

LIQ14

Notice of final account prior to dissolution in CVL



Companies House

WEDNESDAY



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02/08/2023

#162

COMPANIES HOUSE

→ Filling in this form
Please complete in typescript or in
bold black capitals.

1 Company details

Company number 1 0 0 0 5 3 6 3

Company name in full BJ TRADERS LTD

2 Liquidator's name

Full forename(s) JONATHAN

Surname AMOR

3 Liquidator's address

Building name/number MILL 2 ST PEGS MILL

Street THORNHILLS BECK LANE

Post town BRIGHOUSE

County/Region WEST YORKSHIRE

Postcode H D 6 4 A H

Country ENGLAND

4 Liquidator's name ①

Full forename(s)

Surname

① Other liquidator

Use this section to tell us about
another liquidator.

5 Liquidator's address ②

Building name/number

Street

Post town

County/Region

Postcode


Country

② Other liquidator

Use this section to tell us about
another liquidator.

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6	Liquidator's release	
	<input type="checkbox"/> Tick if one or more creditors objected to liquidator's release.	
7	Final account	
	<input checked="" type="checkbox"/> I attach a copy of the final account.	
8	Sign and date	
Liquidator's signature	Signature <input checked="" type="checkbox"/>  <input checked="" type="checkbox"/>	
Signature date	<div> <div>^d0^d1</div> <div>^m0^m8</div> <div>^y2^y0</div> <div>^y2^y3</div> </div>	

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**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 JONATHAN AMOR

Company name A.M. INSOLVENCY LIMITED

Address MILL 2 ST PEGS MILL

THORNHILLS BECK LANE

Post town BRIGHOUSE

County/Region WEST YORKSHIRE

Postcode H D 6 4 A H

Country ENGLAND

DX

Telephone 01484723023

**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

BJ Traders Ltd – In Creditors' Voluntary Liquidation

LIQUIDATOR'S FINAL ACCOUNT TO CREDITORS AND MEMBERS

STATUTORY INFORMATION

Company name: BJ Traders Ltd

Trading address: 22 Errington Crescent, Birmingham, B36 8AP

Registered office: Mill 2 St Pegs Mill, Thornhills Beck Lane, Brighouse, HD6 4AH

Former registered office: 22 Errington Crescent, Birmingham, B36 8AP

Registered number: 10005363

Principal trading activity: Retail sale of mobile phones

Liquidator's name: Jonathan Amor

Liquidator's address: Mill 2 St Pegs Mill, Thornhills Beck Lane, Brighouse, HD6 4AH

Date of appointment: 20 March 2020

LIQUIDATOR'S ACTIONS SINCE APPOINTMENT

This was a routine case with no realisable tangible assets according to the Directors' Estimated Statement of Affairs. The Company operated online buying and selling mobile phone handsets. The Company had ceased trading over 12 months prior to my appointment. As there were no assets my time focused on my statutory duties.

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 creditors. A description of the routine work undertaken since my last progress report is contained in Appendix 1.

RECEIPTS AND PAYMENTS ACCOUNT

My Receipts & Payments Account for the period from 20 March 2020 to 6 June 2023 and for the period since 20 March 2023 is attached at Appendix 2. 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 have been no assets realised.

LIABILITIES

Secured Creditors

An examination of the Company's mortgage register held by the Registrar of Companies, showed that the Company has no current charges over its assets.

The legislation requires that if the Company has created a floating charge after 15 September 2003, a prescribed part of the Company's net property (i.e. the money that would otherwise be available to the charge holder) should be ring-fenced for distribution to unsecured creditors. In this case there were no creditors secured by a floating charge such that the prescribed part provisions do not apply.

Preferential Creditors

The statement of affairs anticipated no preferential creditors and no claims have been received.

Crown Creditors

The statement of affairs included £250.00 owed to HMRC. HMRC's final claim was not received although correspondence regarding the Company's incorrect treatment of VAT which has led to penalties being added has been received.

Non-preferential unsecured Creditors

The statement of affairs included 1 non-preferential unsecured creditor with an estimated total liability of £31,000.00. No claim was received.

DIVIDEND PROSPECTS

There has been no dividend to any class of creditor in this case.

A dividend will not be declared to non-preferential unsecured creditors as no assets were realised.

INVESTIGATION INTO THE AFFAIRS OF THE COMPANY

I undertook an initial investigation into the Company's affairs to establish whether there were any potential asset recoveries or conduct matters that justified further investigation, taking account of the public interest, potential recoveries, the funds likely to be available to fund an investigation, and the costs involved. I am required by the Statements of Insolvency Practice to undertake such an initial investigation and the work detailed below has been undertaken in connection with that initial

investigation. Specifically, I obtained and reviewed copy bank statements for the 24 months prior to the Company ceasing to trade from the Company's bankers; and compared the information in the Company's last set of accounts with that contained in the statement of affairs lodged in the Liquidation and made enquiries about the reasons for the changes.

I identified numerous cash withdrawals from the Company account that require an explanation and I liaised with the Directors to ensure the cash withdrawn was used for business purposes. I was not provided with sufficient evidence that all the cash withdrawn was used for business purposes however with no funds in the case to pursue further I made enquiries with a litigation funder to see whether the potential claims could be assigned for them to pursue with any realisations being split between the funder and the insolvent estate for the benefit of creditors. Due to the size of the claim and the modest level of creditors in the case, the litigation funder declined taking the matter further and therefore no action will be taken and the case will be closed.

Within three months of my appointment as Liquidator, I am required to submit a confidential report to the Secretary of State to include any matters which have come to my attention during the course of my work which may indicate that the conduct of any past or present Director would make them unfit to be concerned with the management of the Company. I would confirm that my report has been submitted.

PRE-APPOINTMENT REMUNERATION

The Board previously authorised the payment of a fee of £3,000 plus VAT for my assistance with preparing the statement of affairs and arranging the deemed consent procedure for creditors to appoint a liquidator.

The fee for preparing the statement of affairs and arranging the deemed consent procedure for creditors to appoint a liquidator was paid by Bilal Javaid, who is connected to the Company as a Director.

LIQUIDATOR'S REMUNERATION

Since the Company did not have any known assets, I did not seek approval for my remuneration.

Further information about creditors' rights can be obtained by visiting the creditors' information micro-site published by the Association of Business Recovery Professionals (R3) at <http://www.creditorinsolvencyguide.co.uk/>. Details about how an office holder's fees may be approved for each case type are available in a series of Guidance Notes issued with Statement of Insolvency Practice 9, and they can be accessed at www.r3.org.uk. There are different versions of these Guidance Notes, and in this case please refer to the most recent version. Please note that we have also provided further information about an office holder's remuneration and expenses in our practice fee recovery sheet, which is included as an appendix to this report online.

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.

I have incurred total expenses of £252.00, of which I incurred £14.00 in the period since 20 March 2023. I have not been able to draw any expenses in this matter.

I have incurred the following expenses in the period since the last progress report:

Type of expense	Amount incurred/ accrued in the reporting period
Online report hosting	£14.00

FURTHER INFORMATION

An unsecured creditor may, with the permission of the Court, or with the concurrence of 5% in value of the unsecured creditors (including the creditor in question), request further details of the Liquidator's remuneration and expenses within 21 days of their receipt of this final account. Any secured creditor may request the same details in the same time limit.

An unsecured creditor may, with the permission of the Court, or with the concurrence of 10% in value of the unsecured creditors (including the creditor in question), apply to Court to challenge the amount of remuneration charged by the Liquidator as being excessive, and/or the basis of the Liquidator's remuneration, and/or the amount of the expenses incurred as being excessive, within 8 weeks of their receipt of this final account. Any secured creditor may make a similar application to court within the same time limit.

To comply with the Provision of Services Regulations, some general information about A.M. Insolvency Limited can be found in the attached summary sheet.

SUMMARY

The winding up of the Company is now for all practical purposes complete and I am seeking the release of myself as Liquidator of the Company. Creditors and members should note that provided no objections to my release are received I shall obtain my release as Liquidator following the delivery of the final notice to the Registrar of Companies, following which my case files will be placed in storage.

If creditors have any queries regarding the conduct of the Liquidation, or if they want hard copies of any of the documents made available on-line, they should contact me by email at jonathan@aminsolvency.co.uk or by phone on 01484 723 023 before my release.



Jonathan Amor
Liquidator

Notice of Final Account of

BJ Traders Ltd ("the Company") – In Creditors' Voluntary Liquidation

Company registered number: 10005363

NOTICE IS GIVEN by the Liquidator, Jonathan Amor, under rule 6.28 of The Insolvency (England and Wales) Rules 2016 and section 106 of The Insolvency Act 1986, that the Company's affairs have been fully wound up.

1. Creditors have the right under rule 18.9 of The Insolvency (England and Wales) Rules 2016 to request further details of the Liquidator's remuneration and expenses. That request must be made to the Liquidator within 21 days of receipt of the final account, and with either the permission of the Court, or with the concurrence of 5% in value of the unsecured creditors (including the creditor in question). Secured creditors may also request further details.
2. Creditors have the right under rule 18.34 of The Insolvency (England and Wales) Rules 2016 to apply to Court to challenge the amount and/or basis of the Liquidator's fees, and/or the amount of any expenses incurred. That application must be made within 8 weeks of receipt of the final account, and with either the permission of the Court, or with the concurrence of 10% in value of the creditors (including the creditor in question). Secured creditors may also make an application.
3. Creditors may object to the release of the Liquidator by giving notice in writing to the Liquidator at the address given below before the end of the prescribed period. The prescribed period will end at the later of: 8 weeks after delivery of this notice; or, if any request for information regarding the Liquidator's remuneration and/or expenses is made under rule 18.9, or if any application is made to Court to challenge the Liquidator's fees and/or expenses under rules 18.34 or 18.35, when that request or application is finally determined.
4. The Liquidator will vacate office under section 171 of the Insolvency Act 1986 when, upon expiry of the prescribed period that creditors have to object to his release, he delivers to the Registrar of Companies the final account and a notice saying whether any creditor has objected to his release.
5. The Liquidator will be released under section 173 of the Insolvency Act 1986 at the same time as vacating office unless any creditors objected to his release.

Creditors requiring further information regarding the above, should either contact me by post at A.M. Insolvency Limited, Mill 2 St Pegs Mill, Thornhills Beck Lane, Brighouse, HD6 4AH or by telephone on 01484 723 023 or by email at jonathan@aminsolvency.co.uk.

DATED THIS 6TH DAY OF JUNE 2023



Jonathan Amor
Liquidator

Notice about final dividend position

BJ Traders Ltd ("the Company") – In Creditors' Voluntary Liquidation

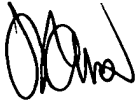
Company registered number: 10005363

Notice is given under rule 14.36 of The Insolvency (England and Wales) Rules 2016, by Jonathan Amor, the Liquidator, to the creditors of BJ Traders Ltd, that no dividend will be declared to unsecured creditors.

A dividend will not be declared to unsecured creditors as no assets were realised.

Creditors requiring further information regarding the above, should either contact me by post at A.M. Insolvency Limited, Mill 2 St Pegs Mill, Thornhills Beck Lane, Brighouse, HD6 4AH or by telephone on 01484 723 023 or by email at jonathan@aminsolvency.co.uk.

DATED THIS 6TH DAY OF JUNE 2023

A handwritten signature in black ink, appearing to read 'Jonathan Amor', written over a horizontal line.

Jonathan Amor
Liquidator

Appendix 1

1. Administration

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. It does not give direct financial benefit to the creditors 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.
- Preparing, reviewing and issuing an annual progress report to creditors and members.
- Filing returns at Companies House.
- Preparing and filing returns with HMRC.
- Seeking closure clearance from HMRC and other relevant parties.
- Preparing, reviewing and issuing a final account of the liquidation to creditors and members.
- Filing a final return at Companies House.

2. Creditors

Claims of creditors - the office holder needed to maintain up to date records of the names and addresses of creditors, together with the amounts of their claims as part of the management of the case, and to ensure that notices and reports could be issued to the creditors. The office holder also needed to deal with correspondence and queries received from creditors regarding their claims and dividend prospects as they were received. The office holder was required to undertake this work as part of his statutory functions.

- Dealing with creditor correspondence, emails and telephone conversations regarding their claims.
- Maintaining up to date creditor information.

BJ Traders Ltd - In Liquidation
Liquidator's Receipts and Payments
20 March 2020 to 6 June 2023

Appendix 2

	20/03/2020 to 19/03/2023 £	20/03/2023 to 06/06/2023 £	Cumulative 20/03/2020 to 06/06/2023 £	Statement of Affairs £
Receipts				
<i>Total receipts</i>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>
Payments				
<i>Total payments</i>	<u>0.00</u>	<u>0.00</u>	<u>0.00</u>	
Balance in hand			<u>0.00</u>	

PROVISION OF SERVICES REGULATIONS SUMMARY SHEET FOR A.M. INSOLVENCY LIMITED

The following information is designed to draw the attention of interested parties to the information required to be disclosed by the Provision of Services Regulations 2009.

Licensing Body

Jonathan Amor is licensed to act as an Insolvency Practitioner in the United Kingdom by the Insolvency Practitioners Association (IPA). Jonathan Amor is a member of the IPA. Jonathan Amor is also a member of the Association of Chartered Certified Accountants (ACCA).

Rules Governing Actions

All IPs are bound by the rules of their professional body, including any that relate specifically to insolvency. The rules of the professional body that licences Jonathan Amor can be found at <http://www.insolvency-practitioners.org.uk>. In addition, IPs are bound by the Statements of Insolvency Practice (SIPs), details of which can be found at <https://www.r3.org.uk/what-we-do/publications/professional/statements-of-insolvency-practice>.

Ethics

All IPs are required to comply with the Insolvency Code of Ethics and a copy of the Code can be found at <http://www.insolvency-practitioners.org.uk/regulation-and-guidance/ethics-code>.

Complaints

At A.M. Insolvency Limited we always strive to provide a professional and efficient service. However, we recognise that it is in the nature of insolvency proceedings for disputes to arise from time to time. As such, should you have any comments or complaints regarding the administration of a particular case then in the first instance you should contact the IP acting as office holder.

If you consider that the IP has not dealt with your comments or complaint appropriately you should then put details of your concerns in writing to our complaints officer, Thomas Morgan of A.M. Insolvency Limited, Mill 2 St Pegs Mill, Thornhills Beck Lane, Brighouse, HD6 4AH. This will formally invoke our complaints procedure and we will endeavour to deal with your complaint under the supervision of a director unconnected with the appointment.

Most disputes can be resolved amicably either through the provision of further information or following negotiations. However, in the event that you have exhausted our complaints procedure and you are not satisfied that your complaint has been resolved or dealt with appropriately, you may complain to the regulatory body that licences the insolvency practitioner concerned. Any such complaints should be addressed to The Insolvency Service, IP Complaints, 3rd Floor, 1 City Walk, Leeds, LS11 9DA, and you can make a submission using an on-line form available at www.gov.uk/complain-about-insolvency-practitioner; or you can email insolvency.enquiryline@insolvency.gsi.gov.uk; or you may phone 0300 678 0015 - calls are charged at up to 12p per minute from a land line, or for mobiles, between 3p and 45p per minute if you're calling from the UK.

Professional Indemnity Insurance

A.M. Insolvency Limited's Professional Indemnity Insurance is provided by QBE UK Limited, of Plantation Place, 30 Fenchurch Street, London, EC3M 3BD. This professional indemnity insurance provides worldwide coverage excluding professional business carried out from an office in the United States of America or Canada, and any action for a claim brought in any court in the United States of America or Canada.

VAT

A.M. Insolvency Limited is registered for VAT under registration no. 228 8414 91.