

Intensive CPE/CPD for Insolvency Practitioners & Lawyers - from new graduates to partners. PARTICIPANT INFORMATION:

Brisbane: Tuesday 21 August

Sydney: Thursday 23 August <u>Melbourne</u>: Thursday 30 August

I am very pleased to announce that I will be running Corporate Insolvency Bootcamps in August 2018, in Sydney, Melbourne and Brisbane. The Bootcamps are aimed at insolvency practitioners and lawyers from new graduates to partners, as well as others from the banking, finance, regulatory and policy fields.

The training will all be based on the changes introduced to the Corporations Act by the Insolvency Law Reform Act 2016 – the Insolvency Practice Schedule and the Insolvency Practice Rules, and the Corporations Regulations. The key features are:

- 8.5 hours CPD in one hit!
- Transferable with 48 hours notice
- Registration as low as \$299 per person (that's around \$35 per hour!) - if you take advantage of the *Team Discount*.*
- Alongside experienced Partners and Barristers, these sessions will showcase the best emerging talent from leading specialist insolvency and law firms.
- Valuable cohort networking
- Convenient venues

8.00	Independence & DIRRIs						
	Corporations Act requirements						
	ARITA Code requirements						
	Completing the DIRRI						
	Documenting the independence review						
	 Identifying when & how to update DIRRIs 						
9.00	Voidable Transactions						
5.00	Proving /presuming insolvency						
	 Types of voidable transactions – what to claim, when 						
	Defences						
	Recovering preferences from the ATO						
	 Funding options: creditor indemnity/assigning actions/litigation funding 						
10.00	Morning tea						
10.15	Dealing With Trust Assets						
10.15	How to identify trust situations: SMSF, Trading Trusts, Assets held on trust						
	• Discretionary trusts/ Unit Trusts/SMSF – what's the difference and why does it matter						
	Key clauses in trust deeds						
	Issues with automatic replacement						
	Remuneration issues						
	Applications to Court under trustee legislation						
	Personal Property Security Act						
11.15	Registration requirements and time frames						
	Priorities between registrations						
	Effect of insolvency						
	Searching the PPSR and analysing registrations						
	Dealing with imperfect/incorrect registrations						
	Selling secured assets on behalf of a secured creditor: -						
	Giving clear title / Remuneration for the work						
	 Dealing with leased assets 						

12.15	Lunch
13.15	PPSA continued
13.45	 S439A Reports Corporations Act requirements ARITA Code requirements Planning the investigation and analysis Documenting the supporting work Preparing the report
14.45	 Remuneration Corporations Act requirements ARITA Code requirements Lessons from the Courts Best practice remuneration reports Dealing with legal challenges
15.45	Afternoon tea
16.00	 Dealing With Creditor Claims – Voting and Distributions Assessing claims for voting purposes Options to challenge or adjudicate Understanding the different priority claims Assessing claims for distribution purposes Dealing with disputes Circulating v Non-circulating assets Notice and advertising requirements
18.00	Close

Who Should Attend?

Insolvency Accountants, Insolvency Lawyers, Liquidators, Administrators, Trustees, Turnaround Professionals, Debt Recovery Professionals, Barristers, Academics, Students, Valuers, CPA's, Credit Managers, Bankers, Litigation Funders, PI Insurers, Regulators, Government Agencies: ASIC, FEG, ATO, Treasury.

*My **Team Discount** is the cheapest registration option. To access it you simply register six attendees for the price of five. Those six registrations do not need to be at the same venue, and they can be from different firms, as long as there is a single, non-refundable payment. That means that the discount is available to everyone, whether you have six staff or not, as long as you find someone to team up with. Registrations cannot be shared. This team discount process presents you with a valuable relationship and marketing tool, with a benefit for all to connect with potential or existing clients!

Please pass on this program on to any of your contacts who might be interested in attending.					
Brisbane Venue:	Capri By Fraser - 80 Albert St, Brisbane City QLD 4000				
Sydney Venue:	SMC Conference & Function Centre - 66 Goulburn St, Sydney NSW 2000				
Melbourne Venue:	Pegasus Apart'Hotel - 206 A'Beckett Street, Melbourne VIC 3000				
For more information including terms & conditions, registration details, sponsorship, presenting opportunities – or any other suggestions, go to <u>www.traillandassociates.com</u>					

Phone: Ph 02 9449 8919 Mobile: 0405 136 001 Email rtrail@traillassociates.com.au

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Amanda Coneyworth

Amanda has a broad range of experience in corporate insolvency administrations, complex corporate investigations, investigating accountant reviews, trade-on monitoring and business/asset sales. She has worked on significant matters in her role at Ferrier Hodgson in mining services, retail, tourism/accommodation, childcare, property, construction, textiles, manufacturing, horse breeding and racing syndicates. In 2012 Amanda was the recipient of the Australian Restructuring Insolvency & Turnaround Association's Terry Taylor Scholarship, where she conducted research into the costs of Official Liquidations in Australia.

The findings from Amanda's report have been quoted in various articles and used in submissions to the Government in relation to proposed insolvency law reforms.

Amanda teaches insolvency law subjects at the University of Technology, Sydney. She also assists with the Australian Restructuring Insolvency & Turnaround Association's Insolvency Education Program. Amanda will Chair the Sydney program.



John Melluish

John Melluish is a Corporate Adviser and Restructuring Professional with more than 30 years experience helping businesses navigate change, growth and profit improvement strategies. Having spent a career as a partner at one of Australia's leading specialist corporate recovery firms he has led large teams in the restructure of retail, finance, property and manufacturing businesses.

As an insolvency practitioner (Registered Liquidator and Trustee in Bankruptcy)

John was engaged by corporates and financiers to deal with troubled assets. In many instances this role required the assessment of underperforming businesses and the recommendation of strategies to maximise returns to stakeholders. This led to either continuing operations with the benefit of improvement strategies, the sale of business or formal insolvency outcomes. John will Chair some of the Sydney sessions.



John Poulsen

John is a Senior Associate at Norton Rose Fulbright based in Brisbane.

John acts for banks and insolvency practitioners on all security enforcement and recovery matters. John focuses on the resolution of banking and insolvency disputes. John has experience in personal and corporate insolvency, commercial litigation in both Federal and State Courts, professional negligence claims, public examinations, and farm debt mediation in Queensland and New South Wales. John

has experience across many sectors including commercial, rural and residential property, hotels, retail, and mining services.

John has recently completed secondments to the Dispute Resolution Group and RBB Legal Team, Compliance, Legal & Secretariat, Westpac Banking Corporation, in Sydney and to Resolution Advisory Services, BOQ Group Legal & Secretariat, Bank of Queensland Limited, in Brisbane. He will be presenting at the Brisbane event.



Laura Johns

Laura is a Partner at Norton Rose Fulbright. Laura has extensive experience in insolvency and banking dispute resolution. Laura advises Australia's leading banks and other financial clients on complex corporate insolvency processes, litigation and recovery matters. Laura acts for banks, insolvency practitioners, companies and creditors on issues connected with companies in financial distress and has assisted

clients on a variety of insolvency and restructuring assignments. She regularly advises on security enforcement, receiverships, voluntary administrations and liquidations.

Laura has significant experience with professional negligence claims on behalf of banking clients, in particular, against valuers. She is also regularly involved in dealing with security enforcement litigation, matters involving Financial Ombudsman Service complaints, fraud related matters and general banking and insolvency related litigation in the Supreme Court and Federal Court.

Laura has completed three secondments in house at an Australian Bank. She regularly presents and writes on insolvency, litigation and recovery matters including: Banking Code of Practice; Ipso Facto Law Reform. Laura will present in Sydney.



Jonathon Turner

Jonathon Turner is a commercial dispute resolution and insolvency lawyer based in Sydney. Jonathon's practice focuses on banking, financial services, and corporate insolvency litigation, fraud and commercial dispute resolution.

Jonathon advises a range of domestic and international clients including leading financial institutions, insolvency practitioners, and corporates on a wide variety of contentious and non-contentious matters. He has particular experience of advising on

corporate insolvency litigation, commercial litigation, contractual disputes, fraud related matters, breach of director duty litigation, corporate restructuring, security enforcement, and cross-border insolvency law. Jonathon is dual-qualified having been admitted as a solicitor in England and Wales.

Jonathon's international experience includes disputes resolution roles in London where he had carriage of corporate insolvency, banking and financial services litigation. During his time in London he acted in a number of high profile and complex matters arising out of the global financial crisis in 2008. Jonathon has acted in matters before the UK Court of Appeal and UK Supreme Court. He has produced a number of articles on insolvency, litigation, and recovery matters. Jonathon will present in Sydney



Daniel Vizor

Daniel Vizor is a Senior Associate at Norton Rose Fulbright specialising in restructuring and insolvency based in Melbourne. Daniel acts for insolvency practitioners and financial institutions, providing advice in relation to all aspects of corporate and personal insolvency processes, debt recovery and enforcement Daniel will present in Brisbane.



Angelina Kozary

Angelina is a Senior Associate in Piper Alderman's national Dispute Resolution team. Her expertise is in formal insolvency appointments, corporate restructurings, complex commercial litigation and insolvency risk advice. A focus of Angelina's practice is working for liquidators, voluntary administrators, receivers and secured creditors as well as corporate clients in both contentious and non-contentious matters. In addition, Angelina provides advice and representation to commercial clients and individuals in connection with a variety of matters including shareholder disputes, debt recovery and contractual disputes.

Angelina has acted in a number of high profile matters, appearing before both the Supreme and Federal Courts in both New South Wales and Victoria. She has assisted numerous directors of companies facing financial distress to find commercial solutions to complex issues. Angelina prides herself on being pragmatic, solution driven and on her ability to build solid and trusting relationships with her clients, whether those clients are themselves professional services providers or individuals facing a challenging situation. She has been listed as a Rising Star in Litigation, Dispute Resolution and Insolvency in the 2018 Doyle's Guide. Angelina will present at each venue.



Michael Trim

Michael is a Barrister at Level Twenty Seven Chambers in Brisbane. He has a broad practice providing advice and assistance with commercial and corporate disputes in the following fields: insolvency, banking & finance, construction and infrastructure, insurance & re-insurance, professional negligence, commercial property and other general commercial matters.

Michael's practice encompasses appearances in courts, arbitrations, mediations and

commissions and work as a mediator or arbitrator. Recent cases of interest include a leading High Court decision concerning liquidators' obligations with respect to post-appointment tax liabilities (*Commissioner of Taxation v Australian Building Systems* [2015] HCA 48).

The current edition of Doyle's Guide to the Australian Legal Profession lists Michael as a 'preeminent', 'leading' or 'recommended' junior for Insolvency & Restructuring (National and Queensland) and Commercial Litigation & Disputes (Queensland). In addition, Michael is listed in the Australian Financial Review's Best Lawyers 2017, 2018 and 2019 for Alternative Dispute Resolution and Litigation.

Michael was also a lawyer and senior associate with Clyde & Co and Clifford Chance LLP in London for almost 5 years prior to coming to the bar in Brisbane.



Guy Edgecombe

Guy is a Partner in commercial dispute resolution, insolvency and banking recovery specialist at Gadens with over 30 years' experience and widely admired for his strategic approach.

His extensive experience includes advising on issues ranging from secured and unsecured debt recovery and recovery of equipment and real property. He also advises receivers, liquidators and trustees in their administrations and relating to such matters as recovery of

uncommercial transactions, preferences and insolvent trading, to name just a few. Having been a long standing member of ARITA, Guy understands the intricacies and legal aspects arising out of insolvencies and reconstructions.

Guy's clients include financial institutions, professional services firms, liquidators, public and private companies. He delivers regular client training in areas such as risk management and credit control, and has published articles and lectured on a broad range of topics including public risk, insolvency, insurance law and trade practices law. Guy will present in Brisbane.



Carrie Rome Sievers

Carrie is a commercial law Barrister practising primarily in the areas of insolvency and corporations law. She is experienced in advocacy, pleadings and opinion work. Carrie has advised and appeared for directors, liquidators, administrators and creditors in a range of matters including insolvent trading, uncommercial transactions, statutory demands, applications for directions including in the liquidation of corporate trustees, unreasonable director-related transactions, applications for approval of remuneration, applications for approval of deeds. Carrie has written numerous articles, including on the recent appeal decisions in *Amerind* and *Killarnee* – see her website <u>www.carrieromesievers.com</u>. Carrie is a long-

standing member of Lonsdale Chambers in Melbourne, is a member of the Commercial Bar Association of Victoria, the Insolvency and Reconstruction Law Committee of the Law Council of Australia, and WIRV – Women in Insolvency and Restructuring Victoria. Carrie will present in Sydney and Melbourne.

Carrie has been nominated in the peer-reviewed Best Lawyers list for Insolvency and Reconstruction for 2016, 2017 and 2018, and in Doyles Guide for Victoria in two categories – for Leading Commercial Litigation and Dispute Resolution Counsel and Insolvency and Restructuring Counsel - for 2017 and 2018. Carrie will present in Sydney and Melbourne.



James Roland

James is a Partner in Banking & Finance Group, Gadens specialising in all areas of banking, and corporate restructuring and insolvency law.

James has extensive experience on a wide range of property, corporate and agribusiness finance transactions. He also has significant experience in providing advice to secured lenders in connection with the management of distressed exposures, ranging from debt restructuring solutions and distressed debt trading to the enforcement of securities and the recovery of debt.

James' practice also encompasses all aspects of corporate insolvency, including liquidations, receiverships, administrations, deeds of company arrangement, schemes

of arrangement, informal workouts, banking and insolvency-related litigation, and the conduct of liquidators' examinations and investigations. James has handled countless distressed exposures across all industry sectors ranging from bilateral to large syndicated facilities, generally with a view to implementing confidential restructuring and turnaround solutions outside formal insolvency procedures. He has a detailed understanding of how financial institution manage credit risk both in terms of performing and non-performing loans in a heavily regulated and closely scrutinised environment.

In addition to his time in law firms, James also spent several years as a Senior Legal Counsel at National Australia Bank during which time he advised the bank's corporate, agribusiness and development finance teams in relation to the documentation and management of its transactions, and the bank's special situations teams in relation to corporate debt restructuring and recovery work (including debt-for-equity transactions). James will present in Sydney.

Rob Hinton Rob is a Partne



Rob is a Partner in Banking & Finance Group, Gadens, specialising in litigation, restructuring and insolvency. He has been involved in all aspects of commercial litigation for over 25 years. Rob's specific expertise lies in acting for administrators, deed administrators, liquidators, receivers, creditors and company directors, and various banking clients. His work takes him to all jurisdictions, from the Magistrates' Court to the High Court, as well as VCAT.

His litigation experience includes applications to the Court for directions on various insolvency administrations, preference actions, proof of debt adjudications and more

generally, large commercial contractual disputes and Corporations Law proceedings. Rob has been involved in various committees of the Law Institute of Victoria in the insolvency and reconstruction area for many years. He also lectures the Advanced Insolvency course run by the Insolvency Practitioners Association of Australia and is often asked to lecture at industry functions and seminars.

Rob has been nominated as a "Best Lawyer" in the fields of Alternative Dispute Resolution and Insolvency and Reconstruction by Best Lawyers for five years consecutively. Specific assignments:

Insolvency administrations – Pyramid Building Society, Comcorp Group, Sheen Panels Group, the Water Wheel Group, Ansett Group, the Stockford Group, the Newmont Group, the Primelife Group, the Computer Power liquidation, the DFO group and advising Banks and other Financial Institutions in relation to recovery and realisation strategies and legal obligations and rights including in relation to the appointment of Voluntary Administrators, Receivers and Managers and Mortgagees in Possession; Advising a group of directors of the Ansett Group of Companies in all aspects of this large administration; Acting for banks in debt disputes, misleading and deceptive conduct litigation, guarantee cases and documentation disputes. Rob will present in Melbourne.



David Murray-Nobbs

David is a Partner in Kemp Strang's banking, finance & property group. David has considerable commercial experience, having practiced as a management accountant with Unilever Limited before working at Kemp Strang. He brings this commercial expertise to his work for some of Australia's largest banks and financial institutions and regularly presents to these clients on legal developments affecting their business. David will present in all venues.



Marc Saadie

Marc is a Kemp Strang Partner with widespread experience in a number of legal disciplines, including banking and finance, property and construction, and commercial law.

Marc acts for a number of major banks, financial institutions, insolvency practitioners and commercial clients in relation to all aspects of property, commercial and finance related transactions, and focuses on giving sound strategic advice to achieve commercial outcomes.

Marc will present in all venues.

Matthew Hudson



Matthew is Senior Manager at SV Partners and a lawyer of the Supreme Court of Queensland and managing accountant operating a National practice, specialising in:

- Consultancy services for defending and recovering unfair preferences and other types of voidable transactions (for liquidators, lawyers, accountants and creditors)
- Preparing expert solvency or insolvency reports for Court
- Complex insolvency disputes involving debtors or creditors
- Investigations for insolvency practitioners and creditors looking for scrupulous transactions
- Company and business valuations, fraud examinations, resumption of land and assessment of damages for civil litigation matters

Matthew is a founding member and current leader of SV Voidables and the voidable recovery team (VR Team). Matthew is also part of the forensic accounting team in the Brisbane office. He holds a Bachelor of Laws (Hons) and Bachelor of Commerce.

Key projects include: (NSW) Liquidation of a large steel fabricating company – advising in relation to the successful recovery of circa \$600,000 in unfair preference payments at an average recovery rate of 99%; (QLD) Liquidation of concrete cutting company in Central QLD – advising in the recovery of \$1.5m in unfair preference payments, which involved complex issues around third party payments post-appointment of the Liquidator; (VIC) Liquidation of building and construction company – investigated and identified \$2.2m in unfair preference claims against 22 unsecured creditors; (Adelaide) Creditor of one of Adelaide's largest Liquidations – prepared an expert solvency report for the external creditor.

Matthew is a prolific writer on technical and practical insolvency material with over 12,000 followers on LinkedIn-follow his regular posts at **#SVVoidables**. Matthew will present in Brisbane.



Liam Bailey

Liam is a Registered Liquidator and Partner at O'Brien Palmer Insolvency & Business Advisory, a dynamic boutique insolvency and business turnaround firm based in Sydney's CBD. With over 12 years' experience in corporate and personal insolvency administration and asset realisation, Liam also has significant experience in business rehabilitation, debt recovery and litigation management.

Liam will present in Sydney and Melbourne.



Damien Butler

Damien is a Partner in the restructuring and insolvency team at Colin Biggers & Paisley Lawyers. For nearly 20 years, Damien has acted for major banks and corporates, financial institutions and high net worth individuals, international and Australian businesses. He advises on corporate insolvency, complex security advice and enforcement, and corporate advisory in addition to his litigation work.

His insolvency experience involves complex insolvent administrations of businesses ranging from large-scale mining operations to land developers, yellow goods suppliers

to hotels, transport companies to brothels; while also assisting clients resolve commercial disputes, complex security enforcements, cheque forgery and third-party cheque cases, litigated customer disputes, and other potentially sensitive customer and reputation risk matters for many of the major banks and financial institutions.

Damien is named in Doyle's Guide as a recommended insolvency and reconstruction lawyer in Brisbane, and has been listed as a leading insolvency and reorganisation lawyer in The Best Lawyers in Australia for more than 5 years. Damien was admitted as a solicitor in NSW in 1999 and in Queensland in 2006. He has a Bachelor of Science in addition to his legal qualifications. Damien will present in Brisbane.



in Sydney.

Peter Harkin

Peter, a Partner at Colin Biggers & Paisley, leads the restructuring and insolvency team. Peter has extensive experience in all areas of insolvency law. Peter acts for a number of liquidators, receivers and trustees as well as financial institutions and creditors. Peter also assists companies and businesses in financial turnaround exercises. In the 2019 edition of *The Best Lawyers in Australia*, Peter is listed as a leading Insolvency and Reorganization lawyer. Peter was admitted as a solicitor in NSW in 1985. He is admitted to practice in the Supreme Court of NSW, Federal Court and High Court of Australia. Peter joined the legal practice in 2002 and became a partner in 2003. Peter will present

Nigel Watson



Nigel is a Partner in the corporate and dispute resolution teams at Colin Blggers & Paisley Lawyers focusing on insolvency and corporate reconstruction. He is an Accredited Specialist in commercial litigation by the Law Institute of Victoria and has practiced for over 20 years in this area. He has a significant practice advising the lawyer's professional indemnity insurer on claims against lawyers arising out of corporate and commercial transactions.

Nigel was National Chairman of the Insolvency & Reconstruction Committee of the

Law Council of Australia, a role in which he was responsible for expanding the committee membership to include all states and to give it a national focus on law reform issues. Nigel is an ongoing member of this committee. He is also a member of the Law Institute of Victoria Commercial Litigation Law Specialisation Advisory Committee. Nigel is recommended in numerous leading legal guides for his expertise in both insolvency and dispute resolution.

Nigel is listed in the 2013, 2014-15, 2016, 2017, 2018 and 2019 editions of The Best Lawyers in Australia in the field of insolvency and reorganisation law, as well the field of alternative dispute resolution in 2016, 2017, 2018 and 2019. Nigel was named in Doyle's Guide 2016 as a recommended lawyer in insolvency and reconstruction in Melbourne. Nigel will present in Melbourne.



Darrin Mitchell

Darrin joined Matthews Folbigg's Insolvency, Restructuring and Debt Recovery team as a Senior Associate in June 2016. With a wealth of commercial litigation experience in both the State and Commonwealth jurisdictions, Darrin is skilled in a broad range of issues, although he has particular expertise in matters arising out of insolvency administrations and debt recovery.

Darrin has a vast understanding of all aspects of insolvency law and practice, regularly representing Liquidators, Administrators and Trustees in Bankruptcy in a wide range of litigation and advisory

roles. Equally, Darrin is adept in advising and acting for company directors and individuals facing financial pressures.

Having a real-world approach to practice, Darrin works well advising Credit Managers and their staff on all issues associated with recovery of debts with a genuine "outside the box" thinking to achieve a result. Claims made by liquidators seeking preference payments from creditors can also be handled by Darrin practically and professionally. Darrin is admitted in the Supreme Courts of both New South Wales and Victoria together with the High Court of Australia. Darrin will present in all venues.

BRISBANE,	SY	DNEY A	ATE INSOLVENC ND MELBOURNE - camp Registration	- AUGUST 2	
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IN TRODUCING CORPORATE INSOLVENCY BOOTCAMP BRISBANE, SYDNEY AND MELBOURNE - AUGUST 2018

Brisbane	Tuesday, 21 August 2018
Sydney	Thursday, 23 August 2018
Melbourne	Thursday, 30 August 2018

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Team Discount

Register 6 attendees for the price of 5. The nominated 6 registrations do not need to be at same venue and can be from different firms as long as there is a single, non-refundable payment received with the signed registration form. That means the discount is available to everyone, whether you have six staff or not, as long as you find someone to team up with.

Registrations for the Bootcamp will only be TRANSFERABLE with a minimum of 48 hours prior to the event date and must be provided in writing to Traill & Associates and confirmed by Traill & Associates. Registrations are as per nominated individual name and cannot be shared across the event.

Privacy

Your information is added to our delegate database to register you for this event and provide you with details of our upcoming conferences in your field. We may also from time to time share your name and organisation only with event sponsors and speakers so they know who is in their audience and can deliver accordingly (subject to strict conditions). From time to time, we may contact you about other related events. If you DO NOT wish to receive this information or have your details made available to sponsors please notify us using the contact information in the Contact Us tab / menu item on the website. Please note personal and credit card information is not shared and used solely for payment and registration purposes - Traill & Associates requests that all credit card information and registrations are forwarded in a secure manner. Before you disclose to us the information of another person you must obtain that person's consent.

Disclaimer

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Cancellation Policy

To keep costs down and because I allow unrestricted transfer of registrations between venues and firms within 48 hours of event (conditional upon prior written notice as above) please note that I cannot accept cancellations and there will be no refunds. In the event of unforeseen circumstances for any or all of the events (including minimum numbers not being met) the organiser has the right to cancel or reschedule any or all of the events and in this instance a full refund or transfer of the registration fee only (not any associated costs) will be provided.

Campaign Policy

Terms and conditions of this registration process: Once your completed Registration Form has been received by us, you are officially registered for the Bootcamp. Cancellation policy as set out above will apply as do all other terms and conditions.

CPD/CPE/CLE Points

Accountants, Solicitors and Barristers may earn up to 8.5 CPD, CPE or CLE points if they attend this Bootcamp. One point per actual hour of attendance. For Barristers in NSW (accreditation pending) one point per hour of attendance, to be allocated to strands according to the subject matter of sessions attended. Call Traill & Associates for more details or contact your professional body to confirm adherence to their practice rules and guidelines.

Important Security Notice

We want to take good care of you, so for venue requirements, security and safety reasons, highly visible official name badges must be worn at all times by all delegates.

If you have any queries or special requests, comments or suggestions, or any special dietary requirements please contact:

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