

**in association with IVA HelpDesk**

# STRICTLY PRIVATE & CONFIDENTIAL

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*...for every financial problem there is a financial solution.....for every financial problem there is a financial solution.....for every financial problem there is a financial solution.....for every ...for every financial problem there is a financial solution.....for every financial problem there is a financial solution.....for every financial problem there is a financial solution.....for every ...for every financial problem there is a financial solution.....for every financial problem there is a financial solution.....for every ...for every financial problem there is a financial solution.....for every financial problem there is a financial solution.....for every ...for every financial problem there is a financial solution.....for every financial problem there is a financial solution.....for every ...for every financial problem there is a financial solution.....for every financial problem there is a financial solution.....*

IVA Proposal  
in association with  
IVA HelpDesk

“ Statement of Affairs ”

## Guidance Notes for the Completion of the Statement of Affairs

1. Please take your time to complete this Statement of Affairs. As Licensed Debt Counsellors, we need as much information as possible to help advise you appropriately, and discuss the case with your creditors on the most appropriate terms
2. Remember to include ALL of your unsecured creditors on the relevant sheet. We need to ensure that all of them are included in, and bound by the Voluntary Arrangement
3. If you are in arrears with any of your Priority Liabilities, e.g. Mortgages and other loans secured on your property, Hire Purchase, rent, council tax, utilities, fines and judgements, TV License, Tax and VAT, please highlight such on the enclosed sheet and let us know immediately. We must work together to ensure that Priority Debts are fully provided within your monthly expenditure. Do not forget to include any 'buy now, pay later' credit agreements which may not yet have commenced.
4. Included in this questionnaire is a Letter of Authority for us to deal with your creditors on your behalf. IVAHelpDesk as part of the Grovesnor Partners LLP are licensed and regulated to set up and supervise an Individual Voluntary Arrangement on your behalf. Please sign this form and return it with the questionnaire.
5. You will already have been advised by us to continue to pay your unsecured creditors what you can afford on an equal basis until our negotiations with them are complete. If you cannot afford to pay the contractual amount then send what you can afford. You must keep your priority debt payments up to date, from your normal monthly expenditure, as the consequences of non-payments may lead to e.g. utility disconnection.
6. We have already discussed your monthly income and expenditure in outline. Please now take some time to determine realistically what your monthly income is actually spent on. We need to ensure that your monthly expenditure is both realistic and acceptable to your creditors, and also reasonable for you to live on.
7. If your bank/building society is also an unsecured creditor you should open a new bank account. Please ensure you read the information enclosed and call us if you have any questions.
8. REMEMBER. Please return your questionnaire with the following;
  - Copies of recent creditor statements
  - Copies of wage slips over the past three months
  - Copies of latest bank statements
  - Copy of recent mortgage statement if applicable
  - Copy of loan agreements
  - Any court or collection agency documents

If some of this information is not available then DO NOT DELAY sending us in what you have. It is vitally important to start work on your case as early as possible to avoid further creditor action.

## Clients Details

	YOUR DETAILS	PARTNERS'S DETAILS
Mr / Mrs / Ms / Miss		
Surname		
First Names		
Previous Names Known		
Date of Birth		
Residential Address		
Mortgage <input type="checkbox"/>		
Rent <input type="checkbox"/>		
Marital Status:		
Date of Marriage:		
No. & ages of dependents		
National Insurance Number		
Mobile Telephone Number		
Work Telephone Number		
Home Telephone Number		
E-mail address		
Best time to contact:		

### **BANK**

Name		
Address		
Type of Accounts Held	Current <input type="checkbox"/> Loan <input type="checkbox"/>	Current <input type="checkbox"/> Loan <input type="checkbox"/>
	Savings <input type="checkbox"/> Mortgage <input type="checkbox"/>	Savings <input type="checkbox"/> Mortgage <input type="checkbox"/>

### **EMPLOYED** (please complete)      (**SELF-EMPLOYED** / turn to next page)

Name		
Address		
Date Commenced		
Position		

### **PROPERTY**

Rented	Arrears                      No <input type="checkbox"/> Yes <input type="checkbox"/>	Amount   £
	Name on Agreement (Mr / Ms / Joint)	

Mortgaged	Date Purchased	
	Name of Building Society / Lender	
	Value - Open Market	
	Mortgage Outstanding	
	Second Charge	
	Description / Age of Property	
	Endowment (Age / Surrender Value)	
	Arrears	

## Self Employed

How long have you been self-employed?  What work do you do?

What is the name of your business?

Do you have business premises?  Yes  No  If Yes, what is the address?

e.g. shop, yard, lockup  
Freehold  Leased  Rented

What is your annual turnover? £  What amount of profit did the business make over the last year? £

How much do you draw from the business? £  per

What were your total drawings in the last 12 months? £

Are you a sole trader  partner?  If a partner,  
a) How many partners are there?   
b) What is your share of the partnership?  %

Do you complete Inland Revenue self assessments? Yes  No

Do you have accounts? Yes  No

Do you employ an accountant? Yes  No  If Yes, what is the accountants name and address?

If you don't have an accountant are accounts audited by a third party? Yes  No  If Yes, give name and address and say when audit takes place?   
Date of audit

Will you allow us to approach your accountant or auditor or Inland Revenue to verify the information you have given in this section? Yes  No

Are you working on any contracts at the moment? Yes  No  If yes give details:

## Creditor Information

(Exclude Car H.P.; Other secured loans)

Creditor Information - Unsecured only

CREDITORS NAME	TYPE LOAN/CARD	ACCOUNT REF	OUTSTANDING BALANCE	MONTHLY PAYMENT	LOAN DATE AND PURPOSE	LIABILITY? Mr/Mrs/Both	LEGAL ACTION PENDING
EXAMPLE / NATWEST	VISA CREDIT CARD	4982 3470 1234	£4,700	£94	Date: Oct 2001 Purpose: e.g., Holiday	MR	CCJ ISSUED
					Date: Purpose:		
					Date: Purpose:		
					Date: Purpose:		
					Date: Purpose:		
					Date: Purpose:		
					Date: Purpose:		
					Date: Purpose:		
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					Date: Purpose:		
					Date: Purpose:		
					Date: Purpose:		

VEHICLE 1	HP? <input type="checkbox"/> Yes <input type="checkbox"/> No	VEHICLE 2	HP? <input type="checkbox"/> Yes <input type="checkbox"/> No
Year:	Make:	Year:	Make:
Trade Value	Mileage	Trade Value	Mileage
Balance Left on Car	Date Started	Balance left on Car	Date Started
No. of payments left	Monthly payments	No. of payments left	Monthly payments
Finance Co.	No. of months paid	Finance Co.	No. of months paid



# IMPORTANT

## Your Bank Account

If, like most people, you have a debt with a bank or building society where your wages are paid into, the bank will try to use **all** the money (including your wages) in that account to help pay off the debts (loan, credit card, overdraft) you may have with that bank **or any credit card/store card etc. associated with that bank.**

In more than 90% of the cases we deal with it will be necessary to open a new account with a bank or building society that is unconnected to any of your creditors. You will need to open a new account to ensure that you remain in control of your income and that you are able to continue to pay your priority creditors (mortgage, rent, council tax etc.). By opening a new account you will also be ensuring that you are treating all your creditors on a fair and equitable basis.

- 1) Do not use the bank or building society where you have your mortgage
- 2) It is better that your banking facilities are kept separate from your partner, unless you both need to enter the IVA. You may both however open separate accounts with the same bank or building society.
- 3) Tell your employer about the new account as soon as possible in order to ensure your wages get paid in to that account.
- 4) Remember to move across any direct debits or standing orders for priority payments such as mortgage, rent, council tax, car insurance etc.
- 5) **DO NOT** transfer across any monthly payments to unsecured creditors. You should **CANCEL** these as soon as possible to ensure you do not incur additional banking charges.
- 6) **DO NOT** try to close your old account. The old account will be handled as part of your IVA.

We recommend that you apply to open a simple bank account from the list below. The process to open a new account is very straightforward. Simply explain that you need a basic account to get your wages paid into, that you require a cash card and that you will not require any borrowings. The new account can be opened within a few working days.

The banks make it quite simple to open a new account. All that you will require is identification, usually your passport (or other photo ID); and a utility bill (or other official correspondence with your home address on it)

- Nationwide Building Society “Flex Account”
- Abbey National “Instant Plus” Account
- Britannia Building Society
- Woolwich Building Society
- Halifax “Cash Card” Account
- NatWest “Step” Account

If in any doubt whatsoever please do not hesitate to contact us for further advice.



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# IVA Help Desk

## DECLARATION

**Authority to Act**

**To All Known Creditors**

**I / we confirm that IVA HelpDesk(Grovesnor Partners)  
have full authority to act on my / our behalf in reuesting any information regarding  
my / our financial affairs that they may require.**

**I/we confirm that, to the best of my knowledge, the information given to them is correct  
as at today and that I / we will advise IVA HelpDesk immediately if the information changes.**

**Name (BLOCK CAPITALS)**

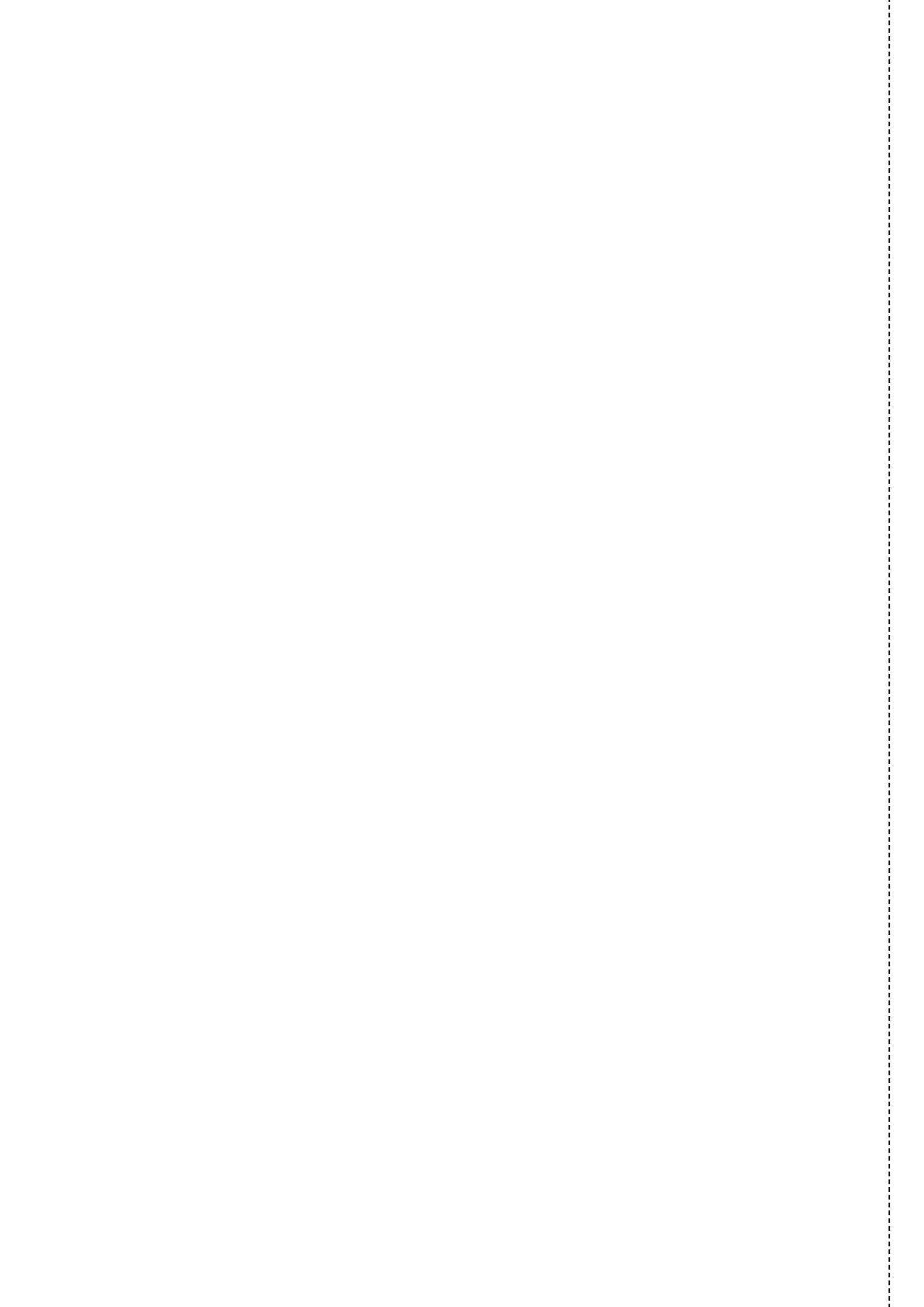
**Signature**

**Date**

**Name (BLOCK CAPITALS)**

**Signature**

**Date**



## Notes