

LIQ13

Notice of final account prior to dissolution in MVL



Companies House

For further information, please
refer to our guidance at
www.gov.uk/companieshouse

1		Company details							
Company number	0	8	4	5	2	2	1	4	
Company name in full	AJA Consulting Solutions Limited								
2		Liquidator's name							
Full forename(s)	Matthew Douglas								
Surname	Hardy								
3		Liquidator's address							
Building name/number	30 St. Paul's Square								
Street									
Post town	Birmingham								
County/Region	West Midlands								
Postcode	B	3		1	Q	Z			
Country									
4		Liquidator's name ^①							
Full forename(s)									
Surname									
5		Liquidator's address ^②							
Building name/number									
Street									
Post town									
County/Region									
Postcode									
Country									

LIQ13

Notice of final account prior to dissolution in MVL

6	Final account	
	<input checked="" type="checkbox"/> I have delivered the final account of the winding up to the members in accordance with Section 94(2) and attach a copy.	
7	Sign and date	
Liquidator's signature	<div style="display: flex; justify-content: space-between;"> <div> <small>Signature</small> X <i>M. D. Hardy</i> </div> <div> <i>M. D. Hardy</i> X </div> </div>	
Signature date	<div style="display: flex; justify-content: space-between;"> <div> <small>d</small> 0 <small>d</small> 6 </div> <div> <small>m</small> 0 <small>m</small> 9 </div> <div> <small>y</small> 2 <small>y</small> 0 <small>y</small> 2 <small>y</small> 1 </div> </div>	

LIQ13

Notice of final account prior to dissolution in MVL



Presenter information

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

Contact name **Mark Monaghan**

Company name **Poppleton & Appleby**

Address **Poppleton & Appleby**
30 St. Paul's Square

Post town **Birmingham**

County/Region **West Midlands**

Postcode **B 3 1 Q Z**

Country

DX

Telephone **0121 200 2962**



Checklist

We may return forms completed incorrectly or with information missing.

Please make sure you have remembered the following:

- ☐ The company name and number match the information held on the public Register.
- ☐ You have attached the required documents.
- ☐ You have signed the form.



Important information

All information on this form will appear on the public record.



Where to send

You may return this form to any Companies House address, however for expediency we advise you to return it to the address below:

The Registrar of Companies, Companies House,
Crown Way, Cardiff, Wales, CF14 3UZ.
DX 33050 Cardiff.



Further information

For further information please see the guidance notes on the website at www.gov.uk/companieshouse or email enquiries@companieshouse.gov.uk

This form is available in an alternative format. Please visit the forms page on the website at www.gov.uk/companieshouse

Declaration of Solvency		£	£
	ASSETS NOT PLEDGED		
374,134.00	Cash at Bank	374,841.87	
9,058.00	Director's Loan Account	9,058.00	
2,582.00	VAT Refund	2,044.60	
	Tax Refund	190.04	
			386,134.51
	COST OF REALISATIONS		
	Statutory Advertising	237.00	
	Stationery, Printing & Carriage	3.18	
	Specific Bond	288.75	
	Bank Charges & Interest	30.00	
	Accountancy Fees	2,400.00	
	Swearing Fee	7.00	
	Liquidators Fees	3,500.00	
			(6,465.93)
	UNSECURED CREDITORS		
	HMRC - Corporation Tax	279.20	
(2,880.00)	Trade and Expense Creditors	NIL	
			(279.20)
	DISTRIBUTIONS		
	Ordinary Shareholders	379,389.38	
			(379,389.38)
382,894.00			(0.00)
	REPRESENTED BY		
			NIL

M. D. Hardy

06 September 2021 10:24



LIQUIDATOR'S FINAL ACCOUNT TO MEMBERS TO 2 SEPTEMBER 2021

Our Ref: MDH//TJL/MGM/A7E/MVLIR1507

2 September 2021

Dear Sirs

AJA Consulting Solutions Limited – In Members' Voluntary Liquidation

I was appointed as Liquidator of the Company in order to wind down the affairs of the Company and to make distributions to the Members. I confirm that for all practical purposes, the Liquidation has now been completed. I intend to deliver the Final Account to the Registrar of Companies within 14 days in order that I may vacate office as stated in the enclosed notice to accompany the draft final account.

The purpose of this report is to lay before the Members my Final Account as to the conduct of the Liquidation.

Statutory information that I am obliged to provide is attached at **Appendix A**.

Executive Summary

As Liquidator of the Company, I was appointed in order to assist the Shareholder to wind down the Company's affairs and distribute any surplus assets as a return on capital.

In this case, the only assets identified on the Statutory Declaration of Solvency to be distributed were the Company's Cash at Bank, Director's Loan Account and a VAT refund for the final period up to the date of Liquidation.

I have also attempted to obtain clearance from HM Revenue & Customs ("HMRC") to bring the Liquidation to a conclusion. However, I was unable to obtain clearance from HMRC Corporation Tax Operations prior to the anniversary although, at the time of writing, the appropriate clearance has been received.

Details of the final, nominal, distribution to Shareholders is included in my final report.

Liquidator's Actions Since Appointment and Last Progress Report

As per my statutory obligations, immediately following my appointment, I contacted all stakeholders in order to advise of my appointment as Liquidator. This included, but was not limited to, writing to the Company's bankers, to various departments of HM Revenue & Customs ("HMRC"), the Members and any other potential Creditor. I also advertised details of my appointment and requested claims to be lodged.

Continued



The Company's sole Director had deposited £374,115 in my Firm's client account prior to my appointment, and having obtained an Indemnity from the Member, I made an early distribution of funds. As stated above, I contacted the Company's bankers in order to arrange for the accounts to be closed with any remaining balance being issued to the Liquidation.

I liaised with the Company's Accountants who prepared the Company's final closing accounts and tax computations. These were then submitted to HMRC, confirming a nominal claim of £279 in respect of the final trading period.

Finally, I have completed the necessary returns for the Company whilst it has been in Liquidation and also applied for tax clearance from all relevant HMRC departments.

I have continued to liaise with HMRC with regard to withdrawal of penalties incorrectly charged and for the recovery of the VAT refund for the final period up to the date of Liquidation.

There is certain work that I am required by the insolvency legislation to undertake in connection with the Liquidation that provides no financial benefit for the Members. A description of the routine work undertaken since my last progress report is contained in **Appendix B**.

Receipts and Payments Account

I attach as **Appendix C**, a copy of my Receipts and Payments Account between 23 March 2021 and 2 September 2021, which details the proceeds from the realisations of the Company's assets and how those funds have been applied in the Liquidation. The Account also provides the cumulative position of all realisations and payments for the entire Liquidation period from 23 March 2016.

All amounts are shown net of VAT. I have reconciled the account against the financial records that I am required to maintain.

Asset Realisations

There were no Fixed or Floating Charges registered at Companies House and, therefore, all assets were deemed to be unencumbered.

The receipt of the VAT refund is the only asset realisation during the reporting period, however, as this is my final report, I have summarised all asset realisations achieved throughout the entire Liquidation.

Cash at Bank

As detailed above, the Company placed the majority of its cash funds, being £374,115, into my Firm's client account prior to my appointment. Following an initial distribution to the Members, the remaining funds were transferred to the duly opened Liquidation account.

I contacted the Company's bankers and a further £727 was remitted to me in September 2016. No further realisations will be made, and I have received confirmation that all accounts are now closed.

Director's Loan Account

There was a Director's Loan Account ("DLA") with a book value of £9,058. The DLA was realised at book value, as part of the distribution in specie to the Company's Shareholder, further details of which are provided later in this report.

No further Director's Loan Account realisations are anticipated.

Continued



VAT Refund

At the date of appointment, there was an estimated VAT refund of £2,582, which was revised to £2,045 following submission of the final return for the period 1 January 2016 to 22 March 2016.

Receipt of the refund from HMRC had continued to remain outstanding, however, HMRC had previously advised that these funds would be released on receipt of tax clearance and subject to any deduction of charges or further interest.

HMRC advised that the VAT refund had been withheld due to outstanding penalties due in respect of the non-filing of a 2015/16 return in relation to National Insurance Contributions. Following a review of this and in conjunction with the Company's Accountants, Spencer Gardner Dickins ("SGD"), it was confirmed that the Company had no requirement to file the return in question and as a result the penalties should be rescinded.

I had previously received verbal confirmation from HMRC that the penalties would be withdrawn, however, written confirmation was received during a previous reporting period.

It was anticipated that the VAT refund would follow shortly after resolution of the position with regard to the penalties. However, as a result of the Covid-19 pandemic, a majority of HMRC staff have been re-deployed to assist with related matters, which has meant that there have been significant delays with matters relating to VAT.

In the period subsequent to this report, HMRC confirmed the VAT had been authorised and would be received shortly, I am pleased to report that a cheque for £2,044.60 was received on 17 May 2021.

Liabilities

Secured Creditors

No Secured Creditors were expected in this matter and no claims have been received.

Preferential Creditors

No Preferential Creditors were expected in this matter and no claims have been received.

Crown Creditors

The Declaration of Solvency included £279 owed to HMRC. HMRC's final claim of £279 has been received and settled in full.

Non-Preferential Unsecured Creditors

The Declaration of Solvency included one Non-Preferential Unsecured Creditor with an estimated total liability of £2,880.

The Creditor related to outstanding professional accountancy fees for the pre-Liquidation period and has been paid in full as detailed in the attached Receipts and Payments Account.

Continued



Share Capital

An initial distribution of approximately £3,712 per £1 share was made to the Member on 23 March 2016. A further distribution of £60 per £1 share was made on 21 June 2017. All distributions are summarised below and are detailed within the attached Receipts and Payments Account: -

Type of Distribution	Assets Distributed	Date Distributed	Amount Distributed (£)	Distributed Value per Share (£)
Ordinary Share Capital Repaid	Cash	23 March 2016	100.00	1.00
Ordinary Shares Distribution	Cash	23 March 2016	362,024.00	3,620.24
Ordinary Shares Distribution in Specie	Director's Loan Account	23 March 2016	9,058.00	90.58
Ordinary Shares Distribution	Cash	21 June 2017	6,000.00	60.00
Ordinary Shares Distribution	Cash	9 July 2021	2,207.38	22.07
Total			379,389.38	3,793.89

Liquidator's Remuneration

My remuneration was previously authorised by the Members at a meeting held on 30 March 2016 on a fixed fee basis of £3,500 plus VAT. I drew these fees in full during the first reporting period. I can, therefore, confirm that no further fees have been drawn during this reporting period and no further fees will be drawn.

Whilst I have undertaken certain work that has provided a direct benefit to Members, such as liaising with the Company's Bank, declaring an interim distribution and requesting clearance from HMRC to conclude the Liquidation, there is certain work that I am required by the insolvency legislation to undertake in connection with the Liquidation that provides no financial benefit for Members. A description of the routine work undertaken since my appointment as Liquidator is contained in **Appendix B**.


A copy of 'A Members' Guide to Liquidators' Fees', together with an explanatory note which shows Poppleton & Appleby's fee policy are available at the link www.poppletonandappleby.co.uk/creditors-area/.

Liquidator's Expenses

Expenses are any payments from the estate which are neither An Office Holder's remuneration nor a distribution to a creditor or a member. Expenses also includes disbursements. Disbursements are payments which are first met by the Office Holder and then reimbursed to the Office Holder from the estate. Expenses are split into:

- category 1 expenses, which are payments to persons providing the service to which the expense relates who are not an associate of the Office Holder; and
- category 2 expenses, which are payments to associates or which have an element of shared costs. Before being paid category 2 expenses require approval in the same manner as an Office Holder's remuneration.

Continued



I have incurred expenses to 2 September 2021 of £580 of which £6 was incurred in the period since 22 March 2020. I have drawn £567 to date, none of which was drawn in the period since 22 March 2021.

I obtained approval from the Members at the meeting held on 23 March 2016 to draw Category 2 disbursements, however none have been incurred in this matter.

I attach at **Appendix D**, a detailed breakdown of the expenses incurred and paid for the whole period of the Liquidation.

Professional Fees

Accountants were instructed during the course of the Liquidation. The scope of their engagement as well as the fees paid are summarised at **Appendix E**.

SGD were instructed in this matter, due to their position as the Company's Accountants and advisors. They have assisted with all aspects of the pre-appointment tax position of the Company, which has included the submission of tax returns. SGD have confirmed that they hold adequate Professional Indemnity Insurance.

The choice of professionals used was based on my perception of their experience and ability to perform this type of work, the complexity and nature of the assignment and the basis of my fee arrangement with them. I also confirmed that they hold appropriate regulatory authorisations. I have reviewed the fees they have charged and am satisfied that they are reasonable in the circumstances of this case.

Further Information

The Liquidation is, therefore, for practical purposes, complete, such that I have enclosed a Notice to Accompany the Final Account.

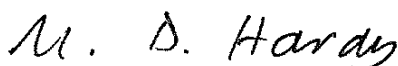
To comply with the Provision of Services Regulations, some general information about Poppleton & Appleby can be found at www.poppletonandappleby.co.uk.

There are also a number of Statutory Statements I have to provide to Members when reporting, and these are dealt with on the attached **Appendix F**.

Summary

If members have any queries regarding the conduct of the Liquidation, or if they want hard copies of any of the documents made available online, they should contact Mark Monghan on 0121 200 2962, or by email at markm@poppletonandappleby.co.uk before my release.

Yours faithfully



Matthew Douglas Hardy
Liquidator

Encs

STATUTORY INFORMATION

Company name:	AJA Consulting Solutions Limited
Company number:	08452214
Trading address	Rosary Cottage Avon Dassett Southam Warwickshire CV47 2AP
Registered office:	30 St. Paul's Square Birmingham West Midlands B3 1QZ
Former registered office:	Rosary Cottage Avon Dassett Southam Warwickshire CV47 2AP
Principal trading activity:	Management Consultancy
Liquidator's name:	Matthew Douglas Hardy
Liquidator's address:	Poppleton & Appleby 30 St. Paul's Square Birmingham West Midlands B3 1QZ
Date of appointment:	23 March 2016

**ROUTINE WORK ORDINARILY UNDERTAKEN IN MEMBERS' VOLUNTARY LIQUIDATIONS
DURING THE CURRENT REPORTING PERIOD**

1. Administration and Planning

This represents the work involved in the routine administrative functions of the case by the office holder and their staff, together with the control and supervision of the work done on the case by the office holder and their managers. It does not give direct financial benefit to the members, but has to be undertaken by the office holder to meet their requirements under the insolvency legislation and the Statements of Insolvency Practice, which set out required practice that office holders must follow.

- Dealing with all routine correspondence and emails relating to the case.
- Maintaining and managing the office holder's estate bank account.
- Maintaining and managing the office holder's cashbook.
- Undertaking regular bank reconciliations of the bank account containing estate funds.
- Reviewing the adequacy of the specific penalty bond on a quarterly basis.
- Undertaking periodic reviews of the progress of the case.
- Overseeing and controlling the work done on the case by case administrators.
- Preparing, reviewing and issuing annual progress reports to the members.
- Filing returns at Companies House.
- Preparing and filing Corporation Tax returns.
- Seeking closure clearance from HMRC and other relevant parties.

2. Creditors

- Dealing with Creditor correspondence, emails and telephone calls.
 - Liaise with HMRC for clearance

3. Realisation of Assets

- Corresponding with HMRC for recovery of pre-appointment VAT refund.

ROUTINE WORK ORDINARILY UNDERTAKEN IN MEMBERS' VOLUNTARY LIQUIDATIONS

1. Administration & Planning

- Preparing the documentation and dealing with the formalities of appointment.
 - Writing a report that takes account of statutory requirements and the requirements of Statements of Insolvency Practice 9 in particular.
 - Preparing schedules of work done to date and work proposed and explaining them to creditors in the report.
 - Assessing the possible action that might be required to recover assets and considering the likely cost of that action.
 - Preparing minutes that comply with Statement of Insolvency Practice 12 and getting them signed by the chairman, together with a formal record of the winding up resolution and a certificate of appointment.
 - Complete internal compliance documentation following appointment.
 - In anticipation of closure and release from office review all case files.
- Statutory notifications and advertising
 - Notifying Companies House of the appointment.
 - Prepare and circulate notice of appointment to all Creditors, Shareholders and other Stakeholders to include HM Revenue & Customs.
 - Liaising with our advertising Agent(s) to ensure statutory notifications are advertised in the appropriate manner.
- Preparing documentation required.
 - Opening case folder(s).
 - Preparation of statements of insolvency practice ("SIP") checklists, in particular 9.
 - Preparation and continued review of case checklist to ensure compliance on all statutory and best practice matters.
 - Preparation, completion and review of independence and ethics checklists.
 - Completion of relevant post Liquidation VAT forms for HM Revenue & Customs.
 - Completion of relevant post Liquidation Corporation Tax Forms for HM Revenue & Customs.
- Dealing with all routine correspondence, e mails and telephone calls.
 - Includes correspondence with Creditors, Shareholders and other Stakeholders.
 - Internal correspondence between Insolvency Practitioner, managers and case administrators.
 - Deal with correspondence from Companies House.
 - Dealing with correspondence from HM Revenue & Customs.
 - Ensuring that a member of staff is generally available to deal with telephone queries.
 - Ensuring that email correspondence is dealt with within the Firm's response policy.
- Maintaining physical case files and electronic case details in our computerised systems.
 - Data input of details pertaining to assets and liabilities onto bespoke software system.
 - Input and management of case diary onto bespoke software system.
 - Filing and scanning of electronic and written correspondence to relevant files.
 - Dealing with destruction of books and records when required.
- Review and storage.
 - Prepare and complete periodic case reviews (Day 1, 6 weeks, Months 3, 6, 9 and 12 in first year), to include review on progression, ethics and independence checks.
 - Liaise with external review agencies to ensure progression and compliance of case.
 - Case bordereau reviews and maintenance.

APPENDIX B

- Case planning and administration.
 - Hold internal meetings to discuss case strategy and progression
 - Drafting case notes to ensure strategy remains appropriate.
 - Overseeing and managing work conducted by case administrators.
- Preparing reports to interested parties.
 - Progress reports to Creditors, Members and Stakeholders where appropriate.
 - Draft and circulation of final report to Members.
- Cashiering
 - Maintaining and managing the Liquidator's cashbook and bank account(s).
 - Preparation and maintenance of cashier file.
 - Open bespoke Liquidation bank account.
 - Review level of turnover on bank account.
 - Invest funds onto deposit accounts, where appropriate.
 - Input of transactional data during the Liquidation.
 - Completion of journals where appropriate.
 - Review bank statements and complete bank reconciliations.
 - Physical banking of cheques to account.
 - Paying costs and expenses from the case account.
 - Ensuring statutory lodgements and taxation affair obligations are met.
 - Preparation of relevant Corporation Tax Forms to HM Revenue & Customs.
 - Assistance to HM Revenue & Customs where site visits are required.
 - Preparation of statutory forms to Companies House, to include progress and final reports.
 - Preparation of final Corporation Tax return and seeking Tax clearance from HM Revenue & Customs.

2. Creditors

- Dealing with Creditor correspondence, emails and telephone calls.
 - Attendance to queries within Firm policy timescales.
 - Submission of pre-Liquidation returns.
 - Liaise with Accountants
 - Liaise with HMRC for clearance

3. Realisation of Assets

- Corresponding with HMRC for recovery of pre-appointment VAT refund.
- Liaising with the Company's bank regarding the closure of the accounts(s).

AJA Consulting Solutions Limited
(In Liquidation)
Liquidator's Summary of Receipts & Payments

Declaration of Solvency £		From 23/03/2021 To 02/09/2021 £	From 23/03/2016 To 02/09/2021 £
	ASSETS NOT PLEDGED		
374,134.00	Cash at Bank	NIL	374,841.87
9,058.00	Director's Loan Account	NIL	9,058.00
	Tax Refund	NIL	190.04
2,582.00	VAT Refund	2,044.60	2,044.60
		2,044.60	386,134.51
	COST OF REALISATIONS		
	Accountancy Fees	NIL	2,400.00
	Bank Charges & Interest	NIL	30.00
	Liquidators Fees	NIL	3,500.00
	Specific Bond	NIL	288.75
	Stationery, Printing & Carriage	NIL	3.18
	Statutory Advertising	NIL	237.00
	Swearing Fee	NIL	7.00
		NIL	(6,465.93)
	UNSECURED CREDITORS		
	HMRC - Corporation Tax	NIL	279.20
(2,880.00)	Trade and Expense Creditors	NIL	NIL
		NIL	(279.20)
	DISTRIBUTIONS		
	Ordinary Shareholders	2,207.38	379,389.38
		(2,207.38)	(379,389.38)
382,894.00		(162.78)	(0.00)
	REPRESENTED BY		
			NIL

M. S. Hardy

Matthew Douglas Hardy
Liquidator

APPENDIX D

LIQUIDATOR'S COSTS AND EXPENSES

Disbursement	Category 1 or Category 2	Budgeted Costs (£)	Amount Incurred in Previous Reporting Period (£)	Amount Paid in Previous Reporting Period (£)	Amount Incurred in Current Reporting Period (£)	Amount Paid in Current Reporting Period (£)	Final Costs (£)
Specific Bond	Category 1	289	289	289	Nil	Nil	289
Statutory Advertising	Category 1	237	237	237	Nil	Nil	237
Bank Charges and Interest	Category 1	30	30	30	Nil	Nil	30
Swearing Fee	Category 1	7	7	7	Nil	Nil	7
Postage	Category 1	29	17	4	Nil	Nil	4
Total		592	580	567	Nil	Nil	567

APPENDIX E

SUMMARY OF PROFESSIONAL COSTS

Firm	Description	Agreed fee structure	Budgeted Costs C/F (£)	Amount Incurred in Previous Reporting Period (£)	Amount Paid in Previous Reporting Period (£)	Amount Incurred in Current Reporting Period (£)	Amount Paid in Current Reporting Period (£)	Estimated Future Costs (£)	Current Budgeted Costs C/F (£)
Spencer Gardner Dickins Limited	Assistance in preparation and filing of relevant Company Corporation Tax returns.	Fixed Fee	2,400	2,400	2,400	Nil	Nil	Nil	2,400
Total			2,400	2,400	2,400	Nil	Nil	Nil	2,400

STATUTORY DISCLOSURE REQUIREMENTS

Legislative requirements state that when an Insolvency Practitioner reports to Members, there are certain statutory statements he must make. In order to fully comply with these conditions, we have set out below the statements which apply in these proceedings in this Appendix, rather than in the report itself, with the intention of keeping the report informative for creditors whom are more likely to be interested in the practical points arising in the insolvency.

The statements which form part of this statutory report which also need to be considered along with it are as follows:-

- Please note that no funds have been held with the Insolvency Services Account at any time during the Liquidation, therefore, it has been neither possible nor necessary to reconcile this account with the Secretary of State.
- I can confirm that there have been no unrealised assets in this matter.

Comments as Regards Liquidator's Remuneration:-

- For further information with regards to this firm's policy on fees and disbursements as well as general guidance regarding a Liquidator's fees in a Members' Voluntary Liquidation, you may download a Members' Guide to Fees on our website at www.poppletonandappleby.co.uk and choose the following options: Creditors Login, Creditors' Guidance Notes, then choose Members' Guidance Notes to Fees then choose A Members' Guide to A Liquidator's Fees Effective from .
- Members have a right to request further information regarding my fees and expenses if they meet certain statutory criteria, details of which are set out below. Such a request should be made within 21 days of receipt of this report. To exercise this right Members either need the permission of the Court or the agreement of 5% or more of the total Members (including the Member instigating this process). Secured Creditors have identical rights. Details of this right can be found on our website at www.poppletonandappleby.co.uk, choose A Members' Guide to A Liquidator's Fees Effective from and Practice Fee Recovery Policy for Poppleton & Appleby and Statutory Disclosure for Liquidations, Liquidator's Remuneration – Statutory Disclosure. A hard copy of these Rights can be provided upon written request.
- Members also have a right to appeal the level of my fees and expenses to the Court if they meet certain statutory criteria, details of which are set out below. Such an application must be made within 8 weeks of receipt of this report. To exercise this right Members either need the permission of the Court or the agreement of 10% or more of the total Members (including the Member instigating this process). Secured Creditors have identical rights. Details of this right can be found on our website at www.poppletonandappleby.co.uk, and choose A Members' Guide to A Liquidator's Fees Effective from and Practice Fee Recovery Policy for Poppleton & Appleby and Statutory Disclosure for Liquidations, Liquidator's Remuneration – Statutory Disclosure. A hard copy of these Rights can be provided upon written request.

Provision of Services Regulations Summary for Poppleton & Appleby

To comply with the Provision of Services Regulations, some general information about this Firm can be found on our website at www.poppletonandappleby.co.uk. To access, choose the following options: Creditors Login, Creditors' Guidance Notes, Provision of Services Regulations Summary for Poppleton & Appleby, Provision of Services.