



Our Services

SERVICES FOR LENDERS

Lenders are key partners within the business community. In almost all cases where we are approached by a distressed company we will find several types of business finance. We recognise that lenders are key stakeholders and we adopt a collaborative approach, with them.

Our main services for Lenders include:-

- Independent Business Reviews
- Advising on the formal insolvency processes including CVAs, Administrations and Liquidations
- Acting as Insolvency Practitioners in formal insolvency appointments
- Provision of free technical training, such as how CVAs work
- Advising and acting to maximise recoveries in personal insolvencies

SERVICES FOR ACCOUNTANTS

Our focus at **mlm** is on providing solutions for companies and individuals facing financial difficulties. We are not an accountancy practice and this gives us a competitive advantage over many other insolvency providers.

Our main services for Accountants include:-

- Restructuring companies' debt using the CVA tool
- Providing technical insolvency support
- Advising on business turnaround and insolvency matters
- Restructuring the debt of distressed sole traders and partnerships
- Working in partnership with your tax advisers, we provide Strategic Exit Solutions for owner managers in a tax efficient manner

We always engage the client's Accountants to assist us, post insolvency, where there are sufficient funds to do so.

SERVICES FOR DIRECTORS

When a company encounters financial difficulties, it is essential for directors to seek competent, professional advice. Once the prospect of failure looms it can be difficult to think rationally about the day-to-day requirements of your business. Perhaps directors have given personal guarantees for company debts or are so busy fire-fighting that plotting a way forward is difficult. Our corporate solutions team will help you to establish which options might be available.



Our main services for directors include:-

- Providing assistance in finding new funding or helping in negotiations with existing lenders
- Restructuring the company's debt or helping in trading out of difficulties using the CVA tool
- Advising on directors' responsibilities and potential liabilities or penalties
- Acting as administrators to achieve the best outcome for creditors
- Acting as liquidators in formal winding-ups, so that all parties, including creditors, employees and customers are properly handled
- Advising on Strategic Exit Solutions for owner managers seeking to exit the business in a tax efficient manner

SERVICES FOR CREDITORS

We act for many creditors and their solicitors. These range from Crown creditors to individuals who are simply trying to recover what is properly due to them. Where there is a debt due to you or your client and you have exhausted the available options, we may be able to recover what is due to you. In 2010, we recovered £2million for creditors via formal insolvency processes.

MLM PERSONAL SOLUTIONS

We advise many individuals from sole traders to people burdened with consumer debt. Our experience has taught us that the best way to begin addressing problems is to seek ways of repaying the debt in full. This approach is always the most beneficial for both individuals and their creditors. Where people simply do not have the ability to repay their debts, we can advise on both bankruptcy and protected trust deeds. These provide an individual with debt relief and allow the creditor to close the matter rather than spending further time and resource on a debt that will never be recovered.

Our Personal Solutions include:-

- Advice to debtors, creditors, money advisors
- Debt restructure for consumer creditors using the Debt Arrangement Scheme ("DAS")
- Debt restructure for sole traders and partnerships
- Protected Trust Deeds
- Sequestration (Scottish term for bankruptcy)