

Annex

QUESTIONS

1. Do you agree that the Standard Financial Statement (SFS) should be adopted in Scotland as the new Common Financial Tool?

Yes No Don't know I HAVEN'T SEEN THE FIGURES.

If you answered 'No' to Q1 - please go to Q3

2. If introduced, should the SFS be used in the review of existing contributions which were not originally determined using the SFS?

Yes No

If you answered 'No' to Q2, what would be the appropriate method for reviewing the contribution amount?

Answer: CLIENTS HAVE BEEN ~~ADMITTED~~ ENTERED IN TO BANKRUPTCY USING PREVIOUS FIGURES AND IT WOULD BE WRONG TO "MOVE THE GOALPOSTS NOW"

Please now go to Q5

3. For what reason(s) do you believe the SFS is not the appropriate tool for all Scottish statutory debt management and debt relief solutions?

Please provide information and any evidence that supports your reason(s).

Answer: NOT FOR DAS AS INCOME/EXPENDITURE IS NOT AN EXACT SCIENCE AS EXPENDITURES CHANGE MONTHLY. BETTER TO PUT IN A FIGURE CLIENT CAN AFFORD, IT IS UP TO CREDITORS TO REJECT IF THEY WISH.

4. What do you consider an appropriate method for determining a debtor's contribution for a Scottish statutory debt management and debt relief solution?

Please provide information and any evidence that supports this and detail who you consider should manage and fund this process.

Answer: FOR BANKRUPTCY STRICT ALLEGIANCE TO CFT COULD PENALISE DEBTORS WHO BUDGET BETTER ^{OR DON'T RUN A CAR} SO THE CURRENT SYSTEM IS ESSENTIALLY ~~UNFAIR~~ UNFAIR AND ILLOGICAL. ~~UNFAIR~~ OTHER THAN ESSENTIAL EXPENDITURE CLIENTS SHOULD JUST BE ALLOWED A SET AMOUNT TO COVER ^{ALL} OTHER EXPENDITURES BASED ON HOW MANY IN HOUSEHOLD, ~~EP~~ CHILDREN AGE ETC THOUGH WITH PERHAPS SOME FLEXIBILITY FOR HOME TO WORK EXPENDITURE. ANY EXCESS AFTER THIS SIMPLE SYSTEM WOULD ⁷ BE THE CONTRIBUTION.

5. If the SFS is to be introduced from 1 April 2018, will you be able to make any required changes to your IT and other operating systems, in time to use the SFS from this date?

Yes No

If you answered 'No' to Q5, how long after 1 April 2018 do you believe you will be ready to use the SFS?

Up to 3 months 3 to 6 months a longer period (Please specify) _____

RESPONDENT INFORMATION FORM

Please note that this form must be returned with your response to ensure that we handle your response appropriately.

1. Name/Organisation

Organisation Name

[Redacted]

Title Mr Ms Mrs Miss Dr *Please tick as appropriate*

Surname

[Redacted]

Forename

[Redacted]

2. Postal Address

[Redacted]

Postcode [Redacted] Phone [Redacted] Email [Redacted]

3. Sector

Please tick as appropriate

Advice Sector

Creditor

Local Authority

Solicitors/Advocates

Insolvency Practitioners

Debtor

Sheriff Officer & Messenger at Arms

Judiciary

Other If other please specify _____

4. Permissions - I am responding as...

Individual

Group/Organisation

Please tick as appropriate

(a) Do you agree to your response being made available to the public (in Scottish Government library

(b) Where confidentiality is not requested, we will make your responses available to the public on the following basis

Please tick ONE of the following boxes

Yes, make my response, name and address all available

Yes, make my response available, but not my name and address

Yes, make my response and name available, but not my address

(c) The name and address of your organisation **will be** made available to the public (in the Scottish Government library
Are you content for your **response** to be made available?

Please tick as appropriate

Yes No

~~(d) We will share your response internally with other Scottish Government policy teams who may be addressing the issues you discuss. They may wish to contact you again in the future, but we require your permission to do so. Are you content for Scottish Government to contact you again in relation to this consultation exercise?~~

~~**Please tick as appropriate**~~

~~Yes~~

Please return your response to OPC@aib.gsi.gov.uk or to: Graeme Perry, AiB, 1 Pennyburn Road, Kilwinning, Ayrshire, KA13 6SA by 27 October 2017.