

Our Client

Our client had a debt to HMRC that amounted to almost £100K. He was highly embarrassed about the debt and found that he couldn't bring himself to discuss it with his family.

Eventually the pressure became too much, and he attempted to take his own life. Luckily a family member found him, intervened and, and saved his life.

Why they chose us

Our client came to us after his sister found us online through Twitter (@hawkinsdebt). She searched under the terms 'debt' and the relevant geographical location.

After reading the many testimonials and understanding that there would be a solution somewhere, she made contact with us.

Our Solution

After a speedy but thorough review of the situation, it was immediately apparent that support through the bankruptcy process was required.



Images courtesy of stuart miles/freedigitalphotos.net

This is when the court issues a bankruptcy order against the client which they may have applied for themselves (as in this case), or which may have been brought against them by a third party to whom they owe money.

What we did

- We met with the brother of our client the day after we received the initial phone call.
- During this meeting we spoke on our client's behalf to HMRC.
- We discussed all options and advised the client to petition for his own bankruptcy.
- We then provided assistance in completing the 32 page documentation required to be submitted to the court.
- Hawkins Insolvency supported the client through the petition and court process and then the subsequent interview with the Insolvency Service.

*Bankruptcy is a definite situation.
Tough as it sounds, you either are bankrupt, or you aren't.
The sooner you take positive action, the sooner you can begin to take
control of your finances and your life.*

*On leaving court our client said,
"Clive, I haven't felt this good for years"*

The Outcome

- HMRC agreed to stop pursuing our client.
- The bankruptcy petition was successful and our client was declared bankrupt.
- Our client is likely to be discharged from his bankruptcy within 12 months.
- Our client is now happy, stress free, in employment and has been able to look forward to rebuilding his life.