



a2b – Arrangement to Bankruptcy

A Service for Insolvency Practitioners

The Risk

Despite your best efforts, around 25% of IVAs will fail.

Modifications from creditors often oblige the supervisor of an IVA to petition in the event of failure (particularly in IVAs over two years old). It is a standard HMRC modification.

If the IVA requires you to petition on failure then you *must* do so, whether funds are available or not. If you don't, it can be a disciplinary matter.

a2b manages the petition process for you, simply and effectively.

What is a2b?

a2b is George Davies Solicitors LLP's bespoke system, designed by the lawyers using it.

Our efficient system means speed and certainty for you, the debtor and the creditors.

We also produce monthly reports for bulk instructions to ensure transparency throughout the process.

Cost and flexibility

Disbursements are high for a bankruptcy petition and we appreciate that money can be tight in some failed cases.

a2b is a streamlined, cost-efficient system for petitioning, meaning a lower fixed fee in standard cases.

We are also flexible about our costs, tailoring our service to your caseload.

How we can help

Please turn the page to learn more about how a2b can help your business, and the Helpline Service we offer to our clients.



Frequently asked questions...

What does a2b do?

- Files petitions and court documents on your behalf;
- Serves the debtor;
- Liaises with the Court and complies with key dates; and
- Arranges representation at bankruptcy hearings to get the results you want.

What are the likely costs?

We know that disbursements are high, so we aim to keep our legal fees as low as possible. We have a fixed fee in standard, one-off cases, but we are flexible and will look at each petition on a case by case basis.

(Unavoidable disbursements, for example the court fee and the OR's deposit, cost between £1,150 and £1,300).

What if there is no money in the case?

We will consider taking on cases free of charge if you are a regular user of the service.

What if there are two debtors bound by interlocking IVAs?

Due to the efficiency of the a2b system, we are able to handle both cases without doubling our costs.

What if I am not interested in taking appointment as the debtor's trustee in bankruptcy?

We understand that this is often the case. The a2b system can ensure that all your legal obligations are complied with on failing the arrangement.

What if I do want to be the debtor's trustee in bankruptcy?

We can apply for your appointment and this does not affect costs. If you have any legal issues arising out of the debtor's bankruptcy, we would be more than happy to advise.

Our Helpline Service

Our team is experienced in advising on all aspects of IVAs, including proposals, creditor claims, voting and variations. We offer a "helpline" service to clients providing repeat instructions.

What next?

If you would like to discuss any aspect of a2b or how it could help you, please contact a member of the team.

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