



Due Diligence Report – MP Estate Planning (UK) Ltd, Maplebrook Edge Network Ltd & Mike Pugh

06 March 2026

Prepared by Tech City Labs

Key Findings

Mike Pugh is the central figure in a network of ten identified companies operating in wills, estate planning, funeral plans, and financial services. Several of the core Maplebrook-era entities were based at Leigh Court Business Centre, Abbots Leigh, Bristol. The investigation identified the following risk signals:

- 1. Successor-company timing.** MP Estate Planning (UK) Ltd and Maplebrook Edge Network Ltd were incorporated in April 2023 while Pugh was still a director of Maplebrook Wills Ltd, which entered creditors' voluntary liquidation (CVL) in December 2023 with total creditor claims of £2.04M across all classes – twelve times the £169k estimated in the Statement of Affairs. HMRC's claims alone totalled £1.91M (£176,807 secondary preferential plus £1,735,520 unsecured).
- 2. Director conduct investigation.** The Maplebrook Wills liquidator reported to the Insolvency Service on director conduct matters, citing concerns about "the movement of the company's assets and liabilities" and "several transactions" in the final trading period requiring further investigation. As of December 2025, the liquidator reported not receiving sufficient information from the current director (Amaraporn Pugh) or the company's bookkeeper, and had instructed solicitors (Freeths LLP) to compel disclosure.
- 3. Replacement director pattern.** At three companies (Maplebrook Wills, MB Wealth, Maplebrook Funeral Plans Trustees), Pugh resigned as director and Amaraporn Pugh ("Mrs Ty Pugh") took over as director within days or weeks. At MB Wealth the handover was same-day; at Maplebrook Wills and Maplebrook Funeral Plans Trustees it followed shortly after. In each case, the transition preceded or coincided with the company entering financial difficulty or compliance failure.
- 4. Unverified disposition of funeral plan trust assets.** Maplebrook Funeral Plans Trustees held £1.2M in trust assets (December 2021 accounts). The company withdrew its FCA authorisation application in July 2022 and transferred ~500 plans to Golden Leaves Limited. No accounts have been filed since, and the December 2022 accounts – which would show the later position of those trust assets – are over 2.5 years overdue. The company's strike-off was suspended by a third-party objection.
- 5. Unregulated activity with consumer complaints.** Will writing is unregulated in England and Wales. A detailed complaint alleges trust documents "were NOT submitted when claimed" and that named solicitors denied involvement. A user-generated Scamwatcher listing exists. The core product (Family Asset Protection Trust) has attracted industry-wide scepticism as potentially ineffective for IHT purposes, with an MP warning it could rival the Post Office scandal in scale.
- 6. Network associate with prior Safe Hands involvement.** Daniel James Irwin, who directed Maplebrook funeral plans entities, was previously a director of Safe Hands Plans Ltd – a pre-

paid funeral plans company whose collapse affected thousands. Niamh Irwin briefly served as director of MP Estate Planning.

1. Subject Overview

1a. MP Estate Planning (UK) Ltd

Field	Detail
Company number	14774020
Status	Active
Type	Private limited company
Jurisdiction	England & Wales
Incorporated	1 April 2023
Registered address	Leigh Court Business Centre, Pill Road, Abbots Leigh, Bristol, BS8 3RA
SIC code	69109 – Activities of patent and copyright agents; other legal activities n.e.c.
Previous name	MP ESTATE PLANNING LTD (1 Apr 2023 – 8 Jan 2024)
Charges	None
Insolvency history	None
Employees	5 (as at April 2025)

[Source: Companies House / Datanexus]

1b. Maplebrook Edge Network Ltd

Field	Detail
Company number	14781394
Status	Active
Type	Private limited company
Jurisdiction	England & Wales
Incorporated	5 April 2023
Registered address	Leigh Court Business Centre, Pill Road, Abbots Leigh, Bristol, BS8 3RA

Field	Detail
SIC code	82990 – Other business support service activities n.e.c.
Charges	None
Insolvency history	None
Employees	0 (as at April 2025)

Incorporated four days after MP Estate Planning (UK) Ltd, at the same registered address. [Source: Companies House / Datanexus]

1c. Mike Pugh – Individual Profile

Field	Detail
Date of birth	January 1968
Nationality	British (listed as Canadian on pre-2023 filings)
Service address	Leigh Court Business Centre, Pill Road, Abbots Leigh, Bristol, BS8 3RA
Disqualified	No
Companies	cDgo-JovE0Gu31B20mQVoA0xSaQ (as “Mike Pugh”),
House officer IDs	-bu21j_8zmCXwCbCM0W7s6k2AhE (as “Michael Mike Pugh”), θEMT52sSTWr xgnfnWBDfZ2MwsBc (as “Michael Robert Pugh”)

Mike Pugh holds three officer IDs at Companies House. The earlier filings (2012–2020) list his nationality as Canadian; the 2023 filings list British. [Source: Companies House]

Full directorship history:

Company	Number	Appointed	Resigned	Status
MP Estate Planning (UK) Ltd	14774020	1 Apr 2023	–	Active
Maplebrook Edge Network Ltd	14781394	5 Apr 2023	–	Active
Maplebrook Group Limited	13078908	14 Dec 2020	–	Active
Maplebrook Wills Limited	11126301	1 Mar 2020	1 Aug 2023	In liquidation (CVL)
Maplebrook Funeral Plans Trustees Limited	11858976	10 Mar 2019	18 Jan 2023	Active – proposal to strike off

Company	Number	Appointed	Resigned	Status
MB Wealth Limited	11561045	10 Sep 2018	1 Jan 2023	Active – proposal to strike off
Maplebrook Wills Storage Limited	12342542	2 Dec 2019	– (dissolved)	Dissolved 17 Feb 2026
Maplebrook Plans Limited	13864099	21 Jan 2022	– (dissolved)	Dissolved 1 Aug 2023
Fulbright Wills Ltd	10890586	31 Jul 2017	1 Oct 2017	Dissolved
1st Assured Wills Ltd	08297653	19 Nov 2012	– (dissolved)	Dissolved 14 May 2024

All ten companies operate in the wills, estate planning, funeral plans, financial services, or legal services sector. Seven carry the “Maplebrook” brand. At MB Wealth and Maplebrook Wills Storage, Pugh was listed as “Michael Robert Pugh” – a third name variant alongside “Mike Pugh” and “Michael Mike Pugh”. At Maplebrook Plans, Pugh was sole shareholder, founding director, and PSC; Daniel James Irwin was appointed as an additional director one week after incorporation. [Source: Companies House]

Maplebrook Wills Limited (11126301) – Creditors’ Voluntary Liquidation:

Maplebrook Wills entered CVL on 5 December 2023. Statement of affairs dated 21 November 2023 estimated total creditor claims at £169k; actual claims subsequently received totalled £2.04M across all classes (see section 8d). Liquidation practitioners: John Paul Bell and Toyah Marie Poole of Clarke Bell Limited, Manchester. [Source: Datanexus]

Creditor	Amount (£)
Funding Circle	81,265
HMRC	78,254
Barclaycard	3,438
Lloyds Bank	623
Barclays Bank	137

Pugh resigned as director of Maplebrook Wills on 1 August 2023, approximately four months before the CVL. MP Estate Planning (UK) Ltd and Maplebrook Edge Network Ltd were both incorporated in April 2023 – several months before the resignation and the liquidation – and operate in the same sector (estate planning / legal services).

Maplebrook Funeral Plans Trustees Limited (11858976): Pugh resigned January 2023. The company has overdue accounts and confirmation statement and a proposal to strike off. Previously named "Maplebrook Funeral Plans Limited" (renamed January 2022). [Source: Companies House]

No insolvency debtor records were found for Mike Pugh personally, or for MP Estate Planning or Maplebrook Edge Network. **No HM Courts cases** were found for any of the three subjects. [Source: Datanexus]

1d. MB Wealth Limited

Field	Detail
Company number	11561045
Status	Active (proposal to strike off)
Type	Private limited company
Jurisdiction	England & Wales
Incorporated	10 September 2018
Registered address	Leigh Court Business Centre, Pill Road, Abbots Leigh, Bristol, BS8 3RA
SIC code	64999 – Financial intermediation not elsewhere classified
Charges	None
Insolvency history	None
Employees	0
Accounts overdue	Yes (period ending 30 Sep 2024 due 30 Jun 2025)
Confirmation statement overdue	Yes (due 23 Sep 2025)

Michael Robert Pugh was the founding director and PSC. On 1 January 2023, he resigned as director and ceased as PSC; Mrs Ty Pugh was simultaneously appointed as director and notified as PSC. Michael Pugh remains the sole shareholder (100 ordinary shares). The company was dormant in its first year (2018–19), then filed micro-entity accounts for subsequent periods.

The company has been subject to three compulsory strike-off notices (Dec 2019, Nov 2022, Dec 2024), each suspended after overdue filings were brought up to date. A fourth First Gazette notice was issued September 2025 and subsequently suspended in October 2025. [Source: Companies House / Datanexus]

1e. Maplebrook Group Limited

Field	Detail
Company number	13078908
Status	Active
Type	Private limited company
Jurisdiction	England & Wales
Incorporated	14 December 2020
Registered address	Leigh Court Business Centre, Pill Road, Abbots Leigh, Bristol, BS8 3RA
SIC code	69109 – Activities of patent and copyright agents; other legal activities n.e.c.
Charges	None
Insolvency history	None
Employees	0

Pugh's longest-running active company, predating both MP Estate Planning and Maplebrook Edge by over two years. Micro-entity with zero employees. Same registered address and SIC code as MP Estate Planning. Sole director, sole shareholder (1,000 ordinary shares), sole PSC (75–100% ownership and voting rights, right to appoint and remove directors). [Source: Datanexus]

1f. Maplebrook Wills Storage Limited

Field	Detail
Company number	12342542
Status	Dissolved (compulsory strike-off, 17 February 2026)
Type	Private limited company
Jurisdiction	England & Wales
Incorporated	2 December 2019
Registered address	Leigh Court Business Centre, Pill Road, Abbots Leigh, Bristol, BS8 3RA
SIC codes	82190 (Specialised office support activities); 91012 (Archives activities)
Charges	None

Field	Detail
Insolvency history	None
Employees	1 (FY 2023)

Michael Robert Pugh was sole director and sole shareholder (100 ordinary shares at £0.001 each). The company filed dormant accounts from 2020 to 2022. In 2023 it filed its first (and only) non-dormant accounts showing 1 employee and £2,754 in current assets against £2,921 in liabilities. The registered address moved briefly to Pure Offices, Kestrel Court, Portishead (January–October 2021) before returning to Leigh Court. The company survived one compulsory strike-off attempt in early 2024 by catching up on filings, but was struck off on a second attempt in 2025–2026. [Source: Companies House / Datanexus]

1g. Maplebrook Plans Limited

Field	Detail
Company number	13864099
Status	Dissolved (voluntary strike-off, 1 August 2023)
Type	Private limited company
Jurisdiction	England & Wales
Incorporated	21 January 2022
Registered address	Leigh Court Business Centre, Pill Road, Abbots Leigh, Bristol, BS8 3RA
SIC code	96030 – Funeral and related activities
Charges	None
Insolvency history	None
Accounts filed	None

Michael Pugh was sole shareholder (100 ordinary shares at £1 each), was appointed director on incorporation (21 January 2022), and was notified as PSC on the same date. Daniel James Irwin was appointed as an additional director on 28 January 2022 and terminated on 1 January 2023. No accounts were ever filed; the company was dissolved before any became due. A compulsory strike-off was initiated by Companies House in April 2023, after which Irwin's termination was filed and a voluntary strike-off application submitted in May 2023. The SIC code (96030 – funeral activities) aligns with the Maplebrook funeral plans business. The company was incorporated during the same period as the Maplebrook Funeral Plans restructuring ahead of FCA regulation. [Source: Companies House / Datanexus]

2. Connections & Shared Interests

Mike Pugh is the sole director, sole shareholder, and sole PSC of both MP Estate Planning (UK) Ltd and Maplebrook Edge Network Ltd. Both companies were incorporated within four days of each other in April 2023 at the same registered address (Leigh Court Business Centre, Abbots Leigh). [Source: Companies House / Datanexus]

Shared attributes across active companies:

Attribute	MP Estate Planning	Maplebrook Edge Network	Maplebrook Group	MB Wealth
Director	Mike Pugh (sole)	Mike Pugh (sole)	Mike Pugh (sole)	Mrs Ty Pugh (sole)
Shareholder	Mike Pugh (100%)	Mike Pugh (100%)	Mike Pugh (100%)	Michael Pugh (100%)
PSC	Mike Pugh	Mike Pugh	Mike Pugh	Mrs Ty Pugh
Registered address	Leigh Court Business Centre			
Incorporated	1 Apr 2023	5 Apr 2023	14 Dec 2020	10 Sep 2018
SIC code	69109 (legal activities)	82990 (business support)	69109 (legal activities)	64999 (financial intermediation)
Accounting year end	30 April	30 April	31 December	30 September

All four active companies share the same registered address and Mike Pugh's ownership (as shareholder in all four). MB Wealth differs in that Pugh resigned as director on 1 January 2023, transferring the directorship and PSC status to Mrs Ty Pugh on the same day – while retaining 100% of the shares. A similar pattern appears at Maplebrook Wills, where Amaraporn Pugh was appointed director on 30 July 2023 and Michael Pugh resigned on 1 August 2023, approximately four months before the CVL. [Source: Companies House / Datanexus]

Two additional dissolved companies – Maplebrook Wills Storage Limited (12342542) and Maplebrook Plans Limited (13864099) – were also registered at Leigh Court with Pugh as sole shareholder. Maplebrook Wills Storage (incorporated December 2019) was a document storage company where Pugh was sole director; it was compulsorily struck off in February 2026. Maplebrook Plans (incorporated January 2022, SIC 96030 – funeral activities) had Michael Pugh as founding director and PSC, with Daniel James Irwin appointed as an additional director a week

later; it was voluntarily dissolved in August 2023 after 18 months without ever filing accounts. Both were dormant or near-dormant entities.

The only other director to have served at any of the four active companies is Niamh Helen Irwin, who was a director of MP Estate Planning from June 2025 to February 2026 (approximately eight months). [Source: Companies House]

3. Ownership & Corporate Structure

3a. MP Estate Planning (UK) Ltd

Sole shareholder: Mike Pugh – 100 ordinary shares (£1 each, fully paid). [Source: Datanexus]

PSC: Mr Mike Pugh – notified 1 April 2023 (from incorporation). Natures of control: ownership of shares 75–100%, voting rights 75–100%, right to appoint and remove directors. [Source: Companies House]

3b. Maplebrook Edge Network Ltd

Sole shareholder: Mike Pugh – 100 ordinary shares (£1 each, fully paid). [Source: Datanexus]

PSC: Mr Mike Pugh – notified 5 April 2023 (from incorporation). Natures of control: ownership of shares 75–100%, voting rights 75–100%, right to appoint and remove directors. [Source: Companies House]

3c. Maplebrook Group Limited

Sole shareholder: Mike Pugh – 1,000 ordinary shares. [Source: Datanexus]

PSC: Mr Michael Mike Pugh – notified 14 December 2020 (from incorporation). Natures of control: ownership of shares 75–100%, voting rights 75–100%, right to appoint and remove directors. Nationality listed as Canadian. [Source: Datanexus]

3d. MB Wealth Limited

Sole shareholder: Michael Pugh – 100 ordinary shares (£1 each, fully paid). [Source: Datanexus]

PSC: Mrs Ty Pugh – notified 1 January 2023. Previously held by Michael Robert Pugh from incorporation (10 September 2018) until 1 January 2023. [Source: Companies House]

Pugh retained 100% of the shares after resigning as director and ceasing as PSC – creating a separation between legal ownership (Pugh as shareholder) and day-to-day control (Ty Pugh as director/PSC). [Source: Companies House]

3e. Maplebrook Wills Storage Limited

Sole shareholder: Michael Pugh – 100 ordinary shares (£0.001 each). No PSC data available (company dissolved). [Source: Companies House]

3f. Maplebrook Plans Limited

Sole shareholder: Michael Pugh – 100 ordinary shares (£1 each, fully paid). **PSC:** Mr Michael Robert Pugh – notified 21 January 2022 (from incorporation). Daniel James Irwin served as an additional director but held no shares. [Source: Companies House]

4. Directors & Key Personnel

MP Estate Planning (UK) Ltd (14774020)

Name	Role	Appointed	Resigned	DOB	Nationality
Mike Pugh	Director	1 Apr 2023	—	Jan 1968	British
Niamh Helen Irwin	Director	18 Jun 2025	24 Feb 2026	Feb 1998	British

Mike Pugh has served as sole director since incorporation. Niamh Helen Irwin (Mrs, DOB Feb 1998, British, resident in England) served for approximately eight months before resigning. Both listed Leigh Court Business Centre, Abbots Leigh as their service address. [Source: Companies House]

Niamh Helen Irwin – other appointments: MP Estate Planning is Irwin's only Companies House directorship (active count: 0, resigned count: 1). She does not appear in shareholder or PSC records. [Source: Companies House]

The Maplebrook and MP Estate Planning websites feature a Niamh Moxon and a Niamh Irwin in the same team position and order; Niamh Moxon appears to be the same person as Niamh Helen Irwin, who is described on MP Estate Planning materials as a “Complex Case Manager”. Her directorship appears to have been operational rather than as a principal of the business. [Source: Maplebrook website; MP Estate Planning website]

Maplebrook Edge Network Ltd (14781394)

Name	Role	Appointed	Resigned	DOB	Nationality
Mike Pugh	Director	5 Apr 2023	—	Jan 1968	British

Sole director since incorporation. No other officers past or present. Service address: Leigh Court Business Centre, Abbots Leigh. [Source: Companies House]

Maplebrook Group Limited (13078908)

Name	Role	Appointed	Resigned	DOB	Nationality
Michael Mike Pugh	Director	14 Dec 2020	—	Jan 1968	Canadian

Sole director since incorporation. No other officers past or present. Service address: Leigh Court Business Centre, Abbots Leigh. Nationality listed as Canadian on this filing (cf. British on 2023 filings). [Source: Datanexus]

MB Wealth Limited (11561045)

Name	Role	Appointed	Resigned	Nationality
Michael Robert Pugh	Director	10 Sep 2018	1 Jan 2023	—
Mrs Ty Pugh	Director	1 Jan 2023	—	—

Michael Robert Pugh was the founding director. On 1 January 2023, he resigned and Mrs Ty Pugh was appointed on the same day. The CH01 filing of 22 March 2024 updated Ty Pugh's details. The company is registered at Leigh Court Business Centre, Abbots Leigh — the same address used across all Pugh companies. [Source: Companies House]

Maplebrook Wills Storage Limited (12342542)

Name	Role	Appointed	Resigned	DOB	Nationality
Michael Robert Pugh	Director	2 Dec 2019	— (dissolved)	Jan 1968	Canadian

Sole director from incorporation until dissolution. Service address: Leigh Court Business Centre, Abbots Leigh. [Source: Companies House]

Maplebrook Plans Limited (13864099)

Name	Role	Appointed	Resigned	DOB	Nationality
Michael Robert Pugh	Director	21 Jan 2022	— (dissolved)	Jan 1968	Canadian
Daniel James Irwin	Director	28 Jan 2022	1 Jan 2023	May 1990	British

Pugh was the founding director, sole shareholder, and notified PSC from incorporation. Irwin was appointed as an additional director one week later. Irwin's appointment was filed two months late (March 2022 for a January 2022 appointment) and his termination was backdated to January 2023 but not filed until May 2023 — the same day as the voluntary strike-off application. [Source: Companies House]

Mrs Ty Pugh (Amaraporn Chayangkul Pugh)

The identification of "Mrs Ty Pugh" and "Amaraporn Chayangkul Pugh" as the same person is established by Companies House filings. At Maplebrook Wills (11126301), three filings on 22 September 2023 terminated "Amaraporn Pugh" as director, appointed "Mrs Amaraporn Chayangkul Pugh" as director, and updated the details of "Mrs Ty Pugh" — all effective 30 July 2023, all on the same officer record. The Statement of Affairs (21 November 2023) was signed by "Amaraporn Chayangkul Pugh" in the capacity of director appointed under that record. At MB Wealth (11561045), "Mrs Ty Pugh" was appointed director on 1 January 2023, and a CH01 filed in

April 2024 updated her details under the same name. “Ty” appears to be an informal or preferred name; “Amaraporn Chayangkul” is the legal name. She appears across five Companies House officer IDs with inconsistent date of birth (November 1969 vs November 1970) and varying nationality (Thai, British, or British/Thai). Her service address is Leigh Court Business Centre, Abbots Leigh – the same address used across all Pugh companies. [Source: Companies House]

Full directorship history:

Company	Number	Status	Appointed	Resigned
Shield Funeral Plans Ltd	10313367	Dissolved	4 Aug 2016	–
Maplebrook Wills Ltd	11126301	In liquidation	15 Jan 2019	1 Mar 2020
Maplebrook Funeral Plans Trustees Ltd	11858976	Active	4 Mar 2019	10 Mar 2019
Shield Funeral Plans Ltd	11830069	Dissolved	15 Feb 2019	–
Maplebrook Funeral Plans Trustees Ltd	11858976	Active	1 Jan 2023	–
MB Wealth Ltd	11561045	Active	1 Jan 2023	–
Maplebrook Wills Ltd	11126301	In liquidation	30 Jul 2023	–

[Source: Companies House]

Shield Funeral Plans companies: Two companies both named “Shield Funeral Plans Limited” are associated with Amaraporn Pugh. Neither filed accounts or appears to have traded. [Source: Companies House / Datanexus]

	Shield Funeral Plans Ltd (1)	Shield Funeral Plans Ltd (2)
Number	10313367	11830069
Incorporated	4 Aug 2016	15 Feb 2019
Dissolved	26 Sep 2017	28 May 2019
Lifespan	~13 months	~3 months
SIC code	73110 (advertising agencies)	96030 (funeral activities)
Registered address	13 Harbury Road, Bristol BS9 4PN	Leigh Court, Abbots Leigh BS8 3RA
Directors	Amaraporn Pugh, Barnaby Kirsan	Amaraporn Pugh (sole)
Shareholders	Pugh 50%, Kirsan 50% (1 share each)	Pugh 100% (100,000 shares, £1,000)

	Shield Funeral Plans Ltd (1)	Shield Funeral Plans Ltd (2)
Strike-off filed	30 Jun 2017	1 Mar 2019 (14 days after incorporation)

The first company's SIC code (advertising agencies) does not match its name. Its initial registered address at The Old Stock Exchange, Bristol BS1 1TG was changed within a month to 13 Harbury Road. The second company was incorporated at Leigh Court – the address used across all Pugh/Maplebrook entities – and struck off just 14 days after incorporation.

Barnaby Peter Kirsan (DOB August 1973, British) was co-director, co-shareholder, and co-PSC of the first Shield Funeral Plans (10313367). His PSC address is Blackmoor Road, Abbots Leigh BS8 3RH – the same village as Leigh Court. He held 25–50% of shares and voting rights. [Source: Companies House / Datanexus]

Amaraporn Pugh's nationality is recorded as "British" on company 10313367 (2016) but "Thai" on company 11830069 (2019), adding to the inconsistencies noted across her officer records.

Replacement director pattern: Amaraporn Pugh replaced Michael Pugh as director at three companies over short handover periods: MB Wealth (same day, 1 Jan 2023), Maplebrook Funeral Plans Trustees (Ty appointed 1 Jan 2023; Pugh resigned 18 Jan 2023), and Maplebrook Wills (Amaraporn appointed 30 Jul 2023; Pugh resigned 1 Aug 2023). At Maplebrook Wills, she signed the Statement of Affairs on 21 November 2023, approximately four months after her appointment. [Source: Companies House]

Website description: The Maplebrook EDGE Network website describes "Ty" as responsible for ensuring "all Maplebrook clients receive what they've paid for in a timely fashion, and to an amazing standard, making sure product and service fulfilment is achieved with total success." [Source: Maplebrook website]

5. Financial Summary

5a. MP Estate Planning (UK) Ltd

Period ending 30 April 2025 (52 weeks, unaudited, total-exemption-full filing):

Item	£
Tangible fixed assets	2,012
Trade debtors	637,238
Cash	87,780
Total current assets	939,766
Total assets	941,778
Trade payables	544
Misc current liabilities	439,689
Total current liabilities	610,191
Net assets / shareholders' funds	331,587
Share capital	100
Profit & loss reserves	331,487

No P&L disclosed (total exemption filing). Two line items stand out and cannot be broken down further from the filing:

- **Trade debtors: £637k** (68% of total assets). For a five-employee will-writing company, this is an unusually large receivables balance. It may represent client fees on deferred payment plans, inter-company balances with Maplebrook Edge or Maplebrook Group, or trust-related receivables. The nature of these debtors is not disclosed.
- **Misc current liabilities: £440k** (not broken down). This could include deferred income, inter-company payables, or tax liabilities. The filing does not disclose the composition.

The gap between total current assets (£940k) and the sum of trade debtors + cash (£725k) leaves £215k of current assets unitemised. [Source: Datanexus]

5b. Maplebrook Edge Network Ltd

Period ending 30 April 2025 (52 weeks, unaudited, total-exemption-full filing):

Item	£
Cash	39,079
Misc current assets	16,603
Total current assets	55,682
Total fixed assets	Nil
Total assets	55,682
Trade payables	49,500
Misc current liabilities	12,651
Total current liabilities	63,651
Net worth / shareholders' funds	(7,969)
Share capital	100
Profit & loss reserves	(8,069)

No P&L disclosed. The company has negative net worth: current liabilities (£63,651) exceed current assets (£55,682). Trade payables of £49,500 dominate the balance sheet. Zero employees reported. Upgraded from micro entity accounts (April 2024) to total exemption full accounts (April 2025). No Land Registry properties, government contracts, or insolvency losses recorded.

The operational purpose of Maplebrook Edge Network is unclear from public filings. It has zero employees, no fixed assets, and its SIC code (82990 – other business support) is generic. The “Maplebrook EDGE Network” branding is used on the group’s website and in the recruitment video (see section 5g). Trade payables of £49.5k are the company’s largest liability; the filing does not disclose what these relate to. [Source: Datanexus]

5c. Maplebrook Group Limited

Period ending 31 December 2025 (micro-entity, unaudited):

Item	£
Total current assets	2,369
Total assets	2,369
Total current liabilities	4,177

Item	£
Net worth / shareholders' funds	(2,808)
Share capital	1,000
Employees	0

Negative net worth of -£2,808. No P&L available (micro-entity filing). Zero employees. No Land Registry properties, government contracts, or insolvency losses. The company has been active for over five years but shows minimal economic activity. [Source: Datanexus]

5d. MB Wealth Limited

Period ending 30 September 2023 (52 weeks, unaudited, micro-entity):

Item	£
Total current assets	20,227
Total assets	20,227
Total current liabilities	19,775
Net worth / shareholders' funds	452
Employees	0

Marginally positive net worth (£452). No P&L available. Zero employees. Dormant accounts filed for 2018–19; micro-entity since 2019–20. The SIC code (64999 – financial intermediation n.e.c.) differs from the legal services codes used by the other Pugh companies. Next accounts (for period ending 30 Sep 2024) are overdue. [Source: Datanexus]

5e. Maplebrook Wills Storage Limited

Period ending 31 December 2023 (micro-entity, unaudited):

Item	£
Total current assets	2,754
Total assets	2,754
Total current liabilities	2,921
Net worth / shareholders' funds	(167)

Item	£
Employees	1

Filed dormant accounts for FY 2020, 2021, and 2022. The 2023 accounts were the first and only non-dormant filing, showing minimal activity (1 employee, negative net worth of -£167). No fixed assets, no P&L. [Source: Datanexus]

5f. Maplebrook Plans Limited

No accounts were filed. The company existed for approximately 18 months (January 2022 to August 2023) and was dissolved before any accounts became due. [Source: Companies House]

5g. Unverified Revenue Claims (Recruitment Material)

A video recording of a recruitment presentation by Mike Pugh (undated, titled “What Top Closers Want To See – Strong Growth”) includes a profit and loss extract labelled “MP Estate Planning (UK) Ltd, For the year ended 30 April 2026” with the following turnover figures:

Period	Claimed turnover
2023/2024	£476,183
2024/2025	£1,485,328
2025/2026 (YTD)	£1,669,167

The presentation describes this as “+300%” growth in 2024/2025 and “+500%” in the current year, stating the company has “passed last year with 6 months to go.”

These figures are unverified. They appear to come from internal accounting software and have not been independently audited. The statutory accounts filed at Companies House use total exemption and do not disclose a profit and loss account.

Cross-check against filed accounts: The balance sheet movements are broadly consistent with revenue at this scale. Shareholders’ funds grew from £9,176 (April 2024, 4 employees) to £331,587 (April 2025, 5 employees) – an increase of £322,411 in retained profit. If turnover was £1.49M as claimed, this implies a ~22% net margin after costs of ~£1.17M, which is plausible for a commission-heavy sales model. Total assets more than doubled (£413k → £942k). However, the filed accounts cannot confirm the exact revenue figures.

Context: The presentation is framed as a recruitment pitch for salespeople, using language such as “Top Closers”, “income opportunity that compounds as we expand”, and “a business model where elite performers rise quickly.” The company tagline shown is “Every Home A Trust.” This is consistent with a high-volume, commission-driven sales operation selling the Family Asset

Protection Trust product discussed in section 8c. [Source: Recruitment video screenshot, unverified]

6. Property Holdings

None of the four active companies – MP Estate Planning (UK) Ltd (14774020), Maplebrook Edge Network Ltd (14781394), Maplebrook Group Limited (13078908), or MB Wealth Limited (11561045) – holds any registered Land Registry titles. [Source: Datanexus]

No government contracts (via Contracts Finder) have been awarded to any Pugh-linked company. [Source: Datanexus]

7. Filing History & Corporate Actions

7a. MP Estate Planning (UK) Ltd (14774020)

Nine filings since incorporation (1 Apr 2023):

Date	Filing	Detail
2023-04-01	Incorporation	Model articles adopted; statement of capital: £100 (100 ordinary shares)
2024-01-08	Change of name	From "MP ESTATE PLANNING LTD" to "MP ESTATE PLANNING (UK) LTD" (resolution under s.78)
2024-04-19	CS01	Confirmation statement (31 Mar 2024), no updates
2024-12-31	AA	Micro entity accounts to 30 Apr 2024
2025-05-06	CS01	Confirmation statement (31 Mar 2025), no updates
2025-06-19	AP01	Niamh Helen Irwin appointed director (18 Jun 2025)
2026-01-31	AA	Total exemption full accounts to 30 Apr 2025
2026-02-24	TM01	Niamh Helen Irwin terminated as director (24 Feb 2026)

No charges, no capital changes post-incorporation, no change of registered office.

The name change nine months after incorporation added "(UK)" – the only special resolution filed. Accounts filing has been at or near the deadline: the April 2025 accounts were filed on 31 January 2026, the last permissible day. The accounts type upgraded from micro entity (2024) to total exemption full (2025), consistent with the five-fold increase in balance sheet size (£47k → £942k). Niamh Irwin's directorship lasted approximately eight months before termination. [Source: Companies House]

7b. Maplebrook Edge Network Ltd (14781394)

Five filings since incorporation (5 Apr 2023):

Date	Filing	Detail
2023-04-05	Incorporation	Model articles adopted; statement of capital: £100 (100 ordinary shares)
2024-04-19	CS01	Confirmation statement (4 Apr 2024), no updates

Date	Filing	Detail
2024-12-24	AA	Micro entity accounts to 30 Apr 2024
2025-06-07	CS01	Confirmation statement (4 Apr 2025), no updates
2026-01-31	AA	Total exemption full accounts to 30 Apr 2025

No charges, no capital changes, no officer changes, no resolutions, no change of registered office.

This is a minimal filing record: incorporation, two confirmation statements (both reporting no changes), and two sets of accounts. No officer appointment or termination filings have been made – the only director on record is Mike Pugh from the incorporation document. Accounts filings have been at or near deadlines. As with MP Estate Planning, the accounts type upgraded from micro entity to total exemption full between 2024 and 2025. [Source: Companies House]

7c. Filing Patterns Across Both Companies

Both companies were incorporated within four days of each other, share the same registered address, sole director, and shareholder. Their filing patterns are closely synchronised: both filed confirmation statements on 19 April 2024, both filed their second accounts on 31 January 2026 (the deadline), and both upgraded from micro entity to total exemption full accounts in the same period. Neither company has registered any charges or passed any special resolutions (other than MP Estate Planning's name change). The absence of any officer change filings for Maplebrook Edge – nearly three years of sole-director operation – contrasts with MP Estate Planning, where Niamh Irwin was briefly appointed and then removed within eight months. [Source: Companies House]

8. Adverse Media & Litigation

8a. Regulatory Status

Will writing and basic estate planning are **unregulated activities** in England and Wales. The Legal Services Board recommended regulation in 2013, but the Lord Chancellor declined. Anyone can operate as a will writer or estate planner without professional qualifications, regulatory oversight, or compulsory insurance. [Source: House of Commons Library, SN05683]

- MP Estate Planning (UK) Ltd does not appear on the FCA Financial Services Register or the SRA register. [Source: FCA Financial Services Register; SRA register]
- A “Maplebrook Services Limited” appears on the FCA Register (firm ID 0014G000035oLLgQAM). This is a **separate entity** based in Kissonerga, Paphos, Cyprus, founded by Wayne Barnett (IPW member, STEP affiliate). It provides wills, trusts, and LPA services to British expats in Cyprus. No connection to Mike Pugh established. [Source: FCA Register; maplebrookservices.com]

8b. Customer Reviews & Complaints

This section records public-facing user-generated material surfaced during the research process. It is included for completeness and context, not as independently verified evidence.

MP Estate Planning has a 4.8-star aggregate rating from ~259 reviews on Birdeye and 20 reviews on Trustpilot as at 9 March 2026 (mixed). [Source: Birdeye, accessed 9 Mar 2026; Trustpilot, accessed 9 Mar 2026]

One detailed complaint (Birdeye, ~mid-2025, “Lee M.”) alleged the following; these points are recorded here as user allegations rather than verified findings:

- Trust documents “were NOT submitted when claimed” despite the client being told they had been “legally submitted, verified, and approved”
- The solicitors named (Feakes & Co) “did not draft or sign off the documents”
- The complainant reported being “misled multiple times by staff” with “false claims of backlogs”
- A Facebook group was created: “Victims of MP Estate Planning, Maplebrook Wills & Michael Pugh – UK Support”
- The complainant recommended others report to Trading Standards and the Legal Ombudsman

[Source: Birdeye review page, accessed 9 Mar 2026]

A Trustpilot reviewer reported paying £240 for a consultation, then having two scheduled Zoom meetings missed by the company with follow-up communications ignored. [Source: Trustpilot, accessed 9 Mar 2026]

A Scamwatcher.com listing dated 8 July 2025 exists for phone number 07934 257248 associated with “Michael (Mike) Pugh / MP Estate Planning / Maplebrook Wills”. The page contains user-generated allegation detail and should not be treated as independently verified. [Source: Scamwatcher, accessed 9 Mar 2026]

8c. Industry Scepticism About Core Product

MP Estate Planning’s core product is a “Family Asset Protection Trust Plus” which claims to place 50% of a family home outside the estate for inheritance tax purposes after seven years, without triggering gift-with-reservation-of-benefit (GROB) rules.

The sources below are included as contextual commentary about this product category and the claims made for it, not as findings of fact about MP Estate Planning itself.

This product category has attracted significant criticism:

- A MoneySavingExpert forum thread titled “Anyone with any experience of MP Estate planning?” (opened 31 March 2025) drew scepticism from forum members and other estate planners, who warned the scheme’s claimed IHT benefits are questionable and that HMRC may treat the arrangement as a gift with reservation of benefit. [Source: MoneySavingExpert Forum thread, accessed 9 Mar 2026]
- A solicitor (Alex Stanier TEP) wrote in January 2021 that asset protection trusts could become “the next big mis-selling scandal,” noting that local authorities may treat such transfers as deliberate deprivation of capital. [Source: Allan Janes Solicitors article “Asset Protection Trusts - The Next Big Mis-selling Scandal”, accessed 9 Mar 2026]
- An Age UK archive article cited Daily Mail reporting that some such trusts had proved “effectively a worthless piece of paper.” [Source: Age UK archive, 25 Feb 2013]
- The Allan Janes article also quoted Kate Osborne MP (Jarrow) as warning that, if left unaddressed, the issue could become another scandal “in terms of numbers in line with the Post Office scandal”. [Source: Allan Janes Solicitors article quoting Kate Osborne MP, accessed 9 Mar 2026]
- HMRC guidance states that gifts with reservation remain part of the estate, and GOV.UK guidance notes that the residence nil rate band does not apply to lifetime transfers such as transfers into trusts. [Source: HMRC Inheritance Tax Manual IHTM47060; GOV.UK residence nil rate band guidance]

8d. Maplebrook Wills Liquidation – Public Record

Maplebrook Wills Limited (11126301) passed a winding-up resolution on 5 December 2023, stating the company “cannot, by reason of its liabilities, continue its business.” Liquidators John Paul Bell

(IP No. 8608) and Toyah Marie Poole (IP No. 9740) of Clarke Bell Limited, Manchester, were appointed. [Source: The Gazette, notices 4510038 and 4510091]

Statement of Affairs (21 November 2023)

The SoA was signed by Amaraporn Chayangkul Pugh (Mrs Ty Pugh), who had been appointed director on 30 July 2023. Michael Pugh resigned on 1 August 2023. The company's only realizable asset was computer equipment valued at £50 (book value £6,494). [Source: Companies House – LIQ02 filing]

Category	Amount (£)
Secondary preferential creditor	
HMRC (VAT)	78,254
Trade & expense creditors	
Funding Circle (business loan)	81,265
Barclaycard	3,438
Lloyds Bank	623
Barclays Bank	137
Consumer creditor	
Mr Michael Pugh (director loan)	5,275
Total deficiency	(169,041)

Michael Pugh was listed as both a shareholder (8,500 A Ordinary + 6 B Ordinary shares) and the sole consumer creditor, owed £5,275 – indicating he had lent money to the company. The other shareholders were Dr Paul Hutchinson (2 B Ordinary), Theresa Thornton (2 B Ordinary), and Martyn Durrant (5 C Ordinary), all listed at Bristol-area addresses. [Source: Companies House – LIQ02 filing]

Liquidator's Receipts & Payments – to 4 December 2024 (first report)

The first progress report (dated 4 February 2025, 18 pages) disclosed total realisations of £764.90 against a near-empty estate. [Source: Companies House – LIQ03 filing, transaction MzQ1MzY2MDAwOGFkaXF6a2N4]

Receipts	£
Computer equipment (sale to Michael Pugh)	50.00

Receipts	£
Cash at bank (credit balance discovered post-liquidation)	707.28
Bank interest	7.62
Total receipts	764.90
Payments	£
Office holders' fees (Clarke Bell)	594.42
Agents/valuers fees (JPS Chartered Surveyors)	50.00
Total payments	644.42
Balance in hand	120.48

The computer equipment (book value £6,494) was purchased by Michael Pugh for £50. The liquidator had the equipment independently valued by JPS Chartered Surveyors, who advised it would not realise more than £50 from a third party after marketing costs.

Unsecured creditor claims received by this date totalled £1,858,588 from six creditors – the original SoA had estimated unsecured claims of £90,737. The increase was driven by an HMRC unsecured claim of £1,735,520. Separately, the HMRC secondary preferential claim rose from £78,254 to £176,807. Total claims across all classes therefore stood at £2,035,395. No distributions were made to any class of creditor.

The liquidator reported completing the director conduct questionnaire to the Insolvency Service (DBEIS) – the outcome is confidential. The report stated that the statutory investigation had identified matters “primarily related to the movement of the company’s assets and liabilities since the last formal Accounts prepared” and “several transactions that were made during the company’s final trading period, all of which require further investigation.” The liquidator was working to establish whether those transactions were in the ordinary course of trade.

Liquidator’s Receipts & Payments – to 4 December 2025 (second report)

The second progress report (dated 30 January 2026, 17 pages) showed virtually no further realisations. [Source: Companies House – LIQ03 filing, transaction MzUwMzYxNTM5M2FkaXF6a2N4]

	Period (Dec 2024–Dec 2025)	Cumulative
Total receipts	0.37 (interest)	765.27
Total payments	100.65 (fees)	745.07

	Period (Dec 2024–Dec 2025)	Cumulative
Balance in hand		20.20

The updated creditor position showed unsecured claims totalling £1,858,588 from six creditors, with the HMRC secondary preferential claim unchanged at £176,807. Three creditors with claims of £4,198 still had not submitted proofs. No distributions were made or expected to any class of creditor.

The report disclosed that “despite repeated requests issued to the director and the company’s bookkeeper, I have not received sufficient information to progress these enquiries” – referring to the ongoing investigation into asset movements and final-period transactions. The liquidator subsequently instructed solicitors Freeths LLP (estimated cost £2,000) to assist in obtaining the required information. Freeths were reviewing the material and would advise on next steps.

The liquidation remains open with no timeline to closure. Outstanding third-party expenses of £335.88 remain unpaid due to insufficient funds.

Outstanding expenses	£
Statutory advertising (Courts Advertising)	286.30
Bond insurance (Marsh Limited)	20.00
Postage (Clarke Bell)	18.78
Photocopying (Clarke Bell)	10.80
Total	335.88

The insolvency losses database records £163,716 in total creditor claims but £0 in recovered losses. This figure reflects the original SoA estimate (excluding the director’s consumer creditor claim) and has not been updated to reflect actual claims received of £2.04M. [Source: Companies House; Datanexus]

Liquidation timeline and officer changes

Date	Event
Dec 2017	Maplebrook Wills incorporated
Mar 2020	Pugh appointed director (second time); takes over as PSC
Mar 2020	Amaraporn Chayangkul Pugh ceases as PSC
Mar 2020	Claire Louise Body appointed director

Date	Event
Apr 2023	MP Estate Planning (UK) Ltd incorporated
Apr 2023	Maplebrook Edge Network Ltd incorporated
Jul 2023	Mrs Ty Pugh (Amaraporn) appointed director of Maplebrook Wills
Jul 2023	Amaraporn Pugh terminated as director (reappointed same day under different name variant)
1 Aug 2023	Michael Pugh resigns as director of Maplebrook Wills
1 Aug 2023	Claire Louise Body resigns as director
1 Aug 2023	Michael Pugh ceases as PSC
Nov 2023	First Gazette notice for compulsory strike-off (overdue filings)
21 Nov 2023	Statement of Affairs signed by Amaraporn Pugh
8 Dec 2023	Strike-off action suspended
11 Dec 2023	Voluntary liquidator appointed
14 Dec 2023	Extraordinary resolution to wind up; registered office moved to liquidator's address

The company had also faced compulsory strike-off proceedings in March 2020 (discontinued after filings were brought up to date). [Source: Companies House]

Sector continuity

Maplebrook Wills operated under SIC codes 62090 (Other IT service activities) and **69109** (Activities of patent and copyright agents; other legal activities n.e.c.). The 69109 classification – the same code used by MP Estate Planning and Maplebrook Group – covers will writing and estate planning services. MP Estate Planning and Maplebrook Edge Network were incorporated in April 2023, while Pugh was still a director of Maplebrook Wills. Pugh resigned from Maplebrook Wills four months later, and the company entered CVL four months after that. All three entities share the same sole controller (Pugh), the same sector (estate planning / legal services), and operated from Bristol-area addresses. [Source: Companies House]

8e. Maplebrook Funeral Plans – FCA Non-Authorisation

The Maplebrook network also operated a pre-paid funeral plans business through at least two entities registered at Leigh Court Business Centre:

Company	Number	Status	Directors
Maplebrook Funeral Plans Trustees Ltd	11858976	Active	Mike Pugh (Mar 2019 – Jan 2023); Amaraporn Pugh (Jan 2023 – present)
Maplebrook Funeral Plans Holdings Ltd	13893561	Dissolved (Jul 2023)	Daniel James Irwin; Mark Botfield (resigned Apr 2022)

When FCA regulation of pre-paid funeral plans took effect on 29 July 2022, Maplebrook Funeral Plans Limited **withdrew its application for authorisation**. The FCA listed the firm as holding approximately 500 plans and advised consumers: “You should not buy a new plan from this firm.” The firm could continue to administer existing plans until 31 October 2022, at which point its book of ~500 customers was transferred to Golden Leaves Limited (an FCA-authorized provider) by deed poll. [Source: FCA consumer warning, July 2022; Golden Leaves Limited website]

Maplebrook Funeral Plans Trustees Ltd (11858976) – originally incorporated as “Maplebrook Funeral Plans Limited” (March 2019), renamed to the current “Trustees” name in January 2022 during what appears to be a restructuring ahead of FCA regulation. Michael Pugh is listed as sole shareholder (1,000 ordinary shares). Status: active, with proposal to strike off. [Source: Datanexus]

Balance sheet history shows rapid growth in trust fund assets:

Period Ending	Total Assets	Long-term Liabilities	Net Worth	Employees
31 Mar 2020 (14 months)	£38,257	nil	-£10,184	0
31 Mar 2021 (12 months)	£753,498	£648,805	£3,702	1
31 Dec 2021 (9 months)	£1,202,018	£1,189,244	£9,747	2

All accounts are micro-entity, unaudited. The £1.19M in long-term liabilities against £1.2M in assets is consistent with trust fund accounting – money held on behalf of funeral plan holders matched by obligations to those planholders. [Source: Datanexus]

A DS01 strike-off application was filed in March 2023 and gazetted on 21 March 2023. The strike-off was then **suspended** on 31 March 2023 (SOAS(A) filing) – indicating an objection from a third party (typically HMRC or a creditor). The company remains in this suspended state. No accounts have been filed since September 2022 (covering period ending December 2021). The confirmation statement is also over two years overdue. A CH01 details change for “Mrs Ty Pugh” was filed in March 2024 – the only recent activity. [Source: Datanexus]

No accounts exist for the period after the FCA regulation deadline (July 2022) or after the ~500 funeral plans were transferred to Golden Leaves Limited (October 2022). The December 2022 accounts – which would show what happened to the £1.2M in trust assets – are over 2.5 years overdue. [Source: Datanexus]

Maplebrook Funeral Plans Holdings Ltd (13893561) — incorporated 4 February 2022, dissolved by compulsory strike-off on 11 July 2023 (17 months). Limited by guarantee, no share capital. Never filed accounts. PSCs were Daniel James Irwin (25–50% voting rights) and Mark Botfield (25–50% voting rights). [Source: Datanexus]

Officers at the funeral plans entities:

Name	Role	Entity	DOB	Appointed	Resigned
Michael Mike Pugh	Director	Trustees (11858976)	Jan 1968	Mar 2019	Jan 2023
Amaraporn Pugh (Ty Pugh)	Director	Trustees (11858976)	Nov 1969/70	Jan 2023	—
Claire Louise Body	Director	Trustees (11858976)	Jun 1968	Mar 2019	Feb 2022
Daniel James Irwin	Director	Trustees (11858976)	May 1990	Jan 2022	Oct 2022
Mark Botfield	Director	Trustees (11858976)	Nov 1969	Jan 2022	Apr 2022
Daniel James Irwin	Director & Secretary	Holdings (13893561)	May 1990	Feb 2022	—
Mark Botfield	Director	Holdings (13893561)	Nov 1969	Feb 2022	Apr 2022

Pugh resigned from the Trustees company in January 2023 after Ty Pugh had been appointed earlier that month — following a similar handover pattern to Maplebrook Wills, where Amaraporn was appointed director shortly before Michael Pugh resigned. [Source: Companies House]

Daniel James Irwin — background: Irwin (DOB May 1990, British) served as director of **Safe Hands Plans Limited** (08869875, SIC 96030 — Funeral and related activities) from February 2016 to April 2018. Safe Hands ceased trading in 2022 and entered administration; in a 22 January 2026 press release, the Serious Fraud Office said approximately 46,000 people had bought plans before the collapse and announced conspiracy-to-defraud charges against two former senior figures (Richard Wells and Neil Debenham). Irwin is not among those charged. Irwin’s service address across all appointments is Leigh Court Business Centre, Abbots Leigh — the same address used by all Maplebrook entities. After Safe Hands, Irwin moved to the Maplebrook funeral plans entities in January–February 2022. As at 9 March 2026, live team pages still listed “Dan Irwin” as Operations Director on the Maplebrook website and Head of Property on the MP Estate Planning website. His Datanexus profile shows 6 total companies (3 active), though only the above are indexed. [Source: Datanexus; Companies House; Maplebrook website; MP Estate Planning website; SFO press release, 22 Jan 2026]

Irwin surname / address overlap: Niamh Helen Irwin (DOB February 1998, director of MP Estate Planning Jun 2025 – Feb 2026) and Daniel James Irwin share a surname and the same service address (Leigh Court Business Centre). Both are connected to the Pugh network – Niamh through MP Estate Planning, Daniel through the Maplebrook funeral plans entities. [Source: Companies House]

Maplebrook Plans Limited (13864099) – incorporated 21 January 2022, voluntarily dissolved 1 August 2023 (18 months). SIC code 96030 (funeral activities). Michael Pugh was sole shareholder, founding director, and notified PSC; Daniel James Irwin was appointed as an additional director on 28 January 2022 and terminated on 1 January 2023. No accounts were ever filed. The company was incorporated during the same month that Irwin was appointed to Maplebrook Funeral Plans Trustees and Holdings – part of the restructuring ahead of FCA regulation. After Companies House initiated a compulsory strike-off in April 2023, a voluntary strike-off was filed in May 2023 alongside Irwin's termination notice. [Source: Companies House / Datanexus]

Maplebrook Wills Storage Limited (12342542) – incorporated 2 December 2019, compulsorily struck off 17 February 2026. SIC codes 82190 / 91012 (office support, archives). Michael Robert Pugh was sole director and sole shareholder. Filed dormant accounts for three years (2020–2022), then a single non-dormant micro-entity return for 2023 (1 employee, net worth -£167). Registered address moved briefly to Portishead (January–October 2021) before returning to Leigh Court. Survived one compulsory strike-off in early 2024 but was struck off on the second attempt. [Source: Companies House / Datanexus]

8f. Litigation

No court cases found in HM Courts records for Mike Pugh, MP Estate Planning, Maplebrook Edge Network, or Maplebrook Wills. [Source: Datanexus – HM Courts search]

9. Conclusion

Mike Pugh operates a tightly controlled network of companies in the will-writing, estate planning, funeral plans, and related services sector. Many of the core Maplebrook-era entities share the same Leigh Court address, although not all companies in his wider record were solely owned or based there. The central concern is a pattern of companies being formed in the same sector as predecessor entities that subsequently fail, with Pugh stepping away from directorships shortly before difficulties materialise and Amaraporn Pugh taking over as the named director.

The Maplebrook Wills liquidation is the clearest illustration: total creditor claims (£2.04M across all classes) exceeded the Statement of Affairs estimate by a factor of twelve, the liquidator identified unexplained asset movements in the final trading period, and reported not receiving sufficient information from the director and company bookkeeper to progress those enquiries. MP Estate Planning and Maplebrook Edge Network were both incorporated months before the CVL, in the same sector, by the same individual.

The funeral plans history adds a second dimension of concern. £1.2M in trust assets were on the books when the FCA application was withdrawn, and no accounts have been filed since – leaving the disposition of those funds unverified. Daniel Irwin, who later joined Maplebrook funeral-plan entities and remained listed on live Maplebrook / MP Estate Planning team pages as at 9 March 2026, previously served as a director of Safe Hands Plans Limited before that company entered administration in 2022.

Outstanding matters that may affect this assessment include the Insolvency Service's director conduct investigation (outcome confidential), the overdue accounts for Maplebrook Funeral Plans Trustees (which would account for the trust assets), and the ongoing Freeths LLP engagement to compel information from the former director.



10. Methodology

Sources and methods are documented in the companion [research notes](#).



About this report

This analysis was compiled using Tech City Labs' DataNexus platform – the UK's most comprehensive company intelligence database, covering filings, financials, insolvency records, director histories, and more.

Reports like this are available on demand. To commission research or explore our data, contact info@techcitylabs.com or visit techcitylabs.com