recovering relevant banking statements.**

7. Cancelled Interview and Investigation Delay (2015–2017)

An interview with the suspect was scheduled for **15 July 2015.**

However:

- This interview was **cancelled by the officer's supervisors.**
- No immediate alternative date was arranged.
- The cancellation effectively stalled the investigation.

The interview did not take place until **late 2017**, more than **three years** after my original intention to involve the police.

8. Apparent Failure to Pursue Accountability (2017 onwards)

Following the delayed interview, the police appeared reluctant to pursue the matter further.

Reasons given included an alleged **lack of evidence**, despite:

- Banking records having been retrieved, and
- Earlier investigative progress having been made.

There is a strong and persistent impression that the authorities were unwilling to pursue lines of inquiry that might expose **Lloyds Bank's involvement or failures**.

Regulatory bodies and watchdogs appear to have adopted a similar approach, repeatedly deferring action and effectively **"kicking the can down the road."**

9. Impact on SMEs and Mental Health

This prolonged pattern of delay has had devastating consequences.

- **Justice delayed has become justice denied.**
- My business was destroyed.
- The prolonged process has severely impacted my **mental health and wellbeing**.
- This experience undermines confidence in the systems meant to protect **small and medium-sized enterprises (SMEs)**.

The cumulative effect of institutional delay, inaction, and apparent protection of large financial institutions has left me with little faith that justice will be properly served.

10. Summary Timeline

- **~1984–2014:** Giles Landscapes Ltd operating (approx. 30 years)
- **2000–2013:** Lloyds relationship managed by Steve Clark
- **2013:** Serious concerns raised; overruled by Lloyds BSU managers
- **Feb 2014:** Intention to involve police; FSB legal advice sought
- **Mar 2014:** Police constable takes over investigation
- **Jun 2014:** Company collapses; records seized by administrators
- **15 Jul 2015:** Scheduled interview cancelled by police supervisors
- **Late 2017:** Interview finally conducted
- **Post-2017:** Investigation effectively stalled