

Section 106

**Return of Final Meeting in a
Creditors' Voluntary Winding Up****Pursuant to Section 106 of the
Insolvency Act 1986**

To the Registrar of Companies

S.106

Company Number

04521587

Name of Company

A&J Grant Limited T/A Kallkwik

I/We Peter Hall
2 Venture Road
Science Park
Chilworth
Southampton, SO16 7NP

Note The copy account must be
authenticated by the written
signature(s) of the Liquidator(s)

1 give notice that a general meeting of the company was duly held on/summoned for 31 March 2014 pursuant to section 106 of the Insolvency Act 1986, 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 disposed of, and that ~~the same was done accordingly~~ no quorum was present at the meeting,

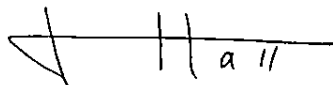
2 give notice that a meeting of the creditors of the company was duly held on/summoned for 31 March 2014 pursuant to Section 106 of the Insolvency Act 1986, for the purpose of having the said account laid before it showing how the winding up the company has been conducted and the property of the company has been disposed of and that ~~the same was done accordingly~~ no quorum was present at the meeting

The meeting was held at 2 Venture Road, Science Park, Chilworth, Southampton SO16 7NP

The winding up covers the period from 18 April 2012 (opening of winding up) to the final meeting (close of winding up)

The outcome of any meeting (including any resolutions passed) was as follows

- 1 To approve the liquidator's final report and his receipts and payments account - agreed
- 2 To agree to the liquidator's release under section 173(2)(e) of the Insolvency Act 1986 - agreed



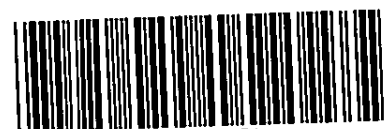
Signed _____

Date 31 March 2014

Peter Hall Limited
2 Venture Road
Science Park
Chilworth
Southampton, SO16 7NP

Ref AJGR079L/PH/KY/AM

COMPANIES HOUSE



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A30

02/04/2014

#235

WEDNESDAY

Peter Hall

Independent Business and Insolvency Advice

**Final Report of the Liquidator to Members & Creditors
Pursuant To Rule 4.49D of the Insolvency Rules 1986**

31 March 2014

**A & J Grant Limited T/A Kallkwik
in Creditors' Voluntary Liquidation**

Statutory Information

Company **A & J Grant Limited T/A Kalkwik – In Creditors' Voluntary Liquidation**

Registered Office 2 Venture Road
Science Park
Chilworth
Southampton
SO16 7NP

Trading Address 155 London Road
North End
Portsmouth
Hampshire
PO2 9AA

Company Number 04521587

Date of Appointment 18 April 2012

Liquidator Peter Hall (IP No 3966)

Address Peter Hall Limited
2 Venture Road
Science Park
Chilworth
Southampton
SO16 7NP

Introduction

- 1 I refer to my appointment as Liquidator of the above named company on 18 April 2012 and hereby submit my final report regarding the conduct of the liquidation for the period 18 April 2013 to the 31 March 2014 in accordance with the Insolvency Act 1986 and the Insolvency Rules. This report should be read in conjunction with my previous reports and correspondence.

Assets of the Company

Receipts and Payments Account

- 2 A receipts and payments account for the period and in total is attached at Appendix A.
- 3 A sale of the Company's physical assets and re-use of the Company name was made to a connected company A&J Grant (UK) Limited ("the Connected Company") on the date of my appointment for the consideration of £10,000 plus VAT. Mr Alexander Grant and Mrs Jane Grant ("the Directors") are directors of the connected company. Consideration was received in full on 19 April 2012.

Plant & Machinery

- 4 A valuation of plant and machinery ("P&M") was carried out by Simon Woodhams of Asset Recovery & Insolvency Limited ("the Agents") in accordance with the Royal Institution of Chartered Surveyors valuation procedures. The P&M was valued at £6,785.00 on a forced sale basis.
- 5 The sale of the P&M to the Connected Company realised this amount in full, no further realisations are expected in that regard.

Motor Vehicles

- 6 The Company owned a Vauxhall van which was valued by the agents at £3,200 on a forced sale basis. This was realised in full in the sale to the Connected Company, no further realisations are expected in this regard.

Stock

- 7 The Company's stock which consisted of old paper supplies was valued by the Agents as having a nil value on a going concern and forced sale basis.
- 8 The stock was included in the sale of assets to the Connected Company for the consideration of £5. No further realisations are expected in this regard.

Company Name

- 9 Included in the sale of assets to the Connected Company was the reuse of the name A & J Grant Limited T/A Kallkwik for the consideration of £10. The Company name was not included in the statement of affairs. No further realisations are expected in this regard.

Cash at Bank

- 10 The balance of £15,600 that was held in my firms client account at the date of my appointment was realised in full following my appointment. No further realisations are expected in that regard.

Bank Interest

- 11 Gross bank interest of £11 90 was received in the period prior to this report. No further interest has been received.

Investigations

- 12 In accordance with the Company Directors Disqualification Act 1986, a report on the conduct of the director(s) has been submitted to the Insolvency Service. As this is a confidential report I am unable to disclose its content.
- 13 I can confirm I have not undertaken any investigation outside the scope of that ordinarily required during liquidation proceedings.

Creditors Claims

Secured Creditors

- 14 I am not aware of any secured creditors in this liquidation.

Preferential Creditors

- 15 Preferential creditors were estimated at £3,121 in the statement of affairs.
- 16 We received a preferential claim of £3,053 72 from the Redundancy Payments Office ("RPO") in respect of arrears of wages and holiday pay that had been paid to the employees of the Company.
- 17 A first and final dividend of £3,053 72 was paid to the preferential creditors on 11 January 2013 which represents a return of 100p in the £.

Unsecured Creditors

- 18 Unsecured creditors' claims were estimated in the statement of affairs in the sum of £44,458. Creditors' claims totalling £45,267 11 have been received to date.
- 19 In my previous report to creditors I advised that I was trying to establish with HM Revenue & Customs ("HMRC") their claim for pre-appointment corporation tax. I had been advised by the Directors that there is a liability to corporation tax, however I have insufficient records to complete the final return for the period prior to my appointment.
- 20 I was hopeful that if a corporation tax assessment could be agreed with HMRC then there may be a small distribution to unsecured creditors. Unfortunately no response has been received from HMRC and the costs involved with corresponding with HMRC and keeping

the liquidation open has resulted in there being insufficient funds to enable a dividend to be made to unsecured creditors

No Dividend Payable

- 21 In accordance with Rule 11 7(b) of the Insolvency Rules 1986, I attach as Appendix B a formal notice confirming that there will be no dividend in this liquidation

Liquidator's Disbursements

Category 1 Disbursements

- 22 The liquidator has incurred Category 1 disbursements of £48 46 during the period relating to postage costs This sum has been drawn in full These are shown on the attached receipts and payments account within Office Holder Expenses

Category 2 Disbursements

- 23 The Liquidator's current disbursement policy is as follows

23 1 Mileage – this is reimbursed at 45p per mile

23 2 All other disbursements are reimbursed at cost

- 24 The liquidator had incurred costs of £36 45 in respect of mileage during the previous period which has been drawn in full during this period and is shown on the attached receipts and payments account within Office Holder Expenses

- 25 At a meeting of creditors held on 18 April 2012 the creditors resolved that the liquidator be authorised to draw on account without further reference to creditors his firm's internal expenses, including photocopying, printing, facsimile, document storage and internal meeting room charge

Costs and Expenses

- 26 The following expenses have been incurred during the period of the report, all expenses incurred in the period have been paid for by the Company

| Category | Amount |
|-----------------|---------------|
| | £ |
| Corporation Tax | 2 40 |
| Total | <u>2 40</u> |

- 27 Should you require any further explanation about these expenses please contact my colleague Adam McSweeney in the first instance

Liquidator's Remuneration

Basis of Remuneration

- 28 At a meeting of creditors held on 18 April 2012, a resolution was passed to agree that my remuneration, as liquidator, be fixed by reference to the time spent by me and my staff in attending to matters arising in the liquidation plus disbursements and VAT

Remuneration

- 29 Attached at Appendix C(i) is a breakdown of the time costs incurred during the period of this report. You will note that my firm has spent 43 80 hours dealing with matters arising during this period, incurring total chargeable costs of £9,796 50 which provides an average hourly charge out rate of £223 66. I have drawn on account of this sum £9,415 37 during the period.
- 30 Attached at Appendix C(ii) is a breakdown of the time costs incurred in total during the periods since my appointment to the date of this report.
- 31 You will note that my firm has spent 109 80 hours dealing with matters arising during the course of the liquidation, incurring total chargeable costs of £21,903 00, which provides an average hourly charge out rate of £199 48. I have drawn on account of this the sum of £21,398 37 since my appointment.

Work Undertaken

- 32 These costs have been incurred in asset realisations, correspondence with shareholders, directors and creditors, liaison with agents and solicitors, cashiering duties, and general administration including compliance with statutory matters.
- 33 A significant amount of time has been spent agreeing creditors' claims and corresponding with HM Revenue and Customs regarding their claim for pre-appointment corporation tax.
- 34 I was hopeful that if a corporation tax assessment could be agreed with HMRC then there may be a small distribution to unsecured creditors. Unfortunately no response has been received from HMRC and the costs involved with corresponding with HMRC and keeping the liquidation open has resulted in there being insufficient funds to enable a dividend to be made to unsecured creditors.
- 35 It is the Liquidator's policy to delegate the routine administration of the Liquidation to junior staff in order to maximise the cost effectiveness of the work performed.
- 36 These staff have been supervised by senior staff of the firm and the Liquidator.
- 37 Any matter of particular complexity or significance that has required responsibility of an exceptional kind has also been dealt with by senior staff and the Liquidator.
- 38 In common with all professional firms, scale rates increase from time to time over the period of the administration of each insolvency case. Peter Hall Limited reserves the right to

change the rates and grade structure Full details of the charge out rates charged to this case from this date are included at Appendix D

39 Examples of work done by my firm are attached as Appendix E

Creditors' Rights to Request Further Information

- 40 Creditors and members have a right to request further information in respect of the Liquidator's remuneration and expenses in accordance with Rule 4 49E of the Insolvency Rules 1986
- 41 Should any secured creditor or unsecured creditor with the agreement of at least 5% in value of unsecured creditors require any further information about the Liquidator's remuneration or expenses please write to me within 21 days of receipt of this report stating the information required

Creditors' Rights to Challenge Remuneration and/or Expenses

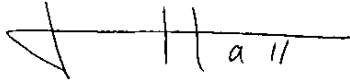
- 42 Creditors have the right to challenge the amounts drawn under Rule 4 131
- 43 If a creditor believes that the remuneration charged by the liquidator is too high, the basis of his remuneration is inappropriate, or the expenses incurred by the liquidator are in all the circumstances excessive he may, provided certain conditions are met, apply to court
- 44 Application may be made to the court by any secured creditor or unsecured creditor with the agreement of at least 10% in value of the creditors (including that creditor) or with permission of the court
- 45 Any such application must be made within 8 weeks of the applicant receiving the liquidator's progress report in which the charging of the remuneration or incurring of the expenses in question is first reported
- 46 A Creditors' Guide to Liquidators fees may be found on the website
<http://peterhall.org.uk/pdfs/CVLFeeGuide.pdf>
- 47 Should you require a hard copy please do not hesitate to contact my colleague Adam McSweeney at this office

Final Meeting

- 48 I enclose formal notice convening the final meetings of members and creditors pursuant to Section 106 of the Insolvency Act 1986
- 49 The final meeting of members and creditors are intended to be held at 2 Venture Road, Science Park, Chilworth, Southampton, SO16 7NP on Monday, 31 March 2014 at 11 00am and 11 30am respectively
- 50 The purpose of the meetings is to present this report and to seek my release as liquidator These meetings are purely a formality and therefore there is no necessity to attend

- 51 Should you wish to attend by proxy please complete the attached proxy form Proxies must be lodged at my office by 12 noon on the day before the meeting
- 52 Should you have any queries regarding this report please do not hesitate to contact my colleague Adam McSweeney at this office

Dated this day Monday, 31 March 2014

A handwritten signature in black ink, appearing to read 'Peter Hall', with a stylized flourish at the end.

Peter Hall
Liquidator

Quality of Service

My firm places a high priority on client service and is keen to ensure that the quality of this is maintained. If at any time you would like to discuss with me how my firm's service to you could be improved or if you are dissatisfied with the service you are receiving please let me know by telephoning me. I undertake to look into any complaint carefully and promptly and to do all I can to explain the position to you. If I do not answer your complaint to your satisfaction you may of course take up the matter with my regulatory body.

My Insolvency Practitioner Number is 3966. I am licensed by The Institute of Chartered Accountants in England and Wales. Complaints can be made to my regulatory body through the Insolvency Practitioner Complaints Gateway by visiting the website <http://www.bis.gov.uk/insolvency/contact-us/IP-Complaints-Gateway> or by email, telephone or post using the contact details below.

Email ip.complaints@insolvency.gsi.gov.uk

Telephone Number 0845 6029848

Address The Insolvency Service IP Complaints 3rd Floor, 1 City Walk, Leeds, LS11 9DA

**A&J Grant Limited T/A Kallkwik
(In Liquidation)**

Appendix A

Summary of Receipts & Payments

| RECEIPTS | Statement of Affairs (£) | From 18/04/2012 To 18/04/2013 (£) | From 19/04/2013 To 31/03/2014 (£) | Total (£) |
|--------------------------------|---|--|--|----------------------|
| Plant & Machinery | 6,785 00 | 6,785 00 | 0 00 | 6,785 00 |
| Motor Vehicles | 3,200 00 | 3,200 00 | 0 00 | 3,200 00 |
| Stock | NIL | 5 00 | 0 00 | 5 00 |
| Company Name | | 10 00 | 0 00 | 10 00 |
| Cash at Bank | 15,600 00 | 15,600 00 | 0 00 | 15,600 00 |
| Bank Interest Gross | | 11 90 | 0 00 | 11 90 |
| | | 25,611 90 | 0 00 | 25,611.90 |
| PAYMENTS | | | | |
| Specific Bond | | 343 00 | 0 00 | 343 00 |
| Office Holders Fees | | 11,983 00 | 9,415 37 | 21,398 37 |
| Office Holders Expenses | | 0 00 | 84 91 | 84 91 |
| Agents/Valuers Fees (1) | | 500 00 | 0 00 | 500 00 |
| Corporation Tax | | 0 00 | 2 40 | 2 40 |
| Statutory Advertising | | 229 50 | 0 00 | 229 50 |
| Employee Arrears/Hol Pay | (3,121 00) | 3,053 72 | 0 00 | 3,053 72 |
| Trade & Expense Creditors | (10 184 00) | 0 00 | 0 00 | 0 00 |
| Employees | (16,029 00) | 0 00 | 0 00 | 0 00 |
| Directors | (1,000 00) | 0 00 | 0 00 | 0 00 |
| HMRC - PAYE/NIC | (3,050 00) | 0 00 | 0 00 | 0 00 |
| HMRC - VAT | (2,195 00) | 0 00 | 0 00 | 0 00 |
| HMRC - Corporation Tax | (12 000 00) | 0 00 | 0 00 | 0 00 |
| Ordinary Shareholders | (2 00) | 0 00 | 0 00 | 0 00 |
| | | 16,109 22 | 9,502.68 | 25,611 90 |
| Net Receipts/(Payments) | | 9,502.68 | (9,502 68) | 0.00 |
| MADE UP AS FOLLOWS | | | | |
| Vat Receivable | | 360 00 | 0.00 | 0 00 |
| Bank 1 Current | | 9,142.68 | 0.00 | 0 00 |
| | | 9,502.68 | (9,502.68) | 0 00 |

Peter Hall
Liquidator

Dividend Information:

1 preferential creditors, 0 secured creditors, 34 unsecured creditors

Dividend to preferential creditors totalling £3,053 72 paid at 100p in the £

No dividends to unsecured creditors return of 0p in the £

NOTICE OF NO INTENDED DIVIDEND

A & J Grant Limited T/A Kallkwik – in Creditors' Voluntary Liquidation

Company Number 07829148

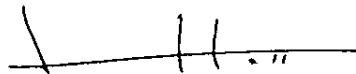
Registered Office 2 Venture Road, Science Park, Chilworth, Southampton, SO16 7NP

In accordance with Rule 11 7(b) of the Insolvency Rules 1986 as amended,

Notice is hereby given that the funds realised have already been distributed or used in allocated for defraying the expenses of administration and that no dividend will be declared in this liquidation

Peter Hall
2 Venture Road
Science Park, Chilworth
Southampton, SO16 7NP

17 January 2014



Signed _____

Peter Hall, Liquidator

Time Entry - Detailed SIP9 Time & Cost Summary

AJGR079L - A&J Grant Limited T/A Kalkwik
From 18/04/2013 To 31/03/2014

| Classification of Work Function | Partner | Manager | Other Senior Professionals | Assistants & Support Staff | Total Hours | Time Cost (£) | Average Hourly Rate (£) |
|--------------------------------------|--------------|-------------|----------------------------|----------------------------|--------------|-----------------|-------------------------|
| 101 Formalities | 0 60 | 0 00 | 0 00 | 0 00 | 0 60 | 165 00 | 275 00 |
| 111 Case planning | 1 00 | 0 00 | 0 00 | 0 00 | 1 00 | 295 00 | 295 00 |
| 116 Annual and internal reviews | 11 10 | 0 00 | 1 60 | 0 00 | 12 70 | 3,428 50 | 269 96 |
| 401 Administration and planning | 0 00 | 0 00 | 0 00 | 0 60 | 0 60 | 45 00 | 75 00 |
| 600 Post appointment tax | 1 90 | 0 00 | 4 10 | 0 00 | 6 00 | 983 50 | 163 92 |
| Administration & Planning | 14 60 | 0 00 | 5 70 | 0 60 | 20 90 | 4,917 00 | 235 26 |
| 501 Unsecured Creditors | 0 60 | 0 00 | 0 40 | 0 00 | 1 00 | 209 00 | 209 00 |
| 504 Statutory Reporting to Creditors | 13 10 | 0 00 | 4 60 | 0 00 | 17 70 | 4,248 50 | 240 03 |
| 510 Creditors claims | 0 30 | 0 00 | 0 00 | 0 00 | 0 30 | 82 50 | 275 00 |
| 525 Cashiering - payments | 0 20 | 0 00 | 0 00 | 2 20 | 2 40 | 220 00 | 91 67 |
| Creditors | 14 20 | 0 00 | 5 00 | 2 20 | 21 40 | 4,760 00 | 222 43 |
| 325 Cashiering - receipts | 0 00 | 0 00 | 0 10 | 1 30 | 1 40 | 108 50 | 77 50 |
| Realisation of Assets | 0 00 | 0 00 | 0 10 | 1 30 | 1 40 | 108 50 | 77 50 |
| 001 Communicating with shareholders | 0 00 | 0 00 | 0 10 | 0 00 | 0 10 | 11 00 | 110 00 |
| Shareholders | 0 00 | 0 00 | 0 10 | 0 00 | 0 10 | 11 00 | 110 00 |
| Total Hours | 28 80 | 0 00 | 10 90 | 4 10 | 43 80 | 9,796 50 | 223 66 |
| Fees Claimed in period | | | | | | 9,415.37 | |

Time Entry - Detailed SIP9 Time & Cost Summary

AJGR079L - A&J Grant Limited T/A Kalkwik
To 31/03/2014

| Classification of Work Function | Partner | Manager | Other Senior Professionals | Assistants & Support Staff | Total Hours | Time Cost (£) | Average Hourly Rate (£) |
|--|--------------|-------------|----------------------------|----------------------------|---------------|------------------|-------------------------|
| 101 Formalities | 5 20 | 0 20 | 0 00 | 1 20 | 6 60 | 1,475 00 | 223 48 |
| 111 Case planning | 1 50 | 0 00 | 0 00 | 0 00 | 1 50 | 420 00 | 280 00 |
| 113 Appointment notification | 3 80 | 0 00 | 0 00 | 0 00 | 3 80 | 950 00 | 250 00 |
| 116 Annual and internal reviews | 14 50 | 0 00 | 4 40 | 0 00 | 18 90 | 4,611 50 | 243 99 |
| 401 Administrative set up | 1 10 | 0 00 | 0 10 | 9 90 | 11 10 | 1,028 50 | 92 66 |
| 310 Administrative set up | 2 00 | 0 00 | 0 00 | 0 70 | 2 70 | 552 50 | 204 63 |
| 600 Post appointment tax | 4 00 | 0 00 | 4 90 | 0 00 | 8 90 | 1,609 00 | 180 79 |
| Administration & Planning | 32 10 | 0 20 | 9 40 | 11 80 | 53 50 | 10,646 50 | 199 00 |
| 501 Unsecured Creditors | 3 30 | 0 00 | 0 50 | 2 80 | 6 60 | 1,150 00 | 174 24 |
| 502 Employee Matters | 0 00 | 0 00 | 0 00 | 0 70 | 0 70 | 52 50 | 75 00 |
| 504 Statutory Reporting to Creditors | 13 10 | 0 00 | 4 60 | 0 00 | 17 70 | 4,248 50 | 240 03 |
| 510 Creditors claims | 2 80 | 0 00 | 0 00 | 0 00 | 2 80 | 770 00 | 275 00 |
| 520 Preferential creditors | 0 50 | 0 00 | 0 00 | 0 00 | 0 50 | 137 50 | 275 00 |
| 525 Cashiering - payments | 0 20 | 0 00 | 0 00 | 4 90 | 5 10 | 422 50 | 82 84 |
| 530 Communication with creditors | 0 70 | 0 00 | 0 00 | 0 00 | 0 70 | 175 00 | 250 00 |
| 540 Employee claims | 3 30 | 0 00 | 0 30 | 0 00 | 3 60 | 858 00 | 238 33 |
| Creditors | 23 90 | 0 00 | 5 40 | 8 40 | 37 70 | 7,814 00 | 207 27 |
| 217 SIP 2 review | 6 60 | 0 00 | 3 30 | 0 00 | 9 90 | 2,013 00 | 203 33 |
| Investigation and reporting | 6 60 | 0 00 | 3 30 | 0 00 | 9 90 | 2,013 00 | 203 33 |
| 302 Property | 0 50 | 0 00 | 0 00 | 0 20 | 0 70 | 140 00 | 200 00 |
| 304 Plant & Machinery / Motor Vehicles | 1 40 | 0 00 | 0 00 | 0 00 | 1 40 | 350 00 | 250 00 |
| 306 Other Assets | 2 00 | 0 00 | 0 00 | 0 00 | 2 00 | 500 00 | 250 00 |
| 121 Debt collection | 0 50 | 0 00 | 0 00 | 0 00 | 0 50 | 125 00 | 250 00 |
| 325 Cashiering - receipts | 0 00 | 0 00 | 0 10 | 3 90 | 4 00 | 303 50 | 75 88 |
| Realisation of Assets | 4 40 | 0 00 | 0 10 | 4 10 | 8 60 | 1,418 50 | 164 94 |
| 001 Communicating with shareholders | 0 00 | 0 00 | 0 10 | 0 00 | 0 10 | 11 00 | 110 00 |
| Shareholders | 0 00 | 0 00 | 0 10 | 0 00 | 0 10 | 11 00 | 110 00 |
| Total Hours | 67 00 | 0 20 | 18 30 | 24 30 | 109 80 | 21,903 00 | 199 48 |
| Total Fees Claimed | | | | | | 21,398 37 | |

Fees and Disbursements

A schedule of Peter Hall's charge out rates effective from the 1 December 2010 is as follows -

| Time incurred by | Rate per hour £ | | |
|------------------------------------|------------------------|------------------------|------------------------|
| | To 01/12/2010 | From 01/12/2012 | From 01/12/2013 |
| Insolvency Practitioner / Director | £250 | £275 | £295 |
| Insolvency Manager | £175 | £175 | £175 |
| Senior Administrator | £160 | £160 | £160 |
| Administrator | £110 | £110 | £110 |
| Junior | £75 | £75 | £75 |

The charge-out rates are subject to periodic reviews and change

Please be advised that the minimum unit of time recorded is 6 minutes

Disbursements

There are two types of disbursements, direct disbursements (known as category one) and indirect disbursements (known as category two)

Category one disbursements do not require approval by creditors. Typically, these include external supplies of incidental services specifically identifiable to the case, such as postage, advertising, invoiced travel and external printing, room hire, insolvency bond and document storage. Also chargeable will be any properly reimbursed expenses incurred by personnel in connection with the case.

Category two disbursements do require creditor approval and include elements of shared or allocated costs. Peter Hall's current disbursement policy is

Mileage – this is reimbursed at 45p per mile

All other disbursements are reimbursed at cost

Appendix E

| Standard activity | Examples of work |
|-----------------------------|--|
| Administration and planning | Case planning Administrative set up Appointment notification Maintenance of records Statutory reporting Annual and internal reviews |
| Investigations | SIP 2 review Investigating antecedent transactions |
| Realisation of assets | Identifying, securing, 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 Creditors' claims (including employees' and other preferential creditors') |