



Business Recovery &
Insolvency Specialists



Corporate Debt Solutions :
Administration
Pre Pack Administration
Creditors Voluntary Liquidation (CVL)
Compulsory Liquidation Advice
Company Voluntary Arrangement (CVA)
Turnaround and Restructuring Advice
Personal Debt Solutions :
Bankruptcy Advice
Individual Voluntary Arrangement (IVA)

the right
direction

Introduction

Focus Insolvency Group, a prestige licensed insolvency practice founded in 2007, by Managing Director and Senior Licensed Insolvency Practitioner, Anthony Fisher - MIPA, FABRP.

Focus Insolvency provides tailored, specialist advice and guidance to limited companies, sole traders, partnerships and individuals, who are experiencing financial difficulties.

We have a strong team of highly experienced Insolvency Practitioners, who have been carefully selected for their expertise and skills.

We provide a comprehensive range of solutions that you would expect of a major national organisation, yet remain focused on our quality of service.

We deliver advice to our clients on a national basis. We pride ourselves on being large enough to provide a partner lead national business and yet small enough to offer a traditional, bespoke and personal service.

Focus Insolvency maintains a robust network of professional partnerships, to extend the range of benefits that they can offer to their clients.

Our Mission Statement

To be the UK's number one rescue specialists for struggling businesses and consumers.



Anthony Fisher - MIPA FABRP
Managing Director

Professional Partnerships

When businesses or individuals start to experience cash flow problems, we recognise that their professional advisor has a major role in determining the strategy that is implemented to resolve the situation swiftly and efficiently.

Focus Insolvency's partnerships with these advisors is crucial, to ensure early intervention and to prevent further problems, as well as minimising their stress because we take care of all legalities.

We guarantee an impartial and confidential service and endeavour to find the most beneficial solution for your clients, in a respectful and empathetic manner.

We are always seeking to grow our introducer base, to prevent your clients from losing their business or personal assets and to turn their fortunes around.

The benefits of becoming our professional partner

- No cost or fee to our introducers - ever
- Specialist Partnership Support Team
- Reciprocal work
- Market leading conversion rates
- Protect outstanding and future fee income
- Comprehensive training facility
- Free client consultation meetings
- Enhanced client retention
- Specialist and tailored advice always given
- Non-competing; we will not provide support on general Law, Tax or Accountancy
- Increased client satisfaction from helping to protect their investments
- Corporate Hospitality - Focus Business Club





working
together



making the
right decisions

Corporate Insolvency

Once an introduction has been made, a meeting is scheduled with the Directors and their management team. Here we ascertain exactly where the problems lie and whether our services may be of benefit. This a free service and your clients are under no obligation - ever.

Our insolvency specialists will take time to explain the options available to them and ensure that they understand the implications before agreeing a course of action. Outlined below are some of the solutions offered:

Members Voluntary Liquidation (MVL)

Members Voluntary Liquidation is initiated by the Directors and agreed by the Shareholders, to place a solvent company into liquidation.

The company assets are realised by the liquidator, creditors paid and the balance is paid to shareholders. The funds received can then attract significant tax savings to the shareholders.

Creditors' Voluntary Liquidation (CVL)

Creditors' Voluntary Liquidation is initiated by one or more of the company's Directors. A Shareholder's meeting takes place, where the Directors advise the Shareholders that in their opinion, the company is insolvent, should cease trading and should be wound up.

This is most useful where the business is no longer deemed viable and the debts must be dealt with by a liquidator. Upon appointment, the liquidator sells all assets and pays a dividend to the creditors after meeting costs.

Company Voluntary Arrangement (CVA)

A Company Voluntary Arrangement is an alternative to liquidating a limited company, allowing it to trade out of its financial difficulties over a specified period of time.

It allows a Director to retain control of the company and continue to trade without the burden of historical debts that can be a significant drain on cash flow. It is usual in these circumstances for creditors to accept a percentage of their debt over a five year period.

Pre-Packaged Administration

A Pre-Packaged Administration or 'pre-pack' is where a company is put into administration and its business and/or assets are immediately agreed and sold under a sale agreement, which is arranged before an administrator is appointed. The liabilities remain with the company and only the assets are sold resulting in an attractive 'package' for sale.

Administration

Appointing an Administrator is used when trying to keep the company trading.

An Administrator has the power to trade, manage and sell the business as a going concern in order to maximise the return to creditors. An Administration Order provides the company with immediate protection and all action by creditors is halted so a rescue plan can be formulated.

Company Restructure

This may not necessarily involve a formal insolvency procedure but can help directors identify ways to reduce their overheads and improve cash flow.

We examine what alternative finance options are available.

Services for Directors

Being the Director of an indebted company can put great strain on both the Director's professional and personal life. Whilst every Director's situation is unique, our insolvency team have the experience and expertise to advise Directors in all conceivable scenarios.

Personal Insolvency

Personal debt often goes hand in hand with business debt. Focus Insolvency has a dedicated corporate and personal debt advice team that supports our IPs to find the ideal solution for your client.

An Individual Voluntary Agreement (IVA) is similar to a CVA, but as its name suggests is designed for personal debt rather than corporate. One affordable monthly repayment can help to manage the client's personal liabilities whilst ceasing pressure from their creditors. An IVA may also be a suitable solution for non-limited businesses.

If an IVA is not an appropriate solution to a client's personal circumstances, then they may need to consider bankruptcy. Our advisers understand what a difficult decision this can be; we can help guide people through the process, whilst providing both the advice and compassion that the individual may need.

Antecedent Transactions

If a company is in an insolvent position and continues to trade, the company's director is left open to a potential wrongful trading investigation. If a Director has breached any of their duties, the directors can be made personally liable to the company's creditors. In extreme circumstances, a director can be disqualified from being a director.

During any investigation, the Insolvency Service are heavily influenced by evidence that a Director has sought professional advice to resolve the company's issues. Whilst obtaining guidance from a Solicitor or an Accountant is useful, the advice of a licensed Insolvency Practitioner is the most persuasive to the Courts in an insolvency situation.

By seeking advice from Focus Insolvency Group, a Director can ensure that they remain in control of the destiny of the company without leaving themselves open to later criticism for their actions.

Personal Guarantees

Particularly in the early days of a business, personal guarantees can be a crucial way to help a company find its financial footing. Later down the line, personal guarantees can become more of a burden.

Whether a Director is considering entering into a personal guarantee, is looking to clarify their liabilities, or wants to remove their personal liability, our Insolvency Practitioners can help.



driven by
passion

Company Values

Our values are central to the Focus Insolvency brand and how we interact with our clients and partners.

Integrity

Operating with empathy, openness and honesty while maintaining confidentiality.

Quality

Giving the best guidance to businesses and individuals, to prevent losses and minimise stress.

Service

Operating swiftly and efficiently, explaining options and checking understanding before agreeing a course of action.

Value

We remain competitive while offering comprehensive solutions.

Innovation

We keep abreast of legislative changes and continually evolve.

Accountability

We accept that we have an obligation to take responsibility and account for our actions.

Positivity

We remain focused on our partners and their clients so that the most positive outcome is assured for all, making the best of any situation.

Don't just take our word for it, please read some of our testimonials.



"I would like to take the opportunity to say how delighted I have been with the team at Focus Insolvency; I appreciate the expert advice given to my client and quick turn-around in a stressful difficult situation"

Accountant, Leeds

"We have worked with a number of IPs over the years, but have never found another company that offers the same level of care, support and professionalism. Focus Insolvency are always on hand to offer advice and guidance to our clients. I would recommend them wholeheartedly"

Accountant, Preston

"All my clients that I have referred to Focus Insolvency have received an unrivalled service which has exceeded my expectations and I can certainly confirm that Focus Insolvency live up to their excellent reputation"

Accountant, Manchester

"Our clients tell us that Focus Insolvency respond promptly to their queries and that they are delighted with the advice and service they receive"

Solicitor, Manchester

"We are delighted with the professional service that Focus Insolvency offers. We know that when clients are referred to them that they are in the best possible hands. They are easy to deal with and are always happy to help"

Debt Management Company, Altrincham

Meet Our Senior Staff



Anthony Fisher - MIPA, FABRP
Licensed Insolvency Practitioner & Managing Director

Anthony was a founding member of the company back in 2007 along with his wife Emma Fisher. Anthony heads up the company with a wealth of experience in Personal and Corporate Insolvency having worked at some of the largest Insolvency and Debt Solution companies in the country at a senior level. Anthony started his career in insolvency in 1994, and qualified as an IP in 2006. He began taking appointments in 2007.



Emma Fisher
Director of Finance

Emma was a founding member of the company back in 2007 along with her husband Anthony Fisher. Emma has been working in Insolvency since 2002 and has gained a wealth of knowledge and understanding of debt problems, management and customer care. Today Emma's main role and responsibility is for the financial management of the group.



Gary Birchall - MIPA, MABRP
Licensed Insolvency Practitioner & Insolvency Director

Gary has been working within insolvency since 1994 and during this time has worked on a large number of both personal and corporate insolvency appointments ranging from large trading administrations to small liquidations. In 2009, Gary successfully sat his JIEB exams and has been taking insolvency appointments since the summer of 2010.



Jane Hardy
Corporate Insolvency Manager

Jane joined the team in January 2019 and has almost 20 years insolvency experience in both personal and corporate insolvency. Jane is a qualified insolvency practitioner passing her JIEB exams in 2003. Since then she has held a number of insolvency appointments and senior positions at firms across the North West.



Graham Cordiner
Insolvency Manager

Graham joined the company in 2008 and prior to this worked for a large debt solution company including a 5-month spell based in Australia setting up a brand-new Debt Solutions company from scratch. Graham has a wealth of experience in dealing with personal debt solutions and specialises in dealing with both personal and corporate Voluntary Arrangements. Graham deals mainly with clients at the initial contact stage and gives help and advice. Graham prides himself on helping all clients through this difficult time in their lives.



Wayne Mackenzie
Office Manager

Wayne joined the group in 2009; he provides valuable experience in a variety of roles, both pre and post meeting. His dedication and hard work are a major contribution to the smooth running of the office and high level of customer service that our clients enjoy.



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