

Personal Insolvency Questionnaire

Please complete this questionnaire to the best of your knowledge.

Please complete **ALL** sections that are relevant to you.

If you need more space, please add further pages.

If you already have the information in a different format (ie computer print of creditors) if you provide this there is no need to complete the relevant section of this questionnaire. Any information you provide electronically will also save re-typing so ensure better accuracy.

If you wish to fax this questionnaire back to us, please remember it is double sided!

Please also attach a copy of your passport (or other photo identification) and recent utilities bill or bank statement

I/We confirm that the information on the following pages is correct so far as I/we know, and agree that it may be used as the basis for my/our proposal to my/our creditors.

Please print your name(s) _____

Signature(s) _____

Date _____

<p>Lowry House 17, Marble Street Manchester M2 3AW</p>		<p>127 High Street Hythe Kent CT21 5JJ</p>
<p>0330 223 0915 0161 883 0480</p>	<p>Tel or</p>	<p>0330 223 0925 01303 647 480</p>
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Carmichael & Co is the trading style of Carmichaels Insolvency Limited
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A member of the ICAEW Practice Assurance Scheme

PART ONE – YOUR PERSONAL DETAILS

	Your Details	Your Partner's Details (if applicable)
What is your <u>full</u> name?		
What is your previous name (if any)?		
Why did you change your name?		
What is your title (e.g. Mr, Mrs, Miss Ms)		
What is your marital status?		
What is your date of birth?		
What is your full address? (including postcode)		
Home telephone number		
Mobile telephone number		
Daytime telephone number		
E-mail address		
When is the best time to contact you?		
How many dependant children do you have?		

Names of persons in your household	Date of birth	Relationship to you

PART TWO – YOUR DEBTS

Please note, we need the names and addresses of the people/companies you owe money to, not the debt collectors or Solicitors. If the debt is secured, please tell us. Please also send us a copy of the latest statement.

HP/Lease agreements – please also provide copies

Name and address of Creditor	If you usually contact them by email, email address	Asset	Reference	Amount due

Other Creditors

Name and address	If you usually contact them by email, email address	Do you have PPI?	Reference	Amount due	When do you owe this from? How did it arise?
Widget Co Ltd 1 High Street Anytown AB1 2CD	sales@afalseaddress.co.uk		A123456Z	£1250.01	Purchase of widgets
HM Revenue & Customs – Tax Central Unit, no address needed					

Name and address	If you usually contact them by email, email address	Do you have PPI?	Reference	Amount due	When do you owe this from? How did it arise?

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PART THREE – SOME BACKGROUND INFORMATION

	Your Answer	Your Partner's Answer (if applicable)
Are you currently bankrupt?	YES/NO	YES/NO
Have you been bankrupt before?	YES/NO	YES/NO
Have you been in an IVA before?	YES/NO	YES/NO
Have you proposed an IVA which was not accepted?	YES/NO	YES/NO

If you answered yes to any of the above questions, please provide details.

When did you realise you had debt problems?

(if there was any particular event, such as redundancy, moving house, divorce, pregnancy etc. Please provide details, including relevant dates).

What steps have you taken to manage your debt before speaking with us?

(e.g. debt consolidation loan, informal arrangement, borrowing money from family and friends etc.).

If you were advised by someone before Carmichael & Co who was this, and how much (if anything) did you pay them?

Do you or your partner receive tax credits or benefits? If so, please provide details including your National Insurance number

Is there any other information that you can provide that will assist us in explaining your circumstances to your creditors? (We will use this to write about a page of A4 in your proposal, so please give us more information than 'I spent too much'!)

PART FOUR – YOUR HOME

Do you:

Own your own home Live in rented accommodation Live with your parents
 (Please tick box as appropriate)

If you have an interest in more than one property please use a separate sheet.

What type of property is it? (e.g Flat, Semi-Detached house)	
How many bedrooms does it have?	
In what month and year did you buy the property?	
In what month and year did you start to live there?	

If you own your own home please complete this section. If you do not, please move onto Part Five.

In whose name(s) was the property bought?	
Was the property purchased through a council 'Right to buy' scheme?	
Was the purchase aided by a housing association?	
How much did you buy the property for?	
How much do you think the property is worth today?	
Who was your mortgage with when you purchased the property? (please supply name, address and roll number)	
How much did you borrow?	
How much do you owe to <u>this</u> mortgage company today?	
Have you still got a mortgage with <u>this</u> company today?	
If no, who has the mortgage been transferred to? (please supply name, address and roll number)	

Why did you transfer the mortgage?	
What was the month and year of the transfer?	
What was the amount of your new mortgage?	
If you raised any additional funds as part of the mortgage transfer what did you use this money for?	
How much do you owe on this mortgage today?	
If you have an endowment linked to the mortgage, which company is this with?	
When is this endowment due to mature?	
Have you taken out any loans secured against your property?	
If yes, in what month and year did this happen?	
Who did you borrow the money from? (please supply name, address and reference number)	
How much did you borrow?	
What was the money used for?	
How much do you owe on this loan today?	
How many repayments are remaining?	
Does anyone else own part of the property?	

PART FIVE – YOUR EMPLOYMENT DETAILS

	Your Details	Your Partner's Details (if applicable)
What is your job title?		
Please give us a very brief job description?		
On what day of the month do you get paid?		
Do you have a loan with your employer?		
If yes, when did you take out this loan?		
How much did you borrow?		
What did you use the money for?		
How much do you owe today?		
How many repayments are remaining?		

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Do you have a loan with your employer?		
If yes, when did you take out this loan?		
How much did you borrow?		
What did you use the money for?		
How much do you owe today?		
How many repayments are remaining?		

PART SIX – YOUR MONTHLY INCOME AND EXPENDITURE

Where any amounts relate to you and your partner, please split them equally unless there is a reason not to do so (ie you have a car but your partner does not)

	<u>Self</u>	<u>Partner</u>		<u>Self</u>	<u>Partner</u>
	£	£		£	£
Salary/Wages	:	:	Rent	:	:
Drawings from business	:	:	Mortgage	:	:
Earnings from part time job	:	:	Secured Loans	:	:
Maintenance	:	:	Council Tax	:	:
Lodgers	:	:	Ground Rent	:	:
Non Dependents	:	:	House Insurance	:	:
Credit/Mortgage Insurance	:	:	Buildings Insurance	:	:
State Pension	:	:	Endowment Policies	:	:
Occupational Pension	:	:	Life assurance (with mortgage)	:	:
Private Pension	:	:	Gas	:	:
Annuity	:	:	Electricity	:	:
War Pension	:	:	Water	:	:
Income Support	:	:	Repairs	:	:
Job Seeker's Allowance	:	:	Service agreements	:	:
Child Benefits	:	:	TV license	:	:
Sickness/Incapacity Benefits	:	:	Appliance rentals	:	:
Carer's Allowance	:	:	Child maintenance	:	:
Housing Benefits	:	:	Child care	:	:
Other Income	:	:	Telephone	:	:
	:	:	Mobile Phone	:	:
	:	:	Hire Purchase	:	:
	:	:	MOT/Maintenance	:	:
	:	:	Road tax	:	:
	:	:	Vehicle insurance	:	:
	:	:	Petrol/Diesel	:	:
	:	:	Breakdown/Recovery	:	:
	:	:	Parking/Tolls	:	:
	:	:	Fares to work	:	:
	:	:	Fares to school	:	:
	:	:	Food, cleaning and toiletries	:	:
	:	:	Tobacco	:	:
	:	:	Laundry/Dry cleaning	:	:
	:	:	School meals	:	:
	:	:	Meals at work	:	:
	:	:	Clothing	:	:
	:	:	Medical	:	:
	:	:	Dentist/Optician	:	:
	:	:	Medical/Accident insurance	:	:
	:	:	Sky/Cable	:	:
	:	:	Leisure	:	:
	:	:	Newspapers/Magazines	:	:
	:	:	Pension payments	:	:
	:	:	Hairdressing	:	:
	:	:	Contingency	:	:
	:	:	School fees	:	:
	:	:	School trips	:	:
	:	:	Pocket money (for children)	:	:
	:	:	Life & Critical Illness insurance	:	:
	:	:	Life assurance	:	:
	:	:	Pet food	:	:
	:	:	Pet insurance	:	:
	:	:	Other (please list)	:	:
Total Individual Incomes	:	:	Total Individual Expenditures	:	:
Total Household Income			Total Household Expenditure		

PART SEVEN – YOUR BUSINESS (IF SELF EMPLOYED)

If your partner is also self employed, please make sure you copy the pages in this section and fill them in

What is the trading name of your business?	
What is the business address?	
In what month/year did you commence trading?	
What were your reasons for setting up the business?	
Please provide a brief description of your business activity	
Is the business still trading? If it is not on what date did you cease to trade?	
How many people do you employ?	
Please name all legal owners of the business?	

I own my business premises

I rent my business premises

I work from home

If you own your premises

In what month and year did you buy this property?	
In whose name(s) was the property bought?	
How much did you buy the property for?	
How much do you think the property is worth today?	
Who was your mortgage with when you purchased the property? (please supply name, address and roll number)	
How much did you borrow?	
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How much do you owe on this mortgage today?	
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When is this endowment due to mature?	

Have you taken out any loans secured against your property?	
If yes, in what month and year did this happen?	
Who did you borrow the money from? (please supply name, address and reference number)	
How much did you borrow?	
What was the money used for?	
How much do you owe on this loan today?	
How many repayments are remaining?	
Are any debts other than the mortgage secured against the property? (for example, additional secured loans or charging orders made by the Court) If so, provide details	

If you rent your premises

Who is your Landlord?	
What are the terms of the lease agreement?	
In what month/year did you sign the lease?	

YOUR TRADING ACTIVITY

In order to provide us with details of your historical trading activity please complete the table below for the most recent three years of trading or since trading began if less than three years:

Year	Turnover (£)	Profit/(Loss) £	Net drawings (after tax and national insurance) £

With regard to assets of the business please complete the table below

	Description	Estimated Value
Please give a brief description of any plant and machinery that you own		
Please give a brief description of any Office equipment that you own		
Please give a brief description of any Stock that you own		
Please give a brief description of any vehicles (not including any vehicle for personal use) that the business has		
Please give brief details of any money that is owed to the business		
Please give brief details of any work in progress		
Please give a brief description of any intellectual property that you own		

YOUR PREDICTED TRADING ACTIVITY

In order to provide us with details of your anticipated trading activity for the forthcoming year please complete the table below:

All figures should include VAT where this is charged. If you are VAT registered, please enter your VAT payments to or refunded by HM Revenue and Customs in the row 'VAT'

Month (Please state)											
	£	£	£	£	£	£	£	£	£	£	£

Sales

Sales(A)											
Less Costs of Sales (B)											
Sub Total 1 (A) - (B)											

Business Expenditure

Salaries											
NIC/PAYE Contributions											
Rent											
Rates											
Insurance											
Telephone											
Heat and Light											
Advertising											
Stationery											
Postage											
Equipment hire											
Service/maintenance											
Security											

This table continues on the next page

Month (Please state)

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£	£	£	£	£	£	£	£	£	£	£	£	£
---	---	---	---	---	---	---	---	---	---	---	---	---

VAT												
Bank Charges												
Accountancy Costs												
Motor Vehicles												
Petrol												
Other												
Other												
Other												
Other												
Your Drawings												
Tax on your drawings												
Sub Total 2												
Retained in the business												

If there is anything about your trading figures you should tell us, please write it here

If your partner is also self employed, please make sure you copied the pages in this section and filled them in

PART EIGHT– YOUR OTHER ASSETS

Motor Vehicles

	Vehicle 1	Vehicle 2
What is the make and model of this vehicle?		
What is the vehicle registration number?		
What is the approximate mileage?		
What is its condition?		
Who is the legal owner of this vehicle?		
Who uses this vehicle on a day to day basis?		
How much do you consider this vehicle to be worth?		
Is the vehicle subject to a Hire Purchase agreement? (If yes, please supply name, address and reference number of Hire Purchase company)		
What is the total amount you owe to the Hire Purchase company?		
How many payments are remaining?		

Other Assets on Hire Purchase

Type of Asset		
How much do you consider this asset to be worth?		
Please supply name, address and reference number of Hire Purchase company		
What is the total amount you owe to the Hire Purchase company?		
How many payments are remaining?		

Pensions Policies & Savings Schemes

	My Details	My Partner's Details (if applicable)
Do you contribute to an occupational or personal pension? (please specify)		
With which Pension Company is this?		
How much are your monthly Premiums?		
Do you contribute to any other policies? (Please specify, eg savings/critical illness/death cover)		
How much are your monthly premiums?		
What is the approximate current surrender value of this policy?		
When is the policy due to mature?		
What is the expected maturity value?		

Other Assets not on finance

Please provide a brief description of the asset	How much do you think it is worth?	Who is the legal owner(s) of this asset?	Is this asset essential for daily living?
1.			
2.			
3.			
4.			
5.			
6.			

If you are are having any difficulty in completing this questionnaire please do not hesitate to contact us.

We shall be happy to help you.

Lowry House 17, Marble Street Manchester M2 3AW 0330 223 0915 0161 883 0480 0330 223 0965 0330 223 0985 www.carmichaelsinsolvency.co.uk info@carmichaelsinsolvency.co.uk	 <p>Carmichael & Co</p>	127 High Street Hythe Kent CT21 5JJ 0330 223 0925 01303 647 480 0330 223 0965 0330 223 0985 www.carmichaelsinsolvency.tel
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