

Creditor list template

From LTD Turnaround (ltdturnaround.co.uk). Free to use and adapt. General information, not legal or insolvency advice.

Why this list matters

In a creditors' voluntary liquidation, directors must prepare a statement of the company's affairs showing the names and addresses of every creditor and any security they hold, and send it to creditors within 7 days beginning with the day after the winding-up resolution (Insolvency Act 1986, s.99). If you are filing a DS01 strike-off instead, every creditor must be sent a copy of the form within 7 days of filing. Either way, a complete, accurate creditor list is a legal requirement, not paperwork for its own sake: leaving a creditor off the list is one of the more common reasons a strike off is later challenged or a liquidation runs into difficulty.

Source: legislation.gov.uk, Insolvency Act 1986, section 99 (accessed 22 September 2026)

Trade and general creditors

Creditor name	Address	Amount owed (£)	What the debt is for

Secured creditors (charges and debentures)

List anyone holding a fixed or floating charge over company assets. Check the actual charge document, not just what you remember it was for — an all-monies charge can secure more than the original facility.

Lender name	Type of charge	Amount owed (£)	Asset(s) charged

HMRC balances

Tax	Amount owed (£)	Period / reference	Notes

Employees (for Redundancy Payments Service claims)

Wages, holiday pay and notice pay owed to staff are dealt with separately via the Redundancy Payments Service, not as an ordinary trade creditor claim. See gov.uk/claim-redundancy.

Employee name	Amount owed (£)	What for (wages/holiday/notice)

Related: ltdturnaround.co.uk/templates/cvl-documents-checklist/ and ltdturnaround.co.uk/tools/personal-guarantee-exposure/