



The Insolvency
Service

Bankruptcy Application

Applicant: Brian Bagley

Please note:

This document is designed as printable summary of the information you have entered. The contents of this document are a direct transcription of the information you entered into your online bankruptcy application.

Your application will not be considered until you have paid the full application fee and successfully submitted the application online.

1. Personal Details

Your details

Name	Brian Bagley
Date of birth	01/09/55
Gender	Male
National Insurance number	JD 123212 D
Relationship status	Married
Previous names and aliases	Brian Jones Bert Bagley
Email address	bbagley@gmail.com
Telephone numbers	0777988996 01384665456

Your home

Address	1 Round Road, Dudley, West Midlands, United Kingdom, DY2 8HG
Date you moved in	June 2013
Type of property	Semi-Detached
Landlord's name	Dudley Council
Landlord's address	Payments and Revenue, Dudley Council House, 1 High St, Dudley, United Kingdom, DY1 1AA

Those who live with you

Name	Brenda Bagley
Age	46
Relationship to you	Wife
Name	Jason Bagley
Age	12
Relationship to you	Child

Your previous addresses

Address	34 Walker St, Dudley, West Midlands, DY3 9RT
Date you moved in	August 2009
Date you moved out	June 2013

Your dependants

Name	Karen Jones
Address	23 Rural Drive, Worcester, Worcestershire, WR23 2GH
Relationship to you	Child

Name	Andrew Jones
Address	23 Rural Drive, Worcester, Worcestershire, WR23 2GH
Relationship to you	Child

2. Employment

2.1 Company directorships

Company name	Lucas and Sons Ltd
Company address	1 Warren Street, Stourbridge, West Midlands, DY5 8TT
Country of registration	United Kingdom
Company registration number	123446
Are you still an active company directory?	Yes
Is this company currently under insolvency proceedings?	Yes

Insolvency practitioner details

Name	Raymond Purnell
Address	Trewoon, Poldhu Cove, Mullion, HELSTON, TR12 7JB

2.2 Self employed businesses

Business name	Bobs Bits
Business type	Tool sales
Date you started trading	12/1/1996
Date you ceased trading	15/8/2015
Trading names	Tools R Us Tools Online One Stop Tool Shop
VAT number	GB887 1866 75
Income tax reference number	12344508
Where are your business records stored?	My home address

Trading addresses

Address	1 North Road, Birmingham, B3 8GH
Date you started trading from this address	12/1/1996
Date you stopped trading from this address	15/8/2015

Address	1 Main St, Halesowen, Dudley
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Date you started trading from this address	23/5/2001
Date you stopped trading from this address	15/8/2015

Current employees

Name	Andrew Higgins
Address	6 Wall St, Dudley, DY3 7UF
Employee claims you owe them	£2,500.00
Reason for the claim	Unpaid expenses

Previous employees who claim you owe them money

Name	Jane Hughes
Address	21 The Loop, Birmingham, B23 8UH
Employee claims you owe them	£1,654.89
Reason for the claim	Unpaid wages

Company accountants

Name	Wilson, Wilson and James
Address	1 Union Road, Worcester, WR1 2RE

2.3 Partnerships

Partnership name	James, Bagley and Stuart
Partnership type	Building Consultancy
Date you started trading	12/04/2014
Date you ceased trading	15/08/2015
Trading names	
Your income tax reference	DL5567988B

Trading addresses

Partnership address	1 Newbold St, Stourbridge, West Midlands, United Kingdom, DY2 8UT
Date you started trading from this address	12/04/2014
Date you stopped trading from this address	15/08/2015

Partners

Name	Andrew James
Address	1 New Road, Kinver, Shropshire, DY6 2RG

Name	Wilson Stuart
Address	6 The Nook, Wombourne, Dudley, DY3 6YT

Current and previous employees

Name	Clare Robinson
Address	32a Round Road, Stourbridge, DY5 7UY

Previous employees who claim they owe you money

Name	Andrew Shaw
Address	1 Ivy Road, Stourbridge, DY2 4RF
Employee claims you owe them	£620.00
Reason for the claim	Unpaid wages

Partnership accountants

Name	Wilson, Wilson and James
Address	1 Union Road, Worcester, WR1 2RE

2.4 Employment

Employer	Grange Hire Services
Address	23 New Road, Smethwick, West Midlands, B67 8UT
Date you started work	19/9/2015
Date you stopped work	31/12/2015

2.5 Employment (other)

Employment status	Retired
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3. Bank accounts

Sort code	40-02-03
Account number	85622133
Bank name	HSBC
Address	1 Great Cornbow Street, Halesowen, West Midlands, B63 3AD
Current account balance	£-132.64
Date the account was opened	December 2011
Joint account holders	Brenda Bagley
Main account	Yes

Sort code	40-02-03
Account number	66879880
Bank name	HSBC
Address	1 Great Cornbow Street, Halesowen, West Midlands, B63 3AD
Current account balance	£25.65
Date the account was opened	December 2011
Joint account holders	Brenda Bagley
Main account	No

4.1 Assets

4.1.1 Properties

Address	23 Rural Drive, Worcester, Worcestershire, WR23 2GH
Type of property	Detached house
Ownership type	Freehold
Number of bedrooms	4
Who lives at the property	Tenants
Current value	£534,000.00
Start of financial interest in property	01/08/2001

Tenants

Income you receive for the property	£1010.00 per month
Tenant/lodgers names	Andrew Shaw Jane Andrews Howard Rodgers

Managing agent

Name	Sinclair property services
Address	2 High Street, Worcester, WR1 2RD

Joint owners

Name	Sandra Jones
Relationship	Other - Former partner
Percentage share of the property	75%

Mortgages and secured debts

Creditor name	HSBC
Type of debt	Mortgage
Reference number	MTG233350/01
Date debt started	01/08/2001
Amount you current owe	135000
Joint debt with	Sandra Jones

Property equity

Total equity	£399,000.00
Your interest	£35,000.00

4.1.2 Vehicles

Make	Ford
Model	Modeo
Registration	BT63 GYD
Interest in vehicle	I own it
Type of vehicle	Car
Current value	£10,568.00
Vehicle used for	Caring for a relative Socialising Other – Taking care of grand children
Address where the vehicle is stored overnight	1 Round Road, Dudley, West Midlands, United Kingdom, DY2 8HG

Finance company details

Company name

Address

Amount you currently owe

Reference number

Agreement start date

Make	Ford
Model	Fiesta
Registration	BT09 HGY
Interest in vehicle	Use of
Type of vehicle	Car
Current value	£2,354.00
Vehicle used for	Caring for a relative Socialising Other – Taking care of grand children
Address where the vehicle is stored overnight	1 Round Road, Dudley, West Midlands, United Kingdom, DY2 8HG

Vehicle Owners

Name	Brenda Bagley
Address	1 Round Road, Dudley, West Midlands, United Kingdom, DY2 8HG

4.1.3 Pensions, insurance and endowment policies

Policy provider	Standard Life
Address	Standard Life House, 30 Lothian Road, Edinburgh, EH1 2DH
Policy type	Life insurance
Policy number	STD/003/GH667
When did you take out the policy	1 to 2 years ago
Policy value	£55,000.00
Are you currently receiving payments?	No

Beneficiaries

Name	Brian Bagley
Percentage share	55%

Name	Jason Bagley
Relationship to you	Child
Percentage share	15%

Name	Andrew Jones
Relationship to you	Child
Percentage share	15%

Name	Karen Jones
Relationship to you	Child
Percentage share	15%

4.1.4 General assets

Item description	Cash
Current value	£2456.48

Item description	Mixed jewellery
Current value	£3500.00

Wills and trusts

Name of trust or will	Wilson Craig Fund
Payment expectation	£23,000.00

Stocks, shares and investment

Name of investment	Standard Life
Stock worth	£1235.56

Self employed business assets

Item description	Macbook
Current value	£520.00

Money you're owed

Amount owed	£3,000.00
Loaned to	Andrew Jones
Reason for loan	To start business

4.2 Sold, gifted and transferred assets

4.2.1 Properties

Address	Flat1, New Rise, Dudley, DY3 9PR
Type of property	Flat/Maisonette
Number of bedrooms	1
Date of sale or transfer	June 2014
Proceeds of sale (minus fees)	£0.00
Market value of property at the time of the sale	£65,000.00
Sale value (including fees)	£0.00

Purchasers

Name	Susan Jones
Address	Flat1, New Rise, Dudley, DY3 9PR
Relationship to you	A relative

4.2.2 Vehicles

Make	Vauxhall
Model	Corsa
Registration	W453 GHH
Type of vehicle	Car
Date of sale or transfer	1/1/2015
Market value of vehicle at the time of the sale	£800
Proceeds of sale (minus fees)	£0.00

Purchasers

Name	Andrew Jones
Address	23 Rural Drive, Worcester, Worcestershire, WR23 2GH
Relationship to you	Child

4.2.3 Pensions, insurance and endowment policies

Policy provider	Dudley Building Society
Address	23 Wolverhampton St, Dudley, West Midlands
Policy type	Endowment
Policy number	DBS-MTG-566456
Transfer date	23/1/2012
Proceeds of sale (minus fees)	£0.00
Market value of policy at the time of the sale	£3,000.00
Sale value (including fees)	£0.00

Purchaser

Name	Clare Jones
Address	23 Rural Drive, Worcester, Worcestershire, WR23 2GH
Relationship to you	Other - Former Partner

4.2.4 Other assets

Item description	4K LG Smart TV
Date of sale or transfer	26/12/2015
Market value of item at the time of the sale	£1200.00
Proceeds of sale (minus fees)	£600.00

Purchaser

Name	Luke Smith
Address	5 Round Road, Dudley, West Midlands, United Kingdom, DY2 8HG
Relationship to you	Other - friend

5. Money you owe

Creditor's name	Scottish Electric
Creditor's address	Grange House, Edinburgh, ED1 8HG
Amount currently owed	£3658.56
Reference number	MEG123445
Debt type	Utilities
Date the debt started	August 2014

Creditor's name	John Luke t/a Snap On Tools (Halesowen)
Creditor's address	33 New St, Halesowen, DY5 7YU
Amount currently owed	£8,456.23
Reference number	ACC00123A
Debt type	Other – Tool purchase
Date the debt started	May 2014

Seized or sold assets

Date agents visited	
Item seized	Toolbox
Items value	£600.00
Was the item sold?	Yes

Item seized	Various tools
Current value	£2135.66
Was the item sold?	Yes

Creditor's name	Barclays Finance
Creditor's address	Barclays House, Colmore Row, Birmingham, B4 6TR
Amount currently owed	£8,654.89
Reference number	BC123356
Debt type	Credit Card
Reason for debt	Debt repayment or consolidation

Date the debt started	August 2014
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Attachment of earnings

Amount taken from your wages?	£12.00
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Frequency	monthly
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6. Income and expenses

Income

Salary or wages	£0.00 per month
Benefits	£75.00 per month
Pensions	£0.00 per month
Household income	£1245.03 per month
Other income	£0.00 per month
Total income	£1320.03 per month

Expenses

Home and utilities	£900.00 per month
Pension, insurance and healthcare	£234.23 per month
Food and housekeeping	£535.00 per month
Transport and travel	£123.00 per month
Childcare and maintenance	£0.00 per month
Personal and leisure	£225.00 per month
Regular savings, fines and other expenses	£0.00 per month
Total expenses	£2026.23 per month

7. Legal Proceedings

Divorces, separations and dissolutions

Court dealing with the proceeding	Birmingham Family Court
Reference number	BFC-2013-12334
Date process finished	01/01/2013
Division of assets	Yes

Ongoing claims

Court dealing with the proceeding	Birmingham Crown Court
Reference number	BCC-2015-556448
Claim initiated by	Someone else
Was there an interim settlement?	No
Solicitor's acting on your behalf	Johnson and Johnson
Solicitor's address	1 Corporation Street, Birmingham, West Midlands, B4 6RT

Other solicitor's acting for you

Solicitor	Highland & Co
Address	23 Corporation Street, Birmingham, West Midlands, B4 6RT
Date of instruction	23/4/2015
Reason for instruction	Personal Injury

8. Debt history

Date you first realised you couldn't repay your debts	1/5/2014
Reasons for being unable to repay your debts	Failing business
Total gambling expenditure in the last two years	None

Previous insolvency actions

Option type	Debt Relief Order
Reference number	DRO8379956
Date option stated	01/09/2015

Preferential payments

Preferred creditor name	John Luke t/a Snap On Tools (Halesowen)
Address	33 New St, Halesowen, DY5 7YU
Relationship to you	Unrelated organisation/company I owe money to (e.g. bank, council, etc)
Date of payment	29/6/2014
Payment amount	£500.00
Assets given to preferred creditor	Tools