

Bankruptcy Questionnaire

This questionnaire is designed to assist you in discharging your duty to the trustee.
Please complete it and return it to the Trustee in Bankruptcy within 14 days.

Please complete this questionnaire to the best of your knowledge.

Please complete ALL sections that are relevant to you, please mark the others 'n/a'

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
ensures better accuracy.

There are important notes at the end of this form.

If you wish to fax this questionnaire back to us, please remember it is double sided!
Since each page is numbered, they may be faxed 'odds' then 'evens' for your
convenience.

If you wish to email this questionnaire back to us, please remember to scan every page.

If you have any questions, please call us

If you are still trading please telephone us urgently.

| | | |
|--|---|--|
| Lowry House 17, Marble Street Manchester M2 3AW |  | 127 High Street Hythe Kent CT21 5JJ |
|--|---|--|

0330 223 0915 Tel 0330 223 0925

0161 883 0480 or 01303 647 480

0330 223 0965 Out of Hours 0330 223 0965

0330 223 0985 Fax 0330 223 0985

DX 14346 MANCHESTER

www.carmichaelsinsolvency.co.uk

www.carmichaelsinsolvency.tel

info@carmichaelsinsolvency.co.uk



Carmichael & Co is the trading style of Carmichaels Insolvency Limited

Registered in England and Wales, Company number 4547436

Marc Landsman is licensed to act as an Insolvency Practitioner in the UK by the Institute of Chartered Accountants in England and Wales

A member of the ICAEW Practice Assurance Scheme

PART ONE – YOUR PERSONAL DETAILS

| | |
|--|--|
| What is your <u>full</u> name? | |
| If you have changed your name, or used another name, what was it and when & why was it changed? | |
| What is your title (e.g. Mr, Mrs, Miss, Ms, Dr) | |
| What is your marital status? | |
| What is your date of birth? | |
| What is your full address? (including postcode) | |
| If you have lived there for less than 3 years, please provide all previous addresses and dates of change in the last 6 years. | |
| What is your home telephone number | |
| What is your mobile telephone number | |
| May we text you about your bankruptcy | |
| What is your business telephone number | |
| What is your e mail address(es) | |
| Do you have any dependants? | |

| Names of persons in your household | Date of birth | Relationship to you | Dependant? |
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PART TWO – YOUR BUSINESS AND PERSONAL DEBTS

For each creditor, please supply either a statement or invoice showing the debt. Please continue on additional sheets if necessary.

General Creditors (Business or Personal)

| Name and address of Creditor | If you usually contact them by email, email address | Please tick if | | Reference Number | When did you borrow this money and why? | Please tick if you have PPI | How much do you owe? | Please tick if they have any security? |
|---|---|----------------|----------|------------------|---|-----------------------------|----------------------|--|
| | | Business | Personal | | | | | |
| EXAMPLE: Any Bank Visa 1 High Street Anytown XX1 1XX | | | | 012345689 | Between April and May 2013. I used the card for essential living expenses whilst I was out of work. | | £1,510.29 | |
| HM Revenue and Customs - tax | | | | | | | | |
| HM Revenue and Customs - VAT | | | | | | | | |
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| Name and address of Creditor | If you usually contact them by email, email address | Please tick if | | Reference Number | When did you borrow this money and why? | Please tick if you have PPI | How much do you owe? | Please tick if they have any security? |
|---------------------------------|---|----------------|----------|---------------------|--|--------------------------------|-------------------------|---|
| | | Business | Personal | | | | | |
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| Name and address of Creditor | If you usually contact them by email, email address | Please tick if | | Reference Number | When did you borrow this money and why? | Please tick if you have PPI | How much do you owe? | Please tick if they have any security? |
|------------------------------|---|----------------|----------|------------------|---|-----------------------------|----------------------|--|
| | | Business | Personal | | | | | |
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Employees

| Name and Address | If you usually contact them by email, email address | NI No | Date of birth | Start Date | Last Paid | Monthly Salary | Holiday Days Due (days) | Are they still working for you? |
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Customers you owe refunds/hold deposits from

| Name and address of Customer | If you usually contact them by email, email address | Please tick if | | Reference Number | Why is a refund due? | How much do you owe? | Please tick if they paid by debit/credit card | Please tick if amount due is in a specific bank account |
|------------------------------|---|----------------|--------|------------------|----------------------|----------------------|---|---|
| | | Deposit | Refund | | | | | |
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Please provide full details of any legal actions that are currently being taken against you

Please list all bank accounts (including current, saving and loan) held by you (either on your own or with others)

| Name of bank, sort code and account number | Balance | Type |
|--|---------|------|
| | | |

PART THREE – YOUR BUSINESS AND PREVIOUS TRADING

| | |
|---|--|
| 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? | |

| | |
|---|--|
| <p>Please provide a brief description of your business activity</p> | |
| <p>Is the business still trading? If it is not on what date did you cease to trade?</p> | |
| <p>Please name all legal owners of the business?</p> | |
| <p>Where are the books and records?</p> | |
| <p>Who is your accountant? Please provide details of name, address, telephone number and reference.</p> | |
| <p>Who is your solicitor? Please provide details of name, address, telephone number and reference.</p> | |
| <p>Have you ever been Director of a limited company? If so, please provide details of the name of each company.</p> | |
| <p>Have you ever been disqualified from acting as a director, either under the Companies Act or the Company Directors Disqualification Act 1986?</p> | |

PART FOUR - SOME BACKGROUND INFORMATION

Have you been bankrupt, in an Individual Voluntary Arrangement, Debt Management Scheme or a Debt Relief Order before? If so, please provide details

When did you realise you had debt problems ?

(if there was any particular event, such as loss of a major client/customer, increased competitiveness in the market place, divorce, pregnancy etc. Please provide details, including relevant dates).

What steps did you take to manage your debt before bankruptcy?

If any of the above actions were taken through a Solicitor, Accountant, Insolvency Practitioner or other agency, please provide their name, address, telephone number and reference

Have you disposed of any property, including book debts, by way of gift within the five years prior to your bankruptcy? If so, please provide details of the property and to whom it was given

Have you sold any property, including book debts, within the five years prior to your bankruptcy? If so, please provide details of the property and to whom it was sold

PART FIVE – YOUR HOME

Do you:

Own your own home

Live in rented accomodation

Live with your parents

(Please tick box as appropriate)

If you own your own home please complete this section. If you have an interest in more than one property please use a separate sheet.

I own my own home

| | |
|--|--|
| What type of property do you own? (e.g Flat, Semi-Detached house) | |
| How many bedrooms does it have? | |
| In what month and year did you buy this property? | |
| In whose name(s) was the property bought? | |
| If you used a Solicitor, which one did you use? | |
| Does anyone else own a share of the property? If so, who? | |
| 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? | |
| Is the mortgage held jointly with anyone? If so, who? | |

I do not own my own home

| | |
|--|--|
| Who is the Landlord? | |
| What is the Landlord's address, telephone number and reference? If you deal with them through an Agent, please provide their details. | |
| If they are a relative, please provide details (ie: parents) | |

PART SIX – YOUR BUSINESS PREMISES

Do you

Own your business premises rent your business premises work from home
 (Please tick box as appropriate)

I own my business 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? | |
| Does anyone else own a share of the property? If so, who? | |
| 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? | |
| How much do you owe on this mortgage today? | |
| If you have an endowment (or similar) linked to the mortgage, which company is this with? | |
| When is it 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? | |
| Is the mortgage held jointly with anyone? If so, who? | |
| Is the property insured? If so please provide details | |

I rent my business premises

| | |
|--|--|
| Who is the Landlord? | |
| What is the Landlord's address, telephone number and reference? If you deal with them through an Agent, please provide their details. | |
| If they are a relative, please provide details (ie: parents) | |
| What are the terms of the lease agreement? | |
| In what month/year did you sign the lease? | |
| Is the property insured? If so please provide details | |

PART SEVEN – YOUR TRADING ACTIVITY

In order to provide us with details of your historical trading activity please provide us with your accounts and 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) £ |
|------|--------------|-----------------|---|
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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 | | |

| | | |
|--|--|--|
| <p>Please give a brief description of any Stock that you own</p> | | |
| <p>Please give a description of any vehicles (not including any vehicle for personal use) that the business has, including registration numbers</p> | | |
| <p>Please give details of any money that is owed to the business.</p> | | |
| <p>Please give brief details of any work in progress</p> | | |
| <p>Do you have a website/URL? (if so please provide details including username & passwords as it will need to be re-directed)</p> | | |

PART EIGHT – YOUR MONTHLY INCOME AND EXPENDITURE

| INCOME | £ | EXPENDITURE | £ |
|-------------------------------|------------|--|------------|
| Drawings (after tax & NIC) | | Mortgage/rent/board and keep | |
| Salary (after tax & NIC) | | Second mortgage/secured loan | |
| Income from a part time job | | Endowment policy | |
| Your partner's net income | | Council tax | |
| Child benefit | | Gas | |
| Family credit | | Electricity | |
| Other benefits | | Water | |
| Income from non-dependants | | Telephone | |
| Income from rented properties | | Insurance (buildings & contents) | |
| Child maintenance received | | Other insurance (e.g. life, health etc.) | |
| Other income (please specify) | | Food and other household goods | |
| | | School meals | |
| | | Clothing | |
| | | Motor vehicle finance/HP | |
| | | Petrol/diesel | |
| | | Motor insurance | |
| | | Road tax/vehicle service/repair | |
| | | Emergency breakdown | |
| | | Other travelling expenses | |
| | | TV licence | |
| | | TV/video rental | |
| | | Child care/other expenses | |
| | | Child maintenance paid out | |
| | | Personal hygiene/haircuts etc. | |
| | | Other (Please specify) | |
| Total Household Income | | Total Household Expenditure | |
| | (A) | | (B) |

PART NINE – YOUR OTHER PERSONAL ASSETS

Ownership of assets

| | |
|---|------------------------|
| <p>Do you have any assets which belong to anyone else? If so, please provide details</p> | <p>YES / NO</p> |
| <p>Does anyone else have any assets which belong to you? If so, please provide details</p> | <p>YES / NO</p> |
| <p>Are any of the assets listed in this questionnaire owned jointly with anyone else? If so, please provide details</p> | <p>YES / NO</p> |

Motor Vehicles

| | Vehicle 1 | Vehicle 2 |
|---|------------------|------------------|
| What is the make and model of this vehicle? | | |
| What is the vehicle registration number? | | |
| Who is the legal owner of this vehicle? | | |
| What is the mileage? | | |
| 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? | | |

Insurance Policies & Savings Schemes

| | |
|--|--|
| Do you or have you contributed to an occupational or personal pension? (please specify) | |
| With which Pension Company is this? | |
| How much are your monthly Premiums? | |
| Has anyone else contributed to a pension scheme in relation to you? | |
| Do you or have you contributed to a life insurance policy? (please specify) | |
| With which Company is this? | |
| How much are your monthly Premiums? | |
| When is the policy due to mature? | |
| Has anyone else contributed to life insurance in relation to you? | |

| | |
|--|--|
| Do you contribute to any other policies? (Please specify, eg savings/critical illness/death cover) | |
| How much are your monthly premiums? | |
| When is the policy due to mature? | |
| Do you own any shares? (Please specify if yes) | |
| Have you sold any shares in the last 5 years? (Please specify if yes) | |

Other Assets

| 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 ? |
|---|------------------------------------|--|--|
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PART TEN - POST BANKRUPTCY DETAILS

| | |
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| Have you disclosed full details of all your assets and liabilities to the Official Receiver? | |
| Have you acquired, by any means, any assets, e.g. house, car, Inheritances etc since the commencement of your bankruptcy? If so, please give details | |
| Have you delivered up to the Official Receiver/The Trustee all books, papers and other records which relate to your estate affairs? | |

PLEASE READ THESE NOTES CAREFULLY

Bankrupts are reminded they must

- give to the trustee such information as to his affairs
- attend on the trustee at such times even after a discharge has been obtained.
- do all such things as the trustee may reasonably require for the purposes of carrying out his functions even after a discharge has been obtained even after a discharge has been obtained.
- notify the trustee within 21 days if any property is acquired by him or devolves upon him, or there is an increase in his income.
- If a bankrupt carries on a business he shall not less often than every 6 months furnish to the trustee information with respect to it, showing the total of goods bought and sold as services supplied, and the profit or loss arising from the business. The trustee may require the bankrupt to furnish fuller details (including accounts) of the business carried on by him.

Bankrupts are reminded that the following are offences under the Insolvency Act 1986. A person guilty of any offence under Chapter VI of the Act may be liable to imprisonment or a fine, or both.

- Non disclosure of property or any disposal thereof
- Concealment of property
- Concealment or falsification of books and papers
- Fraudulent disposal of property
- Absconding
- Fraudulent dealing with property obtained on credit
- Obtaining credit of £500 or more without disclosing bankruptcy status
- Engaging in business in any other name other than that in which he was adjudged bankrupt without disclosing the name in which he was so adjudged.

If insufficient information is given it may be necessary for the trustee to make application to the Court to have you examined privately on oath to obtain the necessary information.

Bankrupts are also reminded that all their assets have vested in the Trustee in Bankruptcy. You are therefore not allowed to sell any of your assets held on the date of your bankruptcy order, nor collect any book debts or other amounts owed to you unless you have been told to do so by the Trustee in Bankruptcy and they are forwarded immediately to the Trustee in Bankruptcy.

If you know someone that wants to buy any of the assets (ie your share of equity in a property), please contact us.

I have read the notes at the end of this questionnaire and confirm that I understand that I must assist the Trustee in carrying out his duties and make full disclosure to him of my affairs.

I confirm that the answers I have given are correct and full to the best of my knowledge and belief.

Signed _____

Date _____