

Article 92

The Insolvency (Northern Ireland) Order 1989

Return of Final Meeting in a  
Creditors' Voluntary Winding Up  
Pursuant to Article 92 of the  
Insolvency (Northern Ireland) Order 1989

**A.92**

For Official Use

To the Registrar of Companies

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Company Number

NC000651

Name of Company

Betterhomes (NI) LLP

I / ~~We~~

DWJ McClean, 17 Clarendon Road, Clarendon Dock, Belfast, BT1 3BG

give notice

1. that a general meeting of the company was ~~held on~~/summoned for 30 November 2021 pursuant to Article 92 of the Insolvency (Northern Ireland) Order 1989, for the purpose of having an account (of which a copy is attached) laid before it showing how the winding up of the company has been conducted, and the property of the company has been disposed of and that ~~the same was done accordingly~~ / no quorum was present at the meeting.
2. that a meeting of the creditors of the company was duly held on / ~~summoned for~~ 30 November 2021 pursuant to Article 92 of the Insolvency (Northern Ireland) Order 1989 for the purpose of having the said account laid before it showing how the winding up of the company has been conducted and the property of the company has been disposed of and that the same was done accordingly / ~~no quorum was present at the meeting.~~

Signed 

Date 30 November 2021

Baker Tilly Mooney Moore  
17 Clarendon Road  
Clarendon Dock  
Belfast  
BT1 3BG

Ref: BBE246L/LML/CJW/KHM/TLG/MDG

For Official Use

Public Office

Liquidation Section

Liquidator's statement of account: Creditors' voluntary winding up

Betterhomes (NI) LLP

From 25 July 2017 To 30 November 2021

S of A

## ASSET REALISATIONS

	Settlement Re: Invoice to BH Solutions	10,000.00
4,687.00	Book Debts	5,514.80
19,367.26	Cash at Bank	16,236.13
5,000.00	Third Party Fee Payment	5,000.00

36,750.93

## COST OF REALISATIONS

	Preparation of S. of A.	5,000.00
	Liquidator's Fees	29,017.00
	Liquidator's Expenses	1,025.60
	Legal Fees	1,000.00
	Legal Disbursements	130.00
	VAT Irrecoverable	273.38
	Storage Costs	60.00
	Statutory Advertising	99.90
	Bank Charges	145.05

(36,750.93)

## UNSECURED CREDITORS

297,947.26	Trade & Expense Creditors	NIL
575,712.93	Inland Revenue	NIL

(844,605.93)

NIL

0.00

Dividend information

Preferential debts

Unsecured debts

Returns to contributories

Fee information

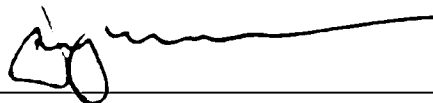
Fees fixed by time properly spent by the liquidator and his staff in attending to matters arising in the winding up

- (1) Assets, including  
shown in the statement of assets and liabilities  
and estimated to be of the value of  
have proved unrealisable
- 
- (2) Amount paid into the Insolvency Account in respect of
- (a) Unclaimed dividends payable to creditors in the winding up £
  - (b) Other unclaimed dividends £
  - (c) moneys held by the company in trust in respect of dividends or  
other sums due before the commencement of the winding up to any  
person as a member of the company £
- (3) Add here any special remarks the liquidator thinks desirable:

Dated

30 November 2021

Signed by the liquidator



Name &amp; Address

DWJ McClean  
Baker Tilly Mooney Moore  
17 Clarendon Road  
Clarendon Dock  
Belfast  
BT1 3BG

Strictly Private & Confidential Not for Publication

REPORT TO ALL KNOWN CREDITORS OF  
BETTERHOMES (NI) LLP – IN LIQUIDATION

Strictly Private & Confidential Not for Publication

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Appendix 2: Receipts & Payments Account for the period 25 July 2021 to 20 October 2021

Appendix 3: SIP9 breakdown for the period 25 July 2020 to 24 July 2021

Appendix 4: SIP9 breakdown for the period 25 July 2017 to 24 July 2021

Appendix 5: SIP9 breakdown for the period 25 July 2017 to 20 October 2021

Appendix 5: Provision of services regulations summary sheet

Baker Tilly Money Moore's Privacy Statement can be accessed at [www.bakertillymooneymoore.co.uk](http://www.bakertillymooneymoore.co.uk) or alternatively a hard copy can be provided on request

## I INTRODUCTION

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To All Known Creditors of  
Betterhomes (NI) LLP - In Liquidation

20 October 2021

Dear Sirs

- 1.1 Following my appointment as Liquidator of the above LLP on 25 July 2017 and pursuant to Article 91 of the Insolvency (Northern Ireland) Order 1989, I wish to report on the progress of the above Creditors Voluntary Liquidation from the date of my appointment to date.
- 1.2 Pursuant to Article 92 of the Insolvency (Northern Ireland) Order 1989, a Final Meeting of Creditors is required to be summoned for the purpose of laying before the meeting a Statement of Account of winding up, and giving an explanation of it.
- 1.3 The meeting will consist of the reading of this report, together with addressing any issues which may arise. As stated in the covering letter, the meeting is purely a formality. The purpose of this report is to advise on my administration as liquidator and comment on the assets realised and other relevant aspects of the winding up.
- 1.4 In these exceptional times, our profession is trying to operate within a legal and regulatory framework that was not designed with Covid-19 guidelines and restrictions in mind. Accordingly, I must take some steps in the interests of public health and the safety of clients and stakeholders. I would therefore request that if you attend at all, you attend the meeting by proxy only. You may wish to nominate the Chairman to be your proxy. I trust that you will understand that these steps are necessary whilst the current circumstances prevail and I would request that you email [keithmccollum@bakertillymm.co.uk](mailto:keithmccollum@bakertillymm.co.uk) of my office to raise any concerns you have or information you wish to share in advance of the meeting.
- 1.5 I have attached a final report which summarises the receipts and payments from the date of my appointment to date and I would like to elaborate on this final report in sections II and III.

## II ASSETS

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### Pre-liquidation Sale of Assets

- 2.1 The LLP ceased to trade in May 2017. The remaining assets of the LLP were valued by a professional agent (Mid Ulster Auctions) in the sum of £22,950 on a going concern basis. Using this professional valuation, the LLP sold the assets to BH Solutions Ltd prior to the liquidation.
- 2.2 BH Solutions Ltd has common directors with the LLP, being Gary Sinnerton and Kellie Sinnerton.
- 2.3 I was satisfied that the sale price was reflective of the valuation, however, upon review of the LLP's statements I was unable to identify receipt of the sale proceeds to the LLP's bank account.
- 2.4 I was advised by BH Solutions Ltd that the sales invoice had been off set against monies loaned by BH Solutions Ltd to the LLP prior to cessation of trade. Funds were loaned in order to allow the LLP to complete customer contracts and ensure recovery of debtor finance monies due to the LLP, thus reducing creditor claims and maximising debtor recoveries.
- 2.5 I conducted investigations into the LLP's records, including electronic records and bank statements from the pre-liquidation trading period, and was able to identify payments made by BH Solutions Ltd to the LLP during this period. I was, however, not satisfied that the full amount of the invoice could be accounted for against loans made by BH Solutions Ltd to the LLP.
- 2.6 Following a protracted negotiation process a settlement was agreed whereby BH Solutions Ltd would pay the sum of £10,000, in full and final settlement of the matter, to the liquidation by an agreed schedule of instalments. Payment was received in full.

### Book Debts

- 2.7 Book debts outstanding to the LLP as the date of liquidation had been advised as being in the amount £4,687 and I recovered £5,514.80.
- 2.8 Recovery included the initiation of legal action in respect of one book debt and the receipt of agreed payment instalments which have now concluded.

### Cash at Bank

- 2.9 Following my appointment a sum in the total amount of £16,236.13 was credited to the liquidation account, being the balance held in the LLP's Bank of Ireland Account as at the date of liquidation.

### III PAYMENTS

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#### **Liquidator's Remuneration**

- 3.1 The company's creditors, at the meeting confirming my appointment on 25 July 2017, agreed that the Liquidator's fees be fixed by reference to the time properly given by myself and my staff in attending to matters arising during the course of the liquidation.
- 3.2 A description of the routine work undertaken in the liquidation to date is as follows:

##### Administration and Planning

- Preparing the documentation and dealing with the formalities of appointment;
- Statutory notifications and advertising;
- Preparing documentation required;
- Dealing with all routine correspondence;
- Maintaining physical case files and electronic case details on IPS;
- Case bordereau;
- Case planning and administration, preparing reports to members and creditors.

##### Cashiering

- Maintaining and managing the liquidator's cashbook and bank account;
- Ensuring statutory lodgements and tax lodgement obligations are met.

##### Creditors

- Dealing with creditor correspondence and telephone conversations;
- Preparing reports to creditors;
- Maintaining creditor information on IPS;
- Reviewing proofs of debt received from unsecured creditors.
- Dealing with Department for Communities queries regarding former employees.

##### Investigations

- Prepare a return pursuant to the Directors Disqualification Order;
- Review the books and records made available to identify any transactions or actions a liquidator may take against a third party in order to recover funds for the benefit of creditors;

##### Assets

- Corresponding with the Bank and receiving funds due to the liquidation;
- Reviewing and analysing LLP records regarding the sale of assets pre-liquidation and off set claimed;
- Liaising with BH Solutions Ltd regarding monies due to the liquidation and negotiating a settlement agreement;
- Receiving monies due to the liquidation under the settlement agreement;



III PAYMENTS continued...

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- Instructing and liaising with my legal advisors regarding the recovery of arrears of payment due under the settlement agreement;
- Reviewing debtor position as regards finance providers;
- Instruct and liaise with my legal advisors in respect of an outstanding book debt.

3.3 I should advise you that total time costs incurred to the date of this report amount to £37,712 against which I received payment in the amount of £29,017. An average of £112.44 per hour has been charged over a period of 335.40 hours.

3.4 Analyses of my time costs have been attached to this report and a Creditors' Guide to Insolvency Practitioners' Fees, which provides information for creditors in relation to the fees charged by Liquidators, can be accessed at the Insolvency Practitioners Association website:

[http://www.r3.org.uk/media/documents/technical\\_library/SIPS/SIP9-Remuneration-of-insolvency-Officerholders-Northern-Ireland.pdf](http://www.r3.org.uk/media/documents/technical_library/SIPS/SIP9-Remuneration-of-insolvency-Officerholders-Northern-Ireland.pdf).

Alternatively, I can provide you with a copy on written request to my office.

**Liquidator's Disbursements**

3.5 The following disbursements have been incurred and paid:

	£
Statutory Advertising	917.60
Insolvency Bonding	<u>108.00</u>
	<u>1,025.60</u>

**Professional Fees**

3.6 The cost incurred by Baker Tilly Mooney Moore in convening the initial meeting of creditors and assisting with the preparation of the Statement of Affairs amounted to £5,000 plus VAT, the payment of which was agreed by the meeting of creditors on 25 July 2017. This fee was discharged from 3<sup>rd</sup> party funds received.

**Legal Fees and Costs**

3.7 I had instructed Cleaver Fulton Rankin solicitors to act on my behalf following a breach of a settlement agreement (para 2.6 refers). Their professional fee in this regard was discharged in the amount of £800 plus VAT.

3.8 I had instructed MKB Law solicitors to assist me in the recovery of a book debt (para 2.8 refers). Their professional fee in this regard was discharged in the amount of £200 plus VAT along with outlay in the sum of £130.

III PAYMENTS continued

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Storage Costs

- 3.9 The sum of £60 plus VAT was incurred in respect of arranging storage of the LLP's books and records.

Bank Charges

- 3.10 Bank charges in the sum of £145.05 have been incurred to date.

Statutory Advertising

- 3.11 Notice of the final meeting of creditors was advertised in the Belfast Gazette at a cost of £99.90 plus non recoverable VAT

Non Recoverable VAT

- 3.12 Non recoverable VAT was in the amount of £273.38

#### IV CREDITORS

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##### Secured Liabilities

- 4.1 An examination of records held by the Registrar of Companies showed that the LLP had not granted any debentures.

##### Preferential Creditors

- 4.2 There were no employees at the date of liquidation and accordingly I did not receive any preferential creditor claims.

##### Unsecured Crown Creditors

- 4.3 I received a claim from HM Revenue & Customs in the amount of £748,498.07.

##### Unsecured Trade & Expense Creditors

- 4.4 The Statement of Affairs stated unsecured creditors (excluding HMRC) in the sum of £297,947.26 and I received claims in the amount of £17,040.44.

##### Dividends

- 4.5 There were insufficient funds to pay a dividend to any class of creditor.

## V OTHER MATTERS and CONCLUSION

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### Investigations into the affairs of the company

- 5.1 I undertook an initial investigation into the company's affairs to establish whether there were any potential asset recoveries or conduct matters that justified further investigation, taking account of the public interest, potential recoveries, the funds likely to be available to fund an investigation, and the costs involved.
- 5.2 There were no matters that justified further investigation in the circumstances of this appointment.
- 5.3 Within three months of my appointment as liquidator, I am required to submit a confidential report to the Department for the Economy to include any matters which have come to my attention during the course of my work which may indicate that the conduct of any past or present director would make him unfit to be concerned with the management of the company. I would confirm that my report was submitted.

### Conclusion

- 5.4 This report has been prepared for the perusal of all known creditors who otherwise may be unable to attend the meeting. I should advise that the meeting is purely a formality and will consist of the reading of this report and addressing any questions which may arise.
- 5.5 In these exceptional times, the insolvency profession is trying to operate within a legal and regulatory framework that was not designed with Covid-19 restrictions in mind, accordingly I must take some steps in the interests of public health and the safety of clients and stakeholders. As a result of the current guidelines and restrictions I would request that you attend the meeting by proxy only. I trust that you will understand that these steps are necessary while the current guidelines and restrictions are in force and I would request that you email [keithmccollum@bakertillymm.co.uk](mailto:keithmccollum@bakertillymm.co.uk), of my office to raise any concerns you have or information you wish to share in advance of the meeting.



David W J McClean  
Liquidator



Summary of Time Spent from 25-Jul-2020 to 24-Jul-2021

Printed On 14/10/2021 at 17:48

Classification of Work Function	Partner/ Director	Senior/ Manager	Assistant Manager / Supervisor/ Other Senior	Admin/ Support	TotalHours	TimeCost £	Average Rate/ Hr £
Administration & Planning	2.30	0.00	12.85	2.60	17.75	1,909.00	107.55
Investigations	1.50	0.00	0.00	0.00	1.50	248.00	165.33
Asset Realisation	0.50	0.00	0.45	0.00	0.95	133.00	140.00
Creditors	0.50	0.00	0.00	0.00	0.50	88.00	176.00
Case Specific	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Hours	4.80	0.00	13.30	2.60	20.70	2,378.00	114.88
Total Fees Claimed (£)							

Standard Activity

Statutory compliance, administration and planning

Examples of Work

Statutory reporting and compliance  
Compliance with other regulatory requirements

Charge Out Rates (Per hour) from 01.03.2016

Partner/Director £160-£200  
Senior Manager/Manager £120-£140  
Assistant Manager/Supervisor/Senior Administrator £100-£110  
Administrator/Support £80

Investigations

Appointment notification  
Maintenance of records

Charge Out Rates (Per hour) to 29.02.2016

Partner/Director £250-£300  
Senior Manager/Manager £200-£225  
Supervisor/Senior Administrator £150-£175  
Administrator/Support £60 - £100

Realisation of Assets

Identifying, securing and insuring assets  
Retention of title, debt collection  
Property, business and asset sales

Trading

Management of operations  
Accounting for trading  
On-going employee issues

Creditors

Communication with creditors  
Creditor's claims (including employees and other preferential creditors)

Case Specific

Specific matters

Summary of Time Spent from 25-Jul-2017 to 24-Jul-2021

Printed On 14/10/2021 at 17:49

Classification of Work Function	Partner/ Director	Senior/ Manager	Assistant Manager / Supervisor/ Other Senior	Admin/ Support	TotalHours	TimeCost £	Average Rate/ Hr £
Administration & Planning	12.75	3.35	91.40	29.35	136.85	14,234.00	104.01
Investigations	32.70	0.00	19.40	26.25	78.35	9,432.00	120.38
Asset Realisation	18.00	0.00	60.90	0.75	79.65	9,318.00	116.99
Creditors	7.00	5.00	11.95	1.75	25.70	3,207.00	124.79
Case Specific	0.00	0.00	3.25	0.00	3.25	325.00	100.00
Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Hours	70.45	8.35	186.90	58.10	323.80	36,516.00	112.77
Total Fees Claimed (£)							

Standard Activity

Statutory compliance, administration and planning

Examples of Work

Statutory reporting and compliance  
Compliance with other regulatory requirements  
Case Planning  
Administrative set up  
Appointment notification  
Maintenance of records

Charge Out Rates (Per hour) from 01.03.2016

Partner/Director £160-£200  
Senior Manager/Manager £120-£140  
Assistant Manager/Supervisor/Senior Administrator £100-£110  
Administrator/Support £80

Investigations

SIP 2 review  
Investigation antecedent transactions  
CDDA reports

Charge Out Rates (Per hour) to 29.02.2016

Partner/Director £250-£300  
Senior Manager/Manager £200-£225  
Supervisor/Senior Administrator £150-£175  
Administrator/Support £60 - £100

Realisation of Assets

Identifying, securing and insuring assets  
Retention of title, debt collection  
Property, business and asset sales

Trading

Management of operations  
Accounting for trading  
On-going employee issues

Creditors

Communication with creditors  
Creditor's claims (including employees and other preferential creditors)

Case Specific

Specific matters



Summary of Time Spent from 25-Jul-2017 to 20-Oct-2021

Printed On 20/10/2021 at 13:57

Classification of Work Function	Partner/ Director	Senior/ Manager	Assistant Manager / Supervisor/ Other Senior	Admin/ Support	TotalHours	TimeCost £	Average Rate/ Hr £
Administration & Planning	13.75	3.35	100.00	31.15	148.25	15,398.00	103.87
Investigations	32.70	0.00	19.40	26.25	78.35	9,432.00	120.38
Asset Realisation	18.20	0.00	60.90	0.75	79.85	9,350.00	117.09
Creditors	7.00	5.00	11.95	1.75	25.70	3,207.00	124.79
Case Specific	0.00	0.00	3.25	0.00	3.25	325.00	100.00
Trading	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Hours	71.65	8.35	195.50	59.90	335.40	37,712.00	112.44
Total Fees Claimed (£)							

Standard Activity

Statutory compliance, administration and planning

Examples of Work

Statutory reporting and compliance  
Compliance with other regulatory requirements

Case Planning

Administrative set up

Appointment notification

Maintenance of records

Investigations

SIP 2 review

Investigation antecedent transactions

CDDA reports

Realisation of Assets

Identifying, securing and insuring assets

Retention of title, debt collection

Property, business and asset sales

Trading

Management of operations

Accounting for trading

On-going employee issues

Creditors

Communication with creditors

Creditor's claims (including employees and other preferential creditors)

Case Specific

Specific matters

Charge Out Rates (Per hour) to 29.02.2016

Partner/Director

£250-£300

Senior Manager/Manager

£200-£225

Supervisor/Senior Administrator

£150-£175

Administrator/Support

£60 - £100

Charge Out Rates (Per hour) from 01.03.2016

Partner/Director

£160-£200

Senior Manager/Manager

£120-£140

Assistant Manager/Supervisor/Senior Administrator £100-£110

Administrator/Support

£80

**Betterhomes (NI) LLP**  
**(In Liquidation)**

**Summary of Receipts & Payments**

RECEIPTS	Statement of Affairs (£)	From 25/07/2017 To 24/07/2020 (£)	From 25/07/2020 To 24/07/2021 (£)	Total (£)
Settlement Re: Invoice to BH Solutions		10,000.00	0.00	10,000.00
Book Debts	4,687.00	4,464.80	910.00	5,374.80
Cash at Bank	19,367.26	16,236.13	0.00	16,236.13
Third Party Fee Payment	5,000.00	5,000.00	0.00	5,000.00
		35,700.93	910.00	36,610.93
<b>PAYMENTS</b>				
Preparation of S. of A.		5,000.00	0.00	5,000.00
Liquidator's Fees		27,750.00	1,100.00	28,850.00
Liquidator's Expenses		1,025.60	0.00	1,025.60
Legal Fees		1,000.00	0.00	1,000.00
Legal Disbursements		130.00	0.00	130.00
VAT Irrecoverable		0.00	220.00	220.00
Storage Costs		60.00	0.00	60.00
Bank Charges		98.17	37.59	135.76
		35,063.77	1,357.59	36,421.36
Net Receipts/(Payments)		637.16	(447.59)	189.57
<b>MADE UP AS FOLLOWS</b>				
Current a/c		347.16	(157.59)	189.57
		347.16	(157.59)	189.57





Betterhomes (NI) LLP  
(In Liquidation)  
LIQUIDATOR'S RECEIPTS AND PAYMENTS ACCOUNT

	Statement of affairs £	From 25/07/2021 To 20/10/2021 £	From 25/07/2017 To 20/10/2021 £
RECEIPTS			
Settlement Re: Invoice to BH Solutions		0.00	10,000.00
Book Debts	4,687.00	140.00	5,514.80
Cash at Bank	19,367.26	0.00	16,236.13
Third Party Fee Payment	5,000.00	0.00	5,000.00
		<u>140.00</u>	<u>36,750.93</u>
PAYMENTS			
Preparation of S. of A.		0.00	5,000.00
Liquidator's Fees		167.00	29,017.00
Liquidator's Expenses		0.00	1,025.60
Legal Fees		0.00	1,000.00
Legal Disbursements		0.00	130.00
VAT Irrecoverable		53.38	273.38
Storage Costs		0.00	60.00
Statutory Advertising		99.90	99.90
Bank Charges		9.29	145.05
Trade & Expense Creditors	(297,947.26)	0.00	0.00
Inland Revenue	(575,712.93)	0.00	0.00
		<u>329.57</u>	<u>36,750.93</u>
Net Receipts/(Payments)		<u>(189.57)</u>	<u>0.00</u>
MADE UP AS FOLLOWS			
Current a/c		(189.57)	0.00
		<u>(189.57)</u>	<u>0.00</u>



## PROVISION OF SERVICES REGULATIONS SUMMARY SHEET FOR BAKER TILLY MOONEY MOORE

The following information is designed to draw the attention of interested parties to the information required to be disclosed by the Provision of Services Regulations 2009.

### Licensing Body

David McClean is licensed to act as an Insolvency Practitioner in Great Britain and Northern Ireland by Chartered Accountants Ireland. Lisa Lappin is licensed to act as an Insolvency Practitioner in Great Britain and Northern Ireland by the Insolvency Practitioners Association (IPA). Darren Bowman is authorised to act as an Insolvency Practitioner (Personal Insolvency) in Great Britain and Northern Ireland by the Insolvency Practitioners Association.

Baker Tilly Mooney Moore is regulated for a range of investments business activities by the Association of Chartered Certified Accountants.

### Rules Governing Actions

All IPs are bound by the rules of their professional body, including any that relate specifically to insolvency. The rules of the professional body that licences David McClean can be found at Chartered Accountants Ireland – <https://www.charteredaccountants.ie/Professional-Standards/Bye-laws-and-Regulations>. The rules of the professional body that licences Lisa Lappin and Darren Bowman can be found at IPA - <http://www.insolvency-practitioners.org.uk/>. In addition, IPs are bound by the Statements of Insolvency Practice (SIPs), details of which can be found at <https://www.r3.org.uk/technical-library/northern-ireland/sips/>

### Ethics

All IPs are required to comply with the Insolvency Code of Ethics and a copy of the Code can be found at Chartered Accountants Ireland <https://www.charteredaccountants.ie/Professional-Standards/Bye-laws-and-Regulations/Ethics/Code-and-standards> and IPA - <http://www.insolvency-practitioners.org.uk/regulation-and-guidance/ethics-code>.

### Complaints

Baker Tilly Mooney Moore undertakes to investigate any complaints we receive promptly.

There are three possible stages to each complaint:-

1. Local resolution: complaints will be dealt with by the person who is the subject of the complaint and the Engagement Partner or the appointed Insolvency Practitioner.

All complaints will be carefully considered and, if the matter is straightforward, we will usually send you a full reply within 20 working days. If your complaint is complicated we will contact you before we start the investigation to clarify your concerns. If we need to carry out a very detailed investigation our response may take longer than 20 working days. If this is the case, we will contact you to explain what is happening, and tell you when we will send you a full response.

If we find that your complaint is justified, you will receive an apology together with details of any other steps we will take to meet your concerns. We will also explain what we are doing to prevent the problem happening again.

Where a problem cannot be resolved then you can ask for it to be referred to stage two. However all efforts will be made to resolve the complaint at stage one.

2. Conciliation: an Independent Partner/Insolvency Practitioner will undertake a review of Stage 1, with a particular focus on how the complaint was handled and with the aim of resolving the complaint through a process of conciliation. This will probably involve a meeting with you, which will be arranged whenever is most convenient for you.

We would hope that you would allow us to resolve the complaint through stages one and two however you may go directly to stage three.

3. Contact the Association of Chartered Certified Accountants or The Insolvency Service for Insolvency Practitioner Complaints: If you are not satisfied with the way the Firm has dealt with your complaint at stages 1 or 2, you may refer the matter to our professional body, the Association of Chartered Certified Accountants, or in the case of Insolvency Practitioner complaints you may complain to the regulatory body that licences the Insolvency Practitioner concerned. Any such complaints should be addressed to The Insolvency Service, IP Complaints, 3rd Floor, 1 City Walk, Leeds, LS11 9DA and you can make a submission using an on-line form available at [www.gov.uk/complain-about-insolvency-practitioner](http://www.gov.uk/complain-about-insolvency-practitioner); or you can email [insolvency.enquiryline@insolvency.gov.uk](mailto:insolvency.enquiryline@insolvency.gov.uk).

#### Professional Indemnity Insurance

Baker Tilly Mooney Moore's Professional Indemnity Insurance is provided by QBE UK Limited. This professional indemnity insurance provides worldwide coverage, excluding the United States of America or Canada.

#### VAT

Baker Tilly Mooney Moore is registered for VAT under registration no. 252 3040 07.