

ACK

 **THE
INSOLVENCY
SERVICE**
www.insolvency.gov.uk

Official Receiver's Office
Chester
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3rd Floor
Windsor House
Pepper Street
Chester
CH1 1DF

Post Office Limited
Clive Burton
Former Agents Debt Team
2nd Floor West Block
No 1 Future Walk
Chesterfield
S49 1PF

Tel: **GRO**
Fax:

DX address: 20025
DX exchange: Chester

Your ref: POLFS-1004039
Our ref: daly/LLAN 1 2008/B - Please quote this in any reply
Ext. no: 2788
e-mail: Chester.ORG@ **GRO**
Date: 6 October 2008

Dear Sir / Madam

IN THE LLANGFNI COUNTY COURT

1 of 2008

RE: HUGHIE NOEL THOMAS

Thank you for your letter dated 2nd October 2008.

I can confirm that Post Office Limited has been added to the list of creditors for the case.
I enclose a copy of the report to creditors.

Yours faithfully

GRO

Miss D Lyrate
Case Officer

Encl.



Awarded for excellence



INVESTOR IN PEOPLE

A BERR SERVICE

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CAR A (b1)

THE INSOLVENCY ACT 1986

IN THE LLANGFNI COUNTY COURT

1 of 2008

IN BANKRUPTCY

RE: HUGHIE NOEL THOMAS Retired, of [GRO] lately carrying on business as a Postmaster from the Post Office Holyhead Road, Gaerwen, Anglesey LL60 6DB

Date of Birth: [GRO]

This is my report to creditors under Rule 6.73 of the Insolvency Rules 1986.

I am presently aware of the following assets and liabilities.

ASSETS	£	£
Motor Vehicle (see note b)	Nil	
TOTAL ASSETS		Nil
LIABILITIES		
Loans (2)	30,743	
Credit & Store Cards (2)	17,531	
Crown Debts (1)	9,098	
Post Office (1)	42,165	
TOTAL LIABILITIES		99,537
ESTIMATED DEFICIENCY		99,537

Notes:

- a) The bankrupt states that the property at [GRO] is rented.
- b) The Official Receiver's enquiries are continuing into the valuation of the bankrupt's motor vehicle, a Saab 9000 and personal registration plate [GRO]
- 1) On the basis of the above information there appears to be no prospect of a distribution to creditors.
- 2) Any distribution made will depend on the value of the assets realised and the costs of the bankruptcy proceedings.

- 3) The bankruptcy order was made on 24 January 2008, on the petition of the debtor presented on the same day.
- 4) The bankrupt has been interviewed and states that his business ceased in October 2005 due to an accounts dispute and he has not traded since. He sold his stock and property in 2006 realising minimal profit used for solicitors fees. With no realistic means of employment and paying his debts he sought advice and filed his petition upon which these proceedings are based.
- 5) The bankrupt attributes his insolvency to the closure of his business.
- 6) Upon the making of the bankruptcy order I was appointed receiver and manager.
- 7) As a result of the issue of the notice of no meeting attached, I am trustee of the bankruptcy estate.
- 8) As no meeting is to be held and there is no apparent prospect of a distribution of funds, creditors will not be asked to submit a proof of debt form as a matter of course. Should you need to formalise your claim by lodging a proof of debt, you can find one on the Insolvency Service website at www.insolvency.gov.uk (select "forms" then form 6.37). Alternatively you can request one from my office.

PLEASE NOTE THAT CLAIMS WILL NOT BE ACKNOWLEDGED

- 9) Enquiries concerning this bankruptcy should be addressed to Miss D Lydiate, at the address below; telephone number GRO When telephoning or writing, please quote the full name of the case.
- 10) I will be pleased to receive from creditors useful information concerning the bankrupt's dealings or property, together with particulars of any written or oral statement made by the bankrupt concerning their financial position, and to consider suggestions for further explanation or enquiry. Please see attached information sheet.
- 11) Further information about The Insolvency Service and the role of the Official Receiver is contained in the booklet "A Guide for Creditors" (available on request) and on The Insolvency Service's website at www.insolvency.gov.uk.
- 12) Possible breaches of the insolvency legislation may be reported directly to me or by using The Insolvency Service's 24 hour hotline on GRO

Date [insert date of RTC]

Mrs D E L Storey
Official Receiver
Chester
Suite 5
3rd Floor
Windsor House
Pepper Street
Chester
CH1 1DF

INFORMATION SHEET

Examples of useful information would be if you have information previously unknown to the Official Receiver, which identifies undisclosed assets or debts, or about behaviour on the part of the bankrupt which contributed significantly to the cause of the bankruptcy.

What type of misconduct is relevant?

Examples of the type of behaviour which may result in further action being taken are:-

- non-disclosure/removal of assets;
- dishonesty in obtaining credit;
- failure to keep or produce records which account for loss during the 2 years prior to the bankruptcy petition;
- disposal of assets at less than their value resulting in a loss to creditors;
- payment of some creditors in preference to others;
- excessive pension contributions;
- failure to supply goods or services wholly or partly paid for, resulting in a loss to creditors;
- incurring debts (as an individual or a trader) which they had no reasonable prospect of paying;
- gambling, rash and hazardous speculation or unreasonable extravagance which has materially contributed to or increased the extent of the bankruptcy debts or which took place between presentation of the petition and the date of the bankruptcy order;
- neglect of business affairs of a kind which may have materially contributed to, or increased the extent of the bankruptcy;
- fraud or fraudulent breach of trust;
- failure to co-operate with the Official Receiver or the trustee;

If further action is warranted, the court when considering the bankrupt's actions will take into account any previous bankruptcy where the individual has been undischarged within 6 years of the making of this bankruptcy order.

Please note that this list is not exhaustive. If you know of any misconduct on the part of the bankrupt which you think may have contributed significantly to his/her bankruptcy, please put this in writing to the Official Receiver (together with copies of any supporting documentation you have).