



Type of Order:	DISCIPLINARY CONSENT ORDER
Date of Order:	21 April 2026
Committee name:	REGULATION AND CONDUCT COMMITTEE ('the Committee')
Details of IPs:	Donald Harper and Mike Reeves , of Bolton Insolvency Practitioners Association (IPA) members and Licensed Insolvency Practitioners (IPs).
Summary of complaint:	<p>Donald Harper and Mike Reeves in the course of obtaining referrals from more than one Financial Conduct Authority (FCA) authorised firm or from another Insolvency Practitioner as Joint Nominee, breached Paragraph 12 of Statement of Insolvency Practice (SIP) 3.1 by both failing to identify shortcomings in the advice being provided and take remedial action to address the shortcomings.</p> <p>Accordingly, Donald Harper and Mike Reeves were found liable to disciplinary action under the IPA's Articles of Association.</p>
Summary of sanctions:	<p>The Common Sanctions Guidance provides for severe reprimand and a fine of £5,000 as the starting point for a serious failure to comply with the provisions of a SIP.</p> <p>The Committee decided that the high number of calls affected was an aggravating factor.</p> <p>In mitigation, it was noted that whilst there were failings in due diligence and shortcomings on the initial advice call carried out by referrers were not identified, as part of their own internal process, a further advice call was carried out by the IPs, which was thorough and provided clearer advice that met the requirements of SIP 3.1.</p> <p>The Committee decided that equal weight should be given to the mitigating and aggravating factors and therefore, the proposed sanction should remain at the starting point.</p> <p>The Committee imposed a disciplinary order that Mr Harper and Mr Reeves be severely reprimanded and fined £5,000.</p>