

The Insolvency Act 1986

**Notice of deemed approval of proposals**

Name of Company

Neuk Hotels Ltd

Company Number

SC207134

In the

Court of Session

(full name of court)

Court case number

P100 of 2017

(a) Insert name(s), and address(es) of administrator(s)

We (a) Lyn Leon Vardy and Toby Scott Underwood of PricewaterhouseCoopers LLP, Central Square, 29 Wellington Street, Leeds, LS1 4DL and Graham Douglas Frost of PricewaterhouseCoopers LLP, Atria One, 144 Morrison Street, Edinburgh, EH3 8EX

(b) Insert name and address of registered office of company

having been appointed administrators of (b) Neuk Hotels Ltd, Central Square, 29 Wellington Street, Leeds, LS1 4DL

(c) Insert date of appointment

on (c) 1 February 2017 by (d) Clipper Holdings S.A.R.L

(d) Insert name of applicant / appointor

hereby give notice that:

having made a statement under Paragraph 52(1) of Schedule B1 and no meeting having been requisitioned under paragraph 49 of that Schedule,

the proposals sent by me on (e) 24 March 2017

(e) Insert date

were deemed to have been approved on (e) 5 April 2017

Signed

Joint Administrator(s)

Dated

05/04/17

**Presenter's details:**

You do not have to give any contact information in the box opposite but if you do, it will help Companies House to contact you if there is a query on the form. The contact information that you give will be visible to searchers of the public record

Eve Parry

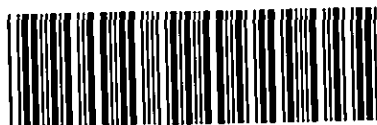
Central Square, 29 Wellington Street, Leeds

LS1 4DL

Tel 0113 289 4283

DX

SATURDAY



\*S63XJBY2\*

SCT

08/04/2017

#360

COMPANIES HOUSE

When completed and signed please send it to the Registrar of Companies at:

The Registrar of Companies, Companies House, 4<sup>th</sup> Floor Edinburgh Quay 2  
139 Fountainbridge, Edinburgh, EH3 9FF

---

# Neuk Hotels Limited (in administration)

Court of Session  
Case P100/17

22 March 2017

Joint administrators' proposals for achieving the  
purpose of administration

---

# ***Contents***

---

<b>Abbreviations and definitions</b>	<b>1</b>
<b>Why we've prepared this document</b>	<b>2</b>
<b>A summary of what you could recover</b>	<b>3</b>
<b>Brief history of the Company and summary of what we've done so far</b>	<b>4</b>
<b>Our proposals for achieving the purpose of administration</b>	<b>8</b>
<b>Estimated financial position of the Company as at 1 February 2017</b>	<b>10</b>
<b>Statutory and other information</b>	<b>11</b>
<b>Receipts and payments account</b>	<b>12</b>
<b>Appendix A: Pre-administration costs</b>	<b>13</b>
<b>Appendix B: Estimated financial position including creditors' details</b>	<b>14</b>
<b>Appendix C: Statement of claim</b>	<b>15</b>

---

## Abbreviations and definitions

The following table shows the abbreviations and insolvency terms that may be used during this document:

Abbreviations or definitions	Meaning
Administrators, we, our, us	Lyn Leon Vardy, Toby Scott Underwood and Graham Douglas Frost
AIB, the Bank	Allied Irish Bank plc
Clipper	Clipper Holding II S.a.r.l
Heineken	Heineken UK Limited
Company	Neuk Hotels Limited
Engage	Pepper (UK) Limited trading as Engage Commercial
HMRC	HM Revenue & Customs
IR86	Insolvency (Scotland) Rules 1986
IA86	Insolvency Act 1986
RPS	Redundancy Payments Service, an executive agency sponsored by the Department for Business, Energy and Industrial Strategy, which authorises and pays the statutory claims of employees of insolvent companies under the Employment Rights Act 1996
Sch.B1 IA86	Schedule B1 to the Insolvency Act 1986
Secured creditors	Creditors with security in respect of their debt, in accordance with Section 248 IA86
PSMS	Property Security & Maintenance Solutions Limited
Preferential creditors	Claims for unpaid wages earned in the four months before the insolvency up to £800, holiday pay and unpaid pension contributions in certain circumstances
Prescribed part	The amount set aside for unsecured creditors from floating charge funds in accordance with Section 176A IA86 and the Insolvency Act 1986 (Prescribed Part) Order 2003
PwC	PricewaterhouseCoopers LLP
Unsecured creditors	Creditors who are neither secured nor preferential
CVL	Creditors' voluntary liquidation

## Why we've prepared this document

I wrote to you on 9 February 2017 to tell you that on 1 February 2017 the Company had gone into administration and that Toby Scott Underwood, Graham Douglas Frost and I had been appointed as joint administrators.

We tell you in this document why the Company was put into administration. We give you a brief history and set out our proposals for achieving the purpose of administration. We include details of the Company's assets and liabilities, and say how likely we are to be able to pay each class of creditor.

According to IA86, the purpose of an administration is to achieve one of these objectives:

- (a) rescuing the Company as a going concern, or if that is not possible or if (b) would achieve a better result for the creditors than (a)
- (b) achieving a better result for the Company's creditors as a whole than would be likely if the Company were wound up (without first being in administration), or finally, if that is not possible
- (c) realising the Company's assets to pay a dividend to secured or preferential creditors.

In this case, we're following (c) as it was not reasonably practical to rescue the Company as a going concern or achieve a better result for creditors than would be likely if the Company were wound up (without first being in administration).

Our job is to manage the Company until creditors agree our proposals for achieving the purpose of administration and we've implemented them so far as possible. After that the administration will end.

This document and its appendices form our statement of proposals for achieving the purpose of administration.

As detailed in Section 2, we have formed the view that the Company has insufficient property to enable a distribution to be made to unsecured creditors other than by virtue of the prescribed part as provided for by Section 176A IA86. Accordingly, by virtue of Paragraph 52(1)(b) Sch.B1 IA86, a meeting of creditors is not being convened at this time.

In accordance with Rule 2.25(3) IR86, our proposals will be deemed to have been approved by creditors unless a meeting of creditors is requisitioned in the prescribed manner by at least 10% in value of creditors within 8 business days of the date on which these proposals are circulated. We will write to creditors again after the expiry of this period to confirm the deemed approval of the proposals, or alternatively confirm that a meeting is to be held.

If you've got any questions, please get in touch with my colleague, Eve Parry, on 0113 289 4283.

Yours faithfully  
For and on behalf of the Company

Lyn Vardy  
Joint administrator

*Lyn Leon Vardy, Toby Scott Underwood and Graham Douglas Frost have been appointed as joint administrators of the Company. Lyn Leon Vardy and Toby Scott Underwood are licensed in the United Kingdom to act as insolvency practitioners by the Institute of Chartered Accountants in England and Wales. Graham Douglas Frost is licensed to act as an insolvency practitioner by the Institute of Chartered Accountants of Scotland.*

*The joint administrators are bound by the Insolvency Code of Ethics which can be found at:  
<https://www.gov.uk/government/publications/insolvency-practitioner-code-of-ethics>.*

*The joint administrators are Data Controllers of personal data as defined by the Data Protection Act 1998. PricewaterhouseCoopers LLP will act as Data Processor on their instructions. Personal data will be kept secure and processed only for matters relating to the administration.*

## ***A summary of what you could recover***

### ***Estimated recovery for creditors***

	<b>Amount owed</b>	<b>Estimated % recovery</b>	<b>Forecast timing</b>
<b>Estimated recovery for secured creditors</b> (creditors with security in respect of their debt, in accordance with Section 248 IA86)  Clipper Heineken	£0.64m Not known	25% (before costs) nil	6-12 months n/a
<b>Estimated recovery for preferential creditors</b> (former employees for unpaid wages and holiday pay and unpaid pensions contributions in certain circumstances)	nil	nil	n/a
<b>Estimated recovery for unsecured creditors</b> (creditors who are neither secured or preferential)	Not known	nil	n/a

Please be advised that, as we are yet to appoint sales agents and formalise a marketing strategy for the disposal of the Company's property, the estimated recovery rates are subject to inherent uncertainty.

This is a brief summary of some of the matters detailed in these proposals. There are more details in the rest of this document.

---

## ***Brief history of the Company and summary of what we've done so far***

### ***Background***

The Company was incorporated on 15 May 2000. Following its incorporation, the Company acquired a hotel in Edinburgh. From limited information obtained from the Company's filed accounts, this property was sold in the year to 31 May 2004 and in the same accounting period, The Smugglers Inn, Anstruther was acquired. The acquisition was funded by sums advanced by AIB, who secured its lending by way of standard security over the property and a floating charge over the Company's other assets.

Trading continued from this site until the summer of 2014 when we understand The Smugglers Inn ceased to trade, due to low turnover levels.

We understand that architects were instructed to look at alternative use options for the premises and planning permission to convert the property into flats was obtained in late 2015. Agents were instructed in late 2016 to market the property.

### ***The circumstances giving rise to the administrators' appointment***

The director attempted to obtain third party funding to complete the conversion of the property into a residential development, but due to the small size of the project, no funder was prepared to invest. Without funding, the director was unable to progress with the redevelopment of the site.

In November 2016, AIB assigned their lending to Clipper.

The facilities provided to the Company by the Bank expired and became due for repayment in June 2013.

The Company had been unable to meet its commitments on the principal debt for a period of time. Clipper sought proposals from the Company to settle the outstanding debt, however, without the funding needed to redevelop the property, the Company was unable to agree an acceptable proposal with Clipper to reduce its liability. As a result of expired facilities and no workable proposals being agreed, Clipper filed a notice of appointment of administrators.

The Notice was lodged with the Court of Session on 1 February 2017, in accordance with Paragraph 14 of Sch.B1 IA86. We were appointed administrators on that date.

### ***Pre-administration costs***

Before the Company went into administration but with a view to it doing so, PwC incurred time costs of £10,000 (exclusive of VAT).

We worked closely with Engage, acting on behalf of Clipper, and their legal advisers in making preparations for the administration appointment and spent time in the following key areas:

- Statutory and planning work in preparation for our appointment, including internal compliance and risk procedures;
- Internal team planning meetings;
- Made necessary accounting arrangements, including liaising with our internal cashiering team for an administration bank account to be set-up and preparation of a case budget;
- Selecting a suitable managing agent, and preparing a strategy for their site visits post appointment;

- Selecting insurers and putting them on notice of the impending appointment;
- Preparing the administration strategy in anticipation of the appointment; and
- Reviewing and signing the relevant administration appointment documentation.

We think that PwC's role in preparing and planning for our appointment made a significant contribution to achieving the purpose of the administration because it allowed for provisions to be put in place to take control of the Company and secure its assets immediately following appointment, thereby minimising the negative impact that can often result on property assets through an uncontrolled appointment.

The PwC time costs and disbursements remain outstanding. The payment of the unpaid pre-administration costs as an expense of the administration is subject to approval under Rule 2.39C IR86 and doesn't form part of our proposals, which are subject to approval under Paragraph 53 Sch.B1 IA86.

To the best of our knowledge and belief, no fees or expenses were charged by any other insolvency practitioner.

Full details of pre-administration costs are shown at Appendix A.

## *How we've managed and financed the Company's affairs and business*

### *Freehold property*

The Company owns one vacant property, The Smugglers Arms, in Anstruther, Fife. Immediately on appointment we instructed PSMS to attend the site, secure the premises, perform an initial health and safety assessment and advise us of their findings. Its initial assessment was that the property required securing, in addition to internal and external clearance, together with a full drain down of the plumbing systems. We obtained quotes for these works and following confirmation that Engage would fund the immediate costs of clearance, these works have now been completed. These costs will be refunded to Engage once the property is sold.

The fixtures and fittings which remained at the property were in poor condition and have been claimed by a third party.

We are in the process of seeking marketing strategies from a number of selling agents (to ensure value in the property is maximised) and expect to place the property on the market in the next few weeks. An offer has already been received for the property. The Administrators and Clipper are currently assessing whether this offer is at an acceptable level. We will update creditors further in our next report.

### *Employees*

The Company did not have any employees at the time of our appointment.

### *Pre-appointment bank balance*

The Company's accountants have advised us that there are no funds in the pre-appointment bank account. We have written to the Company's bankers to confirm this.

## *Connected party transactions*

In accordance with SIP13, we are required to disclose any known connected party transactions that occurred in the period following our appointment or any proposed connected party transactions. We confirm that there have been no such transactions in the period following our appointment nor are such transactions envisaged:



## *Directors' conduct and investigations*

As we said in our initial letter to creditors, one of our duties is to look at the actions of anybody who has been a director of the Company in the three years before our appointment. We have to submit our findings to the Secretary of State for Business, Energy and Industrial Strategy within three months of our appointment.

We also have to decide whether any action should be taken against anyone to recover or contribute to the Company's assets. If you think there is something we should know about and you haven't yet done so, please complete the relevant section of the attached claim. This is part of our normal work and doesn't necessarily imply any criticism of the directors' actions.

## *Objective of the administration*

It was not considered possible to rescue the Company as a going concern due to the debt position of the Company, nor do we believe it is possible to achieve a better result for creditors than would be likely if the Company were wound up (without first being in administration). Therefore we're following (c) (realising the Company's assets to pay a dividend to secured or preferential creditors) as the objective of the administration and we anticipate that this will be achieved for the following reasons:

- The property has been allowed to deteriorate in the last few years. Our intention is to secure the property and sell it at market value, in a reasonable timeframe.
- We do not believe putting the Company into liquidation would have been a viable option given our strategy requires greater flexibility with respect to the engagement of third parties, and the ability to consider a wide range of disposal options.

## *Secured creditors*

We don't think Clipper will be repaid in full. Its lending to the Company as at the date of administration was around £636,346 and is secured by a bond dated 20 December 2006 and floating charge dated 26 September 2006, originally granted to AIB. There is also a standard security over the property.

Heineken also have floating charge dated 7 August 2003 and standard security dated 20 December 2006. Solicitors have reviewed a ranking agreement which is in place and advise that AIB/Clipper have a first ranking charge up to £340,000. Based on current information, we do not expect there will be sufficient realisations to make a distribution to Heineken under its security.

The quantum and timing of any recovery is wholly dependent on the sale of the property.

## *Estimated dividend prospects*

### *Preferential creditors (mainly employees)*

We don't think there will be any preferential creditors based on what we know currently as there were no employees.

### *Unsecured creditors*

The prescribed part is a fund that has to be made available for unsecured creditors. It's paid out of "net property". Net property is floating charge realisations after costs, and after paying - or setting aside enough to pay - preferential creditors in full. But it only has to be made available where the floating charge was created on or after 15 September 2003.

The amount of the prescribed part is:

- 50% of net property up to £10,000; plus
- 20% of net property above £10,000; but
- Subject to a maximum of £600,000.

The prescribed part applies in this case as there is a floating charge created after 15 September 2003.

However we don't think there will be a dividend for the unsecured creditors under the prescribed part because we don't think the Company will have any net property. If it doesn't, the value of the prescribed part will be £nil.

Consequently we don't think there will be any dividend for unsecured creditors based on what we know currently.

### *Ending the administration*

At the moment we think that once the objective of the administration has been achieved, we'll file a notice with the Registrar of Companies and the Company will be dissolved three months later.

## ***Our proposals for achieving the purpose of administration***

Our proposals for achieving the purpose of administration are as follows. These include certain statutory powers available to us that do not require approval.

- (i) We'll continue to manage and finance the Company's business, affairs and assets from trading revenues and asset realisations as we consider appropriate. We'll do this with a view to realising assets to pay a dividend to one or more secured or (if any) preferential creditors.
- (ii) We may investigate and, if appropriate, pursue any claims the Company might have. We'll also do anything else we think appropriate, to achieve the purpose of the administration or to protect and preserve the Company's assets or to maximise realisations or for any other purpose incidental to these proposals.
- (iii) If funds are available and if we do not intend to give notice pursuant to Paragraph 83 Sch.B1 IA86 to move from administration to creditors' voluntary liquidation, we may make a distribution to the secured or (if any) preferential creditors in terms of Rule 2.41(4) IR86.
- (iv) If we think there will be money for unsecured creditors other than from the prescribed part, we may (but we won't have to) agree in principle the claims of unsecured creditors for confirmation by a subsequent liquidator. The costs of doing this may be charged to the administration, as part of our fees, depending on whether or not there will be a dividend for unsecured creditors other than the prescribed part. If we choose not to agree the claims in principle and there is money other than from the prescribed part for unsecured creditors, a subsequent liquidator will agree the claims.
- (v) We may use one or more "exit route" strategies to end the administration, but we're likely to choose the following options as being the most cost effective and practical in this case:
  - (a) If there aren't enough funds to pay a dividend to unsecured creditors, once we've finished our work we'll file a notice with the Registrar of Companies and the Company will be dissolved three months later; or apply for a court order ending the administration and for the Company to be wound up or be dissolved.
  - (b) In the unlikely event that there are prospects of a distribution to unsecured creditors other than from a prescribed part, once we've disposed of all the assets and finished our work, we'll put the Company into creditors' voluntary liquidation. If this happens, we propose that *Lyn Vardy, Toby Underwood and Graham Frost* are appointed as joint liquidators and that any act required or authorised to be done by the joint liquidators can be done by either any or both of them. Creditors may, before these proposals are approved, nominate a different person or persons as liquidator(s), in accordance with Paragraph 83(7)(a) Sch.B1 IA86 and Rule 2.47(3) IR86.
  - (c) Once we've finished disposing of the assets we'll apply to the court for permission to pay any surplus funds to unsecured creditors. If this is granted, we'll end the administration by filing a notice with the Registrar of Companies and the Company will be dissolved three months later. If we don't get permission we'll put the Company into creditors' voluntary liquidation in accordance with paragraph (b) above or comply with the terms of any court order where different.
- (vi) We'll be discharged from liability in respect of any of our actions as administrators at a time set by the secured creditor or if a dividend has been or may be paid to the preferential creditors, at a time set by the secured and preferential creditors or at a time set by the court.

- (vii) We propose that the unpaid pre-administration costs set out at Appendix A are approved for payment as an expense of the administration. If there's no committee, then because we've said we think the Company doesn't have enough assets to pay anything to unsecured creditors, we'll ask the secured creditors and (if appropriate) preferential creditors to approve these instead.
- (viii) We propose that our fees be based on the time we and our staff spend on the case at our normal charge out rates for this type of work. We also propose that disbursements for services provided by our firm (defined as Category 2 disbursements in Statement of Insolvency Practice No.9) are charged as per our firm's policy.
- (ix) It will be up to the creditors' committee to fix the basis of our fees and Category 2 disbursements. But if there's no committee, then because we've said we think the Company doesn't have enough assets to pay anything to unsecured creditors, we'll ask the secured creditors and (if appropriate) preferential creditors to do so instead.

---

## ***Estimated financial position of the Company as at 1 February 2017***

The directors have not given us a statement of affairs for the Company within the legal deadline and have not given us an explanation for their non-compliance.

So we set out at Appendix B the estimated financial position of the Company as at 1 February 2017. Please note that the value given for The Smuggler's Inn is for illustrative purposes only and is subject to formal valuations that are still awaited.

As required by law, this includes a schedule of the creditors' names, addresses and debts, including details of any security held, to the best of our knowledge.

We recognise creditors may want to contact each other to discuss certain aspects of the case. If you need more information to be able to do this, please get in touch with Eve Parry (0113 289 4283) by telephone or in writing or emailing your request to [creditorsenquiries@uk.pwc.com](mailto:creditorsenquiries@uk.pwc.com) with the name of the Company in the title and including your name and your company name (if applicable) in the email.

## ***Statutory and other information***

**Court details for the administration:**

**Full name:**

**Trading name:**

**Registered number:**

**Registered address:**

**Company directors:**

**Company secretary:**

**Shareholdings held by the directors and secretary:**

**Date of the administration appointment:**

**Administrators' names and addresses:**

Court of Session P100/17

Neuk Hotels Limited

The Smugglers Inn

SC207134

28 Lady Nairne Crescent, Edinburgh, EH8 7PF

MK Retail One, MK Retail One Limited

MJL Accounting Services (Edinburgh) Limited

MK Retail One Limited holds 2 shares

1 February 2017

Lyn Leon Vardy and Toby Scott Underwood of PricewaterhouseCoopers LLP, Central Square, 29 Wellington Street, Leeds LS1 4DL and Graham Douglas Frost of PricewaterhouseCoopers LLP, Atria One, 144 Morrison Street, Edinburgh, Scotland, EH3 8EX

**Appointor's / applicant's name and address:**

Clipper Holding II S.a.r.l, c/o Engage Commercial, Harman House, 1 George Street, Uxbridge, London, UB8 1QQ

**Objective being pursued by the administrators:**

**Division of the administrators' responsibilities:**

(c) Realising the Company's assets to pay a dividend to secured or preferential creditors.

Pursuant to Paragraph 100(2) of Sch.B1 IA86 that all and/or any of the powers which are conferred on the joint administrators by the Insolvency Act 1986 may be done by each and/or any of the joint administrators acting jointly or alone.

**The European Regulation on Insolvency Proceedings (Council Regulation (EC) No. 1346/2000 of 29 May 2000):**

The European Regulation on Insolvency Proceedings applies to this administration and the proceedings are main proceedings.

## ***Receipts and payments account***

Directors' statement of affairs (see Note) (£)	1 February 2017 to 17 March 2017 (£)
- Fixed charge realisations	-
Fixed charge costs	-
<b>Net fixed charge funds</b>	-
- Floating charge realisations	-
- Floating charge costs	-
<b>Net floating charge funds</b>	-
<b>Balance held in an interest bearing current account</b>	<b>Nil</b>

*Note - we have yet to receive the directors' statement of affairs. Once it is provided, we will be in a position to populate this information. To be shared with creditors when the first progress report is issued.*

## Appendix A: Pre-administration costs

The following costs were incurred before our appointment as administrators but with a view to the Company entering administration. It is proposed that the unpaid costs will be paid as an expense of the administration. Such payment is subject to approval under Rule 2.39 IR86 and isn't not part of our proposals, which are subject to approval under Paragraph 53 Sch.B1 IA86.

	Unpaid amount (£)	Paid amount (£)	Payment made by
Fees charged by PwC	10,000	nil	n/a
Expenses incurred by PwC: Legal fees and expenses re preparation of documents for appointment, court fees and other disbursements in relation to appointment	nil	nil	n/a
Fees charged by other persons qualified to act as an insolvency practitioner	nil	nil	n/a
Expenses charged by other persons qualified to act as an insolvency practitioner	nil	nil	n/a
<b>Total</b>	<b>10,000</b>	<b>nil</b>	



## Appendix B: Estimated financial position including creditors' details

	£
<b>Assets subject to standard security</b>	
Smugglers Inn, Anstruthers (see note)	160,000
<b>Subtotal</b>	<b>160,000</b>
<b>Amount due to the standard secured creditors:</b>	
Clipper	(636,346)
Heineken	(unknown)
<b>Deficit to the standard secured</b>	<b>(476,346)</b>
<b>Assets subject to floating charge</b>	<b>-</b>
<b>Subtotal</b>	<b>-</b>
<b>Amount available to prefs</b>	<b>-</b>
<b>Preferential creditors</b>	<b>-</b>
<b>Net property</b>	<b>-</b>
<b>Prescribed part</b>	<b>-</b>
<b>Total surplus/deficiency</b>	<b>(476,346)</b>

*Note: the value we have attributed to the property is subject to a formal valuation that is still awaited.*

We are currently aware of the following creditors:

Creditor name	Address	Debt (£)	Securities held
Clipper	c/o Engage, Harman House, 1 George Street, Uxbridge, London UB8 1QQ	636,346.00	Standard security over the property and floating charges over any other assets
Heineken	3-4 Broadway Park, South Gyle Broadway, Edinburgh, EH12 9JZ	TBC	Standard security over the property and floating charges over any other assets
Fife Council	Kingdom House, Kingdom Avenue, Glenrothes, Fife KY7 5LY	TBC	None
British Gas Plc	Bradmarsh Business Park, Rotherham, South Yorkshire, S60 1BY	TBC	None
BES Commercial Electricity Limited	Parkside Stand, Fleetwood Town Football Club, Park Avenue, Fleetwood, FY7 6TX	TBC	None

## Appendix C: Statement of claim form

Creditor's name and address.	
Total amount of your claim, including any VAT at the date the administration commenced.	£
Please provide details of any documents that substantiate your claim including where applicable, details of any reservation of title in respect of goods to which the debt relates.  If relevant, please attach a statement of account.	
What goods or services did you provide?	
Is all or part of your claim preferential as defined in the Insolvency Act 1986? (see footnote) If so, please provide details where indicated, otherwise leave this section blank.	<p>Category</p> <p>Amount (s) claimed as preferential £</p>
If you have security for your debt, please provide details of the type and value of the security, the date it was given, and provide details of how you have valued your security.  If no security held, leave this section blank.	
We have a duty as administrators to consider the conduct of the directors prior to our appointment. Are there any particular matters relating to the purchase of goods and services from yourselves, or any other matters that you feel should be reviewed?  If so, please provide brief details on this form, or on a separate sheet if there is insufficient room.	
Signature of creditor or person authorised to act on behalf of the creditor.	Date
Name in block capitals.	
Position with or relation to the creditor (e.g. director, company secretary, solicitor).	