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KA13 6SA

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[www.aib.gov.uk](http://www.aib.gov.uk)

North Highland Radio  
1<sup>st</sup> Floor  
25-27 High Street  
Dingwall  
Ross-shire  
IV15 9RU

Our Ref 2021/602865  
Email [IRT@aib.gov.uk](mailto:IRT@aib.gov.uk)  
Tel 0300 200 2850  
Date 08/12/2021

Dear Sir/ Madam

### Your Bankruptcy Application

On 08-Dec-2021 the Accountant in Bankruptcy awarded your application and declared the Entity bankrupt under the Bankruptcy (Scotland) Act 2016.

AIB (Trustee)  
A I B,  
1 Pennyburn Road,  
Kilwinning,  
Ayrshire,  
KA13 6SA

has been appointed as your trustee.

Provided you co-operate fully with your trustee, you may expect to be discharged from bankruptcy one year after the date of your bankruptcy award.

For further information on the bankruptcy process please find enclosed an FAQ sheet entitled 'what happens next – full administration.' If you have any questions relating to this matter, please do not hesitate to contact us on the number above.

Yours sincerely

For and on behalf of  
The Accountant in Bankruptcy



An agency of  
Buidheann Ie



The Scottish  
Government  
Riaghaltas na h-Alba



Enc



## Debtor Application - Award

***AiB Reference:*** 2021/602865

Deliverance awarding sequestration in the application of

**North Highland Radio, 1<sup>st</sup> Floor, 25-27 High Street, Dingwall, Ross-shire, IV15 9RU**

without the concurrence of necessary qualifying creditors.

On 08-Dec-2021 the Accountant in Bankruptcy has considered the foregoing application together with the productions and being satisfied that the Application has been presented in accordance with the Bankruptcy (Scotland) Act 2016, sequestrates the estate now belonging or which shall hereafter belong to the debtor

**North Highland Radio, 1<sup>st</sup> Floor, 25-27 High Street, Dingwall, Ross-shire, IV15 9RU**

before the date of the debtor's discharge and DECLARES the same to belong to the debtor's creditors for the purpose of the said Act and Appoints

AIB (Trustee), A I B, 1 Pennyburn Road, Kilwinning, Ayrshire, KA13 6SA

to be trustee. The whole estate of said at 08-Dec-2021 is vested and now belongs to said trustee for the benefit of the creditors of **North Highland Radio, 1<sup>st</sup> Floor, 25-27 High Street, Dingwall, Ross-shire, IV15 9RU**

Intimated to the Keeper

Certified a True Copy



Accountant in Bankruptcy

AiB to send forthwith a copy to:

The Keeper of the Registers of  
Inhibitions and Adjudications  
and  
The Trustee (if not the  
Accountant in Bankruptcy)



# Frequently Asked Questions

## Award of Bankruptcy What happens next?

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8. What happens after my trustee is discharged?

### 1. What happens after AiB award my bankruptcy?

Once AiB awards your bankruptcy you will be notified in writing or email (if your preferred method of communication), and will record your details in the Register of Insolvencies (RoI). The RoI is a public register, creditors or any interested persons can search the RoI to find out if someone has been made bankrupt.

Your creditors will be notified of your bankruptcy within 60 days from the date the award is made. Some creditors may still contact you during this period, if so, tell them that you are bankrupt and offer them your bankruptcy reference number (shown on any letter from AiB). If any of your creditors persist in contacting you, please contact your money adviser.

**The Accountant in Bankruptcy will appoint a trustee to administer your case on her behalf.** The name of your trustee will appear on your Award of Bankruptcy letter.

### 1.1 What happens to my bank account?

You may experience difficulties with your bank account and your bank may place a freeze on your account meaning that you will not be able to deposit or withdraw any money. This will usually happen in the first few weeks following your bankruptcy award. If your bank place a freeze on your account, you should contact your bank directly or your money adviser. Your bank may also close your account and ask you to bank somewhere else or open a different type of account, depending on the bank's own policies and procedures.

### 2. What does a trustee do?

A trustee has many functions, these include:

- recovering, managing and realising a debtor's estate,
- distributing that estate amongst the debtor's creditors,

# Frequently Asked Questions

## **Award of Bankruptcy What happens next?**

- ascertaining the reason for the debtor's insolvency,
- ascertaining the state of the debtor's assets and liabilities,
- reporting any misbehaviour on the debtor's part with regard to his co-operation or his financial affairs prior to or during the bankruptcy

### **3. What are my obligations?**

You must co-operate with your trustee at all times. Non co-operation is a serious matter and can result in your discharge from bankruptcy being deferred indefinitely or further restrictions being placed on you. You must notify AiB of any changes to your circumstances. For example. moving home, changing your contact telephone number, change of your financial circumstances, i.e. your income changes or you inherit/receive assets or funds during your bankruptcy.

#### **You must not:**

- obtain goods or services over £2,000 during the term of your bankruptcy without telling the person giving you the funds that you are bankrupt
- engage in business transactions, be a director of a company or be involved in the day-to-day management of a company, without permission from court or your trustee.
- Your trustee may decide that you must complete a course for financial education. This would only be the case if, in the opinion of your trustee, it would be

appropriate for you (a full list of the requirements can be found in the 'Debtor's Guide').

### **4. When will I be discharged from bankruptcy?**

Providing that you have co-operated with your trustee, you will be discharged one year after the award of a debtor application or one year from the issue date of a warrant to cite for a creditor petition. You will be notified of your discharge either by post or email depending on your preferred method of communication.

### **5. What happens to the debts I owe?**

The debts that you owe up to the date you are awarded bankruptcy are included in your bankruptcy. Therefore, you should not continue to pay anything to your creditors for these debts, unless they are specifically excluded from your bankruptcy. A list of debts which are excluded can be found on AiB's publication 'Debtor's Guide'. You are not discharged from your debts until you are discharged from bankruptcy. Creditors may still continue to contact you during your bankruptcy to pursue the debt, however cannot take any legal action against you.

# Frequently Asked Questions

## **Award of Bankruptcy What happens next?**

still legally obliged to cooperate with your trustee until they have been discharged as acting as your trustee.

### **6. Will I have to pay anything to my bankruptcy?**

If you have benefit income only, or you have been assessed as having no surplus income available, you will not be asked to make any payments towards your bankruptcy. However, should you have available surplus income, you may be asked to make payments.

A Debtor Contribution Order (DCO) is fixed at the date of your award of bankruptcy, if you do not have available surplus income, this will be fixed at zero. A DCO will last for 48 months or the equivalent weekly period. Therefore if you're circumstances change and you are then in a position to make regular payments towards your bankruptcy, your trustee will fix the amount and you will be expected to make payments for the remainder of the period left on the DCO.

#### **6.1. What happens to my assets?**

Assets include property, land, savings, policies, shares etc. that you own. Your trustee will investigate all assets you own or have owned in the last 5 years to determine their value and if your bankrupt estate would benefit from any asset being realised (ingathered). Your trustee will inform you what action he intends to take on your assets. It may take longer than one year for an asset to be realised, therefore, your trustee will continue with this action even if you are discharged from bankruptcy. You are

### **7. When will my trustee be discharged?**

Your trustee will be discharged after the administration of your bankruptcy is complete.

#### **7.1 Will I have to complete a financial education course?**

In some circumstances debtor's may be asked to complete a financial education course i.e. if your trustee thinks that you would benefit from this.

### **8. What happens after my trustee's discharge?**

Once your trustee has been discharged, he no longer acts as your trustee and your estate returns to you. If, after their discharge, your trustee or AiB becomes aware of an asset which should have been ingathered for the benefit of your creditors, but wasn't previously declared, The Accountant in Bankruptcy can appoint herself as trustee to ingather that asset.

Your trustee may apply for re-appointment within 5 years from the bankruptcy award date. In such a circumstance, your bankruptcy would be re-opened, the asset would be ingathered, trustee's fees would be settled, and the remaining funds would be distributed to your creditors.

*More information can be found in the AiB publication 'Debtors Guide' which can be viewed or downloaded from AiB's website at: [www.aib.gsi.gov.uk](http://www.aib.gsi.gov.uk).*







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Our Ref	2021/602865
Email	IRT@aib.gsi.gov.uk
Tel	0300 200 2850
Date	17/12/2021

Dear Sir/Madam,

**Debtor Contribution Order  
Bankruptcy of North Highland Radio, 1<sup>st</sup> Floor, 25-27 High Street, Dingwall, Ross-shire, IV15 9RU,**

On 08-Dec-2021 your bankruptcy was awarded and a Debtor Contribution Order (“the Order”) was made fixing your contribution in accordance with section 90(1) of the Bankruptcy (Scotland) Act 2016 (“the Act”). Please find enclosed a copy of the Order.

If you disagree with any aspect of the Order, you may request a review in accordance with section 92(1) of the Act. In terms of section 92(2) of the Act this application must be made before the expiry of the period of 14 days from the date on which the Order was made

Where documentary evidence has not been provided to support certain expenditure with your bankruptcy application or the expenditure calculation does not reflect the evidence available, the trustee may review this information during the course of the bankruptcy which could lead to a variation of the Order.

If you have any questions regarding this Order, please do not hesitate to contact us on the number above.

Yours sincerely



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For and on behalf of  
The Accountant in Bankruptcy

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Form 24

**Debtor Contribution Order  
(Debtor Application)**

Bankruptcy (Scotland) Act 2016  
Section 90(2)

The Accountant in Bankruptcy having awarded the bankruptcy of,

**North Highland Radio, 1<sup>st</sup> Floor, 25-27 High Street, Dingwall, Ross-shire, IV15 9RU**

("the debtor")

and having assessed the debtor's circumstances using the Common Financial Tool specified under section 89 of the Bankruptcy (Scotland) Act 2016, fixes the debtor's contribution as and requires the debtor to pay the sum of **£0.00** per **month** with a start date of **8/12/2021** and an end date of **8/12/2024** representing a period of 48 months or another period as specified in this order under section 91(2) of the Bankruptcy (Scotland) Act 2016. This period may be subject to variation under section 95 of that Act.

Issued by The Accountant in Bankruptcy  
17/12/2021

# Frequently Asked Questions

## Reviews of The Accountant in Bankruptcy's decisions

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#### 1. Who can request a review?

A debtor, creditor, trustee or any other interested party can request a review of The Accountant in Bankruptcy's decisions.

##### 1.1 How can I request a review?

To request a review you must write or email The Accountant in Bankruptcy heading your letter or email as 'request for review'. AiB's bankruptcy reference number, and name/address of debtor should be noted. E-mails for review should be sent to: [aib@aib.gsi.gov.uk](mailto:aib@aib.gsi.gov.uk)

##### 1.2 Who will deal with my review request?

The Accountant in Bankruptcy's independent review team will deal with all review requested made.

#### 2. What are the timescales?

You have 14 days from the date of any decision made by The Accountant in Bankruptcy to make a request for a review.

The Accountant in Bankruptcy has 21 days from the date of your application for a review to take into consideration any representations you or any other interested party make.

The review team must make a decision before the expiry of 28 days from the date of the application for review.

#### 3. Can I appeal against a review decision?

Yes, you may appeal to the sheriff about a review decision made by The Accountant in Bankruptcy within 14 days from the date of the review decision.

*More information can be found in the AiB publication 'Debtor's Guide' which can be requested in hard copy, or downloaded from AiBs website at: [www.aib.gov.uk](http://www.aib.gov.uk)*

